



CHARLES CHURCH



Your reservation booklet.

All you need to know about your new home.

The adventure begins

Buying a new home should be an experience that delights and thrills from start to finish. Cutting out the complexity associated with the whole home-buying process is key to achieving this. It's the reason we've put together this easy reference guide to buying and owning your new Charles Church home. It covers every stage of the buying process and includes a collection of handy tips, checklists and contact details that we hope will make the process as easy as possible.

We want you to be fully informed before reserving your new home. So find a few spare minutes, have a read and jot down any questions that spring to mind, as your sales executive will always be happy to answer them.

Thanks again for choosing Charles Church – we look forward to making a home together.

The Charles Church Commitment

Keeping you fully informed throughout the home-buying process is key to making the whole experience enjoyably simple, that's why we created The Charles Church Commitment. It's our way of making sure you receive exceptional customer service and relevant communications before, during and after you've moved in. Read more on pages 4 & 5.



Here's what's covered

- 3** The adventure begins
- 4** Before you pick up the keys
- 5** After you pick up the keys
- 6** Let's do this
- 8** Understanding the reservation process
- 10** You buy ours, we'll buy yours
- 11** Your mortgage checklist
- 12** From reservation to exchange
- 14** A home full of character
- 15** Steps to your new home
- 16** After completion
- 18** Management company
- 20** A foundation of trust
- 21** Building long-term confidence
- 22** Your protection is our priority
- 24** New home affordability schedule
- 26** Looking out for tomorrow
- 27** Customer complaints

Before you pick up the keys

From the moment you reserve your new Charles Church home, we commit to make the experience enjoyable and informative each step of the way.

Before you move

We will take care of you, not just when you're buying but also after you have moved in. All our employees are trained and encouraged to provide a high level of customer service and to deliver our comprehensive pre-move and after-sales commitment.

Reservation agreement

At pre-reservation stage you'll be shown details of the appearance and location of your chosen home together with all relevant surrounding information. The reservation agreement will set out the key terms of your home purchase, including the reservation period, purchase price and other important information.

Points of contact

We'll inform you of the main points of contact, who can assist you with information during your reservation, your moving in experience and beyond. Our sales team are fully trained to offer you expert guidance and practical assistance throughout the process. We'll be in touch regularly to let you know about the progress of your new home and our sales executives will respond quickly and efficiently to any queries you may have.

Your home Masterfile

When you reserve, you'll receive a copy of your home Masterfile, a reference guide to help you through the different stages of your purchase and after you have moved into your new home.

Quality assured

Your home will be built in accordance with relevant planning and building regulations and all stages of construction of your home will be inspected by us. On completion day we will provide you with a quality assured certificate for you to keep within your home Masterfile.

Specification

We are a national house builder, with a local approach to building homes. We'll provide you with the local specification and will explain the choice of external materials such as brick colour and roof tiles etc.

You'll be able to select certain elements of the fixtures and fittings in your home, encompassing the latest designs from the leading manufacturers; the choice will depend upon the stage of build of your home at the time of reservation.

If you'd like to further personalise your new home, an exciting range of options is available to buy from our Select Options range. Our experienced sales team is on hand to guide you through the choices available.

Estimated build completion

Upon reservation, we'll provide you with an estimated build completion date. You'll be kept informed of progress during construction and in particular, should construction be delayed for reasons outside of our control - for example inclement weather or delayed connection of mains services - we will notify you of any revised build completion date.

Health & safety

We always welcome you and your family to our developments and depending on the build stage, allow you to view your home during construction. However, building sites can be dangerous places and should you wish to view your home we must ask that you make an appointment so that we can ensure your health and safety during the visit. When visiting your new home under construction, please take the advice of our site teams at all times.

Pre-completion inspection

Your sales executive will be in touch to give you the opportunity to inspect your new home before completion, with or without a qualified professional. This inspection will normally take place 9 days before completion.

New home demonstration

A member of our team will show you your new home and demonstrate the fixtures, systems and appliances fitted before you move in to ensure that you are happy and familiar with their operation.



After you pick up the keys

When you're in your new home we're still here to support you. If you have any questions, our dedicated customer care team is on-hand to answer your queries.

Post occupation inspection

Between 7 and 28 days after completion, your site manager will meet you at your new home to complete your post occupation inspection. During the inspection your site manager will review any issues you have found since moving in and record these on our system. Your site team will then be in touch to ensure these issues are commenced within 15 working days in-line with the Charles Church Commitment.

Courtesy call

A few days after legally completing your purchase and moving into your new home, a member of our team will make contact with you to ensure all is well.

Dedicated customer care helpline

During normal office opening hours you may use our dedicated customer care helpline.

Full emergency cover hotline

A customer hotline is available to call outside of working hours (and on bank holidays). In the unlikely event of an emergency such as a complete loss of electricity, gas, water or drainage to your new home, assistance is available.

Dedicated customer care appointments

Should you need assistance from our customer care team, we have dedicated time put aside so you can book an appointment at a time to suit you. These appointments are available between 7.30am and 7.00pm on weekdays and between 8.00am and 4.00pm on Saturdays.

10-year new homes warranty and 2-year warranty

Every Charles Church home comes with a 10-year new homes warranty. Comprehensive details can be found on the relevant warranty provider's website. Every new home also has a 2-year Charles Church Homes warranty, where we enforce any warranties provided by the manufacturers for fixtures and fittings in your home. Our customer care department is on hand to offer you assistance.

For more information see page 21.

Health & safety during occupation

We'll be as considerate as possible whilst construction continues on your development. Please go to page 22 for simple health and safety rules that will keep you and your family safe while construction continues.

Future moves

When you decide it's time to move on, you can use your £500 voucher towards buying a new Charles Church home.

And finally...

We value your feedback. Should you have any comments on any aspect of our service, please don't hesitate to get in touch via your regional office www.CharlesChurchhomes.com/contact

For further information about the New Homes Quality Code, please go to page 20.



Let's do this

There are few things in life more exciting than buying a new home. It's our job to make the whole process as simple as possible and get you moved in as soon as possible.

Here are all the steps you'll need to complete along the way and some useful information and don't be shy in getting in touch with any questions.

STEP 1

Choose your new Charles Church home

This is when the excitement begins. Your friendly sales executive will help you find the home that best suits your needs.

STEP 2

Get independent advice

Buying a new home is one of the biggest purchases that you will make. So we advise you to obtain independent legal and financial advice from qualified professionals. All we need to know is who you are using when you reserve. It's entirely up to you who you choose and don't worry if you don't have anyone in mind. Our Sales executives can refer you to our panel of independent legal and financial advisors who all have a duty to act in your best interests.

Best of all, they have the benefit of being familiar with our standard documents and processes, making every step easier. Need a mortgage? Simply take a look at our checklist on page 11.

If you retain the services of an independent broker from our panel (and the transaction results in completion of sale), that broker will make a donation of up to £150 to the Charles Church Charitable Foundation (a registered charity 1163608). The Charles Church Charitable Foundation helps to support our communities by making donations to local groups and charities in the areas we operate in.

STEP 3

Prepare for identification checks

If we haven't already done this, we'll need to check your identity and proof of address. It's a legal requirement when buying a home. Please bring these documents with you to the sales office when you reserve.

Examples of photographic ID:

Passport, Driving license or Forces card

Examples of proof of address ID:

Council tax bill that is less than 3 months old

STEP 4

Complete the reservation checklist

We want you to be fully informed before reserving your new home, which is why we put together a checklist that tells you everything you need to know about it. Our Sales executives will ask you to confirm that you have read and understood the checklist and this booklet. If there's anything you need further clarification on, they'll be happy to help.

STEP 5

Complete the reservation agreement

Reservation: Once we've gone through the reservation checklist, we can complete the reservation agreement. The agreement will be valid from the day it is completed.

It will remain in force for 42-days on the day after the date that your legal advisor receives your draft contract (this is called a draft missive in Scotland). Just so you know, the end of this period is called the reservation expiry date. The reservation period can be extended, if we both agree to the extension in writing, before the original reservation expiry date.

STEP 6

Pay your reservation fee

Payment: We'll now ask you to pay a £500 reservation fee, which will be deducted from the purchase price of your new home.

Refund: Should you decide to cancel within 14 days of the date of your reservation agreement, we'll refund your full reservation fee. If you cancel after 14 days or if the agreement has expired and contracts haven't exchanged (or in Scotland missives haven't been concluded) we will retain a non-refundable portion of £250. For complete transparency, this will be stated on your reservation agreement (different rules may apply if you are using a specific scheme).

START CELEBRATING

You've just reserved your new home! Rest assured we won't market it or sell it to anyone else.

Understanding the reservation process

We've tried to make reserving your home as straightforward as possible. Which means simplifying the whole process, starting with the words used to describe it.

Estimated build date

When you reserve your new home, we'll give you an estimated build date to give you a better idea of when the construction of your new home will be finished. This will be included in your legal contract (missive in Scotland). Naturally, we'll do everything we can, to meet this estimated build date and will keep you informed should it change.

Please note that the estimated build date is not the completion date (the date you can move into your new home).

Legal contract. This is a legally binding document which carefully sets out our and your obligations, regarding the sale of your home to you.

Tenure

Your new home will be either Freehold or Leasehold.

Freehold means that you'll own your house and the land it sits on. The rare exception is when we only own the Leasehold tenure of the land we've developed. Your legal advisor will advise you if this is the case. We'll also make this clear on your reservation checklist and agreement.

Leasehold means you're buying a property (such

as one of our flats) on a long lease, typically 999 years. All properties in a block usually have the same lease start date, so this may be slightly earlier than the date you buy your apartment.

If your home is leasehold, most of our agreements refer to the payment of a 'peppercorn rent'. This means that you don't need to pay any rent. In the rare exceptions that payment is due, we'll make this clear on your reservation checklist.

What is a covenant?

When you buy a Charles Church home, you'll need to sign a Transfer (if the property is a house) or a Lease (if the property is a flat). Both a Transfer and a Lease contain Covenants. These are things that must not be done or that must be done by the customer.



**Scan here
to find out
more about
covenants**



Extending an estate

When we complete the reservation checklist with you, there's a lot to go through. As part of this, we'll let you know about any outstanding work and we'll do our best to provide estimated time-scales.

In addition to the planning permission for the estate, we have agreements with Local Authorities and Utility Companies, covering the works and facilities that serve your new home (for example, estate roads and sewers). You don't need to worry about these as they're our responsibility.

Part Exchange

Our Part Exchange (PX) scheme makes moving to a new home really easy. Take a look at page 10 for more information.

Home Change

Like Part Exchange, Home Change takes the hassle out of moving. We'll help you sell your home in 3 easy steps:

- We'll agree a marketing price for your home based on independent opinions
- We'll help find a buyer for your home
- Once a buyer has been found, we'll manage the sale

Fund insurance

When you entrust money to us, for peace of mind, we have insurance to protect your funds.

Housing Association partners

We work with a range of Housing Association (HA) partners to deliver a range of much-needed affordable homes for communities around the UK. Those

fitting the criteria can rent or buy through various shared ownership schemes, with these new homes catering to a range of people enabling them to live in an area they love, close to family and friends.

Each of our new developments makes provision for HA homes with the information on where they're located made as clear as possible on the site plans and detailed drawings at reservation. However, as the development progresses, the housing mix may change which may result in private homes becoming HA, or conversely, HA homes, becoming private.

FibreNest

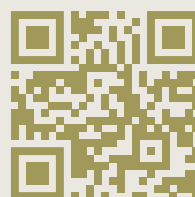
FibreNest may be available to your new home offering full fibre optic broadband with speeds of up to 500MB and supported by a dedicated customer service team.

FibreNest is the only communications provider for fixed-line broadband and voice services on new Charles Church estates (unless we state otherwise).

Whilst it is up to you whether you buy FibreNest's services, these are options available to you including just purchasing broadband without voice services.

The FibreNest service doesn't affect your ability to access terrestrial or satellite-based services e.g. Sky. You can have an aerial or satellite dish installed at your home, allowing you to watch free-to-view or subscription-based content.

For more information, visit www.fibrenewest.com



You buy ours, we'll buy yours

Part Exchange (PX)

Want to avoid the hassle of selling your house? Our Part Exchange (PX) scheme could be just what you're looking for. It's as simple as it sounds. We will agree on a fixed price for your house, based on independent professional valuations, which is then used as equity against your new Charles Church home.

The price will remain fixed and may only change if the reservation agreement ends and is then reinstated.

To qualify, you must be financially qualified and own the home you want to part exchange. It is up to the discretion of the region's Sales team as to the properties they will accept. For further information, please ask your Sales executive.

Once you're happy with our offer, we will appoint estate agents to market your property on our behalf. At this point, you're free to reserve your new home. Just ask our Sales executives for more information.

What do you need to do?

If you've chosen to PX, we'll ask for some information about your home and make an offer based on independent valuations. You will have two days to accept our offer and sign the Part Exchange Agreement setting out the PX terms and conditions. Once you have done this you can reserve your new home.

We also request a 'Clean and Tidy' deposit of £500, which may be payable when you reserve your new home, or when you exchange contracts (conclude missives in Scotland).

To make things simple, we've put together a list of things that your legal advisor will need from you:

- Gas safety certificate
- Electrical testing certificate
- Service charge accounts, receipts and statements, as well as an estimate of the service charge for the next year (if applicable)
- All warranties and guarantees for your home and the items in it. This includes a structural guarantee (from the NHBC, LABC, Zurich etc and any guarantees from windows, electrical works etc.
- Copies of any planning permissions/building regulation consents if you've made any changes to your home and its original construction
- Lender and mortgage details If your home is leasehold:
 - Details of the title number of your home and a copy of the lease
 - Ground rent statements and receipts
 - Copy of the block insurance policy

Please be aware if there are factors that may affect the saleability, ability to mortgage, or value of your property, we may end the PX agreement. The PX agreement will also end if the reservation agreement ends.

Exchange of contracts

(Conclusion of Missives in Scotland)

When it comes to exchanging contracts, we will aim to do both your new Charles Church and PX home at the same time. In Scotland, the equivalent of exchange of contracts is the "conclusion of missives".

Legal completion

Our purchase of your property will take place on the same day that you complete the purchase of your Charles Church home. That way you can move out of your old house and straight into your new one. For everything to run smoothly, the completion date for the sale of your current property will be fixed.

Any balance due from you (difference between the PX price and the price of your new home), will be due to us on legal completion.

Checklist

Buying a new home comes with many things. Excitement, freedom, endless daydreaming about home furnishings. The list goes on. It also comes with a fair amount of paperwork.

To help you gather all the necessary information for your mortgage provider we've created this handy checklist.

Existing mortgage (if applicable)	<input checked="" type="checkbox"/>	Employment	<input checked="" type="checkbox"/>
Name and address of lender	<input type="checkbox"/>	The last three months' original pay slips	<input type="checkbox"/>
Account number	<input type="checkbox"/>	P60	<input type="checkbox"/>
Copy of your last mortgage statement	<input type="checkbox"/>	Name and address of present employer	<input type="checkbox"/>
Rental agreements (if you currently rent a property)	<input checked="" type="checkbox"/>	Name and address of previous employer (if you've been employed for under three years by your present employer)	<input type="checkbox"/>
Details of any loans and agreements you have	<input type="checkbox"/>	Last three years' accounts (if you're a sole trader)	<input type="checkbox"/>
Personal information	<input type="checkbox"/>	Last three years' SA302s and tax overviews (if you're self-employed)	<input type="checkbox"/>
Last three months' bank statements	<input type="checkbox"/>	Proof of residency	<input checked="" type="checkbox"/>
National Insurance number	<input type="checkbox"/>	Council tax/Community charge bill	<input type="checkbox"/>
Tax reference and Tax Office	<input type="checkbox"/>	Mortgage or bank statement	<input type="checkbox"/>
Proof of deposit	<input type="checkbox"/>	Previous addresses over the past three years	<input type="checkbox"/>
Credit check You must declare any:	<input checked="" type="checkbox"/>	Copy of utility bill (not always needed)	<input type="checkbox"/>
Mortgage arrears, defaults, missed payments, Individual Voluntary Agreements, payment plans, bankruptcy, pay day loans, County Court judgements and current debts.	<input type="checkbox"/>	Proof of identity (one of the following)	<input checked="" type="checkbox"/>
		UK driving licence or	<input type="checkbox"/>
		UK passport	<input type="checkbox"/>
		Medical details	<input checked="" type="checkbox"/>
		Doctor's name and address	<input type="checkbox"/>

Looking for some free paperwork assistance?

As part of our customer service you'll receive a call from a Charles Church-recommended mortgage broker who'll be happy to guide you through this process. Their expert advice is free of charge and completely impartial – plus they'll make a charitable donation on the completion of your mortgage.

From reservation to exchange

Once you've reserved the 'one', you're just steps away from exchanging contracts or, as it's called in Scotland, the conclusion of missives.

1.

Personalise your new home

Turn your house into a home by choosing your colour scheme, fixtures, fittings and optional upgrades from our Select Options range (see page 14).

2.

Sign your contracts

Put pen to paper as soon as your legal advisor has received your mortgage offer (if applicable) and received satisfactory search results. Don't forget if you're reliant on selling another property, you'll also need your buyers to be ready to proceed.

3.

Contract deposit

Exchange: Just before you exchange contracts, your solicitor will ask you to pay your deposit. This is usually 5% of the purchase price and is a normal part of the legal process. The contract deposit will be deducted from the amount due on the date you buy your new home.

Please be aware, if you decide not to complete the purchase after we have served you with a formal Notice to Complete, you may lose your deposit. Your legal advisor will be able to explain more.

4.

Exchange contracts

You're just about to take an important step in the journey to buying your new home. After you've reserved, we'll work with your legal advisor to exchange contracts before the reservation expiry or agreed extended date. Legally binding, these carefully set out our shared obligations.

We'll make sure you have all the information you need from your warranty provider.



More information

Here's some more information on things to consider when exchanging your contract.

Changes to your new home

Naturally, we'll keep you updated on the progress of your new home throughout the reservation process. Very rarely, major alterations can be needed during the construction phase. Major changes are any alterations that impact:

- The value of your new home
- Your ability to obtain home insurance
- Your ability to obtain a mortgage
- The size of your new home
- The appearance of your new home

Rest assured, if there is a major change you will be invited back to the sales office to discuss what the change means for your new home. Afterwards you will receive written communication. You will be asked to let us know if you accept or decline the changes within 14 days. If you notify us that you do not accept the changes within 14 days and wish to cancel your reservation, we will give you a full refund of the reservation fee.

Your Sales executive will let you know if there are any minor changes to your new home. Minor changes do not impact the value, size or appearance of your new home or your ability to obtain home insurance or a mortgage. You are more than welcome to book an appointment to discuss the matter further. You do not need to accept a minor change.

Security for your money

For your security and in the unlikely event of us becoming insolvent, your reservation fee and contract deposit will be protected by.

Protecting your rights

When your home has been built, your legal advisor will receive a Notice to Complete requesting that you complete the purchase of your new home on a specified day. Known as the completion date, this is normally within 14 calendar days of your legal advisor receiving the Notice to Complete. If, for any reason, we don't provide a Notice to Complete, you'll be entitled to end the contract and get back the deposit you paid on exchange along with your reservation fee.

Termination date

While we always do everything we can to finish your home on time, some circumstances are beyond our control. Which is why we have a termination date (i.e. an opportunity to terminate the contract and walk away). This allows for possible delays, such as where third parties are providing services like electricity sub-stations and sewerage plants or in the event of sustained bad weather. Your termination date is based on the stage of construction when we exchange contracts:

- If the roof hasn't been completed and your home isn't weatherproof - the termination date for houses will be no more than 6 months from the estimated build date and for apartments no more than 12 months.
- If your home is in an advanced stage of construction - the termination date for your house will be no more than 2 months from the estimated build date and for apartments no more than 4 months.



A home full of character

What will it be? Bright vibrant tones or a striking white canvas? Stainless steel or rich stained wood? Luxury vinyl flooring or sumptuous deep pile carpets? The choice is entirely yours and it's a decision that's never been easier to make thanks to our Select Options range.

Your Choices

Choosing your colour schemes, fixtures and fittings will help you quickly turn your house into your home. The earlier in the build stage of your chosen home you make your decisions, the more creative freedom you'll enjoy, which is why we recommend speaking to your Sales executive as soon as you've reserved your Charles Church home.

Select Options

We like to think of this range of extras and upgrades as the proverbial cherry on top. It's a chance to truly go above and beyond when it comes to adding your own style and personality to every room in your future home. Always fancied fitted wardrobes. No problem. Owning a double oven on your bucket list?

Consider it ticked off. In fact, thanks to our impressive buying power we can offer a wide range of upgrades at a highly competitive price. And best of all, it can all be arranged from the comfort and convenience of one of our sales offices.

Don't forget

The earlier you reserve your Charles Church home the more choices and Select Options you'll have available. Get in touch with your Sales executive who will guide you through the choices available. All you need to do is decide what you want and sign our Select Options form.

5 steps to complete on your new home

1.

Wait for your completion date

Once your new home is ready, Charles Church's solicitor can serve notice on your solicitor. You'll be given 14 calendar days notice to complete, unless you've requested a shorter period in writing.

The date on which you legally complete and can move into your new home is called your completion date.

2.

Visit your new home

Once everything's ready we'll arrange for you to attend a new home demonstration with a fully trained member of our team. This is an opportunity to see your new home and learn how it works. It's essential you attend this to ensure any issues can be discussed and resolved before you move in.

You will also have an opportunity to conduct a pre-completion inspection at your own cost. Your Sales executive will provide you with further details if desired.

3.

Get ready to complete

Your solicitor will send you a statement letting you know the balance of any money you need to pay to them prior to completing your purchase. If you have a mortgage, your mortgage lender may carry out a final inspection and require confirmation from the warranty provider that your new home has been constructed to their standards, before releasing the mortgage funds. Your solicitor will then transfer the balance to Charles Church on the day that you legally complete.

4.

Pick up the keys

Your Sales executive will check the completion monies have been sent to our solicitor before arranging a time for you to collect the keys. Exciting times!

5.

Sign the key release form

You'll be asked to sign a key release form that confirms the safe receipt of your keys as well as your final meter readings. There will also be one last quick check on the quality of your new home.

Congratulations!

You can now relax in your new home.

Administration fees

These are our admin charges due on completion of your new home: £150.00 + VAT for the preparation of the legal documentation and the legal title packs. £5.00 + VAT per customer for the checks we must undertake by law for Anti-money Laundering purposes.

After you've completed on your new home

Just as in every stage of the design and build, we believe in being thorough. Which is why we've put together these important bits of information regarding fees, notices, deeds and Council Tax, that you should understand moving forward. For further advice, please consult your legal advisor.



Administration fees

After purchasing your new home, there may be circumstances when an administration fee is due to us or a management company. Your legal advisor will explain this to you but we've provided some additional information for you on this page.

Administration

Freeholder and the Management Company (see page 18) will need to know who the home has been sold or charged to. This is done by the service of a notice on Charles Church (usually by your legal advisor or a new owner's legal advisor). An administration fee is charged for this.

Administration fees: houses & apartments

If you sell your house or apartment to someone, the new owner will have to enter into a Deed of Covenant with the Management Company and the freehold. This is a document in which the new owner agrees to pay the Service Charge (see page 19. This document needs to be checked by us and/or the Management Company. The administration fee for doing so is £75 + VAT for the first 10 years of the term of the lease. Every 10 years it rises by reference to rises in the Retail Price Index.

Restrictions on selling

If you decide to sell your house or apartment, the new owner needs to sign a Deed of Covenant.

Restrictions

If you want to sub-let the whole of your apartment on a long-term basis, simply tell us the details of your tenant. This doesn't apply for Assured Short-hold Tenancy lets of less than 3 years. You cannot sub-let part of your property.

Restrictions on use

Your house or apartment must be used as a private dwelling. It can't be used for trade or business where deliveries, collections and other workers are involved. Home office working is fine.

Sheds, greenhouses & other buildings

We ask that you obtain our prior written consent before erecting any structure (whether temporary or permanent) during the first five years after buying your home. Naturally, we make exceptions for good quality, appropriate domestic sheds and greenhouses.

Restrictions

For houses, you're not allowed to put up any walls, fences, or other structures, or to grow a hedge on the property between your home and the estate roads. Please refer back to the section on Administration Fees.

For flats, you'll need the permission of the Management Company to make any structural changes. You won't be able to change the colour of the exterior of your flat. The main structural parts of the building are owned by the freeholder and are maintained by the Management Company.

Deeds of conditions (SCOTLAND ONLY)

In Scotland, we will register a Deed of Conditions in the Land Register in respect of the Estate: this will contain similar restrictions on use and parking as those referred to above in respect of England and Wales. The Deed will also contain the rights required by you to enjoy the on-site communal spaces and play areas. We'll create a Resident's Association for the development of which you will automatically become a member when you buy your home and set out the obligations to contribute to the maintenance of the common areas.

Council Tax

Once you've bought your new home, you'll need to pay Council Tax to the Local Authority. You just need to contact the Local Authority to register ownership and they'll set up an account for you. We may have told you the Council Tax Band that your new home is likely to be in. The Local Authority will have the information on the charges for the different bands.

For easy reference

Pages 16 & 17 apply to England and Wales. If you're buying a new home in Scotland, please read the Deed of Conditions section above right.

The role of your management company

We don't just build homes, we create communities. Which is why we're proud to include public open spaces in the design of our estates.

These and other communal facilities such as sustainable drainage areas, roads, parking areas, communal lighting and pathways all require dedicated maintenance and upkeep. In this section, we explain the role of your management company.

Residents' Management Company (RMC)

(This applies to England and Wales only.) A Residents' Management Company (RMCs) will oversee the maintenance of the areas of the estates highlighted above. For a block of flats, the RMC will also usually maintain and insure the structure and common parts of the block of which the apartment forms part.

An RMC is set up by Charles Church initially and we will also appoint a managing agent to ensure the process runs smoothly. The managing agent will act on behalf of the Residents' Management Company. In a block of apartments, their responsibility may commence (in respect of that block) on or before the sale of the first flat in that block. For houses, responsibilities to maintain communal open space etc may commence later, when those areas have been laid out.

Every time a new resident exchanges contracts for the purchase of their home, it will be acknowledged that they have made an application to become a member of the RMC. A resident's membership of the RMC will be formally registered on or shortly after that resident buys his/her new home. However the resident won't have any voting rights until Charles Church Homes formally relinquishes control of the management company (which usually happens once the whole estate has been sold).

Once Charles Church relinquishes control of the RMC, management of the common areas will be transferred to the RMC. Charles Church may also transfer the freehold of apartment blocks to the RMC. Members

will be able to decide to either manage the RMC themselves or appoint an alternative managing agent. The existing managing agent may need to be given notice (a contract with an existing managing agent may specify a minimum notice period to bring it to an end). Either option will give the residents themselves more control over the Service Charge.

There are some estates where a professional management company looks after all the common areas, rather than an RMC. In that case, the professional management company implements the service charge and residents can't become members. Your legal advisor will be able to explain what this means for you and notify you of any revised build completion date.

As always, your legal advisor must explain this important part of the purchase of your new home and what it means for you.

The role of Factors in Scotland

The Deed of Conditions in Scotland will permit Charles Church to appoint a factor for the development. The initial factor's appointment will normally be for 5 years with an entitlement thereafter for the Residents Association to re-appoint or change the factor. The factor will be required to look after all of the common parts of the Estate and to apportion and recover maintenance costs and an administration fee for doing so (this is similar to service charge explained below). The factor may also charge a fee when you sell your property to apportion the annual charge between you and the new buyer.

We don't just build homes, we create communities.
We're proud to include public open spaces in the design of our estates.

Service charge

If your new home is an apartment, the RMC will repair and maintain the building and the internal/ external communal areas. It will also insure the structure of the building.

The cost of this work is covered by annual Service Charge that residents contribute to. It's based on an estimate of the cost, and at the end of each year, the actual cost is calculated:

- If the actual cost is less than the estimate, you'll have a credit on the next year's charge.
- If the actual cost is a bit more, the residents will need to cover the balance.

The first annual Service Charge estimate will form part of your purchasing process (conveyancing

process). This figure is always an estimate rather than a fixed amount because of the fluctuations in the cost of materials and labour from the time.

As part of the process to complete the purchase of your new home, you'll be asked to pay up to one year of the estimated service charge in advance. This money is held until it's applied to reimburse expenditure that the RMC incurs and/or as a reserve for future payment. There may be a period of time between your occupation and the managing agents taking full responsibility where the RMC and/ or Charles Church make sure the common areas and facilities are maintained. The funds that have been put aside from your contribution may be used and/or you may be invoiced for the costs.



A foundation of trust

We're committed to delivering the highest standards of quality and customer service across all stages of the home-buying process.

As one of the UK's largest home builders we also believe it's our responsibility to lead the way in adhering to strict industry guidelines and procedures, which is why we follow the New Homes Quality Code and relevant construction standards.

New Homes Quality Code

We're committed to the New Homes Quality Code, which sets best practice for house builders.

The Code covers:

- Marketing of new homes
- Selling of new homes
- Customer service after you've moved into your new home
- Easy access to the New Homes Ombudsman Service (see below).

The Code doesn't affect your legal rights as a Buyer. For example, claims may still be pursued through the Civil Courts.



The New Homes Ombudsman Service

The New Homes Ombudsman Service provides an Independent Dispute Resolution Scheme for properties covered by the New Homes Quality Code - your Sales Advisor will let you know if your reservation is covered by the Code. It is a free and independent service that investigates unresolved issues that arise within two years from reservation or legal completion. Before reporting an issue to the Ombudsman, you must follow the Charles Church Homes complaints procedure.

For more information about the New Homes Ombudsman Service and guidance on their online complaints portal please visit their website: www.nhos.org.uk.

Construction standards

All our new homes comply with the standards that have been set for the UK building industry through the following:

- UK Building Regulations
- New Homes Quality Code (see above)
- Home Warranty Bodies (see page 21)
- Manufacturer's and Suppliers' Performance and Installation Standards



Want to know more?

Head to NHQC for more information on these schemes and how they work. www.nhqb.org.uk

Building long-term confidence

At Charles Church we firmly believe in transparency over bureaucracy. It's why we work closely with a number of the UK's house building regulatory and standards bodies to ensure all our homebuyers are treated fairly from start to finish.

We're dedicated to offering you all the support and care you need long after you've picked up the keys.

2-year Charles Church warranty

Whilst it is of course key to ensure every homeowner undertakes regular maintenance and cleaning of key aspects of their home, every Charles Church Home comes with a two year warranty that covers build defects in your home and issues with your appliances that are not due to reasonable wear and tear.

If you have an issue that is covered by the Charles Church Warranty, simply contact your regional customer care team and they'll get straight on the case. They will be able to advise on next steps and the most appropriate path to resolution. You will be given your regional customer care team and the out of hours emergency contact details at completion.

To resolve any issues, our customer care teams will need access to your home during the working day. Naturally we will work with you to find an appropriate time. Where possible, we aim to resolve issues within 28 days. However there are circumstances where we may need more time.

Selling your new home during the warranty period?

The warranties will transfer to the new owners of the property for the remainder of the warranty period.

Our complaints policy

We're committed to providing you with a high-quality home that you're happy with and with efficient customer care. We also know that it's important for us to have a thorough and transparent complaints policy.

10-year structural warranty

Every Charles Church home comes with a 10-year structural homes warranty. This covers the cost of fixing damage caused by structural faults in specified parts of the home. Your structural warranty will be with one of the following: NHBC, Premier or LABC. Your sales executive will be able to tell you which provider you will be covered by.

In general, we expect the following terms of a structural warranty:

- The liability limit to be the same as the proposed selling price of the property.
- The minimum claim value to increase on an annual basis.
- Insolvency cover is 10% of the overall limit or £100,000 whichever is lesser.
- Alternative accommodation is 10% of the overall claim limit.

The terms of the structural warranty may vary depending on the warranty provider and the specific policy in place. If your claim does not fit within the requirements then it may not be handled. Your solicitor will provide you with your specific warranty details. Alternatively, you can find comprehensive details on your warrant provider's website:

Premier Guarantee

premierguarantee.com/homeowners

NHBC

nhbc.co.uk/homeowners

LABC

labc.co.uk/homeowners

Your protection is our priority

If you need to visit your new home before legal completion, for your safety, please speak with your Sales executive to arrange an appointment.

Staying safe on site

1.

Our construction sites remain controlled areas and access by the public is restricted. Please ensure members of your family do not enter clearly identified restricted areas of the construction site either on foot or in a car at any time.

2.

Remember, although our construction sites may look like a large playground to a child they are very dangerous places for children to play. Please keep your children safe by ensuring they stay away from any of the construction areas.

3.

If you need access to the construction area, please contact a member of our Construction Team to confirm it's safe to do so. Appropriate safety wear such as hi-visibility clothing, boots, hard hats etc. will be provided where necessary..

4.

Construction plant and deliveries may continue in occupied areas of our site until the development is complete. When walking, please take care at all times and keep to designated pedestrian access routes..

5.

When driving, please observe all traffic management arrangements including speed restrictions and one-way systems and be aware of slow moving and turning vehicles.

6.

To contact our Site Manager please call the telephone number provided in our Sales Director's introduction letter.

Keeping you safe

This is our number one priority. It's why we have to insist you book an appointment in advance, so we can ensure your health and safety during the visit.



Staying safe at home

Reduce the risk of fire in your home in 6 simple steps



Test your pre-fitted smoke alarms once a week.



Keep your electrical appliances in good working order at all times.



Take extra care when cooking, as 50% of accidental house fires start in the kitchen.



Always make sure to fully put out any cigarettes and dispose of them safely.



Ensure you and your family have a planned escape route from your home in the event of an emergency.



Start a bedtime safety routine that includes turning off mobile phone chargers and putting out candles.

“Please keep your children safe by ensuring they stay away from construction areas”

New home affordability schedule

It's always going to be tricky to know exactly how much any home will cost to run, but here are a few items to consider for an average Charles Church home.

Customer guidance

This form highlights anticipated costs that customers may be liable for during the first 10 years of ownership of their new home. This doesn't include areas such as mortgage payments, utility bills or home insurance, but covers potential anticipated costs of running and maintaining a home. These costs are indicative and based on the best information at this time but could be subject to change.

In addition to the items noted right, customers should follow the manufacturer's guidelines and

warranty requirements in order to maintain any appliances or fixtures within their new home.

Furthermore, whilst running in a new home, it is important to maintain good levels of ventilation whilst the structure is drying out. This could include the use of extractor fans in bathrooms and keeping trickle vents open on windows. For further information, please refer to the Customer Care team.



Indicative anticipated costs for the average Charles Church home

Cost category	Nature of cost	Average annual cost for years 1-10 (£)
Costs related to tenure		
Management Service Fees	Servicing and maintenance of communal facilities such as sustainable drainage areas, roads, parking areas, communal lighting and pathways.	Please refer to reservation
Estimated costs for maintaining the property		
Heating - Electric/Gas boiler	Annual servicing	£120
Heating - Heat pump	Annual health check	£180
Alarm - Smoke detector	Hard wired alarms should be replaced every 10 years (always check the manufactures guidance.)	Cost to replace - £25.00 each
Alarm - Carbon Monoxide	Replace every 7-10 years (always check the manufactures guidance.)	Cost to replace - £21.00
Appliances - can last over 10 years if cleaning and usage is in line with manufacturer's guidelines		
Dishwasher	No annual service required. Follow manufacturer's recommendations for cleaning.	N/A
Fridge freezer		
Hob		
Hood		
Oven		
Washing machine		
Garden Boundary		
Timber fencing	Optional - treating/painting fence panels.	Maintenance to this area is optional. Homeowner could undertake work or source a local professional.
External Structure		
Brick	Maintenance	N/A
Render	Maintenance - light wash every 2 years with a hosepipe or low-power jet washer.	N/A
Stone	Maintenance	N/A
Other		
Mastic, seals & other consumables	If necessary, replacing mastic or seals due to wear and tear.	Maintenance or replacement of these items should be regularly assessed. As they are subject to factors such as the environment or how the home / item is used, estimated costs cannot be provided. These should be dealt with as regularly as required and costings should be professionally sourced.

The projected costs referred to above are only estimates, are not intended to reflect all possible costs that a customer may incur and are provided for guidance only. Actual costs incurred may be higher or lower than specified and we accept no liability should actual costs incurred differ from those set out above. Costs will be subject to inflation through the years which we are unable to factor in. Not all of the costs listed above will apply to your home. Where costs are included within the estate management costs these are not reflected above and you should refer to the information provided as part of the pre-reservation checklist process. The estate management costs cover costs such as the servicing and maintenance of communal facilities such as sustainable drainage areas, roads, parking areas, communal lighting and pathways. Actual maintenance requirements of your home also depend on environmental factors and rate of wear and tear. These are factors that we are unable to estimate for.



Looking out for tomorrow

As one of the UK's leading house builders we understand we have a responsibility to minimise our impact on the environment at every opportunity.

It's a responsibility we take very seriously, which is why we build our homes with a range of energy-efficient features to promote economical and sustainable living. We also design our developments in keeping with the character of the area and work closely with ecologists to protect the landscape and biodiversity. And that's really just the beginning.

We actively comply with environmental legislation and adhere to local planning guidance and building regulations

We make the most efficient use of land, including the regeneration of redundant or reclaimed land

We promote recycling at every turn, from the recycled materials we use when building to the water butts and integrated recycle bins we provide with our homes

We continually monitor and review our environmental performance against the objectives and targets we set ourselves

We promote environmental awareness amongst our employees and share best sustainable practice across the Charles Church Group

We work tirelessly to reduce greenhouse gas emissions and boost energy efficiency in our homes, which in turn lowers your energy bills

We fully support the Government's objective of promoting more sustainable travel options where possible

Customer complaints procedure

The Charles Church Group builds thousands of new homes every year - quality places for people to live, work and relax.

We're committed to delivering the highest standard of design, construction and service to every customer, and you can feel secure in the knowledge that all our new homes come with our two-year Charles Church warranty, plus a 10-year insurance-backed warranty. We're pleased that the overwhelming majority of buyers are delighted with their new homes.

However, despite the care we take, we know that sometimes things can go wrong. When they do, we take complaints very seriously and will do everything we can to resolve issues quickly. We have a Customer Complaints Procedure in place to ensure concerns can be addressed efficiently:

- ✔ We aim to acknowledge complaints within 24 hours, except for weekends and bank holidays, where we'll acknowledge your concerns on the next working day;
- ✔ Within 10 days, we'll set out our proposed path to resolution and will aim to resolve your concerns within 30 days;
- ✔ If we're unable to reach a resolution within 30 days, we'll write to you with our assessment, provide an update and let you know what the next steps are.
- ✔ We aim to fully resolve the complaint within 8 weeks, and on the odd occasion where issues may take longer to resolve, such as a supply chain issue, we'll provide you with regular updates.

First contact – your local team

Our local teams are best placed to help if you have any concerns relating to our service or your home. Please contact your customer team, who'll ensure the appropriate head of department investigates the issue.

Further support – local managing director

If you're not satisfied with the initial response, please let your local team know that you wish to escalate your concerns. If you'd prefer to write directly to the local managing director, their details can be found online at www.CharlesChurchhomes.com/contact

Concerns remain – independent director

In the unlikely event you're still dissatisfied, your concerns will be reviewed by a senior independent director who'll provide the company's final response. Please let the local managing director know, and they will forward your concerns to the appropriate person. Please note: if a new complaint is received, it will always be referred to the local team in the first instance as they're best placed to deal with any concerns.

Independent resolution

If we're still unable to resolve issues to your satisfaction, you can refer your complaint to your home warranty provider. Alternatively, if your reservation is covered by the New Homes Quality Code you can refer the issue to the New Homes Ombudsman Service – details available at www.nhos.org.uk.

We hope you never need to refer to this complaints procedure but be assured that if you do, every member of our team will continue to work tirelessly to make your new property into the home of your dreams.

Dean Finch

Group CEO, Charles Church

“Our customer complaints procedure ensures concerns can be addressed efficiently.”



CHARLES CHURCH

