NFRC Group – Reforming Consumer Protection for Home Upgrade Schemes Consultation Response

Question 1: Does the case for change accurately describe the root causes of issues with the current consumer protection system?

Response: No.

The case for change identifies many of the weaknesses in the current system, particularly around consumer understanding and the fragmentation of responsibilities. However, it does not sufficiently recognise the many existing certification and self-certification schemes that provide effective consumer protection and are already subject to robust oversight and continuous improvement.

NFRC Competent Person Scheme is an example of an established self-certification scheme that sufficiently provides competence assessment, independent auditing and ongoing surveillance with a high degree of success. The Government must build on effective existing infrastructure rather than replacement.

There are also specific gaps in the current system that should be recognised. Solar PV is a particular example. Responsibilities between roofing and solar installers, certification bodies and other actors are not sufficiently clear. Government has not yet established a sufficiently clear framework for determining who is responsible for the interaction between solar installations and the underlying roof, particularly in relation to roof condition, waterproofing and fire safety.

The Government should also ensure that reforms are developed consistently across DESNZ, DBT and MHCLG. This is already a very complex space, not helped by a lack of cohesion from government on the direction of travel. Introducing additional schemes, standards or approval mechanisms instead of consolidating existing requirements risks adding complexity rather than improving consumer protection of clarity within the market.

Where existing schemes are already implementing improvements, these should be recognised and used to inform the wider system. Schemes should not be

disadvantaged because they have invested in developing stronger requirements ahead of the proposed reforms.

Finally, the relationship between these proposals and DBIST's Approved Code scheme is unclear. The Government should explain how the two systems are intended to interact and ensure that they do not operate as separate or overlapping approval regimes.

NFRC CPS would be obliged to share data, insights, and processes with DESNZ upon request.

Chapter 2

Question 3: What are the main challenges in aligning the future consumer protection system with the reformed building oversight regime and, if applicable, how would you address them?

Response:

The principal challenge is ensuring that different routes to compliance apply consistent expectations of competence, and thus delivery.

There are currently two routes to compliance for notifiable domestic building work in England and Wales: the Competent Person Scheme (CPS) route and the Building Control route.

The CPS route provides assurance about both the competence of the installer and the work being undertaken. Installers must demonstrate competence before joining a scheme and, from July 2026, are assessed against national Mandatory Technical Competence (MTC) standards. All registered contractors are expected to have been assessed by mid-2028. Businesses are also subject to independent office and site audits, ongoing surveillance, random monitoring, CPD requirements and periodic revalidation. The work can then be self-certified and notified through the scheme.

The Building Control route provides assurance primarily through inspection of the work. It does not provide an equivalent system of ongoing competence assessment, business auditing, surveillance or revalidation of the installer.

This creates an asymmetry between the two routes. Contractors operating through a CPS are subject to a continuing system of competence assessment and oversight, whereas a contractor using the Building Control route can undertake work without being subject to an equivalent scheme-based assessment of competence.

The future consumer protection system should therefore be aligned with building regulatory reform in a way that recognises the assurance already provided by Competent Person Schemes. Where existing scheme requirements meet or exceed new requirements, contractors should not be required to duplicate those assessments or provide the same information through multiple systems.

A joined-up approach across DESNZ, MHCLG and DBT is essential. Different approaches to construction regulation across Government departments risk creating conflicting requirements and additional administrative burden for businesses in an already complex market.

The Government should clearly establish and justify the differences between building regulations, competence requirements, certification schemes and consumer protection arrangements. Businesses should be able to demonstrate compliance once and have that evidence recognised across the relevant regulatory systems.

Chapter 3

Question 4: To what extent do you agree that consumer protection functions for all DESNZ-supported home upgrade schemes should be delivered through a single integrated end-to-end service?

Response: Neither agree nor disagree.

The principle of providing consumers with a single, clear point of access is sound. An integrated end-to-end service could hopefully make it easier for consumers to understand their rights, obtain advice and access redress.

However, integration for consumers should not mean the creation of an excessive additional layer of administration for installers, certification bodies or other organisations already operating within established assurance frameworks.

The Government should first establish how the proposed service will interact with existing Competent Person Schemes, certification bodies, TrustMark and other relevant arrangements. The consultation is not sufficiently clear on whether and how existing schemes would be incorporated into the proposed service, operate under binding agreements with it, or be subject to an additional layer of oversight.

Any new system should aim to use existing infrastructure where it already provides the required functions. Where an existing scheme or organisation is already satisfactorily undertaking a function to the required standard, that function should not be duplicated.

The proposed approach to public communications also requires further consideration. Providing more information does not necessarily make the system clearer for consumers if multiple registers, approval schemes and trusted trader schemes continue to operate alongside one another.

Question 6: What would be the main advantages or disadvantages of delivering through a single service provider versus multiple service providers?

Response:

A single service provider could provide greater consistency and a clearer consumer journey. However, there is a significant risk that a single centralised organisation will lack the specialist technical knowledge required to identify problems across different construction trades and technologies, especially in complex cases which naturally arise during retrofit and refurbishment.

This is particularly relevant where defects may not become apparent immediately. Roofing defects, for example, can develop over an extended period and may require specialist knowledge to distinguish between poor workmanship, product failure, pre-existing roof defects and failures arising from interaction between different systems.

A single consumer protection service must therefore maintain direct engagement with relevant technical and trade specialists. It should not assume that centralisation removes the need for sector-specific expertise.

The service should also have clear mechanisms for seeking advice from certification bodies and established trade organisations where technical issues fall outside its

expertise, otherwise, installers risk being unfairly persecuted, especially if/when responsibility is unclear on multi-layer projects.

Question 10: Do you agree some elements of the reformed consumer protection system should also be available to the wider market on a voluntary basis?

Response: Not sure

Voluntary extension of the system could provide benefits if it allows existing high-performing businesses to demonstrate quality to consumers without creating another competing approval system.

However, there is a significant risk of further confusing consumers where multiple schemes, registers and approval marks already exist. A voluntary system should not become another consumer-facing "trusted trader" label that sits alongside existing schemes without a clear distinction between them. There are already too many of these.

The Government should first establish how the proposed system will interact with existing arrangements, including the Approved Code scheme and established certification and trade body schemes.

Any voluntary extension should use existing assurance infrastructure wherever possible and should provide a clear and demonstrable benefit to consumers and businesses.

Question 11: To what extent do you agree that the proposed consumer journey would be clear and easy for consumers and installers to navigate?

Response: Not sure.

The proposed consumer journey contains useful elements, including access to impartial advice, clearer information and a central point of contact. However, the existence of these resources does not in itself ensure that consumers will find or use them.

Consumers already have access to information and trusted trader schemes, but commercial search results and private comparison websites already dominate online searches. If consumers are not made adequately aware, at the point of grant awarding, the appropriate course to take for rectification of defects, they risk falling back into the current confusion of the market. The Government should therefore explain how official information will be made sufficiently visible and distinguishable from commercially promoted services.

The proposed system must also be simple for installers. Businesses that already meet equivalent requirements through existing certification or trade body schemes should be able to transfer into the new system without repeating assessments, audits or other basic checks.

If the government is going to remove the right for devolved bodies to use their usual contractors, the Government should also provide a clear transition mechanism for contractors already delivering work for local authorities, social housing organisations and other public bodies. Where existing requirements are equivalent to the new framework, existing evidence should be recognised.

Question 12: Which aspects of the proposed consumer journey are most likely to improve consumer outcomes?

Response:

NFRC Group supports the principles of:

- access to genuinely impartial advice;
- clearer information on installers, retrofit professionals and processes (so long as it is from a single source of truth, not multiple different government departments);
- ongoing guidance following installation; and
- effective centralised case management where this provides a clear benefit to consumers.

However, impartial information must be based on technically robust and agreed information. This is particularly important in emerging areas such as solar PV, where standards, responsibilities and installation practices are still developing.

Government should work with relevant industry experts to establish and collate accessible and simplified technical information provided to consumers. The consumer protection service should not present contested or developing technical issues as settled without first establishing an appropriate evidence base.

Improving access to information is also only effective if consumers actually use it. Government should explain how official information and installer registers will be promoted sufficiently to compete with commercially funded search and comparison services.

The proposed system must clearly distinguish between consumer-facing information, technical standards, certification and regulatory approval. These functions should not be conflated.

Question 14: What, if any, changes would improve how the system works for installers and grant recipients, including local authorities and social housing organisations?

Response:

The system should be designed to minimise duplication for installers that already operate under robust certification, self-certification or trade body requirements.

The Government should identify the functions already being delivered by established schemes and trade bodies and incorporate those capabilities into the new system where they meet the required standard. Businesses should not be required to repeat competence checks, audits, data submissions or other assurance processes where equivalent evidence already exists.

This is particularly important for SMEs, which are less able to absorb additional administrative requirements.

The system should also provide a straightforward transition route for contractors already delivering publicly funded work. Where an existing scheme already meets the new requirements, recognition or transfer should be available rather than requiring businesses to undertake a second approval process.

Government should make greater use of the expertise and infrastructure already available within established trade bodies and certification schemes. Duplicating these functions would increase costs without necessarily improving consumer protection.

Chapter 5

Question 15: To what extent do you think the proposed changes to oversight of standards and new competence frameworks would improve installation quality, including for multi-measure installations?

Response: To some extent.

Clearer and more consistent competence requirements should improve installation quality, particularly where they address gaps in existing standards and provide greater consistency across different schemes.

However, competence frameworks alone will not resolve the risks associated with multi-measure installations. The Government must ensure that responsibilities between different trades are clearly defined and that installers understand how individual measures interact.

Solar PV is a particular example. The competence and certification arrangements for solar installation do not currently provide sufficient assurance around the interaction between PV systems and the underlying roof. Roofing competence, including roof condition, waterproofing, weathering and safe working at height, needs to be properly integrated into the requirements for rooftop solar installation.

There is also a risk of introducing competence requirements before the underlying technical standards and responsibilities are sufficiently developed.

The approach should therefore be based on clearly defined responsibilities, appropriate technical standards and competence requirements that reflect the actual risks associated with the work.

Question 16: What changes to standards, frameworks or associated guidance would most improve the clarity, consistency and practical application of competence requirements for retrofit professionals?

Response:

The Government should prioritise clear allocation of responsibility between different trades, particularly where measures interact.

Solar PV provides a clear example of the current problem. Rooftop solar should be, but is currently not, treated as part of the roof system rather than as a completely separate installation. A solar competence framework, which is currently in development with assistance from NFRC, should therefore recognise the need to understand roof construction, roof condition, waterproofing, fixings, interfaces and safe working at height.

There must also be a clear distinction between competence to install a technology and competence to assess whether the building fabric is suitable for that installation.

NFRC is already working with MCS, Solar Energy UK, solar installers and other stakeholders to improve practice at the roof–solar interface. This work should inform the development of Government requirements rather than being duplicated through a separate process. However, this work takes time, and the 'rooftop revolution' is already underway at pace.

The Government should also ensure that technical standards are sufficiently developed before competence requirements are made mandatory and also before widespread rollout of grant funding to potentially vulnerable customers.

In particular, Government should work with industry to accelerate work to address:

- clear responsibility for assessing roof condition before solar installation;
- the interface between roofing and solar competence;
- waterproofing and weathering requirements;
- fire safety and fire-spread risks associated with rooftop PV;
- appropriate work-at-height competence;

- responsibilities for inspection, testing and maintenance following installation; and
- clear technical standards for emerging installation methods.

The proposed public register of retrofit professionals must also be considered alongside existing approval and certification arrangements, including the new Approved Code scheme. The Government should avoid creating multiple overlapping registers or approval mechanisms.

Question 18: What impact do you expect the proposals to strengthen assurance would have on costs across the supply chain?

Response:

The proposals are likely to increase administrative and compliance costs for installers and other supply-chain participants unless they are implemented in a coordinated way.

The principal risk is duplication. Businesses operating through established certification schemes and trade bodies may already be subject to competence assessment, audits, surveillance, reporting and other assurance requirements. Requiring them to provide equivalent information or undergo equivalent checks again would increase costs without necessarily improving consumer protection in certain areas of the market.

Additional requirements could also create barriers to market entry, particularly for SMEs, and may discourage competent contractors from participating in Government-funded work.

This risk is particularly relevant in the solar market, where increased Government funding may attract businesses that specialise in administration and compliance without having the underlying trade competence required to carry out roofing or solar work safely and effectively.

NFRC agrees that government should therefore adopt a "collect once, use many times" approach to assurance and data. Existing evidence of competence, certification, auditing and compliance should be recognised wherever it meets the required standard. This is, however, much easier said than done.

The Government should also ensure that any new requirements are coordinated across DESNZ, MHCLG and DBT and that businesses are not required to comply with overlapping systems.

Chapter 6

Question 20: To what extent do you agree that an intelligence-led risk-based approach to audit and assurance would improve system performance?

Response: Strongly agree.

Risk-based assurance will only be effective if data is collected consistently across schemes. At present, differences in systems, terminology and data collection make it difficult to identify trends across the wider market.

The Government could benefit from establishing common data standards and ensuring that information collected by certification and self-certification schemes can be used across the wider consumer protection system. NFRC CPS welcomes the opportunity to collaborate on this.

Chapter 7

Question 26: To what extent do you agree with the proposal to centralise responsibility for redress under the consumer protection service?

Response: Position to confirm.

NFRC Group supports effective and accessible redress for consumers. However, centralising responsibility for redress must not remove or dilute the responsibilities of other parties within the construction process.

The reformed system should remain consistent with the wider duties established under the Building Safety Act and building regulatory framework, including the responsibilities of clients to appoint appropriately competent contractors and designers.

The Government should clarify how responsibility will be allocated where a failure results from the actions or omissions of multiple parties. This is particularly important for multi-measure projects where responsibility may be divided between the client, designer, principal contractor, specialist installers and certification bodies.

The consumer protection service should provide a clear route to redress without creating a system in which responsibility is automatically transferred away from those who commissioned, designed, specified or carried out the work.

The Government should also clarify how the proposed centralised redress function will interact with existing guarantees, warranties, certification schemes, insurance and contractual remedies.

Question 31: What are the most significant impacts of the proposed reforms on installers, retrofit professionals and other market participants?

Response:

Installers that already operate to high standards through established certification schemes and trade bodies should generally be well placed to meet higher expectations. However, they should not be discouraged from participating in Government-funded work through duplicative or disproportionate administrative requirements.

The Government should make maximum use of existing certification and trade body infrastructure. Where an organisation is already carrying out equivalent checks, those checks should be recognised rather than repeated.

This is particularly important for SMEs, which have fewer administrative resources and may be disproportionately affected by additional requirements.

The reforms also need to be coordinated across Government. The consultation refers to collaboration with MHCLG and DBIST, including their responsibilities for the wider construction sector and organisations such as UKAS, BSI and Trustmark. There needs to be a clear and consistent direction of travel across these departments and organisations.

A fragmented approach will increase costs, reduce buy-in, create uncertainty and make it more difficult for businesses to understand which requirements apply to them.

Question 33: What practical steps could reduce administrative burden in the reformed system?

Response:

NFRC supports the Government's desire to adopt a clear "collect once, use many times" approach to data and assurance.

Businesses should not be required to submit the same information separately to multiple Government departments, certification bodies, scheme operators or consumer protection services.

The system should:

- recognise existing competence assessments, certifications and audits where they meet the required standard;
- establish common data requirements across schemes;
- allow information to be shared between relevant bodies with appropriate safeguards;
- provide a single mechanism for submitting information wherever possible;
- avoid duplicating existing audit and surveillance activity;
- provide automatic or simplified transition where an existing scheme already meets the new requirements; and
- minimise additional reporting requirements for SMEs.

The Government should map the existing information and assurance requirements across certification bodies, Competent Person Schemes and other relevant organisations.

The objective should be to remove duplication from the system rather than simply digitising or centralising existing duplication.