



Setting Standards for
Retirement Communities

What is an IRC? A checklist for Local Planning Authorities

Introduction

- 1 Specialist housing for older people in the UK can be divided into three broad categories: Retirement Housing, Integrated Retirement Communities (also known as housing-with-care), and Care Homes, all offering differing levels of care, support services and facilities. These are summarised in the diagram below:



- 2 ARCO introduced the term Integrated Retirement Communities (IRC) in November 2021, following extensive engagement and research to clearly distinguish IRCs from legacy models of retirement housing, and to provide greater clarity and understanding about the housing with care sector.
- 3 In recent years, there has been a strong increase in interest from consumers and policymakers in the IRC model. In response, the number of IRC planning applications is expected to increase significantly over the coming years. It is important that these applications are properly understood and assessed if supply is to be able to keep pace with growing needs.
- 4 This 'checklist' has been prepared as a tool to assist planners, local authorities and other stakeholders in assessing planning applications for IRCs and preparing relevant policy. It aims to ensure that decision makers can:
- Understand the key characteristics that define an IRC (such as the integration of care services, communal facilities, and age appropriate design features).
 - Distinguish IRCs from other forms of specialist housing for older people, such as traditional retirement housing or care homes, and ensure IRCs are classified appropriately.
 - Control the operation and use of IRCs through Section 106 Agreements.
- 5 The overall aim is to ensure a consistent and appropriate policy approach when preparing policy and dealing with IRC planning applications.

Key Characteristics of IRCs: how they differ from other types of provision

6 Historically, accommodation for older people in need of care was deemed to fall into one of two principal categories:

- Traditional care homes (also referred to as nursing homes or colloquially as “old people’s” homes) typically providing a high level of care, with residents often having limited independence, and where personal and medical care, and assistance with daily activities are provided by on-site staff around the clock; and
- Retirement (or sheltered) housing - offering more independence, with residents living in their own apartment, where basic services such as emergency alarm systems or occasional warden support are available, but without care being provided.

7 In contrast to these more established models of provision, IRCs offer older people the opportunity to live independently in their own home as part of a wider community. Residents own, part-own or rent their own property, and have access to a range of lifestyle and wellbeing services in a supportive environment. Additionally, care is available 24/7 on a flexible basis, enabling increasing levels of care to be provided, if necessary, as needs change.

8 ARCO has around 25 members who collectively operate around 200 IRCs across England. To be officially recognised as an ARCO-registered IRC, an IRC must meet certain standards and provide a specific range of services and facilities, which are outlined in the ARCO Consumer Code, as summarised in the diagram below. The ARCO Consumer Code ensures that IRCs maintain high standards of care, service, and resident satisfaction, promoting quality across the sector.



9 The key features of IRCs are explored in more detail below.

Integrated Care and Well-Being

10 Central to all IRCs is the on-site availability of flexible care, and of dedicated support teams to assist with the care and well-being of residents. The way in which care is provided varies between operators, but all IRCs ensure that a member of staff is available 24 hours a day to provide an immediate response in an emergency; and that a Care Quality Commission registered care service provider can be made available 24 hours a day to those who need it (either an in-house service, or from a preferred provider or external agency).

11 IRCs are designed to offer residents a high level of independence, with the ability to tailor provision of care and support over time. Residents have the option to increase care services as their health and abilities change. This approach supports couples with different care needs and individuals who want to maintain an independent lifestyle for as long as possible.

12 In contrast, retirement homes typically provide accommodation for older adults who are still largely independent but might need occasional support. Features like an emergency call system or a part-time warden may be in place, but residents do not have the same degree of tailored care as in an IRC. Residents living in care homes have very little, if any, independence.

13 In addition to the provision of flexible care, as part of the care and well-being offer, residents at IRCs benefit from a range of on-site health and wellbeing facilities:

- IRCs typically provide a variety of on-site amenities designed to promote physical and mental health. These might include fitness centres, walking paths, spa services, and sometimes a swimming pool. The idea is to offer residents opportunities to stay active, maintain their health, and enjoy social interaction, which can help preserve their independence.

- IRCs offer a wide range of activities, which are often designed to engage residents physically, mentally, and socially and to keep them active and involved. These include exercise classes, hobbies, group outings, educational seminars, or social events.
- IRC operators provide meals, which can be tailored to the needs of the residents and help support their health. Residents can take meals in their own home, or in communal dining areas, providing opportunities for social interaction and a sense of community.

Integrated Lifestyle and Community

14 Another key component of IRCs is the creation of an integrated and healthy community, where residents enjoy more than just a place to live - they benefit from a supportive, engaging, and socially enriched atmosphere that promotes independence, well-being, and connection. These factors contribute significantly to a higher quality of life, reducing isolation and fostering a sense of purpose and belonging.

15 IRCs are designed to foster a sense of community, and this is achieved through the provision of extensive on-site communal facilities. A typical IRC may include restaurants and bars where residents can socialise while enjoying meals; lounge areas for casual gatherings or relaxation; hobby rooms and meeting spaces for group activities, arts and crafts, or organised events; and gardens for outdoor activities, walking, or gardening.

16 In contrast, in care homes or retirement housing communal spaces are typically much more limited.

17 The communal facilities at IRCs play a crucial role in reducing isolation and loneliness by encouraging social interaction among residents. Participation in shared activities (for example, group exercises, social events, or clubs) not only boosts physical health and mental well-being but also provides opportunities for emotional support and companionship.

18 The on-site staff at IRCs, who are often trained to encourage and stimulate residents, also contribute to creating a supportive environment. They are skilled in recognising the needs of residents and facilitating meaningful interactions, ensuring that residents remain engaged and active, both physically and mentally.

19 Another feature of many IRCs is their commitment to fostering connections beyond the immediate residential community. By allowing members of the wider community access to communal spaces, IRCs encourage intergenerational activities, family bonding, and volunteering opportunities.

20 This inclusive approach not only enhances the lives of residents but also strengthens ties with the surrounding community. Intergenerational activities, for example, can include visits from children, school projects, or shared events, which provide mutual benefits for both older and younger generations. These interactions help to combat the isolation often felt by older adults and create a more vibrant, connected community.

Integrated Design

21 IRCs are specifically designed with the needs of older people in mind, ensuring that all properties and facilities provide a safe and enabling environment incorporating design features that support the goal of maximising independence, accessibility, and safety. These could include:

- Accessible layouts, such as wide doorways and corridors, no-step entrances, and easy-to-navigate common areas.
- Safety features, like handrails in bathrooms, emergency alert systems, and well-lit hallways.
- Adaptive design elements, such as easy-to-reach shelves or counters, grab bars, and non-slip flooring, all of which help residents maintain their autonomy without compromising safety.

22 The overall design approach prioritises making residents' day-to-day life as easy and comfortable as possible, while minimising barriers they might face in traditional housing settings. These design features are integral to support residents to live more independently and safely as they age.

23 One of the defining characteristics of IRCs, setting them apart from other forms of senior living, such as retirement housing or care homes, is their scale. An IRC typically contains at least 90-100 properties, but some provide as many as 250 properties. This is essential for creating the sense of community where social interaction is encouraged, and to make the provision of the wide range of on-site amenity, support and care facilities referred to earlier in this checklist viable.

Wider Benefits

24 Beyond the direct benefits to residents, IRCs also deliver wider social, health, economic and community benefits, which should be considered and given weight as part of the planning balance when determining planning applications. These benefits are explored in ARCO's Model Benefits Statement.

Defining and Controlling the Use Class for an IRC

25 The Use Classes Order pre-dates the introduction of the IRC concept and does not specifically refer to, or anticipate, provision of specialist or extra care accommodation for older people. As a result, there is often a lack of consistency in how IRCs are classified and treated by decision makers in the planning process.

26 Assessing the Use Class under which an IRC operates is largely determined by the range and scale of amenity and care services the scheme provides. As noted above, IRC operators do not simply provide accommodation for older people; they also incorporate extensive communal facilities and flexible 24/7 care into their schemes. In most cases, therefore, they fall within the C2 Use Class as they provide *"residential accommodation and care to people in need of care"*. The operational and occupation controls that IRC operators put in place also usually support a C2 Use Class definition.

27 ARCO, along with its members, has developed a Model Section 106 Agreement to provide clarity and consistency in how IRCs are treated in the planning process. The Model agreement provides a standardised approach for the key operational terms and definitions that are used in planning agreements for IRCs, in particular ensuring that use, occupancy, and the provision of care services are clearly defined. It also clearly defines what constitutes care services.

28 By adopting the model agreement, local planning authorities can ensure that IRCs adhere to specific operational standards and that the intended care-focused purpose of the development is maintained throughout its lifespan.

29 The controls outlined in the Model Section 106 Agreement are summarised in the diagram below, which offer a checklist for decision-makers to help determine whether a planning application is for an IRC.

Before purchasing or renting a property a potential resident has to demonstrate that, by view of their age and / or health needs, they are a “qualifying person” to occupy the property.

As part of the qualifying process, residents also agree to receive some form of care and wellbeing package throughout their occupancy.

The IRC operator must:

- Ensure that access to care or another member of staff is available 24 hours a day to provide an immediate response in an emergency; and provide 24-hour security, including detection and / or call systems.
- Provide access to a Care Quality Commission registered care service provider to those who need it (either an in-house service, or from a preferred provider or external agency) on a flexible basis.
- Commit to preparing a care and wellbeing plan for each resident, and regularly review and update the plan to ensure ongoing care and support needs are met.
- Make meals available to residents daily, either in their homes or on-site dining facilities, to ensure that they have access to meals if they are unable to cook for themselves.
- Provide access to and use of a wide range of on-site managed communal facilities and services and pre-arranged activities.
- The IRC operator must also commit to provide such further wellbeing and support staff, and services as may be required from time to time, which might include all or some of the following: domestic support (such as cleaning, laundry, ironing, making beds); housekeeping; property maintenance; shopping; assistance with correspondence, personal and business affairs; companionship; pet care; and arranging transport services.

30 The terms and definitions contained in the Model S106 Agreement seek to ensure that the accommodation provided as part of a consented scheme fulfils the minimum levels of service delivery and incorporates the occupancy and operational principles necessary to meet the ARCO definition of an IRC. It provides certainty to decision makers that schemes will operate as genuine IRCs and ensures that there is a mechanism for enforcement of key aspects of those schemes in perpetuity.

31 Additionally, when determining whether a planning application is an IRC and constitutes a C2 Use Class, decision makers should consider whether there is a commitment to the following:

- Ensuring the scheme is specifically designed with the needs of older people in mind, incorporating design features that provide for independence, accessibility, and safety and allow for flexibility as the needs of residents change.
- Putting in place an overarching long term operational management plan, which is reviewed regularly and sets out more detail on how the various services are to be delivered, the minimum level of services to be provided, and how occupancy is to be controlled.
- Providing the range of services and facilities outlined in the ARCO Consumer Code.

32 Further information about IRCs, including links to the ARCO documents referred to in this note, can be found on ARCO's website.

For further information, please visit www.arcouk.org

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