

NEW HOME JOURNEY

*All you need to know about
buying a Hagan Home*

HAGAN[®]

*At Hagan Homes
we are not developers;
We are home builders.*



*With over 30 years experience Hagan Homes
prides itself on offering affordable, quality,
stylish homes, so go ahead and make your
new home a Hagan Home.*

Our Pedigree

Hagan Homes have built more than 4000 homes across Northern Ireland since they were established over three decades ago. Our success is an indication that our offering, in terms of specification of build, is exactly what our customers want.

We build affordable, quality, stylish homes by appointing award-winning architects, interior designers and craftspeople. Our homes reflect the needs of the modern-day family and are designed to cater for changing needs as families grow.

We are a locally based company employing a highly experienced team, many of whom have been with the company since its inception.

Multi Award Winning Home Builders

Belfast Telegraph
Residential Developer
Property Award

Belfast Telegraph
Property Marketing
Award 2018

Daily Telegraph
What House?
Award Winner

Sunday Express
National House
Builder Award

Daily Express
British National
House Builder Award

CEF
Private Housing
Development
Award Winner 2008

CEF
Private Housing
Development
Award Winner 2012

Business Eye
Business Awards 2018
Highly Commended

CEF
Private Housing
Development
Award Finalist 2014

CEF
Private Housing
Development
Award Finalist 2015

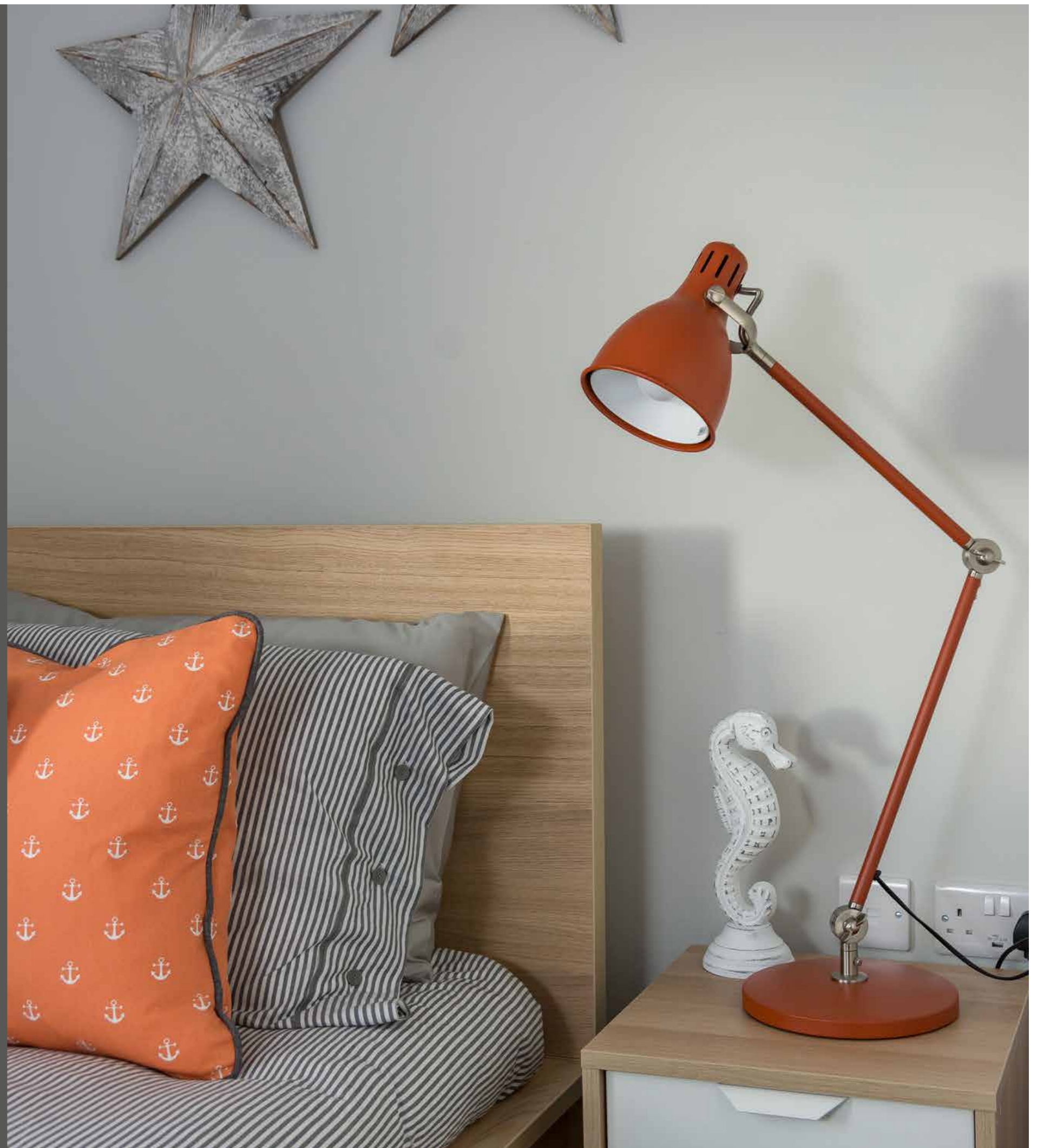


Brand New Homes
Beautiful
Inside and Out

Are you looking to take that all-important first step on the property ladder?

Or do you own a property and are currently looking for somewhere new?

Whatever stage you're at, we are here to make your life easier. The process of buying a new home may seem difficult, but our process and advice can offer guidance to help you choose the right home.





Benefits of Buying A New Hagan Home

Buying new is a cost-effective way to secure your next home with little hassle. With no chain to worry about, minimal maintenance costs and a 10 year NHBC structural warranty, peace of mind is guaranteed.

Hagan Homes and our dedicated Selling Agents will guide you through the buying process step by step with a team of highly trained Sales Advisors on-hand to help whenever you need them. A range of financial packages are available on all new homes.

Our select Selling Agents can also offer advice and support on selling your existing home.

LOWER COST OF LIVING

New homes offer low-cost living thanks to better energy efficiency and lower maintenance costs. Double glazing, high quality insulation, new boilers, heating systems and even energy-efficient lighting will make your new home cheaper to run and more eco-friendly. All appliances and fittings are covered with a 2 year warranty so there's no need to worry about costly maintenance bills or unpleasant surprises.

BUILT FOR MODERN LIFE

Your brand new home will be a blank canvas which you can style to suit your life. You can put your own stamp on your new home or move in and leave everything exactly as it is. Layouts are designed with flexibility in mind to effortlessly accommodate your needs. New homes offer security features such as window locks, secure entry systems, smoke alarms and double glazing.

OUR EIGHT STEP BUYING PROCESS

A new home can be reserved with a reservation deposit. Contact our Selling Agent, who will require the name and address of your solicitor at the time of reservation. If you do not have a solicitor, our Selling Agents will be able to provide a list of solicitors and licensed conveyancers for your reference.

NEED ADDITIONAL HELP?

Co-Ownership are offering help to thousands of people across Northern Ireland, to own their own home, and it's easier than you might think.

Find out more and to check if you can get help with buying visit the Co-Ownership website: www.co-ownership.org

Benefits of Buying A New Hagan Home



High Specification

Brand new fixtures and fittings, fitted kitchens, appliances, sanitary ware, carpets and tiles. Energy efficient heating systems, wall and loft insulations, double glazed windows and doors.



Safe and Sound

New homes are designed to adhere to high building standards including; structure, ventilation, sound insulation, electrical and fire safety, so you can enjoy living in a safe and secure environment.



Energy Efficient

Research published by the NHBC Foundation shows that new homes built to energy efficiency standards; could be up to 57% cheaper to run compared to 'improved' Victorian homes of a similar size.



Modern Lifestyle

New homes are built to make use of every inch of space. Providing flexible living space whatever your circumstances, whether you are single a couple, a growing family or retired.



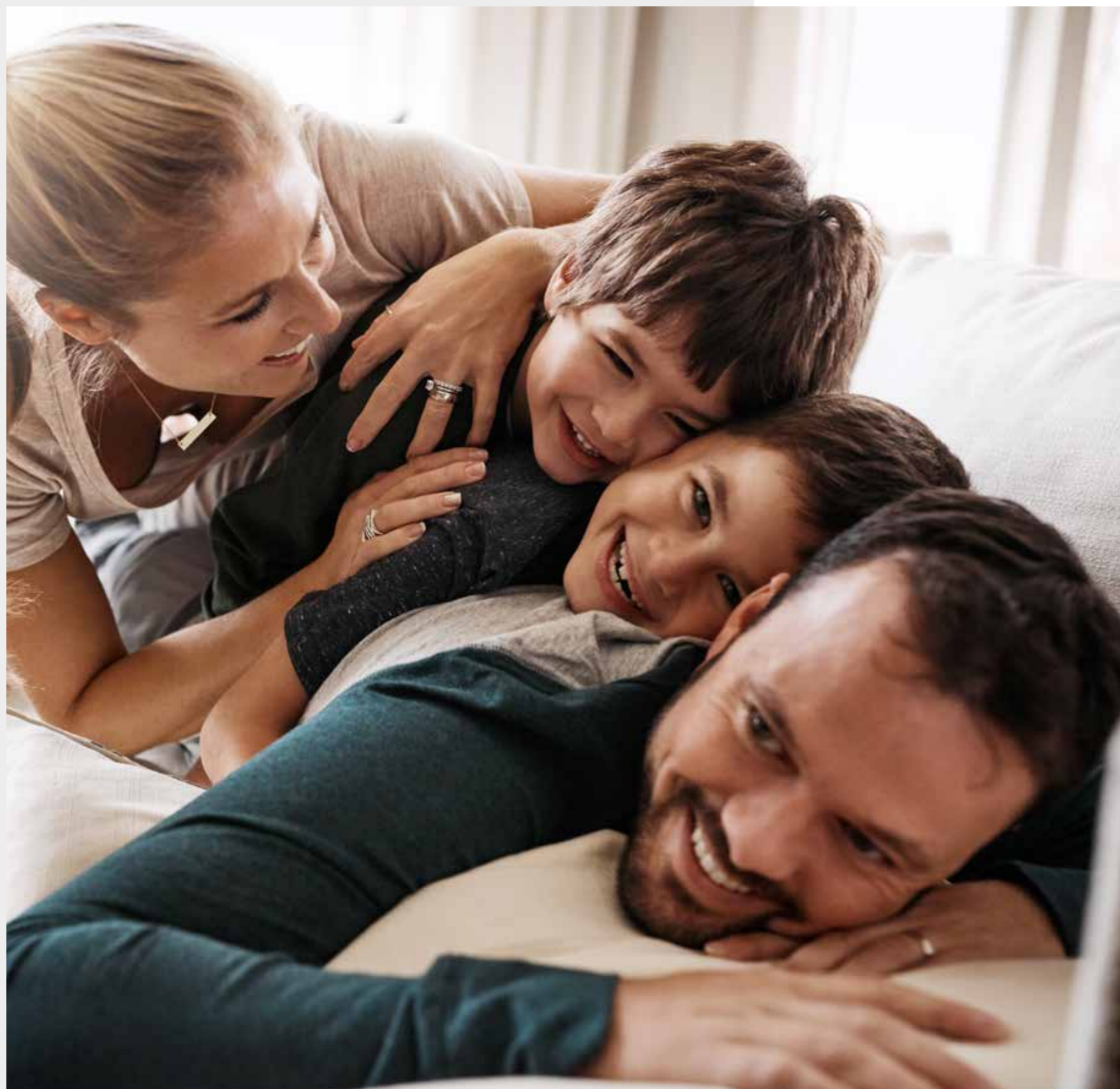
Blank Canvas

When you buy a new Hagan home, you can choose the fixtures and fittings that you love - making it a personal statement. Subject to build programme.



NHBC Warranty

The leading home warranty and insurance provider. NHBC's purpose is to raise house building standards to protect homeowners.



Eight Steps to Buying A Hagan Home

1. MEET WITH AN INDEPENDENT FINANCIAL ADVISOR

Before considering buying a new home you need to confirm if you are in a position to obtain a mortgage for the property you are interested in. Our Selling Agent can introduce you to an Independent Financial Advisor.

2. CHOOSE YOUR HAGAN HOME

Choose your preferred house type and site number. Prior to accepting a booking deposit Hagan Homes Ltd have instructed our Selling Agent to receive confirmation of your proposed financial arrangements to purchase your property. For cash buyers this will be in the form of bank statements confirming unencumbered funds. For those subject to mortgage this will be in the form of copies of bank statements confirming deposit monies and mortgage agreements in principle. Booking deposits from parties subject to sale will not be considered. Hagan Homes Ltd reserves the right to determine the suitability of an interested party's financial position to purchase. Bookings will be secured on a 'first come, first serve' basis from suitable parties that meet the above criteria. Should you have any queries in respect of the booking procedure please contact our Selling Agent at your earliest opportunity.

3. PAY BOOKING DEPOSIT AND CONFIRM SOLICITOR

A booking deposit of £500 is payable to secure your chosen home. This means for a 6 week period Hagan Homes Ltd will hold the property. In the event you withdraw from the purchase prior to exchange of contracts for any reason, £300 of the initial deposit is non refundable (this is retained to cover administration costs). At the point of paying your booking deposit you must inform our Selling Agent of your chosen solicitor. If you do not have a solicitor, our Selling Agent can recommend a panel of solicitors. Our Selling Agent will issue sales advice letters to all stakeholders (purchaser, purchaser solicitor, vendor, vendor solicitor). Our solicitor will forward contract, title and building agreement to your solicitor. An unconditional signed contract must be returned to the developers solicitor together with a deposit of 5% of the purchase price within 6 weeks of receipt of the contract issued to your solicitor.

4. APPLY FOR YOUR MORTGAGE (IF APPLICABLE)

In order to be in a position to sign a contract within 6 weeks of the booking, it is imperative that you meet with your mortgage broker immediately upon booking and formally apply for your mortgage. At this meeting you need to advise your mortgage broker of the timeframe you are required to sign a contract. Your mortgage broker will be able to advise you on each step of the way to achieving a formal mortgage offer.

5. THE SELECTION PROCESS (IF APPLICABLE)

We will contact you to meet at the Selections Suite and choose your finishes. All selections must be confirmed within 2 weeks of paying your booking deposit to facilitate the build programme of approximately 4 months completion from commencement of works.

6. SIGN THE CONTRACT

Upon receipt of your formal mortgage offer you must make an appointment with your solicitor to sign the contract and pay 5% deposit of the agreed purchase price. Upon receipt of your signed contract and deposit, Hagan Homes' solicitor will confirm a completion date. To ensure you are in a position to sign the contract within 6 weeks of booking you need to liaise with your mortgage broker and solicitor on a regular basis for progress updates. If the signed contract and 5% deposit is not returned within the agreed 6 week period, Hagan Homes Ltd reserves the right to withdraw from the sale and remarket the property.

7. FINAL ACCOUNT

Prior to completion a Final Account will be issued to your solicitor. This will include any agreed extras.

8. COMPLETION & HANDOVER

The completion date of the purchase of your new home is the day on which you become the legal owner. You will receive all necessary documents and manuals for the maintenance and care for your new home. Keys will be released to you once the developer's solicitor has received all money from your solicitor. On completion a final inspection will be carried out along with a demonstration on the operation of systems of the property.





Frequently Asked Questions

Hagan Homes, who are we and what is our reputation?

Hagan Homes Ltd. is a locally owned family run business, building more than 4000 homes since 1988. We are currently building several developments across Northern Ireland. With over 30 years experience we pride ourselves on offering affordable, quality, stylish homes.

Turnkey, what does it mean and what is different from the Show Home?

Turnkey means that the property is ready to move into on the day you get the keys. All flooring is down and all walls and ceilings are painted in a neutral colour, tiling where appropriate in hall, kitchen and bathrooms. Appliances to kitchen are fitted and installed. Sanitary ware to wc, bathroom and ensuite are fitted.

The Show Home finish is the same standard that each home is completed to; but without the furniture or paint colours. We dress / decorate our Show Homes to give an impression of how a finished home may look.

Negotiation, can I negotiate on the price and do you offer discounts?

No, we believe we have set the correct asking price based on current market value. This means that you can purchase confidently and with no worries about getting into a bidding situation or gazumping (when another buyer offers more for a house after you have already agreed the sale).

If you have the deposit ready and are ready to move then you can book the site of your choice.

Co-ownership, do we accept it?

Yes, we are happy to accept purchasers who are buying through Co-ownership. Please check the Co-Ownership website on how the scheme works: www.co-ownership.org

Booking Fee, how much is it and who do I pay it to?

The booking fee is £500 and is given to the Estate Agent upon booking. If for any reason a sale does not proceed then £300 is non-refundable due to administration costs.

Changes, can I change things inside the house and when can this be done?

The specification of our homes is above that set by NHBC and as such we believe it includes everything you need. A full list of our turnkey specification is detailed in our sales brochure.

However changes can be discussed after booking to see if they can be accommodated, please note that any structural modifications cannot be carried out. Changes will only be made after a contract has been signed and costs agreed.

Noise Levels, what will I hear from my neighbours?

Hagan Homes meet all regulations on soundproofing, as directed by building control and NHBC. Apartment owners can take steps to ensure that noise levels are kept to a minimum by keeping the carpet or tiles that is part of the Turnkey package rather than replacing with wooden or laminate flooring.

NHBC 10 year guarantee, what does this mean and what warranty does the home come with?

NHBC (National House-Building Council) is the leading warranty and insurance provider for UK house-building. NHBC Buildmark warranties now cover over 80 percent of new UK houses and is recognised by all major mortgage providers. Hagan Homes covers all incidental snagging for the first two years including a one year warranty on appliances. The 10 year NHBC guarantee covers the cost of putting right any damage caused by defects in specified parts of the home, usually the structural and weatherproofing parts. A full list of what NHBC covers can be found on their website www.nhbc.co.uk



EPC Rating, what is it and what does that mean?

An EPC provides a rating of the energy efficiency and carbon emissions of a property on a scale from A (very efficient) to G (very inefficient). They are produced using standard methods with standard assumptions about energy usage so that the energy efficiency of a property can be easily compared with another of the same type. They allow the purchaser to see and compare information and consider energy efficiency and fuel costs as part of their investment decision.

An example EPC rating for a home we build is listed below:
Semi-detached House B83 – The current average rating for a property in Northern Ireland is D57 meaning that our homes are well above average.

Rates, how much are they and how are they decided?

Rates are decided by Land & Property Services, part of the Dept of Finance & Personnel. Their website is www.dfpni.gov.uk/lps where you can find a calculator to work out an approximate rateable value dependant on property value.

Management Fees, why do we have them and what does this include?

Due to a change in legislation, new developments need to have a Management Company in order to maintain all communal areas. This has many benefits for purchasers including:

1. Buildings Insurance for Apartments
2. Maintenance of all communal garden areas and public open space
3. Maintenance of all roads and footpaths
4. Re-painting of exterior walls (Apartments)
5. Cleaning & maintenance of communal stairwells including lighting (Apartments)
6. Communal rubbish bins taken out for collections (Apartments)
7. Sinking fund for future repairs

All purchasers within the development become Shareholders of the Management Company upon completion. There will be regular meetings giving homeowners the power to influence decisions within their development on costs and fees, maintenance, repairs etc. Approximate fees for houses and apartments can be obtained from our Selling Agents.

Any other questions?

Get in touch with us via email info@haganhomes.co.uk and we will answer any additional queries you may have.

Testimonials

We have just moved into our third Hagan Home.

As we are downsizing, we thought it was important to buy a new home with a great energy rating which would be easy to maintain. We love the excellent quality of finish in our Hagan Home, and the room sizes and layout makes it the perfect home.

We chose our new home as we both grew up in the area and wanted to stay close to our parents.

The house stood out because of its size and value with a great downstairs living space and garden. The turnkey specification of the house is fantastic and we are thrilled with the detail that went into everything.

As first time buyers, we were sure we wanted a new build home.

The location of the development was a great selling point, so close to Ballymena town yet it is a very private area. When we visited the Hagan Show Home the quality of finish was superior to other developments we had visited, it really stood out to us.

We love our new home.

We chose our house as it was very well designed, the room sizes are good with a great layout making, it a very comfortable and socialable home.

I think our house was great value for money due to its size, location, the specification and the finish. Being able to choose our internal package was a nice option to make the house our own.

In compliance with Consumer Protection from Unfair Trading and Business Protection from Misleading Marketing Regulations, please note that any visual or pictorial representations as featured in this brochure such as 3D computer generated images are purely intended as a guide for illustrative, concept purposes only and often may be subject to change. Any floor plans and site layouts used are not to scale and all dimensions are approximate and subject to change. Also note the brochure does not feature exact location or presence of specific or detailed items such as street lighting, sub stations or full finishes etc.


All specific details to your chosen plot or immediate boundaries etc. should be checked with the agent, developer, or your legal advisor prior to purchase.

Copyright notice: All rights reserved. The contents of this brochure may not be reproduced, copied, redistributed, or otherwise made available in whole or part without the prior written consent from the developer.



HAGAN[®]

CREATING
HOMES
SINCE 1988

 @HaganHomes
www.haganhomes.co.uk