

WHERE TO START? DESIGNER, FINANCE OR SITE?

WHAT TO KNOW BEFORE YOU BEGIN



frankly
architecture + design



**LET'S GET
STARTED**

STEP ONE

Crunching the numbers

STEP TWO

Engaging a designer

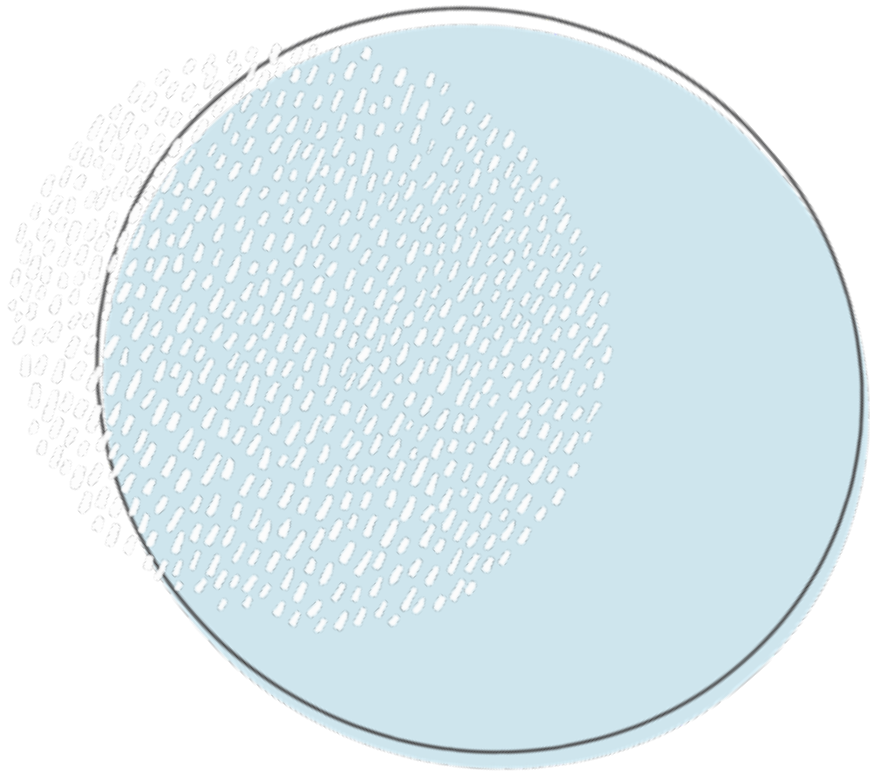
STEP THREE

Choosing a site

LET'S GET STARTED

If you've decided to build an architecturally designed home, congratulations! You've chosen a path that offers limitless potential and has the scope to entirely change the way you live.

However, knowing exactly where to begin can be difficult, especially if you don't already own a site or have one in mind. So, let's work through the steps to begin the journey of creating your dream home



STEP ONE

Crunching the numbers

Getting your finance in order is generally the best place to start. That doesn't necessarily mean securing your finance but it does mean understanding how much you can borrow and what sort of budget you want to put towards your new site and house.

By sorting out your finances first, you'll know exactly what you can spend on the entire project. This will determine what percentage is spent on the site and what amount will go towards the design and build.

Work through each item on this checklist to ensure you're clear about your budget and what you can borrow:

- Building a new house generally requires a construction loan, which is a different type of loan to the normal lending required for buying an existing house. Check this off when you have researched the options and spoken to your bank or mortgage broker about the options.
- Deposit requirements for construction loans can also vary from standard mortgage loans. Check this off when you have clarified with your bank or mortgage broker what percentage of the total price is required as a deposit.
- If you're planning to sell a property to finance your build, check this item off when you have had a valuation and discussed the potential sale price with a real estate agent.
- Apply for finance either directly to the bank or through a mortgage broker. Once you have conditional finance approved, check this item off.
- Put together a budget that includes the total amount you can spend on your project, including site and build. Check this item off when you have reached your final figure.

A KEY BENEFIT OF STARTING WITH FINANCE IS THE ABILITY TO BUDGET MORE PRECISELY ESPECIALLY IF YOU WILL BE PAYING TWO MORTGAGES, OR RENT AND A MORTGAGE DURING THE BUILD.



STEP TWO

Engaging a designer

Once you've got a clear idea of your finances, confirmed your budget and, if relevant, applied for or been preapproved for finance, it's time to find an architect or architectural designer (AD).

It may not be necessary to formally engage at this stage, but it will help to know who you are going to work with. This is particularly valuable during the time when you are researching and visiting potential sites.

Every architect or AD works differently and has their own style of architecture. Just as artists have different styles of painting, so too do designers have their own take on the built form.

Check off each of the steps below to make sure you choose an designer who is aligned with your goals and whose work you admire.



- Start by creating a Design Board and saving projects that stand out to you. Pinterest is a great resource for this. Check this off when you have populated your board with between 10 and 20 projects you love.
- Carefully consider why you saved each of the projects to your board. Think materials, relationship to land, architectural style.
- Now it's time to narrow it down. Make a shortlist of the ten projects you appreciate most. Check this step off when you've finalised a shortlist.



Dig a bit deeper. Find out which Architects and Architectural Designers are in your local area, take a look at their websites and see which ones have work that inspire you.



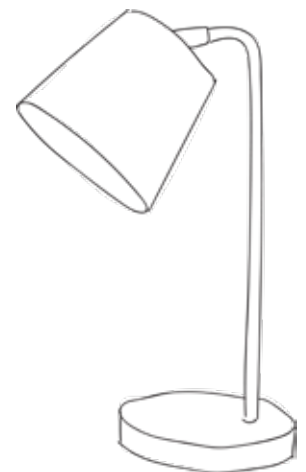
In front of you now should be a list of designers whose work inspires you. Check this item off once you have contacted each of them to request a chat.



Depending on how your initial talk with each of the designers went, there may be some you are keen to talk to further, and some you aren't. Check this item off when you have organised a face-to-face or virtual meeting with those you wish to proceed further with. Face-to-face chats are generally the best way to work out if your values align and how you communicate as a team. Remember, you'll be spending a lot of time with your designer over the next couple of years so it pays to make sure you're comfortable communicating openly with whoever you choose.



Decision time! Check this item off once you have met with each of your shortlisted architects, understand their style and whether your values are aligned, your communication is free flowing, you've discussed your budget, and you're clear about which one you will move forward with.



STEP THREE

Choosing a site

The site you choose isn't just a piece of land. Every site will have its own unique characteristics. It may be part of an existing neighbourhood and it will be part of a wider landscape and form part of an ecosystem.

Choosing the best site for your build is arguably one of the most important steps in designing your dream home. The wrong site can mean you'll be faced with limitations or stringent controls on what can be built, while the right site can offer unlimited possibility and design freedom so it's worth understanding what to look out for, and getting the experts involved from day one.

By now, you should have shortlisted a group of designers, spoken to each of them and decided who you want to work with (Step 2 above). Utilising the knowledge of your designer is a key part of choosing a site so make sure you have them involved when you're considering potential sites.

Use this checklist to make sure you're asking all the right questions and you're well informed to make the best decision to achieve your goals.



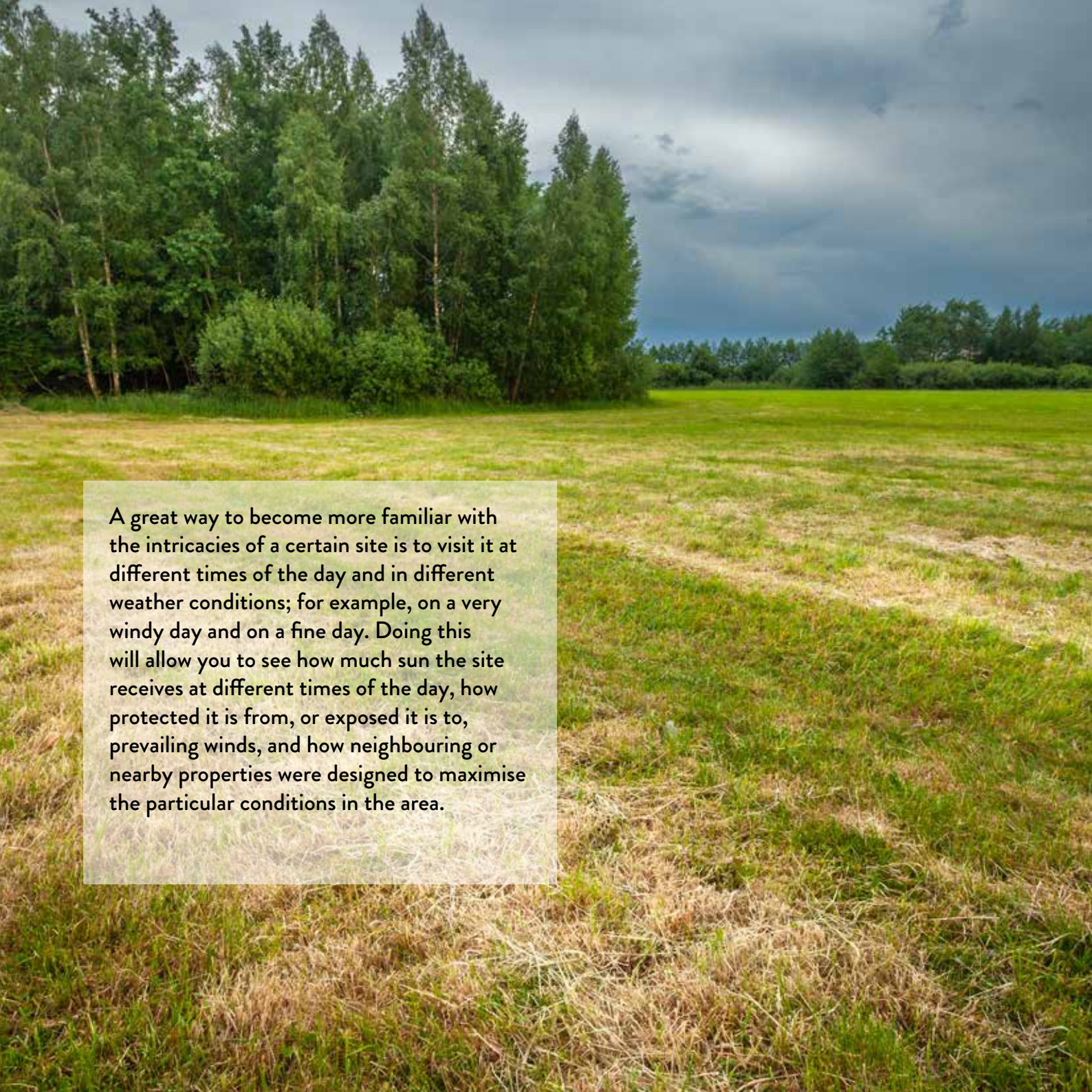
Check this item off when you have decided on a location or distance in relation to a particular location that you wish to build in.



Sites, especially in urban locations, aren't always freely available so it may take some time to find the perfect site. It pays to be patient! *Check this off when you have put a timeframe on finding a site. For example: we will spend one year finding a site in our preferred location and if we are unsuccessful we will reevaluate our location choice.*

When you have found a site/s that have potential, work through the following items, checking each off as you have completed it:

- I have spent time in the neighbourhood (if the site is in a residential area) and am happy with its location in relation to amenities such as shops, schools and transport links.
- I have shared all available information about the site with my designer and understand her/his recommendations.
- I understand the boundaries of the site. (If unsure, I have spoken to the local council and received the relevant information defining the legal boundaries of the site).
- I have ordered the Certificate of Title from Land Information New Zealand and understand any covenants or easements that are registered against the title. I have ordered and received the Land Information Memorandum (LIM) and understand and restrictions that exist around land use, annual rates information, resource consents that have been issued, features of the land and any risk of erosion, flooding and other environmental information.
- I have ordered and received a Project Information Memorandum (PIM) if relevant and understand any information included that may be relevant to building on the site such as heritage status and special features of the site including natural hazards, stormwater and wastewater utility systems, wind zone information and erosion risk.
- I have considered views, neighbouring properties and their uses, site size, any restrictions that exist, location and amenity, and my architect has provided advice that I am happy with and have considered.
- I have visited other sites and compared their benefits and drawbacks, and have made a decision about this site based on each of the above items.



A great way to become more familiar with the intricacies of a certain site is to visit it at different times of the day and in different weather conditions; for example, on a very windy day and on a fine day. Doing this will allow you to see how much sun the site receives at different times of the day, how protected it is from, or exposed it is to, prevailing winds, and how neighbouring or nearby properties were designed to maximise the particular conditions in the area.

GOT A PROJECT IN MIND?

Whether it's thinking about a new build, or how you can get your existing home to better fit your needs, then we're here to help.

Come, sit with us and have a chat. We'll listen to your crazy ideas and maybe throw in a few of our own. We'll help you to see the pitfalls and make it fun to talk about your dreams.

If you're lucky, we may even have cake in the studio that day! Most probably, we like cake.

At Frankly, we like to think that building a house, or undertaking a big renovation is like bread and butter, but taking the time to find out about you, how you live, and what you value, is like adding the sprinkles to fairy bread. The colourful little glimmers that turn a house into a home. Your home. The one that works for exactly how you live.

If you would like a free, one hour, informal chat about your big project idea, contact us today at studio@frankly.co.nz or call us on 021 237 0008.

GIVE US A CALL!



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