

Buying your new home

Home Owner's Manual Part 1



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Home Owner's Manual Part 1 presented on reservation

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You will be issued with Part 2 of our Home Owner's Manual during your Home Demonstration Inspection.

Congratulations and welcome

Congratulations! You have chosen your new Bovis Home and we want to do everything we can to help make your move as smooth and straightforward as possible.

Your Home Owners Manuals comprise of:
Part 1, 'Buying your new home' and
Part 2, 'Living in your new home' which you will receive during your Home Demonstration Inspection.

Home Owner's Manual Part 1 Buying your new home

Part 1 covers buying your new Bovis Home and in this brochure you'll find a step-by-step guide to all the home-buying stages right up until you move into your new home.

You'll also find details about the terms used during home-buying, details on energy performance certificates and useful health and safety guidance.

Home 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 in good condition. You'll find details of our comprehensive customer care programme as well as contact details for your regional Customer Care team who are there to support you once you have moved into your new Bovis Home. This information is also available in the existing customers section of the website.

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



The Bovis Homes philosophy

When you purchase a new Bovis Home you are buying a quality home with a high standard of design and specification.

We aim to match these standards with the level of service we offer throughout the purchase process and after completion.

The procedures we have put in place are designed to be effective, convenient and to help ensure everything runs smoothly.



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Bovis Homes Group PLC

Bovis Homes is one of the UK's most successful housebuilders and we have established an enviable reputation for the quality of our build and design, our high specification and our dedicated customer service.

A member of the FTSE 250 index and a long-standing member of the FTSE4Good Index, the Bovis Homes Group employs more than 1,000 staff, with expertise in many specialist areas of homebuilding.

The Group was first established in London more than a century ago in 1885 by Charles William Bovis. We are proud of our reputation and history and over the years have expanded our operations throughout the UK.

We operate nationally across England providing homes in the Midlands, the North, the South West, South Wales, East Anglia and the South East.

Building quality, delivering service

Our aim is to ensure that every Bovis Homes customer receives excellent service and a quality home they can feel proud of. Attention to detail in our design and build process is critical and we focus on providing an attractive product range that is broad and flexible, supported by dedicated customer service.

The designs of our homes and construction techniques blend tradition with innovation, giving you well-built homes with modern living standards. We evolve and adapt our homes to meet the changing needs of the market, the customer and the environment in which we build. We use sustainable and energy-efficient products and materials combined with modern technology and latest designs to provide contemporary homes to suit today's lifestyles.

Our Homes range from one and two bedroom apartments to five and six bedroom, detached family homes.

Customer feedback plays a vital part in improving our service and enables us to regularly review and revise the design of our homes to meet future customer needs and expectations.



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Building your Bovis Home

Designed with care

Your new Bovis Home has been designed with care. Bovis Homes has established a reputation for its quality build and internal finishes.

Many of our site managers – whose job is to supervise the building of our homes and running of our construction sites – have won quality and excellence awards from industry experts for their consistently high standards of quality and professionalism.

Now you have reserved your new Bovis Home you may like to know more about the various build stages that take place during construction. Some customers may have reserved a home that is already built, while others will have selected homes that may be part-way through the construction process.

Others reserve homes on brand new developments that are often still at the foundation stage.



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Whatever the build stage of your home your sales consultant will discuss with you an exchange of contracts date when you reserve. They will discuss a timeframe for completion in accordance with the **Consumer Code** for HomeBuyers.

If your home is still under construction your sales consultant will monitor its build progress and keep you regularly informed and email you updates as well.

If you are reserving a home you need to be aware that building work can sometimes be affected by adverse weather conditions which can occasionally cause delays. However, if you reserve a new home that is already built and ready for occupation, we can agree a completion date with you when we exchange contracts.

We will always endeavour to give you a minimum of 10 days notice of your completion date so you can start preparing for your move.

There may be further items you wish to include in your new home as options and upgrades and it is important to choose these items early on. Often the options available to you depend on the stage of construction that your new home has reached. Please discuss the stage of build and the options available to you with your sales consultant.

If you do choose options and upgrades these will need to be agreed and paid for prior to certain build stages taking place, the roof stage being particularly important. This ensures your personal specification changes can be included. Please ask your sales consultant for further details on optional extras and their construction deadlines.

The guide on page 6 gives an overview to the various build stages of a new home and at what stage certain internal works are carried out.



**Bovis
Homes**

Step-by-step guide to the build stages



1 Foundations

Laying the foundations

- Groundworkers will dig service trenches and lay pipes and ducts to proposed stopcock/ meter positions
- Drainage and vent pipes are installed
- Brickwork to start the build of the superstructure
- Install templates for future windows and doors, etc.
- First lift of scaffolding required

2 First floor

- Continue building superstructure brickwork to wall plate
- Build up additional scaffolding required
- The gable end of the building are constructed
- Plumber fits lead flashings and trays
- Bricklaying has been completed
- Floors are put in

3 Roof tiled

When building a house, you'll see it really coming together when it's time to add the roof.

- Roof structure begins to take place
- Roof underlay is fitted and secured
- Tiles/slates laid - please note these can vary in colour
- The final stages of fitting the roof are completed
- Guttering fixed
- Scaffolding taken down

Please note, this is your final chance to choose items from our Select range. These options will depend on the build stage of your new home

4 First fix

- Initial plumbing
- Main plumbing
- Main electrical work
- Main carpentry, staircases installed
- Internal ceilings, formation of rooms
- Drylining (cladding the walls and ceilings in plasterboard)

5 Second fix

- Taps and sanitaryware
- Sockets and switches
- Architraves, skirting and doors
- Wall tiles, if applicable
- Decoration

6 Finals

- Customer's choice of kitchen fitted (unless previously installed)
- Floor tiles, if applicable
- Final plumbing, electrical work and carpentry
- Final decoration
- Final site managers inspection and cleaning prior to occupation

Our journey together

The whole process - at a glance

Based on our customers' feedback, we have created this 'at a glance' guide to summarise all the key stages involved in buying your new Bovis Home.

In the section, 'The purchase process,' we look at each stage in more detail and provide handy checklists to make you aware of everything you need to know.

We hope this manual helps make the process of buying and moving into your new home clear and straightforward. However, your sales consultant is also available to answer any additional questions you have.



Our journey together

Selecting your new home

Our commitment to you:

We will give you all the accurate and detailed information you need to make an informed decision about buying your new home. This will cover design, specification, features, location and price.

We can put you in touch with an independent mortgage broker and/or solicitor to help guide you.

Our marketing and advertising will always be clear and truthful.

We will provide you with your own personal online account where you are able to access and manage your journey with us.

Your role:

Please make sure you understand all the information you receive relating to your new home.

Do query anything you are uncertain about before making your final decision.

You must select the mortgage advisor that best suits your needs.

If you are unclear on any detail, please speak to your sales consultant.

Buying your new home

Our commitment to you:

We will explain the conveyancing and building plans and answer any questions about your new home through a Meet the Builder appointment. Your sales consultant will agree an appointment time with you at reservation.

We will explain to you each stage of the purchase process and ensure you are familiar with all the details.

We will communicate regularly with you, giving contact details of staff who will be helping you with your purchase and dealing with your questions.

You will be kept informed of progress in the construction and development of your new home.

Our contract of sale terms and conditions will be clear and fair. We will make clear to you your cancellation rights.

We will explain how we will protect your financial deposit.

If we receive other pre-payments from you we will tell you how we will look after them also.

If required, we will help you appoint your own professional legal advisor to carry out the legal formalities of buying your new home and to represent your interests.

Your role:

At this stage in the process you will need to organise a number of practical details. These include being in a position to exchange contracts on your new home within a 6 week period.

Your immediate responsibilities are:

1. To appoint a solicitor or a conveyancer to act on your behalf and to handle the legal paperwork
2. To obtain a mortgage, or other financial arrangement, to cover the cost of buying your new home
3. To pay a deposit, (usually 10%), of the contract price of your new home which is required when you exchange contracts

Depending on the build stage of your new home you will be invited to (and strongly advised), to attend a meeting with your sales consultant. This meeting can take place at the same time as reservation and is when you choose and agree on colours and finishings for your new bathroom(s) and kitchen. You may also have the opportunity to meet the site manager at this meeting.

The timing of this meeting can be discussed with your sales consultant.

Our journey together

Taking care during site visits

Our commitment to you:

If you would like to visit your new home while building work is in progress, we will do our best to accommodate you.

Ensuring your safety at all times is our priority so at certain times a visit may not be possible. We will inform you of the appropriate health and safety precautions that we and you must be aware of before visiting a development site.

Your role:

Please, never attempt to visit the development site unsupervised. Always make an appointment with your sales consultant and make sure you follow all our health and safety instructions during your visit.

Preparing for your move

Our commitment to you:

To help you prepare for your move, we will keep you updated with reliable information about the timing of construction, legal completion and handover of your new home.

We aim to give you at least 10 working days notice of when we expect legal completion to take place on your new home.

During the course of building a new home, there can be occasional delays. Should this happen, we will keep you fully informed of any changes to the original completion timeframe and will tell you when key build stages, (such as the roof being finished), have been completed.

We will also explain all the necessary steps involved in moving home and can provide you with professional advice and helpful assistance.

Your role:

Begin preparing for your move. For example: listing change of address requirements, contacting removal companies, notifying utility companies etc.

Please keep us informed of any changes in your circumstances which might affect the process of buying and moving into your new home.

Making the most of your new home

Our commitment to you:

About a week before you move in, we will ask you to attend a Home Demonstration Inspection. During this practical demonstration we show you all the appliances and systems within your new home which helps you familiarise yourself with them before moving in and you will also have the opportunity during the meeting to inspect your home to make sure you are happy with the finish in preparation for move in day.

We will show you how to operate all the various appliances and advise you on 'running in' your home (minimising any condensation and shrinkage, a usual occurrence associated with all newly built homes).

During the Home Demonstration Inspection, we will also agree a convenient time (usually 10-14 working days after you have moved in to your new home) for your Courtesy Visit (explained later in this section).

Your role:

As part of the preparation for your move, we would like you to attend our practical Home Demonstration Inspection. This inspection provides you with the opportunity to see your brand new home finished and inspect the quality before completion, whilst we explain the benefits of your new home and how to maintain and care for it. The inspection will take approximately two hours.

Our journey together

Welcome to your new home

Our commitment to you:

When it comes to your moving-in day, we'll be there to welcome you and help you enjoy a smooth hand-over. We will make sure your new home is clean, tidy and ready for you.

Together, we'll complete a hand-over certificate which confirms that your new home is in good order, that you have all your keys and the meters have been accurately read.

We'll give you a comprehensive hand-over pack with warranties and user manuals for your new home. We will ensure you are fully informed about our Customer Care team and support services available for up to two years after you have purchased your new home.

Your role:

At this important stage we ask you to arrange a convenient time to receive the keys to your new home. Once the financial transactions are complete we can welcome you to your new home.

You'll need to complete a hand-over certificate, with your sales consultant and/or site manager.

Please take the time to read and follow the guidelines which will help you make the most of your new home. Then simply move in and enjoy your new Bovis Home!

Our continued support

Our commitment to you:

Prior to moving in you will have arranged a convenient appointment time for your courtesy visit. This visit is when your site manager notes down any items that we haven't got quite right or anything that is not working properly. You can also log these via your online account.

Once these have been rectified (normally within 28 days) then the site manager will ask you to sign-off on these. You will then receive a call within a few days from our Customer Care team who will be happy to help and support you during the remainder of your 2-year Bovis Homes warranty. Your warranty runs for 2-years from the day you legally complete on your new home.

For your added peace of mind, every Bovis Home comes with a 10 year National House Building Council (NHBC) cover. We will also provide you with reliable information about all third party warranties and guarantees that come with your home, for items such as your kitchen and double glazing units.

We will tell you about our complaints procedure including any services to help you resolve complaints about warranties. The procedure is explained on our website here, **bovishomes.co.uk/complaints**.

If a dispute arises, we'll co-operate with appropriately qualified professional advisors appointed by you to help resolve any issues.

Your role:

Initially your site manager will be your point of contact, but once you have agreed that any issues logged from your courtesy visit have been resolved then please contact our Customer Care team during the remainder of your Bovis Homes two-year warranty.

Your online account "My Bovis Home" also provides you with the ability to raise, track and see additional information with regards to home issues.

The purchase process

The whole process - in detail

We want every stage of your customer experience with us to be a good one, starting from your initial enquiry right through to moving into and living in your new home.

Buying a new home can seem a complicated process, but at Bovis Homes we aim to make it as simple and straightforward as possible.

We fully support and comply with the Consumer Code for Home Builders. A copy of the Code will be supplied to

you through the conveyancing process and can be found at consumercode.co.uk

We have set out the key stages of your new home purchase, highlighting your options, the level of service and information you can expect from us and your role as a customer to help ensure that your purchase runs smoothly.

If you have any questions at any time concerning buying your new Bovis Home, please speak to your sales advisor who will be happy to explain anything you are unclear about.



1. Buying your new home

This section gives you some important information that we hope you will find useful if you have not purchased a new home before. Many of our customers say the legal process can appear both daunting and mysterious, so here we have provided a step by step summary to take you through the purchase process. It is also a guide for the steps likely to be followed by your own legal advisor. If you are a first-time buyer we hope this section will be particularly helpful. If you have bought and sold one or more properties previously, you will probably be familiar with this, however it may prove a useful aide-memoire.

Reservation

When you reserve your new Bovis Home you are given specific information about your new home and your sales consultant will ensure you have all the information necessary to proceed. You will have the opportunity to review plans and drawings in a Meet the Builder appointment.

You complete a reservation form and pay a reservation fee via your "My Bovis Home" online account to secure your home purchase. This fee means we will take your house off the market and the price is fixed.

Your sales consultant discusses all aspects of your reservation including what the purchase includes and the level of commitment required from you to ensure your agreed 'exchange of contracts' deadline is met. This means that you may need to take immediate action on making mortgage and legal arrangements.



Personalising your new home

If your home is at an early stage of construction, typically before the roof is on, you will be offered the opportunity to personalise it via our Select range. Your sales consultant will arrange an appointment so you can select your own style and colour of kitchen, including the units and worktops and bathroom tiling. We also offer a range of upgrades so you can tailor your home to your own individual needs and style.

We aim to offer the opportunity to choose your own kitchens and bathroom tiling. We carefully plan the construction of our new homes so that kitchens are installed and bathrooms tiled in the final build stage. Some customers may reserve a home that is already built and in this case a kitchen will already have been fitted and the bathroom tiled.

If you delay in choosing, ordering or paying for any extras, this could prevent you personalising your new home.

Key actions

Upon reservation you will need to provide:

- ✓ Your reservation fee
- ✓ Contact details of your solicitor or conveyancer
(if you are not using our referred solicitors)
- ✓ Contact details of your financial advisor or mortgage broker
- ✓ Contact details of your estate agent
- ✓ All of this information can be provided via your online account

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Mortgage and legal arrangements

Your reservation deposit secures your home only until the exchange of contracts deadline, which is initially for 6 weeks. You will need to make your mortgage and legal arrangements promptly to ensure you meet this deadline.

To help your purchase process run smoothly and efficiently it can be helpful to select an independent mortgage broker who has a strong track record of acting on behalf of people purchasing new homes. This can save a lot of time for both parties and helps ensure contract deadlines are met and your desired moving in date is achieved.

Independent mortgage brokers advise on current mortgage offers and the type of finance that best suits your needs.

Solicitors work on your behalf handling all the legal work associated with your purchase.

Our legal representatives will liaise directly with your solicitor to ensure everyone knows your exchange deadline so we can all work towards it.

Exchange of contracts

This is when two identical contracts – one signed by Bovis Homes and the other by you – are exchanged. This legally commits us both to buying/selling your new home on the agreed terms. Signing normally takes place when your solicitor is satisfied everything is in order and when you have your mortgage offer. At this stage your deposit is paid and the balance is paid on legal completion.

Subject to the stage of construction, it may be some months before you are able to move in to your new home. We will give you at least 10 working days notice of your moving in day. If your home is already built, we can agree a fixed legal completion date on exchange of contracts.

Keeping you informed

Our aim is to keep you informed right from the minute you reserve your new home, until the day you move in. The period between exchange of contracts and legal completion is a critical time and your sales consultant will be in regular contact.

Your sales consultant will update you on the build progress of your new home, share news about the development and discuss any opportunities for you to come and view your home during its construction. They will also advise on the anticipated completion timescale for your property.

We aim to keep you informed and give you as much information as we can at this stage, as we know this is a time when there are many things to organise before your move-in day. Do discuss your requirements with your sales consultant so they can keep you fully updated and informed. It's also important that we understand every aspect of your situation so that your move runs smoothly and we are all working to the same expectations and timescales. Regular two-way communication is vital at this time.

Once our legal representatives have confirmed to your solicitor (who has then confirmed to you) that your new home is finished and ready for legal completion and occupation, you can begin making arrangements for your move.



Now you've reserved your new Bovis Home you need to:

- ✓ Contact your solicitor as soon as possible to confirm that they are instructed to act on your behalf. Give them a copy of your reservation form containing the full purchase details of your new Bovis Home
- ✓ Pay your solicitor the fees required to carry out the local authority searches
- ✓ Progress your mortgage application to a formal offer stage
- ✓ Ensure your solicitor is aware of the exchange of contracts deadline
- ✓ Ensure your solicitor has full details of any third parties involved in your purchase, for example your purchase may be dependent on the sale of your existing home

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 Behind the scenes

Mortgage and legal arrangements

Your solicitor will receive the following from our legal representatives:

- The contract
- Details of the title of your new home
- A copy of the Consumer Code for Home Builders
- A schedule of all the information that they might need in order to process the purchase of your new home

During the purchasing process your solicitor will:

- Liaise with the Bovis Homes legal representatives to raise any queries on your behalf about your purchase and the development
- Discuss with you any mortgage conditions
- Go through the contract papers and search results - you may receive this in a written report
- Ask you to sign legally binding contract documents in readiness for exchange of contracts
- When instructed by you and within the time period agreed, exchange contracts with the Bovis Homes legal representatives and arrange for the deposit to be paid, (*usually 10% of the contract price*)
- Arrange for you to sign the transfer or lease
- Arrange for your purchase to be registered with the Land Registry

Note: the information given here is provided as a guide only to help provide you with a fuller picture of the legal purchase process. The detailed procedures of some legal practices may vary, you should seek detailed legal advice from your solicitor

Exchange of contracts

In readiness for exchange of contracts, your solicitor must:

- Hold a signed contract
- Have your cleared deposit funds, usually for 10% of the contract price
- You must hold a mortgage offer, or have other means to pay the whole of the contract price
- If you have a property to sell, then your purchasers (*and any others within the chain*) must be ready and able to exchange contracts

If there are any problems meeting deadlines, please tell us immediately as we may be able to help

Please be aware that failure to exchange contracts within the agreed timescales brings our reservation agreement to an end and we may have to place the property back on the market. You will also forfeit your reservation fee

In readiness for completion, your solicitor will:

- Arrange for you to sign the Transfer and/or Lease and Mortgage Deed (if required)
- On completion provide a statement setting out how much money you require and when it is to be paid to ensure completion takes place. This sum will include stamp duty, your solicitor's fees, our legal representative's document fee and any other associated legal charges
- Send a formal report on title to your mortgage provider requesting the mortgage advance



2. Taking care during site visits

Home Visit

We appreciate that this is an exciting time for you and that you will be keen to see your new home during construction.

Depending on the build stage, we will invite you to join us on a Home Visit, which takes place after first fix and before plastering. This is an opportunity to see your home taking shape and for us to demonstrate the hidden quality of your home.

If your home is past the build stage at the time of purchase to attend a Home Visit, there may well be an alternative safe opportunity to see your home prior to completion, but such a visit is likely to take you into, or through, the construction site. As you may be aware, any construction site environment could have multiple potential hazards that may present an increased level of risk to those unfamiliar with the construction environment.

At Bovis Homes we take health and safety issues very seriously and your safety is our primary concern.

Under no circumstances must you go into a construction area unless you are accompanied by a Bovis Homes employee. For this reason, we ask that you telephone your sales consultant to arrange an appointment if you do wish to view your home while under construction.

When you arrive for your agreed viewing please report to the Sales Information Centre. There, you will receive a safety briefing and clear and comprehensive details of the procedures that need to be followed and commitments required by all parties to ensure your safety, during the visit.

You will also have to wear protective safety clothing that we will provide, including a hard hat, steel toe-capped footwear and a high-visibility over vest.

At times we may need to limit your visits to specific construction areas so it may not always be possible to enter your new home during the early stages of construction.

It might simply be the case that it is unsafe to go into certain areas at critical stages of construction so the timing of your visit is important to us and needs to be planned carefully in advance.

Hazards on a construction site of which you need to be aware include:

- Excavations
- Trip hazards
- Contractors working at height
- Low headroom, scaffolding etc
- Sharp objects underfoot
- Moving plant and machinery



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To make your visit as productive and safe as possible, please observe the following guidelines when visiting our development:

Park in the designated visitors' parking bays, or if none are available in a nearby safe place

Report to either the Sales Information Centre, or other agreed meeting point on arrival

Pay attention to the short safety briefing you will receive from your sales consultant before visiting the site. A briefing will be required before each visit to your new home to reflect the changing hazards on site

During the briefing, topics including those below will be covered:

- Never go on a site unless accompanied by a Bovis Homes employee
- Stay with the Bovis Homes representative who is showing you around and comply with all instructions
- Couples/groups should stay together
- Wear your protective clothing at all times
- Keep to defined routes and watch your footing
- Keep away from excavations and trenches
- Be particularly careful when passing under scaffolding and do so as quickly as possible
- Avoid stacks of building materials
- Be vigilant of passing machinery and make sure the operator sees you and acknowledges you
- Never climb ladders or scaffolding, material stacks, or any part of the construction
- Please be aware of sharp objects and the possibility of wet paint, adhesives, concrete etc
- Whenever practical, please make alternative arrangements for childcare when visiting site. Children, babies (and pets) are not permitted within areas where protective clothing has to be worn and cannot be left in the sales centre
- Please ensure that you follow our health and safety guidelines at all times



Anyone found on any of our building sites without prior agreement will be asked to leave and escorted off the construction site.

We take the health and safety of the public, our visitors, staff and subcontractors very seriously and there are no exceptions to our policies and procedures.

3. Preparing for completion

Once our legal representatives have confirmed to your solicitor, (who has then confirmed to you), that your new home is ready for legal completion and occupation, you can begin making arrangements for your big day.

Inspections and passes

Prior to legal completion our legal representatives will supply your solicitor with a cover note from the National House Building Council. This confirms your new home meets all the rigorous industry construction standards and building regulations and has been inspected and passed. This cover note is required for a mortgage lender to release your mortgage funds.

A final inspection of your new home is undertaken by a member of our build team. They will check that all appliances and systems are operating correctly if installed and that your new home is finished to our high standards.

It will then receive its quality assurance 'pass' which confirms the home is clean and ready for you to move straight in to.

Our sales staff will inform our legal representatives that your new home is ready to be presented to you.

We will also provide you with:

Energy Performance Certificate: This certificate will be available if the new home has been built and is ready for completion. If it is not fully constructed a Predicted Energy Assessment will be provided at this stage, giving estimated information.

Serving notice

Our aim is to give you time to plan your move and whenever possible we will give you as much notice as we can of your moving in day.

However, there are instances when you may exchange contracts 'on notice' - that is without a fixed legal completion date because your new home is not fully built. Once your new home is 'build complete' and has passed its building standards inspection our legal team will 'serve notice' on your solicitor. The 'notice' confirms that your new home is ready to move into and a completion date can be agreed between you, us and the legal teams.

This notice period allows you time to make your final arrangements to move and confirm exact timings. It enables your solicitor to complete all the remaining legalities and request the mortgage funds, in accordance with your mortgage provider's requirements.

If you do exchange contracts 'on notice' your sales consultant will keep you fully informed and updated on the build progress of your new home between exchange of contracts and when 'notice' is served.

Completion date

The completion date is the day on which you become the proud owner of your new Bovis Home. It is often also referred to as 'moving in' day or 'handover' day.

The completion date is when the balance of the purchase money is paid to us and legal ownership passes from us to you. If you are moving into your new home on this day we will arrange a time to meet you, welcome you, present you with the keys and arrange the move-in inspection. (For further information see 'The day you move in' section).

4. Preparing for your move

Here we've compiled a quick reminder of essential tasks to complete when preparing to move home. If you've moved home previously much of this may be second nature – but for first-time buyers this may prove a vital checklist at a very busy time!

Removals

If moving home yourself ensure you start packing up well in advance.

If using a removal company shop around for competitive quotes and check the various services they offer. Whether you choose a DIY move, or the services of a removal company, do ensure any precious belongings are well-packaged and protected.

Insurance

Some removal companies include transit insurance in their quotation but, if not, it is something you might want to consider arranging yourself. Don't forget to swap your contents insurance to your new home.

Doctors/dentists/vets

If moving to a new area remember to register with new practitioners.

Utility companies

Contact existing gas, water, telephone and electricity suppliers and give them meter readings taken on the day you move out.

Communications companies

It may be possible to have your current telephone, internet and TV services activated in your new home. Contact your providers for information and timescales

Note: The installation of aerials and associated connections are your responsibility. Before you make arrangements do check your deed of transfer or lease to ensure there are no restrictions. (Your sales consultant will supply you with the full postal address of your new home to enable you to do this.)

On 'move-in' day

It may be useful to keep handy some essential items on what can be quite a hectic day!

- A first aid kit (accidents can happen)
- Snacks
- Favourite toys/books for children
- Legal documents, cash, credit cards, cheque book, driving licence
- Key telephone numbers – solicitor, removal company, sales consultant

Changing your address

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:

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

5. Making the most of your new home

Home Demonstration Inspection

A brand new home offers many benefits over a second-hand property. We use modern technology and materials to ensure we build energy-efficient, quality homes that are easy to maintain and we want you to use your new home to its full advantage!

The Home Demonstration Inspection is our opportunity to demonstrate to you all the systems and appliances in your new home and show you exactly how things work. We will also give advice on the best way to maintain them which will help you to get the best from your new home.

Like a brand new car, during the first few months all newly built homes require 'running in'. During construction moisture is absorbed by bricks, timber, plaster, and other materials in your home and this now needs to dry out gently. 'Drying out' your home slowly will minimise the potential for condensation and shrinkage cracks on walls, ceilings and woodwork.

We will arrange your Home Demonstration Inspection after we have carried our own quality checks and shortly before legal completion, which will give you the opportunity for you to inspect your finished home before you move in, see 'preparing for your completion.' If your exchange of contracts date and legal completion date are close together, we will discuss with you the most convenient time for your Home Demonstration Inspection.

We find customers settle in more quickly if this inspection is undertaken a few days before you are due to move in.

We place great importance on the inspection and view it as a major stage of the purchase process.

At the Home Demonstration Inspection, we will also arrange a convenient time for your courtesy visit

Our experience is that this is a very worthwhile couple of hours for new Bovis Home owners so please make the most of this time as it really can help you to settle in to your new home quickly

During your home demonstration inspection we will:

- Allow you time to inspect your home
- Show you how the heating system works and how it can be set to your requirements ready for when you move in
- Show you how all your appliances work (*where installed*)
- Show you where the main switches, electrical consumer unit and stopcocks are located
- Advise you on how to 'run in' your home (*minimising any condensation and shrinkage, a usual occurrence associated with all newly-built homes*)
- Provide maintenance advice about your home – this can pay dividends in the future.
- The online Home Guides will help you care for your home. [Click here to access.](#)
- Explain all the warranties and guarantees
- Arrange a suitable time and day for your courtesy visit, normally 10 - 14 days after you've moved in
- Discuss our comprehensive Customer Care programme and support contacts including how to use your online account, contact details and services such as 24 hour call-out services
- Discuss plans for 'move in' day and any help you need from our on-site team

Our experience is that this is a very worthwhile couple of hours for new Bovis Home owners so please make the most of this time as it really can help you to settle in to your new home quickly

6. The day you move in

Legal completion and key release

This is the final part of the home-buying process. Legal completion takes place when the balance of the completion money has been received by our legal representatives. If you are part of a property chain all parties need to be ready to legally complete on the same day.

Your solicitor will look after all the legal matters and will confirm to our legal representatives when the completion funds have been transferred from their bank account to ours. Usually this is a straightforward process, but on occasions delays may occur.

(If you are part-exchanging your existing home as part of your new home purchase this is when you will need to hand over the keys to your old property).

Your solicitor will receive the Title Deeds to your new home. The Transfer/Lease is registered at the Land Registry and the deeds may be given to you for safe-keeping.

Once the legal formalities are complete you become the legal and proud owner of your new Bovis Home. Part of our official 'handover' on completion day is to present you with the keys to your new home.

Most home-buyers choose to legally complete and move in on the same day. Please let your sales consultant know if you plan to move in on 'handover' day, or prefer to simply collect your keys.

Once all the funds have been transferred your sales consultant will let you know when you are able to collect your keys.



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Move-in check

We know you will be very busy on 'move in' day, but there is one final, essential check that your sales consultant will carry out with you before your possessions are moved in, this is known as the 'move-in inspection.' If after this inspection you are happy with the condition of your new home you will be asked to sign the 'Move-in certificate' to signify that we have handed over your home to you.

By 'move in' day you should know:**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:

- ✓ 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 of your site manager, regional Customer Care team, appliance warranty provider and **24 hour support services**

Inspection

The move-in inspection will involve a room-by-room tour of your new home with your sales consultant to check the condition of all internal fixtures and fittings, such as kitchen appliances, worktops, bathroom suites and glazing. As you can appreciate, any damage that occurs while your furniture and possessions are being put in place is not our responsibility to rectify.

It is particularly essential that you check all of your kitchen furniture, sanitary ware, flooring and glass for any damage as any subsequent damage that you report may not be covered by your 2-year Bovis Homes warranty.

Move-in certificate

Once the inspection is complete and you have confirmed you are happy with the condition of your new home, you will be asked to sign the move-in certificate. This is a short and simple checklist confirming that you have received the keys to your new home, that meter readings have been taken and you are satisfied with the condition of your new home.

Procedures for those buying through our Home Exchange scheme

If we have bought your 'old' property from you as part of your new home purchase, you should provide us with a full set of house keys by 2pm on the day of completion. We also ask that your former home is left clean, tidy and empty of all your possessions and unwanted items. This is important as people may be moving into your house on the same day. During winter months (October - end March) the heating needs to be left on low and constant when vacating.

Settling in

Following your Home Demonstration Inspection, you will already be familiar with how systems and appliances in your new home work. However, if there are any matters you would like clarified, your sales consultant will be happy to do so and the 'move in' day inspection is an ideal opportunity to do this.

'Living in and looking after your new home' pack

You will already have been given access to your Part 2 of your Home Owner's Manual during your home demonstration inspection.

This contains full details of your continued customer service which includes a two year Bovis Homes warranty on many internal fixtures and fittings. Key contact numbers for your regional Customer Care team and other 24 hour support services. The manual also contains details of the 10 year warranty on your new home from the National House Building Council. Remember, a lot of useful home tips can be found in the online Home Guides. Click on the links below...

'Living in and looking after your new home' pack

Managing your development

Management companies and covenants

Managing your development

Management companies and covenants

Management companies

If your new home is on a Bovis Homes development where shared or communal facilities are included, ongoing management and maintenance of these facilities will be required.

This may apply to developments that include apartments with shared areas and services and also to homes with communal parking bays or courtyards. Management and maintenance arrangements are usually required if your home is leasehold, as these properties often have some communal areas.

Examples of these shared areas, or services are:

- Communal grounds, or gardens
- Cleaning services, for windows, shared hallways
- Communal heating, lighting and air conditioning
- Private roadways, communal drives, parking and garaging
- Lifts
- Storage areas
- Private drainage services
- Security features such as electric gates, or video monitoring

To deal with these issues we appoint a managing company. This company is a specialist firm experienced in managing residential developments and fully conversant with all the current legislation that govern them.

The agent is responsible for all the maintenance obligations set out in the property leases and transfers and acts on behalf of the residents. Also, in most cases the management company will be responsible for collection of the appropriate management fees, and/or ground rent.

An agent's responsibilities can include:

- Enforcing covenants where appropriate
- Holding service charge contributions in secure, designated trust accounts
- Arranging for certified annual accounts to be circulated after each service year charge

If you are unhappy with any of the services being provided at any time, you should call the managing agent and they will deal with the problem for you. The appointment of an agent means residents are free to enjoy their new homes, reassured and with peace of mind that all communal issues are being dealt with professionally.

Covenants and planning conditions

Our homes and developments are subject to legal covenants – which stipulate what a freeholder or leaseholder, may or may not do with the property or within the neighbourhood.

Examples of covenants could include not parking a caravan on the drive, not erecting a conservatory without our permission, or not using the home for running a business. The aim of covenants is to ensure the pleasant, residential environment in which you live is maintained and protected for the benefit of all residents and the general amenity of the area is sustained.

We will only challenge a breach of covenant if it affects us directly. Once a new development is complete, if any breach of covenant occurs, it is the responsibility of residents to take any action they think appropriate. This would normally be through the legal channels of a civil action.

On developments involving a management company, residents may instruct the management company to challenge any breach of covenant on their behalf.

Planning conditions are separate regulations that are governed by the local planning authority. These are also legal requirements with which we as a house builder and private home owners must comply. Planning conditions always form part of the permissions we are granted to build our homes and developments and can include the provision of such things as a play area, public open space, a public footpath, affordable housing, or even public facilities, such as a community hall, new medical centre, shops and offices.

Any breach of planning condition by a Bovis Homes purchaser may result in the local planning authority taking action against that person.

A full list of relevant covenants for your development will be supplied to your solicitor who can discuss them with you.

The language of home-buying

A glossary of terms

The home-buying, construction and legal purchase process can contain much technical and industry-specific jargon and language. If you are a first-time buyer, or simply not familiar with some of these terms we have compiled and explained a list of key words and phrases that may help you.

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.

C

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.

Conveyancing

The legal process of buying and selling a property.

Courtesy visit

An appointment arranged during the Home Demonstration Inspection for a time a few days after you have moved in. At this visit the site manager will attend your home and discuss any minor 'snags' that you have identified, those covered under your warranty are usually fixed within the next 28 days.

D

Disbursements

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

Deeds

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

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

Engrossment

See 'draft contract'

Exchange of contracts

This is when exchange of contracts takes place between your solicitor and our solicitors and a deposit is paid to us for your new home. This is when the sale becomes legally binding.

F

Fixtures

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

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 Inspection

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.

Home Exchange

Home Exchange is a scheme run by Bovis Homes and used by some customers to 'trade in' their old property when purchasing a new Bovis Home. Specific terms and conditions apply to this scheme.

L

Legal completion

This is the day on which the balance of the purchase money for your new home is paid. It is the day you become the legal owner of your new home and is also referred to as the 'moving in' or 'handover' day.

M

Mortgage

A loan secured on your home.

Mortgage advance

The finance, usually a long-term loan, from your mortgage provider, used to help purchase 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.

Mortgage offer

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

Mortgage provider

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

N

Notice period

If you exchange contracts 'on notice' that is without a fixed legal completion date.

The notice period is a timescale of 14 days and is the period in which legal completion takes place on a date agreed by the buyer's and seller's solicitors.

NHBC

The National House Building Council – the independent regulator for the new homes industry. A non profit-making independent body which lays down standards for the private sector house builders that are registered with it.

NHBC Buildmark cover

A 10 year warranty from the National House Building Council covering your new home against specified risks.

R

Reservation

When a customer pays a deposit and signs a Bovis Homes 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

Section 104 Agreement

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

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 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.

S**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.

Stamp duty land tax

This is a Government tax paid by the purchaser on completion of the purchase.

Subject 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.

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.

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.

Site manager

Our build representative who supervises the building of the development. During the purchase process your sales consultant will introduce you.

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.

T**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.

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