



Setting Standards for  
Retirement Communities

**A Guide to**

# Integrated Retirement Communities for older people



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**Associated Retirement Community Operators (ARCO) is the representative body for Integrated Retirement Communities across the UK, setting standards for the sector, and representing the interests of consumers and providers at national level. ARCO has 29 member organisations which provide homes for 78,000 older people in Integrated Retirement Communities across the UK.**

**Find out more at [www.arcouk.org](http://www.arcouk.org)**



# Welcome

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## Dear Reader

### The ambition in this guide is simple. In the following pages...

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We define Integrated Retirement Communities and tell you more about this new name for retirement living

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We show you how Integrated Retirement Communities differ from other forms of housing for older people

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We answer some key questions and tell you where you can find an Integrated Retirement Community Operator

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It's a simple ambition, but our purpose is vital. Over the past 10 years we have talked to many older people seeking new retirement opportunities amidst a range of confusing choices and old-fashioned terminology. It's no wonder these choices are so often 'lumped' under a single, outdated term: 'Old People's Home'.

We take this issue very seriously. So, we consulted with 600 55-75+ year olds about their future retirement choices. They told us they want clarity, and they want something new.

They told us they liked our vision for Integrated Retirement Communities because these communities offer them a clear, new choice and a fresh future.

*They asked us to spread the word.*

So, here's the guide - we hope you find it interesting and helpful.

With thanks and best wishes,



**Michael Voges** Executive Director, ARCO



© Integrated Retirement  
Community

A home of your own  
The lifestyle you choose  
Care if you need it

# Defining Integrated Retirement Communities



## What are Integrated Retirement Communities?

**A Definition** Integrated Retirement Communities offer older people the opportunity to live independently in their own home as part of a wider community. Lifestyle, wellbeing and care services are available to support people's independence and aspirations.

### How are these communities integrated?

Apartment Homes are available for purchase, part purchase or rent, alongside a range of choices:

- **Integrated Lifestyle:** Facilities like restaurants, bars, gyms, cinemas, community halls and gardens offer optional activities and social opportunities
- **Integrated Wellbeing and Care:** Personal and domestic care can be delivered within people's homes if they wish. Dedicated staff teams are on site 24/7
- **Integrated with Wider Communities:** Connections with wider communities through family, friends, intergenerational, volunteering or leisure opportunities are valued and cherished

## How did the term Integrated Retirement Communities come about?

At ARCO, we consulted with **600 55-75+ year olds across England**, representing a diverse range of interests and aspirations.

### Their message was clear:

- People are fed up with 'catch all' terms such as 'Old People's Home', as if this is the only housing choice available to describe their future
- People are seeking new housing choices, with affordable, and upmarket options available, and a wide range of lifestyle and care combinations too. Integrated Retirement Communities provide this
- People like Integrated Retirement Communities – they offer a clear new choice and a fresh future

### The choice has changed....

An older person who took part in one of our research workshops: *"There are so many lonely people that don't step out of their doorstep. If they had somewhere other than a 'care home' or 'old people's home', if they had somewhere with like-minded people and a community centre... there's a place for it but there just isn't a word for it."*
















### ... it's time the language did too.

// *I think with Integrated Retirement Communities, you're going to live somewhere that's enjoyable... the middle option, I could move there now. It's a pleasure.*

// *I think they could just have much fewer titles and group things together under those headings. I think it adds to confusion in people's minds.*

# How are Integrated Retirement Communities different from other forms of housing for older people?

Integrated Retirement Communities are the fast-emerging 'lifestyle option' for older people. The chart below shows how they sit between Retirement Housing where minimal support is provided, and Care Homes where there is a high level of dependence:

 <b>Retirement Housing</b> Also known as: <ul style="list-style-type: none"> <li>• Sheltered housing</li> <li>• Retirement flats or communities</li> </ul>	 <b>Integrated Retirement Communities</b> Also known as: <ul style="list-style-type: none"> <li>• Extra care</li> <li>• Retirement villages</li> <li>• Housing-with-Care</li> <li>• Assisted living</li> <li>• Independent living</li> </ul>	 <b>Care Homes</b> Also known as: <ul style="list-style-type: none"> <li>• Nursing Homes</li> <li>• Residential Homes</li> <li>• Old People's Home</li> </ul>
 Offers self-contained homes for sale, shared-ownership or rent	 Offers self-contained homes for sale, shared-ownership or rent	 Communal residential living with residents occupying individual rooms, often with an en-suite bathroom
 Part-time warden and emergency call systems. Typically no meals provided	 <ul style="list-style-type: none"> <li>• 24-hour onsite staff</li> <li>• Optional care or domiciliary services available</li> <li>• Restaurant / Cafe available for meals</li> </ul>	 24-hour care and support. Meals included
 Typical facilities available: <ul style="list-style-type: none"> <li>• Communal lounge</li> <li>• Laundry facilities</li> <li>• Gardens</li> <li>• Guest room</li> </ul>	 Typical facilities available: <ul style="list-style-type: none"> <li>• Restaurant and Café</li> <li>• Leisure Club including: gym, swimming pool, exercise class programme</li> <li>• Communal lounge and/or Library</li> <li>• Hairdressers</li> <li>• Gardens</li> <li>• Guest room</li> <li>• Activity (Hobby) rooms</li> <li>• Social event programme</li> </ul>	 Typical facilities available: <ul style="list-style-type: none"> <li>• Communal lounge</li> <li>• Laundry facilities</li> <li>• Gardens</li> <li>• Guest room</li> </ul>
 Typically 40 - 60 homes	 Typically 60 - 250 homes	 Sizes vary considerably

Homes within Integrated Retirement Communities are available at all price points – ranging from affordable and social rented properties through to luxury developments.

# Homes in an Integrated Retirement Community



## Your Home

Having your own home with your own front door offers privacy and peace of mind. Integrated Retirement Communities usually have one to three bedrooms in apartments or bungalows, each with its own hallway, living room, kitchen, bathroom and/or shower room. Many have their own balcony or patio, and some have additional rooms such as a study.

### Key Features:

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You can usually purchase or rent your home

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Many communities have affordable rent and part purchase options too, often with support for costs available

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There are usually 60 to 250 homes within a community, surrounding central facilities such as a restaurant, bar and community hall

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Any optional services such as care or wellbeing support can be delivered in your own home should you need them

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Cost, charges, and services will be presented to you clearly before you move in, in line with ARCO's strict Consumer Code

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*I was living in a very small village on my own, with just a few houses and families with young children. I became lonely and this was exacerbated by the Covid-19 lockdown. I wanted to be part of a community and needed to move to make that happen. I feel that retirement should be enjoyed, and not a lonely existence. Moving here was a good move, and my only regret is that I did not do it earlier.*

**Mr Kelly**, IRC resident



## Your Lifestyle

Integrated Retirement Communities have central facilities with a selection of easily accessible activities. It's about having facilities and choices on hand if you want them - if you prefer to do your own thing that's fine too.

Here are some examples:

Typical Facilities	Typical Choices
Restaurant	Lunch with neighbours
Community Hall	Community choir, or Salsa dance night
Meeting Room	Residents' planning chat for the Bordeaux trip
Gym	Exercise class for falls prevention
Library	Creative writing group, or IT class
Hobby Room	Woodwork, or bike maintenance session
Greenhouse and Gardens	Garden project with the adjacent primary school
Art and Crafts Room	Painting class with a local artist
Swimming Pool	Ten lengths and a peaceful poolside read
Cinema	Bollywood film night
Reception, Café or Bar	Volunteering opportunities in the community



*I think some people have a perception of retirement communities, sitting around and doing nothing. That couldn't be further from the truth here. I go to Physiofit every week and I've just started chair yoga. Last week a group of us went out for lunch at a local restaurant. I go to the hair dressing salon every week. I've made some really good friends here.*

**Joyce**, IRC resident





## Your Care and Wellbeing

For many people it's just knowing the help is there if they need it in the future. But if you want a little domestic support in the home, or have high level care needs, integrated care enables you to receive the help you want, when you need it, so that you can get the most out of your day. It's all about supporting your aspirations and independence whether you need the occasional 'hand in the home' or have a serious health condition.

### Key Features:

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Care is delivered in your own home, usually by dedicated staff teams who are on site 24/7

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Care needs can range from a little help with domestic tasks to higher levels of support

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Many communities have wellbeing facilities to support your preventative healthcare, mental health and wellbeing

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You can make your own arrangements with your own care provider if you wish

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*What's also great about care here is how flexible it is. We are able to discuss our needs on an ongoing basis and extra support can always be arranged if needed. I think this flexibility is better and more responsive than relying on external support, all with the benefit of it being provided by a carer we know well. We couldn't agree more that they go above and beyond, and during the pandemic that has been especially true. I have total confidence in the care team and that is invaluable.*

**Ann Chinchon**, IRC resident





## Your Wider Community

People cherish their community connections - moving into an Integrated Retirement Community can help widen your horizons. Thriving facilities can attract visitors of all ages with diverse interests, whether it's families and grandchildren, visiting artists and community groups. Some residents look outside the community for their inspiration finding work, volunteering or leisure opportunities further afield.



### Key Features:

Wider community connections might include:

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Visiting families staying in the community guest suite

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Children and grandchildren meeting up in the community restaurant

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A golden wedding party in the community hall

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A resident working in their local hospital

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Residents hosting visitors from a retirement community in Singapore

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A remembrance service for the Armed Forces

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A college/resident research project about workforce changes in the past 50 years

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A rock or classical night with a local band or string quartet

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A wheelchair fundraising marathon

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*I organised an event celebrating Black History Month and invited visitors including Birmingham Town Hall Gospel Choir. We created our own artwork and exhibition and paid an emotional tribute to figureheads within the NHS, the Navy, Scotland Yard, and the West Indian Regiments of the armed forces. This event is about being together with our wider community. We are a real family here and we celebrate with others.*

**Milli**, IRC resident



# Your top questions about Integrated Retirement Communities

## 1

### **What are the costs associated with living in an Integrated Retirement Community?**

Each Integrated Retirement Community operator will provide detailed information about their charges.

These will include:

- Property purchase or rental costs associated with your home
- Management, service and maintenance charges associated with your home and your community
- Care charges (if you need care)
- Surrender and long-term maintenance costs associated with leaving your home and your community

Integrated Retirement Community operators support a wide range of diverse interests and needs. Full purchase and rental options are available, as are affordable part purchase and social rent options. Support may be available for rental costs. You can choose a community to suit your interests and needs, and your pocket.

## 2

### **How do you ensure your charges and operational practices are transparent and fair?**

Every operator must sign up to ARCO's Consumer Code which is monitored closely. Our Consumer Code's key principles are transparency and fairness; people should be able to make a fully informed choice to move into an Integrated Retirement Community and be treated fairly by their operator.

Operators will ensure that the information provided accurately lays out the costs and charges before you make any decision to move into an Integrated Retirement Community. Operators will let you know which charges are fixed, and which charges are variable and/or optional.

Operators must also maintain core levels of services in their Integrated Retirement Communities and have a fair and consultative relationship with residents. More information about the ARCO Consumer Code is available at:

**<https://www.arcouk.org/arco-consumer-code>**

## 3

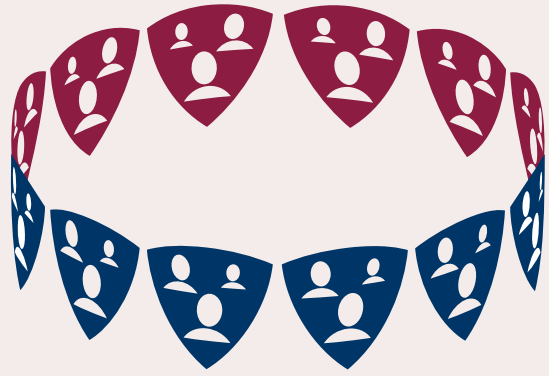
### **Can I bring my pet into an Integrated Retirement Community?**

**Yes**, our communities' welcome pets provided you can fully manage their welfare and needs.

## 4

### **Can people stay over in an Integrated Retirement Community?**

**Yes**, it's your home in an Integrated Retirement Community. Guests are welcome to visit and stay over. Many communities also have Guest Suites which can be hired by visiting families and friends for short periods.



## 5

### How safe are Integrated Retirement Communities in a world with Covid-19?

Covid-19 has been a difficult and distressing year in many communities across the UK. That said, research shows that residents in Integrated Retirement Communities are safer than those in other retirement settings, and safer than the wider UK population of the same age group. A report showing the impact of Covid-19 on 62 Integrated Retirement Communities showed that mortality rates were significantly less than the 1.09% mortality rate for the same age profile in the general population in England. It cites how thoughtfully designed and well-planned homes and facilities contributed to positive health outcomes, alongside activities to alleviate loneliness, worry and boredom.

## 6

### Is the lifestyle diverse and varied in an Integrated Retirement Community?

At ARCO we support and encourage wide-ranging and diverse cultures amongst our communities, celebrating old traditions and new customs alike. We wish to represent more older people from Black, Minority and Ethnic (BAME) Communities and older people who are Lesbian, Gay, Bisexual, Transgender and other gender and sexual identities (LGBT+). Our approach is inclusive, irrespective of culture, orientation, age, mobility, frailty or financial need. We support people to find the community that best meets their needs and aspirations.

## 7

### Are Integrated Retirement Communities regulated for the quality and safety of any care services they provide?

**Yes**, those Integrated Retirement Communities which provide care are registered as domiciliary care agencies with the Care Quality Commission (CQC).

**97%** of the domiciliary care agencies run by ARCO Members in Integrated Retirement Communities are rated Good or Outstanding by the CQC. (This compares with an **88%** Good or Outstanding rating across all UK domiciliary care agencies monitored by the CQC).

### Particular strengths of the Integrated Retirement Communities monitored by the CQC are as follows:

#### Caring

**100%** are Good or Outstanding

#### Responsive

**98%** are Good or Outstanding

#### Safe

**98%** are Good or Outstanding

#### Effective

**97%** are Good or Outstanding

# Where to find an Integrated Retirement Community



You can find more information about all of our operators on our website:

<https://www.arcouk.org/members>

Or you can contact us directly at ARCO for further information:

**Associated Retirement Community Operators**

The Heals Building, Suites A&B  
3rd Floor, 22-24 Torrington Place  
London, WC1E 7HJ

**Telephone: 0203 697 1204**

To email us with any general enquiries you would like to discuss, please complete the contact form on the ARCO website via:

<https://www.arcouk.org/contact>

If you have any questions about this document please contact us on 0203 697 1204 or via <https://www.arcouk.org/contact>

**Twitter:** @ARCOTweets

For more information on ARCO, visit:  
**[www.arcouk.org](https://www.arcouk.org)**