

Property Codes Compliance Board

Driving Standards Protecting Consumers

Lorna Bown
Chief Inspector



About the PCCB

- Formed in 2006
- Independent compliance body
- Based on Office Fair Trading (OFT) good practice
- Subscription to the Code is not mandatory
- PCCB is a not for profit organisation



The Role of the PCCB

- Ensure firms comply with the Search Code
- Give advice on the interpretation of the Code to subscribers
- Compliance visits, spot checks and mystery shopper
- Maintain compliance notes approved by CoPSO
- Contribute to reviews undertaken on the Code
- Disciplinary Process



The PCC Board

- Two industry, and three public interest members



Kate Davies – Chairman



Andrew Prismall – IPSA Representative



Kate Faulkner
Consumer



Stephen Murray
CoPSO – Rep



Angela Newton
Consumer



Actions already completed

- Reviewed and documented processes
- Introduced a half yearly audit check
- Redacted inspection outcomes/findings reported to PCCB Board and CoPSO Exec
- Created template for reporting suspected breaches
- Improved transparency of information and PCCB IT system
- New firms to be inspected within 3 months
- Developed a risk register
- Measurable Objectives and KPI's



PCCB - Inspection Team Objectives

“Continuously improve Search Code Standards, PCCB processes and CoPSO compliance notes”.

- New Registrations
- Inspections
- Renewals
- Breaches of Code
- Management Information Reporting



PCCB - Inspection Team KPI`s

- 90% of pre-registration checks approved within 90 working days
- New firms inspected within 90 working days of registration
- Deliver 95% of the agreed number inspections, each year
- 90% of Insp Reports to be completed within 10 working days
- 90% of firms' actions to be completed within a calendar month
- 90% of renewal checks completed by firm's expiry date
- 80% of suspected breaches to be resolved within 30 working days or refer to PCCB Compliance Committee
- Management Information provided within 5 working days after the reporting period has ended



Actions currently working on

- PCCB Welcome Pack for new members
- Lessons learned process
- Service Level Agreements
- Review of Compliance Notes inc new format
- Seek more interaction opportunities with CCO's
- Revising PCCB audit check document



Principle 2

Requires firms to 'Act with integrity and carry out work with due skill, care and diligence'

Purpose

The requirement is designed to place an obligation on the Search Code subscriber to satisfy themselves that the suppliers they are working with are of an equally high standard.

Code Requirements

1. Make compliance with this Code a condition within the terms and conditions under which we provide search reports and services.
2. Only contract with third party suppliers who adopt standards of practice and consumer protection which are comparable with those in this Code.

CN Ref.

Para 3.1

*Para
2.1,2.2,3.2*

Para 3.3,3.4

Para 3.5,3.6

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1. Make compliance with this Code a condition within the terms and conditions under which we provide search reports and services.
2. Only contract with third party suppliers who adopt standards of practice and consumer protection which are comparable with those in this Code.
3. Ensure that all data and information is handled with integrity, in accordance with data protection legislation and protecting copyright and intellectual property rights.
4. Train our staff to compile and sell property searches in accordance with this Code and monitor their performance.
5. To ensure that 'temporary' Ordnance Survey copyright notices are replaced with 'permanent' licences and to keep copies readily to hand in the event of any query.
6. To review training materials regularly and to keep them up to date (e.g. copies of the Code, Compliance Notes and sample products and marketing materials).
7. To attend Code Workshops. They provide valuable training and learning opportunities.
8. To produce detailed job descriptions for key roles, and full descriptions of the main working procedures.

Para 3.1

Para

Para 3.3,3.4

Para 3.5,3.6

Licences

CN- FCCB

CN-FCCB

Para 4.4

Include Purpose of Compliance Note

Elements which are Code Requirements

Matters of Good Practice

References to find further details which will prevent repetition



Principle 6

Requires firms to 'Ensure that products and services comply with industry registration rules and standards and relevant laws'

The requirement is designed to place an obligation on the Search Code subscriber, to demonstrate a consistent approach in complying with relevant legislation and guidance, issued under the code, as well as registrations rules and industry standards specified by the PCCB. All firms are required to meet this standard regardless of the search product.

1. Clearly identify which company has compiled the search where this is different from the company selling it.
 2. Make compliance with the Code a condition within the terms and conditions.
 3. Only contract with third party suppliers who are comparable.
 4. Ensure that all data and information is handled with integrity.
 5. Retain a current Paper Map Copying Licence (PMCL).
 6. Maintain professional indemnity insurance.
 7. Clearly display PCCB, CoPSO, IPSA (if appropriate) and TPOs logo's.
 8. Ensure marketing materials are clear, fair, reasonable and not misleading.
 9. Tell you the charges (and payment terms) before placing an order.
 10. Comply with the PCCB complaints procedure.
- ETC

Matters of Good Practice

11. To ensure that the prescribed information is presented in a font of a size and design which can be easily read by customers/clients.
12. To add a reference (i.e. 'The firm is registered with the Property Codes Compliance Board (PCCB) as a subscriber to the Search Code.') alongside any references to membership of trade bodies (e.g. on web sites).
13. To report to the PCCB any actual or potential breaches by registered firms of the Search Code, or related legislation, of which they become aware.
14. To keep their entry on the Register fully up-to-date.

CN Ref.

Compliance note to cover general PCCB requirements; regardless of the type of product offered e.g.

- Terms and Conditions
- Handling of data
- Contracting with 3rd Party suppliers
- OS Licences
- Charges
- Branding





Next steps/future Actions

- Review of Disciplinary Procedures and Sanctions process
- Training and Development opportunities for Inspectors
- Seek opportunities to do more with IPSA and their members
- Review of the Inspection and Renewal Process



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Thank you for listening.

Any questions?

