

Press release: Government looks at consumer redress across the housing sector

Government will look at bold options to improve consumer redress across the housing sector, the Communities Secretary Sajid Javid announced today (29 November 2017).

Speaking to an audience of housing professionals in London, the Communities Secretary set out his commitment to fixing the broken housing market and to build the homes the country not only needs – but the homes the country deserves.

Purchasing a home is one of life's greatest financial investments, they are also the places we live our lives – it is vital that as housing supply increases, the quality of new build homes continues to improve.

Potential measures to address this issue could include introducing a single housing ombudsman to help provide more comprehensive redress for home owners, home buyers, tenants and landlords.

Communities Secretary Sajid Javid said:

Since 2010 this government has delivered over 1.1 million homes – and last week's Budget set out our ambitious plans to fix the broken housing market so we get more homes built in the places that people want to live.

But we don't have to choose between building more and building better – we can do both. Homes are not only the biggest financial investment in our lives, but also provide security, and so it's only right that developers and builders are held to a higher standard.

That's why we are looking at bold options to improve redress in the New Year – including whether housing, like other sectors, should have a single ombudsman. This could help drive up standards across the whole industry and increase protections for consumers.

Currently, there are 4 government approved providers of redress that cover some aspects of home buying and renting, but not all. Membership of ombudsman schemes is compulsory for some groups, but not for others.

In the New Year, the government will consult with consumers and the industry, and look at options to explore how the overlap between responsibilities can be improve. This would help to avoid the confusion faced by consumers over where to seek help.

Last week's [Budget](#) set out a range of measures to boost the housing market, including:

- £44 billion over the next 5 years in capital funding, loans and guarantees
- a new National House Building Fund, with more than £15 billion of new financial support over the next 5 years
- planning reforms to ensure more land is available for housing and maximise the potential of our cities and towns to build new homes whilst protecting the green belt
- raising the Housing Revenue Account borrowing cap by a total of £1 billion in areas of high affordability pressure for local authorities who are ready to start building new homes

Taken together with the reforms in the [housing white paper](#), published in February 2017, the Budget puts the government on track to raise housing supply to 300,000 a year on average by the mid-2020s.

In the white paper we set out our ambition for a housing market that works for everyone. We expect all housing developers to deliver good quality housing, to deliver it on time, and to treat house buyers fairly.

Read the [full speech](#).

A full consultation will take place in the New Year to assess the current redress provision and seek views on how access to redress for consumers could be improved.