



# Beware!

**SOME NEW ZEALAND BUILDERS  
HIDE COSTS AND ESSENTIAL  
DETAILS TO GET YOU TO SIGN-UP.**

Don't get ripped off!

Use this 85 point checklist to ensure  
your builder hasn't omitted any  
charges from their quotation.



**sentinel**  
HOMES

# 1. Your section

- What's the slope of the section?  
Sections that are not flat may need extra retaining work or more expensive foundations.
- Do you have a Geotechnical report (a 'Geotech' report) on the soil quality of your site?  
The site may require expensive foundations to stabilise the build.
- Will the site require specific additional engineering?  
Due to the slope, geotech report, being in a high wind zone, technical category of the land (earthquake issues), or potential thermal activity the site may require engineering reports classifying suitability for building.
- Are there restricted legal covenants associated with the site?  
Covenants may impose minimum building standards (e.g. house size, use, design, cladding and landscaping) or have limitations on what can be built there.
- Are the sites boundaries restricting its shape  
Height to boundary restrictions, daylight hours, and minimum viewing corridors can all have an effect on the design.

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- Will your home meet Council planning requirements, such as:  
Minimum backyard size, turning bay, service courts, boundary setbacks and maximum site coverage are some examples of council planning restrictions.
  
- Will you require resource consent from the Council?
  
- Is the section prone to any flooding or is it on a 100-year flood plane?  
This may require a change in design or location of your dream home.
  
- Do you need an engineered storm water disposal system?
  
- Do you have a sewer connection on site?  
If not, you may require a bio-tank, waste-water management system.
  
- Is there a water meter on site?  
Some councils will charge up to \$10,000 for water meters and water tanks or, if building close to a forest, additional water tanks may be required.
  
- How far from the site is the phone and internet connection?  
The further away it is, the higher the cost to run a line to the house.

- Does the site's street have gas?
- Where is the location of power in regard to the building site?
- How accessible is the site for building materials to be delivered?
- Will you require a new driveway and how much will it cost?
- Are there any protected trees which are illegal to cut down?
- Are there trees you want to keep which may create a drip-line over the building site?
- Is the direction of your home facing north to capture the sun?
- Can you locate all the boundary pegs?
- Does the Purchase Agreement of your section have a "cooling off" ('due diligence' or finance) clause?  
Note: a "Solicitor Approval" clause does not necessarily give you grounds to stop the Sale and Purchase Agreement.
- Is your land title, "Limited as to Parcels" or "Limited as to Title"?  
The council will not process requests to undertake building works in these instances.

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- Have you carried out a LIM report?  
Do you understand the LIM and does it impact on the build and its costs?
- Do you have a pre-approved loan from the bank?  
If so, the bank needs to approve the section and build design to ensure you retain your finances.

## 2. Design

Will your builder do all of these things before signing up?

- Meet you on-site and explain any issues, leading to potential costs, the section may have?
- Provide a full, comprehensive design service that allows your home to fit both the section and district plan requirements?
- Know the right people who can advise you of potential design issues regarding the shape of your section?
- Work with you to transform your ideas into a design that is functional and retains the aesthetics you have been looking for?

- Give you a huge range of choices through access to a varied product range?
- Ensure your title is clear? e.g. development levies and reserve contributions paid
- Know what covenants and restrictions have been placed on your site which may prevent your plans being realised?
- Ensure that your home meets all council standards?
- Include only reliable, trade suitable, quality materials meeting or exceeding NZS3604 building code in your plan specification?

## 3. Specification

When you receive quotes from a builder, you need to make sure you know what you're getting. You should receive a schedule called a specification ('spec' for short) that outlines exactly what is being used to build your home.

Another thing to be aware of is something called Provisional Cost Sums (PC Sums). Builders use PC Sums to estimate the price of an item when they are not sure of its exact cost. In some cases, builders will use PC Sums to lower the overall price of a building contract, causing homebuilders to break their budget due to higher actual costs.

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# Specification checklist:

- Does your quote come with a complete, comprehensive specification?
- Has your builder thoroughly explained what's included in the spec, what's not included and why?
- Are the standard foundation costs included in the spec? This shouldn't be an "extra" but often is.
- Have provisions been made for a geotech report, if required?
- Do you have water, telephone, gas and power available at the site and, if not, is it included in the spec?
- Has the builder allowed for a water meter if your section does not have one?

- Does the spec allow for full drainage costs?  
Low PC sums here may ignore the requirement for sewer pumps and retention tanks for example.
- Does your quote or contract include a full kitchen?  
Some builders only allow for a minimal PC sum that does not provide a kitchen to your standards
- Do you have underground services that cross your site and has a design provision been allowed to accommodate these?
- Does your quote allow for correct wind, earthquake and/or corrosion zone requirements?  
Building code requires extra engineering, bracing and product specification in these instances.
- Check the size of the framing  
Some companies use lighter framing such as 75 x 45 (3x2). Sentinel uses 90 x 45 (4x2).
- Check how many nogs are used.  
Nogs (also known as dwangs) provide stability between the frames. The more nogs, the more stable the frame. This is especially important where lighter framing is used. Sentinel uses 2 nogs on a 2.4 stud height and 3 nogs on a 2.7 stud height as well as a top plate. Some companies only use 1 nog and no top plate.

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Check the level of insulation specified

The building code requirements are R2.2 on the walls and R3.2 on the ceilings. Sentinel use R2.6 and R4.0 respectively. This provides a greater level of insulation and also future proofs your home should the building code requirements increase in the future.

What thickness of gib is specified for the ceilings?

Industry standard is 10mm but Sentinel use 13mm to ensure the lines remain straight. We also use metal ceiling battens to provide further strength. Some companies use wooden ceiling battens but Gib do not guarantee their product if it's fixed to wooden ceiling battens.

Is your builder using a quality paint system?

Sentinel use a 3 coat sprayed system which gives a good quality finish. And we only use Resene or Dulux paints - quality recognised brands.

What sort of electrical allowance is there?

Many companies only provide 1 light and 1 power point per room which means the client has to add more during the build and this will markedly increase the costs. You will see on our specification document that our standard electrical allowance is more than enough for most households.

- Check that any PC (provisional costs) sums are reasonable. The fewer PC sums in a contract the better. Areas such as excavation and drainage will generally always be a PC sum as it's impossible to pre-determine these costs. However reasonable sums should be allowed. Some companies will put small PC Sums in order to keep the total build cost down but at some point (after contract signing) the client will be expected to pay the over runs.
  
- Are floor coverings included?  
Sounds elementary but some companies either don't include floor coverings or put them in as a PC sum. Floor coverings should always be costed into the build as it's a calculable cost. We include the cost of floor coverings.
  
- Are excavation, foundations, driveway and paths included?  
All of these costs are included in our contracts - occasionally a client will ask us to leave out the costs of the driveway and paths so they can take care of this themselves at a later date.
  
- Does the site get levelled with topsoil and spread with grass seed?  
Many companies don't include this level of finish but we do unless the client asks us to leave it out.
  
- How many lineal metres are allowed to get services on site (power, phone, gas, water)?  
Always check that this allowance is included and is sufficient to get services/cablings from the street on to site.

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- Do you have a Rural site?  
Rural sites incur more expenditure due to the cost of supplying services such as water tanks etc. so you need to ensure the allowances for these are included.
- How much is allowed for drainage, stormwater, services etc?
- Does the quote include the cost of working drawings?
- Does the price included all the engineering & consultants fees required?
- Does the price include all the council fees (Building Consent, Resource Consent, and Development Contributions)?

## Will your builder:

- Provide a handover programme?
- Include a 12 month maintenance programme in the build contract or quote?
- Honour any ongoing building responsibilities after finishing your home?

# 4. Credibility

Is your builder:

- A Registered Master Builder?
- Able to provide an independent Master Builders 10 year warranty?
- Consistently winning awards within the trade?
- Using the industry standard Master Builders contract agreement?

Can your builder:

- Show you some of the homes they've previously built and provide written and verbal testimonials from past clients?
- Show you projects they are currently working on/have just finished where you can check the quality of workmanship?
- Demonstrate they have the right skills, knowledge, ability and team to build your home?

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# 5. Confidence

Does your builder:

- Have any failed or folded businesses?
- Have bankruptcy in their past?
- Work with quantity surveyors and construction managers that are experienced in overseeing and working with tradesman, sub-trades and the council?
- Have connections to reputable building industry consultants such as: geotech, structural and fire engineers, surveyors, town planners, valuers, mortgage brokers, interior designers or landscapers?
- Manage a team that understands the construction process and will communicate with you regularly?
- Have professional systems and procedures?
- Have the support of a large governing body?
- Keep up-to-date with New Zealand legislative changes, such as the building act, and its implications?

- Talk in plain language and explain building jargon?
- Give you confidence that they can complete your building contract without running into financial difficulty?

## 6. Compliance

Industry compliance can be a minefield and if not handled correctly will lead to major delays and budget overruns. Sentinel Homes has all the bases covered and can guarantee no surprises. Their keys to managing compliance issues are:

1. Partnering with reputable advisors in insurance, guarantees, health and safety, legal firms and accounting bodies.
2. Having systems for tracking and taking care of documentation.

### Does your builder provide...?

- The internal controls necessary to meet requirements imposed by government bodies and industry regulators?
- A Master Builders 10 year guarantee?

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Contract works insurance?

Public liability insurance?

A health & safety system run by an independent third party provider specialising in keeping workers and clients safe on-site?

A CCC Code Compliance Certificate?

This process is time-consuming and will delay your move-in date as you may not get insurance until your house complies.

**ARE YOU COMPARING**  
*Apples with apples?*

We accept that your home is a major purchase and you may obtain quotes from more than one house construction company. Comparing quotes between home building companies is harder than it sounds and sometimes a 'cheaper' quote has omitted key items, making it more expensive in the long run. We're happy to help you work through and compare quotations.

**0800 456 321**

**info@sentinelhomes.co.nz**

The logo for Sentinel Homes features a stylized roofline above the word "sentinel" in a bold, lowercase sans-serif font, with "HOMES" in a smaller, uppercase sans-serif font below it.

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