

BANKSHomes

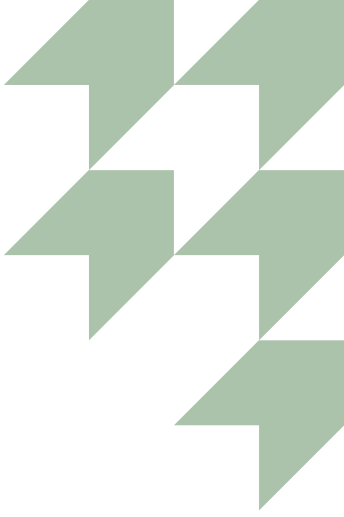
Caring for your new Banks Home.

NEW HOMEOWNER GUIDE





Homes designed by life.



A warm welcome to your new Banks Home

Few moments in life are as memorable as moving into a new home, especially when every detail and design feature has been tailor-made around you and your lifestyle. As you'll soon discover, your new Banks home is quite unlike any other.

While we're sure you're eager to settle in and add your own finishing touches, we know you probably have questions and queries about your new home and its features.

So, to make the moving in process as smooth as possible, and make you feel at home from day one, we've created this handy guide.

It's designed to help you get up to speed quickly, make the most out of every room, and start living the healthier, happier life you've always dreamed about.

Homes designed by life.



Homes designed with you in mind.

Banks Homes was born from a desire to create a different kind of home. Influenced by the inspirational homes modern homeowners really want, we carefully crafted a new blueprint for contemporary living. One that considers the role of every room, makes home ownership more affordable and makes every step of the journey feel effortless.

When we say our homes are designed by life, we mean it. From the striking interior design and future-proof sustainability, to the carefully chosen location, we've considered every brick, contour and colour-way to create spaces that truly inspire you to live the life you choose.

Over the next few pages, you'll find all you need to know about the everyday essentials that will help to keep your home warm, comfortable and hassle-free for years to come – from caring for your garden to using your radiators, and everything in between.

In the meantime, all that remains to say is welcome home!

Wishing you all the best for the future,

The Banks Homes team

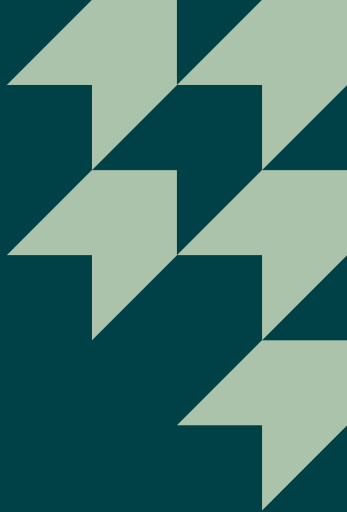
We're here to help.

You can always contact our dedicated Customer Care Team:



customercare@bankshomes.co.uk





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Whether you’re looking for advice on taking care of your new lawn, want to find out more about your new neighbourhood, or just want to put your mind at ease, the following pages are full of practical hints and tips to help you settle in.

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Your first few weeks.

Change can be both exciting and challenging, but it needn't be daunting. While it normally takes a few days to get to grips with your new home and its features and appliances, there are some boxes you can tick straight away. Here is a helpful shortlist of the most common Do's and Don'ts.

Moving in checklist:

- Remember to water your turf regularly, as new turf needs lots of water.
- If you are going to hang anything on the walls, it is important to select the correct type of fixing for the wall and ensure there are no pipes, cables or electrical fittings in the area before you begin.
- Take a minute to familiarise yourself with your new stop taps, and isolation switches. Your site agent will be able point you in the right direction at your demo meeting. We also recommend keeping a torch nearby in case of a power failure.

- Check your smoke alarm works on a regular basis, familiarise yourself with the noise it makes and plan an emergency route.
- Don't forget, you'll need to arrange buildings and contents insurance and ensure you get the right level of cover for your needs.
- Contact your energy and water suppliers and give them your new meter readings.
- Contact your telephone and broadband supplier to activate the master phone socket and arrange for broadband connection.
- Notify the local council to let them know you have moved in by signing up to the electoral register and by registering for council tax.

- You will also need to notify TV licensing that you have moved home, or if needed, buy a TV licence.
- Update your address details on your vehicle registration and driving licence, and let the HMRC, your workplace, your bank, credit and store cards, insurers, schools, doctor/dentist, national insurance and subscriptions provider know.
- Most importantly, stay safe! Please remember to observe the H&S recommendations found in the 'stay safe on sight' leaflet.

Our people are here to help today.

As a team, we're committed to making sure every inch of your new home meets your expectations.

In addition to making sure your new home is among the most sustainable and stylish money can buy, we go out of our way to make sure every step runs like clockwork.

So, if you need help or assistance with anything along the way, our customer care team are always here to help.

You can always contact our dedicated Customer Care Team by emailing us on customercare@bankshomes.co.uk.

Have any questions? We're here to help.

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Emergency home repairs.

While we strive for perfection and meticulously plan everything we do, we also help you prepare for unexpected events and everyday emergencies.

During the first 24 months of home ownership, our customer care team will be on hand to help with any defects or emergency repairs. Here are some handy tips and contacts should you encounter a defect or emergency.

What is an emergency home repair?

An emergency home repair is something that prevents you from occupying your home in a safe and reasonable way, this could include any of the following:

- Failure of heating (not in summer) and/or water system.
- Failure of electrical system.
- Severe flooding that threatens to enter your home.
- Loss of security. For example, a fault to an external door.

If you experience any of these issues or something else you consider a home emergency then please don't hesitate to contact our Customer Care Team:



customercare@bankshomes.co.uk

Your warranty explained.

While it's reassuring to know that you're moving into a home that has been thoughtfully designed inside and out, evolved for tomorrow and built in the perfect location, we also give you the added peace of mind of a 10-year warranty with ICW. This certifies that your home has been built to the highest standards and the most stringent regulations.

Your 10-year ICW warranty.

This warranty covers you for structural defects during the first ten years after your home is completed. In this 10 year period if you need to make a claim you need to contact the ICW claims team.

 **0289 099 2303**

 **www.i-c-w.co.uk**



Your 2-year defects cover.

Your cover with us begins as soon as we hand over the keys. This covers things your ICW warranty doesn't, including:

- Brick walls
- Central heating
- Ironmongery
- Drainage
- Driveway, including paved areas
- Plumbing
- Electrical
- Kitchen units
- Windows and doors
- Bathrooms

ICW contact details.

You can contact the ICW for help & further information.

 **General enquiries: 0289 099 2303**

 **www.i-c-w.co.uk**



Your responsibility and exclusions.

It's worth remembering that some repairs are not covered by your ICW/builder warranty these include:

- Lost or stolen keys.
- Electrics such as plugs, fuses and bulbs.
- Repairs to/replacement toilet seats.
- Any damage that is caused by negligence, poor maintenance, storms, or blockages caused by inappropriate disposal of waste.
- Shrinkage
- Problems that have occurred as a result of something you have added to the property.
- Repairs/replacements to shower heads and hoses.
- Plumbing of washing machines or dishwashers.
- Repairs to internal doors and ironmongery caused by wear & tear or failure to maintain.
- Treatment of pests/vermin.
- Decoration, including filling small cracks and holes.

For further information regarding your warranty cover, please refer to the warranty documents included within your welcome pack.

Have any questions? We're here to help.

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General care.

While no two homeowners are alike, many of us have the same concerns when moving into a new home. In this section, we've pulled together some useful tips and answers to the most frequently asked questions.

How do I use my appliances?

All the manuals and warranties for the provided appliances in your new home are included in your welcome pack. So, it's a good idea to refer to this if any problems occur with your appliances.

How do I look after tile grout?

Carry out regular checks and repair as required. Clean any mildew away using a suitable household cleaning product. Wipe away any moisture from your tiles to help maintain appearance and prevent dirt build-up.

What about guttering, downpipes and drains?

Cleaning gutters regularly is important, especially in the autumn months, call a professional if in doubt about working at height to clear your gutters. Don't put anything down your drain that is unsuitable and could block the drainage system.

Can I put up wallpaper up?

Yes. However, we recommend only doing this after 12 months so that your new home has had chance to dry out properly.

How do I treat external woodwork?

If your new home has any external woodwork we recommend washing on a regular basis, and then repainting or staining to preserve the wood. Dependent on the conditions this will likely need doing after 2 years.

When will the footpaths be ready to use?

Footpaths and roads will be adopted by the local authority once final surfacing has taken place at the appropriate time.

Do my internal doors need adjusting?

Internal door adjustments may be required as your new homes settles, this is normal.

Can I store items in my internal roof space?

This area is not dedicated to storage and using it in this way could cause damage, restrict ventilation and cause condensation.

Can I hang shelving and pictures?

Make sure you use the correct fixing device and avoid pipes and cables before fixing anything to the walls.



Have any questions? We're here to help.

You can always contact our dedicated Customer Care Team:



customer@bankshomes.co.uk

Living on a development.

While we're pleased to say your new home is ready to move into, your new neighbourhood, and the community around your home may still be a work in progress. If this is the case, we will always do our best to minimise noise and disruption and prevent this from impacting on your day-to-day life. However, from time to time you may experience inconvenience from the following:

Mud & Dust

Building new homes often creates mud, dust and noise. However, we will always do our best to keep this to a minimum and ensure you have unrestricted access to your new home while the works continue.

Adoption works

Due to local authority inspection processes, it may be several months before we can return to complete the roads and footpaths. This may include replacing or repairing damaged kerbs, paving and/or raising manhole covers in preparation for road surfacing. Thank you for your patience during this process.

Roads

Please take care while driving, as the roads on a building site can often be uneven with raised manhole covers.

Safety

While the building works continue there will be continuing hazards. We will naturally do our best to secure these. However, we still ask that you remain vigilant, take notice of hazard signs in operation and ask any questions or raise concerns you may have to our customer care team.

Your community.

One of the real advantages of choosing a new Banks home is that from the first day you move in, you become part of a unique new community. Here are some things to consider about your new neighbourhood:

Parking Restrictions

It is common for new developments to have certain parking restrictions in place to provide access for emergency vehicles or keep the development safe and attractive. These restrictions may include:

- Not parking on or obstructing certain roads, paths, or shared driveways.
- Not parking boats/caravans in the development or on your drive.

Please check your conveyancing plan from your solicitor for details of any restrictions.

Restrictive covenants

New homes may have rules about what you can/can't do with your house/land. These are called restrictive covenants. Your solicitor should have explained any restrictive covenants relating to your new home.

Waste and recycling

Please refer to your local authority's website for information on rubbish and recycling collection days.



Electric and alarms.

Quality control is one of the hallmarks of every Banks Home and your home has been meticulously checked and rechecked prior to moving-in day. However, from time-to-time small electrical issues may occur. Here's a handy guide on what to look out for and what to do next:

What do you do if you have a loss of power?

If you experience a loss of power, you should take the following steps:

1. Check your consumer unit (fuse box) to see if any of your trip switches have moved. If you notice any of these are off, switch them back on. Check to see if any bulbs have blown around the house or if you have a faulty appliance as these may have been the cause. There is a further isolator switch in the electricity meter box which should be checked too.
2. If the issue does not appear to be isolated to your property, you need to check the current status of your area with your electricity supplier.
3. If there is no known power cut in your area, contact our Customer Care team. We will then arrange for an electrician to visit you as soon as possible.

What to do if your lights won't turn on?

Make sure the bulb hasn't blown and tripped your consumer unit into the 'off' position. If it has, return the switch to the 'on' position.

What to do if a socket isn't working?

Firstly, check all the switches are in the 'on' position on the consumer unit. If the problem persists, test the appliance in a different socket to see if the fuse within the plug has blown. If yes, then the problem is with the appliance not the socket.

Your home has been fitted with standard alarm systems. You have also been provided the manufacturer's instructions for your alarms, please refer to these for information on maintenance and testing.

Internal and external walls.

We take as much care in constructing the exterior of your new home and we do styling the interior. Here's a quick guide to your home's walls:

External walls

If you are making a fixing to an external wall, you will require a long enough screw to achieve the correct depth of fixing into the block-work. We also recommend you use a proprietary electronic detector to locate and avoid any cable and pipe runs before you drill any holes.

Internal partition walls

Your internal partition walls are constructed from a timber framework with plasterboard and skim to finish. If you are fixing to these types of walls a fixing for hollow walls is recommended. Please consult a professional if you are unsure.

Shrinkage

As your new home dries out it is natural for some shrinkage to occur, and this is usually no cause for concern. Most normal shrinkage can be filled when you decorate, however if you have concern about any unusually large shrinkage cracks then please get in touch. Any minor imperfections will improve with subsequent redecoration.

Have any questions? We're here to help.

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 customer care@bankshomes.co.uk





Garden care.

Being able to step into your own private garden is just one of the many pleasures of owning a new Banks Home. Here are some expert tips to help keep your lawn lush and your outside space leafy and green:

Caring for your lawn

It is important to note that it takes time and care for your grass to become an established lawn, below are a few tips to help you achieve this:

- Try to keep off newly laid seeded or turfed lawns, especially in wet and wintry conditions.
- If you're lawn was seeded/laid in dry conditions make sure it is well watered, ideally in the morning and evenings.
- New lawns take time to settle properly so wait as long as you can to let the roots stabilise before mowing. When you do start to mow, avoid cutting it too short.
- Feed the lawn in late spring and the summer.
- During autumn, aerate the lawn with a garden fork to encourage root growth and drainage.
- If any shrinkage occurs this is normal, fill any gaps with appropriate compost.

Shrubs and trees

- Newly planted trees and shrubs should be regularly watered in the first year, especially during dry spells.
- Avoid planting trees too close to your house as they can interfere with foundations.
- If there are trees/plants overhanging into your property you may cut them back. However, we first recommend you talk it over with any relevant neighbours and in the case of trees check for Tree Preservation Orders with the local authority.

Roof and loft space.

While the roof of your new home is probably the last thing on mind, there are a few things worth remembering:

About your roof

The roof on your new home is made up of tiles laid over a waterproof and breathable membrane ensuring your home is watertight and protected against the elements. These materials are robust but can still break and are not designed to take a person's weight. Therefore, we recommend not allowing people onto your roof for cleaning/fitting who could damage your roof tiles.

- If you think your roof is leaking, please contact the customer care team. Any leaks caused by extreme weather is not covered by your warranty and you should contact your home insurance provider in this instance.
- It is important that the vents in your roof don't become blocked.
- See guide in your handover pack for details on your solar panel.

Loft space

Your loft space can be reached through a hatch in the ceiling. It is important that this space is not used for living or storage. The reasons for this being that the loft space temperatures can vary a lot which could cause problems with the items you store, and you could interfere with airflow and the air vents which could cause condensation.

Have any questions? We're here to help.

You can always contact our dedicated Customer Care Team:



customercare@bankshomes.co.uk

A young girl with long brown hair is sleeping peacefully in a bed. She is covered by a teal-colored blanket. The lighting is soft and warm, creating a cozy atmosphere. The text "Homes designed by life." is overlaid on the left side of the image.

Homes designed by life.

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ICW will be the warranty provider and the consumer code will be applicable.

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