# Handy Shared Owner Guide to your New Bromford Home

Bromford Shared Owner's Manual Part 2

Living in your new home

Bromford.

Shared Ownership

# Congratulations on the completion of your new Bromford home

We are delighted that have you chosen a Bromford home and hope that your shared ownership journey has been as smooth as possible to date.

In partnership with our chosen developers we are committed to producing quality homes located in desirable locations, homes that customers are proud to live in. Our aim is to make the next stage of your shared ownership process as straightforward, informative and efficient as possible. Our teams are dedicated to supporting you as you start to live in your new home.

This Handy Shared Owner Guide completes your journey and follows on from the reservation guide you will already be familiar with.

The Guide has been split into sections, which covers how to maintain and care for your new home, all warranty and appliance information, who to contact should you have any questions or queries plus much, much more.

Thank you again for choosing a Bromford home; we hope you enjoy your new home.

Bromford.
Shared Ownership

# Welcome to your new home

Shared Owner's Manual Part 1

## Buying your new home

**Part 1** covered the shared ownership buying process of your new home and in this guide you will have found a step-by step guide to all the shared-buying stages right up until you moved into your new home.

The guide also contains details about the terms used during your shared ownership buying journey, details on energy performance certificates and useful health and safety guidance.

Shared Owner's Manual Part 2

## Living in your new home

**Part 2** provides practical information about the running in of your new home and how to maintain it.

Details of the after care procedure can also be found, which provides a service up until the end of the defects liability period which is detailed in your Handover Form.

'Living in your new home', also includes essential appliance and warranty information, energy-saving tips and other advice on how to get the best out of your new home. This will be issued during your home demonstration inspection.

Your solicitor will also provide you with a copy of the policy booklet outlining the warranty provided to you (usually through the National House Building Council or NHBC). We would advise that you familiarise yourself with these, as well as this Handy Shared Owner's Manual.

# Living in your new home

**Shared Owner's Manual Part 2**
**presented at your home demonstration meeting**

This guide has been designed to provide you all the information that you might need as you move into your new home, but if you do have any questions please do not hesitate to contact your sales consultant.

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# About Bromford



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# About Bromford

## Who we are

We are a housing association, who has been working in partnership with our chosen developers for the past 60 years to provide affordable homes. However, it is not just about the homes, we care about the people who live in them as well, which is why our purpose is to invest in homes and relationships so people can thrive.

## What we do

We build relationships; whether it's with our customers, our partners or within our communities that we shape. This results in homes built on trust, allowing our customers to benefit from Bromford's journey from the very outset.

Through our neighbourhood coaching approach we have individual relationships with more than 110,000 customers living in our existing 46,000 homes. And we plan to do more.

## Our vision

We care about the people who live in our homes and want each of them to be able to achieve their goals in life. We know this will be different for each customer but want to do what we can to help them to thrive.

The Bromford strategy sets out our course for how we will do this for many years to come. We will take a place-based approach to tailoring how we work to the needs and aspirations of the individual communities in which we work. And we will use our size, our influence and our resources to maximise the social and economic impact we have in these places.

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## Coaching support

We realise that the key to strong, successful communities are the people who live within them. That's why our neighbourhood coaches focus on what people can do, what they can bring to their community and how they can make the most of their talents.

Being at the heart of the community, neighbourhood coaches will connect customers with local services, community groups, local clubs, voluntary organisations and each other to help build thriving neighbourhoods and resilient individuals.

Our approach isn't about doing things for people, it's about empowering them to get what they want out of life, and the benefits of this include long-term sustainable communities that fix things for themselves – reducing dependency on the welfare state and improving society for all.

Your first point of call for queries relating to your home, tenancy and your community is your neighbourhood coach.

Contact details for your Neighbourhood Coach will be provided to you at handover.

## Income support

If you're a Bromford customer and you're worried about paying for essentials like your rent, talk to us. We can provide you with local help on a whole range of subjects.

It's really important to talk to us if you have concerns about your ability to pay your charges. Your Bromford income management advisor is there to support you and work with you to find an affordable solution. They can also assist you to claim benefits and to help you to maximise your income. Their contact details will be provided to you at handover.

We also have an Income Management Team. They will be there to assist in setting up rent payments, dealing with any payment queries, and can provide some assistance and signposting should you experience any challenges in the future meeting your costs.

## Welcome to the aftercare service

Whether your home has been built by Bromford, or an external developer, our Aftercare Team are here to ensure they deliver on the warranties provided to you in buying your home.

We will ensure your experience is professional, efficient and enjoyable - as our consistently high levels of customer satisfaction clearly show.

# Our continued support



## Handover defects

When you complete in your home we aim to have all works fully completed. However, there may be occasions where there are minor snags, which should not delay your completion, but still require resolving.

At completion your home demo form will highlight any remaining snags in your home. The Construction Team will be in touch to schedule the completion of these. We aim to conclude all within 30 days, subject to access and materials.

### Builders Defects Liability Period

Your home benefits from a Defects Liability Period - usually 1 year from when the home was first built (the date will be detailed in your Handover Form). This is provided by the builder of the home and is intended to resolve any defects occurring in the home due to poor workmanship or materials. The end date of your defects liability period will be detailed in your handover form.

If you believe you have a defect, first check below to ensure the issue qualifies as a defect as there are some elements that may not be covered, if within specific tolerances and/or if occurring due to damage.

Bromford is **not** responsible for:

- ✗ Wear and tear or a failure to carry out appropriate maintenance.
- ✗ Damp, condensation and shrinkage where this does not result from our failure to comply with NHBC standards.
- ✗ Storms or severe weather conditions, flooding and changes to the water table level.
- ✗ Fire and smoke.
- ✗ Anything which has been done to your home or your property after legal completion unless it has been carried out by us or the NHBC to meet our obligations to you.
- ✗ If you are not the first owner anything which you knew about when you purchased the home and which was taken into account in your purchase.

# Our continued support



## How to report defects

Any defects should be reported via the Bromford Portal, or by telephone at 0330 1234 034.
NB: Any emergences should always be reported via telephone.

On receipt, our team will check that the job qualifies as a defect, and then report it to the builder. They will instruct their Construction Team or Contractor to resolve the defect.

We aim to conclude all within 30 days, subject to access and materials.

If you have any issues with the builder (e.g. should they reject a defect which you feel does qualify) the warranty provided for your home provides a resolution service to address any disputes. See Structural Warranty section on next page.

Further details can be found in the policy documentation that will be provided to you by your solicitor.

## Round the clock cover

If the job is deemed an emergency, please call our contact centre, who provide a 24-hour, 365 days a year response service for emergency repairs.

**Emergency Contact Centre 0330 1234 034**

Please only call the number out-of-hours for the following instances:

- Complete failure of the heating system and / or hot water system
- Water leak that cannot be contained
- Complete failure of electrics (first check that the failure has not been caused by the trip switch being activated by a fault on a domestic appliance)
- Flooding caused by blocked drains that threatens to enter the home
- If you suspect a gas leak, call National Gas Emergency Services on their 24-hour free phone telephone number 0800 111 999
- In the event of loss of gas, electricity or water supply, first check it has not been caused by a general failure, or 'switch off' in your area before either contacting our customer services team or using your emergency out of hours number

**Should your home have a gas, or water leak, you should immediately turn off the supply at the mains.**

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## Structural warranty

Your new home has been designed and built in accordance with building regulations and has been independently inspected by an insurance provider at key stages of the build.

Following the end of your Defect Liability Period, your new home comes with a structural warranty - usually for a further 8 to 10 years.

During the purchase process you will be provided with a copy of the policy document, detailing the provider, their contact details, and the cover. At completion you will receive a copy of the policy certificate, detailing the policy number and dates of cover.

## How to contact us

As your initial point of contact, your Sales Consultant will do everything possible to ensure that you have all the information you may need as you move into your new home. Our aim is to make the process and straightforward as possible.

You will then move into the Aftercare service, Income and Neighbourhood Team.

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## How to raise any concerns

Sometimes we get things wrong, and you may feel the need to escalate the matter to our complaints team. In the first instance, please contact your Bromford representative who will give you details of who to contact and our complaints procedure.

A complaint can be raised in the following ways:

- Calling us on 03301 234 034
- Filling in the form on our website: www.bromfordhomes.co.uk
- Emailing customersolutions.team@bromford.co.uk
- Contacting us through social media by direct message
- Writing to us at: Bromford, Shannon Way, Ashchurch, Tewkesbury, Gloucestershire GL20 8ND

The complaints team will look to update you at various stages and aim to resolve all complaints within 56 calendar days (see our Complaints Procedure). If the complaint has not been resolved within this timescale you then have the option of contacting the Housing Ombudsman service, where an independent arbitrator could be asked to consider the complaint and provide a ruling as to what action is required. Your legal rights are not affected by this process.

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## Manufacturer warranties

Many of the appliances supplied within your new home are also covered by a manufacturer's warranty and we recommend that you review, complete and return the warranty forms where appropriate.

All your kitchen appliances are covered by a manufacturers warranty. This covers any manufacturing faults, but does not include claims for damage.

If you have questions, relating to any warranties on your new home please call Bromford and we will be happy to advise.

***Please note:***

You will need to complete and return your product warranty documents to the relevant manufacturers to ensure validity of warranties and guarantees.

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## Maintenance you must undertake to keep your warranty live

We ask that you carry out all homeowners' maintenance including that recommended by the manufacturer. This requires that:

- Put in place a service arrangement for your heating system, as recommended in the maintenance and operations manual (eg annually for gas systems)by an appropriately registered supplier.
- You also follow any manufacturer's recommendations for service of other items such as fires, solar panels and burglar alarms.
- You maintain and replace grout, mastic and similar seals designed to prevent escape of water in bathrooms and kitchens.
- You seal normal shrinkage cracks, caused by the drying out process in a new property, for example, to plasterboard where the cracks do not exceed 2mm width (4mm on stairways).

The full terms and conditions of the warranty will be available on their website, as detailed in the policy information provided to you at handover.

If you have any questions during your defects liability period please contact Bromford.

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## On the day you move

This is the final stage of the buying process, taking place on the date specified in the 10-day notice to complete and is undoubtedly the most exciting!

On this date the balance of the monies are paid via your solicitor and all legal formalities are completed.

You will then be able to meet a member of the team who will 'handover' the keys to your new home and you can start moving in! Our team will be on hand to answer any questions you may have and will continue to support you as you settle in.

On moving day, you should know how to do the below:

- **Electricity**
  Where the consumer unit is and how you can switch off the supply.
- **Water**
  How to find the main stopcock and how to isolate the incoming water main.
- **Gas** (if applicable)
  The location of the mains gas tap and how to isolate the supply.
- **Central heating**
  How to operate it and be familiar with the operating instructions.
- **Contact numbers**
  The key contact numbers for your neighbourhood coach, income management team, to report defects, appliances warranty provider and out of hours support services.

Ask your sales consultant if you require a refresh.

### Take meter readings

We highly recommend that you take the heating, electric and water meter readings on the day that you move in and send them to your service provider along with your new address and contact details. This will allow the utility provider to produce an up-to-date bill. If for any reason you do not receive a bill after a few months we suggest that you contact them to avoid receiving a larger bill in the future.

# Living in your new home

## Tell people that you have moved

As soon as the legal completion date is agreed you can start telling family, friends and third parties of your new address.

*Don't forget to tell:*

- Gas
- Electricity
- Water
- Employer
- Banks
- Building societies
- Premium bonds / savings accounts
- Credit cards
- HP companies
- Shop accounts / cards
- Insurance companies
- Schools
- DVLA
- Car breakdown
- Telephone / internet / cable
- TV licence / Sky
- Doctor
- Dentist
- Optician
- Council tax
- Electoral roll
- Child benefit
- Other benefits
- Clubs
- Magazine / newspaper subscriptions
- Vet
- Passport office
- Pensions
- Cancel milk / deliveries
- Set up mail redirection service

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## Caring for your new home - internally

Prior to you moving into your new home it has gone through rigorous checks to ensure that everything is working correctly. There are a number of things that you can do to prolong the life of the fixtures and fittings that you have been provided, which are detailed in this manual.

### Moisture and condensation in your home

During the construction process the materials and fabric of your home absorb thousands of litres of water. Once the house is lived in and heated the materials dry out causing condensation on surfaces like windows, floors and walls. Your walls and ceilings have been painted with a light emulsion to help moisture evaporate.

As your home is newly built the internal 'drying out' process will continue after you move in and you may find that there is a build-up of moisture. Whilst this is a natural occurrence, it is important that it is allowed to evaporate naturally to ensure that it doesn't cause damage to your home.

This needs to be allowed to evaporate slowly, which is why it can take your home up to 18 months to completely dry out. Don't worry if you see condensation - this is to be expected in a new home once it is occupied, as it is produced from everyday activities as well as from drying out.

Listed below are some steps you can take to help the process:

- Programme your heating at 20°C or lower, and keep this temperature as constant as possible
- Ventilate your home, as this helps moisture evaporate more efficiently. Use the trickle vents, where fitted, in your windows and extractor fans in kitchens and bathrooms as much as possible
- Opening the door to the kitchen, bathroom and en suite after use and ensure that they are ventilated and trickle vents used
- Be mindful of over-packing cupboards and wardrobes and keep furniture slightly away from walls
- Ideally, hang washing outside if you can and if you must dry it indoors keep a window open
- Keep any wardrobe doors open or ajar whenever possible, to allow air to circulate, again to reduce any moisture or damp build-up.
- If condensation does occur, clean up any excess/lying water (as this could cause mould), then heat the room, open a window and keep the door shut.

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## Changes in your home

Your home can show signs that it's drying out in the form of minor cracking known as 'shrinkage.' These shrinkage cracks are not a structural problem, nor are they evidence of poor construction. They are a usual occurrence within all newly-built homes and are expected as part of the drying out process and as such would not fall under the remit of Bromford to rectify.

| | |
|---|---|
| • Small cracks appearing in walls and ceilings<br>• Baths or shower trays dropping<br>• Screw heads showing in ceilings<br>• Gaps appearing in skirting boards | ***Solution:*** This can be rectified with a filler or decorator's caulk or applying a mastic to wet areas. However, we will inspect any shrinkage cracks measuring over 3mm wide (width of a pound coin) as part of our 2-year warranty, at your request. |
| A white chalky substance appearing on brickwork, which is known as efflorescence. | ***Solution:*** A white chalky substance appearing on brickwork, which is known as efflorescence. This can be removed and advice on how to do this can be found online. Your walls and ceilings have been painted with a light emulsion to help moisture evaporate. |
| Your walls and ceilings have been painted with a light emulsion to help moisture evaporate. | ***Solution:*** We recommend that you do not redecorate for 18 months after you have moved in. We are not liable for damage to decorations that have been applied too soon. |
| Small cracks/gaps in wooden fixtures such as bannister, skirting boards and garden fencing. | ***Solution:*** Wood is a natural material and as such will expand/contract from heat which may cause slight warping/cracks. Minor warping that does not affect the operation of the component is not considered a defect. |

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## It's your home, so what do you need to know about decorating?

As mentioned, we advise that you delay decorating until the drying out process has completed, which can take between twelve and eighteen months. This also ensures that defects works will match the current finish, as we are unable to colour match paint or wallpaper that has been applied before the end of the defects liability period.

However, you may need our permission to carry out any significant improvements or alterations to your Shared Ownership home. Please refer to your lease for guidance. If permission is required please complete an alteration request form below.

[Complete an alteration request form]

Please note: Administration fees may be applicable for considering this request e.g. where a survey would be necessary. Payment of the fee is required in advance of the service being provided (a sales invoice will be sent to you following receipt of the alteration request form).

Fees are non-refundable in the event that consent is not given or if you decide not to go ahead with the works.

If you wish to re-mortgage to fund the cost of improvement works, your mortgage lender also needs to contact us for permission.

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## DIY safety

Now that you have the keys to your new home you may be planning to undertake some DIY to allow you to personalise elements within it. To ensure that you remain safe at all times, please consider the below guidance:

- Have a well thought out plan and consider the safety precautions you will need to undertake, including protective equipment you may need to wear.
- Check that you have the right tools for the job and that they are in good condition.
- Have a well-equipped first aid kit at home.
- Check that there are no cables or pipes behind any walls, floors or ceilings that you could drill into. Cable/pipe detectors are available online.
- Do not attempt to undertake any work that is beyond your capabilities.
- Try and make sure someone else is at home with you, just in case you have an accident.
- Make sure you know where the mains on/off switch is for electricity and gas and where the mains stop cock is for water.

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## Kitchen care

Our kitchen manufacturers supply specific information on the care of their products, so please refer to these for full maintenance details.

Our general care and cleaning advice is to:

- Ensure that the kitchen is well ventilated and is free of excessive humidity as this may result in damage to doors and units that isn't covered by your warranty.
- Dry any spills immediately – your kitchen cabinets are not water resistant and may swell if they get wet.
- Wipe off any water with a soft cloth rather than leaving it to stand.
- Clean cabinets using a slightly damp non-abrasive cloth with a bit of liquid soap, then always dry them.
- Regularly check that all handle screws are secure. Your unit doors may need adjusting after a period of use. This is achieved by adjusting the screws located within each hinge.

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- Place the heaviest items on the bottom or lower shelves of your kitchen cabinets.
- Avoid using any form of abrasive cleaner or strong chemicals on surfaces like worktops and cupboard doors and shelves (like bleach, solvents, nail varnish remover or vinegar).
- Don't place electric kettles and steamers under wall units or directly on worktop joints, so that you can minimise condensation.
- Avoid using steam mops – they'll create a lot of moisture.
- Never rest anything heavy on partly opened doors or drawers.
- Avoid placing hot pans direct from the oven, or hob, onto work surfaces.
- We would advise you to fill any shrinkage cracks in tile grouting as soon as possible to stop liquids/water penetrating through to the wall.

Please remember that accidental damage or neglect is not covered under your warranty.

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## Bathroom care

To keep your bathroom(s) clean you should use a good quality bathroom cleaner and ensure that it is rinsed off thoroughly to remove any residue. We recommend that you avoid abrasive cleaners, bleach or any products that could discolour or scratch the surfaces and invalidate your warranties.

Whilst using your bathroom(s) always use the extractor fan and trickle vent open to allow condensation and vapour to escape.

If any cracks appear in the grout due or around the bath seal due to shrinkage, to avoid water seeping into the wall a filler or sealant can be used. We recommend that the bath is full of water when resealing to allow for the additional weight.

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## Hot water and heating

You will have been provided with a manufacturer's instruction booklet for your central heating system, which we recommend that you read and digest. Your boiler also has a manufacturer's warranty.

It is extremely important that you have your heating system serviced by a registered engineer as often as the manufacturer instructions recommend to ensure efficiency and safety of your system. You may find it difficult to make a claim against the manufacturer's warranty if you do not undertake this.

If your home uses gas visit www.gassaferegister.co.uk to find a registered engineer.

If you are experiencing a cold Winter, to avoid frozen pipes leave on some background heating in the home at all times.

If you have an outside tap make sure the stopcock is shut off during cold periods. Drain off all water to avoid pipes freezing and bursting.

## Your heating system explained

### Boiler thermostat

This can be changed to different settings dependent on the time of year.

### Room thermostats

The thermostats continually measure the temperature in the air surrounding them, turning the boiler on or off, to maintain your preferred setting.

### Radiators

Radiators have been placed in each room of your home in the optimum location to allow heat to circulate within your home. Each of them are heated by the hot water circulating with the heating system.

**Top tip** If you find parts of a radiator are not heating, 'bleeding' the radiator by turning the valve in the top corner to release any air pockets

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### Thermostatic Radiator Valves (TRVs)

These are located on each radiator except in the room where your thermostat is held, and allow you to control the temperature individually, by turning the valve up or down.

### Heated towel rails

Just like the radiators, the towel rails in your bathrooms are heated by the hot water circulating in the heating system.

***Top tip*** Avoid placing items over the radiators to maximise the impact of your heating system.

### Hot water

Your mains pressured hot water cylinder stores the hot water heated by your boiler for use when required. The temperature of the water is automatically set, and the times when hot water is produced can be controlled using your thermostat.

***Top fact*** Your heating system is also fitted with an immersion heater as a back-up option to ensure hot water can be generated, even in the event of a boiler failure.

***Top tip*** To allow your system to work as efficiently and as cost effectively as possible, programme your hot water to come on during peak times. It can be idle during off peak times as the cylinder should store enough water to meet your reduced needs!

### The consumer unit

This is where the trip switches are located. The trips can be sensitive and even a light bulb blowing may trip the electrics. If the electric does 'trip' you are responsible for checking if any of your appliances are the cause and can do this by turning them all off and slowly turning each one on to see if it trips the electrics. Following a trip, if a light bulb has blown this will need to be replaced, which it your responsibility.

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## Air Source Heat Pump

If your home is fitted with an air source heat pump (ASHP), it may not work as you'd expect. It pulls air in which it uses to warm a fluid, which heats the home bit by bit and then holds it there at the temperature you set. It doesn't work like a gas system, and as such won't work properly if it is turned on and off again. The unit will be located outside your home linked to a tank inside.

Heat pumps are very efficient and provided yours has been properly set up, the unit is not covered, and the system is left alone to run according to its programming, it should keep your home warm and save you money.

If your water temperature goes down, and your bills go up then there may be an issue. If this happens during your defects liability period please call our contact centre so an engineer can be sent to investigate.

## Solar panels

If your home is fitted with solar panels, they will generate free electricity in daylight hours. If your solar panels are connected to a battery, this will charge when you are not using the free electricity.

If you don't have battery storage, and you don't use the electricity during the day, it may be exported to the grid. So, plan to run your washing machine, or do the ironing, during daylight hours to make the most of it.

Many electricity suppliers offer you money back for unused/exported solar power, under a Smart Export Guarantee (SEG). If you don't have an agreement, the electricity company might just accept the power going back to the grid, for free. So, please check whether your supplier offers a SEG.

Solar panels, or PV panels, are a robust technology not likely to fail. If they do fail, however, you will not see any benefit from having them. So, if you believe an issue has occurred during the defects liability period please contact us.

If your panels become dirty - say, if you have tall trees nearby - they will also work less well. Dirty panels can be gently cleaned by a window cleaner.

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## Caring for your floors

Your home has been fitted with flooring which may consist of laminate, vinyl or wood finishes and carpets which may be prone to scratching or damage and we advise the following to avoid any damages occurring:

- Placing protective pads under metal legs of furniture.
- Being conscious that shoes, in particular those with stiletto heel or metal heels may cause damage.
- Regular cleaning will help to maintain the appearance of your new floors
  - Tiled floors can be cleaned regularly with a damp cloth and a degreasing agent to remove staining
  - Carpets can be regularly vacuumed.
- Aim to clear up spillages quickly before damage can occur and refer to the manufacturer's guidelines with regards to which stain removal products are appropriate to use.

Any floor coverings we have installed are covered but those installed by you are your responsibility. This includes having any doors altered to accommodate newly installed flooring.

You should ensure that your flooring is covered by suitable insurance for any damage it may incur.

In the unlikely event that Bromford do need to replace any flooring, we are unable to guarantee a perfect match.

## Ironmongery and brassware

These should be cleaned in line with manufacturer's recommendations. Check before you paint hinges on doors and windows as this can prevent them working efficiently.

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## Doors and windows

These should be cleaned in line with manufacturer's recommendations.

We also advise that:

- Handles will ease with use and customers should try using a suitable lubricant in the first instance.
- Window restrictors are not a requirement of building regulations but an extra precaution we instruct to avoid falls from height. These are normally installed above ground level but may be installed if a window opens onto a walkway. If an issue occurs to window restrictors during the defects liability period please call Bromford and we ensure this is picked up as an emergency.
- You should also ensure you have glass cover within your contents insurance as any breakages are your responsibility. Properties are inspected at handover by us and the contractor and we pick up any issues, if it is not noted at this time then it is not a defect.
- Keys are your responsibility and we do not keep spares. If you lose a key then you will need to pay a locksmith to attend. Fobs are also a chargeable item if any additional fobs for communal entrances are required (where applicable).

## Internal doors

Your home has been fitted internally with timber doors and therefore it is not unusual for them to move according to changes in their moisture content. Minor warping that does not affect the operation of the door is not considered a defect, however, any major defects should be reported in the usual way within your two-year warranty period.

All internal doors have a specified clearance between the bottom of the door and the bare floor. The clearance is enough for the vast majority of carpets and under lays. However, if you choose a thicker combination, please ensure that you check that they are compatible and if the door requires removing, planning and re-hanging that this is taken into consideration.

## Roof space

We do not recommend your roof space being used as a storage area. Boarding or loading the space could cause damage to the structure of your home and items placed in the roof space may be damaged as the space can naturally get damp during the drying out process. We also suggest that the loft access remains closed, especially during colder spell to avoid loss of heat and condensation forming.

## Caring for your new home – externally

### Brickwork and render

If your home has been built using a brickwork and/or render, then it is perfectly normal for variations in the colour to occur on the outside of your home. Some bricks that we use contain salts which in time may produce white crystal deposits, which is the result of changeable weather conditions, from wet to dry and is not a defect in the brick.

If this happens in your home, then please be aware that no action is required and is perfectly normal and will eventually disappear if left alone. However, should you choose to remove deposits then we recommend that you do so when you are experiencing dry weather using a stiff non-metallic brush and we recommend that you take steps to ensure your safety if you are required to use a ladder to reach higher areas of the external facade.

As with indoor shrinkage, outdoor shrinkage may also occur and on the occasion that cracks appear that are over 5mm wide during the defects liability period please report to Bromford and the developer will investigate and may undertake a process which includes ‘patching’ and ‘redecoration’. After minor repairs, colour variations may be visible, although these should diminish over time through natural weathering.

### Damp proof courses and air bricks

If your home has been built with brick, whatever the specification or colour, it is important to ensure that they are maintained.

Daily habits such as ensuring that garden materials or soil are not placed against external walls as this will stop the bricks from being ventilated and damp may find its way into your home. We encourage you not to cover air bricks or place garden items over the damp proof course.

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## Gutters and rainwater pipes

Your home has been fitted with gutters and rainwater pipes which are designed to divert water away from your home. To ensure that they remain clear of leaves and dirt, especially if there are trees nearby, we recommend that they are cleaned out regularly.

They have been designed for average levels of rainfall so if you are experiencing a particularly wet season it is normal for them to overflow, contract and expand, which may result in a ‘clicking’ sound.

To help maintain your gutters and rainwater pipes, do not lean anything against them as this could damage them. However, should they start to leak it is recommended that you try to push back together any pipes prior to calling a professional.

When inspecting your home, in particular high level gutters and pipes, please ensure that your ladder is secure and placed on level ground with another adult holding it firmly at the base, ensuring that your safety is the priority.

## Roofs

Roof tiling can vary in colour across the roof. Any works carried out on the roof of your home should be done with the use of a roof ladder to protect tiles and slates.

This should be carried out by a skilled person using full safety equipment.

## Drains

It is imperative that you take preventative measures to ensure that your drains remain unblocked by only placing standard toilet paper into the system.

We recommend avoiding placing any items such as oil, fat, nappies/baby wipes, plasters and sanitary products into the system as unless there has been a construction fault, blocked drains do not fall under the warranty.

## Garages

Garages are generally constructed using a single skin of brickwork, compared with a full cavity wall as on the home itself. Garage doors are not sealed to be watertight and depending on wind conditions driving rain may penetrate. For this reason garages should not be used to store anything that could be affected by damp.

## Driveways

Your driveway has been designed to accommodate domestic and light commercial vehicles, and damage may be caused if heavy vehicles are driven over and/or placed on them e.g. skips. Power steering and 'wheel turning' can also wear the surface of some drives especially in hot weather and this sort of damage is not covered under your warranty.

Should a repair to a driveway or path, be required, the surface will be made good but it may be visible afterwards. It is important to understand that the whole area may not be resurfaced.

## Fencing and sheds

The fences that are your responsibility are noted on the working drawings and we recommend that they are maintained. You have also been provided with a shed which is also made from a natural material.

A preservative treatment every other year will help to protect the fence and shed against natural weather wear and tear. In the event of storm damage to fencing and/or your shed please refer to your home insurer.

# Living in your new home

## Garden

Where your new home comes with a turfed garden and landscaping you will need to undertake maintenance as soon as you move in.

If the turf is allowed to dry out then there is a high risk that it will die. Watering the entire area every day for eight weeks after it has been laid will allow it time to fully settle and roots to form. Avoid walking on the turf for at least three weeks. Aerating the lawn periodically will help maintain its growth.

If completing any landscaping to garden you should seek advice on appropriate drainage.

Where new trees and shrubs have been planted, they will need to be water daily also, especially in the Summer months and should be given enough space around them to grow and flourish.

# Living in your new home

## Energy-saving advice

At Bromford we are committed to reducing our carbon footprint and we have designed your home to be as energy efficient as possible. We also acknowledge that not only is this good for the planet but it will also help our homeowners to manage their costs.

We have put together some suggestions on how you can maximise the efficiency of the appliances within your home, to help you do your bit and combine our efforts.

Visit energysavingadvice.co.uk for more tips and advice.

## Electrical appliances

- Replace your energy efficient bulbs with like for like bulbs.

? ***Did you know?*** To produce the same amount of light, energy saving light bulbs use a fraction of the electricity verses a normal light bulb.

- Switch off household appliances at the plug. Remember that they still use energy when in standby mode.
- When replacing/buying new electrical goods choose ‘A’ rated models and look out for those with the ‘energy saving recommended’ logo.

### Refrigeration

- Allow food that you intend to put into the fridge to cool down beforehand as it will use less energy to cool the contents.
- Defrost your fridge frequently and check the door seals.

### Heating tips

- Set a timer to control your heating system and use thermostatic valves to control radiators in each room.
- Check radiators are not obstructed by curtains, furniture or clothes.
- Draw your curtains at dusk to retain heat.
- Keep up regular maintenance on your heating and hot water systems.

? ***Did you know?*** Simply by turning your heating thermostat down by 1 degree can save you around £30 a year.

## Section 3

# Living in your new home

### Washing machines, tumble dryers and dishwashers

- Get to know your washing machine! Choose the right setting based on your requirements, opting for a low temperature setting or economy programme and filling the machine rather than half loads.
- When the weather allows, opt for drying your clothes outside and give the tumble dryer a rest.

***Did you know?*** A fully-loaded dishwasher uses less energy and water than washing up by hand.

### Cooking

- Select a pan which is the same size as the cooker ring to prevent heat loss.
- Opt for lidded saucepans to heat up contents faster, with less energy.

***Did you know?*** Using pressure cookers, steamers and microwaves takes less energy.


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# Living in your new home

## Hot water

- When it’s cuppa time, only boil as much water as you need in the kettle.
- Descale your kettle regularly, limescale affects its efficiency (and taste!).
- Your shower and bath thermostatic mixing valves have been set to a maximum temperature for both energy efficiency and to comply with the latest building regulations.

***Did you know?*** A standard shower uses only around 40% of the water required for a bat.

## Water-saving advice

Turn off the tap while brushing your teeth, shaving or washing.

***Fact*** A running tap uses over 6 litres of water per minute. Ensure taps are properly turned off and if a tap starts dripping change washers as soon as possible.

***Fact*** A leaking tap can waste over 5,000 litres of water a year.

## Section 3

# Living in your new home

## Energy Performance Certificate (EPC)

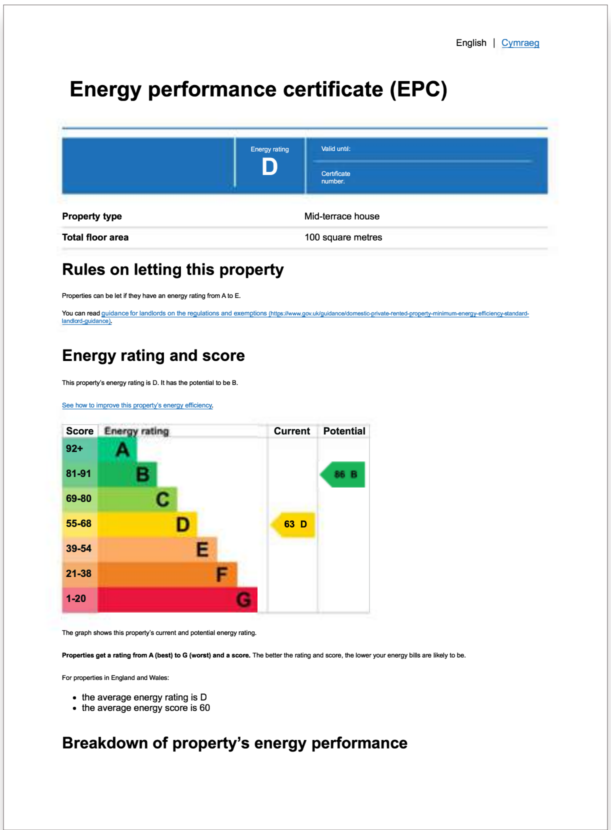
You will have been sent a copy of the Energy Performance Certificate (EPC) for your home.

You will notice two ratings on the certificate, the higher the rating (numerically and alphabetically) the less impact your home has on the environment.

The Energy Efficiency Rating for your home has been calculated based on the amount of energy that is required to heat your home.

The Environmental Impact Rating has been calculated based on the amount of $CO_2$ (Carbon Dioxide) that your home will produce via heating and lighting.

We recommend that you keep your certificate safe as you will need it if you decide to move home.



English | Cymraeg

Energy performance certificate (EPC)

Energy rating D | Valid until: | Certificate number.

| | |
|---|---|
| **Property type** | Mid-terrace house |
| **Total floor area** | 100 square metres |

Rules on letting this property

Properties can be let if they have an energy rating from A to E.

You can read guidance for landlords on the regulations and exemptions (https://www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance).

Energy rating and score

This property's energy rating is D. It has the potential to be B.

See how to improve this property's energy efficiency.



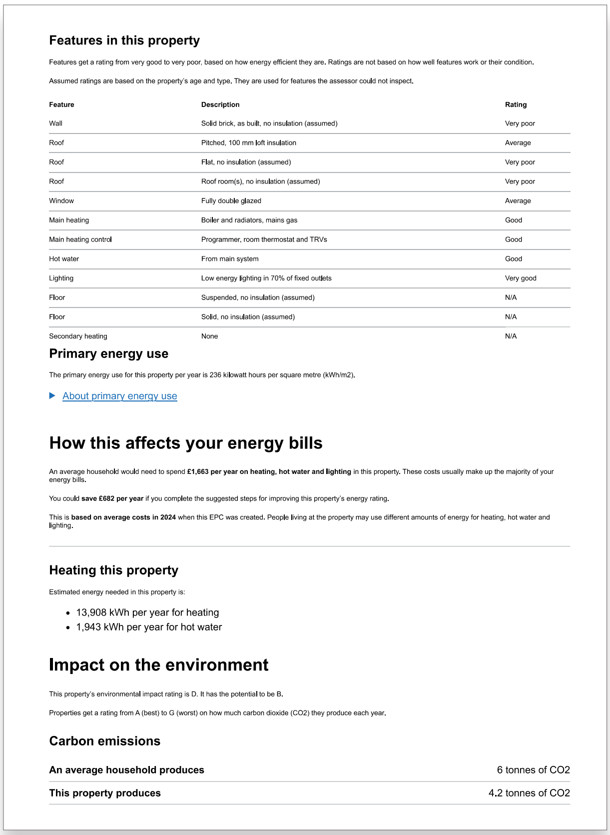
The graph shows this property's current and potential energy rating.

**Properties get a rating from A (best) to G (worst) and a score.** The better the rating and score, the lower your energy bills are likely to be.

For properties in England and Wales:

- the average energy rating is D
- the average energy score is 60

Breakdown of property's energy performance



Features in this property

Features get a rating from very good to very poor, based on how energy efficient they are. Ratings are not based on how well features work or their condition.

Assumed ratings are based on the property's age and type. They are used for features the assessor could not inspect.

| Feature | Description | Rating |
|---|---|---|
| Wall | Solid brick, as built, no insulation (assumed) | Very poor |
| Roof | Pitched, 100 mm loft insulation | Average |
| Roof | Flat, no insulation (assumed) | Very poor |
| Roof | Roof room(s), no insulation (assumed) | Very poor |
| Window | Fully double glazed | Average |
| Main heating | Boiler and radiators, mains gas | Good |
| Main heating control | Programmer, room thermostat and TRVs | Good |
| Hot water | From main system | Good |
| Lighting | Low energy lighting in 70% of fixed outlets | Very good |
| Floor | Suspended, no insulation (assumed) | N/A |
| Floor | Solid, no insulation (assumed) | N/A |
| Secondary heating | None | N/A |

Primary energy use

The primary energy use for this property per year is 236 kilowatt hours per square metre (kWh/m2).

▶ About primary energy use

How this affects your energy bills

An average household would need to spend **£1,663 per year on heating, hot water and lighting** in this property. These costs usually make up the majority of your energy bills.

You could **save £682 per year** if you complete the suggested steps for improving this property's energy rating.

This is **based on average costs in 2024** when this EPC was created. People living at the property may use different amounts of energy for heating, hot water and lighting.

Heating this property

Estimated energy needed in this property is:

- 13,908 kWh per year for heating
- 1,943 kWh per year for hot water

Impact on the environment

This property's environmental impact rating is D. It has the potential to be B.

Properties get a rating from A (best) to G (worst) on how much carbon dioxide (CO2) they produce each year.

Carbon emissions

| | |
|---|---|
| **An average household produces** | 6 tonnes of CO2 |
| **This property produces** | 4.2 tonnes of CO2 |

The above certificate shown for illustrative purposes only.
It does not represent a Bromford home.

Section 3

# Living in your new home

## Refuse, recycling and reducing your waste

| | | | |
|---|---|---|---|
| **Refuse**<br>Non-recyclable waste. You will be supplied with a refuse bin. | **Food waste**<br>You will be supplied with a food caddy bin for household food waste. | **Glass**<br>Rinse jars and remove labels where necessary. You will be supplied with a single wheelie bin for mixed recycling including glass bottles and jars. | **Metal cans and tins**<br>Rinse cans and tins. You will be supplied with a single wheelie bin for mixed recycling including glass bottles and jars. |
| **Paper and cardboard**<br>You will be supplied with a single wheelie bin for mixed recycling including cardboard, paper, envelopes, catalogues, newspapers and magazines. | **Plastic**<br>You will be supplied with a single wheelie bin for mixed recycling including plastic bottle tubs, pots and trays, tins/cans, aerosols, foil and cartons. | **Clothes and linen**<br>Contact your local charity shop to donate your unwanted items, or deposit at your local clothes bank. | **Tools/furniture/toys**<br>Consider donating to your local charity shop or visit the furniture re-use network https://reuse-network.org.uk |
| **Garden waste (£)**<br>You may need to subscribe to the council for a garden waste bin which upon subscription. Check on lookup on your local council's website' | **Bulky items (£)**<br>If your local council has partnered with a charity to provide a paid for service, you may be able to organise for the removal of bulky items. | **Electronic equipment**<br>Schools, charities and recycling companies will be able to assist if you have electronic devices that require recycling. Consider https://www.computersforcharities.org | Alternatively broken small electrical appliances and electronics such as mobile phones, chargers, games consoles can be put in an old carrier bag and placed next to your recycling bin on collection day. |

Exact collection dates can be found using the collection day lookup on your local council's website.

## Recycle Now and WRAP (Waste & Resources Action Programme)

Recycle Now provides information to help you to reduce, reuse and recycle your waste on their website www.recyclenow.com

To receive guidance on how to reduce waste, develop sustainable products and use resources in an efficient way, please visit the WRAP (Waste & Resources Action Programme) website, www.wrap.org.uk

## Further information

| *Organisation* | *Telephone* | *Website* |
|---|---|---|
| Energy Saving Trust | 0300 123 1234 | www.energysavingtrust.org.uk |
| Environment Agency | 0370 850 6506 | www.environment-agency.gov.uk |
| Global Action Plan | 020 7420 4444 | www.globalactionplan.org.uk |

Section 3

# Living in your new home

## Your manufacturers

You may be asked to fill in and send back manufacturer's warranty cards for your appliances in order for your warranty to be valid. Some manufacturers also let you do this online or by telephone.

Booking a repair or making a claim under the guarantee may not be possible if you have not registered your ownership first.

You can book an engineer or order parts by capturing the details below, which can be found in your handover pack. Please note that specification will vary between housetypes.

| *Manufacturer* | *Telephone* | *Website* |
|---|---|---|
| **Kitchen Appliances** | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| **Kitchen Supplier** | | |
| | | |
| **Bathroom Supplier** | | |
| | | |
| | | |
| **Wardrobes** | | |
| | | |
| **Boiler** | | |
| | | |

Please make sure you have your appliance's E-NR (model number) and FD (production date). You can find these on the rating plate for each appliance.

These are quick start guides only and you should take the time to read the manufacturer's instruction manuals to fully understand how to operate each appliance.

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# Living in your new home



## Your service providers

### Electricity

Your site electricity supplier will be noted on the handover form.

| | |
|---|---|
| Electricity supplier | |
| Telephone (enquiries) | |
| Website | |

Your electricity supply enters your home through your electricity meter. Both this meter and the cable that is attached to it belong to the electricity company, and you should not tamper with them. Any wires that run from your meter to the rest of your home are your responsibility.

The wires from your meter lead to your consumer unit, which houses the main on/off switch for your home's supply and a collection of miniature circuit breakers (MCBs) which protect individual circuits for wall and ceiling lights, power sockets, etc.

***Troubleshooting***

If a circuit trips:

- Unplug any appliances you think might have caused the trip.
- Go to your consumer unit and switch the affected MCB back on.
- Plug all the appliances back in one by one. When the circuit trips again, this means you've found the fault.
- If you still can't find the fault, we suggest you call an electrician instead of repeatedly tripping the MCB, as the fault might be intermittent or inside a socket or switch. Please be aware that the MCBs are very sensitive, and even a light bulb blowing can make them trip.

You should also:

- Keep your Electrical Test Certificate safe - you will need to pass it on to the new occupants if you move.
- Have your home's original electrical installation inspected within ten years.
- Only make changes to the electrical circuits in your home if you are suitably qualified, as outlined in Government legislation. Further information can be found at www.planningportal.gov.uk

## Gas

Where applicable, your site supplier will be noted on the Handover Form and they will supply the gas to your boiler and other gas fuelled appliances within your home.

| | |
|---|---|
| Gas supplier | |
| Telephone (enquiries) | |
| Website | |

Your gas fired boiler heats water which is then pumped through an underfloor heating system and radiators throughout your home.

## Telephone

The main telephone point in your home is located in the media cupboard and is ready for your chosen supplier to activate it.

Secondary telephone points have been provided to the living room and master bedroom. If you would like the additional telephone points in your home connected too, you should let your supplier know when you first contact them. Please be aware they might charge you for this.

Section 3

# Living in your new home

## Plumbing

Your water supplier will be specified in your Handover Form.

| | |
|---|---|
| Water supplier | |
| Telephone | |
| Website | |

Your home's water supply is fed from a water meter to a stopcock, and its location will have been shown to you in your home demonstration. If necessary, you can turn off the water supply to your home using this stopcock. Your home also has a second stoptap located outside your property.

## Waste water

Any waste water is drained away from your toilets, sinks, showers and baths through plastic pipework into the underground drainage system. It is your responsibility to maintain your fittings and waste plumbing.

### *Troubleshooting*

If you suspect a blockage in your sink, bath or shower:

- Try using a flexible rod or a suction cup to clear it.
- If this does not work, empty it by hand and pour in some drain cleaner.
- If there is still a blockage, place a container underneath, unscrew the plastic trap below, remove the blockage whilst wearing gloves and screw the trap back in place.

If there is a blockage in your toilet:

- Try using a flexible rod or a suction cup to clear it.
- If this does not work, you may need to call a suitable tradesperson.

### *To Prevent Blockage*

***Do***

- Regularly remove hairs trapped in plug holes.

***Don't***

- Throw anything other than toilet paper down your toilet.
- Empty cooking oil or large quantities of bleach into your pipework.
- Use lots of washing powder in your machine.

We are not responsible for costs incurred to clear any blockages that happen as a result of not following the above advice.

## Section 3

# Living in your new home

## Staying safe in your home

We take health and safety extremely seriously and want you to be happy and safe in your new home and development.

In order to keep yourself and your family safe at all times, we recommend that you consider the below safety precautions which have been provided as general advice from the National House Building Council (NHBC).

### Fire safety

Your home has been fitted with both a smoke and carbon monoxide alarms, which we recommend that you test regularly to ensure that they are working at all times.

Your smoke alarm is powered by the mains however, in the event of a power failure the battery back-up will ensure that your home remains protected.

In the event of a fire the alarm will sound altering you to ensure that you and your family vacate the home immediately. The alarm will also beep to indicate a fault, which should prompt you to check the battery and detector regularly.

A carbon monoxide alarm will have been fitted in your home, likely in the same room as your boiler. This will alert you if a fault develops with your boiler. Please be aware you will need to have any gas appliances regularly serviced.

Remember, never disconnect any smoke alarm, heat detector or carbon monoxide alarm.
It could save your life.


## Tips and tricks

Listed below are a few points that will help reduce the risk of a fire starting in your home:

### *Do*

- Make sure your smoke and heat detectors are working properly and regularly maintained.
- Be careful when you are cooking with hot oil.
- Be mindful of ensuring that cigarettes and candles are put out properly and are not left unattended at any time.
- Have a fire blanket or general purpose fire extinguisher available and make sure you read how to use them.
- Only use appliances which are BEAB approved or CE marked.

### *Don't*

- Overload power sockets and avoid having electrical items plugged in overnight. If you are to use extension leads, place them where they will not be damaged or a trip hazard.
- Work on live electrical appliances – always turn off and disconnect from the mains.
- Use portable heaters with a naked flame or electric bar heaters.
- Block access roads or escape routes out of your home.
- Prop open doors or block fire exit doors.

Section 3

# Living in your new home

## Whilst building continues

At the point of moving into your home it is very likely that construction work will be ongoing until the development has been completed and therefore there may be contractors and machinery within the vicinity of your home.

Construction sites can be very dangerous and whilst we take all the necessary safety precautions we ask that you follow the below guidelines to allow for a harmonious and safe transition whilst the development is completed.

- If you have children, please ensure they do not attempt to enter the construction area and that they are aware of the dangers on a building site.
- Take special care when walking or driving through the development under construction, especially during winter months where there may be more surface water and mud on the roads and pathways.
- If you are walking through the development please ensure that you wear appropriate clothes and shoes and avoid construction traffic.
- Follow any road signs that have been put in place and take note if the location of the signs have changed as the development progresses.
- Never enter the construction areas without a member of our team and ensure that you follow the correct safety protocols at all times.

The developer will try our best to keep disruption to a minimum whilst they continue with construction at your development but please be aware that at times there may be challenges beyond their control, such as mud, dust, dirt on the roads and pathways, construction traffic plus noise and other construction related disruptions may occur and we hope you will be understanding.

If any issues arise either with your home or the shared areas, please contact your Neighbourhood Coach in the first instance.

Section 4

# Paying rent and staircasing



Section 4

# Paying rent and staircasing

## Paying your rent

As a homeowner you are responsible for paying service charges, ground rent and other fees. in addition to paying rent and buildings insurance to us.

**How can I pay?**
Direct debit is the easiest way to pay, and a condition of most shared ownership leases. Please contact your income management advisor if you wish to set up a direct debit.

**Other payment methods**
Payments can also be made using a debit or credit card via your online customer portal account, or by telephone using the automated payment line on 0330 1234 034. You will need your account reference number to hand.

If you would like further information please contact us or call our Customer Service Centre. on 0330 1234 034.

Section 4

# Paying rent and staircasing

## Changes to your rent and other charges

Each year, there will be changes to your charges. This section explains more about how your charges are calculated.

**Why does my rent change?**
Our rental income pays for all of the services we provide to our customers. Every year we have to make carefully considered decisions relating to rent increases, the increases we apply to your rent are set out within the terms of your shared ownership lease. You will be charged rent for the percentage share of your home that is owned by Bromford.

**How much might my rent increase by?**
We calculate the rent increase in accordance with your shared ownership lease. Your lease will set out the mechanism for increasing your rent, which is usually based on the retail price index (RPI) for a month set out within your lease, there may also be an additional percentage applied on top.

**What does my rent pay for?**
As a not-for-profit organisation, every single penny we receive is reinvested in services for customers, such as things like front-line services.

**What other charges may I have to pay?**

***Service charges -*** A service charge is the amount payable in addition to the rent (if applicable) such as for the delivery of communal services, communal repairs and maintenance, estate grounds maintenance, buildings insurance, and the landlord's cost of management.

***Ground rent –*** Some shared ownership customers are required to pay a ground rent charge such as those living in a flat where the freehold land is owned by Bromford. This is usually applied annually and you will issued with a ground rent notification. Ground rent charges are not increased each year.

***Building insurance -*** We arrange the buildings insurance for your home on your behalf, and you will have to pay for this by way of a service charge. We work with our insurance advisors and brokers each year to ensure you get the best value for building insurance.

**How do we calculate your service charge?**

Service charges are 'variable'. This means the service charges you will see in your letter will be an estimate of what we believe it will cost to deliver the services you receive for the year (from April to March).

If we have charged you more than we have spent, the surplus/credit will be offset against the following years' service charges to reduce them. If we charged you less than we spent, then the deficit/shortfall will be added on to your service charges for the following year. This means customers will only ever pay the actual costs incurred by Bromford, no profit can be made through service charges.

Section 4

# Paying rent and staircasing

## Staircasing - buying more shares in your home

You will often have the opportunity to reduce the amount of rent you pay by buying a bigger share in your property. This is done through a process called Staircasing.

As a Shared Owner you may be able to buy more shares in your home depending on the terms of your lease. This is called staircasing, and it enables you to increase your share in your home. You can purchase additional shares in one go or over time, but the price you pay will always be based on the current market value of your home.

## What are the benefits of buying more shares in your home?

You reduce the amount of rent you pay, with no rent to pay if you have staircased to 100%. If you have staircased to 100%, you are not restricted by the criteria of your lease and can sell your property on the open market using an estate agent of your choice. Staircasing to 100% means you can sell your home to anyone who is interested. You are not restricted to someone matching the eligibility criteria for Shared Ownership. When you decide to sell your home, the higher your share, the more profit you will make if the value of your home has increased. Please bear in mind that the value can go down as well as up.

Are you thinking of buying more shares in your home? See our Guide to Staircasing.

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Section 5

# Your forms and useful information

Section 5

# Forms

To allow both Bromford and yourself to have an accurate record of your whole customer journey, we keep all forms and records of information on file and have collated them below:

- ○ Your Reservation Agreement
- ○ Development brochure and layout
- ○ Extract drawing from the development layout showing location of your plot and details
- ○ House type brochure / leaflet
- ○ Standard fixtures and fittings specification for, kitchen, bathroom, appliances and flooring
- ○ Development information sheet setting out service costs
- ○ Energy Performance Certificate (EPC)
- ○ Heating Certificate (e.g. Gas, ASHP, GSHP)
- ○ Smoke alarm certificate
- ○ EIC certificate
- ○ Warranty certificate

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Section 6

# The language of shared ownership

## Section 6

# The language of shared ownership

You may not be familiar with all the legal and financial terms involved in the shared-buying process. That's why below you'll find a list of all the key words and phrases. We've tried to explain them in as clear a way as possible, so you have a better understanding of what's involved at every stage.

## A

### AGENT
A person, firm or company used by a home builder to deal with any matter on their behalf (for example, an estate agent or contractor).

## B

### BUILD COMPLETE
Construction of your new home is now finished and once inspections are undertaken you will be notified of a legal completion date.

### BUILDMARK
Your newly built home is covered under a buildmark warranty. You will receive a booklet (from the NHBC or alternative provider)booklet which contains details of the warranty cover.

## C

### COMPLETION
The last stage in the home-buying process. When the deeds for your new home, along with other documentation, are handed over to transfer ownership to you. This is called legal completion.

### CONCLUSION OF MISSIVE AND SETTLEMENT
In Northern Ireland they are known respectively as Contract of Sale, Formation of Contract and Completion. Where this document uses the terms for England and Wales, the terms for the other countries are implied.

### CONTRACT
The legally binding document drawn up by solicitors that details a property sale and lays out all the agreed terms and conditions to which both parties must agree, sign and date. Once the contract is signed, exchanged and a deposit paid, the sale becomes legally binding.

### CONVENANCE
Stipulations as to what a freeholder or leaseholder, may or may not do with the property or within the neighbourhood.

### CONVEYANCING
The legal process of buying and selling a property.

### COVENANT
A restriction of condition affecting the property which must be complied with by law.

## D

### DEEDS
Legal papers relating to a property which transfer legal ownership to you.

### DEPOSIT
A part payment of the agreed purchase price paid by the buyer on exchange of contracts.

### DISBURSEMENTS
Expenses incurred by your solicitor when paying for local searches, stamp duty, land registry fees and other associated legal costs.

### DRAFT CONTRACT
Prior to the contract being signed, a draft contract is prepared by the seller's solicitor and passed to the purchaser's solicitor. Once the contract has reached its final form it is known as an 'engrossment' and is ready for both parties to sign.

## E

### ELIGIBILITY
See 'draft contract'.

### ENGROSSMENT
The combination of three factors determine whether or not you qualify for a shared-ownership home.

Section 6

# The language of shared ownership

EXCHANGE OF CONTRACTS

The contracts are two identical documents; one is signed by the seller and the other by the purchaser. When these are exchanged, both sides are legally bound to complete the transaction.

## F

FIRST TIME BUYER

A person buying a house or flat who has not previously owned a home and therefore has no property to sell.

FIXTURES

Items permanently installed in a building and included in the purchase price.

FREEHOLD

The full ownership of both the property and the land on which it stands.

## H

HANDOVER

This is when you are presented with the keys to your new home. This generally occurs on the day of legal completion.

HOME DEMONSTRATION

A practical demonstration in your new home that takes place before legal completion. The demonstration shows you how appliances and systems work and allows you time to inspect your new home.

## I

INSURANCE

There are two main insurances that you should take out when purchasing a new home. It is advisable to review insurance cover regularly.

1. Contents insurance: which covers all items within your home and some policies allow you to remove certain items from the home and remain covered.
2. Buildings insurance: which cover the bricks and mortar of your home.

## K

KEY INFORMATION DOCUMENT (KID)

Contains essential facts about a shared ownership property in an easy-to-read format. This document summarises vital information, helping you decide wisely before purchasing.

## L

LAND REGISTRY FEES

These are paid through your solicitor to register your ownership of the property with the Land Registry. The scale of fees is fixed by the Government.

LEASEHOLD

Land held under a lease for a number of years on which ground rent is paid.

LEGAL COMPLETION

See completion.

LOCAL AUTHORITY SEARCH

Carried out by a solicitor, this establishes if your new home is likely to be affected by any planning decisions.

## M

MANAGEMENT COMPANY

Apartment buildings usually have a management company responsible for maintaining the main structure, common parts (e.g. stairs and hallways) and landscaped areas.

On some developments, a management company may also maintain roads, street lighting and open spaces. The management company recovers its costs from each owner through a service charge.

Your sales consultant/solicitor should be able to confirm in more detail.

MORTGAGE

A loan secured on your home.

MORTGAGE APPLICATION

The formal request for a mortgage.

MORTGAGE DEED

The formal document that confirms the mortgage provider's financial interest in your new home.

Section 6

# The language of shared ownership

MORTGAGE INDEMNITY (INSURANCE/GUARANTEE)
Your mortgage lender will usually require additional security if the loan is in excess of 70% or 80% of the purchase price. This involves a once only payment which can normally be added to your mortgage. The amount of the payment varies with the amount borrowed and the term of your loan.

MORTGAGE OFFER
A formal written offer of a mortgage made to you by your mortgage provider.

MORTGAGE PROTECTION POLICY
An insurance policy is often arranged in conjunction with a repayment mortgage. The policy is taken out to ensure that the loan will be paid off should the borrower die before the end of the mortgage term. Insurance may also be available to protect your repayments in the event of redundancy.

MORTGAGE PROVIDER
A bank, building society or other financial institution offering home loans.

MORTGAGE VALUATION SURVEY
Prior to making a mortgage offer your lender will have the property valued for mortgage purposes. You will be required to pay a fee to your lender which can vary, dependent on the purchase price and lender.

## N

NOTICE PERIOD
If you exchange contracts 'on notice' that is without a fixed legal completion date. The notice period is a timescale of 10 days and is the period in which legal completion takes place on a date agreed by the buyer's and seller's solicitors.

## R

RESERVATION
When a customer pays a deposit and signs a Bromford reservation form, the property is reserved at the agreed price for a specific time providing exchange of contracts takes place on an agreed date.

REGISTERED TITLE
A title of ownership registered at the Land Registry guaranteeing ownership.

RESTRICTIVE COVENANT
The seller of the property imposes a restriction on a particular use of the land.

## S

SALES CONSULTANT
Your sales consultant is your main point of contact throughout the purchase process. They will discuss with you every aspect of the process and will support you until you have moved into your new home.

SECTION 38 AGREEMENT
A legal agreement under the Highways Act in which a developer secures the adoption of roads and footpaths by the local highway authority.

SECTION 104 AGREEMENTS
A legal agreement made under the Water Act in which a developer secures the adoption of sewers by a water authority.

SECTION 106 AGREEMENT
A legal agreement under the provisions of the Town and Country Planning Act 1990, usually made between the house builder and the local authority, in which the house builder makes financial contributions for local infrastructures to help sustain the local community in which it is building. This could include providing affordable housing, or a public open space.

SEARCHES
Enquiries made by your solicitor in the early stage of the contract drafting. The enquiries are made of the district, or borough council to identify any issues that may affect your property. This could include proposals to build a factory or a road nearby, or historic rights such as coal mining or access over commons.

Section 6

# The language of shared ownership

SERVICE CHARGE
An annual charge for the maintenance of communal facilities such as parking areas, gardens and communal areas within apartment buildings. This fee is normally paid to a management company.

SHARED OWNERSHIP
Shared Ownership is a government-backed scheme that enables the purchase of a share of a property, usually between 10% and 75%, while paying a subsidised rent on the remaining share. By reducing the cost of how much you buy, Shared Ownership allows buyers to take their first steps on the property ladder with a smaller deposit than they would need when buying a property outright.

SITE MANAGER
The build sales representative who supervises the building of the development.

SNAGGING
Minor remedial work which arises given the method of construction of a new home, in which the developer commits to rectifying within the timescales set out under the NHQC.

SOLICITOR
A qualified law professional who is your personal legal representative and will act on your behalf to protect your interests during the home buying process.

STAIRCASING
Staircasing in shared ownership refers to the process by which a shared ownership customer gradually purchases additional shares of their home from Bromford within the timescales set out under the NHQC.

STAMP DUTY
Government tax on the purchase price of the property. Your solicitor will automatically handle payment on your behalf.

## T

STAMP DUTY LAND TAX
This is a Government tax paid by the purchaser on completion of the purchase.

TITLE DEEDS
The legal documents which prove ownership of your new home.

TO CONTRACT
This is when a sale is verbally agreed only, but no contract has been signed, so there is no legally binding agreement. Once contracts are signed and exchanged, all the terms and conditions become legally binding for both the purchaser and the seller.

TRANSFER OR LEASE
The formal document that actually transfers legal title in your new home to you. The title of the property is recorded at the Land Registry.

## V

VALUATION
A professional opinion based on experiences and knowledge of the housing market at a given time, on the value of the property.

VENDOR
The seller of the property.

## W

WARRANTY
Cover, backed by an insurance provider, which ensures defects in your home, which are covered under the policy, can be addressed at no/limited cost to you.

WILL
A will and testament is a legal document that expresses a person's wishes as to how their property is to be distributed after their death and as to which person is to manage the property until its final distribution.

Bromford.

Shared Ownership

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