

25 Questions to Ask Your Builder Before You Sign Anything

The checklist that separates reliable renovators from costly mistakes. Written by a Master Builder — 200+ Auckland projects completed.



ADD VALUE
RENOVATIONS

Most homeowners sign a renovation contract without knowing what to ask. This guide is written by a Master Builder who has completed 200+ Auckland renovations and has seen first-hand what goes wrong when homeowners skip these conversations. Use it to interview any renovation company — including us.

How to use this guide: Work through each question before signing. Note the answers in the margin. If a builder cannot answer clearly — or becomes defensive — that tells you something important.

CREDENTIALS & TRACK RECORD

Q1 Are you a registered Master Builder or Licensed Building Practitioner (LBP)?

Why it matters: Only LBPs can legally carry out restricted building work in NZ.

- Good answer: Yes — and they provide their licence number to verify on lbp.govt.nz.
- Red flag: Vague answer, or they claim it's not required when it is.

Q2 How many renovations have you completed in the last three years?

Why it matters: Volume indicates systems. 30+ recent projects means they have seen most problems before.

- Good answer: 20+ completed projects, ideally in your renovation type and budget range.
- Red flag: Fewer than 10, or they are evasive about numbers.

Q3 Can I contact three recent clients — clients you have not pre-selected?

Why it matters: Pre-selected references are worthless. Random recent clients give an honest picture.

- Good answer: Yes, without hesitation — with contact details provided immediately.
- Red flag: Resistance, lengthy delay, or fewer than three offered.

Q4 Do you hold current public liability and contractor's all-risk insurance?

Why it matters: If something goes wrong on your property, you need to know who pays.

- Good answer: Yes — they produce a current certificate of currency before you sign.
- Red flag: Verbal assurance only, or they cannot produce documentation.

PRICING & CONTRACTS

Q5 Is this a fixed-price or charge-up (cost-plus) contract?

Why it matters: Fixed price = budget certainty for you, risk on the builder. Charge-up = unknown final cost.

- Good answer: Fixed price with clearly defined scope. Variations quoted in writing before proceeding.
- Red flag: Charge-up with no ceiling, or vague "budget" pricing language.

Q6 What happens if costs exceed the quoted price?

Why it matters: Budget overruns are the #1 cause of renovation disputes. Understand the contractual position.

- Good answer: Overruns only occur for client-initiated scope changes, approved in writing.
- Red flag: "We'll sort it out" — no contractual mechanism for managing cost increases.

Q7 What is the payment schedule and what milestones trigger each payment?

Why it matters: Payments must be tied to verified completed milestones — not calendar dates.

- Good answer: Staged payments (max 10% deposit) linked to specific, verifiable milestones.
- Red flag: Large deposit (over 10%), or payments not tied to completion milestones.

Q8 How are variations to the original scope managed?

Why it matters: Scope creep is the number one cause of budget blowouts. The process matters.

- Good answer: Written variation quote, client written approval, work starts only after sign-off.
- Red flag: Verbal agreement acceptable, or "we'll add it to the final invoice."

Q9 Are consent fees, engineering fees, and inspection fees included?

Why it matters: These fees are generally covered by the homeowner, but your building company should be able to give you a realistic estimate of what to budget for them.

- Good answer: Explicitly itemised in the quote, or stated as a realistic separate allowance based on your project scope.
- Red flag: TBC with no estimate offered, or consent costs only mentioned when you ask.

PROCESS & COMMUNICATION

Q10 Who is my single point of contact throughout the project?

Why it matters: A rotating cast of contacts signals poor internal organisation.

- Good answer: A named project manager you meet before signing.
- Red flag: "The team" — no clear person responsible for your project.

Q11 How frequently will I receive written progress updates?

Why it matters: Communication breakdown is the #1 complaint in renovation. Process must be defined.

- Good answer: Weekly written updates with a defined format.
- Red flag: "Whenever there's something to report" — no committed cadence.

Q12 How do you vet and manage subcontractors on site?

Why it matters: Your builder is responsible for everyone on your site.

- Good answer: Long-term relationships with specific, named subcontractors. Full accountability.
- Red flag: "We use whoever is available" — no established trade relationships.

TIMELINE & QUALITY

Q13 What is the confirmed start date, and what is it contingent on?

Why it matters: Builder availability is the largest constraint in Auckland. A date in the contract protects you.

- Good answer: A specific start date written into the contract.
- Red flag: Vague "a few months away" with no written commitment.

Q14 Can you provide a week-by-week project programme?

Why it matters: Any competent builder can produce a programme before signing.

- Good answer: A written programme with milestone dates provided before or within 5 days of signing.
- Red flag: "We'll sort it out once we start" — no programme forthcoming.

Q15 What happens contractually if the project runs over time?

Why it matters: Delays cost money — especially if you are in temporary accommodation. A builder must be able to commit to a fixed completion date.

- Good answer: Builder confirms a fixed completion date in writing, with a clear process if that date is not met.
- Red flag: Cannot confirm a completion date, or gives a vague estimate without committing to it in the contract.

Q16 How do you handle defects identified after practical completion?

Why it matters: Every renovation has a punch list. The resolution process defines your experience.

- Good answer: Defined defects liability period (min 12 months), written defect reporting process.
- Red flag: "Just call us" — no formal process, no written commitment.

Q17 What workmanship warranty do you provide in writing?

Why it matters: Separate from manufacturer warranties — this covers the builder's own work quality.

- Good answer: Minimum 12-month written warranty, ideally backed by a Master Builder Guarantee.
- Red flag: No written warranty, or warranty on products only — not labour.

DESIGN, CONSENT & FINANCES

Q18 Who manages the building consent process — you or me?

Why it matters: In a design-and-build model, the builder manages consent.

- Good answer: They manage it as part of the project with a clear timeline.
- Red flag: "That's your job" — with no support offered.

Q19 Are you GST-registered?

Why it matters: Any business over \$60,000/year must be registered. If not, something is wrong.

- Good answer: Yes — GST number on all quotes and invoices.
- Red flag: Not registered, or they quote with and without GST as if it's optional.

Q20 Can you provide a trade or supplier reference?

Why it matters: How builders pay their trades reveals their financial health.

- Good answer: Yes — immediately and without resistance.
- Red flag: Reluctance, or inability to provide supplier references.

Q21 What happens to my deposit if you cannot complete the project?

Why it matters: Builder insolvency mid-renovation is rare but catastrophic.

- Good answer: Ring-fenced deposit, Master Builder Guarantee, or project bank account.
- Red flag: "That won't happen" — no contractual protection whatsoever.

Q22 Have you ever been through a formal dispute process with a client?

Why it matters: One resolved dispute in a long career is not a red flag. A pattern is.

- Good answer: Honest answer. One or zero disputes, with context.
- Red flag: Defensive, evasive, or multiple disputes in public records.

PROCESS & DOCUMENTATION

Q23 Do you carry out a formal site handover walkthrough at practical completion?

Why it matters: A structured handover protects both parties and captures all defects before final payment.

- Good answer: Yes — written punch list before final invoice.
- Red flag: No formal process — "we'll wrap it up."

Q24 Will I receive a Code Compliance Certificate (CCC) at project completion?

Why it matters: The CCC confirms work complies with the building consent. Without it you may have problems selling.

- Good answer: Yes — they apply for and obtain the CCC as part of the project.
- Red flag: CCC is your problem, or they are unfamiliar with the requirement.

Q25 Can I see an example of a previous client's project documentation?

Why it matters: A well-organised builder can show anonymised sample documentation.

- Good answer: Yes — scope, programme, or variation process examples on request.
- Red flag: They have nothing to show.

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