

WHY BUY NEW

DAMP, DRY ROT,
WOODWORM,
DRAUGHTS, JUST SOME OF THE

PERIOD
FEATURES

YOU WON'T FIND IN A
NEW BUILD HOME.



MORE THAN MEETS THE EYE? THE COST OF UPGRADING AN OLD HOME TO NEW BUILD SPECIFICATIONS IS NEARLY

£45,000

When looking for a house, it's rare you'll find somewhere that you could move into without even adding a lick of paint. Besides, it's perfectly natural to want to make "a house a home" and add your own personal touches in the process. You might want to treat yourself to a new kitchen or bathroom, or it could just be that the old boiler needs replacing.

In which case, how much would you be prepared to spend in order to put your own stamp on a house after you've moved in? Would it be £1,000, £5,000, or perhaps even £10,000? How about £45,000

though? Whatever the sum, it's a lot of money on top of all the other costs associated with moving house.

This is where new builds come into their own. Recent figures from the industry have found that the cost of upgrading an older home to the same specification as a new build property is nearly £45,000*.

Everyone has different tastes, so moving into a second hand home often means living with someone else's style, and changing this can clearly become quite a costly exercise. A new build home offers

you a blank canvas and gives you the chance to work with the builder to help shape the house you're moving into before you get there. And, with the £45,000 you'll save yourself, imagine what you could afford instead.

*Based on independent figures for an average 3 bedroom semi-detached house. A detailed working is available on request.

WHERE THE EXTRA £45,000 IS SPENT UPGRADING AN OLD HOUSE



£9,412

GUTTERING & INSULATION



£4,800

DECORATING



£3,200

RE-WIRING



£4,500

NEW BATHROOM



£6,150

**DOUBLE GLAZED
WINDOWS & DOORS**



£3,286

NEW FLOORING



£4,403

**NEW CENTRAL
HEATING**



£7,645

NEW KITCHEN

For more information about new homes,
please speak to a Sales Consultant or visit www.new-homes.co.uk



WHY BUY NEW

STRIP IT, FILL IT,
SAND IT, PAINT IT,
AND IT STILL WON'T BE AS

GOOD
AS NEW



BUILDING QUALITY

WHY NEW HOMES ARE SUPERIOR TO THEIR RIVALS

Buying a new build home offers the purchaser a host of advantages compared to older second-hand homes. From the financial incentives on offer, to the savings you can make through greater energy efficiency, there are plenty of reasons why you should buy new.

The difference in quality between old and new is evident in many different ways.

1 FLOODING & DRAINAGE

At the planning stage of any development, house builders work with local planners and the Environment Agency to ensure the development is not at risk from flooding and that any ground and waste-water is efficiently drained from the site.

2 FOUNDATIONS

Believe it or not, many Victorian houses were built without foundations - something unimaginable today. These foundations provide the very basis for a structurally sound home.

3 WALLS

The walls of a new home are insulated so houses stay warm in winter and cool in summer, unlike older houses that can become stuffy. More advanced building materials, such as brick and timber frames, also prevent problems such as damp.

4 WINDOWS & DOORS

New homes are built with double glazed windows and doors included as standard, the majority made of PVCu. Benefits include better insulation and far less heat loss, plus greater security from superior locking systems. New homes are also better insulated from the sound of the outside world.

5 ROOF

Roofs on modern homes are built on trusses that are lightweight, yet more secure than the thick wooden beams used in older houses.

6 FIXTURES & FITTINGS

A newly built home means new fixtures and fittings, including kitchens, bathrooms, telephone lines, digital TV wiring and, in most cases, superfast broadband. They are designed and built around a new kitchen and bathroom, meaning no holes in walls and unnecessary DIY, and a better fit and finish.

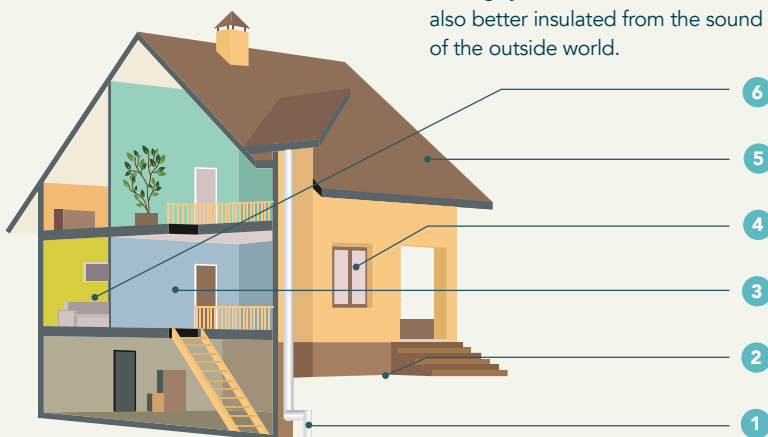
QUALITY OF WORKMANSHIP

New homes are built to a higher standard than ever before. This is reflected in our Annual Customer Satisfaction results where over 90% of new build homeowners would recommend their builder to a friend.

BUILDING REGULATIONS & 10 YEAR WARRANTY

Building regulations ensure consumers are protected in their new home. They are continually being improved and strengthened, giving you peace of mind and a top quality home.

New homes also come with a 10 Year Warranty for additional peace of mind.



For more information about new homes, please speak to a Sales Consultant or visit www.new-homes.co.uk

WHY BUY NEW

IT'S TRUE A NEW BUILD HOME WILL HELP YOU SAVE YOUR ENERGY



NEW IS GREENER AND CHEAPER! WHY BUYING A NEW HOME WILL SAVE YOU MONEY WHILE HELPING TO PROTECT THE ENVIRONMENT

When you're thinking about buying a home, it's never just the initial price of the property that you've got to take into consideration. Removal costs, legal fees and stamp duty are just some of the other costs that you'll likely have to bear in mind.

You'll also have to consider running costs in the future.

Buying a new build home means you'll be getting an exceptionally high quality home built to the latest exacting building standards. This means your home will not only stand the test of time, but will actually end up saving you a lot of money every year.

AN EFFICIENT NEW HOME MEANS SAVINGS FOR YOU

We're working hard to reduce the size of the carbon footprint we leave on the planet when we develop sites for new homes. As a result,

energy efficiency standards and CO2 emissions in new homes built in England and Wales are some of the best in the world.

On average, new homes built in England and Wales today are 65% more energy efficient than a Victorian house of the same style.

This is achieved through a combination of innovative design and using the most modern materials available, for example installing boilers that only give you hot water when you need it, fitting modern double glazing, using quality insulation in the roof and walls, and by creating sophisticated water drainage systems.

The benefits are not only keeping you warmer in winter, but also saving you money on your utility bills every year.

In addition, new homes use a series of innovative designs that mean on average they use 30%* less water than older properties. This saves the average home owner £54** on their water bill every year. New homes also fit water efficient sinks, toilets, baths and showers as standard; so, you not only save water, you also save money.

SO, WHAT'S IT WORTH TO ME?

New homes currently built in the UK are roughly 50% cheaper to run per year than the equivalent Victorian house. That could mean an annual saving of £440 for a 1-bed ground floor flat, and £1,410 for a 4-bed detached house.

WHY BUYING NEW IS CHEAPER AND GREENER



**LOW CO2
EMISSIONS**



**DOUBLE GLAZED
WINDOWS & DOORS**



**EFFICIENT
BOILERS**



**WATER SAVING
SYSTEM**



**QUALITY
INSULATION**

*According to the Consumer Council for Water, the average person uses 149 litres of water every day. Under current building regulations, new build homes must reduce average daily water use to 105 litres per person, per day. **The average UK water-only bill is £180 per year.

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WHY BUY NEW

NO CHAIN
HELP TO BUY
10 YEAR WARRANTY
IN FACT THE ONLY CATCH
YOU'LL FIND IS ON
THE FRONT
DOOR



YOU CAN'T BUY PEACE OF MIND BUT YOU CAN BUY NEW

The quality of house building has improved significantly in recent years. According to the most recent industry survey, around 90% of home buyers are so satisfied with their new homes that they'd recommend their builder to a friend.

But peace of mind is more than just knowing that you're buying quality and getting great value for money. It's also about being confident in the product you're buying and knowing, should anything happen, that you're protected.

That's where the Consumer Code for Home Builders and the 10 Year Home Warranty come in.

CONSUMER CODE FOR HOME BUILDERS

An industry-led Code of Conduct for builders, this was developed to make the home buying process fairer and more transparent for purchasers.

It applies to all home builders registered with the UK's main new home warranty providers and consists of 19 requirements and principles that home builders must meet in their marketing and selling of homes and their after-sales customer service.

The aim of the Code is to ensure all new home buyers are:

- Treated fairly and know what levels of service to expect.
- Given reliable information about their purchase and their consumer rights before and after they move in.
- Able to access speedy, low-cost dispute resolution arrangements to deal with complaints.

10 YEAR HOME WARRANTY

A warranty gives you peace of mind, knowing that should anything untoward happen to your new home, you won't be left to pick up the bill for fixing it. From start to finish, you're covered.

Before completion

After exchange of contracts, you're covered if your builder is not able to start or complete the home due to insolvency or fraud.

The first 2 years after completion

During this period your builder is responsible for putting right defects or damage to your home and its common parts, caused by a failure to build to the current standards. They must do this within a reasonable timeframe and at their own expense.

Years 3 to 10 after completion

The warranty-provider insures your home to cover the cost of putting right physical damage in specified parts of the home. This starts two years after the date on the warranty insurance certificate. You're also covered if alternative accommodation is required while repair work is taking place.

Your warranty does not cover general wear and tear, condensation, normal shrinkage, cosmetic damage or damage arising from failure to maintain the property. Refer to the full policy document for detailed information on what is covered, and all the exclusions and limitations that apply.

YOU CAN REST ASSURED



CONSUMER CODE

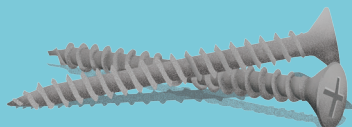


10 YEAR HOME WARRANTY

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WHY BUY NEW

BUYING AN
OLD PROPERTY?
YOU'LL SOON REALISE
THAT YOU HAVE
MORE THAN A
**SCREW
LOOSE**



WHY BUYING NEW MAKES PERFECT SENSE

A FRESH START

A new home is fresh, bright, clean and untouched by previous owners and their dodgy DIY. It's a blank canvas on which you can stamp your own style and personality.

THE PRICE IS RIGHT

Most house builders price their homes to sell swiftly, particularly in these competitive times. Combined with generous incentives and possibly help with moving costs, you'll be getting unbeatable value for money.

GREENER & CHEAPER

Today's new homes are built to the latest environmental standards, so they're not only better for the planet, they're also cheaper to run. As well as reducing carbon dioxide emissions, the energy efficiency of new homes means you could save up to £1,400 a year on utility bills, compared to a Victorian equivalent.

LESS CHAIN, LESS HASSLE

With no need to wait for existing owners to move out, you can move into a new home as soon as it's complete. This reduces the house buying chain and the stress and uncertainty that is often associated with moving.

MORE FOR YOUR MONEY

New homes are built to a much higher specification than the majority of older homes, so you get more for your money. Central heating, double glazing and high standards of roof, floor and wall insulation are all included in the price. Standard features often include fitted kitchens with integrated appliances and stylish bathrooms and cloakrooms.

PEACE OF MIND

The quality of house building has improved significantly in recent years, with around 90% of home buyers declaring themselves satisfied with their new homes,

according to the most recent industry survey.

Many house builders also provide a comprehensive customer care service, and new homes come with a 10 Year Home Warranty for additional peace of mind.

SPOILT FOR CHOICE

New homes offer something for everyone. There are countless designs and styles to choose from in all price ranges. Many builders also offer a bespoke service to choose decorations, fixtures and fittings or extra items at an additional cost.

A WISE INVESTMENT

Owning a new home could well be one of the best investments you ever make. Of course, house prices can go up or down, but it's easy to see why so many people feel that buying a new home, particularly with all the help that builders can provide, was their best move ever.

WHY IT'S SMARTER TO BUY NEW



THE PRICE IS RIGHT



GREENER & CHEAPER



LESS CHAIN LESS HASSLE



MORE FOR YOUR MONEY



A WISE INVESTMENT

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WHY BUY NEW

STRUGGLING TO
PUT AN OFFER
ON A HOUSE?
THEN TAKE A LOOK AT
OUR NEW HOME
OFFERS



FEAR NOT.

THERE ARE MORE WAYS THAN YOU THINK TO BUY NEW

When you're looking to buy a new home, there are times when things can start to seem like an impossible dream.

But fear not. Buying a new home gives you a number of options that can make the ultimate goal of home ownership more affordable and completely achievable.

HELP TO BUY

Help to Buy is the incredibly popular Government-backed initiative designed to help people buy a home. So far, nearly 50,000 house hunters have taken advantage of it to help them take their first or next step on the property ladder.

And it's not just one scheme. There are a range of options available through Help to Buy,

so whether you're a first time buyer or moving home, there could be a scheme for you.

These include:

- Help to Buy Equity Loans
- Help to Buy Shared Ownership
- Help to Buy Mortgage Guarantee

PART EXCHANGE

A number of house builders operate Part Exchange schemes, whereby they buy your existing home from you for the market value, allowing you to invest in a new home.

The service aims to provide a quick and stress-free move by taking away the hassle involved in selling your own home. Part exchanging means there's no chain involved and the vendor has a guaranteed sale.

It also cuts out estate agents' fees.

SHARED EQUITY

Many house builders offer low interest Shared Equity schemes. These are schemes whereby, instead of paying 100% of the property price, buyers can pay up to 25% less while still owning 100% of their home. The builder 'keeps' the other share of the house, meaning the person buying only needs to get a mortgage of say 75% of the value of the home, meaning a smaller deposit and mortgage.

Of course, the low interest equity loan will need to be repaid, often when the house is sold or after a certain number of years, but it allows people to get a foot on the ladder.

WAYS IN WHICH TO BUY NEW



HELP TO BUY



PART EXCHANGE



SHARED EQUITY

For more information about new homes, please speak to a Sales Consultant or visit www.new-homes.co.uk



WHY BUY NEW

FINDING IT DIFFICULT
TO GET A FOOT
ON THE PROPERTY LADDER?
WE'LL GIVE YOU A
LEG UP



HELPING YOU TO TAKE THE FIRST STEPS ON THE PROPERTY LADDER

For young first-time buyers, getting on to the property ladder and buying their first home can seem like a daunting, if not impossible, task. And the main barrier for most is the dreaded deposit. There's no way around it, saving enough of a deposit requires time and patience.

But, what if you didn't have to save as much as you thought?

That's where buying a new build home becomes the sensible option.

But what are my options?

HELP TO BUY: EQUITY LOAN

In an attempt to make homeownership affordable again, the Government introduced the Help to Buy: equity loan scheme.

Put simply, the scheme allows you to buy a new build home with just a 5% deposit, which is then topped up by 20% in the form of an equity loan from the Government, effectively giving you a 25% deposit. Not only does this make a new home affordable for you, it also gives you more flexibility with mortgage options that could lead to you getting a better interest rate and result in lower monthly repayments.

For the first five years in your new home, you won't be charged fees on the equity loan. After that, you will pay

a fee of 1.75%, rising annually by the increase (if any) in the Retail Price Index (RPI) plus 1%. At any point during those first five years you can pay back the loan amount, otherwise the balance is paid when you sell your home.

HELP TO BUY ISA

In March 2015, the Government introduced the new Help to Buy ISA to help first time buyers save for a deposit.

The premise is simple. If you are a first time buyer and save up to £200 a month towards your first home with a Help to Buy ISA, the Government will boost your savings by 25%. So, for every £200 you save towards a deposit, the Government will top it by an extra £50 to a maximum of £3,000, meaning if you save £12,000, with the Government top up you'll have £15,000 for a deposit. Accounts can be opened with an initial deposit of any amount up to £1,000, again matched by a Government top-up.

Accounts are limited to one per person rather than one per home – so those buying together can each receive a bonus, and are available to individuals who are 16 and over. The bonus will be available on home purchases of up to £450,000 in London and up to

£250,000 outside London and will be paid when you buy your first home.

House builders and the Government are constantly looking at ways to make homeownership an achievable and realistic aspiration for first time buyers. For instance, there are further shared equity and shared ownership schemes available at certain sites, and many builders will have different deals and offers available to help make moving home as simple and affordable as possible.

Other new schemes are also currently in the process of being consulted on and brought to the market.

To keep up to date with what options are available or to find out more information on any of the above, go to www.new-homes.co.uk or ask a sales advisor on a house building site near you.



HELP TO BUY

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WHY BUY NEW

NO MAINTENANCE,
LOWER BILLS,
MORE TIME
FOR YOURSELF.
THE UPSIDE
TO DOWNSIZING



HOUSING IN LATER LIFE THE FIRST TIME YOU'VE GOT REAL OPTIONS

So the kids have flown the nest and you're starting to think about your future. For the first time in however many years, your home is your own. This is your chance to find a home that's designed especially for you from top to bottom; a home that incorporates brand new appliances and the latest in energy efficiency technology, so reducing your monthly bills. It's also a great opportunity to release some well-earned equity.

Well, look no further than a new build home.

Whether you're looking for specially designed retirement properties, or if you'd just like to downsize to something that will better suit your needs, new homes give you a range of alternatives. And with a number of great options to help make your move easier, from part exchange schemes, equity release options, help with moving costs, and qualified sales advisors on hand to help you at every step of the way, moving to your next home may not be as daunting as you thought.

ADAPTING TO YOUR NEEDS

Just because you don't need 3 or 4 bedrooms anymore, doesn't necessarily mean you want a smaller home.

With a new home, you need not compromise. We listen to our customers and we know that downsizing doesn't necessarily mean less space, rather it's about providing you with the right sort of space. Rather than downsizing, it's better to think 'rightsizing' or 'smartsizing'.

Everything in your new home will be brand new, designed for modern living, and chosen to ensure your home remains energy efficient and cheap to run.

To find out more about a new home designed around your needs, talk to a sales advisor or find a builder near you at www.new-homes.co.uk.

RETIREMENT LIVING

There are a number of specialist developers who deal with the over 60s (and sometimes over 55s) and are focused specifically on the lifestyles

of people just like you, giving you and your family security and peace of mind.

These retirement properties offer the perfect mix of independent living and an active lifestyle amongst like-minded people who can quickly become good friends and part of your social life. Varying levels of support are also on hand if and when required to add to you and your family's peace of mind.

Retirement apartments are secure, easy to manage and are economical to run. They offer the privacy and comfort of being in your own home surrounded by your own possessions and being able to look out over an immaculately maintained garden knowing that you never have to mow the lawn or do the heavy chores ever again!

Within a few weeks of moving into a retirement property, an overwhelming proportion of buyers state that they wished they had made the move earlier.

WHY A NEW BUILD IS BETTER FOR YOU



**BRAND NEW
APPLIANCES**



**RELEASE
EQUITY**



SMARTSIZING



**REDUCE MONTHLY
BILLS**

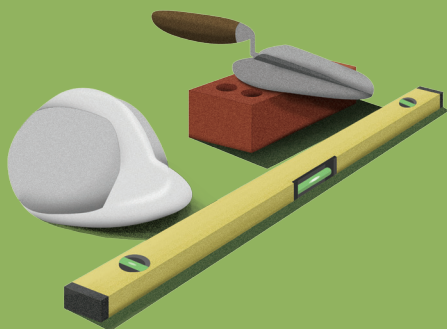


**ENERGY
EFFICIENT**

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WHY BUY NEW

WHAT HAVE HOUSE BUILDERS EVER DONE FOR US?



THE HIDDEN BENEFITS OF HOUSE BUILDING

You'd be excused for thinking that when it comes to house building, all that was provided was, well, new homes. But, the creation new homes also delivers significant social and economic benefits to communities.

There are many ways in which house building contributes to the wider economy. This ranges from such things as the extra tax receipts to fund public services locally and nationally; the extra jobs created; the millions of pounds that go towards new schools or playgrounds; and the millions of trees and shrubs planted every year.

To meet the country's housing needs, every local authority needs to build on average around 750 new homes each year, spread across all its towns and villages. Providing these will not only provide our next generation with decent homes, but would also deliver huge benefits to existing residents and communities.

Building 750 new homes will generate:

- 30 apprentices, graduates and trainees
- £1.2m towards improving local schools and education
- 3,225 total jobs
- £964,500 in extra council tax
- 34,800 trees and shrubs planted

SO, WHAT ARE HOUSE BUILDERS DOING FOR YOU?



£12.5bn invested in land and buildings for homes.
6.5m trees and shrubs planted or retained



£1.4bn of tax paid (Stamp Duty Land Tax, Corporation Tax, NI, PAYE, and Residents' Council Tax)



£5.5bn spent on suppliers (90% of which stays in the UK)



£3.1bn of new 'affordable housing'



£19.2bn of economic output



£131m invested in open space, community, sport and leisure facilities



Over 600,000 jobs – 233,000 directly employed in the industry



80% of construction waste recycled



4.3 jobs for every home built



£576m for infrastructure (including £255m on schools)



3,700 apprentices, 400 graduates and 500 other trainees each year



£3.8bn spent by new residents in local shops and services (£705m is spent to make each house "feel like home")

For more information about new homes, please speak to a Sales Consultant or visit www.new-homes.co.uk