



BUILDING BETTER HOMES

- // Warranty
- // Acoustic Testing
- // SBEM Assessments
- // Air Pressure Testing
- // Home Information Packs
- // Housing Quality Indicators
- // SAP Assessments (including EPC)
- // Ecohomes / BREEAM Assessments
- // Code for Sustainable Homes Assessments

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LABC New Home Warranty (LABC NHW)

New Home Warranty

Social Housing Warranty

Self Build Warranty

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Services to comply with Building Regulations

Behind the scenes: Liberty Syndicates

Contact us

0845 054 0505

info@labcnhw.co.uk

www.labcnhw.co.uk

LABC: BUILDING CONTROL

LABC is the biggest building control service in England and Wales with 4,000 building control surveyors and a 70% market share across all building sectors. The flexibility of LABC means that it can provide you with a single partner authority to give Building Regulations 'plans approval' for developments anywhere in the country. This gives you a single point of contact with personal account management to deliver the following:

- Consistent advice on building standards;
- Local inspections from a professional, qualified team near to your sites;
- In-depth expertise on 'Code', structure, noise, access, fire, contamination and sustainability;
- Simplified correspondence, faster response and reduced paperwork;
- Simplified fees and invoicing arrangements;
- Electronic submissions and e-working;
- Streamlined administration throughout the entire process.

For more information go to www.labc.uk.com

T: 0844 561 6136 // E: business.development@labc.uk.com

LABC NEW HOME WARRANTY

LABC New Home Warranty (LABC NHW), together with LABC believe in building better homes and can provide you with a complete range of developer services to support your build from start to finish, from warranties, right through to sale with our Home Information Pack service. The synergies of providing these services under one roof allows us to pass significant cost savings on to you.

As the LABC's business partner, we work closely with Building Control surveyors and where possible follow the same technical standards*. We also work on providing joint system type pre-approval, acceptable by any local authority in England and Wales.

Our UK wide network of surveyors (who are all trained Code for Sustainable Homes assessors) provides you with a local point of contact with the benefit of national coverage and a bank of technical expertise and experience in modern methods of construction. This includes pre-consultation advice if required.

* Please see our Technical Manual for more information.

OUR SERVICES

- SAP / SBEM ASSESSMENTS
- CODE FOR SUSTAINABLE HOMES ASSESSMENTS
- HOUSING QUALITY INDICATORS
- ECOHOMES/ BREEAM
- STRUCTURAL WARRANTIES
- AIR PRESSURE TESTING
- ACOUSTIC TESTING
- HOME INFORMATION PACKS

HOW TO GET A QUICK QUOTE

We can provide non-binding quote indications over the telephone for New Home, Self Build and Social Housing developments. Please contact your local account manager or call us on **0845 054 0505** for further information.

TOGETHER, LABC AND LABC NHW CAN PROVIDE A COMPLETE RANGE OF SERVICES:

- Building Control (via LABC);
- Structural Warranty:
 - // Speculatively Built Residential Housing
 - // Social Housing
 - // Self Build Housing
 - // Completed Housing
 - // Scheme for Insolvency Practitioners
- Code for Sustainable Homes Assessments;
- Ecohomes / BREEAM Assessments;
- Housing Quality Indicators;
- EPC, PEA and accredited SAP Assessments;
- SBEM Assessments;
- Acoustic Testing / Air Pressure Testing;
- Home Information Packs;
- Free advice and support on technical and environmental issues.



**LABC NEW HOME WARRANTY IS
ACCEPTED BY THE UK'S MAJOR
BANKS AND BUILDING SOCIETIES,**
GREATLY ENHANCING THE APPEAL
OF YOUR NEW DEVELOPMENT TO
FINANCIERS AND HOMEOWNERS ALIKE.

For more information on this, or a specific lender approval call us on **0845 054 0505**.

NEW HOME WARRANTY

If you are building or converting a residential development (including mixed use developments) in order to market to potential clients, our New Homes warranty is for you.

The warranty provides the cost of rectifying works, partial or complete rebuilding where a new property has suffered by major damage. Having a warranty in place gives the client peace of mind and the assurance that the development has been built to the highest standards. It also gives you the edge over your competitors, and provides mortgage lenders with the confidence they require to release funds.

We have our own national network of surveyors with a wealth of practical experience and an in-depth understanding of the building industry, giving you expert advice and guidance during the development process.

COVER INCLUDES:

- **Contaminated Land Cover**
- **Alternative Accommodation**
- **Additional Costs / Fees**
- **Removal of Debris**

OVERVIEW:

- **Cover Period**

// Defects Insurance Period	10 Years
// Structural Insurance Period	2 Years
	8 Years
- **Financial Limits**

// New Build	£1,000,000
// Conversions	£500,000
- **Continuous Structure Limit**

// New Build	£25,000,000
// Conversions	£5,000,000
- **Excess**

// Defects Insurance Period	£100
// Structural Insurance Period	£1,000

FOR A FREE QUOTATION:

Complete and return our Contract Notification Form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development. For new homes, you will also need to be registered with us.

SOCIAL HOUSING WARRANTY

Our Social Housing Warranty provides Housing Associations and Registered Social Landlords with up to 12 years cover on residential developments and conversion projects. This includes a 'right to acquire' facility providing tenants, who decide to purchase their property within the first 5 years following build completion, with a new 10 year warranty giving up to 15 years cover.

The Homes & Communities Agency (HCA) does not differentiate between any warranty provider capable of fulfilling their conditions in relation to funding. Therefore developers and social housing providers are free to choose LABC NHW.

COVER INCLUDES:

- **Contaminated Land Cover**
- **Alternative Accommodation / Loss of Rent** (extension)
- **Additional Costs / Fees**
- **Removal of Debris**

OVERVIEW:

- **Cover Period**
 - // Defects Insurance Period 10/12 Years
 - // Structural Insurance Period 2 Years
 - // 8/10 Years
- **Financial Limits**
 - // New Build £500,000
 - // Conversions £250,000
- **Continuous Structure Limit**
 - // New Build £25,000,000
 - // Conversions £5,000,000
- **Excess**
 - // Defects Insurance Period £100
 - // Structural Insurance Period £1,000

FOR A FREE QUOTATION:

Simply complete and return our Social Housing Proposal Form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

SELF BUILD WARRANTY

The LABC Self Build Warranty has been designed specifically for individuals building their own homes and applies to both new build and conversions.

A structural warranty is an insurance policy which provides you with cover in the event of a defect occurring on your property. This is not the case with an Architects Certificate. What is more, should you wish to sell your property within the first 10 years, a warranty will make your property more attractive to buyers and mortgage lenders who require a warranty in place before releasing funds.

COVER INCLUDES:

- **Additional Costs**
- **Alternative Accommodation**
- **Removal of Debris**

FOR A FREE QUOTATION:

Simply complete and return our Self Build Proposal Form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

OVERVIEW:

- **Cover Period** 10 Years
// Structural Insurance Period 10 Years
- **Financial Limits**
// New Build £750,000
// Conversions £350,000
- **Excess** £1,000



COMPLETED HOUSING WARRANTY

This is designed to help individuals wishing to sell their homes if they are less than 10 years old, and do not have an existing warranty in place. Developments are considered on a case by case basis dependent on the reason for a warranty not being arranged prior to completion.

Please refer to our Self Build warranty for details and limits of cover. Cover will commence from the date the Certificate of Insurance is issued to 10 years from date of the first habitation of the property or issue of the Local Authority Completion Certificate, whichever is earlier.

FOR A FREE QUOTATION:

Simply complete and return our Completed Housing Proposal Form (available to download) and we will use this information to underwrite a quote tailored to the specific details of the development.

DEALING WITH SITES IN ADMINISTRATION?

Our Completed Plus scheme provides insolvency practitioners with a structural warranty when selling housing stock if existing warranties have been invalidated. Completed Plus offers a comprehensive and straightforward solution to ensure that each unit is fully compliant and ready for sale in a competitive market.

COVER INCLUDES:

- **10 year structural warranty**
- **Full technical audit and surveying services**
- **No requirement to pay any existing claims**
- **Cover available for completed, part-completed and individual units in apartment blocks**

PLEASE CALL **0845 054 0505** FOR MORE INFORMATION ON THIS SCHEME OR TO MAKE AN APPLICATION.



DEVELOPER SUPPORT SERVICES

Our services include a range of testing and assessments to help you comply with Building Regulations and other legislation as well as to assess the sustainability and energy efficiency of new homes.

LABC NHW has a network of professionally qualified, multi-skilled surveyors located across England and Wales. These surveyors are supported by our dedicated services team who work closely to ensure that timely and cost effective solutions are provided for your development.

Our aim is to make your life easier, whilst saving you time and money, by offering all these services through one provider LABC NHW.

For more information go to www.labcnhw.co.uk

T: 0151 650 4308 // **E:** services@labcnhw.co.uk

CODE FOR SUSTAINABLE HOMES ASSESSMENTS

A Code for Sustainable Homes (CfSH) rating is compulsory for all new homes. This is used to assess and communicate the sustainability performance of a home, over and above Building Regulations, and gives the property a 'star' rating from zero (not assessed) to 6 (zero carbon). This information is passed on to the homeowner via the Home Information Pack and is a mandatory part of the pack. The Code offers a tool for homebuilders to demonstrate the sustainability performance of their homes and to differentiate themselves from their competitors.

This is especially relevant for Housing Associations, Registered Social Landlords and developers, as the Homes & Communities Agency require social housing developments to reach Code level 3 in order to qualify for funding.

Our national team of surveyors are fully trained and accredited code assessors and will provide you with a single point of contact for all your needs. They will ensure you are on track to achieve the Code rating you require

by monitoring progress whilst carrying out their routine site inspections. We also have dedicated technical support based in our Head Office to ensure that you and your site staff are kept fully advised on progress towards achieving your 'star' rating.

We aim to make the assessment process as simple as possible to save you time, reduce risk and ease communication. Combining our warranty and Code services means that your multi-skilled surveyor will inspect your development on a regular basis whilst giving you the benefit of the synergy provided from a single site visit.

HYDROLOGY REPORTS

Hydrology reports focus on the management of the water environment in regards to a development and can help towards achieving credits under the surface water run off (SUR 1) section of the Code for Sustainable Homes and Ecohomes.

Our fully qualified engineers have a wealth of experience in the hydrology sector and offer a full consultation and assessment service tailored to your needs. We aim to deliver expert and useful advice within the requirements of your project.

DAYLIGHT FACTOR CALCULATIONS

Daylight factor calculations count towards credits for the Code for Sustainable Homes and Ecohomes assessments. They are an easy to use measure for the subjective daylight quality in a room and describe the ratio of outside illuminance over inside illuminance, expressed as a percentage. Our surveyors can undertake these calculations and offer recommendations based on the results found.

ECOLOGY REPORTS

Ecology reports are an essential part of monitoring and preserving wildlife in our natural environment and their increasing importance is reflected in the planning application process and inclusion in the Code for Sustainable Homes.

We have access to a network of fully qualified ecologists who will undertake a habitat survey and preliminary Code assessment and provide recommendations to maximise the credits available for your development. We understand that some sites may require more than one visit therefore we will work with you to ensure your requirements are fully met.

RENEWABLE ENERGY STATEMENTS

This is a detailed report required by local Planning Authorities as part of a planning application. The aim of the statement is to demonstrate that that the builder/developer has considered using renewable energy technologies and the result of using these will reduce the development's predicted carbon dioxide emissions. It will indicate the following points:

- Definition of the energy efficiency of the development in reference to the carbon emissions that are going to be achieved (using a SAP assessment);
- Identification of measures to be employed in attaining targets of energy consumption;
- Estimation of the carbon emissions from the development;
- Evaluation of the appropriate low or zero carbon technologies for the development.



ECOHOMES / BREEAM

Building Research Establishment Environmental Assessment Method (BREEAM) is a range of environmental assessments created for developments, ranging from industrial units to offices, as well as providing bespoke assessments of other development types.

Ecohomes, which has originated from BREEAM, is designed specifically for the assessment of residential properties. Since 2006, most new residential, commercial and educational projects funded by Government have to meet 'Very Good' standards of sustainable construction, defined by Building Research Establishment (BRE).

LABC NHW offer assessments and advice on where credits can be achieved efficiently and at a low cost. Our licensed assessors can become involved with design teams to guide members not familiar with assessment methods.

We can tailor the assessment around the requirements of your site, plus our additional consultancy services such as ecology reports, hydrology reports and acoustic testing can assist you in achieving your desired rating. Accessing all this through one provider means less time talking to multiple suppliers and highly competitive prices through the synergies of our offering.

PLANNING AND PRE-PLANNING NOISE AND VIBRATION ASSESSMENTS AND REPORTS

It is increasingly a requirement that noise and vibration assessments of proposed development sites are conditioned in the planning process. Typical noise sources requiring assessment include; road, rail and aircraft noise resulting in the submission of a PPG24 (Planning Policy Guidance) report to the Local Planning Authority. In addition, where there is a noise source which may constitute a potential 'noise nuisance' for example, noise from commercial sources or M&E plant or machinery, a report under BS4142 might be required. Vibration assessments can be required either under BS6472 (Human Response) or BS7385 (Building Damage).

Working with our noise and vibration consultants we can offer you a competitive fee for these services.

BUILDING ACOUSTICS DESKTOP STUDY ASSESSMENTS AND BUILDING AUDITS

For projects with particular issues with sound insulation where for example, the use of Robust Details (applicable for new build houses and flats only) are not permissible, or methods of construction conflict with the requirements of ADE Part E of the Building Regulations. We can assist with a price sensitive review of your project via an Acoustic Desktop Study Report.

Acoustic Building Audits are a cost effective method of assessing current buildings which are being considered for residential conversion under Material Change of Use, e.g. former commercial buildings. A sound insulation audit provides objective information which can be used to aid design and or a Building Regulations submission. These new services are also available for non-domestic schemes such as Education or Commercial buildings, Hospitals or Health Centre developments.



HOUSING QUALITY INDICATORS (HQIs)

HQIs are required for social housing schemes receiving funding through the National Affordable Housing Programme (NAHP).

HQIs are an assessment tool used to evaluate potential or existing housing schemes on the basis of quality rather than just cost. The HQI assesses the key feature of housing projects under three main categories; Location, Design and External Environment. The assessment of the three categories results in ten indicators that produce a score expressed as a percentage.

LABC NHW can provide calculations at all key stages of the development and construction process plus guidance on improving your HQI scores to meet Housing Corporation requirements.

SAP ASSESSMENTS AND EPC

SAP assessments are used to calculate two ratings:

- Energy conservation performance;
- CO₂ emissions.

All our SAPs are calculated from plans and drawings of properties, so there is no need for site visits or surveys, and can usually be completed in just a few days.

Our surveyors can monitor the site to provide feedback on any changes that are made and how these might affect the SAP and the final EPC.

We will provide any PEAs that you may require for off-plan sales, and final EPCs free of charge, if you purchase your SAP assessment with us.

ACOUSTIC TESTING

Part E of the Building Regulations require the acoustic performance of a new building be demonstrated by either the use of testing or the deployment of 'Robust Details'. Many developers choose to use pre-completion testing to prove that their properties comply with current Building Regulations. We deliver a comprehensive pre-completion testing service that is fully UKAS compliant. The programming of acoustic testing can also be fully organised by our surveyors.



AIR PRESSURE TESTING

Air pressure tests are the mandatory method by which developers measure the air tightness of their residential developments. Testing shows how well properties will retain heat and in turn reduce carbon emissions, making them more efficient and cheaper to maintain. Air pressure testing is a requirement of Part 'L' of the Building Regulations 2006.

Our Surveyors can advise your site staff when testing is required and, with the support of Head Office, organise for them to be carried out. We offer a fully accredited service at competitive prices.



HOME INFORMATION PACKS (HIPs)

A HIP is a collection of documents that provides a buyer with key information on the property and must be provided by the seller or the seller's agent. This is compulsory for all homes on the market in England and Wales.

We offer a flexible approach to all of our customers in relation to the information included in the Home Information Pack. We can provide all the necessary documentation (including EPCs and Code for Sustainable Homes assessments) and we will keep you up to date with the progress of your HIP at every stage.

If you are a developer who is building multiple units, you can benefit from significant cost savings through our New Build HIPs service.

GETTING A FREE QUOTATION FOR OUR SERVICES

You do not have to be registered with us or using our warranty to take advantage of our services to help you comply with Building Regulations. The number of tests and assessments required for any new development is affected by the number of units built, and the number of each construction type.

We will need this information in order to provide a free quotation on any of these services, or you can simply send us copies of your development plans and we will be able to identify this. Building control will be able to confirm how many unit types you have if you are unsure.

T: 0845 054 0505

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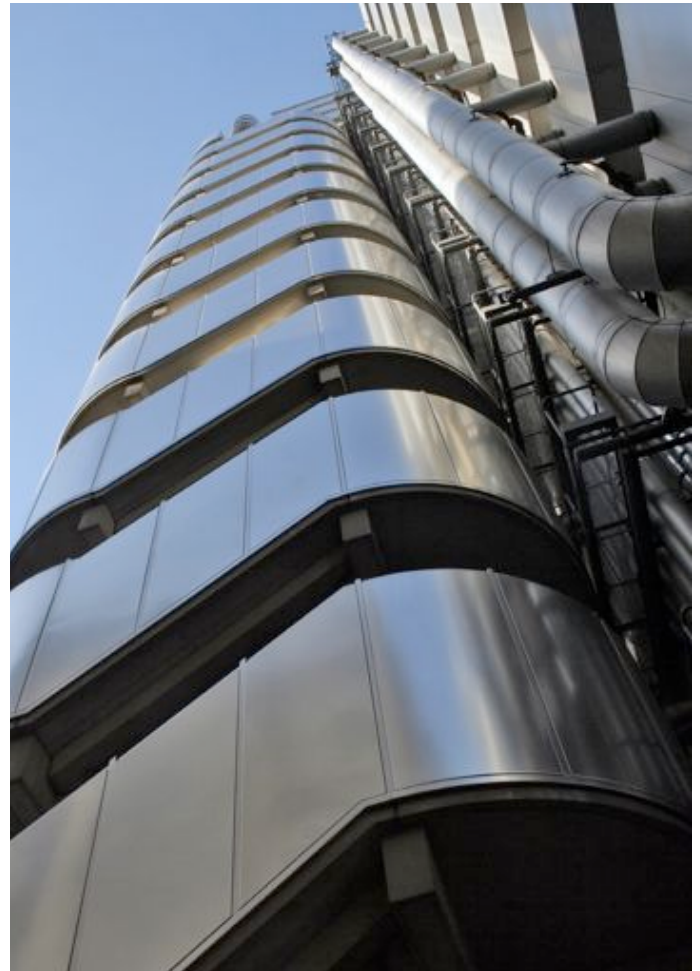


BEHIND THE SCENES

Underwritten by Liberty Syndicates at Lloyd's, LABC New Home Warranty has been designed to provide developers and individuals working alongside their Local Authority with a credible Latent Defects product, which caters for their needs.

Liberty Syndicates is one of the largest managing agents in Lloyd's and with in excess of \$30 billion in consolidated revenue, and over \$78.8 billion in consolidated assets, the Liberty Mutual Group has the financial strength to provide a wide array of products and services for businesses of all sizes, individuals, and families around the world. It employs more than 38,000 people across 900 offices worldwide. Liberty Mutual currently ranks 102nd on the Fortune 500's list of the largest U.S. corporations.

Liberty Syndicates shares the Lloyd's global rating Standard & Poors A+ (Strong), A.M. Best A (Excellent) and Fitch A+ (Strong).



CONTACT US

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MD Insurance Services Ltd. is the Scheme Administrator for the LABC New Home Warranty. MD Insurance Services Ltd. is authorised and regulated by the Financial Services Authority. MD Insurance Services Ltd. is registered in England No: 3642459. MK-344-4.00-010110



**CONSUMER
CODE** FOR
HOME BUILDERS