



A guide to settling into your new home



Contents

Introduction	3
Snags, and defects, what is the difference?	4
What can I expect and how can I help?	5
<ul style="list-style-type: none">• The settling-in period• What may I notice - and how can I help?• Do I have any other responsibilities?	
How is living on a new development different?	16
<ul style="list-style-type: none">• Management companies• Groundworks, shared spaces, and external areas• Contractors, visitors, and ongoing works• Access and temporary restrictions• Being part of a growing community	
Do any restrictions apply to my home?	20
What long-term costs should I be aware of?	22
How am I protected?	24
<ul style="list-style-type: none">• Warranties and insurance cover• Consumer protection and the New Homes Quality Code	



Moving into a newly built home marks an exciting new chapter...



Introduction

You will be the very first to live in this space, with every room waiting to reflect your own style and preferences. There are numerous benefits to enjoy, such as state-of-the-art appliances and improved energy efficiency built into the property.

However, moving into a new home can feel quite different from moving into an older property that has already been lived in and exposed to years of weather and wear and tear. For many people, this may be the first time living in a new build home, so it is not always clear what is normal, what to expect, and what you need to do as a new homeowner.

New homes are built outdoors, in all seasons, and by many different skilled trades. As a result, it is normal for a new home to take time to settle once you move in. Changes, adjustments, or minor issues, such as hairline cracks in walls, can occur during the early months as the building dries out and materials respond to everyday living.

During your home demonstration, your developer should explain the key features of your home, including how the appliances and the heating work, for example. Ideally, they will also explain what to expect after moving in and your responsibilities as a homeowner.

They may also provide their own guides or information specific to your home or development. We recommend using those alongside this guide, as this document offers general guidance that applies to most new build homes, rather than details that specifically apply to your property.

There is a lot of information to take in at once, especially at such a busy and exciting time. So, this guide is designed to support you by bringing that information together in one place, so you can refer to it when you need to.


It has been created to help you understand what to expect, what is considered normal in a new build home, and what steps you can take to look after your property, so it stays in good condition.

Snags and defects, what is the difference?

The settling-in period is different from identifying snags or defects.

SNAGS are minor issues or cosmetic imperfections that do not affect how your home functions or its safety. Examples include small scratches on paintwork or woodwork. These are common in new homes and are usually straightforward to fix. Under the New Homes Quality Code (the Code), developers are required to put snags right within 30 days or explain the reason for any delay.

DEFECTS are issues that can affect how parts of your home function, such as plumbing, electrics, or heating systems. These issues typically require more investigation and repair and sometimes take longer to resolve due to their complexity. If you find any significant issues, such as structural defects or anything that puts your health and safety at risk, you should contact your developer immediately.



While the next section of this guide focuses on what is normal during the settling-in period, it is still important to understand what snags and defects are and what to do if you find them.

For more information, you can refer to '[A homeowner's guide to snagging](#),' available to download from the NHQB website.

What can I expect and how can I help?

The settling-in period

A new build home goes through a settling-in period, usually during the first 12 months after you move in. During this time, your home is drying out, adjusting to regular heating and ventilation, and responding to everyday use as it becomes lived in.

As this happens, you may notice slight changes to the building, such as minor cracks in walls or ceilings, doors, or windows feeling slightly tighter or looser as the building adjusts. This is normal in a newly built home and does not usually indicate poor workmanship or a problem with the construction of your home. It is simply part of the natural settling process of a new home.

Understanding why these changes happen can help reassure you and there are also simple steps you can take to help your home settle in smoothly.

The settling-in period, all part of the process..



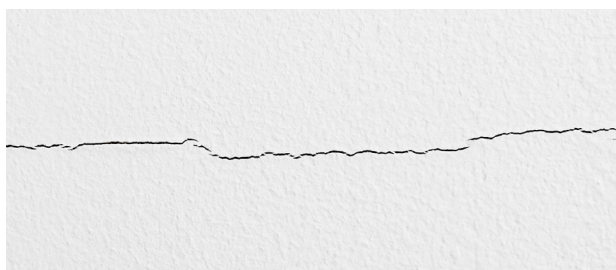
What may I notice - and how can I help?

Below are common changes you might notice as your home settles, along with practical tips to support the process.

Drying out, shrinkage, and efflorescence

New homes contain a lot of moisture. This is not only due to the materials used in its construction, but also because the property was built in the open air and is subject to all weather conditions. Because of this, all new homes must go through a 'drying out' period. This can typically take around 12 months, but it varies according to the size of the home.

As the drying out process happens, you may notice:



SHRINKAGE Fine, hairline cracks in internal walls or ceilings as materials dry and naturally contract. While these cracks can usually be filled and painted over during routine redecoration, typical shrinkage is defined as less than the thickness of a £1 coin. If the cracks are wider than this, you should contact your developer.



EFFLORESCENCE White, powdery deposits on brickwork caused by natural salts coming to the surface as moisture evaporates. These deposits often fade or wash away over time as the wall continues to dry out. Efflorescence is a natural process, so in most cases the best approach is simply to leave it alone.



NAIL POPS Small circular marks or raised spots may appear on walls or ceilings where fixings beneath the plaster become slightly visible. This happens as timber frames dry and move very slightly during the settling-in period.

These are a natural part of the drying-out process, but if shrinkage and nail pops are excessive, most developers will repair them.

There are also measures that you can take to help your home dry out, including:

Ventilate regularly

- Keep trickle vents open.
- Always use extractor fans in kitchens and bathrooms.
- Open windows regularly, especially in rooms that create more moisture, such as bathrooms, kitchens, and utility rooms.

Maintain a steady temperature

Rapid heating can cause the home to dry out too quickly, which may result in increased shrinkage. At the same time, not enough heat can create mould.

Therefore, you should:

- Avoid sudden changes in heating. Keep a consistent temperature, avoiding big highs and lows by adjusting it gradually - particularly in winter.
- Aim for an even temperature across rooms (around 18-21°C is often recommended).
- If you have underfloor heating, run it at a moderate temperature and adjust gradually; switching it on and off frequently is less effective.

It is important to follow the instructions provided by your developer or installer for using your heating system correctly, as this will help it perform as intended and potentially reduce unnecessary running costs.

If you are unsure how your heating system works or feel it is not operating as expected, you should contact your developer for guidance.

Avoid sudden moisture changes

- Do not dry laundry on radiators. Drying clothes this way quickly releases a large amount of moisture into the air, which can slow the drying process and increase condensation on windows and walls, leading to mould.

It also reduces the radiator's efficiency, preventing your home from heating properly.

Allow airflow

- Keep large furniture slightly away from walls, such as cabinets and free-standing wardrobes.
- Keep fitted wardrobes and cupboard doors open initially.
- Do not block air bricks, vents, grilles, or weep holes.



Condensation

Everyday activities such as cooking, showering, and drying clothes indoors add moisture to the air.

Condensation forms when warm, moist air comes into contact with cooler surfaces, such as windows or walls. It can be more noticeable in new homes, as they contain higher levels of moisture from the construction process and are designed to be energy-efficient and airtight.

You may also notice some condensation in your loft space during the early months or during seasonal changes. This is normal and is managed through roof ventilation.

Tips to reduce condensation

There are simple steps you can take to reduce condensation and help your home dry out during the settling-in period:

- Use extractor fans when cooking or bathing.
- Keep trickle vents open.
- Wipe away condensation when it appears.
- Avoid drying clothes on radiators.
- Avoid blocking air bricks, vents, and weep holes (small openings left in brickwork to let water drain out of the wall cavity).
- Keep the loft hatch closed.
- If your home is fitted with a mechanical ventilation heat recovery (MVHR) system, make sure it remains in operation and is used in accordance with your developer's guidance.

Some condensation during the settling-in period is expected and should reduce as your home dries out. However, if condensation is persistent, excessive, or leading to issues such as damp patches or mould, you should contact your developer so they can investigate whether there may be an underlying issue, such as a fault with insulation or ventilation.

Settlement noise

You may occasionally hear creaks, pops, or clicks as materials expand and contract due to temperature changes or when heating is used. Timber, pipework, and other materials naturally move slightly during the settling-in period.

This is normal and usually nothing to worry about. But if noise is persistent, unusually loud, or linked to another issue, contact your developer to investigate.

Tips

- Gradual heating.
- Good ventilation.

Windows and doors

As materials dry out and settle, windows and doors can expand or contract slightly. You may notice they feel stiff when first opening and closing, particularly on south-facing windows and doors where the frames are exposed to more direct sunlight. With regular use, they should become easier to operate.

Over time, you may also notice some gradual fading of darker-coloured frames due to exposure to sunlight. This is a normal part of weathering and does not affect performance.

Your home may be fitted with window restrictors, which limit how far windows can open. This is a standard safety feature designed to reduce the risk of falls.

Fire doors may also be installed, especially in apartment buildings. These doors are typically heavier and may close more firmly than standard internal doors. This is normal and forms an important part of your home's fire safety system.

Tips

There are simple steps you can take to keep windows and doors operating effectively:

- Use window restrictors and locks as intended.
- Avoid forcing windows or doors if they feel stiff - regular use should help ease operation over time.
- Occasionally check that hinges, locks, and seals are working correctly, and lubricate them if needed.
- Do not prop fire doors open, as this will affect their performance in a fire.

If a window or door remains difficult to operate, does not close properly, or shows signs of damage or misalignment, you should contact your developer so they can assess whether an adjustment or repair is needed.





Gardens and turf

New gardens need time to establish, and weather conditions, soil type, and the construction process can all affect how quickly this happens.

If your garden is turfed, this will usually be completed shortly before you move in and may take several months to establish fully. During this time, it is normal for grass to appear uneven, thin, or patchy, particularly in the early weeks.

You may also notice that the ground feels soft or becomes waterlogged after rainfall, especially early on. This is common in new gardens and is often linked to soil compaction during construction. In most cases, drainage will improve as the soil structure loosens and roots begin to develop.

In some circumstances - such as very wet or very hot weather - turf may not have been laid before you move in. If this applies, your developer should let you know and arrange for it to be laid when conditions are suitable.

Caring for your garden

There are simple steps you can take to support your garden while it establishes:

- Limit walking on new turf for the first 4–6 weeks (weather dependent).
- Avoid heavy use for several months, particularly during wet or winter conditions.
- Water regularly during dry or warm periods.
- Avoid pets using newly laid turf where possible.
- Expect some natural settlement of soil - topdressing can help improve levels.
- Once established, planting trees and shrubs can help improve drainage over time.

When to raise concerns

While some surface water after rainfall is expected in new gardens, this should gradually improve. If you notice water pooling for more than 24 hours after rainfall, this may indicate a drainage issue.

In this case, you should contact your developer and ask them to check that the garden has been prepared to the required specification. This typically includes:

- Properly loosening (rotavating) the underlying soil.
- Installing an appropriate depth of topsoil.

If the garden does not meet these requirements, or drainage remains poor, the developer may need to carry out remedial work or install additional drainage.

Loft spaces

Most loft spaces in new homes are not designed for storage unless they have been specifically boarded and confirmed as suitable for this purpose.

Loft insulation plays a key role in keeping your home warm and energy efficient. Storing items directly on insulation can compress or displace it, reducing its effectiveness and potentially increasing heat loss. Loft spaces may also contain pipework, electrical cables, or ventilation systems that can be damaged if accessed or used incorrectly.

Using the loft for storage without proper boarding may cause damage and could affect warranties or future claims.

Loft space tips

- Only use the loft for storage if it has been boarded and confirmed as suitable.
- Do not place items directly on insulation.
- Keep the loft hatch closed.
- Take care not to damage cables, pipes, or ventilation systems.

If unsure, check your home user guide or speak to your developer before using the loft.

Garages

Garages in new homes are primarily intended for vehicle storage. This means it is normal for some temperature changes, moisture, dust, and draughts to occur. Garages are not typically insulated to the same standard as the main home and are not designed to be fully airtight or watertight.

You may notice some dampness or small amounts of water entering during heavy rain, particularly around the garage door. This can be expected and does not usually indicate a problem.

Garage tips

There are simple steps you can take to protect items stored in your garage:

- Avoid storing valuables or items that could be damaged by damp or temperature changes.
- Store belongings off the floor and away from walls where possible.
- Use sealed, raised storage if you need to keep items in the garage.
- Check items occasionally, especially during wet or cold weather.

While minor moisture is normal, garages should not regularly allow significant amounts of water or debris to enter. If you notice excessive water entering the garage, standing water after rainfall, or signs of leaking from the roof or walls, you should contact your developer.

They can then check whether there is an issue with the roof, garage door, drainage, or construction details that may require repair.

Decorating and alterations

Because your new home is still drying out during the first year, it is best to take a gradual approach to decorating and making changes.


Wallpapering or carrying out decorative work too early can trap moisture in walls, which may increase the risk of mould or lead to excessive shrinkage and cracking as the home continues to settle.

Decorating and alteration tips

- Where possible, wait at least 12 months before wallpapering or undertaking major decorating work.
- If you do decorate early, allow good ventilation to help moisture escape. See the [section on ventilation](#).

Fixing items to walls

- Be aware that pipes and electrical cables may be hidden behind walls.
- Use a cable and pipe detector before drilling or fixing items.
- Use the correct fixings for the wall type, for example, plasterboard fixings for plasterboard walls.
- If unsure, refer to your home user guide or seek professional advice.



Carrying out decorative work too early can trap moisture in walls..

Drainage and waste systems

Modern drainage systems are designed to handle normal household wastewater. When used as intended, they should operate efficiently without blockages.

However, certain items and substances can cause blockages or damage to the system if they enter the drains.

To help keep your drainage system working effectively:

- Do not flush wipes (including those labelled “flushable”), sanitary products, cotton buds, or kitchen waste.
- Avoid pouring fats, oils, or grease down sinks, as these can solidify and cause blockages.
- Dispose of food waste appropriately rather than washing it down the sink.

Drainage systems should not block or back up during normal use. Blockages caused by inappropriate use are usually the homeowner’s responsibility and are not covered by the warranty (see [page 24](#) for information on warranties).

If you experience repeated blockages, slow drainage, unpleasant odours, or any backup of wastewater, you should contact your developer so they can investigate.

They can then check whether there is an underlying issue with the drainage system, such as a fault or obstruction.

If a blockage is found to be caused by items or substances that should not have entered the system, you may be responsible for the cost of clearing it.



Appliances and servicing

Your new home may include a range of appliances and systems. Once you have moved in, these will require some ongoing care and regular servicing to keep them working safely and efficiently.

Appliances

- Many appliances supplied with your home come with manufacturer warranties. Registering them soon after you move in helps ensure these warranties are activated and that you receive any important safety updates or recall information.
- If an appliance develops a fault, it is often best to contact the manufacturer directly, as they are usually responsible for repairs under the warranty. Your developer can advise if you are unsure who to contact.
- Keep copies of manuals, registration details, and warranty information for future reference.

Annual servicing and ongoing maintenance

Systems such as boilers, heating, solar panels, air source heat pumps, smoke alarms, carbon monoxide alarms, and any fitted alarm systems may require regular checks and servicing to continue operating safely.

In most cases, arranging ongoing servicing becomes the homeowner's responsibility after you move in. Following the manufacturer's guidance and keeping records of servicing will help maintain performance and ensure warranties remain valid.

When to raise concerns

Appliances and systems should be in good working order when you move in. If you experience faults early on, repeated breakdowns, or issues that prevent normal use, you should contact your developer so they can advise on next steps or confirm whether the issue should be handled under warranty.

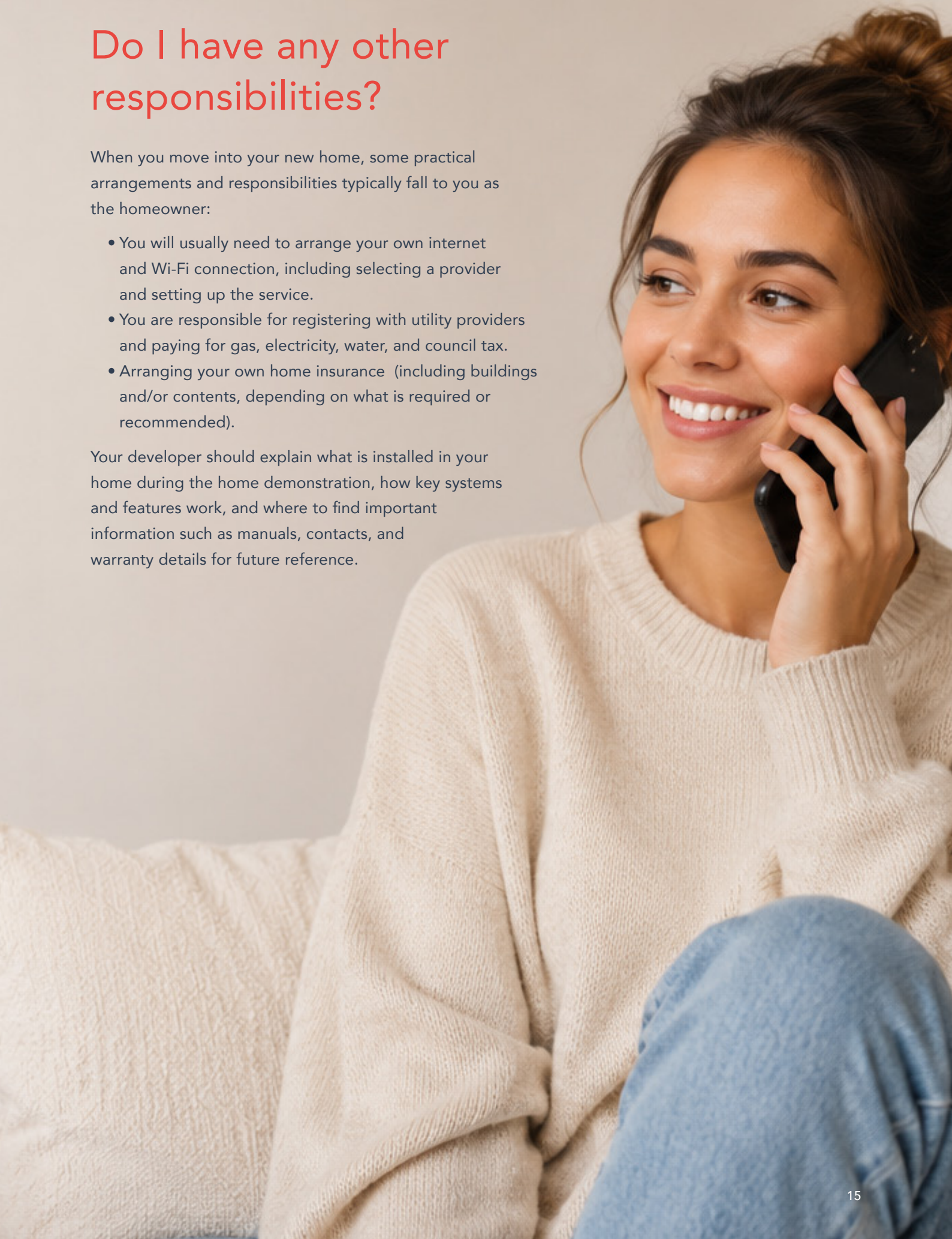
If a system has not been commissioned correctly or supplied in working order, your developer remains responsible for addressing this.

Do I have any other responsibilities?

When you move into your new home, some practical arrangements and responsibilities typically fall to you as the homeowner:

- You will usually need to arrange your own internet and Wi-Fi connection, including selecting a provider and setting up the service.
- You are responsible for registering with utility providers and paying for gas, electricity, water, and council tax.
- Arranging your own home insurance (including buildings and/or contents, depending on what is required or recommended).

Your developer should explain what is installed in your home during the home demonstration, how key systems and features work, and where to find important information such as manuals, contacts, and warranty details for future reference.



How is living on a new development different?

When you move into a new home on a new development, you are not just buying a property - you are becoming part of a wider community that includes shared spaces and, in many cases, a management company or other stewardship arrangements.

Management companies are commonly used in new developments to look after communal areas and shared infrastructure. This section explains how they work, what to expect from shared spaces and ongoing construction, and how living on a developing site may affect access, maintenance, and day-to-day life during the early years of the development.

Management companies

Many developments have a management company responsible for maintaining shared areas that are not adopted by the local authority.

A management company may look after:

- Communal landscaping and open spaces.
- Play areas.
- Communal areas in apartments, including hallways, stairwells, waste management, building structure, etc.
- Private roads, paths, and drainage.
- Lighting and shared infrastructure.

In some cases:

- Homeowners automatically become members or shareholders of the management company.
- Residents may be invited to act as directors once the development is established.



Your role as a homeowner may include:

- Paying a service or estate charge to fund maintenance.
- Following estate rules designed to protect shared spaces.
- Taking part in decision-making where applicable.

The developer should have provided you with information about the management company, any managing agent used, and the likely service and/or estate charges you are likely to incur. If you have not received this information, contact your developer.

Groundworks, shared spaces, and external areas

When you move into a new build home, some external areas of the development may not yet be finished. This can include roads, pavements, parking areas, street lighting, drainage, boundary treatments, or landscaping such as grass, planting, trees, and play areas.

Phased construction

New developments are often built and occupied in phases rather than being completed all at once. As a result, external works are usually carried out later in the build programme once heavy construction traffic has reduced. This helps prevent damage to finished roads, pavements, and landscaping while construction is still underway.

The impact of weather

Weather conditions can affect both construction activity and day-to-day life on a developing site:

• Colder and wetter months

Construction sites can become muddy, which may lead to mud being tracked onto roads and pavements. Developers typically commit to using road sweepers periodically to help keep mud to a minimum and maintain safety, although some impact is unavoidable while work continues. Developers are also not necessarily responsible for gritting the roads or paths during snow or icy weather.

• Warmer or drier months

Construction activity can generate dust, which can be frustrating when trying to keep cars, windows, and external doors clean - particularly for homes close to ongoing works. While this is a normal part of construction, developers are expected to take reasonable steps to manage dust, where possible.



Landscaping and finishing works

Landscaping and final surfacing are often completed or revisited after homes are occupied. This allows plants and turf to establish more successfully and ensures works are carried out when conditions are suitable.

While works are ongoing

Until external areas are fully completed and, where applicable, adopted by the local authority:

- Responsibility for maintenance usually sits with the developer or a management company.
- Access to certain areas may be restricted for safety reasons.
- Surfaces such as kerbs, pavements, or roads may be more vulnerable to wear and tear.

Once construction is complete and final inspections are carried out, roads and shared spaces are typically adopted by the relevant local authority or transferred to long-term management.

What to expect and what you can do

- Some areas may be temporarily unfinished or have interim surfaces while work continues.
- Temporary access routes, lighting, or fencing may be in place.
- Expect seasonal impacts, such as mud in winter and dust in warmer months, while construction is ongoing.
- Take extra care around unfinished groundworks, especially in wet or icy conditions.
- Children's play areas must pass safety checks before use, which can mean a delay even if they appear finished.
- Construction sites can be particularly appealing to children, so it is important to keep them away from active work areas and moving vehicles.
- Report any safety concerns to your developer as soon as possible.

Your developer should explain which external works are outstanding, when they expect them to be completed, and whether any temporary arrangements are in place in the meantime. If unavoidable wear and tear occurs during this phase, it should be addressed by the developer as part of completing the development.



Contractors, visitors, and ongoing works

It is common for contractors to be present on-site while a development is underway. This may involve:

- Construction vehicles and deliveries;
- Temporary changes to access routes; or
- Noise during normal working hours.

Developers and contractors are expected to:

- Work safely and responsibly.
- Take reasonable care to avoid damage to roads, kerbs, and communal areas.
- Follow site safety procedures to protect residents and visitors.
- Obey planning restrictions on the hours of the day when construction activity can take place.

Developers registered with the New Homes Quality Board (NHQB) should provide a Schedule of Incomplete Works at legal completion to keep customers informed of the anticipated date for finalising unfinished areas.

In addition, developers should proactively communicate with existing residents about any significant construction activity that could have a short-term impact, for example, temporary access routes.

Some slight wear and tear may be experienced during this phase while work continues. Any damage caused as a result should be made good once the works are complete, or you can raise concerns with your developer.

Access and temporary restrictions

During construction, certain areas may be temporarily inaccessible for safety or practical reasons.

Examples include:

- Restricted access to loading bays or parking areas (particularly in apartment developments).
- Temporary footpath diversions.
- Limited access to landscaped areas until planting is established.

Access arrangements may change as work progresses. Your developer should provide updates where access is affected, particularly if it impacts moving in, deliveries, or emergency access. If you do not receive updates or are unsure about access at any stage, you should contact your developer directly so they can confirm arrangements and address any concerns.

Being part of a growing community

New development means being part of a community that is still taking shape. While this can require some patience, it also means:

- Homes and shared spaces are brand new.
- Landscaping and facilities will improve over time.
- Neighbours are often moving in at a similar stage.

Most developments settle fully once construction is complete and communal areas are finished and adopted.

Do any restrictions apply to my home?

When you buy a new home, there may be restrictions that apply to your property, often referred to as **covenants. These are legal conditions that set out how a home and the surrounding development can be used.**

Covenants are commonly used in new developments to maintain a consistent appearance, protect shared spaces, and support the long-term value of the homes, both during and after the development is completed. They apply to all homeowners on the site, not just to you individually.

In practice, this means there may be some limits on what you can do with your home or garden, particularly in the early years of the development.

Common examples include:



- Restrictions on parking caravans, motorhomes, or commercial vehicles on driveways.



- Limits on building extensions, sheds, or other outbuildings without permission.



- Restrictions on displaying "for sale" or other signs while the developer is still marketing homes on the development.



- Rules about fencing, external finishes, or changes to the front of the property.



- Restrictions on running a business from home.

How long do covenants last?

- Some covenants apply only while the developer is still building and selling homes on the site.
- Others may apply for a set period, such as five years.
- Some covenants can be permanent.

The exact covenants that apply, and how long they last, will vary between developments and developers.

What happens if a covenant is breached?

Covenants are legal restrictions but enforcing them in practice can be complex.

Developers are often more actively involved in managing the use and appearance of the development while homes are still being built and sold. Once development is complete and the developer is no longer based onsite, it can become more difficult for them to monitor or take action on potential breaches, especially if your development was completed some time ago.

If you are concerned that a covenant is being breached:

- You may wish to raise this with your developer, particularly if they are still completing homes on the development. However, once they have finished and left the site, it is unlikely they will take action.
- If the issue relates to managed areas, you could contact your management company, if one is in place.
- In some cases, you may need to seek independent legal advice to understand your options.

Resolving covenant-related issues is not always straightforward, and outcomes will depend on the specific terms that apply to your property.

Where to find details for your home

Information about covenants and restrictions specific to your property can usually be found in:

- Your title deeds or contract documentation.
- Information provided by your solicitor or conveyancer.
- Guidance issued by your developer or management company.

If you are unsure whether a covenant applies or what it means in practice, it is best to check your paperwork or seek clarification before making changes to your home.


PARTNERSHIP.
TRUST.
PERFORMANCE.

COVENANT

THIS COVENANT is made on the date set out below.

BETWEEN:

[Company Name] (the "Company")

AND:

[Lender Name] (the "Lender")

1. DEFINITIONS

In this Covenant, unless the context otherwise requires, the following terms shall have the meanings set out below.

2. COVENANTS

The Company covenants with the Lender that it shall:

- 2.1 *In this covenant, the Company shall, as directed, do all things necessary to ensure that the Company complies with the terms of this covenant.*
- 2.2 *The Company shall, as directed, do all things necessary to ensure that the Company complies with the terms of this covenant.*

What long-term costs should I be aware of?

Owning a home comes with ongoing responsibilities, both in terms of care and financial planning. While your new home benefits from warranties and protections, day-to-day maintenance and routine upkeep typically sit with you as the homeowner. Planning ahead for these costs can help you manage your budget and keep your home in good condition over the long term.

Affordability Schedules

Developers registered with the NHQB are required to provide an **Affordability Schedule* during the purchase process. This schedule is a guide to the expected ongoing costs associated with running and maintaining your home.**

The Affordability Schedule typically covers items such as:

- Service and estate charges from the management company, if relevant.
- Routine servicing of heating, ventilation, and other fitted systems.
- Regular upkeep of the building fabric, such as repainting, rendering, or timber.

Using the Affordability Schedule helps you budget effectively, avoid unexpected costs, and plan for the long term. It is also a helpful reference when making decisions about additional work, improvements, or renovations.

*The projected costs are the best estimate that is available at the time and are not intended to reflect all possible costs a customer may incur. These are provided for guidance only. Actual costs incurred may be higher or lower than specified, and developers accept no liability should actual costs differ from those set out in the Affordability Schedule.

Examples of routine upkeep

While each home is different, common long-term homeowner maintenance items may include:

- **Exterior painting:** Render, woodwork, or metalwork may need repainting every few years to maintain appearance and protection.
- **Fences and gates:** Repairs or replacements as timber or panels age.
- **Lawns and gardens:** Grass, planting, and landscaping require regular care, including watering, mowing, and seasonal maintenance.
- **Roof, gutters, and drainage:** Regular inspections and cleaning to prevent water damage.
- **Appliances and systems:** Boilers, heating systems, ventilation, alarms, and other installed equipment should be serviced according to manufacturer guidance.

Planning ahead

Budgeting for these costs is essential. The Affordability Schedule provides a starting point, but it is also sensible to:

- Keep a small contingency fund for unexpected repairs.
- Schedule maintenance at appropriate intervals to avoid larger issues later.
- Review costs annually to adjust your household budget.

By understanding your home's ongoing needs and planning for them financially, you can keep your property in excellent condition and enjoy it worry-free for years to come.



How am I protected?

Warranties and insurance cover

Most new build homes come with a 10-year warranty (insurance) policy arranged by the developer, providing protection if something goes wrong. Many policies take effect from the point of exchange of contracts.

For the first two years, known as the builder warranty period, your developer is responsible for putting right defects or issues you report (where they fall below the required standards). After this period, the warranty provider typically covers structural issues for the remaining eight years. Your warranty and insurance provider can confirm exactly what is covered under your policy.

If you notice any problems after moving in, your developer should always be your first point of contact, particularly during the first two years.

If the issue affects the structure of your home - for example, external walls, insulation, or the roof structure - and your developer does not provide an acceptable resolution, you may be able to refer the matter to the warranty provider named in your policy. The warranty is backed by a separate insurer and is intended to provide protection if structural problems arise and cannot be resolved directly with the developer.

Your warranty documentation will explain what is covered, how to report issues, and any relevant timescales. It is worth keeping this information accessible after you move in.

What to do if you have an issue

When you move into your new home, your developer should provide clear information about how to report concerns and what to expect.

It is normal for some minor issues to arise as a new home settles. However, if you experience problems, you should contact your developer in the first instance. They are responsible for addressing reported issues during the initial two-year period.



Consumer protection and the New Homes Quality Code

Your new home may also be covered by a consumer code, which sets standards developers are expected to meet and provides a route to escalate complaints if issues cannot be resolved directly.

If you are unsure which code applies, you should check with your developer.

The [New Homes Quality Code](#) (the Code), set up and overseen by the [New Homes Quality Board \(NHQB\)](#), applies to the majority of new homes in the UK. Customers of developers registered with the NHQB have free access to the [New Homes Ombudsman Service \(NHOS\)](#), which provides an independent way to resolve disputes.

The NHOS does not deal with structural issues covered by the warranty. If you raise a structural matter with the Ombudsman, you will usually be directed to your warranty provider instead.

The Code requires developers to:

- Communicate clearly and honestly.
- Handle complaints fairly and in a timely way.
- Explain what action will be taken and when.
- Keep homeowners informed if there are delays.

You can check whether your developer is registered with the NHQB and if you have access to the NHOS on the [NHQB website](#).

Further guidance and resources

You may also find the following guides helpful, which can be found [here](#):

- Your guide to buying a new build home.
- A homeowner's guide to snagging.

These resources are designed to help you understand your rights, know what to expect, and feel confident at every stage of your new home journey.

nhqb.org.uk

