

5

ESSENTIAL TIPS TO GET STARTED ON BUILDING YOUR NEW HOME



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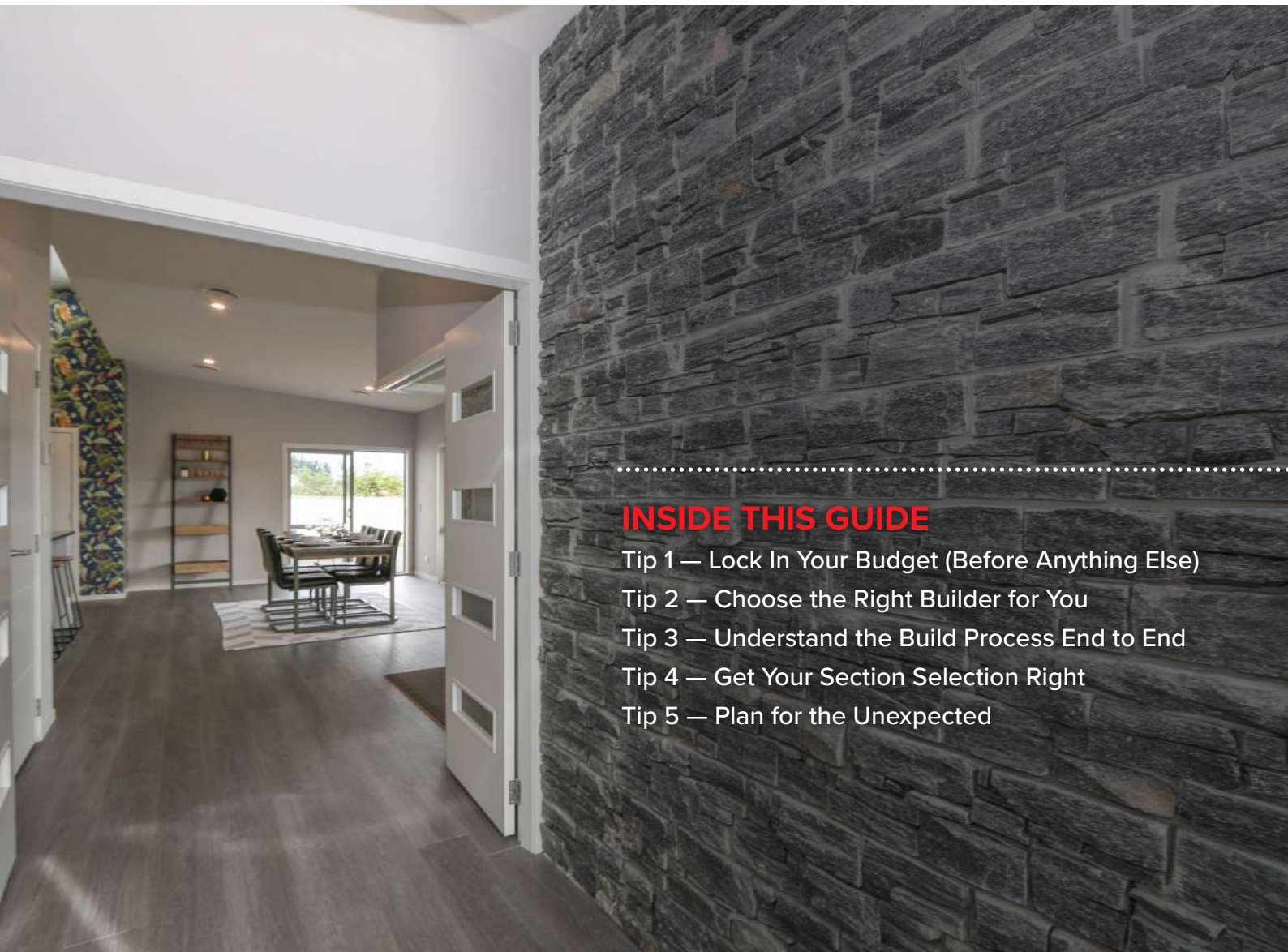
FREE
GUIDE TO
BUILDING
YOUR NEW
HOME

Everything you need to know before breaking ground
YOUR JOURNEY TO A DREAM HOME STARTS HERE

Building a new home is one of the most exciting - and sometimes overwhelming - decisions you'll ever make. From choosing your section to signing off on final plans, the process involves dozens of decisions, tradespeople, and moving parts.

This guide was created to give you a clear, practical starting point. Whether you're in the early dream stage or have already chosen a builder, these five tips will help you build with confidence and avoid the most common costly mistakes.

Let's get started.



INSIDE THIS GUIDE

- Tip 1 — Lock In Your Budget (Before Anything Else)
- Tip 2 — Choose the Right Builder for You
- Tip 3 — Understand the Build Process End to End
- Tip 4 — Get Your Section Selection Right
- Tip 5 — Plan for the Unexpected



TIP 1

LOCK IN YOUR BUDGET FIRST

Before you fall in love with floor plans or fixtures, you need a crystal-clear picture of what you can actually afford. Many new build projects run over budget - often because buyers underestimate the true cost of getting to a finished home.

- Get pre-approved for finance before speaking to builders
 - knowing your ceiling gives you real negotiating power.
- Factor in ALL costs: land, build contract, consent fees, site work, landscaping, driveways, and appliances.
- Add a 10–15% contingency buffer for unexpected costs
 - they almost always arise.
- Ask your builder for a fixed-price contract where possible to protect yourself from cost blowouts.
- Speak with a mortgage broker who specialises in new builds
 - the process differs from buying existing homes.

PRO TIP New build lending works differently. Many banks require staged drawdowns as construction progresses. Talk to a specialist broker early - not after you've signed a build contract.

TIP 2

CHOOSE THE RIGHT BUILDER FOR YOU

Your builder relationship will last 12–24 months minimum. Picking the right one isn't just about price — it's about trust, communication, and track record. Do your homework before signing anything.

- Check that your builder is registered with the Licensed Building Practitioners (LBP) scheme.
- Ask for at least three references from recent clients and actually call them.
- Visit completed homes in person — photos don't tell the whole story.
- Understand what's included in their standard build spec and what counts as an upgrade.
- Compare like-for-like quotes — cheap tenders often omit items that competitors include.
- Look for builders with a clear communication process and a dedicated site supervisor.



PRO TIP

Don't just compare price.

Ask each builder: 'What happens if there are delays or unexpected costs?'

Their answer will tell you a lot about how they operate under pressure.

TIP 3

UNDERSTAND THE BUILD PROCESS END TO END

A new build isn't a single event — it's a sequence of phases, approvals, and inspections. Understanding the journey ahead prevents nasty surprises and helps you make better decisions at every stage.

- Phase 1: Design & consenting — finalise plans, submit for building consent (allow 20+ working days).
- Phase 2: Site preparation — earthworks, foundation, and services connections.
- Phase 3: Framing & lockup — structure goes up, roof on, windows and doors installed.
- Phase 4: Fit-out — plumbing, electrical, insulation, plasterboard, and cabinetry.
- Phase 5: Completion — painting, flooring, fixtures, final inspection, and Code of Compliance.

PRO TIP

Request an estimated build timeline from your builder before work starts. A good builder can give you a week-by-week timeline. If they can't, that's a red flag.

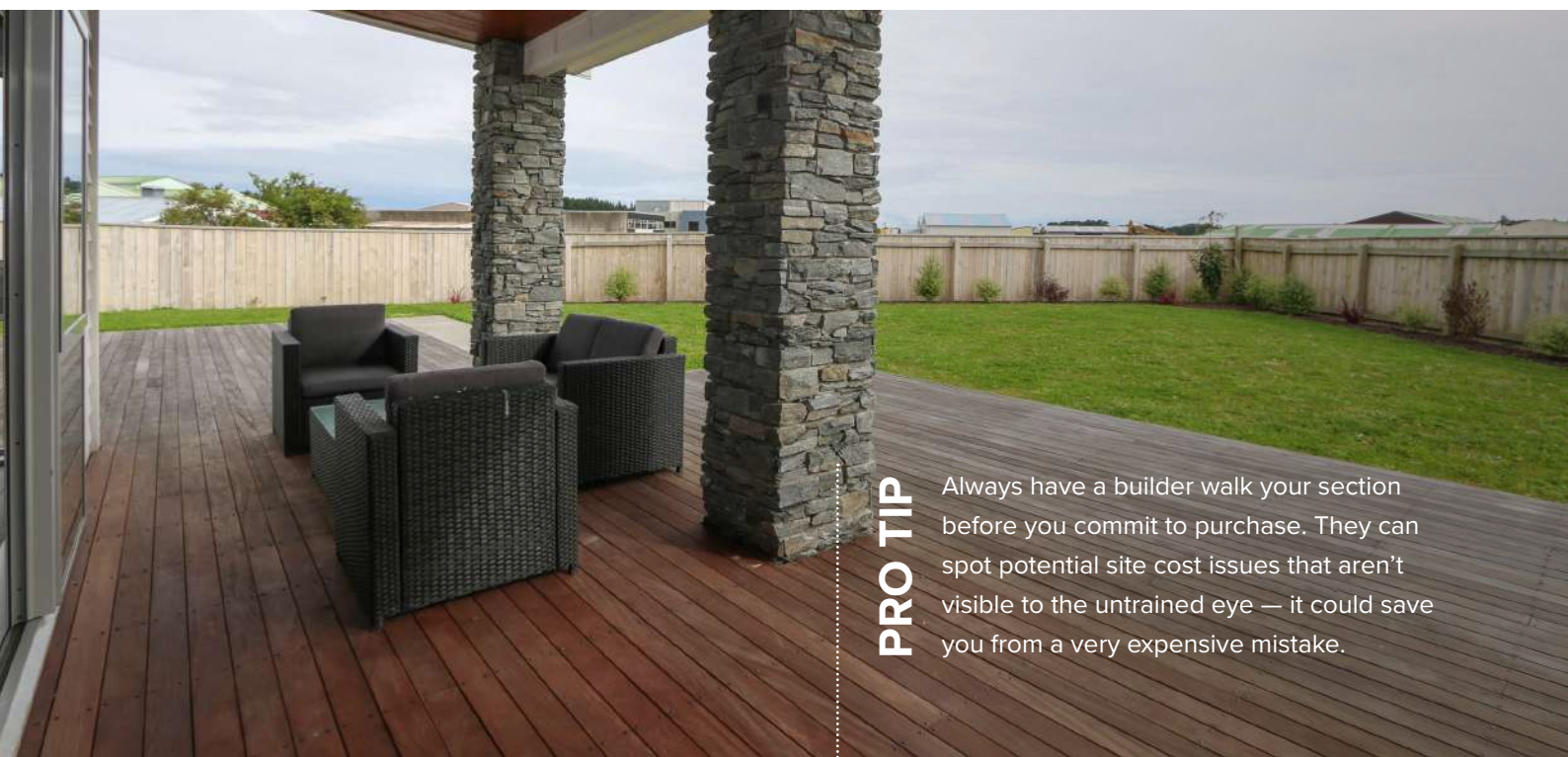


TIP 4

GET YOUR SECTION SELECTION RIGHT

Your section (the land you build on) will have a bigger impact on your finished home — and your budget — than almost anything else. Poor section choice can cost tens of thousands of dollars in unexpected site costs.

- Get a geotechnical or engineer report before purchasing
 - it reveals soil conditions that affect foundation costs.
- Check zoning rules, covenants, and district plan overlays
 - they may restrict what you can build.
- North-facing sections receive the most sun in New Zealand
 - critical for passive solar heating.
- Factor in slope: steep sections mean higher retaining and foundation costs.
- Consider services connections
 - water, power, and wastewater costs vary hugely by location.
- Research flood zones, coastal inundation areas, and any heritage or natural hazard overlays.
- Visit the section at different times of day and in wet weather.
- Look for builders with a clear communication process and a dedicated site supervisor.



PRO TIP

Always have a builder walk your section before you commit to purchase. They can spot potential site cost issues that aren't visible to the untrained eye — it could save you from a very expensive mistake.



TIP 5

PLAN FOR THE UNEXPECTED

Even the best-planned builds encounter surprises. The homeowners who come out on top are those who prepare for delays, changes, and decisions they didn't see coming. A little planning now prevents enormous stress later.

- Consent delays are common
 - don't book movers or give notice on your rental until Code of Compliance is issued.
- Material or trade availability can shift timelines
 - build flexibility into your moving plans.
- Changes mid-build (known as variations) are costly and slow. Lock in your selections early.
- Have a 'decision deadline' plan
 - builders need timely answers on specifications to stay on schedule.
- Know your rights under the Consumer Guarantees Act and your build contract if things go wrong.

PRO TIP Make all your interior selection decisions (tiles, cabinetry, fixtures, carpet) before your build starts — not during. Delays in decisions are one of the biggest causes of project overruns.

READY TO TAKE THE NEXT STEP?

Building a new home is a big decision - you don't have to navigate it alone. Whether you have questions about budgeting, finding the right builder, or selecting your section, we're here to help.

Book a FREE 30-minute consultation with our team and get personalised advice tailored to your situation.



GET IN TOUCH TODAY

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