Maritime Charities Funding Group

Developing alternatives to rented housing for older seafarers - a briefing paper

February 2011
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1 Introduction

This briefing paper has been developed by the Institute of Public Care (IPC) as part of a programme of support for providers commissioned by the Maritime Charities Funding Group to enable the implementation of its Strategy for Housing, Care and Support for Older Seafarers. This paper considers the potential diversification of the range of tenures offered to older seafarers. It draws on published literature on the development of mixed tenure developments and is further informed by three telephone interviews undertaken with large providers of housing for older people: St Monica Trust, Methodist Homes for the Aged (MHA) and Hanover.¹

The paper is intended to be of use to seafarer provider Trustees or senior staff considering the potential of mixed tenure developments as part of their strategic planning. It aims to contribute to their knowledge of tenure diversification and aid decision making through:

- Providing information about the different tenure options and models, and considering their benefits and risks.
- Exploring the main issues for providers of different tenures including:
  - Understanding local demand.
  - The management and maintenance of leasehold schemes.
  - Marketing approaches.
  - Supporting older seafarers in the transition from owner occupation to leasehold.
- Identifying the key questions for providers considering providing a range of tenure options.

There is an increasing move towards the development of extra care housing² for older people rather than the traditional sheltered housing. The key points in this briefing paper are applicable to both.

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¹ Please see Appendix One for more information on these providers.
² Extra Care Housing (ECH) can broadly be defined as housing into which a range of care and support services can be delivered on-site 24 hours a day. Extra care housing is designed to provide full mobility access with residents living in their own flats. Care is tailored to meet the individual needs of residents, and care staff can help with all types of personal and practical care including bathing, dressing, changing beds, cooking and doing laundry. There is no universally accepted definition of extra care housing and a wide range of service models.
2 Tenure Options

This section provides an introduction to the alternatives to rented housing that providers might consider for older seafarers. It describes the main models in use, and the benefits of each from the perspective of the provider and older person.

2.1 Why consider other tenures?

There are a number of reasons why a provider might want to consider providing a range of tenure options including:

- Positively responding to changing demographics which show that older people are owner occupiers\(^3\) and if seeking specialist accommodation have a preference for properties that are for leasehold sale and/or shared ownership\(^4\).
- For the older seafarer, it not only offers an opportunity for them to shield their equity within a property, but also provides them the security of living in better designed and supported housing.
- It is a positive mechanism for driving up the quality of the service. This is because the scheme has to seek to attract older seafarers who are willing to invest their money in the accommodation that is being offered. Schemes that are not commercially attractive will not become viable business on the open market.
- The model of offering leasehold accommodation has been shown to work in many retirement villages and schemes across the UK and waiting lists demonstrate that there is an ongoing demand.
- Receipts from sales from properties can reduce borrowing on the scheme and/or cross subsidy and can often make the availability of social housing viable.
- It is in line with government objectives that encourage tenure diversification and an increase in the range of housing choices for older people.

2.2 What are the tenure options?

**Leasehold Sale**

What is it?

Leasehold sale is where an older person buys the lease for the property in question. Given the age of purchasers of older people’s accommodation this purchase is normally made in cash, rather than via a mortgage.

Who is it aimed at?

Leasehold accommodation is aimed at those older people who are currently homeowners who wish to shield their equity. Individuals will benefit from being able to purchase accommodation that has been specifically designed for older people, and therefore should be able to offer them a home for life. Where the leasehold property is extra care housing there will be the additional benefit of the

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\(^3\) At the point of retirement three out of four households are now owner occupiers. And this is expected to continue to rise. Research suggests 56\% older seafarers are owner occupiers.

\(^4\) DH Extra Care Housing Toolkit, 2008
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security of knowing that they will not have to move even if their care and support needs increase.

What happens at re-sale?
There are two main approaches to the re-sale of the property, but either would need to be incorporated in the lease for the property:

- The provider buys back the property at the price it was initially bought for or at a percentage of market value.
- The homeowner or their family taking responsibility for the sale on the open market. The housing provider will often ask for a percentage contribution of the sale price for every year they have been resident at the scheme.

Providers will need to consider the risk of not having control over the re-sale of the property. If they wish to have control of who purchases the property, specifically in relation to their level of care and support needs, they will need to ensure that the property is sold with an assignable lease 5.

The housing provider will, in most cases, also deduct/charge a small fee to cover the costs of refurbishing the property for resale.

Shared Ownership

What is it?
Shared equity is where someone buys part of a property and rents the remainder of the equity from the landlord. Some providers will specify the equity split available on properties, e.g. 75% shared ownership, 25% rent, whilst others will consider any percentage split, as long as the minimum percentage to be sold is 50%.

Who is it aimed at?
Shared equity caters for the less well-off owner whose property has a market value which is less than the cost of buying a specialist older person’s dwelling. Shared equity may also provide a way for an older home owner to release equity providing a cash sum to live on – or indeed to purchase care.

What happens at re-sale?
When the property is no longer required the options for re-sale are similar to that of a leasehold property.

- The provider will buy back the lease at the price originally paid for it.

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5 Assignable leases can be used with several ways of giving the landlord some control over re-sales. The most common are:
- Nomination rights for the landlord. Usually for a fixed period of say 4 weeks
- Any assignment will need the consent of the landlord. Consent could include an interview and assessment process if the conditions of health for residents are set out in leases
- An additional clause can also be added that the landlord can request an independent medical report to assist the decision regarding consent.
The homeowner or the family will sell the percentage of the lease on the open market. This option tends to be used by providers who operate a shared equity model within which there are set percentages.

In both circumstances the housing provider will retain the ownership of the rented percentage of the property, and will deduct a small fee to cover the costs of refurbishing the property for re-sale. Some providers also offer stair casing options where residents can either choose to purchase more of the lease over time or release equity if and when required.

2.3 Which tenure?

There are a number of different permutations of types of tenure that could be accommodated within one particular housing scheme in addition to or as an alternative to rented accommodation:

- Leasehold sale only.
- Leasehold sale and shared ownership.
- Leasehold sale, shared ownership and rent.
- Leasehold sale and rent.
- Shared ownership only.
- Shared ownership and rent.

Determining the type and mix of tenures to be included will be a decision that will have to be made early on in the development process by providers. The table below sets out in detail a range of factors that may influence providers when making such decisions, and provides detail on why they need to be taken into consideration when determining tenure type and mix.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Reason for consideration</th>
</tr>
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<tbody>
<tr>
<td>Local market research</td>
<td>The scheme should respond to the needs of the seafarer community it is seeking to provide for and its tenure mix should be heavily influenced by:</td>
</tr>
<tr>
<td></td>
<td>- Local market research on what older seafarers say they want.</td>
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<td></td>
<td>- Tenure of existing older people and their families living locally.</td>
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<td></td>
<td>- Any identified gaps in the local market in regards to provision.</td>
</tr>
<tr>
<td>Local circumstances</td>
<td>The location of the scheme both in regards to the surrounding environment and amenities will greatly determine its ability to sell and therefore affect the range of tenures that might be attractive at that scheme.</td>
</tr>
<tr>
<td>Costs</td>
<td>The scheme needs to balance financially, and as far as possible the receipts from the sale of the leasehold and shared ownership properties need to cover the build or refurbishment costs of the scheme.</td>
</tr>
</tbody>
</table>
Expertise of the provider/developer | Tenure and type of development will often be determined by the expertise of the provider developing the scheme, or its ability to buy in expertise from specialist organisations.

Views of the local authority and/or other partners | The scheme will need to take into account the views of the local authority/partners on what tenure mix they want provided locally. This could affect planning issues and is particularly relevant if developing in partnership or contributing land and/or funding.

### 2.4 How to mix tenures?

Where a decision has been made to deliver a range of tenures within a scheme, providers will need to consider what approach they will take to mixing tenures:

- **Integrated Model**: An integrated model means that properties available to buy, share own or rent are next door to each other. There is usually nothing to distinguish whether a property is owned or rented.
- **Segregated Model**: A segregated model is based on some physical separation or distinction between properties offered for sale, shared ownership or rent.
- **Hybrid Model**: A combination of these is a hybrid model which offers some elements of both on the same site and/or different ways of occupying the property.

As with tenure mix, what model to adopt will be largely influenced by local circumstances and the preferences of the provider. However, as the number of mixed tenure schemes has grown, providers and residents have developed a preference for both the integrated and hybrid models. Both these models are seen to result in the development of more cohesive communities, within which the tenure and wealth of residents is indistinguishable. Those providers that have adopted a segregated approach have observed that it can lead to a ‘them and us’ mentality, a differing in standards and the development of two quite separate communities.

### 2.5 What are the financial implications of mixed tenure?

For providers there are a number of financial benefits to developing a scheme which includes accommodation for leasehold sale or shared ownership.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Properties for outright sale or shared ownership can make schemes financially viable.</td>
<td>This is because when a property is sold the provider or developer gets a receipt which immediately repays some of the borrowing thus reducing loan requirements.</td>
</tr>
<tr>
<td>The market value of the property sold can exceed the cost of</td>
<td>This surplus is obviously the incentive for a private developer to be in the market. Ongoing receipts from the sales of properties can ensure that the capital cost</td>
</tr>
<tr>
<td>Benefits</td>
<td>Reason</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
<tr>
<td>provision.</td>
<td>of the whole scheme is paid for over a short term without having to use any monetary reserves.</td>
</tr>
<tr>
<td>The margin can be used to cross-subsidise the rented accommodation and/or be viewed as a way of funding the communal facilities.</td>
<td>This margin ensures that you are able to achieve more for your capital input, enabling monies from capital sales to finance the remainder of the rented accommodation and facilities at the scheme.</td>
</tr>
<tr>
<td>The ongoing receipts from sales of accommodation can be used upfront to fund the development of further schemes.</td>
<td>Schemes which offer accommodation for sale or leasehold will continue to receive ongoing capital receipts from the sales of property (if the market is in positive growth). These ongoing capital receipts can be then used to fund the development of further schemes.</td>
</tr>
<tr>
<td>Shared ownership accommodation is a good use of charitable funds.</td>
<td>The levels of charitable monies required for shared ownership is proportionately less than that necessary to provide the same property for rent.</td>
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</tbody>
</table>

The development of shared ownership or leasehold for older seafarers is not without risk:

- The development of a scheme often involves finding large upfront development costs that will either have to be funded through a loan or by borrowing from the organisation’s reserves.
- If a re-sale of a property is significantly delayed, this will impact on running costs of the scheme including the average overhead cost of any care provision (where applicable).

Providers try to minimise this risk through a number of different approaches, including:

- The creation of a reserve fund. Reserve funds are built up through leaseholders either contributing through a service charge or contributing a percentage of their capital once the property is sold. This reserve fund will be kept solely for use in contributing to the scheme when it is making a loss as a result of voids.
- Continual marketing of the scheme to ensure that there is a constant waiting list for the scheme, and that the main seafarer organisations are aware of the service and how to access it.
- Being flexible with tenure and offering leasehold and shared ownership properties for rent if demand falters.

2.6 Is managing leasehold property different?

In regards to how mixed tenure developments will be managed and maintained, the approach is in many ways the same approach adopted for rented
accommodation. There are however a few considerations that providers will need to be aware of when diversifying:

Management: The accommodation needs to be marketable and therefore if the scheme includes accommodation for leasehold sale or shared ownerships providers will ensure that the external and the internal nature of the accommodation is of a high standard and will meet the expectations of older people. On mixed tenure schemes that include accommodation to rent, many providers will seek to ensure that externally these are also of high quality so as to ensure that they do not detract from the attractiveness of the scheme.

Service charges will often vary depending on the lease of the property and the services available, such as the provision and maintenance of equipment or the maintenance of grounds. It will be important to ensure adequate systems are in place for setting and monitoring service charges to meet the appropriate legal requirements. This is a complex technical issue and it is suggested that expert advice is sought to ensure the right approach is taken from the outset.

Maintenance: Structural maintenance is normally the responsibility of the provider/landlord, whilst leasehold residents are responsible for the day-to-day maintenance of the inside of the property. Residents may wish to purchase this service from their landlord. Providers will typically build up a reserve or sinking fund so that when large lumps of capital expenditure are required the funding is available.

3 Demand for mixed tenure seafaring accommodation

The recent MCFG “Accommodation, Care and Support Strategy for Older Seafarers and their Dependents” highlighted a number of significant issues in relation to the apparent demand for accommodation and care services:

- There are a number of sectors within the maritime communities that experience high levels of home ownership. 
- 56% of all seafarers own their own home.
- For the 10% of seafarers living in sheltered accommodation only 1% live in accommodation that is for leasehold sale or shared ownership.
- There are currently no opportunities for older seafarers to purchase specialist accommodation that is specifically for the seafaring community.
- There are noticeable changes in the expectations of service users in relation to the provision of accommodation and care services.

The challenge facing providers in thinking about diversifying the tenure of their accommodation is to understand what the demand might be for mixed tenure in a specific location. The approach will differ depending on whether you are assessing demand for schemes which are located within areas which are populated by a high number of seafarers, or whether the scheme relies on people moving from their previous home to occupy them. Possible approaches to exploring ways to test the market include:

6 Merchant Navy – 65% and Royal Navy – 86%
Surveys and/or focus groups on expectations and preferences for accommodation and care services with both current older seafarers and those approaching old age. These surveys could be undertaken via a dedicated seafarer website.

For those organisations that have set procedures surrounding the retirement of seafarers, specific questions around their future expectations and needs could be built into exit interviews.

Interviews or questionnaires with seafarers on waiting lists for services to assess whether they would be interested in accommodation for leasehold sale or shared ownership.

Interviews or questionnaires within current service users of sheltered housing and care homes to assess whether they would have considered accommodation for leasehold sale or shared ownership at the point of move.

Educating and informing seafarers about the intended direction of accommodation and care services within the seafaring community.

Engaging local older seafarers in the development/refurbishment of accommodation and care services. If new schemes are developed, early marketing will demonstrate potential levels of demand for further mixed tenure developments.

Making use of existing information services (such as the Seafarers Advice and Information Line) to test likely interest in the diversification of tenure within specialist accommodation services.

4 Supporting the move to new accommodation

Making the transition from owner occupation to shared/leasehold status is a significant move for older people. The provision of support as they consider their future accommodation and care options, and the promise of support throughout the process of a move is likely to enable individuals to make an earlier and informed decision to move into a scheme.

Providers can support this move in a number of ways either through the direct provision of the following range of services or signposting to relevant organisations:

- Financial advisors – Independent financial advisors who can provide older people with guidance on purchasing specialist accommodation.
- Leaflets about the scheme – Detailed information on the scheme, its ethos and what it offers to older people in relation to accommodation, care, support and lifestyle.
- Solicitors – Who have an understanding of the intricacies of signing leases for specialist accommodation.
- Handyman services – To deal with repairs to existing property to enable it to sell, or to update new accommodation.
- Removal firms.

Commonly before a decision is reached by older people on whether to make a move providers will visit the prospective resident to talk through the tenure options, provide an overview of the scheme and its associated charges, and undertake an assessment of their care needs.
Providers also try to be accommodating to those individuals who want to move into the schemes but are struggling to sell their current accommodation. For some providers, if individuals commit to buying a property, they will enable them to rent the accommodation until they are able to release the funds to purchase the property on leasehold or shared ownership basis. Once this period is ended then it turns into a normal rental agreement. Offering such flexible early rental agreements means that providers are able to quickly fill voids without losing significant revenue. A disadvantage however is that the tenant may not move on to buy the property, either as result of their property not selling, or a change in mind. This results in either the provider having to change the long term tenure of the property or asking the tenant to leave.

5  Marketing and Sales

Providers will need to have careful consideration of the approach they take to marketing both the accommodation and the scheme. Getting the marketing approach right will make a significant contribution to ensuring a scheme is both successful and viable.

1. **Marketing will only be successfully if there is a desirable product:** the location of the scheme and its surrounding environment is crucial and its attractiveness to older people will greatly impact on a scheme’s ability to sell.

2. **Provider bodies need to access marketing expertise:** marketing is a significant activity and therefore needs to be invested in, both in regards to staff time and expertise. Providers could either appoint a dedicated in-house team or buy in external support.

3. **It is the scheme not just the accommodation that is being marketed:** marketing needs to consider the ethos of the service as a whole, not just the accommodation.

4. **All individuals involved in marketing need to have an understanding of the service being offered:** significant time should be spent in educating those directly involved in the marketing on the concept and ethos of housing for older people, and how it differs to historical forms of service provision for older people.

5. **There are a large number of people that need to have a basic understanding of the product:** this includes local older people, seafarers and their families, GPs, hospitals, relevant charitable and professional bodies, the local authority and health professionals.

6. **Marketing needs a significant budget:** a budget is required to turn a large volume of interest into actual purchases. Providers estimate that you should assign £2,000 per dwelling.

7. **Marketing needs to start early:** preparatory work on the marketing of the scheme should begin before it is being built. This is to ensure that not only does the scheme reflect the needs of the local community but also that local older people and their families are aware of its development.

8. **Marketing is an ongoing task:** keeping a waiting list for properties will ensure that the scheme is less affected by changes in the wider housing market and make certain that the risk of voids are minimised when a property is put up for sale. A waiting list also ensures that you are better able to maintain a balanced community, with the overall level of care and
support needs at the scheme being taken into consideration when offering the property up to people on the waiting list.

9. **Be flexible with your tenure options:** flexibility on whether your accommodation is leasehold sale, shared ownership or short term rent could make your properties easier to market and will reduce unnecessary voids.

10. **Be clear about who you are selling to:** this will determine how you market the property.

Given the lack of expertise by high street estate agents in selling specialist accommodation, many providers will never put their properties on the open market. Those that do will ensure that agents get given training to the concept and ethos of the service. There are a number of ways of promoting schemes:

- Outline of the scheme and the service on the provider’s website.
- Articles and adverts in local and regional newspapers and local radio.
- Inclusion on the national websites dedicated to the provision of specialist accommodation such as the Elderly Accommodation Council\(^7\) as well as seafarer websites.
- Local open days – both when the scheme is off plan and when it is open.
- Leaflet drops in the local area.
- Guest speaker at local groups, committees and societies to inform them of the new scheme and to outline the service being offered.
- Purchase of local mailing lists to send information to.
- Early availability of a show flat or house.
- An onsite marketing office.
- By word of mouth.

### 6 Decision making

For many providers making the shift into offering accommodation for leasehold sale and shared ownership is a bold move, and not one without concerns or risks. It requires not just an organisational shift with regards to procedures and operations, but also a cultural shift of moving into a new market. The table below outlines a number of common concerns that were identified by the providers interviewed for this briefing paper and explores the issues they faced when considering a diversification in tenure.

<table>
<thead>
<tr>
<th>Common concerns</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustees and charities do not support the diversification of tenures.</td>
<td>Trustees and senior staff need to be fully informed about the concept of specialist housing and the future of the accommodation market for older people. This will enable them to recognise the benefits of this type of provision not just on older people but also the charity, and therefore be willing to promote and drive mixed tenure developments as the future approach for the</td>
</tr>
</tbody>
</table>

\(^7\) [www.eac.org.uk](http://www.eac.org.uk)
<table>
<thead>
<tr>
<th>Common concerns</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offering accommodation for sale is against charitable objectives.</td>
<td>Those charities interviewed view offering accommodation for sale as fulfilling their charitable objectives in a modern way, and not in any way in conflict with their objectives. The argument is that older people can be in need without being in financial need, and although they may have the finances to be a home owner they may still have considerable care and support needs. Profits will be invested back into the charitable trust for redevelopment of new schemes or the maintenance of the existing scheme. By reinvesting you are able to get more money out of the charitable pound. Similar concerns have been addressed by the charity writing to the Charity Commission to ask for confirmation that offering accommodation for sale to older people who are in need of care and support sits in line with charitable objectives.</td>
</tr>
<tr>
<td>Our organisation is not set up to effectively deliver a range of tenure options.</td>
<td>The organisation needs to ensure that it has the correct skill set required to drive through the change. In brief this means people with experience in the management of leasehold housing, marketing and sales. An alternative would be to work with a partner organisation that has experience in this area that could provide you with support and expertise. It is recommended that an individual is appointed to project manage the change within the organisation.</td>
</tr>
<tr>
<td>Existing covenants restrict the type of individuals that can occupy our properties.</td>
<td>In many situations the charity commission can reverse such covenants, whilst still ensuring that the scheme remains based on the charity’s founding principles.</td>
</tr>
<tr>
<td>There is not enough local demand from seafarers to support the diversification of tenures and the development of new build housing for older people.</td>
<td>Research needs to be undertaken locally to fully understand the accommodation and care needs of existing service users but also those seafarers who might need services in the future. Providers who wish to offer greater choice in both the provision of accommodation services and tenure might consider partnering with a specialist provider and securing dedicated provision for seafarers within their schemes.</td>
</tr>
</tbody>
</table>
7 Conclusion

Given the change in demographics and expectations within the seafaring community, there are many benefits for providers in considering diversifying their current services to include accommodation for leasehold sale and/or shared ownership. Not only does mixed tenure enable the financial viability of new schemes, but it also drives up quality and responds to the identified needs of current and older seafarers. For those providers contemplating a diversification in tenure, this paper concludes that when making such decisions they consider the following points:

- Ensure that the scheme is well located: regardless of the quality of service, if the scheme is poorly located accommodation may prove difficult to sell.
- Mixed tenure developments need a sound marketing approach.
- Demographic data suggests a demand for mixed tenure accommodation: greater consultation needs to happen to ensure that new developments are driven by the identified needs of older seafarers.
- Consider working in partnership: there are a number of private, charitable and social accommodation providers who specialise in offering mixed tenure accommodation for the older people. Seafaring providers should consider the opportunities of not only developing in partnership but also accessing them for their expertise.
- Charitable status is not a barrier to delivering mixed tenure accommodation: in fact accommodation for leasehold sale and shared ownership ensures that the charitable pound is able to stretch further, owing to it creating ongoing capital receipts.
- Change within organisations needs to be driven by the trustees.
Appendix One

Provider Interviews

1  St Monica Trust, Bristol

Interviewee: Geoff Thomas, Operations Manager

Overview of accommodation and services
St Monica was established in 1919 as a Christian Anglican charity by Henry Herbert Wills and his wife Dame Monica Wills. The Trust has evolved rapidly in the last decade, continually setting new national standards for quality and innovation in its provision of accommodation and care for older people.

Now open to all, irrespective of background, it provides homes to more than 750 older people, across four locations in and around Bristol, living in retirement/sheltered accommodation or receiving specialist care in one of two care home facilities. Occupation of the sheltered housing is available on a range of tenures, from lease purchase on a private basis to rent through an agreement the Trust has established with the local authority. Shared ownership is also available in a proportion of this accommodation, which is specially designed with the needs of older people in mind. For those who require a greater degree of support, the Trust’s care homes provide a sensitive and responsive environment for residents, who are able to enjoy being part of a larger retirement village community. The Trust also provides care and support to people living in their own homes in the local community, providing the benefits of care at home to maintain independence, but without the requirement to move into a retirement village setting.

2  Methodist Homes Association (MHA)

Name of Interviewee: Roger Davies, Group Chief Executive

Overview of accommodation and services
MHA is a charity providing care homes, housing and support services for older people throughout Britain. Established almost 70 years ago by the Methodist Church as an independent charity to provide care, support and accommodation for older people in need, MHA now delivers a range of services to over 12,500 individuals. It offers:

- 70 care homes providing a mix of residential, nursing and specialist dementia care.
- 50 housing schemes with varying levels of support including 24 hour care, available for rent, part-ownership and full purchase.
- 50 community services projects, including our Live at Home Schemes which provide befriending, activities and social support for people living in their own homes, and a number of Day Care Resource centres for people with dementia.
MHA places a special emphasis on the spiritual, as well as physical well-being of each person for whom it provides care and all their homes and housing have a chaplain to provide pastoral support. MHA is at the forefront of quality dementia services, building new services and delivering care and support specially designed for individuals with dementia.

3 Hanover Housing Association

Name of Interviewee: Teresa Snaith, Head of Extra Care Development

Overview of accommodation and services
Hanover Housing Association is a Registered Social Landlord provider that was founded in 1963. Today it is one of the UK’s leading specialist providers of retirement housing and related services. It:

- Manages almost 19,000 high quality mixed tenure retirement and extra care properties on more than 600 estates.
- Operates in over 175 local authority areas across England and Wales with over 30,000 residents and customers.
- Provides other services including an alarm monitoring and an emergency response service.
- Has a dedicated workforce of more than 900 individuals who provide our residents and customers with a highly professional and personalised service.