



YOUR NEW HOME GUIDE





YOUR NEW HOME: A GUIDE

A personal message from Nicholas King



I would like to thank you for reserving a Nicholas King home.

A new home is an exciting purchase and one of the most important decisions the majority of us will ever make. It is not just a financial transaction but an investment for the future. My staff and I are committed to ensuring that your experience of buying from us is positive. From the first time you visit one of our developments through to moving into your new home and beyond, we promise you the best possible service.

This guide is designed to assist you through the various stages of your purchase. It contains advice and information on the buying process, moving house and looking after your new home. Please read it! Even if you have bought a brand new home before, procedures can vary from company to company and are constantly evolving.

Should you have any queries after reading this guide, please contact our Sales Department, who will be delighted to help and advise you.

We hope your purchase will proceed smoothly and swiftly, and wish you many years of happiness in your Nicholas King home.

Nicholas King

Chairman



OUR COMMITMENT

OUR COMMITMENT TO YOU

At Nicholas King Homes, we are committed to providing excellent customer service, so we treat each of our clients as an individual, tailoring every stage of the buying process to make it as easy as possible. Our high levels of customer satisfaction and loyalty, as well as our awards for design, innovation and construction, prove that this approach is working.

We include things that many other housebuilders charge as an extra or leave their customers to arrange for themselves, such as fitting a lockbox for spare keys, and, on moving day, providing a handyman to fit curtain tracks and shelves, hanging pictures and so on.

Quality control questionnaires and a comprehensive support infrastructure are designed to ensure that we continually improve our service and make your purchasing experience with Nicholas King Homes as enjoyable as possible.

HERE TO HELP YOU

SALES: Our on-site Sales Executive or appointed selling agent will progress your reservation through to exchange of contracts and will be able to answer any queries you may have regarding the legal progression of your purchase.

Telephone: 01494 811823
Email: sales@nkhomes.com

PRE-COMPLETION: Your Client Liaison Executive will contact you once contracts have been exchanged and will provide you with regular updates on the construction progress of your new home and arrange a demonstration of the property prior to completion.

Telephone: 01494 811817
Email: clientrel@nkhomes.com

WHEN YOU MOVE IN: Our Client Relations Department will provide help and assistance once you have moved in and provide the services listed in the 'Living in your new home' section of this guide.

Telephone: 01494 811817
Email: clientrel@nkhomes.com

HOW WE HELP

Here are just some of the services we provide as part of our commitment to you. These are covered in greater detail in the relevant sections of this document.

- Compiling an Information Guide, listing useful addresses and telephone numbers, for each of our developments
- Introducing you to Independent Financial Advisors who specialise in new homes to secure the best mortgage for you
- Explaining the legal procedures involved in buying a home from us, in straightforward language
- Enabling you to personalise your home by choosing tiles, kitchen finishes and floor coverings from our specially designed ranges subject to stage of construction of your new home when your reservation is made
- Contacting removal companies on your behalf to request quotations
- Organising with your financial adviser for a mortgage valuation survey to be carried out and providing any information required by the surveyor
- Ensuring your health and safety when you visit site
- Notifying utility companies and the local authority of your move
- Supplying an industry-standard structural warranty for at least 10 years on every home we build
- Arranging a home demonstration with our Client Liaison Executive prior to completion day, to familiarise you with every aspect of your new home
- Providing a 24-hour emergency helpline, available seven days a week, 365 days a year, to support you after you have moved in
- Dealing quickly and without fuss with issues that may arise with your new home and paying compensation of £100 automatically should an appointment (confirmed in writing) made by any of our employees or tradesmen be missed by more than 1 hour
- Always being available to provide help and support during the purchase process and after you move into your new home

HOW YOU CAN HELP US

- Promptly instruct your solicitors and provide them with payment for local searches
- Complete all forms and provide identity information when requested
- Finalise your choices (if available) on time
- Ensure funds for deposits are provided to your solicitors
- Do communicate with us and let us know if you are going on holiday
- Apply for your telephone connection / broadband as soon as contracts have been exchanged





THE PURCHASE PROCESS

THE PURCHASE PROCESS

We offer you all the support you need throughout the purchase process. There are seven key stages in buying your new home from us.

STAGE 1: RESERVATION

The reservation fee you have paid grants you an exclusivity period on the home you have chosen, at the agreed price, subject to exchange of contracts within 21 days of the despatch of the contract to your legal adviser or from the date of reservation. Once contracts have been exchanged the reservation fee will be credited towards the overall price of your new home.

At this stage, it may be possible to personalise your home by choosing tiles, kitchen finishes, floor coverings, etc, from our specially designed range, subject to the stage of construction. Please ask our Sales Executive for details.

As you will have seen from the development you have chosen, in order to create an attractive layout and a street scene with individuality, the elevational treatments and materials used on homes may vary. We therefore recommend that you look at the elevation treatments and relevant drawings in respect of your new home, with particular reference to boundaries, boundary treatments, refuse collection points, parking spaces and any variations in the property from our standard sales particulars. Please do contact the Sales Executive who will be happy to give you the relevant information.

If your new home is under construction at the time of reservation, you will be given an indication of when it is likely to be finished. This is not a firm date, because there are some factors that are beyond our control, such as the weather or the availability of labour and materials. The earlier you reserve in the construction cycle, the less certainty there will be with respect to the completion timing.



STAGE 2: ARRANGING A MORTGAGE

If you require a mortgage and have not already arranged one, you will need to do so at this point. We can provide contact details of Independent Financial Advisers. Please speak to our Sales Executive.

When you apply for a mortgage, your lender will almost certainly require payment for a valuation survey. This is the most common type of survey for a new home and is of a level required to satisfy the lender that the property is satisfactory security for the amount you are asking them to lend on it.

We will arrange the valuation survey, in consultation with your financial adviser, and provide any information the surveyor needs.

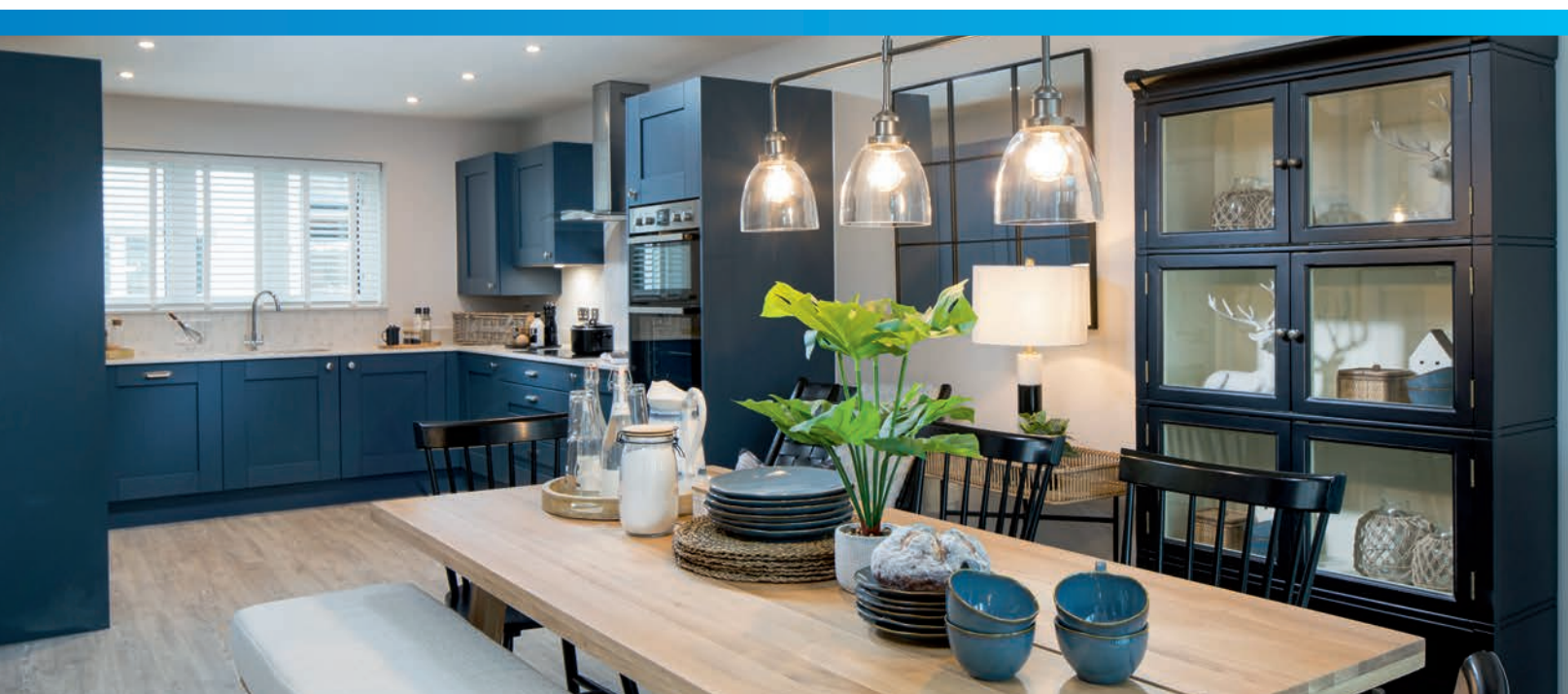
STAGE 3: APPOINTING A LEGAL ADVISER

Your legal adviser, whether a solicitor or a licensed conveyancer, will act for you throughout your purchase, checking the draft contract, carrying out legal searches and looking after your interests and those of your bank or building society (if applicable).

We will be happy to provide details of solicitors who may be willing to act on your behalf, independently of us. Some solicitors are available seven days a week, and until 7pm on weekdays, by telephone, letter, fax and email, saving you time-consuming visits to their offices.

Before appointing an adviser, ask for a written estimate of costs, to assist you in budgeting for your move. Remember that even if you are buying your new home without a mortgage, you will still need to arrange buildings and contents insurance, so speak to your legal adviser about this.

Nicholas King Homes will ensure that your legal adviser has the information necessary to effect exchange of contracts within the timescale set out in the reservation agreement.



STAGE 4: EXCHANGING CONTRACTS

Once your legal adviser is satisfied that everything is in order, you will be asked to sign the contract and pay a deposit of 10% of the purchase price. To avoid delays, we recommend that your deposit be made available to your legal adviser in good time. The reservation deposit you have paid us forms part of this 10% deposit. Following exchange of contracts and payment of the deposit, the transaction becomes legally binding. Should contracts not be exchanged within the timescale agreed at the time of your reservation, we will retain a proportion of your reservation fee to cover our reasonable costs.

In rare and exceptional circumstances we may be able to provide an extension of time for contracts to be exchanged. If so, we will confirm this to your solicitors, but we reserve the right to give 48 hours notice in writing, including email, to withdraw from the transaction and re-sell the property.

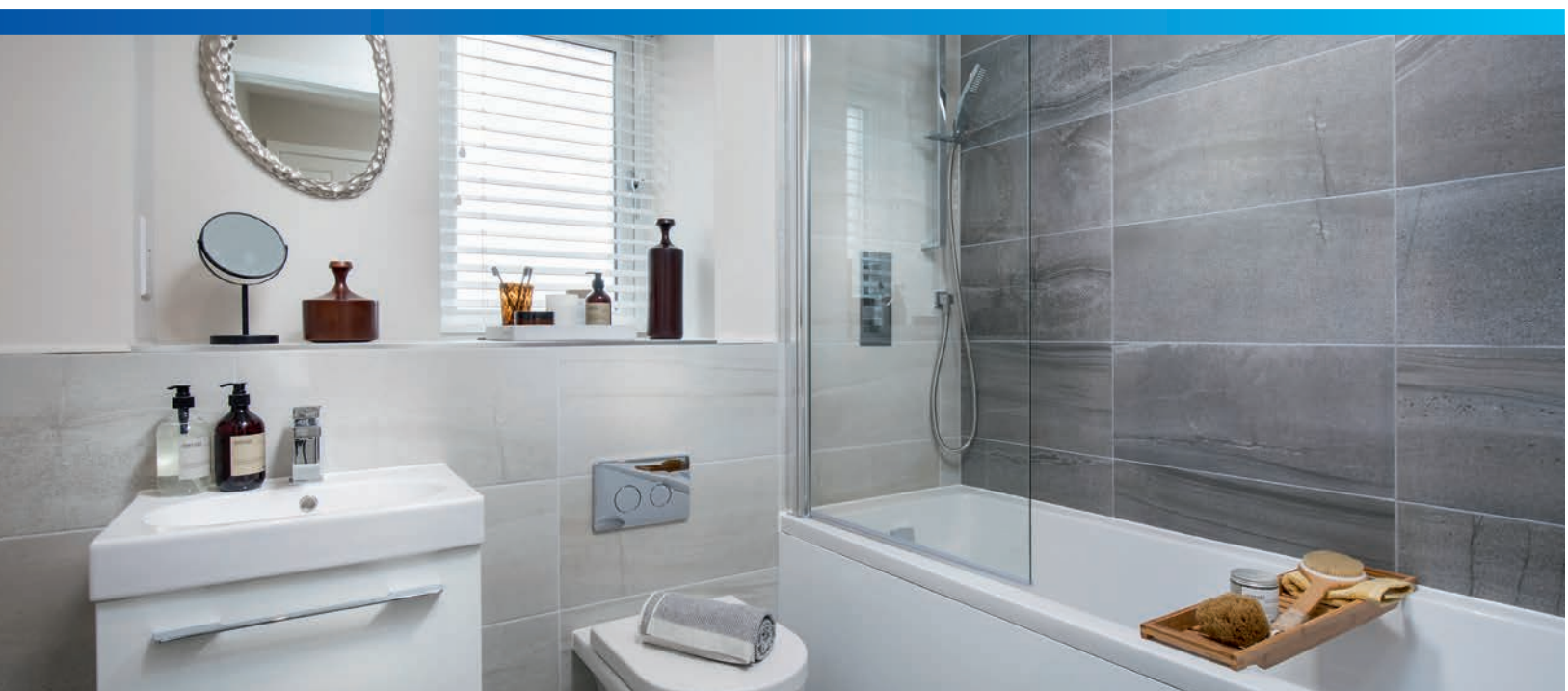
STAGE 5: BUILD PROGRESS

To ensure your new home meets our quality standards, the Nicholas King Homes site management team will carry out regular inspections during construction. This is in addition to a series of independent inspections to monitor compliance with building regulations, and visits by the providers of your structural warranty.

Throughout construction, we will inform you of the progress of your new home at regular intervals. Should you wish to see for yourself how work is advancing, please contact your Client Liaison Executive to make an appointment.

Building sites are dangerous places, and we wish to ensure your health and safety, so access can be gained to homes under construction except with authorisation and strictly by prior arrangement. We hope you will understand that there may be times when access cannot be given.

Please note that you should never enter the build area unless you are accompanied by a member of our staff and wearing the appropriate protective clothing and footwear, which we will provide for your visit.



STAGE 6: BUILD COMPLETION

We will give your legal adviser 14 days' written notice of the date on which your new home will be ready for occupation, when legal completion will take place. This is a firm date and will not be given to you until our Site Management and Client Liaison teams have carried out their own checks of your new home, and the necessary warranty certification has been issued.

If your new home has been completed and fully inspected prior to contracts exchanging, a fixed date for legal completion will be agreed at the time of exchanging contracts.

If the 14-day notice period ends on a Saturday, Sunday or Bank Holiday, legal completion will be scheduled for the next working day.

Your legal adviser should arrange for your lender's surveyor (if applicable) to inspect in good time to ensure the mortgage funds are available at the required time.

STAGE 7: LEGAL COMPLETION

Legal completion takes place when your home is fully constructed and your legal adviser has released the full balance of the purchase price to Nicholas King Homes.

If your new home is already built when you reserve it, legal completion will be within 14 days of exchange of contracts, or such other date that we agree with you.

Before completion day, you will be introduced to your new home by your Client Liaison Executive, who will demonstrate every feature, from the position of stopcocks to the operation of the central heating and kitchen appliances. This home demonstration gives you the opportunity to make a detailed inspection of your new home. When legal completion has taken place, the keys will be handed over to you.

If any aspect of your new home is unsatisfactory, we guarantee to have it put right within seven days, subject to the availability of parts (see the 'Living in your new home' section of this guide).

Our representative will read the electricity, gas and water meters. We will notify the service companies of the readings and advise them of your details for future bills. If you pass your final meter readings from your old address to us, we will arrange to notify your utility providers of them, as part of our service. We will also contact the local authorities to inform them of your moving date and new address.

Work such as turfing, seeding and landscaping if included in the specification of your new home which is outstanding when you move in will be carried out during the next appropriate planting season or as soon as practicable. The final surface to roads, drives and footpaths and connection of street lighting and gates if applicable may not be in place, and will be completed in accordance with our development programme. If we have not been able to complete all the external works we will ensure you have clean and safe access to your property.



CHOICES

PERSONAL CHOICE

Choice is a key part of our commitment to treating every client as an individual.

We know you want your home to be as unique as you are, so where possible we offer you the flexibility to create a distinctive ambience – one that reflects your taste and complements your lifestyle.

Your new Nicholas King home incorporates a high-quality specification as standard. Provided your reservation is made at an early enough stage of construction, a number of choices, such as the colour, style and finish of certain items, are included within the purchase price.

To ensure the smooth progress of the building programme, some choices may have already been made by our specialist interior design team. However, you can rest assured that any items they have selected will complement perfectly the style of home you are buying.

We provide a range of specially designed colour choices depending on the stage of construction at the time of your reservation.

Our Sales Executive or Client Liaison Executive will be happy to guide you through the choices available, and our showhomes and interior design team can help by providing ideas and inspiration.

We will give you dates by which we need decisions on these items. To avoid disappointment, it is essential that you abide by our deadlines.



Once you have made your selection, you can leave the rest to us. All work will be carried out eliminating much of the stress usually associated with moving house.

We will provide you with detailed information regarding all the finishes in your new home for your future reference.

Our choices are offered subject to the stage of construction at which your reservation is made. We recommend that you confirm your requests as early as possible. Please do note, we are unable to act on general discussions regarding your choices and can only act upon your request with a signed order and payment (if appropriate).

Choice options may not be available at all Nicholas King Homes developments.





PREPARING FOR YOUR MOVE

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GETTING ORGANISED

To ensure a successful and trouble-free move, there are certain things you can start to progress while the purchase process moves forward. Among these are:

LOCAL AREA RESEARCH

At Nicholas King Homes, we understand how time-consuming it can be to research a new area, so we compile an Information Guide, listing useful addresses and telephone numbers, for each of our developments. This covers doctors, dentists, schools, libraries, churches, sports facilities and so on. If you would like a copy, please ask our Sales Executive.

REMOVALS

If you decide to hire a removal firm, we recommend that you shop around, but do not necessarily accept the lowest quotation, as it may not always represent the best value, often planning your move earlier in the week rather than a Friday can be more cost effective. We are happy to contact removals companies on your behalf to arrange for a quotation, as part of our service.

The firm you select should be a member of a recognised trade body, such as the British Association of Removers. Make a provisional booking as soon as you know your likely completion date, and don't forget to confirm it once a firm date has been established. For an extra charge, your remover can arrange to pack your possessions for you.

This can save a great deal of work and help to clarify blame for any breakages or other damage.

If you choose to hire a van and conduct your move yourself, bear in mind that it will be hard work and you will need plenty of willing and able-bodied helpers.

However you decide to tackle your move, remember that it is never too early to start clearing out your unwanted possessions!



TELEPHONE & SATELLITE TV

If you are having a telephone / broadband installed at your new home, you should apply to British Telecom, as soon as contracts have been exchanged so that it can be installed as soon as possible after you move in. You may arrange a provisional installation date, but remember that no work can be carried out until legal completion has taken place. Unfortunately, we are unable to instruct the connection on your behalf.

When instructing your supplier, they should be advised that the slave extension points need to be connected.

If you are having Satellite TV, please note that you do not require our formal permission to erect a dish providing it is not visible from the front of your property. Whilst works cannot be undertaken prior to completion, we can recommend a registered installer.

CHANGE OF ADDRESS NOTIFICATIONS

If you rent your present home, you will have to give sufficient notice in writing to your landlord of the date you will be moving out.

There are many other organisations and people who will need to know of your move. The change of address checklist at the end of this section will act as a useful reminder of some of them.

A WEEK BEFORE YOU MOVE

As we have seen, there is plenty you can do in advance to prepare for your move. However, some things must be left until closer to moving day. These include the following:

- Paying newspaper and milk bills and arranging deliveries at your new address
- Confirming details of when and where the keys to your current home are to be collected by your buyers or landlord
- Arranging for children and pets to be looked after on removal day
- Setting up a redirection service with Royal Mail
- Confirming the date of your telephone and broadband installation at your new home
- Confirming details with your removals firm
- Contacting your local council to arrange for any parking restrictions to be waived while your move is being carried out
- Removing fixtures and fittings that are not included in your sale

LAST-MINUTE CHECKLIST

- Defrost your fridge/freezer
- Pack valuables and important documents in a secure place
- Ensure a first aid kit is to hand
- Pack a box of refreshments – not forgetting pet food/bowls
- Set aside comfortable clothes and shoes

ON MOVING DAY

- Check drawers, cupboards, garages, sheds, etc, to ensure nothing is forgotten
- Turn off electricity, central heating, water, etc
- Take electricity, gas and water meter readings. Keep a note of them, in case of query
- Ensure that all doors and windows are shut and locked
- Leave the keys of your present house to be collected by the new owners or landlord, as previously arranged
- Keep your chequebook, cash or credit card to hand for paying the removals firm and meeting any other expenses. Have your quotation from the removers to refer to in case of a dispute over the charge
- If anything is broken or damaged during the move, make a note of it and ask the removals foreman to sign it. If damaged items are found later, notify your insurers and the removals firm as soon as possible



CHANGE OF ADDRESS CHECKLIST

As well as your gas, water and electricity providers, and the local authority, which we will contact on your behalf, you will need to inform the following of your move, as appropriate:

- Telephone service provider
- Internet provider
- Television provider / streaming service
- Royal Mail (for redirection)
- Bank
- Building society
- Credit card providers
- Credit agreement companies
- Hire purchase companies
- Inland Revenue
- Department of Health and Social Security
- DVLA
- Passport Office
- National Savings
- Premium Bonds
- TV Licensing
- Doctor
- Dentist
- Optician
- Professional bodies
- Schools
- Sports clubs and other organisations
- Vehicle breakdown service
- Vet

INSURANCE COMPANIES

- Contents
- Buildings
- Car
- Life assurance
- Investment policies
- Personal accident policies
- Pensions



**LIVING IN YOUR
NEW HOME**

LIVING IN YOUR NEW HOME

Our service doesn't stop when you move into your new home.

For the first 6 weeks in your new home, your Client Liaison Executive will be on hand to assist with any questions you may have. At the end of that period, your point of contact will be the Client Relations department for two years from the date of completion. Our Client Relations team will be pleased to help with any queries or concerns you may have. They are available on **01494 811817** between 9am and 5.30pm, Monday to Friday, or can be contacted by e-mail: clientrel@nkhomes.com

- We will provide the services of a member of our Client Relations team for half a day, to help with putting up curtain rails, pictures, etc, immediately after legal completion
- Any agreed items identified during your home demonstration with your Client Liaison Executive will be corrected within seven days of legal completion
- Problems you identify to us within seven days of legal completion will be corrected within 14 days of you notifying us
- Non-emergency items advised to us at any time will be dealt with at a date we will agree with you, which will generally be after 6 months of your occupation **within 30 days**

At your home demonstration our Client Liaison Executive will ask you to inspect and confirm your acceptance for items such as kitchen cabinets, worktops and appliances, tiling, sanitary ware, glazing and internal doors. Damage to these items identified at a later stage cannot be rectified.

Please note that all the above timescales are subject to the availability of materials from our suppliers, and that our service only covers items for which we as developers are responsible, and not matters of routine maintenance.

Whilst every effort is made to keep appointments, from time to time they are missed. We recognise how frustrating this is, and we guarantee that if an employee of Nicholas King Homes, or a subcontractor, is more than one hour late for an appointment that has been confirmed in writing, or by email, we will pay you compensation of £100 for each late arrival.

Details of our out-of-hours emergency procedure can be found in the 'My NK Home' section of our website using an individual login provided by your Client Liaison Executive. www.nkhomes.com/mynkhome

CARING FOR YOUR NEW HOME

The booklet supplied by your structural warranty provider explains how you are protected and provides you with information on maintenance. You may find the following points useful in ensuring your new home runs smoothly.

- We recommend you not to use bleach blocks in your toilet as these can cause damage over time
- Please ensure you have all your appliances serviced regularly and in accordance with the manufacturer's recommendations. Your boiler should be serviced every 12 months
- Please ensure you register your new appliances with the manufacturer
- The inhibitor (Pyratox) in your central heating system should be renewed every 1 or 2 years or as recommended by the boiler manufacturer
- To avoid damaging pipes, cables, etc, carpet gripper should be glued to the floor, not nailed. For the same reason, you should ensure you are in no doubt where pipes and cables are situated before putting any fixings into the walls. Please ask our Client Relations department for further information
- Mastic around baths and showers is subject to shrinkage. It is advisable to carry out regular checks and repairs as necessary, as leaks can damage ceilings below
- We are unable to accept liability for any damage caused to your new home by window cleaners, satellite/cable TV installers or any other contractors

Whilst every Nicholas King Home is rigorously inspected to ensure all the relevant building standards are met, your new home is a hand built product and will have a period of settlement, listed below are some elements of a new build home that you may experience and due to standard construction methods, are beyond our control.

Your new home will undergo a period of settlement and drying out - this is perfectly normal but can result in cracking in certain areas generally where timberwork meets walls such as the side of the staircase, skirting boards and around door architraves.

Most new homes have both timber floors and timber staircases. As timber is a natural material there are elements of expansion and contraction which may result in small deflections when trafficked. It is perfectly normal for there to be some audible sound when walking in these areas.

The mechanical ventilation of houses will differ. Some will require continuous fan activation, others are activated by light switches. All fans will create noise and continuous use will create a background sound at all times. This will be more noticeable if there is no other background or "white noise" in your home.

Homes attached may also experience sound from neighbours, again this will be more noticeable during quiet periods. All Nicholas King housetypes are independently designed to ensure they achieve sound transmission regulations.

Newly laid lawns will take time to establish and drain properly. It is important not to walk on new turf when wet as this will compact the trafficked areas resulting in depressions which will remain when the turf later dries. During periods of heavy rain during the first winter it is not uncommon for ponding to occur. This will improve once the turf has established over the first year.

We are required to provide Sustainable Urban Drainage Schemes (SUDS). SUDS limits the storm water from entering the storm water networks by means of infiltration via permeable paving which is used throughout our developments. The rate of infiltration is governed by the amount of rain and the levels of saturation of the substrata. There can be pooling of water on drives, patios and pathways during periods of heavy or persistent rain. These areas of pooling should dissipate as the water infiltrates into the ground once the rain has stopped, this may take 24 - 48 hours of a rain free period.



OUT OF HOURS

OUT OF HOURS HELPLINE

For your peace of mind, and as part of our commitment to ongoing customer service, we have arranged out-of-hours emergency cover. This service is available 24 hours a day, 365 days a year, providing your property is within the initial two-year warranty period.

We hope that you will not need to use the emergency helpline, but if the occasion does arise, please be assured that a dedicated team of people are ready to swing into action.

In an emergency, please use the telephone number provided in your handover pack. Your call will be charged at the local rate. The helpline will ask for some basic details and then arrange for the appropriate tradesman to deal with the fault as quickly as possible.

When our office is next open, the helpline service will advise our Client Relations Department of any action taken. One of the team will then contact you to arrange any follow-up works that may be necessary.

To avoid any confusion, listed below are the items defined as emergencies.

CENTRAL HEATING AND HOT WATER

Any failure of the central heating system (including programmer) between October and April (inclusive).

Failure of the hot water supply in the absence of a working immersion heater.

Before calling, please check that the failure is not caused by local electricity or gas supply problems or by incorrect settings of your programmer or thermostats.

WATER LEAKS

If a leak

- cannot be contained
- is causing damage
- is penetrating an electrical fitting

Please note that if there is any danger of water penetrating electrical fittings, you must immediately turn off the water supply at the main stopcock and switch off the electrical supply at the consumer unit.

LOSS OF WATER SUPPLY

Before calling, please check with your water company to ensure that they have not turned off the water supply to your property to carry out work in the area.

GAS LEAKS

Contact your gas supply company as a matter of urgency.

LOSS OF GAS SUPPLY

Before calling, please check with your gas supply company to ensure they have not turned off the gas supply to your property to carry out work in the area.

LACK OF POWER TO SOCKET OUTLETS

Total loss of electricity throughout the property, which cannot be rectified by resetting the master trip switch.

When the loss is only partial, it will only be considered an emergency when there is a potential safety hazard – for example, if it is in a communal hallway in an apartment building.

Please check with your electricity supply company to ensure that there is not a more widespread power failure and that they have not turned off the supply to carry out work in the area.

TOILET NOT FLUSHING OR BLOCKED

When there is only one toilet left working in the property.

BLOCKED DRAINS

Blocked foul water drains causing flooding or overflow, internally or externally.



ROOF

Loss of roof and/or ridge tiles causing damage to the property or allowing water to penetrate electrical circuitry. If there is any danger of the electrical circuitry being affected, you must immediately switch off the electricity supply at the consumer unit. Please note that contractors will not be instructed to carry out roof repairs in bad weather or during the hours of darkness unless absolutely necessary.

WALLS AND FENCES

Faulty walls and fences are classed as non-urgent unless they are posing a danger to persons or property.

SECURITY

A faulty door or window lock that causes the property to be insecure.

ALARM SYSTEMS

Please contact your service provider's emergency number.



