



We often hear, 'Oh I wish I had known that before' from people who have built a new home. This project explores how bank customers can be empowered in their decision making to achieve a higher-performing home.

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Advising bank customers on new-build home performance

A quality, high-performing new-build home supports occupant health and wellbeing and its lower carbon footprint minimises its impact on the environment. Unfortunately, too often newly built homes do not perform as well as they should.

To encourage people in their decision making, some banks offer customers financial incentives to build better-performing homes. However, navigating the building and borrowing journey is complex, and there is little support for people to make informed decisions about the comfort and efficiency of their homes.

Evaluation of an intervention to enable bank customers to achieve better building performance in new-build homes (ongoing) brings together a multidisciplinary team to investigate how best to support bank customers to build a comfortable and efficient home. Research organisation Beacon Pathway is partnering with Victoria University of Wellington | Te Herenga Waka, Dunedin City Council | Kaunihera a-rohe o Ōtepoti and ANZ Bank to deliver the research.

The project takes a customer-centred approach, recognising the complexity of decisions around borrowing money and building a new home. It aims to empower customers by improving understanding of the principles of how to make a comfortable and efficient home and identifying opportunities to optimise these within the borrowing journey.

The project is offering bank customers free consultations with independent advisors. Advice will include how to increase comfort and efficiency at minimal cost and when it is sensible to invest more upfront for long-term benefits.

There are widespread health, financial and environmental benefits to New Zealanders building homes that are comfortable to live in and more efficient to run and do not cost the Earth.

