

Money Pensions Retirement

## Britain's 1,000-year-old retirement homes (that boost your life expectancy)

Charity-run almshouses offer refuge and community to those later in life who need it most

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By [Arabella Youens](#) 13 July 2024 • 12:00pm



Having lived in Greenwich for 40 years, Geraldine Nelson says there's something unique about the community spirit in almshouses CREDIT: Rii Schroer

Wanted: residents of “good character, limited means and of not less than 50 years of age”.

No, this is not an extract from a Charles Dickens novel but a recent advertisement seeking new tenants for an almshouse in Cumbria in north-west England.

# The Telegraph [Britain's 1,000-year-old retirement homes \(that boost your life by 2.5 years\) \(telegraph.co.uk\)](https://www.telegraph.co.uk)

The oldest form of social housing in Britain, [charity-run almshouses are still going strong](#). In many ways, they are the ideal retirement homes, founded on principles of independent but community-minded living.

The Mercers' Company, one of the "Great Twelve" livery companies in the City of London, runs four almshouses, including Trinity Hospital in Greenwich, south-east London. Originally built between 1613 and 1614 by Henry Howard, Earl of Northampton, it's thought to be one of the oldest buildings in Greenwich.

Today there are 41 apartments in two buildings, split between one and two-bedroom flats. All the apartments have been recently refurbished and residents pay charges from £277.89 per week for a one-bed flat, including heating, hot water and water.

To qualify, residents have to be in reduced financial circumstances with a real housing need, be in reasonably good health and a resident of Greenwich for at least four years.

Geraldine Nelson, a former teaching assistant, is 60 and has lived in Greenwich all her life. Having split up with her husband, she moved in with her daughter and grandson during the pandemic.

It was through a conversation with the parish vicar that she heard about Trinity Hospital and he arranged a visit. Following an interview with the Master of the Mercers' Company and the warden of Trinity Hospital, she was offered a one-bedroom flat.



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The Mercers' Company runs four almshouses, including Trinity Hospital in Greenwich CREDIT: Rii Schroer

"I didn't even know almshouses existed," she explains. "And I've walked past the building a million times."

"There was no way I could've afforded a place of my own after the divorce. Coming to see the flat here, I immediately burst into tears. I can't explain how grateful I am to be living here. I love my life."

Nelson continues to perform her part-time volunteer job of delivering prescriptions to those in the neighbourhood who can't access the pharmacy. She does the same for her fellow residents.

"What's nice about living here is that you know someone will be around to help in years to come, too."

Having lived in the same house in Greenwich for 40 years, she says there's something [unique about the community spirit](#) in the almshouse.

"I knew my neighbours in my old street, probably five doors up and down from my house, but here, it's so small, I know everyone. The feeling of safety, especially as a woman on her own, plays a big part. We go out together sometimes, but we know as soon as we're through the gates that we're home safe."



'I can't explain how grateful I am to be living here – I love my life' CREDIT: Rii Schroer

# **The Telegraph** [Britain's 1,000-year-old retirement homes \(that boost your life by 2.5 years\) \(telegraph.co.uk\)](https://www.telegraph.co.uk)

Almshouses date from when religious orders were relied on to care for the poor. The giving of alms is a duty prescribed to Christians in the Bible.

The oldest almshouse still in operation is St Oswald in Worcester, founded in about 990. Often called hospitals, the name reflects the meaning of the word in the Middle Ages, not as somewhere to cure the sick and wounded but as a place that provided hospitality as well as housing the needy and infirm.

Philanthropy has played a big part in their history. About one in three of today's almshouses date from the Victorian period, when the reforming spirit of the times saw the wealthy attempt to address significant social problems caused by rapid industrialisation.

Today there are around 1,700 almshouses operating with about 36,000 residents – all are run by charities. The vast majority are in England, with 36 in Wales and one in Scotland.

Fran Goggins has to search for a minute or two in order to find a quiet space to chat. Moving away from the hairdressing and spa area of Appleby Blue, the almshouse in Bermondsey, south London, where she lives, she heads for a corner that is out of earshot of an adult education class.



Fran Goggins, 67, downsized to Appleby Blue in south London CREDIT: Jamie Lorriman

**The Telegraph** [Britain's 1,000-year-old retirement homes \(that boost your life by 2.5 years\) \(telegraph.co.uk\)](https://www.telegraph.co.uk/life-and-relationships/2023/09/27/britains-1000-year-old-retirement-homes-that-boost-your-life-by-2.5-years/)

A former head teacher who still works part-time as an inclusion manager for an academy trust, Goggins, 67, moved into Appleby Blue in September last year from a three-bedroom council flat in Southwark.

“I’ve never lived in a community before. My children are grown up, and I knew a family could really use that space, but as a single person at my age, there weren’t many options.

“I didn’t want to move into a retirement home as I’m still working. Then my daughter-in-law spotted this.”

Her one-bedroom flat is accessed off a broad, light-filled walkway that wraps around a central courtyard. These are paved with terracotta tiles, kitted out with wooden benches and lined with planters that are bursting with colour.

Appleby Blue received funding from a developer of luxury flats near the Tate Modern on the South Bank. Designed by architects Witherford, Watson and Mann, it caters to those 65 and older who want to lead an active life in the heart of the city.

Resident-only spaces sit alongside community areas such as a kitchen, which is used by residents and locals as a space to share and learn new skills.

“From the roof garden, I can see the top of the London Eye and the turrets of Tower Bridge,” she explains. “My dual-aspect flat is kitted out with all the mod cons. The community spirit is as inclusive as you can imagine, with amazing activities, should you wish to take part.

“It’s so quiet; it feels incredibly safe and yet I can step outside and I’m in the middle of the city. Living here has given me a new *raison d’être* – it’s enabled me to carry on working.”

**The Telegraph** [Britain's 1,000-year-old retirement homes \(that boost your life by 2.5 years\) \(telegraph.co.uk\)](https://www.telegraph.co.uk/news/uknews/2018/07/12/britains-1000-year-old-retirement-homes-that-boost-your-life-by-2-5-years/)



Appleby Blue Almshouse is designed with community in mind CREDIT: Jamie Lorriman  
United St Saviour's Charity, which owns the almshouse, subsidises the cost of living for all residents who pay a monthly contribution that is similar to rent but different in law and less than the market rate. For many, this is covered by housing benefits.

To qualify, you have to have lived in Southwark for three years and be on a low income with low capital and savings.

Research carried out by Bayes Business School published last year suggests that almshouse living gives residents a longevity boost. In a study of 15 almshouses, all were shown to increase life expectancy, with the best giving residents nearly an extra 2.5 years compared with people of the same socio-economic group from the wider population.

"They are micro-communities with an emphasis on neighbourliness," explains Nick Phillips, chief executive of the Almshouse Association.

"This is often expressed architecturally through the arrangement of almshouses into courtyards with common spaces to meet. It means that if someone's milk isn't collected, it won't go unnoticed."

Scale is an important factor – 80pc of almshouses have less than 20 units.

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“Trustees are able to respond to the wellbeing of residents immediately; they are accountable,” says Phillips. “But I think it’s the focus on good neighbours, which is key and so different from other housing models.”



Almhouses offer spaces to learn skills, while helping more vulnerable residents CREDIT: Jamie Lorriman

In May this year, the Duke of Gloucester went to the opening of a new almshouse, Dovehouse Court. The house, the first of its kind in the UK, is Passivhaus-accredited, which means it meets the highest standards of energy efficiency.

Designed by Mole Architects and commissioned by Girton Town Charity, the development preserves the principles of traditional almshouse design with shared gardens and a community courtyard.

Between 400 and 500 almshouse dwellings are built each year, but it’s not enough to meet the demand.

“As society increasingly values the importance of a strong neighbour group, the demand for this type of community model far outweighs the supply,” says Phillips.

The problem is a lack of philanthropic activity – there hasn’t been a new almshouse charity established in the UK since 1983.

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“Almshouses can provide a life-changing model not just for older people but also a very real problem among our youth – a lack of affordable housing, particularly in rural areas – as well as refugees and those leaving the care system. But most now think that housing is taken care of by the state.”

It gets more complicated. The Government won't release affordable housing funding to small-scale charities unless they turn themselves into housing associations. And when charities build new almshouses, some local councils treat them as standard property developers and demand they contribute funds to affordable housing – precisely what they are supplying.

Almshouses will continue well into the next century, believes Philips, the model has been resilient to plagues, the Civil War and world wars.

“In order to speed up the ability to build more, we need more philanthropists to step forward with funding, the freeing up of government money to support the model and more trustees volunteering. If we had these things, we believe it would spark a renaissance in almshouse building in this country.”