



**Ward**  BUILDERS

# THE BUILDING PROCESS

Expert advice, quality building, no gimmicks

Useful advice on the building process from where to start right, through to practical completion.

We're a long established Sunshine Coast family building company sharing our passion and expert advice to those embarking on a residential building project.

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QBCC LIC. 1272680



# ARE YOU EMBARKING ON A BUILDING PROJECT?

Follow these  
steps.

Do your research



Work out your budget



Write a building brief



Appoint a builder



Obtain working plans



Organise engineering



Apply for building approval



Sign a contract



Practical Completion

This order will change if you  
apply for a relaxation  
because pre-lim plans  
are required.





# 1: Do your research

How exciting you've decided to embark on a building renovation, and extension or build a new home.

Great... well, where do you start? Who do you talk to?

There are many variables to consider before you start your building. We're often asked where to begin and what is the process? So here is our process from start to finish including a "bonus" building brief.

## **Do your research. Start by talking to the Council.**

Talk to the Sunshine Coast Council or Noosa Council with your [Lot and Property ID](#) ready to find out where amenities come into and run across your block such as sewer, water, power and phone.

Ask what the setbacks are (the distance between your house/carport to the boundaries) for **freestanding and permanent structures** from each boundary. Also, ask how a possible relaxation may reduce this setback.

Armed with this information you'll get a sense of what you can and can't achieve which ultimately helps to save time. After all, it's terribly disheartening to fall in love with an idea – only to find out it's not permissible by council.

This information will also help your architect, building designer or builder to offer suitable advice.

There's a great (and free) national service "[dial before you dig](#)" and it'll tell you where Unity Water has sewer, water, hydrants and man-holes near or in your property, Telstra and Energex connections.



[qld@1100.com.au](mailto:qld@1100.com.au)

For more building advice and tips  
head to our website



## 2: Work out your budget

Now equipped with boundary set-backs and amenity locations it's time to start thinking about your budget for your new house, renovation or extension. To be able to get a quote for your project, approach architects, designers or builders you need to understand your financial objectives.

Ask yourself these questions:

- What you can afford to spend and how far you want to stretch financially?
- What cash do you have and if you borrow the funds, what amount can you afford to pay back? Do some sums and work out your weekly monthly repayment amounts.
- If renovating or extending your home; how much is your home worth and how much can you spend before you over capitalise?
- Is this your long term home or are you doing this to sell and move on?

So what do things cost and how do you work out a budget? Honestly speaking, until a complete analysis has been done on your site or existing home it's difficult to apply a one size fits all square metre rate to all building projects. Simply because there are so many variables.

### **The site conditions, access & location.**

Difficult and sloping sites can add to excavation and foundation costs because it's more technically involved, more surveying, reports and engineering. For example, slopes 15 degrees and over require a soli test and slope stability test as well as engineering. Sites with limited access require more labour and potentially equipment hire (a crane or booster) to get tools and materials to the work site.

West facing sites will require more insulation and cooling because these homes are always prone to over-heating in the warmer months. Older houses, in particular, are prone to hiding problems behind nicely plastered and painted walls.

### **Project home vs custom.**

On the surface, Project Homes are cheaper to build because they benefit from economies of scale across 100's of homes with the same or similar design. If you have a flat building site, can stick to the design and not make any design alterations, you may get a cheaper home. The costs will increase with changes to the plan and of course extras.





## 2: Work out your budget

### **The finish quality.**

Do you want high quality vs standard finish for fittings, materials, cabinetry, appliances, heating and cooling...this can have a big impact on each direct cost in the project.

### **Permits, relaxations & certification.**

If your boundary set back doesn't allow enough space and you require a relaxation. There could also be other indirect costs from building approvals, surveying, engineering and designing incurred.

### **The building size & complexity.**

Generally, the more complex the shape & design of your home, renovation or extension, the more expensive each square metre will cost.

If you have an architectural design they do tend to be more complex and technical – not run of the mill. Hence the reason you choose an architectural design.

It's fair to say that unless you have a bottomless wallet; building, whether it be a new home, renovation or extension is a happy compromise between what you can afford and what you want.

All of these factors are relevant in your project, they not only help you work out your budget, but they also help your builder, architect, interior designer and maybe even your building designer, price and recommend suitable designs.





## 2.1: Relaxations

Do you need a building approval & relaxation before you can begin your custom build, renovation or extension?

Yes in most cases you need building approval. Relaxations are optional if you need to go closer to the boundary and applications go to your local council.

### **Building approval.**

These are required for almost all building works. Minor works such as tool sheds up to 10 square metres, a boundary fence less than 2 metres high (excluding pool fencing) and a retaining wall less than 1 metre high, do NOT require approvals.

A licenced building certifier is responsible for assessing whether proposed building work complies with the Building Act 1975 and associated codes and standards. The building certifier must carry out certain inspections to ensure the building work complies with the approval. If you are unsure ask your builder or contact a building certifier.

This process will cost roughly \$3,000 and like most things depends entirely on the scope and complexity of your project, the more complex and the more site inspections required... the higher the cost.


Once your project reaches practical completion your certifier must complete and pass a final inspection.

Until this is done you may not be able to move into or back into your home and mightn't have home insurance.

### **Council Relaxation.**

A relaxation can mean the difference of building 6 metres from your boundaries, to 3 metres. Do your homework and find out your boundary setbacks and amenities access are on your property. Roughly work out where you can build to (usually 4 or 6 metres to the boundary), and if that's not enough for what you are wanting, look at the relaxed boundary (usually reduces set back to 2-3 metres).

If the standard setback just won't work for what you want, you'll need to apply for a relaxation from the Sunshine Coast Council, Noosa Council or other relevant local council.







## 2.1: Relaxations

### Apply for a Relaxation.

To apply you will need all of these:

**1. The exact house location**, engage a surveyor to get the exact house location on site. This ensures your designer or architect is working with the correct distances to boundaries (older houses are commonly closer to boundaries than what they should be). Surveyors charge approx. \$600 – \$1200 per boundary peg.

**2. Preliminary plans of the proposed design including elevations, site plan and floor plan**. The council will be looking to see that the design will suit the area. You can engage a designer or architect for this; the cost will vary depending on the level of complexity and the size but as a rough guide between \$2,500 – \$6,000 via a designer, or from \$6,000 – \$50,000+ through an architect.

**3. Complete a [Request for Referral Agency Response for Building Works](#)** from the Sunshine Coast Council. Or for Noosa Council a [Request for Referral Agency Response application](#). There are fees involved. You can do this yourself or go through a certifier & they will add their own fee to manage this process for you.

A relaxation can take around 4–6 weeks to come through. They do come with a cost but it could make a big difference to the enjoyment of your new custom home build, renovation or extension.

And of course, if you have to weigh this up against your budget. If you have a difficult or sloping site, or have restricted access you will already have expensive excavation and building costs to contend with. Then there's the type of finish you desire, the size and complexity of the build which all adds to the cost. It all comes down to budget and what your priorities are.

If it's all about cost and you already have a costly block of land to build on, you may wish to live with the standard boundaries. Knowing your priorities will dictate how you proceed.

For queries about boundary setbacks and relaxations please contact your local council.

Sunshine Coast Council 07 5475 7626 | Noosa Council 07 5329 6500

*Note: Prices listed are actual prices encountered by Ward Builders but they do vary by project according to the level of complexity each job requires.*

# 3: Building brief

Fill in as much detail as possible. This helps you be prepared, and helps your builder price your job more accurately, look up any vital information, know what to include and what to exclude, and understand what price point for PC items and finishing's.

It's all about being prepared.

Owners full name

Contact number

Property address

Contact email

Property LOT number & RP/SP Numbers

Approx start date

Description of building project (new build, extension, renovation with detail)

Are any original plans or a mud map available?

Are there any issues affecting the site? i.e. covenants or easements. Please list

Description of site access (i.e. for trades, tools and machinery to get to site)

Are you planning to complete some work yourself, if so please describe.

Is a council relaxation required, if yes is this underway or approved.  
Are you undertaking this yourself or have you engaged a certifier?





# 3: Building brief

Are there any working plans with specifications and measurements.  
If yes please attach. If no, are they in progress and with whom?

Level of finishings are are hoping for (budget, high end, designer etc)

Do you have building approval or would you like this arranged for you?

List heating and cooling requirements, split system, ducted A/C etc

Swimming pool requirements or other company undertaking pool build

Other features such as skylight or roof windows?

Any special requirements i.e green home, energy efficiency, accessibility...

Anything you do not want excluded in this quote?

What is your budget?

Would you like a quote for an interior design plan?





## 4: Appoint a builder

Once you've devised a building budget, have architectural plans or working drawings, any necessary engineering or council relaxations, you're ready to find a builder for your project.

### **So where do you start?**

- Ask your Architect or building designer for recommendations. They often work closely with builders and can offer suitable recommendations.
- Take note of builders active on projects in your local area. It's a good sign to see them engaged in a project. Good builders are always in demand
- Check local directories and newspapers, google, yellow pages, local search for builders that service your area. Are any of these builders working in your local area currently?
- Ask around. One of the best ways to suss out a decent builder to is hear the experience of others. Some builders may have great looking websites and have highly visibly advertising but in reality... their building quality and service may not be ideal

### **Once you have a builder short-list look a little deeper.**

Can you see examples of their work? Either on their website or directory pages. Is it recent or is it old?

An old example may indicate they haven't been in work. Do they have any 3rd party customer reviews such as Google, Facebook, Local Search, Houzz, etc.

### **Ensure they have the right credentials.**

Firstly, that they have a valid QBCC building license (formerly a BSA license). Check the QBCC website to ensure the license is still current. You can check a builder's record on the QBCC website. Any disputes are publicly available.

Are they aligned with a building association such as the Housing Industry Association (HIA) or Master Builders?

Once you've started talking to a builder and have asked them to quote on your plans you can then ask:

- Is the entire team fully qualified carpenters or builders? How many junior builders will be working on your project? And how much experience does each team member have?
- Do they do the building work themselves – or do will they subcontract your building work out?
- What subcontractors do they use for electrical, plumbing etc?
- Do they have relevant insurances?



## 4: Appoint a builder

Cheap is not always best. In fact, almost never. We all know this when it comes to other products or services. The same applies to building. Once you get your quote be cautious not to jump on the cheapest quote.

It's not uncommon (and we see it often), to win the business, components are left out – only to be charged as a variation during the build.

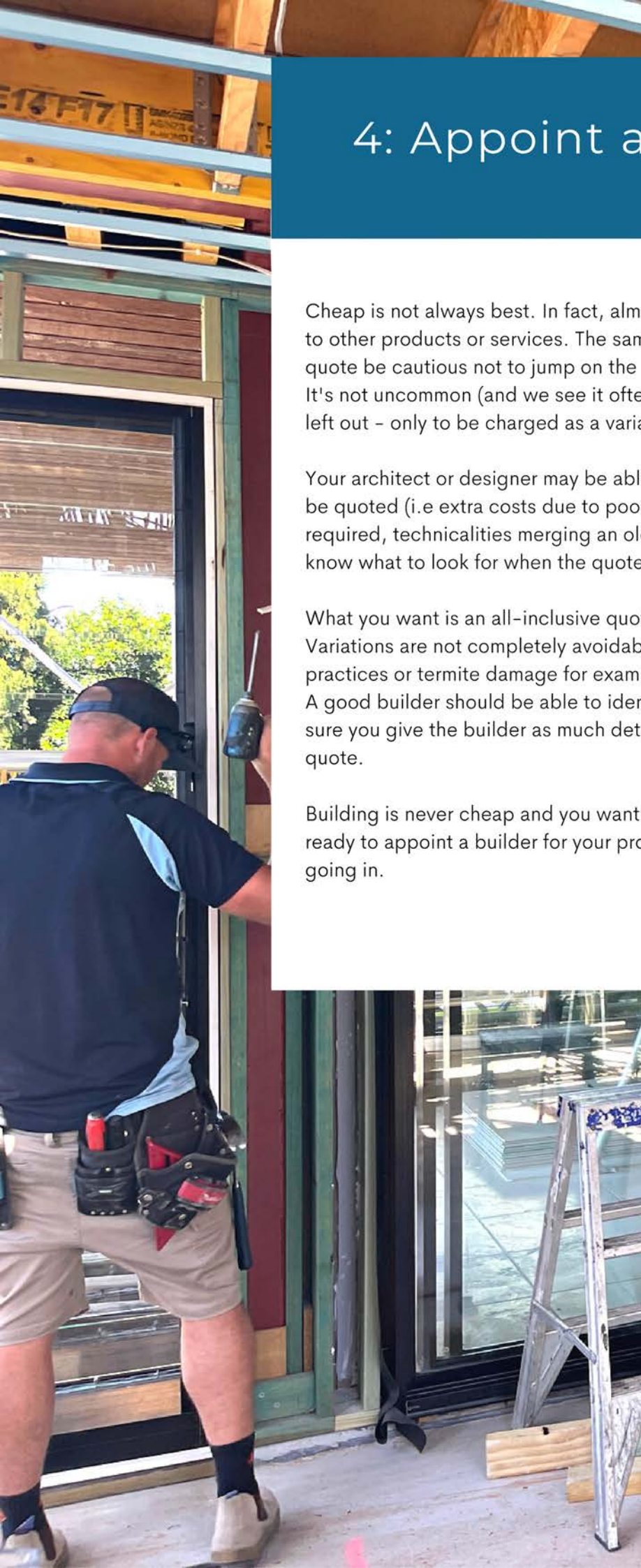
Your architect or designer may be able to advise the specifications you need to be quoted (i.e extra costs due to poor site access, excavation costs, piers if required, technicalities merging an old home with an extension) so that you know what to look for when the quote comes through.

What you want is an all-inclusive quote that factors in the entire build.

Variations are not completely avoidable because of prior shoddy building practices or termite damage for example, can be hidden behind walls.

A good builder should be able to identify and quote most things up front. Make sure you give the builder as much detail as possible to get a comprehensive quote.

Building is never cheap and you want it to last with no problems. When you are ready to appoint a builder for your project, do your research and be well advised going in.



## 5: Obtain working plans

If you want something unlike your neighbours house or the many project homes that are popping up, then either an Architect or a Building Designer are your best options.

They're both employed to design buildings, offer similar services and even share common skills... So what's the difference?

Architects are experts in design, they have extensive design training so they're specialists in maximising design opportunities for your site and budget. They can specify the complete design right down to door handles.

A reputable Building Designer is also a design specialist but does not have the full service offering like that of an Architect.

### Architect

Tertiary Degree qualified, registered with a state based architecture board and hold relevant insurances

Average price from \$6,000 – \$50,000 + depending on the complexity and size of your building

Full specifications supplied right down to door handles and colour schemes and finishings.

5-10% of construction costs may also be paid as project management fees.

No height or size limit

### Building Designer

Tertiary Diploma qualified, QBCC Building Design Licensed & hold relevant insurances

Average price \$3,000 for a concept and \$3,000 for working plans. Again with greater complexity and size this can increase

No specification supplied, the owner specifies all materials and finishes. Or you could choose to use an interior designer

One fixed rate fee, no project management service offered. Owners employ their builder or sometimes manage themselves (*if they have experience*)

Designers have 3 levels of licensing of which they are able to legally design:

**Small, 1-2 storeys**  
**Medium, 1-3 storeys**  
**High Rise, up to 8 storeys**



## 5: Obtain working plans

To make your decision we recommend talking with each of them and getting fee structure:

Is it an hourly rate with periodic payments?

Is it a flat fee based on a percentage of building costs or a conditional fixed rate?

Look at their credentials, past designs and previous client feedback.

And finally, choose what works for your budget and your needs. Building and renovating can be a minefield so it's important to partner up with the right team.

*Please note prices listed are estimates only and you should always consult an Architect or Designer to obtain suitable pricing relevant to your project*





## 6: Engineering

Another important piece of the building project is engineering. If you're building a simple new home or extension you mightn't need an engineer because they can be designed by a qualified building designer or architect.

If the build is complicated or to be built on 'poor' classified ground, you'll need an engineer. Your building designer, architect or builder can recommend that some or all of the building be designed or checked by a structural engineer.

You need an engineer when your existing building or proposed building has one or more of these elements:

- **Earth retaining walls**
- **Reinforced concrete columns**
- **Roofs in cyclone affected areas**
- **Footings in clay soils or on soft or sloping sites**
- **Steel floor beams and roof girders**
- **Suspended concrete slabs**

The engineer will require a soil test and if the slope is greater than 15 degrees. A Slope Analysis Report is required to assess if the ground is stable and to determine appropriate foundations and footings. Building on a slope is always more challenging and the steeper it gets the greater the challenge for both engineer and builder.

An engineer will recommend relevant agents to conduct required tests and reports.

### **Soil Test Reports**

Are used to help structural engineers analyse the soil on your site under proposed foundations. Engineers need to identify problems with the soil so that they can design your homes footings for those site conditions.

The main soil problems are:

- Soft soil
- Loose soil
- Overly wet soil
- Clay soil (reactive clays)

The Soil Test Report will identify the class of the soil and is broken down into 5 classes. Around the beach areas we see mainly Class S: Firm sandy sites.

Foundations & footings are easier to design when there is no reactive clay movement. The issues with this soil base is encountered when excavation is and special care is needed to support existing structures.



## 6: Engineering

### **Slope Stability Analysis Report.**

This analysis is performed to assess the resistance of the inclined surface for sliding or collapsing. To do this, the site is evaluated for any signs of sliding such as stress on angles and cracks on existing homes.

Combined with the soil test, the outcome will determine what measures are required for footings and foundations.

Prior to organising soil tests and slope stability tests, you'll need to have a copy of the site plan showing any existing buildings and the proposed buildings, plus information identifying the locations of underground services so that the drill rig does not damage underground infrastructure.



# 7: Get building approval

By law, you need to have approval before you begin most types of building works.

## How do I apply for a building approval or permit?

To apply for a building approval you need to engage a registered accredited certifier. They'll apply for the building approval (BA) on your behalf.

A building certifier will assess whether the proposed work complies with the Building Act 1975 and associated standards. If it does, they will issue a building permit. The building approval notes what inspections are required while the work is underway. The building certifier is then required to carry out these inspections.

Building certifiers cannot approve any work that conflicts with the local planning scheme or the Queensland Development Code.

If you are unsure whether your work complies, you can request a town planning appraisal form the council.

## What's required for a building permit?

- If you are an owner builder, an Owner Builder Permit is required if the project value is over \$11,000
- QBCC insurance – if the project is being built by a builder and the value of the project is over \$3,300 Q Leave when the project value is more than \$150,000 (ex GST)
- A Form 15 if a structural engineer has completed any designs on the project
- Development Approval (DA) if one has been granted by town planning Siting Variation/Relaxation if work does not conform to Standard Building By Laws
- Energy Efficiency Report for work carried out on habitable rooms of the house

Plans should be lodged and approved with council once:

- all the information has been received
- the plans have been checked by the certifier for boundary clearances, clear of sewers/ storm water, checking for demolition control areas.

Once the Building Approval has been granted, a copy is sent to the owner and builder allowing work to start. Final Inspections by your certifier are required under the current legislation.





## 7: Get building approval

### **Footings, Slab and Frame Inspections.**

An Inspection Report will be left with the builder or owner. This indicates whether it has been approved; approved with comments or not satisfactory. If the inspection is not satisfactory another inspection will be arranged.

### **How long do construction permits last for?**

The building work must be completed within 12 months of the permit being granted. Before a final inspection, the Certificates Form 16 and 15 will be required.

This might include termite protection, glazing, trusses, wet seal, electrical, energy efficiency and engineer inspections. Compiled forms including the Form 21 (Finalisation Certificate) which will be issued to the council and the owner thereby completing the building application process.

## 8: Sign a contract

By this stage everything is falling into place, you have your budget, the working plans, engineering if required, applicable relaxations, and you've appointed the builder... now it's time to sign the building contract.

If you're doing domestic building work over \$3,300, you'll need a contract to bind the builder and yourself to the building project. Once you have a signed, the builder will engage their certifier and engineer (if required) to start your project. The certifier needs to apply for your building approvals with both your details and the nominated builders' details.

### **HIA Building Contracts and Master Builders Contracts**

There are 2 main contracts builders will use depending on which organisation they belong to. Ward Builders belongs to HIA and therefore use HIA Building contracts. Building contracts are designed to protect both parties. They are standard building contracts and if you are unsure, you can seek legal advice to ensure that you are aware of your rights and obligations.

The QLD government recommends that homeowners do seek independent legal advice before entering into a building contract. Like any contract, it should be reviewed and if needed, terms negotiated. When you select an honest and reputable builder, there should never be any sneaky clauses. Reputation is everything and it's in the builders' best interest to be honest, upfront and for the project to run smoothly.

### **Check the specifications**

Ensure everything on your brief is listed, all that is required by the engineer, architect or designer...thoroughly check the builders specifications.

Check inclusions and exclusions listed.

If you miss or forget about something, it's likely to become a variation down the track. If you aren't sure always ask the builder, you could ask your architect or designer to cast their eyes over the builders' specifications.

How do building contract payments work?

### **Deposits**

If the cost of your building contract is \$20,000 or higher, the maximum deposit is 5% of the total contract price. If the contract price is between \$3,300 and \$19,999, the maximum deposit will be 10% of the contract price.

If more than 50% of the contract value is undertaken offsite (i.e. custom cabinetry in a kitchen renovation), the building contractor can ask for up to 20% deposit.





## 8: Sign a contract

### **Progress payments**

For all contracts priced \$3,300 and above, the number and timing of progress payments is negotiated with the builder and they are relative the amount of work performed.

Like the deposit, the final progress payment (Practical Completion) is usually the same amount or percentage. The remaining progress payments are split by stage (i.e. demolition, foundations, framing etc) up to the contract balance.

### **Insurance**

One other thing to remember is your home insurance. The builder has insurance to cover the build however if you're extending, altering or renovating your existing home, call your home insurer and discuss what your building plans to find out if this will create any gaps in your home insurance.

So there you have it. When you need a building contract, what to do and what to expect.



## 9: Completion

Once the building work has been completed and all trades have finished their parts the builder performs a "builders clean".

That is, all rubbish removed from site and a general basic clean is undertaken. Some builders may also organise a professional clean on top of this.

Next is the Practical Completion Form & Invoice.

### **Practical Completion**

Form 21 is issued by the Certifier and includes your name, address and space to write a minor defect list. With this in hand you usually inspect the home with your builder, going through each space and discussing anything that you feel is not finished.

During this meeting, you should note down any minor defects that you and your builder agree on. Prior to this, you would usually have regular catch ups and discuss any major concerns which would be dealt with during the build. Practical completion must be paid before handover. Once Minor defects are resolved the builder will have the final certification issued.

### **Minor defects**

Minor defects may be things like paint touch ups or cupboard doors sticking. This list is given to the builder in order for them to co-ordinate their team to perform the work in a timely manner. Not all defects may be defects and the builder does have a right to reply to the defect list... in which case you should negotiate with your builder.

**Invoice** Most builders will provide the final invoice with the Practical Completion Form 21. Once this is paid the builder will do a handover with you.

### **Handover**

This takes place at the home and is where you'll be given certificates, keys and warranties.

Once handover has taken place you are able to move back in – if you've had to move out for the building project. Essentially this is where the builders insurance ends, and your home insurance begins.



# THANKS FOR READING.

We really hope that this has given you an insight into the building and renovating world, and what's required behind the scenes. There's a lot to think about and if you are prepared the process will be easier and much less stressful. Good luck!

Should you require a quote for a custom home, home extension, alteration or renovation and you're located on the northern side of the QLD Sunshine Coast ...our team are ready to help.

Email us at [info@wardbuilders.com.au](mailto:info@wardbuilders.com.au)

or

Head to our website [www.wardbuilders.com.au](http://www.wardbuilders.com.au)

