

ADVICE

# Before You Build

How to survive and thrive through the 'pre-build' process.

**“Failing to plan is planning to fail.”**

**Building a dream can be a nightmare. We have all heard the stories about blown budgets, disappointing end products or miscommunications that ended in tears. No one wants it to happen to them, but redesigning or rebuilding a home is a large multifaceted job and sometimes it's hard to know where to start. The answer: Right here.**

**S**ometimes starting a new build is a bit like announcing a pregnancy. It's big, exciting and a little scary. Also before you know it (seemingly from nowhere) there comes a barrage of stories, advice, recommendations and ideas.

It's a lot to take in, and in the midst of everyone else's opinions and referrals, you have to somehow figure out what is right for you!

We understand that there is a lot to try and wade through even before you commission a builder.

But you don't have to be overwhelmed!

After years of experience in the building industry, the Roger Ramsey Team has recognised some key markers to a successful building project.

We want to see you sail through the pre-build process with ease and certainty because we genuinely care about your ability to gather knowledge, weigh up your options and contract the best person for the job.

That's why we have some guidelines that you can use to help you navigate the complex world of pre-build decision making.

## 1. Time to Dream

Everyone has a unique list of things that they want to see happen by the end of their building process. Identifying your priorities right from the start will go a long way towards realising your dream home.

*Things to Remember* - Weigh Up the Practical as Well as the Aesthetic - If a dreamy kitchen is on your hit list, remember to consider practical things like access, traffic flow and ventilation, alongside colours and countertops.

*Things to Consider* - Creating your dream house is always the first thought when it comes to building or renovating, but don't forget to consider a few years down the track when you think

about resale. Do your renovations add saleable value? Are the materials that you are considering energy efficient?

Creating a list that goes from 'Most important' to 'Would be nice' is a great way to get the ball rolling. Take some time to think about what you like and dislike the most about your current situation, then visit friends' houses or showrooms for bucket list inspiration.

## 2. Know Your Numbers

Only accountants get excited about numbers; most other people would rather discuss designs and colour palettes. But preparing yourself with the information and advice necessary to craft a watertight budget is one of the most important things you can do in your pre-build preparations.

*Things to Remember* - Allow 10% budget for contingencies. No one likes nasty surprises during the building process, but it is much easier to handle if you know that you have finances set aside to take care of unforeseen leaks, breaks or building restrictions.

*Things to Consider* - Arranging finance for your renovation or new build can be a lengthy process, but exploring your options and getting advice from the right people can make a world of difference! Speak to your bank or Mortgage Broker about applying for a mortgage or personal loan that best works for you.

Insurance is a sneaky detail that can blind side some people once the building gets underway. Notify your insurance company about intended renovations and make sure that your current policy covers everything. Check that your builder has Contract Works Insurance to cover any damage to the property during the course of construction. Check that your contractors have Public Liabilities Insurance for protection against damage to third party property and personal injury to others caused by negligence.

### 3. Talk to the Experts

#### Architects

Sourcing a designer for your new home or renovation project is often the first port of call for people in the pre-build phase. But finding the right architect for your job can feel like looking for the matching glass slipper: lots of options but only one good fit!

**Things to Remember** - Referrals and recommendations from people or businesses that you trust are priceless when you begin to shortlist your potential architects. Home shows are great but a recommendation from a trusted friend or builder who you have employed previously could be the difference between good and great.

**Things to Consider** - Shopping around is a good idea at this stage. After briefing a few candidates about your project and receiving some concept drawings, you can begin to weigh up things like communication style, past work and budget allowances.

#### Builders

Once the design stage is completed, 90% of the responsibility for your job falls to your builder. Picking a good company is essential to the success of your project so don't be afraid to get into the nitty gritty details with them!

**Things to Remember** - Do your research! Everyone has a good sales pitch, but not everyone has a great track record. Don't be afraid to ask for referrals and check with past clients.

#### Things to Consider

The devil is in the details, or in this case in the contract agreements. There are several different options for building contracts - understanding exactly what kind of work a builder is quoting for is so important!

### 4. Review & Revise

Once you have found your preferred architect and builder, it's time to start bringing the whole picture together in a way that gives you estimated costs and timeframes.

Nothing that is discussed at this stage is final but it is an essential stepping stone to getting the job approved and underway.

**Things to Remember** - It is essential to communicate timeframes, deadlines and budget adjustments to your builder at this stage. This will give them the ability to give you a more accurate estimate for pricing for your project. Working from your architect's concept plans will only provide you with an estimated pricing at this stage, so be wary of any builder who quickly approves a 'final cost' at this point.

**Things to Consider** - An experienced builder can help you come up with money saving options that don't compromise your priorities.

Creating a timeline for the different stages of building or renovation will help to minimise the impact that it has on your everyday living.

Once your initial revisions are completed, the outcome will be a set of working drawings that can be submitted to the council.

You can communicate with your preferred builder regarding any other approval services you might require given your type of project.

Changes to your plans pre-council submission are much less expensive, so take some time to go over them thoroughly with your architect and builder.

### 5. Dollars and Sense

Once everyone has been consulted and all the quotes are in, it's decision making time. There are several options available to you at this stage, so understanding what they each mean and which one works best for you is so important.

**Fixed Price Quote** - A fixed price quote is the full cost of the job upfront, regardless of how much time or materials actually get used in the process.

**Cost Reimbursement Quote** - A cost reimbursement project will be charged based on time and materials actually used, which may mean further costs or potential savings against the original quote.

Regardless of which option you pick, the key is to find a builder you can trust to do the job honestly and with the end result of your project in mind. There are pros and cons to both options but the last thing you need is a builder who cuts corners to complete a fixed price job or conversely, a project manager who stretches out your deadline to increase time cost.

### 6. Preparing for Permits

In preparation for a new build, renovation building codes and council regulations play a big part in what you can and cannot do. Get familiar with your local council requirements and restrictions, this way you won't set your heart on something which doesn't meet requirements.

**Things to Remember** - Before work can commence on your job, a building permit must be in place. Talk to your chosen builder about what needs to be in order for this to happen.

**Things to Consider** - At several stages during the building or renovation process, the work will need to be inspected by the Building Consent Authority. Without their post inspection and approval work cannot continue to the next phase. Your builder normally makes the call to arrange the inspection but it is important for you to be aware of which stage is under construction or up for approval.

Once your project is completed, an inspection must be carried out by a building inspector to ensure that everything complies with your building consent. When everything is satisfactory, a code of compliance certificate will be issued and you are good to go!

**R** We don't do nasty surprises, we do satisfied clients with beautiful homes. Contact the Roger Ramsey Building Team today. Ph. 0274 944 905

“An experienced builder can help you come up with money saving options that don't compromise your priorities.”

