THE LIFE & WEALTH SERIES

Moving Home

Making the financial side of moving home feel clearer, more organised and less stressful.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

A MOVE OFTEN REFLECTS BIGGER LIFE CHANGES. 02

Moving home is more than property.

People move for many reasons. You may need another bedroom, be starting a new job, or wanting to be nearer to family.

The property may be the visible part of the move. But the financial decision behind it can affect much more—from monthly spending to long-term goals.

01. **GROWING FAMILIES**

More bedrooms, school catchment areas and the space that works for everyday life.

02. **NEW OPPORTUNITIES**

A promotion, relocation or the opportunity to live somewhere that better suits your lifestyle.

"The right home is not only about what you can buy. It is about what you can comfortably build a life around."

A CLEAR PLAN HELPS YOU SEE MORE THAN THE PURCHASE PRICE.

The financial decisions behind a move.

MORTGAGE OPTIONS

Porting existing products, additional borrowing, remortgaging or completely new deals depending on criteria and plans.

DEPOSITS AND EQUITY

Timing and access to funds become especially important if you are selling an existing home or using savings.

AFFORDABILITY

Lender affordability is not always the same as what will feel comfortable for your life and monthly commitments.

PROTECTION

Reviewing whether life insurance, critical illness or income protection still reflects your new responsibilities.

"The strongest home moves remain manageable when life keeps moving."

A MORTGAGE IS ONE PART OF THE DECISION.

Working for your wider life.

Will this home leave enough space for the life you want to live? This can mean room for childcare, keeping pensions on track, or retaining a safety margin.

- Manageable monthly payments
- Impact of interest rate changes
- Rising fixed household costs
- Maintaining an emergency fund

COSTS BEYOND THE MORTGAGE

Legal fees, surveys, removals, maintenance, insurance, furnishing, repairs and taxes. These can add up quickly if not included in the plan from the beginning.

"A move should feel exciting. It should not leave you financially stretched before you have unpacked."

PREPARATION MAKES THE PROCESS MANAGEABLE.

Preparing financially before you move.

BUDGETING

Understand what comes in and out, including loans, childcare, travel, bills and lifestyle spending.

CREDIT PROFILE

Check your credit report and ensure details are up to date before applying.

PERSONAL COMFORT LEVEL

Lender affordability is one thing—your own comfort if income reduces or costs rise is another.

> *"Are we choosing the maximum mortgage because we need it, or because it is available?"*

"Affordability is a question of how much financial breathing room you want in your life."

Understanding your mortgage options.

PORTING

Taking an existing product with you. Not automatic—requires new criteria meeting.

REMORTGAGING

Moving to a different lender for better suitability. Consider fees and charges.

NEW BORROWING

Additional money for more expensive properties, via existing or new lenders.

FIXED RATES

Certainty over payments for a set period. Balance against flexibility needs.

"The lowest rate is not always the most suitable mortgage. The right choice should reflect your life."

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

A HOME IS WHERE YOUR LIFE HAPPENS.

Protecting your new home.

LIFE INSURANCE

Lump sum or regular income benefit if you die, helping partners or children stay in the home.

INCOME PROTECTION

Designed to provide regular income if illness or injury prevents you from working.

CRITICAL ILLNESS

Financial breathing room if you are diagnosed with a specified illness covered by the policy.

"The right protection plan is about identifying the risks that could have the biggest impact on your home and family."

INSURANCE POLICIES ARE SUBJECT TO TERMS, CONDITIONS, EXCLUSIONS AND UNDERWRITING.

Looking beyond the move.

SAVINGS & INVESTMENTS

Avoid using every pound for the move. Retain accessible savings for repairs and long-term goals.

RETIREMENT

Consider how longer mortgage terms or increased borrowing affect when you expect to be mortgage-free.

FAMILY GOALS

The mortgage should support goals like space for children or a home office, rather than making life more difficult.

The value of investments and pensions can fall as well as rise. You may get back less than you invest.

"A home move should fit into your financial plan. Your entire financial plan should not have to bend around the move."

Common moving-home mistakes.

OVERSTRETCHING THE BUDGET

The maximum mortgage is not always the one that will feel comfortable in real life.

IGNORING FUTURE COSTS

Maintenance, council tax, service charges and commuting can add up significantly.

LEAVING DECISIONS TOO LATE

Starting early avoids rushed choices during the pressure of property chains.

FOCUSING ONLY ON THE RATE

Fees, repayment flexibility and how the product fits your future are just as important.

FORGETTING PROTECTION

New commitments change what is at risk. Protection should never be an afterthought.

"The best move is not simply the one that gets completed. It is the one that leaves your life more workable afterwards."

MORTGAGE ADVICE BUILT AROUND REAL LIFE.

How Roxton Wealth helps.

WE START WITH YOUR LIFE

Discussing what is changing and what your next home needs to make possible.

CLEAR EXPLANATIONS

Technical options explained in plain English, including costs and limitations.

BEYOND THE PAYMENT

Considering what is already on your plate and how much breathing room you want.

CONNECTED ADVICE

Linking your mortgage to protection, pensions, savings and wider financial goals.

"Your next home should feel like progress — not a financial compromise you have to manage alone."

LET'S MAKE YOUR NEXT MOVE A CONFIDENT ONE.

A clearer mortgage plan can make the whole move feel more manageable.

Whatever your reason for moving, you do not need to work out every detail alone. At Roxton Wealth, we can help you understand your options and ensure your new home fits with your wider goals.

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FINANCE THAT FITS YOU

Important information.

SCOPE & RISK WARNINGS

This guide is for general information and education only. It does not constitute personal mortgage, financial, investment, pension, protection, tax or legal advice.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Any mortgage or financial recommendation will be based on your individual circumstances, needs and objectives following a full assessment where required.

The Financial Conduct Authority does not regulate buy-to-let mortgages. Insurance policies are subject to terms, conditions, exclusions and underwriting. The value of investments and pensions, and the income they produce, can fall as well as rise. You may get back less than you invested.

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