



1.

Check the reputation of your Builder

It is important to research your builder and to find the right building company to work with your property. You need to take into consideration whether or not the builder has a good reputation, and if they are respected for their quality of work. If you are looking at building a custom home, it's important the Builder is capable of this type of building. The best referrals are those from previous clients, so you should ask to see testimonials and projects that they have completed that are similar to your project. It is also good to check if the Builder has had recognition of their quality workmanship from industry professionals such as Housing Industry Association (HIA) and Master Builder's Association (MBA).

Questions to ask the Builder:

a) What is your building contractor licence number?

If the Builder is a company they need a company Builders licence and the company needs a supervising Builders licence. This might not be the Director of the company but an employee or partner. Ask for the licence and check it out with the relevant authority in your state, ie Queensland Building and Construction Commissions (QBCC) or Department of Fair Trading.

b) What insurances do you have in place?

Make sure the Builder has public liability for at least \$10,000,000. Construction insurance can be a job by job cover or an annual policy; construction insurance covers the cost of the building up until handover to the owners. This is when you will need to take over insurance coverage so you are covered in case there is a fire, theft, vandalism, etc. Home Building Compensation Fund Insurance (formerly known as Home Warranty Insurance) is required before any work commences. This insurance covers structural defects on the building for 6 years, however, the insurance company does not pay unless the Builder is insolvent.

c) How much deposit do you need?

Maximum deposit allowable by law is 5% and this will be in any home building contract. This question will check the integrity and knowledge of your Builder.

d) Can we work together?

Building a home involves participation by many different parties and clear communication is an essential part of a smooth building process. It is really important that your Builder can communicate clearly with you as the client and listen to your needs. This will also give you confidence that they do the same with all of their team including Tradespeople, Contractors, Employees, Engineers and Architects. You should be able to get a "feel" if a Builder is a good communicator at your first meeting. You will be dealing with them for many months of the building process so it is important to feel confident that you can talk openly to them.



2. Planning and Design

If you're building a custom home and you want to make it special, this is where it starts.

Don't skimp on planning and design. You want an expert Architect/Designer that specialises in what you want to build. Design and planning are a critical part of any home.

We are constantly getting clients coming to us with completed plans and a budget that does not match. Unfortunately, many Architects and Designers don't know what their designs actually cost to build. A Builder can give you realistic estimates at preliminary stage so you know your limits before you spend thousands on plans and consents.

Do you want qualified Builders to help you plan and design your home? Custom home building could have structural issues and constraints that need to be identified and considered when planning your project. Ask your Builder to work with you and your ideas to give you a practical and cost effective solution to start and complete your custom home.

Planning is an integral part of the building process. Spending the time and effort at the planning and design stage will ensure that you achieve the "look" and "feel" that you are after in your dream home. When the project starts construction, the building process will run much smoother as the majority of material and product choices have already been made.

Engaging an Architect/Designer in designing your home may well turn out to be the best decision you make. They will try to satisfy your wish list with an original design as well as taking into consideration the orientation and aspect of the block of land.

We work closely with several Architects/Designers. They can help develop a design for your custom home. You will save time and money through our knowledge gained over many years in the industry and experience assisting clients. We can work directly with you and the design team during the concept stages to potentially point out any building issues that need to be considered to enable a smoother build.



3. Engineering

This is not often thought of, but all custom homes need engineering plans.

Using an expert Engineer to design engineering is not only imperative to longevity and quality; it can also save you lots of money. Your Builder must have a complete understanding of intricate plans and be able to communicate freely to the Engineer in his terms. The Architect supplies plans on the look and dimensions, but the Engineer supplies plans you need in order to build it.

4. Specifications of Work

A carefully planned specification or schedule of finishes is a list that details all of your selected fixtures and fittings. It should be produced and documented as part of your design. This gives you, the Architect/Designer and the Builder a clear understanding of what is to be included or excluded within the build. Items can be changed along the way, but having the specifications or schedule of finishes detailed provides an excellent point for costing of the project.



5. Quality Over Price

Determining a budget for your project is essential. It is in your best interest to let the Builder know what budget you are hoping to achieve on your project. When Builders are pricing your job, they should give you a detailed quote listing all of the inclusions and exclusions. The fixtures and fittings should all be listed or a prime cost allowed for. It is important when comparing prices between Builders that you are comparing apples with apples.

Find out what happens if you change your mind on items during the build. A professional Builder will give you a quote on the price increase or reduction for the variation and then document this for you to sign. There is a margin on all variations, which should be explained to you at the time of contract.

Resist the urge to get too many quotes from different Builders. It is normal to get two or three quotes for a custom home. If you get any more than this you will find that Builders will be reluctant to spend the time on quoting the job. Do your research first and only select the Builders that you feel will be the right ones for you.



6. Contracts

Once you have finalised your plans, are happy with your budget and have decided on a Builder, you will need to sign a residential building contract. Beware if a Builder uses their own 'custommade' contract. Housing industry bodies such as the Master Builders Association (MBA) and Housing Industry Association (HIA) all have standard contracts for their members to use that protect both the home owner and the Builder. Their documents have been drafted by Lawyers and updated over many years as legislation has changed.

7.

Knowing what your Builder is not including

You must check to see what you are responsible for and know exactly what the impacts will be, as this could be quite costly and quickly eat away any budget contingency funds.

Some things you should look out for are:

- Removal of left over soil from excavations may be excluded from the contract which can be very costly to remove.
- Retaining walls are often left out of the Builder's responsibilities and leave you stranded, underfunded and very little access to build the retaining wall.
- Inclusions like floor coverings, light fittings, bathroom accessories, paths, driveways etc. which you would consider mandatory are often excluded
- Fencing and gates are often left out of contracts but needs consideration.
- Site cleaning is a must for most diligent Builders but can catch out the unwary which can leave you with a sizeable wastage and truck hire bill.

8.

Kitchens

The kitchen is the heart of every home. Your day begins here; families gather here and parties usually end up here. The best kitchens are the ones which are designed for the cooks and families who inhabit them and that blend seamlessly with the rest of the home. Often selections for a kitchen are a professional choice and I find clients really like getting involved in kitchen selections.

The Architect/Designer may be the expert when it comes to designing your home, however the kitchen is different. This should be left to the experts. A kitchen designer will have up to date knowledge of the latest trends and technology with kitchens creating a truly inspiring and innovative design.

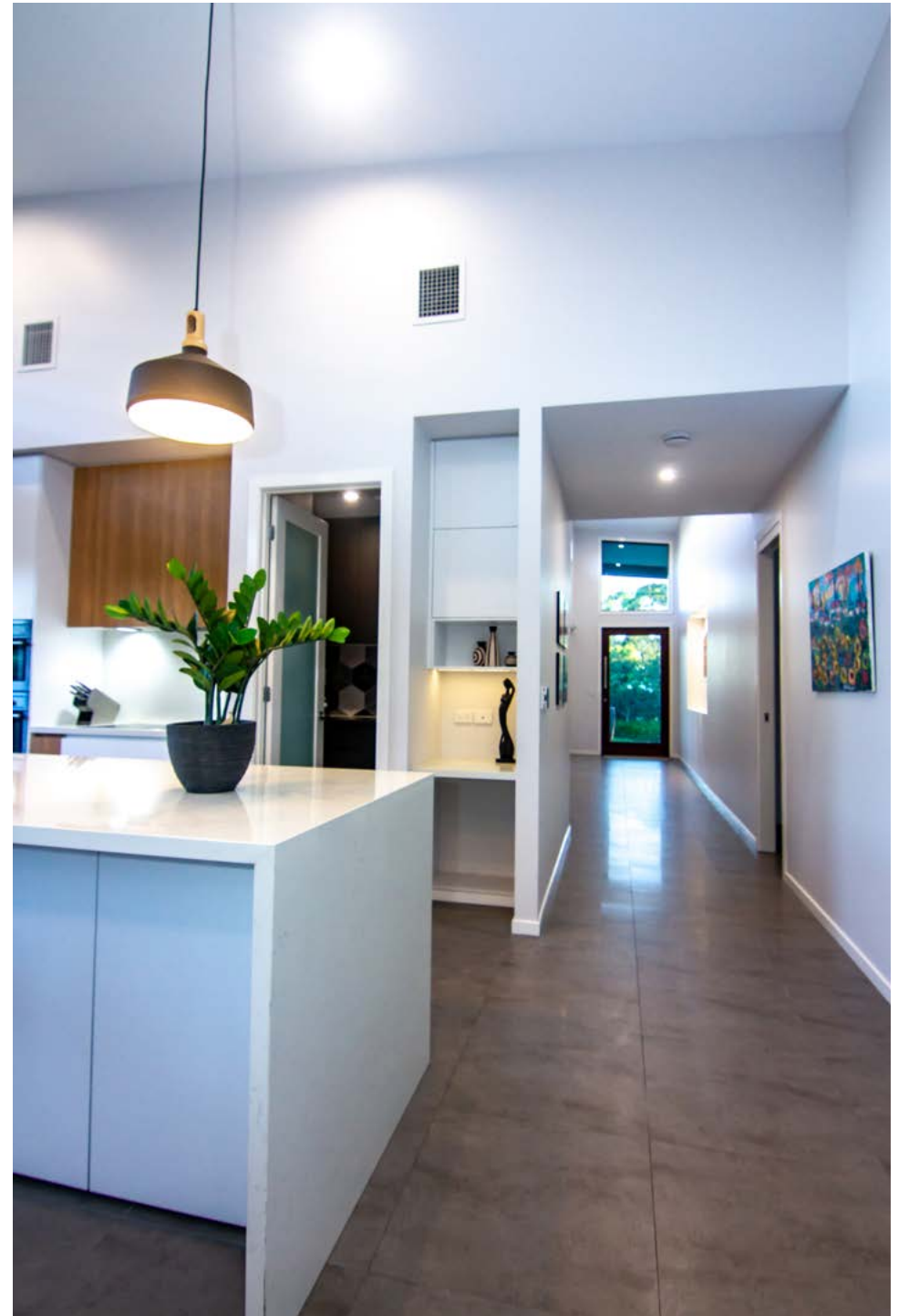
9.

Electrical and Lighting

When you're spending so much on your custom home, don't skimp on lighting! It's more important than you think. The correct lighting will make a great impact on the exterior and interior of your home at night. If you're looking for accessories to enhance the feel and aesthetics of your home, mood setters such as fountains, fish tanks, artwork, a fireplace or a pool are greatly affected by lighting. Lighting can transform a room from cold and uninviting to soft and appealing. Get the lighting right - it makes or breaks the home. The best option is LED lighting. This looks modern and also sets the mood perfectly by changing the light intensity. Reflective lighting has become very popular. Instead of direct light, reflective lighting is aimed away from the line of sight and you end up with a warm glow as the source of light. There are experts who can offer you complete services for all your lighting requirements.

Something to also consider at design stage is power to the following:

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| • Solar panel system | • Pool |
| • Security system | • Spa |
| • Intercom | • Shed |
| • Gate | • Rainwater tank |
| • Garden lighting | • Sump pump |
| • Water features / fountains | • Septic |



10.

Plan well and think of everything to include now for the future

Sometimes your budget doesn't afford you the luxury of including everything you want first up. Your Builder should encourage you to think of everything you may want or plan to have in the future, so when you are ready to include the next part of your dream home it looks like it was always a part of your home and not a poor add on.

It is better to run services and allowances for future inclusions so you don't get ugly pipes or conduits up walls or concrete cut out and replaced. Good examples of things to plan for are:

- Home Automation – TV points, data points, speaker wires, electricity
- Home Theatre rooms – TV points, speaker wires, electricity
- Swimming Pools – sewer, stormwater, water, electricity, gas
- Sheds – sewer, stormwater, water, electricity
- Water Features – electricity, water
- Sprinkler System – water, electricity, conduits

The building process should never be rushed or minimised as there are many things to consider and you don't want a new home with regrets.

Home Automation

Imagine if you could switch every light in your house on or off, control your home theatre system, water the garden, close your blinds, turn on your fireplace, manage your home security, control your pool equipment and heated floor system all from one touch screen or remote control...

This is home automation. Automating your home gives you flexibility that standard electrical wiring cannot. It also offers you energy efficient lighting and electrical options, which again are unavailable to you in a standard wired home. Home automation is limited only by your imagination. It allows you to link together various components of your lighting and electrical system to make life easier as well as save energy and money. Imagine grouping lights together to achieve a party theme, switching on your entertainment system, sparking your gas fireplace, closing your blinds and dimming your lights, all from the comfort of your lounge. Automation offers you a large range of options. You can control the air conditioning from one central point, this alone is a cost saving feature that will also address environmental concerns as you minimise your carbon footprint. Similarly, imagine being able to water your plants at the touch of a button. Not only is this a water- saving feature, it will enable you to keep your garden in pristine condition at all times. Smart wiring enables the combination of many different types of wires used around the home into a single platform. This allows for the integration of numerous smart home systems and sensors throughout your home and the capacity to add more at a later date if you want to do so. A smart wiring platform can include wiring for lighting, internet, security systems and home entertainment systems. The investment return if you ever sell your home is well worth it.



Air Conditioning

If you want to control the climate in your home with the touch of a button, whether you want it warmer or cooler, then air conditioning is for you. Air conditioning can add value or saleability to your home. It's a lot harder and more expensive to add a system later in a multi-level home. Air conditioning systems vary significantly from a simple split system to a fully ducted reverse cycle system for room by room temperature control. Air conditioning is often overlooked at the design stage and often plans brought in by clients have no instructions on air conditioning. It's not always easy to install air conditioning once a design is complete. It's best to advise the Architect/Designer or obtain a design from an Air Conditioning Specialist so the Architect/Designer knows how much room to allow for the ducting.

Electric Blinds

For a minimalistic look at a touch of a button, electric blinds recessed into the structure are a superior option.

Rain Water and Septic Tank System Requirements

This is specified from the Engineer and depends on the site location. There are many options and is more efficient to coordinate these from the beginning.

Fence, Gates, Retaining Walls and Paving

Every site is different and it is best to co-ordinate these items prior to commencement of construction to ensure the correct measures are taken.

Outdoor Entertaining and Pool

Outdoor entertaining is becoming more popular and individuals are looking for a haven to retreat to with their families and friends. An outdoor alfresco and pool will add value to your home. It is best to coordinate this with the construction of your home to ensure the whole process runs smoothly.





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