

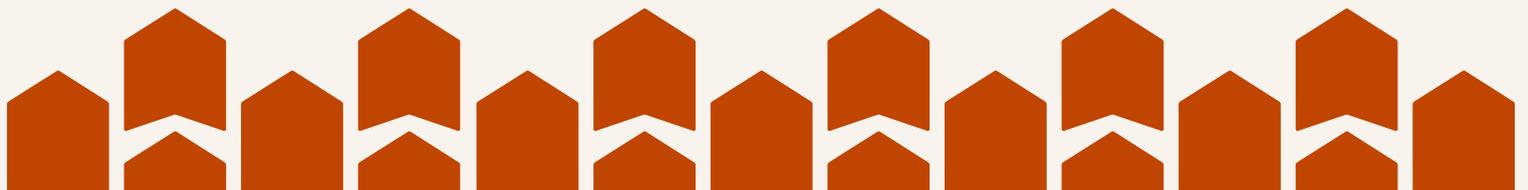
HBF Star Rating scheme rules

March 2026

Version 11

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Introduction

The HBF Star Rating Scheme is an award scheme for home builders, which recognises excellence in customer satisfaction. Each year the Home Builders Federation (HBF) awards participating Members a Star Rating of between one and five stars based on homeowners' feedback collected via the National New Homes Survey carried out by the National House-Building Council (NHBC), Premier Guarantee and LABC Warranty

HBF also publishes rolling year % scores each quarter based on the survey responses to the 'recommend' question.

Following a review of the Star Rating Scheme by IPSOS in 2017, participating companies may publish their own Star Rating percentage alongside their Star Rating for the respective survey year, in accordance with rules laid out in Section 2. The Scheme was extended to members of Homes for Scotland (HFS) in 2018.

For the 2026 Star Rating awards onwards, there will be a change to the basis of the Star Rating. The rating will be based on a 'composite' set of questions, from both the 8 week and 9 month surveys delivered by the survey operators. The changes were introduced in response to recommendations made by Ipsos MORI in its 2021 review of the scheme. The recommendations were supported by the Competition and Marketing Authority as part of its review into house building that reported in 2024.

The Star Rating Logo appearing in Section 3 is a trademark of HBF and the Star Rating Logo and the Star Rating award may only be used in accordance with the rules laid out in Section 2.

Scheme rules

1. In these Rules:
 - a) 'Data Protection Legislation' (i) the Data Protection Act 1998, until the effective date of its repeal (ii) the General Data Protection Regulation (EU) 2016/679 ('GDPR') and any national implementing laws, regulations and secondary legislation, for so long as the GDPR is effective in the UK, and (iii) any successor legislation to the Data Protection Act 1998 and the GDPR, in particular the Data Protection Bill 2017-2019, once it becomes law.
 - b) 'HBF' refers to the Home Builders Federation Limited, incorporated and registered in England and Wales with company number 02764757.
 - c) 'HFS' refers to Homes for Scotland Limited, incorporated and registered in Scotland with company number SC213820.
 - d) 'Members' refers to HBF and/or HFS members whose membership is current (with all fees paid up to date) who have advised HBF and/or HFS that they wish to participate in the Star Rating Scheme, or any person who may be perceived as their representative(s) Any person, firm or company that is not a member of HBF and/or HFS with its fees paid up to date is not a 'Member' for the purpose of these Rules.
 - e) 'NHBC' refers to the National House-Building Council incorporated and registered in England and Wales with company number 00320784.

- f) Premier Guarantee and LABC Warranty are the brand names of MD Insurance Services registered in England No: 3642459.
 - g) 'Percentage score' refers to the aggregated number of valid responses to the Survey where the respondents have stated they would recommend their builder to a friend, in any given year.
 - h) 'Rules' means the rules set out in this document.
 - i) 'Star Rating Logo' means the logo appearing in Section 3 which is a trademark of HBF and HFS.
 - j) 'Star Rating' refers to the Star Ratings awarded to an individual Member under the Star Rating Scheme.
 - k) 'Star Rating Scheme' refers to the scheme for awarding and use of Star Ratings as described in this document.
 - l) '8 week survey' means the National New Homes Survey (variant sent at 8 weeks after legal completion date) and '9 month survey' means the National New Homes Survey (variant sent 9 months after legal completion date) as operated by NHBC and by Premier Guarantee and LABC Warranty.
 - m) '8 week survey year' means the 12-month period commencing 1st October and ending 30th September the following year (based on legal completion date of the new home).
 - n) '9 month survey year' means the 12 month period commencing 1st February and ending 31st January the following years (based on legal completion date of the new home).
 - o) 'Group' means a parent undertaking and its subsidiary undertakings as defined in Part 15 and section 474(1) of the Companies Act 2006.
 - p) Words in the singular shall include the plural and vice versa.
 - q) Any reference to the Star Rating Scheme shall be construed as a reference to the scheme in force for the time being and as amended, varied or supplemented from time to time by HBF.
 - r) 'Mean' or 'Average' is calculated by adding all the values in a dataset and dividing the total by the number of values.
2. Survey forms may only be issued by registered survey providers. Surveys and reminders must be issued by specific channels at specific times following the legal completion of the property to home owners. A copy of the eight-week and nine-month schedule in terms of when surveys and reminders are sent can be found in Appendix 1.
3. From 2026 the Star Rating will be based on a 'composite' score as follows:
- a) The Star Rating will move to being based on a composite measure of four questions:
 - The build quality and service after questions from the eight-week survey
 - The build quality and service after questions from the nine-month survey
 - b) The score will be derived on a 'mean' of the four questions with each of the question ratings being derived by scoring as follows from all of the builders' valid responses;
 - very satisfied will score a 5
 - fairly satisfied will score a 4
 - neither will score a 3
 - fairly dissatisfied will score a 2
 - very dissatisfied will score a 1
 - c) The Star Rating scores will be derived from forms sent out
 - d) For homes legally completed between October 1 and September 30, for the eight-week survey.

- e) For homes legally completed between February 1 and January 31 for the nine-month survey. There is more detail on how the Star Rating is calculated including on rounding of the scores in Appendix 3.
4. For year one of the new Star Rating process (2026 Star Rating award) to achieve a 5 Star Rating participants will need to achieve a score of 4.15 or above. For year two (2027 Star Rating award) builders will need to achieve a scores of 4.20 or above. A full set of score requirements for all Star Ratings are shown in Appendix 4. Bandings for future years Star Ratings will be agreed in advance of the 2027 Star Rating year.
5. HBF will inform Members in writing of their Star Rating only when all Star Ratings to be awarded in the year in question have been decided by HBF. At this same time, the final Percentage scores or composite scores on which the Star Rating is based will also be advised. As per the official announcement of the Star Rating, the final Percentage score is not confirmed until the data has been verified and independently audited. A Member may not publish or refer to their Percentage score until this verification and auditing has taken place and it has been confirmed as being valid by HBF.

For Members of HFS only: HFS will inform Members in writing of their Star Rating only when all Star Ratings to be awarded in the year in question have been decided by HFS. At this same time, the final Percentage score will also be advised. As per the official announcement of the Star Rating, the final Percentage score is not confirmed until the data has been verified and independently audited. A Member may not publish or refer to their Percentage score until this verification and auditing has taken place and it has been confirmed as being valid by HFS.

6. Subject to Rule x, the Star Rating Scheme is for the benefit and use of Members awarded a Star Rating for customer satisfaction (if the award is confirmed to them in writing by HBF). Any Member may use the Star Rating awarded to them (if the award is confirmed to them in writing by HBF) together with the Star Rating Logo and their own Percentage score for the year that the Star Rating applies to, but only in the manner stated in these Rules (any other use is not permitted unless it is with the separate written permission of HBF).

For Members of HFS only: Subject to Rule 4, the Star Rating Scheme is for the benefit and use of Members awarded a Star Rating for customer satisfaction (if the award is confirmed to them in writing by HFS). Any Member may use the Star Rating awarded to them (if the award is confirmed to them in writing by HFS) together with the Star Rating Logo and their own Percentage score for the year that the Star Rating applies to, but only in the manner stated in these Rules (any other use is not permitted unless it is with the separate written permission of HFS).

7. The decision to award a Star Rating to a Member and the permission to use the Star Ratings awarded and the permission to use the Star Rating Logo are all at HBF's sole discretion. HBF has the right to and may decide i) not to award a Star Rating to any Member; ii) to withdraw a Member's permission to use a Star Rating awarded and/or to withdraw a Member's permission to use the Star Rating Logo and/or withdraw a Member's permission to publish the Percentage score; in which case the Member concerned must cease to use the Star Rating, Star Rating Logo and Percentage score upon being informed in writing by HBF.

For Members of HFS only: The decision to award a Star Rating to a Member and the permission to use the Star Ratings awarded and the permission to use the Star Rating Logo are all at HFS's sole discretion. HFS has the right to and may decide i) not to award a Star Rating to any Member; ii) to withdraw a Member's permission to use a Star Rating awarded and/or to withdraw a Member's permission to use the Star Rating Logo and/or withdraw a Member's permission to publish the Percentage score; in which case the Member concerned must cease to use the Star Rating, Star Rating Logo and Percentage score upon being informed in writing by HFS.

8. Any person, firm or company not being a Member is not entitled to use or refer to the Star Rating Scheme, a Star Rating, the Star Rating Logo or reference HBF or the Star Rating Scheme when publishing a Percentage score for any purpose unless they have the written permission of HBF or HFS.
9. Members may only use the Star Rating Logo, their Star Rating and their Percentage score for promotional purposes and may not use or rely on the Star Rating for any other purpose without HBF's or HFS's prior written permission.
10. Members may not assume, refer to or publish a Star Rating that is not linked to the latest full year validated figures. Members must ensure absolute clarity in any use of the Star Rating or Percentage Scores that their current Star Rating is for the latest closed year. Members cannot link or infer a Star Rating from any other Percentage scores. The only Percentage scores that provides the Star Rating is the full year, closed period, validated figure.
11. A separate logo has been developed for Members of HFS only which retains the HBF brand and incorporates the HFS logo. The same rules regarding logo use apply, as outlined below. Members building in Scotland who are HBF Members can choose which version of the logo to use in Scottish marketing materials.
12. Members may only use the Star Rating Logo, their Star Rating and their Percentage score in a manner whereby the number of stars actually awarded, the year in which they were awarded and the Percentage scores which was achieved in that year is clearly stated. Members must ensure that it is very clear in any use of the Star Rating or Percentage score what their current rating is for the latest closed year. Members can not refer to in any way a dated Star Rating awarded, or a Percentage score achieved, in previous years, for example, after the announcement of the 2016/17 rating in March 2018, Members may no longer publish the 2015/16 rating without also clearly displaying the more recent Star Rating and Percentage score so as not to mislead or cause confusion.
13. Members may not make any alteration (as to size, shape, colour and any other characteristics) to the Star Rating Logo nor at any time use any other logo or device which is similar to or may be confused with the Star Rating Logo. The design guidelines for use of the Star Rating logo are detailed in Section 3.
14. Members may not use the Star Rating Scheme, Star Rating Logo, their Star Rating or their Percentage score for any purpose or in any way that would be unlawful and Members must ensure that all use of and references to the Star Rating Scheme, Star Rating Logo, their Star Rating or their Percentage score is in compliance with the requirements of the Advertising Standards Authority's UK Code of Non-Broadcast Advertising, Sales Promotion and Direct Marketing (CAP Code) or UK Code of Broadcast Advertising (BCAP Code) (as applicable).

15. Members may not make any claims by reference to the HBF Star Rating Scheme, Star Rating Logo, their Star Rating or their Percentage score which specifically or generally refers to or makes a direct comparison with or denigrates in any way any other person, firm or company (whether Members or not) this includes making any reference to their ranking in comparison to a wider group of Members.
16. Members may not use or refer to the statistical data underlying their Star Rating in the public domain with the exception of the official Percentage score that is associated with the Star Rating for that same year.
17. Members that are part of a Group may only use the Star Rating awarded to the Group and may not assume or publish a Star Rating for any subsidiary (as defined in section 1159 of the Companies Act 2006) of the Group.
18. Star Ratings will be based on Survey responses from persons purchasing new homes built and sold by any company within a Member's Group, or commissioned organisation; Members may not selectively exclude from the Survey or Star Rating Scheme parts of their Group that build and/or sell new homes.
19. Star Ratings will be based on Survey responses sent to and received from owner occupiers only. Responses from people in other tenures will not count towards a star rating.
20. The Star Rating Scheme, or any part of the Star Rating Scheme should not be used for any purpose that in the opinion of HBF or HFS brings the Star Rating Scheme into disrepute.
21. Participants in the Star Rating Scheme also agree to have their 'recommend' rolling year percentage score published each quarter on the HBF web site. (Moving forward as part of a move to publish more data from the survey, as recommended by Ipsos and the CMA publication of builder specific percentage scores, including the 'recommend' question will be undertaken by the New Homes Quality Board (NHQB). This is totally separate to the star rating scheme and these rules and will require separate agreements between individual builders, the NHQB and their survey provider and be overseen by a separate set of scheme rules.) Once the NHQB is publishing data for all the builders participating in the star rating scheme, HBF may decide not to publish the rolling year scores moving forward.

Star Rating Scheme participation rules

22. Members may only use one accredited service provider in any given survey year. Only a provider accredited by HBF (currently NHBC / Premier Guarantee / LABC Warranty) can be used (see Appendix 2).
23. Members wishing to participate in the Star Rating Scheme must build at least 20 new homes per year for private sale within the UK and must achieve a robust response rate to ensure a statistically viable result (see Appendix 1).
24. Builders with a smaller output rate may still take part in the Survey but will not be awarded a Star Rating and may not use their Percentage score in any material or promote this in any way. However, these Members may be able to make reference to the relevant Survey (as per Rule L). Members that are interested in doing this, should approach HBF and/or HFS and each case will be assessed and advised individually.

25. Members are required to provide a regular data submission (at least monthly) in a secure manner (compliant with Data Protection Legislation) to NHBC / Premier Guarantee / LABC Warranty. This data submission will include, but not be limited to, details of all legal completions for private sale new homes that they have built (regardless of warranty provider). Participation in the Survey is not limited to sites which are under NHBC / Premier Guarantee / LABC Warranty.
26. Details to be included in the data submission include but are not limited to, the homebuyer(s) name(s) and full postal address, legal completion date, and preferably also their email address(es) and mobile telephone number(s). Members are required to sign and abide by a 'data sharing agreement' which will be provided by NHBC / Premier Guarantee / LABC Warranty at the point of joining the Survey and this may be amended from time to time by NHBC / Premier Guarantee / LABC Warranty. Member's data submissions will be regularly audited to ensure that Members provide full and complete information. If it is identified that a Member is not providing regular or complete data submissions, then NHBC / Premier Guarantee / LABC Warranty will notify HBF or HFS (as appropriate) who will take appropriate action which may lead to a Star Rating being withheld from the Member.
27. Where sites registered to a Member are built and/or marketed and sold by another party not forming part of the Member's Group, the Member may request that the inclusion or exclusion of these sites is reviewed by HBF or HFS (as appropriate). Part sites (i.e. specific plots on a site but not all plots) may not be excluded. Requests to include or exclude a site from the Survey and Star Rating Scheme should be made in writing to NHBC / Premier Guarantee / LABC Warranty and agreed with HBF/HFS and the justification for exclusion or inclusion clearly stated. Sites will be excluded from or included in the Survey and Star Rating Scheme at the discretion of NHBC / Premier Guarantee / LABC Warranty and with the agreement of, HBF or HFS (as appropriate).
28. Members may join the Star Rating Scheme at any time during the Survey Year, however, typically a Star Rating is only awarded after a Member has participated for a full Survey Year. A Star Rating may be awarded on part year results at HBF's or HFS's (as appropriate) discretion, provided that a sufficiently robust response rate is achieved as determined by HBF or HFS (as appropriate) and if the Member so chooses.
29. New Members will not have their Star Rating published until they notify HBF or HFS (as appropriate) that they wish to do so.
30. There is no obligation for Members to publish a Star Rating. HBF will write to all participants at the end of each survey year to check whether they wish to publish that year. Should a participant inform HBF or HFS (as appropriate) that they would not like to publish a Star Rating, they will still be permitted to publish in future years should they wish.
31. Members may encourage homeowners to respond to the Survey by informing them of its existence. However, Members may not put homeowners under any pressure to complete the Survey or offer any incentives to complete it or respond in a particular way. In addition, Members may not ask homeowners whether the Survey has been completed or request details of how individual survey questions have been answered.

32. Members may not offer respondents any direct financial or other benefit or incentive that is any way linked to completing the Survey or answering any of the questions in the Survey in a particular way including linking Survey responses to any charitable donations. Members may also not use the Survey in connection with an incentivised consumer referral scheme.
33. Members must not under any circumstances seek to intercept the Survey whilst enroute to or from the respondent and NHBC / Premier Guarantee / LABC Warranty.
34. Members must not incentivise or pressurise respondents into completing the Survey with dishonest responses, this applies to all questions in the Survey including the respondent's right to keep their responses anonymous. Members shall comply with the Bribery Act 2010 at all times.
35. To avoid the perception and/or possibility of influence, Members or any person who may be perceived as their representative(s) must not be present when the respondent completes the Survey.
36. Members cannot contact homeowners to enquire if the Survey has been completed, or to ask about their responses or how they responded. Where a respondent has opted in for their identity to be linked to their Survey response, there cannot be any discussion about their response, aside from following up any issues or complaint(s) the respondent has raised. Under no circumstances should a respondent be asked to, or it be suggested to them, that they amend any of their response. Please also refer to rule 31.
37. Members strictly may not use the Survey as a means of validating their own consumer referral or incentive schemes, or use this as a reason to influence or monitor Survey responses, or in any way link an incentive scheme to the Survey as this may bring the Survey or Star Rating Scheme into disrepute.
38. Once responses have been submitted, they cannot be amended or retracted FOR ANY REASON due to the potential for the respondent to have been incentivised or otherwise influenced to dishonestly amend or retract their response.
39. Non-compliance with these rules will potentially result in the Member being withdrawn from the Star Rating Scheme. The Member will also be required to cease using the Star Award Rating, logo and percentage score with immediate effect.

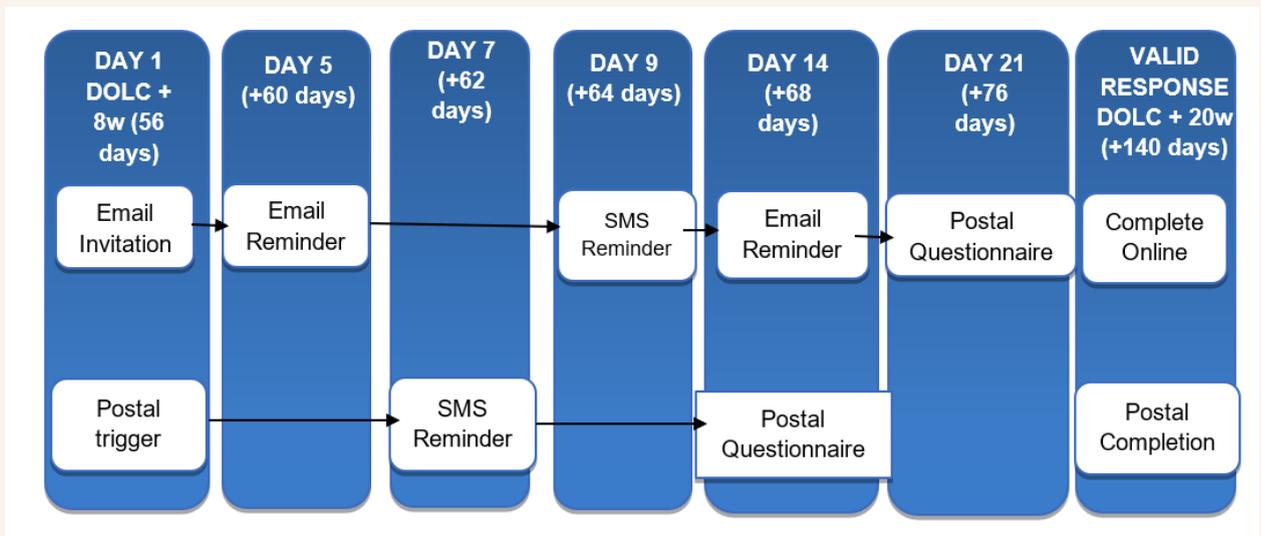
Appendix 1

How and when are surveys sent out?

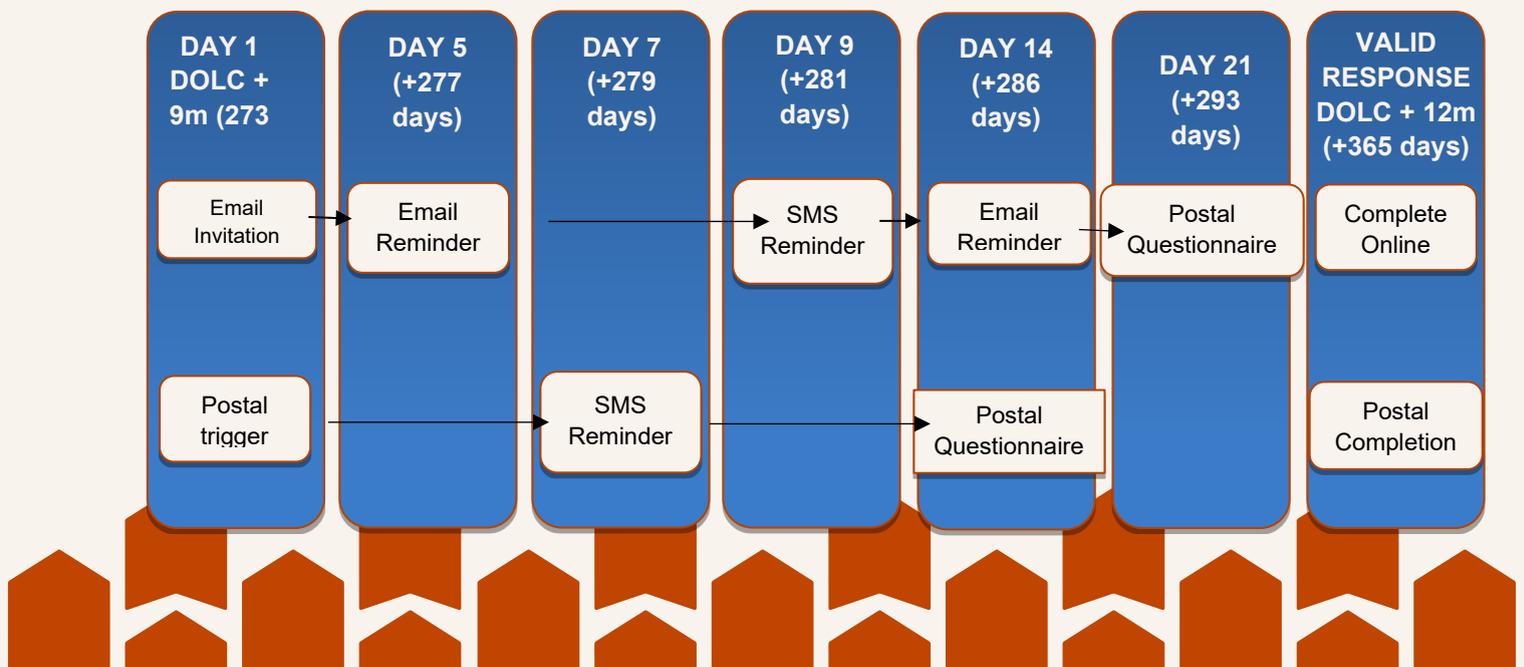
Invitations are sent out 8 weeks/9 months after the date of legal completion, followed by reminder(s) unless a survey is completed in the meantime. If an email address is available, an email invitation is sent containing a link to complete the survey online, followed by reminders (email, SMS and/or postal) if a completed response is not received. If a mobile phone number is provided, an SMS reminder is sent containing a link to complete the survey online.

If only a postal address is available, a survey is posted to the property address (or correspondence address if provided) for the homeowner to complete and return, followed by a postal reminder.

8-week invitation and reminder schedule



9-month invitation and reminder schedule



Smaller Builder Scheme Rules

The table on the next page gives an indication of the response rate required for various volumes of new build homes built per year. This is a guide only and not definitive, therefore the response rate for each builder will need to be reviewed individually to ensure a statistically relevant sample size.

Table 1: Required sample sizes by build volume and measured satisfaction level of sample*

Homes built per year (ie: surveys sent)	Measured satisfaction level (% that would Recommend)				
	50 %	60 %	70%	80 %	90%*
20	17	17	17	16	14
25	21	20	20	19	15
30	24	24	23	21	17
40	29	29	28	25	20
50	34	34	32	29	22
75	44	43	40	35	25
100	51	50	46	40	27
150	61	59	55	46	30
200	67	66	60	49	31
250	72	70	64	52	32
300	76	73	66	53	33

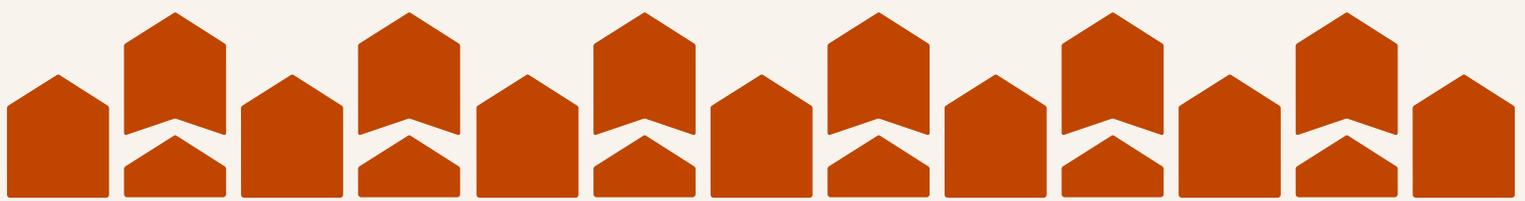
* Table 1 is indicative. (i.e. the actual measured satisfaction level to 1 decimal place will be considered when determining if the required response rate is achieved using the following calculation):

** It is necessary to apply an upper threshold of 98.0% to Actual Satisfaction when calculating the required response rate using the above formula.

Suggested text for submission

Approved wording for builders to use who have not built enough homes to qualify for an HBF Star Rating:

“XXXXXX builder [we] partake in the HBF Star Rating customer satisfaction survey. As we are a small/family/niche/specialist builder, we do not build enough new homes to qualify for a star rating under the strict statistical guidelines set out under the scheme.



“However, in the last survey year (20XX/XX), we built XX homes, the purchasers of which returned XX valid questionnaires under the scheme rules. Using the results from these questionnaires, we achieved the equivalent of a X Star rating for the key question “would you recommend your builder to a friend?”

Appendix 2

Accredited service provider – requirements

To become a new accredited service provider to survey members’ customers for inclusion in the Star Rating scheme requires the following to be agreed with HBF:

- Successful completion of the accreditation process by Ipsos Mori (or other approved assessor) and ongoing adherence to those accredited processes.
- Adherence to all the Rules of operating the Survey and Star Rating scheme, and all subsequent revisions to those Rules.
- Provision to HBF of a list of builders that will be surveyed by service provider and that intend to participate in the Star Rating scheme. List to be regularly updated with any new builders that join the service provider and participate in the Survey.
- Provision to HBF of the rolling 12 month (year) quarterly data in the agreed format, three weeks before the ‘rolling year’ publication dates in December, June and September.
- Provision to Statistical Services Centre (Reading) Ltd (SSC) of data in the agreed format four weeks before the publication of the annual star rating results.
- Agreement to pay a (to be agreed) share of the annual SSC Ltd validation costs.
- Statistical Services Centre (Reading) that verify the data for us abbreviated to SSC.

Appendix 3

Calculating the star rating

The calculations are as follows, all valid responses to each question are counted. Even if a respondent answers only one question, that one answer still contributes to the builder’s score.

Valid responses are:

- Owner-occupier tenure as reported by the homeowner when completing the survey
- Returned within 12 weeks of initial invitation date

Legal completions on plots in the following date ranges will be considered for a particular survey year:

8-week: 01/10 and 30/09

9-month: 01/02 and 31/01

8-week score =

$$\frac{\text{SUM}(8 \text{ week quality}) + \text{SUM}(8 \text{ week service after})}{\text{COUNT}(8 \text{ week quality}) + \text{COUNT}(8 \text{ week service after})}$$

9-month score =

$$\frac{\text{SUM}(9 \text{ month quality}) + \text{SUM}(9 \text{ month service after})}{\text{COUNT}(9 \text{ month quality}) + \text{COUNT}(9 \text{ month service after})}$$

Overall HBF Star Rating score =

$$(\text{8 week score} + \text{9 month score}) / 2$$

Rounding down to 2 decimal places is for display purposes within the dashboard. The Overall HBF Star Rating score is not calculated using rounded numbers; it uses the actual value.

Appendix 4

Full star rating bandings

Year 1	Year 2	Year 3
4.15	4.20	Tbc
3.90	3.95	Tbc
3.65	3.70	Tbc
3.40	3.45	Tbc



Contact details

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