

# Checklist

Every project is different – but here are the main things you or your project manager will need to consider when you're renovating or building a new home.

| First steps  | Date |
|--|------|
| <input type="checkbox"/> Think about your options – talk to a real estate agent, valuer?                   |      |
| <input type="checkbox"/> Talk to us about your plans – find out how much you can borrow                    |      |
| <input type="checkbox"/> Decide what you want and set your budget – allow at least 20% extra               |      |
| <b>Buying a section or new home package (building only)</b>  |      |
| <input type="checkbox"/> Decide where you want to live and the type of home you want                       |      |
| <input type="checkbox"/> Ask us about getting a pre-approved loan, so you have more negotiating power      |      |
| <input type="checkbox"/> Choose your section or building package   |      |
| <input type="checkbox"/> Negotiate the purchase – ask us about finance conditions first                    |      |
| <input type="checkbox"/> Have a property lawyer check the agreement before you sign                        |      |
| <input type="checkbox"/> Get a LIM report from the local council – and check the district plan             |      |
| <input type="checkbox"/> Get other reports needed – engineer, valuer, surveyor, architect?                 |      |
| <input type="checkbox"/> Check the title for the land – your lawyer can do this                            |      |
| <input type="checkbox"/> Visit the section at different times  |      |
| <b>Planning and consents</b>   |      |
| <input type="checkbox"/> Get design sketches – by designer, architect, builder, kitchen/bathroom company?  |      |
| <input type="checkbox"/> Get price estimates to see if you can afford to go ahead                          |      |
| <input type="checkbox"/> Apply for a PIM report to see what consents are needed                            |      |
| <input type="checkbox"/> Check anything else that could affect your plans, such as the district plan       |      |
| <input type="checkbox"/> Have detailed plans and specifications drawn up                                   |      |
| <input type="checkbox"/> Apply for building/resource consents – you need these before you start            |      |
| <input type="checkbox"/> Talk to us about how you will structure you loan and meet your cashflow needs     |      |
| <b>Quotes and contracts</b>  |      |
| <input type="checkbox"/> Get estimates and quotations – compare several prices                             |      |
| <input type="checkbox"/> Check the price is right – a registered valuer or quantity surveyor can help      |      |
| <input type="checkbox"/> Choose your builder or contractors  |      |
| <input type="checkbox"/> Agree a written contract for the work – check builder's guarantees and insurances |      |
| <input type="checkbox"/> Agree on progress payments – take advice from your valuer or quantity surveyor    |      |
| <input type="checkbox"/> Have your lawyer check the contract before you sign it                            |      |
| <input type="checkbox"/> Contact your insurer – do you need Builder's Risk cover?                          |      |
| <input type="checkbox"/> Talk to us about what we need to see – and make sure you loan is all set up       |      |
| <b>During the building stage</b>   |      |
| <input type="checkbox"/> Get ready to start – is the site ready, do you need to pack up or move out?       |      |
| <input type="checkbox"/> Monitor progress – keep a diary, take photos, have regular on-site meetings       |      |
| <input type="checkbox"/> Arrange inspections – each step must be signed off before you can continue        |      |
| <input type="checkbox"/> Draw down your loan and make progress payments                                    |      |
| <input type="checkbox"/> Track your budget – use our project budgeting tool to make life easier            |      |
| <b>When the job's finished</b>   |      |
| <input type="checkbox"/> Check everything has been done and is in good order                               |      |
| <input type="checkbox"/> Arrange the final inspection  |      |
| <input type="checkbox"/> Apply to your council for a Code of Compliance Certificate                        |      |
| <input type="checkbox"/> Talk to us about the best way to manage your loans from here on                   |      |