WARRANTY AND INSURANCE

Guide to your new home

A practical guide to looking after your new home

NHBC

Raising Standards. Protecting Homeowners

Summary of contents

Congratulations

Buying a house is probably the largest investment you'll ever make, so choosing a new home built by an NHBC registered builder is a wise decision.

We are the UK's leading independent provider of warranty and insurance for new-build homes. Our purpose is to raise standards in house building by championing high-quality homes and protecting homeowners. We do this through training and quality services and by assessing, inspecting and directly insuring new homes registered with us.

During the buying process

Your solicitor or conveyancer should tell you about any planning restrictions, restrictive covenants, tree preservation orders, and the ownership and maintenance of fences, shared drives etc. They should also provide you with your Buildmark policy book and certificate. If you do not receive your Buildmark documents, please contact NHBC Customer Services.

A fair process for buying your new home

Builders can choose to comply with the Consumer Code for Home Builders or the New Homes Quality Code. The primary aim of both codes is to ensure builders treat new home buyers fairly throughout the sales process and for up to two years after legal completion.

The builder should let you know which code scheme applies to your purchase.

More information about the codes can be found on the following websites. **www.nhqb.org.uk**
www.consumercode.co.uk

NEW HOMES QUALITY BOARD

CONSUMER CODE FOR HOME BUILDERS
www.consumercode.co.uk

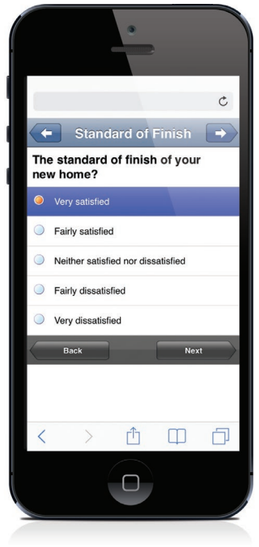
Your help to improve standards

Once you've moved in, we would like you to tell us about your home-buying experience to help us in our role to continually improve house-building standards for homeowners like yourself. We are interested in the service you have received from your builder as well as the actual quality of your new home

We carry out two customer satisfaction surveys

The first is conducted on behalf of the Home Builders Federation (HBF). You may receive a questionnaire about eight weeks after you have moved in. As well as informing both us and your builder of where they need to direct their efforts to improve, this survey is used to monitor the effectiveness of the Consumer Codes. It asks about your experience of the buying process, your moving-in day, and the early after-sales service you received from your builder.

The second questionnaire will come to you about nine months after you move in. By this time, you should be settled into your new home and have resolved any issues that may have arisen. This survey focuses more on the after-sales service you receive from your builder.



Please look out for these surveys. They have been kept short so that it should only take a matter of minutes to complete. We very much appreciate your feedback. Our experience shows that providing feedback is a proven way of improving levels of customer satisfaction.

Moving in – excited?

Moving-in days are inevitably busy – but try not to let all that excitement distract you from some of the more important tasks in hand.

On moving day, take care to protect your new floor finishes from dirty or potentially damaging footwear. Before you start filling your home, you need to inspect it carefully, making sure any potential defects and deficiencies are noted.

Pay particular attention to:

- sanitary ware (including baths, basins and WCs)
- glass (including windows, mirrors and shower screens)
- fireplace surrounds
- kitchen fittings and appliances
- wall tiling
- carpets, floor tiling and laminated flooring.

Carefully inspecting your home on moving-in day makes it easier for the builder to put right any defects you may find. Later on, it might be impossible to prove who caused them, so you need to note them now.

However, it's important to remember that, during the first two years after you complete the purchase, your builder still has a responsibility to put right defects that you could not reasonably have been expected to see at the time of moving in, or those that develop later down the line.

As well as checking your home, you should also confirm that:

- all keys have been handed over (including those for windows)
- all windows and doors open, close and lock properly
- any ‘extras’ you ordered have been provided
- all services (gas, water and electricity) are connected and are in working order (you should also agree meter readings).

And you are in...

The curtains are up, your TV is in place and the house-warming gifts are flooding in. The moving process is complete and you can start to relax. Over the coming weeks, you can gradually adjust to life in your new home and begin building memories.

The first few days

Over the coming days, you should carry out several tests and checks to make sure everything’s in order. We suggest you:

- familiarise yourself with the operation of your smoke alarms and check they work by pressing the button
- ensure you have been given operating instructions for all systems and appliances
- check that the garden boundaries are as you expected
- if you have purchased a flat or apartment, make sure that the common areas have been completed by the builder - your solicitor or conveyancer should have told you what these are, but they usually include stairways, landings and entrance areas
- if a chimney or flue has been installed in your home, check that a notice plate, which gives information on types of appliances that can be safely installed and used, has been provided. If you use your chimney or flue, consider buying a fireguard that complies with BS 8423:2010.

Standards of finish

Each and every house is different – that’s what makes a house a home. Yours has been individually built and handcrafted by human beings, not robots! That means there will inevitably be some variation in the finished appearance of different elements of the construction.

This is due to the nature of the materials and the ways in which they are applied. Slight variations are normal and to be expected – complete uniformity is quite rare.

However, there are certain standards of finish that are to be expected. We issue technical guidance to our Inspection and Claims staff, as well as to our registered builders, to help explain what is acceptable and what is not.

If you feel that an element of your new home is not finished to the required standard, please get in touch with your builder.

You can also access our Standards book by visiting the NHBC website or by clicking here. This is what our Inspection and Claims teams and our builder customers work to **www.nhbc.co.uk/nhbcstandards**

Settling into your home

Like most new things, a home needs to be taken care of. In the first few months, it’s especially important that your home is allowed to ‘settle’ – this includes allowing it to dry out gently.

During this period, you may notice minor cracks in walls, gaps in joinery and white deposits on the walls – all are completely normal in new homes, and may occur regardless of the measures you take to ensure that they do not. However, you can certainly reduce the chance of this happening by following the steps outlined in this section.

Drying out

Small cracks in the walls and gaps in joinery are both common signs of shrinkage. This happens when timbers and other materials contract as they dry out. It’s extremely unlikely that these cracks are anything structurally significant, and they can normally be put right very easily with ordinary filler and a simple lick of paint during routine redecoration.

To keep cracks and gaps to a minimum, you need to allow all the materials used in constructing your home to dry out gradually. Shrinkage is accelerated by heat, so you need to be sparing with it. Try to keep an even temperature throughout your home and, if you move in during the winter months, don’t be tempted to turn the central heating up to its highest setting.

Leaving your windows open (or at least the vents within their frames) will help to ventilate your home and allow moisture to evaporate more naturally.

The length of time your house takes to dry out depends on how it was built and what sort of weather conditions there are when you first move in. Generally speaking, it will take around nine months to a year.

Efflorescence

The appearance of a white deposit on the wall (known as efflorescence) can be an effect of the drying-out process. These white deposits are actually natural salts that come out of the wall materials, and are quite normal. These salts are not harmful and usually disappear over time, and where they appear on internal walls, they can be brushed or wiped away. However, if the white deposits continue to appear on internal walls, it could indicate something more serious, such as a water leak. If that's the case, you need to contact your builder or a competent tradesperson as soon as possible.

Condensation

Condensation is caused by steam or water vapour coming into contact with cold surfaces, such as walls, ceilings and windows. Condensation can be the result of evaporation of moisture from building materials, which is quite common in new homes. If allowed to persist, condensation can result in the appearance of mould on interior surfaces and even on furnishings.

Condensation will gradually reduce as the building dries out, but you should avoid contributing to it if you want to prevent the appearance of mould on walls and ceilings. There are a number of things you can do, even after the building itself has finished drying out, to protect your home against harmful levels of condensation:

- open windows or window vents to allow trapped moisture to escape
- if a mechanical ventilation or heat recovery (MVHR) system has been installed in your home, ensure that you familiarise yourself with the manual and manufacturer's guidance.
- cover pans when cooking to reduce steam and use the extractor fan where possible
- always use the extractor fan when bathing or taking a shower
- stop moist air spreading around your home by keeping doors closed when cooking or bathing
- avoid drying clothes indoors, especially on radiators
- if you have one, make sure your tumble dryer's venting duct leads outside (unless it is a self-condensing dryer)
- heat your home evenly and consistently - ideally, you shouldn't leave your heating off all day, as when you return home in the evening and start cooking or washing, moist warm air will be created, which will settle on the cold surfaces and create condensation. Program your central heating to come on shortly before you return.

Don't let condensation mould become a problem. Preventing it is much easier than getting rid of it!

Condensation in your roof space

In cold weather, you may notice some moisture on the underside of the felt beneath your roof tiles. This is due to any warm, moist air from your home passing into the roof space and settling on the cold surface of the felt and timbers. As the roof space is ventilated/breathable, this should gradually disperse without any issues arising, and following the general tips on reducing condensation will help keep any moist air that does escape into the roof down to a minimum.

Care and maintenance tips

Heating systems

Central heating boilers should be checked and serviced at least once a year by a competent maintenance engineer, so that they remain safe. Engineers should be registered with the following organisations, as appropriate for the type of appliance:

- Gas Safe Register for gas appliances.
- OFTEC for oil fired appliances.
- HETAS Ltd for solid fuel appliances.

Renewable energy systems

Any renewable technologies installed in your home should be serviced and maintained by a competent person only.

Unvented hot water storage systems

These systems should be serviced at least once a year by a competent installer in accordance with the manufacturer's recommendations. The manufacturer should be able to provide details of an approved installer.

WARNING: Never attempt to service or alter an unvented system yourself. This could result in an explosion.

Water from overflows and warning pipes

If you notice water dripping or flowing from an overflow or warning pipe, you should identify the cause without delay. It may indicate that a valve has developed a fault and needs attention from a professional.

Gutters

Gutters should be cleaned out at least once a year to remove leaves and debris. Wet patches on the walls below may indicate that gutters or downpipes are blocked.

Flat roofs

Flat roofs should be inspected once a year to ensure that they remain in sound condition. Rainwater outlets should be checked to ensure that they are not blocked.

Paintwork

External finishes will dull over time and, where appropriate, should be washed on a regular basis. Outside woodwork should be regularly repainted or stained to preserve the wood. The first repainting outside will probably be needed in about two years, but after that – provided it is properly done – repainting or staining should only be necessary every four to five years. You may need to do it more often if you live by the sea or in an exposed area.

Drives and paths

Gravel, stones and other loose surfaces may be displaced over time. They may need adding to or replacing as part of normal maintenance.

Inspection chambers and rodding eyes are there to provide access to the drainage system below ground so that blockages can be cleared. It is important that these are not covered over by soil, turf or paving.

In soft landscaping, such as lawned areas, some settlement of the ground may occur and should be made good as part of normal maintenance.

Trees and shrubs

Planting trees and shrubs can make your garden more attractive – but be careful: trees and shrubs take moisture from the soil. If the soil is clay, new planting may cause it to shrink, while removing existing trees and shrubs may make it swell. Excessive shrinkage or swelling could damage foundations.

Much depends on the type, size and location of the trees and shrubs, and the type of clay. You should obtain advice from an expert before planting new trees and shrubs, or if a large tree dies or has to be severely pruned.

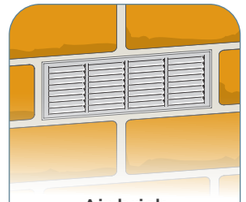
On clay soils, it is best to avoid planting trees nearer to your home than a distance equal to three-quarters of the mature height of the tree. However, high water demand trees should be planted no closer to the home than one-and-a-quarter times the mature height. High water demand trees include elm, eucalyptus, oak, poplar, willow and some common cypress species.

It is also best to avoid planting shrubs such as cotoneaster, ivy, virginia creeper and wisteria closer than 3m to your home. On all soils, allow enough room for trunks and large roots to grow safely, and be particularly careful if you are planting near walls or drains.

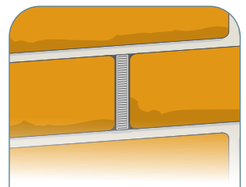
Damp proof courses, air bricks and other ventilators

The level of soil around your home should be kept below the damp proof course (generally 150mm or two brick courses). Paths should also generally be kept around 150mm or two brick courses below the damp proof course, except where these have been designed to provide level access into the home.

If you are not sure where the damp proof course is, ask the builder to show you. Where air bricks, permanent ventilators or perpend vents are provided, they should not be blocked or covered by soil or paving.



Air brick



Perpend vent

Buildmark

Ten-year protection with builder warranty and insurance policy for extra piece of mind.

Your solicitor should give you your policy documents when you buy your new home. 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 for full details of the cover, terms and conditions that apply to your home.

If you have not yet received your policy documents, please email cssupport@nhbc.co.uk, quoting your name, address, postcode and NHBC Buildmark policy number if available.

Alternatively, please call our Customer Services Team on 0344 633 1000.

From exchange of contracts up to the completion date

Buildmark starts right from when you exchange contracts to purchase your new home so that your deposit is protected if your builder becomes insolvent.

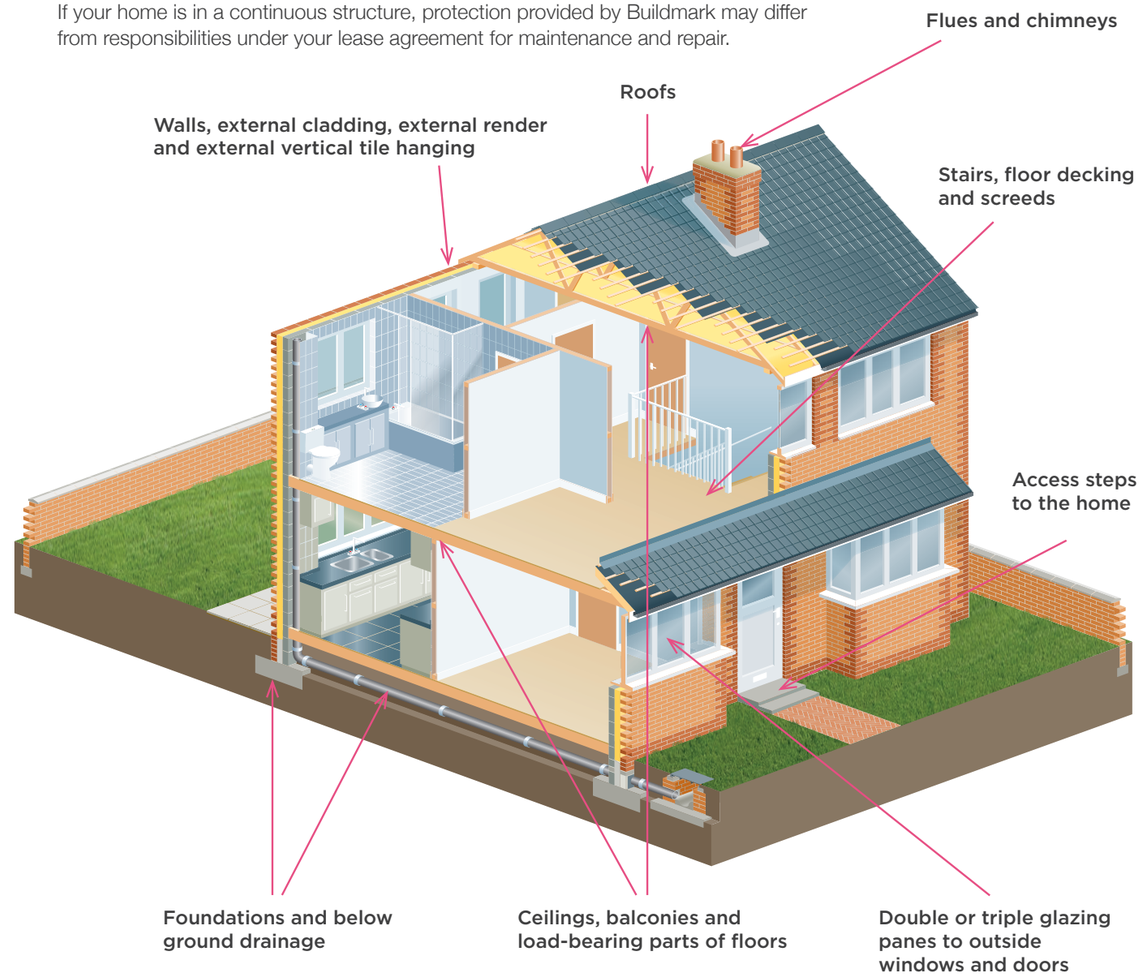
The builder warranty, our resolution service and our guarantee – the first two years after the completion date

Your builder provides a 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. If the builder fails to resolve matters for you, please contact us and we may be able to assist you under our Resolution service.

An illustration of what's covered

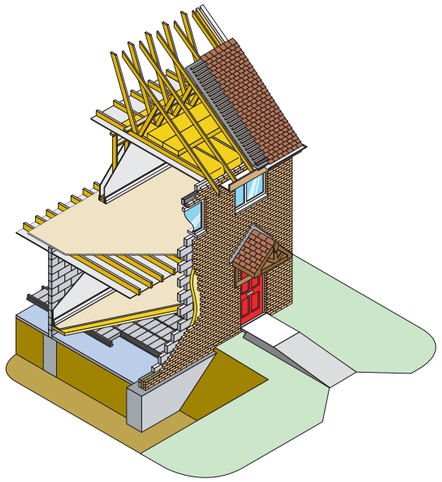
During the insurance period which starts two years from your completion date when the builder warranty period has expired, Buildmark is designed to insure your home against damage caused where specific parts of the property have not been built to NHBC requirements at the time your home was built. This diagram shows you the parts of the home that are typically covered.

If your home is in a continuous structure, protection provided by Buildmark may differ from responsibilities under your lease agreement for maintenance and repair.

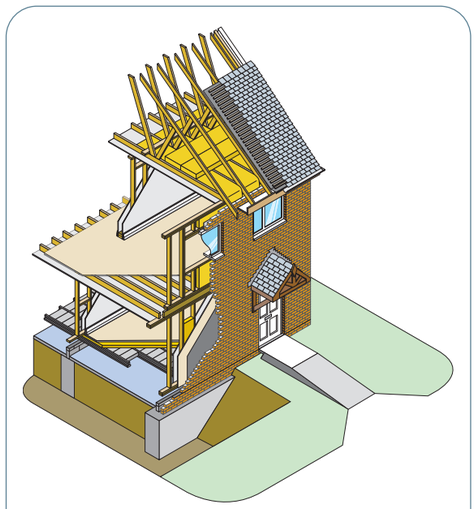


Whether your new home is a house or an apartment, there are some things which you should be aware of:

- this image is for illustration purposes only
- you will need to have separate buildings or contents insurance
- there are certain conditions, limits and exclusions that apply; different periods and conditions also apply to common parts
- please read your policy documents for full details about your cover.



Typical masonry cavity construction



Typical timber frame construction

Appendix A: How new homes are built

Homes come in all shapes and sizes and are built in a variety of ways. Two of the most common forms of construction for new homes are shown here. Many other forms of modern construction are available for new homes, whilst newly converted homes may be built in a variety of traditional and modern ways as outlined below.

Masonry cavity construction
With an inner leaf of blocks to support the roof and floors, and an outer wall of bricks (or blocks finished with cladding or render).

Timber frame construction
With an internal load-bearing frame of preservative-treated timber and an outer leaf of bricks. Alternatively, the timber frame may be clad externally with boarding or tile hanging

The builder should have provided you with information telling you, among other things, the type of construction used in your home, including the methods of insulation.

Walls

External masonry walls

Thermal insulation: many new homes have insulation in the cavity of the external walls. The insulation may:

- fully fill the cavity (either as built-in slabs or as an injected material)
- partially fill the cavity (as boards held against the inner block leaf, leaving an air space behind the outer leaf).

The air space behind the outer leaf should not be filled with additional insulation. The walls of homes can be thermally insulated in other ways: for example, with a layer of insulation provided between the inner leaf and the plasterboard dry lining. If your home has an unfilled cavity, you should not have cavity fill insulation injected without seeking professional advice and obtaining Building Regulation approval from your local authority or (in England and Wales) an Approved Inspector.

External timber frame walls

Thermal insulation: timber frame walls are usually insulated within the depth of the load-bearing timber frame, so that any cavity between the frame and the brick outer leaf is kept clear for weather protection and ventilation.

The cavity of a timber frame home should never be filled with additional insulation.

Fire precautions: timber framed homes are designed to the same fire resistance standards as masonry homes.

Do not use a blowlamp or other high temperature source of heat in, or close to, any hole in the outer brick leaf or the inner plasterboard lining.

Vapour control: if you cut a hole in the internal plasterboard lining of the external wall, you may puncture the vapour control layer. This layer may be a separate sheet of polythene or the backing of the plasterboard. It is designed to prevent water vapour from inside the home reaching the timber frame. So, if you do make a hole in it, you should seal it up again with tape or another suitable material.

Internal walls

Internal walls can be built of blocks, from timber frames or using proprietary partition panels. Blockwork walls can be finished with plaster or plasterboard dry lining. Timber framed walls and proprietary partition panels are finished with plasterboard.

Some internal walls are load-bearing, so do not remove them – or make substantial alterations to them – without getting professional advice.

Separating ('party') walls

Walls used to separate semi-detached or terraced houses or flats are designed to reduce the passage of sound and provide a fire barrier.

In masonry construction, separating walls may be built from bricks or blocks with solid or cavity construction and finished with plaster or plasterboard.

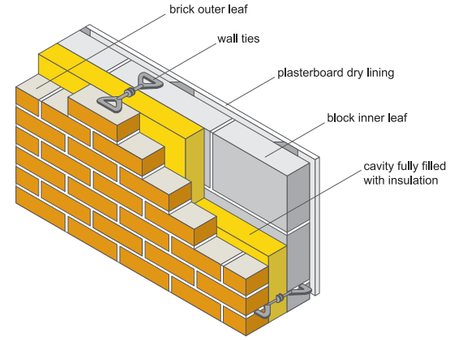
In timber framed homes, the separating wall is also timber framed. It may be finished with extra layers of plasterboard and incorporate sound absorbent material.

Whichever method is used, you should not reduce the thickness of the wall or make holes in the plasterboard lining, for example, to install an extra power point or recess a bookshelf. This may reduce its sound insulation and fire resistance. In England and Wales, work on separating walls may also be subject to the Party Wall etc. Act 1996.

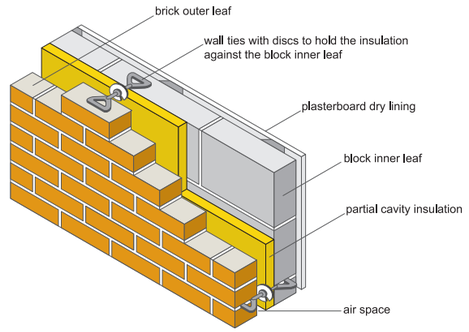
(See Appendix C, 'Contacts and references'.)

Garage walls

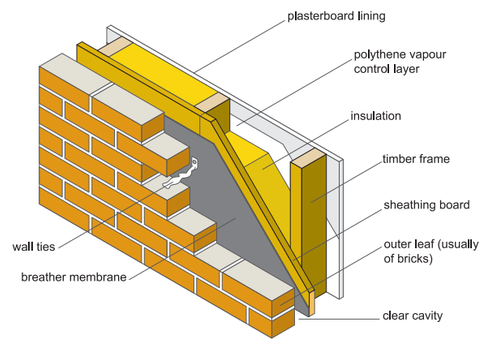
The external walls of garages are often constructed from a single thickness of brickwork. It is important to note that these may not be waterproof in all weather conditions, e.g. prolonged driving rain.



Cavity fully filled with insulation



Cavity partially filled with insulation



Timber frame external wall construction

Appendix B: Newly-converted or renovated homes

If you have decided to purchase a newly-converted or renovated home, you may have done so for the character and charm such properties offer.

Converting an existing building into a new home can breathe new life into the local area and is often encouraged by local planning authorities and English Heritage. But ensuring the successful transition from a former use to residential, or upgrading an older home (whilst retaining the original character), will present designers and builders with many challenges.

Converted properties may retain elements of former use and, as a result, their ability to function today will be dependent on past history. The structures and materials used in older properties were designed to be more flexible than modern buildings and, consequently, movement may have taken place over many years, resulting in a degree of distortion in alignment, level and plumb. This will have been taken into account at the conversion design stage and should not affect the performance of the building.

Whilst the overall integrity and weatherproofing of the property should be robust, natural aging of materials, which may involve some wear of surfaces, is a normal feature of many conversions and renovations.

Where existing windows, doors and surrounds have been retained, they may operate less smoothly than new units, and you may find:

- blemishes and undulations in surface finishes
- scratches and marks in glazing.

Where floors and stairs have been retained, you may find:

- the effects of movement over many years – the floors may not be level and can be uneven
- retained staircases may not follow the guidance of the current Building Regulations
- some additional shrinkage and possible squeaking of floors may occur as the building dries out (to a greater degree than may have been the case during its former use)
- variable ceiling heights (retained features may lower the height still further in specific areas).

Due to the converted building's age and previous use, it may not have been designed to restrict the passage of sound and thermal transmission to the levels required under current Building Regulations. Whilst some improvement in sound and thermal insulation will have been incorporated, the Building Regulations do recognise that it may not be possible to achieve the standards expected for new build in all circumstances.

Appendix C: Contacts and reference numbers

NHBC
Buildmark Claims & Guidance

Tel: 0344 633 1000

To request our Resolution service or to make a claim

www.nhbc.co.uk/homeowners

Gas and oil

Gas Safe Register

The Gas Safe Register is the official list of gas engineers who are registered to work safely and legally on gas appliances in the United Kingdom, Isle of Man and Guernsey.

Check the register, find a registered gas engineer and receive guidance/advice on gas safety.

Tel: 0800 408 5500
Email: enquiries@gassaferegister.co.uk

www.gassaferegister.co.uk

National Gas Emergency Service (natural gas)

Smell gas? Act quickly.

England, Scotland and Wales 0800 111 999
Northern Ireland 0800 002 001
Isle of Man 0808 1624 444

HETAS Ltd

HETAS is the official body recognised by government to approve biomass and solid fuel domestic heating appliances, fuels and services, including the registration of competent installers and servicing businesses.

Find a product, retailer, installer, quality assured fuels, chimney sweeps, etc.

Tel: 01684 278170 Email: info@hetas.co.uk

www.hetas.co.uk

OFTEC

OFTEC represents the oil heating and cooking industry in the UK and the Republic of Ireland. Its aim is to be the leading trade association and technician registration body for the liquid fuel heating and cooking sector, and for complementary renewable energy technologies.

Tel: 01473 626298 Email: enquiries@oftec.org

www.oftec.co.uk

Electricity

NICEIC

NICEIC is the UK's leading voluntary regulatory body for the electrical contracting industry. It has been assessing the electrical competence of electricians for over 50 years and currently maintains a roll of over 26,000 registered contractors.

Check the register, find a registered electrician and receive guidance/advice on electrical safety.

Tel: 0333 015 6625 Email: enquiries@niceic.com

www.niceic.com

ECA

Founded in 1901, the ECA is the UK's leading trade association representing the interests of contractors who design, install, inspect, test and maintain electrical and electronic equipment and services.

Tel: 020 7313 4800
Email: electricalcontractors@eca.co.uk

www.eca.co.uk

Building Regulations, advice and guidance

RIBA (Royal Institute of British Architects)

RIBA champions better buildings, communities and the environment. It provides standards, training, support and recognition for its members. Membership of RIBA is recognised the world over as a symbol of professional excellence among both clients and architects.

Tel: 020 7307 5355 Email: support@riba.org

www.architecture.com

RICS (Royal Institute of Chartered Surveyors)

RICS is an international professional body with over 100,000 members. It regulates and promotes the profession; maintains the highest educational and professional standards; protects clients and consumers via a strict code of ethics; and provides impartial advice and guidance.

Tel: 0247 686 8555 Email: contactrics@rics.org

www.rics.org

Government Planning Portal (England & Wales)

The Planning Portal is the UK Government's comprehensive online planning and Building Regulations resource for England and Wales.

www.planningportal.gov.uk

Guide to the planning system in Scotland (ISBN 978 0 7559 9064 1)
This brochure can be downloaded from the Scottish Government website

www.scotland.gov.uk/publications

The Party Wall etc. Act 1996: revised explanatory booklet (Department for Communities and Local Government)
The booklet can be downloaded from the UK Government website

www.gov.uk/government/publications

TrustMark
TrustMark is a not for profit organisation, licensed by Government and supported by consumer protection groups.

Find your local tradesmen trustworthy, reliable and operating to Government Endorsed Standards

Tel: 0333 555 1234
Email: info@trustmark.org.uk

www.trustmark.org.uk

Notes

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HB932 02/23