A Guide to
Integrated Retirement Communities for older people
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
Dear Reader

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

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

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

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

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 It’s no wonder these choices are so often ‘lumped’ under a single, outdated term: ‘Old People’s Home’.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
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:

<table>
<thead>
<tr>
<th>Retirement Housing</th>
<th>Integrated Retirement Communities</th>
<th>Care Homes</th>
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<tbody>
<tr>
<td>Also known as:</td>
<td>Also known as:</td>
<td>Also known as:</td>
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<tr>
<td>• Sheltered housing</td>
<td>• Extra care</td>
<td>• Nursing Homes</td>
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<tr>
<td>• Retirement flats or communities</td>
<td>• Retirement villages</td>
<td>• Residential Homes</td>
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<tr>
<td></td>
<td>• Housing-with-Care</td>
<td>• Old People’s Home</td>
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<tr>
<td></td>
<td>• Assisted living</td>
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<td></td>
<td>• Independent living</td>
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- Offers self-contained homes for sale, shared-ownership or rent
- Part-time warden and emergency call systems. Typically no meals provided
- Typical facilities available:
  - Communal lounge
  - Laundry facilities
  - Gardens
  - Guest room
- Typically 40 - 60 homes

- Offers self-contained homes for sale, shared-ownership or rent
- • 24-hour onsite staff
- • Optional care or domiciliary services available
- • Restaurant / Cafe available for meals
- • 24-hour care and support. Meals included
- Typical facilities available:
  - Restaurant and Café
  - Leisure Club including: gym, swimming pool, exercise class programme
  - Communal lounge and/or Library
  - Hairdressers
  - Gardens
  - Guest room
  - Activity (Hobby) rooms
  - Social event programme
- Typically 60 - 250 homes

- Communal residential living with residents occupying individual rooms, often with an en-suite bathroom
- 24-hour care and support. Meals included
- Typical facilities available:
  - Communal lounge
  - Laundry facilities
  - Gardens
  - Guest room
- 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.
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:

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

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
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:

- Care is delivered in your own home, usually by dedicated staff teams who are on site 24/7
- Care needs can range from a little help with domestic tasks to higher levels of support
- Many communities have wellbeing facilities to support your preventative healthcare, mental health and wellbeing
- You can make your own arrangements with your own care provider if you wish

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 Chinchen, IRC resident
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
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.

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

Can I bring my pet into an Integrated Retirement Community?

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

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.
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.

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.

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
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

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www.arcouk.org