



Setting Standards for
Retirement Communities

An IRC in Every Town

ARCO's Manifesto for Older People's Housing



June 2023

Summary

A shortage of Integrated Retirement Communities (IRCs) and lack of support for the sector is resulting in thousands of people in late old age experiencing unnecessary ill-health, loneliness and loss of independence, as well as expensive long-term care fees.

The UK now lags far behind comparable countries in the provision of IRCs.

Every older person should have the option of living in an IRC, wherever they live and whatever their resources.

Change is required in three areas

Affordability

Inadequate support for the IRC sector means that not only is current provision low overall, but it has grown concentrated on older households with either low, or substantial, levels of resources.

Policymakers should:

Work with operators to implement a 20-year strategy to grow the supply of IRCs offering affordable and social rented homes

Support the use of innovative charging models in the sector which allow a broader range of homeowners to afford to live in IRCs

Eliminate the 'planning premium' older people are forced to pay when purchasing a home in an IRC - despite evidence suggesting their move will reduce the use of NHS and social care services.

Planning

Not enough IRCs are being built and not enough people can access one in their area. The principal barrier to improving the supply of IRCs is the planning system.

Policymakers should:

Provide the planning system with a clear definition and guidance regarding what constitutes an IRC

Require every Council to reliably assess local need for housing-with-care and implement a clear local plan to ensure supply meets this need.

Consumer confidence

While current provision is far from enough, even when IRCs are available, some older people lack the confidence to move home during retirement.

Policymakers should:

Improve public awareness of IRCs and the options available

Provide help with barriers to moving to IRCs such as finding reliable moving companies

Introduce a clear consumer code for older people's housing including specific regulation of event fees

Actively support older people's housing models that result in sustainable resale values for homeowners

IRCs are a proven way to transform – and reimagine – late old age.

Other countries have grasped the opportunity of IRCs, but the UK has not and it is older people themselves who have paid the cost.

Everyone should have the option of living in an IRC and securing the benefits of improved wellbeing, reduced loneliness and reduced need for health and social care services.