



A GUIDE TO BUYING A CUMBRIAN HOME.

1. Contact us to discuss what properties we have available.

You can contact us by phone, email or by submitting an enquiry via our website to request a brochure or further details on any of our developments. Alternatively, you can visit one of our Sales Offices (details on our website, or from Head Office) at a time to suit you or at one of our advertised open days.

2. Reserving one of our properties

Once decided on your preferred property, you can reserve it at the Sale Price by signing our reservation form and paying the reservation deposit - £1,000 or £2,000 depending on the property. The reservation fee acts as a sign of commitment and will only be at risk once we start to incur costs, either legal or administrative as well as any extras you have requested.

3. Reservation Timescale

If the property is complete, a timeframe of 12 weeks is usually given for completion when a buyer has a property to sell. We would review the situation at this time to see how things are progressing – you do not automatically lose your reservation at this time.

If the property is under construction you will be in constant communication with our sales team discussing finishes, extra or any minor alterations. We would usually set a review date for 2 weeks after the projected completion.

4. Choosing Finishes / Extras

Your sales advisor will highlight the choices that are available to you – these are dependent on the build stage at reservation. Most choices are inclusive in the prices but there are also optional upgrades available, from a small extra cost of upgrading a bathroom tile to entirely bespoke construction. All prices will be discussed and signed off prior to work beginning. Your extras cost will be covered by the value of your reservation deposit, further deposits may need to be taken if your extras cost exceeds the reservation deposit. Extras costs are none refundable once the work has started.

5. Agree final list of extras

Once the property is complete you will have signed off your extras costs which will make their way to our solicitor to become part of the sale contract.



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6. Cumbrian Homes Completion Snag

Cumbrian Homes will carry out a completion snag during the last two weeks prior to sales completion. This ensures everything is working correctly and provides us with the necessary customer certificates. Cumbrian Homes will also arrange for Building Control and NHBC final inspections during this time.

7. Pre-Handover Meeting and Handover Day

Your sales advisor will arrange a suitable day, either prior to or after sale completion, to go around your new home with you, highlighting all the important information as well as offering answers to any questions you may have.

On the day of sale completion, your sales advisor will meet you at your new home to welcome you in, providing you with your set of keys and all the necessary documentation. Your meters will be read with you on the day and we will send of the necessary documentation to the utility companies. Your welcome letter should arrive shortly after. It will no doubt be a hectic day for you, so we try to be out of the way as soon as we can to let you get settled in properly.

8. 1st Week in your new home

During your 1st week, your Sales Advisor will contact you to make sure all is well. If you have noticed any snag items that we have missed that are causing inconvenience or are detrimental to the property, you should notify us so we can put them right immediately. We also ask at this stage that you complete and sign our inspection form which is a check list for defect to the more expensive items or those that are time consuming and disruptive to replace – cracks in sanitary ware or granite worktops, scratches on various items etc. These are few and far between but it allows you to notify us straight away rather than it being under dispute at a later date.

We anticipate you may have a few questions for us during this time and are happy to help with any queries you may have.

9. 6month Snagging

Over the first 6 months, your property will experience usual and expected 'drying out' and small 'settlement' which will result in small cracks (more noticeable where two surfaces meet). There may also be other things you notice – doors sticking, locks stiff etc. This is all expected and should be noted as and when found.



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After 6 months we will write to you to see if everything is ok and for you to list these small remedials for us. Usually within 2 weeks of receiving your list, the works will be carried out with prior arrangement with you.

If during the 6month period you notice a more severe problem – leaking pipe/tap, heating issues etc, please inform us straight away.

10. NHBC Cover in first 2 years

If you have a problem with your home during the first 2 years of the policy, you should notify Cumbrian Homes and describe the extent of the problem. If the issue is covered in the NHBC guarantee (see your NHBC documentation provided), it is our responsibility to put right any defects as defined in the Buildmark policy.

11. NHBC Cover in years 3 to 10

If you have problems in your home during this period, you are advised by NHBC to contact NHBC Claims department to discuss your concerns. They will advise you on the best course of action. You can, however, contact Cumbrian Homes in the first instance to check to see if the problem is covered. We can advise you of the best course of action if it is not, or make sure it is corrected if it is. You can still contact NHBC after speaking to us for peace of mind.

Disclaimer:

This document is to be used as a guide to our sales process only. Our full terms of reservation will be discussed with you and are highlighted on our reservation form. Any questions you have regarding the sale process should be asked then.

Cumbrian Homes Ltd reserve the right to change the detail highlighted in this document at any time without prior notification.



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