



Protection for new-build home buyers



Annual Report 2024/25

April 2024 to March 2025

# Introduction from the Chair

Welcome to our 2024-25 annual report which provides an overview of some of the activities and initiatives we have completed during the last financial year. It also marks 15 years of the Consumer Code for Home Builders.

I'm extremely proud of the progress we have made in that time, evidenced by the positive feedback from consumers via the National New Homes Customer Satisfaction Survey as well as the protection and redress now available to buyers. You can read more about our milestones on page 4.

The past 12 months in the home building industry have been set against the backdrop of the government's ambition to build approximately 1.5 million new homes during this parliamentary term. Our aim is to ensure that as building rates increase, so too does quality and customer service. Over the past 15 years, we've seen satisfaction rates in builders improve considerably thanks in part to compliance with codes of conduct and learning from complaints. It is essential that build quality and consumer protection keeps pace with the rapid growth in building.

It has been extremely positive to witness so many builders embracing the new requirements introduced in the Fifth Edition of our Code since it was introduced in January 2024. This year saw the first claims under the latest Code come through our Independent Dispute Resolution Scheme, relating to pre-contract information which is one of the areas we strengthened to benefit home buyers.

We have since strengthened other areas of consumer protection, with the launch of a new pilot non-compliance charge. This will see builders pay additional costs to consumers if they fail to comply with an adjudicator's decision in the agreed timeframe. We have also developed a guide to complaints and disputes for consumers, and a summary of consumer protection for all home buyers, to help buyers navigate what can be a fairly complex process depending on what they need help with.

From an industry perspective, we've continued to work with government and other new homes codes to bring greater clarity and tackle misunderstandings about current protection and future plans. In summary, most new build home builders must comply with a code of practice as a condition of their warranty scheme (without which they cannot build). Although all new homes codes of practice are voluntary from a legislative perspective, this requirement by warranty schemes effectively makes compliance mandatory. All new homes codes approved by the Chartered Trading Standards Institute (CTSI) Approved Code Scheme must also offer consumers an independent alternative dispute resolution (ADR) scheme. Government has made provision for a statutory new homes ombudsman

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which may be set up over the next two years. This is different from any of the existing ombudsman or ADR schemes. No decision has been made about how the new statutory body will be run or whether there will be one or several codes of practice linked to it.

Unfortunately, confusion about the current situation has led to misunderstandings about what protection is available currently and a misperception that many buyers have no protection at all. We've aimed to address this in our [consumer protection overview](#) which covers the wider industry, including second hand homes. All new home buyers have protection!

Our principal focus is ensuring that any changes improve and strengthen existing protection, and plug gaps that can contribute to problems with new build homes. For example, we want government to look at strengthening minimum warranty standards so that all new builds must meet high technical standards before completion, which is already the case for the builders operating under our supporting warranty schemes.

This report demonstrates how much work has gone in to raising awareness and strengthening support for home buyers - which our [latest CTSI audit](#) highlighted as a particular strength. I would like to thank our Board, Chief Executive and our Advisory Forum for the considerable contributions they have made throughout the year. It is their skills, commitment and combined consumer and industry expertise that enables us to respond to consumer needs, while ensuring any changes we make are workable in practice.

As home building increases over the next 12 months, the role of codes of practice like ours will become even more important as we work with industry to improve standards and customer experience.

Noel Hunter, OBE  
Code Chair



Protection for new-build home buyers

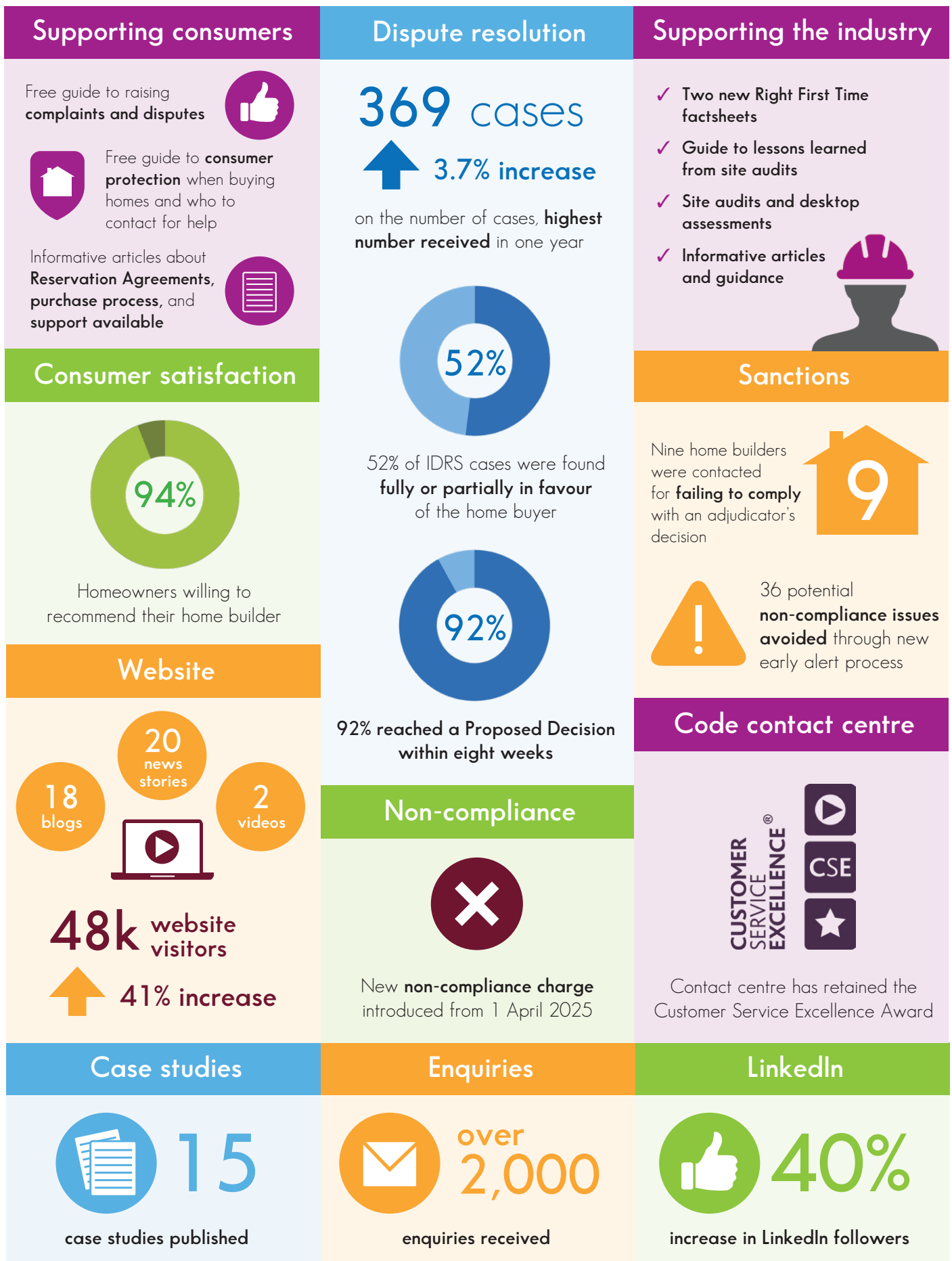
“Their [Consumer Code for Home Builders] Board should be applauded for their exceptional leadership”

*CTSI Approved Code Scheme  
Audit of the Consumer Code  
for Home Builder, Nov 2024*

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# Annual Report at a glance





# Who we are and what we do

**The Consumer Code for Home Builders (“the Code”) provides additional protection for home buyers from the moment they reserve their new-build home until two years after legal completion. It makes the new-build home buying process fairer and more transparent for consumers, while helping the industry improve quality and customer service.**

The Code sets out mandatory requirements and principles which home builders must comply with in the marketing and selling of new-build homes and in their handling of after-sales customer service. This includes ensuring buyers receive clear information about the home on which to make an informed decision; no aggressive selling tactics; dealing with snags as well as rectifying defective, faulty or incomplete works in the home during the two years after legal completion and having a process and adhering to it for dealing with any complaints.

While all new homes codes of practice are voluntary from a legislative perspective, it is mandatory for builders operating under most warranty schemes as a condition of cover, meaning the vast majority of consumers are protected by a code of practice and redress scheme such as the Consumer Code for Home Builders.

The Code applies to approximately 10,000 home builders registered with the UK’s main new home warranty bodies: NHBC; Premier Guarantee; LABC Warranty and Checkmate policies sold by Lockton.<sup>1</sup>

It was originally developed in 2010 to provide additional consumer protection for new home buyers, and has been continuously reviewed and updated to ensure it remains fit for purpose and provides quality support for home buyers across the UK. It is now in its fifth edition.

The Consumer Code for Home Builders is independently chaired and led by the Board made up of representatives from consumer and industry organisations as well as independent specialists.

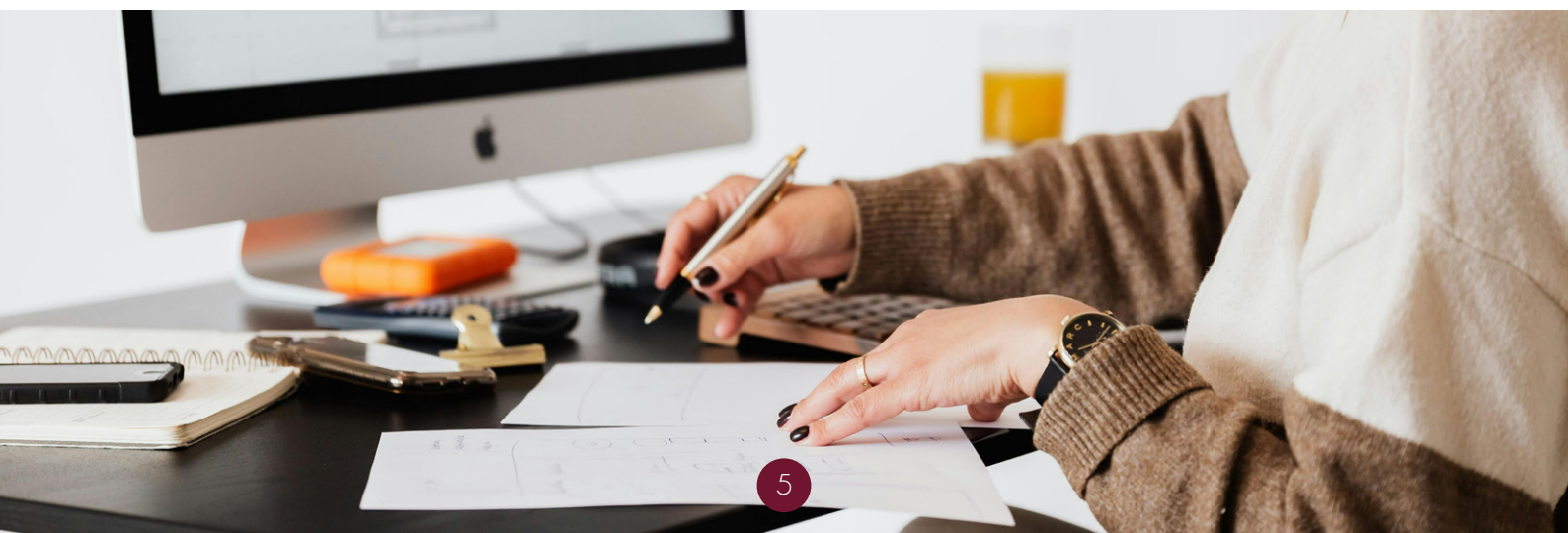
If a builder is found to be in serious breach of the Code, sanctions are available through the Code’s Board, working with the Home Warranty Bodies. These include:

- removal from the relevant Home Warranty Bodies’ register, and
- exclusion from all registers run by other Home Warranty Bodies that take part in the Code Scheme.

These sanctions can seriously compromise a builder’s ability to sell the home and so are not taken lightly but conversely, encourages Code compliance as a result.

The Code is underpinned by an Independent Dispute Resolution Scheme (IDRS) operated through CEDR Ltd who are approved by the Chartered Trading Standards Institute as the ‘competent authority’ acting on behalf of the Secretary of State for dealing with Disputes ([see the Independent Dispute Resolution Scheme section for details](#)).

<sup>1</sup> Excludes homes that at the time of reservation by the first buyer are covered by the New Homes Quality Board Code (NHQC). Builders operating under the NHQC must still comply with Code requirements for new homes reserved prior to activation with the NHQC.



# Purpose of the Code

The Code gives protection and rights to purchasers of thousands of new homes. It requires that new home buyers are treated fairly and are fully informed about their purchase, and supported before and after they sign the contract.

The aim of the Code is for all buyers:

- to be treated fairly by the builder (and their agent)
- to understand the builder's legal status and identity as a company, so the buyer understands who they have bought their new home from
- to be given clear and reliable information on which to make informed decisions about purchasing a home
- to know what standards the builder must deliver for the home
- to know what service levels to expect from the builder (and their agent)
- to receive clear advice about the main aspects of the home that the buyer will need to maintain
- to know how to access timely arrangements for resolving disputes if they are dissatisfied
- who may have a vulnerability to be identified and given suitable support to help them make decisions.

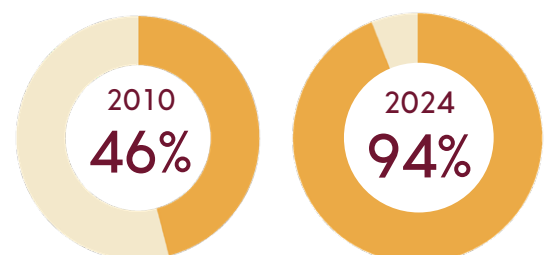
The Code reinforces best practice among home builders to encourage a consistently high level of information and customer service throughout the UK and to provide a more consistent approach to consumer protection across the new build marketplace.

## We do this by:

- Setting and monitoring customer service standards
- Educating and guiding builders and other stakeholders
- Providing a fair and independent dispute resolution service, which is free for home buyers to use, if things go wrong
- Working with our supporting home warranty bodies to implement appropriate sanctions against builders who fail to comply with the Code

It builds on successful efforts already made by the industry to improve consumer satisfaction in recent years with the principles of the Code having been firmly adopted and embedded into the processes of many home builders, raising the standard of service and support provided to home buyers. Consumer confidence in home builders in 2010 was relatively low, with only 46% of homeowners willing to recommend their home builder, but that figure now stands at 94%.<sup>2</sup>

Homeowners willing to recommend their home builder



<sup>2</sup> <https://www.hbf.co.uk/policy/css-star-awards/>

# Advocacy

In addition to our core activity, we play a broader role, both in building awareness and strengthening consumer protection and redress among the new homes marketplace as a whole, and in supporting other industries and organisations.

This year we have worked with government, other code bodies and the media to address misunderstandings about the protection available for new home buyers and the actions most likely to drive up standards. This includes:

- Responding to the Competition and Markets Authority's report into the housing market, and government's subsequent response, raising concerns that their recommendations could reduce the existing levels of protection and fail to tackle the build quality issues that typically cause the biggest concerns for buyers. Through stakeholder engagement and publicity, we have encouraged policymakers to look at aspects such as warranty protection so that consumers benefit from consistently high standards.
- Proactively working with other new homes Code bodies to consider how we can collaborate effectively to maximise support for consumers and minimise confusion.
- Sharing knowledge and expertise with the Shared Ownership Council as they developed and consulted on their own Code of Practice.

Beyond housing, we have also been instrumental in helping CTSI strengthen its Approved Code Scheme. Our CEO has joined the Approved Code Scheme Panel and regularly contributes insight and challenge to support future developments for the scheme. We also actively supported the promotion of the Approved Code Scheme's new branding and website which serves as a central source of information for consumers. We have also supported other organisations seeking accreditation through the Approved Code Scheme.



Our broader work to support the new homes industry and other codes of practice was highlighted in our more recent CTSI Approved Code Scheme Audit:

"Their altruistic and collaborative approach has meant that the whole sector has benefitted from their knowledge, experience and lessons learnt. This has led to a high level of consistency across the new homes sector."

*Independent Auditor*



# Governance

The Code is operated by the Board of Directors, assisted by the Code's Chief Executive. The Board is informed and guided by the Advisory Forum.

Collectively, these individuals bring a wealth of consumer protection, legal and industry expertise. This year we began a series of 'Spotlight' interviews to share this expertise, some of which are linked to below.

## Board members



**Noel Hunter, OBE**

*Chair of the Board, Fellow, Vice President and former Chair of the Board of the Chartered Trading Standards Institute and Chair of the British Hallmarking Council.*



Our first [Spotlight featured Noel](#), about his background including two pivotal moments in his career, and why he has remained committed to the Code since its inception in 2010.



**Ron Gainsford OBE,**

*Chair of the Advisory Forum, Vice President of the Chartered Trading Standards Institute and Chair of the Motor Ombudsman*



Ron has a wealth of consumer protection experience having led the Chartered Trading Standards Institute (CTSI) as Chief Executive for eleven years. [Ron's spotlight explains](#) why the advisory forum is so important for the Code.



**Kim Carter,**

*Claims Senior Outcomes Manager NHBC*



In her role representing NHBC, [Kim's spotlight covers](#) her insights on the most important elements of good customer service when selling new homes as well as the one area she would encourage builders to put more time into getting right first time.



**Craig Ross,**

*Marketing Director MD Insurance Services Ltd*



Craig is a Chartered Insurer and Associate Director of MD Group which includes LABC Warranty and Premier Guarantee. In his [Spotlight](#), [Craig explains](#) the role of warranty providers in consumer protection and how the Code adds value to the industry.



**Claire Whyley,**

*Independent Consumer Representative*



Claire joined the Code Board as an independent consumer expert. In her [Spotlight](#), [Claire shares](#) her experience to highlight what she feels are the biggest challenges for consumers, and the importance of plugging gaps in protection for those buying homes through shared ownership.



**Frances Harrison,**

*Chair of the Disciplinary and Sanctions Panel and Vice Chair of Brighton & Hove's Citizens Advice*



Frances brings consumer insight and expertise to the Board. In her [Spotlight](#), [Frances explains](#) the importance of codes of practice in protecting consumers and the impact the DSP has had.



**Philip Hogg**

*Independent Industry Representative (from 1 May 2024)*



**Janine Armstrong,**

*Business Unit Head, Lockton Companies LLP (until 1 August 2024)*



**Carol Brady MBE**, is the Code's Chief Executive and has supported the Code's Board, by bringing her extensive experience in consumer and regulatory policy since May 2014.



[Carol's Spotlight explains](#) the impact the Code has had in benefiting consumers and improving the industry in recent years.



## Advisory Forum

The Board is supported by an Advisory Forum, chaired by Ron Gainsford OBE.

The purpose of the Advisory Forum is to support the Board with its decision-making by providing advice from a range of industry and consumer experts on all matters relating to the content, use, development, practical application, operation and promotion of the Consumer Code Scheme, including the Independent Dispute Resolution Scheme.

Independent voices from organisations across the whole of the UK, who have an affiliation with the new home building industry, continue to make themselves heard and contribute through this Forum and through which changes and improvements are channelled.

In 2023/24 we strengthened the consumer voice on the Advisory Forum with the appointments of an independent consumer expert and the HomeOwners Alliance, and this year, we were delighted to welcome Teresa Perchard, from the Council for Licenced Conveyancers (CLC).

The CLC is the statutory legal regulator of professional conveyancers and probate practitioners whose input will help the Advisory Forum consider a wider range of views and challenges from across the legal sector. Teresa is Chair of the Consumer Reference Group at the Council for Licensed Conveyancers and brings over 30 years' experience of developing, implementing and influencing policy on regulation, consumer protection and consumer affairs.

The representative bodies<sup>3</sup> of the Advisory Forum are:



Ron Gainsford,  
Chair of the  
Advisory Forum

- |  |  |
|--|--|
| • National House Building Council (NHBC) (sponsoring body) | • Home Builders Federation             |
| • MDIS Insurance Services Ltd (sponsoring body)            | • Homes for Scotland                   |
| • Chartered Trading Standards Institute                    | • House Builders Association           |
| • Citizens Advice  | • Lockton Companies LLP                |
| • Construction Employers Confederation (Northern Ireland)  | • Propertymark                         |
| • Council for Licensed Conveyancers                        | • Retirement Housing Group             |
| • Federation of Master Builders                            | • The Law Society of England and Wales |
| • HomeOwners Alliance                                      | • The Law Society of Scotland          |
|  | • UK Finance                           |

### Highlights this year include:

- Helping to shape and introduce a pilot<sup>4</sup> charge which sees a new penalty for builders who do not comply with decisions made by the Code's Independent Dispute Resolution Scheme (IDRS) within the agreed timeframe (as set out in the [Scheme Rules](#)). It is designed to minimise unnecessary inconvenience to home buyers and strengthen the integrity of the Code. ([See further details in the Disciplinary and Sanctions section](#)). In keeping with the Code's existing policy to publish the names of builders that have been subject to sanctions for non-compliance with the Code, the Advisory Forum felt it was also important for the Code to reserve the right to publish the names of those builders who fail to honour an adjudicator's award to protect home buyers and the integrity of the Code Scheme.
- Providing a platform for the Shared Ownership Council to share and consult on their proposed new Code of Practice<sup>5</sup>, which is considered much needed in the affordable homes sector. While recognising the need to not add complexity to the market, the Shared Ownership Council sought feedback on what parts of their proposed Code the Advisory Forum felt may not work in practice; how they might look to get service charges estimated and advised to buyers up front, and how well the communications are currently working. The feedback was invaluable, coming at a time when concerns had been highlighted about the visibility of service charges, security of tenure and the imbalance of power and the lack of control over costs for consumers.

<sup>3</sup> As at April 2025

<sup>4</sup> The 12 month pilot runs from 1 April 2025

<sup>5</sup> The pilot of the Shared Ownership Code took place between December 2024 and March 2025

## Disciplinary and Sanctions Panel

Frances Harrison chairs the Code's Disciplinary and Sanctions Panel (DSP) which reports to the Board on matters of compliance with the Code.



Its purpose is to consider what action, if any, needs to be taken in relation to driving up performance and compliance with the Code, either across the industry, or in relation to individual home builders (see sections in this report on [Compliance Monitoring](#) and our [Independent Dispute Resolution Scheme](#)).

During the year, the DSP:

- Reviewed all the decisions which had been through the Independent Dispute Resolution Scheme (IDRS)
- Considered any failure (or persistence in failing), by a home builder to comply with the rules of the IDRS and in particular, the failure to comply with an adjudicator's decision
- Made recommendations to the Code's Advisory Forum and Code's Board on the introduction of a non-compliance charge for builders failing to comply with an adjudicator's decision ([see below](#))
- Implemented lessons learned, through our Right First Time factsheets, to the industry from the findings of our IDRS ([see below](#))
- Recommended that an early intervention process be set up with CEDR to notify the Code Secretariat of potential matters of non-compliance sooner in the process enabling the Code and/or the home warranty bodies to step to bring about compliance
- Reviewed the findings of the compliance monitoring activity, particularly where non-compliance with the Code was identified
- Considered whether there was any persistent non-compliance in failing to meet the Code requirements that had been brought to the attention of the home builder and rectification previously sought but not implemented
- Implemented feedback to individual home builders, and the wider industry, on the findings from the compliance and monitoring activity to help drive up customer service standards.



On the relatively few occasions where a home builder fails to comply with an adjudicator's decision, the builder is reminded of its obligations through the disciplinary process, including that the supporting home warranty bodies could apply appropriate sanctions.

Such sanctions can include the removal from a home warranty body's register and where this occurs, the Code's Scheme Rules ensure that those home builders are also removed from the registers of all the Code's supporting home warranty bodies. This is the most serious of sanctions that may be applied, given that it can affect a home builder's ability to trade, so such a decision is not taken lightly. Given the seriousness of the sanction, most builders do comply.

Other recommendations the DSP can make include:

requiring the home builder's staff, who have contact with home buyers, to be trained on their obligations under the Code

withholding the issuing of certificates of insurance; suspension from the home warranty bodies' registers

referral to local authority Trading Standards Departments for contravention of any Consumer Protection Regulations

Further, for those builders who may argue or fail to pay the fees due to the administrators of the IDRS in a timely manner, and in line with the Code's Rules, the DSP can recommend that the supporting home warranty provider, with whom the home builder is registered, pays the fee and then claims reimbursement from the home builder with interest which is calculated at 5% above the Bank of England base rate.

## Introduction of a non-compliance charge

This year the DSP was particularly struck by the feedback received from home buyers in relation to the additional inconvenience they are caused when a builder fails to honour an adjudicator's award in a timely manner. In most cases, builders instructed by an adjudicator to take actions to resolve a dispute, do so within the required 20 working days, or agree an alternative timeframe with the homebuyer where required. However, some builders fail to comply with the adjudicator's decision in a timely manner, causing further frustration and inconvenience for home buyers.

Buyers suggested to deter failure and to recognise the additional inconvenience caused, there ought to be some sort of "penalty" against the builder and which would prevent yet further duress for them. While the role of the adjudicator is not to "punish" a builder, and instead is to put the home buyer back in a position they would have been in if there had not been a breach of the Code, the DSP felt the concerns raised were not without merit. The DSP sought the views of the Advisory Forum on whether a buyer's additional upset and inconvenience caused by a builder's failure to comply with the Scheme Rules should be recognised and if so, how and what should be applied. With this input, and following detailed discussions with CEDR, we announced in February 2025 the pilot of a 'Total Non-Compliance Inconvenience Charge' which would take effect from 1 April 2025.



Buyers suggested to deter failure and to recognise the additional inconvenience caused, there ought to be some sort of "penalty" against the builder

The 'Total Non-Compliance Inconvenience Charge' has been co-designed to be firm and fair.

Key elements are:

- An additional inconvenience charge of £5 per calendar day for every day a builder does not comply beyond the original deadline in recognition of the additional inconvenience caused to the home buyer.
- The adjudicator remains wholly responsible for deciding whether the builder has complied, and the charge will continue until the adjudicator determines their decision has been implemented.
- Safeguards have been built into the updated rules so that builders are not penalised for non-compliance in cases where home buyers may prevent access to rectify issues and with any award that an adjudicator may direct, builders are only required to implement the outcome where the decision has been accepted by the home buyer.
- CEDR will continue to inform the Code of any builders failing to comply with adjudicators' awards and, at the suggestion of the Advisory Forum, the Code has reserved the right to publish the names of those builders to protect home buyers and the integrity of the Code Scheme. This is in keeping with the Code's existing policy to publish the names of builders that have been subject to sanctions for non-compliance.

"the Code and its industry partners are showing strong leadership by putting further weight behind compliance with this alternative dispute resolution scheme to benefit consumers."

John Munton, Director of Dispute Resolution Services, Centre for Effective Dispute Resolution

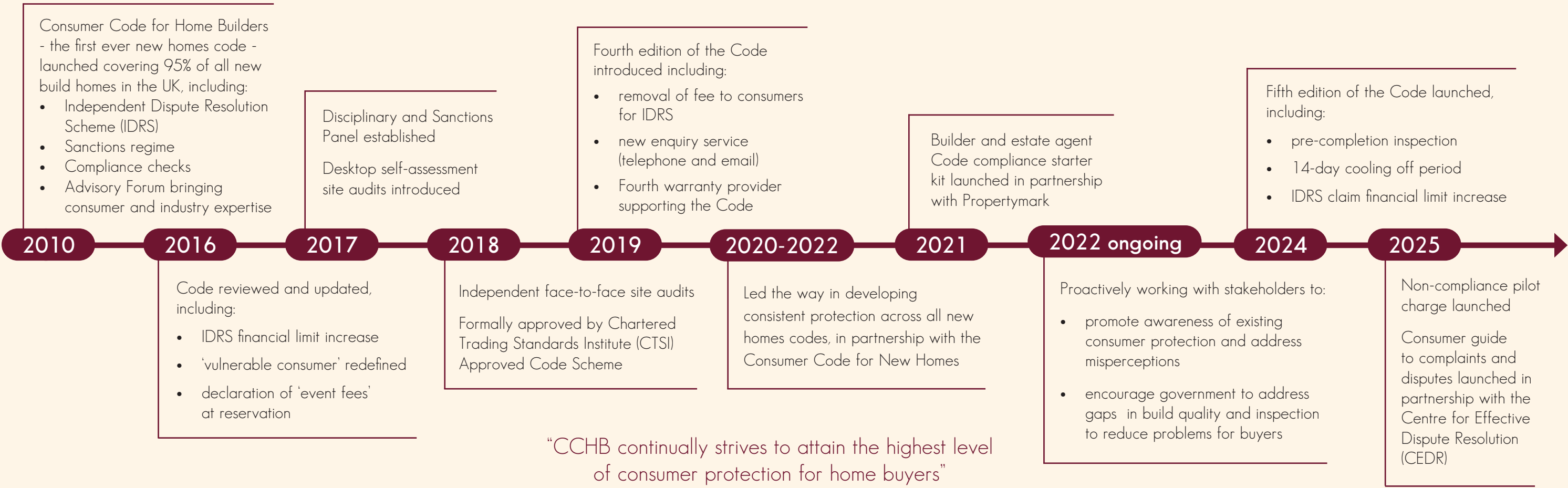




# Consumer Code celebrates 15 years



The Consumer Code for Home Builders was launched in 2010 to improve service standards in the buying and selling of new-build homes. Here's a quick look at some of our milestones and achievements along the way.



“CCHB continually strives to attain the highest level of consumer protection for home buyers”

CTSI Approved Code Scheme Audit, Nov 2024

## Supporting Consumers

**10,000+**

10,000+ builders required to comply with the Code

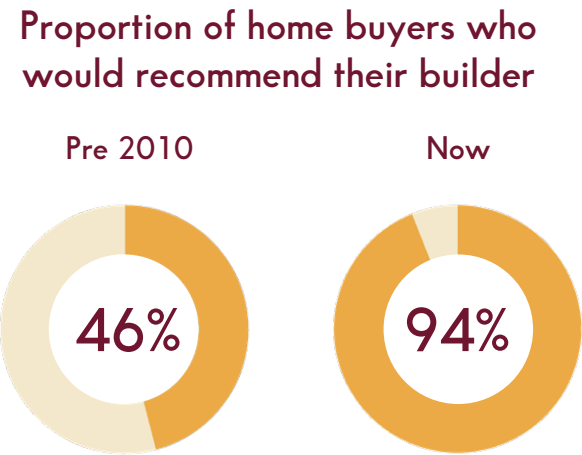
**2,000+**

Over 2,000 enquiries now received annually

**1,800+**

Over 1,800 claims handled by our IDRS

Majority consumer representation on Code Board



## Helping the industry improve

Free on-line customer service training for developers, solicitors and estate agents

Over 20,000 individuals completed online training. Thousands more trained using our 'Train the Trainer' pack.

Over six years as CTSI Approved Code

Robust sanctions applied to tackle persistent non-compliance

Strengthening compliance

4,000 compliance activities including mystery shopping, desktop audits, site visits and lessons learned resources



# Supporting Consumers

Supporting consumers is the heart of our purpose and drives our activity. Within that, there are specific initiatives we do to support consumers, either by strengthening our Code or by providing resources and information to support new build home buyers.

## Tackling non-compliance

Following feedback from consumers, we have developed a new 'Total Non-Compliance Inconvenience Charge' which was launched in February and came into effect on 1 April 2025. The charge is levied against builders who fail to comply with an adjudicator's decision within the agreed timescale. The £5 daily charge accrues until the adjudicator is satisfied the decision has been complied with, and the money is paid to the home buyer in recognition of the additional inconvenience caused ([see the Disciplinary and Sanctions Panel section for details](#)).

## Resources

### Understanding complaints and disputes

In partnership with the Centre for Effective Dispute Resolution, we developed a [complaints pack](#)<sup>6</sup> for buyers which contains the information they need to help raise complaints with builders and/or disputes via the Code's Independent Dispute Resolution Scheme (IDRS).



The complaints pack describes the different sources of support available for new-build home buyers, and links to our consumer protection overview which also covers wider support for purchasers of second-hand homes and services related to home buying.

### Consumer protection overview

The housing market is complex. Within the new build market there are several codes and sources of support, and this expands further when you include second-hand homes. To make it easier for consumers to understand and navigate the support available, we produced a downloadable [consumer protection overview](#), complete with useful numbers covering most sources of buyer support.

## Blogs

Regular, topical blogs are one of the main ways we support consumers. We look at common issues and provide useful tips to help buyers throughout their purchase journey, as well as early occupation. Regularly posting new content helps ensure our website is picked up in searches, enhancing opportunities for buyers to find out about the Code. This year's blogs are summarised below:

<sup>6</sup> Launched on 1 April 2025

### Reservation Agreements – what home buyers need to know

Signing a Reservation Agreement is the first formal step toward buying a brand new home and marks the start of the protection provided by the Code. Under the revised Code (Fifth Edition) buyers have a 14-day cooling off period during which they can change their mind and receive a full refund. This blog explains the minimum [information that the reservation agreement should include](#), useful questions for buyers, and what happens if they cancel after 14 days.

### Who does what when it comes to consumer protection for new build homes?

We set out the [different types of protection](#) that apply to new home buyers, what their role is and how they are overseen including codes of practice, home warranty schemes, alternative dispute resolution, conveyancing services and legal action. The blog explains who is responsible for what and the various redress schemes available.

### Understanding your new property purchase

Builders covered by the Code must provide buyers with clear information covering all elements that may affect their purchasing decision. Recognising that what may be obvious to someone working in the industry may be less clear to those who don't buy homes very often, we provided some pointers to [help home buyers understand what to expect](#) during the purchase process and some important things to clarify along the way.

### How do home builder codes of practice protect your rights?

Virtually all new homes have a ten-year warranty which helps to ensure the home is built to a high standard and protects against structural faults or quality issues that may arise after occupation. However there is still a need for codes of practice to protect buyers and ensure they are properly supported throughout the sale process. This is achieved by setting service standards that builders and their sales agents must adhere to, which we explained in this [article](#).

### Nine essential steps for new home buyers

Whilst buying a new home is exciting, it's important that buyers do not lose track of the important, albeit more mundane aspects of the purchase, to ensure they understand what to expect and prevent any unwanted surprises. Our suggested [nine steps](#) included the type of information the buyer should receive and when, disclosure of any additional costs that may be involved, why they need to understand the terms of the Home Warranty Cover and the importance of seeing plans and brochures, particularly where a home is still under construction.

### Buying a new build home? Discover what support is available

Homes are built to strict standards and must meet building control regulations before they can be sold. But there are many different aspects to a new build home – not all of which can be fully controlled – thereby leading to potential teething troubles, some of which may not become apparent until after the home buyer moves in. We explained some of the common issues that can occur with new homes as well as the [different sources of support available](#).

### What is an Independent Dispute Resolution Scheme (IDRS)?

Where issues are identified under the Code, buyers can use the Code's dispute resolution scheme to pursue their complaint. The Code's IDRS is fully independent and run by award-winning dispute resolution experts, CEDR Ltd. Our blog explains [how dispute resolution works](#), what the process involves and what happens if a builder fails to honour an award made against them.

## Handling enquiries

Our enquiries team dealt with over 2,000 contacts for the calendar year 2024. The Code secretariat dealt with a further 58 enquiries, which were predominantly from builders asking about the Code's on-line e-learning content and the free Train the Trainer programme.

Our supporting home warranty bodies also provided information on the Code to over 901 policyholders. In those instances where application forms are sent out for a home buyer to make a complaint to the Code's Independent Dispute Resolution Scheme, the home warranty body also writes to the home builder advising them of the home buyer's contact and encouraging them to resolve the matter with the home buyer without the need for an Adjudicator to decide the case.



Overall we have seen a decrease in the number of contacts which likely reflects changes in the new homes codes marketplace which has seen some builders join a different scheme.

## Contact centre

Our contact centre has retained the Customer Service Excellence Award continuously since 2014. This is a trademark of the Cabinet Office and is awarded to organisations that show a genuine commitment to customer service, including continuous learning and improvement.

The Customer Service Excellence (CSE) Award focuses on the areas that research shows consumers value the most, including delivery, timeliness, information, professionalism and staff attitude. There is also emphasis placed on developing customer insight, understanding the user's experience and robust measurement of service satisfaction.



Working with an established and independent contact centre, the team offers guidance to consumers and home builders, providing help with general queries about what the Code covers and how its Requirements apply in the purchasing process and after sales service.

Our telephone helpline provides an easy way for people to get in touch if they have concerns - whether that is pre-contract, exchange of contract or during occupation.

For those that prefer to email us, our enquiry form on our contacts page makes it simple to do so. All emails are answered within our target of two working days.

The Code continues to be committed to providing protection and rights to new-build home buyers and while the helpline team cannot advise consumers on Code breaches or individual cases, it can advise on how to raise a complaint through the Code's Independent Dispute Resolution Scheme.

The launch of our new digital [complaints and disputes pack](#) is designed to make it easier for home buyers to raise issues effectively, describes the different sources of support available for new-build home buyers, and links to our [consumer protection overview](#) which covers wider support for second hand homes and services related to home buying.







# Supporting the industry

Although our principal role is to provide protection and redress for consumers, the best outcome is where consumers do not need the Code's support because they've experienced good customer service and are happy with their home. We invest in creating resources, guidance and informative content to help builders get things right for consumers throughout the process so that fewer people are faced with the inconvenience of making complaints or raising disputes.

## Resources and guidance

We produce a series of free resources for builders to help them comply with the code and improve their approach to customer service. These include regular fact sheets and downloads to help builders learn from past complaints and site audits.

### Right First Time: Improving complaints handling

Complaints handling is consistently one of the most common causes of disputes raised through the Code's Independent Dispute Resolution Scheme (IDRS). Yet handling complaints effectively can improve a buyer's experience and enhance a builder's reputation.

We launched a new 'Right First Time' fact sheet on [handling customer complaints](#) which offers builders tips on making the process work well, including:

- Being open about their procedures for handling complaints and sticking to the promises they set out.
- Taking time to acknowledge and understand each complaint, setting out what they do and don't agree with, and why.
- Explaining to their buyers if further investigation work is needed, including timescales for a response.
- Making sure any contractors used by a builder are aware of the standards expected of them when liaising with customers and completing remedial works on a builder's behalf.



### Right First Time: Making information easy to understand

Some IDRS cases have arisen due to misunderstandings caused partly by information not being sufficiently clear for consumers. Our '[making information easy to understand](#)' fact sheet helps builders consider how to share information clearly, including:

- Writing in plain English and avoiding jargon
- Checking buyers have understood what they've been told and inviting questions
- Interpreting diagrams and clearly explaining aspects such as gradients that may not be immediately obvious from a plan



### Lessons learned from site audits

Our annual [summary of site audit feedback](#) showcases examples of best practice as well as highlighting common compliance gaps. The aim is to proactively help all builders strengthen their customer service, not just those that have been through an audit.

## Blogs

We supplement our downloadable resources with regular, timely blogs picking up on key issues and trends that can help builders improve their customer service, which are summarised below:

### How promoting Code compliance can boost your marketing

Buyers should feel confident that they will receive a good service from their builder and that help is available if they need it. Builders who follow the Code compliance guidance are more likely to provide a good customer experience but there's a difference between complying with the requirements and actively embracing excellent customer service. In this blog we set out some suggestions to help builders [promote their commitment to the Code](#) including full transparency around the reservation process, ensuring staff are fully and regularly trained and suggestions on using their website to showcase their support.

### Pre-purchase information – how much is enough?

In this blog we explored [how much information](#) builders need to provide buyers with, including new requirements under the revised Code (Fifth Edition). This includes details of the contents included in the price, the property specification and details of any facilities or services that may not transfer to the buyer on completion.

### What is self-regulation and how does it help consumers?

We interviewed Sue Redding, Policy & Campaigns Consultant at the Chartered Trading Standards Institute (CTSI) about [how self-regulation works](#) and the processes in place to strengthen protection for consumers. She explained how consumer codes facilitate robust self-regulation to promote consumer interests and raise standards through the principles of effective customer service and protection, usually setting common standards that go above and beyond consumer law obligations. Codes also offer alternatives to enforcement, reducing reliance on costly and resource-intensive legal or judicial routes to achieving redress.

### Are you using data to help manage defects?

Snagging is a common cause of frustration for new-build home buyers with over 90% <sup>7</sup> of new homeowners reporting snags or defects with their home after moving in.

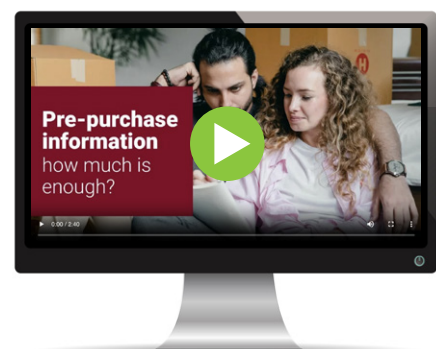
Defect management software providers, Clixifx, shared insights into the numbers and types of defects across different development schemes and explained [how data helps builders plan and manage their snagging](#) and response process. We explained how developers can resolve defects before buyers are aware of a potential problem and highlighted the Code's requirements regarding after-sales and complaints handling.

## Video Updates

We also produced two overview videos to support our blogs for the industry on providing sufficient pre-purchase information and promoting their compliance with the code.

[How promoting code compliance can boost your marketing](#)

[Pre-purchase information – how much is enough?](#)



<sup>7</sup> [1] <https://www.hbf.co.uk/policy/customer-satisfaction-survey/results/>

# Code Compliance and Monitoring

We monitor compliance regularly to encourage builders to adopt and uphold Code requirements and enable the Code's Board to check how well the Code is being applied, and whether it needs to be amended or updated.

Our targeted auditing regime includes:

- Desktop audits via the delivery and return of self-assessment forms
- Site visits to areas across the UK where new homes are being offered for sale, including the offices of estate agents
- Assessment of all complaints and decisions that have been made through the Code's Independent Dispute Resolution Scheme
- Assessment of annual returns or reports from builders
- Reviews and assessments of customer satisfaction feedback and complaints
- Providing training to home builders

The outcome of the monitoring is considered by the Code's independent Disciplinary and Sanctions Panel who decide whether any further action needs to be taken to improve compliance (see also the section on the [Disciplinary and Sanctions Panel](#)).

## Self-Assessment

Given the size of the industry, self-assessment is part of our auditing regime and survey forms are sent each month to a cross section of home builders, ranging from large to small across the UK, ensuring those who build within Scotland, Wales and Northern Ireland are included.

In the main, the responses received indicated that medium to large size home builders were aware of the Code and had processes and systems in place to comply with its requirements. However, smaller home builders were less likely to be aware of the Code and therefore found the self-assessment process helpful in terms of raising awareness of what they needed to do to comply.

The self-assessment forms provide useful links to material available on our website to help builders comply if they are falling short in any particular area. Examples include our training material, reservation agreement template, compliance starter pack and compliance checklist.

"The process was really useful for revisiting our existing practices".

The Code's Disciplinary and Sanctions Panel reviews all responses at its meetings and considers what action, if any, needs to be taken. This may include a more focused audit, including a site visit if necessary.

## Site Visits

Independent site audits are an important part of our compliance work and are one of the ways we work with the industry to help ensure the Code is being applied correctly and that new home buyers receive a good service when purchasing their home.

Site audits are undertaken by Chartered Trading Standards professionals (through the Chartered Trading Standards Institute (CTSI)) and complement existing controls already in place – such as reviewing member complaints, self-assessment and monitoring undertaken by our home warranty bodies (which includes both financial and technical checks).

In 2024/25, we continued to undertake a blend of both face-to-face and virtual visits, meaning audits are conducted across the whole of the UK, as travel (and resources) are not a barrier.

Most of the site visits were pre-planned and designed to support compliance, with auditors reviewing sales materials such as websites and brochures in advance to gain a good understanding of the likely early consumer experience. However, where the auditor has felt it appropriate, the audit may be conducted unannounced so they can assess how the builder engages with potential buyers without preparation for the audit. On the occasions where this has happened, the auditor has found the sales advisors to be very knowledgeable about the Code and engaging throughout the process.

The principle behind the audits is not about catching builders out but to promote proactive best practice. Home builders continually tell us how useful they find the audits as they provide an independent view of current strengths and identify any gaps they need to address and which could lead to non-compliance. The value of the audits is recognised by some builders who have requested specific sites are visited so an independent view of compliance can be obtained.

The auditors continue to cite examples of good practice and have evidenced some builders particularly supporting customers with a vulnerability. The comments we continue to receive from builders demonstrates the value they place on the work undertaken:

“Could I just place on record that the Audit has made a real difference to me and the team and specifically our ongoing efforts to strive for the very best of customer service”.

“Many thanks for your feedback re the recent audits at [site] and [site], it's always good to get positive feedback”.

“I think it came to light after the audit that we weren't sending out the updated brochure for [site], I can only apologise for this error and confirm that this has already been rectified”.

“Thanks again for the time to audit our developments and provide the report to us highlighting the areas for improvement. We are keen to ensure we are fully compliant so any help/guidance that can be provided would be greatly appreciated”.



One builder had eight senior officials present for the audit who were well-prepared, using the Code's compliance checklist. The builder had already identified that their complaints policy was not available on their website (as required by the Code) and there was no written record or outstanding actions on purchases. In both instances, the builder had put a plan in place to rectify the omissions demonstrating the benefit of the approach taken by the auditing team.

We continue to provide all home builders with individual feedback from the site visits. Areas of good practice are highlighted, as well as any potential non-compliance with the Code, which builders are expected to address.

An overview of the Code's audits for the year where non-compliance was found is tabled below:

Code Requirement	Context of non-compliance
Making the Code Available	The Code logo may not have been available in on-line brochures and/or not visible on the home page of the builder's website
Training of Customer Service Staff	Nearly all staff were knowledgeable about the Code albeit could not evidence they had undertaken the training and/or had not refreshed it annually
Customer vulnerability	Not all staff were able to explain what made a customer vulnerable and/or what steps the builder had in place to support someone who might be vulnerable
Pre-contract information	Not all of the information as prescribed by the Code was given - this would often be the Detailed Planning Consent reference number (a new requirement in the Fifth Edition)
Reservation Agreements	Not all of the information as prescribed by the Code was given - often this would be the 14-day cancellation period, and/or details of how the buyer can include in the Contract of Sale any spoken statement that is to be relied upon and/or the scope and process for administering changes to the home (such as paint colour, design changes, specification changes)
Appointment of professional advisers	The home buyer was not always informed about any fee, commission or any other reward or advantage the builder may receive for introducing any adviser
Legal completion	<ul style="list-style-type: none"> <li>Not all home buyers were provided with the opportunity (<b>in writing</b>) to visit and carry out a Pre-Completion Inspection</li> <li>Not all builders had a complaints procedure and if they did, not all provided a copy of it to the home buyer</li> <li>Some failed to provide a statement of incomplete works, not being a part of the home, but which serve it and directly affect it albeit most referred to a "snagging list"</li> </ul>
Complaints and Disputes	While builders may have had a complaints procedure this either may not have been given to the home buyer (see above) and/or may not have been published on its website.

As with our self-assessment audits, the feedback to builders highlights the Code's "Right First Time" factsheets and provides links to resources which can help builders comply i.e. reservation agreement templates, logos/branding material and our on-line training.

# Acting on Adjudication Decisions

The Code's Disciplinary and Sanctions Panel (DSP) reviews all final decisions that have been made by an adjudicator under the Code's Independent Dispute Resolution Scheme (further details of the scheme can be found later in this report).

The Chair of the Board writes to the Chief Executive or Managing Director of each company, where a breach of the Code has been found. The letter highlights the breach and offers further guidance on compliance to prevent a re-occurrence as necessary.

Most home builders have been keen to learn lessons from the adjudications and improve their customer service where they can; many implementing changes and/or improvements to their systems as a result:

*"It was disappointing to receive the adjudicator feedback and that shortfalls were highlighted in the report, obviously we strive to deliver excellent customer service and communication to our customers, however from time to time we are let down by our subcontractors. We do share any feedback from a [warranty] claim or Consumer code resolution with all parties to ensure we do not make the mistakes again and customers are fully communicated too, and quality control checks are adhered". Builder*

*"[Builder] is committed to achieving a high standard of new home quality and service. However, we note Decision [number] and are taking action to remind teams of our processes in place to ensure a similar situation does not reoccur". Builder*

*"The .....adjudication appears to relate to the performance of our sub-contractor when attending to valid defects. We have introduced a subcontractor charter document, and we have reviewed and changed our sub-contractor T&Cs and our Defect Rectification Policy in the last few years, to ensure that our customers are treated respectfully, and that their reported defects are attended to in a professional manner. We also have a number of "live " reporting processes which allows us to track and judge performance in real time.*

*"....I would prefer to have no cases but having one with no breaches is very positive.... Receiving your letter is very helpful and thank you for taking the time to write".*

*"Many thanks for this and we will take on board the findings to help us drive improvements in the experience for our customers".*

*"Always disappointing to lose an adjudication but we do learn lessons from these and hopefully, improve".*

Even where builders may disagree with the outcome of a dispute, they nonetheless look to implement improvements within the business:

*"I still disagree with the adjudicator findings however we have added a section to our welcome letter detailing how to make a complaint".*

To help all home builders improve customer service and raise standards, we continue to share key learnings from the adjudicators' findings from the Independent Dispute Resolution Scheme and regularly update our suite of lessons learned factsheets "Right First Time" ([see the Supporting the Industry section](#)).



## Sanctions

**The Disciplinary and Sanctions Panel considers matters of non-compliance with an adjudicator's decision.**

As part of a home builder's registration with the Code's supporting home warranty bodies, they are required to comply with their Rules, the Requirements of the Code, and any directions and decisions given or made by the Independent Dispute Resolution Scheme (IDRS).

If a builder fails to comply with an adjudicator's decision, the Chair of the Board writes to them and advises that the matter will be escalated to the appropriate supporting home warranty body. If a builder is found to be in serious breach of the Code, home warranty bodies can apply a range of sanctions dependent on the relevant home warranty body's rules of registration, which are described in the [Disciplinary and Sanctions panel](#) section.

In most cases, builders do comply with the decisions from the Independent Dispute Resolution Scheme and take the required action. In some cases, however, builders have failed to comply despite repeated follow up from the IDRS administrators.

## Sanctions in 2024-25

As with the previous year, no registered home builder was removed from the register of the supporting home warranty body. However, nine home builders were contacted for failing to comply with an adjudicator's decision and asked to take immediate steps to remedy the position. Unfortunately, two of those builders subsequently went into administration.

Where appropriate, the home warranty body has been actively engaged with the home builder to bring about compliance. Such cases often relate to where an adjudicator has deemed rectification works need to be undertaken by a builder which may overlap with the cover provided under the home warranty.

The best outcome for home buyers is for a builder to comply with an adjudicator's decision. Following recommendations from the Disciplinary and Sanctions Panel, the administrators of the Code's IDRS now notify the Code Secretariat at a much earlier point in the process so that speedier engagement with the builder can take place, reducing delays and further inconvenience to the home buyer. As a result of this process, there were 36 occasions whereby potential non-compliance issues were averted having been escalated to the builder leading to compliance.

Failures to comply with an adjudicator's decision can impact confidence in the IDRS and as such, any non-compliance is taken very seriously by both the Code's Disciplinary and Sanctions Panel and the Code's supporting home warranty bodies. Further steps have been introduced for the 2025/26 financial year which will add a financial penalty on builders who do not comply with adjudicator decisions within the agreed timescale.



## Customer Satisfaction

According to latest research, customer satisfaction scores reveal that 94% of new build home buyers would recommend their builder to a friend. The latest [annual Home Builders Federation \(HBF\) National New Homes Customer Satisfaction Survey](#) (published in March 2025) indicates that delivering high levels of customer service remains a high priority for builders.

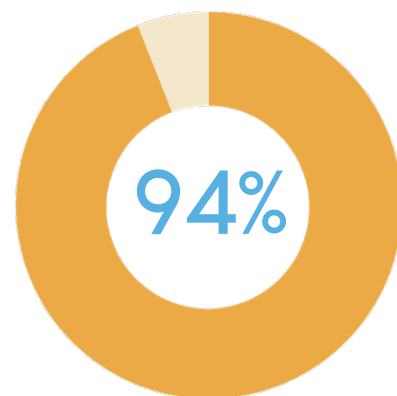
The results cover the period from October 2023 to September 2024 and are informed by 39,000 responses. In total, just under 69,000 questionnaires were sent out, with a valid completion rate of 57%; an extremely strong response rate for a mixed methodology survey.

The 2025 survey and star rating results show that more than 9 out of 10 of new build home buyers would 'recommend their builder to a friend'. The scores represent a 4% lift on last year and is the fifth year in a row that this score has been 90% or above.

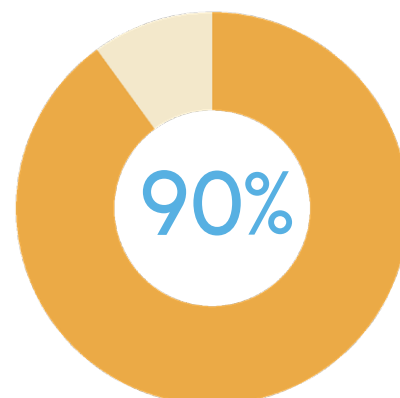
The survey was launched some 20 years ago and serves as a valuable barometer for quality and customer care, driving improvements across the industry while helping consumers make informed decisions.

Elsewhere, the survey shows that more than 90% of homeowners are satisfied with the quality of their home, with one in five reporting fewer snags than expected - despite nearly 70% of respondents having never previously owned a new-build home.

The results show continued high levels of homeowner satisfaction with the quality of new homes and the service they receive before, during and after moving in. The full results of the survey, which we take into consideration when monitoring the effectiveness of the Code, can be viewed on the [HBF website](#).



**94% would recommend their home builder to a friend**



**90% were happy with the quality of their home**



# Independent Dispute Resolution Scheme

A home buyer may be able to bring a complaint through the Code's Independent Dispute Resolution Scheme where they believe they have not:

- been treated fairly
- been given information on what levels of service to expect
- been fully informed about their purchase and their consumer rights before and after they move in.

## If things go wrong

Under the Code, home builders must have, and keep to, a system and procedures for receiving, handling and resolving buyer's complaints and disputes.

If a buyer has followed the builder's complaints process but is not happy with the response from their builder, they can contact their new home warranty provider to help resolve the issue.

The home warranty provider will deal with any issues that might fall under the home warranty policy and/or offer support through their own dispute resolution service. Where the dispute relates to a potential breach of the Code's requirements, buyers can bring a claim through the Code's Independent Dispute Resolution Scheme (IDRS).

The IDRS is run entirely independently of the Code by the Centre for Effective Dispute Resolution (CEDR Ltd). CEDR Ltd is approved by the Chartered Trading Standards Institute as the 'competent authority' acting on behalf of the Secretary of State for dealing with Disputes that are raised with the home builder from the Reservation date until two years after the date of Legal Completion.



The dispute will be considered by an adjudicator who will determine if the home buyer has been disadvantaged or suffered financial loss because the builder failed to comply with the Code.

Further details of the scheme and summaries of case adjudications can be found on the [Code's website](#).



## Adjudication facts and figures

Between 1 January 2024 and 31 December 2024 there were a total of 369 cases referred to the Independent Dispute Resolution Scheme (IDRS), which represents an increase of 3.7% on the number of cases referred to the scheme in 2023 and the highest number received in one year.

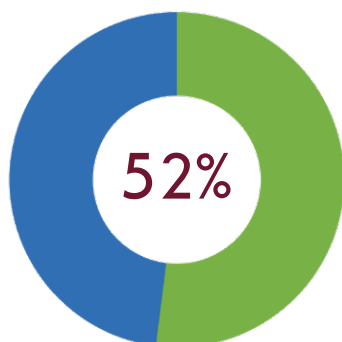
A summary of the cases for the past five years is broken down in the table below. Where an adjudicator found that there had been a breach of the Code, but that the home buyer had not proven all their claim, including the redress they were seeking, they determined the claim partially succeeded.

### Cases submitted to the Code's IDRS

	2024	2023	2022	2021	2020
Total cases received	369	356	324	307	248
Cases settled before adjudication	11 (3%)	30 (8%)	44 (14%)	39 (13%)	30 (12%)
Cases withdrawn or deemed invalid	41 (11%)	42 (12%)	33 (10%)	30 (9%)	25 (10%)
<b>Total cases that went to final decision</b>	<b>317</b>	<b>284</b>	<b>247</b>	<b>238</b>	<b>193</b>

### Outcome of cases that went to final decision

	2024	2023	2022	2021	2020
Cases found fully in favour of the Home Buyer	65 (18%)	64 (22%)	60 (24.5%)	82 (34.5%)	81 (42%)
Cases found partly in favour of the Home Buyer (ie. where not all of the Home Buyer's claims were proven or they were awarded less than they claimed)	124 (34%)	110 (39%)	92 (37.5%)	58 (24.5%)	34 (18%)
Cases found fully in favour of the Home Builder	128 (34%)	110 (39%)	95 (38%)	98 (41%)	78 (40%)



In 2024, 52% of IDRS cases were found fully or partially in favour of the home buyer

## Financial sums claimed

**In 2024, home buyers who applied to the Scheme claimed a total combined sum of £2,315,341 - an increase of 9% compared to the total amount claimed by home buyers in 2023.**

Similarly, the average sum claimed by home buyers in 2024 was £6,274.64, an increase of 5% on the average claimed in 2023, indicating buyers are continuing to seek higher financial recompense year on year.

The total amount awarded to home buyers by Adjudicators in 2024 was £104,284, a decrease of 3.5% when compared with 2023, despite the increase in decisions favouring the buyer.

Only 4.5% of the total sum claimed by home buyers was actually awarded by adjudicators in 2024, a proportion that has been decreasing year on year (5.1% in 2023, 6% in 2022 and 8% in 2021) despite the maximum amount of compensation available under the Scheme Rules increasing to £50,000 for claims made on or after 1 January 2024.

The average amount of compensation awarded by adjudicators in cases where the buyer's claim was successful in 2024 was £551.77. This is a 35% decrease on the 2023 average of £851.08, representing the lowest average award for several years. However, decisions often include remedial action that builders undertake at their own expense. In 2024, 92 remedies were carried out in addition to financial awards made to buyers.

It's important to note that our IDRS - and indeed any dispute resolution or ombudsman scheme - can only award reasonable costs to rectify the issues raised plus, where appropriate, a limited award for inconvenience. The independent adjudicator's role is to give an objective assessment of the value of a home buyer's claim based on the evidence that has been provided. Nevertheless, buyers continue to claim financial sums that far exceed losses they are able to evidence. It is therefore inevitable that the amount awarded by adjudicators is significantly lower than the amount claimed.

## Acceptance or rejection of decisions

Decisions made by adjudicators can only be accepted or rejected by the home buyer under the Scheme. Where a home buyer chooses to reject a decision, or where a home buyer fails to respond within six weeks of the decision being made, the decision has no effect whatsoever on either party. Decisions are not open for review or appeal although an adjudicator will issue a 'Proposed Decision' to both parties, in advance of any decisions becoming final, to give them the opportunity to provide any missing evidence or clarifications.

In 2024, 45% of decisions were accepted by home buyers, which is a decrease from the 48% of decisions accepted in 2023. This is in line with what we would expect given the slight drop in claims found in favour of the buyer in 2024.



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## Main issues of dispute

Given the volume of new home sales within the UK, the number of home buyers that use the Code's Independent Dispute Resolution Scheme is low. It is difficult, therefore, to undertake any meaningful analysis and draw trends and themes given the lack of statistical significance.

Of the 189 decisions in which an adjudicator found the builder to have breached the Code during 2024, most related to the Fourth Edition of the Code. The most common sections of the Fourth Edition that were found to have been breached were:

**Section 5.1:**

a total of 121 decisions (64%) identified a breach of the builder's duty to provide appropriate procedures for handling calls and complaints

**Section 4.1:**

a total of 55 decisions (29%) identified a breach of the builder's duty to provide an accessible after-sales service

**Section 2.1:**

a total of 23 decisions (12%) identified a breach of the builder's duty to provide the buyer with enough pre-purchase information to help them make a suitably informed purchasing decision

**Section 1.5:**

a total of 13 decisions (7%) identified a breach of the builder's duty to ensure that sales and advertising material is clear and truthful





## Performance statistics

At a time when the Ministry of Justice continues to report the average time for small claims to be heard is 49.8 weeks<sup>8</sup>, the importance of having a scheme that provides a speedy response to a dispute is increasingly important.

Of the 317 IDRS cases from 2024 that went to adjudication, 92% reached a Proposed Decision within eight weeks of the date on which the home buyer's application was sent to the home builder for their response. This is a striking increase from the 44% of Proposed Decisions completed within eight weeks in 2023. This substantial improvement is due to increased staffing resources and an upgraded case management system that moves cases on in the process automatically.

It should be noted that within this eight-week period, the builder has three weeks in which to prepare a response to the claim, and this can also include making one or more objections to the claim falling within the scope of the IDRS and one or more attempts at reaching a settlement prior to adjudication, all of which can extend this timeframe. Following receipt of a home builder's response, the home buyer then has a further week to provide comments on that response.

None of the cases dealt with during 2024 exceeded the statutory timeframe of 90 calendar days from the date on which the complete complaint file is received to the date on which the Adjudicator's decision is produced, which is mandated by the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015 for all consumer dispute resolution schemes in the UK.

92% reached a Proposed Decision within eight weeks - a striking increase from 44% in 2023

## Consumer feedback

Once each case is complete, home buyers are invited to provide feedback on their experience of the IDRS process. While the outcome of a decision often influences the feedback provided, home buyers have offered useful perspectives on what aspects of the process were positive and which areas could be improved.

In this reporting period, home buyers were satisfied with the quality of the adjudications, the independent role of the IDRS in listening to users, and the smooth running of the case process:

"I wish I had known about the process earlier. I am very grateful for the time the adjudicator took to review my case."

"Thank you. For the first time in this 3 year battle with the home builder, I felt listened to."

"The overall process was easy to follow."

<sup>8</sup> <https://www.gov.uk/government/statistics/civil-justice-statistics-quarterly-january-to-march-2025/>



On the other hand, some home buyers raised concerns about the complexity of the application form, a potential lack of clarity about the financial limits, and the inability to provide comments on the final decision for the adjudicator to consider:

"The initial application form was lengthy and complicated."

"The compensation you could receive was confusing, as it turned out there was a limit to the compensation we could receive ... at no point throughout the process did anyone explain this to us."

"Comments were made to the adjudicator about their draft decision, including questioning how they reached their conclusion. The final decision provided some clarity, but there was no way to comment further on this."

The information provided about the IDRS at the start of the case process, as well as the information requested in the application form, is intended to make home buyers fully aware of how the scheme works. This includes the timescales for accessing the scheme and the financial limits as well as giving guidance to ensure home buyers provide all the details about their claim and all the evidence they wish to rely on when an adjudicator makes an assessment.

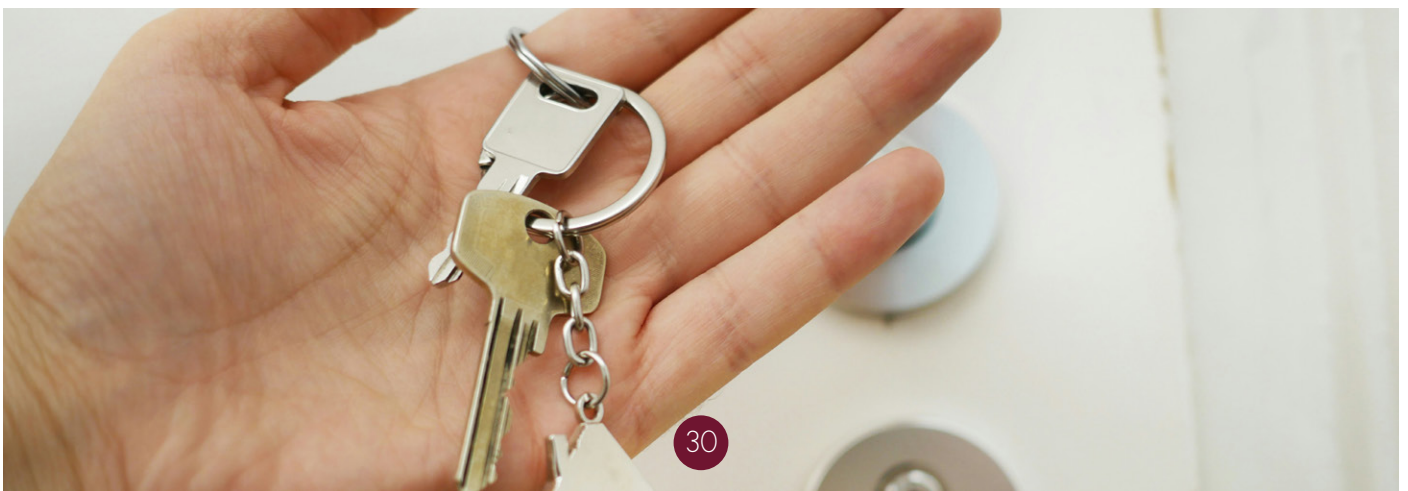
However, we recognise that it is important to strike a balance between comprehensive detail and ease of access, so this feedback will be borne in mind when we next undertake a review of the process and literature provided.

In the meantime, our new digital [complaints and disputes pack](#) has been designed in partnership with CEDR to make it easier for home buyers to raise issues effectively.

The guidance helps home buyers to better understand complaints and disputes and to make it easier for them to identify who to go to with what issues, how to escalate complaints if they are not resolved, and what information to include. This pack focuses on complaints relating to builders, snagging and breaches of the Code, but other forms of support and redress are available for other property-related issues depending on your situation.

Comments on an adjudicator's proposed decision are invited from both parties to the claim (albeit no new complaints can be introduced at this point), but in the interests of ensuring that the adjudication process has a clear end point, no further comments can be considered once a Final Decision has been issued. This is common with nearly all alternative dispute resolution schemes.

<sup>8</sup> <https://www.gov.uk/government/statistics/civil-justice-statistics-quarterly-january-to-march-2025/>.



# Communications and publicity

Our communications activity is focused on the following objectives:

- Raising awareness of the Code among new build home buyers
- Promoting and enabling compliance among builders and their agents
- Championing the critical role of codes of practice and alternative dispute resolution in protecting consumers, driving up standards and offering speedy and effective redress
- Building accurate knowledge of the new homes codes marketplace so that policymakers, builders and consumers have a clear understanding of what is in place and where the gaps are

One of the main challenges in reaching those we are most keen to help – home buyers – is the fact that people buy homes rarely, and at different stages in life. When buying a new build home, it's natural to want to focus on all the excitement that brings, rather than what could go wrong. But making people aware of the support and protection available to them is vital in reducing the risk of problems later and helping people have the information they need to make informed buying decisions. Through our proactive communications programme and partnership working with consumer bodies, we continue to raise awareness of the support available.

## Website

The Code's website: <http://www.consumercode.co.uk/> continues to be the main source of information relating to the Code. The site provides information and resources for home buyers on what the Code is and what they can expect from their builders, as well as information and resources for builders, estate agents and advisers to aid compliance.

Our News, Blogs and Videos pages are regularly updated with useful information, advice and downloads, tailored for our key audiences. Blogs provide timely, in-depth guidance on common issues for all stakeholders, whether that's helping consumers navigate the purchase process or complete pre-completion snagging, or giving builders tips and guidance on offering a great service and complying with the Code. In some cases, content is summarised in at-a-glance videos to share important information in an efficient and user-friendly manner. A summary of these is contained in the Supporting Consumers and Supporting the Industry sections.

From 1 April 2024-31 March 2025, we published 20 news stories, 18 blogs and two videos.

The information we provide on the site is kept under regular review, with new information added in response to topical issues where appropriate, and existing content updated to align with the requirements of the new Code.

During the 2024/25 year, the Code's website had 48,000 visitors equating to an average of 4,000 visitors per month, representing an increase of 41% compared with the previous year. The Code's website registered just under 200,000 page views over the 12 month period, an average of 16,566 monthly page views, again an increase of just over 24% compared with the previous year.

20 news stories  
18 blogs  
2 videos

48,000 website visitors  
200,000 page views

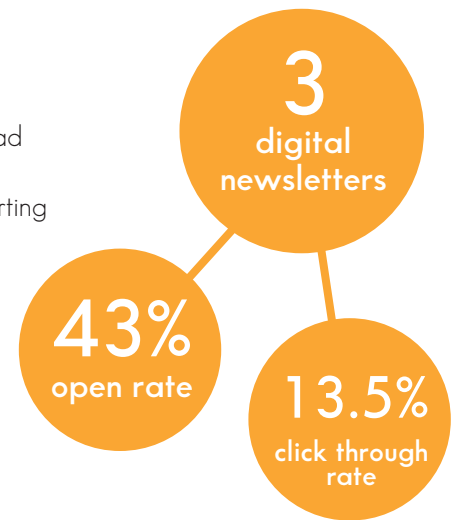


## Newsletters

We send three digital newsletters each year directly to our growing database of builders, buyers and other stakeholders. This year, across the three newsletters we had an average open rate of 43% and average click rate of 13.5%. Our newsletters are also shared with member businesses via our Advisory Forum members and our supporting home warranty bodies, published on our website and promoted via social media.

We also issued a dedicated announcement to alert builders to the forthcoming non-compliance charge ahead of implementation in April, which was opened by 48% recipients according to data from Mailchimp.

Website visitors can sign up to receive copies of our online newsletter, directly, and we have seen a 25% increase in our subscriber list over the annual report period.



## Case studies

This year saw the launch of a new [case study section](#) on our website. Although we have always provided summaries of adjudications (available from our Resources section) we wanted to make it easier for home buyers and builders to view at-a-glance a selection of successful and unsuccessful cases that have been through our Independent Dispute Resolution Scheme.

The short summaries capture the key information and draw out learning points for both buyers and builders to help both parties reduce the risk of disputes and know how best to navigate the process should they need to.



## Social media



Our presence on LinkedIn continues to strengthen and generates good engagement with industry stakeholders and new followers from key industry audiences.

Between April 24-March 25 our number of followers increased by just over 40% to 520 followers.

We've seen continued engagement with a range of industry and consumer voices supporting and interacting with our posts and key messages.



Following the withdrawal of the free analytics functionality by X (formerly Twitter) in November, and having seen a general downward trend in activity and traction on X in general, it was agreed not to upgrade to the paid analytics option and effective 31st December 2024 the Code ceased actively using X. We amended the bio to reflect this, diverting users to the Code website instead.



The Code's YouTube channel is a single source of all our video content which, like our website, is categorised by audience to make it easy for our stakeholders to find the content they need. Find the Code on YouTube [@theCode\\_CCHB](#).

We make full use of a range of communication channels to inform, assist and exchange views with a wide variety of organisations with an interest in the Code. Effective and regular communication with the industry, consumers and stakeholders remains an important element of articulating our aims, role and achievements. We also work with partners such as the Chartered Trading Standards Institute's Approved Codes Scheme to reach broader audiences via their communications channels.



# Looking ahead

The next financial year (2025-26) will see us make continued efforts to engage effectively with government and other new homes codes as plans develop for the future of consumer protection in this sector. We are particularly keen to ensure that in focusing on formalising the protection already in place and working well, the Government does not fail to address current gaps.

- Although codes of practice and redress schemes have an essential role to play in supporting home buyers, the root cause of many issues is linked to build quality and technical standards which is not within the scope of any code of practice to resolve. Technical standards and insurance protection differ between warranty providers and yet buyers are not given a choice of warranty scheme. We believe standardising minimum level warranty protection (raising the overall standard rather than lowering the current protection offered to many) would help address this and reduce build quality issues.
- We'd also like to see further investment in building inspectors, particularly given the ambitious building targets. We will continue to raise these issues with government and other stakeholders as part of our ongoing work to strengthen consumer protection.
- Closer to home, we will be working with CEDR to monitor and implement the new non-compliance charge on those rare occasions when builders do not comply with adjudicator decisions in the agreed timeframe. We will also continue to share lessons learned and guidance from compliance activities and claims so that builders can enhance customer service and reduce the likelihood of complaints.
- Most importantly, we will continue to raise awareness and support home buyers so that they know what to expect from their new home purchase and have the tools and information needed to make each step of the process easy to navigate.





## CONTACT INFORMATION

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## Who supports the code

