

CONSUMER CODE NEWS

AUTUMN 2025



Protection for new-build home buyers

Welcome

2025 marks the 15th Anniversary of the Consumer Code for Home Builders.

In contributing to both a summary of highlights across those 15 years, and our latest Annual Report, I've had the chance to reflect on the progress we have made

and the work we continue to do. I feel very proud of the milestones we have reached as a Code and the difference we have been able to make to consumers. For me, this isn't simply measured in the cases our Independent Dispute Resolution Scheme has dealt with, or the amount of money awarded. It's about the significant improvements that have been made in customer service in general, reducing the likelihood of disputes in the first place.



Buying a home should be an exciting time. Thanks in part to the commitment builders have made to our Code Scheme, together with the training, lessons learned, compliance regime and sanctions, we're seeing some great examples of customer care which is reflected in the growing satisfaction levels among home buyers. As the first Code in the sector, we've also laid the foundations for other codes of practice, meaning most home buyers now receive a consistent level of protection.

There is still work to do and opportunities to improve, which you can read more about in this newsletter. For now, I would like to take this opportunity to thank my colleagues on the Code Board, our Chief Executive, and our Advisory Forum members for their continued support and insight in improving the new-build home buying experience for consumers.

Noel Hunter OBE, Chair



Consumer Code
celebrates 15 years

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News

Consumer Code for Home Builders marks 15th Anniversary

2025 marks 15 years since the launch of the Consumer Code for Home Builders (the 'Code'). We were the first code of conduct for the new build home industry, with the aim of addressing what were low levels of customer satisfaction with new build homes across the UK. In those 15 years, the number of home buyers that would recommend their builder has risen from 46% to 94% and thousands of consumers have benefited from improved customer service standards as well as free independent redress if things go wrong.

The Code was established to provide strong protection for consumers, ensuring Code requirements would work in practice for builders of all sizes. Our Code has always been independently chaired, governed by a mix of consumer and industry representatives and regularly reviewed to ensure the Code remains fit for purpose as circumstances change.

Since launching the Code, we have:

- Handled nearly 1,800 claims via our Independent Dispute Resolution Scheme (IDRS)
- Trained thousands of builders, sales agents and conveyancers on the Code
- Conducted 4,000 compliance activities
- Introduced a telephone and email enquiry line which now handles 2,000 queries every year
- Produced several articles and free resources to help buyers and builders navigate new homes buying and selling
- Applied sanctions against builders who fail to comply with adjudicator decisions made through our IDRS, including a new daily charge for delayed compliance
- Helped to drive greater confidence in new build homes and enabled higher quality customer service standards
- Regularly reviewed and updated our Code so that it remains fit for purpose

Code Chair, Noel Hunter, said:

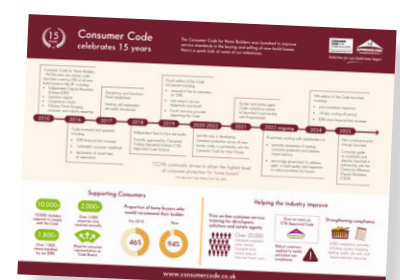
"I'm immensely proud of what the Consumer Code for Home Builders has achieved to date. We're fortunate to have an experienced and highly motivated Board and Advisory Forum which drive us to continuously improve. With this mix of consumer, legal and industry input, we've delivered stringent Code requirements which protect home buyers and support builders in delivering great service and it's great to see customer satisfaction improving as a result."

What's next?

There is still work to do to improve build quality and ensure consistently high standards of customer service. In addition to maintaining our ongoing compliance and guidance activities we are:

- Encouraging government to consider standardising minimum level warranty protection (raising the overall standard rather than lowering the current protection offered to many) to address build quality variation
- Raising awareness of the need for further investment in building inspectors, particularly considering the Government's ambitious building targets
- Monitoring the impact of our new non-compliance charge with a view to potentially making it permanent if it proves effective in reducing negative impact on buyers
- Continuing to raise awareness of the support available for home buyers so that they know what to expect from their new home purchase and have the tools and information needed to make informed decisions and navigate the process more easily.

For more details,
download our
**15-year
anniversary
timeline.**



Annual Report shows highest number of claims in a single year

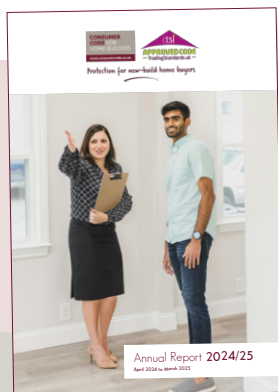
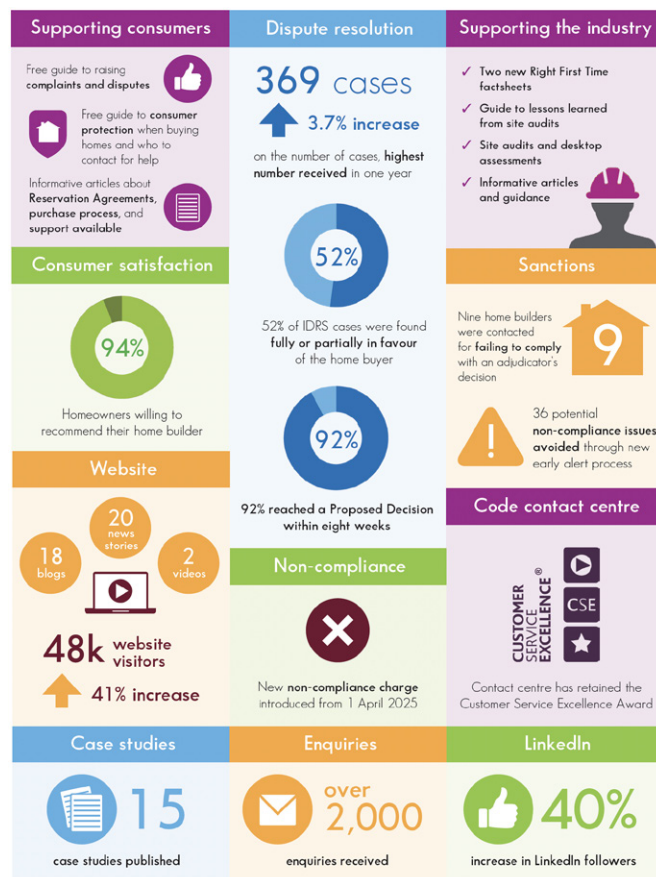
The Consumer Code for Home Builders' 15th Annual Report is now live, including an overview of claims handled by our Independent Dispute Resolution Scheme (IDRS) in 2024.

The report provides a round-up of all the main activities completed between April 2024 and March 2025, including compliance, sanctions and learning for the industry as well as awareness-raising and guidance for home buyers.

2024 saw the highest number of IDRS claims raised by consumers in a single year since the Code began:

- 369 cases were received
- 52% were found partially or fully in favour of the buyer
- The total awarded to home buyers was £104,284
- 92 remedies were carried out by builders at their own expense

In addition to the increased number of claims received, our contact centre handled over 2,000 enquiries, which shows the awareness of the Code amongst home buyers continues to grow.



For full details, [download the full Annual Report 2024/25](#). The Independent Dispute Resolution Scheme Annual Report 2024, prepared by scheme administrators, the Centre for Effective Dispute Resolution, is also [available to download](#), containing more details about the types of claims received and decisions reached.



A well-deserved win for Ron Gainsford OBE



We're extremely proud to report that Code Board Member, Ron Gainsford, was recently awarded the Chartered Trading Standards Institute 'Outstanding Achievement Award' at the Chartered Trading Standards Institute (CTSI) Conference Awards Dinner in June.

In addition to his valuable contribution to our Board and as Chair of our Advisory Forum, Ron has a long track record of achievements in consumer protection and trading standards regulation and has been pivotal in developing the role of the CTSI.

Congratulations, Ron, on this thoroughly deserved accolade.

Code features on 'Consumer Fight Back with Holly Hamilton'

Code Chief Executive, Carol Brady MBE, joined a panel of experts on BBC Northern Ireland's 'Consumer Fight Back with Holly Hamilton' in June to hear the plight of a homeowner in Northern Ireland who had experienced problems with their newbuild home.

Carol explained the protection and redress available to new home buyers through independently approved codes of practice like the Consumer Code for Home Builders (approved by The Approved Code Scheme), and that builders must comply with a code of practice as a condition of their warranty scheme.



Carol also explained what protection is available, how and when to raise issues with your builder, and what to do if they can't resolve your complaint. The show also heard from other experts about how to use snagging effectively and what role your solicitor or licensed conveyancer can play in making sure the contract with your builder is clear.

Contribution to consumer-focused programmes and publications is an important part of our work to raise awareness of the support available to home buyers to help build confidence in buying new build homes.

Advocating for Codes of Practice

The Consumer Code for Home Builders will be joining other Approved Codes Schemes at a parliamentary event designed to raise awareness among MPs of the crucial role codes of practice play in protecting consumers. Called 'Moments that Matter' the focus will be on the schemes that support some of the most crucial investments we make throughout our lives.

The October event at Portcullis House will include speakers from the Department of Business and Trade, Chartered Trading Standards Institute, Competitions and Markets Authority, and Centre for Effective Dispute Resolution, and will be chaired by consumer journalist, Martyn James.

In addition, the Code is continuing to work directly with government departments, including contacting the new Secretary of State for Housing, Communities and Local

Government and the new Housing Minister. Our aim is to help ensure any changes to codes and redress schemes work well in practice and strengthen existing protection, building on what is already in place.



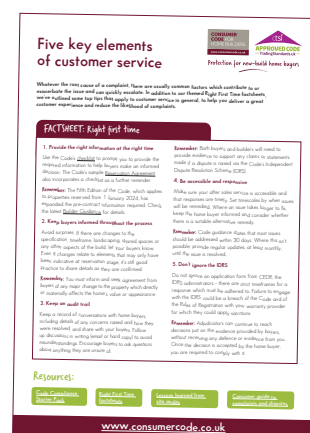
Supporting the industry

Five key elements of customer service

The latest factsheet in our Right First Time series highlights five key areas of customer service and Code compliance to help you support home buyers with their new build purchase.

Drawing on lessons learned from past adjudications, we're encouraging all home builders to:

- **Provide the right information at the right time.** The Code provides a checklist to help you give buyers the information needed to enable them to make an informed decision. The Fifth Edition of the Code has expanded the range of information required at pre-contract stage and it is your responsibility to ensure you (and any agents you may use) are complying with the latest requirements.
- **Keep buyers informed throughout the process.** Avoid surprises. If there are changes to the specification, timeframe, landscaping, shared spaces or any other aspects of the build, let your buyers know. You must inform and seek agreement from buyers of any major change to the property which directly or materially affects the home's value or appearance.
- **Keep an audit trail** of conversations with homebuyers, including details of any concerns raised and how they were resolved. Following up discussions in writing reduces the risk of misunderstandings.
- **Make your after sales service accessible.** Set out timescales by when any issues will be remedied and then comply with them. Where an issue takes longer to fix, keep the homebuyer informed and where appropriate, consider whether there is a suitable alternative remedy.
- **Don't ignore the IDRS.** Do not ignore an application form from CEDR - the IDRS administrators. There are strict timeframes for response which must be adhered to. Failure to engage with the IDRS could be a breach of the Code and of the Rules of Registration with your warranty provider for which they could apply sanctions - including, in the most serious of cases, removing you from their register.



For full details,
download the latest
Right First Time
factsheet from our
[Resources section](#).



Have you seen our
Resources Hub?
View and download
free compliance
guides and resources
from [our website](#).

Special Feature: Spotlight on Warranty Inspection



As part of our ongoing Spotlight series, we spoke to Premier Guarantee, one of the home warranty providers supporting the Consumer Code for Home Builders, regarding their Industry Insights Report for 2025. The report looks at trends in defects in new build homes based on homes built to Premier Guarantee's warranty standards.

The report notes a declining trend in defects identified at most stages of construction, with under 4% of inspections at 'ground floor stage' or earlier (where an issue could be extremely serious) raising a potential defect in 2024.

However, the report also shows a notably higher percentage of defects being observed later in the construction process, particularly at pre-handover stage. We caught up with Keith Evans, Executive Director of Surveying Operations at Premier Guarantee, to understand the inspection process, what home builders can do to reduce the risk of problems over the lifecycle of their build, and how buyers can make best use of their pre-completion inspection.

Q Can you explain how your technical inspection regime works?

We inspect at the key stages of construction: foundations, superstructure, pre-plaster, pre-handover but also add in bespoke inspections if complex details are identified during our Site Risk Assessment e.g. basements, flat roofs, parapets, to name a few.



Q How important is it to spot and rectify defects early-on?

Defects can be costly, time consuming and delay the construction plan, so identifying them before they are built in really helps to improve the process and demonstrates good collaboration with the industry.

We do not sign off the stage until the defect is resolved, and we ask to physically see the fix before agreeing to move on.

Q What action can builders take to help reduce late-stage defects and minimise impact on home buyers?

First, speak to your warranty provider. Warranty surveyors are first and foremost there to help builders and developers avoid any defects – late stage or otherwise. We see warranty providers, such as ourselves, working as part of the site teams to collectively deliver quality homes that meet technical standards as well as buyers' expectations.

I would also point builders to the technical requirements issued by their warranty provider. Our Technical Manual, for example, is a comprehensive guide to our warranty standards written by industry experts with decades of knowledge. Simply put: follow the Technical Manual, avoid defects.

Q What advice would you give to home buyers and their professional advisors to help catch and resolve snags prior to completion?

For homes covered by a Premier Guarantee warranty, we provide a handy snag list in our Homeowners Handbook brochure. The Handbook also provides advice on who to contact should a problem arise, handy tips for home maintenance as well as links to the Code itself.

Most warranty providers provide similar tools to aid snagging – find out more in the Code's snagging guidance blog or take a look at our ['what to expect from your new home'](#) guide.





Consumer focus

Gardens, garages and beyond...

...What to ask your builder when buying a new build home

The outside of a home – gardens, garages, boundaries, and communal spaces – can significantly influence both its appeal and value. Some estate agents estimate a well-designed garden alone can boost property value by around 20%. The Fifth Edition of the Code covers gardens, boundary, fencing, communal areas and curtilage of new homes as well as the home itself.

Knowing what to expect from these aspects and what to ask about – particularly when the home you are buying is still under construction – can help ensure you know what you're getting and flag any potential issues early-on. Based on the Code's requirements and some of the disputes our Independent Dispute Resolution Scheme (IDRS) has handled, we've highlighted some key aspects to ask your builder about opposite.

Important reminders:

- Don't overlook shared spaces like landscaped gardens, playgrounds, and street lighting. Ask about maintenance plans and where street furniture will be placed.
- Ask as many questions as you need to and keep a note of the responses from your builder in case you need to refer to them later.

Garden

Design: Ask for detailed plans showing slopes, steps, or gradients. Don't be afraid to ask your builder for clarification, including pictures of other similar completed gardens to give you a better idea of how it will look.

Finish: Clarify what landscaping features are included – patios, turf, etc.

Grass: Turf may not be included as standard. If it is included, check whether it's part of your contract or a goodwill gesture, and ask for tips on how to care for your new lawn.

Garages, Outbuildings & Boundaries

Finish/Materials: Confirm what materials will be used and how structures will be finished.

Garages: Check internal dimensions and door sizes before you reserve to make sure the garage meets your needs. Your builder will need to meet standards of construction for a garage, so it is structurally stable and resists water getting in. However, garages are not designed to be habitable spaces and so may not be 100% watertight.

Parking: Understand your allocated spaces, visitor parking, and any restrictions.



**Read the
blog in full**

For more tips, take a look at:

- Our [resources centre](#) and [blogs](#) to help you plan for your new home.
- Recent [case studies](#), particularly those relating to [garden/garage](#) disputes.

New video

Consumer protection in buying and selling new homes

To accompany our recent consumer protection guide we produced a [video](#) that provides a brief overview of the protection available during your new home purchase, including Codes of practice and the areas that are covered by your builder and your warranty provider.

For a more comprehensive look, you can read our blog which explains [Who does what when it comes to consumer protection for new build homes.](#)



Case Studies

New case studies are added regularly to our Case Studies pages with real examples of cases that have been through the Code's Independent Dispute Resolution Scheme (IDRS). These provide some useful learning points whether you are a new home buyer, a builder or a sales agent.

Water leak and inaccurate information

- The buyer complained about the after-sales service and handling of their complaint following a significant water leak.
- Although the builder agreed to rectify some of the issues arising from the leak, the adjudicator found the builder had given incorrect information to the buyer which contributed to a delay in resolving the complaint.



Case succeeded - [read the case study here](#)

EV charging points and complaint handling

- The buyer claimed that the builder had failed to remedy issues with an Electric Vehicle (EV) charging point associated with the home.
- The builder stated it was aware of the issue with the EV charging point and had since taken action to resolve the issue.
- The adjudicator found that the builder did not deal with the buyer's complaint and did not provide a resolution in anything resembling an appropriate timescale.



Case succeeded - [read the case study here](#)

Garage door size

- The buyer claimed the garage door was too narrow for his car.
- The builder stated the buyer had viewed the garage doors before reservation but went on to purchase the home.
- The adjudicator found that the garage was complete when the buyer had viewed the home before reservation.



Case did not succeed - [read the case study here](#)

Some cases involve technical aspects which are not covered by the Code and when this happens, the defect itself should be raised with the home warranty provider as Code adjudicators cannot make technical assessments. However, the Code does cover after-sales service and complaints handling, and the IDRS still has a role to play as illustrated in the following three cases.

Defective roof

- The buyer claimed there were multiple defects with the slate roof and noted the property had had full height 'wrap around' scaffold in place for a considerable time period.
- The builder believed the claim was 'not founded' but did accept it had taken longer than hoped to fully resolve the issues with the roof.
- The adjudicator was concerned only with how the builder had handled the complaint as the technical details relating to the roof could not be assessed under the Code Scheme and determined the builder did not have a suitable system in place for handling and resolving the buyer's roofing complaint.



Case succeeded - [read the case study here](#)

Boiler defects and third-party contractors

- The buyer claimed there had been longstanding issues with their boiler and the solutions offered by the builder were inadequate.
- The builder stated it had proposed an adequate resolution to the issue and the buyer's requested solution was not acceptable.
- The adjudicator noted the technical aspects of the dispute were outside the scope of the Code's IDRS but found there had been long delays in addressing the buyer's concerns resulting in the buyer having to chase the builder for updates on progress and completion of the works.



Case succeeded - [read the case study here](#)

Snagging and warranty issues

- The buyer claimed the builder had failed to resolve several snagging issues within a reasonable timeframe.
- The builder stated the buyer's complaint related to their warranty body's technical standards and was therefore not covered by the Code scheme.
- The adjudicator found that although the builder remained committed to resolving the complaint and carrying out further works, it had not put a definitive plan in place to address the issues.



Case succeeded - [read the case study here](#)

Read the full case studies here: <https://consumercode.co.uk/case-studies/>

Supporters of The Code

