



# VILLAGE PEOPLE

Many of us long to balance independence with a sense of support. **Jane Slade** explains how retirement villages are evolving to meet these needs

**Before the pandemic hit, retirement communities buzzed with life. Families joined grandparents for Sunday lunch;** there were yoga classes and choir rehearsals. But now the comfy sofas have gone from the communal areas and some of the tables and chairs removed from dining rooms to accommodate social distancing. The classes have gone online.

Yet, for all the restrictions, residents say that the support they have received, as well as the sense of connection, have proved a godsend during lockdown. Indeed, retirement home operators report a surge in interest as a generation of older people consider where best to ride out this pandemic – or a future one – bolstered by the fact they will feel cared for.

Many operators experienced a boost in enquiries during lockdown and the nation's biggest retirement

housebuilder McCarthy & Stone expects a further surge now the Chancellor has temporarily scrapped stamp duty on homes below £500,000.

Nick Sanderson, chair of the industry's representative body the Associated Retirement Community Operators (ARCO) and CEO of luxury developer Audley Villages also reported an uplift in sales. 'We sold two properties during lockdown to people who had never ever visited them,' he said.

A retirement community is a development or village of apartments and cottages for people over the age of 55. Each self-contained home is designed for independent living. Luxury villages have hotel-style facilities such as restaurants and spas, whereas others may just have a communal lounge. Some have their own on-site care teams or nursing suites.



those living in retirement villages will tell you how grateful they are.

Retired cartographer Gwynneth Waddell, 70, lives in a Methodist Housing Association village in South Lanarkshire, with her retired civil servant husband Kenneth, 72. They have 50 acres of grounds on their doorstep and a private terrace.

'It has been so much easier for us living here during lockdown,' says Gwynneth. 'We would never have had the peace of mind, otherwise, if we still lived in our former home. We knew that if anything had happened to us, we would have been looked after.'

The couple, who have no children, know that all their needs will be met whether it is delivery of shopping and medicines, arranging care when and if they require it, or having a community of neighbours and friends so they never feel lonely.

Of course, excellent communal services do come at a price. Neil MacKichan, managing director of the retirement property website Retiremove, cautions, 'While many of these retirement communities come with fantastic facilities they also come with service charges. Some can charge up to £6,000 a year depending on the value of the property. So you need to be sure when you are buying that you are going to use the swimming pool, gym and hair salon.'

'Many also incur exit fees (see page 120), which are payable on resale. Owners need to explain this to their families so it does not come as a shock when a deduction is made after the sale.'

However, since the market has matured, quality retirement homes have kept or increased in value. The benefit of owning one run by an operator is that it is more likely to hold or increase its value. Operators have a vested interest in keeping the development in good condition since they charge a percentage of the price of a home when it is sold.

#### TECHNOLOGY LIFELINES

Keeping residents safe and Covid-free during a pandemic – and any potential future spikes – has become a priority for operators. Fortunately, there have been innovations that have proved lifelines for isolating homeowners. Technology has been the big game changer. Operators have even devised their own apps. Audley's has proved so popular that 90% of owners are now online compared to 50% before the



#### HELP AND SAFETY

Since the beginning of lockdown, members of staff have helped owners order shopping, which has then been left outside their front doors. On-site restaurants have provided 'room service' for those shielding. At Wadswick Green, a countryside village near Bath in Wiltshire, staff opened a shop in the gymnasium so residents didn't have to go to busy supermarkets. Some, such as Elysian Residences, which runs the Landsby in Stanmore,

OF COURSE, EXCELLENT COMMUNAL SERVICES DO COME AT A PRICE AND SOME CHARGE UP TO £6,000 A YEAR IN SERVICE CHARGES

loaned fitness equipment so that owners could exercise in their own homes.

'It's our people who help to make the difference at our retirement villages, the arrangement of the furniture is secondary,' declares CEO Gavin Stein. 'The thing people most valued during lockdown was a friendly telephone call or a socially distanced chat with a member of staff. People need human connection and kind personal care.' Indeed. And

◆ pandemic. 'It has revolutionised the way we interact,' says Nick Sanderson. 'We are able to communicate and share content with residents in their homes.' They can access coronavirus updates, exercise to pre-recorded gym sessions or view cookery shows by Audley chefs.

Inspired Villages created its own virtual village on Facebook and David Candy, the manager at Churchill Retirement Living's Ash Lodge, in Walton-on-Thames, Surrey, adapted the CCTV monitor to devise his own TV channel. 'Every apartment's TV is linked to the front door CCTV monitor, and I managed to make a few modifications to the system here, so I can broadcast our own internal TV from a camera set up in my office,' he explains. 'People can call in with their queries and questions, which I answer on air.'

Residents have also launched their own community schemes. Widow Sandra Sudlow, 71, has been a major support to owners at Anchor Hanover's flagship retirement village Bishopstoke Park, near Eastleigh in Hampshire, with her daily 'morale-boosting' emails packed with news, information, quizzes and cartoons that she sent out every day. Having moved in only four months before lockdown, she explains, 'I had to shield because I have a heart condition,' she explains. 'So I got to know fellow residents through my emails.'

With the emphasis on keeping residents safe as well as reassured, most retirement communities now have thermometer 'guns' to check visitors' temperatures before they enter the development and testing kits for staff and homeowners.

'We work closely with Public Health England and our local NHS to access testing where appropriate, but nonetheless



ILLUSTRATION—MICHAEL DRIVER

### WHAT ARE EXIT FEES?

Exit fees are also known as deferred management fees, event fees, transfer fees, contingency fees and selling service fees. The payment is used to cover building repairs and maintenance, replacement of furniture, fixtures and equipment (such as lifts) for communal areas. It is only payable upon sale.

Most fees work on a sliding scale depending on how long you live in your home. For example, it is 1% after a year at an Audley village rising to 15% after 15 years. So if you buy a home for £400,000 and move out after a year, you pay a £4,000 exit fee. But if that house rises in value by 3% a year and sells 15 years later for £605,036 you would pay £90,755, still making a profit of more than £100,000. There is also an option to pay double at the end and reduce your monthly service charge payments by half.

All retirement operators clearly indicate these fees on their websites. Some vary but most are capped.



treat all suspected cases as confirmed,' adds a spokesman for McCarthy & Stone.

### FUTURE PLANNING

One major trend is the focus on health and mental wellbeing. Interestingly, architects have recognised this too. Tim Riley of award-winning architects RCKa is designing a scheme of one and two-bedroom homes for Retirement Villages near Chester. His challenge is to build a village that connects people but also complies with social distancing. So he is designing homes spread across a number of villas with communal lobbies, which can act as social bubbles for small groups of residents in times of lockdown.

'Other priorities include access to outside space and installing partitions/flexible walls to make rooms bigger or smaller, so a couple can have their own space if they are forced to isolate for long periods,' he adds. He is also including inset balconies that are sheltered, private and large enough for exercising.

Stephen Proctor, of Proctor & Matthews Architects, who has designed three retirement schemes for PegasusLife, favours stable door-style entrances – where you can open the top half to talk to neighbours outside while you remain inside.

At Steepleton, in Tetbury, his newest scheme for PegasusLife, homes are built around a series of courtyard gardens and open-air cloisters, where smaller groups can meet with minimal disruption to other residents who may be shielding.

'Lockdown also showed us how vital it is for older people to be able to get outside safely and not be bothered by sweaty joggers or cyclists,' adds Nick Sanderson. 'To be able to sit by the river safely and have a chat with a friend is essential.'