



What can you expect from your new home?

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**CONSUMER
CODE FOR
HOME BUILDERS**

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Protection for new-build home buyers

Buying a brand new home is an exciting experience, whether it's your first home or you've bought before. Homes are complex structures which can take a little time to settle in. Here are some things worth being aware of so you know what to expect.

This quick reference guide gives examples of possible scenarios and defects you may experience with your new home and how to resolve them.

Moving in

Your home builder should have arranged to hand over the home to you and shown you its facilities and how they work. They may even ask you to sign a document to confirm you have had a demonstration and have received keys and other items.

During this demonstration, you may notice defects and/or incomplete works within your home. If so, you should make a note of these and alert your builder to help them understand what they may need to do to address your concerns. This is often referred to as a 'snagging list'. Your builder should keep you informed of progress on remedying any defects notified to them as part of their after-sales service.

If your home was reserved on or after 1 January 2024, new requirements apply which means your builder must also give you or your professional adviser the opportunity to visit and carry out a pre-completion inspection to identify defects or 'snags' which should be addressed before you move in. The builder's after sales service must deal with outstanding snags from that inspection and any others identified within two years of legal completion.

Standards of finish

Every house is different and has been individually built. Inevitably that means there will be some variation in the finished appearance due to the nature of the materials used and the ways in which they are applied. Slight variations are normal and to be expected, so don't expect complete uniformity with your neighbour's home.

Our supporting home warranty bodies require certain standards of finish and issue technical guidance to their registered builders and inspection staff to help explain what is acceptable and what is not. These standards cover things such as brickwork, internal plaster, render and paintwork.

Settling in

Your home will require a period to settle in and this includes allowing it to dry out gently. During this period, you may notice minor cracks in walls, gaps in joinery and white deposits on the walls - all are completely normal in new homes, and may occur regardless of the measures you take to ensure that they do not.

Here are some of the common issues you may come across and what you can do:

Drying out: Generally, it will take around nine months to one year for your new home to dry out.

Small cracks in the walls and gaps in joinery are both common signs of shrinkage. This happens when timbers and other materials contract as they dry out. It's extremely unlikely that these cracks are anything structurally significant, and they can normally be put right very easily with ordinary filler and a simple lick of paint during routine redecoration.

To keep cracks and gaps to a minimum, you need to allow all the materials used in constructing your home to dry out gradually. Shrinkage is accelerated by heat, so try to keep an even temperature throughout your home and, if you move in during the winter months, don't be tempted to turn the central heating up to its highest setting.

Leaving your windows open (or at least the vents within their frames) will help to ventilate your home and allow moisture to evaporate more naturally.

Efflorescence: The appearance of a white deposit on the wall (known as efflorescence) can also be an effect of the drying-out process. These white deposits are actually natural salts that come out of the wall materials, and are quite normal. These salts are not harmful and usually disappear over time, and where they appear on internal walls, they can be brushed or wiped away. However, if the white deposits continue to appear on internal walls, it could indicate something more serious, such as a water leak. If that's the case, you need to contact your builder.

Condensation: Usually caused by steam or water vapour coming into contact with cold surfaces, such as walls, ceilings and windows. It can be the result of evaporation of moisture from building materials, which is quite common in new homes. However, if allowed to persist, condensation can result in the appearance of mould on interior surfaces and even on furnishings. Ventilating your home by opening windows and not drying clothes indoors on radiators can help reduce this.

Problems and/or defects

While we hope that buying your new home is trouble free, the table on pages 4-6 provides some examples of the problems you may come across and who to refer to in order to get them put right.

The first two years

This is usually referred to as the builder warranty period or defects insurance period.

If you feel that an element of your new home is not finished to the required standard, you should get in touch with your builder who is responsible for putting right defects that develop within the first two years of your purchase.

If you have reported these to your builder and they have either failed to rectify them in a reasonable time or are unable to rectify them due to insolvency, then you should contact your home warranty provider who may be able to help or offer advice through their own dispute resolution service. They may even be able to complete the work if the builder is not able to.

Three to ten years

This is usually referred to as the structural insurance period and usually continues to protect the home by insurance cover until 10 years after completion.

This means your home warranty provider will pay the cost or carry out remedial works for issues covered by your policy and will usually include items such as foundations, walls and cladding, roofs, flues and chimneys, ceilings and load bearing parts of the floor and glazing in outside windows and doors.

The Consumer Code

If you feel that you have not been treated fairly, or given information on what levels of service to expect, or been fully informed about your purchase and your consumer rights before and after you move in, you may be able to bring a complaint through our Independent Dispute Resolution Scheme.

Check our website for further details on how this works: <http://www.consumercode.co.uk/home-buyers/how-are-complaints-dealt-with/independent-dispute-resolution-scheme-work/>

However, you should always speak to your home warranty provider first so that they can deal with any issues that might fall under your home warranty policy and/or offer support (as outlined above) through their own dispute resolution service.



Examples of possible defects with your new home and how to get them resolved:

Description of problem	Possible cause	Refer to developer	Refer to structural insurance	Refer to household insurance	General maintenance issue
CHIMNEYS					
Chimney pot loose	Not fitted correctly	●			
Pointing to chimney deteriorating	Storm or accidental damage			●	
	The pot has not been installed properly	●	●		
Chimney not drawing properly	Storm or accidental damage			●	
	Not installed correctly	●			
Water ingress through chimney	External conditions			●	
	Not installed correctly	●			
DAMP PROOFING					
Damp penetration	The property has not been ventilated properly	●	●		
	Damp proof membrane/course is not lapped correctly	●	●		
	The damp proof course has been bridged	●	●		
DRAINAGE					
Gutter or downpipe leaking	Downpipe/gutter blocked	●			
	A joint in the downpipe/gutter is defective	●			
Drainage above ground is leaking	The pipe has cracked due to accidental damage			●	
	The pipe has cracked due to incorrect installation	●			
	A joint in the pipe is not holding	●			
Wastepipe emits an odour	Wastepipe is blocked				●
	Water trap removed				●
Water not draining away	The wastepipe, gully or drain is blocked				●
	The gully is damaged due to ground movement	●	●		
	The wastepipe or drain was not installed at the correct angle	●	●		
Bath, basin or sink are cracked or damaged	Damaged prior to installing	●			
	Accidental damage			●	
Shower not working	Isolation switch and/or valve is in the "on" position				●
	Electric: There is no hot water or water at all	●			
	Power: There is no power or water	●			
	Mixed: There is no water at all	●			
Tap dripping	The washer is worn				●
	Tap is defective				●
Sink surround is leaking	A seal has not been fitted	●			
	The seal is broken	●			

Description of problem	Possible cause	Refer to developer	Refer to structural insurance	Refer to household insurance	General maintenance issue
Wastepipe is leaking	The pipe is punctured due to accidental damage			●	
	The pipe has cracked or punctured due to incorrect installation	●			
	The pipe has cracked due to inadequate insulation	●			
	A joint is not holding	●			
No water supply or low pressure	The water main has not been turned on or is not fully open				●
	Low pressure in the mains				●
The pipes are noisy	The pipework is not adequately secured	●			
	The pipework is not protected where it passes through joists or walls	●			
ELECTRICS					
No power	A circuit breaker has tripped				●
	The light(s) or socket(s) are not wired to the circuit	●			
Electrical fittings not working	A circuit breaker has tripped				●
	A fuse has blown				●
	Appliance is not wired to the circuit	●			
	Accidental damage			●	
	Incorrectly fitted	●			
EXTERNAL WORKS					
Driveways/paths not draining	The surface is not laid to fall	●			
	Ground movement	●			
Cracking in concrete and drives	Ground movement	●			
	Weight of traffic	●			
FINISHES					
Render coming away on external masonry walls	Render has been poorly applied	●	●		
	An incorrect render mix was used	●	●		
	An inappropriate product has been placed	●	●		
Paint flaking	Poor surface preparation	●			
	Inappropriate type of paint applied	●			
	Damp penetration	●			
FITTED FURNITURE					
Cupboard door is sticking or loose	Accidental damage			●	
	Poorly fitted	●			
Worktop is damaged or loose	Accidental damage			●	
	Poorly fitted	●			
HEATING					
Radiator not producing heat	Airlock in the radiator				●
	Radiator valve has seized				●
	Boiler is not working	●			
	Blocked pipe	●			

Description of problem	Possible cause	Refer to developer	Refer to structural insurance	Refer to household insurance	General maintenance issue
Boiler not working	Gas supply is off				●
	Thermostat or programmer is not working correctly	●			
	The pilot light has gone out	●			
	The boiler is not wired to the circuit or is faulty	●			
ROOF					
Roof leaking	Storm damage			●	
	Defective roof covering	●			
	Inadequate mortar mix	●			
Roof/ridge tiles loose or missing	Accidental damage or storm damage			●	
	Tiles not installed correctly	●	●		
Pointing to eaves, ridge valleys cracked	Accidental or storm damage			●	
	Not properly installed	●			
	Lead flashing installed incorrectly	●	●		
	Affected due to frost				●
WALLS					
Moisture or staining on walls	Condensation				●
	Water ingress	●			
	Leaking plumbing	●			
	Inadequate ventilation	●			
Cracks in plasterwork	Normal shrinkage				●
	Movement	●	●		
WINDOWS & DOORS					
Excessive draughts in through external doors and windows	No draught strips fitted	●			
	Door is warped or twisted	●		●	
Rain coming in underneath or through a door	Storm or accidental damage			●	
	No weather bar fitted	●			
	The door fits badly	●			
	Door panels are warped or shrunk	●			
Lock not working	The lock has been damaged by an attempted break in			●	
	The mechanism has seized	●			
	The lock does not align properly with its keep	●			
Glass broken	Accidental damage			●	
Draughts coming in through the window	There are no draught strips fitted	●			
	The window fits badly	●			
	The window is warped or twisted	●			
Rain coming in through the window	The window fits badly	●	●		
	The design of the window is not suitable for the exposure	●	●		

For more information about what to expect from your new home and how the Consumer Code can help if you experience problems, visit www.consumercode.co.uk