



Why buy this
home?



Raising Standards. Protecting Homeowners



NHBC's guide to why buy this home

Whether you are a first-time buyer, a growing family or downsizing, you'll find that a brand new home is a real fresh start.

With NHBC working together with the house builder, you can be confident that homes on this development are benefiting from a long history of experience.

Allow us to guide you through some of the key benefits

Who or what is NHBC?

We began as the National House-Builders Registration Council in 1936 to tackle the sub-standard building practices seen in the inter-war years. Our aim was simple...to increase the professionalism and care shown by house builders, therefore improving the finished home for the homeowner.

Now, we are known simply as 'NHBC': a non-profit distributing organisation, independent of government and house builders, and widely recognised around the world as the UK's leading independent standard-setting body for house building. We are also an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority to provide insurance.

The standard of house building in the UK has never been higher than it is today. For eight decades, we have been at the heart of improving house-building standards, helping builders and developers deliver homes to millions of homebuyers like you, and our Buildmark warranty and insurance covers 80% of all new homes built in the UK each year.

Est. 1936

80%
of all new homes
built are covered
by Buildmark

0 shareholders
We invest in our purpose
of raising standards



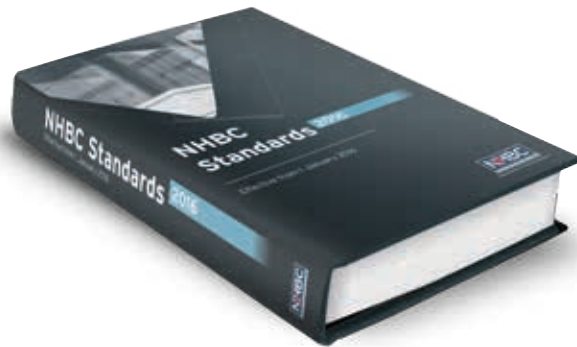
Visit www.nhbc.co.uk
or call 0800 035 6422



Raising Standards. Protecting Homeowners

You're in safe hands with an approved NHBC Registered Builder

Our registered builders take pride in their work and follow the high industry technical standards in house building set by us. Only builders and developers who can demonstrate financial security and technical competence are allowed to join our Register.



Our regular inspections

Did you know? Each home is checked by one of our technical experts at important stages during the build, from the foundations to final completion. So even before you are handed the keys, we will have done our best to make sure your home has been built to a high standard and is ready for you to move into.



Foundations
inspected



Additional
regular
inspections



Internal
finishes



Pre-completion
inspection



Up to 10 years'
warranty and
insurance



Enjoy the benefits

Saving you money on your energy bills

Did you know? Thermal imaging cameras are now widely used to show where buildings leak heat. As a result, today's new build homes are super insulated and six times more energy efficient than houses built in Victorian times.

Research from the NHBC Foundation has shown that living in today's new homes could result in savings of around 55% on gas and electricity spending – for a four- bedroom detached house, that's over £1,300 a year based on current prices.

A good night's sleep

If the prospect of cheaper energy bills doesn't make you sleep easier, security of a new build definitely should.

New homes are far safer and more secure than older properties. Another bonus is builders will often include security locks, burglar alarms and security lighting as part of your standard specification.



Housing research & guidance

Visit www.nhbc.co.uk
or call 0800 035 6422



Buildmark

Buildmark warranty and insurance protection provided by the builder and NHBC for extra peace of mind

Your conveyancer will give you your policy documents when you buy your new home, or you can download a copy of the policy booklet from our website. It is important that you read the policy carefully when you receive it. In the meantime, the following provides a summary of the protection you can get from Buildmark.

This is just a guide. Please refer to your policy documents and booklet for full details of the cover, terms and conditions that apply.

From exchange of contracts up to the completion date

Buildmark starts right from when you exchange contracts so that your deposit is protected if, for example, the builder becomes insolvent.

The builder warranty, our resolution service and our guarantee — the first two years after the completion date

Your builder will provide the initial warranty on the house for the first two years after the completion date, so if you encounter any problems with your home during this time, just get in touch with them and they will

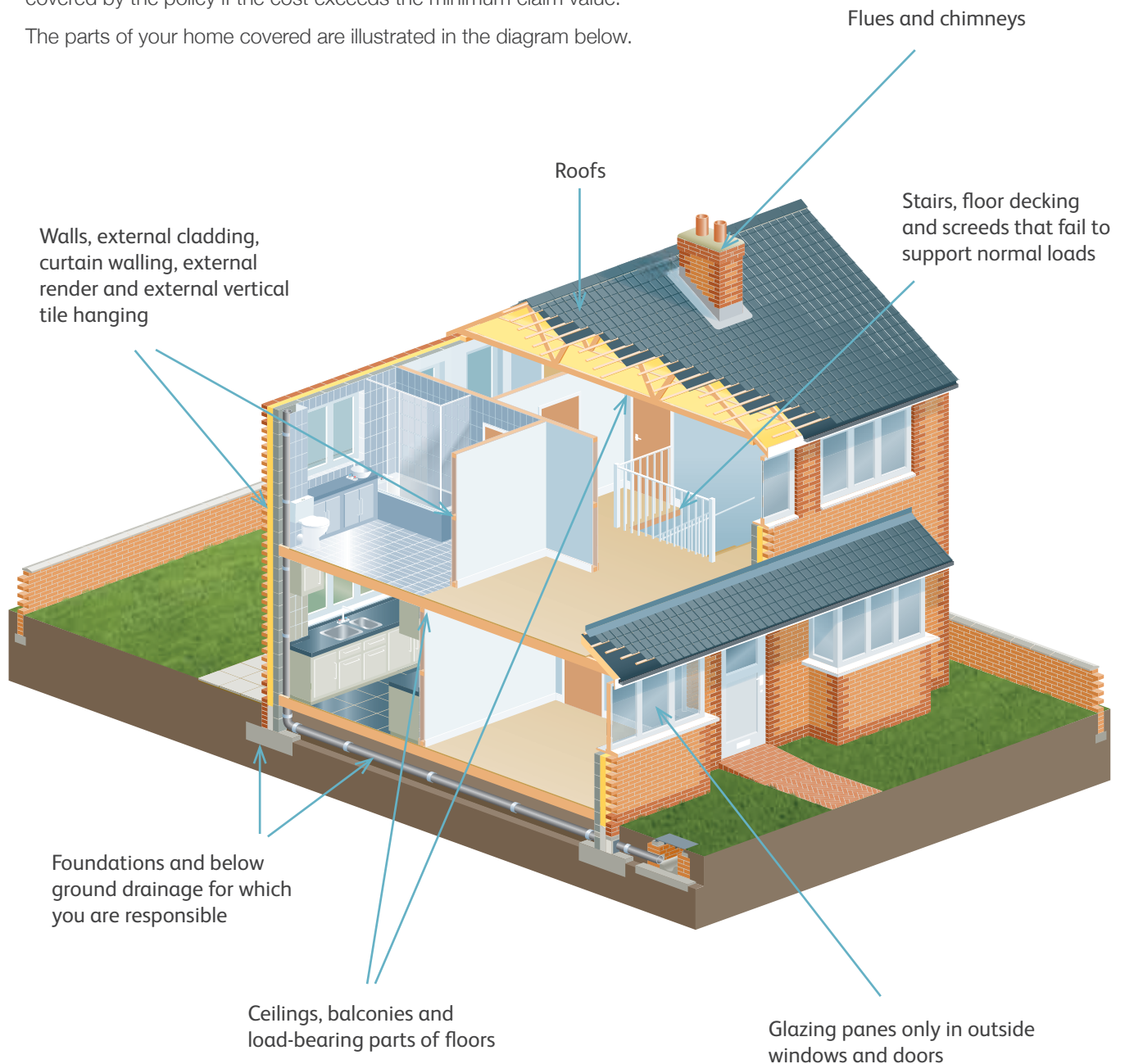
work with you to put things right. We will also be on hand if you need help or advice through our resolution service, if you have a dispute with your builder and we will complete the work if the builder is not able to.

Insurance cover – 3 to 10 years after completion

After the builder warranty has ended, your home will continue to be protected by insurance cover provided by us up to 10 years after completion.

This means that we will pay the cost or carry out remedial works for issues covered by the policy if the cost exceeds the minimum claim value.

The parts of your home covered are illustrated in the diagram below.



This is for illustration purposes only. There are certain conditions, limits and exclusions that apply. Different periods and conditions also apply to common parts. Please read your policy document for full details about your cover.

Visit www.nhbc.co.uk
or call **0800 035 6422**

Keeping an eye on things

Our key strength is that we continue to keep an eye on things long after you have moved in. Not only is your home protected by our Buildmark policy, but we also work with the Home Builders Federation to carry out regular customer satisfaction surveys. This means we can be instrumental in driving through changes to home-building standards to continuously improve standards for continual improvement in quality and home-owner satisfaction.

NHBC Home User Guide (HUG)

Your home will come with a free NHBC Home User Guide (HUG), a secure online portal that has all the information about your NHBC Buildmark warranty and insurance policy as well as lots of useful guidance about moving into and living in your brand new home. You will have the ability to add user manuals for any additional appliances you buy and set reminders for important household dates, such as servicing the boiler or when your home insurances are due for renewal.

For more information visit: www.nhbc.co.uk/homeowners/hug



And finally...

A fair process for buying your new home

The Consumer Code for Home Builders was developed by the house-building industry to make the homebuying process fairer and more transparent for purchasers. The Code aims to ensure that all buyers are treated fairly, know what levels of service to expect, are fully informed about their purchase and their consumer rights before and after they move in, and are provided with a speedy, low-cost dispute resolution scheme to deal with complaints.

More details about the code can be found on the consumer code website:

www.consumercode.co.uk

**CONSUMER
CODE FOR
HOME BUILDERS**

www.consumercode.co.uk

- The purpose of the Code is to ensure that Home Buyers:
 - are treated fairly;
 - know what service levels to expect;
 - are given reliable information upon which to make their decisions;
 - know how to access speedy, low-cost dispute resolution arrangements if they are dissatisfied.
- The Code applies to all Home Buyers who have signed a Reservation agreement for a new or newly converted Home on or after the 1 April 2017 and that has been built by a Home Builder registered with one of the Home Warranty Bodies.
- The Consumer Code Scheme covers complaints made in writing to the Home Builder by Home Buyers who have signed a Reservation agreement and believe the Home Builder has failed to meet the Code's Requirements. The Code Scheme applies to complaints made up to two years from the date on the Home Warranty Body's insurance certificate, which defines the start of the period of cover, about defects or damage caused by a breach of its technical requirements.
- The Code does not apply to:
 - second-hand properties (for example, homes taken by Home Builders in part exchange and re-sold);
 - properties acquired by registered social landlords;
 - properties acquired by corporate bodies, partnerships and individuals buying more than one property on the same development for investment purposes;
 - properties built by self builders for their own occupation;
 - properties built under architects' certificates.
- The Code and the associated Dispute Resolution Scheme do not apply to:
 - personal injury claims;
 - loss of property value or blight;
 - claims relating to the land conveyed and its registered title;
 - claims where the amount of redress claimed exceeds the limits of the Dispute Resolution Scheme.

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1 Adopting the Code

1.1 Adopting the Code

Home Builders must comply with the Requirements of the Consumer Code and have regard to good practice guidance.

1.2 Making the Code available

The Consumer Code for Home Builders' Scheme logo must be prominently displayed in Home Builders' sales offices, those of appointed selling agents, and in sales brochures. All Home Buyers who reserve a Home should be provided with a copy of the Code Scheme with the Reservation agreement.

1.3 Customer service: before legal completion

The Home Builder must have suitable systems and procedures to ensure it can reliably and accurately meet the commitments on service, procedures and information in the Code.

1.4 Appropriately trained customer service staff

The Home Builder must provide suitable training to all staff who deals with Home Buyers about their responsibilities to them and what the Code means for the company and its directors.

1.5 Sales and advertising

Sales and advertising material and activity must be clear and truthful.

2 Information – pre-contract

2.1 Pre-purchase information

Home Buyers must be given enough pre-purchase information to help them make suitably informed purchasing decisions.

In all cases this information must include:

- A written Reservation agreement;
- An explanation of the Home Warranty cover;
- A description of any management services and organisations to which the Home Buyer will be committed and an estimate of their cost;
- The nature and method of assessment of any event fees such as transfer fees or similar liabilities.

Also, if a Home is not yet completed, the information must include:

- A brochure or plan illustrating the general layout, appearance and plot position of the Home;
- A list of the Home's contents;
- The standards to which the Home is being built.

2.2 Contact information

Home Buyers must be told how their questions will be dealt with and who to contact during the sale, purchase and completion of the Home.

2.3 Warranty cover

Home Buyers must be given accurate and reliable information about the insurance-backed warranty provided on the Home.

2.4 Health and safety for visitors to developments under construction

Home Buyers must be informed about the health-and-safety precautions they should take when visiting a development under construction.

2.5 Pre-contract information

Home Builders must advise Home Buyers to appoint a professional legal adviser to carry out the legal formalities of buying the Home and to represent their interests.

2.6 Reservation

Home Buyers must be given a Reservation agreement that sets out clearly the Reservation's terms, including, but not limited to:

- The amount of the Reservation fee;
- What is being sold;
- The purchase price;
- How and when the Reservation agreement will end;
- How long the price remains valid;
- The nature and estimated cost and of any management services the Home Buyer must pay for;
- The nature and method of assessment of any event fees such as transfer fees or similar liabilities.

The Reservation fee must be reimbursed if the Reservation agreement is cancelled. The Home Buyer must be told of any deductions that may be made while the Reservation agreement is in force, the Home Builder must not enter into a new reservation agreement or sale agreement with another customer on the same Home.

3 Information – exchange of contracts

3.1 The contract

Contract-of-sale terms and conditions must:

- Be clear and fair;
- Comply with all relevant legislation;
- Clearly state the contract termination rights.

3.2 Timing of construction, completion and handover

The Home Buyer must be given reliable and realistic information about when construction of the home may be finished, the date of Legal Completion, and the date for handover of the home.

3.3 Contract termination rights

The Home Buyer must be told about their right to terminate the contract.

3.4 Contract deposits and pre-payments

The Home Builder must clearly explain how Home Buyers' contract deposits are protected and how any other pre-payments are dealt with.

4 Information – during occupation

4.1 After-sales service

The Home Builder must provide the Home Buyer with an accessible after-sale service, and explain what the service includes, who to contact, and what guarantees and warranties apply to the Home.

4.2 Health and safety for Home Buyers on developments under construction

Home Buyers must be told about the health-and-safety precautions they should take when living on a development where building work continues.

5 Complaints and disputes

5.1 Complaints handling

The Home Builder must have a system and procedures for receiving, handling, and resolving Home Buyers' service calls and complaints. The Home Builder must let the Home Buyer know of this, and of the dispute resolution arrangements operated as part of this Code, in writing.

5.2 Co-operation with professional advisers

The Home Builder must co-operate with appropriately qualified professional advisers appointed by the Home Buyer to resolve disputes.

Further information, including the Code documents, can be obtained from the Consumer Code website:
www.consumercode.co.uk

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