



## **Questions to ask yourself if you are considering moving some distance from your current home or abroad**

- If you move what will you miss?
- If you move what will you gain?
- If you are a couple, is the decision to move a joint one?

### **Income & Savings**

- What income will you need?
- Are there any trends that indicate this may change?
- What income will you have?
- Will you have enough income and savings to cope with emergencies?
- Will your financial position improve or not, in the short and longer term?
- If you are planning to move abroad, have you found out whether your pension will increase with inflation, what your income tax responsibilities would be, how your health care costs would be covered, and would differing exchange rates affect you?

### **Costs of Moving Home**

- Can your existing furniture and furnishings fit into your new home, or will you need to purchase new?
- How easy or difficult might it be to arrange new furniture, furnishings, improvements, decoration for your new home & what might these cost?
- What are the likely removal company costs?
- Have you left anything out?
- Can you afford all the costs?

## **Your new home and the local community**

- Would you be:-
  - Close to public transport?
  - Close to shopping facilities?
  - Close to Leisure facilities?
  - Close to GP, chemist & hospital facilities?
- Will the accommodation be easy to manage, and be suitable for changing physical needs?
- If you are buying a home, what are all the associated costs?
- If you are considering moving abroad, have you explored the differing legal systems of the new country – such as rental & tenancy agreements, home purchase procedures and legal charges?

## **Other Issues**

- Could you live there on a trial basis first?
- Do you know if there will be a supportive local community?
- How would you maintain easy contact with family and friends?
- If you are planning to move to a 2<sup>nd</sup> home, have you considered the security of both homes in your absence?
- If you are considering moving abroad, would you need new language skills? If so, how good are you at learning languages?

## **Dealing with the Unexpected**

- What might happen in the future? You may develop a disability or long term ill health, and if you are a couple one of you is likely to die before the other. How would you manage in these circumstances?
- What if it doesn't work out – could you afford to return? If so, how easy or difficult would this be?

## Further Information

### 1. Factsheets & leaflets

- “Retiring Abroad – information for older people planning to leave the UK”, Information Sheet 1, published by Age Concern England (October 2003)
- “Moving to England or Moving Abroad : What about Benefits?” . Factsheet 7, published by Counsel & Care (April 2004)
- “Housing Decisions & Options in Later Life”. Factsheet 7, published by Counsel & Care (April 2004)
- “Housing Matters”, published by Help The Aged (January 2002)
- “For You & Yours”, booklet published by EAC (2004)

### 2. Websites

- Department of Health [www.dh.gov.uk](http://www.dh.gov.uk)
- Inland Revenue [www.inlandrevenue.gov.uk](http://www.inlandrevenue.gov.uk)
- The Pension Service [www.thepensionsservice.gov.uk](http://www.thepensionsservice.gov.uk)
- EAC [www.HousingCare.org](http://www.HousingCare.org) - look for finder/housing & care abroad

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