

HOME CONTENTS INSURANCE



Choice does not provide home contents insurance for your personal property.

It is essential that you have adequate home contents insurance. This should cover you against damage to your personal belongings, floor coverings, furniture and other contents and decorations, including damage from a fire, flood, break-in, vandalism or accidents. When choosing an insurance scheme, make sure it will cover broken glass and locks on doors and windows.

Choice will not replace personal property, furnishings, fixtures, flooring or redecorate regardless of the cause of any damage. Cover should be arranged to start from the date you collect your keys.

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Your Guide to New Build Properties

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Tenant Guide to New-Build Properties

As a tenant of a new property, you should familiarise yourself with your new home. Specific attention should be paid to ensuring you understand your heating controls as you will be recharged for any costs incurred which are considered to be your responsibility.

Please take some time to read the range of information in your new tenancy pack.

Also note that new build properties are built with high levels of insulation and air-tightness and may have unfamiliar heating/ventilation systems. This may include radiators being smaller than you would expect as modern radiators are more efficient and heat loss is much lower.

Defects

Under the contract to build your new home the contractor has a responsibility to repair certain defects for the first twelve months. Defects, like any repair, should be reported to Choice. The defect will be issued to the build contractor with an appropriate priority and target completion date. In the event that the build contractor does not respond by the target completion date you should contact Choice. We may instruct an alternative contractor directly to complete the repair.

Your Housing Officer will generally visit you 4-6 weeks after you have moved in and you can discuss any issues you may have.

Your Housing Officer or Property Services Officer can be contacted through Choice Services Centre should you have concerns or require advice.



Drying Out

The higher Building Control standards for insulation and air-tightness have resulted in longer drying out periods, with increased risk of condensation/mould.

New properties may take over a year to fully dry out. This varies with each property depending on the time of year, the type and level of heating, levels of ventilation and how the property was built. It is particularly important that you ventilate your home well over this period. Avoid fitting timber, laminate or vinyl floors until floor screeds have fully dried.

You should:

- Keep your home warm and try to ensure a consistent temperature.
- Do not cover or put furniture in front of radiators and be aware of how Thermostatic Radiator Valves operate.
- Ventilate well, opening windows in different rooms regularly. By opening several windows at the same time for short periods, stale air can be efficiently removed with a minimum of heat loss.
- Leave trickle vents in your windows open, if fitted, and use kitchen and bathroom fans regularly.
- Open built-in cupboards to ventilate and check personal belongings regularly as otherwise clothes etc. may become damp or mouldy.

Poor ventilation during the drying out time will likely result in condensation build up, typically identified as moisture on cold surfaces such as windows and toilet cisterns or black mould on the walls, ceilings and on clothes. This moisture release is a natural occurrence and Choice is not responsible for any damage to belongings.

If a heat recovery system is fitted, these issues may not apply but you must ensure your system is left on at all times.

During the first year, timber and plaster may shrink as it dries. You will generally be responsible for filling shrinkage cracks and redecoration.



Priming New Plaster

Unpainted plastered surfaces must be primed by applying a thin layer of diluted paint. We recommend that emulsion paint is diluted to approximately 1 part paint to 1 part water. The primer coat bonds with the plaster which avoids subsequent paint peeling off later. This is difficult to repair and usually requires paints to be stripped back to bare plaster and primed.

We recommend you use water based paints for woodwork and matt emulsion for walls. Mould resistant paints are more suitable for bathrooms and kitchens.



End of Defects Period

The defects period lasts for one year after your home has been built. Around 11 months from handover you will be contacted and advised of a date for inspection of your home. At this time a Choice representative will call with you and prepare a final list of defects for the build contractor to complete. If you are aware of any defects, please ensure we are advised at the time of inspection.

The completion of these remaining defects will then complete our contract with this contractor. From this point on our response maintenance contractors will carry out any repairs you may have. Remember that your Property Services Officer is available to help you with any queries you may have about your home.

Further advice is available in your Repairs Handbook or visit us online www.choice-housing.org

For any enquiries please contact the Choice Services Centre on
T: 0300 111 2211.