

# Thinking begins with difficult questions



THERE'S a saying that goes 'thinking begins when you ask difficult questions.' The rent versus buy question is an age-old debate and the right answer will be nuanced by your own personal circumstances and the lifestyle you want going forward.

Birchgrove is an award-winning retirement properties developer operating a portfolio of assisted living communities within and around the M25, offering contemporary self-contained apartments in brand new properties. Unlike most other assisted living communities in the UK, Birchgrove works solely on a rental model. So, who best to ask this difficult question than the Birchgrove team.

**QUESTION:  
WHY SHOULD I RENT WHEN I  
COULD BUY AND HAVE AN ASSET?**

## **Birchgrove said:**

One of the most overlooked reasons with the traditional sales model is once you have bought your property, the company selling it has had their success. Which is often why you see poorly tended apartment blocks managed by disinterested third-party managing agents. With Birchgrove, we are 100% invested. We are in the boat with you. You can give us notice and leave at any time, so it makes sense for us to keep the place in tip top condition and everything tickety-boo. We only feel successful if you are happy and want to stay with us in one of our retirement communities. Which means all our people are 100% focused on making sure your expectations are not only met but exceeded. We only win if you win.

On your passing, the sales model often leaves families with a difficult property to sell.

Furthermore, whilst it's being sold, the family are still liable for hefty management fees and once sold often significant exit or deferred management fees. With rent, you can put enough aside to enjoy your own life in style, confidently knowing you've planned ahead and your family can benefit from their inheritance without unnecessary delay or hassle. Whether it's seeing family members buy their first house, putting grandchildren through school or university or just helping buy their first car, they don't have to wait for you to pass before benefitting.

Another reason rental is popular is many have already built their wealth and want to plan and put it to good purpose. Renting at Birchgrove enables you to release the value that would be otherwise locked up in property assets. You have spent a lifetime saving, now it's your time. Yes, you can spend your hard-earned savings on repairing and maintaining a large

family home or you can use it to better enjoy your future years and plan ahead to support your family.

## **READY TO PLAN AHEAD?**

Birchgrove retirement apartments are not for sale, so you won't find their retirement Advisors pressurising you to buy; they are simply here to help you think about things differently and work out what options are open to you.

Think of them more as a guide providing information and helping you make your own choices about how and where you want to live. If it helps, they're happy to visit you at home so they can listen to what is important to you.

**To find out more about Birchgrove, please contact the team on 020 3929 5599 or visit [www.birchgrove.life](http://www.birchgrove.life)**

