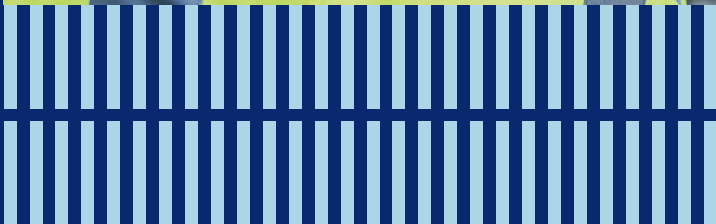


Your NHBC application

A guide for builders and developers



NHBC



A guide for builders and developers

Thank you for your interest in joining the NHBC register of builders and developers. This guide explains how the application process works so you know what to expect.

First things first

To get things started please complete your application form and send it to us. What happens then depends on whether you're applying to join us as a builder or as a developer.

Builder or developer?

Builders

NHBC registered builders are able to build homes with the benefit of our Buildmark cover* directly for sale to home purchasers or on behalf of our registered developers and housing associations.

Developers

NHBC registered developers can offer homes directly for sale to home purchasers with the benefit of our Buildmark cover* but must employ an NHBC registered builder to construct the homes.

* A registered builder or developer is entitled to apply to register a home for Buildmark cover.

Please note: You can only begin to advertise your homes as being covered by Buildmark once your application has been fully processed and you have been accepted on to the NHBC register.



Application process

01 →

Getting started

Complete your application form and return it to us with a Site Notification and Initial Notice (SNIN) form. The SNIN tells us about the site that you plan to develop and want Buildmark cover for. Please submit this form as soon as the site details are known, at the very least 28 days before work starts.

02 →

Application acknowledgment

We will acknowledge receipt of your application and advise how to access the NHBC Standards online. We will also give you details of your Building Inspector.

03 →

Application assessment

Next we will complete a commercial assessment, and if you have applied to be registered as a builder we will also undertake a technical assessment.

04 →

Offer of registration

After successful completion of the assessment process, we will make a formal offer of NHBC registration to you.

05 →

Accepting our offer of registration

You formally sign and return the conditions of registration to us.

06 →

Welcome to the NHBC Register and next steps

Upon receipt of your conditions of registration we send you your Registration Certificate and your NHBC publicity material.

07

Obtaining NHBC Buildmark cover for your site

During the course of your application for registration, we will send you a Product Plot Schedule form. This form lists which plots on your site you would like to register for Buildmark cover. You will need to complete and return it to us to generate your quotation.

Commercial review

We carry out a commercial review to check your financial standing. Under Buildmark you have obligations to the policyholder(s) and we want to be sure, as far as possible, that you will be able to honour those obligations. This review includes credit searches on your company, you and your associates; a review of available company accounts; and a check for any current or previous links to NHBC.

As a result of this review, we may ask for a form of security. This could be a cash deposit, bank bond, company or personal indemnity. This security will only be called on in the unlikely event that you fail to honour your obligations to the policyholder(s) under the terms of Buildmark.

If you are applying as a builder, we will carry out an initial commercial review and provide you with an indication of the security that will be required when we've completed all other assessments and are able to offer you full registration.

This initial review is for your information only – payment is not required at this stage. If nothing has changed when we do our final assessment, we will ask you to pay the amount/provide security as advised.

Technical assessment

This is only for applicants applying to the Register as a builder, NHBC will assess your technical ability to build to NHBC standards. We will carry out a site based assessment, consider any prior history you may have with NHBC and your general construction experience.

If we undertake a site based assessment you will need to put forward at least one new build home for us to inspect at key stages in the build. This should be from foundation level up until we have seen sufficient work to be able to decide on your suitability for registration, this will usually be the first fix stage. We will provide contact details of the Building Inspector who will be carrying out the assessment, and it will be your responsibility to give notice to the Building Inspector when a key stage will be ready for inspection.

A site inspection will also be carried out if we identify that the quality of health and safety on site is considered a risk to our Building Inspector and other people on site.

Frequently asked questions

What is Buildmark cover?

Buildmark is designed for NHBC registered builders and the owners of newly-built, newly-converted or one off high-value homes constructed by NHBC registered builders. Buildmark provides pre-completion deposit protection; a two year builder warranty period backed by the NHBC resolution service and guarantee; and then an eight year insurance policy for physical damage to the home caused by a failure to build to the NHBC requirements.

Buildmark Choice is for NHBC registered builders and owners of newly-built or newly-converted rental properties (owners to include freeholders, long leaseholders and owners of shared ownership properties) constructed by an NHBC registered builder.

Note that Buildmark Choice policies can run for up to 12 years after completion.

How long does an application take?

Developers: we aim to offer registration within 10 working days from receipt of your application.

Builders: If we're carrying out a Technical Assessment, we will offer registration once our building inspector has approved you for registration – usually around pre-plaster.

Why do we ask for security?

This is because if you are unable to meet your obligations under Buildmark and/or the NHBC Rules, we may be required to take them on. Please be aware that security is not a payment for, or towards, Buildmark warranty and insurance cover.

How long do you need to provide security for?

The security relates to your potential liability, therefore, whilst you have potential liability with us, security will need to remain in place. Upon a written request for a release/return of security we will carry out due diligence checks and advise accordingly. Please also be aware that if your circumstances change we may review the terms of any security that we hold.

What is grouping?

Companies under the same ownership, or controlled by the same directors, may ask to be treated as a single entity for Premium Rating purposes. This is done by 'grouping' the companies together. This also applies to companies who are trading groups within the definitions of the Companies Act.

All members of a group are placed on the same Premium Rating, which is determined by the registration date of the earliest currently registered entity. Once a group is formed, it cannot be altered without our agreement.

What is Premium Rating?

Our Premium Rating scheme rewards those who build good-quality homes and encourages others to improve their standards. The scheme offers an increasing discount on Buildmark premiums subject to your claims history and the time you've been registered with us. The better your claims history and the longer you've been with us, the more you will save.

Can I take over and complete a part-built site?

Where the site is registered for Buildmark cover (i.e. policies are in place) and it is being/has been bought from an insolvency practitioner, please call us to discuss your options.

Where plots are not registered with us, but are part built, you should call us before proceeding any further.

Please call **0344 633 1000** and ask for Customer Services.

How long does NHBC registration last?

You will need to renew your registration in April each year and pay your annual renewal fee. Maintaining your registration means that you can offer our warranty and insurance products and, the longer you are registered, the better your Premium Rating can become.

Please be aware that if you don't renew your registration and you have any unfinished or unsold plots, then we will not be able to issue a Warranty Release Confirmation (WRC) for these plots. You will need to advise any potential purchasers' solicitors that alternative arrangements have been made. You will also have to stop marketing your homes as having NHBC Buildmark cover.

Offer of registration



If you are applying to register as a builder, on successful completion of your commercial review and technical assessment, we will send out your offer documents.

If you are applying as a developer, we will send out your offer documents after the commercial review.

Your offer documents will include:

- offer letter
- conditions of registration
- offer acceptance form
- request for security (if applicable)
- application to group companies together (if this has been requested).

You will receive digital copies of these documents via email. You will need to sign them in front of a witness (who must also sign) before sending them back to us. Details of who can witness your signature will be in your conditions of registration.

Appendix 2 of the conditions of registration advises how many and the total value of the homes you can register for NHBC Buildmark each year. This is known as your annual dwelling quota. It also confirms your Premium Rating.

You have 60 days to return your signed offer documents and provide any requested security. Once received, we will put you on the NHBC Register within 48 hours and confirm your full registration details to you.

Plot registrations

Once you are confirmed as a registered builder or developer, you can then register your plots for Buildmark cover. There is a fee to pay for each plot you register with us.

Buildmark acceptance

Once you have paid for Buildmark cover, you will be sent confirmation of your policy number(s) for each plot.

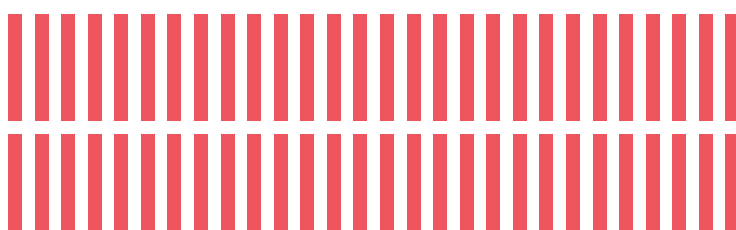
You will also be sent a link to our Conveyancer Portal, along with activation codes that you can pass on to your buyers' solicitors.

Please remember that, for us to issue a Buildmark insurance certificate for a new home:

- you must remain on the NHBC Register
- you must have had a satisfactory final inspection on the plot.

Got some questions?

Call us now on **0344 633 1000**
and ask for '**Customer Services**',
or email us on **BuilderSupport@nhbc.co.uk**





Talk to us

Call us now on **0344 633 1000**
and ask for '**Customer Services**',
email us on **BuilderSupport@nhbc.co.uk**
or visit **nhbc.co.uk/registrationbenefits**



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