



Setting Standards for
Retirement Communities

Annual Review 2018

September 2017 to August 2018

The Associated Retirement Community Operators (ARCO) is the main body representing the Retirement Community sector in the UK.

ARCO are very grateful for the support we received this past year from our Premier Partners:



CastleOak is a leading developer working exclusively in the care and retirement living sector.
castleoak.co.uk



Nicol Thomas is an integrated architectural design and project management practice.
nicolthomas.co.uk



Octopus invests in exceptional healthcare facilities you'd choose for your loved ones.
octopushealthcare.com



One Fell Swoop is an experienced full service retirement living consultancy.
onefellswoop.com.au/uk



Trowers & Hamlins is a well-established international law firm in the health and social care sector.
trowers.com

About ARCO

The Associated Retirement Community Operators (ARCO) is the main body representing the Retirement Community sector in the UK. Retirement Communities may also be referred to as retirement villages; extra care housing; housing with care; assisted living; close care apartments; or independent living.

ARCO continually strives to:

- **Promote confidence in the sector**, ensuring that all members are providing a high quality service to their residents. To this end, all ARCO-registered schemes have to adhere to the standards laid out in ARCO's Standards and Compliance Framework.
- **Raise awareness of the Retirement Community model** amongst older people and stakeholders alike – ensuring that all older people are aware of the variety of housing options available to them; and that policymakers fully understand the ways in which this type of housing provision can meet the lifestyle, health and social care needs of our ageing population.
- **Increase the volume and quality of expertise within the sector** and share this with members, continually investing in research to better understand and promote the socio-economic value of the housing with care model.

ARCO was formed in September 2012 by its founder members. During 2017-18 there were 29 ARCO members including both private and not-for-profit providers of housing-with-care. Together they operate around 350 Retirement Communities, serving over 30,000 older people in the UK. There are also 100 organisations associated with ARCO including members, Affiliate Network subscribers, Premier Partners and members of the ARCO Accelerator Programme.

Mission Statement

ARCO believes that meaningful, long-lasting partnerships and commitments are at the heart of solving the challenge of meeting the housing, care, and support needs of our ageing population.

We emphatically believe that older people ought to:

- Be treated with respect and dignity.
- Be valued for their contributions to society and to their communities.
- Have what they need to be happy and healthy, including access to good support, care, and health services.
- Be enabled and supported to live independently for as long as possible.
- Be empowered and free to make informed choices.

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Welcome



2017-18 is likely to go down as a decisive year in the history of the Retirement Community sector. A year from which it will be possible to trace many of the choices and decisions which will define how our sector evolves.

We are delighted to welcome several new organisations this year who share the priorities and philosophy of delivering for our residents which unite our existing members and affiliates.

We have continued to engage extensively in shaping Government decision making relating to our sector in areas such as leasehold reform, CQC frameworks, deprivation of liberty safeguards, social care and planning policy. We are particularly delighted that some of these efforts have paid off, with the decision not to introduce the proposed LHA cap.

The advice from the Law Commission last year, ruling that with proper transparency and consumer protection, event fees are in the customer's interest has been a massive boost. It has helped to reassure potential investors and allow members to continue to develop business models which align operators' and investors' interests closely with our residents.

There have been a number of strong indications from MHCLG that this advice will be formally accepted, and whilst we have seen delays to this decision (and in most relating to our sector) it is encouraging to see that understanding amongst Government is growing of the crucial role our sector can play. In the meantime as a sector we have not been sitting on our hands just waiting for events.

Far from it! We have instead got on to the front foot with the launch of our Vision 2030 – our ambition to offer 250,000 people Retirement Community housing by 2030, underpinned by ten specific priorities for things we have to have in place for this to happen.

This ambitious strategy is supercharging our external engagement – helping to show key decision makers and influencers that we are a big and growing sector and giving us clear policy messages and asks to discuss with them. It is also driving our internal organisation and activity.

This includes our standards work which continues to help define our sector as consumer and resident orientated, relentless in our determination to deliver high quality housing and care for them in a sustainable way.

It also includes our membership events and services as we seek to improve our operations and deliver more for members so that they can in turn deliver more for residents.

2018-19 will necessarily be defined by detailed development of our Vision 2030 into a strategy and roadmap about which of these priorities we will deliver and when. We will be forming working groups with members to help shape and develop all of this.

Last but not least, we have made great strides forward on our identity as a sector – with a strong consensus emerging in favour of establishing an umbrella term to help define our sector amongst various competing retirement housing options. A lot of work has gone in to this and a lot more is still to come as we help to embed the term and popularise its use.

We hope that this conveys the excitement and energy that has defined this year – but also the scale of the challenge before us. Our Vision of the future has now taken shape. Now we're moving on to delivery.



Nick Sanderson
Chair, ARCO
(since October 2017)



Jane Ashcroft
Vice-Chair, ARCO



VISION2030

This July at the ARCO Annual Conference, our sector made a huge step forward in announcing a positive vision for the future of Retirement Communities, aiming for the largest ever expansion in provision of high quality housing and care for older people.

Our Vision 2030 seeks to address the fact that the UK is currently lagging well behind comparable countries resulting in significant extra strain on the NHS and the social care system. This at a time when the number of people aged over 75 is set to double over the next thirty years and with our health and social care systems already struggling.

The sector is already showing signs of rapid growth to fulfil its huge potential, with 75,000 people already living in Retirement Communities. However, we are committed to going further, to provide 250,000 people with the opportunity to live in Retirement Communities by 2030.

In order to achieve this we will require a persistent focus on our customers and our services. To that end, we are committed to ten priority areas, which we will work on with partners across industry and civil society to deliver:





Sector-specific legislation

Currently, a patchwork of legislation governs the Retirement Community sector. Unlike in other countries, there is no sector-specific legislation that sets clear expectations for both residents and operators. In order to give statutory backing to new models of tenure, and provide certainty and consumer protection to 250,000 older people, sector-specific legislation will need to be introduced over the coming years. In this way, rather than being an additional burden on the sector, a smart 21st century system of regulation will play its part in ensuring a thriving sector and aspirational living environments for residents.



Enhanced health and wellbeing

People are living longer – 11.8 million people aged over 65 currently live in the UK, and the number of people aged over 75 is projected to double in the next 30 years. Unfortunately, healthy life expectancy has not kept up with life expectancy in general, meaning that older people in the UK increasingly live into old age with (potentially multiple) conditions which may impact on their independence and quality of life. Research has shown that Retirement Communities keep people healthy for longer, can reduce and even reverse frailty, and provide more effective and cost-efficient delivery of health and care, and we will be focusing on ways to further increase these positive impacts.



A highly trained workforce

The Retirement Community sector is a people business, and research shows that resident satisfaction is highly correlated with the quality of staff on the ground. Ensuring consistently high levels of care, service and support is critical. We are working on the challenge of effectively recruiting, training and retaining this workforce, as well as increasing the profile of this exciting and rewarding sector. We will be developing workforce strategies and coordinated approaches to training and retention via the ARCO Academy.



Clarity in the planning system

The UK planning system fails to adequately consider the housing and care needs of our ageing population. The current approach also lacks consistency in how Retirement Communities are classified, planned for and delivered (as the element of care and support delivery is often overlooked). This needs to change, and any future expansion of the sector will require the planning system to be much more consistent and clear about the role of Retirement Communities, giving local authorities the support and guidance they need to meet local demand.



Comprehensive and robust data

Expanding the Retirement Community sector will require a robust evidence base – to drive operational excellence, demonstrate effectiveness, ensure accountability and transparency to residents and their families, and to underpin investment and funding decisions. We will collect, analyse and publish sector-specific information via ARCO Analytics, on our website and in regular reports, ensuring that decisions about where to live or whether to invest can be made based on robust data and information.



Sustainable funding streams

In a complex sector bringing together housing, leisure as well as care and support services, funding streams will by necessity be made up of a number of sources. In order to safeguard the expansion of the sector, it is vital that changes to funding, benefits, and legal arrangements are well balanced and do not have an adverse impact on residents' ability to move to and remain in Retirement Communities, or on operators' capacity to create sustainable business models and increase supply.



Intelligent use of technology

Technology will continue to change and improve our lives, and has the capacity to enhance the customer experience and drive operational performance. We will continue to engage with researchers, start-ups and suppliers of technological solutions that harness the power of artificial intelligence, big data and robotics, in order to deliver a truly outstanding customer offer, improve care and services, and ultimately improve the quality of our residents' lives.



A clear customer proposition

The Retirement Community sector offers a wide range of innovative solutions that address the housing, care and support needs of our ageing population. However, the range of terms used to describe the offer can be confusing for customers and stakeholders alike. For example, the absence of a clear definition makes it difficult for policymakers to come up with sector specific recommendations, while consumers struggle to locate Retirement Communities in the wider social care and housing landscape. The development of a clear and well-communicated customer proposition is therefore paramount for the expansion of the sector.



Effective self-regulation

In the absence of sector-specific legislation, the Retirement Community sector has made a commitment to abide by standards that go over and above what the (fragmented) legal framework for the sector stipulates. The ARCO Consumer Code, Standards and Compliance Framework, and our assessment programme are designed to ensure a high-quality offer for customers and residents, through identifying issues before they occur. Consumers can have confidence that ARCO Approved Operators are committed to providing a high quality service. Because it focuses on best practice and continually evolving higher standards, it is our view that self-regulation will complement (rather than be replaced by) sector-specific legislation once this is introduced.



Flexible models of tenure

The Retirement Community sector currently uses tenure models that were not designed for integrated service delivery. This means that a leisure, hospitality, care, support and housing offer is often wrapped up in a real estate contract, for example via the leasehold system. Following the lead of other countries with advanced Retirement Community markets, a new tenure model would allow for appropriate clarity regarding the rights and responsibilities of both residents and operators. This should give residents a clearer and enforceable set of rights, and would allow for the relationship between the operator and resident to evolve and be updated over time, enabling a more flexible approach that can be tailored to suit the needs of individual residents.

A higher profile



This year has seen ARCO's external profile continue to grow and develop. We are being invited to speak at more external events, contributing columns and articles to key trade publications and getting our message across through media comments in response to external developments.

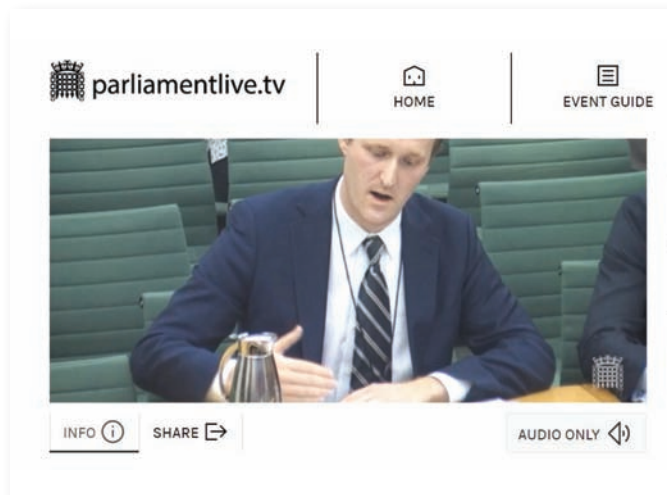
This will be an area we look to build on even further in the year ahead, seeking to position ARCO as the authoritative voice of the sector and a key influencer on the wider housing, health and care debates.

Our media outreach can play a key role in helping to raise public awareness of the Retirement Community model and to build support for it. It also supports our attempts to influence and shape policies and decisions effecting our sector, by popularising our ideas, changing the way that key decision makers think about our sector, and helping us to recruit a broader array of allies in support of our Vision 2030.

Michael addresses the HealthInvestor conference



Michael gives evidence to the CLG Select Committee Inquiry on Older People's Housing



Some highlights of this year include:

Speaking and presenting at:

- Housing & Care 21's Older Person's Housing Conference on 19 October 2017
- The Healthinvestor Summit on 2 November 2017
- Property Week's Retirement Living conference on 9 November 2017
- GRI conference on Alternative Residential Investments on 28 November 2017
- The LD Care Homes and Senior Living Conference on 29 November 2017
- A Demos roundtable in December 2017
- The APPG on Housing & Care for Older People on 19 December 2017
- British Property Federation's Healthcare Committee on 7 March 2018
- The HealthInvestor Conference on 22 March 2018
- Chairing an event on aging at The Commonwealth Summit in April 2018
- The Health and Wellbeing Commission in May 2018
- Retirement Living for Rent roundtable on 5 June 2018
- The APPG on Leasehold Reform on 14 July 2018
- The LD Alternatives Conference 26 September 2018
- LaingBuisson's Housing with Care Conference 27 September 2018
- The Urban Land Institute's Later Life Conference on 16 October 2018

Having articles or comments featured in:

- BBC Moneybox
- Health Investor
- Care Markets
- Planning Magazine
- The Local Government Chronicle
- The Planner
- Caring Times
- Better Retirement Housing
- Inside Housing
- carehome.co.uk
- Care Home Professional
- Professional Housebuilder
- Property Developer
- Knight Frank's Retirement Living Guide

Developing key collateral

To support our public affairs outreach, to appear prominently on our website and to support an anticipated uptick in media commentary, we have produced a collection of high quality collateral including:

A Fact Pack on the sector

Summarising the need for, benefits of and obstacles to developing Retirement Communities in the UK. We hope to make this the standard "go-to" source when looking for figures about our sector.



Living Options for Older People infographic

Illustrating exactly what a Retirement Community is by reference to alternatives such as care homes or retirement flats.



A Vision 2030 booklet

Which goes into more depth on our ambitions for the sector and each of our key priorities for achieving it.



An infographic

Highlighting the benefits of Retirement Communities to the social care and health economy.



Website review

Based on an assessment of how our website is currently used and our ambitions for how it can deliver better value to members, residents and prospective residents, policy makers, the media and other key audiences, we are in the process of upgrading our website which will help to make it an even more effective tool in raising our profile and reach.



Increasing influence



This has been a busy year for our policy and public affairs work as the Government has progressed its programme in a number of areas touching on our sector and we have started to promote our own policy agenda through Vision 2030. We were very pleased that Gareth Lyon joined us in May 2018 as our Head of Policy and Communications. Gareth's background in public affairs at Bupa, The Schools Network, Novartis and as a local councillor and Chairman of Planning will be invaluable in driving forward our policy agenda.



Engaging key stakeholders

We started the year with parliamentary briefings to the entire new 2017 intake of MPs.

Following our conference, we have reinvigorated this programme, reaching out to a list of key target MPs and members of the House of Lords based on constituency interests and known interests in our sector. Our intention is to firmly establish a supportive base of champions of our Vision 2030 in Parliament who are willing to campaign on behalf of the sector and help to make the political case for sector specific legislation, clarity in the planning system and sustainable funding streams.

To this end we have had positive meetings with relevant ministers in the Department of Health and Social Care and the Ministry of Housing, Communities and Local Government, as well as more than 20 MPs and members of the House of Lords. We also have an "ARCO Expo" arranged for 28 November at the Houses of Parliament at which we will be bringing our Vision 2030 to life with exhibits from Retirement Communities, a presentation on the impact of the sector and opportunities to meet Retirement Community residents. We will be inviting all parliamentarians in the hope of raising awareness of the Retirement Community sector and recruiting supporters willing to learn more about our aims and objectives.



Bob Blackman MP visits the new Retirement Community Elysian Residences are developing in Stanmore

Nigel Adams MP, Parliamentary Under-Secretary of State for Housing, on his visit to Pannel Croft

Solving the housing and care puzzle for older people



Some examples of our policy engagement over the last 12 months were as follows:

- **Older People's Housing Inquiry:** We provided oral evidence to the Commons Select Committee on Communities and Local Government during their inquiry into housing for older people. As part of this, we arranged for committee members to visit a Retirement Community in London. The final report provided a welcome boost to our sector, with the recommendations mirroring many of our key messages. The Ministry of Housing, Communities and Local Government has now responded to this report and accepted many of our key arguments including the need for more extra care housing, the fact that older people's housing is essential to the future of health and social care provision for older people, and that more clarity and consistency is needed when it comes to describing the different types of housing models.
- **Social Care Green Paper:** Since the announcement that there would be a Social Care Green Paper this year we have been working extensively to make the case to MHCLG, The Department of Health, the Cabinet Office and to Ministers that specialist housing must play a key role in the future of health and social care provision for older people.
- **Deprivation of Liberty Safeguards:** The Department of Health has introduced the Mental Capacity (Amendment) Bill into the House of Lords with a view to reforming the operation of Deprivation of Liberty Safeguards. ARCO is primarily engaging through the Care Providers Alliance to secure clarification whether the new "Liberty Protection Safeguards" create obligations on Retirement Communities as we believe we are currently in a grey area in relation to this matter.
- **Planning policy:** We responded to MHCLG's consultation on the contents of the new NPPF and made a number of representations to MHCLG officials on the importance of recognising that local authorities should ensure that there is a sufficient supply of Retirement Communities (providing care and support services) in their area. The planning system continues to lack clarity even after recent (September 2018) changes to the NPPG, and this will continue to be a focus of our work.
- **Leasehold reform:** We are working closely with MHCLG and the Law Commission on a number of strands of leasehold reform, including leasehold houses, Right to Manage, Enfranchisement and the abolition of ground rents. We continue to provide the perspective of Retirement Community operators, and how changes to the wider system of leasehold may have unintended consequences for our sector. Ultimately, we believe that over the medium-term, there is significant scope for moving to alternative and more bespoke models of tenure which are capable of providing more flexibility for operators and residents, and also offer a clearer definition of the rights and responsibilities of residents and operators.
- **LHA cap:** We have worked with colleagues at MHCLG and DWP to present the case against the proposed local caps on rents in extra care schemes for affordable or social rent, and worked with partners such as the National Housing Federation to highlight the consequences this might have. We were therefore delighted by the announcement in August (alongside the Social Housing Green Paper) that MHCLG will not be proceeding with such proposals.
- **London Plan:** We submitted a response to the draft London Plan focussing on the need for a credible strategy for older people to meet the housing and care needs of London's ageing population. In meetings with GLA officials, we continue to work towards a solution that should see more Retirement Communities built in London (where they are rare).
- **Social Housing Green Paper:** This August MHCLG released the Social Housing Green Paper, and we will continue our work on ensuring that the – world leading – affordable/social rented part of our sector is adequately represented and considered when the government announces further steps.

Research

We worked with ILC-UK on their research on international policy contexts in relation to housing with care. Key conclusions included requirements for:

- An appropriate legislative and regulatory framework
- Robust self-regulation
- Over-regulation of the social care element should be avoided
- New forms of tenure such as a Licence to Occupy may be beneficial to consider
- Product diversification should be appropriate and with limited complexity.

The report was launched with a panel debate on 30 January in the House of Lords, chaired by Baroness Sally Greengross with attendance from key stakeholders from MHCLG, Better Retirement Housing, AgeUK, the Law Commission, the APPG for Housing and Care, and others.



Wider stakeholder engagement

- We continue to be part of the CQC's trade body group and are continuing to emphasise the need for greater clarity in their inspection regime for domiciliary care providers in Retirement Communities.
- ARCO is a member of the Care Provider Alliance (bringing together all of the UK's trade associations working in the social care sector), and in this capacity it will be Michael's turn to take the position of Chair of the Alliance from October 2018 onwards.
- The County Councillors Network has released some excellent research highlighting the need for more specialist housing-with-care for older people. We followed this up by meeting the CCN and have agreed with them to work together, writing to planning departments to advise them on how to interpret the NPPF's call for more housing for older people.

*ILC-UK
research report*

*ILC-UK research
report launch*

*Engaging with Commonwealth
Retirement Community leaders*



Bigger, better events



2017-18 was a successful year for ARCO events with a programme designed to deliver value for members, bring the sector together, help us set our strategic direction and keep the sector on track with our rapidly developing business and political environment.



ARCO birthday party

We celebrated ARCO's birthday on 16 November 2017 with 100 attendees, highlighting the progress we have made as a sector and the important role that Retirement Communities can play in future.

The birthday party was kindly hosted by **Legal & General**.



ARCO's 5th birthday celebration



Summit Season

This spring we held a "Summit Season" of smaller-scale conferences aimed at development, operations, and marketing and sales. These were free for members, discounted for affiliates, and were also open to non-members for a fee. All three Summits were sold out (with more than 300 attendees in total), and played a role in raising ARCO's profile and bringing new organisations into contact with ARCO. Some of the topics discussed included:

- Operational Management summit: Integrating tech and artificial intelligence into operations, building a recruitment strategy for the housing-with-care sector, end of life care and advanced care planning, specialised IT systems for the Retirement Community sector, and GDPR requirements.
- Technology and Development Summit: The future of MMC in our sector, fire safety after Grenfell, planning policy, new approaches to tenure models and appraisals and how technology will shape the design of buildings.
- Marketing and Sales Summit: Understanding the customer, community and grassroots marketing, care robots for Retirement Communities, compliance and disclosure of fees and moving towards a unified terminology.

Our well attended Marketing and Sales Summit



Affiliate Network Briefings

We ran Affiliate Network Briefings on 1 November, 19 April and 17 July. Highlights included:

- **John Collyns** Executive Director of the Retirement Village Association of New Zealand, giving a presentation on the NZ approach to regulation and their sector's legal framework.
- **Cliff Cook** Founder of LifeCare Residences, talking about their business model at Battersea Place – and back in New Zealand, where the company originated.
- **Kevin Beirne** group Director of Housing Care & Support for One Housing, providing a case study on One Housing, Season, and Baycroft's customer offers.
- **Katherine Rose** Group Director of Marketing at Audley, on their plans for developing in the mid-market.

ARCO conference

This year's conference again sold out on both days with over 400 colleagues in attendance. The conference also featured the launch of Vision 2030, setting out ARCO's strategic priorities over the coming years.

We also saw impressive presentations from De Hogeweyk from The Netherlands on their specialist dementia villages, and from Ryman Healthcare from New Zealand, who talked us through their growth story based on providing outstanding customer services.

Feedback was once again very encouraging and the conference drew positive media coverage, and presented opportunities to engage with stakeholders across government, housing, health and social care.

what next 2018

On day 1 at our conference we saw a bright future for our sector



We went into depth on the key questions facing the sector on day 2



Other ARCO events

- The annual ARCO Assembly and AGM dinner.
- A Marketing & Sales workshop in December focusing on event fee disclosure, standards and compliance, resales and data from ARCO and ProMatura.
- Our first dedicated ARCO Accelerator event in January, with Nick Sanderson kindly hosting a successful Q&A, luncheon, and tour at Audley Chalfont Dene.
- ARCO and the ILC's research launch event at the House of Lords in January.
- An Operational Management Workshop in June including a visit to Bristol Robotics Lab exploring innovations which might make a real difference to delivering high quality services to our customers.
- A Standards Seminar for members of the ARCO Accelerator Programme, providing context, advice and templates related to the ARCO Consumer Code.
- A workshop on international perspectives on retirement living, using the opportunity of colleagues from other Commonwealth countries visiting the UK to meet colleagues from NZ, Australia, India and South Africa, to discuss issues such as customer proposition, regulation and providing affordable housing solutions.

There was great participation and engagement at this year's conference



And plenty of opportunities to network with the wider sector



Robust standards



A Standards and Compliance Framework is central to ARCO's relationship with its members. Its purpose is to set and maintain high standards, the central pillar of this being the ARCO Consumer Code which provides a benchmark for good practice for operators of Retirement Communities.

Provisions laid out in the Code, which is binding on all members, go above and beyond statutory requirements. An annual programme requires all members to be assessed by external assessors to measure their compliance with the Code. The assessments include checking marketing, legal and procedural documents and websites; engaging corporate and local staff in dialogue; and ensuring a fair and consultative relationship is maintained with residents.

The assessment process aims to be objective, thorough, and evidence-based. Achieving compliance on a first assessment is a requirement for all new applicants who want to become ARCO members.

The 2017/2018 compliance programme was characterised both by ongoing transition and a period of further consolidation.



Transition

As a standard setting organisation, there is a need to continuously evolve our standards programme, to be able to remain responsive to changing consumer demands as well as legal and operational requirements and evolving best practice.

This year, the ARCO Board has committed to the principles laid down in the Vision 2030, which include both a focus on self-regulation, and a wider aim of working towards sector specific legislation.

The need for higher levels of regulation and legislation is increasingly being accepted by stakeholders in government, and across the housing and care sector. However, given the current period of political uncertainty, this is unlikely to come to fruition in the short term, and remains a medium-term objective (for which ARCO and its members are starting to prepare). Until a firmer legal framework is in place – and indeed on an ongoing basis alongside legislation – self-regulation will need to continue to evolve. As part of this regular process of progress and review, we updated the previous version of the ARCO Consumer Code, taking on board legislative changes and external developments, as well as feedback from residents, operators and the Code assessors.

The Code was reviewed, amended and reissued in Autumn 2017. All assessments in 2017/18 were undertaken using the latest version of the Code. The resulting adjustments to processes and documents required from all members have generally been straightforward to achieve now that good processes are in place to deliver compliance.

The key changes to the Consumer Code in 2017 included:

- 1**
Additional clarity on disclosure of event fees, based on the Law Commission's final report.
 - 2**
Updates to account for changes in legislation and best practice, such as further clarity on disclosure of ground rents.
 - 3**
Changing the terminology from "Approved Subscribers to the Code", to the more straightforward name of "ARCO Approved Operators".
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Consolidation

The 2017/18 financial year saw the completion of 63 assessments, covering Approved Operators, Prospective Members and new applicants for membership (Provisional Members). Once again, our assessors noted emerging areas of good practice and also some areas requiring general improvement.

Key areas of good practice were:

- Greater consistency of information between ARCO members, making it easier for customers looking to buy/rent to compare their offers and make informed choices.
- Improved marketing materials and supporting documents that not only promote communities more effectively but give a rounded picture of the costs, including improved disclosure and clarity about event fees.
- Greater clarity for customers about specific charges at each stage: a) on moving in to a property; b) while living there; and, importantly, c) on leaving a property.
- Streamlined and more user-friendly procedures for handling and resolving complaints internally and providing access to independent dispute resolution mechanisms.

However, the assessment programme also highlighted additional work needed in certain areas:

- Strengthening the focus on consumers by adapting historic business processes so that they put the consumer first, above considerations of administrative convenience.
- Equipping members' staff at communities with the knowledge, understanding and materials they need to deliver a consistent approach across all ARCO-registered communities.
- Ensuring continuity of standards where there are changes in key staff both nationally and locally as a result of mergers, reorganisations, or staff otherwise leaving or retiring.
- Building the capability and capacity for self-auditing compliance so that this increasingly becomes integral to the business rather than being driven by external assessments.

While further work remains to be done to sustain and build on current practice, good progress has been made in developing a culture of compliance with the Code. There appears to be greater awareness and understanding of the Code among our members' staff and they are becoming more confident in delivering the Code's requirements, helped by the provision of clear guidance on what information consumers need to receive at the various stages in the buying or letting process.

Monitoring compliance with the Code

The Standards Committee oversees compliance with the Standards and Compliance Framework, and reports to ARCO's Board of Directors. Nick Abbey, involved with housing and care for older people for more than 40 years, was reappointed as Independent Chair of the Standards Committee for ARCO's 2017/18 financial year.

Other members serving on the Committee during 2017/18 were:

- **Jamie Bunce**
Managing Director of Inspired Retirement Villages
- **Angela Harding**
Executive Director Operations of The ExtraCare Charitable Trust
- **Peter Martin**
Development and Commercial Manager of Enterprise Retirement Living
- **Bruce Moore**
Chief Executive of Housing & Care 21
- **Jeremy Walford**
Managing Director of Middleton Hall

ARCO commissions specialist consultants with a strong track record in compliance monitoring to undertake independent compliance assessments on ARCO's behalf. Code development work and assessments throughout 2017/18 were again undertaken by The Consultant Connection Ltd (TCC).

Outlook



Nick Abbey
ARCO Standards Committee Chair

The Standards Committee takes the view that the Consumer Code and the associated Compliance and Standards Framework is bringing important benefits for consumers, both as customers looking to rent or buy properties in Retirement Communities and as residents living in them. The many specific changes in materials and processes secured to date have been positive. Consumers can be increasingly confident that high standards are being met by ARCO Approved Operators.

We would like to thank all of our members for their commitment to working within the Standards and Compliance Framework and delivering the strengthened consumer protection sought by the Code. We would also like to thank our Code assessors, the Code Compliance Officers nominated by our members, and the ARCO team for their dedication to these aims. Against the backdrop of ARCO's Vision 2030, it is our continued belief that this process is a necessary prerequisite to ensuring that the Retirement Community sector establishes high levels of consumer confidence by treating customers with respect and in accordance with ARCO's mission statement.

We look forward to further achievements in the coming year, building on the progress made to date, not only in existing Retirement Communities but also in the many new developments that are currently in progress. We will continue to focus on ensuring a consistency of approach across organisations, and of further embedding the Code and its principles. In addition, we will continue to monitor changing legal and regulatory requirements, to ensure that ARCO remains at the forefront of setting, maintaining – and raising – standards within the Retirement Community sector.

Strong and effective governance



ARCO is governed by a Board of Directors, led by a Chair and Vice-Chair. In October 2017 Nick Sanderson (Chief Executive of Audley Retirement) took up the role of Chair, supported by Jane Ashcroft (Chief Executive of Anchor) as Vice-Chair.

ARCO's Board delegates some of its day to day functions to a Steering Group. We also have a Standards Committee which oversees ARCO's Standards and Compliance programme, including the ARCO Consumer Code. The Board retains overall decision-making responsibility for membership, budget planning and the key issues of standards concerns. ARCO's executive team have a strong relationship with the Board, and the Board's input is crucial in shaping our ongoing work.



Nick Sanderson
Chair

Nick Sanderson was unanimously elected as ARCO's new Chair in October 2017.

Nick Sanderson is founder and CEO of Audley Retirement, the UK's largest developer and operator of luxury retirement villages. In the early nineties he created Audley to develop a portfolio of private retirement villages. The first two award winning schemes in Tunbridge Wells and Harrogate were completed by 2004. In 2008 he formed a partnership with Moorfield Group.

Audley now has sixteen schemes in its programme with nearly 1400 units and revenue of £850m. The company has over 2000 customers and over 500 staff. In the Spring of 2016, Audley launched Mayfield Villages to provide the Audley offer at a more affordable price.

Nick is a regular speaker at national and international conferences and a contributor to several publications. He has acted as an advisor to public and private sector organisations.



Jane Ashcroft CBE
Vice-Chair

Jane was unanimously elected as ARCO's new Vice-Chair in June 2015.

Jane joined Anchor in 1999 from Bupa, which had acquired Care First plc where she was Personnel Director. She was appointed Chief Executive of Anchor on 9 March 2010. She previously held HR and governance roles with Bromford Housing Group and Midlands Electricity plc. Jane is a Trustee of The Silverline, a helpline for older people and a Non-Executive Director of Dignity plc. Jane is also a Board member of Care England, the largest representative body for providers of adult social care and a Board member of the National Housing Federation which represents housing associations in England. In 2014 Jane became a Commissioner on the review of the long term care sector Chaired by Paul Burstow MP. Jane is a Fellow of the Institute of Chartered Secretaries and a Member of the Chartered Institute of Personnel and Development. She was awarded a CBE in the 2013 New Year Honours for services to older people.

Board Members

Our board consists of representatives of all full ARCO members that haven't taken up the small member discount. It is Chaired by Nick Sanderson, CEO of Audley Group, with Jane Ashcroft, Chief Executive of Anchor serving as Vice-Chair.

As such our board consists of corporate representatives of:

- Anchor
- Audley Group
- BEN
- Berkeley Healthcare
- Enterprise Retirement Living
- Housing & Care 21
- Inspired Retirement Villages
- LifeCare Residences
- MHA
- Midland Heart
- Notting Hill Genesis
- One Housing
- Rangeford
- Retirement Security
- Retirement Villages
- Richmond Villages
- St Monica's Trust
- The ExtraCare Charitable Trust

Steering Group

- **Jane Ashcroft** Chief Executive, Anchor (Vice-Chair)
- **Kevin Beirne** Head of Retirement, Octopus Healthcare – representing Rangeford (owned and operated by Octopus)
- **Bob Bessell** Chairman, Retirement Security
- **Kris Peach** Director of Extra Care, Housing & Care 21
- **Nick Sanderson** CEO, Audley Group (Chair)
- **Lawrence Santcross** Director of Care & Support & Tenancy Services, Notting Hill Genesis
- **Nigel Sibley** Chief Executive, LifeCare Residences

Standards Committee

- **Nick Abbey** Chair of ARCO Standards Committee
- **Jamie Bunce** Managing Director, Inspired Retirement Villages
- **Angela Harding** Executive Director Operations, The ExtraCare Charitable Trust
- **Peter Martin** Development & Commercial Manager, Enterprise Retirement Living
- **Bruce Moore** Chief Executive, Housing & Care 21
- **Jeremy Walford** Managing Director, Middleton Hall

Patron



Baroness Sally Greengross OBE

We are privileged to have Baroness Sally Greengross as our Patron. Baroness Greengross has been a crossbench (independent) member of the House of Lords since 2000 and Co-Chairs four All-Party Parliamentary Groups: Dementia, Corporate Social Responsibility, Continence Care and Ageing and Older People. She is the Vice Chair of the All-Party Parliamentary Group on Choice at the End of Life, and is Treasurer of the All-Party Parliamentary Group on Equalities. Sally is also Chair of the cross-party Intergenerational Fairness Forum.

Baroness Greengross was Director General of Age Concern England from 1987 until 2000. Until 2000, she was joint Chair of the Age Concern Institute of Gerontology at Kings College London, and Secretary General of EuroLink Age. She is an Ambassador for Alzheimer's Society, SilverLine and HelpAge International.

Her work on ageing has been recognised by the UN Committee on Ageing and she received an outstanding achievement award from the British Society of Gerontology as well as a British Geriatric Society Medal. Sally was UK Woman of Europe in 1990 and has been an Ambassador for the Prince of Wales supporting responsible business practice.

Executive Team



Michael Voges
Executive Director

As Executive Director, Michael is in charge of overseeing the delivery of ARCO's strategy on a day to day basis. Michael has worked with ARCO since its formation in 2012. He successfully led Cordis Bright's work on providing the ARCO Secretariat until July 2013, and was appointed as ARCO's first Executive Director in August 2013.

Michael was a public sector consultant for 6 years, having previously worked as a journalist. He holds a BA in Social and Political Sciences from Cambridge University, and an MSc in Comparative Social Policy from Oxford University.



Gareth Lyon
Head of Policy & Communications

As Head of Policy & Communications, Gareth leads on ARCO's engagement with key decision makers and influencers, developing our thought leadership on behalf of the sector and the day to day management of our communications channels. Gareth joined ARCO in May 2018.

Gareth has worked in all aspects of policy and communications for over 13 years in a range of sectors including health, social care, education, science and technology. He has also served as a local councillor for over 10 years with particular experience in planning and community. He has a degree in History and Politics from Oxford University.



Mhairi Tordoff
Policy & Communications Assistant

Mhairi joined ARCO in October 2017. Her role includes keeping abreast of policy and research developments, responding to government consultations and evidence calls, supporting our events programme, and contributing to our web and social media presence.

Prior to ARCO, Mhairi spent time as a Research Assistant at the cross-party think tank Demos. She holds a first class degree in Politics & Sociology from the University of Bristol.



Shandi Petersen
Head of Operations

Shandi oversees ARCO's day to day business, such as membership, affiliation, and business development, as well as ARCO's Standards and Compliance Framework and ARCO Analytics. Shandi has worked with ARCO almost since its inception, providing support during its formation in 2012-2013, and joining the Executive Team in August 2014.

Shandi is a social psychologist who has worked across health, social care, and education in the UK and abroad. She holds a BA in Psychology from the University of Calgary and an MSc in Social Psychology from the University of Helsinki.



Mark Norton
Office & Business Manager

As Office & Business Manager, Mark oversees our office systems and structure. This includes accounts, member and affiliate functions and events. He's also involved in ARCO's standards programme and business development. Mark helped with ARCO's inception and officially joined the team in September 2017.

Mark has previously worked in publishing, consultancy and the charity sector. He holds a BSc in Psychology from the University of London.



Teresa Lillis
Events & Membership Coordinator

Teresa joined the ARCO team as Events & Membership Coordinator from April to August 2018. Teresa delivered ARCO's events programme, which now caters for over 1,000 people per year across over 20 member-exclusive and public events, including member workshops, ARCO Affiliate Network Briefings, Board meetings, and the ARCO Summit Season. One of Teresa's main priorities was the organisation of ARCO's annual conference, which has become a main focal point of the Retirement Community sector's social calendar.

Teresa comes from a hospitality background and throughout her career has managed a wide range of events in 5* properties in Dublin, Sydney and London.

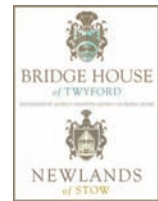
Our amazing members and affiliates

Full Members



APPROVED OPERATOR

- A2 Dominion
- Abbeyfield
- Anchor
- Audley Group
- BEN
- Berkeley Healthcare
- Enterprise Retirement Living
- The ExtraCare Charitable Trust
- Housing & Care 21
- Inspired Retirement Villages
- Jewish Care
- LifeCare Residences
- MHA
- Middleton Hall Retirement Villages
- Midland Heart
- Notting Hill Genesis
- One Housing
- Rangeford
- Retirement Security
- Retirement Villages
- Richmond Villages
- St George's Park
- St Monica Trust
- Trafford Housing Trust



Prospective Members

Aura Care Living
Birchgrove
Brio Retirement Living
Capital Care Villages
Elysian Residences



ARCO Accelerator Programme

Advanced Living
Amicala
C Squared Property Developments
Caring Homes
Crown Care
Friends of the Elderly
Riverstone
Royal Masonic Benevolent Institution



Premier Partners

Castleoak
Nicol Thomas
Octopus Healthcare
One Fell Swoop
Trowers & Hamlins



ARCO

Affiliate Network

Acuity Legal
 Adlington
 Anthony Collins Solicitors
 Apetito
 Arcadis
 Archadia
 Assael Architecture
 Bank Leumi (UK)
 BDO
 Bevan Brittan
 calfordseaden
 Carter Schwartz
 Carterwood
 Castleoak
 Caterplus
 CBRE
 Charterpoint Senior Living
 Christie & Co
 CMS
 ColladoCollins
 Colliers
 Conaghan & Company
 Cushman & Wakefield
 Devonshires
 EAC
 ENS
 Eversheds Sutherland
 Faithful+Gould
 Foundation Recruitment
 Gowling WLG
 HCL Marketing
 HPC
 HealthMetrics
 Henley HI
 HUR
 Ian Willams
 IBI Group
 Irwin Mitchell
 JLL
 Just Group
 Knight Frank
 LaingBuisson
 Motive8
 Nicol Thomas
 Octopus Healthcare
 One Fell Swoop
 Pollard Thomas Edwards
 Pozzoni
 PRP
 Saga
 Saunders Boston
 Savills
 Site Sales
 Sky
 Strutt & Parker
 Tetlow King
 TLT
 Trowers & Hamlins
 UrbanEdge Architecture



Anthony Collins
solicitors

apetito

ARCADIS

ARCHADIA

Assael

Bevan Brittan 

calfordseaden

CarterSchwartz 

carterwood

castleoak 

CP
CHARTERPOINT
SENIOR LIVING

CHRISTIE & CO

C/M/S/
Law. Tax

ColladoCollinsArchitects

Colliers
INTERNATIONAL

Devonshires

EAC

EMS
Freedom Through Technology

EVERSHEDS
SUTHERLAND

FAITHFUL+GOULD

hcl.

hpc
HEALTHCARE
PROPERTY
CONSULTANTS

Health Metrics™

HENLEY HEALTHCARE
INVESTMENTS

HUR
For Lifelong Strength

IM irwinmitchell

JLL

JUST.

Knight
Frank

LaingBuisson
multisector intelligence

octopushealthcare

One Fell Swoop 

Pollard
Thomas
Edwards

pozzoni
architecture

PRP

savills

site sales

sky

STRUTT
& PARKER

Tetlow King
PLANNING

URBANEDGE
architecture / masterplanning / design



2018-19 is a year which holds great promise for the Retirement Community sector.

There are indications that the long-awaited Social Care Green Paper will include substantial sections on the role that specialist housing and care for older people can play. We will keep on advocating on behalf of our members for more recognition of what makes our sector unique – the ongoing involvement of operators onsite for the long-term, providing 24-hour staffing, great facilities and care for those who need it.

When MHCLG finally issue their response to the Law Commission on event fees this will have the potential to boost our sector even further in terms of profile, investment and consumer confidence.

In addition, after two years of uncertainty over the LHA cap, we are expecting to see a return to stronger growth of the extra care sector for affordable and social rent. We are also keen to work on establishing the appropriate regulatory oversight coming out of the Social Housing Green Paper, ensuring that the specific operational requirements of the extra care sector are taken into account.

We look forward to welcoming several new members to our sector who have already been involved in ARCO for some time through our Accelerator programme.

A major focus of ours, alongside continuing to deliver core members functions, will be our Vision 2030. We will begin the process of translating the Vision into a roadmap and strategy for our sector to meet our goal of providing 250,000 people with Retirement Community housing by the end of the next decade.

To help us get there, we will be setting up working groups with members and stakeholders, prioritising which of the ten elements of the Vision 2030 we can make the most progress on right away.

We will also be continuing our work to build awareness and understanding of a clearer customer proposition, highlighting the unique value that our sector delivers to residents. This will be a major focus of our communications and public affairs activities. To this end we will be engaging in an extensive programme of recruiting allies and supporters in Parliament, Government, the media and businesses and charities in related sectors. In time, we hope to turn this broad coalition into a means of securing the reforms we need to help our sector grow – including clarity in the planning system, and sector specific legislation and regulation.

To support us in delivering our ambitious agenda, we are delighted to confirm that we have recruited a new Head of Operations and Membership, which will allow Shandi Petersen to move into a new role allowing her to focus full time on realising our Vision 2030, including continuing to lead in our work to maintain high standards, integral to our identity as a sector.



We look forward to 2018-19 as a year of delivering on this promise for our members, their residents and future residents of Retirement Communities, sure in the knowledge that our sector is on the rise and that we're on the verge of unleashing the huge potential of our sector for the benefit of the wider UK health, social care and housing systems.



The ARCO team

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www.arcouk.org