Flagship Homes

Shared ownership

Your home user guide

Congratulations on receiving the keys to your brand-new home! We've put together some important information to help you look after it

If you need this information in another format, please contact your sales advisor

flagship-homes.co.uk

Settling into your new home

Introducing the Aftercare team

The Aftercare team is here to support you once you've moved into your new home. Our role is to ensure that transitions, from housewarming to daily living, are as smooth as possible. We extend our care to long after the keys are handed over and are always on hand to support our customers. We want to make sure every customer feels heard, valued, and satisfied with their home.

What can we help with?

When questions arise, we step in. Whether that's responding to enquiries, raising defects with the developer, providing information about your home or something else!

When you move into your newly constructed home, it's common to encounter issues due to the 'drying-out' process as new homes need time to breathe and settle. Although we test and quality check your home before you move in, sometimes things only come to light once the property has been lived in. During the Defect Liability Period, report any defects to the Aftercare team as soon as possible. Include a detailed description and, if possible, a photo, to make it easier for us to resolve this for you.

Shared ownership support

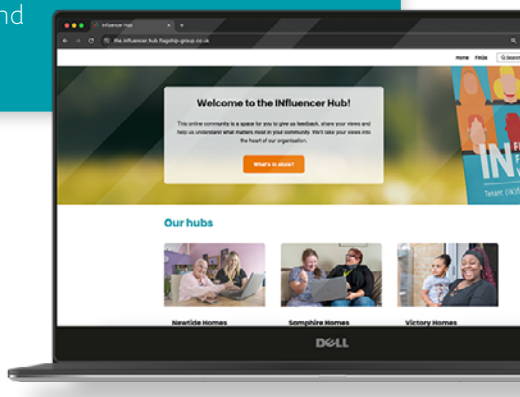
The team also educates our shared owners about their rent obligations, payment schedules, and the importance of timely payments. We monitor these payments each month, and if rent debt occurs, the team assesses the situation and works with the customer to offer support if needed.

How can you contact us?

If you have any enquiries about your home, please contact us on **01603 255444** (option 2) or email **aftercare@flagship-homes.co.uk**, between 8:00am and 6:00pm, Monday to Friday. You can still call this number for any emergency repairs outside of these hours. Alternatively, you can visit **flagship-homes.co.uk** to complete the enquiry and repair forms on our website.

The INfluencer Hub

The INfluencer Hub is our new interactive online space for our shared owners to share their views and feedback with us and engage with the community. We use your feedback to help shape our services and this forms a key part of the decision-making process. We want to hear your views on what's important to you, through forums, interactive maps, polls, surveys, all from the comfort of your home. You can visit **theinfluencerhub.flagship-housing.co.uk** to find out more and get involved.



Settling into your new home

Your local authority

Based on your new address, your local authority is:

You can speak with them if you need to update any benefits or claim new ones, including Council Tax Benefit (CTB).

Contact number:

Postal address:

Order your bins:

Register for council tax:

Telephone and broadband

You need to set up the broadband and telephone in your new build home, which can be done prior to completion. Your sales advisor will share more information on this and let you know who your provider is.

Household waste and recycling

Your local authority operates a waste and recycling collection scheme. You'll need to get in touch with them to arrange delivery of your new bins prior to completion (they've already been paid for). The appropriate bin must be presented for collection in the correct location by 6:00am on the day of collection, otherwise the collection will not happen. You can find out your collection day on your local council's website.

Council tax

You can contact your local authority to register for your council tax prior to completion. Remember to check if you're eligible for a discount on your council tax, such as if you're living alone or have a disability. Your sales advisor should be able to give you an idea of your council tax banding.

Settling into your new home

Service charges explained

Management company fees:

Some of our neighbourhoods aren't looked after by local authorities. In these cases, a management company will maintain the area, and they're responsible for all the grounds maintenance, general repairs, public liability insurance, street lighting, drains, paths and roads. They can also recharge their fees and overheads.

Grounds maintenance

This includes mowing grass, pruning shrubs, cutting hedges, tending flower beds and weed spraying.

Local area information:

Doctors

Dentists

Chemists

Hospitals

Police

Education

Post Office

Library

Transport

Settling into your new home

Registering your appliances

It's essential that you register all your appliances as soon as you move in, as this activates the warranty with the manufacturer. We strongly advise that all heating systems (boilers, underfloor heating and air source heat pumps) are serviced as per the manufacturers' guidance, usually annually. If you're unable to provide evidence of this you risk invalidating your warranty.

Using your air source heat pump

The heating and hot water in your home may be powered by an air source heat pump (ASHP). An ASHP is a renewable central heating system including radiators, pipework and a hot water cylinder. ASHPs work by extracting heat energy from the air outside your home - much like a fridge operating in reverse. Captured heat is moved into your home, providing year-round hot water for your radiators and hot water requirements. If your home does use an ASHP and you'd like more information on how to use it, please contact your sales advisor who will be able to send you a video tutorial.

Making changes to your home

Once your defect period has passed, you may want to make changes to your home so that it's more suited to you and your lifestyle. Before you pick up the hammer and nails, you'll need to request permission from us for any alterations. You can visit **flagship-homes.co.uk/permissions-for-shared-owners/** to complete a permissions form and learn more about the approval process.

Staircasing

Once you've bought a shared ownership home, you can purchase additional shares – this is called staircasing. For grant funded homes, the minimum amount you can staircase in one go is 5%. However, you can also purchase an additional share of 1% per year, for the first 15 years. For all other schemes, you're entitled to purchase extra shares at any time, in multiples of 10% or 12.5%. For more information about the process, please speak to your sales advisor or scan the QR code to read through our guide to staircasing.

Settling in to your new home

Locating controls in your home

Water mains isolation stopcock:

Mains water meter and exterior isolation stop lock:

Gas meter (if applicable):

Electrical consumer unit (fuse board):

Electricity meter:

Smoke alarms:

Various locations around the property

We recommend that you test your smoke alarm weekly to ensure you and your family are safe. You can do this by pushing the test button and making sure you can hear the alarm loud and clear from every room in the house. In the event of a fire every second counts, so it's important that you know your escape route and have a well-practised evacuation plan. Make sure the keys to doors and windows are easily accessible and that everyone knows where they are.

Meter readings

Water

Meter No:

Current reading:

Supplier:

Gas

Meter No:

Current reading:

Supplier:

Electricity

Meter No:

Current reading:

Supplier:

Defect liability period

End of defect liability period:

Settling into your new home

Introduction to the NHBC

The **National House Building Council (NHBC)** was established over 60 years ago and is the independent regulator for the new homes industry. The aim of the NHBC is to help the housebuilding industry construct good quality new homes that meet the reasonable expectations of home buyers.

The NHBC registered house builders set standards of construction, inspect homes, promote best practice amongst housebuilders across the UK and provide cover on new and newly converted homes. Since 1965, the NHBC has provided cover on over five million homes.

The Council of Mortgage Lenders (CML) seeks to ensure that new homes are fully completed before lenders funds are released. If everything is completed to NHBC satisfaction, the inspector will issue a 'Buildmark' cover note (known as a 'green cover' note) that will satisfy the requirements of your mortgage's lenders.

When you buy a home from Flagship Homes you benefit from Buildmark cover which is an insurance policy to cover your home against specified risks which could be very expensive to put right. Mortgage lenders prefer to lend on homes that have this type of cover because they know the home will have been built to specified standards of construction. Your home is covered by a 10-year NHBC guarantee.

Contact NHBC

NHBC Customer Service

0800 035 6422

nhbc.co.uk

cssupport@nhbc.co.uk

NHBC Claims

0800 035 6422

nhbc.co.uk/homeowners/claims

claimscc@nhbc.co.uk

Your solicitor should have advised you of all details regarding your Buildmark cover. For further information you can scan the QR code to read the NHBC guide to your home or visit **nhbc.co.uk/binaries/content/assets/nhbc/guide-to-your-new-home-2024.pdf**

Home familiarisation check list

Your home familiarisation visit is an opportunity to learn about how to use the appliances in your home, such as the heating system and smoke alarms. You can also ask any questions you may have.

Advisor name:

Address:

Familiarisation:

I hereby accept that I have been given a demonstration/explanation on the following (Please tick Yes/No):

Heating controls	Yes ☐	No ☐	Window restrictors	Yes ☐	No ☐
Locating the stopcock and water meter	Yes ☐	No ☐	Drying out	Yes ☐	No ☐
Kitchen appliances (register warranties)	Yes ☐	No ☐	Defect definition and reporting	Yes ☐	No ☐
Smoke alarms	Yes ☐	No ☐	Mould and condensation prevention	Yes ☐	No ☐
Gas meter and emergency control valve (if applicable)	Yes ☐	No ☐	Services	Yes ☐	No ☐
Electric smart meter	Yes ☐	No ☐	NHBC and building insurance	Yes ☐	No ☐
Water meter location	Yes ☐	No ☐	ASHP controls and isolator switch (if applicable)	Yes ☐	No ☐
Electric consumer unit	Yes ☐	No ☐	Solar panels (if applicable)	Yes ☐	No ☐
EV point/wiring (if applicable)	Yes ☐	No ☐	Contact information	Yes ☐	No ☐

Digital copies of the below documents will be provided by your solicitor:

- ☐ Buildings insurance certificate
- ☐ Boiler commissioning certificate (if applicable)
- ☐ Electrical installation condition report
- ☐ Solar / PV documentation (if applicable)
- ☐ EPC rating certificate
- ☐ Air permeability certificate
- ☐ Builder / developer literature
- ☐ ASHP commissioning checklist (if applicable)

Items requiring further attention:

Please state the location and provide a description.

Room	Location	Issue

Key log

Name of key: i.e. front door, back door	Number of keys handed over

Signed by purchaser:

Date (DD/MM/YY):

Looking after your new home

The drying-out process

We know you'll want to decorate your home to your taste, but please don't do this within the first year of living in it. This is to allow your home to complete the 'drying-out' process, which takes 18-24 months. During this time, some minor cracking may appear (especially in the corners between the walls, ceilings and adjacent to the staircase, for example). At the end of your defect liability period, we'll contact you to arrange an inspection, where you can raise any potential concerns with cracks.

Brick efflorescence

Brick efflorescence is a natural occurrence when the salts in the brickwork show through the front face of the brick in what appears to be a white chalky/salty appearance. Efflorescence will typically decrease or disappear as the weather warms up, so should be left to weather naturally. As the salts are water soluble, they are often removed by rainfall or reabsorbed back into the body of the bricks. If the salts are stubborn, this can be removed with a medium stiff brush and clean water. To get the best results, we suggest waiting until two summers and two winters (two years) have passed before attempting to remove it. This should also be done on a warm, dry day.

Your garden

As you have fresh turf laid in your garden, it's important that you look after this, especially during the first four to six weeks after completion. You should lightly water your lawn, once or twice a day for the first two weeks, however this may need to be more frequently if the weather is warm. You can drop this down to once a day or every other day for the final two weeks. When your grass hits 5cm you can start mowing your new lawn, but make sure the grass is dry and the mower is sharpened. Keep people, machinery and pets off the lawn until the first cut.

Brick efflorescence

Report any cracking to us

Please report any cracking that falls into one of the following categories immediately, so that we can inspect it as soon as possible.

If the cracking is:

- more than 5mm at any point
- wide at one end and narrow at the other, is horizontal and vertical, and the width is constantly more than 2mm
- diagonal or stepped (of any width)
- visible inside and outside the property
- accompanied by changes to a number of your windows and doors (for example, if they've started to stick in their frames or swing open)
- getting significantly wider or longer since you first noticed it

...let us know.

Call us on 01603 255444 and select option 2

Looking after your new home

Preventing mould and condensation

If your home is damp or you find patches of mould on walls, furnishing or clothes, condensation may be the cause. Condensation happens when moist air is cooled by contact with cold surfaces, such as walls, windows or mirrors. Allowing air to circulate freely around your home can prevent condensation and mould. Your home may need more ventilation than normal while it's still in the drying-out process.

Keeping on top of damp and mould will make your home a happier and healthier place to be and there are a few simple changes you can make to your everyday routine. You should:

- Place wardrobes and furniture slightly away from walls and ceilings
- Always use extractor fans and cooker hoods (in line with manufacturers guidance)
- Keep trickle vents open on your windows
- Close your doors but open your windows when you cook, and keep lids on saucepans
- Keep bathroom doors closed when bathing and then open windows slightly afterwards
- Don't dry your clothes on the radiator

Make sure you wipe down surfaces affected by condensation regularly, to prevent mould growth. Mould can be removed by washing the surface with a disinfectant or a fungicidal wash. Contact our Aftercare team in case of any significant mould, or if you suspect that mould is being caused by a pipework leak.

What to look out for

Mould can look like tiny black spots, usually in corners, behind cupboards and wardrobes and around windows

Scan the QR code or visit **flagship-homes.co.uk/dealing-with-damp-and-mould** to read the UK Centre for Moisture in Buildings (UKCMB) guide and find out more about keeping your home happy and healthy!

Home defects and inspection

The defect period

Although your new home has already passed its initial inspection, during the first few months after moving in, you may find some faults that need correcting. For this reason, there is a 'defect period', when the builder must undertake these repairs. Your sales advisor will let you know the length of this period.

A 'defect' can be defined as something which does not work, is faulty, or is missing in a newly-built home that we might reasonably expect to be present and work correctly.

Examples commonly include:

- Missing, loose, broken or faulty components –sticking doors/windows/ locks, dripping taps, pipework leaks
- Failure of components through normal use –electrical faults, heating or hot water problems, toilets not filling/flushing, basins, showers or baths not draining, extractor fans not operating or operating too long
- Cracks and shrinkage gaps –these are usually as a result of the property drying out, and we assess this with the builder at the end of the defect period (together with any items reported during the defect period)

Defect inspection

At the end of the defect period, a representative from Flagship Homes will inspect your property to ensure all defects reported have been addressed, and to identify any remaining repairs (including shrinkage cracks). Once the defect period has passed, repairs will be your responsibly as the homeowner so you'll no longer need to report them to us.

Latent defects

Your home is covered by a 10-year National House Building Council (NHBC) guarantee. You may be able to refer some defects after this period to the builder, if you can prove the defect had already been reported and should have been put right, or it is a defect you could not have known about previously (commonly referred to as a 'latent defect').

Home defects and inspection

Reporting defects

To report a defect before the end of the Defect Liability Period, including emergency defects, please call Flagship Homes on 01603 255444 (select option 2 to go through to our dedicated Aftercare team). When defects are reported, Flagship Homes will arrange for the contractor to attend and repair the defect. The contractor, or their nominated sub-contractor will contact you to arrange a suitable time to visit.

After the expiry of your home's Defect Liability Period, you should no longer report defects to Flagship Homes, but you may wish to report and make a claim to the NHBC if a defect occurs that falls within the cover of the policy. A member of Flagship Homes' Aftercare team will contact you towards the end of the Defect Liability Period to ensure that any previously reported problems have been resolved.

Emergency defects	Urgent defects	Routine defects
Any defect that puts the health and safety or security of you or your family, or a third party, at immediate risk; or that affects the structure of the building adversely.	Defects that are not a health and safety risk but may cause discomfort and inconvenience to you or your family.	Defects that can be deferred without serious discomfort or inconvenience to you or your family or a third party, or long-term deterioration of the building and can await the next available visit.
Examples include: · Total loss of water · Major internal water leak · Major fault with electricity supply · Unsafe electrical fittings · Total loss of gas supply · Internal gas leak · Blocked flue · Blocked mains drain, soil pipe or sole toilet · Total loss of heating · Total loss of hot water · Failure of lift · Failure of warden alarm or call system · Breaches of security to internal doors and windows	**Examples include:** · Minor plumbing leaks or defects · Blocked drain, sink, bath or toilet · Defective cistern or overflow · Partial loss of heating · Partial loss of hot water · Minor electrical faults · Roof leaks · Blocked gutters · Severe dampness · Failure of entry phones · Faulty extractor fan · Defective flooring · Faulty communal TV aerial · Faulty stair treads, handrails or bannisters	**Examples include:** · General joinery repairs · Repairs to doors, windows and floors · Repairs to external walls, fencing and paths · Repairs to walls, brickwork, and slates or tiles · Repairs or clearing of gutters and downpipes · Repairs to kitchen fittings · Repairs to plaster work · Dripping or leaking taps or shower units · Other minor plumbing repairs · Repairs to tiling · Easing doors and windows · Other minor day-to-day repairs or replacements

Information about your lease

Standard lease obligations

Although initially the property is not owned outright, you have the normal responsibilities of a full owner. This means, for example, that you will be obliged to pay 100% of the outgoings relating to the property and to keep the property in good and substantial repair and condition.

The lease also contains other 'standard' obligations on the Leaseholder. For example, the Leaseholder will:

- if applicable, need to contribute towards the costs incurred by the Landlord in providing services
- need to seek the Landlord's consent before making certain alterations
- if applicable, comply with regulations relating to the management of the estate of which the property forms part.

Essential repairs support

Under the terms of your lease, the Landlord is not responsible for general repairs to the property, after the expiry of your defect liability period. Repairs remain the leaseholder's responsibility unless your lease contains an initial repair period – this will be specified in the particulars of your lease. If your lease contains an initial repair period, you may be able to claim up to £500 per year (up to a maximum of £1,000) to use towards the cost of non-structural 'qualifying' repairs. Please speak to your sales adviser to check whether you have a new model lease with an initial repair period, what is classed as a 'qualifying repair' and the process for making a claim.

Rent and service charge review

Rent and service charges are reviewed periodically as set out in your lease. Rent is reviewed annually and will increase in line with either the Retail Prices Index (RPI) or Consumer Prices Index (CPI), plus 0.5% or 1%, depending on your lease terms.

Please note that rent reviews are conducted on an upwards-only basis. This means rent will not decrease, even if RPI or CPI is zero or negative. In these cases, the maximum increase will be capped at 0.5% or 1%.

Our rental income pays for all the services we provide to our customers. Every year we have to make carefully considered decisions relating to rent increases and the increases we apply to your rent are set out within the terms of your shared ownership lease. You'll be charged rent for the percentage share of your home that is owned by Flagship Homes. As a not-for-profit organisation, every single penny we receive is reinvested in services for customers.

Subletting

If you're considering sub-letting your property, please contact our Aftercare team. This is reviewed on a case-by-case basis.

Information about your lease

Disposals or dealings with the lease

Assignment or transfer

If you assign or transfer the lease before you staircase to 100% ownership of the property, Flagship can require you to buy (at market value) all remaining shares in the property. This is often referred to as 'back to back' staircasing.

However, back to back staircasing will not be required by Flagship if:

- the lease is transferred or assigned as a result of the divorce or death of the Leaseholder
- the Leaseholder gives the Landlord notice that he or she wishes to sell its interest in the lease and either the lease is assigned to a person nominated by the Landlord, or, the Leaseholder surrenders (or returns) the lease to the Landlord (in both cases for a price that is no more that the market value of the Leaseholder's share of the property)
- the Landlord fails to nominate a purchaser, the nominated purchaser fails to purchase the Leaseholder's share or completion of the surrender of the lease does not take place.

Mortgage protection provisions

Loans from banks and building societies to you often require you to take out mortgage indemnity insurance or other forms of additional security which would increase the expense to you of acquiring a shared ownership interest in the property. So with the aim of cutting down or avoiding such expense arising (so that mortgage indemnity insurance is not required and encouraging banks and building societies to lend to shared owners), Flagship agrees that if you default, Flagship will compensate the Lender for some part of any loss incurred if the proceeds from the sale of your share of the property are insufficient. For this reason your lender will need to obtain Flagship's consent to the terms of your mortgage.

If Flagship has to cover some of the mortgage debt in this way you will become liable to pay Flagship back. In such cases Flagship will be able to pursue you to recover their loss and may also enforce any other security guarantees or insurance that were originally granted to the Lender.

To assist Flagship and the Lender in operating these compensation provisions, by signing the lease you authorise Flagship and the Lender to exchange your personal information in relation to various matters, including the terms of the lease, details of any arrears and any loan secured against the property.

Important notice regarding payment of the rent and lease obligations

If you fail to pay the rent reserved by the lease and/or fail to observe and perform your obligations in the lease Flagship may be entitled to terminate the lease (subject to Flagship obtaining any necessary, court order). If the lease is terminated by you, you will lose (and will not be entitled to any compensation for), any shares in the property which you had acquired.

This guidance note does not form part of the lease and is not to be taken into account in the interpretation of any provision in the lease. The terms and conditions of your lease takes precedence over this guidance note.

Shared ownership FAQs

Who is responsible for repairs and maintenance in my home?

All repairs are your responsibility unless classed as a defect within the Defect Liability Period.

When is rent reviewed?

Rent is reviewed annually. It will increase in line with RPI or CPI + 0.5%/1% on an upwards-only basis. Please refer to your lease.

What is a service charge and why do I have to pay for them?

There are charges payable by you for the services Flagship is obliged to provide under the terms of the lease, such as grounds maintenance work. We have a legal obligation to provide certain services where you live and to maintain any communal areas. You're required to contribute towards the cost of providing these services as per the terms and conditions of your lease. We arrange the buildings insurance for your home on your behalf, and this cost will be included in your service charge.

How do I buy more shares?

Once you've bought a shared ownership home, you can purchase additional shares - this is called staircasing. For more information please refer to your home user guide or get in touch with us by emailing sharedownership@flagship-homes.co.uk.

How do I sell my home?

You can sell your property at any time. Please call us on **01603 255444 (option 1)** to receive guidance on the process.

Can I sublet?

If you're considering sub-letting your home, please get in touch with our Aftercare team as this is reviewed on a case-by-case basis.

What home improvements can I make?

You can make any decorative changes to your home once the defect period has passed. For more extensive work such as installing an EV charger or shed in your garden, you'll need to request permission from us. There may also be a fee for this so please get in touch with our Aftercare team or visit our website to find out more.

What do I do in the unlikely event of structural or major works after the Defects Liability Period?

Contact NHBC or your Buildings insurance provider to see if you are able to make a claim.

Are there any covenants I need to be aware of?

Your solicitor will have advised you of any covenants, and it's your responsibility to follow these.

If you have a question we haven't mentioned above, feel free to call our Aftercare team on **01603 255444 (option 2)** or email **aftercare@flagship-homes.co.uk.**

You can also scan the QR code to visit our shared ownership web page!

Here’s to your new home

We wish you all the happiness in your new home and we’d love to see your photos! Please tag us on Instagram using the hashtag #foundmyFlagship

Flagship Homes

flagship-homes.co.uk

01603 255 444

aftercare@flagship-homes.co.uk