TRUSTMARK
Government Endorsed Quality

Consumer Protection in Home Improvements

Building a consumer centric approach

Contents:

Foreword

What should "consumer protection" look like when having work done in the home?

> "Homeowners are far more knowledgeable about protections for other high value purchases such as holidays and cars than they are for home improvements.

This is the question that many of us across the home Repair, Maintenance, and Improvement (RMI) sector, consumer bodies, regulators, government and more have discussed and pondered, and all have a view which are likely all very valid and similar. There have been many informative papers, reports and studies carried out which cover similar themes and thinking about what consumer protection should look like.

But perhaps the question we should be asking is, "What do consumers think "consumer protection" means when they're having work done in their homes?"

As human beings we are complex creatures, all with differing thoughts, understanding and needs. So, the answer to this question is likely to mean different things to different people, dependent upon their circumstance and situation. It doesn't necessarily mean that one size fits all.

We felt that to better understand the potential answer, we should ask the question directly of consumers, gather their views and share the findings to gain a more complete picture. So, in late summer 2025, TrustMark commissioned Eureka! Research to carry out field research directly with a nationally representative sample of over 1,500 consumers and asked the question. In fact, we asked a lot of questions, and their answers were insightful, informative and at times, surprising but certainly provided context to the discussion. What became clear is that homeowners are far more knowledgeable about protections for other high value purchases such as holidays and cars than they are for home improvements.

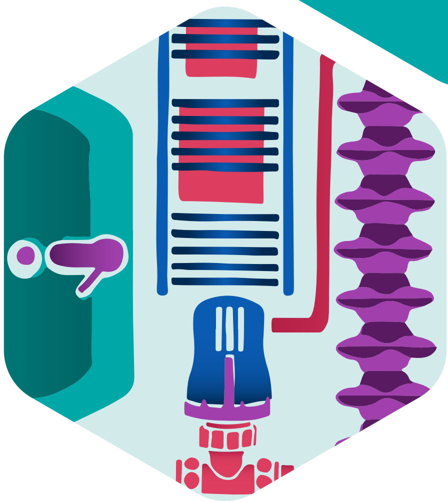
The issues with the existing model of consumer protection in the UK home improvement sector are well-understood amongst industry and wider stakeholders, as is the need for it to change. But to manage change well, all stakeholders need to have a place at the discussion table, especially consumers and to have their voice heard.

Our intention, by carrying out this research, is to provide that opportunity and share their voice with you.

Simon Ayers MBE
Chief Executive Officer

Introduction and Background

Introduction



TrustMark's objective when initiating this research was to gain insight about homeowners' understanding and expectations around consumer protection in the RMI sector. That insight would create a report that highlighted consumers' key concerns, identified the gaps and common areas of expectation, understanding and reality, and propose practical suggestions that policymakers and the RMI sector can consider and action to help create stronger consumer protections in the future.

TrustMark, as the Government endorsed Quality Scheme, has always been committed to ensuring that there are strong consumer protections and confidence in home improvements of all kinds. In defining the scope of this research and report, we have incorporated our own experience of supporting consumers in resolving disputes when home improvement project go wrong and reviewed recent consumer protection research completed by other consumer protection bodies.

These real-life examples helped inform the focus of our research. This was to identify consumer behaviour patterns which, in turn, influence what homeowners know and what they expect to hear about consumer protections, together with what information they want when they decide to make home improvements.

Our aim is to take an objective look at what happens now, what works well and identify gaps to fill to ensure homeowners are protected at every stage of the home improvement journey.

Our intention is to share the findings to inform the industry, government and other stakeholders, and for them to consider the research outcomes as part of the ongoing deliberations to improve consumer protection in the RMI sector.

We are strong advocates of an improved consumer protection approach that is simple to understand, transparent and most importantly, is designed around the homeowner's behaviours and needs.

Consumer protection in the RMI sector must change to a model that is simple to understand, transparent and most importantly, is designed around the homeowner's purchasing behaviours and needs.

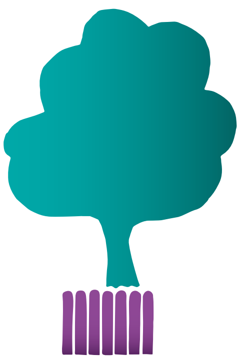
Background

Recent experience of homeowners being impacted by poor quality retrofit improvements to their homes and the analysis by the Competition and Markets Authority (CMA) of consumer detriment[1] points to consumers being at risk of being disadvantaged through poor business practises and at risk of financial loss and anxiety.

A key focus for TrustMark is to drive up quality in the home improvements sector, and we have embarked on a collaborative exercise with industry and government to understand the factors that could improve consumer protection in the RMI sector.

In June 2024, the independently governed Financial Protection Panel, which oversees the financial protections required within the Government's capital and grant funded schemes, held workshops with key stakeholders across government, regulators, industry and consumer bodies to identify solutions that could improve consumer protections.

The Financial Protection Panel created a set of principles in a report: *Toward a Unified and Effective Consumer Protection Framework: Strategic Directions for Compliance, Enforcement, and Consumer Navigation*.



This Report identified three recommendations to build a practical, effective, and timely compliance and enforcement-based regime:

1. **Establish a unified consumer protection body**
2. **Enhance compliance and enforcement mechanisms**
3. **Develop a consumer-focussed information system**

Using this Report as a starting point, in 2024 TrustMark compared these recommendations with a range of literature, recently published by respected consumer protection organisations, including reports published by Citizens Advice, the CMA, Consumer Scotland and Which? amongst others.

From all the available published analysis, we found that there were two important components missing: the voice of the consumer reflecting their decision-making process at the start of the home improvement journey and the behaviours they exhibit when embarking on a home improvement project.

Most of the available protection research focuses on the consumer situation when things go wrong and highlights the challenges consumers face when trying to fix things. However, for true and lasting systems change, it is important to understand the factors that influence decision-making in the earlier stages to avoid detrimental situations later on.

The three principles that form the foundation for good consumer protection are:

- work should be done right the first time;
- the system should be simple and easy to navigate for the consumer; and
- when things go wrong there is swift remediation for consumers.

We focused on bringing the homeowning consumer voice to the table to help inform industry and government's deliberations on consumer protection in the home improvements sector. In summer 2025, we commissioned Eureka! Research to carry out direct consumer research to understand what homeowners in the UK understood about protections in the home improvement market.

Our research[2] is built on the direct experiences of 1,515 homeowners, 755 of whom are "experienced" by either having had work done in their homes in the last two years or intend to start in the coming two years, and 760 "general consumers" with no recent home improvement experience. Their responses help us to go some way in answering, what do consumers think "consumer protection" means when they're having work done in their homes?

[1] Consumer detriment survey 2024
[2] More detail on the research profiles is available. Please contact pressoffice@trustmark.org.uk.

Key Findings

Key Findings

The research feedback reveals a fragmented, inconsistent and protracted system that is not understood by the homeowner. It is clear that there are gaps at the beginning, middle and end of a consumer's journey. Our research shows that when something goes wrong, homeowners do not always know who to approach to help, and it is difficult for homeowners to understand who is responsible for putting things right.

Finding someone:

More than two thirds of homeowners are not confident about how to find good quality installers with 7 in 10 relying on advice from friends and family when choosing tradespeople. In the homeowning consumer's mind, recommendations appear to be the primary screen of protection.

No contract:

More worrying is the fact that around two thirds of all homeowners report that they do not recall receiving a formal contract before work begins. This is a primary requirement for protection, yet prevailing practice suggests it is not insisted on by either contractors or homeowners. A missing, or inadequate contract sets the stage for mismatched expectations, disputes, complaints and, eventually, potential detriment.

Lack of information:

At the end of a home improvement project only around 4 in 10 homeowners feel they received the necessary information which makes any future dispute or complaint resolution challenging because of incomplete paperwork.

Protection not a priority:

Our research also indicates that information about protections is not a priority for householders when they are starting their home improvement project.

only

26%

of all consumers feel knowledgeable about consumer protection.

Problems:

Around a quarter of homeowners report having a 'serious problem' of some description, with a significant number within that group reporting problems with Low Carbon installations (42%) and Major Building works (41%).

More spend = more knowledge:

On a positive note, it does appear that the value of the home improvements is correlated to the homeowner's knowledge of protections.

Homeowners undertaking significant work have a higher knowledge of consumer protection, with 48% of homeowners undertaking energy efficiency projects, which increases to 56% undertaking major building work.

This is helpful to the Government's ambitions for energy efficiency and low carbon retrofit improvements which typically have higher cost outlays.

Key Considerations

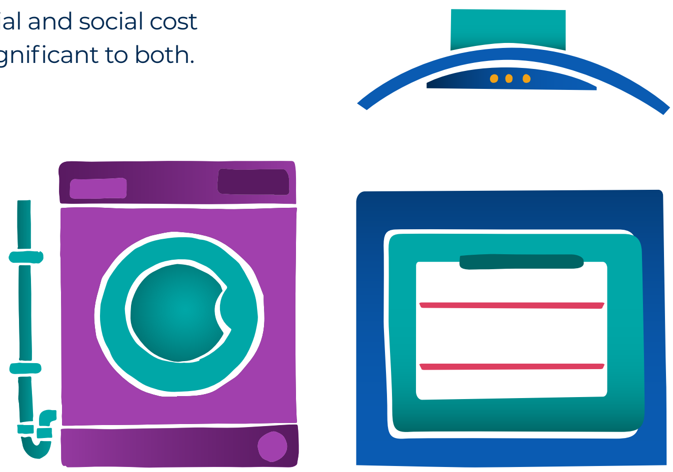
Key Considerations

The Government has already appointed consumer protection and industry experts to the Retrofit System Reform Advisory Panel, whose remit is to consider what a stronger consumer protection system could look like. The Government has also launched its consultation on *Reforming Consumer Protection for Home Upgrade Schemes*[3] in 2026. Other industry stakeholders such as the National Home Improvement Council via their *Protect What Matters* work on financial protections, Citizen's Advice's work on *Reforming protections in the retrofit market* and the Federation of Master Builders in their *Licensed to Build*[4] campaign, have already called for changes to the system.

Homeowners and Installers must work together to deliver better outcomes and reduce levels of detriment because the financial and social cost of not doing so is significant to both.

Our consumer research adds an essential ingredient to those deliberations – the voice of the homeowner. Our research suggests that fixing the front end of a consumer journey, supported by a simple to access redress system, will deliver better outcomes than trying to retrofit protections at the back end of a process. Getting it right in the first instance would place the horse firmly back in front of the cart!

TrustMark suggests the Government, consumer and industry experts consider systems improvements in the spirit of the Each Home Counts Review (2016) and work with existing consumer home improvement journeys to strengthen outcomes. Homeowners and Installers (home improvement specialists) must work together to deliver better outcomes and reduce levels of detriment because the financial and social cost of not doing so is significant to both.



[3] UK Goverment's Reforming Consumer Protection for Home Upgrade Schemes consultation
[4] Federation of Master Builders Licensed to Build campaign

Key Considerations

From our research we have identified seven points for consideration that we believe would help to protect consumers:

1. Delivery of a trusted **easily accessible source** providing **information, guidance and protection** for consumers installing low carbon and other energy efficient improvements to their home.

2. **Independent technical advice** for consumers about the right technologies for their home.

3. Ability to access **information** on the **skills** and a **competence score** and **accreditation levels** of their recommended installers which reflects the quality of their delivery.

4. A requirement for all consumers conducting a home improvement to receive a **standardised contract**, clear articulation of deliverables and a defined approach to dispute resolution including access to an Alternate Dispute Resolution service.

5. A requirement for all installers to provide appropriate **remediation for faulty product and workmanship**, including **specific financial protection** where required. The timescales should mirror those generally accepted in remediation – 24 hours for Category 1 (risk to health and safety) and within 8 weeks for other issues.

6. An easy to access **unified complaints system with a single-entry point**, enabling redress and remediation so consumers can get help if something goes wrong.

7. Mandate the use of **financial protection for home improvements**. This should be supported by the creation of a reinsurance capability to enable a larger number of financial protection providers to enter this market.

We have provided the research detail that supports these considerations on the following pages.

Research Findings underpinning Key Considerations

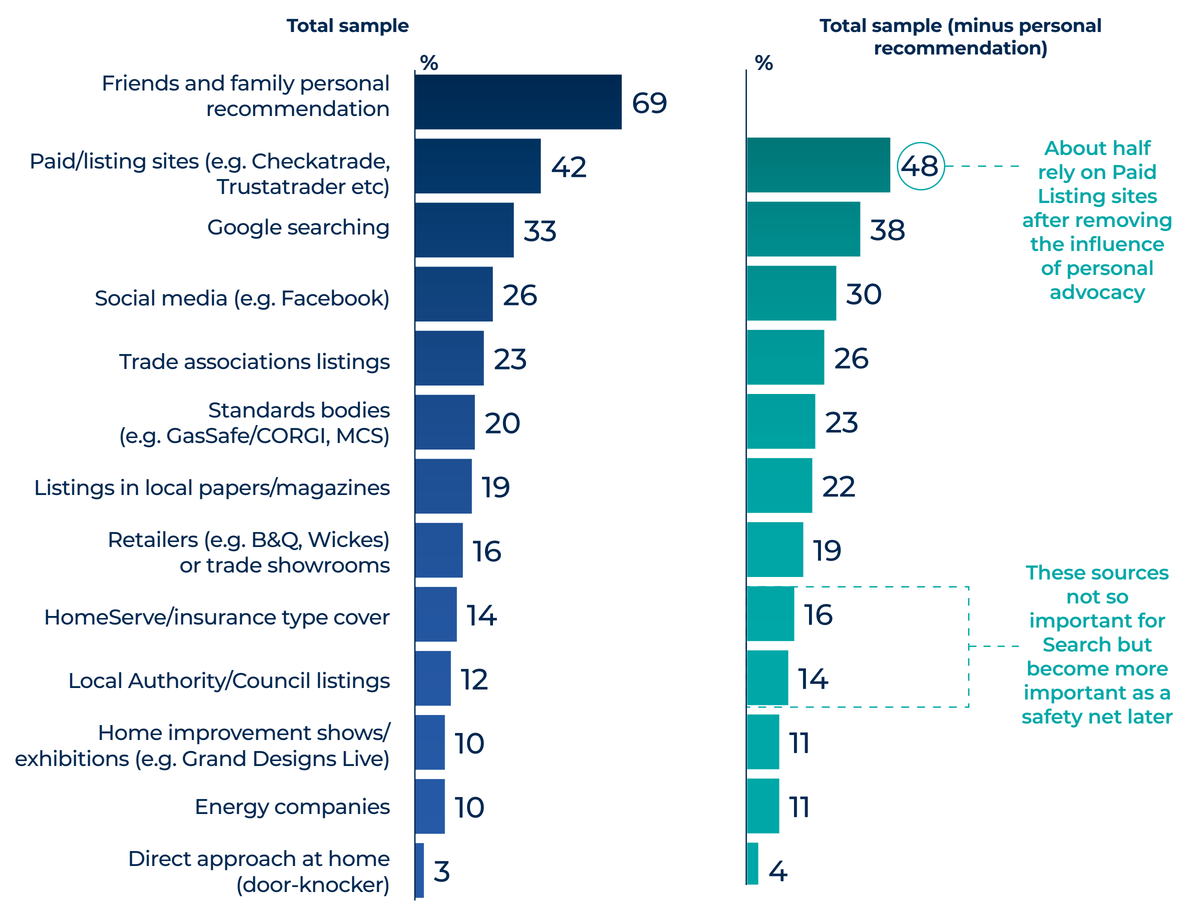
1 Research Findings underpinning Key Considerations

The need for a clear, straightforward and easily accessible source of information came out loud and clear through our research. With a myriad of channels and sources of information (often unverified), it is understandable that consumers struggle to find a trusted source, often turning to friends and family instead.

Key Consideration

1 Delivery of a trusted **easily accessible source** providing **information, guidance and protection** for consumers installing low carbon and other energy efficient improvements to their home.

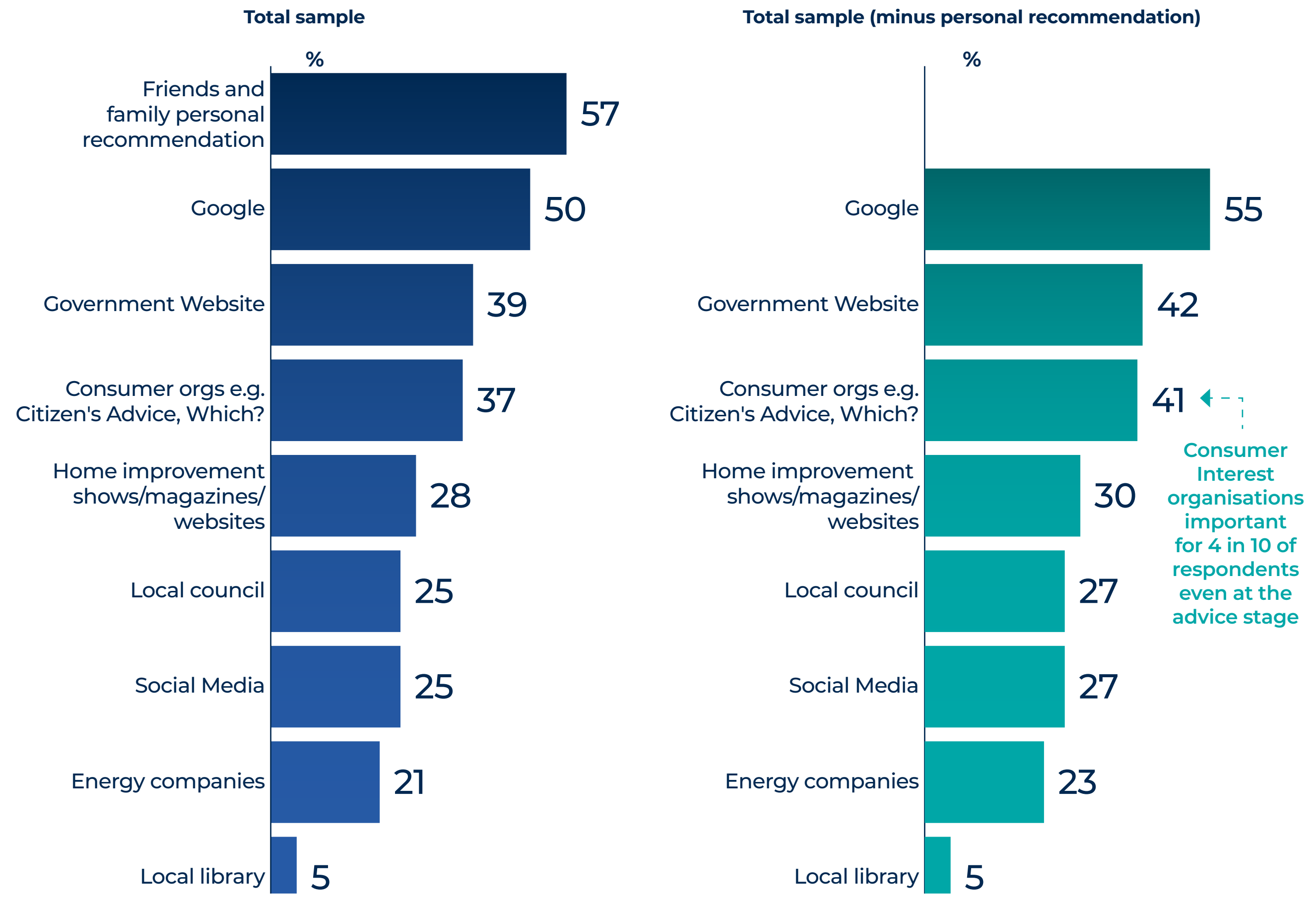
Our research shows that from the start of a project – sourcing a tradesperson – consumers rely heavily on peer-to-peer advice.



Question: Where do you typically find/expect to find tradespeople/businesses to work in your home? Q10B. Base: 755 (all), 659 (excluding peer to peer)

1 Research Findings underpinning Key Considerations

And, when looking for advice in general about home improvements and even potential funding for projects, over half of consumers (57%) went to friends and family, over a third (39%) looked to government websites or consumer organisations (37%) while 28% looked to home improvement magazines and exhibitions. Interestingly, only a quarter (25%) sourced information from social media.



Question: Which of these information sources would you use to get advice about doing work to your home and funding/grant options?
Q10A. Base: 760 (All), 697 (Excluding peer to peer)

1 Research Findings underpinning Key Considerations

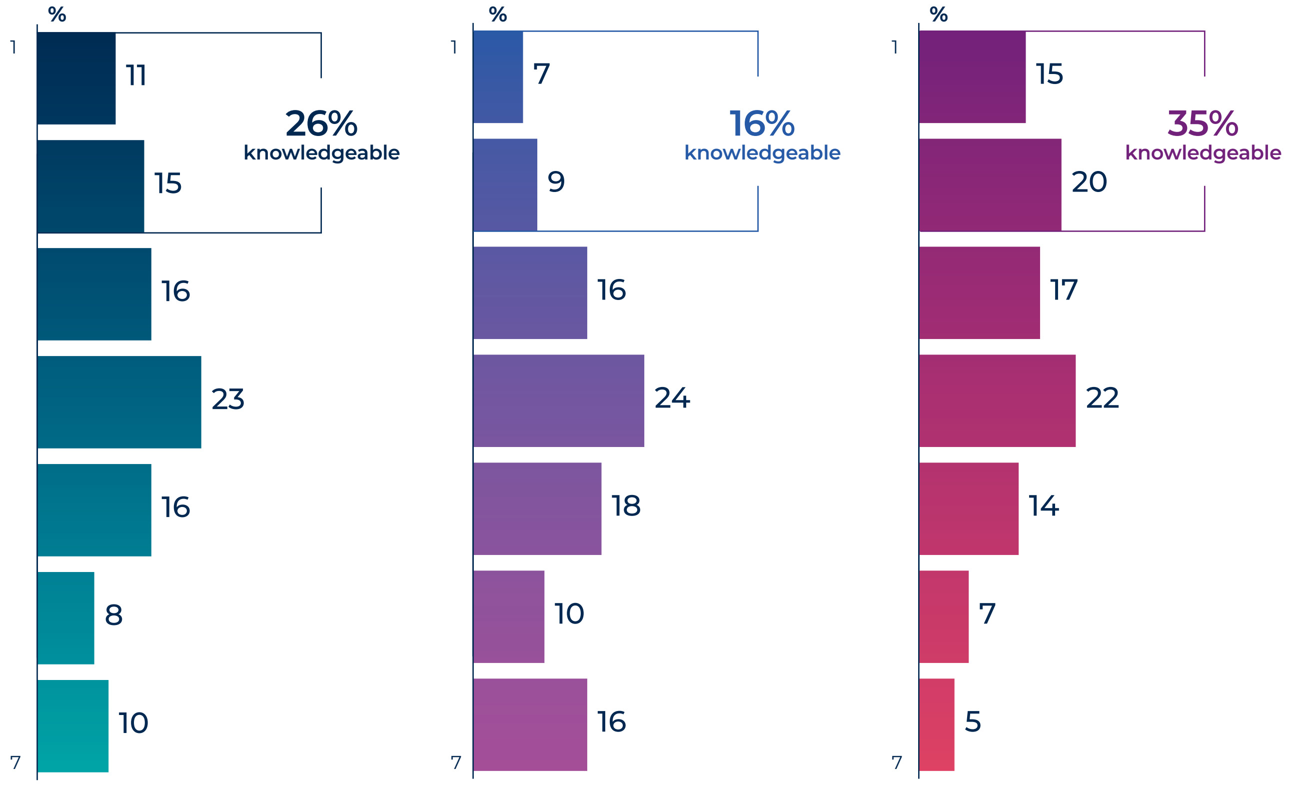
Our results show that overall, homeowners report a low level and quality of knowledge about consumer protection before the work starts with only 1 in 4 consumers feeling knowledgeable about protections.

All consumers · Non-experienced · Experienced/Intenders · 1 = very knowledgeable · 7 = don't know anything

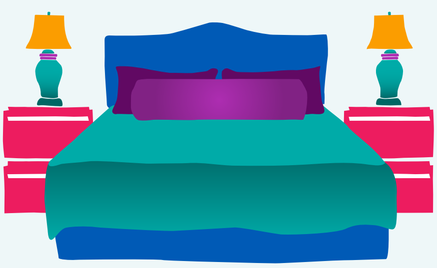
Only 1 in 4 (26%) of general consumers feel knowledgeable about protections.

Only one in six (16%) 'non-experienced' homeowners feel knowledgeable.

Just over a third of 'experienced' homeowners (35%) feel knowledgeable about protections



Question: If you were going to have [IF EXPERIENCED: 'more'] work done in your home tomorrow, how knowledgeable do you feel about any protections (e.g. insurances and guarantees) you have if things go wrong? Q7. Base 1515 (All), 760 (Non-exp), 755 (Exp)



1 Research Findings underpinning Key Considerations

While we don't believe that an average householder expects their home improvement to go wrong, we would expect them to have an awareness of the protections that do exist for them to use in the event they need to.

It does appear that the knowledge about protections is correlated to the value of the home improvements.

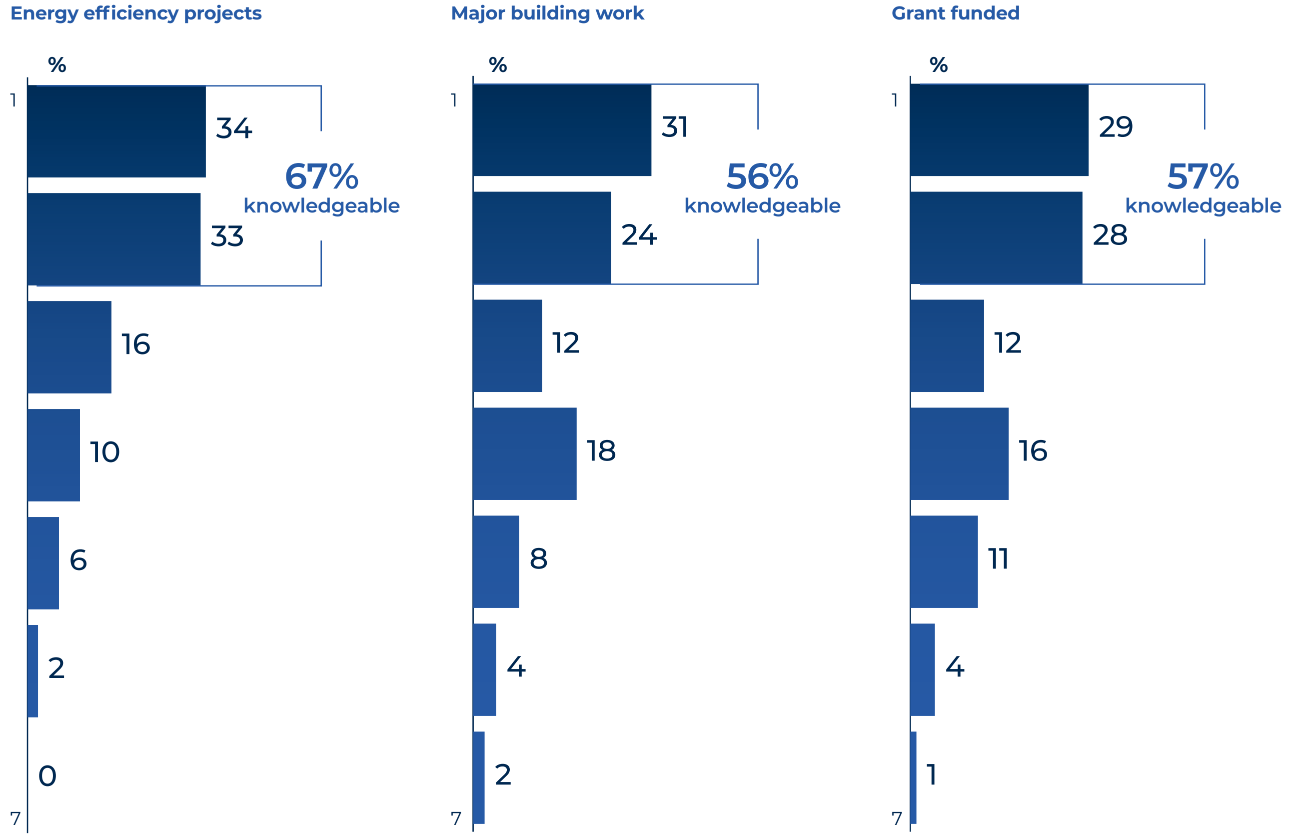
Homeowners undertaking significant home improvement work have a higher knowledge of consumer protection, but it is still lower than in other industries.

1 = very knowledgeable   7 = don't know anything

67% undertaking energy efficiency projects have a higher knowledge

56% undertaking major building work have a higher knowledge

57% completing Grant-funded work have a higher knowledge.



Question: If you were going to have [IF EXPERIENCED: 'more'] work done in your home tomorrow, how knowledgeable do you feel about any protections (e.g. insurances and guarantees) you have if things go wrong? Q7. Base: 230 (EE project), 115 (major building work), 151 (grant funded)

1 Research Findings underpinning Key Considerations

Who protects me?

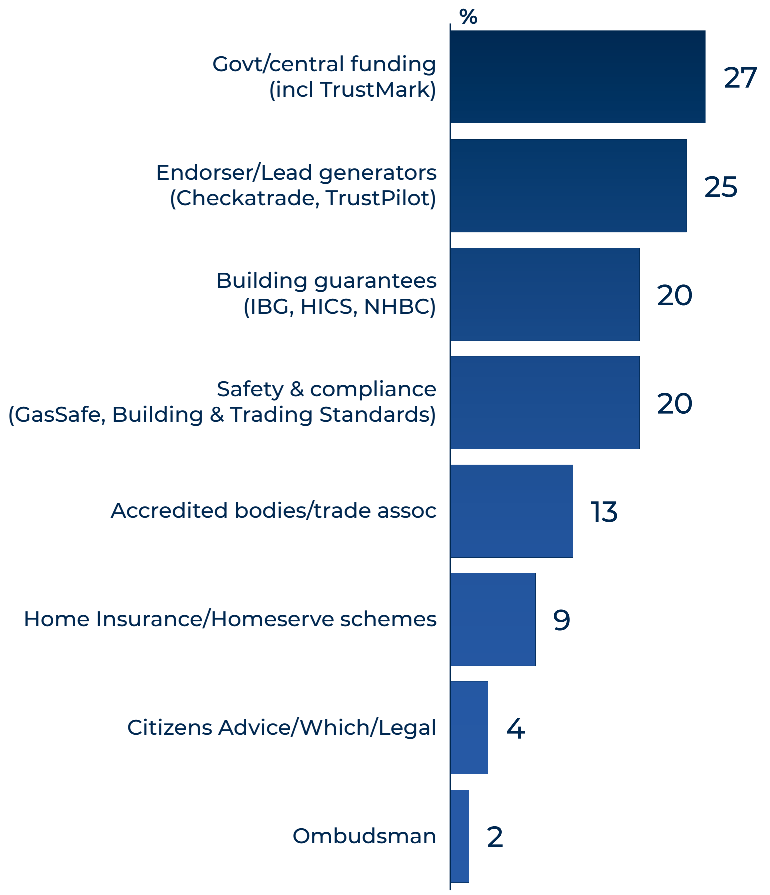
As well as low homeowner awareness of protections, the awareness about the type of organisations that offer or deliver protections is also low and fragmented. There are several protection and guarantee services available for the home improvement market. However, our research shows that homeowners recall little knowledge about these. This may be due to these protections not being included in information provided by the tradesperson or if they are, tradespeople are not drawing homeowners' attention to them.

Homeowners referred to a wide range of organisations and schemes quoted in our sample:

- 25% homeowners mentioned an online recommendation platform such as 'Trustpilot' and 'Checkatrade'
- 27% mentioned Government–run schemes like 'TrustMark'
- 20% referred to Insurance-Backed Guarantee's (IBG), Consumer Protection for the Home Improvement Industry (HICS) and Warranties for new-build homes (NHBC) – type building guarantee schemes
- 20% responded with safety & compliance systems, like GasSafe, Building and Trading Standards.

Spontaneous awareness of quality or protection schemes is fairly low and fragmented.

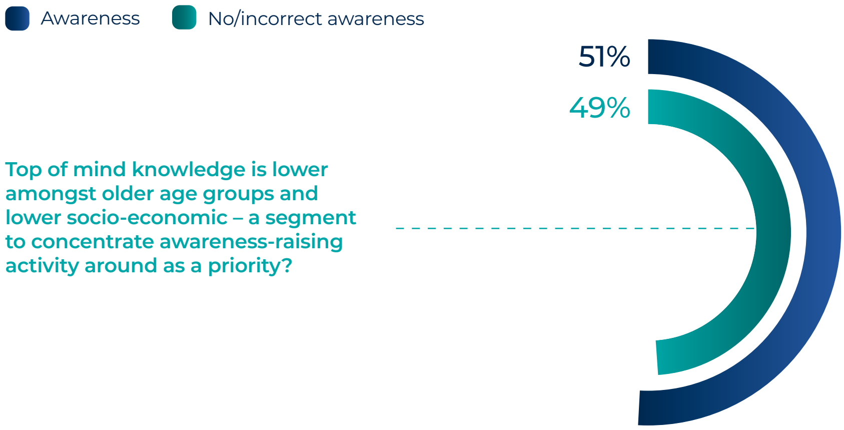
Key response groups (coded from open answers)



Question: Please tell us which quality or protection schemes you are aware of in relation to home improvements and renovations, and which of these you would trust the most? Q12. Bases 1515 (all), 765 (All exc. DK/other)

1 Research Findings underpinning Key Considerations

Our research highlighted a roughly 50/50 split in our sample between householders with no or an incorrect awareness about quality and protection schemes and who provides them, and those householders with 'good' subjective awareness.



Question: Please tell us which quality or protection schemes you are aware of in relation to home improvements and renovations, and which of these you would trust the most? Q12. Base 1515 (All)

Householders who are potentially more vulnerable, for example older or those in lower socio-economic categories, show an even lower or no awareness of quality and/or protection schemes.

Few consumers expect to get information about guarantees, redress and complaints procedures at the beginning of a job. **Only half (51%)** expect to get information about the length of guarantees and **under a quarter (24%)** expect information about redress and complaints procedures.

This may be that there is no compulsion for tradespeople to provide this advice to consumers before a job starts. Indeed, the information that homeowners do look for – price, specification and payment terms – are all elements that tend to be top of mind for the tradesperson too, which may be one of the drivers behind these being provided above other information. Related to this theme, we found comparable findings in research carried out by Consumer Scotland. This suggested that consumers should be able to access trusted advice and information and be supported by processes reflecting their individual household and personal needs.

While our research suggests that homeowners may not expect information about guarantees and redress at the start of a home improvements project, providing this information could become one of the deciding factors for the consumer in choosing a tradesperson. Providing information about the protections provided, including who is providing them, the level of protection offered and the process to access these is one of the quality benchmarks homeowners should seek. It should become one of the benchmarks in determining the quality of the person doing the work.

Our research also indicates that information about protections is not a priority for householders when they are starting their home improvement project. **Under a quarter of all consumers expect to receive information about protections and only 26% of all consumers feel knowledgeable about consumer protections.** When we asked homeowners what they thought would improve things for them, **87% agreed** that it would be useful to have **one place to go for information that is accurate and that homeowners can trust**.

1 Research Findings underpinning Key Considerations

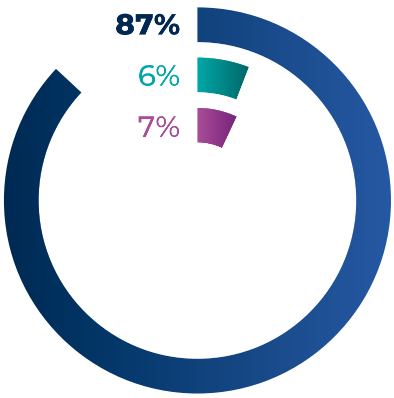
There was also strong support (78%) for a single 'kitemark' quality standard for tradespeople, so homeowners had more confidence in the people they used for home improvements.

In addition, 73% of homeowners agreed that if they had a problem with a tradesperson, they would not know who to contact for redress and 65% thought that there were not enough checks and balances on tradespeople to be confident of their abilities.

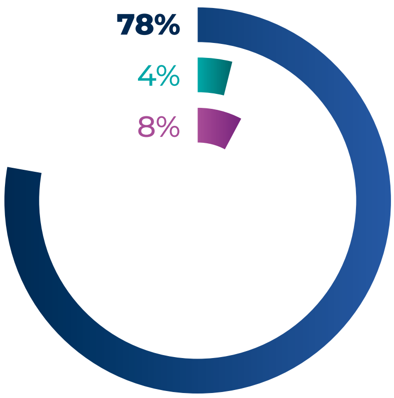
High endorsement from consumers on the need for a single point of entry and agreed quality kitemark.

Agree Neither Disagree

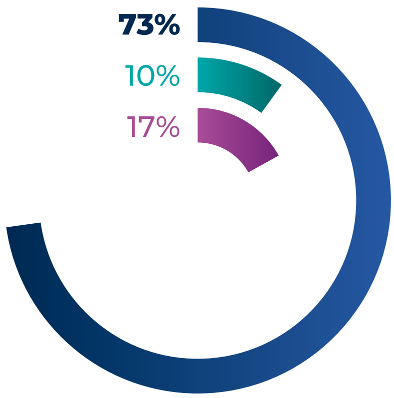
It would be useful to have one place to go for information that I can trust and know is correct



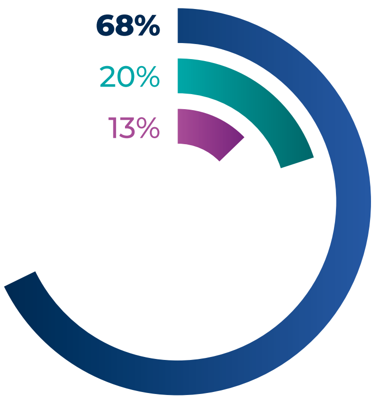
A single kitemark of quality would give me more confidence in the tradespeople coming into my home



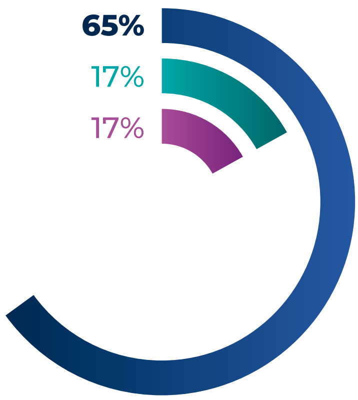
If they have a problem with a tradesperson, people often don't know where to go for redress



I would have a greater degree of protection if the work undertaken was a government backed scheme



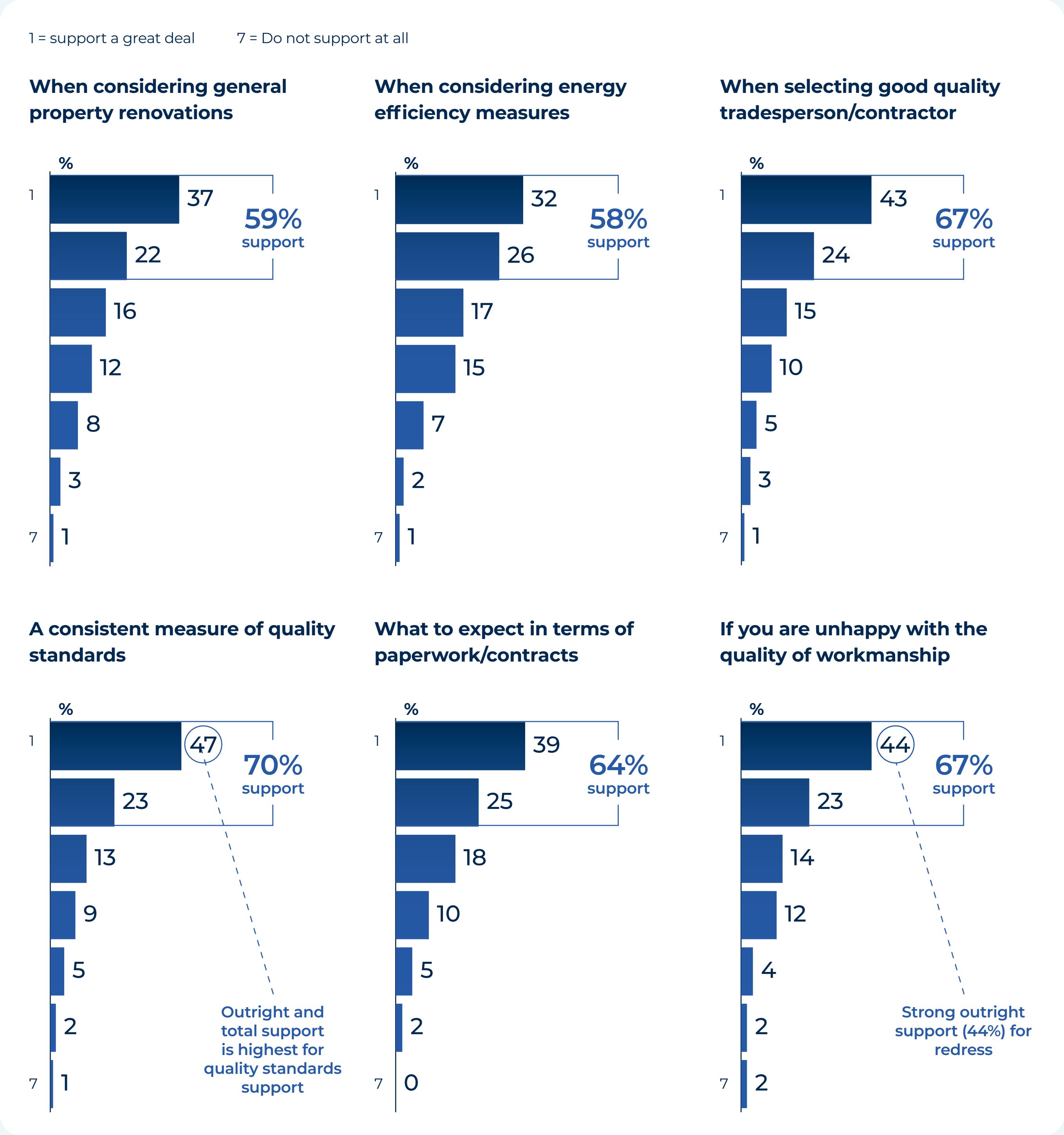
There are not enough checks and balances on tradespeople for us to be confident of their abilities



Question: To what extent do you agree or disagree with the following statements in relation to the topics we have discussed today?
Q26B. Base 752 (All)

1 Research Findings underpinning Key Considerations

Probing further to understand what information homeowners thought a 'one stop shop' for trusted information could provide, there was strong support for the following information:



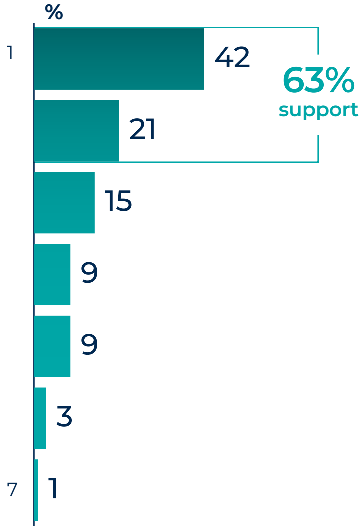
Question: To what extent would you support more resources being put into an official 'one stop shop' to help guide consumers considering home improvements in the future? Q26A. Base 763 (All)

1 Research Findings underpinning Key Considerations

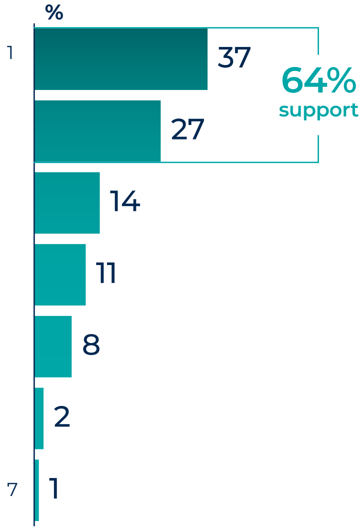
Posing the question to those experienced with RMI projects, the support was even stronger for a 'one stop shop' for trusted information:

1 = support a great deal 7 = Do not support at all

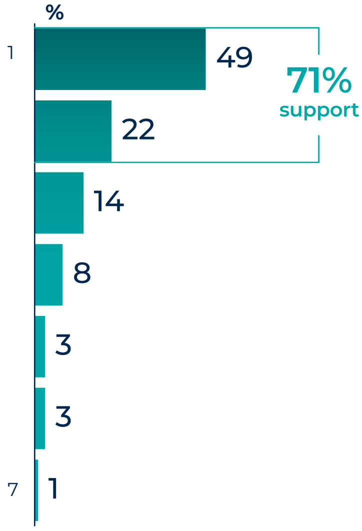
When considering general property renovations



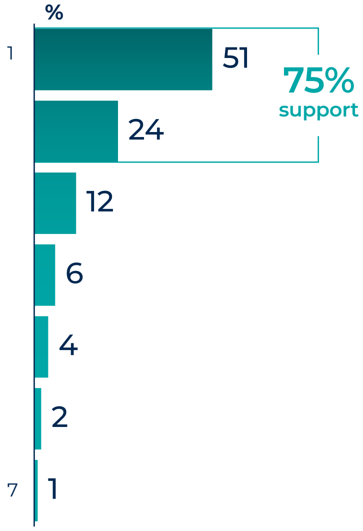
When considering energy efficiency measures



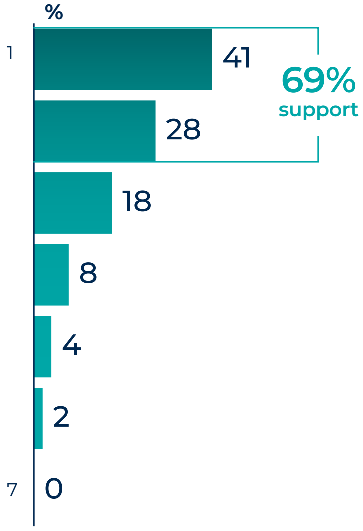
When selecting good quality tradesperson/contractor



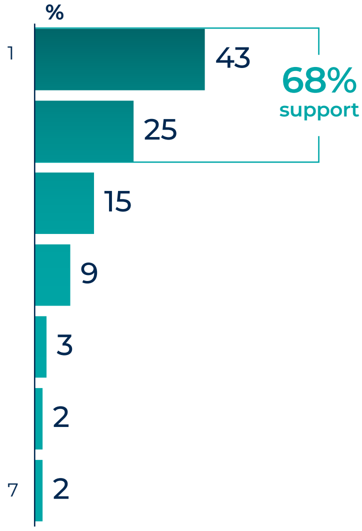
A consistent measure of quality standards



What to expect in terms of paperwork/contracts



If you are unhappy with the quality of workmanship

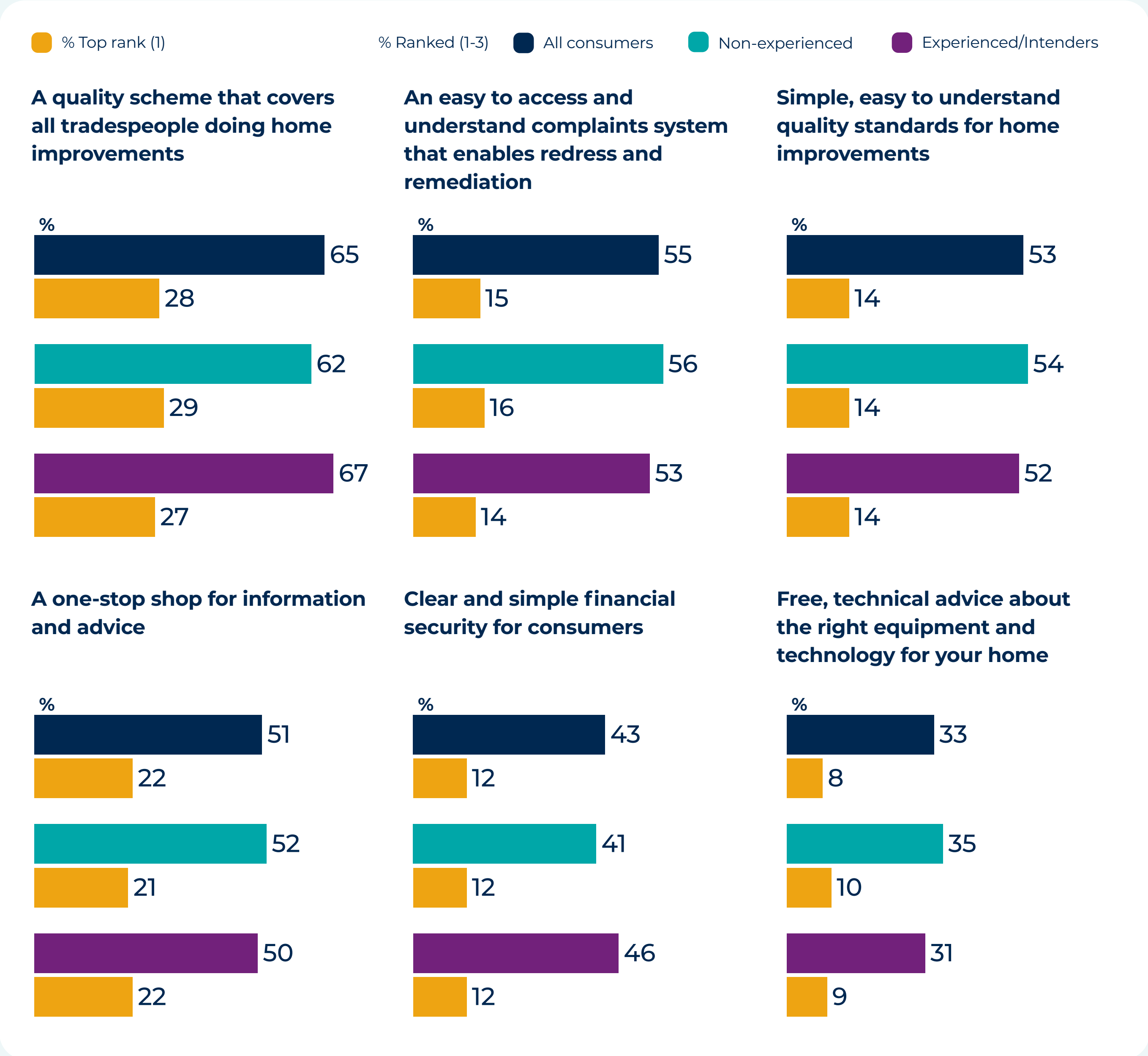


Question: To what extent would you support more resources being put into an official 'one stop shop' to help guide consumers considering home improvements in the future? Q26A. Base 377 (Experienced / intenders)

1 Research Findings underpinning Key Considerations

When we asked homeowners what they thought were the most important things to help improve their awareness and decision-making when considering home improvements, over half of all consumers ranked a quality scheme covering all tradespeople and a one-stop shop for information and advice as their top 2 asks.

Top 6 homeowner suggestions to improve awareness and decision-making (ranked).



Question: You will now be shown 6 official recommendations that have been put forward. Please read each one carefully and consider your support for each in terms of whether it would improve your confidence to make the right choices as a buyer of home improvements in the future.
Q27B. Base 761 (all) 393 (non-exp) 368 (exp/intend)

2 3 Research Findings underpinning Key Considerations

The Energy Security and Net Zero Select Committee[5], in their May 2025 Report, reported on the lack of information for consumers and the need for a single and trusted source of free information.

This leads us to considering what specific information a single one-stop shop source of information should include and the benchmarks that would be helpful to homeowners to judge the quality of tradespeople.

A one-stop shop should equip homeowners to make better decisions on which improvement is right for them, match them with the best tradesperson to use for the work and provide them with clear, easy to understand information and guidance on how they are protected. This should include simple to follow information on how to use complaints and redress systems.

Key Consideration

2 **Independent technical advice** for consumers about the right technologies for their home.

Key Consideration

3 Ability to access **information** on the **skills** and a **competence score** and **accreditation levels** of their recommended installers which reflects the quality of their delivery.

This can be summarised as Excellent Quality, Information and Protection (EQuIP):

Excellent Quality

Homeowners should be supported by a national register where information can be sourced about competent tradespeople that awards a clear and Excellent Quality 'kitemark' standard so consumers can be confident of the quality they will receive. The quality services provided by tradespeople are regularly tested by the consumer protection organisation, which operates an improvement and sanctions system to ensure tradespeople are always delivering to those clear, standards.

Information

Trusted Information should be given to consumers in a standardised format at the beginning of the work. This ensures the homeowner has the right information about the work the tradesperson will do, the materials to be used, and the support, protections, standards and redress approach. Information should also be provided at key points during the work (if required) and clear and concise information when the work is completed.

Protection

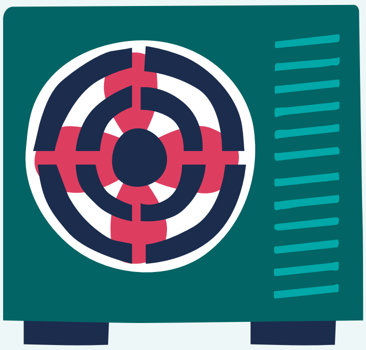
Effective and simple access to standardised protections for homeowners. This should be provided as part of the information given to consumers before any work begins, including a single and easily accessed complaints and redress system. Access to the single protection system should be via the single consumer protection organisation that also provides and coordinates enquiries and complaints about home improvements and leads redress and remediation.

[5] ESNZ Committee Retrofitting Homes for Net Zero May 2025

4 Research Findings underpinning Key Considerations

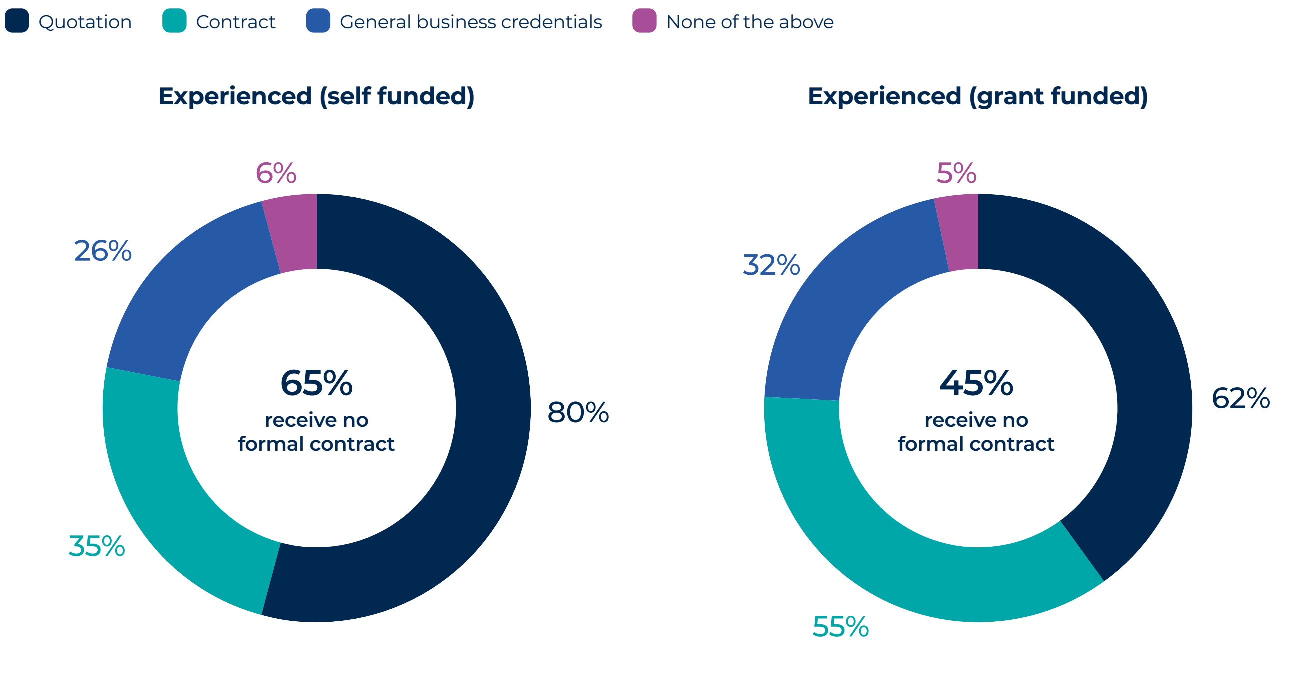
Key Consideration

4 A requirement for all consumers conducting a home improvement to receive a **standardised contract**, clear articulation of deliverables and a defined approach to dispute resolution including access to an Alternate Dispute Resolution service.



Our research found that the majority of homeowners reported that they do not recall receiving a formal contract from their contractor before work begins.

Interestingly, the homeowner expectation of what information they should be receiving before works start shows a heavy reliance on pricing, specification and payment arrangements – around three-quarters of them would expect this information.



Question: Thinking of your most recent job(s), what did you receive in writing before the job commenced, if anything?
Q14. Base: 434 (Self funded), 151 (Govt/energy supplier used to fund work)

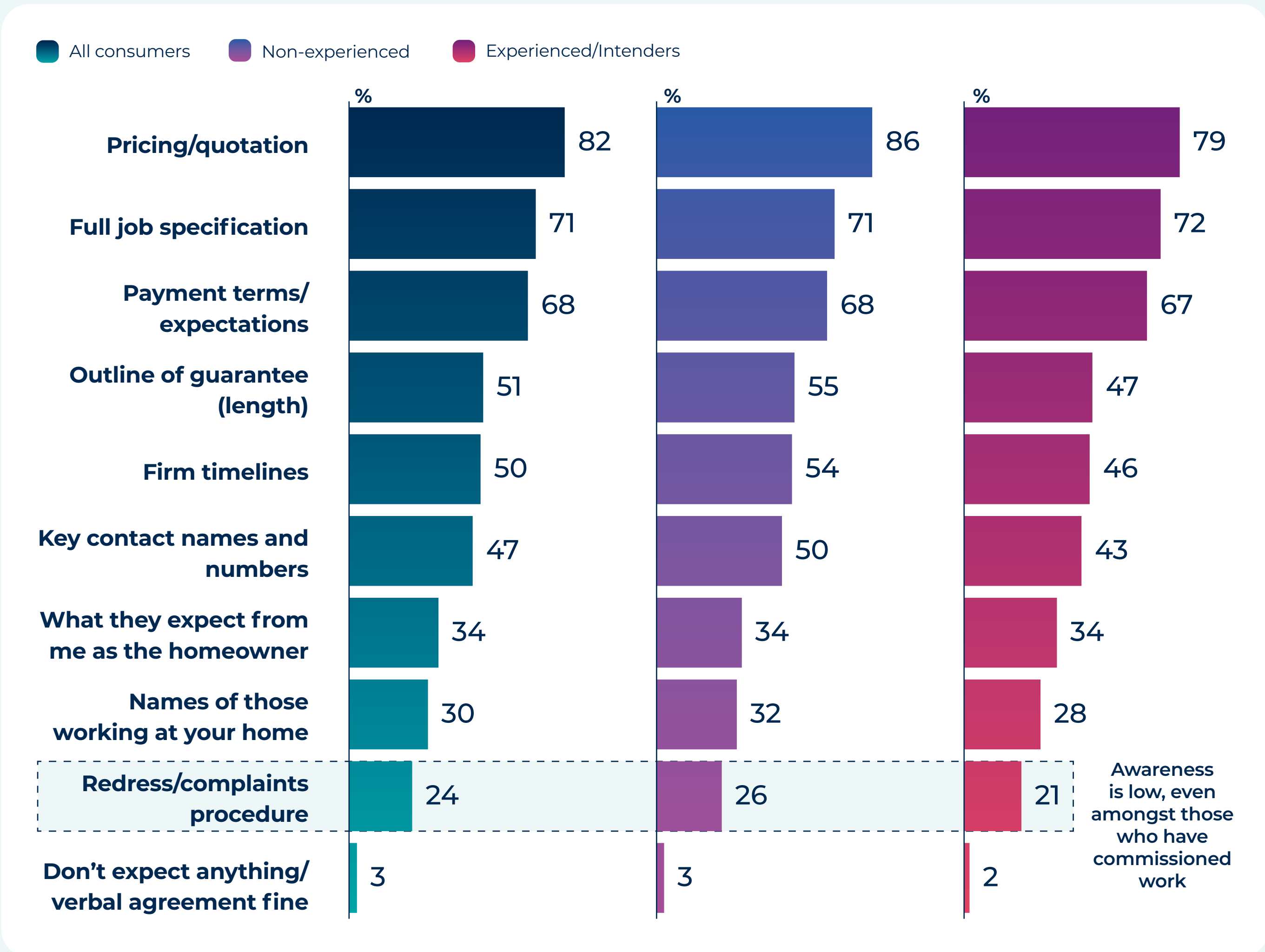
4 Research Findings underpinning Key Considerations

This is in sharp contrast to those expecting information about complaints procedures and avenues of redress.

- Only 24% of consumers expected this information before the job started.
- These volumes were slightly higher when we asked those who had had energy efficiency projects or grant-funded work completed, with 31% expecting information about redress and complaints when energy efficient projects were undertaken and 29% if the work was grant-funded.

This provides an opportunity for tradespeople to cover other elements upfront and communicate best practice.

All homeowners seem to have an over-reliance on pricing, specification and payment arrangements.

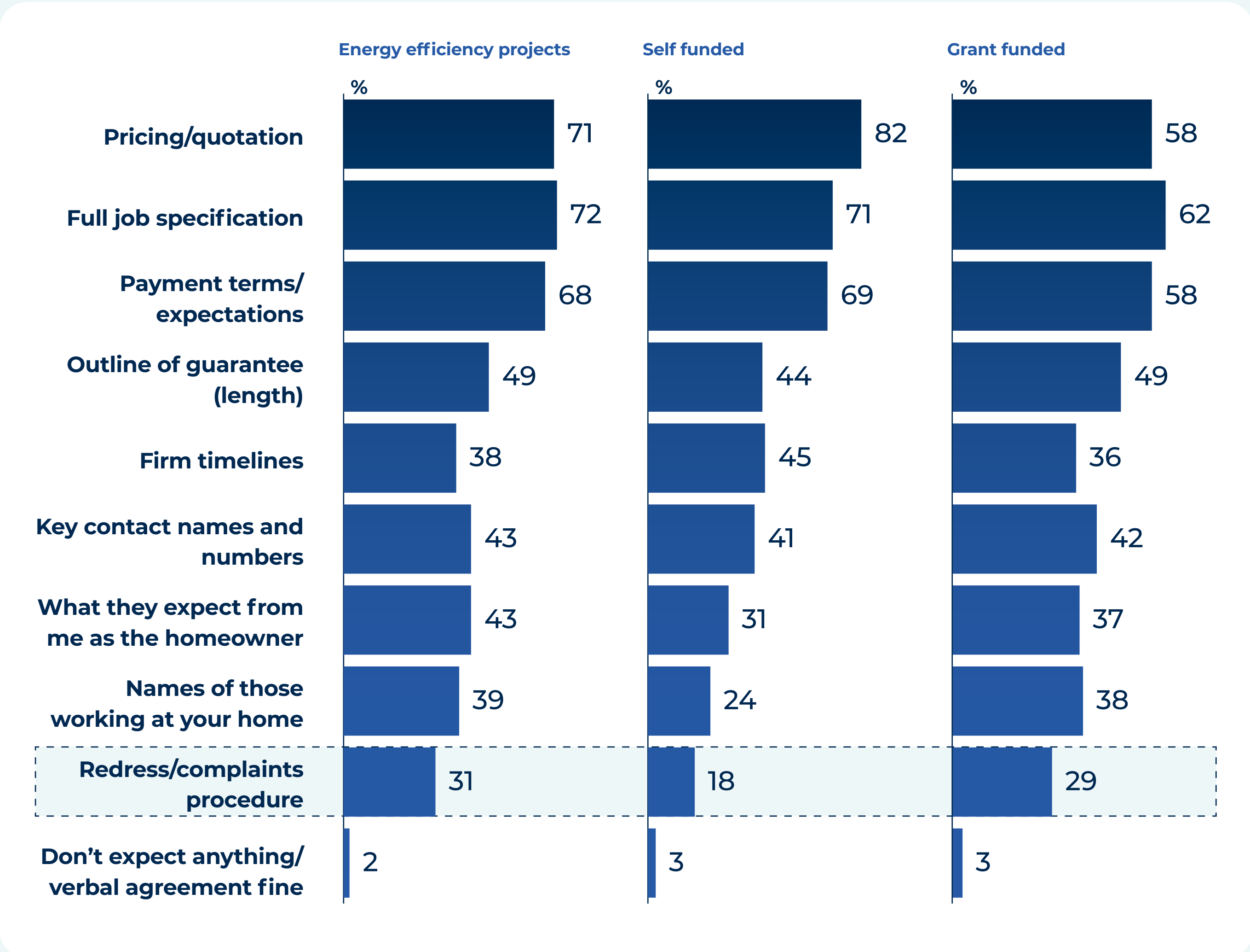


Question: What information from the 'tradesperson/business' / 'organisation funding the work', if any, did you expect / would you expect to see before the job commences? Q15. Base: 1,515 (All), 760 (Non -Exp), 755 (Experienced/Intenders)

4 Research Findings underpinning Key Considerations

When we looked at whether the expectation changed depending on type of work and whether it was funded, there was a consistency in information expected. There was, however, a slight glimmer of hope when work was grant-funded as these households have a more balanced ‘wish list’.

Households who have been through a grant funded project have a more balanced ‘wish list’; however, redress policies are still bottom of the list.



Question: What information from the ‘tradesperson/business’ / ‘organisation funding the work’, if any, did you expect / would you expect to see before the job commences? Q15. Base (L-R) 400, 115, 151

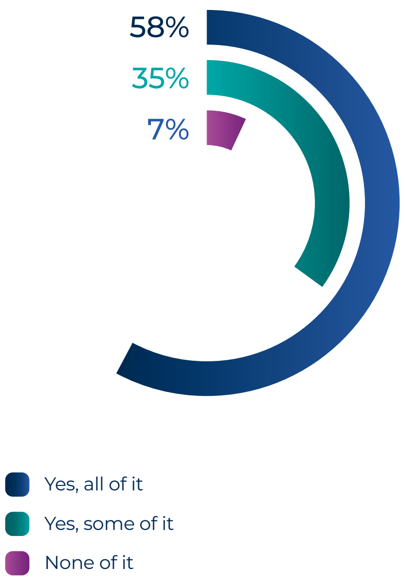
4 Research Findings underpinning Key Considerations

When we specifically asked those who had recently had some work done, less than 6 in 10 (58%) homeowners told us they got all the information they expected, in writing, before the job started.

On asking the same group what information was 'missing' from the information that they had originally expected, more people referred to the "full job specification" and "firm timelines" being missing.

If we look at the numbers of homeowners telling us that they expected guarantee information (51%) and information on the redress and complaints processes (24%), we can conclude that low level expectation is leading to low numbers noticing that this information was not provided before the work began (17%) and (8%) respectively.

Less than 6 in 10 households report getting all the information they expected



Clarity of job specification and timelines tends to be element missing the most

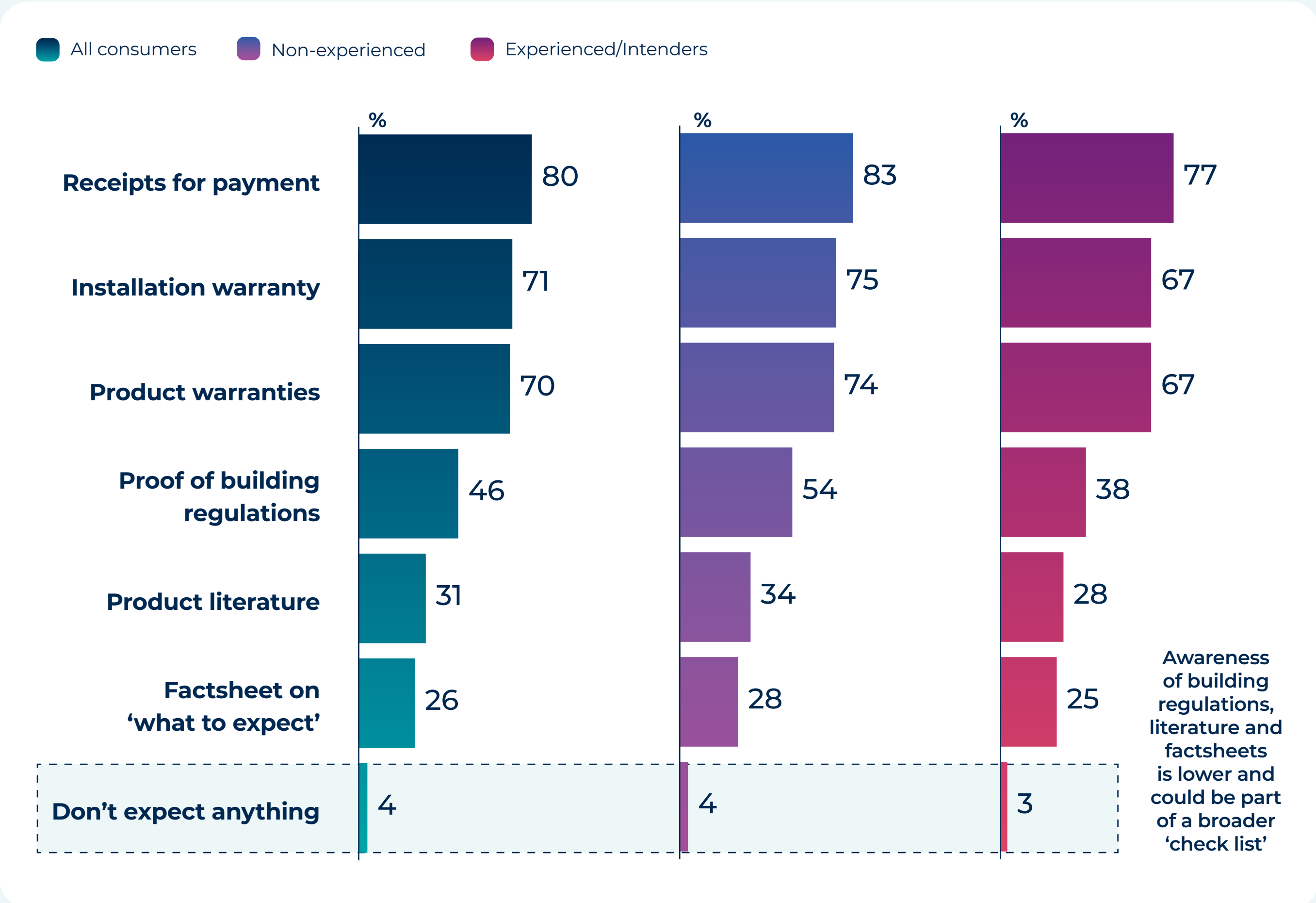
Questions: And thinking of your most recent job(s), did you receive this information in writing before the job commenced? Q16. Base 679 (experienced)

Questions: What information was missing? Q17. Base 271 (Experienced)

4 Research Findings underpinning Key Considerations

There is a further opportunity for tradespeople to provide homeowners with essential information at the conclusion of the work. Over three quarters of homeowners expect to get receipts for payments, with 70% of all homeowners expecting installation and product warranties. These percentages are slightly lower for homeowners who had more recent experience of home improvements (67%).

Information expectations at project conclusion are dominated by payment proof and warranties. Only 4% of consumers expect to be left empty-handed.



Question: And what 'did you expect' / 'would you expect' to receive at the end of the work when everything was / is completed?
Q18. Base: 1,515 (All), 760 (Non-experienced), 755 (Experienced/Intenders)

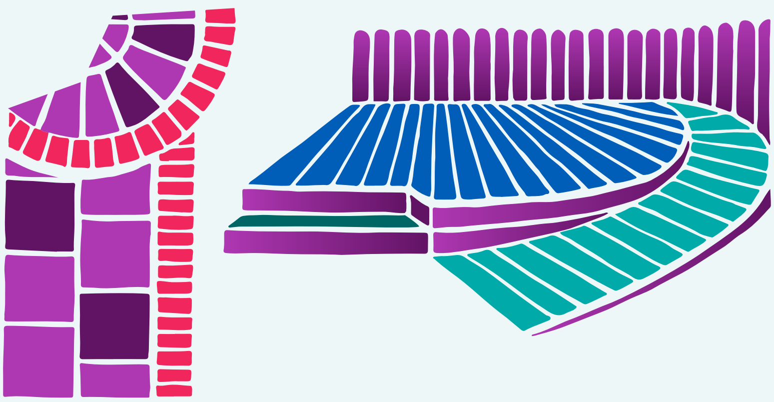
4 Research Findings underpinning Key Considerations

In summary of key consideration 4:

- Homeowners do not know what to expect in terms of information before work starts.
- At present, the information provided by the contractor is not consistent or standardised, with important information about protections, complaints and redress not provided in many cases.
- It should be the responsibility of the contractor to provide this information to the homeowner in a clear, simple to understand and standardised format.
- A formally agreed contract, provided by the contractor, should include all the relevant information a homeowner needs.
- The contract should also include details about how homeowners are protected, who they should contact for help and what redress measures are in place.

If this information is given to consumers in a standardised format at the beginning of the work, it would make sure the right information is in the right place and provides an opportunity for the consumer to ask any questions and the tradesperson to provide clarity. It helps to manage expectations of both parties, preventing potential misunderstandings further through the work.

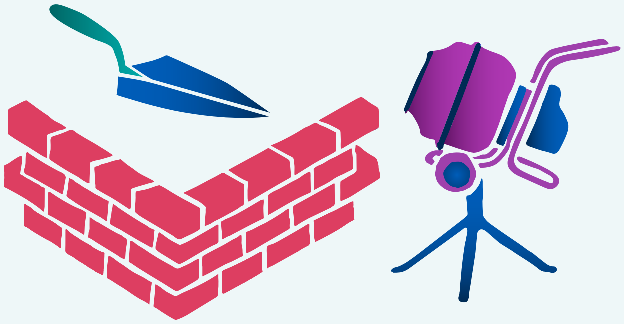
It should include information about the work the tradesperson will do, the materials to be used, and the support, protections, standards and redress approach. To support this dialogue, further information should be provided at key points during the work (if required) and again, when the work is completed.



5 Research Findings underpinning Key Considerations

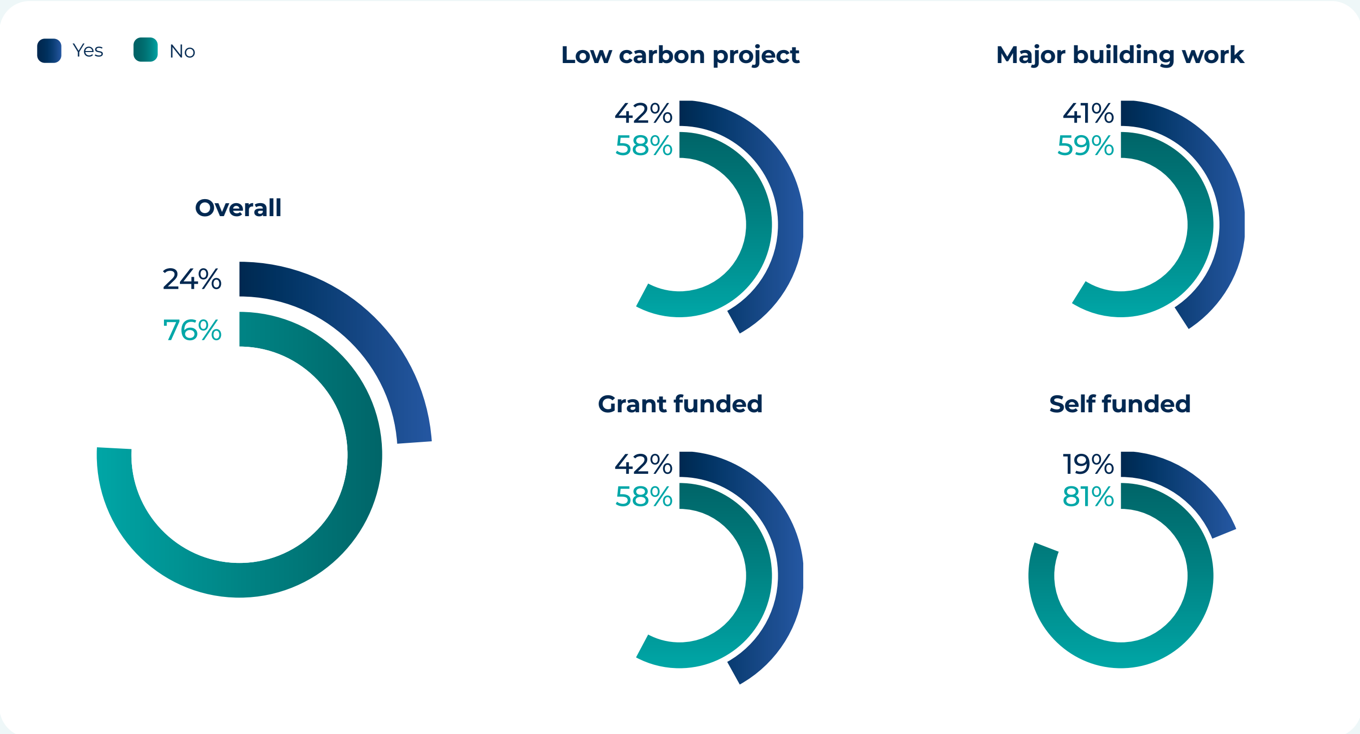
Key Consideration

5 A requirement for all installers to provide appropriate **remediation for faulty product and workmanship**, including **specific financial protection** where required.



When we asked homeowners who had undertaken repair, maintenance or improvement work if they had experienced a serious problem that required them to seek redress, 24% said they had. This proportion was higher with low carbon projects (42%) and with grant-funded work (42%).

Homeowners who have experienced a serious problem.

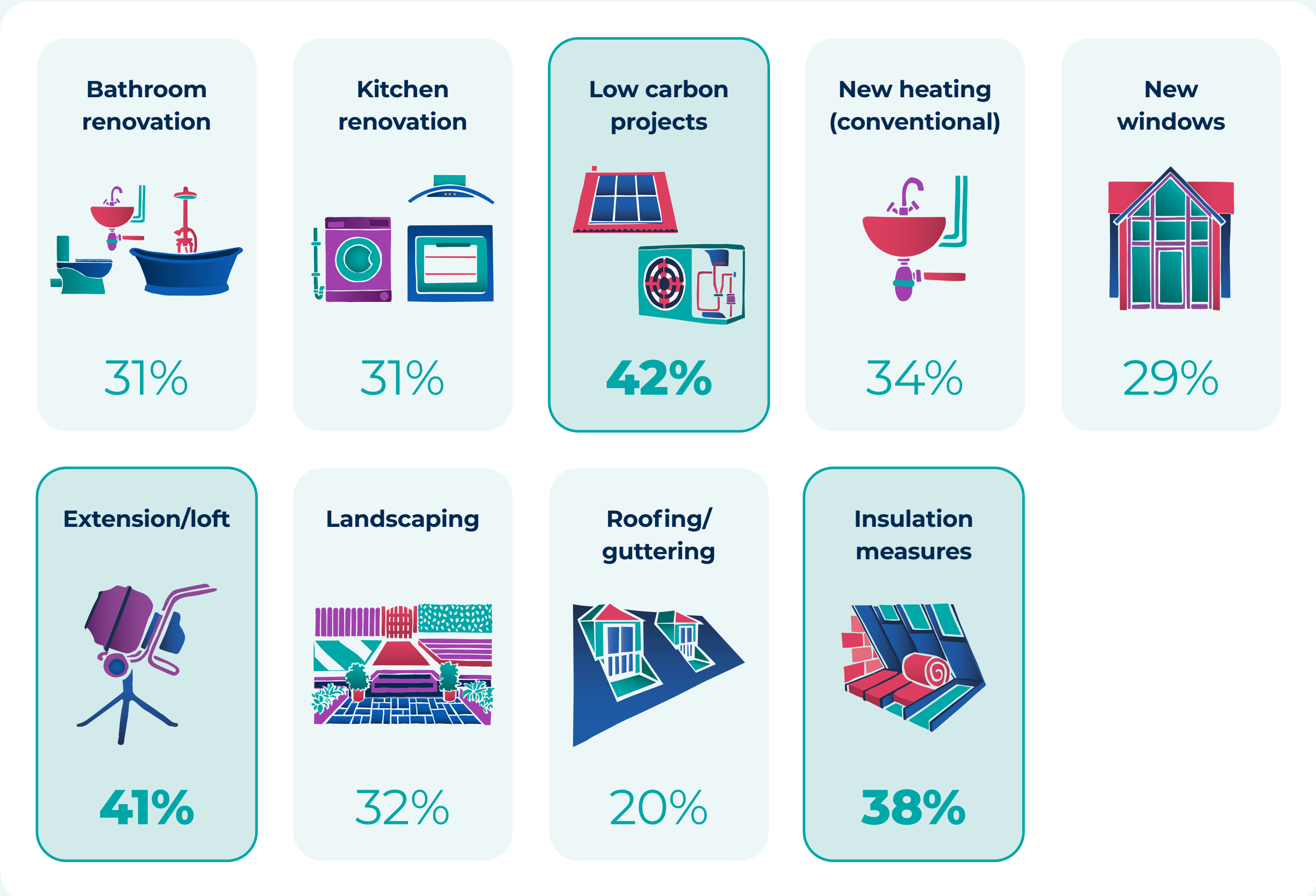


Question: Have you encountered a more serious problem with work undertaken in your home that required you to seek redress?
Q19 Base 679 (Experienced), 109 (Major building work), 223 (Low carbon) 151 (Grant funded) 434 (self funded)

5 Research Findings underpinning Key Considerations

From homeowners' answers, we can see that some types of improvement projects are more susceptible to having problems. Interestingly, **42%** of homeowners reported serious problems with low carbon projects including heat pumps and solar panels. This may be attributable to these being less well-understood technologies and underlines the need for better information and technical advice being provided in advance.

The types of improvement projects where homeowners encountered serious problems with overall projects.



Questions: Which of the following work, if any, have you recently undertaken in your home within the past 5 years? Have you encountered a more serious problem with work undertaken in your home that required you to seek redress? Q1. and Q19. Bases: 303, 301, 223, 187, 195, 109, 130, 141, 72

5 Research Findings underpinning Key Considerations

When it came to gauging their understanding of who is responsible for remediation, virtually all homeowners (96%) thought that the tradesperson should come back within a reasonable time to fix a problem with their work or with the materials they used. Accepted timescales within the industry are 24 hours to remediate a Category 1 problem (risk to health and safety) and within eight weeks for other remedials. Almost nine out of ten (89%) thought that if the tradesperson did not fix the problem, the next point of call was to approach the tradesperson's trade association. A similar number (88%) were aware of an ombudsman and 81% thought that if the work was completed under a government scheme the government should pay to put things right.

Myth busting? Near unanimous endorsement for statements on the left; consumer cloudiness around compensation, refunds and Trading Standards.

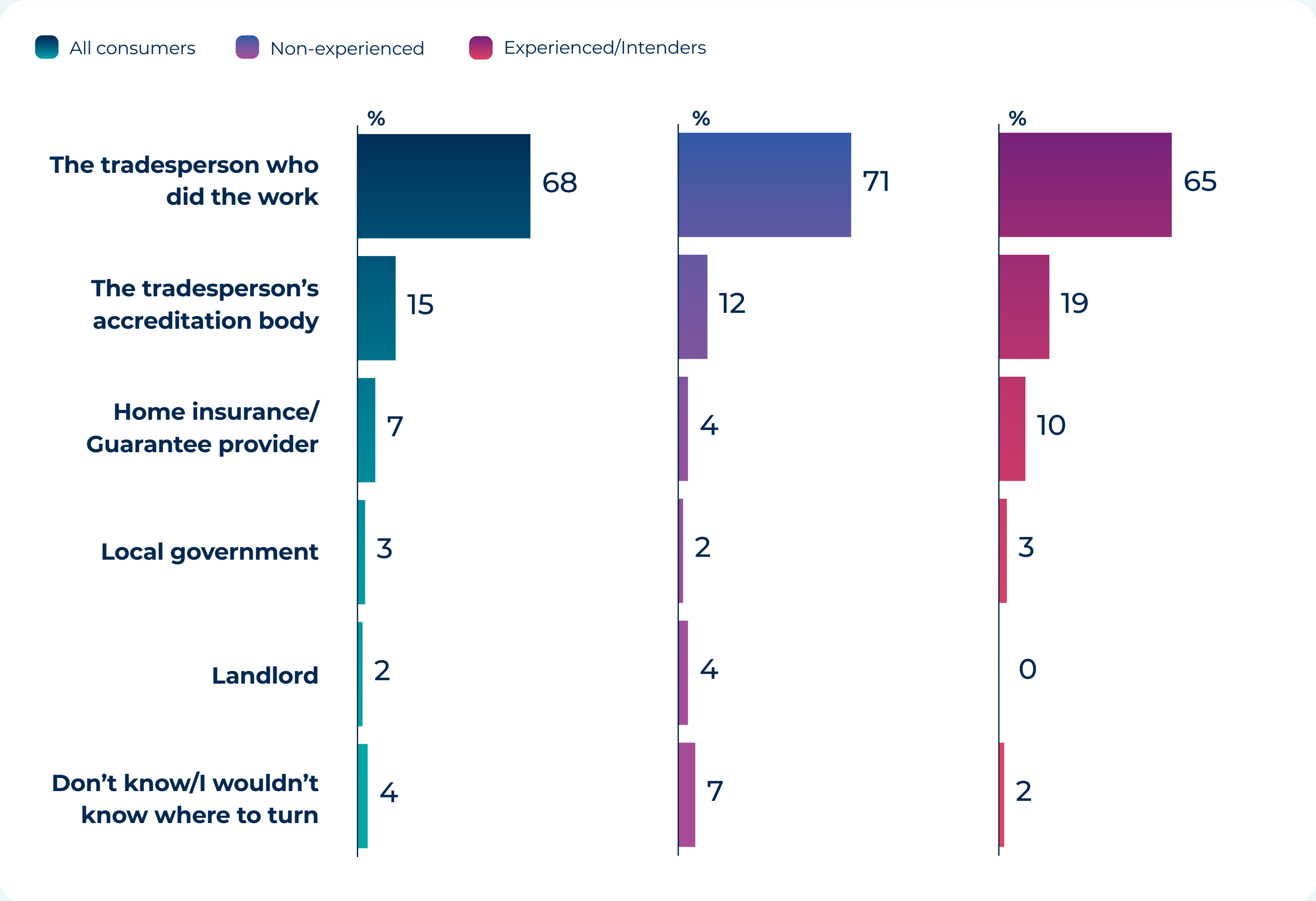
True		False
96%	**The tradesperson should come back within a reasonable time to correct a problem with their work/materials**	4%
89%	**If I have no joy getting the tradesperson back to correct things, I can go to their trade association e.g. NICEIC, FMB. FENSA**	11%
88%	**There is an Ombudsman I can go to if all else fails**	12%
81%	**If it's a government scheme, the government should pay to put it right**	19%
73%	**The tradesperson must come back and put it right straight away**	27%
71%	**I'm entitled to compensation for inconvenience and stress**	29%
58%	**I can bypass the installer/tradesperson and go straight to Trading Standards**	42%
57%	**I'd be entitled to a full refund**	43%

Question: Which of the following 'consumer rights' do you believe you have if something goes wrong with a home improvement job and there is an unresolved problem? Q23. Base 94-870 (not all statements shown to all respondants)

5 Research Findings underpinning Key Considerations

When we specifically asked homeowners who held the 'burden of responsibility' to put problems right, over two-thirds (68%) thought that this sat with the tradesperson. When we asked specifically about energy efficiency projects and grant-funded work, the tradesperson was still viewed as responsible (44%), with a higher awareness of their accreditation body also as having some responsibility (27% and 28% respectively).

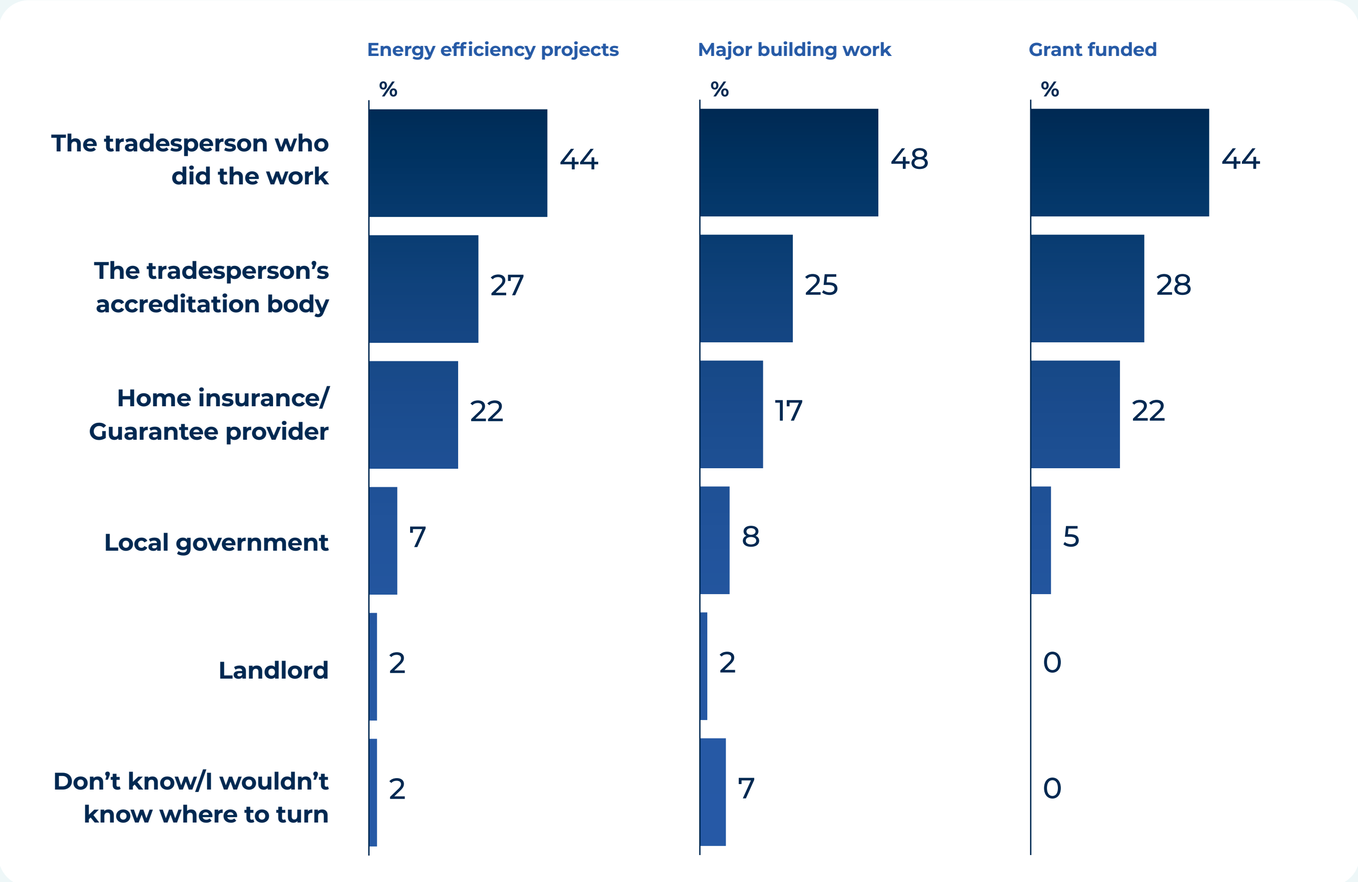
Over two-thirds of general consumers believe the weight of burden is ultimately on the tradesperson; this softens slightly for Experienced households where one fifth say trade body.



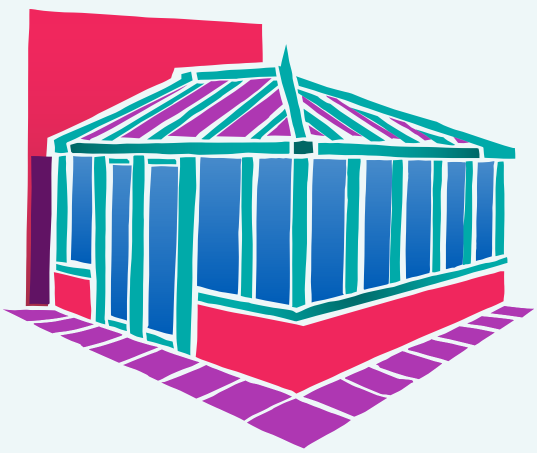
Question: And in your opinion, who is most responsible for putting a serious problem right?
Q23. New Base: 1,515 (All), 760 (Non-experienced), 755 (Experienced/Intenders)

5 Research Findings underpinning Key Considerations

Households who have embarked on more significant projects to their property take a more nuanced viewpoint about responsibilities.



Question: And in your opinion, who is most responsible for putting a serious problem right? Q23. Base (L-R) 230, 115, 151

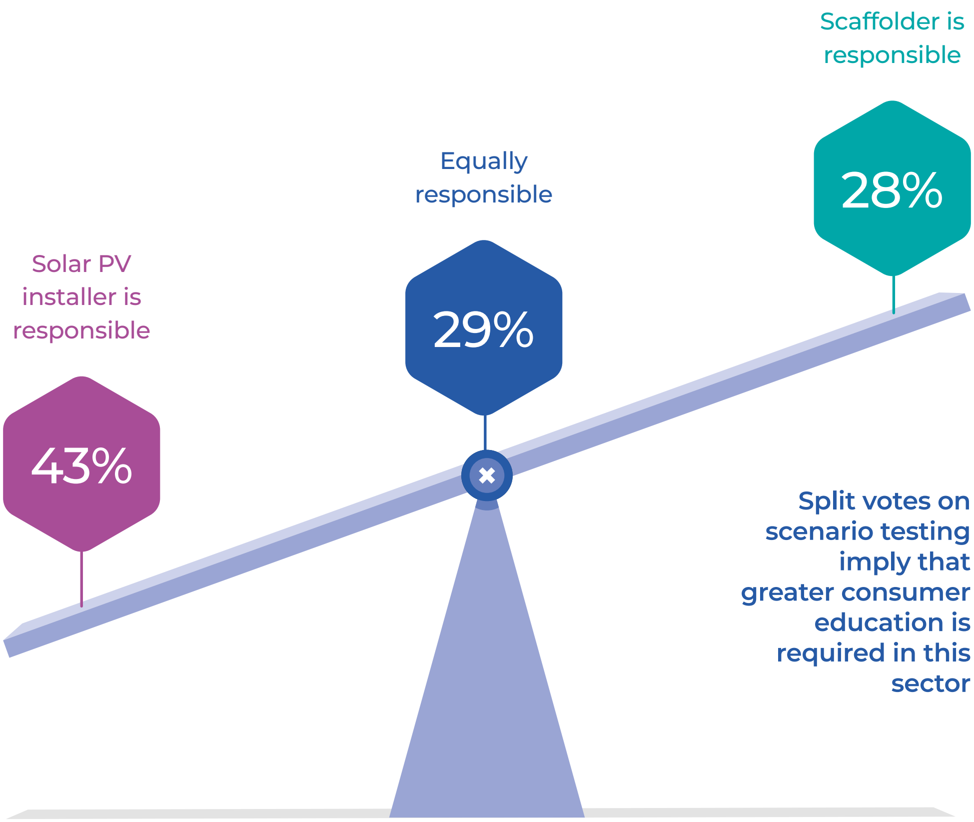


5 Research Findings underpinning Key Considerations

Homeowners seemed more confused about who is responsible when more than one contractor is involved. For example, in a scenario where a Solar PV installer contracts a scaffolding firm, and the scaffolding damages the homeowner's roof, 43% thought the Solar PV installer was responsible, 28% felt it was the scaffolder, and 29% thought that both were equally responsible.

Scenario: A consumer has solar panels installed, and the job is completed correctly, however, the scaffolding damages the consumer's roof.

Is the Solar PV installer who has contracted the scaffolders responsible for the subcontractor's (e.g. the scaffolders) work, or does the consumer need to engage the scaffolder (who they may not have directly contracted) for remedies?



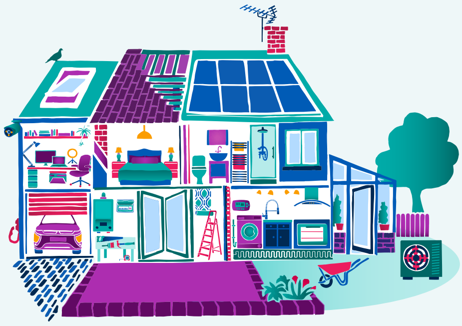
Split votes on scenario testing imply that greater consumer education is required in this sector

Question: What would you do in this situation? Q24. Base 136 (experienced/intenders)

6 Research Findings underpinning Key Considerations

Key Consideration

6 An easy to access **unified complaints system with a single-entry point**, enabling redress and remediation so consumers can get help if something goes wrong.



Clearly, work done in the RMI sector should be done right first time and protections for homeowners should be simple and easy to navigate so if things go wrong there is swift remediation for consumers.

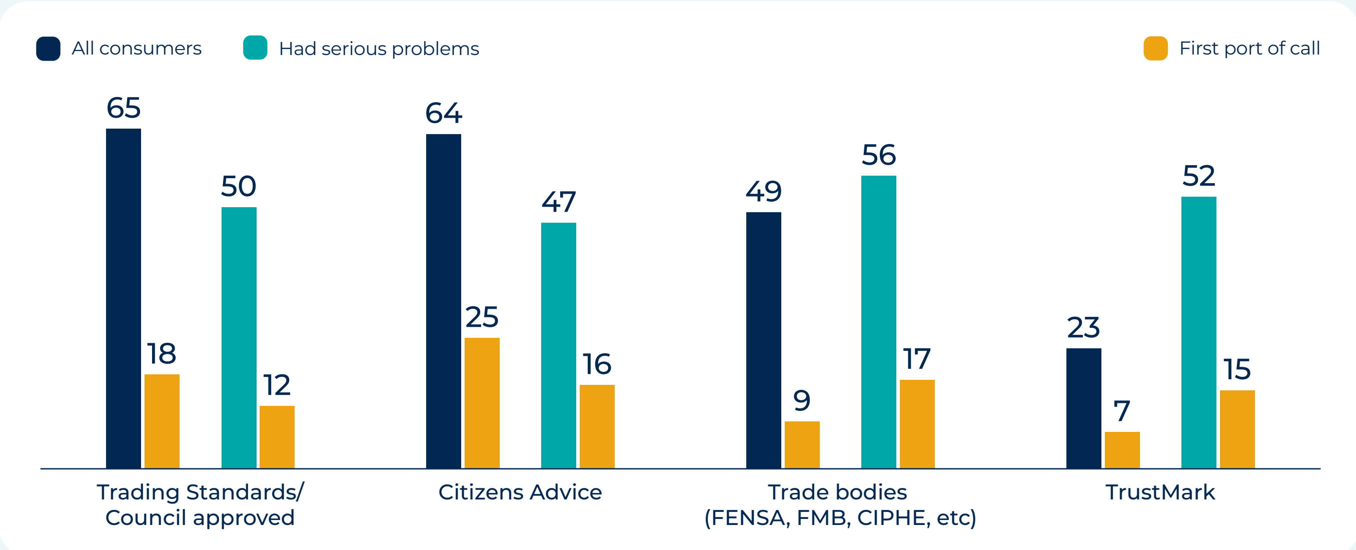
It is critical that any RMI project starts well, and homeowner decisions are supported with effective information and support on who to find to do the work, backed up with how things can be put right should there be a problem.

The voice of the consumer in our research provides powerful confirmation of echoing points raised in other recent research publications.

For example, the CMA[6] said that *"...the sector is confusing for consumers to understand. Redress needs to be straightforward and accessible to everyone. The patchwork of dispute resolution approaches leaves consumers isolated."*

Citizens Advice[7] asks for a *"...regulated, simple redress scheme, including a single ombudsman. The current confusing patchwork of codes leaves consumers unaware of the protections they have."* Their research also remarks that the awareness of accreditation schemes like TrustMark or MCS should be improved.

The confusion that exists for consumers of who to turn to should something go wrong is evident. When asked who they would approach for help if they should encounter a serious problem, two-thirds of consumers said Trading Standards or Citizen's Advice, with a quarter (25%) citing Citizen's Advice as their first step. This number dropped to around half when asked of those who had actually experienced a serious problem with works in their home. This group had a higher awareness of and approach to trade or certification bodies (56%) and TrustMark (52%).



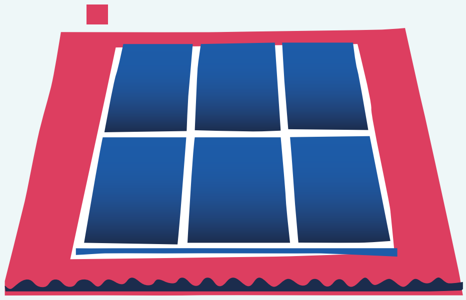
Question: Which of the following organisations/bodies would you consider speaking to if you encountered a serious problem with work undertaken in your home? Q21. Base: 1,515 (All), 760 (Nat rep), 755 (Experienced/Intenders), 165 (Serious problem experienced)

[6] CMA Consumer protection in the green heating and insulation sector May-23
[7] Citizens Advice Hitting a Wall: Protecting consumers who install net zero technologies Oct 24

7 Research Findings underpinning Key Considerations

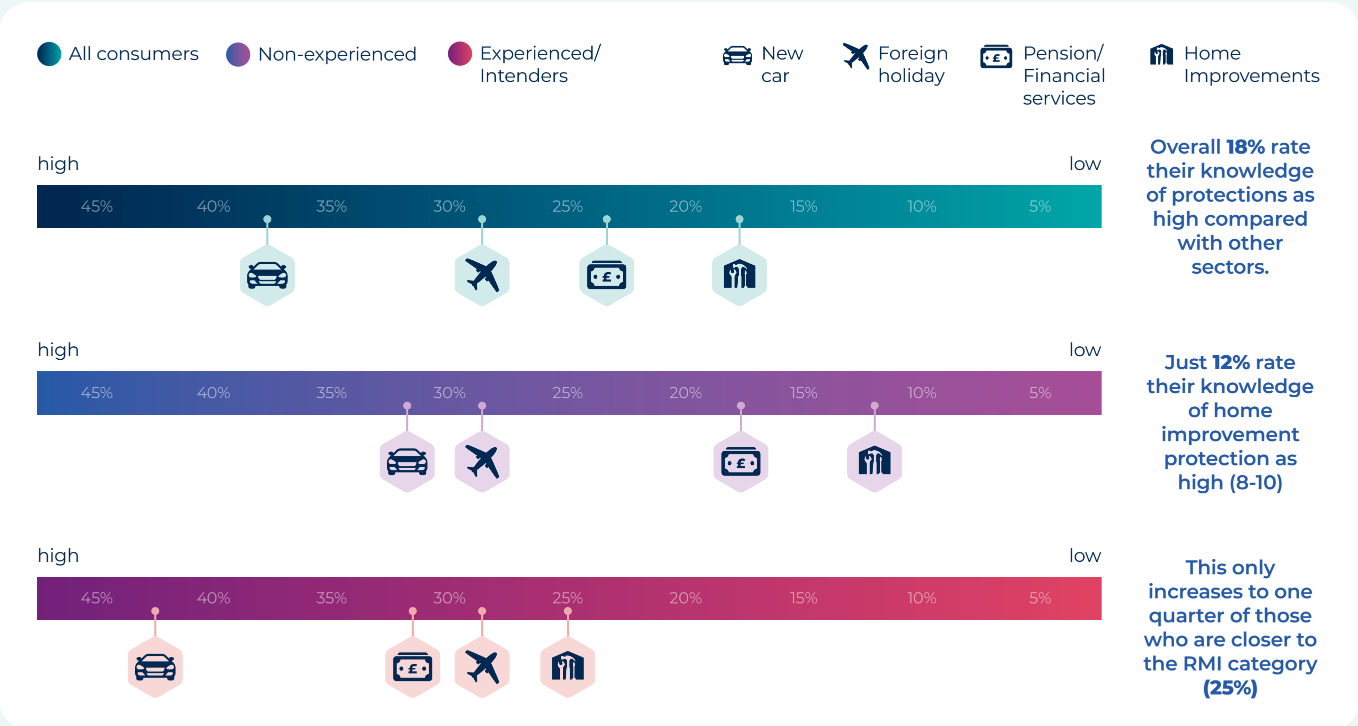
Key Consideration

7 Mandate the use of **financial protection for home improvements**. This should be supported by the creation of a reinsurance capability to enable a larger number of financial protection providers to enter this market.



Our research shows that homeowners understand more about the protections s offered for other services such as car purchase, holidays and financial services than for home improvements. This lack of background knowledge could lead to situations where the homeowner does not have the level of protection they assume due to lack of knowledge in the home improvement market.

Knowledge of consumer protections in home improvements significantly lags behind other household 'big ticket' transactions like new car purchase, holidays and financial services.



Question: How does your knowledge of the protections in home improvements compare with what is in place when making other major purchases? (Respondent places on scale 0-10) Q9. Base: 1,515 (All), 760 (Non-experienced), 755 (Experienced/Intenders)

7 Research Findings underpinning Key Considerations

Significantly, in the recent past, the car finance, holiday and financial services markets have all suffered from damaging scandals where consumers have been let down. Subsequently, consumer protections in all these industries have been bolstered by positive actions to improve visibility of consumer protections, raising awareness and increasing the legal responsibilities of people offering and delivering services in these industries.

- **New Cars:** The Motor Ombudsman provides independent and impartial services assisting consumers and accredited businesses to resolve disputes through its comprehensive Motor Industry Codes of Practice. The Motor Ombudsman operates four motor industry codes of practice, all approved by the Chartered Trading Standards Institute (CTSI) Approved Code Scheme (ACS):
  - The New Car Code
  - Extended vehicle warranties
  - Servicing and Repair
  - Vehicle Sales
- **Holidays:** In July 2018 new rules for holidays: *The Package and Linked Travel Arrangements* were introduced. These place the responsibility for putting things right if the holiday you booked and paid for doesn't match the description given when purchased firmly on the company that it was booked with. This includes giving consumers the right to ask the holiday tour operator to put things right, and if it is unable to, claim compensation. The law outlines what information a consumer must be given before they book, who is responsible if things go wrong, and what a compensation payment should include. And, that if the holiday organiser or retailer is insolvent or has ceased to trade, then the law gives access for full refunds through ATOL protection.
- **Financial Services:** The Financial Conduct Authority (FCA) monitors firms in financial markets, ensuring they meet FCA standards before authorisation. No-one can provide financial advice to consumers without being authorised and firms are liable if they provide inappropriate advice. The Consumer Duty sets clear standards, including providing for: the support consumers need; communications they understand, and; fair value products and services that meet their needs.

As with cars, holidays and financial services, homeowners need to have confidence in a clear, robust system of protections for home improvements including financial protection should it be required. It is incumbent on the industry and wider market to consider options for financial protections that encourages and enables businesses to offer protection at an affordable level.

7 Research Findings underpinning Key Considerations

In summary

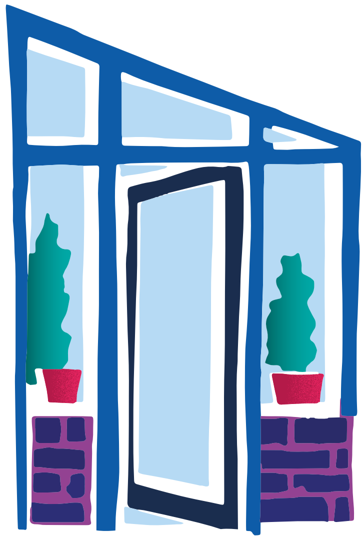
Our research suggests that presently, homeowners do not have a comprehensive picture of the protections and redress systems they may need to use.

The information they get before a job begins is not clear, comprehensive or focused on their needs. In our research, homeowners endorsed the concept of simple, transparent and easy to understand quality standards for all home improvements and a quality registration scheme for all tradespeople doing home improvements.

Over three-quarters (78%) of all homeowners agreed that a clear quality 'kitemark' standard for all tradespeople and standardised, comprehensive contract information would improve confidence across the home improvement market. This should detail the contractual responsibilities, methods and materials to be used by the tradesperson, complete with the expected outcomes, and the protections and remediation routes available to the consumer.

Our research showed that the information provided before a home improvement project begins was inconsistent and the follow-up information given to homeowners was insufficient. Nearly nine out of ten (87%) thought that it would be useful to have one place to go for information that they can trust and know is correct.

Homeowners should also receive a comprehensive summary of their consumer rights, who to contact if things go wrong, the protection the consumer has and how to access the complaints system with clear explanations of financial protections. At the end of the installation, a complete customer review should be offered, with clear information on aftercare and contact points left with the homeowner. In all, a more rounded and considered package of information, standards and protections will provide better outcomes for consumers and businesses alike.



Conclusion and next steps

Conclusion and next steps

When things start in the 'wrong place', due to a lack of the right information being provided in the first place or consumer ambivalence, the chances of providing a good level of support and strong consumer protections can take a heavy hit. Putting the fundamentals right will help to create a strong foundation to build a successful consumer protection approach for the future.

The three principles that form the foundation for good consumer protection are:

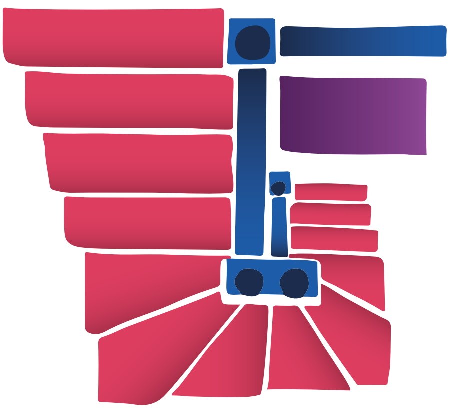
- work should be done right the first time;
- the system should be simple and easy to navigate for the consumer; and
- when things go wrong there is swift remediation for consumers.

Our experience in providing consumer protections over the last twenty years tells us that it is time for a new approach. The issues with the existing model of consumer protection in the UK home improvement sector are well-understood amongst industry and wider stakeholders, as is the need for it to change.

But to manage change well, consumers need to have an equal place at the discussion table alongside all other stakeholders. We hope our research enables their voice to be included.

We look forward to continuing to work with policy makers, industry and consumer groups, using our knowledge and experience to help create and strengthen a new consumer protection model for home improvements into the future.

Putting the fundamentals that we have identified right will help to create a strong foundation to building a successful consumer protection approach for the future.



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