



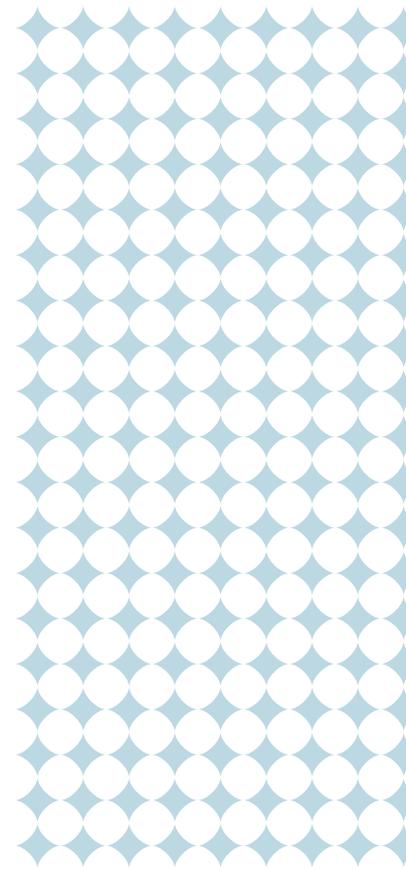
# Guide to your new home for Shared Owners

A practical guide to looking after your new home



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# Congratulations

We have produced this guide to help make moving in and living in your home a smooth and happy experience. It is intended for general information purposes only and is not a summary of insurance cover for the property. This booklet will give you information on what to expect living in a brand new home.

## **Who is NHBC?**

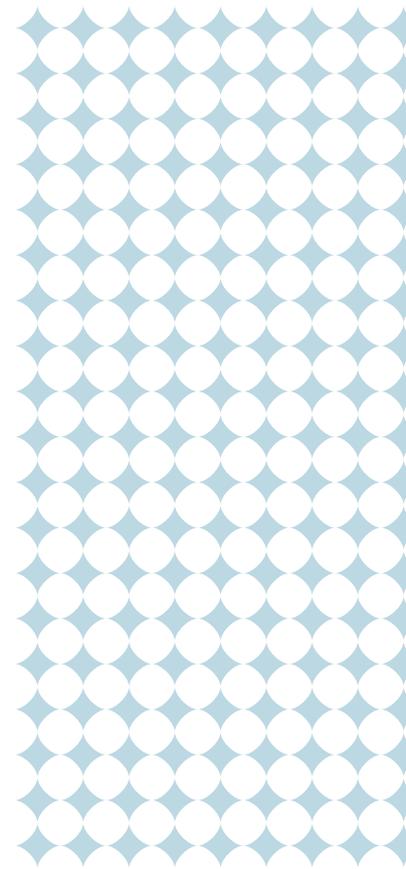
We are the UK's leading independent provider of warranty and insurance for new homes. Our purpose is to raise standards in house building by championing high-quality homes and protecting homeowners. We do this through training and quality services and by inspecting and directly insuring new homes registered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

## **Who to contact if you find a problem with the property**

Any problems with the property should be reported in the first instance to the housing association or landlord of your shared ownership lease. It is advisable to keep a copy of any correspondence and records of any telephone calls when reporting the damage, in case you need to refer back to anything. Depending on the terms of your shared ownership lease, your housing association or landlord may make a claim under the policy or arrange for repairs. If they do not address the problem you report to them, or make a claim under the policy, you can contact us directly and we may be able to help if the problem is covered by the terms of the policy.

## **Reliance on information**

Every effort has been made to ensure that the content of this guide is as accurate as possible and correct at the time of printing. We do not accept any liability for errors, incomplete or incorrect information or for any information which is found to be misleading.





# Moving in – excited?

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

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

Pay particular attention to:

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

Carefully inspecting your home on moving-in day makes it easier for your housing association or landlord to put right any defects you may find. Later on, it might be impossible to prove who caused them, so you need to note them now before signing any forms.

Your housing association or landlord still has a responsibility to put right defects that you could not reasonably have been expected to see at the time of moving in, or those that develop later down the line.

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

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

## And you are in...

The moving process is complete and you can start to relax. Over the coming weeks, you can gradually adjust to life in your new home and begin building memories.

### The first few days

Over the coming days, carry out the following tests and checks to make sure everything is in order:

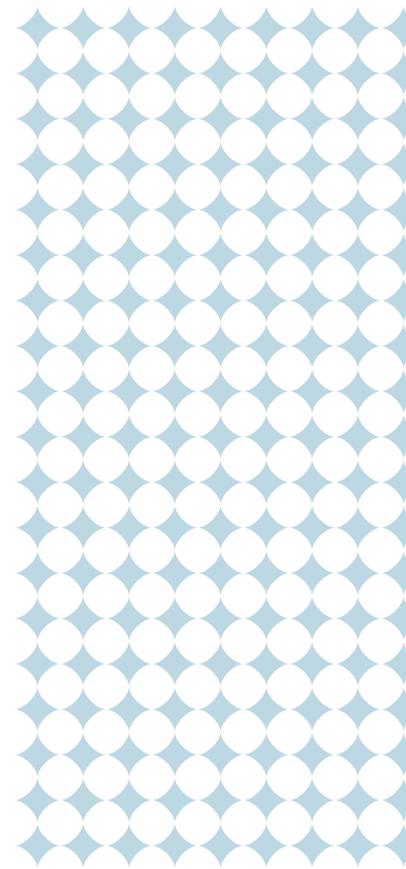
- familiarise yourself with the operation of your smoke alarms and check they work by pressing the button
- ensure you have been given operating instructions for all systems and appliances
- if you own a flat or apartment, make sure that the common areas have been completed by the builder – this will usually include stairways, landings and entrance areas
- if a chimney or flue has been installed in your home, check that a notice plate, which gives information on types of appliances that can be safely installed and used, has been provided and consider buying a fireguard that complies with BS 8423:2010.

### Standards of finish

Each and every house is different – that's what makes a house a home. Yours has been individually built and handcrafted by human beings, not robots! That means there will inevitably be some variation in the finished appearance of different elements of the construction. This is due to the nature of the materials and the ways in which they are applied. Slight variations are normal and to be expected – complete uniformity is quite rare.

However, there are certain standards of finish that are to be expected. NHBC issues technical guidance to its inspection and claims staff, as well as to its registered builders, to help explain what is acceptable and what is not.

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



# Settling into your home

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

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

## Drying out

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

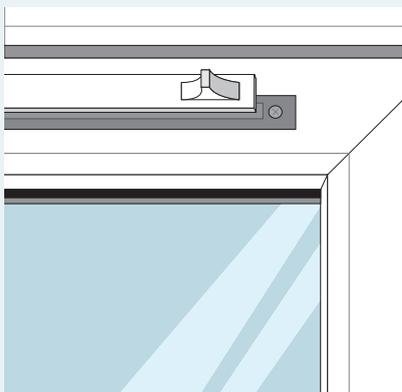
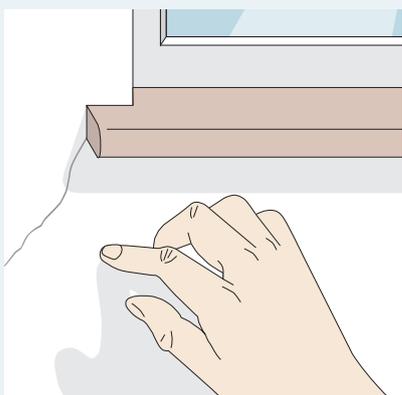
To keep cracks and gaps to a minimum, you need to allow all the materials used in constructing your home to dry out gradually. Shrinkage is accelerated by heat, so you need to be sparing with it. Try to keep an even temperature throughout your home and, if you move in during the winter months, don't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

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

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

## Efflorescence

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



## Condensation

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

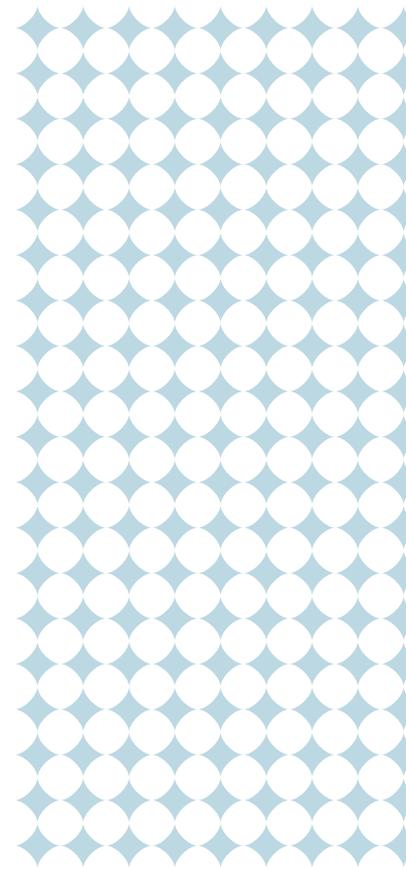
Condensation will gradually reduce as the building dries out, but you should avoid contributing to it if you want to prevent the appearance of mould on walls and ceilings. There are a number of things you can do, even after the building itself has finished drying out, to protect your home against harmful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

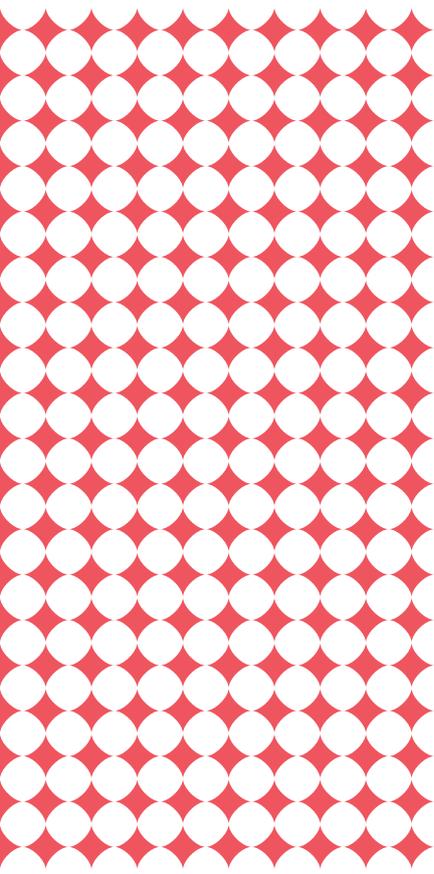
- open windows or window vents to allow trapped moisture to escape
- if a mechanical ventilation or heat recovery (MVHR) system has been installed in your home, ensure that you familiarise yourself with the manual and manufacturer's guidance. It is important to understand how these systems operate in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

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

## Condensation in your roof space

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





# Care and maintenance tips

## Legal responsibilities

Whilst it depends on the terms of your shared ownership lease, housing associations or landlords may have the following obligations to their shared owners.

## Heating systems

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

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

## Renewable energy systems

Any renewable technologies installed in your home should be serviced and maintained by your housing association or landlord.

## Unvented hot water storage systems

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

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

## Water from overflows and warning pipes

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

## Chimneys

To prevent chimney fires and reduce the risk of carbon monoxide poisoning, chimneys should be swept at least once a year (unless the notice plate suggests alternative maintenance arrangements).

### Gutters

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

### Flat roofs

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

### Paintwork

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

### Lawn care

If you are the proud owner of a newly laid lawn, you may need some tips to help you look after it. Spending a little time and effort now will help you to reap dividends later on. A newly laid turf lawn will need some tender loving care throughout its first season, especially during the summer months. For best results, water your lawn the coolest times of the day, during the evening or, preferably, early in the morning.

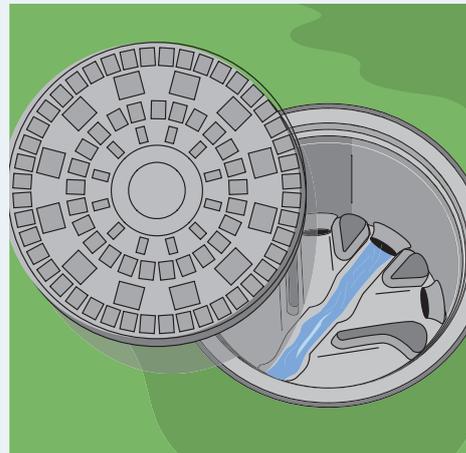
Try not to walk on the lawn until the turf is established and the ground is firm, which is when you can begin to mow, keeping the blades of your mower at the highest setting for the first cut. As your lawn grows, you can mow at regular intervals to match the growth rate.

### Drives and paths

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

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

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



## Trees and shrubs

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

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

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

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

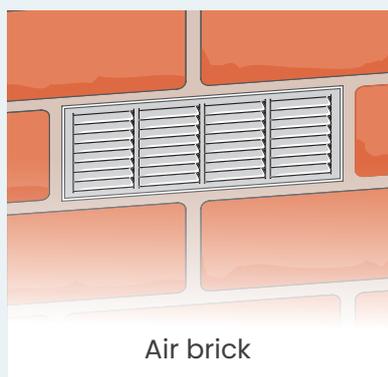
Be careful not to plant trees near your neighbour's home. They could cause damage, and you could be liable for the cost of repair. Before cutting down or pruning a mature tree, check with your local authority to make sure that it is not protected by planning conditions, conservation area restrictions or a tree preservation order.

## Damp proof courses, air bricks and other ventilators

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

If you are not sure where the damp proof course is, ask the builder to show you.

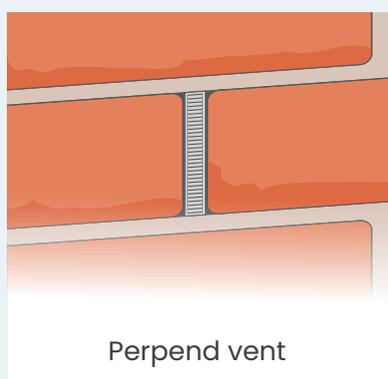
Where air bricks, permanent ventilators or perpend vents are provided, they should not be blocked or covered by soil or paving.



Air brick



Permanent ventilator



Perpend vent

# Appendix A: How new homes are built

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

## Masonry cavity construction

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

## Timber frame construction

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

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

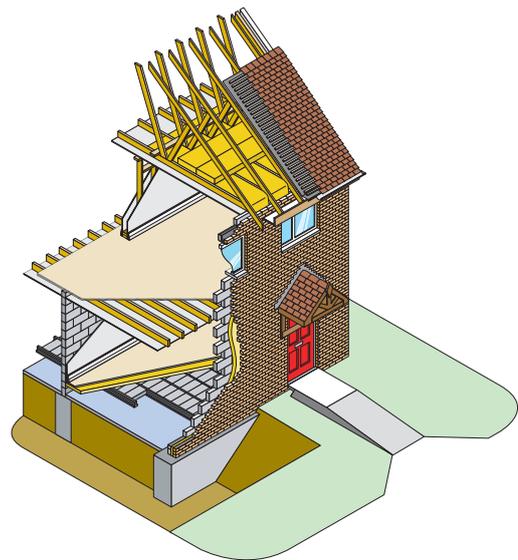
## Walls

### External masonry walls

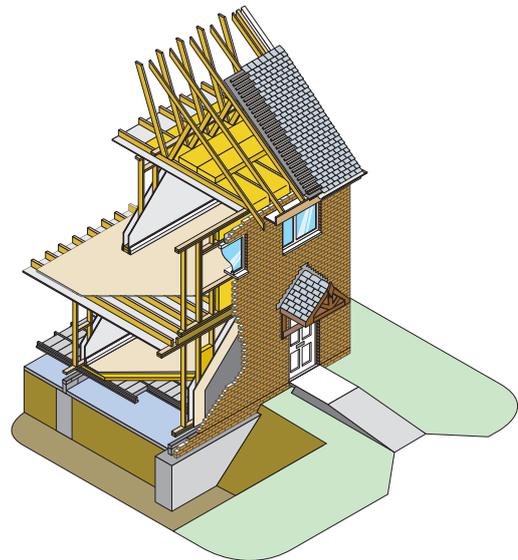
Thermal insulation: many new homes have insulation in the cavity of the external walls. The insulation may:

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

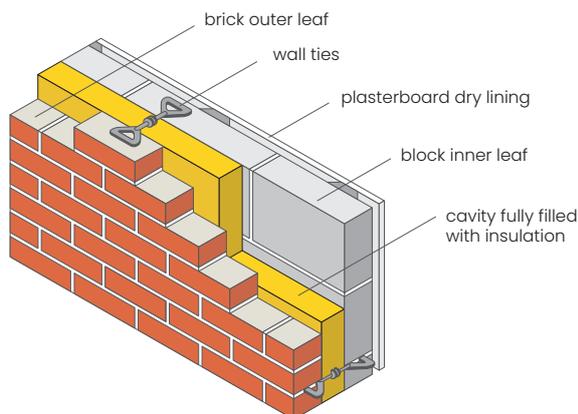
The air space behind the outer leaf should not be filled with additional insulation. The walls of homes can be thermally insulated in other ways: for example, with a layer of insulation provided between the inner leaf and the plasterboard dry lining. If your home has an unfilled cavity, you should not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



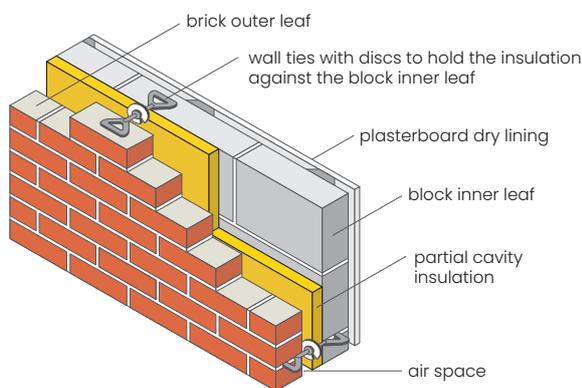
Typical masonry cavity construction



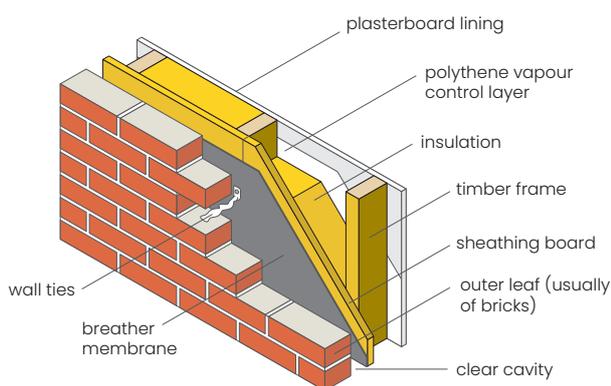
Typical timber frame construction



Cavity fully filled with insulation



Cavity partially filled with insulation



Timber frame external wall construction

## External timber frame walls

- Thermal insulation: timber frame walls are usually insulated within the depth of the load-bearing timber frame, so that any cavity between the frame and the brick outer leaf is kept clear for weather protection and ventilation. The cavity of a timber frame home should never be filled with additional insulation.
- Fire precautions: timber framed homes are designed to the same fire resistance standards as masonry homes. Do not use a blowlamp or other high temperature source of heat in, or close to, any hole in the outer brick leaf or the inner plasterboard lining.
- Vapour control: if you cut a hole in the internal plasterboard lining of the external wall, you may puncture the vapour control layer. This layer may be a separate sheet of polythene or the backing of the plasterboard. It is designed to prevent water vapour from inside the home reaching the timber frame. So, if you do make a hole in it, you should seal it up again with tape or another suitable material.

## Internal walls

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

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

## Separating ('party') walls

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

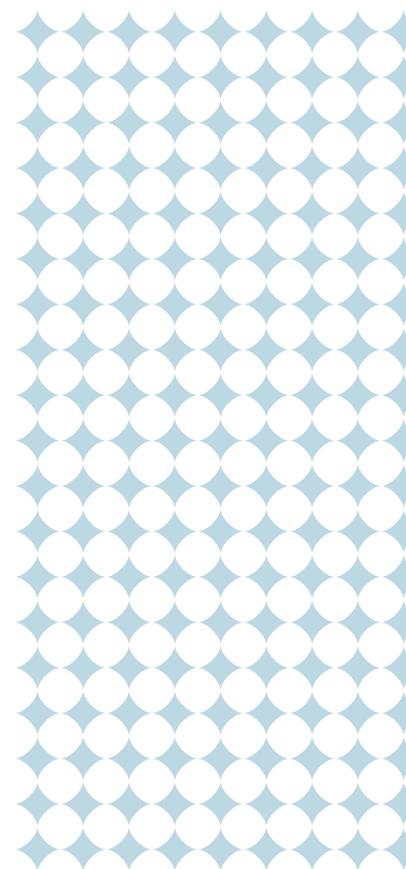
In masonry construction, separating walls may be built from bricks or blocks with solid or cavity construction and finished with plaster or plasterboard.

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

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

## Garage walls

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



# Appendix B: Contacts and references

## NHBC Claims & Guidance

**Tel:** 0333 015 6625

**Website:** [nhbc.co.uk](http://nhbc.co.uk)

## Gas and oil

### Gas Safe Register

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

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

**Tel:** 0800 408 5500

**Email:** [enquiries@gassaferegister.co.uk](mailto:enquiries@gassaferegister.co.uk)

**Website:** [gassaferegister.co.uk](http://gassaferegister.co.uk)

### National Gas Emergency Service (natural gas)

Smell gas? Act quickly.

**England, Scotland and Wales** 0800 111 999

**Northern Ireland** 0800 002 001

**Isle of Man** 0808 1624 444

### HETAS Ltd

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

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

**Tel:** 01684 278170

**Email:** [info@hetas.co.uk](mailto:info@hetas.co.uk)

**Website:** [hetas.co.uk](http://hetas.co.uk)

## OFTEC

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

**Tel:** 0845 6585 181

**Email:** [enquiries@oftec.org](mailto:enquiries@oftec.org)

**Website:** [oftec.co.uk](http://oftec.co.uk)

## Electricity

### NICEIC

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

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

**Tel:** 0333 015 6625

**Email:** [enquiries@niceic.com](mailto:enquiries@niceic.com)

**Website:** [niceic.com](http://niceic.com)

### ECA

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

**Tel:** 020 7313 4800

**Email:** [electricalcontractors@eca.co.uk](mailto:electricalcontractors@eca.co.uk)

**Website:** [eca.co.uk](http://eca.co.uk)

## Building Regulations, advice and guidance

### RIBA (Royal Institute of British Architects)

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

**Tel: 020 7307 5355**

**Email: [support@riba.org](mailto:support@riba.org)**

**Website: [architecture.com](http://architecture.com)**

### RICS (Royal Institute of Chartered Surveyors)

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

**Tel: 0247 686 8555**

**Email: [contactrics@rics.org](mailto:contactrics@rics.org)**

**Website: [rics.org](http://rics.org)**

### Government Planning Portal (England & Wales)

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

**Website: [planningportal.gov.uk](http://planningportal.gov.uk)**

### Guide to the planning system in Scotland (ISBN 978 0 7559 9064 1)

This brochure can be downloaded from the Scottish Government website.

**Website: [scotland.gov.uk/publications](http://scotland.gov.uk/publications)**

### The Party Wall etc. Act 1996: revised explanatory booklet (Department for Communities and Local Government)

The booklet can be downloaded from the UK Government website.

**Website: [gov.uk/government/publications](http://gov.uk/government/publications)**

### TRUSTMARK

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

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

**Tel: 0333 555 1234**

**Email: [info@trustmark.org.uk](mailto:info@trustmark.org.uk)**

**Website: [trustmark.org.uk](http://trustmark.org.uk)**







Email for general enquiries:  
[ccsupport@nhbc.co.uk](mailto:ccsupport@nhbc.co.uk)

Email for complaints about NHBC:  
[consumeraffairs@nhbc.co.uk](mailto:consumeraffairs@nhbc.co.uk)

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Further information can also be found at [nhbc.co.uk/accessibility](http://nhbc.co.uk/accessibility) or via the QR code below.

Calls may be monitored or recorded for training purposes.

Calls to 0800 numbers are free from landlines and calls from mobiles may cost considerably more. You may want to check this with your service provider.



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