

# A brief guide to the Home Quality Mark



# Home Quality Mark – Guide

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# 1. Introduction

## 1.1. What is the Home Quality Mark (HQM)?

**The Home Quality Mark (HQM) is an independently assessed certification scheme for new homes. It awards certificates with a simple star rating for the standard of a home's design, construction and sustainability.** The assessments are focused on the needs and expectations of people living in the home. Every home with an HQM certificate meets standards that are significantly higher than minimum standards such as Building Regulations. The standards that must be met are set out in the 'Home Quality Mark ONE' technical manual. This is available on our website at [www.homequalitymark.com](http://www.homequalitymark.com) (click on 'Resources' under the 'Discover' tab and scroll down to 'Technical Standards').

HQM is designed to provide a trusted mark of quality that consumers can trust and housebuilders, developers and housing providers (referred to together as providers) can benefit from. HQM provides recognised and trusted certification that providers can use to prove the quality of their homes to potential buyers and tenants. It can also assure investors, lenders and insurers that homes meet a high standard. Planning authorities and communities can also use HQM to recognise developments that meet high standards of quality and sustainability and national and local policy.

**We, BRE, developed and manage HQM as part of the BREEAM family of schemes to assess sustainability in the built environment. This means that HQM benefits from decades of experience and research in evaluating and certifying high standards of homes and other buildings within the UK and the rest of the world.**



**HQM's technical criteria build on national standards and regulations, and good and best practice in industry, to effectively and efficiently assess new homes throughout England, Scotland and Wales.**

## 1.2. What is the value of HQM?

HQM is the sign that a home:

- has a reduced effect on the environment
- benefits health and wellbeing
- costs less to run, and
- meets a level of quality that can be trusted.

In the UK we spend well over 50% of our time in and around our homes, and they are our biggest financial commitment in terms of mortgage or rent and running costs. They have a major effect on our health and wellbeing, and how we live can shape many different aspects of our lives. So building a home that can be trusted to be of high quality and to meet the needs and priorities of potential buyers and tenants can have significant benefits to everyone.

**HQM looks to support health and wellbeing through issues that encourage active communities and comfort (air quality, natural light, temperature and noise).**



### 1.2.1. Quality with the customer at its core

**For people buying or renting a property, HQM provides an indication of likely running costs and effects on the environment, while also creating a higher standard of living in the home.**



### 1.2.2. Sign of a better home

**Home builders can make their new builds stand out from others on the market by assuring potential buyers and tenants that their homes are produced to an assured standard.**



New homes are built for modern living by incorporating modern technologies and designs to help meet the needs of today's householders. HQM can help to boost this customer satisfaction and reduce the number of defects that are associated with new-build homes.

### 1.2.3. Better reputation, lower risk and happier customers

**Energy-efficient homes have shorter periods where they are empty and lower rent arrears. HQM recognises energy efficiency beyond minimum standards.**



Similarly, landlords can consider HQM certification to mean that the properties they are taking on meet their expectations and their tenants' needs, keeping them happier for longer. Indeed, the higher the quality of a home, the less maintenance or refurbishment that may be needed. This helps to build reputation and is particularly valuable for those who are invested in the long-term performance of homes (for example, build-to-rent developers, private-rented landlords, registered social landlords and housing associations). This is because a good-quality home needs less refurbishment and repair, saving money for landlords while increasing a tenant's health and wellbeing.

Also, increased accuracy in estimating affordability criteria for both landlords and future residents can help to manage risk for financial-service providers and funding bodies, which helps to guide investment decisions and lending rates in the mortgage industry.

#### 1.2.4. Opens up green finance

**Investment in sustainable and 'green development' is growing. HQM provides the consistent tools to make reliable decisions.**



Greening finance is making sure financial risks and opportunities from climate and environmental factors are considered when making financial decisions. This helps to support the UK's policy for strong, sustainable and balanced growth and meet national and international commitments relating to climate change, emissions (carbon footprint), the environment and sustainable development.

#### 1.2.5. Leading the way to zero carbon

**Housing is responsible for 13% of the UK's total emissions of greenhouse gas (GHG).  
HQM drives higher energy efficiency and reduces a home's carbon footprint.**



Housing projects designed under the banner of sustainability can add a lot of economic, social and environmental value. Reducing a home's carbon footprint from energy use is crucial to lowering housing's effect on climate change.

### 1.2.6. Resilience to climate change

**Extreme weather events, such as flooding and heatwaves, are becoming worse and more frequent due to the effects of climate change. HQM recognises homes that are resilient.**



While reducing a home's effect on the environment is crucial, it is equally important to make sure a house is resilient to (can withstand and adapt to) the effects of climate change. So, resilience will be critical in preventing financial and health disasters. As the demand for housing grows, the amount of available space reduces, pushing an increasing number of developments onto areas prone to flooding. Increasing resilience to flooding can drastically reduce the risk of homes becoming flooded, and so the need for lengthy, expensive repairs.

### 1.2.7. Protecting and improving nature and delivering biodiversity net-gain

**We are in an ecological crisis and development provides an opportunity to tackle this by improving the natural environment. HQM has the tools to deliver biodiversity net gain.**



Protecting and improving the local environment can have major benefits to communities and local, regional and national biodiversity through recognising and increasing the value of ecological features. Biodiversity net-gain is an approach to development that encourages developers to make sure ecological features and natural habitats for wildlife are improved and left in a better state than before the development.

### 1.2.8. Supports a culture of quality and sustainability

**HQM helps to promote the change of attitude needed to take more responsibility for the homes being built by recognising those that are already going above minimum standards and encouraging others to improve the quality of their housing.**



### 1.2.9. Puts policy and principles into practice

**There is a lot of policy and targets to provide sustainability and quality in the built environment. HQM puts these principles into practice, which can help turn these ambitions into reality.**



Housing is a constant issue for local and national policy, as the government has pledged to build 300,000 homes a year by the mid-2020s and a further half a million by 2022. In England, an average of 159,000 extra homes are provided each year, compared with an estimate of between 240,000 and 340,000 new homes needing to be provided. Although it is difficult to accurately predict demand, this gives an insight into the scale of the issue. This demand must be met while also tackling the issue of affordability. Examples of policies in place to achieve this include the Clean Growth Strategy, the Environment Bill, the National Design guide and Future Homes Standard, and NHS Healthy Towns. The 2019 manifestos of different political parties agree on the overall goal of increasing the availability of quality housing but disagree on how best to achieve it. While there is no 'silver bullet' for the issue, HQM can help policymakers to meet the demand for housing with a tough approach to deliver many of these key policies, while also tackling other social and environmental issues. To meet the requirements of these policies, the homes being built need to be high quality and sustainable.

**'HQM helps planners be sure that sustainability and quality objectives are being achieved while they focus on meeting the ever-growing demand for affordable housing.'**

**If you want to provide high-quality and sustainable homes, contact the HQM team or go to the website at [www.homequalitymark.com](http://www.homequalitymark.com) to find a licensed HQM assessor.**

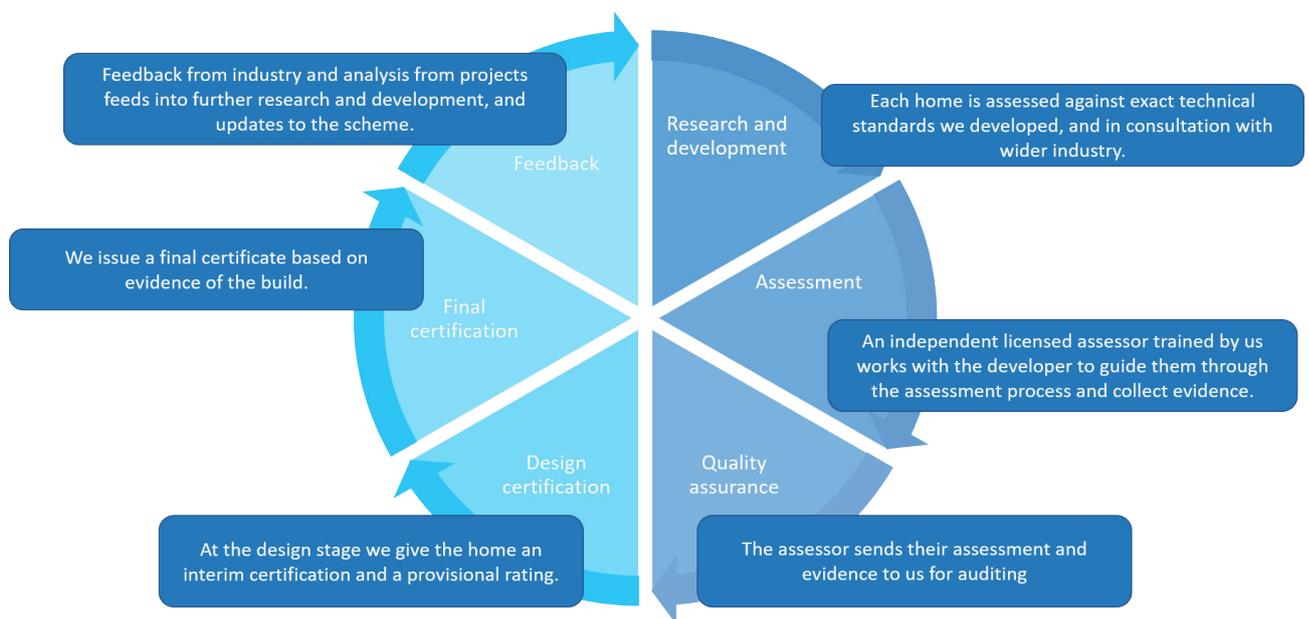
## 1.3. How are homes assessed?

HQM assesses standards across a wide range of financial, wellbeing, environmental and social criteria, which are discussed further in the 'HQM categories' section. An overall approach needs to be taken to assess how well these criteria are met, and aim to create the best possible product for the householder and the local environment.

Performance is measured across a wide range of financial, wellbeing, environmental and social issues.

Our surroundings      My home      Delivery

HQM assesses the quality and sustainability of the home itself, its surroundings and the construction or renovation. The basics of the assessment process are set out in the diagram below.



The earlier in a building project that HQM is considered, the more opportunity there is to steer the design towards meeting the HQM requirements. The HQM assessment is most effective as part of a two-stage process.

1. Assessment during the design stage to recognise high standards of design being met and to identify any opportunities to improve the design and planning for the project
2. Assessment during the construction stage to meet high standards and make improvements

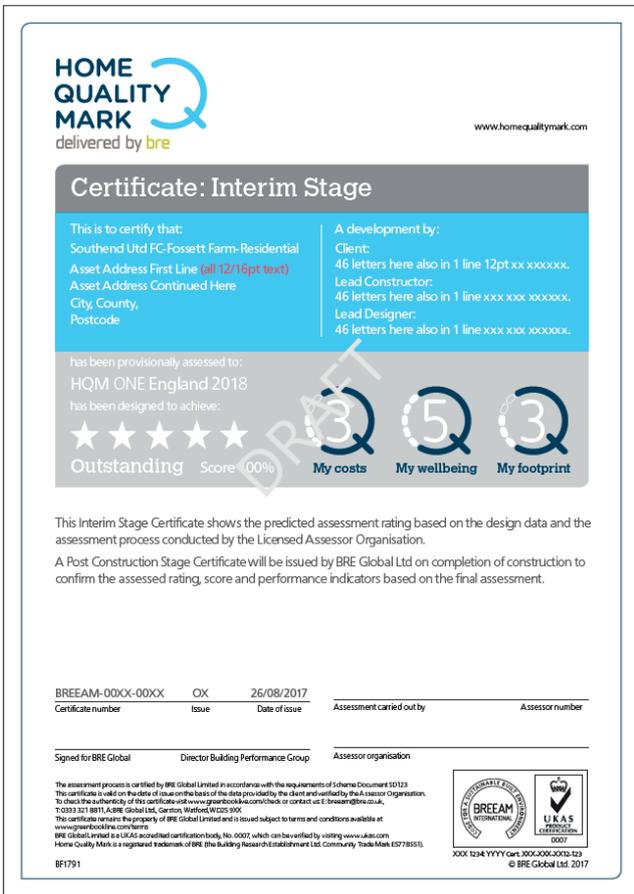


Figure 1: example of an interim certificate awarded during the HQM assessment process

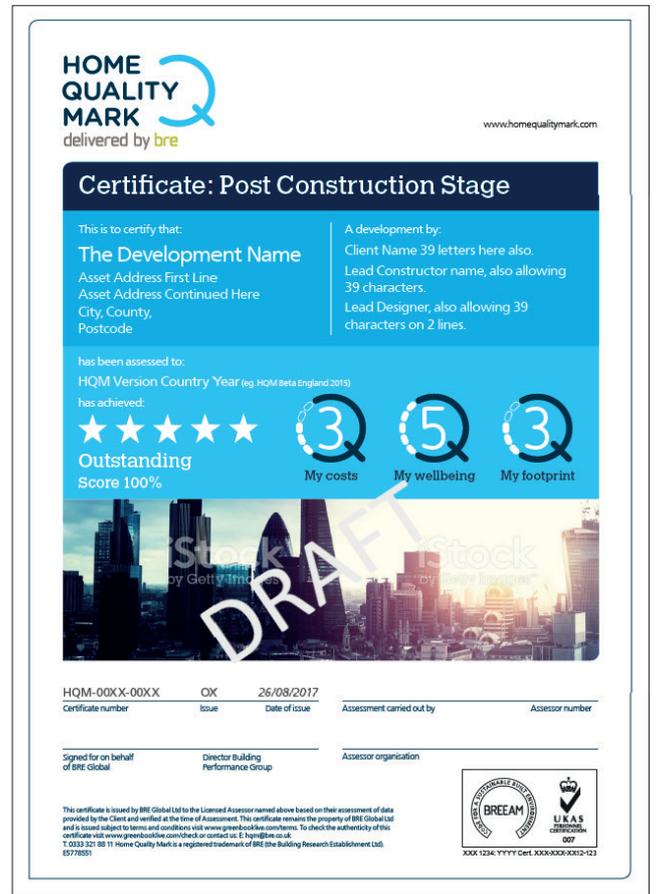


Figure 2: example of the final certificate awarded after construction

This two-stage process makes sure that the HQM rating is reliable, and that improvements are identified and made early on, when there is the most opportunity to influence the design at the lowest possible cost.

The credibility and consistency of the assessment and rating is a fundamental part of HQM. The evidence, science-based criteria and independent assessment underpin the scheme. The ratings are awarded by independent assessors who are trained and licensed by us to evaluate the design, specification and construction of a new home using the criteria and methods set out in the technical manual. We audit the assessment and evidence following a quality-assurance procedure that makes sure the new home's assessment has been carried out in line with the requirements and quality standards of the scheme.

**For an up-to-date list of licensed HQM assessors and certified projects, visit the website at [www.greenbooklive.com](http://www.greenbooklive.com).**



**Figure 3: The scores given to each home certified by the HQM scheme**

The star rating a home gets is based on the number of points it gets for the HQM technical standards (see 'What is assessed?' on the next page). The importance of the issues and criteria used in the assessment is guided by research and tailored to the needs of the new-build housing sector. There are minimum requirements that all homes must meet. If these requirements are not met, a certificate cannot be awarded.

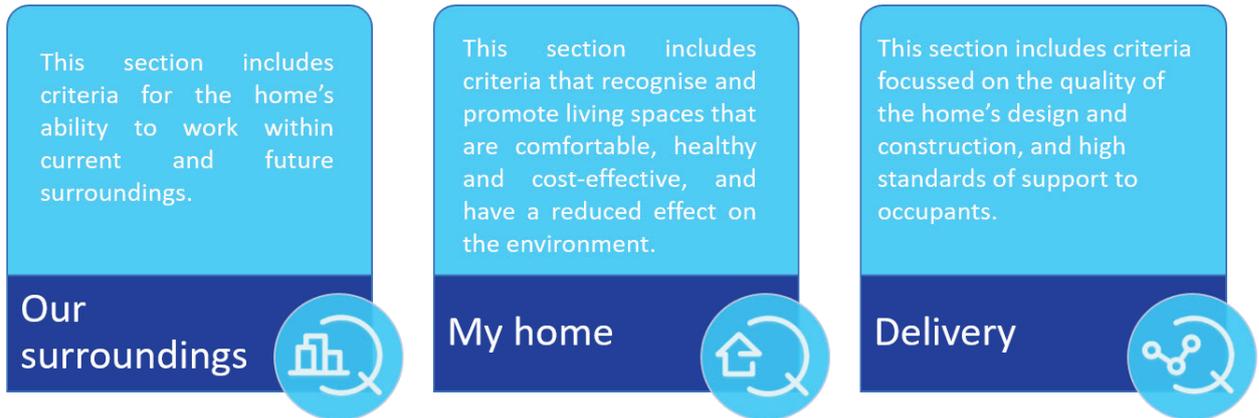
The second part of the star rating is a set of indicators. These reflect areas of concern for householders. The indicators are made up of 39 issues, each of which have a number of points available.



The indicators are scored from one to five, depending on the points that are awarded. A score of one or two means that the home is achieving more than the minimum standards, but there are issues that could affect the home's performance in relation to all three indicators.

## 1.4. What is assessed?

The HQM scheme assesses homes against technical standards which are structured under three sections.



These sections are organised into assessment issues. For each issue, points are awarded where the homes perform well. To achieve HQM certification, homes must meet minimum requirements so that a consistent level of quality is met.

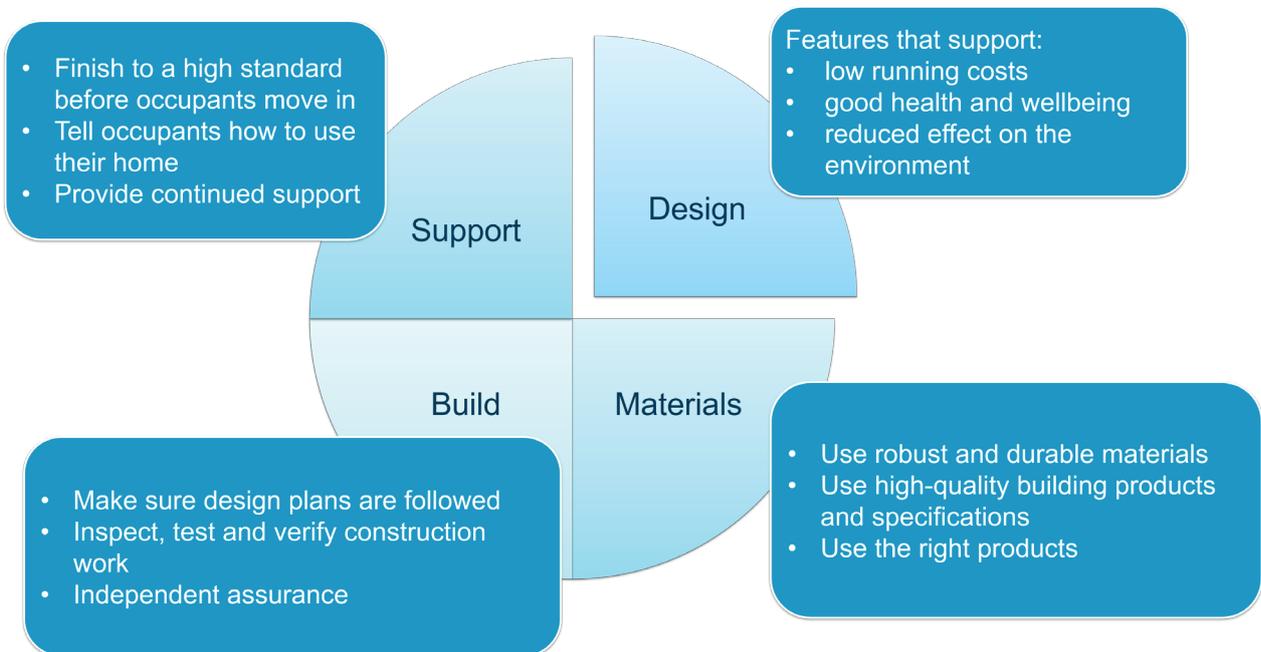


Figure 4: What we mean by quality relating to HQM

### Need more information?

If you want more information:

- there is a summary of the technical areas that HQM assesses in the 'Categories section' below
- see the technical manual for the full details, or go to the HQM website for case studies and examples

#### 1.4.1. Sources of information

- Home Quality Mark ONE technical manual: England, Scotland Wales  
[www.homequalitymark.com](http://www.homequalitymark.com) (click on 'Resources' under the 'Discover' tab and scroll down to 'Technical Standards')
- Getting Green Finance and Mortgages with the Home Quality Mark  
[www.bregroup.com](http://www.bregroup.com) (search for 'green finance')
- National New Home Customer Satisfaction Survey, Home Builders Federation, published March 2019  
<https://www.hbf.co.uk/policy/policy-and-wider-work-program/customer-satisfaction-survey/#tab-introduction> (follow the link, click on the downloads tab and open the document that is present)
- How to fix problems in a new build home  
[www.hoa.org.uk](http://www.hoa.org.uk) (click on 'Buying a new build home' under the 'For Buyers' tab)
- Touching the Voids: The impact of energy efficiency on Social Landlord income and business plans, Sustainable Homes, published June 2016
- BREEAM, Home Quality Mark and CEEQUAL Stakeholder Guidance: The Home Quality Mark Uncovered, Resource Pack Five  
[www.breeam.com](http://www.breeam.com) (from the home page, click on 'Consultation & Engagement' under the Engage tab, click on the option under 'Sector Engagement' and scroll down to the resource pack towards the bottom of the page)
- HQM One: Summary of proposed changes  
[www.homequalitymark.com](http://www.homequalitymark.com) (under the Get Involved tab, click on 'HQM ONE Technical Consultation' then 'Overarching summary of the key changes being made to HQM')
- 'Tackling the Under-supply of housing in England' – W Wilson and C Barton  
House of Commons Library, number 07671
- New Methodology for Generating BREEAM Category Weightings  
[www.breeam.com](http://www.breeam.com) (from the home page, click on 'Resources' under the Discover tab, click on 'Technical', then scroll down to the document)

## 2. Categories

### 2.1. Transport and Movement



**‘Promoting sustainable, accessible travel and the provision of local amenities.’**

How easily a person can travel to and from their home can affect how satisfied they are with their home. A home’s location can be a major consideration when choosing to buy, and the ease of travel can increase the choice of location. Transport accounts for 25% of the UK’s greenhouse-gas emissions, which significantly affect air quality. Public transport and sustainable forms of transport can reduce the overall effects of motorised travel.

Public transport (for example, trains and buses) and sustainable transport (for example, cycling) can reduce congestion and carbon emissions and improve air quality. Considering transport at the design stage of a development is critical for travel that takes account of current and future economic, social and environmental effects.

For real improvement, it is crucial to support appropriate local amenities (for example, shopping locally). This reduces travel time and saves money while also promoting community growth and an improved sense of place. Reducing the need to travel for services and conveniences makes people less dependent on driving.

#### **Benefits**

- Reduction in occupants’ carbon footprint.
- Reduces Congestion.
- Encourages cleaner and improves local air quality.
- Reduces the need for motorised travel.
- Creates a sense of community and sense of place.

#### **Technical issues assessed**

- 1.1. Public Transport Access
- 1.2. Sustainable Transport Options
- 1.3. Local Amenities

## 2.2. Outdoors



### ‘Identify and manage ecological risks from construction to protect and improve ecological value.’

Conservation – protecting and preserving habitats and biodiversity – is a vital issue in sustainability. Developments and landscaping can have a significant effect on the environment, so it is important to understand the natural environment on and near the site. Where possible, land of low ecological value (such as land that has been built on before or does not provide a habitat for wildlife) should be used for housing. If this is not possible, actions to significantly reduce the amount of damage should be taken and ecological value should be improved as much as possible.

As replacing lost habitats is difficult and takes time, it is easier to introduce ways of avoiding damage. If damage is unavoidable, the ecological value a feature brings to the future community should be improved. This can be through providing ecology-based recreational areas. This improvement in the ecological value of a site can have major benefits on local, regional and national biodiversity.

To maximise the effectiveness of ecological-management schemes you need to have a management plan which covers maintaining the ecological features on or near the site in the long term. The plan must be based on a good understanding of the ecological value of the site.

#### Benefits

- Increases conservation of habitats and biodiversity.
- Introduces ecological improvements on a local, regional and national scale.
- Increases maintenance of and improvements to ecological features.
- Reduces stress levels and increases health benefits for people.

#### Technical issues assessed

- 2.1. Identifying Ecological Risks and Opportunities
- 2.2. Managing Impacts on Ecology
- 2.3. Ecological Change and Enhancement
- 2.4. Long Term Ecological Management and Maintenance

## 2.3. Safety and Resilience



### ‘Introducing measures to help increase resilience to extreme weather events and improving home security.’

Extreme weather is going to become more common and severe due to the growing effects of climate change. The effects of extreme weather, such as flooding, can have economic consequences. For example, the 2015/2016 floods cost the insurance industry an estimated £350 million in claims. The shortage of land available for homes has led to more homes being built on land prone to flooding. Increasing a development’s resilience to flooding can reduce the risk of water entering homes, speed up recovery after a flood and reduce the need for expensive repairs.

As we continue to develop land, areas become less ‘permeable’, meaning that rainwater does not soak into the ground. This, paired with the increased rainfall, means that we need to move towards using ‘sustainable urban drainage systems’ (SuDS). This can help to control the level of ‘run-off’ caused by hard surface areas and limit the risk of flooding downstream.

Feeling safe in your surroundings is vital for occupants, so having home security in mind throughout the planning stage of a development is vital for reducing costs related to crime while also increasing occupants’ health and wellbeing.

### Benefits

- Reduces the costs of repairs related to flooding.
- Occupants can move back more quickly after flooding.
- More control of surface run-off.
- Increases safety.
- Reduces costs relating to crime.

### Technical issues assessed

- 3.1. Flood Risk
- 3.2. Managing Rainfall Impacts
- 3.3. Security

## 2.4. Comfort



### ‘Monitoring and controlling the comfort levels within a home with regards to noise, temperature, light and air quality.’

Volatile organic compounds (VOCs) and formaldehyde are chemicals that evaporate into the surrounding air and can have various health and environmental effects when concentrations get too high. They are commonly released from building materials during the first two years of a new building. The amount released can be reduced by choosing building materials, coatings and furnishings with low pollutant content.

Air quality in the home is a complex combination of pollutants produced inside and outside the home. Striking a balance between effective ventilation and the amount of ventilation occupants want is crucial. Controllable ventilation systems tackle issues of poor air quality, stuffiness and high pollutant levels, including VOCs and mould spores.

The health and wellbeing of occupants is very important. These can be affected by a number of factors, and homes can be designed and built to limit the effects of certain elements which can have a negative effect on occupants’ health and wellbeing. Levels of daylight, noise and temperature can all influence a person’s mental and physical state through disturbed or improved sleeping patterns, increased or reduced productivity, raised levels of comfort or discomfort and general mental health.

### Benefits

- Encourages designs that reduce the risk of pollutants and associated health risks.
- Improves mental health.
- Increases occupants’ satisfaction.
- Helps to ‘future proof’ homes.

### Technical issues assessed

- |                        |                       |
|------------------------|-----------------------|
| 4.1. Indoor Pollutants | 4.4. Sound Insulation |
| 4.2. Daylight          | 4.5. Temperature      |
| 4.3. Noise Sources     | 4.6. Ventilation      |

## 2.5. Energy



**‘Increased energy efficiency and low carbon technologies can help to reduce costs and emissions while also improving local air quality’**

The energy used in homes accounts for up to 13% of the UK’s total greenhouse-gas emissions. Encouraging energy-efficient design and construction and making sure that homeowners and tenants are well-informed on how to run their home as efficiently as possible, is an important focus for HQM.

Low and zero-carbon technologies are continuously growing and, if they are introduced properly or considered during design and construction stages of a development, they have the potential to significantly reduce energy costs and emissions.

There is a significant number of early deaths and diseases associated with poor air quality. Nitrous oxide emissions from heating systems and other processes related to housing can have a significant effect on local air quality, particularly in built-up areas. HQM promotes the use of heating and water-heating appliances which have little or no effect on local air quality.

### **Benefits**

- Increases energy efficiency in homes.
- Reduces energy costs and emissions.
- Reduces poor air quality and related health issues.

### **Technical issues assessed**

- 5.1. Energy and Cost
- 5.2. Decentralised Energy
- 5.3. Impact on Local Air Quality

## 2.6. Materials



**‘The responsible sourcing of materials reduces the overall environmental impact from construction materials while increasing confidence levels in a home’s durability.’**

Manufacturing and providing building materials is a long and complex process which can result in a wide range of social, economic and environmental issues. The complete supply chain can sometimes extend to regions where it is difficult to track consequences. A certification scheme for sourcing building materials responsibly can assure consumers and those involved in construction that steps have been taken to minimise or remove the risk of improper sourcing.

Life cycle assessment (LCA) is a tool that is used to measure and evaluate the environmental effects of a product or activity by assessing the energy and raw materials used, as well as the pollutants released to the environment over its life cycle. Using products covered by an Environmental Product Declaration (EPD) can help make LCAs more accurate and improve understanding of a home’s effect on the environment.

Understanding the durability of materials before building work and using materials that have a certain durability to the effects of climate change, provides assurance that a home is hard-wearing, which lowers running costs.

### Benefits

- Increases confidence that the materials are sourced ethically.
- Increases the sustainability of the materials used.
- Increases awareness of life cycle costing.
- Increases durability to the effects of climate change.

### Technical issues assessed

- 6.1. Responsible Sourcing
- 6.2. Environmental Impact of Materials
- 6.3. Life Cycle Costing
- 6.4. Durability

## 2.7. Space



**‘Supplying adequate indoor space to allow occupants to carry out important everyday tasks with ease.’**

Inside a home, adequate and effective space that is accessible to all plays a big role in how a home is used. There is a need for well-designed and accessible space that is big enough to meet an occupants’ present and future needs. These spaces also need to be adaptable and accessible for all types of uses and users.

Suitable drying space is vital for reducing moisture levels in the home. This can improve the overall wellbeing of occupants due to a reduction in condensation and the risk of mould.

Providing a convenient space for disposing of recyclable waste can reduce the amount of waste that goes to landfill. Such space makes recycling more convenient for occupants and help the UK meet future policies on recycling targets.

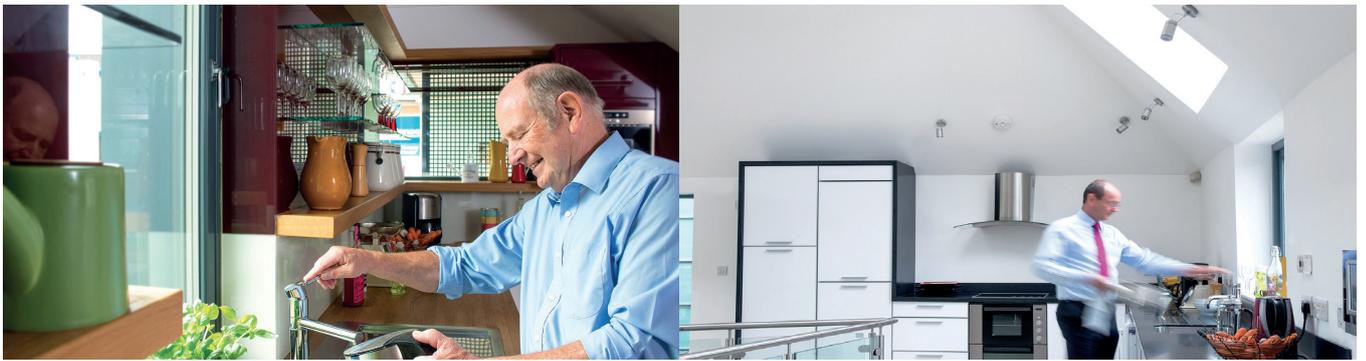
### **Benefits**

- Reduces energy costs and emissions associated with drying clothes.
- Protects against moisture build-up in the home.
- Increases accessibility and wellbeing.
- Encourages recycling.

### **Technical issues assessed**

- 7.1. Drying Space
- 7.2. Access and Space
- 7.3. Recyclable Waste

## 2.8. Water



**‘Provision of water-efficient fittings and water recycling systems helps to limit the unnecessary use of water within homes.’**

Water is a basic necessity in every home. With increased demand, and an expected shortfall in 2050 and 2080, costs are going to rise.

To combat this and make sure there is enough water for everyone, we need to put water-efficient measures in place. This could be done by installing water-efficient fittings and water-recycling systems (in that order of priority) in homes.

It is hoped that building regulations will encourage people to use water efficiently, and to recycle grey water (water from baths, showers, washing machines and so on) and rainwater.

### **Benefits**

- Reduces water bills and energy bills (through heating water).
- Reduces environmental damage by making sure that valuable resources are used efficiently.

### **Technical issues assessed**

#### 8.1 Water Efficiency

## 2.9. Quality Assurance



### ‘Introducing procedures that improve the overall quality of a home’

There is a well-recognised gap between the designed performance and actual performance of homes, mainly concerning energy use but also the ability to meet occupants’ needs. To close this gap, it is important to make sure there is a continuous ‘thread’ of quality controls throughout a building project.

Rigorous testing and commissioning at key stages of a project can help to make sure that the designed quality standards are maintained throughout the life cycle of a home. If these quality standards are not met, projects can be delayed. Testing the structure of a building can help to reveal any problems, reducing the need for poor, temporary fixes in the future.

To provide high-quality homes, project teams need to establish well-thought-out plans during the design stage and have thorough, independent inspections carried out at key stages during and after construction. This, combined with a clear record of the quality measures taken, can encourage a culture of accountability, reassure occupants and help to deal with any faults. Aftercare support teams can help to deal with any issues that are only noticed once an occupant has moved in.

### Benefits

- Helps to close the gap between designed performance and actual performance.
- Gives consumers, developers, regulators and policymakers confidence in the quality of new homes.
- Increases the quality of the building work and reduces the likelihood of performance-related issues.
- Increases customer satisfaction.

### Technical issues assessed

- 9.1. Project Preparation
- 9.2. Commissioning and Testing
- 9.3. Inspections and Completion

## 2.10. Construction Impacts



### ‘Managing the impacts from construction practices and resource use on-site.’

Responsible construction practices can limit the effects that construction has on many people’s lives. These practices are important for dealing with the environmental and social effects from construction and help to achieve the best possible performance from a project. Encouraging developers to care about their sites’ appearance, respect communities, protect the environment and promote safety for everyone involved can help to achieve the best possible performance.

Work on-site accounts for one third of the construction industry’s total emissions. By monitoring the amount and type of energy used on the site, developers can identify inefficiencies in their processes and introduce measures to use less energy. Similarly, water use can be managed to help reduce unnecessary waste, and to reduce the costs associated with disposing of and treating wastewater.

Reducing the amount of waste produced reduces the effect building work has on the environment.

#### Benefits

- Improves the reputation and acceptability of construction.
- Manages the effect construction has on the environment.
- Controls construction costs.
- Encourages the responsible use of resources

#### Technical issues assessed

- 10.1. Responsible Construction Practices
- 10.2. Construction Energy Use
- 10.3. Construction Water Use
- 10.4. Site Waste Management

## 2.11. Customer Experience



**‘HQM looks to close the gap between design and performance with the aim to generate a rise in customer satisfaction.’**

Moving home can be one of the most stressful times for people, and also the biggest financial investment. A well-managed handover helps occupants use their home in an efficient and effective way while giving developers feedback to improve customer satisfaction on future projects.

Smart homes are becoming ever more popular, as an increasing number of people are becoming more dependent on digital technologies. HQM recognises digital devices available on the market to help occupants control their homes. HQM recognises how important it is for occupants to understand how to manage and maintain their home and get the best possible performance from it.

Many new homes do not perform as intended, so evaluations once a home is lived in are increasingly recognised by experts as an effective way of getting the best possible performance out of a home, and for better sharing of information within the industry.

### **Benefits**

- Increases occupant satisfaction.
- Improves relationships between customers and developers.
- Allows occupants to understand and make the most of their home.
- Helps to identify gaps between designed performance and actual performance.
- Improves future performance of homes.
- Helps to guide policy, tools and standards.

### **Technical issues assessed**

- 11.1. Aftercare
- 11.2. Home Information
- 11.3. Smart Homes
- 11.4. Post Occupancy Evaluation