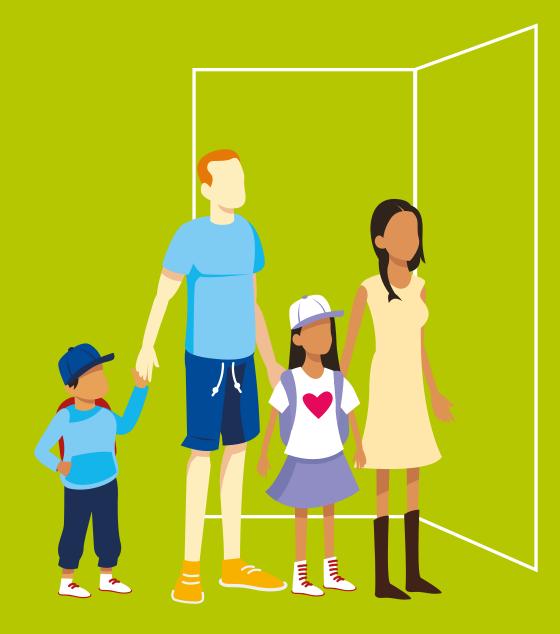




NEW HOMES SERVICES







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New homes services 1

Welcome to your new home

Moving into a new home is exciting and you'll probably have lots of questions before the big day and as you settle in. Our dedicated new homes services team work hard to make sure you have the support you need – for the small things as well as the big ones.

We're on hand to help you get ahead of things, so you can relax and enjoy your new home from day one. We will be in touch regularly during your first year too, checking in to see how things are going.

There are a few things to arrange before you move in, including your home demonstration where one of the SO Resi team will introduce you to your new home. They will also give you your Home User Guide, which has lots of useful information about your home and how to make the most of it.

Your dedicated contact

The SO Resi sales team will introduce your new homes services agent, so you know who to get in touch with when you have questions. Your new homes services agent will be very familiar with your home, so can help with understanding how everything works. Contact them at newhomesservices@mtvh.co.uk

Our new homes services charter Putting our customers first

+ Our commitments to you

- + Getting it right first time and keeping it simple.
- + Being open and honest with you.
- + Regularly asking for your feedback.
- + Working hard to protect you from any additional repairs costs.
- + Helping you understand all the technology and heating controls in and around your home.
- + Regularly asking for your feedback.

+ Consumer Code for Homebuilders

As well as our new homes services charter, you are protected by the Consumer Code for Homebuilders. This sets rules for homebuilders to follow with their marketing, selling and aftersales care. You can download a copy here.

+ How you can help us

- + Treat our team fairly and honestly.
- + Provide us with all the information we need to help you.
- Report defects as soon as you spot something
 including those in communal areas or outside
- + Give us access to your home when needed to fix your defects.
- + Let us know your feedback, so we can make sure we're doing our best.

We care what you think

Your feedback really helps us to give you the very best service we can. We will be in touch regularly to hear your ideas about how we can do better. If there's anything you'd like to talk to us about, just contact your new homes services agent.

Your home demonstration Introducing your new home

This is when you'll get all the information you need for a good start and stress-free future in your new home. Expect helpful tips about enjoying and maintaining your property, and how to make sure your warranties remain valid. You will also receive your Home User Guide.

+ When and where?

Your home demonstration happens around the time of your completion day. It can take place in your home or in the show home. Our sales team will be in touch to arrange a date that suits you.

+ What?

Your home demonstration lasts around an hour and covers all the information you need about your new home.

+ Home tour

Discover all the main features of your home, such as heating systems, security and more.

+ Appliances

Understand how to use and care for your appliances.

+ Communal areas

Take a tour, get to know access controls and find out who is responsible for different areas.

+ Defects

We check for defects and agree with you how to solve any we find.

+ Your responsibilities

We'll explain your responsibilities as a homeowner, including registering warranties and keeping up with servicing and maintenance.

+ Your questions

Feel free to ask us any questions about your home.

+ About your Home User Guide

You get this as part of the handover pack for your new home. It covers all kinds of helpful details, such as the key features of your home and how to manage and maintain different areas. Your handover pack will also include other important information such as warranty details, registration certificates and your gas safety certificate.



Setting up utilities and bills Getting connected and covered

It's your responsibility to arrange accounts for utilities and services in your new home. Your SO Resi consultant will talk this through at your home demonstration – and your Home User Guide will list your main utility providers. Gas, electricity and water supplies will be connected before you move in and meter readings will be provided on your completion date.

These are some of the things you need to get in place before and straight after your sale completes:

+ Contents insurance

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Make sure your contents insurance cover starts on or before the date of legal completion.

+ Buildings insurance

For apartments, this is usually included in your service charge, but you should always check it is in place. If your new home is a house, you will probably need to arrange your own buildings insurance. Not sure? Ask your sales consultant or new homes services team.

+ Council tax

Just register with your local authority.

+ Water

Contact your local supplier to set up an account.

+ Electricity

Contact your supplier to set up an account.

You may be able to choose a new supplier.

Ask your new homes services agent for details.

+ Gas

Contact your supplier to set up an account. You may be able to choose a new supplier. Ask your new homes services agent for details.

+ District heating

If your home is on a district heating system, there will be a pre-agreed contract for this. Ask your new homes services agent for details.

+ Bins

For some developments, these will be provided as part of a communal arrangement. If there are no rubbish and recycling bins when you move in, just contact your local authority to order them.

+ Telephone, internet and TV

You can choose your own provider, but check they cover your area first. If you are in an area with limited providers, see your Home User Guide for a list to choose from.

+ Other admin

+ Registering your postcode

For new developments, we register the postcode with Royal Mail. If you shop online, bear in mind that it can take time for new postcodes to get through to delivery company systems.

+ Parking

We'll explain what you need to know at your home demonstration, including details of visitor parking – and your parking space, if you have one.

+ Appliances

You need to register the guarantees or warranties of your new appliances with the manufacturers. Remember to keep a copy. Appliances are not included in your defect cover. They are checked before you move in and are then your responsibility. Find out more in your Home User Guide.

+ Hazard detectors

We recommend testing your smoke alarms, heat detectors and carbon monoxide alarms when you move in, and on a regular basis. It's also a good idea to get to know your fire evacuation route and procedure. Ask for details at your home demonstration.



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Moving in dayA few things to remember

There's a lot to think about – and we know you'll be looking forward to sitting down when it's all finished. In the meantime, our guide can help you stay on top of things and get off to a good start with your new neighbours. If you have any problems on the day, please report them to us.

+ On the day

- + Remove large amounts of rubbish, such as packaging and boxes, as these should not go into normal bins.
- + Don't prop open lifts or main entrance doors because it could damage them, and please use stairwells as much as possible.

+ After you move in

Newly built homes need time to settle in too. For the first 12 months after moving into your new home, avoid painting or wallpapering your walls. This helps the drying-out process and minimises shrinkage cracks. It's fine to put up pictures or mirrors and to hang blinds and curtains – but remember to check for wires and pipes in the walls first.

Find out more about shrinkage in your Home User Guide or by watching the video online at sharedownership.co.uk







Help with defects We're here to support you

When you buy a newly built home, you benefit from a defect period that starts when the build is finished. During the defect period, the building contractor is responsible for putting right any valid defects that are reported – they need to do this free of charge. Our new homes services team is here to help you ensure any issues with your new home are resolved.

+ Finding the right person to help

Your main point of contact for help with any defects or problems with your home is your new homes services agent.

If they aren't available – or for help in other areas, such as shared hallways, bins not being collected, or questions about your service charge, call our customer services team on 0300 456 2929 or 020 3535 3535.

Is it an emergency?

Emergencies are problems that put your health or safety at risk. They are attended within 24 hours. Find out more on page 10.

More about defects

+ How long is the defect period?

For a newly built home it is normally 12 or 24 months, depending on the build contract. Your defect period starts on the date the building contractor hands the property over to MTVH – this is not the same as the date you complete and move in. The defect liability period might end before you move in, or shortly after. You still benefit because we maintain and clean our homes during this period and report any defects we find. Ask your new homes services agent for the start and end dates of your defect period and make a note of them.

+ What is covered?

The kinds of problems covered by the defect period are those caused by an issue with the workmanship, materials or systems used in the building, which has led to damage to or a failure in the property. Take a look at the examples below, and ask your new homes services agent if you aren't sure.

Covered

Heating problems Exposed wiring Plumbing

Not covered

Small hairline cracks
Wear and tear
Blocked drains

+ What should I do if I find a defect?

Please report it to your new homes services agent as soon as possible. If it's an emergency, call our customer services team on 0300 456 2929 or 020 3535 3535. We will report the problem to the contractor who built your home and they will contact you to arrange a time to visit and put things right. Please don't report defects directly to the contractor.

+ How long will it take to put the defect right?

For non-emergency problems, we aim to put things right within 28 days. Our standard response time for emails is five working days.

+ What is covered?

Before your defect period ends, we'll be in touch to arrange an inspection. This is your last opportunity to report any defects. During the inspection we will make a list of all outstanding jobs, and carry out any that we can on the day, such as filling in cracks. After the inspection, we will get in touch with you to arrange a convenient time and date to complete any outstanding jobs.

+ What happens after the defect period?

In year two

The contractor is still responsible for most building defects, even though the official defect period has ended. So if you find any new defects in year two, report them to us and we will review the problem.

From year three to year ten

Your warranty provider will take over responsibility for latent defects. Find their details in your Home User Guide. You can read more about warranties on page 11.

+ What is a latent defect?

It is a fault in a building that could not have reasonably been discovered by an inspection before completion. This could be due to the design, workmanship or materials used during construction. If you identify a latent defect, call our customer services team 0300 456 2929 or 020 3535 3535. We will review the problem and keep you updated until the builder responds. If the builder rejects the latent defect, you can choose to contact NHBC – National House Building Council.

Emergencies When you need help fast

+ What is an emergency repair?

Some defects cannot wait and are considered an emergency. Emergencies are problems that put your health, safety or security at immediate risk, or affect the structural safety of the building. These will be attended to within 24 hours. If a second visit is needed, we'll keep you updated.

Here are some examples of emergencies:

- + Gas leak
- + Failure of heating in the winter months
- + Complete electrical failure
- + Security to property
- + No bathing facilities

+ How to report an emergency

Call us immediately on 020 3535 3535 or 0300 456 2929.

+ Be prepared for emergencies

- Read your Home User Guide carefully
 It's full of important information about your new home that can help you prevent emergencies.
- + Find out where water valves and mains switches are

Then you can turn off the water or electricity in an emergency.

Make sure you have buildings and contents insurance

If you live in an apartment and pay a monthly service, buildings insurance is usually included in your service charge, but you should always check it is in place. If your new home is a house, you will probably need to arrange your own buildings insurance. Not sure? Just ask your sales consultant or new homes services team.



About warranties Peace of mind

Buying a home is one of the largest investments you will make. To put your mind at ease, your home is covered by a 10-year warranty – a 2-year period covering a wide range of items, followed by 8 years of more limited insurance. This gives you the reassurance of knowing the development has been built to a high standard and that any defects will be put right.

Your solicitor will give you your warranty certificate, warranty policy and warranty booklet when your sale completes. Keep these safe in case you need to make a claim, or to give to a new buyer if you sell your home in the warranty period.

+ How do I find out more?

First check your warranty policy to find out who the warranty provider is – such as National House Building Council (NHBC) or Premier Guarantee. For more information, see the warranty provider's website or ask your solicitor.

+ What is covered?

The warranty covers construction defects.
These are generally defined as: a defect in the workmanship, and/or in the materials or systems used, which results in a failure of a component part of a building or structure, and causes damage to the property. Your warranty policy sets out the details of what is covered.

+ What is not covered?

- + Natural wear and tear
- + Weather damage
- + Any problems resulting from you not maintaining the property
- + Accidental damage

If you have problems with your home that are not covered by your warranty, you're responsible for repairing these at your own cost.

+ What is the defect liability period?

It is a set amount of time when the main contractor is responsible for putting right any defects in the building. It usually lasts for 12 or 24 months after your home build is finished. Find out more on page 14.

+ Other warranties

Your home has other warranties too, for things such as appliances. At your home demonstration, we'll tell you how to start these and keep them valid. That includes maintaining your appliances properly – such as servicing your boiler each year.

Your 10-year repair and maintenance cover Extra reassurance with new leases

You will benefit from this extra cover if you have one of the latest Shared Ownership leases. Ask your new homes services agent if your lease qualifies. For ten years from the start date of your lease, MTVH will cover the costs of essential and genuine repair works that fall outside the warranty. The maximum total claim is £500 a year. This is called the General Repairs and Maintenance Allowance.

- + There is no limit on the number of claims you can make in any one year, but the total can't be higher than the allowance of £500.
- + If you want to make a claim, you must let us know before you incur any costs.
- You are responsible for any costs you incur until MTVH accepts the claim and agrees to make a contribution of up to the maximum available allowance.
- If you don't claim any or all of the allowance in one year, the balance is carried forward for one year, giving you an allowance of up to £1,000 for the following year.
- + If you make a claim for a repair in one year, you can't make any claims for the same repair during the next year.

+ What is covered?

Your 10-year repair and maintenance allowance covers the items below:

- **a.** External structural parts, including the load-bearing framework of your home's building.
- b. The external fabric of your home's building.
- c. These internal parts:
 - + Glass in the windows and the internal surface of the window frames and the equipment and fitments relating to the windows of your home including locks, catches, fastening, hitches and stays.
 - + The internal plaster or other surfaces of load-bearing walls and columns within your home and of its boundary walls.
 - + Non load-bearing walls that are completely within your home.
 - + The flooring raised floors, and floor screeds of your home – including tiling and any other internal covering or lining.
 - + The plaster or other surfaces of the ceilings and false ceilings within your home, and the voids between the ceilings and false ceilings.
 - + The drains, sewers, conduits, flues, gutters, gullies, channels, ducts, shafts, watercourses, pipes, cables, wires, mains, electrical risers, aerials and any other conducting media.
 - Installations in your home for supplying
 water, gas and electricity and for sanitation
 including basins, sinks, baths and sanitary
 conveniences, but not other fixtures, fittings
 and appliances for making use of the supply
 of water, gas or electricity.
 - + Appurtenances, fixtures, fittings in your home.
 - + Any contribution you make to the cost of any excess or administration fees in relation to any claim.

+ What is not covered?

Your 10-year repair and maintenance allowance does not cover these items:

- a. Normal general maintenance, redecoration and renewal works of any external and structural repairs.
- b. MTVH is not responsible for general repairs to your home – these works are the responsibility of the leaseholder.
- Any work that is covered under a warranty, insurance policy or guarantee, although you may claim any insurance excess payable for qualifying General Repairs and Maintenance Works.
- Normal cyclical health and safety requirements
 for example annual gas servicing or electrical testing.
- Decoration works that you are obliged to carry out under clause 3.5 of your lease.
- + Improvement works.
- Any works required as a result of any breach of your obligations of under the terms of your lease.

+ Making a claim

Have you checked the lists above and think a repair or maintenance is covered?

Go to mtvh.co.uk to make a claim as soon as possible – before you incur any costs.

To support your claim, you'll need to provide information such as photographs and invoices, and to give MTVH or our agents access to your home when needed.

When you make a claim MTVH's responsibilities are to:

- + Consider any claim you make for a General Repairs and Maintenance Allowance within a reasonable time (5 working days).
- Pay any approved claims within a reasonable period (28 days).
- Write to let you know our decision in a reasonable timeframe (5 working days).
- Give you an updated balance of the General Repairs and Maintenance Allowance available at the beginning of each year and following an approved claim.
- Provide reasonable assistance to enable you to make a claim under a relevant warranty or guarantee.

Improvements and alterationsMaking changes to your home

Are you planning to decorate, extend or rejig your new home? There are some important things you need to know first.

Some examples

+ You need permission for

- + Extensions
- + Moving walls
- + Converting the loft
- + Installing air conditioning

+ You don't need permission for

- + Hanging pictures
- + Putting up blinds and curtains
- + Wallpapering*
- + Painting walls*

*These are not recommended for homes that are still in their defect liability period. Find out more in your Home User Guide.

+ Still in the defect liability period?

Asking permission is especially important in the defect liability period. When the period ends, the contractor who built your home will carry out an inspection. If you have made significant changes or alterations without permission, this could invalidate your defect warranty.

+ How to ask for permission or advice

Just get in touch with our Home Ownership Team and they'll review your request. Email homeownershipenquiries@mtvh.co.uk Call 020 3535 3535 or 0300 456 2929.



Checklist Tips to make settling in easier

There's a lot to do when you move into your new home, and it can be tricky to make sure nothing is overlooked. Here are four important things to tick off your list as soon as you move in.

- + Register all your appliance warranties with the manufacturers.
- + Set up all your utilities and bills, including council tax.
- Set a reminder to arrange your gas boiler check 12 months after it was installed – the exact date is on your gas boiler safety certificate.
- + Set a reminder to arrange your electrical safety certificate usually 10 years after the last test the exact date is on your electrical test certificate.

+ Tips for your new home

It can take a little time to get to know your new home and how to look after it. Here we've rounded up some of our top tips to help make settling in as easy as possible.

- + Before you use the oven and grill, set the timer for an hour. Then turn the heat to high to burn off any manufacturing residue.
- + While your home is drying out, keep furniture away from the walls. This will help to reduce shrinkage and condensation. Find out more about shrinkage on page 6.
- + Check the smoke alarms weekly just press the test button.
- + Regularly check the shower trap and make sure it is clear.

- + Do the taps have aerators? Cleaning out any debris now and again will keep them flowing.
- + Regularly descale showerheads.
- + Use silicone spray on the hinges of doors and windows to keep them opening and closing smoothly.
- Vacuum the filters inside the ventilation unit every four to six weeks to keep it in good working order.
- Check your external door runners regularly and clear out any debris.
- Planning to fix something to a wall? Use a pipe and electric cable detector to make sure you don't put a nail or screw through anything important.
- + If your electrics trip, it may because of a problem with an appliance. Switch off the electricity and unplug everything from the sockets. Turn the electricity back on and plug each appliance in one at a time to find what trips.



16 New homes services

Notes





Get in touch newhomeservices@mtvh.co.uk

Go to sharedownership.co.uk

Get social











About SO Resi

For over fifty years, SO Resi has been taking pride in making Shared Ownership simple and straightforward, building and selling good