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What consumers want and what
they don't want from their new
home..

Paula Higgins

Founder and Chief Executive



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Built in 2012 - to be demolished



A not so popular way to solve the housing crisis

Emma Haslett and 5 others Retweeted



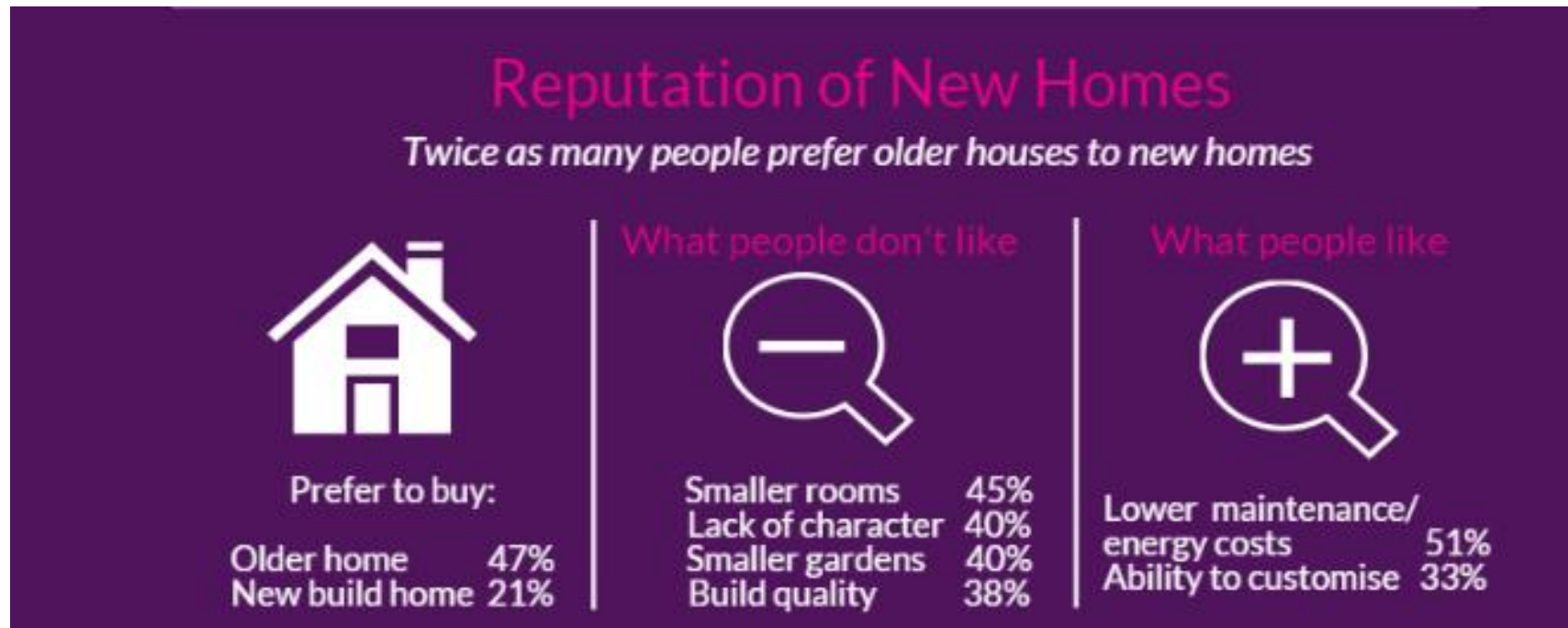
Rose Grayston @rosegrayston · Aug 31

Microhomes are a really weird response to the #HousingCrisis. **British homes** are not **too** expensive because they are **too large!**



13 52 78

Our annual survey - 38% say low build quality is a disadvantage of new homes



...with build quality...things don't seem to be getting better

Satisfaction areas (House Builders Federation):	2013-2014	2014-2015	2016-2017
Report snags or defects to builder since moving in	93%	93%	98%
New build owners reporting 16 or more problems to their builder	20%	22%	25%
More problems than expected to have	27%	43%	38%
Fairly/ very dissatisfied with builder	17%	17%	18%
Would not buy from same builder again	19%	19%	20%
Fairly or very dissatisfied with the level of finish	16%	25%	17%

What consumers think is covered by the 10-year warranty...

Exterior faults (79%)

Damp / ingress of water (79%)

Electrics wiring faults* (71%)

Plumbing faults* (63%)

Insulation* (58%)

Sound proofing insulation faults* (55%)

Garden drainage faults (50%)

**None of the above covered by standard 10 year warranty*

Damp/ ingress would expect to be rectified in first year by the builder

Garden drainage faults are only covered if deemed to put at risk the structure of the building

And what people want from a warranty....

	%
Important from 10 Year Warranty	Total UK Adults
That claims are paid without any fuss	63
Quick handling of claims/ problems (i.e. response within 5 days)	61
Insurance/ warranty provider responsible for getting problems rectified with minimal effort from me	59
Cover of temporary rehousing costs if you need to vacate for extensive building fixes	59
Full cover to the rebuild value of your home (i.e. after an issue has been fixed)	53
Non-structural items being covered like plumbing, wiring, doors, cupboards/ kitchen units	51
That it covers garden drainage within your plot	41
Cover that doesn't rely on the builder coming back to fix problems	38



Last Time Buyers

More than 500,000 homeowners aged 55+ can't move due to lack of suitable housing

The issues highlighted by this survey that face last time buyers are as acute as those issues encountered by first time buyers. If we wish to provide the required quality of housing that addresses these concerns we desperately need an appropriate mix of well-designed homes alongside adequate local infrastructure to help address the current housing shortage.

**Kim Vernau, Chief Executive Officer
BLP Insurance**

More important attributes for last time buyers:



% homeowners 55+ who say new builds tend to have desired attributes:



19% of homeowners aged 55+ considered moving in past two years but have not

2 million+

23% of homeowners age 55+ say main reason for not moving is lack of suitable housing

500,000+

Source: June 2015 last time buyer report Legal & General by Cebir with 2012 English Housing survey and YouGov survey Nov 2014 11.4 million homeowner age 55+

11.4 million homeowners age 55+ x 19.46% = 2,218,440
2,218,440 x 22.9% = 510,019

People's experiences

We purchased a beautiful looking house in good faith in our retirement with a xxx guarantee. All we have now is an uninhabitable shell of a building with no end in sign and totally disrupted lives



I have been duped into thinking that those developers backed by government must adhere to good quality standards, but find out that is not the case.

I'm really disappointed because we were told we would have a new home that would not need any work as we want to start a family. We have reached rock bottom with the circumstances that we find ourselves in

So what do consumers want from their new homes....

Not environmentally friendly/energy-efficient, but

- Lower running costs, more comfortable (warm/cool), easy to maintain

Not just meeting minimum building regs

- Built to last, safe, reassurance via 3rd party checks
- Protected via warranties, resolution services, complaints

Not smaller/cheaper homes but homes that are adaptable and meet their needs

Not just to be sold a product, but end to end service (from sales office to after care)

And where the current system is failing...

- Expectations
- Sales patter
- Sales contract
- Homebuying process
- Completion
- Post completion
- Longer term – 2-10 years (warranty period)



What we want to see changed....

- Better consumer protection
- Fairer contracts
- More information for consumers (choose the right developer)
- More industry data
- Redress



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We're on your side

**We exist to make buying, selling,
managing and improving your home
easier and to help save you money**

Arm yourself with our free independent guides,
checklists and top tips

Avoid the pitfalls with our clever questions to
ask the estate agents, banks, solicitors and more

Safeguard your cash – check your tradesmen, use
our cool planning tool and more

Get our free newsletter with a market-wide review
of house prices in your area and all the latest tips
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HOA's expert answer
included practical advice
tailored to my situation
Evelyn, Daventry



With the launch of
the HomeOwners
Alliance, British
property owners
finally have an ally
Sunday Times



Your team of independent
experts helped me get
thorough answers without
paying out each time
Mike, Edenbridge