



A Helpful Guide

by BetterBuilt Homes

Welcome to

Better Built Homes

We specialise in building project family homes in Western Sydney, both on and off estate developments. All our homes are designed with maximum liveability in mind, with plenty of nice-to-have features that make all the difference.

Because we are a small company we get to know you well and we're easy to talk to. We take the time to prepare detailed tenders that reflect your specifications, so that the contract you sign is all-inclusive and the price is fixed.

To help make your home-building journey easier, we've put together some essential information that many of our previous customers have found helpful. Don't hesitate to talk to us if you have questions — we're here to answer them!

BetterBuilt ✓ Tips

Choosing a block of land

You'll find that blocks that are flat, clear and close to services are more expensive, but that's because the final building costs will be lower. It's wise to buy as good a block as you can afford, and preferably one that is registered and with planning permission in place.

- Look for land that is as flat and clear as possible, with services connected or nearby.
- If you build within 100m of the bush, the design and cost of your house will be affected by the Bushfire Attack Level (BAL) assessment.
- Check for easements – they affect what you can build where.
- Check that the Section 149 Certificate (in your contract) is up to date and that you understand what you can build on the site
- Document all advice and approvals you get from council in writing.



Getting finance

When you arrange finance, you'll need to include the total costs of the land and build, the size of the deposit you can afford, and how much you can comfortably repay each month. The most common loan for new homes is a construction loan, which allows you to draw down the capital as you need it, which saves you interest.

- Check your builder's legal documentation and licence/memberships.
- Check that the timeline in the contract is clear, and that any known time extensions (such as Christmas) are accounted for.
- Check the plans and specifications are right – anything not in the signed contract will be counted as a 'variation', and will cost extra.
- Check the cooling off period, especially if you are not 100% sure of your funding.

Choosing a builder

The best way to choose a builder is to get a recommendation from someone you trust, and look at testimonials and previous builds on their website. Your builder should also be members of HIA or Master Builders Association, and fully licenced with the NSW Department of Fair Trading. Avoid 'free tender' offers – they are unlikely to be accurate and you will usually end up paying more than you expect.



- Have at least a 20% deposit to avoid Lenders Mortgage Insurance.
- Beware of 'honeymoon' rates offered by banks. 'Cheap' loans often have higher fees or are inflexible and difficult to change or exit.
- Look for a loan with an offset account to help lower the interest you pay.
- Consider fixed rate loans when rates are low, but assume they will be high when the fixed period ends.
- Make sure you read and understand everything your broker or lender gets you to sign – and ask questions until you do.

Legal considerations

Don't be afraid to ask to see evidence that your builder has workers' compensation, public liability, all-risk and home warranty insurance documents. They should use a standard industry contract, but the areas that will be specific to your build (and that you should check) are: the timeline, the cost and payment schedule, the specifications of the house, the cooling off period and the deposit required on signing the contract.

- Check the basics: good reputation, professional membership, builder's licence and warranties.
- Look for a builder experienced in building the style and size of home you want, and who can offer the flexibility you need.
- Pay attention to how quickly, politely and helpfully they respond to your enquiry.
- Check the quality and range of the standard inclusions.
- Make sure they can give you a genuinely fixed-price tender

Choosing a home

Your choice of project home will only partly be dictated by the size and shape of your block. To decide the rest, take a look at where you live now and list the features that are 'must haves' for the new home ('must not haves' can also be useful) – even look at friends' homes. It's well worth telling the builder what you want and asking their advice – they have built many more homes than you!

- Make a wish list of features so you can compare quotes.
- Talk to your builder – they'll be able to help you find the most cost-effective way to get what you want.
- Decide on inclusions, aesthetics and 'must haves' before you meet the builder.
- Make sure every detail is in the tender and commit to your decisions when you sign the contract – changing your mind after that is likely to incur expense or delay.



Working with a builder

By the time your build begins, you should already have a good relationship with your builder. Communication between you and the supervisor assigned to your project is vital to keep things running smoothly. The most important thing is to trust the builder to get on with it, according to plan.

- Get to know your supervisor and talk to them regularly, especially if you have concerns.
- If you want to make any changes, discuss the options with the builder first.
- Document all your discussions with the supervisor and builder – especially if you have asked for a variation.
- Be sure that each stage of the project is completed before signing off on the relevant progress payment.
- Be patient with unavoidable delays – your builder is likely to be as frustrated, and as keen to be finished, as you are.

Getting the keys and moving in

At least five days before completion, you will be invited to walk through your new home with the supervisor to check that there are no faults in the workmanship. The builder will rectify these before you are handed the keys. The property will also be certified independently, and valued by your bank so that they can make the final payment.

- Look carefully for defects and call them to the attention of the supervisor during the walk-through.
- The builder is obliged to rectify any minor defects, but it's a bad time to ask for changes!
- Make sure you are given the occupation certificate, the builder's Home Warranty Insurance and the warranties for all fixtures and fittings.
- Make sure your home insurance is in place the day you get the keys.

After you've moved in

It's good to rectify any problems with your new home quickly and keep it as good as new. The builder's Home Warranty Insurance will cover structural defects for six years and non-structural defects for two years. The builder is also responsible for rectifying maintenance issues for three months unless you (or your landscaper, or removalist) has caused the problem.

- Look for any defects that need fixing quickly under the builder's warranty.
- When landscaping, grade the ground away from the house and make sure you don't block weep holes.
- If anything goes wrong with fixtures and fittings, the warranties will be with the manufacturers, so approach them first.
- Have annual pest inspection and control and clear the gutters regularly.
- Spring clean annually, inside and out, to keep on top of wear and tear.
- Have the exterior cleaned professionally at least every 10 years.



Useful Links



'Buying Land & Building a Home' booklet
available at www.housing.nsw.gov.au



Department of Fair Trading licence check
NSW www.fairtrading.nsw.gov.au



Master Builders Association:
www.masterbuilders.com.au



HIA Home Owners' Information:
www.hia.com.au



Your Home:
www.yourhome.gov.au

homelife

Home Life:
www.homelife.com.au

Loan Market

Loan Market:
www.loanmarket.com.au

YOUR MORTGAGE

Your Mortgage:
www.yourmortgage.com.au



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