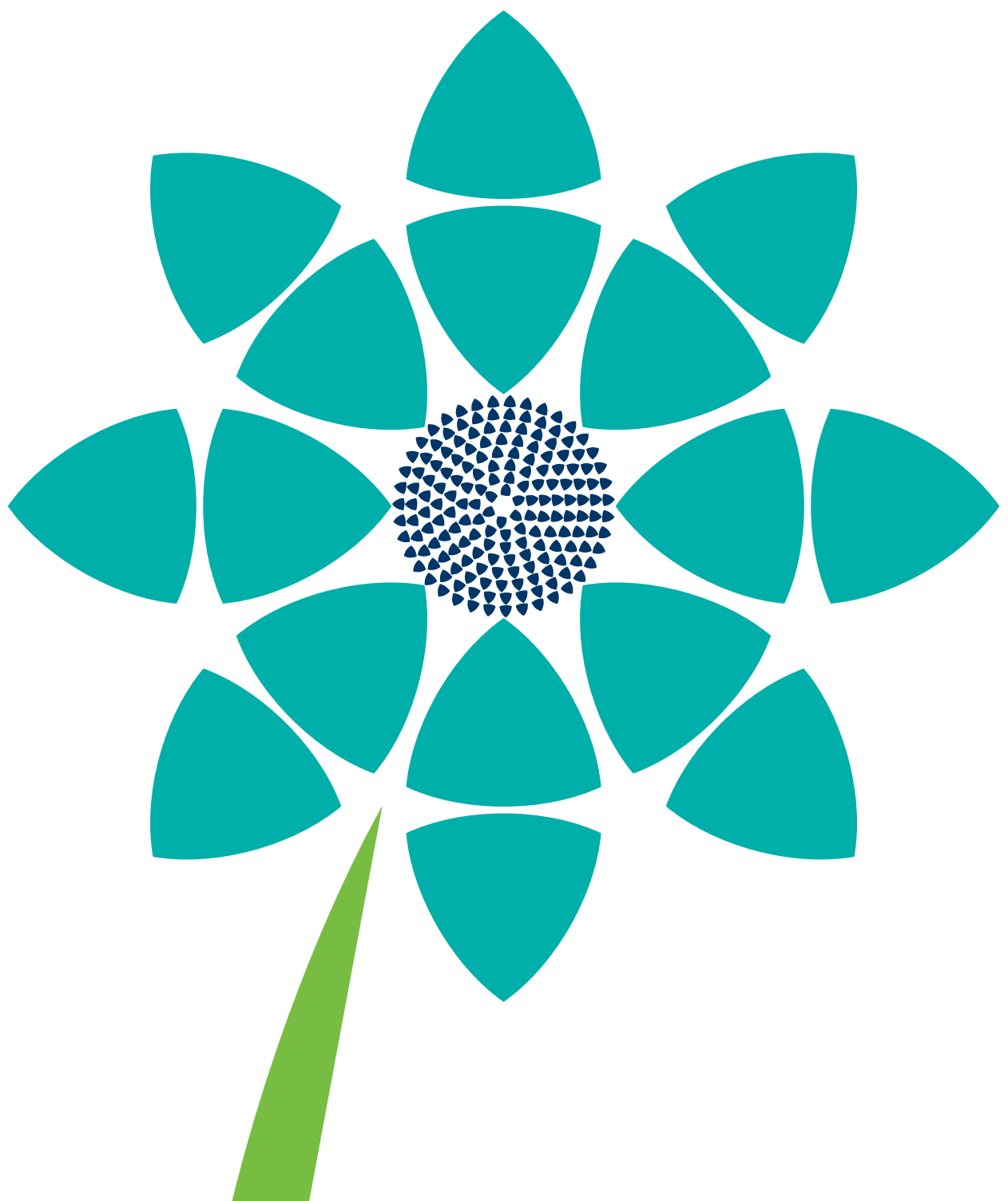




Setting Standards for
Retirement Communities

A Year of Growth

Annual Review 2019: September 2018 to August 2019





Widening our ambitions

We know that the opportunities to develop and deliver are immense. What our sector will look like in the future is far from clear. Therefore, we are delighted that ARCO's Board has agreed a strategic programme for 2019/2020 and beyond that will see ARCO lead the way in developing a draft Retirement Communities Act, and work with Government and policy stakeholders toward its implementation. Only by working together, being ambitious, and putting the customer at the centre of everything we do will we be able to shape our sector's future for the better, and ensure that we build on ARCO's successes to develop a strong and mature sector that delivers for residents, operators, and public stakeholders alike.

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About ARCO

Founded in 2012, ARCO is the main body representing both private and not-for-profit operators of Retirement Communities in the UK. We work in three distinct areas, each vital in supporting our Members and growing the sector that helps people to live independently for longer.

• Setting the Policy Agenda

Delivered through policy campaigning work with MPs, Peers, Government Ministers, Local Authorities and other key sector stakeholders to influence the future of much-needed sector-specific legislation.

• Compliance & Regulation

Delivered through our Consumer Code and standards framework, with continual assessments of Members to drive high standards for customer and resident experience.

• Knowledge Sharing and Best Practice

Delivered through our extensive events programme, annual What Next? Conference, Network bulletins, online Knowledge Bank, and ARCO Analytics.

Our Mission

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 should:

- 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.

ARCO are incredibly grateful for the support we received this past year from our Strategic Partners:



CastleOak delivers specialist development and construction solutions to the care, assisted and retirement living sector.

castleoak.co.uk



Nicol Thomas is an integrated architectural design and project management practice with experience of delivering over 3500 extra care apartments across 18 Retirement Communities.

nicolthomas.co.uk



Working with operators, developers and landowners, Octopus invests in exceptional healthcare facilities you'd choose for your loved ones.

octopushealthcare.com



Trowers & Hamlin is a leading international law firm with a specialist practice in health and social care.

trowers.com

Welcome



Nick Sanderson
Chair, ARCO



Jane Ashcroft CBE
Vice-Chair, ARCO

ARCO's 2018/2019 membership year has been significant as a year of growth and a widening of our ambitions. There are now over 100 organisations under the ARCO umbrella, record numbers attended our conference, and the number of residents in Retirement Communities is climbing rapidly as we progress towards our Vision 2030. This broadening of our reach and impact has been underpinned by the quality and volume of work being delivered by the ARCO team.

This year's conference featured supportive contributions from the (then) Housing Minister, Kit Malthouse MP and the Care Minister, Caroline Dinenage MP. This was alongside superb contributions from inspirational leaders in the ageing sector such as Sir Muir Gray and Janice Chia. We were delighted by the excellent feedback we received and ARCO's team is already working on plans for next year's edition.

We also stepped up still further in our engagement with a wide range of stakeholders in particular Government and policymakers. We have recruited and launched a group of Vision 2030 Supporters from across five political parties and groups in Parliament and are continuing to add to their number. This followed the first ever Retirement Community Expo in the House of Commons which attracted over 100 MPs and Peers. In addition, we have been working closely with the Ministry of Housing, Communities and Local Government (MHCLG), the Department of Health and Social Care, the Care Quality Commission (CQC), the Law Commission, the Greater London Authority (GLA), and the Competition and Markets Authority (CMA) on a wide variety of regulatory and legislative challenges facing our sector. Our political engagement also included providing evidence to dozens

of consultations and reviews, including appearing before the Parliamentary Select Committee on Intergenerational Fairness. We have also been building alliances with the County Councillors Network, the District Councillors Network, the Royal Town Planning Institute, and the Gold Standards Framework – all of which can help us to strengthen our sector, improve what we do, and widen our reach.

Increasing awareness of our members' services across the general public and particularly amongst older people looking for services supporting a positive lifestyle is a key aim of ARCO. In this context we have been pleased to increase the volume and impact of our media coverage – with ARCO (or ARCO messaging) appearing on Radio 4 and ITV as well as in the Telegraph, the Daily Mail, and in a huge number of specialist publications.

The Board recognise the need for the right levels and quality of resources to deliver on the ambitions of ARCO members, and this year ARCO's team has grown to meet the demand. 2018/19 saw Michael Voges expanding ARCO's reach to an ever-increasing breadth and depth and being recognised as a "go to" expert by many key stakeholders, Shandi Petersen has moved into a strategic role focused on

our Vision 2030 priorities and reviewing our self-regulatory function, Gareth Lyon has ramped up our policy engagement and media impact considerably, and Ellie Pyemont continues to increase our networks, event profile, and operational effectiveness. They and the rest of the growing team have worked tirelessly to firmly transition ARCO from 'start up mode' to an increasingly mature and strategic organisation.

Recent regulatory interest in leasehold reform, regulation of property agents, liberty protection safeguards, fire safety, care quality regulation, and consumer protection all suggest that if we don't set high standards for ourselves, they will be set for us.

This means that our self-regulatory work must continue to help define our sector as consumer and resident-orientated, relentless in our determination to deliver high quality housing and care for older people in a sustainable way. At the same time, we must ensure that housing-with-care developments remain a viable option for all older people in the UK, regardless of background, income, or housing equity.

The Retirement Community sector continues to gather pace.

On the affordable rented side, demand for and delivery of extra care schemes (in receipt of public funding) is picking up again after a period of uncertainty following ill-thought out proposals around the LHA cap (now shelved). However, we continue to see a move towards specialisation when it comes to providers of extra care – with general needs housing associations hesitant to expand operations into the sector due to the complexity of the offer, a lack of specialist skills, and funding concerns (particularly on the social care commissioning side). However, the message from the Government and Local Authorities is clear – extra care housing is going to become an even more integral part of the health, housing, and social care landscape in the UK.

The private payer market (which currently only constitutes around 1/3 of the total market for housing-with-care) continues to see very strong interest from new entrants, and existing providers expanding (and in some cases rethinking) their offer. A key trend at this time is the move towards a redistribution of risk away from residents and towards operators, which is being mainly driven by customer demand. 2019 is likely to be remembered as the year during which the value of long-term sustainable operations finally broke into the mainstream beyond ARCO's existing membership. New entrants from both the private and not-for-profit care home sector are keen to expand into the housing-with-care market, while property developers, lenders, and investors have now moved beyond the conventional focus on transactional relationships at the point of sale.

The current tribulations in relation to the UK's relationship with Europe made themselves felt in several ways. While political reform slowed to a snail's pace, housing transactions also slowed – however, in many cases this was not driven by a lack of demand and reservations, but by completions being delayed due to uncertainty arising from the Brexit deadline being extended. In addition, workforce considerations (in construction, operations, and care services) are increasingly being identified as key areas that will need to be addressed to ensure the vibrancy - not to mention the viability - of the sector.

However, with even the youngest cohort of baby boomers still not yet 75 years old, demand for the right product – at the right price – will continue to be strong.

2019 AND BEYOND

Leading the way for sustainable growth

- ▶ ARCO team of 10 working with more than 100+ organisations under the ARCO umbrella

2017 - 2019

Developing a unique vision for the Retirement Community sector

- ▶ More than 450 delegates at ARCO's 4th conference
- ▶ More than 100 MPs and Peers at ARCO's first event in Parliament
- ▶ ARCO Accelerator Programme established

2015 - 2017

Creating sustainable partnerships with Government stakeholders

- ▶ ARCO's first conference attracts more than 300 delegates
- ▶ ARCO Affiliate Network established

2013 - 2015

Building effective self-regulation and sector knowledge

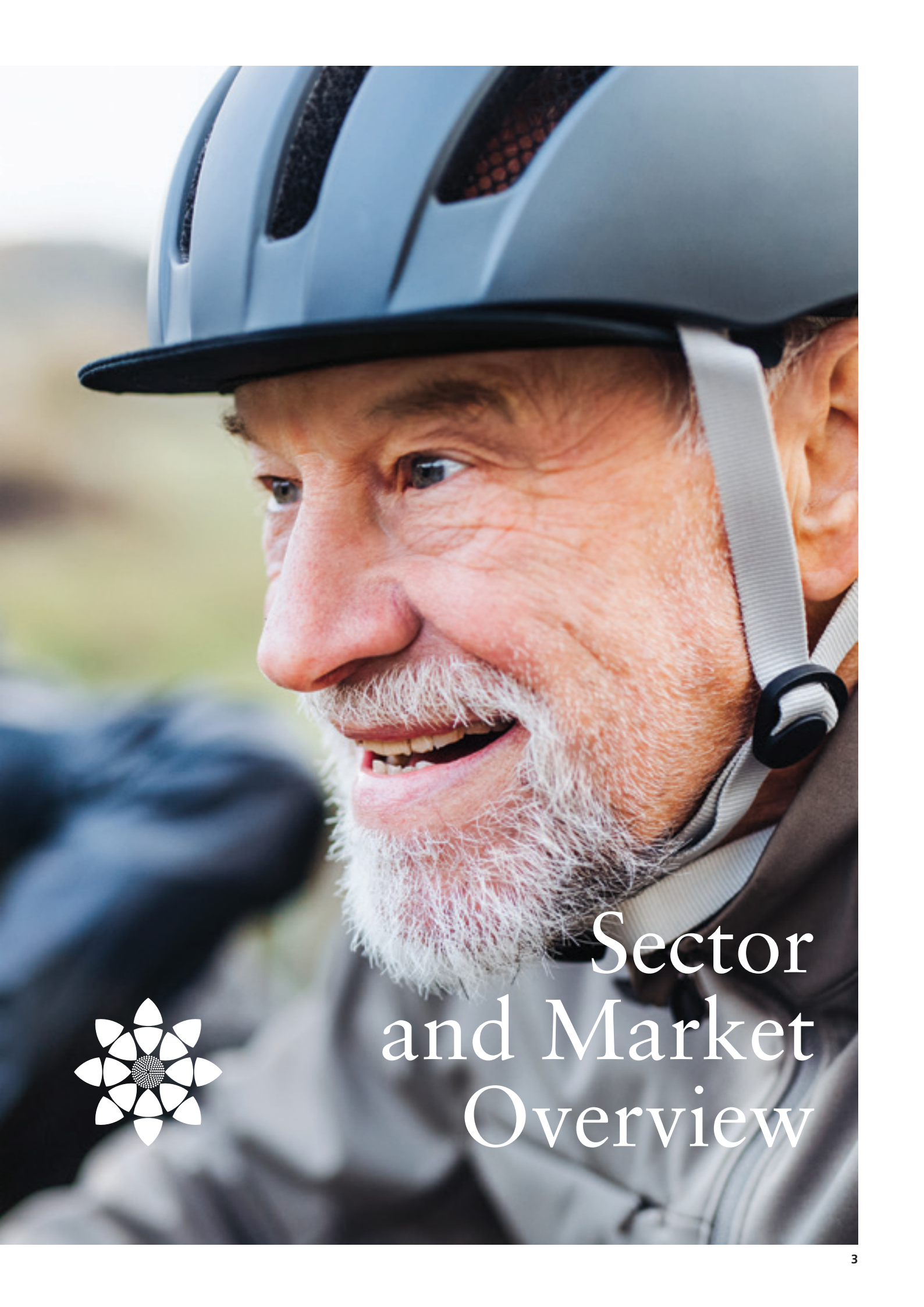
- ▶ Published the ARCO Consumer Code
- ▶ ARCO agrees first Strategic Partnerships

2012

Laying the foundations and creating a shared understanding

- ▶ 10 founding members

ARCO'S EVOLUTION



Sector and Market Overview

ARCO is dedicated to meeting the housing, support, and care needs of the UK's ageing population. Therefore, our vision is for 250,000 people to live in Retirement Communities by 2030.



VISION2030
in **six** key numbers

1

Currently about **75,000** people live in Retirement Communities

4

In achieving this, our sector's turnover will be over **£70bn** until 2030 and we'll need to invest £40bn by then



2

In the next 30 years the number of over 75s in the UK will **DOUBLE**

3

Our sector's vision is to provide for **250,000** people by 2030

5

This will deliver **£5.6bn** savings for the UK's health and social care systems until 2030

6

And release over **562,500** bedrooms into the general housing market



Our Vision 2030

Making this vision a reality will require a persistent focus on our customers and our service offer via the following 10 key priorities for our sector:



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, and underpins many of the other priorities.



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 our framework focuses on best practice and continually evolving higher standards (as evidenced by our extensive review and revision of our process this year), it is our view that self-regulation will complement (rather than be replaced by) sector-specific legislation once this is introduced.



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. This is just beginning, and ARCO will be working extensively with the Government and allies throughout Parliament in the future to achieve this aim.



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 reports, ensuring that decisions about where to live or whether to invest can be made based on robust data and information. We will also work with other organisations that produce data and endeavour to improve data produced for the sector across the board.



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 with members and partners.



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.



Sustainable funding streams

In a complex sector bringing together housing and 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.



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.



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.



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.



Progress

After unveiling our ambitious Vision 2030 at ARCO's 2018 conference, we immediately launched into turning ARCO's strategic vision into an achievable and demonstrable reality. Additional funding was sought in order to resource this activity, and we were able to supplement our team so that Shandi could move into a dedicated role focused on Vision 2030 from December.

Vision Fund Benefactors

To advance our ambitious Vision 2030 priorities in 2018/19, ARCO sought additional voluntary funding from our members. We are tremendously grateful to the following members who generously contributed to our Vision 2030 fund. Without their confidence, support, and backing we could never have achieved all that we did this year.





Breadth...

In the early part of the year we determined the overarching outcomes needed to deliver on each of our ten priorities, and focused on making progress on many of the deliverables for each. This includes the following highlights (some of which are described further in other sections of the Annual Review).

Vision 2030 (overarching)

- Successfully ran the ARCO Expo in Parliament with over 150 attendees including 100 MPs and Peers as well as dozens of other key stakeholders from across Government.
- Signed up over 30 Vision 2030 supporters, including MPs and Peers from across all parties and groups.
- Wrote to every MP and Peer in Parliament about Vision 2030.
- Featured Vision 2030 as the key part of our discussions in over 40 meetings with key Parliamentarians.
- Secured almost 100 mentions of the Vision in the media, including two comment pieces specifically setting out the Vision and what it means and appearances on national TV and radio and in national newspapers
- Secured a mention in Parliamentary debate of Vision 2030 and secured over 30 Parliamentary Questions on Vision 2030 themes.
- ARCO conducted at least a dozen public presentations on the Vision, and several members have as well – the message is getting out there.



A clear customer proposition

- Lobbied the government for clarity on a multitude of fronts, through letters, responses to APPG consultations and Select Committee reviews, our work with MHCLG and DHSC.
- Engaged with civil servants on the ministerial planning guidance and Social Care Green Paper which we hope will embed this difference.
- Produced several briefing sheets on Retirement Communities including the LOOP model, our Big Six key figures for the sector, a Fact Pack, and an illustration of our impact on social care which are being used increasingly widely by government, data organisations, and suppliers.
- Achieved a 40% increase in social media activity – helping to increase understanding of Retirement Communities amongst the wider public.
- Worked with the EAC to help them revise and improve the definitions used in their database.



Effective self-regulation

- Delivered our regular standards and compliance programme throughout 2018/19, while undertaking a wholesale review of our standards and assessment programme.
- Begun revising the standards programme in light of the review findings, to make it even more effective and focused on consumers.
- After undertaking a mystery shopping exercise with members during the standards review, conducted further transparency analyses and wrote individual reports for each member, evaluating customer service and transparency.
- Held sessions on mystery shopping results and tips, complaints handling, event fee changes, and conduct risk.
- Improved complaints handling – revising ARCO's complaints procedure, supporting members to improve complaints handling, and delving into Alternate Dispute Resolution (ADR) methods that could be used.
- Started a working group on fixed service charges to establish shared practices and self-regulation around this emerging area.
- Engaged with (and continuing to engage) with Lord Best's Commission as it reviewed codes of practices for managing agents and as the Regulation of Property Agents (ROPA) working group issued its final and far reaching proposals – which recognised the effective self-regulation which already exists in our sector.
- Ongoing monitoring of reputational risks through press, complaints, and other means and working with members to maintain a positive reputation across the sector.



Sector-specific legislation

- Extensive engagement around event fees resulting in success – MHCLG issued its response which is almost entirely in line with ARCO's position that deferred fees should be permitted but that high standards of transparency should be required. This is the first piece of sector-specific legislation and we have since continued to work extensively with MHCLG on how practically to achieve and evidence these requirements, and to establish appropriate processes.
- Mapped out sector specific legislation in other countries around the world including New Zealand, Australia and the USA.
- Liaised with MPs who are interested in putting Private Members' Bills forward on this subject.
- Working with other regulators and civil servants to secure bespoke treatment for our sector on regulation of property agents, leasehold reform, fire safety, and planning.



Comprehensive and robust data

- Launched the ProMatura/ARCO consumer insight report, resulting in useful press and sales income for ARCO.
- Undertook a piece of benchmarking research on care with our members with an initial report at ARCO's conference.
- Conducted joint research with the County Councillors Network and the District Councillors Network to highlight good practice and areas for improvement in coordination between social care departments. This is based on a member survey and a roundtable conducted with CCN and DCN members.
- Development of our Big Six and rough analysis of state of sector, member growth, and needed growth to reach our Vision 2030 target.
- Developed a sector confidence index (to survey operators and investors) with Cushman & Wakefield.
- Worked closely with several organisations producing data on the sector to improve the definitions they use and the data they produce.



A highly trained workforce

- Advised on, participated in, and promoted the Adult Social Care Recruitment campaign, encouraging a focus on the Retirement Community sector wherever possible.
- Held panels and roundtables with recruitment experts and ARCO members about recruiting and retaining staff in social care.
- Conducted preliminary scoping with members and education and training institutions to collate what training is happening and being developed in/for the sector, and what members most want and need.
- Worked with other trade associations on the future supply of labour, and on Brexit contingencies.
- Became a member of the CPD Certification Service, gained CPD accreditation for the conference and seeking to gain accreditation for member events going forward.
- Bedding in training and retaining priorities in the ARCO staff team, including UdeMy training, Charlie HR (which includes staff perks and allows for more efficient management of human resources), and strategic away days.



Enhanced health and wellbeing

- Partnered with the NHS to provide and trial a health programme at a member's Retirement Communities.
- Partnered with the Gold Standards Framework on their Retirement Village Training Programme for end of life care.
- Secured a significant concession on the new Liberty Protection Safeguards which will not impose additional burdens on village managers.
- Worked with Sir Muir Gray and UK Active on reimagining aging and strategies to increase physical activity in Retirement Community residents.
- Engaged heavily around the NHS 10-Year Plan, Prevention Green Paper, and the Social Care Green Paper to secure a significantly enhanced role for our sector.
- Liaised with key healthcare organisations to determine how we can partner more effectively and provide members with data, training, and good practice on key health issues.
- Joined the NHS Confederation campaign showing the social care sector remains underfunded and calling on the Chancellor to rectify the situation in his spending review.
- Worked closely with CQC on the framework they are intending to create for inspecting Retirement Communities.
- Led the Care Provider Alliance during a challenging year for the wider sector.



Sustainable funding streams

- Event fee engagement success (as mentioned under legislation).
- Preliminary modelling of economic benefit.
- Made a Treasury submission on the sector.
- Engaged MHCLG and the APPG on Affordable Housing about the need for certainty on no future LHA Cap and ongoing CASSH funding for extra care provision.
- Working with Trowers & Hamlins on a proposal for a stamp duty exemption on buy-back.
- Supporting the Health for Care campaign for more social care funding.



Clarity in the planning system

- The House of Lords Select Committee on Intergenerational Fairness recommended that Retirement Communities should fall within the C2 use class, and that the government should issue planning guidance to recommend that local plans consider the needs of older people including specific policies to address this (following written and oral evidence submitted by ARCO).
- Secured ministerial guidance for older people's housing after writing to secretaries of state, ministers and civil servants on the subject and raising the issue of the delay directly with the Minister of State in a meeting. This guidance effectively differentiated us from care homes and retirement flats but does not go far enough on requiring action from local councils and inadequately measures demand for our sector.
- We are working on a joint guidance note with the RTPI to go out to their members calling for councils to take more action to meet the growing need for housing-with-care. We also ran a panel session and stall at their conference, speaking to hundreds of planners.
- Working on a report with CCN and DCN on good and bad planning practice.



Intelligent use of technology

- Engaged with Innovation Funding and potential partners for a shared bid.
- Ongoing engagement with Bristol Robotics Lab (and others) to build partnerships with members and sense check developments based on real-life need.
- Explored smart building technology to determine best practice in future proofing new build Retirement Communities.
- Engaged with CQC about how their frameworks will need to adapt over time to take into account things like automated and robotic prompting.
- Exploration of modern methods of construction including modular as a potentially key method for delivering at scale.



Flexible models of tenure

- Secured a positive report from the HCLG Select Committee investigation into leasehold reform accepting our case for an exemption from the ban on leasehold houses.
- Responded to three extensive Law Commission consultations and engaged extensively in stakeholder events.
- Conducted research on models in other jurisdictions.
- Preliminary scoping session with legal experts on what alternative forms of tenure might work in the UK.

...And depth

Many of these initiatives were accomplished before our mid-year Board meeting in April, where ARCO reported our suggested outcomes, deliverables, and progress to date to the Board. Though pleased with the extent that ARCO managed to accomplish in such a short period of time, the Board decided that ARCO should winnow down and focus on those priorities which are both mission-critical, and ones that realistically only ARCO would be able to achieve.

While continuing to engage and partner with other organisations on all ten priorities, the Board directed ARCO to focus primarily on these three priorities:

- A clear customer proposition
- Effective self-regulation
- Sector-specific legislation

Consequently, during the next year(s) ARCO will be working heavily on these three priorities, and the Board has agreed additional resource for standards and policy to make this happen.



Vision 2030

Supporters

This year a cross-party, high profile group of MPs, Peers, charity leaders, and business leaders publicly declared their support for ARCO's Vision 2030, working with us towards our ambitious agenda and ten priority areas. We are grateful for their support and look forward to continuing to work with them and others in the coming years.

Please see www.arcouk.org/vision-2030 for information on our supporters.
Our supporters include:



Steve Allen
Friends of the Elderly



Jane Ashcroft CBE
Anchor Hanover



Phil Bayliss
Legal & General



Bob Blackman
MP



Glyn Davies
MP



Leo Docherty
MP



Philippa Fieldhouse
Richmond Villages



**Baroness Gardner
of Parkes**



Damian Green
MP



**Baroness
Greengross**



David Hynam
Bupa UK



Mick Lavery
ExtraCare Charitable
Trust



Chandra McGowan
Whiteley Village Trust



Andrew Mitchell
MP



Bruce Moore
Housing 21



Jeremy Porteus
Housing LIN



Nick Sanderson
Audley Group



Jim Shannon
MP



Lord Shipley



Eleanor Smith
MP



Lord Tebbit



Derek Thomas
MP



Giles Watling
MP



David Williams
St Monica Trust

One of the greatest challenges our sector has faced in the past is raising awareness amongst key decision makers and the wider population about what Retirement Communities are, how they are different, and why they are set to become so important in the future.

That's why it has been such a priority for us to raise our sector's profile, to make sure that our messages are being heard, and to explore different ways of getting that message across. This has been a key focus for Gareth and Michele this year.

This year has seen a massive increase in the media coverage we have generated for our sector – including in national newspapers and on TV and radio.

We have also made it far easier to find out about Retirement Communities by improving our website and social media presence and by producing more high quality materials to provide to Government, members, partners, stakeholders, and the public.

This year represents a significant step forward, and one we know we'll need to continue to make further progress on, to help us meet our Vision 2030.





Making Our Voice Heard

Media Coverage

We are delighted to have been featured on:

- BBC Radio 4's You and Yours
- ITV's Tonight Programme
- The Daily Mail
- The Daily Telegraph



We have also seen a large volume of coverage and columns written by ARCO in:

Housing publications such as:

- 24 Housing
- Better Retirement Housing
- Inside Housing
- showhouse.co.uk
- Residential People
- Caring Times

Health and Social Care publications such as:

- Care Home Professional
- Care Markets
- CareInfo
- Care Management Matters
- Health Investor
- carehome.co.uk
- 1stophealthcare
- LaingBuissonNews
- DrivenbyHealth
- Home Care insight

Business publications such as:

- Business Daily
- Healthcare Business
- Health Investor

Regional publications such as:

- The Northern Echo
- North East Connected

Planning and construction publications such as:

- The Planner
- Professional Housebuilder
- Property Developer
- Local Authority Building and Maintenance
- Construction Update

As well as in:

- Hansard
- CapX
- Knight Frank's Retirement Living Guide
- WiredGov
- MP's blogs and websites

Our website

We are delighted to have launched our new website – which is far more user-friendly, easier for the team to keep updated, and formatted to support different kinds of users finding what they want.

We have made great use of the website in promoting our annual conference, getting out our messaging in press releases and blogs, and providing more resources for members, partners, and consumers.



Social Media

This year we have successfully increased the volume and quality of our social media presence. On Twitter we have expanded our following by over 40% and achieved fantastic reach during our conference. On LinkedIn we ran a series of high quality posts in the lead up to the conference which profiled our speakers and the key themes of their sessions.



We issued over 30 press releases this year.

Collateral

We have developed high quality collateral including some linked to our Vision 2030. These materials are proving valuable in supporting our external outreach and in informing people about the sector and its ambitions.



We received coverage on a wide range of issues – but we saw particular interest in the ARCO Expo, our announcement of our Vision 2030 Supporters, the Conference, our response to the NHS 10-Year Plan, and to our positioning on leasehold reform.

This year has seen ARCO's reach and influence grow further than we could have anticipated at the start of the year. It was our first full year with Gareth leading on policy and external affairs, Michael spent this year as Chair of the Care Providers Alliance (CPA) which opened myriad new networks, and our Vision 2030 gave the whole team a new mandate and greater visibility. Interest in this sector keeps ramping up and ARCO has taken every opportunity to increase the breadth and depth of our impact.

We have built a cohort of Vision 2030 Supporters in Parliament and amongst senior business and charitable leaders. We have held a major Parliamentary event which helped to put our sector on the map. We have secured dozens of Parliamentary Questions relating to our sector, appeared before select committees, and got the Housing and Care Ministers to appear at our conference. All the while, we have also been working hard behind the scenes, responding to dozens of consultations and reviews, informing civil service and regulator thinking, and meeting over 40 senior political figures and thought leaders. On top of the research which we have published thus far, we also have a pipeline of further research, thought leadership, and events ready to go in the twelve months ahead.



Influencing and Informing Decision Making





We were delighted by the huge success of our first Retirement Communities Exhibition (The ARCO Expo) in Parliament on 11 December. We attracted over 100 Parliamentarians and another 50 or so key stakeholders from across Treasury, MHCLG, the Department of Health, the Mayor of London's planning team, media, and local councils.

We set out ARCO's Vision 2030 and our members presented the depth, breadth, and quality of offer. We secured dozens of useful meetings off the back of the event and strengthened our relationships with many existing allies. We are very grateful for members' support in exhibiting, inviting MPs, and in promoting the event. We will be looking for opportunities to repeat this success in future.



Housing and Care Ministers both secured for our annual conference

We were delighted to have both the (then) Housing Minister, Kit Malthouse MP and Care Minister, Caroline Dinenage MP agree to address this year's conference. This is a clear statement of the increasing seriousness with which Government is treating our sector and the value of our external engagement.



Kit Malthouse MP



Caroline Dinenage MP



Eleanor Smith MP



Jim Shannon MP



Andrew Mitchell MP visits Burcot Court in Solihull



Sir Roger Gale MP visits King Edward Cour in Herne Bay

Vision 2030 Supporters

We were delighted to announce our first wave of Vision 2030 Supporters (see page 13 for more information), with representatives of all of the main political parties and groupings. This cohort of nearly 30 strongly supportive politicians – including Damian Green MP, Eleanor Smith MP, Lord Shipley, and Baroness Greengross, as well as business and charity leaders – is proving incredibly valuable in making our voice heard on a national scale.

Parliamentary Questions

We are very grateful that MPs and Peers who are Vision 2030 Supporters have, in response to requests from ARCO, tabled over 30 questions in Parliament. These have helped to draw ministerial attention to a range of issues relevant to our sector and to secure the publication of data sets which are already proving useful.

Helping shape planning guidance for our sector

Throughout the year we made extensive representations to the team at MHCLG tasked with drafting the planning guidance on how local planning authorities should be planning for the housing needs of older and disabled people. This included making representations directly to relevant ministers.

The guidance ultimately included a clearer definition as to what different types of retirement housing are (using the broad categories we had suggested, based on our LOOP model), but did not go far enough in setting specific obligations on councils in relation to these categories. In addition, the tools proposed to help assess demand fail to adequately do so for our sector.

We are therefore working with the RTPI to ensure that further explanatory guidance is provided. We are also pushing for continued development of improved guidance.

Engaging with CQC – shaping their regulatory approach

We continue to be part of the CQC's Trade Body group and are emphasising the need for greater clarity in their inspection regime for care in Retirement Communities, to ensure that it is the care rather than the buildings which are being assessed. CQC have now started reviewing their methodology for our sector and we are actively engaging in this. We have also been able to engage and build a good relationship with the incoming Chief Inspector.

Working with MHCLG to introduce more transparency on fees

In March, we were pleased that the Government finally published a supportive response to the Law Commission's recommendations on event fees. We believe that this is a positive first step towards more sector-specific legislation for Retirement Communities in the UK.

ARCO's position has always been that consumer confidence is key for our sector to reach its full potential. Importantly, as well as delivering higher levels of consumer protection, the announcement will also lead to much-needed certainty on the legal status of event fees. Over time, this is likely to lead to a more widespread acceptance of event fees not just among consumers, but also among investors, lenders, and advisors.

As such, we welcome the fact that MHCLG are proposing an extension of transparency requirements to all fees, as recommended in their Discovery Report, which is currently being considered by officials and Ministers. (ARCO anticipated this and has already bedded it into the revised Consumer Code in 2017.)

We are continuing to engage constructively in the design of the legal instruments required for the Law Commission's recommendations to pass into law, to ensure this is being measured in ways that are practical, operationally effective, and in the consumer's best interests.

Leasehold reform, enfranchisement, right to manage, and commonhold consultations from the Law Commission

We have responded to three consultations and attended dozens of stakeholder events with the Law Commission on their leasehold reform agenda, calling for a specialist exemption for Retirement Communities on the grounds that Retirement Communities are not a purely residential offering and fulfil a unique role in providing care and additional services onsite. We have also engaged with the Government's proposed ban on leasehold houses, arguing for a similar exemption. Indications are that ARCO's proactive stance to empower consumers and explore alternatives to the leasehold system have added real credibility to the Retirement Community sector.

Regulation of Property Agents (ROPA)

We have worked with Lord Best as he has developed proposals which the Government has accepted for the regulation of property agents.

Whilst we believe that many of our members are currently excluded from this as their businesses are integrated, it is clear that this may be extended to further cover our sector. Statutory Instruments introducing these regulations are likely to come into effect in Spring 2020. The challenge for our sector will be to ensure that we effectively self-regulate, providing high levels of consumer protection while at the same time providing clarity for operators.

CMA Investigation into the leasehold market

The Competition and Markets Authority is concerned about potential leasehold mis-selling, and whether leasehold contract terms are onerous and unfair in relation to ground rents, permissions, and other charges.

We are working constructively with the regulator to ensure that any remedies or measures proposed to impact on members' business models (including shared ownership leasehold structures) are appropriate, and to inform the CMA's thinking on how to protect and empower consumers.

House of Lords Intergenerational Fairness Select Committee



Following up the written evidence we provided last year, the House of Lords Intergenerational Fairness Select Committee invited us to provide oral evidence alongside the Royal Town Planning Institute. Gareth made the point that improving specialist housing and care options for older people frees up housing for younger generations, that Retirement Communities can act as hubs for their local communities, and they generate jobs for younger generations.

The Committee accepted these points and its final report included a number of proposals which would benefit our sector – including proposing that Retirement Communities should always fall within the C2 use, that local plans consider the needs of older people alongside the existing specified demographics, and that the Government should review stamp duty to improve housing choices and availability for young families.

Royal Town Planning Institute conference



This year we ran a panel session and a stall at the RTPI planning conference, profiling older people's housing-with-care to hundreds of key planners. The panel featured ARCO, members, senior sector experts, and councillors speaking of the need for a more supportive approach in planning for Retirement Communities.

County Councillors Network and District Councillors Network

We have worked with CCN and DCN to input into their research highlighting good practice in coordination between social care departments at county level and planning departments in district councils – and the experience our members have of this. The two councillors' representative groups have developed some challenging recommendations for Government at all levels which is a welcome contribution to the debate. It is likely that this research will be launched at a Parliamentary event this Autumn.

Assisting the Department of Health with No Deal Brexit planning

Through Michael's role as Chair of the CPA we are involved in DHSC's no deal EU exit planning and are getting prepared to act as a point of contact for our sector in the event of challenges resulting from leaving without a deal. This would include acting as a liaison, and both disseminating Government information to members and passing messages up from our members.



Giles Watling MP with Michael



Nigel Adams MP visits
ECCT's Panel Croft Village
in Birmingham



Baroness Greengross



Damian Green MP

Deprivation of Liberty Safeguards

The Department of Health introduced the Mental Capacity (Amendment) Bill into the House of Lords with a view to reforming the operation of Deprivation of Liberty Safeguards which has suffered from long delays.

The initial proposals were that all providers should take more responsibility to assess the mental capacity of patients/residents. We worked closely with members and the team working on the bill to secure clarification that Retirement Communities would not be required to undertake the assessment processes or to be the ultimate responsible body – which would have imposed significant extra risks, costs, and delays on members. Instead we have the opportunity to continue working with Local Authorities on these issues.

Fire policy

In the context of the ongoing work around building safety after the Grenfell tragedy, we have been working with Fire Brigades and MHCLG to help inform their thinking on the most appropriate way to keep residents safe in a Retirement Community context. We have been providing expert input into how Retirement Communities operate and ensuring that they understand our resident populations properly. We have also responded to the Building a Safer Future consultation to this effect.

The Department of Health & Social Care Adult Social Care Recruitment Campaign

We worked closely with the Department to ensure Retirement Communities were well represented in their recruitment drive. The reach of the campaign and evaluation findings have been positive, and several members used it to help with their recruitment this past spring. ARCO will remain on the working group and are involved with the strategic planning of this coming year's campaign, including aiming to have a week or month of the campaign dedicated entirely to Retirement Community recruitment.

Other areas of influence

- Ensuring the Social Care Green Paper includes an appropriate consideration of the housing with care model
- Working with MHCLG on guidance for older people's housing in the National Planning Policy Framework (NPPF)
- Clarifying operators' involvement in the resale process with the Land Registry
- Supporting and supplying evidence to the CLG Select Committee's Older People's Housing Inquiry
- Sitting on the NHS Better Use of Social Care and Housing working group
- Providing input into MHCLG's loneliness agenda
- Coordinating members' submissions to the Draft London Plan
- Forging close links with the NHS regarding the role of specialist housing (including the NHS long term plan/Academic Health Science Networks, and the Health for Care campaign)
- Assisting in the development of Sector Guides: Urban Land Institute, British Property Federation, Housing Forum
- Building positive working relationships with the Residents and Relatives Association
- Giving evidence and supplying information on the Inquiry into Rental Housing for Older People by the APPG on Housing and Care for Older People

Our contact programme

Throughout the year we have been meeting key decision makers and influencers in Government and in Parliament. We have also secured visits by many of these key figures to Retirement Communities to help improve their understanding of the sector.



ARCO | Analytics

ProMatura report and summary

This year we released the largest ever UK study on the views of Retirement Community residents and prospective residents. A summary version was made available on the ARCO website and the full version is available for ARCO members and affiliates to purchase through our website and to other organisations through Laing Buisson. The media response was extremely positive and the report has been received well by key stakeholders.

Please see www.arcouk.org/arco-analytics for more information.



Mapping the 'Care' in Housing-with-Care

This summer we conducted a preliminary piece of research with members about care in their communities – how much care is provided, how it works from a business perspective, and what customers' wants and needs are. Initial findings were launched during the conference at Shandi's session on Day 1, and we are looking to conduct further research and pulling this into a report in the coming year.

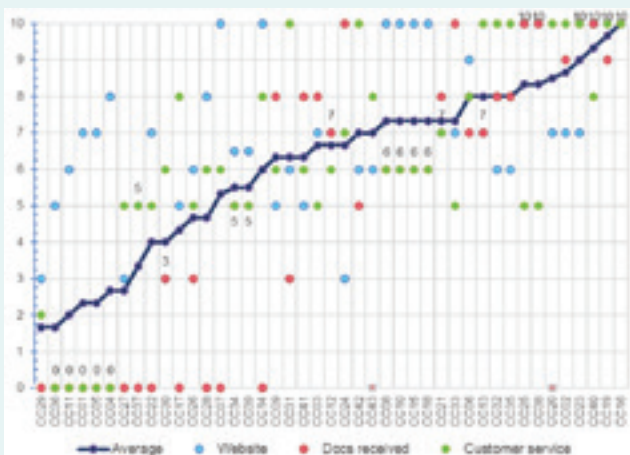
Mystery shopping and compliance reports

Off the back of the mystery shopping exercise we conducted for the Standards Review, we undertook further analysis on member compliance with the new transparency requirements MHCLG has proposed. We prepared individual analyses and reports for each of our operating members with individual and benchmarking data. We also found that those communities that have been assessed thus far through our standards programme had higher scores across all indices.

Improving data across the sector

ARCO is working with several organisations engaging in research in the sector to assist them to ask the right questions and provide higher quality data to the sector. We also have a list of research topics that members are keen on and that ARCO Analytics would like to commission for our members and the sector, to improve the currently inadequate supply of appropriate data in the sector.

Mystery shopping and compliance



Shandi mapping the 'care' in housing-with-care



Our 2018-19 events programme brought together over 780 attendees from our Member, Partner, and Affiliate networks across 12 events.

With our larger, dedicated membership team starting in early 2019, ARCO's internal events have stepped up a level. Ellie, Katie, and Tade have raised our event profile through engaging inspiring speakers and delivering content incorporating the latest sector and policy developments. Our events bring together ARCO's wide network through knowledge sharing, lively debate, and networking.



Sector



Leading Events

2018-19 Event Highlights

- Showcasing the Retirement Community Sector at our Expo held at the House of Commons, offering MPs and Peers the chance to learn about and support our growing sector (see page 20).
- We hosted our first Retirement Communities 101 Session designed for those new to the sector, to give an overview of Retirement Communities and guide them through the sector's tricky terminology!
- Three Member Workshops on Operational Management, Marketing & Sales and Technology & Development. Highlights included:
 - A discussion with Vanessa Cook of Guardian Carers and Katy Crothall of Badenoch + Clark on current trends in the recruitment sector.
 - Our first live video link presentation from Matthew Gardiner of Legal & General on Conduct Risk.
 - Experiencing new developments through Virtual Reality presented by Hobs 3D and the opportunity to wear an actual exo-skeleton and think about the future of construction.
- Highlights from our three Affiliate Network Briefings included a presentation from Jane Ashcroft CBE on the merger of Anchor Hanover, a session from Jane Barker on Brio's new retirement living offer, and hearing from Birchgrove's very first resident, Irene, on why a private rented scheme was the right choice for her and her husband.
- Dedicated roundtables on ARCO's Vision 2030, HR and recruitment, valuation, and planning.
- We also enjoyed getting out and about, visiting Member schemes around the UK including touring ExtraCare's Hughenden Garden Village, St Monica's The Chocolate Quarter, and Birchgrove's brand new private rented scheme Queensgate Apartments.





The ARCO team also participated in an unprecedented number of external events, with Michael, Shandi, Gareth, and Ellie each being invited to speak at conferences and/or roundtables both within the Retirement Community sector as well as wider adjacent sectors such as for specialist housing or older people. More people are becoming aware of the benefits of the Retirement Community sector and are reaching out to ARCO to provide expertise to ever-widening audiences.



what next? 2019

A Key Conference for Our Sector

2019 heralded our biggest and most successful conference yet, with over 450 leaders across the housing-with-care sector participating in ARCO's Annual Conference held on 10 and 11 July at The Royal Horticultural Halls and Trowers & Hamlins in London.

The theme was Risk, Reward, and Responsibility, which saw delegates addressed by two Government Ministers: the Minister of State for Care, Caroline Dinenage MP and then Minister of State for Housing, Kit Malthouse MP.

In her address, Caroline Dinenage MP said that:

Housing-with-care has never played a more important role in health and social care, helping to keep older people healthier, more active and less lonely, as well as freeing up family homes.

Other highlights include keynote speaker Sir Muir Gray, Director of the Optimal Ageing Programme, who delivered an energetic and rousing speech calling for a change to the language used around care to promote active ageing, suggesting 'retirement' become 'renaissance' and 'care' become 'wellbeing'.

Janice Chia, Founder and Managing Director of Ageing Asia Alliance, inspired delegates by presenting the different retirement facilities in South East Asia and the initiatives to encourage resident exercise through competitions and even gambling!

At the close of the event there was a collective feeling of the conference being a revolutionary force, with attendees leaving with renewed enthusiasm and vision for future sector development. Feedback from the delegate survey was overwhelmingly positive with 70% rating the conference programme as excellent to very good and over 80% said they would be very likely to attend again in 2020. You can see our conference video on the ARCO website.

We're grateful to our **platinum sponsor**, CBRE; our **gold sponsors** Badenoch + Clark and Trowers & Hamlins; and our **silver sponsors** Carterwood, Castleoak, and Nicol Thomas for their support.

CBRE

BADENOCH
+ CLARK

th trowers & hamlins

 carterwood

nicol thomas


castleoak



Feedback from this year's delegates



The ARCO Conference is the definitive forum for the Retirement Community sector in the UK and where to hear and meet leading operators, investors and suppliers to the sector. It's progressive and thought provoking.



For all involved in the sector, this conference is a must. It is informative and challenging and provides great opportunities to meet with colleagues and new contacts.



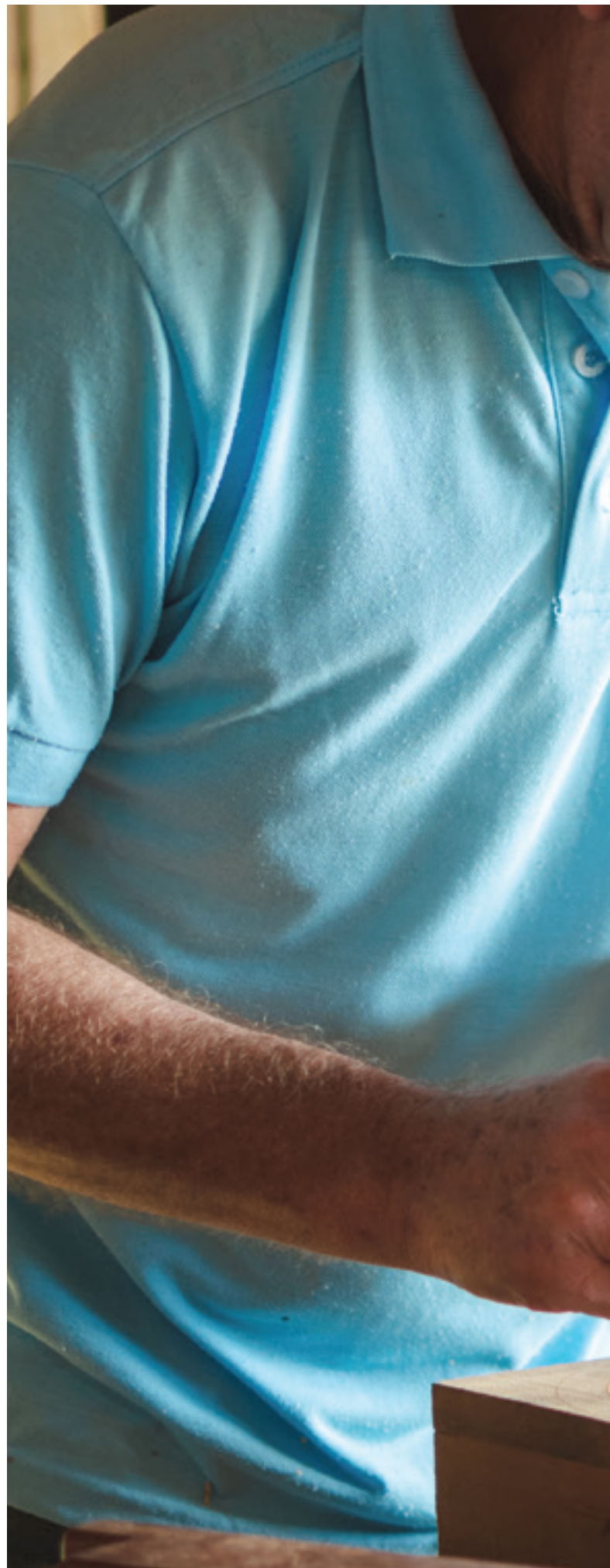
The best way to keep up with developments in the fast-growing Retirement Community sector, at home and abroad, and to stay ahead of Government thinking!



One of ARCO's central functions has always been to set and maintain high standards in the Retirement Community sector, which is why the ARCO Consumer Code was developed in 2015. The Code provides a benchmark for good practice, and evolves as legislation and best practice evolve. The Code was revised in 2017 and this new version has been embedded into the assessment process over the 2018/19 year.

Following that update, in 2019 we undertook a full review of our standards and assessment processes to determine:

- How effective the processes we have been using are to meet our self-regulatory objectives.
- If there are ways in which we can improve the process and outcomes for members, residents, and customers.
- How well we are meeting the needs of Government for the regulation of this sector, in light of increasing external scrutiny across the retirement housing and general needs housing sectors more broadly.



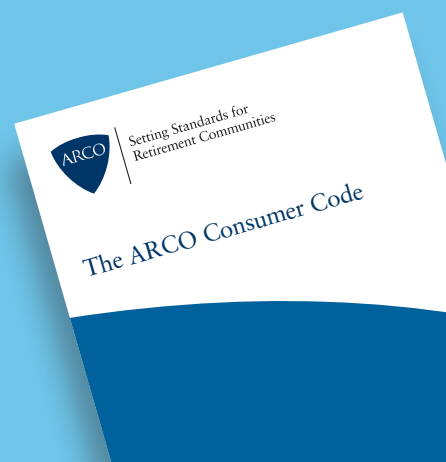


Setting Standards for Retirement Communities

Standards and Compliance process

ARCO's Consumer Code is binding on all members, and the provisions laid out in the Code go above and beyond statutory requirements. Members are required to self-audit their processes to ensure compliance, and an annual programme requires all members to be assessed by external assessors to measure their compliance with the Code. The external assessments include site visits; 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 remains a requirement for all new ARCO members – whether they are already operating Retirement Communities or are just beginning on their journey to becoming operators.



Evolution

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 continued to work towards 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. Indeed, along with a clear customer proposition, effective self-regulation and sector-specific legislation were the three Vision priorities (of the ten) that the Board directed ARCO to focus on over the coming years, as mission-critical.

Understandably, the Government's focus on preparations for Brexit during 2018/19 has continued to mean that almost all other areas of legislative activity have had to move at a slower pace. Nevertheless, with MHCLG having accepted and extended the Law Commission's recommendations on event fees, the far reaching recommendations of the final report coming out of the Regulation of Property Agents working group (ROPA), and from conversations with close contacts in various Government departments, it is very clear that higher levels of regulation and legislation are increasingly being demanded of this sector.

A firmer legal framework is already beginning to emerge – and in the meantime ARCO is ensuring that we are front footed in ensuring our self-regulatory function continues to evolve to complement this and to provide guidelines for developing areas, such as fixed service charges. We are increasingly involved in working with the Government to ensure regulation of this sector – and indeed, a future Retirement Communities Act UK – is practical, progressive, and appropriate for the complexities of this sector.

Standards Review

During 2019, ARCO took a hard look at the way in which external assessments are conducted to measure the work that members do to comply with the Consumer Code. There were eight strands to this review:

- 1) Member interviews to understand more precisely the practical issues and experience of our members in evidencing compliance with the Code.
- 2) Mystery shopping undertaken to inform our understanding of the experience for prospective residents.
- 3) Data analysis of figures collected and outcomes of the standards programme from 2015-2018.
- 4) An assessment process audit undertaken by a subgroup of the Standards Committee.
- 5) Research into sector self-regulation in other countries with mature Retirement Community sectors.
- 6) Research into other self-regulation programmes in the UK where there could be relevant lessons for ARCO.
- 7) Examination of whether there is crossover or conflict in current regulation of Retirement Communities (e.g. with CQC, ARHM, Regulator for Social Housing, ISO qualifications etc.).
- 8) A review of emerging Government requirements for self-regulation of the sector.



Next steps

Many strengths were revealed during the Standards Review. However, the following areas for further development were highlighted, which we are undertaking in 2019/20 to improve the assessment programme:

- Amendments to the assessment process:
 - Prioritising Code requirements, to make clearer which areas are absolutely essential for achieving compliance as opposed to areas where an undertaking by the member to improve working practices within a defined period would be acceptable.
 - Ensuring that the clarity of purpose and culture of the assessment process reflects the issues of paramount importance to residents.
 - The development of variable assessment processes reflecting the different needs of established operators who have demonstrated good practice and those new to the sector.
- Developing further training and resources for members to better embed the culture of compliance across their organisations and to assist in their self-assessment of their own compliance.
- We will also be working much more closely with the Government moving forward, along with ARCO's public policy function, and in light of the Board's more focused Vision 2030 mandate:
 - To achieve appropriate and effective sector-specific legislation for the Retirement Community sector.
 - To develop additional and appropriate monitoring and/or mystery shopping, which the Government is seeking for the sector.
 - To ensure ARCO members are not subject to multiple or contradictory regulatory systems, endeavouring to coordinate new regulation into ARCO's process.

Revisions, discussions, and programme development are currently being undertaken, to determine how best to respond to the results of the review. Pilots for the revised assessment programme will be undertaken in 2019/20, and ARCO is appointing a Head of Regulation & Compliance and a Compliance Engagement Manager to properly resource and develop our programme going forward, while also working more closely with the Government on the regulation of our sector.

After undertaking the mystery shopping exercise with members during the review and realising many were very keen to find out their individual results, ARCO also undertook a substantial additional transparency evaluation, supplemental to the assessment programme and the Code. This analysed member websites to see how each might fare if all of the recommendations MHCLG made in their discovery report on the Law Commission's findings are adopted as stated. Each member received a detailed and individualised report on the findings from both the mystery shopping and transparency evaluation, which also included best practice guidelines and further information on what's coming from the Government.

Consolidation

Since we first began developing the Consumer Code in 2014 through to the completion of the 2018-19 assessment year, including all pilots, we have undertaken 254 external assessments. This includes the 57 we undertook for the 2018/19 financial year, which covered Approved Operators and Prospective Members.

Once again, our assessors noted emerging areas of good practice and also some areas requiring general improvement.

Key areas of good practice

- Substantial overall improvements in business systems and processes that benefit customers, residents, staff and member organisations themselves.
- More, and better, information on Retirement Communities for customers, whether they are looking to buy or to rent a property.
- Better disclosure in advertising materials of liabilities for service charges, rents, ground rents, and event fees.

Areas where further work is needed

- 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 and across all parts of the business (such as websites), including when staff change.
- Encouraging members to develop more proactive and customer-friendly approaches to complaints made by residents, and using those complaints to improve their current working practices still further.

While there are always areas for further improvement to sustain and build on current practice, good progress continues to be made in developing a culture of compliance with the Code. Every year there is greater awareness and understanding of the Code among our members' staff and they are becoming more confident in delivering the Code's requirements. Our efforts to improve processes subsequent to the standards review should help to empower our members' staff further and help them to increasingly develop a culture of consumer-focus and compliance.

Complaints

As noted, complaints are an area where challenges often arise and members have increasingly requested further support and training to improve complaints management processes. Section 8 of the Code details how members should handle complaints, and requires members to *"encourage our employees to welcome all forms of feedback from customers and residents, whether positive or negative"*.

During our assessments, and from direct contact with residents from Retirement Communities (and on occasions, with families of residents) we know that practices vary widely. Some members show an excellent approach to complaints received, both in terms of culture and processes; however, others are less likely to use the opportunities presented by complaints to develop better relationships with residents and to improve their working practices.

We have also noted that residents, and their representatives, are increasingly likely to approach ARCO directly to intervene when they believe that a member is showing reluctance to take action or to respond sufficiently quickly. This is despite ARCO's efforts to signpost complainants back to operators in the first instance.

ARCO's approach – as set out in the Code – is to refer complainants back to their operators to follow their established processes, believing that this is the best way to resolve complaints appropriately. Only where this process has not worked and there is a clear breach of the Consumer Code by an operator will ARCO review the issue raised by a complainant with the member, to encourage resolution.

In taking this approach, which is in line with many other similar trade bodies, ARCO also endeavours to encourage its members to adopt best practice in this area and on occasion to signpost residents towards other bodies who may be able to assist depending on the circumstances of the complaint being pursued, such as the relevant Ombudsman.

In 2019/20, ARCO will:

- Publish its revised guidance on its website showing how it responds to complaints raised about its members.
- Produce good practice guidance for its members on dealing effectively with complaints.
- Examine whether there are specific forms of Alternative Dispute Resolution which can be used to speed up the processes for resolving complaints, especially as an alternative to the sometimes lengthy timescales involved when a complaint is referred to an Ombudsman.



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 is ARCO's Standards Committee Chair. Nick has been involved with housing and care for older people for more than 40 years, and was reappointed as Independent Chair of the Standards Committee for ARCO's 2018/19 financial year.

The rest of the 2018/19 Standards Committee was comprised of: **Jamie Bunce** (CEO of Inspired Retirement Villages), **Angela Harding** (Executive Director Operations of The ExtraCare Charitable Trust), **Peter Martin** (Development & Commercial Manager of Enterprise Retirement Living), **Bruce Moore** (Chief Executive of Housing 21), and **Jeremy Walford** (Executive Chair/Founder Trustee of Middleton Hall). Please see page 38-41 for more information on ARCO's Governance.

Shandi Petersen, ARCO's Deputy Director, has overseen ARCO's standards programme and supported the Standards Committee in its work since ARCO's formation.

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 2018/19 were again undertaken by The Consultant Connection Ltd (TCC), by **Dr Alan Woods** as principal investigator, supported by **Peter Smith** and **Ian Castle**.

Outlook

The Standards Committee would like to once again thank all ARCO members for their commitment to working within the Standards and Compliance Framework and for delivering the strengthened consumer protection sought by the Code. Additionally, we would like to thank them for their participation in the Standards Review and we hope that emerging improvements will further benefit consumers and members.

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 high standards. 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. This becomes ever more true in light of the Government's increasing focus on our sector and the Board's prioritisation of self-regulation and sector-specific legislation as mission-critical parts of ARCO's work.

We look forward to changes, improvements, and further achievements in the coming year, as we develop and pilot new ways of working to build on the progress made to date. We also look forward to welcoming new ARCO staff who will have a dedicated focus on the standards programme and who will no doubt improve our standards programme even further, while continuing to work closely both with Government and members. As Shandi will be leaving ARCO in Autumn 2019, on behalf of the Committee I would also like to pay tribute to her diligence, good humour, and strong work ethic in working for higher standards across ARCO Retirement Communities over the past five years. I also want to thank her for undertaking the review that has helped to usher in the next phase of development and growth in ARCO's self-regulation, and to wish her well for the future.

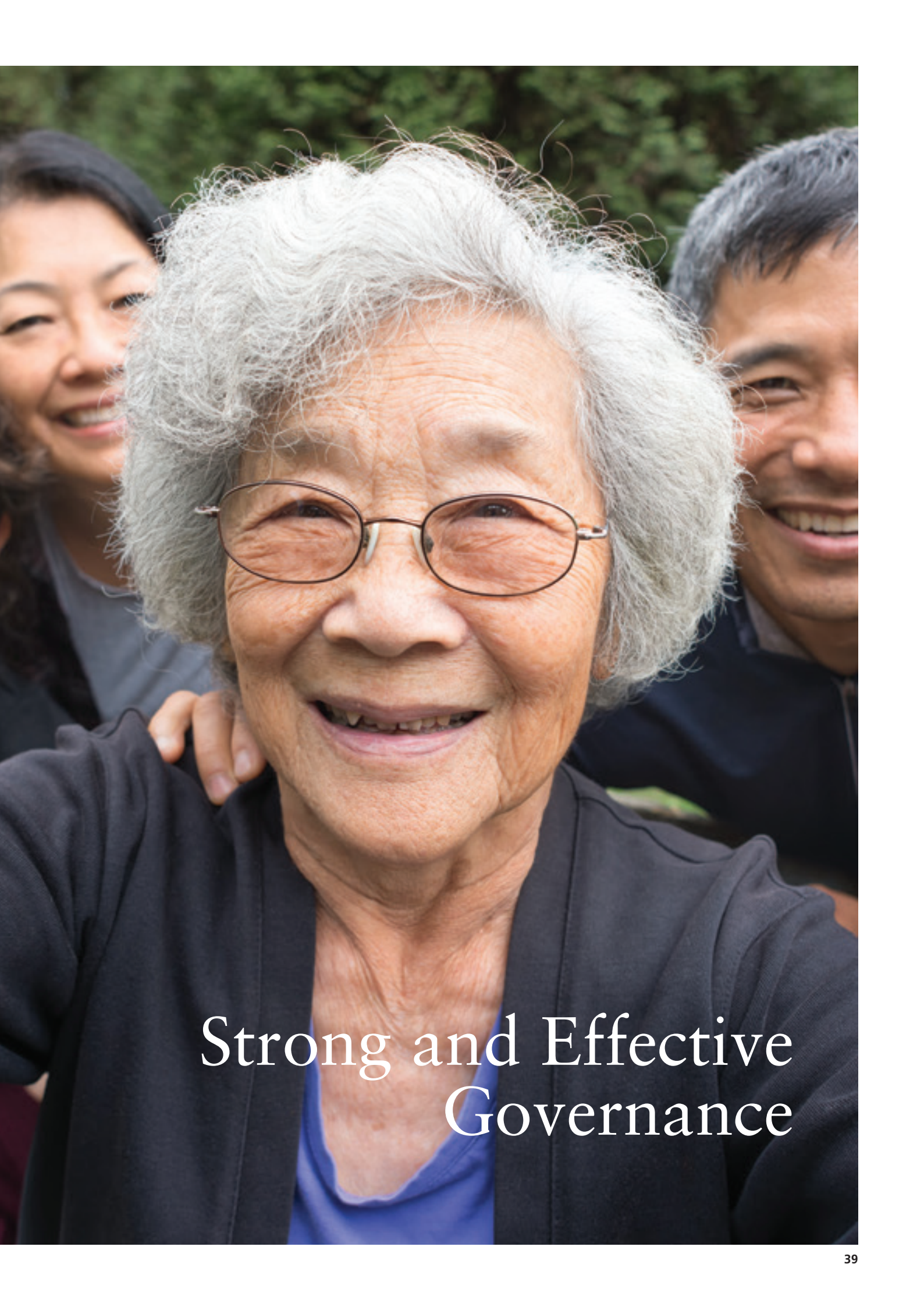
There will be a lot of change over the coming year and we look forward to it, and to ensuring that ARCO remains at the forefront of setting, maintaining – and raising – standards within the Retirement Community sector.

Nick Abbey Chair of ARCO Standards Committee

ARCO is governed by a Board of Directors, led by a Chair and Vice-Chair. In October 2017 ARCO's Directors once again voted unanimously to appoint Nick Sanderson (Chief Executive of Audley Group) as Chair, and Jane Ashcroft CBE (Chief Executive of Anchor Hanover) 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 key 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.





Strong and Effective Governance

CHAIR



Nick Sanderson
Chair

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

Nick Sanderson is founder and CEO of Audley Group, 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 were in Tunbridge Wells and Harrogate. In 2008 he formed a partnership with Moorfield Group.

Audley now has 20 schemes in its programme with nearly 1800 units. The company has over 2000 customers and over 650 staff. In the Spring of 2016, Audley launched Mayfield Villages to provide the Audley offer at a more affordable price, the first village is being developed in Watford.

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.

VICE-CHAIR



Jane Ashcroft CBE
Vice-Chair

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

Jane joined Anchor (now Anchor Hanover) 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. Prior to joining Care First, she held HR and governance roles with Bromford Housing Group and Midlands Electricity plc. Jane is a Trustee of The Silver Line, a helpline for older people and a Non-Executive Director of Dignity plc.

She was a founder of ARCO, representing the growing market for retirement village provision in the UK and is currently Vice-Chair. Jane is also Vice-Chair of the National Housing Federation which represents housing associations in England. 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 is made up of all full ARCO members that have not taken up the small member discount.

As such our Board consists of representatives from our Corporate Directors. In 2018/19 these were:



Steering Group

ARCO's Steering Group oversees ARCO's day-to-day functions.



Jane Ashcroft CBE
Chief Executive, Anchor Hanover (Vice-Chair)



Kevin Beirne Head of Retirement,
Octopus Real Estate – representing Rangeford
(owned and operated by Octopus)



Bob Bessell
Chairman, Retirement Security



Kris Peach
Director of Extra Care, Housing 21



Nick Sanderson
CEO, Audley Group (Chair)



Nigel Sibley
Chief Executive, LifeCare Residences

Standards Committee

ARCO's Standards Committee oversees ARCO's Standards and Compliance programme.



Nick Abbey
Chair of ARCO Standards Committee



Jamie Bunce
CEO, 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 21



Jeremy Walford
Executive Chair/Founder Trustee, 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.

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, The Silver Line 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 a British Geriatric Society Medal. Sally was voted UK Woman of Europe in 1990.

Executive Team



Michael Voges
Executive Director

As Executive Director, Michael oversees 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.

*** Key achievement of 2018/19:** Firmly establishing Retirement Communities as an essential part of the social care landscape via our work with the Care Provider Alliance, the NHS, and Government partners.



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.

*** Key achievement of 2018/19:** The success of the ARCO Expo, which evolved into our large network of Vision 2030 Supporters.



Shandi Petersen
Deputy Director

As Deputy Director of ARCO, Shandi delivers on strategy, coordinates ARCO's ten Vision priorities, and oversees ARCO's self-regulatory function. Shandi has worked with ARCO almost since its inception, as part of the secretariat function during its formation in 2012-2013, then joining the Executive Team in August 2014.

Shandi is a social psychologist who has worked in health and wellbeing, social care, and education in the UK, Europe, Asia and North America. She holds a BA in Psychology from the University of Calgary and an MSSc in Social Psychology from the University of Helsinki.

*** Key achievement of 2018/19:** Translating ARCO's strategic vision into concrete outcomes and deliverables, and likewise coordinating and reviewing what ARCO does to ensure we're meeting these strategic objectives.



Ellie Pyemont
Head of Membership & Operations

Ellie joined ARCO in January 2019 as Head of Membership & Operations, looking after all aspects of the organisation and developing ARCO's membership, sponsor, and affiliate programmes.

Ellie has a background in organisational and business development, and digital services delivery. Having spent over a decade as a frontline police detective, Ellie is passionate about the critical importance of good housing options for older people for health, wellbeing, and security.

*** Key achievement of 2018/19:** Ellie is really pleased to have expanded our Affiliate and Partner network and to have been able to spend time getting to know brilliant people throughout ARCO Member organisations.

Building a mature organisation

Since joining ARCO at the beginning of January, Ellie has been hard at work getting ARCO's systems and internal structures into shape. Some highlights include:

- Reviewing and streamlining ARCO's operating costs and internal processes.
- Implementing cleaner workflows for business functions.
- Improving our CRM, shared drive, and task management systems for improved data capture, management, and organisation.
- Investing in an online training programme for staff (Udemy for Business) and HR programme (Charlie HR) to improve ARCO staff training and retainment.
- Setting up onboarding and offboarding protocols for new and leaving staff.
- Conducting a review of our events programme.
- Conducting a review and refresh of our partnership and affiliation structures.
- Conducting ongoing internal Brexit planning.



Tade Muiyiwa-George

Membership & Communications Coordinator

Tade joined ARCO in January 2019 and works closely with the Executive Management Team to deliver ARCO's shared operations, membership, and policy objectives.

Tade has an entrepreneurial background with further experience in events and project management developed both home and abroad. Tade attained a BSc. (Hons) in Business & Management from the University of Hull and a diploma in International Etiquette & Protocol from Institute Villa Pierrefeu, Switzerland.

*** Key achievement of 2018/19:** Bringing onboard a swathe of new affiliates and partners, and development and maintenance of conference website and marketing.



Katie Draper

Membership & Communications Coordinator

Katie joined ARCO in January 2019 and works alongside Tade to support the Executive Management Team across all areas of the business including membership, events, and communications.

Katie comes from an events background having worked in the charitable event sector for the past 9 years and has delivered high profile events for both the Royal Horticultural Society and Battersea Dogs & Cats Home.

*** Key achievement of 2018/19:** Project managed and helped deliver ARCO's most successful conference to date.



Natasha Tomlinson

Executive Assistant

Natasha has worked with ARCO since October 2018 and joined us officially in February 2019 as Executive Assistant. Natasha provides executive administration support to the ARCO team ensuring that busy calendars and meeting schedules run smoothly and assisting with events and projects.

Natasha has a wealth of experience in all aspects of executive support, events, and project management.

*** Key achievement of 2018/19:** Streamlining communication with key governance and policy stakeholders.

We would also like to thank former ARCO staff who were on the team for part of the 2018/19 membership year:



Richa Geiji

Policy & Research Officer from December 2018 to August 2019

*** Key achievement of 2018/19:** Pulled together the frameworks of self-regulation and sector-specific legislation from mature markets around the world.



Michele Brailsford

Policy & Communications Officer from February to August 2019

*** Key achievement of 2018/19:** Built up our press contacts and raised our social media profile.



Mark Norton

Office & Business Manager from October 2017 to November 2018

*** Key achievement of 2018/19:** Brought our member registration into the 21st century by creating an online re-registration portal through our CRM.



Mhairi Tordoff

Policy & Communications Assistant from September 2017 to November 2018

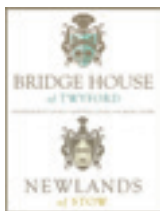
*** Key achievement of 2018/19:** Tendered for and project managed our initial website redevelopment.

ARCO Approved Operators



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





ARCO Affiliate Network

Acuity Legal
 Adlington
 Anthony Collins Solicitors
 Apetito
 Arcadis
 Archadia
 Assael Architecture
 Bank Leumi (UK)
 BDO
 Bevan Brittan
 BNP Paribas
 boomer & beyond
 calfordseaden
 Carterwood
 Caterplus
 CBRE
 Centrus
 Charterpoint Senior Living
 Christie & Co
 CMS
 ColladoCollins
 Colliers International
 Cushman & Wakefield
 Data Energy
 David Philips Social Living
 EAC
 ENS
 Eversheds Sutherland
 Faithful+Gould
 FNTC

Gerald Eve
 Gowling WLG
 Guardian Carers
 HCL Marketing
 HPC
 HealthMetrics
 HEWI
 Hydrock
 Ian Williams
 IBI Group
 Irwin Mitchell
 JLL
 Knight Frank
 LaingBuisson
 Motion Spot
 One Fell Swoop
 Pegasus Group
 Pollard Thomas Edwards
 Pozzoni
 ProMatura
 PRP
 Saga
 Saunders Boston
 Savills
 Say
 Site Sales
 Stride Treglown
 Tetlow King
 TLT
 UrbanEdge Architecture



Anthony Collins
solicitors

apetito

ARCADIS

ARCHADIA

Assael

Bevan Brittan 

BNP PARIBAS

boomer
& beyond

calfordseaden

carterwood

Centrus

CP
CHARTERPOINT
SENIOR LIVING

CHRISTIE & CO

C/M/S/
Law . Tax

ColladoCollinsArchitects

dataenergy
for managing agents

DAVID
PHILLIPS/

EAC

ENS
Freedom Through Technology

EVERSHEDS
SUTHERLAND

GERALDEVE 

GOWLING WLG

Guardian
Carers

hcl.

hpc
HEALTHCARE
PROPERTY
CONSULTANTS

Hydrock 

ian williams
Looking after Buildings

IBI

IM irwinmitchell

JLL

MOTION
SPOT

One Fell Swoop 

Pegasus
Group

Pollard
Thomas
Edwards

pozzoni
ARCHITECTURE

SAGA
keep doing

Saunders
Boston
ARCHITECTS

savills

say

site sales

STRIDE TREGLOWN

Tetlow King
PLANNING

TLT

URBANEDGE
architecture / masterplanning / design

Prospective Members

ARCO Accelerator Programme

Birchgrove

Brio Retirement Living

Capital Care Villages

Elysian Residences

Advanced Living

Amicala

C Squared Property Developments

Caring Homes

Crown Care

Friends of the Elderly

Radian

Riverstone

Royal Masonic Benevolent Institution

TLC Care

Tonic Living CIC

The logo for Birchgrove, featuring the word "Birchgrove" in a green, serif font.The logo for Brio Retirement Living, featuring the word "Brio" in a stylized font with a colorful bird graphic above it, and "RETIREMENT LIVING" in smaller text below.The logo for The Vale, featuring a colorful, abstract graphic above the text "The Vale" and "Think Future" below it.The logo for Elysian Residences, featuring a circular emblem above the text "ELYSIAN" and "RESIDENCES" below it.The logo for Advanced Living, featuring a stylized "A" with the word "advanced" above it and "LIVING" below it.The logo for C2PD, featuring a colorful, abstract graphic above the text "C2PD".The logo for Crown Care, featuring a crown icon above the text "CROWN CARE".The logo for Radian, featuring a stylized "R" with the word "RADIAN" and "where people flourish" below it.The logo for the Royal Masonic Benevolent Institution (RMBI), featuring a circular emblem with a crown and the text "ROYAL MASONIC BENEVOLENT INSTITUTION" and "RMBI" below it.The logo for Amicala London, featuring a shield icon above the text "AMICALA" and "LONDON" below it.The logo for Caring Homes Group, featuring a colorful, abstract graphic above the text "CARING HOMES" and "GROUP" below it.The logo for Friends of the Elderly, featuring a stylized graphic of two people above the text "Friends of the Elderly".The logo for Riverstone, featuring a stylized "R" with the word "Riverstone" below it.The logo for TLC Care, featuring a stylized "TLC" with the word "CARE" below it.The logo for Tonic, featuring the word "TONIC" in a bold, sans-serif font.

Strategic Partners

Strategic Partners (formerly known as Premier Partners), are non-operators that are leaders in the housing-with-care field.

Castleoak

Nicol Thomas

Octopus

Trowers & Hamlins



nicol thomas

octopus realestate





An Exciting Outlook for 2020

Could 2020 see the first attempt to pass a Retirement Communities Act?

As part of our Vision 2030 we are working towards sector specific legislation which will protect the rights of residents and clarify what they can expect of operators, put Retirement Communities on a clear legal footing, and give investors more certainty about coming into our market.

Getting our own Act is going to be a major challenge as well as a major achievement and may take as long as 4-5 years in the current political climate marked by instability.

But the current political uncertainty brings with it opportunities which we are keen to explore. We have been speaking to supportive MPs and Peers who are looking for legislation which will help to address many of the challenges facing the country such as the housing shortage, social care provision, loneliness, and place making. There is a growing realisation that if supported to grow, Retirement Communities can play a key role in each of these areas.

We know that – no matter what – more regulation is on its way for our sector. 2020 should see the passing into law of the recommendations on the Regulation of Property Agents, leasehold reform, and the event fee disclosure requirements first mooted by the Law Commission. We also expect further movement on fire safety requirements and should by then have a good picture of how wide the Competition and Markets Authority are casting the net in their investigation into leasehold.

Based on the growth we've seen over the past year we are sure we will be welcoming several new members to our sector as well as new affiliates and strategic partners. All of which will help to broaden the range of specialist services available to our members and to demonstrate the momentum of our growing market. We look forward to the challenge of continuing to deliver a great programme of events which is relevant to both these and existing members.

There is of course a very real risk of a worsening economic picture over the year ahead. Although the economy is continuing to fare reasonably well, we are now overdue a recession based on recent economic history. We also know that Brexit could present economic challenges to the UK and potentially even practical, logistical challenges to our operations.

We are therefore taking nothing for granted, and are working hard to proactively troubleshoot potential difficulties that are most likely to arise, for ARCO and our members. But we can also take confidence in Auguste Comte's dictum that demography is destiny. With the number of people over the age of 75 in the UK set to double in the next 30 years, we know that history is on our side. As such we may prove to be a sector better placed than most to grow even against the economic cycle.

To do that we need to make sure we are maintaining our focus on delivering for our customers and on maintaining high standards.

That's why we will be progressing at pace with our standards review based on our extensive research, member feedback, and the changing regulatory scene. We will by then have bid farewell to Shandi and welcomed in our new Head of Regulation & Compliance and Compliance Engagement Manager, who will help us to deliver for our residents, safeguard the reputation of our sector, help to clarify the unique benefits of our integrated business model, and to keep setting high standards for Retirement Communities.



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

**Associated Retirement
Community Operators (ARCO)**

Email: info@arcouk.org

Twitter: @ARCOTweets

For more information on ARCO, visit:
www.arcouk.org