

How the older generation can choose a retirement property while staying safe



It is unquestionably a difficult time for property buyers and sellers. The moving process is challenging for most, but in these social distancing times, it is particularly difficult for the older generation who are the most vulnerable.

John Lavin of Cognatum says, *“The easing of the lockdown is allowing more freedom, but many of the over-70s may continue to feel unsafe until there is a vaccine or a cure. At the same time, the pandemic has highlighted the need for a move for many retired homeowners who have found isolation a challenge both practically and mentally without the support of visiting family and friends.*

There is something of a dilemma here, as while the pandemic may have demonstrated that a move is desirable, it has also embedded a habit of staying home, and many of us have developed something of a reluctance to leave our own four walls. However, society is re-emerging into the wider world, and it is important to not be left behind.

“Well-run independent retirement living has proved itself to be a relatively safe haven for the vulnerable in later life, and the result is that at Cognatum we have received a dramatic increase in interest in a property on one of our sixty estates.

“The difficulty now for vulnerable property buyers is how to go about choosing, viewing and moving property whilst staying safe.

“Undoubtedly help from less vulnerable family and friends is a way ahead, but in the first instance there is a great deal that can be done from the safety of the home.

Cognatum’s advice for purchasers includes:

Pre-viewing:

- Start by having conversations with your family; think hard about geography, Coronavirus has changed many people’s opinions about what is an acceptable distance between family members, and we’re seeing an accelerated trend for older relatives wanting to live nearer younger family members.
- Research different forms and types of retirement living; they all vary and have different offerings and services. Define and determine what categories there are, and which ones would suit you most in terms of how much support you need, or anticipate needing, and how you want to live.
- Talk to any friends, relatives and acquaintances you have who have experienced different kinds of retirement living and care. Quiz them (tactfully!) on their opinions, but more importantly the detail. Somebody’s ‘marvellous’ may be your hell, so you need detail.
- For developments that offer a management service, the local manager should be more than happy to talk to you about what day to day life looks like.
- If you think care is something you will require now or in the future, establish what is available on the developments you are interested in.
- Do as much online research as possible, not just in terms of the accommodation itself, but the wider development and the wider community. Resources include local websites, community groups, Facebook, and specific online groups that have been set up to address people’s needs during the pandemic.

Viewing:

- When it comes to viewing properties, start slowly and don’t rush to make appointments to look around. Start by visiting the area, by car if that feels better, and seeing where the estate is in relation to its environment.
- You could ask to look around the estate without going inside the property. You can tell a lot from its position on the estate, and from looking at floor plans.
- Ask if there’s a video tour, or if one can be created.
- If you like the look of what you have seen so far, you may like to ask relatives to view the interiors on your behalf. They will be able to conduct a facetime tour with you in the safety of your own home.
- When you find a property that ticks all the boxes for you, and have worked through the steps above, then it is the time to view the property in person yourself. Any reputable estate agent will be able to reassure you on how they will conduct the viewing in a safe manner, and provide you with a copy of their protocol.

Cognatum, a not-for-profit company, has 60 retirement estates in 21 counties across central and southern England, a total of 928 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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