

Building for the  
first time?

## WHAT TO EXPECT

Our handy guide to building your first home

INCLUDING THE KEY QUESTIONS  
YOU NEED TO ASK YOUR BUILDER  
TO AVOID A BUDGET BLOWOUT



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*Dreaming of building your own home?*

**WHERE TO BUY?**

VISIT OUR WEBSITE TO SEE HOUSE & LAND PACKAGES NOW SELLING IN NEWCASTLE, HUNTER VALLEY, LAKE MACQUARIE AND THE CENTRAL COAST

This guide is designed to help reduce the stress and confusion of building for the first-time and share our inside knowledge and years of experience so you can start the building journey with the knowledge you need.

**WHERE TO START?**

Location, location, location - the most important part of the process is deciding where you want to live. There are a few questions to ask when picking your ideal area.

- Are there estates with land available?
- Do you need to be close to work or the kids' school or other lifestyle activities? Or are you willing to sacrifice some drive time and be a little out of town?

- Will this be your forever home? Or do you just want to get into the market now and take advantage of Government incentives?
- What's your budget? Have you had a chat to a mortgage broker to determine the maximum amount you can borrow from the bank? (We can help put you in touch with reliable mortgage brokers.)

FOR MORE INFORMATION CONTACT  
KERRI-ANN ON 0402 107 194  
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## WHAT DO I NEED TO KNOW ABOUT PURCHASING LAND?

Typically, land sales agents will require a deposit and contact details to hold land for you. These include:

- your full name/s, address, email and phone number
- your solicitor's or conveyancer's details

Each estate has its own rules on when they expect you to exchange on the land. Generally you are given 2-3 weeks to talk to your solicitor and mortgage broker to make sure you are happy with the land and then exchange will be expected. Exchange requires a further deposit to be paid as well as signing a land contract.

*Now, to find the right builder...*

## UNDERSTANDING YOUR BUILDING CONTRACT

So, you've found the perfect block of land... what happens next?

After chatting to your solicitor/conveyancer about the land contract and your mortgage broker about finance, you will need to talk to a builder and think about the size of home you would like. Do you need 3 or 4 bedrooms? Do you need 1 or 2 living areas? Is a butler's pantry important or will a walk-in pantry do? Do you need a large alfresco area for entertaining?

Visit home display villages to get some ideas, once you know what style of home you would like and the builder you would like to go with, you will need to get down to the nitty-gritty of what is actually included in your build price.



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## WHAT QUESTIONS SHOULD I ASK MY BUILDER?

Many people see a fixed-price build price advertised, but don't check the fine print. Quite often there are conditions attached that can end up costing you a lot more than the original advertised price.

*The key questions to ask to avoid a budget blowout...*

- Are all site costs included? Tree and soil removal?
- Are all BASIX requirements included?
- Is there a rock clause? Will you be charged if the builder strikes rock and needs to cart it away from site?
- Are downlights, power points, blinds and floor coverings included in the price? If not, will you be able to afford them after handover or would it be better to have them included in the build contract for your loan?
- Is landscaping and fencing included? These are big-ticket items. If the builder does not provide them are you able to organise after handover? Keep in mind that some land estates require front landscaping to be completed within 3 months of occupation
- If you have a sloping block, are retaining walls included?
- Check on the standard inclusions and what the cost of any variation may be.
- Ask if there are variations at colour selection stage. Many people are surprised when they find out the colours they have chosen incur an additional cost.

## I'M HAPPY WITH THE CONTRACT. WHAT HAPPENS NEXT?

Builders will usually require a deposit upon signing the build contract. Your mortgage broker will need a copy of the build contract to give to the bank to receive the loan approval from the bank.

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# The Stages of Construction

## MY LOAN HAS BEEN APPROVED! HOW LONG WILL IT TAKE TO BUILD?

Allow 10-12 months for the building process, providing you have registered land and you are not waiting for it to be registered.

The pre-site process of colour selections, plans being drawn, the builder undertaking soil tests, contour plan and drafting of construction plans, plus plan approval generally takes around 3 months.

Build time, depending on the builders workload, for a standard single level 4 bedroom home takes around 8-10 months.

Delays can be caused by weather, material supply or public holidays.

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During the build the bank will release money to the builder at the different stages noted on the right.\*

Generally speaking you are not allowed on site during the build. The house and the land becomes the builders property. But most builders will allow an inspection around Fixing stage so you can check on the progress of your home.

- **BASE:** concrete slab is poured.
- **FRAME:** external walls and roof trusses erected and external insulation wrap applied.
- **ENCLOSED:** brickwork completed, along with roof, eaves and windows installed, electrical and plumbing rough-in.
- **FIXING:** waterproofing completed, Gyprock installed, bathroom and kitchen cabinetry installed, completion of tiling and painting.
- **PRACTICAL COMPLETION:** the house is moving towards handover - an inspection is required at the end of this stage with yourself and the builder. Usually you are allowed your own building inspector at this time to check on any defects.
- **HANDOVER** - the most exciting phase! This happens after the defects that were picked up at Practical Completion stage have been fixed and the bank has carried out an inspection on the home and has paid the final payment.

\*General information - stages may vary depending on build contract



**NERVOUS  
ABOUT YOUR  
BUILD  
CONTRACT?**

WE OFFER A TENDER  
HEALTH CHECK SERVICE  
TO REVIEW YOUR  
QUOTE OR CONTRACT  
AND MAKE SURE IT'S IN  
GOOD SHAPE

*Remember, you don't  
have to go it alone...*

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