



Setting Standards for
Retirement Communities



HomeOwners
Alliance

Blueprint New Zealand: What People Want

May 2026

Executive Summary

In October 2025, ARCO published Blueprint New Zealand – a roadmap for government to grow and improve private housing-with-care for older people in the UK based on ‘what works’ for the recognised global leader.

Blueprint New Zealand argued for building on key aspects of the New Zealand system, such as operators offering fixed monthly fees, allowing the sector to use a bespoke tenure model and introducing of dedicated consumer regulation - similar to New Zealand’s Retirement Villages Act (2003).

To test the Blueprint New Zealand vision, ARCO worked with the Homeowners Alliance to survey UK homeowners and explore attitudes toward key features of this roadmap.

The survey found respondents are open to specialist housing in later life: 41% of homeowners aged 75+ would consider specialist housing for themselves and 53% of homeowners would consider it for a family member.

However, over half of interested homeowners say there aren’t enough retirement homes locally.

The research asked survey respondents to identify the (three) key features and services of older people’s housing that would make it most appealing.

The top-two features were having the operator take on full responsibility for maintenance and investment and fixed monthly management fees that rise only with inflation – both of which are core characteristics of IRCs in New Zealand and the UK.

The third most popular feature was having dedicated consumer regulation to protect customers. In New Zealand, the retirement communities sector benefits from dedicated consumer regulation via the 2003 Retirement Villages Act. Blueprint New Zealand proposes bespoke regulation for IRCs in the UK.

In relation to services, the most favoured options among those open to older people’s housing were having a staff member onsite 24/7 for emergencies, access to healthcare and wellness services nearby, and guaranteed personal care if needed. These are all essential features of IRCs in New Zealand and the UK.

ARCO’s Blueprint New Zealand report sets out stepping-stone proposals for government to build on the lessons of New Zealand.

Overall, the survey findings set out in this report find homeowners in the UK back the vision set out in Blueprint New Zealand.

Since publishing Blueprint New Zealand, ARCO has undertaken further work on developing a New Zealand-style bespoke, modern, flexible tenure that is designed to enable modern-housing-with care provision to flourish, while enhancing consumer protection and security.

1 Introduction

1.1 Integrated Retirement Communities

Around the world, specialist housing designed for older people has evolved to emphasise service-led models of housing-with-care known as 'Integrated Retirement Communities' (IRCs).

The average age people move into an IRC in the UK is around 80 and the average duration of residence is eight years.

IRCs are modern housing-with-care schemes for older people – modern because they embrace a holistic approach to services, facilities, community and wellbeing. All IRCs include:

- 24/7 on-site support
- A restaurant/bistro/café, usually with a bar
- Individual units with their own front door, kitchen and lounge
- Communal facilities such as gyms, craft rooms, lounges and gardens
- Personal care at home if it is required.

IRCs are also distinguished by several other key features:

- Fixed charges - most operators offer fixed service charges in order to help residents plan ahead and provide reassurance about unexpected costs
- Deferred fees - operators use deferred management fees (DMFs, sometimes known as event fees or exit fees) with the fees payable from the value of the flat when it is resold, in order to enable lower monthly costs for residents and lower upfront purchase prices
- Long-term managerial responsibility - operators of IRCs take on all responsibility and risk for refurbishment and maintenance – rather than leaving it to residents to manage this via a sinking fund.

1.2 Blueprint New Zealand

ARCO is the national membership body in the UK for charity, not-for-profit and private operators of IRCs.

The IRC sector in the UK is well-established, but far smaller than comparable countries overseas.

So, in October 2025, ARCO published Blueprint New Zealand – a roadmap for UK policymakers to grow the IRC sector based on 'what works' in the country that leads international provision: New Zealand.

At the start of the century, the IRC sector in New Zealand was much smaller. However, working together, policymakers and providers drove growth. Around 15% of over-75s in New Zealand now live in an IRC. Two of the three largest residential housebuilders in New Zealand by development value are IRC operators.



What were the building blocks of change? Blueprint New Zealand identifies:

- Using legislation to drive growth
- Enabling housing wealth to fund services and facilities
- A bespoke, modern, flexible tenure suited to service-led housing
- Dedicated consumer protection regulation
- Planning policies that support growth



The building blocks of change in New Zealand – especially the 2003 Retirement Villages Act – took considerable time and work on the part of policymakers, legislators and operators.

ARCO believes adopting a ‘stepping stones’ approach - Blueprint New Zealand – toward matching the success of New Zealand is realistic, feasible and would generate enormous benefits straight away for older people, public policy and wider society.

New Zealand		UK	
			
Building Block	Current picture	Short-term	Destination
Using legislation to drive growth	Limited legislation specific to IRCs	Stronger legislative base providing certainty and clarity	Integrated Retirement Communities Act
A bespoke, modern, flexible tenure	Operators default to traditional leasehold	Retirement Occupancy Lease	Retirement Occupancy Contract
Dedicated consumer protection regulation	No bespoke consumer protection	Extend coverage of Consumer Rights Act	Integrated Retirement Communities Act
Planning policies that support growth	Lack of definition and other barriers to IRCs	National Development Management Policy for Older People’s Housing	National targets for IRC provision

For example, ARCO has proposed to the government that operators of IRCs should be able to use a bespoke tenure – a Retirement Occupancy Lease – which would recreate key features of New Zealand’s ‘occupational rights agreements’ and could be a stepping stone toward it.

If the UK matched provision in New Zealand, one million over 75’s would live in an IRC. What would this mean for older people, policymakers and society?

- Boosting housing supply - building 600,000 homes
- Easing pressure on the NHS: £2 billion per year in NHS savings
- Supporting the care system: £1.2 billion in social care savings

1.3 Blueprint New Zealand: What people want

Blueprint New Zealand argued for expanding the sector in the UK by reproducing key aspects of New Zealand, such as operators using fixed service charges and the government introducing dedicated consumer regulation (similar to New Zealand’s Retirement Villages Act (2003)).

In order to test ARCO’s Blueprint New Zealand plan with the public, ARCO worked with the Homeowners Alliance to design and implement a survey of UK homeowners, carried out by the polling company Opinium, to explore attitudes toward key features of IRCs and the Blueprint New Zealand proposals.

2 Blueprint New Zealand: Survey findings

2.1 Methodology

The research was carried out as part of the 10th annual Homeowner Survey of the Homeowners Alliance. The latest research was conducted by Opinium on behalf of HomeOwners Alliance and the Associated Retirement Community Operators surveying a nationally representative sample of 2,000 UK adults aged 18+ between 13-18 February 2026, including 1,233 homeowners and 554 aspiring homeowners.

2.2 Expanding Provision: Do people want it?

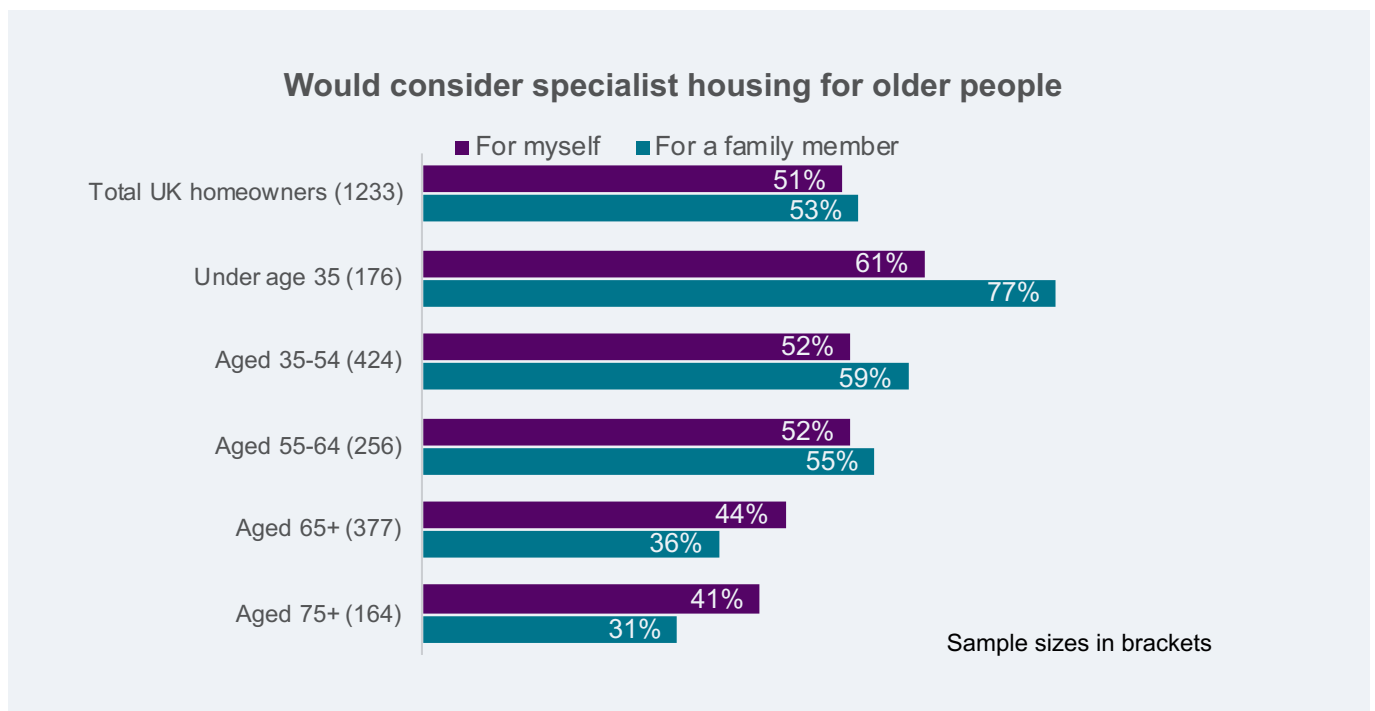
Blueprint New Zealand argues for a major expansion in provision of Integrated Retirement Communities (IRCs) in the UK.

The survey began by asking homeowners of different age groups whether they would consider specialist housing for older people in future, both in relation to themselves or a family member.

Overall, around half (51%) of respondents would consider it for themselves and slightly more (53%) would consider specialist housing for a family member.

Among those aged 75 and over, 41% of homeowners would consider specialist housing for themselves.

This suggests Blueprint New Zealand is right to be ambitious about growing provision of specialist housing for older people: a large proportion of the older population are happy to consider it.



2.3 Availability of specialist housing for older people

ARCO members are the only organisations developing new, private housing-with-care for older people in the UK.

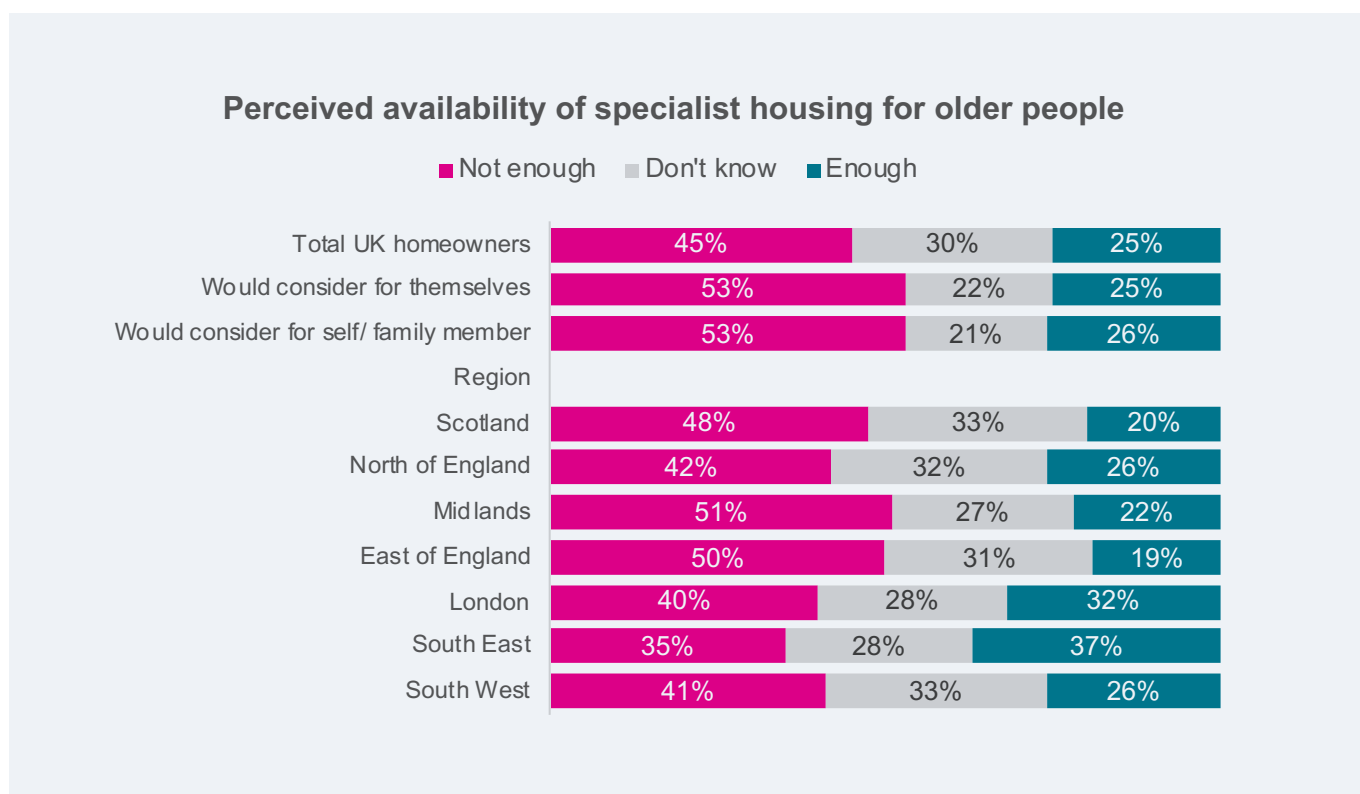
Blueprint New Zealand recommends growing provision – but does the public feel there is already enough?

The research explored how respondents felt about the availability of specialist housing in their local area.

The survey found that more than half (53%) of homeowners who would consider specialist housing for themselves or a family member believe there are not enough homes in their local area designed for later life.

This includes retirement housing or communities for older adults with some support or shared facilities, but excludes residential care homes.

Regionally, homeowners in the Midlands (51%), East of England (50%), and Scotland (48%) are most likely to say there are not enough specialist homes for older people.



Sample sizes in chart above: Total UK homeowners (1233), Would consider for themselves (632), Would consider for themselves/ family member (527), Homeowners in: Scotland (117), North of England (292), Midlands (182), East of England (121), London (141), South East (169), South West (113)

Q: In general, how would you describe the availability of specialist housing designed for older people in your local area? By 'specialist housing', we mean homes designed for people in later life, which includes retirement housing or communities for older people, with some support or shared facilities available, but not residential care homes.

2.4 Do people want the features of Integrated Retirement Communities?

IRCs represent a specific form of older people's housing – modern, fully integrated housing-with-care schemes that provide holistic support. Blueprint New Zealand provides a map to grow provision – but are people attracted to the features of IRCs?

The research explored what characteristics and features of older people's housing are most likely to make people consider it by asking respondents to pick the three most important - and found the top-four features picked by respondents are all associated with IRCs.

The strongest draw is having the operator take on full responsibility for maintenance and investment (39%). This is a core feature of IRCs in the New Zealand retirement community sector and distinguishes the IRC sector from other types of retirement and general needs housing, where responsibility for maintenance sits with residents.

Financial certainty is also important, with 35% attracted to fixed monthly management fees that rise only with inflation. Again, fixed monthly management fees are a key feature of new IRCs in the UK and New Zealand, but are not used in other types of retirement or mainstream housing. In fact, just 6% of respondents said they were attracted to the alternative: variable service charges.

Around one-in-three (31%) said they would value dedicated consumer regulation to protect customers. In New Zealand, the retirement communities sector benefits from dedicated consumer regulation via the 2003 Retirement Villages Act. Blueprint New Zealand proposes bespoke regulation for IRCs in the UK.

It is also worth noting that around one-in-five respondents (21%) favoured an operator model where financial incentives are aligned with good management (e.g. payment linked to a percentage of the resale price). This is a core feature and outcome of the use of deferred management fees – sometimes known as event fees or exit fees – by operators of IRCs in the UK. New Zealand retirement community operators are also financially incentivised to ensure schemes are well-managed and maintained.

Scheme features that make a retirement community more appealing for you or a family member? (top 3)	% of UK homeowners		
	Would consider for themselves	Would consider for a family member	Net: Consider for themselves or family member
The operator taking on responsibility for all maintenance and investment in the scheme	39%	37%	40%
Fixed monthly management fees that only rise with inflation	35%	31%	36%
Knowing dedicated consumer regulation is in place to protect customers	31%	28%	32%
Operator financial incentive to manage/ maintain well (i.e: paid a % of selling price)	21%	20%	22%
Release equity to move somewhere cheaper	16%	15%	16%
Lower monthly management fees in return for a lump sum payable to the operator on sale	14%	15%	15%
The residents taking on responsibility for maintenance and investment	10%	10%	10%
Variable monthly management fees up or down	6%	6%	6%
*Other:	1%	1%	1%
Nothing makes it more attractive	10%	13%	10%
Not sure	13%	12%	10%
Sample size:	632	660	527

*Other responses: ability to sell easily, able to take pets, council run, cheap, reasonable fees/ good resale, mgt fees & service charges up max by CPI, invest as a mutual owner/ non-profit making

2.5 Do people want the services and facilities of Integrated Retirement Communities?

The services and facilities in IRCs are distinct from other types of retirement and general needs housing – but are they what people want?

The survey asked respondents to identify the three possible services that would make older people’s housing more appealing among those open to it - **and found that the top responses are those found in IRCs.**

Among those open to specialist retirement housing, safety and health-related support are the strongest drivers of appeal.

The most valued feature is having a **staff member onsite 24/7 to respond in an emergency (38%)** – a key distinguishing feature of IRCs in the UK and New Zealand.

The next most popular feature with respondents was **access to healthcare and wellness services on-site** or nearby which was favoured by one-third (33%) of respondents.

Guaranteed personal care if needed (28%) also ranks highly, underscoring the importance of reassurance and future-proofed support. This is also a key feature of IRCs.

Service features that make a retirement community more appealing for you or a family member? (top 3)	% of UK homeowners		
	Would consider for themselves	Would consider for a family member	Net: Consider for themselves or family member
Staff member onsite 24 hours a day to respond in an emergency	38%	38%	39%
Access to healthcare and wellness services on-site or nearby	33%	32%	33%
Private garden or balcony	28%	26%	28%
Guaranteed personal care and support if you need it	28%	26%	28%
Social and lifestyle amenities (communal spaces, recreation facilities)	27%	27%	28%
Communal gardens or landscaping	21%	20%	21%
Organised community activities or clubs	16%	18%	16%
Restaurant or cafe	18%	18%	18%
Bookable guest rooms for visiting family	14%	14%	15%
Swimming pool	14%	13%	14%
Gym	9%	9%	9%
Other*	1%	1%	1%
No features make it more appealing	5%	6%	4%
Don't know	4%	4%	4%
Sample size:	632	660	527

*Other: take dog/ pets, easier to sell, good public transportation, local streets safe to walk, all of the above (limited to 3), close to shops/ cafes

3 Conclusion

3.1 Blueprint New Zealand: The public's judgement

New Zealand is an international leader in the provision and quality of its modern housing-with-care schemes for older people.

ARCO's Blueprint New Zealand report sets out stepping-stone proposals for government to build on the lessons of New Zealand.

The survey findings set out in this report find homeowners in the UK back the vision set out in Blueprint New Zealand:

- A large proportion of respondents would consider older people's housing, but do not feel there are enough options in their area
- Key features of found in the IRC sector – operators taking on maintenance and investment responsibility, fixed monthly fees, 24/7 support and access to health and wellness facilities – all emerge as the most attractive features for those open to considering specialist housing
- Around one-in-three back ARCO's recommendation for dedicated consumer regulation.

Since publishing Blueprint New Zealand, ARCO has undertaken further work on developing a New Zealand-style bespoke, modern, flexible tenure that is designed to enable modern-housing-with care provision to flourish, while enhancing consumer protection and security.

ARCO's proposal for a Retirement Occupancy Lease (ROL) seeks to recreate the New Zealand model within the current leasehold system and could be a stepping stone to a completely new tenure for the sector.

For further information, please visit www.arcouk.org

Phone: 020 3697 1204 **Email:** policy@arcouk.org **LinkedIn:** ARCO (Associated Retirement Community Operators)

BlueSky: [@arcoposts.bsky.social](https://bsky.app/profile/arcoposts.bsky.social) **Instagram:** [@ARCOposts](https://www.instagram.com/ARCOposts)