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The kind of land you buy can make a big difference to the overall cost of building your home. While it's true that the better blocks will be more expensive, it's equally true that building on a cheaper block may cost you much more than the money you saved on the land.

## Registered/unregistered

It goes without saying that it's best to buy a registered block of land, but with land at a premium you may want to secure an unregistered block, or a block subject to an unregistered plan of subdivision (aka 'off the plan'). Get your solicitor to look over the contract carefully before you sign: usually there will be a very long settlement, and you won't know what you can do with the land until it is registered and you have the planning permission (Cert. 149). It's a risk.

## Site costs

Whether you buy registered or unregistered, there are some common features that can drive up your site costs. These include very uneven or sloping land, trees, rocks and scrub that will need clearing, difficult access or lack of services. Sorting these out can not only be expensive, it can also delay your build, especially if you need council permission to remove trees, or need to wait for service providers to fit you into their schedules. You can spend a long time making loan repayments on an empty block!

## Planning permission

You'll also need to be aware of the conditions in the land contract. Check the zoning (Section 149) certificate is current – council regulations change often, and a change in zoning could mean that you can't build at all. Some developers also have design guidelines for their estates that will restrict some of the aesthetic elements of your property and landscaping – check these before you buy.

## Extra costs

Being near the bush might be attractive, but if your house will be within 100m of bushland. It will need to have a Bushfire Attack Level (BAL) assessment made before you can be given a building permit. The assessment can dictate material and design changes that will always cost more – even the lowest BAL rating will raise your costs by at least \$5,000.

And then there are easements. Statutory easements, usually for drainage, power or telephone connections, need to be kept clear. You should also check for rights of way, and if you build close to an electrical box there will also be additional costs.

All in all, it is well worth doing your homework on a block before you commit to it, and to get as much certainty in terms of what you can build, the availability of services and council permissions before you speak to your builder. Make full use of your conveyancer – they should be able to help you to check that your block is not going to cause you (or your builder) trouble. And finally, get everything in writing – especially when you deal with council, so that there are no misunderstandings!

## BetterBuilt Tips

- Look for land that is flat, with minimum slope
- Go for land that is as clear as possible of scrub, rocks and trees
- Make sure that (at a minimum) water is connected to the site, and that other services are connected or nearby
- Be aware that if you build within 100m of bush land, you will need a Bushfire Attack Level assessment and the design and cost of your house will be affected
- Check for easements on the property that will affect what you can build where
- Building close to electrical boxes will incur extra costs
- Check that the Section 149 Certificate (in your contract) is up to date and that you understand what you can build on the site
- Make sure that all advice and approvals you get from council is documented
- If you buy unregistered land, try to make as many checks as you can and get the design started before the site is registered so the build can begin promptly once it is registered.