

COMPARING APPLES WITH APPLES

Builder Checklist



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At G.J. Gardner Homes we welcome comparison

We recognise that most people shop around before deciding on a builder for their new home.

This checklist has been compiled in the interests of comparing like with like among different builders' offers and to ensure nothing is overlooked when making your comparisons.

Some builders may quote a cheaper price for a similar sized home by leaving out so-called "extras" which G.J. Gardner Homes include as standard.

Sometimes, little details are overlooked and a cheaper price at the start becomes very expensive later on.

At G.J. Gardner Homes we do everything possible to protect your investment and our reputation.

We invite you to check whether these matters are met by G.J. Gardner Homes or other builders.

DESIGN

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The square metre area of a home can be measured in different ways. Some builders include decks, patios or cobbled areas. Some builders include the void above the stairs in a two-storey home. Is the builder using a method that represents a true reflection of the size of your finished home?

Will the builder check out your section before you buy it to ensure it's suitable for the kind of house you want to build?

Does the builder provide a comprehensive design consultation service, including a professional colour consultant and other specialists as required?

Can the builder provide modern visual design aids and access to professional designers to help ensure you achieve the ideal plan for your needs?

Does the builder totally limit any reasonable and reliable choices? Some builders limit your choice of materials based on collaborative marketing initiatives like "Future Proof" homes.

Will the builder try to help you establish if your title is clear, whether additional development levies are to be paid and if the developer has cleared the reserve contributions?

Can the builder help you ascertain whether there are specific requirements or restrictions regarding your home's location on the section?

Will the builder try to help you establish whether protective covenants apply to your section and if additional resource consents (over and above a standard building consent) are required?

Can the builder ensure that your house plan will meet all council standards relating to yard sizes, height to boundary measurements, service courts, boundary setbacks and site coverage?

Can the builder advise you whether your section requires a specific engineer-designed foundation, or whether it requires special reinforcing or treatment because it is in a high wind zone or close to the coast, or whether an engineer-designed storm water disposal system is required?

Is the builder happy to visit your site and offer free advice/suggestions on possible house designs, site development costs etc?

NOTES:

KNOWING WHAT'S INCLUDED

When prices are quoted, make sure they're accompanied by a detailed schedule of what's included.

"Provisional Sums" can be deceptive. A Provisional Sum (PS sum) is an amount of money a builder allows when they do not know an accurate cost for an item. It is effectively an estimate within the contract price.

Unfortunately, some builders include a PS sum that is very low, compared to the ultimate price, as it makes their overall contract price appear less. The homeowner then has to make up the difference.

	G.J. Gardner Homes	Other Builder
Is the quote comprehensive in its inclusions and easy to understand?	<input type="checkbox"/>	<input type="checkbox"/>
Has the builder explained what is not included?	<input type="checkbox"/>	<input type="checkbox"/>
Are standard foundation design costs covered? Some builders often treat even simple excavations and earthworks as extras.	<input type="checkbox"/>	<input type="checkbox"/>
Has provision been made for any soil tests that may be required?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need a water meter? Are water and power connected at the site. Are these items included in the builder's quote?	<input type="checkbox"/>	<input type="checkbox"/>
If the builder's contract or quote includes any provisional sums, do you understand what they are for?	<input type="checkbox"/>	<input type="checkbox"/>
Is full drainage included? Some builders only include a minimal PS sum.	<input type="checkbox"/>	<input type="checkbox"/>
Does the quotation include a "full" kitchen? Often, only a minimal value is allocated, or a PS amount that will not provide a suitable kitchen that meets modern standards.	<input type="checkbox"/>	<input type="checkbox"/>
Are there underground services crossing your section and has provision been made in the design to accommodate these?	<input type="checkbox"/>	<input type="checkbox"/>
High wind, earthquake or corrosion zone: Building code rules mean homes built in certain locations require extra protection in terms of engineering, bracing and finish. Does your home fall into one of these categories and if so, has the builder made provision for the extra protection required?	<input type="checkbox"/>	<input type="checkbox"/>

NOTES:

CREDIBILITY

	G.J. Gardner Homes	Other Builder
Can your builder enable you to view any homes currently being constructed, or any completed homes where you can check the quality of workmanship?	<input type="checkbox"/>	<input type="checkbox"/>
Is the builder trade certified and affiliated to a recognised industry body such as the Registered Master Builders Federation or NZ Certified Builders?	<input type="checkbox"/>	<input type="checkbox"/>
Can the builder prove that they have the relevant experience?	<input type="checkbox"/>	<input type="checkbox"/>
Can the builder provide written testimonials from past clients?	<input type="checkbox"/>	<input type="checkbox"/>

CONFIDENCE

Find out who the owner of the business is and check that they haven't been involved with a business that has failed in the past. Check the history of the building business and its Directors.

	G.J. Gardner Homes	Other Builder
Does the builder have a dedicated construction co-ordinator who will personally manage all sub-trades on your site, keep you informed of progress and answer any questions you may have?	<input type="checkbox"/>	<input type="checkbox"/>
Does the builder have a structured business with the systems and back-up to manage the construction of your home in an orderly, professional manner?	<input type="checkbox"/>	<input type="checkbox"/>
Does the builder have the back-up of a large national and international franchise network?	<input type="checkbox"/>	<input type="checkbox"/>
Does the builder avoid industry jargon and take the trouble to explain what's what in everyday English?	<input type="checkbox"/>	<input type="checkbox"/>
Is the builder aware of recent changes to the New Zealand Building Act and its implications?	<input type="checkbox"/>	<input type="checkbox"/>
Is the builder aware of the latest weather tightness legislation?	<input type="checkbox"/>	<input type="checkbox"/>
Can you be confident that the builder will be there to complete your full building contract and their ongoing responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>

NOTES:

ADVICE

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Can the builder help you find specialist consultants who are reputable and reliable?

Geotechnical Engineers

Structural Engineers

Fire Engineers

Solicitors

Valuers

Financial Planners

Lenders

Landscape Designers

TIMING

Make sure the building contract includes an agreed completion date. A fixed build time means the true construction cost can be known versus a "loose" build time which can mean additional rental, mortgage and storage payments, increasing the real construction cost.

Don't get pressured into signing a contract in order to receive a discount.

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Will the builder's contract include a fixed contract price and an agreed completion date?

Will the contract include "liquidated damages" if your builder takes too long? "Liquidated damages" assists with any possible extra costs you may incur if your home isn't completed on the agreed date.

NOTES:

GUARANTEES

	G.J. Gardner Homes	Other Builder
Does the builder provide a materials and workmanship guarantee?	<input type="checkbox"/>	<input type="checkbox"/>
Does the builder provide a structural performance guarantee?	<input type="checkbox"/>	<input type="checkbox"/>
Does the builder provide a "loss of deposit" guarantee?	<input type="checkbox"/>	<input type="checkbox"/>
Does the builder have public liability insurance?	<input type="checkbox"/>	<input type="checkbox"/>

Unforeseen events can result in major delays leading to big cost increases and potential legal problems. Each G.J. Gardner Homes franchise provides comprehensive insurance cover to protect your investment including: Independent loss of deposit insurance; Independent non completion insurance; Independent defects liability insurance; Full contractors indemnity insurance on each home in case of damage occurring during construction; Public liability insurance.

NOTES:

KITSET HOMES – THE PITFALLS

When comparing a G.J. Gardner home with a kitset offer, you will nearly always find that we offer superior value when all factors are taken into consideration. If you are thinking about buying a kitset home because it appears to be cheaper, you should first take into consideration the following issues before making any firm decisions.

1. Liability: Buy a kitset home and you alone are responsible to ensure the home meets council and building code requirements and that it will continue to perform according to the building code requirements for up to 10 years, even when the home is sold to another owner. You are also responsible for all aspects of the site including health and safety of all staff and contractors. You are also liable for any damage caused to neighbouring properties.

2. Risk: With a kitset home, you have to manage the entire project including the contracting out of sub trades including building, plumbing, electrical work, bricklaying, plastering etc. You are responsible for contractors' performance and ensuring the quality of their workmanship meets building code standards.

3. Budget: The price of a kitset home may not include earthworks, connection to services such as sewers, drainage etc and many other component parts of the building. Make sure you check to be certain of what is included. Quotes for kitset homes may also include Provisional Sum amounts (PS sums) for some aspects of the building. Make sure you check that these are realistic.

NOTE: When you undertake a Labour Only contract, some of the issues noted above around Liability and Risk will also apply.

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