
HOME HUB COLLECTIVE



YOUR ULTIMATE BUYERS GUIDE

INTRODUCTION

WELCOME TO THE SMARTER WAY TO BUY REAL ESTATE

Buying property is one of life's biggest decisions, and you deserve a team that makes it easier, clearer, and more rewarding.

Our expert professionals work together to guide you through every step of the buying journey with insight, strategy, and care. From finance to legal, insurance to property, we bring the right people together so you can make confident, informed choices.

Let's take the stress out of the process and put the power back in your hands.

HOW YOU BENEFIT AS A BUYER

1. One Connected Team, Working for You

No more chasing multiple professionals, you get a real estate agent, mortgage broker, solicitor, and insurance expert all working together with one goal: your success.

2. Clarity at Every Step

Understand the buying process from start to finish. You'll get clear, jargon-free advice so you can make smart decisions with confidence.

3. Faster, Smoother Process

Because everyone's on the same page, there's less waiting, fewer delays, and better communication, meaning you move faster when it counts.

4. Save Time, Save Stress

We coordinate everything behind the scenes so you don't have to. It's streamlined, simplified, and built around your schedule.

5. Expert Advice, Tailored to You

Whether you're a first-home buyer, upsizing, or investing, you'll get relevant guidance from specialists who know how to navigate the local market and your unique goals.

6. No Missed Details

With professionals checking every aspect of your purchase, legal, financial and practical, nothing gets overlooked.

Hi, I'm MARIE



With over a decade of experience in banking, investments, and small business, I bring practical insight and a well-rounded financial perspective to every client I work with and am dedicated to helping you navigate your mortgage journey with confidence.

Clear communication and goal-focused advice are at the heart of my approach. I'm passionate about making the complex feel simple - offering personalised guidance so that, no matter where you are on your journey, you feel empowered to make informed, confident financial decisions.

FAQ

Why would I work with you as my Mortgage Adviser?

My goal is simple – to help you feel confident and supported throughout your entire mortgage journey. I'll help you understand your options in simple terms, find the right loan that fits your goals and liaise with the banks so you can focus on finding your new home

Does it cost anything to work with you?

In most cases, there's no cost to you. I'm paid by the lender once your home loan settles. If we are unable to get approval with a main bank and a fee does apply, I'll let you know upfront. No surprises, just open communication so you know exactly where you stand

How much do I need for a deposit and can you help me figure it out?

Whether you're working with 5% or 20%, I'll help you understand what's possible and where your deposit can come from – like savings, KiwiSaver, gifted funds, or equity in another property. We'll break it down together, so you feel clear and confident about your next steps

Should I get pre-approval before I go house hunting?

Yes, absolutely. A pre-approval gives you confidence and a clear spending range before you fall in love with a property. You'll know exactly what you can afford, you'll be seen as a serious buyer when making an offer and you'll avoid last minute surprises or disappointments.

Hi, I'm JACQUI



With a warm, approachable style and a sharp eye for opportunity, Jacqui brings over 30 years of real estate experience to every client interaction.

Known for her integrity, insight, and deep local knowledge, Jacqui is passionate about helping buyers find not just a property, but the right place to call home. Her commitment to clear communication and genuine care has earned her a loyal client base and a reputation for results.

MY TOP TIPS

1. Get Pre-Approved Early

Know what you can afford before you fall in love with a property. It strengthens your position and speeds up the process.

2. Know Your Must-Haves vs. Nice-to-Haves

Be clear on what you need in a home, and what you can compromise on. This helps you stay focused and realistic.

3. Think Long-Term

Buy for the life you're moving into, not just the one you're in today. Will this home suit you in 5–10 years?

4. Consider the Location Carefully

You can change a house, but not where it is. Look at schools, transport, lifestyle, and future growth potential.

5. Do Your Homework

Research recent sales, market trends, and local values — or ask me! I'm always happy to share what I know.

6. Get Building, Electrical and LIM Reports

Don't skip the checks, they can uncover hidden issues and help you make informed decisions (or negotiate better). Many agents will provide these in their information packs.

7. Think Beyond the Photos

A property's true potential often goes beyond staging. Picture how you would live in the space.

MY TOP TIPS

8. Ask Questions — Lots of Them

There's no such thing as a silly question. The more you ask, the more confident you'll feel.

9. Stick to Your Budget

It's easy to get caught up in competition. Set a firm top limit and don't stretch beyond what you're comfortable with.

10. Trust Your Instinct, But Lean on Advice

Your gut matters, but so does experience. Let me help guide you with honest feedback and a practical plan.

Important things you should know

Understanding methods of sale.

Before you can make an offer, you'll need to know the method of sale being used for that home. Most property sales in New Zealand are by advertised price, deadline sale or negotiation but homes can also be sold by other methods such as auction or tender.

For more information follow the QR code link.



Looking to buy or sell a property? Search the address below for a Digital Property Report that highlights the market value including recent sales, listing activity, suburb report and more.



Hi I'm KERRI



Kerri Anne Bridgman (Ngāpuhi), founder of KBR Insurance Brokers, brings over 25 years of experience in the Insurance industry. Her approach is deeply rooted in manaakitanga—treating every client with care, respect, and honesty.

Kerri holds a New Zealand Certificate in Financial Services (Level 5) and is passionate about building genuine, long-term relationships. She's dedicated to creating professional Insurance advice and solutions that are easy to understand and truly fit each client's needs.

Outside of work, Kerri enjoys quality time with her whānau, keeping active with squash, and netball.

Kerri is a keen explorer and loves regularly connecting with her whanau and whakapapa in the far North.

FAQ

What type of Insurance is required?

Your house needs to be insured for Rebuild Replacement Value – the cost to rebuild from the ground up in the event of a total loss.

How do I know how much it will cost to re-build?

We offer tools to assist you in estimating rebuild costs, such as the free online Cordell Calculator. For the most accurate assessment, we recommend engaging a professional rebuild estimator to obtain a formal insurance valuation. However, the free Cordell Calculator can serve as a helpful interim solution.

How do I know if the property I am looking to purchase is insurable?

A LIM report contains crucial details such as flood and landslip risks, as well as records of consented works. I am familiar with LIM reports and know what information to look out for that could potentially affect your ability to secure full replacement insurance. Leave the negotiating with the Insurers to me!

I am looking to purchase an older house – what do I need to consider?

Three key things that Insurers want to see with older properties:

1. That the property has been fully re-wired and does not contain any conduit or old rubber wiring
 2. There is no scrim in the property
 3. The property is in sound condition and well maintained.
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FAQ

How long does this process take?

Not long at all – once we have the property details, I can then reach out to the insurance market, gather some insurance options then make a recommendation and provide you with a formal quote which satisfies the bank's needs. From there and once you have been accepted for finance, I can produce a certificate of insurance in less than 24 hours.

What is a certificate?

A certificate of insurance is a document that must be produced before possession or takeover of the property. The certificate is specific to the property you have purchased and details the name of the lender, address of the property, sum insured of the property, commencement date of the Insurance and it notes the bank's interest on the property. I arrange this on your behalf and can have this emailed directly to your lawyer.

Conclusion

Generally, a bank will not approve finance on a property without confirmation that it can be insured for Replacement Value. Banks also prefer not to have any special imposed conditions or excesses on the Insurance contract – this could be detrimental to your ability to loan against a property.

At KBR Insurance Brokers, we offer Personalised Insurance Advice with Care and Expertise – simplifying Insurance to protect what matters most to you!

And remember, there is no such thing as a silly Insurance question

Hi, I'm NANCY



With nearly a decade of experience in property law and transactions across New Zealand, I'm passionate about making the legal side of real estate clear and approachable.

Holding both a Diploma in Legal Executive Studies and a Diploma of Conveyancing, I bring a strong foundation of knowledge to every client interaction.

My goal is simple: to ensure you feel informed, involved, and confident throughout the process. Law doesn't have to be confusing, and I'm here to guide you every step of the way.

HOW WE HELP YOU

We Speak Fluent Legalese

Contracts can be full of confusing clauses and fine print. A lawyer makes sure you understand what you're signing — and what you might be agreeing to without knowing it.

We Keep You (and Your Wallet) Safe

Property transactions involve large sums of money. A lawyer will ensure your deposit is protected, conditions are fair, and settlement is smooth.

We Know What to Check (and Where to Look)

From checking the title, LIM reports, and easements to uncovering hidden restrictions, your lawyer makes sure you're buying what you think you're buying.

We're on Your Side

Your lawyer is working only for you. Their job is to protect your interests at every step.

Peace of Mind is Priceless

At the end of the day, having a lawyer gives you confidence — and reduces stress — so you can focus on planning your move, not worrying about the legal stuff.

CONTACT THE HOME HUB COLLECTIVE TEAM



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CONCLUSION

The Home Hub Collective – Your Shortcut to a Smoother Home Buying Experience

Why juggle multiple contacts, confusing paperwork, and endless Google searches when you can have one trusted team guiding you every step of the way?

With the Home Hub Collective, you get a group of seasoned professionals, each an expert in their field, working together to make your journey to homeownership clear, calm, and dare we say... kind of fun.

We handle the tricky stuff, translate the legal lingo, and keep things moving, so you can spend more time planning your housewarming playlist.

Why use the The Home Hub Collective? Because buying a home shouldn't feel like assembling flat-pack furniture without the instructions.

Give us a call.
