

The Ultimate First-Home Buyers Checklist



01

Get financially ready

- Review your budget - know what you can afford
- Save for your deposit (5% - 20% depending on your situation)
- Factor in extra costs (i.e. lawyers fees, LIM report, builders report)

02

Get pre-approval

- Talk to a mortgage adviser early
- Get pre-approval so you know how much you can spend (This makes you a serious buyer when you find the right home)

03

Know your options

- KiwiSaver: If you've contributed for 3+ years, you may be able to withdraw funds.
- First Home Loan (government-backed scheme): Buy with as little as 5% deposit.
- Bank incentives: Some offer discounted rates on new builds.

04

Build your team

- Mortgage adviser (shops around for the best deal).
- Lawyer (handles legal checks & contracts).
- Property inspector/builder (ensures the house is sound).

05

House hunting prep

- Define your must-haves vs nice-to-haves.
- Research suburbs, schools, and amenities.
- Be realistic about price vs budget.

06

Make your move

- Make an offer with confidence, knowing you're pre-approved.
- Arrange insurance before settlement.
- Get the keys and celebrate your new home!

READY TO TAKE YOUR FIRST STEP? Contact Serina Nicholson at The HTL Group today: [027 8444 169](tel:0278444169) or Serina@thehtlgroup.co.nz