

# The best places to live in retirement

Taking your leave from the 9 to 5? From Torquay to Aberdeenshire, Tim Palmer picks Britain's best places to find your perfect retirement home



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Retirement ain't what it used to be. Far from shuffling off to a seaside bungalow to see out their days in a fug of Countdown, cardigans and central heating, baby boomers are busy learning Italian, trekking to Machu Picchu or attending hot yoga classes. Now that we're living longer — and with any luck remaining healthier — we can hope for more from the post-career years. These days, we believe retirement is about having a good time. But where should you start?

Every retiree — and we recognise that there are many ages and stages of retirement — has different priorities, and we've reflected that in our Best Places to Retire list. For many, staying close to friends and family, particularly growing grandchildren, is more important than starting a new life in a far-flung corner of the countryside. Others may be looking to immerse themselves in culture, recultivate old hobbies and try new ones.



Bristol Harbourside is among our retirement recommendations MANFRED GOTTSCHALK/GETTY

If the list appears weighted towards the south and southwest, that's purely because of the weather. And while the number of mature people in an area can be a plus point, we have steered clear of locations with a high proportion of very elderly residents, due to the inevitable pressure that puts on local services, and because these aren't the places where a busy, active 60-year-old is likely to find a community of like-minded neighbours.

We've also looked for locations that offer a good selection of appropriate accommodation, not just purpose-built blocks and designated culs-de-sac for the over-55s, but also aspirational flats and townhouses you will want to live in for as long as you can.

The places Home has picked all combine an attractive lifestyle with good transport connections, a strong sense of community and all the services and infrastructure you may need as you head deeper into retirement.

"For many of us, the ingredients of a good later life are the same: to have financial security, good health, good relationships and a sense of purpose," says Natalie Turner, senior programme manager for the charity Centre for Ageing Better. "Making friends and getting involved in a new community can make a real difference to how good your later life is, but can often be overlooked."

It may also mean that after due consideration, a few jaunts around Britain and a cream tea or two, you conclude that you are already living in your best place, in which case, many congratulations. If not, read on.



## DEFINITIVE GUIDE

### Best Places to Live 2018

From culture to countryside we've found the ideal locations to make a happy home

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### **Anglesey**

For the fit, healthy and outdoorsy retiree, the combination of spectacular seaside and the summits of Snowdonia is a winner. You can be on top of a mountain in the morning and walking the dog on the beach or windsurfing in the afternoon. The Welsh island is also reasonably well connected thanks to two bridges across the Menai Strait, as long as the A55 dual carriageway to Chester is free of snarl-ups. Its charms have proved to be so popular that the number of 50- to 60-year-olds moving here is in the top 10 in the country.

As appealing as the landscape is the “downsizer dividend”. You get a lot of bricks and mortar — and sea view — for your money. Hamptons International estate agency calculates that anyone selling an average-priced detached house in the UK to purchase a terraced home on Anglesey should be left with £250,000 in spending money.

Where to move will depend on your interests and your budget. The finest seaside scenery is on the west coast — a four-bedroom house in Rhosneigr costs about £500,000. If you're after cafe culture, top-class restaurants and a Waitrose, stick to the east of the island, around Menai Bridge and Glyngarth, where prices are similar. The tastiest offerings can be found at the Marina O'Loughlin-recommended Marram Grass, in Newborough, a former caff transformed by brothers Liam and Ellis Barrie into a slice of culinary heaven.

Note that English is the second language here, so put Welsh lessons near the top of your to-do list. The mental exercise should be as good as any fiendish sudoku to keep the grey matter in shape.

**Why we love it** Value for your Menai.

**Also consider** Shetland — adventurous, with a hospital — and neighbouring Orkney, with its low crime rate and high life satisfaction.



### **Ascot, Berkshire**

It is easy to forget that most people don't actually want to up sticks and live in the sticks. A life of coastal walks with a whiff of nostalgia along with the salty air is for the few and not the many. Family, friends and favoured pubs and clubs exert a stronger pull than the tides. Which is why Ascot and its surroundings are at the centre of a mini building boom for specialist retirement homes, such as Augustus House and Lynwood Village, that offer levels of extra care.

Downsizers who are not quite ready for the prospect of 24-hour support and a panic button make up most of the buyers for other new apartment blocks, where a designer three-bedder with storage, parking and security more than compensates for the loss of the £2m detached home where the kids grew up. Expect to pay a premium for proximity to the high street: a two-bedder at Brockenhurst House, which is also near the station and Waitrose and handy for the M3, M4, M25 and Heathrow, is £875,000.

Heatherwood Hospital is undergoing a £90m rebuild that should be completed by 2020. And there are plenty of ways to spend your spare time and spare cash: cappuccinos and lunches, golf (of course), at Sunningdale or Wentworth, as well as grander days out at Henley or the Ascot races.

**Why we love it** Home comforts in the home counties.

**Also consider** A three-bedder in any commutable hotspot such as Guildford, Reigate and Sevenoaks. Or head north to Harrogate or York.

### **Bristol Harbourside**

That Bristol has a youthful, vibrant reputation is exactly the point. You may not be kicking your heels up at Motion, a former skate park that is now one of the UK's best clubs, but the creative capital of the southwest offers two universities and countless courses and chances to learn new skills. Sources of cultural inspiration here range from the Young Vic theatre and the galleries of the Royal West of England Academy to Banksy's street art.

Bristol was the UK's first cycling city and offers a perfect compromise between town and country; and the nearby airport offers speedy boarding for foreign adventures. It is also celebrated as one of the UK's age-friendly communities: there are plenty of thirtysomethings with allotments and no shortage of over-60s sipping mojitos in the waterfront bars or tucking into hand-roasted coffee or bao buns in the trendy shipping-container high street of Wapping Wharf.

If you fancy boosting the number of mature residents — only 13% of the population is over 60 — head to the revitalised Harbourside. Here, classy developments such as Brandon Yard, the General (a converted hospital) and Huller and Cheese offer generously sized flats with generously sized price tags: two bedders in the General rise rapidly from £475,000, while similar homes at Brandon Yard start at £395,000. For high-class specialist accommodation, look to Redwood, an Audley retirement village across the Clifton Suspension Bridge; another over-60s scheme, the Vincent, under construction in Redland, will have two-bedders from £540,000.

**Why we love it** A walkable waterfront wonderland.

**Also consider** The creative cathedral city of Norwich or Edinburgh's festival spirit.



## **Chester**

The northwest can feel so dominated by its big cities that it's hard to identify the towns and villages with good services and plenty going on that isn't geared to the far less relaxed priorities of the, well, young. The obvious exception is Chester. It is within striking distance of Manchester and Liverpool, but its own bite-sized city centre is pleasingly lively yet laid-back.

There are welcoming cafes and restaurants such as the Jaunty Goat and the Chef's Table, but it is additions like the new Storyhouse theatre, cinema and library, where you can find activities from grief counselling to ukulele groups, as well as films and plays, that make it somewhere you want to settle. Chester also has a rapidly expanding branch of the University of the Third Age (U3A), with more than 1,000 members. And with West Cheshire one of the UK's Age-friendly Communities, there are all kinds of initiatives to improve services and accessibility and give older residents a meaningful voice.

Adding to the appeal of the historic city, founded by the Romans, are the clusters of canalside blocks of flats that are an easy walk from all the attractions, and perfect for the lock-up-and-leave lifestyle. Look out for Alexander House, under construction, where prices start at £240,000.

**Why we love it** An all-conquering city.

**Also consider** Get a sea view with culture and shopping on Cardiff Bay's waterfront.



### **Chester from £245,000**

Within the city walls, the high-spec new one- to three-bedroom flats at Alexander House, some with secure parking spaces, are ideal for downsizers. Liverpool and Manchester are within easy reach. 01244 323232, [savills.co.uk](https://www.savills.co.uk)

### **Chichester, West Sussex**

You could stick a pin in a map of West Sussex, which regularly tops Prudential's annual retirement quality of life index, and find somewhere perfectly pleasant to make a new life. Rustington, for example, near Littlehampton, is the embodiment of the bungalow-by-the-sea lifestyle, boosted by an active U3A. We reckon the retirement culture may be a little too entrenched, however, and the more vital downsizer should set a course for Chichester.

It's a beautiful cathedral city, with the rolling South Downs 15 minutes' drive in one direction, and the sea at Bosham and Itchenor in the other. It was the top-class sailing that attracted Andrew Walker, 71. A retired company director, he lived in Sussex for 20 years, making the daily commute to London from Haywards Heath, and now lives in a flat by the coast at Aldwick Bay, where he can pursue his passion for boats. "It's about an hour's sailing to the Solent. It's incredibly pretty, and there's lots of camaraderie, particularly when you're on your own," he says. "It's a friendly, outdoor way of life."



Andrew Walker runs a sailing group with the University of the Third Age in Chichester BOURNEMOUTH NEWS/PHIL YEOMANS/BNPS

He's chairman of the Chichester branch of U3A, which has 1,000 members and offers more than 80 activities, including a sailing group that he runs, with 80 regular attendees. "People here are good-natured and tend to help others. There are so many things they've learnt that they can teach others, and these are things that people want to know. It's fascinating, and when people are doing things for others — and themselves — they put so much into it."

There's a huge choice of coastal and country pubs, as well as classy restaurants such as Purchases, and the Festival Theatre is one of the best outside London (brace yourself if you're going to see *Cock*, by Doctor Foster writer Mike Bartlett: it contains very strong language and scenes of a sexual nature). Just in case, there's also the outstanding St Richard's hospital. If you want to get your pulse racing, Goodwood is up the road, with racing and car festivals as well as golf and a spa; you can even learn to fly a Spitfire from the airfield.



Boatie villages near Chichester include Bosham ALAMY

The best addresses are the period houses within the walls with a view of the spire. Expect to pay £500,000 for a two-bedroom property when they (rarely) come up for sale. Further out, new-build cottages in Summersdale are proving popular; three-bedders go for £650,000.

**Why we love it** Oarsome for OAPs.

**Also consider** Enjoy a more solitary life in the Norfolk Broads or hoist your jib with the boatie set on the Isle of Wight.



### **Chichester £599,950**

Near Goodwood, a couple of miles from the centre and on a bus route, this brick-and-flint cottage has three bedrooms, high beamed ceilings, a garage and pretty, low-maintenance gardens. 01243 832600, [struttandparker.com](http://struttandparker.com)

### **London: Clapham, SW4**

There are two key reasons more people are turning their backs on the traditional foot-up countryside retirement in favour of the capital. First, the lifestyle — a near-limitless choice of places to eat and the chance to see all those concerts, plays and exhibitions you never quite had time for, now made even easier to reach with a Freedom Pass. Second, being closer to the kids and grandchildren. If they're tied to jobs, schools and friends in London, it's a lot easier for you to go to them than the other way around.

Smart, leafy Clapham is the perfect place to enjoy a family-sized combination of culture, cafes — and baby-sitting. It's green, by London standards, a short hop by Tube or train to the centre and is well placed for supermarkets, hospitals, parks and cinemas. There's also a network of voluntary activities, including a busy branch of U3A, offering everything from art history to Scrabble.

London being London, it's not cheap. The growing demand among older buyers is slowly being recognised, not least at Nightingale Place, a new Audley retirement "village" with its own restaurant, pool and cinema, where prices range from £665,000 to more than £2.5m

**Why we love it** We can never be tired of London or of life.

**Also consider** The South Bank: there are clusters of new developments along the Thames from Richmond to Rotherhithe via, er, Nine Elms.



### **Poole, Dorset**

Don't let the fact that no county has a higher proportion of over-65s than Dorset put you off. You just need to choose your location with care. You may politely decline viewings in Christchurch: the harbourside town is one of six places in the country where a third of the population is over 65, and has the UK's highest proportion of over-85s (5.6%).

Instead we are plumping for Poole. It has all the infrastructure you require: a good hospital, direct trains to London (a little over two hours) and bags of culture at the Lighthouse arts centre, home to the Bournemouth Symphony Orchestra. Close to the Purbeck Hills and with the reflected glory of glitzy Sandbanks, Poole has a gratifying combination of coast and countryside, as well as a pretty old town with cafes, tea rooms and independent shops. If you like messing about in boats, there's nowhere better than the watery playground of Poole Harbour and, across the chain ferry, Studland.

There are a few classy purpose-built retirement developments, notably Azaleas, in Compton Acres, and Woodlands, in Canford Cliffs (from £569,950 for a two-bedder), both of which are aimed squarely at the younger retiree. Alternatively, there are plenty of swanky apartments, many with a sea view, as well as an unusually good choice of bungalows (about £500,000).

**Why we love it** No county for old men.

**Also consider** Southport, on the Merseyside coast, or Southwold, Suffolk.



Local produce in Ballater, on Royal Deeside ALAMY

### **Royal Deeside, Aberdeenshire**

If it's good enough for the Queen, it should certainly be good enough for the rest of us. And while Her Maj is showing no signs of retirement, the fact that she chooses to spend so much of her downtime in this glorious, wind-washed corner of Scotland speaks volumes. Apart from the scenery — rushing rivers, lofty pine trees and views of the mighty Cairngorms — the chief advantages are a welcoming climate with low rainfall and the freshest of fresh air. Balmoral is taken, so you will need to find your own base. Aboyne and Banchory both have hospitals, busy community centres and regular buses to Aberdeen, and there's a fair choice of cafes and shops (many with royal warrants). Banchory, though, has the Inchmarlo retirement village, one of the first and still one of the best in the UK. Buyers from all over the country have been moving in here since 1986, confident that they will be able to stay as long as they need. It's in a beautiful setting, surrounded by 100 acres of parkland close to the River Dee. It has alarms, 24hr security, nurses and a care home on site. There are also plenty of activities; next up, a fiery November 5 bonfire party. Two-bedroom flats start at about £135,000; two-bedroom houses about £200,000.

Pastimes come in true Scottish style: fishing, golf, whisky tasting and woodland walks, many on the flat along an old railway line.

**Why we love it** Retirement by royal appointment.

**Also consider** Those in line to the throne make do with the manicured magnificence of the Cotswolds.



Wyle Cop, in the historic centre of Shrewsbury STEVE GEER/GETTY

### **Shrewsbury, Shropshire**

Border skirmishes are a thing of the past in this historic town encircled by a loop of the River Severn — these days, the biggest fights are over who bags gold at the Shrewsbury Flower Show or a three-bedder close to the Little Waitrose and M&S, as well as banks, doctors' surgeries and chemists. In fact the now low crime rate is one the many reasons that discerning downsizers are heading to Shropshire. The county has jumped into the top 10 in this year's Prudential retirement quality of life index, and, according to Savills estate agency, has Britain's second-fastest growing population of over-55s.

The birthplace of Charles Darwin, Shrewsbury may look like the set of a period drama, with its beguiling collection of black and white Tudor buildings and Georgian houses, old coaching inns and cobbled streets, but it's far from fusty: you can sip a ginger and turmeric latte at the Good Life wholefood restaurant, catch a live screening of West End plays and ballets at the Old Market Hall, or book in for Zumba or Piloxing (a combo of Pilates, boxing and dance) at the Shrewsbury Club. Exercise outdoors in the Quarry Park and shop organic at the Market Hall, voted Britain's favourite in this year's Great British Market Awards.

There's an appealing array of specialist accommodation, and more on the way, but terraces in the "loop" (allow £500,000) and Edwardian semis across the river (£350,000) are the most fought after.

**Why we love it** A natural selection — it's constantly evolving.

**Also consider** Up your historical knowledge, and your church attendance, in an ancient cathedral city: Exeter, Hereford or Canterbury.

### **Stratford-upon-Avon, Warwickshire**

Practical and playful, with premium property, this historic town may entertain coachloads of tourists, but it also gets a standing ovation from us as one of the top destinations for retirees in the West Midlands. It has a brand-new hospital, good doctors' surgeries, trains to Birmingham and London (most easily from Warwick Parkway) and plenty of shopping. There are three RSC theatres and a recently arrived Everyman Cinema, so you are spoilt for high-class ways to spend an evening.

If you really want to throw yourself into the spotlight, you can volunteer with the RSC, but if the Bard isn't your bag, there is no shortage of opportunities to get involved elsewhere, with golf, bowls club and boat club, plus a branch of U3A.

The handsome terraced townhouses in the centre are proving popular (be prepared to spend £600,000 for three bedrooms), and there are a few bungalows scattered around the outskirts. Purpose-built retirement flats are making their debut, notably in the Arden Quarter, on the site of the former cattle market. For something with more of a country feel, Great Alne Park, Inspired Villages' luxe scheme a few miles out of town, has a pool, gym and restaurants, and two-bedroom flats from £341,000.

**Why we love it** The perfect blend of history and geography, in and out of the classroom.

**Also consider** Tread your own (floor)boards in Bath, Edinburgh or York.



**Stratford £550,000**

Ahoy there! A mooring is available with this three-bedroom flat in a 1980s block on the River Avon; gaze over the water from your balcony or the communal gardens. The flat is on two floors and has a new kitchen. 01789 297735, [knightfrank.co.uk](http://knightfrank.co.uk)

**Torbay, Devon**

The opening of the railway sealed Torbay's reputation as the "English Riviera", and thus the retirement destination of choice for the entire English establishment. Its 22 miles of coast offer sandy shores, rocky coves, bracing sea air and tropical palm trees that add a touch of glamour and reflect the balmy (for the UK) temperatures. The biggest attraction is probably still the weather, and the genteel, pattering atmosphere persists, too; social life revolves around golf and regattas, and smart restaurants such as Number 7.

No jokes about "God's waiting room": Torbay now takes its older residents seriously. It is the latest official Age-friendly community, and last weekend

hosted its annual Ageing Well festival, with more than 150 activities for older residents. It has been so successful that, according to local research, the number of GP visits has halved.

The other big advantage is that house prices are quite forgiving, especially compared with other south Devon resorts such as Dartmouth or Salcombe. There's a decent selection of purpose-built retirement accommodation, such as Renaissance's Cavendish Collection (two-bedders from £550,000) as well as plenty of good-value flats well suited to the more mature buyer seeking to future-proof their purchase (look out for a seat in the lift), from £200,000. Paignton is even cheaper, while the pretty harbourside cottages at Brixham are also popular.

**Why we love it** Our riviera is just as nice.

**Also consider** Wadebridge, in Cornwall, Frinton, in Essex, or buy a berth on the Isle of Wight.



### **Torbay £469,500**

Watch the waves from this Georgian-style three-bedroom house in Wellswood, a village corner of Torquay. There's a deli, bistro, post office and pub nearby, and beautiful walks from the door. 01803 296500, [johncouch.co.uk](http://johncouch.co.uk)

## **Truro, Cornwall**

Cornwall casts a magical spell with its spectacular coastline, creeks and crab suppers, especially in the summer months. But if you are hoping to shrug off your grockle status and go full-on, full-time Cornish, consider Truro. It is a shrewd move backed up by statistics as well as sentiment: according to Savills estate agency, more over-55s are moving to Cornwall than any other county, and the county is also singled out for praise in a recent report by the Centre for Ageing Better as one of the most helpful local authorities.

Last week, the quayside cathedral city was crowned champion of champions in the RHS Britain in Bloom community gardening competition, which says it all. Truro is a place of gentle pleasures, apart from the crush of traffic: streets of attractive terraces and palm trees, a pasty in the Pannier Market, food festivals — and an even richer cultural life when the £20m refurbishment of the Hall for Cornwall is finished in two years' time. The reassuring practicalities are all catered for: a choice of supermarkets, hospital, state-of-the-art medical centre and direct trains to Falmouth, Bristol and London.

There are flats in the centre (£330,000) and specialist developments such as Tregolls Lodge (from £215,000), or go for a house or bungalow in a nearby village such as Carnon Downs or Perranwell Station. Here, location is everything.

House prices rise as you travel west from St Austell towards Falmouth, and the closer you are to the sea. There are bungalows to be found for less than £350,000, but a prime perch can run well into seven figures.

**Why we love it** Not waving, but crowning.

**Also consider** Stay in Cornwall and hunker down in Falmouth, or go to Wales and try Tenby or Aberystwyth.



**Truro £895,000**

In the village of Feock, within walking distance of the beach, this large three-bedroom bungalow has recently been extended and modernised, with bifold doors to the secluded garden. 01872 885305, [lillicrapchilcott.com](http://lillicrapchilcott.com)