

## Inside the OAP Cotswold collective

Five years ago, the residents took over their retirement village in the Cotswolds. Here's what happened next

**Nicholas Hellen**

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Mutually assured survival: residents at Woodchester Valley, which was bought out by the residents in 2013 ADRIAN SHERRATT

On the car radio, the news bulletin issues a grim warning of the perils of loneliness in an ageing society, but here in a glorious corner of the Cotswolds on a sunny afternoon, I am about to find out how different life could be if the elderly took charge for themselves.

We are in Cider with Rosie country, and, at the end of a long private driveway near Stroud, the residents of Woodchester Valley, Britain's first mutually owned retirement village, have invited me to observe a social experiment they have quietly conducted for five years.



New arrivals are expected to participate — even when their instinct is to hide away ADRIAN SHERRATT

In 2013, when I last heard from Peter Wilson, then 77, he had persuaded his fellow residents to stump up a collective £2m to buy out the village from the operating firm, which had gone into administration. The population had dropped to 45 from a peak of 100, and with an average age of 85, the future was bleak. “The others said I had to do something, fast, so I did,” he says.

Back then, day-to-day life in the village was little different from living in any other middle-class retirement accommodation. The professionals were in charge and there was scant scope for the residents to get involved, beyond complaining if the soup was cold. Only a flickering community spirit survived. As one long-term resident, Ann Little, 79, recalls: “My husband ran the bridge club and that was just about the only thing still functioning, because we could still make up a table of four.”

Five years on, the £2m has been repaid, the population numbers 78 and there is just one property for sale. At a drinks party last Tuesday, the mood was one of celebration and quiet satisfaction. After a gentle prodding, the villagers, who are painfully anxious not to appear smug, began to share their thoughts on how others elsewhere might just be able to create a similarly satisfying way of life.

At its heart is a belief in a set of common cultural values, or, to put it another way, expectations. It’s a concept that needs no explanation to anybody who has

ever joined a club or worked in an office, but rarely features in political debates about elderly living, which fixate on charges and the quality of medical care.



Two members of the community enjoy a spot of gardening ADRIAN SHERRATT

At Woodchester, the collective has only limited powers to weed out unsuitable applicants. When a resident moves on, or dies, the new leases must be bought by someone planning to move in. They need to make it through a chat with a director and two other villagers, but Wilson insists: “We don’t interview prospective applicants. We have a discussion with them.” New residents must sign a document to state that they understand the nature of the village and put in place a power of attorney, in case of medical problems. There is no means-testing, but they are gently questioned about their financial situation.



Peter Wilson, who masterminded the buyout ADRIAN SHERRATT

“Sometimes you do need to ask — well, I do,” says Bill Wilkes, 80, a retired superyacht skipper, and also a resident director. “I want to know they won’t leave us high and dry. There is nothing worse in a community like this than if someone doesn’t pay up and all the rest have to carry the burden.” Staff look after the gardens, maintain the properties, clean the rooms and provide restaurant meals, but residents must buy in any personal care services.

New arrivals are expected to participate — even when their instinct is to hide away. There is a busy round of drinks parties, reading groups and trips to the theatre, not to mention the duties of the directors who serve on one of the village’s four boards. A glance at the latest newsletter throws up a 1950s tea party (“dig out your trilby hats, braces, twin set and netting underskirts”), a fashion show, a coach trip to Waddesdon Manor and a trip to see *The Mikado* at Cotswold Playhouse, with a performance of *Anne Boleyn* in the offing. As Betty Young, 78, a retired civil servant, puts it: “I am naturally a loner yet the village does make me participate more. It goes against the tendency of telling yourself, ‘I’m old, I can’t go.’ In a way, it is forced participation. You have to make people want to be self-reliant.” But she concedes: “It doesn’t suit everyone.”



Bill Wilkes, left, heads out for a round of golf ADRIAN SHERRATT

A retirement village is not a care home, yet to many people in later life, it can feel like a surrender, the moment one arrives at the very end of the line. I am soon put straight.

“If it was owned by somebody else, all you could do is complain about the management, but we are the management so get on and do it,” says Wilkes, who before his stint as a skipper was the chief executive of a medium-sized company. He believes that our culture is all wrong. Too many people hang on to the family home until disaster strikes. “There’s an old-people’s stigma. What you get is, ‘I’d like to come there, but I don’t think I’m ready for that yet.’”

That attitude needs to be changed, so people see retirement villages as an opportunity to gain a lot, not to lose a lot.”

Such entrenched thinking about how we live in later life has become distorted by our attitudes to housing. Empty-nesters rattle around in large properties, hoping for a rise in prices and reluctant to let the taxman take a bite in stamp duty. “The house you had for family and work may totally inhibit your lifestyle,” Wilkes says.



In a thriving community, further benefits include the maintenance of the property, and thus its value ADRIAN SHERRATT

In a thriving community, further benefits include the maintenance of the property, and thus its value. Averaged over seven years, it costs about £7,000 a year in charges, and the community levies a 1% fee when a leasehold exchanges hands.

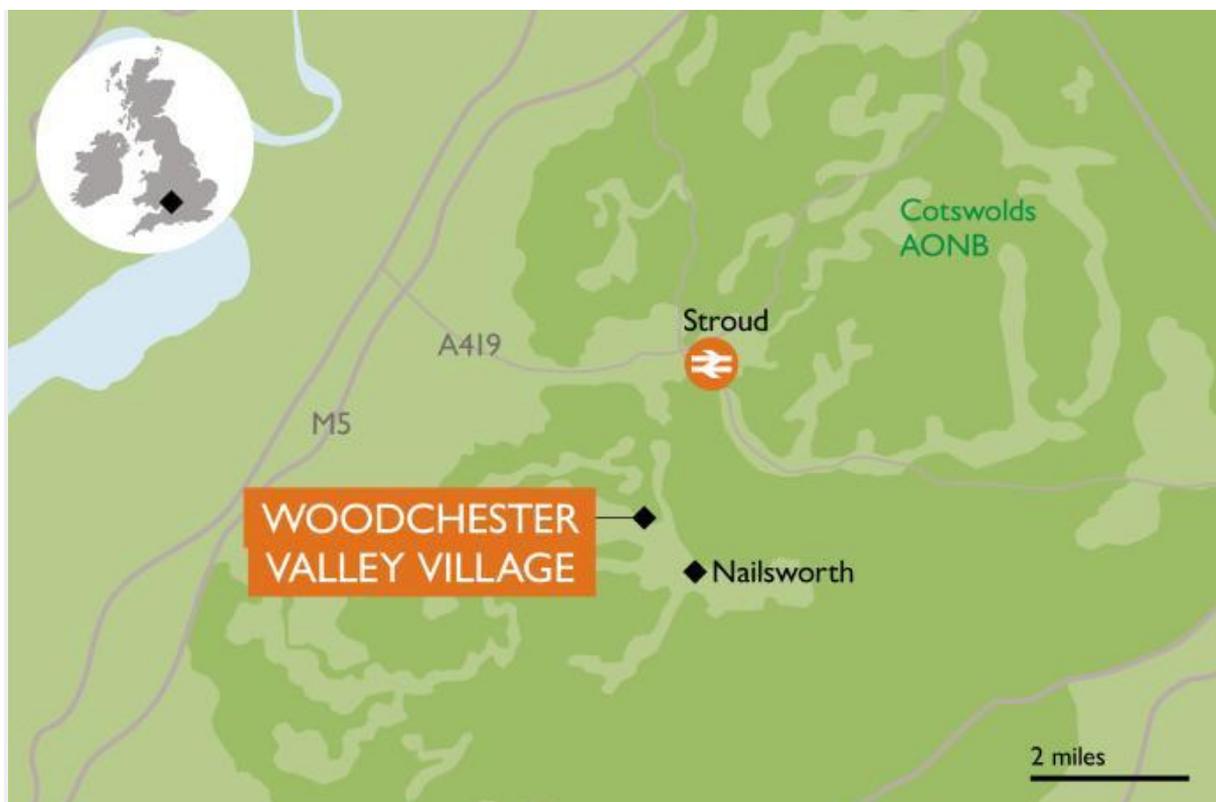
The mood is so friendly that I hesitate to voice a feeling that has begun to nag at me. I look around and see a group of lovely middle-class people who seem to have created a retirement community with the same aplomb that they might have channelled into a tennis or rugby club in their earlier years. They are all white. If society feels unwelcoming to the elderly, is it wrong to feel uneasy if they withdraw with like-minded folk into their own spaces?

Don Cole, 84, and his wife, Sheelaigh, 81, who arrived two years ago from Bridgend in Wales, are quick to correct me. In their street they barely mixed with younger generations, and their immediate neighbours were confined to wheelchairs. “We’d already left the departure lounge and got on the plane,” Don says.

There are nods of recognition around the table. “Don’t wait until you’re 80. Come at 75, come at 65. All we can do is set an example that we can do it, and if you want to learn, then come here and see how we did it,” Wilkes says. He looks meaningfully at me: “Come when you’re 55.”

[woodchestervalleyretirementvillage.co.uk](http://woodchestervalleyretirementvillage.co.uk)

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## IN NUMBERS

- Studio flats start at **£100,000**, rising to more than £500,000 for a four-bedroom property.
- Owners pay annual service charges of **£6,850** to cover ground rent, maintenance, insurance, gardening, 24-hour service and cleaners. Meals cost extra.
- **£50,000pa**: the value provided free by volunteer directors.

- Residents of the village are **66% female, 34% male**. About 70% live alone, 30% with a partner.
- A typical resident lives in the village for **10 years**.
- Total budget for 2018-19: **£435,000**, including staff, £283,000; communal maintenance, £45,000; general supplies, £34,000; gardens, £31,000; communal utilities, £17,000; professional costs, £17,000.
- In October 2013, **36** of the 73 properties were empty and for sale; now there is only **one** available.
- Sunday **lunch menu**: soup of the day or roast Mediterranean vegetable and mozzarella tart; roast beef with all the trimmings or salmon in prawn and parsley sauce; tiramisu or fresh fruit or ice cream.