

Cognatum Life

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A Tumultuous Period



I would like to take this opportunity to introduce myself – after many years in the property sector, I accepted the position of Executive Chairman of Cognatum Property earlier this year. And what a year it has been, in so many ways.

As 2021 draws to a close, it seems a good moment to pause and reflect on what must have been one of the most volatile and unpredictable housing markets in some time. Hard on the heels of the Brexit uncertainty came the tumult of the covid pandemic – an unprecedented near shut down of the market followed by the clamour of pent-up demand, driven also by the temporary suspension of stamp duty. These savings of up to £15,000 pushed the market to a 10.6% increase and resulted in 19 buyers per property according to Which Property, a whirlwind however you look at it.

But what of this for the retirement sector specifically? Our portfolio gained significantly in value, and for the first time towards the end of the summer we achieved completion of a property for over a million pounds, quite a return on the investment of the original owners who had been there for over twenty years! We saw a huge upturn in enquiries as families saw the value in the Cognatum model, of knowing that with the estate management service however socially distanced we might be, no one would be left alone. And once construction resumed on our two new estates in Kent and Salisbury interest climbed steadily – to date over half of the properties on both of these are reserved with many new owners already in residence.

While confident predictions might seem foolhardy given the tumultuous few years we have experienced, we are seeing the market hold steady and expect it to remain that way. With a lack of properties available across the market, always a consideration in the retirement sector, combined with our specific focus, we are optimistic for those who might wish to use our services in the coming months. I close with my best wishes to your and your families, and the hope that we may all see easier and calmer times soon.

Richard Williams
Executive Chairman

Look for the Books

The world is divided when it comes to books; some people see them as disposable and others treasure them. We do know that many people contemplating a move find streamlining their books a very painful exercise, something akin to casting off family members. A reluctance to contemplate sending a lifetime's collection to the charity shop can prevent them from moving at all.

A dog-eared copy of love poems, a well thumbed cookery or gardening book, a children's picture book, or an Ambre Solaire-stained copy of a holiday read lead us down the path of memories. Our advice to those who face the prospect of rattling around in an empty nest that's become too big and expensive is to buy a smaller house, but one with potential. Don't compromise – you'll regret it. As Mr Bennet says of his library, "he had been always sure of leisure and tranquillity; and though prepared... to meet with folly and conceit in every other room of the house, he was used to be free from them there".



Do use some imagination – a comfortable chair and bespoke bookcases can transform any open space or wall, we have seen great examples in entrance halls, landings and conservatories.

A corridor can be lined with bookshelves and a window seat makes the perfect place to escape. A reading room has no need to fit the demands of a bedroom, so unusual spaces have an attractive flexibility. And for those who like a room with a view – as EM Forster might have had it – a garden room is just the spot for a sundowner with a good book. Beryl and David McKee, a former journalist live at Eylesden Court in Kent. They brought 100 boxes of books with them, now inhabiting a room fully fitted out with IKEA Billy bookcases

If you are a downsizer who loves your books, don't see the books as getting in the way of a rational decision; the rational decision is to buy a home where you will be happy: be creative and embrace the collection.



Into the Blue

Access to water leads to higher levels of physical activity, increased feelings of well-being and has a positive effect on mental health generally, and this became increasingly relevant during the pandemic. So it's no surprise that our retirement estates close to water have been in demand this past six months, particularly the properties in Bournemouth, Aldeburgh and Torquay, all with near-immediate access to the sea.

While many are looking to enjoy activities such as boating, fishing, and swimming, others are simply recognising the appeal of a blue landscape – a pleasant place to watch the watery world go by.

Homes near the water are undoubtedly an attractive proposition from a lifestyle point of view, but there are many other benefits, not least that property near water tends to hold its value extremely well and sell quickly.

Remenham Row in Henley, where the lawn runs down to the Thames, was built 21 years ago. Owners often arrange garden parties and evening drinks by the river, as well as enjoying the regatta. One property sold at £515,000 as a new build and remained in the same ownership

till earlier this year when Cognatum sold it within a week for £1.25m showing a capital gain of 100%, significantly in excess of the national average.

Another huge benefit of living near the water is that there are numerous opportunities for friendships with like-minded people. Sailing and other clubs, paddle boarding groups and wild swimming groups, all have wide ranging memberships.

Of Cognatum's 60 retirement estates, ten have lakes and rivers within their grounds, including a picturesque walled garden on the Nadder at Bemerton Farm, and Church Leat on the site of an old tannery with the millstream running through the estate – indeed some properties straddle it. Two have their own exclusive moorings, three are in coastal resorts. Many others are within easy reach of the sea, river or a lake, and several are within walking distance of outdoor pools, which on a summer's day is hard to beat. Perhaps the best blue space of all could be a private pool, and seven of Cognatum's estates have just such a thing for the fitness, relaxation and enjoyment of residents.

We know you're not ready for a 'retirement estate'.

That's why we do courtyard living not communal lounges.

Isn't it time you had the freedom to enjoy more of life? Downsize to one of our 60 private estates in the finest market towns and villages with prices from £250,000 to £1,000,000+.

Explore our estates and available properties at cognatum.co.uk/explore or call the Cognatum Property team on **01491 727055**.

Retirement is optional.



Cognatum Property

Retirement is optional.

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2 bed | £495,000

2 Old Town Farm, Great Missenden, Bucks
A fully refurbished first floor apartment benefitting from an indoor swimming pavilion.



3 bed | £410,000

2 Penstones Court, Stanford in the Vale, Oxfordshire
Attractive cottage with conservatory and garage.



2 bed | £695,000

27 Stuart Court, Minchinhampton, Gloucestershire
A modern ground floor apartment with carport.



2 bed | £275,000

5 Ashcombe Court, Ilminster, Somerset
A cottage with garden terrace and garage in the grounds of an attractive Regency building.



2 bed | £425,000

21 Bluecoat Pond, Horsham, Essex
This attractive mid terraced cottage is close to the shops and train station.



NEW BUILD 2/3 bed | £560,000-£821,500

Orchard Yard, Wingham, Kent
New houses and apartments close to the village with superb travel links.



2 bed | £500,000

6 Wye House, Marlborough, Wiltshire
A luxury Georgian apartment in the vibrant market town of Marlborough.



3 bed | £619,500

13 Bramley Grange, Bramley, Surrey
A spacious apartment set in five acres of mature landscaped gardens with indoor swimming pool.



2 bed | £310,000

17 Herringcote, Dorchester-on-Thames, Oxon
A ground floor apartment overlooking the dovecote and landscaped gardens.



2 bed | £275,000

7 Hayes End Manor, South Petherton, Somerset
Fully refurbished two-storey maisonette.



3 bed | £265,000

2 Frost Mill, Halstead, Essex
A characterful cottage with terrace garden and garage facing the 'stump' in the old mill yard.



2 bed | £375,000

1 Flacca Court, Tattenhall, Cheshire
A spacious ground floor apartment with sunroom within walking distance to local amenities.



3 bed | £335,000

10 Church Leat, Downton, Wiltshire
This apartment has three balconies which overlook the communal gardens.



2 bed | £360,000

18 Malthouse Court, Towcester, Northamptonshire
A well situated cottage with conservatory.



NEW BUILD 3 bed | £POA

Petersfinger Barns, Salisbury, Wiltshire
Four new rural barn conversions close to the centre of Salisbury.



2 bed | £500,000

24 Churchfield Court, Girton, Cambridge
A cottage with patio garden and garage overlooking beautiful landscaped gardens.



3 bed | £495,000

31 Home Farm, Iwerne Minster, Dorset
A cottage with the development overlooking the award-winning village of Iwerne Minster.



2 bed | £425,000

27 Badsworth Gardens, Newbury Berkshire
This well presented cottage with sunroom and garage is close to Newbury town centre.



2 bed | £300,000

42 Upper Brook Hill, Woodstock, Oxon
Close to the centre of Woodstock this well presented apartment.



2 bed | £425,000

28 The Playing Close, Charlbury, Oxon
An impressively large ground floor apartment with garage, indoor swimming pavilion onsite.



2 bed | £400,000

15 Turnpike Court, Ardingly, Sussex
This spacious first floor apartment has a large private balcony and is close to the high street.



NEW BUILD 2/3 bed | £475,000-£795,000

Howarth Park, Salisbury, Wiltshire
A range of contemporary apartments and houses in the Cathedral city of Salisbury.



3 bed | £580,000

2 Eylesdon Court, Bearsted Green, Kent
A spacious first floor apartment with balconies overlooking beautiful courtyard gardens.



2 bed | £475,000

7 Cedar Gardens, Taunton, Somerset
This is a beautiful detached house with conservatory, carport and lock up store.

Designed and built by Blue Cedar and managed by Cognatum