

How to future-proof retirement living

Downsizing to a home that no longer needs to accommodate a large family is something that people often do at a stage in their life when they are still healthy, fit and active. They may be thinking about releasing capital, improving lifestyle, and reducing maintenance responsibilities, but the young retired may give little thought to finding a property that will meet their needs as they grow older.

John Lavin of Cognatum says, *"The costs of moving have become so high that astute property owners go to lengths to keep the number of lifetime moves to a minimum. Buying a property in early retirement that will be suitable for decades makes sense.*

"Downsizers at this stage of life should choose wisely, ensuring that latter life homes can be adapted to suit different stages of ageing. Bear the following criteria in mind when choosing a property that you'd like to see you through your twilight years:

"Off street parking with level access to the front door should be non-negotiable.

"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. Narrow windy staircases will be tricky, 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 whose ground floor rooms are all on one level – even single steps from room to room can be awkward. And flat access from parking to front door, and from house to garden is ideal. Look for flat gardens on a single level.

"A wide hallway that can accommodate a bigger than usual front door will make life easier if walking sticks, wheelchairs, or other walking aids are required.

"Flexible space will keep all your options open, so look for a layout that will allow you to knock the space into open plan living which is easier in later life, and / or rooms that can serve multiple purposes, maybe a downstairs bedroom. Bedroom space for a carer can facilitate remaining at home rather than moving into a care home.

"An open plan kitchen, or one that's easily accessible from the rest of the house will make life easiest. A spacious kitchen will mean that you can keep everything you need constant access to within easy reach and install eye-level utilities.

"A large bathroom will make life much easier, either en suite, or as close as possible to the bedroom. You're aiming for enough space to accommodate a separate bath and large shower, open-access is ideal, and space to install grab rails in relevant spots.

"If property buyers choose wisely in the 60s and 70s, minor amendments to the property can be made as and when required, with little in the way of drama and upset, making the property suitable and safe for years to come."

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Cognatum has 60 retirement estates in 21 counties across central and southern England, a total of 1500 retirement homes. All are in prime locations within vibrant market towns or villages, within walking distance of shops and restaurants. Each estate benefits from thoughtful architecture, landscaped grounds, and a dedicated estate manager.

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Editor's Notes: Case studies of retirement home residents can often be found. Contact Amanda MacCaw in the first instance.