

# Less can be a lot more

There's a growing trend for not just widows and widowers to downsize to retirement flats and villages but couples, too, and it's all down to the lifestyle on offer at increasingly luxurious developments. This comes as no surprise to John Lavin, managing director of Cognatum Estates with 60 managed retirement developments in central and southern England, all in market towns or villages.

*"The concept of retirement has changed over recent years," he says. "Now it is about having time to enjoy a life free of day-to-day career and family obligations; and it makes sense to enjoy it as a couple."*

But it's not always an easy decision: *"One partner may not feel ready to downsize or move into an environment they consider to be for the 'elderly', or there may be disagreement about where and what they are looking for."*

Even if you're not ready to move it's worth visiting different types of developments to see whether any might be suitable later, though: *"The trigger to make the move can come suddenly and the more informed you are the better."*

While internet research is a good starting point it's only when you visit a development that you get a proper picture, he says: *"The feel of a place and the atmosphere are as important as the square footage and facilities."*

Independent types may not like the idea of community living but he says: *"In retirement, when there are more hours of the day for leisure, a community that includes like-minded people can be a big positive, especially when couples have been used to spending the working day with other people. That's why the demographic and atmosphere of a retirement community is so important."*

Whether married or single one of the problems of downsizing is living in smaller rooms, although that is beginning to change according to John. *"Don't pay too much attention to the number of rooms, concentrate on square footage," he says.*

*"Many retirement properties have fewer bedrooms but plenty of space. A large landing can become a study, for example."*

If outside space is important, look for homes with communal grounds: *"They will be well kept but you won't be responsible for the work and they are a great place to socialise with other owners,"* says John.

*"Some will have allotment space which is perfect if you still want to be kept busy outside."* If you do choose to downsize relatively early in your retirement, though, John advises choosing a home that will be suitable in older age too.

*"Single-storey living is ideal for later life but if an apartment with lift access or a bungalow isn't your style, make sure that the ergonomics can be adapted. Look for wide straight stairs with space for a handrail, or a stair lift, or a layout that allows for installation of a lift."*

*"Seek out property with ground floor rooms on one level. Flat access from parking to front door and from house to garden is ideal and look for flat gardens."*

Wide hallways are useful if you need a wheelchair or other walking aid later in life, says John, as is a downstairs room that can be used as a bedroom if necessary and a large bathroom close to your bedroom.

*"If property buyers choose wisely in their 60s and 70s then minor amendments to the property can be made as required."*

It will also save you a fortune on stamp duty and moving fees.



**ON THE MARKET:** 24 Stuart Court, Minchinhampton, Gloucestershire is a three-bedroom end-of-terrace that was the show home on this Cognatum retirement estate. It has open-plan living downstairs and a wardrobe that can be converted to a lift, plus landscaped private garden. An allotment is available. There's a 55+ age covenant. For sale at £695,000 leasehold (01491 821170; cognatum.co.uk)

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Published in Daily Express  
Friday 11th October 2019*