



NHBC & Defects Period FAQ's

Buying a new home can be overwhelming and there can be some confusion when you are buying with a Housing Association rather than directly with the builder. So we have put together the below information to highlight the in's and out's of your new homes warranty.

What warranties will my new build home come with?

You will have a ten year NHBC which will cover the structure of the building. For more information please visit the NHBC website directly:
<https://www.nhbc.co.uk/homeowners>

You will then have a one year defect period as part of the ten year NHBC as outlined in your lease information. This covers anything internally for the first year that is defective. The one year period starts when we take handover from the developer regardless of whether or not you occupy the property at that time. And after that one year you will still benefit from the remaining nine years on the NHBC.

What's the difference between a customer care warranty and a defects period?

Developers on their own properties will offer what they call a customer care warranty which can be between one to two years. Which is directly between the customer and the developer as the property is sold directly to them it does work slightly differently.

Curo have what's known as a Defects Period with the Builder, which is a set period of time after the property is classified as build complete in which the builder has to return to the property to remedy defects. This will be a one year period.

Will I get the chance to snag my home?

With housing associations such as Curo we purchase from the developer and then sell the property on to you. We are effectively the purchaser which means unfortunately you will not be able to snag the home. Instead we act on behalf of customers to check the properties condition. We have a Clerk of Works who is specifically employed to keep up to date with build progress on site and check quality and safety. We also employ an external party to professionally carry out snagging 14 days before handover. As well as this someone from the sales team will attend to be an extra pair of eyes.

What is included in my defects period?

Included (Defective)	Not Included (Not Classified as Defective)
Electrical faults (excluding appliances or bulbs)	Nail pops- Unless significant amounts, over 5 per a room.
No power to sockets or switches	Cracking (under 5mm)
Plumbing leaks	Fences/Gates/Sheds (this is a natural product and cracking and movement is normal)
External drainage	Painting – Only when remedial work is done we will paint the affected area
Garage doors (except user error)	Sealant / Mortar / Grouting
Lead flashings	Weather damage
Lifting flooring (except HO damage)	Airlock in radiators (HO to bleed)
Gas Leak (please call gas supplier first)	Appliances (manufacturer warranty)
Gutters and downpipes (after HO has cleared from debris)	Colour variation, chips or cracks in paint, sanitary ware, floor or tiles
Garden drainage (within 3 meters of property)	Condensation (ensure trickle vents are open at all times)
Roofs not caused by weather	Internal door adjustments
External door adjustments (if down to workmanship)	External door adjustments (if down to weather)
Window adjustments (if down to workmanship or material fault)	Window adjustments (if down to weather or lack of HO maintenance)
Locks or latch adjustment	Kitchen units

Included

(Defective)

Not Included

(Not Classified as Defective)

Included (Defective)	Not Included (Not Classified as Defective)
Taps, showers, plugs if faulty (photos and videos required)	Kitchen units
Structural defects (further investigation needed)	Noisy floorboards (if excessive)
Alarms (change batteries first)	Kitchen worktop delamination (if raised within 7 days)
	Damage caused by no use of fan (blown tapes, peeling paint, mould, sealant failure, condensation)
	Plants, trees, or shrubs dying that haven't been watered regularly
	Meter box & essential services (contact provider)
	Paths and paving slabs
	Telephone, TV or internet (contact provider) unless internal socket issue.
	Parking, street lights, bins, roads (contact local council)
	Communal cleaning, landscaping, abandoned items (contact management company)
	Carpets pulling away from trim or loose threads (normally caused by damage)
	Flooring (must be raised upon handover/completion)

How long will it take to get my defects repaired?

Emergency issues such as loss of heating/hot water, major leaks or loss of electricity will be attended to within 24 hours of being raised. Urgent issues such as a loss of heating within summer months or issues with a WC when you have more than one will be attended within 7 working days of being raised. Normal work which covers everything else such as carpentry issues will be attended within 28 working days of being raised.

What happens at the end of my defect period?

One month before the end of your defect period someone from our defect team will be in touch to arrange an end of defects inspection. This is your opportunity to pick up any final things before your warranty runs out. Anything outstanding at the end of your defects period will still be picked up but it needs to be raised at least by this date. After which as per your lease you are responsible for all maintenance and repairs to your home.