



curo

Step-by-step guide
to buying and owning your
new Curo home

curo-sales.co.uk

The Curo commitment

We know that buying a home is one of the biggest investments you and your family will ever make, so your peace of mind is important to us. Our stunning new build properties fully comply with the NHQB code; they are designed to the highest standards and are built to last.

We're proud to be a business with social objectives. Instead of having shareholders, we re-invest all our profits to achieve our purpose - to create Homes for Good. We believe a home is more than just bricks and mortar, and design all our developments with connections, community and our customers at their heart.

We strive to make our buying process easy and straightforward, you'll receive clear communication and our best customer service at every stage - from reservation to moving day, we'll be by your side every step of the way.

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Commitment to quality

Curo homes are built to the highest standards, in line with strict building regulations and quality controls overseen by our award-winning site managers, ensuring that your home meets or exceeds all the necessary requirements.

New Homes Quality Board



Curo is a registered developer and fully complies with the New Homes Quality Board (NHQB), a non-profit organisation designed to protect and support homebuyers. They set out requirements in terms of the quality of the homes we build, that we offer an inclusive, clear buying process (including your right to a protected deposit and pre-completion inspections), and offer you, the customer, a quality service from start to finish. The code helps ensure that your experience is smooth from the moment you reserve your home, until well after you've moved in.

If at any point things don't go as planned, we have an outstanding Customer Care team with procedures in place to help you. Should you still feel unsatisfied, the New Homes Ombudsman Service is here to support you. They offer a free, independent dispute resolution service to investigate your case and help find a solution.





Supporting vulnerable customers

We're committed to providing a high level of service tailored to everyone's individual needs, in line with the NHQB code. We understand that some customers may require a little extra support, and we're here to help. If you feel you may need additional assistance, please let your Sales Negotiator know as soon as possible.

Whether it's nominating someone to support you, or requesting reasonable adjustments, we'll do our best to make the process as smooth as possible. The earlier you let us know the better, we can then ensure everything is in place to meet your needs, both before and after you move in.

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The buying checklist



We'll guide you through the buying process step by step to ensure everything is clear, smooth, and stress-free. As a quick reference point, here's a brief list of all the steps you will follow:

- ✓ Choose your new Curo home
- ✓ Gain legal and financial advice
- ✓ Reserve your dream home (with a 14 day cooling off period guaranteed)
- ✓ Secure your mortgage and instruct a solicitor
- ✓ Personalise your new home with Curo Create (dependent upon build stage)
- ✓ Sign your contracts and pay your deposit
- ✓ Legal completion takes place and you receive the keys to your dream home

You have the right to cancel your reservation, and contract of sale, in the event of a major change. We will inform you if the size, appearance, or value of your home differs from what you were shown at point of reservation.

③

Welcome Home portal



Once you have reserved your dream Curo home, your Sales Negotiator will send you an invitation to set up an account on Welcome Home, our home buying portal. Find all the relevant documentation for your purchase in one easy-to-navigate place.

You will be able to access:

- Your reservation and progress letters
- Our full range of new home guides
- General information on your home and local area
- Your handover documentation
- Useful links for any additional support

Important

The Welcome Home portal contains important information relating to your new home. Please take care to familiarise yourself with it and to check-in regularly to review vital updates along your buying journey. Please note, whenever a new document is added to your account, you will be automatically served a notification email. It is however, your responsibility to ensure you have read all of the documents contained within it thoroughly, and to contact us immediately should you have any questions or concerns.



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Optimise your new home

With Curo Create, you have the exciting opportunity to personalise your new home before you even move in (depending on the build stage of your property).

From the flooring in your bedroom to the tap in your kitchen, we offer a wide range of customisable options that can help turn your new space into a reflection of your personal style.

Once you reserve your home, you'll be able to explore the Curo Create options open to you with your Sales Negotiator, selecting from a variety of premium finishes and upgrades. Whether it's customising your kitchen with stone or granite worktops, or adding luxury touches to your bathroom, Curo Create offers the chance to shape your home just the way you like it.

And remember, the earlier you decide the more flexibility you'll have, so speak with your Sales Negotiator soon after reservation to ensure you can choose your favourite options.

All options are covered by our 2-year guarantee, so you can have peace of mind while creating your dream home.





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The completion process

The date on which you legally complete and move into your new home is called your completion date. Completion occurs only when your new home meets building and safety regulations, any minor works remaining will not affect your ability to safely occupy your home.

When your new home is ready, Curo's solicitor will issue a notice to your solicitor. You'll be given at least 10 days' notice of the completion date, unless you've requested a shorter period in writing. Your solicitor will then send you a statement letting you know the final balance of money that needs to be paid before completing your purchase, they will then transfer the balance to Curo on the day you legally complete.

Please note, before your completion date, you do have the right to a pre-completion inspection. For further information on this, and other useful information, please review the NHQB guidelines.

New home demonstration

The Site Manager who built your new home and your Sales Negotiator will be on hand either on the day of your move or soon after, to guide you through the key features of the property and the best ways to maintain it. All the information demonstrated to you will be included within your Handover Pack as well as on Curo's Welcome Home portal for reference.



Picking up the keys

Once your completion is finalised, your Sales Negotiator will contact you to arrange for you to pick up your keys. You will also receive your Handover Pack containing information about your property, along with a quality assurance certificate to confirm that your new home meets all necessary requirements. It's the exciting moment when your new home officially becomes yours!



Aftercare

You will have full access to our dedicated customer care helpline for complete after sales support. We know that moving into your new home is just the beginning of your journey with Curo. Our dedicated Customer Care Team is here to support you, making sure everything runs smoothly. Once you have settled in, they will give you a courtesy call to ensure you're happy and if you have any questions, or need any support, we're always here to assist.





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Key information on fees and restrictions

Once you've completed there may be some fees and restrictions that apply. Your legal advisor will guide you through these, and we will ensure you have all the details upfront. See below some examples for reference.



In developments where a Management Company is in place, a service charge will apply to cover the maintenance of communal spaces and shared services. This fee is reviewed annually and based on estimated expenses for the upcoming year. Adjustments will be made should actual costs run higher or lower at the end of each year.



There may be associated fees and restrictions in place on when you can sell or let your home, especially in the first few years of ownership. We'll clearly outline any restrictions during the reservation process so you're fully aware of what to expect.



In the event of ongoing estate infrastructure works (such as installing lamp posts or bike shelters), or the development of future phases that could impact upon you, we will endeavour to keep you informed of our plans. Please keep an eye out for our monthly Estate Update emails.



Once you've moved in, you'll need to register with your local authority for Council Tax. They will then confirm the correct banding for your property along with the most up-to-date information regarding Council Tax rates.



Your home is for residential use only and cannot be used to conduct a business. However, this doesn't apply to home working, this is absolutely fine.



If you're considering making structural changes to your home, or even installing a shed or a greenhouse, there may be some restrictions and/or guidelines to follow, please consult your legal documentation for more information.

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Health & Safety on site

At Curo, your safety is important to us. When visiting our Marketing Suites and our sites, we have put a number of safety measures in place to protect you, our team, and everyone on-site. These procedures must be followed until your home is fully completed, and all temporary works have been removed.



Appointment visits only

To help manage visitor numbers, all visits are by appointment only. Please book ahead and arrive at your scheduled time.



Limited visitors

We ask that no more than two people from the same household attend each visit. This helps us maintain a safe environment.



Feeling unwell?

If you're experiencing symptoms of illness or feeling unwell, we ask that you delay your visit to protect everyone's health.

In addition, when visiting a Curo development that's still under construction, we ask that you follow these following guidelines to ensure a safe and enjoyable visit.



Parking

Park only in the designated parking areas that are signposted outside of the Marketing Suite.



Your vehicle

If you take your vehicle to any part of the site other than the Marketing Suite, this is at your own risk. Please adhere to speed limits.

Supervised visits only

Please arrange your visit with a member of our sales team. Unsupervised visits to houses or areas under construction are not permitted. You may also be refused entry during certain stages of the build but we will try to accommodate you as best we can.



Wear the right gear

When visiting a construction site, we'll provide you with necessary safety equipment, including helmets, high-visibility clothing and protective footwear.



Be aware of machinery

Remain within the protected pedestrian routes. Construction vehicles and equipment may be in operation during your visit. Please keep a safe distance from any active machinery and follow the directions given by site staff.



Uneven ground

Please be aware of ground and underfoot conditions at all times.



Children and pets

For their safety, children under the age of 16 and pets are not permitted on site. We kindly ask that you make other arrangements during your visit.



Report any incidents

Should you experience any injuries or incidents while on-site, please inform a member of our team immediately so that we can assist and report.

For a safe and smooth visit to our construction sites, we appreciate your cooperation with these safety measures. Your health and wellbeing are our priority.

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Customer Care

Once you've been given your keys, our Customer Care team are here to answer any queries you might have. We're certain you'll love your new home, but if there are any issues, you can rely on us to sort them. We have a dedicated customer helpline and you'll be supported by the Customer Care team who will ensure any problems are dealt with quickly and effectively.

Help is on hand

We'll check in with you once you've had the chance to settle in. We know how important your home is and you can trust us to do the right thing - if anything needs our attention, we'll sort it. We'll arrange for our tradespeople to visit and remedy the issues and we'll keep you informed at every stage.

Peace of mind

During the first 2 years you'll benefit from our Curo 2-year warranty, meaning we will put right any defect that's caused by faulty workmanship. After this, your home is covered during years 3-10 by your National House Building Council (NHBC) warranty which will insure you against the cost of repairing damage caused by a structural defect to any parts of your home specified in the policy.



Have a question?

Contact us:

T: 0345 140 5050

E: customercare@curo-group.co.uk

We are open 8.30am – 5pm (Monday to Thursday) and 8.30am - 4.30pm (Friday).



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