

Home Building Guide



orangehomes

Demystifying the building process

Building a new home from scratch is a big undertaking, both financially and emotionally; it's ok to feel a little apprehensive about it.

To compile this guide, we asked around and did a fair bit of research to hone in on the most common things people want to know about. We hope you find it helpful.



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Should I buy or build?

Home ownership might be the big Kiwi dream but is buying or building the right option for you?

BUY

Buying

Pros

- The process can be quite quick; once you've had an offer accepted you could be all moved in within a matter of weeks.
- Price certainty; you know what an existing property is going to cost you to buy.

Considerations

- Historical issues. Old houses need a lot of TLC and ongoing maintenance, which can be costly.
- It won't be everything you want and it's VERY expensive to customise and upgrade an existing house.
- Older houses are often poorly insulated and designed.

BUILD

Building

Pros

- Get exactly what you want. Building means you can customise your home.
- Smarter homes. Modern technology and building products make for homes that function better and are often healthier, warmer and more eco-friendly.
- Low maintenance. Unlike an existing home, everything in your build will be brand new and in tip-top condition. If you maintain your new home well from the get go you could have minimal issues and ongoing costs in future.

Considerations

- Building takes a number of months, so you'll need to consider where you'll live during this period and whether that means paying double living costs (rent + the mortgage on the new property). However, some companies now offer 5 or 10% deposit down and payment on completion.
- Building can go over budget due to changes in plans or material supply hiccups. However, this is easily overcome by opting for a fixed price plan.

Where do I start?

Having a blank slate can be daunting so a good place to start is simply by writing down some goals and dreams of where you want to live and how you want your new home to perform.

Look at magazines, Pinterest, walk around a new development, visit showhomes – you'll find inspiration in lots of places.

Make a list of things you need and things you'd like to have.

You can't really "overplan" so take as long as you need to weigh up all your options and considerations to define what you truly want and need.

Features

Open plan living	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Indoor/outdoor flow	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Formal rooms	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Eco-friendly materials	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Energy efficiency	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Smart wiring	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Smart technology	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Verandah	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Deck	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Patio	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Covered outdoor area	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Kids play area	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
BBQ area	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Pool	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Lighting	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Underfloor heating	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Heat pump	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Fireplace	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>
Heat transfer & ventilation system	Must have <input type="checkbox"/>	Nice to have <input type="checkbox"/>

Rooms

Bedrooms	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/>
Bathrooms	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/>
En-suite bathrooms	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Walk in wardrobes	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Kitchen	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/>
Walk in pantry	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Kitchen/dining combo	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Separate dining room	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Living room/family area	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Living/dining combo	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
TV/media room	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Playroom for kids	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Study/home office	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Laundry	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Storage cupboards	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	How many <input type="text"/> Must have <input type="checkbox"/> Nice to have <input type="checkbox"/>
Garage (internal access or detached?)	Small <input type="checkbox"/>	Med <input type="checkbox"/>	Large <input type="checkbox"/>	

This checklist will help get you started.

How do I choose the right builder?

Word of mouth is a good starting point; ask your friends and colleagues.

If you have neither land nor plans, a home building company could be your best option. They often have house and land packages available for purchase, or, if you don't need land, they'll have existing plans ready to be customised to your taste.

Choose a Licensed Building Practitioner and consider doing a credit check to see if they stand up financially.

Once you've shortlisted your builders, check references from their previous clients.

Meet them in person to make sure you feel comfortable and confident in them.

Ask for detailed quotes, don't settle for just an estimate. Compare like for like. Check that the materials specified will get the finish you want. Look carefully at whether subcontractors' work has been accounted for. Ask what is NOT included! And don't be afraid to challenge the quote and ask how they reached those figures. If there are big price differences you need to find out why; has the lower bidder missed something out or is the higher bidder trying to rip you off?



What's the average cost of building?

This answer varies depending on the region you're building in.

According to July 2016 figures from Quotable Value (QV), the average cost of building a standard house (140 square metres, 3 bedroom, 1 bathroom) in Christchurch is just over \$272,000. This figure excludes land, utility connection and consenting costs.

Since the Canterbury earthquakes, house building prices nationally have risen 20% to cover costs such as extra engineering, consenting and health and safety. And the bigger and more complex house you want to build, the steeper the price per square metre, with a price rise of 34% for construction of houses of between 200sqm and 600sqm since before the GFC.

If you choose a standard plan from a home building company they can often fix the price. It's the customisations you make that will increase the cost; added or enhanced features, for example a butler's pantry instead of a standard kitchen, or a walk in wardrobe instead of the standard cupboard style.



How do I find land to build on?

Sometimes land/sections have been purchased by developers and home building companies for the purpose of selling a house and land package.

This is a simple route to take if you are not picky about where it is located, not only within your city or town but exactly where within the subdivision.

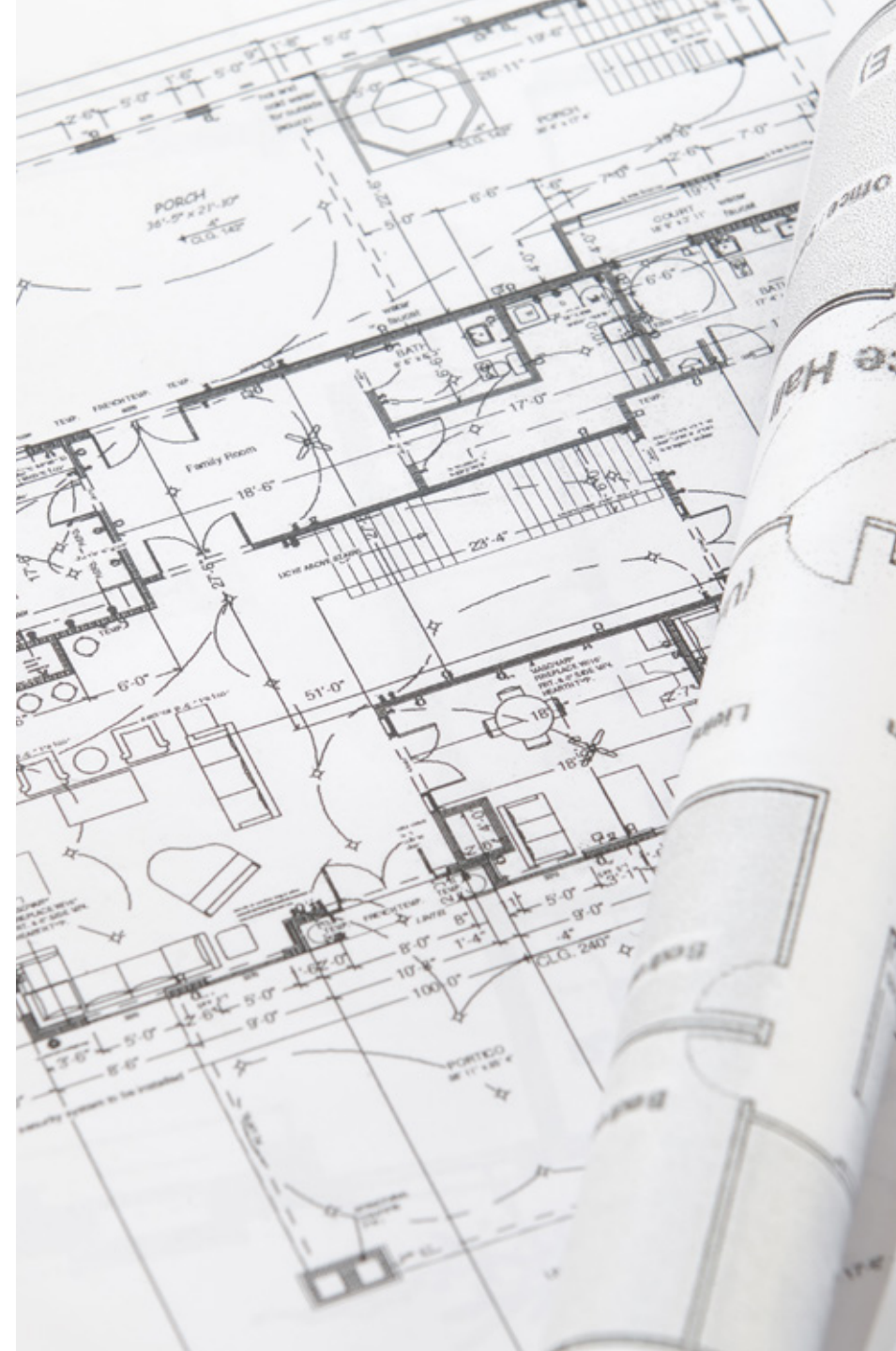
For the most part, the price of a section is based on its size, the suburb it's in and, if it's in a subdivision, where it is (eg. corner section, poor access, elevation, aspect). Research the cost of sections in the areas you're keen on by looking at Trade Me Property or Realestate.co.nz. You could also ask a real estate agent.

Having a clear idea of what you're looking for will narrow the search, eg:

- Where do you want to live?
- How far you are willing to commute to work?

- Do you need access to public transport?
- Do you want to be close to shops?
- What schools are there for the kids?
- Are nice views and sun absolutely essential?

Inspect the section before you make an offer. Visit at different times of the day and in different weather conditions. This will tell you whether your home will get good light and if the site is exposed to heavy wind for example. If you've already engaged a builder or architect, they will be a great source of advice. Ask them to visit the site with you to check it out.



What can I expect from the build process?

Briefing

Discuss what you'd like in your new home and what your budget is.

Design

Based on the briefing information and a visit to your site, design options and an initial cost estimate are drawn up.

Plans

Once you're happy with the design, the serious detail happens. Your contract is prepared which includes working drawings of plans and details around the build and terms around changes to specifications.

Sign-off

Take a close look at your contract package and sign it once you are satisfied. This starts the consenting process as your builder submits your plans to council for building consent and, if required, resource consent.

Finishes

While waiting for consent, use this time to choose the materials, colours and finishes for the inside and outside of your new home.

Construction

Once council approves everything, building commences. At this point, a timeline will be established and your project manager will schedule regular catch-ups with you to keep you informed throughout the build stage.

Inspection

Upon completion of your new home, you'll walk through it with your project manager to ensure everything is as you hoped and expected it to be. A council inspection is also undertaken to match the final structure to what was approved.

How long does it take?

The planning phase can take as long as you choose. But once construction begins, it takes around 6 to 9 months for a quality new home from breaking ground to moving in; longer for a bigger, more complex structure.

Timeframes will depend on a number of things like the size of your build, materials you wish to use, the design of the house, your budget and the availability of labour (eg. the size of the team your builder has working on the project).

What are my design options?

Fixed plans

Perfect for the budget conscious such as first home buyers, fixed plans are cost effective and offer price certainty because the materials and layout are pre-determined.

Fixed plans are more affordable than custom designs while still sharing many of the advantages of building a new home.

Look out for plans that are eligible under the KiwiSaver HomeStart Grant Scheme.

Customised plans

Most home building groups give you the option to customise their existing plans. Don't like where the kitchen is? You can probably move it. Need a home office? Add one in. Customising plans is great for people who need some inspiration to start, but have more flexibility in their budgets to build a home that suits their lifestyle.

Fully bespoke build

This is the most expensive option. You collaborate with an architect and interior designers, telling them exactly what your dreams are, how you want the home to function and look, and any materials you want used. The result is the perfect home made just for you and how you live. Instead of an architect you could choose a home building company, they can often offer bespoke design and build services with the added benefit of insight into the cost of building materials and labour.



Other things to think about...

Interiors

When it comes to your interiors, the key things to decide on are what style you want your new home to have and whether this will be based around items you already own or will you be buying new? You'll also need to pick your colour palette.

Surprisingly, enlisting the help of an interior designer can help keep costs in check. Their fees vary so ask at the outset. But once you've made an agreement and a budget has been set, it's their job to give you what you want within your means. They often have access to better deals than you will get yourself in retail stores and their knowledge of where to find what is extensive.

Finance options

To finance your build, you can approach a bank directly or go through a mortgage broker. Or, your home building company may offer their own finance option. The benefit of this is that it could mean you don't have to start paying off the house until it is complete.

Outdoor area

Kiwis love to entertain and spend time outdoors, so take this area into consideration at the initial planning and design stage. Where do you want your patio or deck; will it flow easily through to the indoors and will it include a BBQ area? What kind of fencing do you need? Will you landscape yourself or factor a professional into your budget?

Energy efficiency

Investing in this area of your build will pay for itself over time and also improve your comfort and quality of life. Good examples of energy efficient systems and materials are heat transfer/ventilation system, quality insulation, water saving measures and any materials that are energy efficient and will reduce heating and cooling costs.

Contracts

There are three main types of contract:

A **full contract** includes the builders' labour, all materials, subcontractors, liaison with the architect/designer, arranging inspections and a dedicated project manager who oversees the entire project. This option is the easiest for you, the homeowner.

A **labour only contract** means the builder is only responsible for building work and you manage everything else, including supervising the work, organising materials and contractors, and the health and safety plan.

Or you could opt for a **managed labour contract**, a combination of full and labour only contracts.

About Orange Homes

We are Canterbury's leading house builders.

With 1700 Canterbury homes and over 35 years in the bag, we bring experience, reputation and regional dedication to the table.

At Orange Homes, we build for you. Nothing is a problem, whether we're building for your family or you're focused on summer evening entertaining, we'll work with you to create your dream home.

Each home we build is individual and created to suit your needs, lifestyle and budget. Start from scratch and bring us your personal ideas, sketches and thoughts, or we can take inspiration from one of our existing plans and customise it just for you.

All our homes come with a Master Builder's Guarantee and a 10-year structural warranty. We have three architectural designers, who have designed many award-winning homes.

Visit one of our show homes or book an appointment with a consultant to find how we can create your dream home together.

"We were most impressed with the high level of professionalism with which we were treated by the Orange Homes staff, throughout the entire building project. We have been in our new home for 3 months now and we think we have a beautiful home and so do our friends. You are an amazing team and we just wanted to let you know."

- Lynley & Marge

"Working with Orange Homes was a pleasure. They met all our needs, and were excellent through the whole process."

- Sheree

"Our build wasn't a standard design and had some special features. Orange Homes did a great job listening to what we wanted and making those dreams a reality."

- Keith & Jane



Where to from here?

If you've decided building is for you, we're confident you've chosen well.

Before you begin, take a deep breath and prepare yourself for what is to come. Building a new home is an exciting journey; yes, there will be moments that will test you, and many decisions to make, but the end result is so very worth it, we promise you!

Your next step should be to go back to the start of this home building guide and take another look at the checklist. This will help you get started.

If you need any advice or have any further questions about home building, please do not hesitate to get in touch, we are more than happy to help you.

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