



Consumer Code for  
**NEW HOMES**



## Consumer Code for New Homes

Overview for Developers



*A reassuring presence for new home buyers*

# Overview of the Code











If you build New Homes to sell then [Consumer Code for New Homes](#) is a genuine commitment to consumers to improve standards of construction and customer service in the New Homes market.

Buying a new-build home is an exciting time for your Buyers. But as it is one of the largest investments most people are likely to make, it's important that they understand the process, what they're buying and what help is available if problems arise.

The Consumer Code for New Homes, approved by the Chartered Trading Standards Institute, has been established to ensure that best practice is followed by registered Developers in respect of the marketing & selling of New Homes to consumers. The Code also sets expected standards for after sales customer care service.






It has been established to be of maximum benefit to consumers and its ultimate aim is to provide a genuine commitment to consumers, to improving standards of construction and raise customer service standards in the New Homes market, recognising that part of that commitment is providing consumers with a voice and a clear complaints process when things simply don't go according to plan when they buy a New Home.

The Code ensures that Buyers of New Homes:

-  to be treated fairly by the Developer (and their Agent).
-  to understand the Developer'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 New Home.
-  to know what standards the Developer must deliver for the New Home.
-  to know what service levels to expect from the Developer (and their Agent).
-  to receive clear advice about the main aspects of the New Home that the Buyer will need to maintain.
-  to know how to access timely arrangements for resolving Disputes if they are dissatisfied.
-  who may be Vulnerable to be identified and given suitable support to help them make decisions.

## What does the Code cover?

The Consumer Code for New Homes sets higher levels of consumer protection above and beyond the law. The Code covers the New Home buying process to ensure that the selling activities the Developer engages in are of a consistently high standard. This includes:







-  **Pre-Contract:** ensuring high standards of customer service, fair and clear documentation, clear and truthful advertising, training of staff and agents, adequate information provision, clear and fair arrangements for reservations.
-  **Contract Exchange:** governing the Contract of Sale, requiring minimum standards for fair and transparent contracts, termination rights, accurate information about timings, and protecting deposits and prepayments.
-  **Legal Completion:** setting minimum requirements for completion and quality of the New Home, and information provision.
-  **After Occupation Starts:** providing minimum standards for handover and after sales processes, ensuring consumers' health & safety, and ensuring they have suitable information for maintaining and living in the New Home.
-  **Complaints & Disputes:** giving consumers access to clear, speedy and free dispute resolution if things don't go according to plan and co-operating with professional advisers.

**Nothing in the Code affects a Buyer's existing legal rights or replaces Developers' legal obligations or existing legislation regarding the New Home.**

# Registered Developers









Protecting your customers and demonstrating your commitment to a quality and consistent approach goes hand in hand with building quality New Homes, which is why the Consumer Code for New Homes offers a range of benefits to Registered Developers:

-  **Selling point to your customers:** since you are a member of an industry-led, consumer-focused Code for selling New Homes which demonstrates a consistent and high-quality approach.
-  **CML Compliant:** your New Homes can be sold with mortgages since the approach of the Consumer Code for New Homes is approved by major high street lenders.
-  **CTSI Approved Code:** The Consumer Code for New Homes has been approved by the Chartered Trading Standards Institute under the Approved Codes Scheme.
-  **Independent Dispute Resolution:** you and your customers have access to a completely Independent Dispute Resolution Scheme which provides a fast, effective, and free\* solution to helping you resolve disputes if you need it. *\* The IDRS is free for consumers.*
-  **Pragmatic and consistent approach:** to consumer protection with extensive experience in the New Home construction market.
-  **Assured Advice from Trading Standards:** The Code has a Primary Authority Partnership with Kent Trading Standards. As a member of the Code, you will have access to standard template documents and assured advice.
-  **Help & Support:** Access to support and guidance from our knowledgeable team, as well as a range of useful tools and information via our Member Portal.

## What do Registered Members have to do?

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Being a Registered Member of the Code, you will need to do the following:




-  Meet the Requirements & Guidance of the Consumer Code for New Homes.
-  Sign a Code Member Agreement.
-  Annually provide Member information to maintain your registration.
-  Commit to meeting the Code requirements and adapt your systems and procedures accordingly.
-  Publicise your commitment to the Code on your website and wherever you sell New Homes.
-  Train all your consumer-facing staff so that they fully understand the Code requirements.

You will find further information and helpful tools to help you comply via the Code Member Portal.

## How is the Code enforced?

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If a Developer is found to be in serious breach of the Code, the Code can apply a range of sanctions, these include:

-  removal of the Company from the Consumer Code for New Homes' register and all Company Directors banned, and
-  removal from the relevant Structural Warranty Bodies' register, and
-  exclusion from all registers run by other Structural Warranty Bodies that take part in the Code Scheme.

If a Developer is removed from the Code, we will also notify other Chartered Trading Standards Institute Approved Codes in the New Homes sector, of Companies and Directors removed from Consumer Code for New Homes register and the reasons why.



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## Independent Dispute Resolution Scheme

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One of the fundamental aspects of the Consumer Code for New Homes is the provision of access to an effective dispute resolution scheme in the event that a dispute arises between a Buyer and a registered Developer. It is free for Buyers to access and low-cost for the Developer. This can help to avoid costly and protracted legal action.

The Code's Independent Dispute Resolution Scheme is operated through [CEDR Limited](#).

The scheme is independent of the Developer and the Structural Warranty Bodies, and any matter referred to this scheme concerns Disputes under the Consumer Code for New Homes only. The adjudication will be independent and conducted by a trained Adjudicator.

Find out more about the IDRS at:

[www.consumercodefornewhomes.com/the-code-for-you/developers/developers-dispute-resolution-scheme](http://www.consumercodefornewhomes.com/the-code-for-you/developers/developers-dispute-resolution-scheme).

*You can find out more about the Code at*  
**[www.consumercodefornewhomes.com](http://www.consumercodefornewhomes.com)**

## Code Supporters



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