

Health and Safety ExecutiveRedgrave Court,
Merton Road,
Bootle,
Merseyside, L20 7HS**Consultation Response****Which? response to the Health and Safety Executive Conditions of Authorisation -
Call for Evidence****Submission date: 04/06/2026****Summary**

The [Consumer Detriment Survey 2024](#) found that the highest net monetised detriment of £10.3 billion was observed in 'Services for home and garden maintenance'. Within the home energy upgrade sector there have been several well publicised scandals including the failure of 98% of external wall insulation under the Energy Company Obligation (ECO) scheme that left households with mould and damp in their homes. The Competition and Markets Authority (CMA) and the National Audit Office (NAO) have clearly identified the overly complex landscape of schemes and codes as a contributing factor to the failure of consumer protection in these sectors. These structures undermine accountability and, from an individual consumer's perspective, it is often extremely difficult to know who to turn to when they experience a problem with a trader.

Competent Person Schemes were established so that traders that are members of a scheme could self certify that their work meets building regulations. Some consumer protection requirements were added to this primary responsibility, however these only apply to issues relating to building regulations and the requirements are poorly defined and out of date.

Given the level of harm in the home improvements sector there is a strong argument for a systematic review of consumer protection, and the role and responsibilities of Competent Person Schemes should be considered within this review. Our response to this call for evidence sets out some of the issues that currently hinder effective protection of consumers in this sector and our recommendations for how they could be addressed, but to properly address consumers' needs a more fundamental review is required.

- **Consumers should be confident that traders are qualified and responsible and they have a straightforward process to resolve any disputes.** There should be a fundamental review of the overly complex and fragmented home improvements

consumer protection landscape and the role and responsibilities of Competent Person Schemes should be considered within this review.

- **Improved governance.** The governance of schemes should be improved including a clear commitment to protecting consumers, improved oversight, independent consumer representation, public reporting and measures to address potential conflicts of interest.
- **Effective compliance.** Auditing should be enhanced and supplemented with consumer feedback gathered through a short set of questions agreed with the regulator and sent to all households after work is completed. Non compliant businesses should have membership removed and be prevented from joining other schemes.
- **Complaints and redress.** Complaints processes should follow a clear process and timeline, and there should be clear independent mechanisms for appealing against decisions. We recommend there should be a single Ombudsman scheme with the expertise to manage disputes in the sector. Financial protections should be brought up to date with their length and funding matching the work undertaken, and access should include when a trader is not responding, or if they fail to comply with an ADR decision.

Full response

1. Please indicate the geographical area in which you or your organisation delivers the Competent Persons Scheme

- **England and Wales**
- **England only**
- **Wales only**

England and Wales

2. Do you consider there is sufficient visibility of Scheme operators and their roles?

- **Yes**
- **No**
- **Don't know/unsure**

To what extent are the roles and responsibilities of scheme operators and their members clearly defined and understood by stakeholders, and what factors influence this clarity?

No.

Competent Person Schemes were established to enable traders to self certify compliance with building regulations. Some consumer protection requirements were added to this

primary responsibility including the need for complaints processes and financial protections. However these only apply to issues relating to building regulations and the requirements are poorly defined and out of date.

We have not conducted a survey to properly explore consumers' understanding of these schemes; however we have some data from a survey with an unweighted sample of 1105 respondents who were asked which organisations they were aware of based on a list of organisations that a trader might typically belong to. Based on this survey we found that consumer awareness of competent person schemes varies considerably but overall it is significantly lower than for other organisations in this sector including some trade associations and online platforms.

For example we found that well established Competent Person Schemes such as GasSafe and FENSA are relatively well known (75% and 53%), however less than half were aware of NICEIC (43%) and TrustMark (20%). In contrast more than three quarters were aware of the Federation of Master Builders (76%), Which? Trusted Traders (85%) and Checkatrade (79%).¹ Our survey did not ask consumers to what extent they understood the services or protections these organisations offer.

A key reason for this lack of awareness is the overly complex landscape of competing schemes, codes, trade associations and online platforms in this sector. Depending on their choice of trader, consumers may or may not have contact with Competent Person Scheme. Some Competent Person Schemes also have a role in ensuring traders' compliance with the requirements of other schemes such as TrustMark and MCS. The [CMA found](#) "the landscape is complex and can be confusing for people to navigate, which can mean that they miss out on the benefits." Traders are often members of several of these organisations, and this results in consumers either disengaging due to the time required to understand what these bodies offer, or having to spend considerable time doing their own research. In the event of a dispute between a trader and a consumer, a Competent Person Scheme may not be able to support the consumer if the dispute doesn't relate to compliance with Building Regulations, this contributes to the high risk of consumers not understanding which body to turn to, or being passed between different schemes and codes.

To some extent schemes can seek to improve awareness and understanding through effective promotion and the first principle in the [CMA Good practices for standards bodies](#) provides guidance on effective promotion. However the complexity of the landscape will make this difficult without a cross sector approach, and the limited scope of the protections offered by Competent Person Schemes means consumers may be frustrated by the protections available.

3. Are current Scheme governance policies fit for purpose?

- Yes

¹ Apr Omnibus Total sample unweighted base 1105 Which, if any, of the following are you aware of?

- No
- Don't know/unsure

In what ways do current scheme governance policies support or hinder effective delivery? Please explain your response.

No.

The home improvements sector is responsible for very high levels of consumer detriment and a systematic review of how consumer protection is delivered in this sector is urgently needed. A clear example of the fragmented approach to protecting consumers is that Competent Person Schemes are only responsible for ensuring their members' technical compliance with building regulations. This limited approach to consumer protection will make very little sense to the average consumer and contributes to the overly complex system that has been criticised by the [Competition and Markets Authority](#) and by the [National Audit Office](#). These reports have focused on the home energy upgrade sector but the same criticisms can be made of the wider home improvements sector.

The [Consumer Detriment Survey 2024](#) found that the highest net monetised detriment of £10.3 billion was observed in 'Services for home and garden maintenance'. This will have included some issues related to building regulations and issues that don't, but in most cases consumers will not appreciate the difference. Common home improvements, such as kitchen and bathroom renovations, that involve significant investment from homeowners are not covered by building regulations; neither are disputes related to miss selling or contracts. From a consumer's perspective their ability to seek support from a CPS will feel like a lottery and there is a high risk of them being rejected by a scheme or being passed between schemes, codes and other organisations to find redress.

Some schemes have introduced a Customer Charter (APHC) or a Code of Conduct (CERTAS, CompetentRoofers), or Guides to Best Practice (CWISA) that include issues not related to compliance with building regulations, however there is no consistency in approach and some are high level principles or a list of good practices that don't offer a systematic list of the issues a consumer may experience.

Given the very high level of consumer detriment in this sector and [the commitment](#) based on the Building Safety Act 2022 to introduce 'a new culture of accountability, competence and information transparency across the built environment' the MHCLG and the Building Safety Regulator should use this opportunity to conduct a more systemic review of consumer protection in the sector and then consider the role that Competent Person Schemes might have in a more coherent and effective system.

In relation to more specific governance issues we encourage the Building Safety Regulator to address the following governance issues:

- **Oversight.** We were only able to find limited information about the oversight of Competent Person Schemes. We understand the government has an observer status

on the [Competent Person Forum](#), however there doesn't appear to be any formal requirement for the government or regulator to have representation in the governance of individual schemes. Without engagement with the governance of the schemes there is unlikely to be sufficient oversight and influence of the schemes' policies and practices. The recent [NAO report](#) on energy efficiency installations under the Energy Company Obligation highlighted the lack of effective oversight of TrustMark and MCS as a weakness and as a result, the government has now taken an observer position on the boards of both organisations.

The system places considerable reliance on UKAS monitoring of the schemes against British and International standards. This provides a well proven form of assurance however this is largely a desk based assessment of procedures and a small number of pre arranged site visits. We recommend that the level of auditing is reviewed and UKAS accreditation is supplemented with feedback from consumers about their experience of the work delivered by members of the competent person schemes. This data should be made publicly available and used to determine whether some traders should receive more frequent audits.

- **Transparency and accountability.** A brief review of Competent Person Schemes suggests there is considerable inconsistency in the information that schemes make available about their ownership and governance structures. We were also unable to find a copy of the scheme rules on some of the scheme websites and could not find any annual reports or other public reporting. The NAO found that poor data visibility delayed the identification of defective work under ECO and GBIS.
- **Independent consumer representation.** Organisations that have a consumer protection role should have independent consumer representation as part of their governance, however the schemes' approach to this is patchy and inconsistent. Whilst some schemes have an independent consumer representative, or group, the responsibilities differ from scheme to scheme, and some schemes don't appear to have any independent consumer representation.
- **Potential conflicts of interest.** Some Competent Person Schemes were established by trade associations whilst others have created trade associations or similar organisations. These associations and organisations actively represent their members' interests and lobby on their behalf. Whilst many responsible companies want to promote and maintain high standards, there may also be cases where there is a conflict of interest between the needs of members, or an individual member, and the needs of consumers.

4. What approaches to governance, if any, (e.g., independent oversight) could strengthen consistency across schemes?

Schemes could improve their governance in a number of areas:

- **A clear commitment to protecting consumers:** as noted above, there is a strong case for a systematic review of consumer protection in the home improvements sector. Organisations that engage with consumers should have a primary responsibility for ensuring positive consumer outcomes and state what their role is in delivering those outcomes..
- **Oversight:** MHCLG or the Building Safety Regulator should have a permanent position on the governance bodies of each individual Competent Person Scheme.
- **Consumer feedback.** UKAS auditing should be supplemented with feedback from consumers about their experiences and the work that was done in their homes. This feedback should be proactively sought by the schemes using a small number of questions agreed with the regulator and the results published on an annual basis using standardised formats.
- **Public reporting.** All schemes should be required to publish information about their governance including information about the board or council members responsible for the scheme. All schemes should collect and publish data about the number of audits etc (see answer to questions 7 and 28)
- **Independent consumer representation.** All schemes should have an independent consumer representative that has a position on the board or council of the organisation. The consumer representative should produce their own annual statements covering relevant consumer issues that they have addressed or been aware of that year including issues relating to the scheme's structure, policies and practices, and any individual consumer complaints they have been involved in addressing.
- **Conflicts of interest.** The government should provide schemes with guidance on appropriate governance structures and processes to ensure decisions related to the running of the scheme or decisions relating to individual members aren't subject to a conflict of interest.

5. How effective are current conflict of interest safeguards and where could they be strengthened?

As noted in answer to question 3 some schemes grew out of trade associations or have created trade associations which lobby on behalf of their members. Whilst many companies will want to promote high standards in their sector, there may also be cases where there is a conflict of interest between the needs of companies and the needs of consumers. Some schemes provide details of independent individuals or groups that will review decisions or complaints (APHC, NFRC, CWISA) however there is limited information available about their work. Conflicts of interest can also influence the rules and processes followed by an organisation.

The existence of more than one competent person scheme for trades such as electricals, heating and plumbing, and insulation) can also create competition between schemes for membership and the risk that the development of standards and enforcement of standards is inappropriately influenced by the need to recruit and retain members.

Conflict of interest safeguards could include separation of governance and decision making processes, inclusion of independent government or consumer representatives, transparency and reporting requirements. We found no reference to these in a brief survey of online information available from Competent Person Schemes. The government should also consider whether the benefits of having multiple schemes available for some trades justify the risks to those schemes being able to effectively carry out the work of a CPS.

6. Do you consider that Scheme operators must enforce stricter vetting procedures?

- **Yes**
- **No**
- **Don't know/unsure**

If you answered yes, please explain your response.

Yes.

We are aware of anecdotal reports of weak vetting checks and businesses refused membership by one scheme being able to join another. However these are difficult to verify and it is difficult to understand if they are one-off cases or illustrate more systemic failings in the vetting procedures. Making it easier for stakeholders to raise concerns with the regulator so that they can be investigated would help to establish more evidence on which to plan any necessary changes.

We also recommend that the government take this opportunity to enhance the current vetting and auditing process which is largely based on desk based assessments of processes and a limited number of pre-arranged site visits, by including verified consumer feedback of their experiences and the work done in their homes. This could be based on a short set of questions that are agreed with the regulator and sent to all households that have had work completed by a CPS member. There should also be enhanced site visits based on a smart system that identifies traders that may pose greater risk due to their being new to a scheme or recently starting a new type of work or where concerns have been raised.

7. Do you consider/agree that Schemes should publish annual compliance reports summarising audit outcomes and enforcement actions as well as competence data?

- **Yes**
- **No**
- **Don't know/unsure**

Yes.

Public reporting against agreed performance targets has an important role in improving transparency and accountability. Schemes should be required to publish annual data on the number of audits, audit pass and failure rates and the actions taken as a result of audits. Recording the reason why audits have failed would also help to identify common or emerging issues that could be addressed by the scheme or regulator. We recommend that schemes should also collect standardised data on consumer experiences, the number of complaints, the cause of complaints, the time taken to resolve the complaints and their outcomes. This data should also be published on an annual basis.

Care should be taken to specify in detail the data that is required to ensure a consistent approach across all schemes and to ensure the data supports analysis and understanding. For example, [our analysis of data from EPC assessor schemes](#) highlighted the difficulty in drawing conclusions when the data relating to smart audits and random audits wasn't separated, and when more detailed reasons weren't recorded for why members had failed audits. Establishing standardised data collection and reporting helps to provide a 'whole sector' view which can be used to identify common or emerging trends that regulators and businesses should be aware of.

Similar requirements are already in place for some other organisations that provide a required consumer service, such as EPC assessor schemes, or that have a consumer protection role, such as an ADR provider. In both cases we believe the current level of reporting is inadequate and should be improved, but the principle is well established.

ENFORCEMENT

8. Do you agree that Schemes should implement consistent, clear, proportionate, and transparent sanctions for scheme members who breach rules?

- **Yes**
- **No**
- **Don't know/unsure**

Please explain your response and your view in respect to what consistent, clear, proportionate and transparent sanctions would look like.

Yes. Where there is evidence that a scheme member may have breached scheme rules, the scheme member should be suspended whilst an investigation takes place and their membership should be cancelled if the breach is confirmed. During a suspension, action should be taken to limit the risk of any additional harm to consumers. If membership is cancelled the scheme rules should establish that they continue to have responsibility for any obligations they had while a member.

A realistic but swift timetable for each step of the process should be established to provide members and consumers with confidence that issues are dealt with quickly and action taken

where necessary. Where a consumer has been affected by the breach of scheme rules they should be kept informed of the process.

Particular attention should be paid to the use of sub contractors to ensure the right processes are followed and the work undertaken by subcontractors meets the same standards expected of the member.

The scheme should publish the names of companies that have had their membership cancelled on their websites so that consumers can check if companies they are concerned about are on the list. Schemes should also have an effective mechanism for ensuring members that have left the scheme do not continue to use the scheme's name or logo on their website or in their marketing.

Schemes should promptly notify public bodies including building control or trading standards where the breach involved non compliance with regulations or legislation.

Schemes should also notify other CPS to ensure that the company doesn't move to another scheme, and that its directors don't create a phoenix company that joins another scheme under a new name.

The regulator should establish a system whereby all relevant details about a company that has had its membership cancelled, including the name of the company, directors names etc can be uploaded, stored and retrieved by public bodies and other CPS. Where data rules allow, this information should also be available to consumer codes, accreditation schemes, online lead generator platforms and consumers.

Principle 4 of the [CMA Good Practice Principles for Standards Bodies](#) cover effective use of sanctions.

9. Do you agree that clear, proportionate and transparent sanctions should be developed for Scheme Operators who breach the Conditions of Authorisation?

- **Yes**
- **No**
- **Don't know/unsure**

Yes. Where there is evidence that a scheme operator fails to meet the conditions of authorisation their licence should be suspended whilst an investigation takes place and until the issue has been fully addressed and resolved.

If the failure to meet the conditions of authorisation was found to have been sufficiently serious or if it was intentional and with the knowledge of the board, the scheme should have their licence removed. Equally if there are repeated breaches of the conditions of authorisation the licence should be removed.

If in the future the regulator introduces a new system with a single scheme for individual trades in order to reduce complexity and conflicts of interest then a tendering system could be introduced. This would create an incentive for schemes to meet and surpass the conditions of authorisation so they are in a good position to compete for future contracts.

10. What range of sanctions (e.g., soft, medium, hard) should be considered for scheme members and operators?

No response.

TRAINING

11. Should the Conditions of Authorisation include explicit requirements for Continuing Professional Development (CPD)?

- Yes
- No
- Don't know/unsure

Yes. It is important that traders maintain their knowledge of new regulations and this should be included in the Conditions of Authorisation.

12. Should scheme operators be required to maintain a central training register for all members?

- Yes
- No
- Don't know/unsure

Yes.

13. What mechanisms could ensure that training remains aligned with technological and regulatory changes?

No answer

COMPLAINTS, FINANCIAL PROTECTION, REDRESS

14. How well do current financial protection models (e.g., guarantees) safeguard consumers, and where might they fall short?

Currently all schemes are required to offer financial protection (usually in the form of insurance backed guarantees) for 6 years in the event that a member goes out of business. As a result they have a number of limitations that mean they often fail to meet consumers expectations.

- **Limited scope.** Financial protection is often only available in the case where a company goes out of business. This means that where a company is still 'in business' but is completely unresponsive to any communications the consumer cannot access the protection. Equally if a consumer has taken their case to ADR and had a decision in their favour, but the business refuses to comply, they still cannot access the protection.
- **Limited timescale.** The financial protection may be limited to six years when the lifetime of the product is significantly longer, in some cases up to twenty years. Consumers should be able to reasonably expect the product and the way it has been installed to last for this period.
- **Limited financial protection.** The level of financial protection may be capped at an amount lower than it would cost to remediate the failed work, particularly if the work has had an impact on other parts of the property.
- **Failure to register.** Financial protection is only available once the work has been registered. Whilst reputable businesses will register their work, un reputable businesses or businesses that may be struggling financially may fail to register some work. Given that the primary aim of these products is to protect consumers in the event that company go out of business, their inability to protect consumers in these cases is a major gap.
- **Deposit protection.** Equally financial protection products rarely offer deposit protection as they do not apply until the work has been registered. It is not unusual for a company that goes out of business to have taken deposits for future work that they were not able to complete. In these cases the consumer will have lost their deposit.

Some schemes do currently go beyond the minimum requirement and offer protection that is longer, such as 25 years (NICEIC Platinum Protection), or variable lengths depending on the measure installed (CWISA). Some guarantees also allow for work to be completed when a member is not responding or doesn't comply with a decision (NICEIC Platinum Protection, APHC, CWISA). However these examples illustrate the inconsistencies between schemes. There was also no information available about measures that schemes take to provide financial protection when traders fail to register work or about deposit protection.

15. What should stakeholders expect from an effective redress process?

All consumers that are unable to resolve a dispute with a company that is a member of a competent person scheme should have access to Alternative Dispute Resolution (ADR). The ADR process creates an accessible route for consumers to resolve a dispute with a company and is designed to be more affordable, quicker and less complex and intimidating for consumers than making a claim through the small claims court.

From a consumer perspective it is important that ADR schemes meet the following requirements:

- **Availability.** ADR should be available for consumers that are unable to resolve a dispute with a company and should be mandatory in high risk, high cost sectors such as home improvements.
- **Awareness.** Consumers are made aware of the option to use ADR to resolve a dispute. Information should be available on the company's website and in written literature. In the event that the consumer makes a complaint they should be proactively informed that ADR is available.
- **Good quality information.** The information that is provided should include how ADR operates, requirements for each party and relevant timelines.
- **Free to access.** ADR should be free for the consumer to access. Fees may deter the consumer from seeking redress. There is no evidence that free ADR leads to frivolous or vexatious claims.
- **Independent.** The ADR scheme should be independent of both the company and the consumers and free from conflicts of interest.
- **Accredited.** The regulator should seek to appoint an Ombudsman service as Ombudsmen have to meet standards set by the Ombudsman Association, provide additional support for consumers, support businesses to address emerging issues, and provide a whole of market perspective that is beneficial to companies and regulators. The Ombudsman must have the necessary expertise and experience and provide adjudications that have the confidence of the minister.
- **Enforceable.** ADR decisions should be binding on the provider. If the provider fails to comply with a decision, there should be a mechanism (such as financial protection see answer to XXXX above) to ensure the consumer receives redress in line with the decision.

ADR also delivers broader economic and regulatory benefits. It reduces operational costs for businesses by avoiding litigation, allowing them to focus on innovation, service quality, and growth. ADR schemes generate valuable data on consumer experiences, which can inform regulatory action and help raise industry standards. Strong ADR systems support smarter regulation by identifying patterns in disputes and highlighting areas where consumer protections can be improved. When businesses, regulators, and consumers collaborate through ADR, markets become more transparent, accountable, and efficient.

For more analysis and recommendations on strengthening ADR see [Strengthening ADR frameworks: advancing fair and effective consumer dispute resolution](#). Which? 2026.

16. What timeframes should schemes work to when addressing complaints and facilitating access to redress or remediation, and what standards should apply?

All competent person scheme members and the schemes themselves are required to have a complaints process. Good examples from schemes include clear timeframes for every step of the process and readily available contact details (CWISA, FENSA). However ADR is generally not available. Some schemes do offer some form of arbitration however this is often poorly described for example APHC offers an “independent dispute and conciliation process”. FENSA recommends an independent inspection from another part of their

business, but this is at a cost to the consumer. Some schemes do offer ADR for free (CWISA) or a fee £199 (CERTASS) Other schemes explicitly say they will not arbitrate or provide ADR (Assure).

Which? recommends that the time that a consumer has to wait before accessing ADR should be six weeks and the period in which the dispute should be resolved should also be six weeks to minimise harm and frustration. This should allow for any technical assessments that may be required. Where additional time is required this should be an exception, both parties should be informed of the additional time required and these cases should be noted in annual reporting. The total time taken to resolve disputes should be recorded and published as part of an annual report. The regulator should consider what additional details may be required to identify problem areas if some disputes are taking longer and what action can be taken to speed them up.

We recommend that the regulator appoint a single Ombudsman scheme for the sector, but at a minimum any ADR scheme should be accredited by the CTSI.

17. Should a single minimum standard of financial protection be adopted across all schemes?

- **Yes**
- **No**
- **Don't know/unsure**

If yes, what considerations should be given to inform this?

Yes. A number of improvements have already been made that could be adopted into minimum standards including those made by the [NHIC](#) and the higher standards adopted by MCS and the IIA.

A single minimum standard should be introduced for core elements of the financial protection products that are permitted for use by Competent Person Schemes, including ensuring that the financial protection policy can be used in more circumstances such as when the tradesperson is no longer responding or fails to comply with an ADR decision. The level of protection should also reflect the potential financial cost of remediation work including any damage to the property, and the lifetime of the product (see answer to question 14).

The introduction of milestone payments could also help to provide protection for consumers from the point that they pay a deposit.

There should be some flexibility for the time period covered and the level of financial protection covered based on the expected lifetime of the product and workmanship, and the potential impact of the work on the property. Acceptable levels should be agreed by the regulator and applied to all scheme members in that sector.

18. Do you agree that there should be a uniform standard in terms of how schemes communicate consumer rights, guarantees and redress mechanisms?

- Yes
- No
- Don't know/unsure

How could communication of consumer rights, guarantees, and redress mechanisms be made more consistent and effective?

Yes. Although consumer protections should not be reliant on consumers' awareness of their rights, making consumers aware of the protections available to them enables them to take action when they have concerns about the service they have received.

Standard information should be made available in an accessible format on the website and in written communication (by email or in hard copy) when scheme members first discuss a piece of work with a consumer and when a contract is agreed. The information that is provided should be agreed with the regulator and provide practical advice on how consumers can access their rights including contact information of the relevant team at the Competent Person Scheme if the consumer is not able to resolve the issue with the scheme member.

19. How effectively do current complaints handling processes resolve issues, and what improvements could be made?

There is a lack of information available about complaints processes from some schemes however an initial review of some CPS websites suggests that there are significant differences between the processes that are offered in terms of:

- Transparency in relation to how much time each step of the complaints process will take.
- The scheme's responsibilities for investigating and helping to resolve the dispute.

The complex landscape of different schemes and codes in the Home Improvements sector creates barriers to consumers resolving complaints easily and efficiently. With different organisations taking responsibility for compliance with building regulations, consumer codes, accreditation schemes, and government backed certification in home energy improvements it can be difficult for consumers to identify the right organisation to complain to. It also increases the likelihood that the consumer will be passed between different organisations.

Reducing the complexity in the system will help to make it easier for consumers to identify the right organisation to address their complaint, however in the absence of radical reform providing consumers with straightforward information, schemes taking responsibility for addressing complaints, and a single Ombudsman service for the sector will help to reduce consumer harm.

20. Should all schemes be required to provide Alternative Dispute Resolution (ADR) through an independent body?

- **Yes**
- **No**
- **Don't know/unsure**

Yes. We recommend that there should be a single Ombudsman scheme for the sector that all schemes have to be a member of. The Ombudsmen should have the necessary expertise and experience to conduct adjudication that has the support and confidence of the minister. This will ensure all consumers have access to redress, reduced consumer confusion, and create wider benefits for the sector.

Our answer to question 15 identified some of the wider economic and regulatory benefits that can be realised from ADR. These benefits are magnified where an ADR body can provide a whole sector view. It reduces operational costs for businesses by avoiding litigation, allowing them to focus on innovation, service quality, and growth. ADR schemes also generate valuable data on consumer experiences, which can inform regulatory action and help raise industry standards. Strong ADR systems support smarter regulation by identifying patterns in disputes and highlighting areas where consumer protections can be improved. When businesses, regulators, and consumers collaborate through ADR, markets become more transparent, accountable, and efficient.

21. Do you consider that schemes should be required to maintain a public complaints register, detailing the nature of complaints, resolution timelines, and outcomes?

- **Yes**
- **No**
- **Don't know/unsure**

Yes. A public complaints register helps to increase transparency and accountability. The regulator should provide clear guidance to schemes to ensure that all complaints are recognised and registered even if a consumer or business doesn't formally ask for their complaint to be registered.

An independent consumer representative should have oversight of all consumer complaints and have the power to intervene and require a review of how a complaint has been handled and the decision that was reached.

22. How could coordination between schemes, local authorities, and regulators improve redress outcomes?

A single ombudsman scheme would greatly simplify the process and help more consumers to access redress. It would be much easier for consumers to identify where and how to seek redress and the Ombudsman scheme would be able to develop their experience and expertise to the benefit of consumers and companies.

A single Ombudsman scheme would also prevent duplication of these roles across different bodies and become an important part of the ecosystem providing schemes, local authorities

and regulators with insight on common and emerging issues that could be addressed to prevent future harm.

Better redress outcomes would improve consumer outcomes, build confidence in the sector and potentially in the long term reduce the burden on the regulator. Co-ordination between bodies would also lead to a more effective redress process which will create a stronger incentive for scheme members to improve standards and resolve complaints themselves where possible.

TRANSPARENCY AND PROMOTIONAL MATERIAL

23. Are current promotional and financial transparency communications sufficient to public confidence?

- **Yes**
- **No**
- **Don't know/unsure**

We don't have detailed knowledge of the material available from CPS.

Survey results suggest that consumers are unlikely to be aware of Competent Person Schemes, or understand how CPS differ from other schemes, codes and platforms that installers belong to.

24. Do you consider that Schemes' current promotion of activities should be improved?

- **Yes**
- **No**
- **Don't know/unsure**

If yes, in what ways could schemes improve how they communicate and promote their activities to consumers and industry?

Yes. There is value in consumers understanding the role that CPS have in ensuring compliance with building regulations and the requirements for scheme members to provide complaints procedures and financial protections. However the value of the schemes to consumers (and therefore the benefit from greater promotion) would be greatly increased if the schemes were to increase their responsibilities and provide a more consistent level of protection.

To the extent that all Competent Person Schemes have the same or similar responsibilities they should signal this to consumers through the use of a Master Brand that all Competent

Person Schemes use, supported by a sub brand for different sectors (such as electricians, roofers, heating and plumbing etc)

This should be supported by standardised information available on scheme members websites and in written material about the role of CPS and how they can support consumers. This could be supplemented by the same information on the CPS website and material, and by other organisations including local authorities and the building regulator.

DATA SHARING

25. What barriers currently prevent consistent data sharing between Scheme Operators and other key actors of the system, and how might these be addressed?

No answer

26. Would a standardised national data model improve transparency and oversight across all schemes, and what key elements should it consider?

Yes

We recommend that there is standardised national data on scheme members including members that have had their membership removed for non compliance with scheme rules (see answer to question 8).

In addition we recommend that schemes should collect standardised data on consumer experiences, the number of complaints, the cause of complaints, the time taken to resolve the complaints and their outcomes. This data should be published on an annual basis.

Standardised information about measures taken would also be useful for understanding the market. Specific property information should also be available to property owners through digital property logbooks that have been recommended in various consultation responses.

27. How could digital tools and analytics be used to enhance scheme monitoring and performance?

No response

REPORTING

28. Should Scheme Operators be required to publish annual compliance reports summarising member audit outcomes and enforcement actions?

- Yes
- No
- Don't know/unsure

Yes. Publishing annual data on the number of audits, audit pass and failure rates and audit outcomes will increase transparency and accountability. Recording the reason why audits have failed would also help to identify common or emerging issues that could be addressed by the scheme or regulator.

Care should be taken to specify in detail the data that is required to ensure a consistent approach across all schemes and to ensure the data supports analysis and understanding. For comparison, [our analysis of data from EPC assessor schemes](#) highlighted the difficulty in drawing conclusions when the data relating to smart audits and random audits wasn't separated..

FIRE DOORSETS

No response to questions on doorsets

About Which?

Which? is the UK's consumer champion, here to make life simpler, fairer and safer for everyone. Our research gets to the heart of consumer issues, our advice is impartial, and our rigorous product tests lead to expert recommendations. We're the independent consumer voice that works with politicians and lawmakers, investigates, holds businesses to account and makes change happen. As an organisation we're not for profit and all for making consumers more powerful.

For more information contact:

Justin Macmullan

Principal Policy Adviser (Consumer Rights and Sustainability)

justin.macmullan@which.co.uk

May 2026

Which?

2 Marylebone Road
London NW1 4DF
020 7770 7000
which.co.uk