What ARCO Approved Operator status means for you

Helping You Make an Informed Choice

Choosing a new home is one of life's most important decisions. If you are considering moving to an Integrated Retirement Community (IRC) operated by an ARCO Approved Operator, you can be confident that the operator has committed to a recognised set of consumer protection standards and participates in ARCO's independent compliance review programme.

ARCO does not own, manage or operate retirement communities. Instead, ARCO sets standards for its Approved Operators through the ARCO Consumer Code, which promotes fairness, transparency and high standards for advertising, marketing, sales and lettings, complaints handling and resident relations across the sector. The Consumer Code is fully approved by the Chartered Trading Standards Institute under its Approved Code Scheme, providing independent recognition that it represents best practice in consumer protection. We also have an independent Alternative Dispute Resolution (ADR) scheme for complaints under the ARCO Consumer Code, which is run by The Property Ombudsman.

Standards ARCO Approved Operators Commit to Follow

Clear and Honest Information

Provide information that is:

- Clear, accurate and up to date
- Honest and easy to understand
- Free from misleading claims
- Transparent about costs, fees and charges
- This information should help you make an informed decision about a community, including details about the property, services, tenure arrangements and lifestyle opportunities available.

Transparent Fees and Charges

Before you make a decision, operators commit to providing clear information about:

- Purchase price or rental cost
- Service and management charges
- Any event or exit fees that may apply
- Optional services and associated costs
- Other relevant charges connected with living in the community
- ARCO Approved Operators are expected to explain how charges work and provide information about any future financial obligations that may arise.

No High-Pressure Sales

ARCO Approved Operators commit to:

- Treating customers fairly and professionally
- Giving customers time to consider their options
- Avoiding pressure-selling techniques
- Respecting individual circumstances and decisions
- Encouraging customers to seek independent legal and financial advice
- You should feel informed and supported throughout the decision-making process.

Additional Support When Needed

Operators are expected to take additional care when supporting customers who may need extra assistance, including those experiencing illness, disability, bereavement or other significant life changes.

Information should be provided in alternative formats where appropriate and reasonable to do so.

To read the full ARCO Consumer Code, find ARCO Approved Operators and registered communities, or learn more about Integrated Retirement Communities, visit: **www.arcouk.org/arco-consumer-code**

Living in an ARCO registered community

ARCO Approved Operators follow robust consumer standards, with clear information and access to an independent complaints process. This gives customers and families great peace of mind when considering moving to an Integrated Retirement Community.

A Community Designed for Later Living	**ARCO-registered Integrated Retirement Communities are designed to support independent living while providing access to services and support when needed. These communities typically provide:** • A self-contained home • Security of tenure • Staff available on site 24 hours a day • Access to personal care services where required • Communal facilities including meals available on site, and opportunities for social interaction • A community designed to help people live independently for longer and remain in their home wherever possible as needs change.
Fair Contracts and Clear Responsibilities	**Operators commit to providing:** • Clear contractual information • Information about rights and responsibilities • Details of services provided • Information about fees and charges • Policies relating to the operation of the community • Contracts should be fair, understandable and compliant with consumer protection legislation.
Your Views Matter	**ARCO Approved Operators are expected to:** • Listen to resident feedback • Consult residents on significant matters affecting the community • Maintain effective customer service arrangements • Use feedback to help improve services • Residents should have opportunities to contribute and help shape community life.
If Things Go Wrong	**Every ARCO Approved Operator must have a clear complaints procedure. This means you should be able to:** • Raise concerns easily • Receive a prompt acknowledgement • Obtain a clear response within published timescales • Escalate your complaint if you remain dissatisfied • Operators are expected to treat all complaints seriously and fairly.
Independent Dispute Resolution	If a complaint cannot be resolved directly with the operator, customers and residents should be able to refer the matter to the appropriate Ombudsman service. For complaints under the Consumer Code, this is **The Property Ombudsman**.
Look for the ARCO Approved Operator Logo	The ARCO Approved Operator logo shows that an operator has committed to comply with the ARCO Consumer Code, has demonstrated compliance through independent review, and participates in ARCO's ongoing compliance programme. A list of ARCO Approved Operators and registered communities can be found on the ARCO website.

Important Information This leaflet summarises the standards that ARCO Approved Operators commit to follow under the ARCO Consumer Code. It is intended as a general guide only. The leaflet does not replace the full ARCO Consumer Code, individual operator terms and conditions, or your legal rights. ARCO independently reviews compliance with the Consumer Code but is not a statutory regulator. Community services, facilities, care provision and charges vary between operators and individual communities. Prospective residents should obtain full details from the operator and seek independent legal and financial/benefits advice before making any decision.

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