

# Consumer Vulnerability Policy

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## **The Purpose of the Policy**

The purpose of the Consumer Vulnerability Policy is to set out our approach to supporting consumer vulnerability. We want to ensure we deliver inclusive services and support our customers through every part of their house buying journey in every part of the business. As a business we are committed to ensuring our customers get what they need from us.

## **Who Does this Policy Apply to**

This policy applies to Davidsons Developments Ltd, Davidsons Properties Ltd, and Albert Henry Interiors a division of Swift Plant Hire Ltd, know collectively in this policy as 'Davidsons'.

## **What is Consumer Vulnerability?**

There are complex reasons why a consumer may find themselves in a vulnerable situation. Consumers can easily move in and out of periods of situational vulnerability, and this can affect a consumer's ability to make the right choices for them at that moment in time.

The change in marketplaces has provided a further opportunity for consumers to experience vulnerability. Inexperience and a lack of familiarity with marketplaces has led to many ways for consumers to experience vulnerability.

**Consumer vulnerability in a broad sense, refers to any situation in which an individual may be unable to engage effectively in a market and as a result, is at a particularly high risk of getting a poor deal. This can be something as severe as becoming a victim of a crime or just not getting the best deal for them at the time.**

The non-exhaustive list below highlights some things, that could indicate consumer vulnerability. Health: Any long-term disability, impairment, illness or age-related conditions, and additional needs.

**Life events:** Major life events such as bereavement, redundancy, retirement, loss of income, divorce, or a relationship breakdown.

**Resilience:** Difficulty in enduring financial or emotional shock due to debt or a one-off unexpected expense; lack of support in the family and friend structure, or a disempowered status.

**Capability:** Low knowledge and education related to finance and budgeting; lack of digital skills or low confidence in managing money, usually due to the above or another barrier to learning such as disadvantage, inexperience, English as a second language, or additional educational needs.

Whatever the reason for the vulnerability, as a business, Davidsons, we are committed to understand and support ALL consumers in getting the best outcomes and getting exactly what they need from us.

## **Our commitment**

At Davidsons we are committed to supporting ALL consumers, but we are aware that some consumers may need additional support during the new home buying process. We aim to ensure every consumer is supported by ensuring customer-facing staff are well trained, knowledgeable, friendly, and helpful.

Our staff must have sufficient knowledge of the new homes for sale, the buying process and the requirements of the [New Homes Quality Code](#). The framework was introduced in 2022 and has delivered a step change in developer behaviour, a consistently high standard of new home quality and service and strengthened redress for the buyers of new-build homes where these high standards are not achieved.

At Davidsons customer-facing staff will be trained in consumer vulnerability and have a greater awareness and understanding in what causes consumer vulnerability.

By raising the profile of consumer vulnerability within Davidsons our customers should receive the extra support, time, guidance of whatever they need to ensure they get the best outcome for them and are supported through the home buying process.

## **What will we do to support ALL consumers?**

At Davidsons our commitment as a company and to our customers means we will endeavour

1. To ensure staff are aware of this policy and are effectively trained.
2. Support all consumers no matter the vulnerability shared or identified. We will do this (again not exhaustive) by
  - Considering communication, have we got it right for our customers?
  - We won't make assumptions about customers.
  - We will ask the customer what they need and how you can help them better.
  - We will empathise if we can and if we can't, we will sympathise with our customers.
  - We will try asking questions in a different way.
  - We will always try to communicate in plain English.
  - We will continuously strive for an inclusive service, which supports ALL consumers.
3. We will only record and hold relevant information about consumers, and we will always seek express consent to store any information. Where possible we will avoid storing medical related information that you may share with us, instead we will store information on how we can best assist you. You may correct, amend or obtain this information by exercising your GDPR Information Rights to our Data Protection Officer, (please see our Privacy Notice on our website on how to do this). If you share something with us, that may be currently affecting you. We will aim to use the below best practice model.

**We will aim to always adopt the TEXAS model.**

- T** Thank the client
- E** Explain how the information will be used
- X** Explicit consent should be obtained
- A** Ask the consumer questions to get information
- S** Signpost if internal/external specialist help is needed

4. We will provide a simple way of reporting any situation (to our Standards Officer) where a consumer believes that Davidsons are not acting in line with this policy and the requirements of the New Homes Quality Code.

5. We will listen to ALL feedback and make any changes we can to ensure we continue to improve and support consumer vulnerability. We will review any complaints and make suitable changes and a consider any organisational blind spots.

6. We will listen and support ALL staff and develop a supportive workplace, but also listen to feedback to ensure all areas of the business are acting in line with this policy or the requirements of the Code.

At Davidsons we recognise that consumer vulnerability is fluid, people can move in and out of periods of vulnerability. We positively encourage feedback on things we could improve in our support of ALL consumers.

Further support & guidance

If you need additional support, please contact our Standards Officer who is the person responsible for our Consumer Vulnerability Policy.

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