

# Supporting vulnerable consumers

**Home builders must ensure that all new home buyers are treated fairly, and it is particularly important that you are aware of your responsibilities towards buyers who may be vulnerable due to their circumstances.**

A customer is potentially vulnerable if their personal circumstances make them especially susceptible to detriment. This could include those facing challenging personal situations and those less able to make decisions in their own best interest due to health conditions or other factors such as bereavement or divorce.

Vulnerability can also be caused by market conditions. Many people will have limited experience of the home buying process, and first time buyers may be particularly at risk of detriment.

Home buyers will not necessarily identify as being in a vulnerable position so the onus is on you to recognise those buyers who may need extra support.

### Here are some top tips to help you get it right first time:

- 1) Train your staff and establish a policy detailing how you recognise consumer vulnerability and the steps you take to accommodate the needs and safeguard the interests of those affected.
- 2) If a customer declares a vulnerability, or it is obvious that one exists, consider the potential effects and make suitable adjustments. If it becomes apparent that there may be a vulnerability, seek clarification sensitively, ensuring enquiries are considerate, unlikely to offend and avoid the risk of being interpreted as discriminatory.
- 3) Adopt a more flexible approach when working with vulnerable customers, such as adapting how you communicate to suit their needs. Some buyers may prefer hard copy documents or telephone appointments rather than digital documents or email communication, for example.
- 4) Stick to plain English in your sales materials. Avoid the use of jargon, acronyms and industry terminology where possible, and provide clear definitions where needed.
- 5) Consider the complexity of the information being discussed and make reasonable adjustments – for example, staggering the buying process over several meetings and/or allowing more time to think before making a decision. Ask your buyer to repeat their understanding of what they have been told before moving on.
- 6) Keep written notes of your conversations with the home buyer and discuss your approach with other relevant members of staff. Where possible provide one or two dedicated points of contact to help ensure continuity of your approach.
- 7) Remember that consumers can move in and out of periods of vulnerability due to changes in personal circumstances so keep these tips in mind throughout the buying and selling process.

## More resources to help you

Check out these and other resources and blogs on our website:

[BSI ISO Standard 22458: Consumer vulnerability](#)

[Business Companion guide to Consumer vulnerability \(CTSI and Government backed\)](#)

[Code Requirements with Builder Guidance](#)

[Training](#)



Protection for new-build home buyers