



Homeowner's Manual

Part One – Buying your new home



Your place
to thrive

orbithomes.org.uk



Contents

The Orbit story	4
Building your Orbit home	6
Step-by-step guide	7
Our journey together	8
The purchase process	13
1. Buying your new home	14
2. Taking care during site visits	18
3. Preparing for completion	20
4. Preparing for your move	22
5. Making the most of your new home	25
The day you move in	26
Managing your development	28
The language of home-buying	31

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

Congratulations and welcome

Congratulations, you have chosen your new Orbit home and we want to do everything we can to help make your move as smooth and straightforward as possible

Your Homeowner's Manual is comprised of:

Part 1, 'Buying your new home' and

Part 2, 'Living in your new home' which you will receive during your Home Demonstration.

Part 1

Covers the process of buying your new Orbit home and in this manual you'll find a step-by-step guide to home-buying, up until the day you move in.

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

Part 2

Provides practical information about the running in of your new home and how to maintain it in good condition. You'll find details of our comprehensive customer care programme as well as contact details of your regional Customer Care team who are there to support you once you have moved in to your new Orbit home.

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

The Orbit Homes story

The history of Orbit

Orbit was established in 1967 by a small but pioneering group of business people who wanted to make sure everyone could live in a good quality, affordable home. The passion they felt was channelled into positive action, and Orbit was created.

Our purpose today is every bit as important as it was when we were founded. We provide landlord services to over 45,000 properties and build around 1,500 quality new homes each year. Our aim is to ensure the homes we provide and the communities we create are high quality, affordable, safe and sustainable, and really become your place to thrive.

In everything we do, we are committed to improving the long-term prospects of society. We do this through taking steps to protect our planet, investing in a range of projects to support communities, families and individuals, and ensuring we have in place sustainable working and excellent employment practices.

To find out more about Orbit and our work, please visit the Orbit group website.

www.orbit.org.uk

The Orbit difference

When you buy from Orbit Homes, you're directly influencing the lives of thousands of individuals in the UK. Our impact reaches far beyond the homes we build and sell, as we aim to make a positive impact in the communities where we live and work too.

We put back into our communities and society in a big way. Not just through our work supporting our tenants, as a responsible landlord, but also by building a better planet for future generations. We are big on positive, greener actions, and have a dedicated programme called Orbit Earth to push our initiative further. So by buying from Orbit Homes, not only will you find your place to thrive, you will also help others do so too.



Building your Orbit home

Designed with care

Your new Orbit home has been designed with care. At Orbit our vision is to lead in building thriving communities, and we recognise that in order to build a thriving community great care and attention needs to be taken in the way they are designed. From the design of each individual home to the spaces in between that make up the public realm, great design can have a positive impact through its ability to 'surprise and delight'.

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

Now you have reserved your new Orbit home you may like to know more about the various build stages that take place during construction. Some customers may have reserved a home that is already built, while others will have selected homes that may be part-way through the construction process. Others reserve homes on brand new developments that are often still at the foundation stage.

Whatever the build stage of your home your Sales Consultant will discuss with you an exchange of contracts date when you reserve. They will discuss a timeframe for completion in accordance with the New Homes Quality Code. If your home is still under construction your Sales Consultant will monitor it's build progress and keep you regularly informed.

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

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

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

Step-by-step guide to the build stages

1 – Structural work

- Foundation and floor slab
- Brickwork up to first floor
- Floors in
- Complete brickwork, roof and make watertight

2 – First Fix

- Plumbing
- Main electrical work
- Main carpentry, staircases
- Internal ceilings, formation of rooms
- Drylining

3 – Second Fix

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

4 – External Works

- External works
- Render finishes
- Garden, patio, fencing

5 – Finals

- Kitchen fitted (unless previously installed or chosen)
- Flooring fitted
- Final plumbing, electrical work and carpentry
- Final decoration
- Final site manager's inspection and cleaning prior to occupation

Our journey together

The whole process – at a glance

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

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

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

A – Selecting your new home

Our commitment to you:

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

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

Our marketing and advertising will always be clear and truthful.

Your role:

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

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

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

If you are unclear on any detail, please speak to your Sales Consultant.



B – Buying your new home

Our commitment to you:

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

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

You will be kept informed of progress in the construction and development of your new home. We'll also highlight any relevant choices and options you may wish to consider to personalise your new home.

Our contract of sale terms and conditions will be clear and fair.

We will make clear to you your cancellation rights.

We will explain how we will protect your financial deposit. If we receive other pre-payments from you, we will tell you how we will look after them as well.

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

Your role:

At this stage of the process you will need to organise a number of practical details. These include being able to exchange contracts on your new home within a 28-day period. All reservation agreements include a cooling-off period of 14 days. If you wish to cancel your reservation, for any reason, during the cooling-off period, we will refund the full reservation fee.

Your immediate responsibilities are:

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

Depending on the build stage of your new home you will be invited to attend a meeting with your Sales Consultant. This will be to complete a checklist on your new home and to review the working drawings, and subject to the stage of construction you may be able to choose the interior colours for your kitchens and bathrooms. You may also meet the site manager during this meeting.

The timing of this meeting can be discussed and agreed with your Sales Consultant.

C – Taking care during site visits

Our commitment to you:

If you would like to visit your new home while building work is in progress, we will do our best to accommodate you. Our priority is to ensure your safety at all times, so a visit may not always be possible. We will inform you of the appropriate health and safety precautions that you must be aware of before visiting a development site.

Your role:

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

D – Preparing for your move

Our commitment to you:

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

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

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

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

Your role:

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

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





E – Making the most of your new home

Our commitment to you:

About a week before you move in, we will ask you to attend a Home Demonstration. During this practical demonstration we show you all the appliances and systems within your new home. This will help you familiarise yourself with them before moving in. We will show you how to operate all the various appliances and advise you on 'running in' your new home (minimising any condensation and shrinkage, a usual occurrence associated with all newly built homes).

During the Home Demonstration we will also agree a convenient time (usually 7 working days after you have moved into your new home) for your Courtesy Visit (explained later in this section).

Your role:

As part of preparation for your move, we would like you to attend our practical Home Demonstration. This demonstration explains the benefits of your new home and how to maintain and care for it. The demonstration takes approximately an hour.

F – Welcome to your new home

Our commitment to you:

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

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

We'll give you a comprehensive Handover pack which offers you advice on maintaining your new home and contains all the relevant warranties. We will ensure you are fully informed about our Customer Care team and support services available for up to two years after you have purchased your new home.

Your role:

At this important stage we ask you to arrange a convenient time to receive the keys to your new home. Once the financial transactions are complete and we have confirmation from our solicitors that we are in receipt of funds, we can release the keys of your home to you and welcome you to your new home. It is important to note that we cannot release the keys before the funds are received.

You'll need to complete a Handover certificate, with your Sales Consultant and/or site manager.

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

G – Our continued support

Our commitment to you:

Prior to moving in you will have arranged a convenient appointment time for your Courtesy Visit. The visit is when your site manager notes down any minor defects you may have.

Once these have been rectified (normally within 28 days), the site manager will ask you to sign to confirm that you are happy that they have been successfully resolved. You will then be supported by our Customer Care team who will be happy to help you during the remainder of your Orbit Homes warranty. Your warranty runs for 2 years from the day you legally complete on your new home.

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

We will tell you about our complaints procedures, including any services to help you resolve complaints about warranties. If a dispute arises, we'll co-operate with appropriately qualified professional advisors instructed by you to help resolve any issues.

Your role:

Initially your site manager will be your point of contact, but once you have agreed that any minor defects from your Courtesy Visit have been resolved then please contact our Customer Care team during the remainder of your Orbit Homes 2-year warranty.



The purchase processes

The whole process – in detail

We strive to ensure every stage of your customer experience with us is smooth and simple, starting from your initial enquiry right through to moving into and living in your new home.

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

We fully support and comply with the New Homes Quality Code. A copy of the code will be supplied to you through the conveyancing process and can be found on our website at www.orbithomes.org.uk/customer-charter

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

If you have any questions at any time concerning buying your new Orbit home, please speak to your Sales Consultant who will be happy to explain anything you are unclear about.



1 – Buying your new home

This section gives you some important information that we hope you will find useful if you have not purchased a new home before

Many of our customers say the legal process can appear both daunting and mysterious, so here we have provided a step-by-step summary to take you through the purchase process. It is also a guide for the steps likely to be followed by your own legal advisor. If you are a first-time buyer, we hope this section will be particularly helpful, if you have bought and sold one or more properties previously, you will probably be familiar with this, however it may prove a useful reminder.

Reservation

When you reserve your new Orbit home you are given specific information about your new home, and your Sales Consultant will go through a reservation checklist that ensures we supply you with all the information necessary to proceed.

You complete a reservation form and pay a reservation fee that secures your house purchase. This fee means we will withdraw your chosen home from the market, and it will not be subject to any price adjustment during the reservation period.

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

Interior Design

Our in house interior design team have carefully chosen three colour palettes for customers to select their chosen finishes. Dependent on the stage of construction a colour palette may have been selected for you or you may have the opportunity to select one yourself.

These interior finishes have been fully considered to include kitchen colours, complimentary floor finishes right through to bathroom tiling and fittings. This is a fully inclusive specification without the need for extras making it a simplified customer buying experience.

We believe at Orbit Homes that customers should be able to move into a fully finished home.

At this meeting you may also get the opportunity to meet the site manager who is supervising the construction of your new home.



Key actions

Upon reservation you will need to provide:

- Your reservation fee
- Contact details of your solicitor or conveyancer (if not using one of our suggested solicitors)
- Contact details of your financial advisor or mortgage broker (if not using one of our suggested advisors)
- Contact details of your estate agent (if you have a home you are selling)

Mortgage and legal arrangements

Your reservation deposit secures your home only until the exchange of contracts deadline, which is initially for 28 days. You will need to make your mortgage and legal arrangements promptly to ensure you meet this deadline.

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

Independent mortgage brokers advise on current mortgage offers and type of finance that best suits your needs. We can also recommend independent mortgage advisors who can also assist in completing your assessment and applications for our Shared Ownership properties.

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

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

Exchange of contracts

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

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

Keeping you informed

Our aim is to keep you fully informed throughout the home buying process. The period between exchange of contracts and legal completion is a critical time and your Sales Consultant will be in regular contact with you. Once you have settled in our Customer Care team will be there for you throughout the 2-year Orbit Homes warranty.

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

We aim to keep you informed and give you as much information as we can at this stage, as we know this is a time when there are many things to organise before your move-in day.

Please discuss your requirements with your Sales Consultant so they can keep you fully updated and informed. It's also important that we understand every aspect of your situation so that your move runs smoothly, and we are all working to the same expectations and timescales. Regular two-way communication is vital at this time.

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

Key actions

Now you've reserved your new Orbit home you need to:

- Contact your solicitor as soon as possible to confirm that they are instructed to act on your behalf. Give them a copy of your reservation form containing the full purchase details of your new Orbit home
- Your solicitor will require identification documents from you to satisfy their Anti Money Laundering checks
- Pay your solicitor the fees required to carry out the local searches
- Progress your mortgage application to a formal offer stage
- Ensure your solicitor is aware of the exchange of contracts deadline
- Ensure your solicitor has full details of any third parties involved in your purchase, for example your purchase may be dependent on the sales of your existing home

Behind the scenes

Mortgage and legal arrangements

Your solicitor will receive from our legal representatives:

- The contract
- Details of the title of your new home
- A copy of the New Homes Quality Code
- A schedule of all the information that they might need in order to process the purchase of your new home

During the purchase process your solicitor will:

- Liaise with Orbit Homes legal representatives to raise any queries on your behalf about your purchase and the development
- Discuss with you any mortgage conditions
- Go through the contract papers and search results – you normally receive this as a written report
- Ask you to sign legally binding contract documents in readiness for exchange of contracts
- Ask you to transfer into their account the deposit funds of either 5% or 10% of your purchase price. Your solicitor will need to be in funds prior to exchanging contracts.
- Arrange for you to sign the transfer or lease
- Arrange for your purchase to be registered with the Land Registry

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

Exchange of contracts

In readiness for exchange of contracts, your solicitor must:

- Hold a signed contract
- Have your cleared deposit funds, usually for 5% or 10% of the contract price
- You must hold a mortgage offer, or have other means to pay the whole of the contract price
- If you have a property to sell, then your purchasers (and any others within the chain) must be ready and able to exchange contracts

If you are purchasing a house, you will need to arrange buildings insurance from the date of exchange of contracts.

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

Please be aware that the failure to exchange contracts within the agreed timescales brings our reservation agreement to an end and we may have to place the property back on the open market. Your reservation fee is refundable, less any admin costs we may have incurred.

In readiness for completion, your solicitor will:

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

2 – Taking care during site visits

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

During the purchase process there may well be opportunities for you to do this, but such a visit is likely to take you into or through the construction site. As you may be aware, any construction site could have multiple potential hazards that may present an increased level of risk to those unfamiliar with the construction environment.

At Orbit Homes we take health and safety issues very seriously and your safety is our primary concern. Under no circumstances must you go into a construction area unless you are accompanied by an Orbit Homes employee. For this reason, we ask that you telephone your Sales Consultant to arrange an appointment if you do wish to view your home while under construction.

When you arrive for your agreed viewing please report to the Sales Office. There, you will receive a safety briefing plus clear and comprehensive details of the procedures that need to be followed and commitments required by all parties to ensure your safety, during the visit. You will also have to wear protective safety clothing that we will provide, including a hard hat, steel toe-capped footwear and high-visibility over vest.

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

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

Hazards on a construction site include:

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



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

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

Report to the Sales Office or other another agreed meeting point on arrival.

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

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

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

3 – Preparing for completion

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

Inspections and passes

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

A final inspection of your new home is undertaken by a member of the Orbit Homes site and sales team. They will check that all appliances and systems are operating correctly, if installed, and that your home is finished to our high standards. It will then be checked following the final clean ready for you to move straight in to.

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

We will also provide you with:

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

Serving notice

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

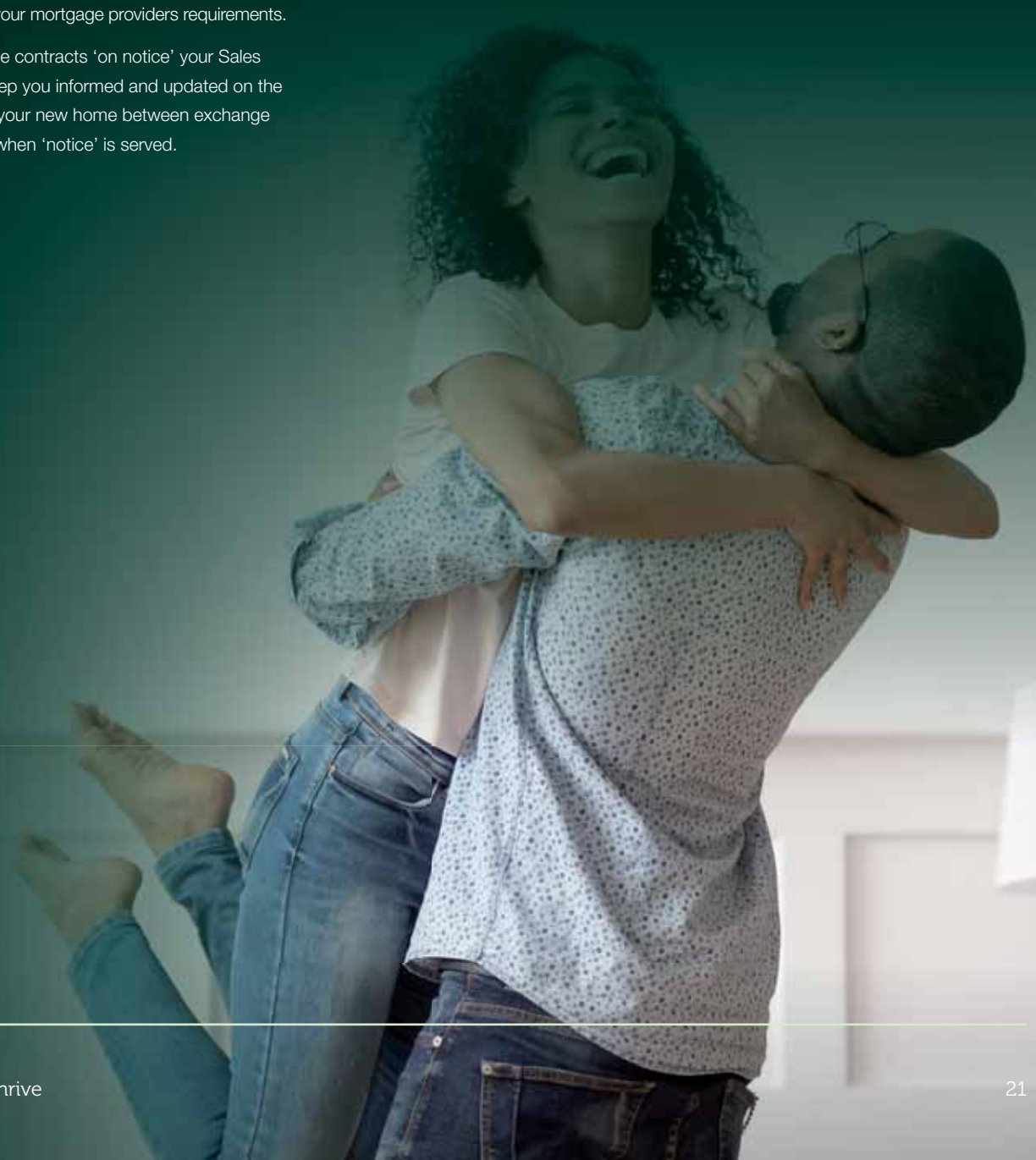
However, there are instances when you may exchange contracts 'on notice' – that is without a fixed legal completion date because your new home is not fully built. Once your new home is 'build complete' and has passed its building standards inspection our legal team will 'serve notice' on your solicitor.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

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

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

Completion date

The completion date is the day on which you become the proud owner of your new Orbit home. It is often also referred to as 'moving in' day or 'Handover' day. The completion date is when the balance of the purchase money is paid to us and legal ownership passes from us to you. If you are moving into your new home on this day, we will arrange a time to meet you, welcome you, present you with the keys and arrange the Handover inspection (for further information see 'The day you move in' section).



4 – Preparing for your move

Here we have compiled a quick reminder of essential tasks to complete when preparing to move into your new Orbit home

If you've moved home previously much of this may be second nature – but for first-time buyers, this may prove a vital checklist at a very busy time!

Removals

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

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

Insurance

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

Rental

If you are in a rented home give the stated notice in writing to your landlord.

Doctors/dentists/vets

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

Utility companies

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

Communication companies

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

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

Changing your address

As soon as the legal completion date is agreed you can start telling family, friends and third parties of your new address. Don't forget to tell:

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

On 'move-in' day

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

- A first aid kit (accidents happen)
- Drinks and snacks
- Favourite toys/books for children
- Legal documents, cash, credit cards, cheque book, driving licence
- Key telephone numbers – solicitor, financial advisor, removal company, Sales Consultant





5 – Making the most of your new home

Home Demonstration

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

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

During construction moisture is absorbed by bricks, timber, plaster, and other materials in your home and this now needs to dry out gently. 'Drying out' your home slowly will minimise the potential for condensation and shrinkage cracks on walls, ceilings, and woodwork.

We will arrange your Home Demonstration with you shortly before legal completion, or if a completion date has yet to be fixed, after our legal representatives has issued the '10 working days' notice – see 'preparing for completion'. If your exchange of contracts date and legal completion date are close together, we will discuss with you the most convenient time for your Home Demonstration.

We find our customers settle in more quickly if this demonstration is undertaken a few days before you are due to move in. We place great importance on the demonstration and view it as a major stage of the purchase process.

At your Home Demonstration we will also arrange a convenient time for your 7-day Courtesy Visit by our site manager following you moving into your new home.

During your Home Demonstration we will:

- Show you how the heating system works and how it can be set to your requirements ready for when you move in
- Show you how all your appliances work (where installed)
- Show you where the main switches, electrical consumer unit and stopcocks are located
- Advise you on how to 'run in' your new home. (minimising condensation and shrinkage, a usual occurrence associated with all newly built homes)
- Give maintenance advice about your home – this can pay dividends in the future
- Explain all the warranties and guarantees
- Arrange a suitable time and day for your Courtesy Visit, normally 7 days after you've moved in
- Discuss our comprehensive Customer Care programme and support contracts, such as our 24-hour emergency service for genuine emergency defects.
- Discuss plans for the 'move in' day and any help you need advice on

6 – The day you move in

Legal completion and key release

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

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

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

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

Most homebuyers choose to legally complete and move in on the same day. Please let your Sales Consultant know if you plan to move in on our 'Handover' day or prefer simply to collect your keys. Once all the funds have been transferred your Sales Consultant will let you know when you are able to collect your keys.

Handover check

We know you will be very busy on 'move in' day, but there is one final, essential check that your Sales Consultant will carry out with you before your possessions are moved in. This is known as the 'Handover inspection'. If after this inspection you are happy with the condition of your new home, you will be asked to sign the 'Handover certificate'.

By 'move in' day you should know

Electricity

- Where the consumer unit is and how you can switch off the supply

Water

- How to find the main stopcock and how to isolate the supply

Gas

- The location of the mains gas tap and how to isolate the supply

Central heating

- How to operate it and be familiar with the operating instructions

Contact numbers

- The key contact numbers of your site manager, regional Customer Care team, appliance warranty provider and 24-hour support services

Inspection

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

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

Handover certificate

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

Settling in

You should have benefited from your Home Demonstration before 'move in' day and you will therefore be familiar with how systems and appliances in your new home work. However, if there are any matters you would like clarified, your Sales Consultant will be happy to do so and the 'move in' day inspection is an ideal opportunity to do this.

Living in and looking after your new home

You will be given Part 2 of your Homeowner's Manual during your Home Demonstration. This contains full details of your continued customer service which includes a 2-year Orbit Homes warranty on many internal fixtures and fittings, key contact numbers for your regional Customer Care team and other 24-hour support services. The manual also contains detailed information about your new home and its fixtures and fittings along with details of the 10-year warranty on your new home from the National House Building Council.



Managing your development

Management companies and covenants

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

This may apply to developments that include apartments with shared areas and services or homes with communal parking bays or courtyards. Management and maintenance arrangements are usually required if your home is leasehold.

A management company is appointed to maintain any communal areas on within the development you reside on. Depending on the development, this may be an external company or by Orbit Group.

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

Examples of the shared areas or services are:

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

A management company's responsibilities can include:

- Enforcing covenants where appropriate
- Maintaining and efficiently managing the communal grounds within the development you reside.
- Holding charge contributions in secure designated accounts
- Arranging for certified annual accounts to be circulated after each service year charge

If you are unhappy with any of the services being provided at any time, you can contact the management company and raise any concerns you may have. The appointment of a management company means residents are free to enjoy their new homes, reassured and with peace of mind that communal grounds are being maintained and managed professionally.

Covenants and planning conditions

All developments are subject to legal covenants which stipulate what a Freeholder or a Leaseholder, may or may not do with the property or within the neighbourhood.

Examples of covenants could include not parking a caravan on the drive, not erecting a conservatory without the Freeholder's permission, or not using the home for running a business. The purposes of covenants are to ensure the pleasant, residential environment in which you live is maintained and protected for the benefit of all residents.

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

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

Any breach of planning condition by an Orbit Homes purchaser may result in local planning authority taking action against that person.

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





The language of home-buying

A glossary of terms

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

Assessment

If you are purchasing a Shared Ownership home, an affordability check is carried out to ensure you can afford your new home and to agree the percentage share you are able to purchase.

Application

An application form that is completed to ascertain eligibility to purchase a property using a Shared Ownership scheme.

ATP (Authority to Proceed)

This is a letter from the Help to Buy Agent confirming that you're eligible for the Help to Buy scheme and can proceed with the purchase of the property. Within the letter will be a full financial breakdown of the terms of sale.

ATE (Authority to Exchange)

Once your ATP has been issued together with the Mortgage Offer, your Conveyancing Solicitor will request the Authority to Exchange from the relevant 'Help to Buy Agent'. Your Solicitor will be unable to exchange contracts unless the Help to Buy Agent have authorised the exchange.

Build complete

Construction of your new home is now finished, and once inspections are undertaken you will be notified of a legal completion date.

Buildings insurance

Buildings insurance is a policy that covers the financial cost of repairing damage to the physical structure of a property in the event of damage or theft. This includes the roof, floors and walls, as well as any fitted or permanent fixtures (i.e. a fitted kitchen). The cause of the damage is important.

Contract

The legally binding document drawn up by solicitors that details a property sale and lays out all the agreed terms and conditions to which both parties must agree, sign and date. Once the contract is signed, exchanged and a deposit paid, the sale becomes legally binding.

Conveyancing

The legal process of buying and selling a property.

Courtesy Visit

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

Confirmation to Provider (CTD)

Before completion your solicitor will apply for a Confirmation to Provider (CTD) which is confirmation to your Help to Buy Agent that the matter is ready for completion and that no information has changed from when the ATE was requested/issued.

Disbursements

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

Deeds

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

Deposit

The amount you pay, usually 5% or 10%, of the purchase price of the property and is required upon exchange of contracts.

Draft contract

Prior to the contract being signed, a draft contract is prepared by the seller's solicitor and passed to the purchaser's solicitor. Once the contract has reached its final form it is known as an 'engrossment' and is ready for both parties to sign.

Engrossment

See 'draft contract'.

Exchange of contracts

When signed contracts are exchanged between your solicitor and our solicitor, and a deposit has been paid to us for your new home. This is when the sale becomes legally binding.

Fixtures

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

Handover

This is when you are presented with the keys to your new home. This generally occurs on the day of legal completion.

Home Demonstration

A practical demonstration of your new home that takes place before legal completion. The demonstration shows you how appliances and systems in your new home work.

Lease

If you have purchased your home through the Shared Ownership scheme, you will have signed a Shared Ownership lease. This lease is a legal document between you and Orbit Homes which proves that you own part of your home and will set out certain conditions such as – your rights and responsibilities as a homeowner, how often rent and service charges are reviewed and what you should expect from us as landlords.

Legal completion

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

Management fee

A management fee is part of the service charge payable to the landlord or manager in return for managing the leasehold property.

Mortgage

A loan secured on your home.

Mortgage advance

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

Mortgage application

The formal request for a mortgage.

Mortgage deed

The formal documentation that confirms the mortgage provider's financial interest in your new home.

Mortgage offer

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

Mortgage provider

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

Notice period

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

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

NHBC

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

NHBC Buildmark cover

A 10-year warranty from the National House Building Council covering your new home against construction defects.

Reservation

When a customer pays a deposit and signs an Orbit Homes reservation form, the property is reserved at the agreed price for a specific time providing exchange of contracts takes place on an agreed date.

Reservation fee

The deposit that is paid to secure your home (usually £500).

Registered Title

A title of ownership registered at the Land Registry, confirming ownership.

Rent – (only for Shared Ownership properties)

A subsidised monthly rent is paid on the share of the property you don't own. The larger the share amount you own the less your rent will be.

Restrictive covenant

Restrictions on a particular use of the land or property, imposed by the seller.

Section 104 Agreement

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

Section 38 Agreement

A legal agreement under the Highways Act in which a developer secures the adoption of roads and footpaths by the local highway authority.

Section 106 Agreement

A legal agreement under the provisions of the Town and Country Planning Act 1990, usually made between the housebuilder and the local authority, in which the housebuilder makes financial contributions for local infrastructure to help sustain the local community in which it is building. This could include providing affordable housing or public open space.

Service charge

An annual charge for the maintenance of communal facilities such as parking areas, gardens and communal areas within apartment buildings or a housing development. This fee is normally paid to a management company.

Shared Ownership

Shared Ownership provides an affordable way to buy your new Orbit home, you purchase a share and pay a subsidised rent on the part you don't own. In the future, if you wish, you can usually buy further shares until you own your home outright.

Share

The amount you buy usually between 25% and 75% of the full purchase price determined on your financial assessment, this is the share you own of the property.

Stamp duty land tax (SDLT)

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

Subject to contract

This is when a sale is verbally agreed but no contract has been signed so there is no legally binding agreement. Once contracts are signed and exchanged all the terms and conditions become legally binding for both the purchaser and the seller.

Sales Consultant

Your Sales Consultant is your main point of contact throughout the purchase process they will discuss with you every aspect of the purchase and will support you until you have moved into your new home.

Searches

Enquiries made by your solicitor in the early stage of the contract drafting. The enquiries are made of the District, or Borough Council, to identify any issues that may affect your property. This could include proposals to build a factory or a road nearby, or historic rights such as coal mining or access over commons.

Site Manager

The Orbit Homes build representative who supervises the construction of the development.

Solicitor

A qualified legal professional who is your personal representative and will act on your behalf and to protect your interests during the homebuying process.

Transfer of lease

The formal document that actually transfers legal title of your new home to you. The title of your property is recorded at the Land Registry.

Valuation

A professional opinion based on experience and knowledge of the housing market at a given time on the value of the property.

Vendor

The seller of the property.

Notes

A series of horizontal dotted lines for writing notes.





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