



Your new Barratt London home

Reservation Guide

BARRATT
— LONDON —

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Congratulations on reserving your new home

A new home is the biggest investment most of us will ever make in our lifetime, and with our five-star builder rating you can be confident that we will look after you throughout your move.

Whether this is your first or your fifth move, we know there is a lot to take into consideration when buying a new home; such as arranging a mortgage, organising removals and notifying your change of address. With this in mind, we've put together a guide to steer you through each stage of buying your new home and hope to give you a clear picture of what needs to happen over the forthcoming weeks.

- We will outline:
- Our commitment to you
 - The process from reservation to legal completion
 - The moving process
 - Settling into your new home
 - A guide to the language used when buying a home.

We've made every effort to provide you with all the information you'll need and hope this guide goes some way towards making your purchase and move as seamless and stress free as possible. If you do have any questions or need any help, either your Sales Adviser or Customer Experience Manager will be on hand to support you through the process.

Thank you for choosing a Barratt London property, we look forward to welcoming you to your new home soon.



Nine Elms Point SW8

Transport and parking

Barratt London developments have a limited amount of visitors’ parking, which will only be available on a ‘first come, first served’ basis. Unless a car park is purchased with the property, it will not be possible to purchase permits for parking. In some developments, we do not have any parking spaces.

When granting planning permission for the development, the Local Authority has put a stipulation within the lease that stops the occupiers of your property applying for a local residents’ parking permit, either now or in the future.

Public transport information

Most of our developments are within easy reach of excellent public transport. For routes, maps, information

on river boat trips and cycle routes and information on the congestion charge and Oyster Cards, please visit the Transport for London website at www.tfl.gov.uk/maps

Zipcar services

For pay-as-you-go rental cars you may want to visit the Zipcar website www.zipcar.com

Cycling around London

Santander Cycles is London’s self-service, bike-sharing scheme for short journeys. Simply go to any docking station with your bank card and touch the screen to get started. There’s no need to book – hire a bike, ride it where you like, then return it to any docking station. www.tfl.gov.uk/modes/cycling/santander-cycles



Our commitment

Having reserved a Barratt London home, you can enjoy complete peace of mind with our unrelenting commitment to build quality and our attentive customer service.

Peace of mind

As part of Barratt Developments PLC, Barratt London is incredibly proud to have been recognised as a market leader for quality. We’re also the only major nationwide house builder to be awarded the maximum five-star rating^, every year since 2010, in the annual Home Builders Federation Customer Satisfaction survey. For our customers, this gives peace of mind that when you buy a Barratt London home, you can be confident you are buying a high-quality home and you will receive unbeatable customer service.

Your new home is covered by the NHBC Buildmark (National Home Building Council) ten-year structural warranty. For further details please visit the informative NHBC website: www.nhbc.co.uk/Homeowners

We also embrace the Consumer Code for Home Builders, which ensures that new home buyers are well informed on aspects such as service levels and build timescales.

NHBC Buildmark Warranty – what’s covered?

Buying a new Barratt London home gives you reassurance for the future. That’s because your new home will be covered by the ten-year NHBC Buildmark warranty, which gives you a ten-year structural warranty and a two-year fixtures and fittings warranty* as standard. The ten-year NHBC structural warranty is two-fold.

Here’s how it works:

Part one: Ten-year structural warranty

Your new home comes with a ten-year structural warranty, meaning that the cost of fixing any damage caused by faults in specified parts of the home, usually the structural and weatherproofing elements, is covered.



^We are the only major national housebuilder to be awarded this award 10 years running. “we” refers to the Barratt Developments PLC group brands.

*First two years covered by Builder Warranty & NHBC Guarantee or similar. Years three-ten covered by NHBC insurance or similar. Full exclusions and limitations can be found on the NHBC website. Available on virtually all of our developments.

Part two: Two-year fixtures and fittings warranty

During the first two years, you have complete peace of mind in your new home. If something goes wrong within your home, and is covered by the two-year fixtures and fittings warranty, we will make sure it is put right.

In order to ensure that we are able to offer you the highest level of service, we ask that you notify us of any snags or defects which are apparent on reasonable inspection within 72 hours of moving into your new home. We do understand that defects may occur within your new home at any point within the first two years and we will of course investigate any matters raised and address them accordingly.

The NHBC also provides a useful booklet called ‘Guide to your new home’ containing important advice about running and maintaining your new home. If you’d like more information, you can view these documents online.

Under the warranty, we work with the NHBC to:

- Put right any defect to your home which is notified to us during the warranty period, within a reasonable time and at our cost
- In the unlikely event that you have to move out of your home in order to allow work to be done, we will arrange to either provide you with alternative accommodation or meet any reasonable costs you incur as a result of this
- This warranty applies to any defect reported to us during the warranty period, even if we have not put it right during the warranty period.

We are not responsible for:

- Wear and tear or a failure to carry out appropriate maintenance
- Damp, condensation and shrinkage where this does not result from our failure to comply with NHBC standards
- Storms or severe weather conditions, flooding and changes to the water table level
- Fire and smoke
- Anything which has been done to your home after legal completion, unless it has been carried out by us or the NHBC to meet our obligations to you
- If you are not the first owner, anything that you knew about when you purchased the home and which was taken into account in your purchase.

Reporting within the warranty period

- Any damage present at completion should be reported to us within 72 hours
- We provide a 24-hour emergency service every day of the year, to you as our customer throughout the warranty period, which will mean we can arrange emergency visits where necessary, as set out in the Welcome Guide. Our normal response time for these is two hours. We reserve our rights to charge for any such call outs which are made unreasonably
- You must report any defect to us as soon as possible and provide reasonable access to allow any works to be carried out – failure to do so may result in damage caused by delay not being covered by the warranty.

What you must do: maintenance

What we ask in return for this warranty is that you carry out all maintenance, including recommendations made by the manufacturer for any item covered by the warranty. This requires that:

- You put in place a service arrangement for the cylinder and boiler of your heating and hot water system with an approved Gas Safe Registered supplier and / or suitably qualified engineer who should be contacted in the first instance
- You follow any manufacturer's recommendations for service of other items such as fires, solar panels and burglar alarms

- You maintain and replace grout, mastic and similar seals designed to prevent the escape of water in bathrooms and kitchens
- You seal normal shrinkage cracks, caused by the drying out process in a new property. E.g. to plasterboard where the cracks do not exceed 2mm width (4mm on stairways).

Delivering superior service

At Barratt London, we believe that laying solid foundations is just as important when looking after our customers as it is when building homes. We are dedicated to providing friendly and attentive customer service from the point of reservation until long after you have moved in.

Your main points of contact from reservation until legal completion and handover will be your Sales Adviser and your Customer Experience Manager. They will work closely together to help guide you through the purchase of your new home and provide information to make the process straightforward.

Once ownership has transferred to you, our Customer Experience Manager will be on hand to assist you with any queries related to your property.

You'll receive more detailed information about our Customer Experience and Customer Service teams in the Welcome Guide that we'll present to you at handover.

We'll help you by providing you with:

- Detailed information about your new home and our customer service
- Assistance with choices and options available to you
- Regular updates about the progress of construction, legal completion and occupation dates (our best estimate)
- A demonstration of your new home's many features before you move in
- Your own Reservation Guide and Welcome Guide to steer you through all the different stages of buying a new home and running-in and maintaining it
- Advice on the NHBC's ten-year Buildmark Warranty and manufacturer's warranties from which you will benefit
- A helpful and efficient After Sales Service
- Health and Safety advice to minimise risk or danger during construction
- Barratt London home future purchase entitlement
- A satisfaction survey to tell us how we are performing.

Please tell us how we're performing

We put the same high standards of care and attention into looking after our customers as we do into building our homes, but we do understand that sometimes things don't go to plan. Therefore, we take complaints very seriously. If you're not happy with any aspect of our service, we want you to let us know so that we have the opportunity to resolve any issue for you and learn lessons if we've let you down. We'll acknowledge any complaint within two working days and get back to you within 10 working days with a full reply or to keep you informed of the steps we are taking.

If you're not satisfied with our response to a matter within the realms of your ten-year NHBC Buildmark Warranty policy, then they provide conciliation and dispute solution services. If appropriate, you may even refer the matter to the Consumer Code's independent Dispute Resolution Scheme. An arbitrator will be provided, who after reviewing the case, will arrive at a decision which is binding upon us, not you.

Your feedback is extremely valuable as it helps guide us as we continue to drive design and quality and build homes our customers love to live in. You'll be sent a survey approximately eight weeks after completion asking you how you feel about your new home and the service you received from reservation to handover. Another survey is sent out at nine months just to make sure that things continue to go smoothly.

Consumer Code for home builders

New home construction in the UK is governed by some of the highest levels of building regulations and consumer protection. Barratt London prides itself on leading the way in meeting those requirements.

The Consumer Code came into effect on 1 April 2010 and was developed by a leading group of house builders, construction industry bodies and the Government. The full consumer code is given as Appendix I.





Enderby Wharf SE10

The buying process

About buying a new home from Barratt London

The process of buying your new Barratt London home is now underway and we want to make this journey as smooth and seamless as possible. This Reservation Guide has been created to help make you familiar with our procedures and to set out your responsibilities as a purchaser – such as making time for our meetings and completing paperwork when required.

There are a number of key stages involved in buying your home that are summarised below:

- Reservation
- Find a solicitor
- Arrange a mortgage
- Exchange of contracts
- Notice of intention to complete
- New home tour and demonstration
- Legal completion
- Handover.

For most of our customers, purchasing a home is the most expensive purchase they have ever made and it can be a stressful time. Thorough planning and readily available information helps, and your friendly sales, service and construction teams are all on hand to help you whenever you may need us.

Reservation

It is best practice to obtain an Agreement in Principal (AIP) before you reserve a home to avoid disappointment. Tell your financial adviser that this will be a mortgage

application for a new-build property, as these mortgages differ to second-hand property mortgages.

1 Reserve the plot: Pay the reservation fee and complete your reservation forms with a Sales Adviser. You have 28 days from reservation to exchange of contracts and the countdown commences from the date the reservation agreement is completed. For Help to Buy reservations, the countdown commences 14 days after the reservation agreement is completed.

2 Instruct your solicitor: Make contact with your solicitor/conveyancer on the day you reserve your property. Your solicitor or conveyancer will organise all the documentation that's needed and will look after your interests during the purchase of your new home. Contracts will be sent out to your solicitor. They will be unable to forward contracts to you until you have formally instructed them with the identification documents listed below:

- Passport
- Proof of address such as a statement from a utility company (not a mobile phone statement).

When selecting a solicitor, we suggest that you make sure that they are familiar with new-build home contracts and that they can confirm they will be able to meet your deadlines. We can provide you with a list of solicitors/conveyancers who have previously worked with Barratt London customers if you need help; however, the choice

is yours. Using a solicitor from the list who have worked on Barratt London properties before makes it more likely for you to meet your 28-day deadline, as they have dealt with Barratt London contracts on numerous occasions and will be familiar with new build processes. They solely represent your interests – anything that is important to you, or has an impact on your decision to purchase the property, should be discussed with them. They will be able to answer your questions much faster if they have dealt with them before.

Making a reservation means your new home will be removed from the market and the price of the property will be held during the reservation period. This period allows you time to arrange your finances and check your legal paperwork before you exchange contracts. Please note that some mortgage offers may only be valid for six months, so if you are reserving your property ahead of that time, please be sure that the financial arrangements will remain valid. In order for your purchase to be secured, you must exchange contracts before the reservation period ends. Your Reservation Agreement sets out the key terms of the purchase of your new home and includes a reservation fee, which forms part of the deposit for your new home. This will be refunded if you change your mind before contracts are exchanged, but may be subject to deduction of reasonable administration costs and legal fees. We will let you know our estimated dates for completion at this stage.

We'll show you the floor plans and layouts at reservation, and provide information about fixtures and fittings. These may alter, and if so we will inform you (as explained at

reservation). Subsequently, you will be offered help to make design choices to personalise your home, depending on the stage of construction.

We've included a timetable in this guide showing what should happen during the 28 day reservation period – the deadline is very important and you will need to notify us of anything that may prevent you meeting it, as this could void the agreement and jeopardise the sale.

Arrange a mortgage

If you need a mortgage, you'll need to complete a formal application as soon as possible after you've signed your Reservation Agreement. It may be useful to find a new build financial adviser or mortgage broker to help you gather all the information you'll need for your application.

We have a number of financial advisers who we recommend as they are familiar with the market and are specialists in new build mortgages. To obtain an AIP, Barratt London recommend TORC24 and London & Country:

London & Country

Beazer House, Lower Bristol Road, Bath BA2 3BA
T: 0800 923 2044
E: barrattenquiries@lcplc.co.uk

TORC24

Orbital House, Park View Road, Berkhamsted, Hertfordshire HP4 3EY
T: 0144 286 0700
E: info@torc24.co.uk



Your Sales Adviser will also be able to help you find out whether there are any specific offers available on your development, such as the Government-backed London Help to Buy scheme.

After Reservation

- 1 Read contract and raise any queries:** Paperwork will be sent to you by your solicitor. Please read all documents you are sent carefully and discuss any questions you have with your solicitor.
- 2 Deposit Money:** Ensure that you have the deposit readily accessible and available at point of exchange. Your solicitor will request that you send the agreed deposit to their account in good time, prior to exchange of contracts.
- 3 Submit your mortgage application:** The financial adviser will explain your options prior to reserving and will obtain an AIP for you. If your property is due to complete in more than six months, you may choose to submit a mortgage application six months before completion as mortgage offers are valid for a specified period of time. Regardless of this, exchange of contracts must happen within 28 days of reservation. On completion you will need to ensure that you have funds available for the full purchase amount, less the deposit paid. Cash purchasers may need to withdraw funds over several days or weeks as some banks/ building societies allow maximum withdrawals per day. It is important to plan well in advance for the funds to be available.
- 4 Return contract:** Sign and return your contract to your solicitor in readiness for the agreed exchange date.

If you have any queries during the reservation and exchange process, please contact your Sales Adviser who will be able to assist you and will be in regular contact with you throughout the process.

Please ensure you confirm anything that is particularly important to you with your solicitor.

Timetable: From Reservation to Exchange

- 1 Commencement Date:** The date the Reservation Agreement is completed. A copy must be sent to Barratt London solicitors. If Help to Buy is involved, this is 14 days after date of reservation.
- 2** After reservation, purchaser to appoint solicitors/ conveyancers to look after the legal side of buying your new home, and a financial adviser. If this has not already been done it must be done by day 3, following reservation.
- 3** Barratt London solicitors to confirm instructions to purchaser’s conveyancer by day 4 and:
 - If Help to is Buy involved then 28 days for exchange runs from the date of the Authority to Proceed that has been applied for; and
 - Either all information required is enclosed and/ or confirmation of access arrangements for this is given
 - Require purchaser’s conveyancer to confirm they have received instructions to commence work by day 7.
- 4** Purchaser’s conveyancer to confirm anticipated date for receipt of mortgage offer by day 10.
- 5** Purchaser’s conveyancer to confirm no enquiries to be raised and no representations or statements to be incorporated into the contract by day 16.

- 6** Purchaser’s conveyancer to confirm signed contract in their possession by day 22 and/or to provide the date when this will be available by day 22.
- 7** Purchaser’s conveyancer to confirm in funds for deposit by day 25.
- 8** Purchaser’s conveyancer to confirm ready to exchange according to timetable by day 27.
- 9** Exchange by/or on day 28. Purchaser’s conveyancer also to confirm anticipated date by which any conditions of exchange will be satisfied.
- 10** In the event confirmation of readiness to exchange is not received by close of business on day 27, Barratt London solicitors to write to purchaser’s conveyancer confirming if a formal request for extension of reservation period is required. This is to be in writing before noon on day 28, together with a firm anticipated date for exchange, not more than 14 days after that date. Failing this, the Reservation Agreement will be deemed to have expired and the appropriate portion of the reservation fee will be returned to the purchaser within five working days.

Your solicitor or conveyancer will organise all the documentation that’s needed and look after your interests during the purchase of your new home. If you are moving into a home on a phased development where construction work will continue once you’ve moved in, it’s important to bear in mind noise issues and other temporary arrangements which may apply.

You’ll also need to stay in close contact with your solicitor or conveyancer throughout the process of buying your new home and respond quickly to any matters that may arise.

Your solicitor or conveyancer will receive detailed and updated information concerning your home, the development and any management scheme to be provided, together with your obligations and costs, such as service charges, which are payable by you.

Please note that only information provided to your solicitor or conveyancer by our solicitor can form part of our contract with you. Any information given or statement made to you that you wish to rely on, has to be confirmed in writing by our own solicitor to your solicitor or conveyancer. It is important that you check the position on all aspects of your home and the development, particularly those you consider important, with your solicitor or conveyancer.

Exchange of contracts

Exchange of contracts needs to take place 28 days from the date of reservation and is the point at which both parties are legally bound to complete the transaction on the agreed terms. The agreed deposit, which is usually 10%, is paid at this point. Your deposit is protected under the terms of your warranty.

If you have any problems meeting the agreed deadlines or if you change your mind during the reservation period, please let us know straight away. If the exchange of contracts doesn’t take place within the agreed period, then the Reservation Agreement ends immediately and your home may be put back on the market.



Notice to complete

As the construction of your new home nears completion, we'll let you know when we expect it to be available for you to move in to. This is refined when we serve the 28 Day Notice of Intention to Complete.

Although we're confident that this date is accurate, from a legal point of view that date is not fixed until we serve our Ten Working Day Notice to Complete. This notice means that legal completion must take place within the next ten working days.

New home tour and demonstration

If the building programme permits, we'll invite you to attend a tour of your new home shortly after receiving your Ten Day Working Notice to Complete. We will demonstrate all its key features to make sure that when you move in, you'll know where everything is and how everything works. This includes the operation of your central heating and hot water systems, the location of the main switches, electrical consumer units and isolation valves. It also covers how to look after your new home and information about what your warranties and guarantees cover.

This is a chance for you to give your new home a check before you move in and will also allow you to ask any questions you may have. We'll explain what happens on the day you move in and tell you about our aftersales procedures.

Your home

The day you take ownership of your new property is a very exciting one. Your solicitor is responsible for dealing with the financial transactions. Once our solicitors confirm that the completion monies have been received, we'll be able to release the keys and allow your removal company to enter your new home.

Your Sales Adviser or Customer Experience Manager will hand over all the keys to your property and meter readings will be taken for water, gas and electricity. These readings will be forwarded to the relevant authorities to confirm that you are now the owner of the property. You will need to contact them in order to set up the relevant accounts.

We'll also explain to you the details of the warranty for your home and any appliances that have been installed, and test the fire alarms to make sure that they are working.

We'll also present you with a Welcome Guide, which contains useful information about your new home. You'll find advice on how to run-in your new home, information on the features of your home and how to look after them, together with details of our customer service procedures.



Building Programme

The building programme is a timetable that outlines when your new home should be finished. Before work is started on any site, our construction team prepares a detailed construction programme that arranges an organised and steady flow of work, from the laying of foundations through to the point at which we serve the Ten Working Day Notice to Complete.

Estimated dates

When you sign your Reservation Agreement, we give you an estimated completion date, advising when your home should be ready for you to move in. Although we always try to make sure that your home will be ready for occupation by the estimated date on your reservation form, sometimes unexpected events and bad weather can affect the building programme and timescales may change. It's therefore important to remember that projected dates are just estimates.

With this in mind, we endeavour to keep you informed as construction progresses and we are able to be more accurate as the completion date gets closer. Before the foundations and floors are completed, the estimated completion period is given as the seasonal quarter, e.g. summer or spring. Once the roof is complete and the building has been weatherproofed, we can advise you of the month your home will be ready, e.g. May. At the point where your new home has been decorated and the main services have been connected, we are able to let you know which week your home is likely to be finished.

Keeping informed

Your Sales Adviser or Customer Experience Manager will have up-to-date information and will try to keep you informed as the build progresses. Building a new home is a complicated process and sometimes the estimated dates change, so keep this in mind before you finalise any arrangements and do not confirm plans until you've received the 10 Working Day Notice to Complete. Your contract with us gives you information about your right to cancel your purchase in the unlikely event that a delay means the date stated in the Contract of Sale is missed by a significant period. Delays are very rare, but if they do happen, you can be confident that your new Barratt London home will be worth waiting for.

Openreach internet connection

Whenever we plan a new development, we start making arrangements with Openreach to ensure that our customers have access to the internet at the earliest possible time.

Openreach is responsible for installing the fibre infrastructure in your development upon which your chosen service provider (such as Sky and BT) will provide their content, telephony and internet services.

Unfortunately, you will not be able to select a service provider until Openreach has activated its infrastructure to your development and home.

Although we make every effort to ensure that Openreach does whatever is necessary to provide our customers with access to the internet from day one, we cannot guarantee when they will have the infrastructure installed and connected or when you will be able to select a service provider to use its infrastructure. Openreach delays can be both off site or within our development and in both instances are beyond our control.

FTTC (Fibre to the Cabinet) has traditionally been the dominant technology – used with around 80 different service providers. Openreach has started using BT FTTP (Fibre to the Premises) as it gives access to the highest Broadband speeds possible (up to 330MB).

Moving into your new home with no internet provision can be disruptive, but we will endeavour to keep you updated regarding the progress that Openreach is making. We aren't in a position to make recommendations regarding alternatives if Openreach has not delivered the FTTP in time for your move. However, the U Switch website provides a range of options to select service providers available when the Openreach infrastructure is connected: www.uswitch.com/broadband/compare/mifi_mobile_broadband

Countdown to moving

As your solicitor completes the legal formalities of the purchase of your new home, you can begin to prepare for the move itself. Detailed planning and preparation can ensure that the move runs smoothly on the day and will help to make sure that you are up and running as soon as you move in, all of which will contribute to making the whole process as stress free as possible.

In order to help everything go smoothly, we've put together the following checklist to help you make sure you've remembered everything. We've also included a list of people you may need to contact to let them know that you are moving home.

Four weeks before

- We'll let you know when we expect your home will be ready to move into by serving you with our 28 Day Intention to Complete Notice
- Get in touch with your legal adviser to make sure that all the arrangements are in place so that the legal completion can take place on this date. Contact us straight away if you think this may not be possible
- If you are a cash purchaser it is worth remembering that certain banks and buildings societies have a maximum amount of cash that you can withdraw each day – please check this with them

- If you are currently living in rented accommodation, check your rental agreement and give enough notice in writing to your landlord (you may have to do this earlier than 28 days before you intend to leave the property)
- Ask for estimates from removal firms, and find out about their packing and unpacking service, if you need one. Confirm what's included in the price, such as packing boxes. The websites www.moveme.com or www.bar.co.uk can help you find removal companies and get quotes
- Label all boxes clearly with the contents and the room they belong to
- Check your home contents insurance covers your move and let your insurance company know your new address
- Write to all relevant companies to let them know your change of address, e.g. banks, doctors and employers. We've put together a suggested list of companies you might need to contact on the next page
- Arrange for Royal Mail to re-direct your post. This can be done up to three months before your moving date and you must give at least five working days' notice
- Arrange for water, electricity, gas, telephone and other accounts, including Council Tax, at your current address to be paid and closed
- Don't forget to register with your new service providers at your new address, including arranging for your new telephone line and internet connection.

Legal completion

This is the final stage of the buying process and it takes place within ten working days after we have served the Notice to Complete. Once we've received the balance of the monies and the legal formalities have been completed, we can hand over the keys of the property to you and you can move into your new home.

Two weeks before

- We'll serve you with the Ten Working Day Notice to Complete, which fixes your legal completion date
- Arrange your new home tour and demonstration
- Make sure everything is ready for legal completion with your solicitor and new-build mortgage adviser
- Confirm your moving arrangements
- De-register from your GP and dentist if you are moving out of the area, and remember to register in your new locality
- Book suitably qualified tradespeople to disconnect appliances at your old address and re-connect them at your new home, if necessary
- Notify local services, such as milk and newspaper deliveries and window cleaning, and arrange a cancellation date
- Keep all your home move related documents together with this guide for easy reference.

One week before

- Set aside useful items that you might need on your moving day, such as a tape measure, extension lead and tool kit
- Carry on with the process of packing if you haven't organised for a removal company to do this for you.

The day before

Here are a few pointers from customers who've recently moved:

- Pack a first aid kit in case of minor accidents while packing or unpacking
- As well as the last minute clean to your home, don't forget to empty and defrost fridges and freezers
- Take a last look around to ensure that you aren't leaving anything important behind.

On moving day

- Unplug any remaining appliances and turn off your heating
- Make a note of gas, water and electricity meter readings
- Keep your essentials bag with you
- Check all storage spaces and lock all windows and doors
- Leave all keys with the estate agent for the new owner.

Address changes

There are lots of people that you'll need to advise of your move. The list below is not exhaustive, but will help you to keep track of everyone you might need to inform:

- Banks or building societies
- Clubs and associations
- Credit card companies
- Doctor and dentist
- DVLA
- Employers
- Friends and family
- Gyms/health clubs
- Hire purchase companies
- HM Revenue and Customs
- Internet provider
- Insurance companies
- Local authority council tax department
- Loyalty or store cards
- Magazine and newspaper subscriptions
- Mobile phone companies
- Motoring organisations
- National savings and investments: Premium Bonds company
- Opticians
- Passport office
- Pension providers
- Professional associations and trade unions
- Rental companies
- Satellite television companies
- Schools and colleges
- Service companies: gas, electricity, water, phone etc.
- TV Licensing Authority.

Property Management

A property management company will be appointed to look after the communal areas of your development. The property management company will be responsible for doing jobs in communal areas like changing light bulbs, repainting walls, mowing grass and undertaking repairs to lifts and communal boilers. The property management company ensures that all services and facilities are maintained. Maintenance and upkeep of all communal facilities is included within your service charges.

The building’s structure is insured by the property management company and the cost is included in the service charge. Please note that this does not cover your home’s contents – you’ll need to obtain your own insurance cover for your personal possessions.

Your service charge and ground rent are calculated according to the size of your apartment. Details of these costs are available from your solicitor and are set out in your lease.

Carbon footprint

Barratt London is committed to responding to the challenges of climate change and your home will be built with the environment in mind.

New homes are generally much more energy efficient than older properties and Barratt London has made concerted efforts to help keep your running costs down. On this page we’ve given you information about the features we’ll include to make your home a sustainable place to live and information about our wider efforts to build responsibly.

Energy Efficient

Steps to help reduce your energy bills include:

- Suitable insulation to walls, floors and roofs
- Quality windows that allow high levels of sunlight to enter the property whilst minimising heat loss
- Construction to a level of quality that ensures minimal heat loss through warm air leaving the dwelling
- A highly efficient heating system.

Energy Performance Certificate

You’ll be given your Energy Performance Certificate (EPC) at handover. This shows you the energy efficiency of your home and you should keep it safe as you’ll need it if you decide to sell your home.

There are two ratings shown on your EPC:

Energy Efficiency rating

Your home’s rating is shown on a scale of 1 to 100 and from A to G.

Environmental Impact rating (EI)

This rating indicates how much carbon dioxide your home is likely to produce annually. The higher the rating, the less impact your home has on the environment. For more information on how to reduce your energy and water bills, go to the Energy Saving Trust website: www.energysavingtrust.org.uk

Please note that EPCs use standardised assumptions so as to make properties directly comparable while still reflecting the features of individual properties. The EPC costs are based on a number of assumptions: a standardised heating pattern, number of occupants, hot water usage, etc. These factors vary appreciably between different households even if living in similar properties.

Responsible sourcing of materials

Our supply chain is a very important factor of our business. We work with our partners to minimise the environmental impact of the materials we use to build your home and encourage our suppliers to have an accredited Environmental Management System in place. Where we are sourcing timber, we require a Chain of Custody certification mechanism to ensure that we only use timber from sustainably managed forests. For more information you can visit: www.fsc-uk.org or www.pefc.co.uk

Best practice site management

All our site teams have training to ensure they minimise the effect of the construction process on the local environment, this may include:

- The reduction of pollution from noise and dust
- The separation and sorting of waste so that we reduce the amount we send to landfill sites
- The protection of existing ecological features and enhancing these where possible
- Adherence with the Considerate Constructors Scheme
- Cleaning vehicles before they leave the construction site and arranging for surrounding roads to be swept when required
- Construction only taking place during the dedicated work times that are sympathetic to local needs.

Health and safety

Communal Heating System – ESCO maintained

Barratt London has installed a communal heating system to provide hot water and heating to your development.

As a home owner your heat supply contract will be via an ESCO agreement. In creating a long-term partnership with an ESCO (Energy Supply Company) we consult and tender to multiple providers and stakeholders, to ensure that we obtain the best possible prices and customer service and we are currently undergoing this process.

The selection of an ESCO is conducted in line with The Heat Trust guidelines and are agreed upon after careful consideration to ensure longevity and reliability. Once this agreement is in place, you will not be able to change your heating supplier for the duration of the contract, which is usually 25 years.

The communal heating system provides heat and hot water to each apartment within the development through a Heat Interface Unit (HIU), which connects your apartment’s heating system to the communal network. This centralised heating plant is operated and monitored 24 hours a day, 365 days a year by specialist teams. To maintain your HIU and communal system, Barratt London will be entering into a long-term agreement with an energy provider who will be responsible for maintaining, providing service and operating the heating system through the HIU to each property. Further details of this system and the associated costs will be provided directly by the ESCO. Each owner is required to enter into a direct supply agreement with the ESCO to receive and pay for this service.

In addition to an Annual Energy Service Charge, which covers the operation and maintenance of the system of the period of the contract (normally 25 years), there will be a Heat Tariff charged per unit used, based on actual consumption. For billing services, each HIU has a meter, recording the amount of heat that is used in each property. The price of this system is intended to be comparable to the price of heating and hot water if it were supplied by traditional gas boilers. This is separate to the service charges.

Details on the anticipated charges will be provided to your solicitor as soon as the consultation process has been completed.

In the interim, your dwelling may be supplied via a short-term contract to ensure continuity of supply and enjoyment of the same standards of service at the same cost.

On-site

We appreciate that you may want to look at your new home while we are building it; however, building sites can be dangerous and your safety is our top priority. Access to the construction site is not allowed unless you’ve made an appointment to visit with the Site Manager and your Sales Adviser. Wherever possible, we will arrange for you to do this and we’ll provide any protective clothing, footwear or other equipment that may be required during your visit.

Please bear in mind the following points

- Fully comply with the advice given by your Sales Adviser and stay with our representative and the rest of your group
- DO NOT enter the construction areas. Use marked routes and watch your footing
- Take note of safety signs and notices at all times
- Keep away from excavations and trenches
- Before passing machinery and construction traffic, make sure the operator has seen you and acknowledged your presence
- Do not climb ladders, scaffolding, material stacks or any part of the construction site
- Be aware of sharp objects and the possibility of wet paint, adhesive, concrete, etc.
- Construction sites can be particularly dangerous for children, so please make sure they are supervised at all times and that they understand the dangers of building sites.

Thank you for helping to keep the site safe.

After legal completion

The construction of the development may be continuing after you have moved into your new home. We’ll do our best to keep the environment as clean and tidy as possible.

With this in mind, it is important that care is taken as you enter and leave the site, especially around the construction area.

The surface of paths and roads may be uneven if they have not yet had their final finish. Extra care should be taken in the hours of darkness, as street lighting on the development may not yet be complete.

We’ll let you know of arrangements to complete any of the finishing works. It is worth noting that as you are moving into a new home on a phased development, communal facilities and layout will still be part of ongoing works programmes and may be subject to changes during the build programme.



Russell Bond, Senior Project Manager

The language of home buying

There are many legal and financial terms involved in the process of buying a home. Below we've listed all the key words and phrases that you may come across, together with an explanation of their meaning. We hope this will give you a better understanding of the different aspects involved at every stage of the process.

Bridging loan

This is a short-term loan that 'bridges the gap' between the sale of your current property and the purchase of your new home if there is a gap in the completion dates of the two properties, or until finance becomes available from your mortgage lender.

Buildmark

Your newly constructed Barratt London home benefits from a ten-year Buildmark Warranty provided by the National House Building Council (NHBC). You will be given a booklet that details the warranty cover upon legal completion.

Completion

Legal completion is the final step in the process of buying a new home. It takes place when the deeds and other documents for your new home are handed over, to transfer the ownership to you.

Contract

This is the legal agreement entered into by the seller and buyer of the property. Legal rights and obligations are set out in the contract and it only becomes binding on exchange. i.e. when both parties have signed the contract and the agreed deposit has been handed over to the solicitor by the purchaser.

Conveyance

This is the act of transferring ownership or legal title of a freehold property from one owner to another. If the property has a leasehold, this is called an assignment.

Covenant

A covenant is a restriction of condition that affects the property and that must be complied with by law.

Deeds

These are all the legal documents relating to the property and they act as evidence of ownership of the property.

Deposit

This is a percentage of the full purchase price, which is paid by the buyer on Exchange of Contracts between the vendor and the purchaser.

Energy Performance Certificate

This certificate gives details about a property's energy efficiency. The certificate is produced once an energy survey has been conducted on the property by an assessor who will examine key items such as insulation and heating provision.

Exchange of Contracts

When Contracts are exchanged both the buyer and the seller have committed themselves to the transaction under a legally binding agreement.

Freehold

Freehold is the outright ownership of the property and the land on which it stands.

Ground rent

This is a sum that is paid annually to the Freeholder by the Leaseholder, and therefore applies to leasehold properties only.

Insurance

Insurance is usually discussed with your new-build mortgage adviser or lender when you arrange your mortgage. You will need to take out:

- Contents insurance, which should cover the value of all the possessions in your home. If you own items of particular value, such as jewellery, it is recommended that you ensure your policy applies to these items even when not in the home
- Buildings insurance, which covers the bricks and mortar of your home (for freehold properties only).

Land certificate

This is a certificate that is issued by the Land Registry and that acts as proof of ownership.

Land Registry

The Land Registry is a Government department responsible for recording the ownership of land and property in England and Wales.

Land Registry fees

This is a fee related to the value of the property being purchased and is paid through your solicitor to register your property with the Land Registry. The scale of fees is fixed by the Government.

Leasehold

Leasehold is land held under a lease for a number of years on which ground rent is paid. Holding a leasehold gives you the right of possession, but not ownership, of a property for an agreed period of time.

Local authority search

This is a search that is undertaken by your solicitor to establish whether your new home is likely to be affected by any planning decisions.

Managing agent

A managing agent is responsible for maintaining the main structure, common and landscaped areas on developments where there are apartment buildings. They sometimes also have responsibility for the maintenance of roads, street lighting and open spaces. The cost for the maintenance and servicing of these areas is covered by a service charge that is paid by each home owner.

Mortgage

This is a loan that is taken out in order to buy a property. There are many different types of mortgages available and your new-build mortgage adviser will be able to explain and advise the type most suited to you.

Mortgagee

The lender of a mortgage.

Mortgagor

The borrower of a mortgage (whose property is secured for the loan).

Mortgage indemnity (insurance/guarantee)

If your mortgage loan is in excess of 70% or 80% of the purchase price, your mortgage lender may ask for additional security. This is a one-off payment, which can normally be added to your mortgage.

Mortgage protection policy

This is an insurance policy which insures homeowners if they are unable to keep up with their mortgage repayments, usually due to ill health or unemployment.

Mortgage valuation survey

Before the offer of a loan is made, your mortgage lender will need to have the property valued. Your lender will require you to pay a fee to cover this and the fee is variable depending on the purchase price and mortgage lender.

National House Building Council (NHBC)

NHBC is a non-profit making body, with a register of builders and developers. Their inspectors examine properties at various stages of construction, to both protect the home buyer and help the building industry to construct good quality new homes. They provide the ten-year Buildmark Warranty.

Registered Land

Land, including any buildings on the land, whose title is registered at the Land Registry and legal ownership of which is guaranteed.

Reservation

Reservation is when a customer pays a fee and signs a reservation form to reserve a property at an agreed price for a specific time, providing Exchange of Contracts takes place on an agreed date.

Reservation fee

This is the fee paid to secure reservation.

Searches

This is the term used to signify the physical and written procedure for identifying any adverse plans or problems with the local area that affect a property.

Service charge

A charge payable for ongoing maintenance and upkeep of the shared services provided for the development.

Sold subject to contract (STC)

STC means that a sale is proceeding with the property owner having accepted an offer from a buyer but the paperwork is not yet complete.

Stamp Duty

This is a Government tax on the purchase price of the property payable by the purchaser. The payment will be handled through your solicitor.

Title

Title refers to the rights and liabilities that attach to the property.

Title report

This is the written analysis of the status of title that confirms the title to the property is acceptable. A lender must have one before an advance cheque for the mortgage monies can be issued.

Title Deeds

This is the legal term denoting the right of ownership of a property. These are the legal documents that show who owns the property.

Transfer

This is the document which transfers the legal ownership of a property from the seller to the buyer.

Will

A will is a document that allows a person to make decisions on how their estate will be managed and distributed after their death. It is advisable to make a will, or alter an existing one, if you own a home. You can get advice on this from your solicitor.

Appendix 1 – The Consumer Code

Meaning of words within this document

In this document, the following words have special meanings:

Agent

A person, firm or company used by a Home Builder to deal with any matter on their behalf (for example, an estate agent or contractor).

Consumer Code or Code

A set of requirements to be adopted by Home Builders.

Contract of Sale, contract exchange, legal completion

The terms employed in England and Wales for the legal documents used and the formal stages that occur during the sale of a property.
In Scotland these documents and stages are known respectively as Missive (or Builder’s Missive).

Conclusion of Missive and Settlement

In Northern Ireland they are known respectively as Contract of Sale, Formation of Contract and Completion. Where this document uses the terms for England and Wales, the terms for the other countries are implied.

Dispute Resolution Scheme

An independent process set up to deal with Code disputes that fall outside the Home Warranty Body’s cover.

Home

A property that a Home Builder registers with a Home Warranty Body to obtain Home Warranty cover, excluding those properties listed in the Scope on the following page.

Home Builder

A builder or developer of new or newly converted Homes for sale to the public, and who is registered with a Home Warranty Body.

Home Buyer

A person who reserves or buys a Home, excluding those listed in the Scope in Section 5.4. For Homes reserved or bought jointly by two or more people, the Home Buyer’s rights will be joint.

Home warranty body

Any organisation that:

- Has agreed to support the Consumer Code for Home Builders Scheme
- Maintains a register of builders and developers
- Provides Home Warranty cover
- Has undertaken to enforce the Code.

Details of participating Home Warranty Bodies are available from the Consumer Code website:
www.consumercodeforhomebuilders.com

Introduction – The Consumer Code

1. The Consumer Code came into force on 1 April 2010. This edition applies to all Reservations signed on or after 1 April 2013. It sets mandatory requirements that all Home Builders must meet in their marketing and selling of Homes and their aftersales customer service.
2. The purpose of the Code is to ensure that Home Buyers:
 - Are treated fairly
 - Know what service levels to expect
 - Receive reliable information upon which to make their decisions
 - Know how to access speedy, low-cost dispute resolution arrangements if they are dissatisfied.
3. The Code applies to all Home Buyers and Homes stated in the Scope of the code.
4. The Home Warranty Bodies have agreed to require all their registered builders to adopt and comply with the Code as a registration condition. If a Home Builder is found to be in serious breach of the Code, Home Builder Bodies can apply a range of sanctions. These include removal from the relevant Home Warranty Body’s register and exclusion from all registers run by other Home Warranty Bodies that take part in the Code Scheme.
5. Home Buyers who think they have a dispute because a Home Builder has failed to meet the Code requirements, may refer their dispute to an independent Dispute Resolution Scheme. Further details are given in Appendix A.
6. The Consumer Code Management Board will arrange for surveys to check how well the Code is working and measure consumer satisfaction. In carrying out the surveys, the relevant sections of Data Protection Act will be complied with.
7. To establish how well the Code is being applied, or whether it needs to be amended or updated, there may also be:
 - Random audits
 - Mystery shopping surveys
 - Reviews and assessments of customer satisfaction feedback and complaints
 - Training for Home Builders.
8. Nothing in the Code affects Home Buyers’ existing legal rights.

Further information

You can get more information, including copies of the Code documents and advice on frequently asked questions and the results of audits, surveys and adjudications from the Consumer Code website:
www.consumercodeforhomebuilders.com

You can contact the Consumer Code for Home Builders secretariat by emailing:
secretariat@consumercodeforhomebuilders.com

Scope of the Code

Please bear in mind the following provisions and limitations:

1. This third edition of the Code applies to all Home Buyers who have signed a Reservation Agreement for a new or newly converted Home on or after 1 April 2013 that has been built by a Home Builder registered with one of the Home Warranty Bodies.
2. The Code covers complaints made in writing to the Home Builder within two years from the Home Warranty cover’s start date.
3. Second or subsequent Home Buyers benefit from the Code Requirements but only on after-sales matters they report within two years from the Home Warranty cover’s start date.
4. The Code and the associated Dispute Resolution Scheme do not apply to:
 - Second-hand properties (for example, properties taken by Home Builders in part exchange and re-sold)
 - Properties acquired by registered social landlords for rent
 - Properties acquired by corporate bodies, partnerships and individuals buying several properties for investment purposes
 - Properties built by self-builders for their own occupation
 - Homes assigned or sub-sold by an investor to a third party before the legal completion
 - Personal injury claims
 - Loss of property value or blight
 - Claims about the land conveyed and its registered title
 - Claims that exceed the Dispute Resolution Scheme’s limits.
5. Matters better dealt with by other dispute resolution or ombudsman schemes should be referred to the relevant organisation. In such cases, these other schemes will take precedence over this Code and the associated Dispute Resolution Scheme.

1.0 Adopting the Code

1.1 Adopting the Code

Home Builders must comply with the requirements of the Code and have regard to the good practice guidance.

1.2 Making the Code available

The Home Builder must display the Code and give, without charge, a copy to customers who ask for it and to all Home Buyers who reserve a Home.

1.3 Customer Service

The Home Builder must have suitable systems and procedure to ensure it can reliably and accurately meet the commitments on service, procedures and information in the Code.

1.4 Appropriately trained customer service staff

The Home Builder must provide suitable training

to all staff who deal with Home Buyers about their responsibilities to them and what the Code means for the Company and its Directors.

1.5 Sales and advertising

Sales and advertising material and activity must be clear and truthful.

2.0 Information – pre-contract

2.1 Pre-purchase information

Home Buyers must be given enough pre-purchase information to help them make suitably informed purchasing decisions.

In all cases this information must include:

- A written Reservation agreement
- An explanation of the Home Warranty cover
- A description of any management services and organisations to which the Home Buyer will be committed and an estimate of their costs.

If a Home is not yet completed, the information must include:

- A brochure or plan showing the layout, appearance and plot position of the Home
- A list of the Home’s contents
- The standards to which the Home is being built.

2.2 Contact information

Home Buyers must be told how their questions will be dealt with and who to contact during the sale, purchase and completion of the Home.

2.3 Warranty Cover

Home Buyers must be given accurate and reliable information about the insurance-backed warranty provided on the Home.

2.4 Health and Safety for visitors to developments under construction

Home Buyers must be informed about the health and safety precautions they should take when visiting a development under construction.

2.5 Pre-contract information

Home Builders must advise Home Buyers to appoint a professional legal adviser to carry out the legal formalities of buying the Home and to represent their interests.

2.6 Reservation

Home Buyers must be given a Reservation Agreement that sets out clearly the terms of the Reservation, including, but not limited to:

- The amount of the Reservation fee
- What is being sold
- The purchase price
- How and when the Reservation Agreement will end
- How long the price remains valid
- The nature and estimated cost of any management services the Home Buyer must pay for.

The Reservation fee must be reimbursed if the Reservation Agreement is cancelled. The Home Buyer must be told of any deductions that may be made. While the Reservation Agreement is in force, the Home Builder must not enter into a new Reservation Agreement or sale agreement with another customer on the same Home.

3.0 Information – exchange of contract

3.1 The Contract

Contract of sales terms and conditions must:

- Be clear and fair
- Comply with the Unfair Terms in Consumer Contracts Regulations 1999
- Clearly state the contract termination rights.

3.2 Timing of construction, completion and handover

The Home Buyer must be given reliable and realistic information about when construction of the Home may be finished, the date of Legal Completion, and the date for handover of the Home.

3.3 Contract termination rights

The Home Buyer must be told about their right to terminate the contract.

3.4 Contract deposits and pre-payments

The Home Builder must clearly explain how the Home Buyer’s contract deposits are protected and how any other pre-payments are dealt with.

4.0 Information – during occupation

4.1 Aftersales service

The Home Builder must provide the Home Buyer with an accessible aftersales service, and explain what the service includes, who to contact, what guarantees and warranties apply to the Home.

4.2 Health and safety for home buyers on developments under construction

Home Buyers must be told about the health and safety precautions they should take when living on a development where building work continues.

5.0 Complaints

5.1 Complaints handling

The Home Builder must have a system and procedures for receiving, handling and resolving Home Buyers’ service calls and complaints. The Home Builder must let the Home Buyer know of this, and of the dispute resolution arrangements operated as part of this Code, in writing.

5.2 Co-operation with professional advisers

The Home Builder must co-operate with appropriately qualified professional advisers appointed by the Home Buyer to resolve disputes.

Consumer Code Independent Dispute Resolution Scheme

Disputes are resolved by adjudication. This means a trained adjudicator will review written submissions from both parties and issue an award based on his or her conclusions. The adjudicator will decide whether or not a Home Buyer has a legitimate dispute and has suffered financial loss because their Home Builder broke the Consumer Code’s requirements.

The following is a summary of this process. More detailed information will be given with each application for adjudication. You can also find out more from the Consumer Code website.

Complaint and response

1. A Home Buyer must first complain to their Home Builder and give the Home Builder the opportunity to investigate and put things right.
2. If the Home Buyer is not satisfied with the Home Builder’s response, the Home Buyer should contact the Home Warranty Body that issued the warranty on their Home.

Action by the Home Warranty Body

The Home Warranty Body will:

1. Deal with the complaint under the terms of their Home Warranty policy;
2. If the complaint falls outside its own dispute resolution scheme, offer the Home Buyer the opportunity to refer the complaint to the Independent Dispute Resolution Scheme. They must bring the claim within three months of the date after the Home Builder’s final response to the original complaint, or within three months after the date of the original complaint, whichever is the later.

Going to the Dispute Resolution Scheme:

Adjudication process

1. If a Home Buyer decides to refer a complaint to the Independent Dispute Resolution Scheme provider, the following adjudication process happens:
2. The Home Buyer must complete an application form and send it to the Independent Dispute Resolution Scheme with their statement of evidence and a case registration fee of £100 plus VAT*. Their statement must contain all the information relevant to the complaint and copies of the receipts or other evidence of expenditure.

3. The Independent Dispute Resolution Scheme will ask the Home Builder to respond to the Home Buyer’s statement. At this stage, the Home Builder may resolve the complaint without a formal adjudication – this is called ‘early settlement’ and costs the Home Builder a reduced case fee of £100 plus VAT*.
4. If early settlement does not happen, the Home Builder must submit their response to the Home Buyer’s statement along with a payment of £300 plus VAT*. The Home Buyer will be given a copy of the Home Builder’s response and asked to respond if they wish. At this stage, the Home Buyer may not make any further new complaints about this adjudication.
5. The adjudicator will consider both submissions and decide whether or not the Home Buyer has suffered financial loss as a result of the Home Builder’s alleged failure to comply with the Consumer Code. Both parties will be expected to have acted reasonably and to have controlled their costs.
6. The adjudicator will make a decision and send it to both parties. The decision may be a performance award (where the Home Builder has to do something) or a financial award (where the Home Builder has to pay the Home Buyer money) or a combination of the two. The maximum value of the combined award available under this adjudication scheme is £15,000 including VAT.
7. As well as making up such an award, the adjudicator may make a discretionary award up to £250 for any inconvenience a Home Buyer may have suffered as a result of how the Home Builder has handled the complaint. The £15,000 maximum award would include any award for inconvenience. A Home Buyer may not receive an award for inconvenience alone.

8. The adjudicator will also decide whether or not the Home Builder must reimburse the Home Buyer their case registration fee. This will be in addition to the award.
9. The adjudicator’s decision cannot be appealed; it can only be accepted or rejected by the Home Buyer.

Awards: acceptance, refusal and liability

1. Under the rules of registration, the Home Warranty Bodies require each registered builder to honour any award made against them under the Dispute Resolution Scheme. If the Home Buyer accepts the award, the courts will usually recognise this as evidence that the Home Buyer’s claim was valid.
2. If a Home Buyer refuses to accept the award, any subsequent legal action is likely to take account of the adjudication decision.
3. A Home Builder remains liable for an award, even if they are removed from a Home Warranty Body’s register.
4. The Consumer Code’s Dispute Resolution Scheme is independent of the Home Warranty Bodies. Adjudication decisions made under the Consumer Code’s Independent Dispute Resolution Scheme are not insured under the Home Warranty schemes. *Case fees subject to annual review.



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