



Guide to Assist New Purchasers

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SUBJECT TO CONTRACT / CONTRACT DENIED



Dear Homebuyer,

On behalf of Anthony Neville Homes, we would like to congratulate you on your decision to purchase one of our new homes.

As you may be aware, we in Ireland particularly appreciate the benefits and value of owning our own homes, which is why we have one of the highest levels of home ownership in the world.

Buying a new home can sometimes seem quiet complicated. However, we endeavour to keep the process as simple and straightforward as possible. With this in mind we have compiled the following to assist you with your purchase:

Keep Things Moving

Once you have placed the deposit on your new home you should do two things. Firstly, confirm any outstanding information such as proof of funding or documents requested by our sales agent and forward this on promptly. Secondly, advise your solicitor so that they will be expecting the documentation from our company solicitor.

Any questions or queries at this stage should be directed to our sales agent and not to the developer. We understand that you may have a number of questions on your mind so in order to ensure that everything gets answered, we would suggest that you bullet point your questions on an email to the selling agent who will endeavour to respond to your queries at the earliest opportunity.

Exchanging Contracts

The legal formalities and your mortgage application are processed during the reservation period. When your solicitor is satisfied with the results of his enquiries and your lending institution has sent you a formal offer of mortgage (loan approval) you will then be in a position to make a binding commitment to purchase, i.e. to exchange contracts to your solicitor. This exchange takes place 21 days from issue of contracts to your solicitor. At this point your solicitor will ask you to pay him the contract deposit. He then sends this to our solicitor together with a contract signed by you. The exchange of contracts is a legally binding document and neither party may change their mind from that time on without incurring further costs. As I am sure you can understand it is not possible for purchasers to make direct contact with Anthony Neville Homes ahead of this exchange. All questions and communication should be directed through our sales agent.

Completion / Moving In

When your new home is complete, Anthony Neville Homes will notify your solicitors who will ask you to arrange inspection of the house. Under the terms of contract, a period of fourteen days is allowed after your new home is completed, to enable finance completion to take place. This is to give time for you and your lending institution to carry out a final inspection and for solicitor to gather the balance of the purchase money and documents together. Please note that when you carry out your own inspection (or your surveyor carries one out for you) it is very important that Anthony Neville Homes is notified immediately if you feel there are some items which require attention. They will attend to this list and request you to do a final inspection when the list has been attended to. Once you are satisfied that any such snag items have been attended to satisfactorily you must inform your solicitor of same in order for the sale closing to complete. Anthony Neville Homes also request that purchasers sign off their snag list with the site foreman, a copy of which we will issue to our solicitor to also complete the closing of the sale.

Yours Sincerely,

Maintenance

Fitted furniture

Over time doors and drawers may require adjustment as part of normal maintenance by the homeowner.

Smoke alarms

The smoke alarms fitted in your home should be mains operated. You should check smoke alarms once a week by pressing the test button. Smoke alarms should be kept clean by the occasional use of a vacuum cleaner.

Heating systems

Central heating boilers should be checked and serviced at least once a year by a competent maintenance engineer so that they remain safe. Engineers should be registered

Renewable energy

Any renewable technologies installed in your home should be serviced and maintained only by a competent person in accordance with the manufacturer's recommendations.

Unvented hot water storage systems

These systems should be serviced at least once a year by a competent installer in accordance with the manufacturer's recommendations. The manufacturer should be able to provide details of a competent installer.

Never attempt to service or alter an unvented system yourself. An explosion could result

Chimneys

Chimneys should be swept at least once a year (unless the notice plate suggests alternative maintenance arrangements) to prevent chimney fires and the risk of carbon monoxide poisoning.

See Appendix C, Contacts and References.

Gutters

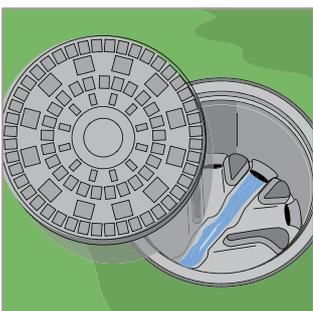
Gutters should be cleaned out at least once a year to remove leaves and debris. Wet patches on the walls below may indicate that gutters or downpipes are blocked.

Flat roofs

Flat roofs should be inspected once a year to ensure that they remain in sound condition. Rainwater outlets should be checked to ensure that they are not blocked.

Paintwork

External finishes will dull over time and where appropriate should be washed on a regular basis. Outside woodwork should be regularly repainted or re-stained to preserve the



Energy

What Can I do Today?

There are lots of simple things you can do to save energy right now, which will reduce your carbon dioxide emissions and help prevent climate change. These range from turning your lights off when you leave a room to insulating your cavity walls.

By bringing energy saving into every aspect of your life - work, travel, and day to day living - you can make a real difference.

Not only will you be doing your bit to help prevent climate change you will also see a difference in your pocket. The average household could save up to **€250** a year on energy bills by being more energy efficient.

There are many simple things you can do right now that won't cost you a thing. For example, by turning down your thermostat by 1°C you could cut your heating bills by 10 per cent .

1. Turn your thermostat down. Reducing your room temperature by 1°C could cut your heating bills by up to 10 percent. You could save around €40 per year.
2. Is your water too hot? Your cylinder thermostat shouldn't need to be set higher than 60°C/140°F.
3. Close your curtains at dusk to stop heat escaping through the windows.
4. Always turn off the lights when you leave a room.
5. Don't leave appliances on standby and remember not to leave appliances on charge unnecessarily.
6. If you're not filling up the washing machine or dishwasher, use the half-load or economy programme.
7. Only boil as much water as you need (but remember to cover the elements if you're using an electric kettle).
8. A dripping hot water tap wastes energy and in one week wastes enough hot water to fill half a bath, so fix leaking taps and make sure they're fully turned off!
9. Use energy saving light bulbs. Just one can save you €100 over the lifetime of the bulb - and they last up to 12 times longer than ordinary light bulbs.
10. Do a home energy check on the energy saving trust website. Answer some simple questions about your home and they'll give you a free, impartial report telling you how you can save up to €300 a year on your household energy bills.

Energy Saving Products

All light fittings within your home should be fitted with energy saving bulbs. It is recommended when replacing, you use like for like to help reduce energy consumption, and protect our environment.

About Energy Saving Recommended products

Under the Energy Saving Recommended scheme only products that meet strict criteria on energy efficiency can carry the logo.

For example, all Appliances are a minimum A Rated.

The criteria is set by an independent panel and reviewed annually. In addition they test a percentage of products so you can rest assured that where there's a logo there's a smarter choice.

Energy saving endorse products in categories where there isn't a statutory EU energy label for example glazing, Televisions with integrated digital decoders (IDTVs) and boilers.

Types of Energy Saving Recommended products

Energy saving products uses less energy and therefore has less of an environmental impact as well as being cheaper to run. The Energy Saving Recommended logo is a quick and easy way to spot the most energy efficient products on the market.

Products that carry the logo have met strict criteria which are set by an independent panel and reviewed every year. A percentage of them are also randomly tested each year so that you can rest assured where there's a logo, there's a smarter choice.

You'll find the Energy Saving Recommended logo on a wide range of products including insulation, light bulbs and light fittings, boilers, heating controls, glazing, integrated digital televisions (IDTVs) and kitchen appliances like fridges, dishwashers and washing machines.

Search the energy saving trusts database to find the full range of Energy Saving Recommended products and find details of retailers where you can purchase Energy Saving Recommended products.

The EU energy label

The EU energy label rates products from A, (the most efficient) to G (the least efficient). For refrigeration the EU energy label goes up to A++. By law, the label must be shown on all refrigeration appliances, electric tumble dryers, washing machines, washer dryers, dishwashers, electric ovens, air conditioners, lamps and light bulb packaging.

Only the most efficient products also carry the Energy Saving Recommended logo.

Thankfully, there are a few simple things you can do when choosing electronic equipment to save money and energy in your home.

Follow these simple guidelines to keep your gadgets energy efficient:

1. **Do your research before you shop** - There's no need to compromise on functionality to be more energy efficient. Many of the latest and most sophisticated consumer electronics carry the Energy Saving Recommended logo. Find out more about Energy Saving Recommended products
2. **Look for the logo** - the Energy Saving Recommended logo is a simple and quick way to find the most energy efficient products. You'll find it on a wide range of products from kitchen appliances including washing machines and fridges, heating and lighting to televisions and set top boxes.
3. **Ask in store** - with energy consumption continuing to rise, the running costs and efficiency of a product are important considerations. Sales staff should have a good working knowledge of the features and benefits of each product so be sure to ask them:
 - o Whether it is Energy Saving Recommended
 - o How much energy the product uses when on standby
 - o Whether the product has any special energy efficient features such as automatic standby which powers appliances down if they are not used for a certain amount of time, or screen blanking which allows you to listen to digital radio on your TV without using excess energy
4. **Look out for integrated appliances** - fewer products means less electricity so buying an integrated digital television, which combines a TV with a digital receiver, is good for both your pocket and the environment.

Why energy efficiency matters

- Around 8% of total TV energy consumption is from standby alone - so turn it off when you have finished watching and save yourself money.
- The new large flat screen TVs can cost up to three times as much to run as traditional TVs. This can add up to a surprising €85 to a typical household electricity bill every year. Do your research before you buy to make sure you're getting the most energy efficient model?

DVDs and VCRs consume a lot of electricity each year and this is expected to nearly double by 2020. This is mainly because they are left on standby, so turn them off at the plug when you're not using them.

- The latest generation of computer games consoles consume up to an astonishing 180W of electricity - the equivalent of leaving three 60W bulbs burning (and potentially adding €160 per year to the electricity bill). Switchoff your games console at the wall when not in use to save money and energy.

Operating & Maintenance Instruction

Each dwelling will be issued with a copy of the Home Operating & Maintenance Manual upon handover. This pack will include installation, maintenance, and efficient running information of the appliances within the units. These will include such items as the boiler and all white goods.

Along with issuing of the Home Operating & Maintenance Manuals, our finishing manager will give a direct talk and demonstration on all appliances, inform the homeowner of the most efficient operating and maintenance procedures to insure effective use.

Sustainable DIY

Every year we spend large amounts of money on timber, paints and other materials for home DIY projects. By re-using materials, buying certified sustainable wood and greener paints, and selecting your projects carefully, you can make a real difference to the effect you have on the environment.

Choose jobs that make a difference

Many DIY projects can help save energy and water as well as making your home more comfortable. Here are a few ideas:

- insulate your home - nearly half the heat lost in an average home is through the roof and walls
- fix drips - a dripping tap or overflow can waste a lot of water (just 2 drips a second adds up to about 26 liters of water a day), but a new washer costs just a few pence and can be fitted in minutes

Think twice about projects that consume energy

Some DIY projects will increase your energy usage significantly, raising your fuel bills and increasing your contribution to climate change.

Manufacturing tools uses energy and resources, but many are hardly used. The average drill is used for less than 15 minutes in its entire lifetime - consider borrowing or hiring power tools instead of buying.

Use greener materials

The materials and finishes you choose for your DIY jobs can have an impact on the environment. Friendly materials don't necessarily cost more and many are widely available:

- try using reclaimed wood - this saves energy and resources
- buy certified wood - it is estimated that at least a quarter of the timber arriving in to our country has been produced illegally
- sustainable timber, and other sustainable wood products, can be found by looking for labels from forest certification schemes - ask your retailer about certification schemes

Choose friendlier paints, finishes and preservatives

Most paints contain volatile organic compounds (VOCs), which can be harmful to humans, wildlife, plants and even building materials. When you are choosing a paint, finish or preservative, try to find the one with the lowest impact possible for the job you are doing:

- many paints have a label showing VOC content - choose the lowest VOC product you can
- check to see if there is a hazard warning on the label. If you have the choice, choose a product without a hazard warning
- 'natural' or 'all natural' paints, milk paints and white washes can have a lower impact than ordinary paint
- try not to buy more paint than you need - a lot of paint that people buy is never used
- look for the European Ecolabel for indoor paints which indicates they contain no lead, mercury or other heavy metals and are manufactured with reduced solvent emissions and waste by-products

Disposing of paint, finishes and preservatives

Paints, finishes and preservatives need to be disposed of properly, as they can be toxic. This is particularly important if they display an orange hazard label:

- always read the label
- do not pour paint or other chemicals down the drain
- if paints are poured into drains or disposed of in normal household waste then hazardous chemicals can get into the environment - contact your local authority for guidance on disposal
- you can usually take paint to your local civic amenity site.

The wider issue

Over a quarter of timber available has been produced illegally. Illegal logging and unsustainable forestry practices destroy natural habitats and contribute to climate change. Trees absorb carbon dioxide, so if they are cut down and not replaced there will be more carbon dioxide in the atmosphere, contributing to climate change.

Other DIY products contain toxic chemicals that can be dangerous and highly polluting if not used and disposed of properly.

Emergency Information

Looking after smoke alarms

- Once a week test each alarm by pressing the test button till the alarm sounds.
- Once a year change the battery (unless it's a ten-year alarm).
- Twice a year open the case and gently vacuum the inside using the soft-brush attachment to remove dust from the sensors. If it doesn't open, vacuum through the holes.
- After 10 years it's best to get a whole new alarm.

Responsible Purchasing

By watching what we buy we can make a huge impact on the environment, wildlife and on our own family's health.

Before you buy

Ask yourself if you really need it. Do you have something else you could reuse or recycle? For example, you could make notepads from the blank side of used paper!

Remember recycled

Try to buy recycled items, especially recycled paper and glass. Try www.naturalcollections.com or www.re-markable.com for a good selection!

The problem with plastic

Avoid unnecessary plastic items especially PVC - plastic isn't biodegradable and can release hazardous chemicals when burnt. PVC has also been linked to toxic carcinogenic chemicals.

Excessive packaging

Many items are sold with excessive packaging. Let your retailer know how you feel about this by refusing to take excessive packaging with you and by refusing to take plastic bags.

Fairtrade

The Fairtrade Foundation exists to ensure a better deal for disadvantaged third world producers and by purchasing Fairtrade items you are helping these producers set up sustainable businesses which supports local communities! Fairtrade items are available from Oxfam and many supermarkets.

Organics

Purchasing organics will help protect your family from the chemical residues found in various food products. Organic items are grown without petrochemical fertilisers, pesticides or herbicides and are GM free. Most supermarkets do an organic range for

DIY & home products

Some DIY products contain chemicals which are hazardous to the environment and to your health so think carefully before you buy. Avoid solvent based paints, varnishes and glues. Water based are much better. When buying strong cleaning agents, avoid chlorine bleach.

Energy matters

Save energy by buying energy saving light bulbs, plugs and lamps, as well as energy efficient white goods and electrical equipment. Try www.diy.com and www.naturalcollection.com. Battery production and disposal can be damaging to the environment so please ensure you buy rechargeable batteries!

In your garden

It is particularly important to avoid peat products. Peat is an internationally rare and declining habitat of high conservation importance, many species depend upon it. There are plenty of peat free alternatives. Avoid using weed killers and insect treatments that contain pesticides and toxic chemicals, especially around children and pregnant women.