Welcome

Thank you for choosing a new Scotia home

Choosing a new home is one of the most important decisions you'll make in life. It's an exciting time with a lot to think about. Knowing what to expect will help you plan the things you need to do to purchase your home and organise your move.

This HomePack takes you through each stage in the buying process - from initial reservation to handover day. And Scotia's support doesn't end there. We'll keep in touch after you've moved in and we offer good advice on caring for and making the most for your home.

As your personal sales adviser, I'll be in regular contact - helping you choose from a range of customised features that suit your needs and keeping you up to date on the construction of your property. You may find it useful to keep all the documentation relating to your new home inside this file and bring it along with you to our meetings.

You can contact me at any time to discuss your options and to check on progress. Before you move in, you will be invited to your new home introduction at which point I will demonstrate the various components that make your property a comfortable and attractive living space.

Assuring you of our best attention at all times.

Yours sincerely

Sales adviser

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SCOTIA

Key contacts

Sales adviser(s):

Development name:

Plot number:

Sales office telephone:

Sales office opening hours:

Head office telephone:

Mortgage adviser name:

Mortgage adviser telephone:

Solicitor name:

Solicitor telephone:

Useful telephone numbers:

Purchasing your new home

1 Purchase timetable

The timetable outlines the various stages in the purchase and construction of your property and reminds you of important dates and appointments you'll need to keep.

2 Reservation

Reserving your property was the first step in purchasing your new home.

3 Contract

The issue of your contract is the next stage in the purchase process. Discuss the contract with your solicitor and make sure you understand all the terms and conditions.

4 Bespoke options

Depending on the stage of construction, on some properties there may be an opportunity to choose customised features.

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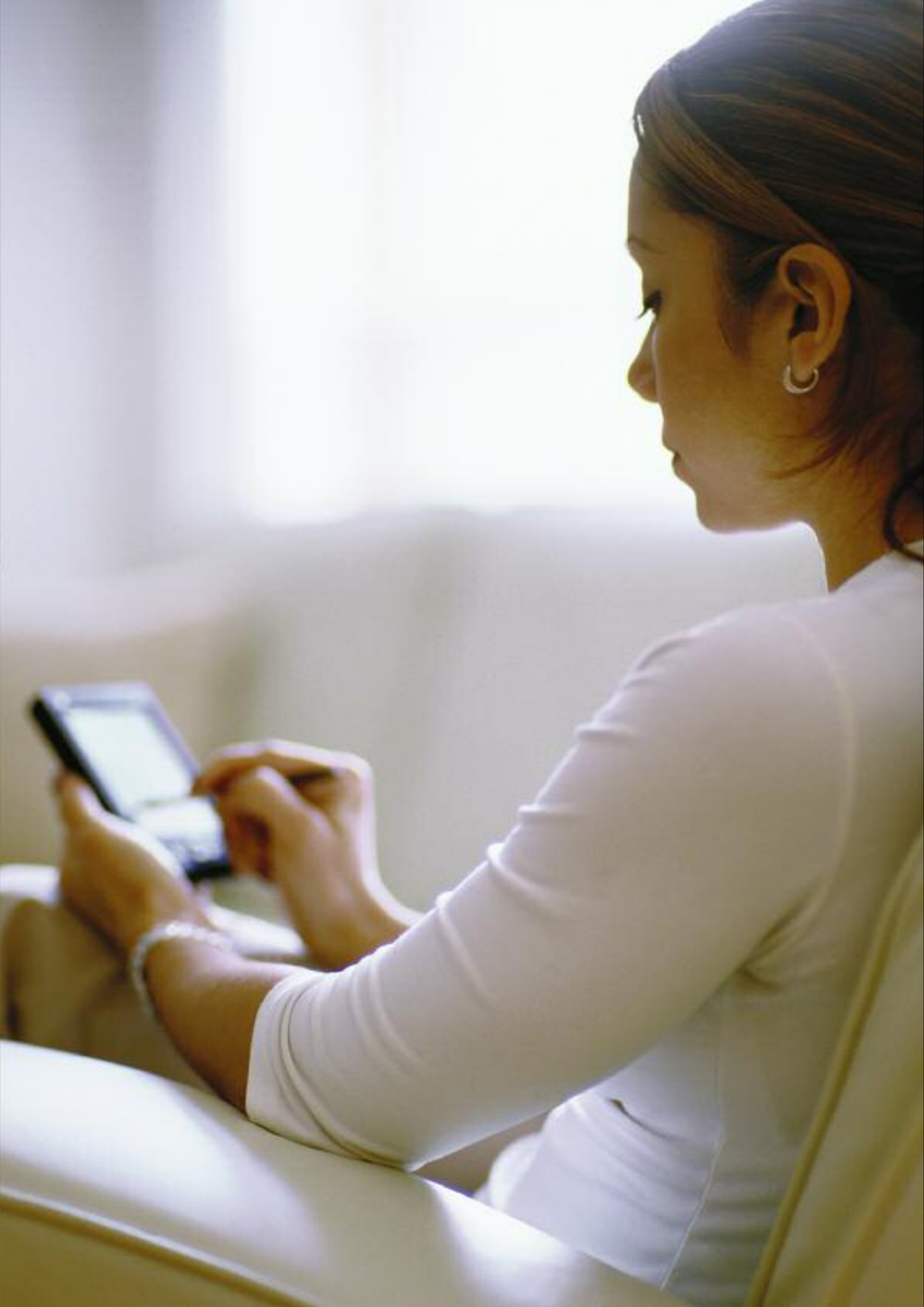

1 Purchase timetable

Our timetable will give you a good idea of how the purchase of your property is likely to progress. Use it to keep track of important dates and to help you plan your move.

When your reservation with Scotia was confirmed, you will have been advised on the availability of bespoke options for your property such as colour finishes, alterations or other extras. **Based on the construction programme of the property, there are separate timetables for homes where bespoke options are already pre-selected and for those which give you an opportunity to choose customised features after your reservation has been placed.**

Purchase timetable

For homes with bespoke options already pre-selected

Day 0 - reservation placed

By confirming your reservation, the price of your property was automatically fixed for a period of 21 days from the date on which Scotia issued the contract.

Day 1 - contract issued

Scotia issues your solicitor with the contract for your property and copies it to you.

Days 1-3 - contact your solicitor

It is important to get in touch with your solicitor as soon as possible after confirming your reservation. This will give you an opportunity to discuss the terms of purchase included in the contract.

Day 21 (week 3) - conclude your contract through your solicitor

Acting on your behalf, your solicitor must agree the terms of purchase and finalise contract details by this date. If this date is not met, Scotia has the right to cancel your reservation and re-market the property.

Day 28 (week 4) - pay the agreed contract deposit

The amount of contract deposit to be paid will be detailed on both the reservation form and contract.

Days 35-49 (weeks 5-7) - notification of guideline construction programme

Approximately 14 days (2 weeks) after the conclusion of your contract, Scotia will write to you giving details of the guideline construction programme for your property. Please be aware that at this stage completion and handover dates are provisional. You'll receive regular updates from your sales adviser who can also answer any queries you may have at this time.

Building period

Throughout construction you will need regular updates on progress.

1.2 Purchase timetable

28 days (4 weeks) to handover **- confirmation of handover date**

Approximately 28 days (4 weeks) before you take full possession of your property, Scotia will confirm the date of handover so that you can finalise arrangements for payment.

7-14 days (1-2 weeks) to handover **- issue of final invoice**

A final invoice will be sent to you and your solicitor detailing the full purchase price including any agreed extras. You will receive a statement showing the amount payable to Scotia less any payments that have been made to date

7 days (1 week) to handover **- new home introduction**

Once the construction of your property is completed (with the exception of any minor items) your sales adviser will arrange a new home introduction with you. At this point, your sales adviser or the site manager will explain our customer care procedures to you.

Handover day

The balance of all monies due to Scotia must be paid by 2.00 p.m. on the date of handover. Once our solicitors have received confirmation of the payment, the purchase of your property is complete and the keys to your new home are handed over to you - congratulations!

Purchase timetable

For homes that include the opportunity to select bespoke options

At the time of placing a reservation it will have been clarified whether your property will include the opportunity for Scotia to provide 'Bespoke Options'. This purchase timetable is on the basis of Scotia offering the opportunity for you to select from the available Bespoke Options'.

Day 0 - reservation placed

By confirming your reservation, the price of your property was automatically fixed for a period of 21 days from the date on which Scotia issued the contract.

Day 1 - contract issued

Scotia issues your solicitor with the contract for your property and copies it to you.

Days 1-3 - contact your solicitor

It is important to get in touch with your solicitor as soon as possible after making your reservation. This will give you an opportunity to discuss the terms of purchase included in the contract.

Days 1-7 (week 1) - consider bespoke options

This is the time to start thinking about any customised features you may want in your home such as colour finishes and alterations. The earlier you select your options the easier it will be to incorporate your choices into the finished property. For more information on bespoke options, go to part 4 'Bespoke Options' of this initial section (A).

Day 21 (week 3) - conclude your contract through your solicitor

Acting on your behalf, your solicitor must agree the terms of purchase and finalise contract details by this date. If this date is not met, Scotia has the right to cancel your reservation and re-market the property.

Day 28 (week 4) - pay the agreed contract deposit

The amount of contract deposit to be paid will be detailed on both the reservation form and contract.

Day 35 (week 5) - final selection of bespoke options

This is the last date for choosing bespoke options. You should be aware that after this date Scotia will decline any further selections.

Day 49 (week 7) - confirmation of bespoke options

By this date you will need to confirm the final instructions for all choices, alterations or extras you have already selected to be priced and included in your property. Please note that after this date Scotia has the right to decline any further instructions and will select colour finishes, alterations and extras on your behalf.

Days 63-77 (weeks 9-11) - notification of guideline construction programme

Approximately 14-28 days (2-4 weeks) after bespoke options are finalised, Scotia will write to you giving details of the guideline construction programme for your property. Please be aware that at this stage completion and handover dates are provisional. You'll receive regular updates from your sales adviser who can also answer any queries you may have at this time.

Building period

Throughout construction you will need regular updates on progress.

28 days (4 weeks) to handover - confirmation of handover date

Approximately 28 days (4 weeks) before you take full possession of your property, Scotia will confirm the date of handover so that you can finalise arrangements for payment.

7-14 days (1-2 weeks) to handover - issue of final invoice

A final invoice will be sent to you and your solicitor detailing the full purchase price including any agreed extras. You will receive a statement showing the amount payable to Scotia less any payments that have been made to date

7 days (1 week) to handover - new home introduction

Once the construction of your property is completed (with the exception of any minor items) your sales adviser will arrange a new home introduction with you. At this point, your sales adviser or the site manager will explain our customer care procedures to you.

Handover day

The balance of all monies due to Scotia must be paid by 2.00 p.m. on the date of handover. Once our solicitors have received confirmation of the payment, the purchase of your property is complete and the keys to your new home are handed over to you - congratulations!

2 Reservation

Reserving your property was the first step in purchasing your new Scotia home. The reservation fee paid by you secured the reservation and automatically fixed the price of your property for a period of 21 days (3 weeks) from the date on which Scotia issued the formal contract.

It is essential you contact your solicitor as soon as possible to discuss the contract. It is also in your best interests to make an appointment with your sales adviser soon after you've placed your reservation so that you can discuss the already pre-selected finishes or if available explore Scotia's bespoke options.

Definitions

Contract	The legally binding agreement between the seller of the property and the purchaser. The contract will contain the conditions of the purchase.
Terms of purchase	The conditions contained within the contract.
Conclude, conclusion	The stage when all conditions stated in the contract are agreed by both the seller and the purchaser and the contract becomes legally binding.
Bespoke Options	Extra features offered by Scotia such as colour finishes and alterations. The purchaser can select bespoke options on specific properties subject to cut-off dates and availability.

3 Contract

Your contract (sometimes referred to as a missive) will be sent out to your solicitor shortly after Scotia receives confirmation of your reservation and your reservation fee. We strongly advise that you then make an appointment with your solicitor so that he or she can go through the document with you and ensure that you fully understand the terms of purchase and are happy with all the conditions before you agree to meet them.

The terms of purchase referred to in your contract are there to protect you and other residents of Scotia homes, while at the same time allowing Scotia to complete the new homes development.

To give you an idea of what kind of topics are covered by the terms of purchase, we've outlined below some of the conditions that will normally apply to the development of houses, apartments and townhouses:

Caravans, boats, commercial vehicles	Homeowners and future homeowners are assured that the outlook and surroundings of their property are protected against being adversely affected by caravans, boats, commercial vehicles and motor repairs (except in an emergency) within the development.
External decor	All external decor must conform to the general design of the development. This is to help maintain the overall appeal of your home within the development, particularly if you decide to resell.
Running a business	Your Scotia home is designed as a residential property. This means that inappropriate signage, excessive traffic and commercial deliveries are unacceptable as this could lead to justifiable complaints from other residents.
Scaffolding	It is essential that Scotia is able to complete the construction of the development unhindered. To achieve this, we may be required to temporarily erect scaffolding in your plot in order to finish a neighbouring property. You should be aware that permission to do this has already been granted to Scotia.
Lamp standards, drainage, services	The local authority is responsible for the positioning of lamp standards, drainage access points and service positions. Scotia can make reasonable recommendations to the local authority, but is not ultimately responsible for the positioning of these items.

3.2 Contract

The following conditions normally apply to developments of apartments and townhouses:

Residents Association

On some developments, you will automatically become a member of the Residents Association. The Residents Association comprises all the homeowners living in the development and is responsible for ensuring that shared areas such as halls, staircases, lights, car parking and landscaping are maintained in good order.

Factor

On some developments, Scotia will appoint a factor for an initial period of three years. After this time, the Residents Association is responsible for retaining the factor. The factor manages and maintains the shared areas of the development on behalf of the Residents Association. You should be aware that a deposit (sometimes referred to as 'the factor's float') must be paid at the same time as you pay for your property. The deposit is used to pay the invoices of the initial maintenance contractors. Thereafter, factoring charges will be paid in arrears. A subsequent purchaser of your property will repay your deposit.

Completion of shared areas and car parking

The practicalities of completing construction on a development of apartments/townhouses can occasionally involve areas of the development being incomplete at the date of entry to your home. Sometimes this can result in specific car parking areas being temporarily retrained by Scotia in order to ensure the efficient completion of the development.

4 Bespoke options

Bespoke options give you the chance to really make your home your own. By choosing from our range of customised features and finishes on selected properties, you can play an active part in the design and planning of your home.

Your sales adviser will tell you if the home you have chosen gives you the opportunity to select bespoke options. These options cover a range of fittings and features such as kitchen cabinets, work surfaces, bathroom ware and colour finishes. Start considering your options as early as you can after reserving your property. Once you have received your contract from Scotia, you have 14 days (2 weeks) to tell us which options you have selected. Your final instructions should be received no later than 28 days (4 weeks) after the contract is concluded.

It's important that you make your choices within the dates given in the Scotia timetable for your property, so ask your sales adviser for full details as soon as you can. This is so that we can incorporate your options into your home without any unnecessary delay in the construction or handover of your property. Some alterations to the property may need the permission of the local authority. If this is the case, you may find that the purchase timetable needs to be extended.

Your sales adviser will help you keep track of important dates and deadlines that you'll need to meet. Keep in regular contact, and you can't go wrong.

Before you move in

1 Preparing to move

Use our handy checklists and tips to plan your move.

2 New home introduction

This is your opportunity to familiarise yourself with your new home.

3 Handover

Once we receive payment of our final invoice, we give you the keys to your property and your purchase is complete.

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1 Preparing to move

Now that you've reserved your property, concluded your contract with Scotia and chosen your bespoke options (if these were available on your selected property), it's time to think about the practicalities of moving house.

Moving can feel daunting - so give yourself plenty of time to make all the necessary arrangements and you might be surprised at how painless it can be. To help you along, we've come up with some tips and essential checklists.

Removals

When you receive your provisional date for the completion of your property, you can begin planning your move. You can either arrange the move yourself or hire a removal firm to take care of things for you. Whichever way you decide to do it, do remember to confirm your booking with the van hire company or removals firm once your moving date is finalised.

DIY removals
If you decide to organise the move yourself, you will probably save money - but be prepared for some hard work ahead! You'll need to work out the size of van needed to accommodate all your belongings and estimate how long it will take you to move everything. This will give you an idea of the cost of the van hire. Check that all your possessions are adequately insured - accidents do happen. The golden rule when moving house is 'never underestimate how much there is to move'.

Using a removals firm
For most people, it's easier and quicker to hire a professional firm to do the removal for you. We recommend that you shop around for the deal that suits your personal circumstances. It's worth choosing a firm that belongs to a professional body such as the British Association of Removers. Ask them to supply you with a written quote and find out about payment arrangements.

Some companies offer a full packing and removal service - this can be an expensive option, but a fast and efficient move may be just what you want. You can also opt for packing your own things using packing cases which are supplied by the removal company a few days beforehand.

Utilities

Electricity, gas and water
Before you take full possession of your home, all services such as gas, electricity and water are registered in Scotia's name. On an agreed date (usually the date of handover) meter readings will be taken and all the appropriate services transferred to you.

Telephone
Make sure you apply for your new phone line in good time so that it is installed and ready to use when you move in. Where additional telephone outlets have been installed, they will be wired back to the master BT outlet position. This is normally located next to the TV point in the lounge. BT will make the final connection when installing the master BT outlet.

TV (houses only)
Scotia will install a connection from the TV socket in your home with the cable coiled up in the attic, in preparation for you to arrange the installation of an aerial to suit your requirements.

Notifications
As well as informing friends and relatives of your move, you'll need to notify other agencies such as your employer, bank, medical practice, dentist and the DVLA. To make sure you haven't left anyone out, consult our handy checklist at the end of this section.

Even if you are moving only a short distance from your current home, you may be required to register with a different doctor or make new arrangements for your children's schooling.

Change of address checklist

- ☐ Gas/electricity/water
- ☐ Buildings and Contents insurance
- ☐ Telephone company
- ☐ Employer (remember to book time off work for your move)
- ☐ Banks/building societies
- ☐ Schools
- ☐ Doctor
- ☐ DVLA
- ☐ Local Authority (council tax)
- ☐ Inland Revenue (tax return, tax credits)
- ☐ TV rental company
- ☐ Social Security (child benefit)
- ☐ Dentist
- ☐ Optician
- ☐ Insurance companies
- ☐ Credit card companies
- ☐ Shop accounts
- ☐ Magazine subscriptions
- ☐ Premium bonds
- ☐ Post Office
- ☐ TV Licensing Authority
- ☐ Passport Office
- ☐ Vet

One week to moving

- [ ] Clear out loft
- [ ] Confirm removal booking/van hire
- [ ] Pack an overnight bag with essentials such as soap, towels, toilet paper and bedding
- [ ] Pack a box with a dustpan and brush, rubbish bags, vacuum cleaner, washing up liquid and a tea towel
- [ ] Set aside a few favourite books and toys for children
- [ ] Cancel newspapers and milk and re-order for your new home
- [ ] Defrost fridge/freezer. Switch freezer up to maximum if you are moving it with the contents inside.
- [ ] Pack all your valuables and important documents in one place for safekeeping
- [ ] Prepare a first aid kit - plasters, bandages, antiseptic - in case of accidents
- [ ] Pack a box containing a kettle, mugs, tea, coffee, milk, sugar and snacks
- [ ] Pack houseplants carefully
- [ ] Keep pet food and bowls handy

2 New home introduction

In the weeks before handover day, you'll be busy arranging the practicalities of your move while Scotia makes sure your new home looks and functions exactly as you would want it to on the day you move in.

When building work on your property is nearing completion, we'll send you a letter inviting you to make an appointment with your sales adviser for an introduction of your new home. This is an important appointment, and one we strongly advise you to keep. Why is it so important? First of all, we want to make sure we've got it right - that all the options you chose early on in the timetable are incorporated as specified. The new home introduction gives you an opportunity to check the finish and where possible, we will undertake any necessary remedial work prior to the date of entry. Second, we want to demonstrate the features of your home - so that you feel confident operating your heating and electrical systems, water shut offs, door and window locks and any selected bespoke components on the day you move in. And thirdly, seeing your new home so close to completion will give you a better impression of what things should go where and should help you plan the arrangement of your furniture and belongings.

Your sales adviser will give you a pack containing guarantees and operating instructions for your central heating system and other appliances in your home. Read them carefully and store them in a safe place such as this folder for future use.

We will also provide you with a booklet from the National House Building Council (NHBC) which explains the construction and safe maintenance of your property.

To make it easier for Scotia to contact you in the future and find out how you're settling into your property, it would be helpful if you could give the sales adviser your new telephone number on the day of your new home inspection.

Things to remember

While your home is being built, Scotia will provide you with a progress update every two months. Handover date will be confirmed around four weeks in advance. Once you have received this confirmation, your sales adviser will write to you about inspecting the property and arranging the handover.

It's essential that at this stage you contact your solicitor and make sure that all necessary legal work is underway. Scotia will send you a final invoice at this time detailing the full amount due on the day of settlement less any payments you have already made. If you are buying the property with a mortgage, your lender will need to be satisfied that the conditions of your mortgage are fully met. Your solicitor should also inform your lender of the handover date so that all legal and financial transactions are finalised and in place by this date.

FIRHILL STREET

3 Handover

It's the day you've been waiting for! On or before 2.00 p.m., your solicitor pays Scotia's solicitor the balance of any monies due and we hand you the keys to your new home. The property is now legally yours.

What happens on handover day?

On handover day, your sales adviser will meet you at an agreed time and take final meter readings for electricity and gas (if applicable)

Defect Sheet
Most maintenance and remedial work will be complete by handover day, but like any new property, your home may have some defects that you'll need put right as soon as possible. We want you to be completely satisfied with the standard of your property, so if you do discover anything urgent, note it down on the Defect Sheet given to you by your sales adviser on handover day, then send the sheet back to us and we'll make every effort to address your concerns as quickly as we can.

We'll do another maintenance check after six months. If anything urgent crops up before this time, be sure and let your customer care adviser know and we'll arrange a suitable time with you to carry out any necessary work.

The next section (C) in this HomePack tells you about our customer care arrangements following handover day and offers some helpful hints on caring for your home.

Living in your new home

1 After sales and customer service (Revised 01.03.09)

Our support doesn't end on handover day. Scotia will continue to stay in touch once you've moved into your new home and will carry out necessary maintenance or repairs according to contract.

2 National House Building Council (NHBC)

The NHBC gives you the assurance that your home is built to a high standard.

3 Looking after your home

Handy hints and helpful advice on caring for your property and making the most of your investment.

4 Health and safety

The health and safety of you and your family is of prime concern to Scotia. Follow our simple guidelines and feel confident and secure in your new home.

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1 After sales and customer service

Fourteen days after the purchase of your property is successfully concluded and you take possession of your home, the involvement of your sales adviser comes to an end.

At Scotia, we understand the value of personal service so, after the 14 days we will contact you by telephone to either confirm that all previously reported items have been completed or update you on any outstanding items. At this time we will also confirm your new point of contact within our Customer Service team who will follow up the call by confirming matters in writing.

The Customer Service adviser will answer any queries, be responsible for making arrangements to remedy any warranted defects and ensure maintenance requirements are met.

Home maintenance and warranty

For your own protection and to give you a better understanding of Scotia's responsibilities following the handover of your property, we operate a six-month maintenance period, a two-year warranty period and a ten-year warranty period.

Six month maintenance period
Six months after handover date you can report items for us to inspect. When we receive your report, our customer care adviser will arrange an inspection of these items and thereafter make sure all warranted defects are made good. Warranted defects during this period are defined as faults in materials or workmanship outwith what would be considered as normal drying out shrinkage or wear and tear.

If Scotia is required to carry out maintenance in your home, you can help us by making sure our maintenance team have easy access to the parts of your home that need attention. Move or cover all personal items and furniture to prevent breakage or damage.

It's worth remembering that all new homes go through a 'settling' period and you may therefore notice some shrinkage or find nails popping. This is normal and is not regarded as a defect. If you find that the shrinkage is significant or there are a lot of nails popping, Scotia will address the problem at the end of the six-month maintenance period. Where it is necessary to carry out repairs, we will redecorate affected areas, but cannot undertake redecoration of whole walls or ceilings.

1.2 After sales customer care

Two year warranty period
During this period Scotia will take responsibility for any warranted damage or defects notified to us within two years of the date of entry. A defect during this period is regarded as a breach of any mandatory NHBC requirement (see your NHBC booklet for a full explanation of terms). Damage is defined under the NHBC regulations as physical damage to the home caused by a defect.

Ten year warranty period
Your new Scotia home is an investment and as such is protected by the Buildmark ten-year warranty from the NHBC. The Buildmark warranty is a ten year insurance policy with the cover divided into three parts. Full details are set out in your Buildmark Cover document, which you should have received from your solicitor during the conveyancing of your property.

NHBC
Registered house builder

2 National House Building Council (NHBC)

The National House Building Council (NHBC) was established in 1936 to act as an independent regulator for the UK house building industry. The NHBC is a non-profit making organisation with a role to protect the homebuyer at the same time as supporting the UK building industry in constructing high quality new homes. It does this by maintaining a register of competent builders, setting appropriate technical standards and employing inspectors to monitor the construction of housing developments.

The NHBC offers new homebuyers a wealth of useful information based on extensive experience of the industry. Your home is an investment and it pays to take good care of it. Take the time to read through the NHBC booklet given to you at the handover of your property. It will help you care for your home in the right way and you may find it reassuring if you are a first-time buyer or have never owned a newly built home before.

The following section provides some helpful hints on home care. Full details on all these topics are included in your NHBC booklet ‘Guide to Your New Home’.

3 Looking after your home

Few investments last as long as a home. And for many people, buying a property is by far the biggest financial investment they'll make - and one they'll want to see increase in value over time. To make the most of your home, it's worth finding out how best to care for and maintain it. Even a small amount of maintenance can reward you with substantial savings. By doing this, your home will be a safe and comfortable place for you and your family to live plus you'll have the added benefit of being able to offer an attractive property to a future buyer if you decide to sell on.

The first few months

It's especially important to be aware that your new home needs to be 'run in' during the first few months. What this means is that the materials used to build your home - bricks, timber, plaster and other materials - need to dry out gently over time. This shouldn't cause you any problems if you follow a few simple guidelines.

- Try to maintain an even temperature throughout your home and avoid extremes of heat and cold.

- Keep kitchen and bathroom doors closed when cooking, washing up, bathing or drying clothes. You should also use the built in extractor fans to aid ventilation.

- **Give your home more ventilation by opening the window 'trickle vents' and by opening windows a little whenever possible. Leaving internal doors open also helps ventilate your home evenly.**

The following sections offer hints and advice to help you maintain your new home. For more detailed information on these and other topics, consult your NHBC booklet 'Guide to Your New Home'.

Fuel, electricity and water supply

- **Electricity**
- **Water**
- **Gas**
- **Oil**

Heating your home

- **General advice on heating and hot water systems**
- **Combi boiler systems**
- **Electrical radiator heating**

Garden and exterior maintenance

- **Caring for your garden**
- **Damp courses**
- **Operating garage doors**
- **Roof maintenance**

Interior features

- **Chrome finishes**
- **Stainless steel sinks**
- **Loft space**

Fuel, electricity and water supply

Electricity

Mains supply
Mains electricity is supplied to your home via a two-core service cable and sealed fuse/meter units. Maintenance responsibility for these falls to the electricity company. From the sealed fuse/meter box, the cable passes into the consumer unit where it divides into a number of circuits, each having its own circuit breaker. The electricity meter is usually located in the garage.

The consumer unit
Scotia will mark the circuit breakers in the consumer unit so that it is easy to tell which circuit breaker serves which appliance or circuit. It's handy to keep a small torch near the consumer unit.

Circuit breakers
In the event of an overload, the circuit breaker switches itself off. If, after switching on, the circuit breaker reacts again, you should call an electrician.

Residual circuit device (RCD)
In the consumer unit, there will be a residual circuit device (RCD) next to the socket outlet circuit breakers. These are installed for your protection against electrical shock. Portable appliances such as kettles and irons are the most common cause for the RCD to trip. When the RCD trips, power will be lost from all socket outlets. When this happens, the RCD switch located in the consumer unit will be in the MID position. To reset, pull the switch to the DOWN position then push back up the ON position. If the fault persists, the RCD will not reset. You should then switch off all appliances, reset the RCD as described above and switch on the appliances one at a time to identify the faulty appliance. Once identified, do not reconnect the faulty appliance. You should now be able to reset the RCD.

Power cuts
During a power cut, you should switch off all electrical appliances. This is to prevent an accident occurring due to a power surge when the electricity supply is restored. Keep your fridge door closed as much as possible to protect its contents and do not open the freezer. In this way, freezer goods will stay frozen for at least ten hours.

Water

Mains supply
The mains stopcock will be situated close to the house and will be at least 750mm below ground level to protect it from frost.

Stopcocks
There is an internal main stopcock close to the point where the water supply enters the property. This is normally located in the kitchen or utility room in the unit below the sink. Turn the stopcock clockwise to turn the water supply off.

Meter
In some areas, properties may be fitted with a water meter. This is usually located under the sink.

Frost precautions
In extreme weather conditions, always heat your home adequately to prevent frost damage. In these conditions, you may want to leave your central heating on 24 hours a day. Remember that the hot water and central heating systems should never be lit if the systems are frozen. Outside water taps should be drained in cold weather. If you are unsure how to do this, contact a plumber.

In an emergency
If a pipe bursts, turn off the water immediately at the internal mains stopcock. Turn on all the taps in the property, then call a plumber.

Gas

Mains gas tap
During the final inspection of your home, you will be shown where the mains gas tap is located (if your property has a mains gas supply) and how to turn it off if necessary. You'll see that the valve for the mains gas tap has a groove cut into it. When the groove is in line with the gas pipe, the gas is ON. When the groove is at right angles to the pipe, the gas valve is closed and the gas is OFF. You will be given a key for the gas meter which is usually located in a box on an outside wall or in the ground.

If you are leaving your home unoccupied for a lengthy period of time it is best to turn off the gas in the following way:

- Turn off all gas taps and gas appliances
- Turn off pilot lights
- Turn off the mains supply

When you want to switch the gas back on:

- Turn on the mains supply
- Turn on pilot lights
- Turn on individual gas appliances

Ventilation
All gas appliances require adequate ventilation. Without a good supply of fresh air, poisonous fumes can build up in a room. Never block or cover ventilators for gas appliances.

Maintenance
Always use a Corgi registered contractor to service or repair gas appliances. Do not attempt to service the system yourself. Gas boiler and appliances should be serviced on an annual basis for your own safety and for the optimum performance of the system.

Oil

Oil fired heating systems are similar to gas with the following exceptions:

- Instead of a gas supply, you will have an oil tank located in your garden with an underground pipe running from the tank to the floor mounted boiler, which is normally located in the garage.

- The oil tank is usually fitted with a transmitter that sends a signal to a receiver plugged into a socket in the utility room or garage. This will let you know how much fuel there is in the tank so you can order more before the supply gets low. Some oil companies offer a top-up service on a regular basis.

- The boiler should be serviced annually.

Heating your home

General advice on central heating and hot water systems

Central heating offers you comfort and convenience with the added advantage of relatively low fuel costs.

To help you keep heating costs low, Scotia homes are insulated to a standard that exceeds current thermal efficiency regulations. Your central heating system has a boiler with a thermostatic control and supplies both radiators and hot water. Central heating boilers heat water much more cheaply than immersion heaters used at peak times.

If you notice any sign of leaks or corrosion, or if you experience electrical problems in connection with the boiler, always call an expert. Scotia recommends contacting a member of SNIPEF or a similar organisation.

The advice in this section gives some pointers on adjusting your central heating system to suit your needs. Please be aware that some systems may vary, so always check your user guide to be sure.

Boiler thermostat
The boiler heats the water which is pumped through the radiators and also supplies the hot water cylinder (if supplied). Some boiler thermostats are controlled using a numbered system (for example, 1 to 4 or 1 to 8) whereas others simply use a MIN to MAX scale. As a general rule, the temperature range is approximately 30˚C (86˚F) to 85˚C (185˚F). The boiler thermostat should be set at approximately 82˚C (180˚F) but NEVER lower than 60˚C (140˚F). Once set, the thermostat does not normally need further adjustment.

Ventilation
Under no circumstances should any ventilation grilles be covered or blocked.

Frost thermostat
If your boiler is located in a position where it may be susceptible to low temperature, a frost thermostat will be fitted. This will override the timer should the surrounding temperature fall towards freezing. The frost thermostat will have been set by the time you move in and should need no further adjustment.

Heating your water using your boiler
If you have a hot water cylinder, it will normally be fitted with a thermostat. This thermostat will have a numbered scale, for example 1 to 5 or 1 to 8. It is pre-set to give hot water at 60˚C. If temperature adjustment is required, it must be carried out in accordance with the manufacturers instructions. Most cylinders are unvented, giving mains water pressure at all outlets and also enhancing shower performance. Cylinders require annual checks. You can arrange to have this done by the same contractor employed to service the boiler.

Room thermostat
Building regulations require that a wall thermostat is fitted in the main hallway of your property. The room thermostat will shut down the whole heating system when the hall temperature exceeds the thermostat set point. When the hall temperature falls, the heating system will automatically restart. Normally, the wall thermostat is set to 22˚C. It can be easily adjusted to suit your comfort needs. It can also be used to set back or turn down the heating at night or when the property is unoccupied.

- Set the room thermostat at the temperature you find most comfortable. If you set the thermostat too low, the boiler will not fire-up. If you set it too high, the boiler will run continuously.

- Control room temperatures with the thermostatic radiator valve controls and NOT by opening windows and doors. By doing this you will conserve heat and save money.

- Overheating your home even by 1˚C can increase your fuel costs by 6%.

Setting your thermostatic radiator valves
Valve settings are usually numbered 1 to 5 to give you a broad temperature range. To begin with, you might want to try setting bedroom valves at 3, the kitchen and hall at 3 and living rooms at 4. Re-adjust as necessary.

Setting your programme or timer
Your central heating system has been fitted with a programmer or timer to allow you to regulate your system to best suit your household needs. Using the timer or programmer will cause the boiler to fire-up automatically at a specified time, usually twice every 24 hours. For example, you may want to set the heating to come on one hour before you get up and to switch off while your home is empty during the day. You can programme it to come on again before you return home in the evening and to switch off half an hour before you go to bed.

- The override control brings forward the next instruction on the programme then allows the timer to return to its normal settings automatically.

- You may need to re-set the timer at the start/end of British Summer Time.

3.8 Looking after your home

Bleeding your radiators
If you find that only the lower part of your radiators is getting hot, you may need to release trapped air by bleeding your radiators. You can do this in the following way:

- Turn your central heating timer to the OFF position.
- Use a radiator key to open the air release valve which can be found at the top of the radiator.
- Open the valve slowly, using a piece of cloth to catch the water which could cause staining, until water begins to drip out. This should be enough to release trapped air.
- Close the valve.
- When redecorating your radiators, remember not to paint over the air release valves.

If your boiler has a fill loop system, you will need to top-up the system after bleeding your radiators. The pressure gauge on the boiler should read between 1 and 2 bar, depending on the system that has been installed in your home. If you need help to top-up the system, Scotia recommends that you contact a Corgi registered contractor for further advice.

How to get hot water using only your boiler
Most central heating timers have a switch that allows you to turn off your central heating system during the summer while still having plenty of hot water. If you want to conserve fuel, the ON and OFF periods for the 'hot water only' setting can be re-selected to suit the times when you need hot water. Try setting the timer to give a one and a half-hour ON period in the morning and again in the afternoon. If you find you need more hot water than this, these periods can be extended using your timer or programmer.

Even in summer, using the central heating boiler to heat your water is more economical than a conventional immersion heater. There is no need to switch on the immersion heater if the boiler is in use.

How to get hot water using only a conventional immersion heater
If you have chosen to turn the boiler off, you can get hot water by switching on the immersion heater using the water heater switch.

Combi boiler systems

The central heating systems in some Scotia homes may include a combi boiler. Like conventional boilers, combi boilers provide heating and hot water but have two fundamental differences:

- Unlike a conventional boiler, whenever a hot water tap is turned on, the combi boiler will fire-up providing instant hot water.

- Since there is no need to store hot water, your home will not have a hot water cylinder or tank in the loft.

If you have a combi boiler it will not be necessary for you to adjust the timer for 'hot water only' during the summer.

Leaving your home unoccupied
If you are going away during the summer and leaving your house unoccupied for some time remember to:

- Turn your system programmer to the OFF position.

- Be sure and reset your timer when you come back if you have also chosen to switch off your gas and electricity.

If you are going away during the winter months remember to:

- Turn the hot water programme to OFF

- Set the heating selector to CONTINUOUS

- Turn your room thermostat (if applicable) to a LOW setting of approximately 10˚C (50˚F).

When extreme weather conditions are forecast, the thermostat setting should be increased. Scotia also recommends that the incoming water supply be turned off to limit any potential damage.

If you intend to be away from home for a long period of time it may be worth draining both the central heating system and the hot and cold systems. This is to avoid damage of the system from severe cold. Generally, it is better to keep your home warm.

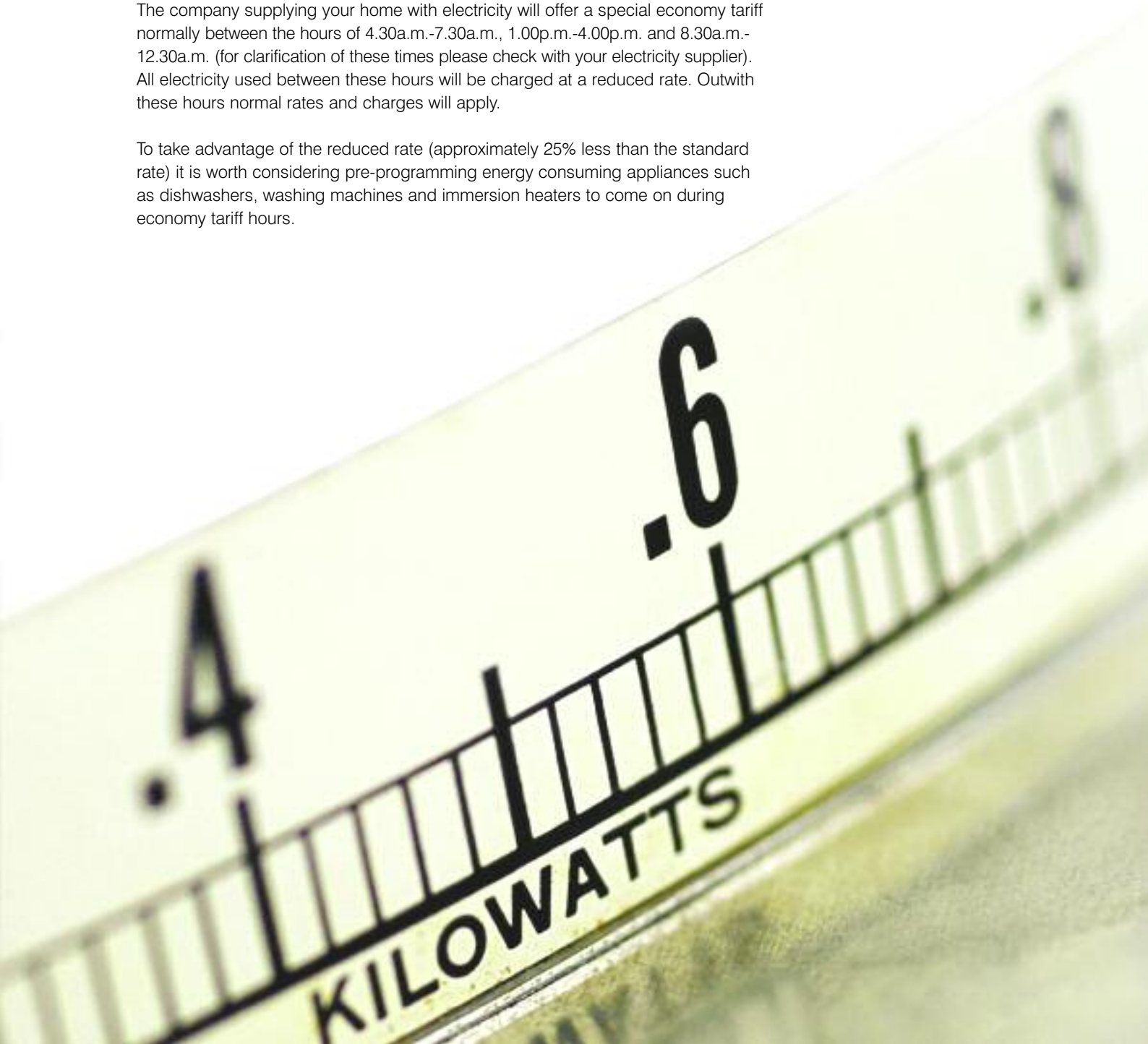
Shutting off radiators
Shutting off radiators in a room where the heating thermostat is located such as the hallway, will result in your boiler running continuously when selected ON.

Electric radiator heating

An electric boiler operates in the same way as a standard gas boiler to provide you with central heating and hot water. The unvented hot water cylinder used in this system gives you mains water pressure at all outlets and enhanced shower performance.

The company supplying your home with electricity will offer a special economy tariff normally between the hours of 4.30a.m.-7.30a.m., 1.00p.m.-4.00p.m. and 8.30a.m.-12.30a.m. (for clarification of these times please check with your electricity supplier). All electricity used between these hours will be charged at a reduced rate. Outwith these hours normal rates and charges will apply.

To take advantage of the reduced rate (approximately 25% less than the standard rate) it is worth considering pre-programming energy consuming appliances such as dishwashers, washing machines and immersion heaters to come on during economy tariff hours.



Garden and exterior maintenance

Caring for your garden

Landscape architects are used by Scotia to create inviting front gardens and an attractive environment around every housing development. Caring for the grass, trees and shrubs in your garden is essential. This will ensure that the planting is successfully established and your garden thrives.

The rear gardens of most new homes are finished in rotovated topsoil. This provides purchasers with the opportunity to design and landscape to their own requirements. However, it is important that landscaping is carried out as soon as possible after the date of handover, as it is only by working the soil will it remain aerated. This will also help to establish the finished level of the soil and ensure that it drains more effectively - so reducing the potential of any flooding during wet weather conditions.

Watering
In the absence of regular heavy rainfall, you should water your turf at least twice a week - daily if the weather is hot and dry - after moving in. A newly turfed garden looks deceptively mature but the new grass has only a very small reserve of moisture in the soil attached to the turf. Until the grass roots grow into the underlying soil, the turf is prone to drying out and shrinking. This can leave unsightly gaps. Light rain is often not enough to sufficiently water the turf and underlying soil. The best way to irrigate your garden is by using an oscillating sprinkler. If your property has metered water you may be put off by the cost of using a sprinkler system but it is likely to be much more costly to rectify problems caused by drying-out. Scotia does not replace turf, trees or shrubs that have failed due to a lack of watering.

Trees and shrubs also need copious watering after planting. As with turf, the roots have not yet grown into the surrounding soil and can only pick up moisture from a very limited area. Planning permission for planting schemes usually requires that planting shown on the approved plans is maintained or replaced for a specified period of time. This obligation is passed to you once you take up ownership of the property.

Damage
Walking on turf before it has properly settled can cause considerable damage. Dents and hollows made on new turf will not disappear and are often difficult to repair. It usually takes about a month to become firm enough to walk on, but this will vary according to weather and soil conditions. If you are installing or removing a sprinkler, use wide boards to spread your weight and minimise damage. If you are not satisfied with the quality of your turf you should contact your customer care adviser as soon as possible. This is because it is often difficult to determine at a later date whether poor quality turf or inappropriate aftercare has caused damage.

Damp proof courses

These are located on the outside walls of your house and should be kept clear to prevent damp problems.

Operating garage doors

It's important to lubricate the mechanism in your 'up and over' garage door regularly. This is to stop the doors rising up at an angle, coming out of the side-tracks or cables becoming tangled. Failure to lubricate the door adequately can also affect the performance of the remote control operator if your garage doors are supplied with one. Always remember to pull the door down from the centre and not from either side.

Roof maintenance

It is advisable to use a specialist if your roof requires maintenance work. If you feel competent to carry out the work yourself, we recommend that you consult your NHBC Home Owner's Health and Safety Card and your NHBC 'Guide to Your New Home' booklet. For your own safety and to protect tiles or slates, always use a roof ladder.

Interior features

Chrome finish surfaces

To keep chrome finishes bright, simply wipe using mild detergent and dry with a soft cloth. Avoid abrasive cleaners, strong detergents or bleach. Your taps are manufactured to a high standard and should require little or no maintenance. For further information see the manufacturers instruction booklet.

Stainless steel sinks

The stainless steel sinks and draining areas in your Scotia home are very durable and easy to care for. Wiping them with a soapy cloth and rinsing with clean water is enough to keep them in good condition. In hard water areas, a mild detergent will get rid of any deposits. Avoid scratching or marking your sink and draining area with hard or sharp objects.

The following substances can damage stainless steel and should be used with care:

- If you are using domestic bleach, always dilute to the prescribed strength as chlorine can damage steel.
- Silver dip cleaners.
- Corrosive foodstuffs such as fruit juices, damp salt, vinegar, ready made mustards, pickle and mayonnaise should be rinsed away with clean water as soon as possible after contact.
- Acids and photographic developing liquids.

Loft space

Your loft is well insulated to keep your home warm and to help you keep heating costs as low as possible. Some things to remember:

- Do not obstruct the ventilation areas in the loft as this can cause a build-up of condensation.
- Do not store anything in the loft.
- Do not leave the loft access open during cold weather as this leads to excessive heat loss and the formation of condensation.
- If your loft contains a metal flue, take care not to dislodge the flue pipe from its fittings.

4 Health and safety

Scotia takes the health and safety of you and your family very seriously. We understand that your home is a place to relax, enjoy the company of family and friends. We go the extra mile to ensure that your home and the area surrounding it are safe and secure so that you can feel completely confident.

This section of your HomePack offers some general advice on health and safety matters. We take every precaution to minimise risk and you can help by following a few simple guidelines. It's your safety and the wellbeing of your family that's at stake, so do make time to study this section carefully. Your NHBC booklet 'Guide to Your New Home' gives more information on these and other issues.

Safety on the building site

Working on your home safely

- **General precautions**
- **Working at heights**
- **Harmful materials and substances**

Safety in the home

- **Fire safety**
- **Electrical safety**
- **Gas safety**

Safety on the building site

When you first come to view your home, you'll be aware of a lot of activity on the development site. Even after you move in there may still be some building and landscaping work to be completed. A building site can be a dangerous place - especially for curious children - so for your own safety and that of your family please bear the following in mind:

- Fully comply with any advice and directions given to you by the sales adviser or site manager.
- Always wear the safety helmet and other protective clothing given to you by our staff.
- Keep a safe distance from any construction activities.
- Remember that while our properties are under construction access can only be authorised by Scotia.
- Don't let your children play on the building site and make sure they follow the same basic rules that you do.

Working on your home safely

General precautions

Maintaining and improving a home is an enjoyable and relaxing activity for many people, while others prefer to call in a tradesperson to do the job for them. If you are happy to maintain your home yourself, it's worth bearing in mind a few basic rules. This way, you can continue to enjoy working on your home while making sure you - and your property - are protected from harm.

- Always plan the job you want to do thoroughly in advance.
- Consider any risks. Is there adequate ventilation? Do you need any safety equipment? Can the job be done another way to make it safer?
- Check the materials you are going to use for any warnings or precautions.
- Always use the right tools for the job and check that they are in good condition. When using a new tool, always read the manufacturers operating instructions before use.
- If you intend to work at heights, be sure to use a stepladder or ladder.
- If there is risk involved, try and avoid working alone.
- Dispose of surplus materials and waste according to the manufacturer's instructions for disposal.
- Always keep a well-stocked first aid kit.

Working at heights

If the job you are undertaking requires you to work at heights, please take the necessary precautions for your own safety. You should only work from a ladder if you are able to do so using one hand to work and one to grasp the ladder - and you are not afraid of heights.

- Check the ladder you are going to use. If it is damaged, do not attempt to use it or to carry out your own repairs.
- It is best to use a ladder with non-slip foot attachments.
- Erect at a stable angle and secure at the top if possible.
- If you can't secure the ladder at the top, secure the feet by placing them in a shallow trench or with a heavy object to prevent slippage.
- Do not over-reach. Move the ladder regularly instead.
- Use attachment trays or hooks for containers and tools.
- Never extend extension ladders beyond the limit specified by the manufacturer.
- When handling ladders, be aware of any overhead obstructions, particularly power lines.
- Never attempt to work on a sloping roof unless you have a proper roof ladder.
- Avoid working alone, and if possible use a safety harness.
- If the job is a major one, consider hiring access equipment such as a scaffold tower. This will make the job quicker, safer and easier to do.

Harmful materials and substances

Some materials and substances used in building and maintenance can be harmful if handled or applied incorrectly. If you have recently purchased the material or substance, it should carry health and safety information telling you what precautions to take and how to dispose of any surplus. You are strongly advised to follow these instructions carefully.

Safety in the home

Fire safety

General precautions
Planning how you would deal with a fire is the best way to make sure that you know how to protect your family and can minimise any damage to your property. Think about each room in your house, any potential fire sources and how you would escape in the unlikely event of a fire. Some things to remember:

- Guard heat sources such as open, gas and electric fires wherever possible. Never hang flammable materials like newspapers or clothing on a fireguard. Keep portable heaters away from furniture and furnishings and position them where they can't be knocked over accidentally.

- Obtain appropriate fire-fighting equipment such as a fire blanket for your kitchen and a general-purpose fire extinguisher. Read the instructions so that you know how to operate each piece of equipment and have them checked at regular intervals.

- Never place a clotheshorse around open, gas or electric fires.

- Switch off, extinguish or use an appropriate guard for heat sources if you are going out. Close all windows and doors.

- Never leave a lit cigarette, cigar or pipe unattended - even in an ashtray.

- Don't smoke in bed or in other places where you are likely to doze off.

- Always ensure that matches are fully extinguished before discarding.

- Don't put cigarette ends or matches in waste paper bins or other receptacles containing combustible material.

Kitchen fire safety
One of the most common causes of fire in the home is the chip pan, or other open pan containing fat or oil. When cooking with oil or fat remember:

- Never fill a pan more than one third full of fat or oil.

- Never leave the pan unattended with the heat switched on.

- If the pan catches fire, do not attempt to move it.

- Do not throw water over a burning chip pan.

- Use a fire blanket if you have one or a dampened towel and place it over the pan to smother the flames.

- Leave to cool for at least 30 minutes.

Smoke alarms
Your Scotia home is fitted with a smoke alarm. Test it regularly and make sure you follow the manufacturers instructions.

Electrical safety

General precautions
Mains voltage electricity can kill or cause serious injury and an overloaded supply can cause a fire - so please take care and follow these safety guidelines:

- Only use electrical appliances that are BEAB approved or carry the CE mark.

- Switch electrical appliances off when you are not using them.

- Unplug appliances you are not using.

- Check that plugs have the right fuse for a particular appliance.

- Check leads regularly and replace if damaged.

- Never use adhesive tape to repair damaged leads or make connections.

- Do not overload an outlet socket. The general rule is one socket to one plug. A fused ‘gang’ socket is acceptable, but a two- or three-way adapter isn’t.

- Make sure all your appliances are insulated and, where necessary, earthed.

- Use hand-held electrical appliances or tools with residual current devices (RCDs) if possible.

- When using extension leads, make sure they are not exposed to damage and are positioned so as not to cause an accident. This is particularly important when using garden equipment such as lawn mowers.

- Never put power cables or extension leads under tension.

Gas safety

All gas appliances require adequate ventilation. Without a good supply of fresh air, poisonous fumes can build up in a room. Never block or cover ventilators for gas appliances.

Always use a professional to service or repair gas appliances. Do not attempt to service your system yourself.

Gas leaks
If you smell gas or suspect a leak, follow these guidelines for safety:

- Put out all naked flames and extinguish cigarettes.
- Do not use any electrical switches - the smallest spark can cause an explosion.
- Turn off the gas supply at the mains control tap.
- Open doors and windows to disperse the gas.
- Call your gas provider using the local emergency number (you can find this in your Yellow Pages).

A final word

At Scotia, we do our best to design and build the kind of homes you want to live in. It's important to us that you feel secure and confident in your new home. Our sales and customer care advisers are there to help you right through the buying process and during the first few months of occupancy. If you have any concerns, don't hesitate to get in touch with us.

Finally, we at Scotia want to wish you all the very best for the future and hope you have many years of enjoyment in your new Scotia home.

SCOTIA