



Welcome

It's been a very busy start to 2026 at the Code. Ahead of New Homes Week in February, we were working on a New Home Buyers' Pack, designed to provide a central source of information and guidance about some of the key aspects of buying a new build home. This is the latest in a series of interactive guides we have produced, both for consumers and the industry, which have proved popular.

We make these guides freely available to try and help the industry as a whole improve customer service and help buyers become better informed about what to expect and useful questions to ask. Take a look at our Resources portal and let us know if there are any topics we haven't covered that you would like us to consider.

Towards the end of 2025, we took part in a parliamentary event in partnership with the Chartered Trading Standards Institute's Approved Code Scheme. It was great to hear strong ministerial support for codes of practice and we look forward to continuing to work with government to strengthen consumer protection.

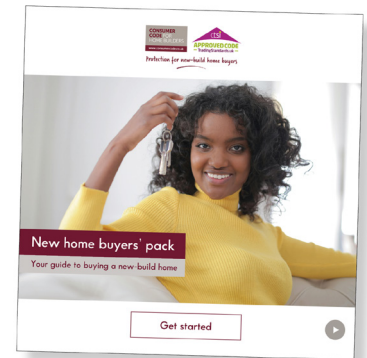
Also in this issue, you can read about the new representatives at our Advisory Forum, latest tips and guidance for builders and home buyers, and new case studies from our Independent Dispute Resolution Scheme. If you have any feedback or suggestions for future issues of our newsletter, please email communications@consumercode.co.uk.

Noel Hunter OBE, Chair

New Home Buyers' Pack launched to mark New Homes Week

To coincide with New Homes Week (2-8 February 2026) we have launched a free digital guide to buying a new build home which can be [downloaded from our website](#).

We've packed over 15 years of experience in providing consumer protection for home buyers into this handy interactive guide to help people prepare for and navigate the home buying process successfully - including snagging before and after moving in.



The theme of New Homes Week 2026, run by the Home Builders' Federation (HBF), was 'Power to Move' - and having the right information is a great place to start. Knowing what to expect from your builder, and what questions to ask, can help avoid misunderstandings, particularly in cases

where construction is ongoing and buyers can't view their property before exchange.

Code Chair, Noel Hunter OBE, said: "This guide is all about helping to make the home buying process as exciting and stress free as possible. It covers the main sources of support, what consumers need to consider and what details to check, much of which is based on cases that have come through our Independent Dispute Resolution Scheme. By helping buyers become more informed, we hope this guide will help builders and home buyers work together more effectively and reduce the likelihood of complaints or disputes."

[The New Home Buyer's Pack](#) is the latest guide produced by the Code to help home buyers make the most of the support and information available. The Code's [home buyer resources hub](#) contains other useful guides, including Understanding Complaints and Disputes which sets out what help is available if buyers have a problem, and What to Expect from your New Home which helps buyers understand the 'running in' process of a new home. We also publish regular [blogs and videos](#) on important topics to help guide consumers and the new homes industry.

Approved Code Scheme receives ministerial endorsement

Consumer Minister, Kate Dearden MP, has publicly backed the role of the Chartered Trading Standards (CTSI) Approved Code Scheme (ACS) – of which the Consumer Code for Home Builders is a member – in helping to both raise standards for businesses and protect consumers.

The Minister made the comments at a Westminster reception organised by CTSI in partnership with the All-Party Parliamentary Group (APPG) for Consumer Protection. The 'Moments that Matter' event brought together experts in codes of practice, consumer protection and dispute resolution, to discuss how the Approved Code Scheme and ADR can be harnessed to help tackle the more than £70bn of harm consumers face each year due to poor service, rogue traders, and unresolved disputes.

Noel Hunter, Code Chair, said:

"The 'Moments that Matter' event was a vital opportunity to demonstrate the impact of codes of practice across multiple industries and listen to MPs about the challenges their constituents face. It was



encouraging to hear such strong support for the CTSI's Approved Code Scheme which gives consumers extra confidence that member businesses are committed to high standards."

The [Approved Code Scheme](#) is the UK's only sector-wide code framework audited by Trading Standards. It offers government a proven, low-cost way to raise standards, protect consumers, and support economic growth, without new regulation.

UK Finance issues new guidance on new build home warranty standards



UK Finance has launched [new guidance for warranty providers](#) setting out the standards lenders typically expect from a new build home warranty. The guidance is designed to help ensure home warranties are sufficiently robust to satisfy lenders' needs and protect home buyers.

The Consumer Code for Home Builders wants to see minimum level home warranty standards introduced to provide a good level of support for home buyers, as well as consistency in what can be a complex part of the home buying process. Although UK Finance cannot set mandatory minimum standards, this guidance is a positive step towards assuring a better standard of home warranty provision across the sector.

Noel Hunter, Code Chair, said: "Home builders, rather than buyers, choose which home warranty policy to provide, giving consumers little choice in what is a vital part of their new home purchase. Although most home warranty schemes, including those that support our Code, already offer a high standard of cover, there remains some concern that some schemes are not sufficiently robust, which is often only revealed when a claim is made.

"We are particularly pleased to see UK Finance setting out expectations that named insurers are registered with the Financial Conduct Authority (FCA) and Financial Services Compensation Scheme (FSCS)."

Spotlight on UK Finance

UK Finance has been involved with the Consumer Code for Home Builders since its inception in 2010. Having contributed to the original requirements that help ensure consumers receive strong protection and redress, UK Finance has continued to support the Code's development through our Advisory Forum. It also provides an important role in setting standards and best practice for lenders.

To find out more about the role of UK Finance in the new build home market, read our [UK Finance Spotlight](#) online.



Pilot non-compliance fee due for review

The non-compliance fee pilot launched last April is showing positive signs of encouraging builders to implement adjudication decisions within agreed deadlines. The daily charge was designed to prevent or minimise additional detriment to consumers, and to provide modest financial recompense in cases where builders are slow to comply.

Although most builders do implement adjudicator decisions promptly, being able to apply sanctions where necessary provides an added incentive to builders to act quickly, and strengthens consumer confidence in the Code.

The Code's Board will be reviewing the outcome of the pilot with the Centre for Effective Dispute Resolution and will announce whether the non-compliance fee will be retained permanently within the next few weeks.

Code Advisory Forum welcomes new faces

The Code's Advisory Forum is pleased to welcome two new representatives from longstanding supporters of the Code.

Emma Webster has joined the Forum as the lead representative from the Retirement Housing Group (RHG). The RHG has been an active member of the Consumer Code's Advisory Forum since the Code was set up and played an integral role in the Code's development before it was launched, ensuring the specific needs of those buying retirement homes were considered. Emma joined the committee of the Retirement Housing Group in 2018 and is the Chief Executive of the Elderly Accommodation Counsel. We look forward to her fresh insight and ideas to help inform the Code's development.



Propertymark has also renewed its longstanding support for the Advisory Forum. Propertymark Chief Executive, Nathan Emerson, will be joining Forum discussions which will be particularly useful as government proceeds with plans to reform the second-hand homes market.

propertymark

Ron Gainsford OBE, Chair of the Code's Advisory Forum, said: "I am delighted to welcome Emma Webster and Nathan Emerson to the Advisory Forum, continuing the valuable input from the Retirement Housing Group and Propertymark. The Advisory Forum plays a vital role in keeping the Code's Board abreast of the challenges facing home buyers of all ages and stages, as well as understanding industry pressures. We are extremely grateful to all our Forum members for their contributions."

Consumer Code for Home Builders responds to government consultations

The Code has responded to the Government's consultations on **home buying and selling reform** and **material information in property listings**. Both consultations apply beyond the new build market, but there are important learnings from the new homes sector that can inform wider proposals to improve the second-hand homes sales and purchase process.

The Code's responses to both consultations call for greater clarity on the scope of the reforms, including whether and how they apply to the new build marketplace, and how the reforms may apply to

those who choose to sell or buy their home privately, particularly if criminal sanctions might be imposed if prescribed information fails to meet new requirements.

We have also recommended greater involvement from consumers in shaping the reforms, considering the principles set out by the Consumer and Public Interest Network (CPIN) UK to strengthen the voice of the consumer, including access, privacy, redress, safety and inclusivity.

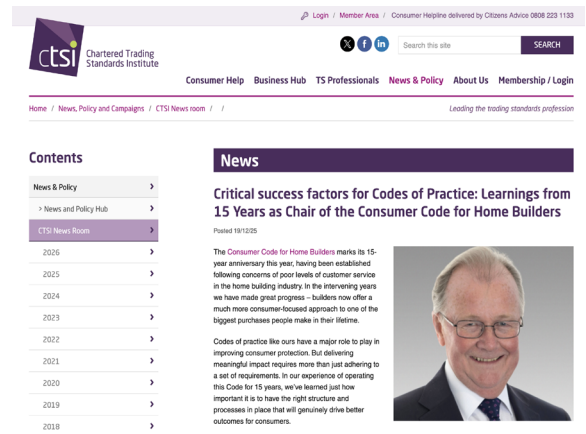
For more on this and our other observations, visit <https://consumercode.co.uk/government-consultation-response/>

Code in the news: Critical success factors for Codes of Practice

Code Chair, Noel Hunter OBE, was invited to share his insights on what makes codes of practice work effectively in an article for the Chartered Trading Standards Institute.

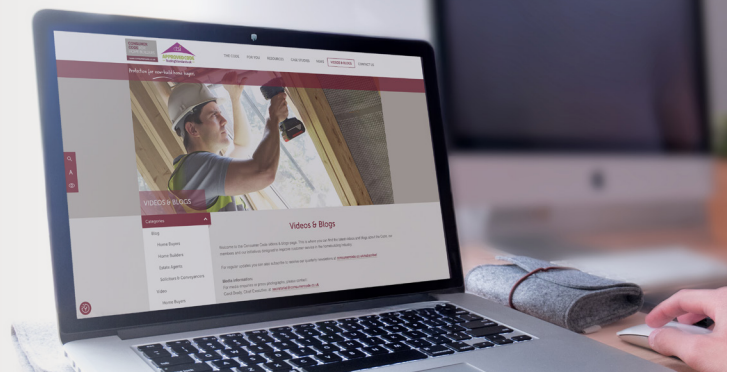
The article covers the importance of having the right structure and processes in place that will genuinely drive better outcomes for consumers. This includes an ongoing compliance regime and effective engagement with consumer groups and industry to enable continuous review and improvement.

Read the article in full on the [CTSI website](#).



The latest from our blog

We regularly update our [blog and videos](#) with tips and guidance for home buyers and builders. Here's a summary of some of our recent articles.



Keeping new-build home buying harmonious

During the run up to the festive season we put together some top tips to help keep things on an even keel for home buyers who may be in the process of buying a new home whilst also preparing for the Christmas celebrations. But with so much involved in the buying or building of a new home, these tips are just as relevant at any time of the year. Here are five practical tips to keep in mind based on the most common disputes our adjudicators see:

- **Keep in touch:** Good communication isn't just about staying in touch with friends and family. When buyers and builders keep in regular contact, there's less risk of unexpected delays, changes or other problems and issues can be resolved quickly.
- **Write things down:** Making notes following conversations creates a useful audit trail should you need to revisit what was agreed weeks or months later. Whether it's email or hard copy, if both builders and home buyers share their understanding of a conversation, any confusion can be cleared up quickly instead of causing more problems later on.
- **Ensure timely information:** Having the right information at the right time is key. There's a lot to cover with a new build, and although not everything will be needed on day one, buyers do need enough information to make informed buying decisions and be ready to complete on time. Our [Consumer Code Scheme with Builder Guidance](#) has lots of useful information for buyers and builders alike so both parties know what to expect, when.
- **Avoid assumptions:** Do you know your gradients from your square metres? Or know how to interpret technical drawings? We encourage builders to make information available in plain English and to take time to explain things properly. If you're a buyer, be ready to ask questions and seek more information about anything you don't fully understand.
- **Don't let frustrations fester:** After-sales and complaints handling are two of the most common causes of disputes. Small issues quickly become major problems if enquiries go unanswered or complaints are ignored. Builders should have processes for dealing with queries and complaints - and it's better for all concerned if concerns can be settled promptly. If you can't resolve your differences, our [Independent Dispute Resolution Scheme](#) is here to help.

Five ways to help legal completion go to plan

After weeks of anticipation, when completion day is on the horizon, everyone involved will want it to go as smoothly as possible. It's a complex process but there are things you can do to minimise the risk of unexpected hold-ups:

- **Keep in regular contact with your builder, solicitor and other advisers:** Your builder should keep you informed about expected completion dates. These can change, but delays should not be excessive or unreasonable.
- **Make sure your mortgage offer is valid:** Mortgage offers typically last for 3-6 months and can be the cause of a costly delay if not updated. It is your responsibility to keep your mortgage provider informed and make sure your finances are in place in time for legal completion.
- **Read your contract thoroughly:** Contracts often include obligations to complete within a certain timeframe and can result in penalties or additional costs if there are delays. If you are concerned about any aspect of your contract, discuss this with your solicitor or licensed conveyancer.
- **Arrange a pre-completion inspection:** This is your opportunity to identify any defects of 'snags' which need to be resolved before completion.
- **Update your insurance cover:** You should have buildings cover in place from exchange of contracts (unless covered by your builder) but don't forget to update your insurance cover to include contents from the day you move in.

How the Code can help

As part of their commitment to the Consumer Code for Home Builders, your builder can only complete on a property that meets construction standards, UK building regulations and has home warranty insurance in place. They must also:

- Offer a pre-completion inspection at least 14 days prior to completion
- Offer a home demonstration and explain how any appliances work
- Tell you about any incomplete works which affect your home (such as roads, open spaces, landscaping etc) and likely timescales for completion
- Explain who to contact for after sales queries, how, and provide a copy of their complaints procedure

Read our full [completion tips](#) article on our website.

Snagging: Top tips and resources

Snagging is the process of identifying imperfections with your new build home and flagging them to your builder to be resolved. Given the complexity of building a new home and the effects of different materials and conditions, minor defects are common, and most can be resolved easily.

Under the Consumer Code for Home Builders, you are entitled to inspect your home before completion to flag defects that should be resolved before you move in.

You can identify snags yourself using the free resources available from home warranty providers. Alternatively, you can appoint a professional adviser to carry out the inspection for you.

Check out the [new section on our home buyer resources](#) page, all about snagging. Access free resources including:

- Our [top tips and 2 minute video](#) guide to snagging
- Home warranty body snagging list templates
- What is snagging and how can it help you



Did you know?

Pre-completion inspections should take place at least 14 days before completion to give your builder time to resolve any minor defects.



Special Feature: Spotlight on Conveyancing Matters

Getting the legalities of your new home purchase right

Legal advice is an essential part of buying a home. Although The Consumer Code for Home Builders sets requirements that help protect you when you buy a new build home, it is no substitute for legal advice, and you should always have input from a solicitor or licensed conveyancer.

We caught up with solicitor, Lorraine Richardson and licensed conveyancer, Stu Forsdike, both from industry You Tube channel, Conveyancing Matters, for the lowdown on what home buyers need to know about legal support when buying a new home.

The legal system differs in Scotland and Northern Ireland - we've highlighted where this may apply below.

Q Can you explain the difference between a solicitor and a licenced conveyancer?

A licensed conveyancer is a qualified, professional property lawyer who specialises in the legalities of buying and selling property in England and Wales. Licensed conveyancers do not operate in Scotland or Northern Ireland. A solicitor is a professional qualification which allows lawyers to work in all areas of practice, but individuals tend to specialise in one area, such as conveyancing.

Both solicitors and licensed conveyancers must have professional indemnity insurance in place to protect the public and both must follow professional codes of conduct.

A solicitor or licensed conveyancer (in England and Wales) can do the legal work for your home purchase, including dealing with your mortgage lender (if you have one) and transfer of title.

Q What should home buyers consider when choosing a legal adviser?

It's important to consider:

- **Recommendations:** Asking a trusted friend or family member to recommend someone they have used.
- **Location:** Would you prefer a local firm you can visit?
- **Expertise:** Competence to deal with your type of transaction. Some advisers don't take on leasehold contracts or new build work, for example.
- **Availability:** Capacity to deal with your transaction. If your adviser is too busy to return a phone call or email they might not be the best choice.

- **Costs:** All solicitors and licensed conveyancers in England and Wales are obliged to put their legal fees and costs for conveyancing on their website (it is encouraged in Scotland and not a requirement in Northern Ireland). Aim to speak to more than one professional adviser to clarify what is included in the legal fees and whether there are any hidden extras.

Q Are there any common pitfalls in a house purchase and how can they be avoided?

Delays are common but you can reduce the risk by:

- Picking your professional adviser carefully using the advice above. Cheap doesn't necessarily mean quick.
- Getting your financial paperwork organised. Your professional adviser must complete checks to comply with money laundering regulations and will need to see evidence of the source of your funds before they can progress your purchase.

Q What about leasehold properties or those with estate management arrangements?

Leasehold arrangements can be complex so it's important to understand what you are buying and work with a professional adviser that is experienced in these issues. Some properties with cladding are impacted by the Building Safety Act, while the standard of managing agents can also impact timeframes. Developers may also be reluctant to make changes to an existing lease.

Freehold properties with shared services, such as play areas, often involve complex arrangements to secure service charge payments. Experience in these issues can be crucial.

Property lawyers cannot put every problem right - but they can ensure their clients understand the issues and risks by giving proper written advice.

This is a short summary of the Spotlight article - [read the full conversation](#) on our website.



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.



Boundary Concerns

- The buyer claimed that the information supplied at reservation did not make it clear that there would not be a solid boundary, resulting in a lack of privacy.
- The adjudicator found that the builder had made reasonable attempts to resolve a number of issues and that the boundary had been erected according to plans available to the buyer at reservation.



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



Changing the home's appearance

- The buyer claimed the drawing they were shown was not specific to their plot and did not include details about the roof or the front access steps.
- The builder acknowledged the drawing provided at reservation did not include the final roof canopy design.
- The adjudicator concluded they had failed to inform the buyer about a major change which altered the appearance of the home.



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



Unexpected differences including driveway, garden slope and bathroom window

- The buyer claimed the builder had not provided fair and truthful information at reservation as the completed plot turned out to be different in several respects.
- The builder stated it had provided relevant drawings and details at reservation and had enabled the buyer to visit the plot itself.
- The adjudicator found no indication that the builder misled the buyer and the buyer could have asked clarification questions during the 14-day cooling-off period.



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



Resolving defects in communal areas

- The buyer claimed defects in the communal areas of the development had not been resolved and the builder's after-sales service had been inaccessible.
- The builder claimed the matters were the responsibility of the management company and other third parties.
- The adjudicator decided the builder should have taken more proactive action to secure engagement from the management company.



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



Multiple breaches of the Code

- The buyer claimed the builder supplied the home in a sub-standard and unusable state committing numerous breaches of the Code.
- The builder did not respond to the buyer's claim.
- The adjudicator found in favour of the buyer and noted the breaches included major changes to the materials used and layout of the home, unrealistic completion information and no provision for reporting or dealing with defects or complaints.



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



Refund of Deposit and Reservation Fee

- The buyer claimed the builder had improperly refused to refund their reservation fees and deposits after termination of the purchase of the home.
- The builder stated that the buyer was informed that the deposits were non-refundable.
- The adjudicator found the Reservation Agreement failed to specify the monetary range of costs that may be deducted, breaching the Code. Deposit payments are treated differently under the Code, however, and can only be refunded in the event of a major change to the property.



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



Removal of trees from adjoining land

- The buyer claimed the sales and marketing material were misleading as the trees creating a 'landscape buffer' in the neighbouring field had not been retained.
- The builder noted it did not own the land in question.
- The adjudicator noted that the builder could not guarantee the view from the buyer's property or its surroundings would not change after completion.



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



Misleading information about bedroom space

- The buyer claimed the master bedroom was smaller than the plan indicated and the bed was not easily accessed from three sides.
- The builder stated the property was built to the correct dimensions but offered to place the wardrobe around a supporting pillar to increase the room space.
- The adjudicator noted the plan did not reliably illustrate the room layout, giving the impression of more space in the room.



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

As well as publishing a [full list of cases](#) on our Resources portal, we spotlight two cases each month on our website, including learning points for builders and buyers. Keep an eye on our [case study section](#) for the latest updates.

Sign up for updates

Want to receive this newsletter directly in your inbox?
To receive your own copy of our newsletter, [sign up here](#).

Supporters of The Code

