

# ALLWORTH'S EASY GUIDE FOR BUILDING ON A BLOCK OF LAND



# Benefits of building a new home

When making your decision about buying established vs. building, don't rule out building too quickly. Building the house of your dreams has the potential to be easier than ever. Sourcing a block of land and building a new home, could save you tens of thousands and you take advantage of the homes increasing value in the future.

Whether you're a first home buyer, investor, upsizer or downsizer - building a home is a big investment. It can be very exciting - and also challenging. It is crucial that you spend the time researching your builder as carefully as you shop for perfect piece of land. There's nothing more exciting than realising that you will have your very own slice of Australia!

## Pros of building your dream home

Choosing your own design and building your own home gives you the flexibility to have things just the way you would like.

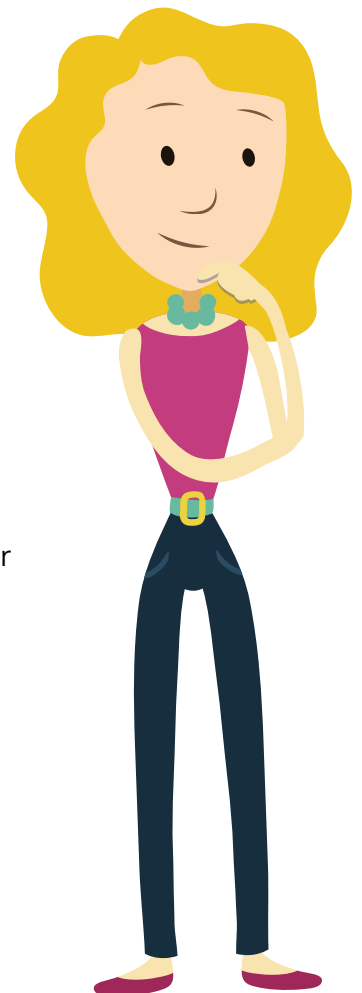
- You can select a design specific to you needs - no compromises.
- Enjoy the maintenance free lifestyle that comes with owning new.
- Everything is brand new.
- Newer homes are built with sustainability in mind and are more energy efficient, saving you money on household bills.
- All the modern kitchen appliances and on trend design.
- If you build in a new development area, you can enjoy all the new facilities built in that community.
- When and if it comes time to sell, it may be easier to sell a newer home rather than an older one as they are seen as more appealing.

## Any Cons?

We have to be real with you though, the hardest part about building a new home is time you have to wait! Plan development, approvals and construction all take time. Re-read the pros though - it's worth it!

When you've weighed up the pros and cons of building and where you'd like to live, done a little homework, walked through some display homes and decided building a brand new home is for you. Congratulations! For so many reasons building new is a wise choice.

Now, setting all this aside for the moment - you need to look at your borrowing and budget capacity...



# Drilling down into your budget

If you are fortunate enough to be able to finance the home from the proceeds of the sale of an existing home (we're looking at you, 'downsizers, tree & sea changers'), you'll still need to establish a budget.

Your bank or building society have specialists dedicated to establishing and planning your finances around your borrowing capacity. If you choose to work with a broker, we suggest you quiz them carefully to be sure they completely understand the land purchase / home build contract process.



## Let's go shopping!

When viewing display homes - don't be fooled by the sizzle, it's the steak you're after. Don't get drawn in by the over the top visual aesthetics and styling in the display homes, get the New Home Consultant to personally walk you through what you should expect. There are various versions of the same design that could suit you better. With display homes, you really have to picture yourself living in it. Spend some time in each home to get a feel for all the spaces. Consider the furniture that you already have or the particular style you had in mind. Ask yourself, will this home deliver on all my needs?

Allworth Homes has a 'Ready To Live' price at the front door of all homes on display. This allows you to quickly do the sums on a complete new home and easily factor in the land cost.

We know that with a little time and leg work, people sourcing their own land can save tens of thousands compared to a traditional house and land package. Our aim is to make the process as simple as possible.



## Secure the land - quote time!

Found the one? Stood there and imagined living on that exact spot? Fantastic!

If all your boxes are ticked, place a holding deposit on the land with the developer or agent and come and see us at your closest display village.

Our friendly New Home Consultant will guide you through the process of obtaining a quotation to build your dream home.



Armed with the information you have supplied about the land, an experienced Construction Supervisor will visit the site and do an inspection. They will look at the ground levels, ascertain where the services (power, water, sewer & stormwater) will go to be able to work out the costs.

Estimators in our office will price up the design on your home with changes according to your specifications. Once this is completed, the New Home Consultant will present a thorough itemised quotation to you.

*Special note. Land sales are often made in paddocks these days with no site works started and commencement to build very much still a few months away. In these instances, we estimate your costs given as much information as we can obtain. Barring any major deviance from the developers planned levels and services locations, our estimate will be pretty accurate. Down the track, when the land is ready, we'll walk over it and double check the costings.*

Our itemised quotation is enough for your lender to put together with the land price and get the ball rolling on an application for the loan. The deposit you placed on the land will hold for a short time whilst the application is processed.

## **Land purchase - exchanging contracts**

In order to buy the land you'll need the services of a Solicitor or Conveyancer. Always select your own if you haven't got one already. The land sales people will forward a contract of sale to your nominated person.

In order to 'exchange' contracts, usually a deposit of 10% of the purchase price is required for deposit. This may be from your savings partly or fully. Your lender will advise you on the best process of releasing funds from your loan and any repayment schedule that would commence.

## **Deposit on the build**

At this stage, a deposit is required to get the build process underway. Your New Home Consultant will take any further detail from you on design changes and additions following your quotation. They will then process a 'Deposit Confirmation' which you'll receive shortly thereafter with the updated costings.



## Here we go!

Now the business of building a new home really begins! We'll prepare a house plan to your specifications and present them to you at the sales centre for approval.

Your Customer Relations Consultant will call from our head office to introduce themselves. They will be your point of contact right up to works commencing on site.



## Colour your home pretty

This is the fun part!

Whilst your plans are awaiting approval, you will need to complete your colour selections. An appointment will be arranged with an experienced Colour Selection Coordinator to assist you in completing the documentation. You'll visit our tile supplier showroom to select bathroom tiles and do your electrical selections on line.

Our kitchen supplier has a fantastic showroom you visit to prepare your specific kitchen plan, noting your selections and any touches you might add.

At this point, you can put your 'interior designer' hat on and get really creative to customise your home.

## Property purchase - settlement

About now, your Conveyancer / Solicitor will advise a date that registration and settlement of the land is expected. This is the date you pay the full amount to buy the land.

Normally your Solicitor or Conveyancer will work with your lender to make the arrangements. There'll be documents you need to sign of course!

*Note: If your land was purchased un-developed, there could be some time before it's registered and you can settle. We'll keep in touch and it is important you monitor the progress of the development and advise us of the progress.*

Once you have given the OK on the plans and settled on your newly registered land, we'll organise the necessary approvals with Council / Private Certifier and the Statutory Authorities (eg Sydney Water). No need to be confused about this process, we handle all the work for you!

At this time patience is key. We'll keep you updated on what's happening.

# The building contract - works commence

After you've settled on the land, and we have all the required approvals (Council / Certifier / Statutory Authorities), we'll ask for evidence of your loan approval and/or 'evidence of cash' at bank, if applicable - for the full amount of the contract price. Note, your lender will require you use your funds before drawing on the loan - this is normal.

Your Customer Relations Consultant will book a time with you to sign and exchange the building contract in one of our offices.

Unlike the land contract, this does not require the services of a solicitor or conveyancer. However, we can make a copy of the contract available for them to peruse prior to your exchange.

Two levels of experienced supervision preside over the construction of your home. We will advise your supervisors and contact details/times they are available for you. Each is overseen by an area manager of Allworth Homes.

Along the way, commencing at the pouring of the concrete floor slab, we ask for progress payments. The amounts and stages will be detailed in your contract.

We'll contact you at specific stages to inspect the works. Work Health Safety rules mean you cannot be on the site unaccompanied - your dedicated Construction Supervisor will make inspection appointments with you.

# When your beautiful new home is complete

On completion of your new home, your Construction Supervisor will arrange a final handover inspection. You then arrange for the final payment and collect the keys to your brand new home! Tell us when you're moving and we'll install and commission your appliances so they're ready to go! Then it's all up to you to make your house a home - celebrate and enjoy this wonderful experience. We also love to hear about your experience with us, so our team will be in touch for some feedback - but we'll let you settle in first!



# Glossary of terms

## **Approvals.**

This means the process in which your architectural plan are going through Council / CDC approvals. Statutory Authority approvals for sewer and water will depend on the building area. Other approvals that may be applicable to your build are Mines Subsidence Board (in some areas) and Developer approval (some estates).

## **Borrowing capacity.**

The amount of money available as a loan to a company at a particular time, based on the person's financial situation.

## **Building society.**

A financial organisation which pays interest on investments by its members and lends capital for the purchase or improvement of houses. They offer financial and lending services, such as mortgages. It is similar to a bank or credit union.

## **Customer Relations Consultant.**

Our Customer Relations Consultants looks after your enquiries after deposit confirmation. They are there to help with any questions you have and action any requests.

## **Complying Development Code (CDC).**

This is an alternative to Council (DA) Approval. Provided by a Private Certifier, CDC sets out some standards for single dwelling approvals to simplify the approval process. Generally preferable in Greenfield (new) estates, but can be applied to knock down applications.

## **Construction Supervisor.**

Co-ordinates trades and supply to complete homes from slab poured to completion and handover. Liaises with homeowners to arrange site inspections.

## **Development Approval (DA).**

This is a traditional Council plan approval.

## **Downsizers.**

Downsizers are buyers that have too much space in their existing home and looking to build a smaller home. Downsizers typically have grown up families where the kids have moved out of the home.

## **Estimators.**

Estimators calculate quantities of materials and labour to build your new home. This then forms your itemised new home build quotation.

## **Ground levels.**

The 'lay' of the land as provided by a Registered Surveyor. Basically the difference in height between the lowest and the highest point over the build area for the home.



**Lot width.**

The width of the land boundary to boundary at the front.

**Narrow lots.**

Lot widths 12.50m and less.

**New development area.**

A new development area is a new suburb in which new homes are being built in collaboration with land developers. New development areas are popping up all over NSW to accommodate for the growing population. New development areas are also referred to as Greenfield sites.

**New Home Consultant:**

Our New Home Consultants will help guide you to find the right design for your block of land. They will prepare and present your new home quote. You will work with your New Homes Consultant right up until you sign your building contracts!

**Private Certifier.**

A private Certifier is a qualified independent profession accredited by the Building Codes Board. They are able to issue CDC approvals and Construction Certificates on DA and CDC approvals. They inspect works and certify completion and compliance.

**Senior Construction Supervisor/Area Construction Manager.**

These people look after new home quotations, site excavations and slab pours. They also oversee Construction Supervisors and build work up to completion of the build.

**Services.**

This is the power, water, sewer and stormwater.

**Shorter lots or shallow lots.**

Dimension in depth, generally less than 30m would be regarded as shorter or shallow.

**Statutory authorities.**

This includes; Sydney Water, Hunter Water, Work Cover and Mines Subsidence Board.

**Upsizers.**

Upsizers are families that have outgrown their existing home and looking to expand. Upsizers build homes with more space, room and storage to accommodate their growing needs.

## **Do you have house and land packages?**

Yes, and no. In select estates we pick suitable lots and price up a design to take the guesswork out of lot selection. We do not build and sell packages complete.

## **But why buy a built package?**

You could actually save thousands by purchasing land and home separately. When you have separate building and land contracts you only pay stamp duty on the land.

To make it easy, Allworth homes have 'Ready to Live' pricing on all display homes. This includes indicative site costs, air-conditioning, floor coverings and much more. Do the maths - check the savings. Add land price plus 'Ready to Live' then ask an Allworth New Home Consultant for a free quotation to build your new Allworth home.

## **What if my land is 10m wide or really narrow?**

Allworth Homes have designed some narrow lot solutions so we can make sure we are catering for everyone. Our Series 10.0 designs have been carefully crafted to suit 10m wide blocks. You can choose a single or double storey design in that range. We also have lots of other narrow lot specific designs you can choose from.

## **Can we build a Granny Flat with our Allworth Home?**

Yes, this is of course subject to the size of your block and/or land restrictions. Speak to our New Home Consultants for advice on what would work best for you.

## **Do you do knock-down rebuilds?**

We will happily rebuild a home on your land. We do not demolish or clear the land however. We also have an 'easy guide to knock-down rebuilds', ask for your copy today or visit our website!

## **Do Allworth Homes build custom designs?**

Allworth Homes have over 150 proven designs to choose from and in most cases, are flexible to modify to suit your individual needs. We do not have a service to cater for custom designs from scratch.

## **Does Allworth homes build on sloping sites?**

Allworth homes build on relatively flat blocks. Some of the designs can be split to accommodate some fall over the block. Our New Home Consultants will advise which designs will work best for your block of land. We also send out a site inspector to properly assess the levels of the block so we are able to provide you with a more accurate quotation.

### **Do Allworth provide a free quotation service?**

Yes, Allworth Homes provide a free quotation service with a few exceptions. For example, this service is not available on flood prone land as we need a surveyor to determine how high we need to raise the slab to meet the correct flood level requirements. This survey will help determine if the block is suitable for Allworth to build on or not.

Also, in circumstances where the home chosen is very tight on the block, we need to confirm details to make sure the home you have chosen fits the block and meets all of the approval requirements.

The above can get really technical which is why we always advise to speak to a New Home Consultant for the best advice. The short answer to this is that in most cases, we can provide a free quotation.

### **What do we need to provide get a quote?**

You'll need to provide a copy of the land contract as this should provide most of the information we need.

The land contract should itemise crucial details of the block of land including; bearings, dimensions of the block, any easements and restrictions, a copy of the 149 certificate and a copy of the 88b instruments. The following is also really helpful to provide:

- Copy of any Geotechnical Engineers report(s)
- Developer design guidelines
- a photograph of the block.

If the land is not registered the land developer should be able to provide some of this information for you.

### **Why should you build with Allworth Homes?**

Allworth homes have been building new homes since 1978 in NSW. During this time, Allworth Homes have built thousands of homes and are one of the most highly respected and trusted builders in NSW.

When you build with Allworth you don't sign a contract until all approvals have been received. Allworth don't ask for heavy deposits up front. Just a minimum deposit is requested at quotation acceptance stage and no more progress payments are payable until the concrete slab is poured.



**THORNTON**

Rennington Street, Thornton  
4934 7467

**CENTRAL COAST**

Mataram Road, Woongarah  
4394 0821

**HOMEWORLD**

Brodrick Blvde & Burns Rd Kellyville  
8814 5363

**SYDNEY NORTH WEST**

Tomah Street, The Ponds  
8801 1298

**SYDNEY SOUTH WEST**

Bond Street, Oran Park Town  
9043 5766

**JORDAN SPRINGS**

Matcham Rd, off Northern Road  
9045 1837

**WILLOWDALE**

Scout Street, Denham Court  
9606 2007

**SOUTHERN HIGHLANDS**

Renwick Drive, Renwick  
4871 0048

**ILLAWARRA**

Apollo Drive, Shell Cove  
4296 0064

**SHOALHAVEN**

Firetail Street, South Nowra  
4424 0010

**[allworthhomes.com.au](http://allworthhomes.com.au)**

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