A GUIDE FOR FAMILIES,
ATTORNEYS & DEPUTIES

Selling a home

when a loved one moves into care



Turners Oak

For when moving home is about more than property

Selling a property when moving into care

When a parent or someone you support needs residential or nursing care, selling their home often follows. It's a practical step but it can also be one of the most emotional and complex challenges families and those supporting older homeowners can face.

These home sales are unique. Understanding the emotional, financial, legal and practical aspects of the process can make it smoother and less stressful for everyone involved.

At Turners Oak we do just that. We combine our expertise in home sales; our expertise in the financial, legal, practical and emotional uniqueness of selling homes when someone moves into care; and our passion to support our clients and remove as much stress and uncertainty as possible.

This guide is designed to share some of that expertise with you, demistify the process, and provide clarity. We hope you find it useful and invite you to get in touch if you would like to discuss your particular circumstances further.



Please note: this guide is for general information only and does not constitute legal or financial advice. We recommend seeking independent legal and financial guidance for your specific circumstances.

Why the home often needs to be sold

When someone moves into a care home, the local authority may carry out a Care Needs Assessment and a Financial Assessment. If no spouse or qualifying relative remains living in the property, the percentage of the home's value that they own will be included in their capital for the financial assessment.

If the person moving into care has total capital - including the home - above £23,250 in England or £50,000 in Wales, they will be classed as a 'self-funder' and will likely be responsible for paying for their own care. In many circumstances this makes the sale of the home necessary.

Two financial considerations to be aware of:

• **12-week property disregard** - the value of the home is excluded from the financial assessment for the first 12 weeks of permanent residential care, which may impact who funds those first 12 weeks of care.

• **Deferred Payment Agreement** - the local authority pays for care and places a charge against the property, recovering the costs plus interest once the home is eventually sold. This allows more time to consider the options and complete the sale.

Both must be offered by the local authority if the person moving into care meets certain criteria, but they come with conditions and may not cover the full cost of care.

Contact the local authority early, have the assessments done, and get clarity on what your loved one is entitled to.



The emotional impact



Homes that have been lived in for many years form part of our identity - particularly for a generation who were predominantly homemakers and breadwinners. They often feel safe, even if they are no longer practically safe.

These homes are also full of memories from the largest chapter of their lives, and closing that chapter comes with its own sense of loss, grief and sometimes denial.

If their home is also the home you grew up in, it is likely to carry meaning for you too - and letting go can be genuinely hard.

Take time to acknowledge these emotions. They are part of the process. Approach each step with patience and understanding; this is more than a transaction and emotions may fluctuate.

Consider what keepsakes the person moving into care might take with them to provide comfort, and, depending on their capacity and mobility, consider how you can keep them informed and involved throughout the process.

You do not need to have everything sorted immediately, and you do not need to have cleared the home before it goes on the market - the sales process does take time, so use it to your advantage. We cover this later in this booklet.

The sale can also impact family dynamics, which in themselves can be emotionally challenging. Try to acknowledge that people may have different emotional responses to the sale of the home; keep relatives informed with clear communication; and, where possible, delegate tasks based on who is realistically best placed to complete them.

Legal considerations

The first thing to establish is who has the legal authority to sell the home.

- If the person moving into care has mental capacity, they can authorise the sale themselves - with your support should they wish.
- If they do not have capacity you will need either a Lasting Power of Attorney (LPA) for Property and Financial Affairs that has been registered with the Office of the Public Guardian, or a Deputyship Order from the Court of Protection.
- You can also use an LPA when a person has capacity if they have indicated this when completing the documents.

Check whether the property is registered with the Land Registry to avoid complications and delays later. If it has not been sold in over 40 years it may not be registered - this is not a problem in itself, but it can cause delays, and the title deeds will need to be found.

Checking the Land Registry will also show you who is the registered owner(s), whether the home is owned jointly or as tenants in common, if there are any restrictions you need to be aware of, and if there are charges registered such as an equity release product.

As part of any sale, there are numerous legal forms to complete. If you are acting on behalf of a loved one you may need time to gather the information required. Completing these in advance of agreeing a sale avoids unnecessary delays and reduces the pressure to complete them in a rush later in the process.

A good solicitor is worth their weight in gold. Choose a solicitor who will be managing the sale personally with the support of a paralegal/assistant. Make sure you can contact them directly by phone and email. You may also want a solicitor whom you can visit in person if needed, and who will visit the care home if appropriate. Be cautious of large, high-volume conveyancing firms.

Finally, a sale is not legally binding until exchange of contracts, which comes at the end of the legal process. Timescales and how to reduce the risk of a sale collapsing are covered later in this booklet.

Financial considerations

As well as the financial considerations of the 12 week property disregard and the option for a Deferred Payment Arrangement in relation to care costs, there are also financial considerations when it comes to the sale of the home itself, and considerations about how best to manage the proceeds of the sale.

For many older homeowners, the property is their largest asset. When it comes to the sale itself, getting a realistic valuation based on the current market and the condition of the property is vital. Over-valuing - which can happen when an agent is trying to win an instruction - often leads to a prolonged time on the market and can ultimately result in a lower sale price. Equally, under-valuing can occur when it's perceived that a quick sale is needed.

Most costs associated with selling - including estate agent's fees and solicitor's fees - are paid from the proceeds of the sale rather than upfront, which is helpful when cash is tight. There is a costs estimate example on the Turners Oak website.

Once the sale completes, many families simply watch the proceeds of the sale diminish as care fees are paid - which can bring anxiety about funds running out, and frustration that assets built up over a lifetime are being eroded.

The Society of Later Life Advisers (SOLLA) are the gold standard in later life financial advice, and Turners Oak is proud to be affiliated with them. We have produced our own codes of conduct and vulnerability policies based on their guidance.

It is well worth speaking to a SOLLA accredited financial adviser sooner rather than later about the financial options. A care fees annuity plan, for example, can cover the cost of care for life while potentially ring-fencing some of the remaining proceeds. You can find a SOLLA adviser at societyoflaterlifeadvisers.co.uk.

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Preparing the home for sale

Preparing the home for marketing isn't the same as having it ready to be sold. For now don't overwhelm yourself with sorting everything, instead think about what needs to be done to prepare to market.

Preparing to market is about how you present the home to attract potential buyers. Usually this includes retaining some homely touches such as pictures and belongings on display, while removing very personal items and 'clutter'.

It may be worth considering whether making some improvements or staging the property would add value or saleability. Sometimes it does, sometimes it does not. It depends on the market at the time and the specific selling features of the home.

If there has been nursing equipment used it can be beneficial to have this removed before marketing. It may also be worth considering a cleaner and a freshen up if appropriate.

Think about the selling features of the home. For example, if the home is being sold for the first time in many years, and it has not been recently updated, buyers will be looking at its potential rather than its current aesthetics. Use furniture to highlight the proportions of rooms, clear surfaces to provide a clear line of sight, and highlight any character features.

If the home is vacant

- Inform the insurance company - check conditions to keep the insurance valid and check whether the policy needs transferring to a new name.
- Keep the heating ticking over to prevent burst pipes in winter.
- Put lights on a timer and keep the water on (subject to insurance conditions).
- Arrange for the property to be checked periodically.
- Keep on top of the garden in summer if possible.
- Inform the Local Authority - there may be council tax implications.

PRESENTATION TIPS

- First impressions count. A tidy front garden or a pot with flowers by the front door does have an impact.
- If the home feels dated, throws and cushions can add a modern feel and some colour without significant cost.
- Clear surfaces help show the space and provide a fresh feel.
- Bring in as much natural light as possible by cleaning windows and consider removing net curtains.
- Furnished properties make it easier for buyers to visualise the space. If unfurnished, consider staging or CGIs (computer generated images) to virtually furnish the rooms.
- Do not forget outside space - a mowed lawn and a table and chairs on a terrace helps buyers picture a usable space.
- Lofts and garages can hold belongings while the home is being marketed - giving you time to decide what to do with your loved one's possessions.





Lynda & Jessica's story

Jessica (who lives in America) was introduced to Turners Oak when her mum, Lynda, needed to move into a care home in Surrey. We first spoke with Jessica early on in the process and gave some initial advice.

Once Lynda was settled at the care home we worked with one of our decluttering and staging partners to bring Lynda's home to the market at its best, and guided Jessica through the whole process via calls, emails, whatsapp and video calls. Before and after pictures above.

Realistic timescales

You'll find a selling timeline on the Turners Oak website. Based on the current market (July 2026) average timescales are:

- Marketing to sale agreed - two months, this can vary wildly.
- From sale agreed to completion - just over four months.
- From start to finish - allow approximately seven months.

Over ⅓ of sales agreed collapse, meaning the process starts again. You can reduce the timescales and the risk of a sale collapsing by setting a realistic asking price from the outset, completing your legal preparation in advance, raising timescales as part of offer negotiation, and choosing a buyer who is in a good position to proceed and who has a clear motivation to purchase.

If certainty of a sale and/or certainty of timescales is a priority, then options such as the modern method of auction, traditional auction, or buyer agreements may be worth considering.

Final clearance

Unless otherwise agreed with the buyer, the home needs to be completely empty on completion of the sale. Use the time between going to market and the sale completing to work through belongings gradually as this often takes longer than expected.

Involve family members and your loved one wherever possible and appropriate, but set clear timescales. If helpful, bring in a professional declutterer - organisations such as APDO (the Association of Professional Declutterers and Organisers) can help with practical and empathetic support.

If you are juggling your own life too

It is often the case that those managing a sale on behalf of a loved one are also balancing their own work and family life.

Try to be realistic about what you can manage and get support where you can. Working with professionals who are empathetic, pragmatic, and flexible can make an enormous difference.

HOW CAN WE HELP YOU?

"I had no appetite or time for flattery, valuations or fluff - of course we wanted to achieve the best possible sale price, but that hasn't been the most important consideration.

What mattered most was finding an agent who would genuinely hand-hold us through the process - someone realistic, communicative and dependable. Because when you're helping someone through a later-life move, especially remotely, you're not just managing a transaction. You're managing emotion, responsibility, logistics and reassurance all at once."

Amanda. Supporting her aunt's move

Turners Oak exists for people like Amanda, Jessica, Julie, and perhaps you.

Founded by Susan Gregory, a vastly experienced estate agent who also has experience working in the private client department of a leading law firm, Susan firmly believes that homes are more than 'listings to be won' and 'deals to be done'.

It was when Susan's Dad's best friend died and she witnessed how estate agents treated his widow, Julie, that she knew it was time to do estate agency differently.

She founded Turners Oak to do just that; combining expertise, pragmatism, empathy - and perhaps even some smiles - without jargon and sales-pitches. You can email Susan directly at susan@turnersoak.co.uk



Susan Gregory
Founder, Turners Oak

"Thank you for everything you've done to support mum's move and the sale of her home - we couldn't have done it without you."

Jessica. Supporting her mum's move

Our services

Turners Oak is a specialist advisory and estate agency service that specifically supports older homeowners and their families/those that support them to navigate the process of selling a home in later life.

Our services are designed to be informative, empathetic, pragmatic and expert. No-jargon. No complicated contracts.

"I am generally very worried about estate agents and vulnerable clients, which is why I am very keen to see SOLLA affiliate business Turners Oak thrive.

They offer a service that more people should know about!"

Seb Elwell.
SOLLA Financial Adviser

We take the time to understand your circumstances and provide specific information, advice and services designed to help you navigate the selling process with clarity and confidence.

Planning and Preparation Service

If you're preparing to sell a home in the future we offer a consultation (in person, by phone, by video call) covering all the topics in this booklet and more, followed up with a bespoke report with suggested advice and next steps. Designed to provide clarity and to avoid bumps in the road later down the line.

Estate Agency Service

We understand that homes are much more than 'listings to be won' and 'deals to be done'. That doesn't mean we compromise on how we market a home and how we negotiate with buyers, quite the opposite. You get honest, expert advice from the first conversation through to completion of the sale; this includes property marketing, accompanied viewings, offer negotiation and after-sales support; all delivered in a way that best supports you and your loved one.

In addition, we can organise everything from clearing and staging your loved one's home before marketing (if deemed necessary), through to introducing the right solicitor for you and helping to complete legal paperwork. However we can help you, we will.

KEY STEPS AT A GLANCE

- Contact the local authority early - arrange a Care Needs Assessment and Financial Assessment, and explore the 12-week property disregard and Deferred Payment Agreement options.
- Establish who has the legal authority to sell the home.
- Instruct a conveyancing solicitor and be legally prepared before going to market. Check Land Registry registration.
- Prepare the home for marketing, not for completion. You do not need to have everything sorted.
- Set a realistic asking price based on the current market and the selling features of the home. Be aware of likely timescales.
- Consider who can help - whether that's family members or professionals.
- Speak to a SOLLA-accredited financial adviser about how to manage the proceeds of the sale.
- Don't underestimate the emotional impact - on you and others - of selling the family home.

Whether we are supporting older homeowners, families, attorneys or deputies to sell a home at a time of crisis, or helping them plan for a move in the future, it all starts with a conversation.

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Promoting the Gold Standard in later life financial advice

I'm a Dementia Friend
You can join me at dementiafriends.org.uk

The Property Ombudsman

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