

The Housing Forum

What you need to check when buying a newly built property – 10 top tips on key issues to consider

Draft for Consultation

Buying a property is one of the most significant investments of your life. What can you realistically expect from your house builder? The aim of this guide is to help you to ensure a smooth run up to buying and moving in to your new home, and the service you receive thereafter.

Things to do when considering buying a new property

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Check the general condition of the site i.e. is it tidy and well managed. This will give you a clue to the attitude of the builder and his commitment to quality. You could also check out other developments built by the house builder and question some owners on their experiences. Ask your house builder if all his operatives carry the 'Construction Skills Certificate' – this ensures that they are properly qualified.

Find out if the property is covered by warranties provided by NHBC, Zurich or Premier and check their website to see exactly what is covered. Check on the house builders' defects procedures and their maintenance response facility.

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Check the plans in the site office for future planned development around the site if it is owned by the house builder. Find out if anyone else has acquired land surrounding the site that may affect the future value of your property. Check with the Planning Department of the Local Authority regarding any Planning Applications that might affect the site. Also ask the builder when they expect the service roads and footpaths to be completed.

Check on the property boundaries, this is important because boundary disputes can turn into costly legal matters. You need to know exactly what you are buying and what your rights are. Check how many of the other properties have been sold and find out if there is an Affordable Housing provision on the site. If there is check where it is located and the form of tenure provided. Find out if a management company has been set up to cover shared service areas and whether you will be expected to contribute and if so how much.

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Ask the house builder what the insulation rating and energy efficiency of the new property will be. Assess the value of this to you in terms of future running costs. Go to the Energy Trust website for further help and information.

Things to do before signing contracts

Do not sign any legal document without checking with your solicitor. If buying an apartment, check on the length of the Lease, is there a management company, what are the management charges? What are the service charges and the ground rent? Are there any occupancy restrictions? How will the communal areas look and how regularly will these be maintained?

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Check the features are included in the price and at what stage of build any extras are available. Find out what choices are available – tiles, worktops, layout etc. Ask at what point you will

need to make choices on fixtures and fittings. Check that there are adequate plug sockets to suit your needs. Ask whether the street will have broadband access – this could be particularly important if you are planning to work from home.

Things to do before moving in

Check that all appliances supplied by the house builder will be both connected and ready to use and that all instruction manuals/warranties and guarantees will be available in a 'householders pack'. Ask if they will show you how to operate the central heating system/security system etc. Also you should check that all keys will be available and labelled (doors/windows etc).

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Ask the house builder whether, when and how they are planning to clean the house before you move in. Ask what the condition of the garden and

driveway will be on moving in day and what landscaping will be provided to your plot and surrounding areas. Also check how much further work is planned on site after the moving in day and when it will be finished.

For further information please contact:

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Fully inspect your new home ideally 14 days before you take possession to give the house builder time to rectify any snags and put any defects in writing to your house builder as soon as possible. Make a list of any defects on moving in and ask the site manager to agree them. Notify the builder in writing, requesting confirmation of when they will be remedied. The builder is responsible for any defects and repairs that are necessary for up to two years after the purchase of a newly built home. Please note the builder is not responsible for items such as normal shrinkage or normal condensation due to the property 'drying out', general wear and tear and damage arising from failure to maintain the property.

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Check your house builder's website for useful information and don't be afraid to ask questions, questions and more questions!

Useful Web Sites

National House Building Council – www.nhbc.co.uk
Zurich Insurance – www.zurich.com
Premier – www.thepremierguarantee.co.uk
Inspector Home – www.inspectorhome.co.uk
ODPM – www.odpm.gov.uk
The Energy Saving Trust – www.energysavingtrust.org.uk
The Law Society – www.lawsoc.org.uk
The Council of Mortgage Lenders – www.cml.org.uk
Construction Skills Certification Scheme – www.cscs.uk.com

We would welcome your comments on this document. Please send them to Alex Holden at the Housing Forum no later than 31st March 2004.

