

# THE THINGS MOST BUILDERS NEVER TELL YOU

**“A MUST  
READ  
BEFORE  
BUILDING  
A HOME”**

**Learn about the pitfalls of  
building a new home and  
how to avoid them.**

David Sandeman

# A word to the wise...

There is more to building a new home than meets the eye – including countless traps for the unwary.

If you're about to build your own home, it's probably the most money you've ever spent in a single transaction. And if you're like most people, you're probably largely unprepared for the many traps and 'tricks' that await.

## What you'll learn:

- How to detect and avoid hidden costs.
- How to discover what 'standard allowances' really include (and how little they include)
- How to work out the real price you'll pay.
- How to avoid the pitfalls of false promises
- How to select the correct design.
- How to get the best fixtures and fittings for your money.
- How to position your home so you make the most of your site.
- What ABSA and Basix is all about (and how you can achieve the most energy efficient home).
- Design tricks that can make all the difference in the world.



By David Sandeman  
Founder of Bellriver Homes

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While all reasonable care has been taken by the author in preparing this publication, the content, statements and issues raised are by way of general observation. The views and opinions expressed in this publication are those of the author. No responsibility or liability is accepted by the author for the accuracy of any statement, opinion or issues contained in this publication.

# Foreword

## **Inexperience can lead to costly mistakes**

Important features and items are often overlooked by new home buyers. Things like:

- Taking full advantage of aspect.
- Ensuring the right foundation and floor type to suit your land... not just cutting the site out excessively.
- Understanding what's needed for correct drainage and levels.
- Getting the room size and layout right.
- Getting the room relationships and 'flow' right.
- Achieving the look and feel that appeals to you.
- Knowing how to do all this without blowing your budget.

These are just the main things you need to think about before you even start building. Then there are the endless statutory requirements... which are little understood by most home owners. These can be an absolute minefield.

## And when the building starts:

- What guarantee have you got of the quality?
- How long does it take?
- What should you expect?
- What rights do you have?
- What guarantees ensure everything will be completed as promised – to the agreed, all-inclusive price?

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**... if you're like most people, you're  
unprepared for the many traps and tricks  
that await the inexperienced.**

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## Why we wrote this book for you

My name is David Sandeman and I am the founder of Bellriver homes. I started the company in 1993. I saw the frustration of new home buyers who inevitably felt let down and disappointed at the end of the building process. Knowing it could be different, I set out to change that perception – by establishing a home building company that had an ethos of transparency, openness and an up-front frankness in an industry that was cloaked in smoke & mirrors.

I have a passion to doing things the right and best way rather than simply the cheapest, for every customer to become part of the Bellriver family – and to build a sustainable business based on the referrals of satisfied & happy customers.

In writing this book I worked with the team at Bellriver Homes – which includes over 50 professionals in different fields – who know the answers to your questions and concerns. They offer you a

wealth of knowledge about things that you may not even know you need to know. We want you to know about the pitfalls that await the unwary. Especially at the hands of builders who promise you everything to win your work. Who offer an unrealistically low price then catch you later by charging extra for what you rightly expect should be standard inclusions. There are countless tricks that can spoil the whole experience of building your own home while costing you big money you didn't budget for.

## **Building your own home should be enjoyable**

We're here to make sure it is. Firstly by helping you to understand what to look out for so you can avoid the seemingly endless non-inclusions and hidden costs. There should be none of these. We want you to achieve a new home that looks great, works well, is efficient to heat and cool, comfortable and a pleasure to live in. It should also represent great value and have resale value well over what it cost you to build.

## **This is about you, not us**

In providing this information, we have looked beyond the scope of our own business, to how we believe the industry should be conducted. Whether you choose us or not, we want you to have this resource, free of any obligation. Having been in business for well over 20 years, we've seen the highs and lows experienced by many hundreds of new home buyers. This publication is a response to what we see happening in the industry. As passionate builders committed to quality homes, we want you to be informed – so you can avoid the traps and have the home you always dreamed of. Happy building!

**David Sandeman**

Bellriver CEO

# Chapter 1

## How to successfully avoid the pitfalls of building

### Building for life: designing your dream home

One of the first, most vital steps in building your new home is to ensure careful selection of design. While many builders want you to simply choose one of their off-the-plan designs to speed up and simplify the process, this seldom gives you the best results. For a home to really work well, its design must be carefully matched to the local conditions, the way the land sits and the intended use of the dwelling. Here are some key things to consider before you settle on a design.

#### Site aspect and how it affects your home's livability

The aspect of your new home is one of its most important features. It is about the way your home is designed and placed relative to the position of the sun along with considering other environmental features as well. In regional Australia, we experience wide variations between the seasons – with hot summers, cold winters and prevailing winds. Here are some issues you need to be aware of.

#### Which way should your home face?

You need to ensure the main living areas of your new home face north wherever possible. During winter, the northern sun is lower in the sky, easily streaming through any north-facing glass, making the house bright, light and warm. Because the sun travels higher in the sky during summer, these north-facing windows are protected by the eaves and don't get so much direct sun, keeping your house cooler.

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The south, on the other hand, is often cold and shady. It is the direction most of the cold winter winds come from. This is the side of the home to place the 'service' areas and garages, if possible. The eastern sun is lovely in the morning, and it is ideal to have the main bedroom and breakfast area with windows on this side.

The west is a little more difficult. Dappled western sun in winter, and even in summer, can be lovely. The danger is that western afternoon sun in summer can be intensely hot.

It is best, where possible, to have the alfresco areas facing north. In an ideal world it would be great for outdoor living areas to capture a little western light as well, as this keeps them sunny and light right through to the sun going down. If the outdoor living areas are on the east, they will be in shade at the times that you will use them the most. We would always recommend that outdoor areas are shielded from the south to protect them from the cold winds.

### **Next... your windows**

Once the aspect of your house has been considered and a design selected or modified to suit, the next thing to consider is window sizes and positions. You will need to think about how you plan to furnish each room and be sure the windows work with that - along with your aspect considerations.

As a rule of thumb, it's best to get as much glazing as possible on the north and east, as little as possible on the south, and be very careful about the glazing on the west. In some situations, western sun is a great asset. A rumpus room on the west, with a verandah to protect it from the full blast of the summer sun, would



be a lovely, warm and sunny area. In winter it would be a bright and warm room. Whereas a kitchen window directly on the west would be uncomfortably hot in summer. In total, the Building code of Australia requires windows to be not less than 10% of any room floor area.

### **Landscape considerations: few blocks are perfect**

Unfortunately, not everyone can be blessed with perfect aspect, perfect position and a perfect view from their new block of land. So what do you do if some or all of these elements seem to be stacked against you? – for instance:

- What if your house faces north and the outdoor areas are to the south?
- What if the only location you can have the garage is on the north/east corner?
- What if your best view is to the south?
- What if your neighbours are right up against your northern boundary?
- What if you have an outlook that you want to obscure?

### **This is where you need expert help!**

Many blocks of land have prevailing features you are stuck with, making it difficult to place your house perfectly in relation to the sun. However there are many ways good home designers can make a house work in almost any location. Good architectural design can overcome almost any hurdle!

Take for example one of our recent urban display homes:

- The front of the block faced north and there was a great view from the north east corner.
- It was a corner block, with the boundary street on the western side.

Although a seemingly impossible situation in which to capture both the sun and views, our architects and designers managed to achieve a great outcome. Here's how:

- The master bedroom and open plan living area were positioned at the front of the home, in a location traditionally reserved for the garage and formal living area in most urban designs. This was ideal for capturing both the sun and the views.
- The eastern wall was staggered in design and incorporated multiple large windows, allowing both eastern and northern sun deeper into the home and into the kitchen and family area.
- The western side of the home was protected by the garage and had bedrooms with narrow windows.

The end result was a home that was sunny, warm and light, well protected from the south and with great street appeal. This was all achieved on a block of land that seemly had everything going against it.

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**Make sure you don't simply settle  
for an off-the-shelf design.**

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## Layout and room relationships

While the environment certainly plays a major role in the design of your new home, its intended use also needs to be thought through carefully. Whether designed as a weekender, a bustling family home or a smaller residence for comfortable retirement living, the right size and layout are crucial for a successful outcome. When looking at any potential home design you need to consider the active and passive spaces, privacy and community, potential room to grow and the space you need for entertainment areas.

### Does your plan tick these “design criteria” boxes?

- Are the dining and family areas adjacent to the kitchen, both for ease of access and supervision of children?
- Are visitors or children’s sleeping areas separated from the main living and master bedrooms?
- Is the main bathroom easily accessible from the bedrooms and living areas?
- Do outdoor areas flow easily from the living areas and the kitchen?
- Is there sufficient storage for the needs of a growing family or for items needed to accommodate visitors?

### Our suggestion

Make sure you don’t simply settle for an off-the-shelf design that doesn’t answer these questions. It is vital to understand the impact that good architectural design will have on the livability and efficiency of your new home.

At Bellriver Homes, we have finely tuned all our designs with some of Australia’s best architectural design firms to ensure best site aspect, high efficiency and correct room relationships. All our designs can also be mirror reversed, enabling them to be adapted

to a wide range of blocks. And for those seemingly impossible locations, our in-house drafting department can work with you to achieve a great final result. Done correctly, the value of your finished home will be greatly enhanced if it is built to make the maximum advantage of features such as aspect, the surrounding landscape and thoughtful interior layout.

# Chapter 2

## Ticking all the boxes: the building approval process

The second major step in the building process is to gain the approval to build the home you have designed on your selected block of land. Sometimes this can be quite a complicated process, as there are many factors to consider.

At Bellriver Homes, we have dedicated customer service consultants who take care of the approval process for you. Knowing whom to talk to, understanding and correctly applying specific state and local council ordinances, considering town planning and heritage strategies and implementing changing energy requirements all play a major part in an efficient and successful application.

Here's a brief summary of what is involved. You may wish to skip this chapter, as much of the following detail you will not necessarily need to know as a competent builder will take care of it for you.

### Understanding applications, certificates and insurance

Approval to construct a new home can either be sought by submitting a development application to the local council, or a complying development application to either the local council or a private certifier.

## Development application

Development applications are required from the local council to grant approval to build on land if the dwelling does not comply with the more streamlined complying development certificate policy. Some of the building considerations that may require the submission of a development application include:

- Dwellings with cut and fill earthworks over 1m.
- Dwellings with septic systems.
- Dwellings to be constructed within heritage areas or next to heritage listed buildings.
- Dwellings in Sydney Water Catchment Authority catchment areas.
- Dwellings in bushfire prone areas.
- Dwellings in scenic protection areas.
- Dwellings in flood prone areas.
- Dwellings outside of council's setback requirements.

These types of application can take between 4 to 8 weeks on average for approval – but this can take longer if your application is subject to amendments. You really need to get the details right on the original application to avoid delays. And even when you get the approval, this does not give you permission to commence construction; a construction certificate must still be obtained before building work can commence. Only a council can grant development application approval.

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### **Construction certificate**

A construction certificate must be obtained before actually commencing construction. It can be issued by the local council or a private certifier, but will only be granted after the development application approval has been successful, and will depend upon all conditions listed in the development application's documentation being correctly completed. The construction certificate will also set out at what stages of construction the building must be inspected. These inspections are called 'mandatory inspections'. A joint development application/construction certificate application can be lodged at the same time with the local council if you wish council to carry out the inspections.

### **Complying development certificate**

A complying development certificate is a simpler, more streamlined application which can be lodged with the local council or a private certifier for approval. State planning laws allow for a deemed-to-comply style of approval if the construction of the proposed house meets certain criteria, thus making the approval process very quick. However, if all of the criteria can't be met, then approval must be sought through a development application. A complying development certificate application usually has a faster approval time often resulting in approvals within 7 to 14 days. All council areas have certain criteria that a dwelling must meet to fall under the complying development certificate approval process. Even if just one aspect of the development falls outside these criteria, then a development approval and construction certificate approval must be sought.

## **Compliance and occupation certificates**

After a mandatory inspection has been conducted, the principal certifying authority will issue a compliance certificate for that stage if the work complies. If the work does not comply, then the principal certifying authority will give reasons why and will require the work to be re-inspected before construction can proceed further.

All dwellings must have an occupation certificate issued before occupation. It will only be issued by the principal certifying authority if the dwelling is complete and all conditions of the development application and construction certificate or complying development certificate approval have been met.

Sometimes an interim occupation certificate will be issued to enable habitation of the dwelling while other items are still being finalised; for example: landscaping, driveways, final certificates for BASIX requirements and so on. Once the client has received an occupation certificate, or interim occupation certificate has been issued, handover from the builder to the owner occurs upon final payment being made to the builder. Upon handover, the builders' construction insurance ceases and you need to immediately take out home and contents insurance from this date.

## **The who's who of governing authorities**

### **Local council**

Local council is the governing body responsible for managing all aspects of residential building in its area. They are responsible for general town planning, the supply and management of services and the approval of new residential developments. This includes approving development applications and carrying out appropriate certification for all stages of the building process.



## **Principal certifying authority**

The principal certifying authority is either the local council or private certifier who is authorised to issue the construction certificate and undertakes to carry out the mandatory inspections of the dwelling during construction. These inspections ensure that the work undertaken complies with the approval, the Building Code of Australia and relevant Australian standards. It is the owner's responsibility to appoint the principal certifying authority as it is against the law for a builder to do so on behalf of the owner.

## **Private certifier**

A private certifier is a person, other than a council or its employees, who is authorised to issue construction certificates and complying development certificates for the construction of new dwellings, alterations or additions. They also undertake all the mandatory inspections associated with the construction. It is the owner's responsibility to appoint the principal certifying authority.

Generally, a private certifier can issue construction certificates, complying development certificates and undertake mandatory inspections faster than the local council, especially in regional areas where the time constraints of council staff working business hours can cause delays. However, the decision whether to use the local council or private certifier for your new home rests with you.

## Documentation required before applying for building approval

There are many documents required to enable lodgement of a building application. These include:

- Plans – finalised and approved by the client.
- Site plan with position of dwelling, septic tank, water tanks, driveway/access and any other structures.
- Contour survey – if applicable.
- Soil testing and classification report.
- Slab design and engineering information.
- Effluent disposal report (if required) for septic system.
- Home Owner's Warranty Insurance.
- Frame specifications.
- ABSA certificate.
- BASIX certificate.
- Statement of environmental effects.
- Council or private certifier application forms duly completed and signed – including PCA form.
- Payment for fees (covered in proposal in most instances).
- Schedule of external colours (for certain applications).
- Snow load certificate if applicable.
- Wind classification.

While many of these documents are fairly straightforward, some need further explanation:

### **Home owner's warranty insurance**

Home Owner's Warranty Insurance was established in NSW under the Home Building Act 1989 and commenced on 1 May 1997. It protects consumers, including subsequent purchasers, against faulty and incomplete work where the contractor, owner-builder or developer becomes insolvent, dies or disappears. This warranty does not override any manufacturer's warranty. Nor does it cover general wear and tear or damage caused by the owner's negligence. Home Owner's Warranty Insurance needs to be provided by the builder where the contract amount is greater than \$12,000. A copy of the insurance certificate will be required by the principal certifying authority before a construction certificate or complying development certificate can be issued.

### **ABSA certificate**

All Australian states now require new homes to meet minimum thermal performance standards. This means new homes must be designed to remain at a comfortable temperature without the need for excessive heating or cooling. This reduces the amount of non-renewable fossil fuels burned to produce energy while reducing greenhouse gas emissions. Under New South Wales Government BASIX regulations, the design of the dwelling must receive a pass under the thermal comfort section to be approved for construction. A building thermal performance assessment, conducted by a qualified ABSA assessor, can be used to show compliance with these requirements.

A thermal performance assessment is an assessment of how temperature efficient and comfortable your home design will be throughout the year. It takes into account the thermal performance of the building envelope (walls, windows, roof, floors and insulation)

and is influenced by the location of the dwelling on the site (which way faces north etc.), climate data and occupancy settings.

Assessors from the Association of Building Sustainability Assessors (ABSA) conduct these thermal performance evaluations by inputting the home design data into a computer program which gives a rating (either star rating or heating and cooling load). If the dwelling, as drawn, does not meet the required minimum standard, the assessor will suggest changes to improve the performance of the design. These may include performance glazing, different sized windows and changing eave or verandah widths.

### **BASIX - building sustainability index**

BASIX is a NSW Government initiative that ensures new homes are designed and built to be more energy and resource efficient. It is a web-based planning tool designed to assess the potential performance of a dwelling against a range of sustainability indices. The BASIX tool has three sections: water, thermal comfort and energy. The water and energy sections set specific reduction targets of up to 40% and these vary across NSW as a result of location, climate, soil type, rainfall and evaporation rates.

For example, Sydney will have different water and energy requirements to Dubbo. This section will require careful consideration of home features such as electrical appliances, heating and cooling, lighting and the type of water devices (toilets, taps, tanks and showers) selected. The thermal comfort section is a pass or fail option; the results of an ABSA assessment can be used to provide a certificate to complete the simulation method of the thermal comfort section. This will consider home features such as insulation, window size and placement, construction materials, eaves and awnings and overall site aspect.

A BASIX certificate must be provided with the development application or complying development certificate. The commitments must be marked on the house plans. You are legally required to build the home exactly as you have described in the application and to the level of inclusions specified. If you change your mind regarding commitments in the dwelling, then a new BASIX certificate must be completed and forwarded to your council for approval.

### **Our suggestion**

While the design, application, certification and submission process can be managed successfully by a professional builder, there are actually many more steps involved than most people realise. Coordinating all these different elements can turn into a logistical nightmare!

At Bellriver Homes, we have invested substantially in resources and training to simplify this process for our clients as much as possible. Coordinated by our personal service consultants, we can remove much of the stress from the building approval process. Our complete in-house architectural drafting service enables us to modify and update all our designs to suit your specific needs and meet the requirements imposed by governing bodies.

# Chapter 3

## Signing on the dotted line: understanding your building contract

By law in NSW a written contract is required for all residential building work worth over \$1,000. It sets out such details as:

- Details of the owner and builder
- The contract price
- The site address
- Source of funds
- Builder's margin
- Statutory obligations
- Contract period
- Progress payment schedule
- Process for variations
- Cooling off period
- Excluded items
- Special conditions

All contracts for the construction of a new home must comply with the NSW Home Building Act. Contracts produced by the different building industry associations will all comply with this Act.

## **Fixed price contracts**

Most builders offer fixed price contracts... or seem to.

But there can sometimes be an enormous difference in what the builder defines as a fixed price and what you would expect. It's essential to carefully analyse a fixed price contract and avoid potential traps and disappointments.

## **The standard contract**

Most builders use exactly the same Housing Industry Association (HIA) or Master Builders Association (MBA) contracts. In these, the prices are certainly fixed. But as with most contracts, you must carefully read the fine print.

## **Where the traps are**

The fine print is filled with all kinds of traps that are easily overlooked. They are a bore to read, difficult to understand and the temptation to skip over them is all too great.

With construction of your new home just a signature or two away, it's all too easy to sign, just so you can get on with it. Later, if there is some dispute, you will have no recourse in the event of discrepancies or omissions. This is where many people read the small print in their contract: when it's too late!

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## Here are the main traps

You'll be amazed by how easily a seemingly low price can balloon when you discover how little is actually included and how much you suddenly have to pay for as extras. At the very least you need clear, precise answers to these questions:

- How long is the price fixed? Is this clearly stated?
- What if you have council issues and it takes six months to get the statutory approvals sorted out? A price increase would normally apply in this situation... but are you aware of it?
- Is the price based on a per meter connection rate for services such as power, water and sewerage? Or have all the connection requirements been accurately measured up and quoted accordingly... so you know exactly what you'll be paying?
- Does your contract include provisional allowances and prime cost (PC) allowances for items such as connections, bricks, kitchen, timber flooring, tiles, appliances, cabinetry, tapware and heating or cooling?
- What happens if the allowances don't cover the items you really want to include in your new home? You may have been assured that "it's all included" but it simply won't be if the items you finally select are more expensive than those that have been allowed.
- Have all the potential site works been quoted accurately, or have only the basic allowances been made... meaning that the slightest variations could end up costing you money as 'extras'. This practice is very normal, and highly probable. It is the general way that the building industry quotes new homes.



## **Keep an eye out for special conditions**

Most building contracts are fixed but all are based on certain conditions. The only correct way to enter into a fixed-price contract is after the site has been inspected, the distances to service connections accurately measured, the soil classified and your inclusions list carefully discussed, documented and costed.

If the building process extends beyond a certain time-frame, the service connection or site works required exceed the allowances or you want to change the design or inclusions, you will be hit with an invoice for 'extras' at the time of the next progress payment or at final payment.

## **Provisional allowances & Prime Cost (PC) items - a frequent trap**

Provisional allowances and PC items are one of the most misunderstood and misused elements of the quoting and contract procedures within the building industry. In essence, the system of including provisional allowances and PC Items streamlines the quote and contract process for the builder. It works by quoting a basic provisional amount for items that you will be expected to select later, and estimates for services. These could include brick styles, kitchen and bathroom cabinetry or floor coverings as well as building services of a relatively unknown quantity such as final site preparation, service connections, piers and retaining walls.

## **What to watch for**

The obvious danger is that if these allowances only cover the basic level of inclusions or only accommodate the very simplest or easiest of building sites, the quote shows a rock-bottom price that can seem VERY attractive compared to an honest one that has been accurately calculated and includes everything.

This is a real trap for the unwary. In the haste to get things moving it's all too easy to be persuaded that everything will be included when it is not necessarily so.

This is not a criticism of other builders, or a purposely deceptive act. It is simply the normal way that the building industry works, so that the builder covers themselves in every situation.

That's why it's essential to be sure, when evaluating quotes, that you compare apples with apples. If you fall for the provisional allowances formula, you're most likely to accept an astonishingly low quote while rejecting a seemingly higher one... that actually offers more for your money.

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**... it's essential to be sure, when evaluating quotes,  
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### **The devil is in the detail**

When you compare your quotes “apples-for-apples” so you take in every detail, you're likely to find that the quote that covers everything without hidden extras or surprises actually ends up costing you less. At the same time, the quote showing the lower price can easily sky-rocket when you discover that many items are not included, or that allowances have been made for many items.

Such additional costs can often run into tens of thousands of dollars, putting enormous strain on the finances of the new owner caught by surprise by unexpected invoices well outside their original budget.

### **How to protect yourself**

Be super-alert against potential provisional allowance cost blowouts. Be sure you fully understand each allowance, exactly what you get for the allowed price, its actual cost and how changing it can affect your final contract price.

Here are typical traps to consider when dealing with provisional allowance based contracts.

### **Example 1**

The contract contains a floor covering allowance of \$4500. Does the allowance cover the actual price of the carpet you wish to use? Often not: the area may be underestimated or the specified quality may be too low. It is far better to select the carpet before purchasing your new home and having that actual carpet brand, name and colour written into the contract.

### **Example 2**

You wish to tile your living areas. You will need to know how many square metres of tiles will be required and what quality and style of tiles can be purchased without exceeding the allowance price. Will this give you the area and quality of tile finish you want? Again, the safest way is to select your tiles prior to purchasing.

### **Example 3**

You would like to add feature tiling to the bathroom. Is there any provision in the tiling allowance to cover these special finishing touches? Probably not. So, what extra expense will the additional tiling time and the more expensive feature tiles cost in addition to what is allowed for a so-called standard job? Once again, you are best to at least know exactly what tile range is included and be satisfied with them prior to entering a contract.

### **Example 4**

Kitchens and bathrooms can often be black holes that suck up untold money. Be very, very sure about what style and quality of kitchen is allowed for in the quote you have been presented with. Is it based on a laminated kitchen with a very basic design, with laminated cabinets, laminate tops, standard doors, a minimum of draws and basic handles? If so, is this the result you will be happy with in the long term? And if you decide you would like stone tops, mixer taps, ungraded doors, bulkheads, soft-closers and overhead cupboards, how much extra could this add to the price of the finished kitchen?

## **Example 5**

Site costs and services – Your builder has allowed an amount for cut and fill to make your site level to build on. The actual earthworks required on your land will often exceed the allowed amount. Under the contract you will be liable to pay the difference plus a builders margin. Have the site works been calculated accurately for your site? Have all the required piers, deep edged beams, retaining walls and steps been allowed for?

Bellriver are the only builders in Australia who guarantee there will be absolutely no extra cost for earth works. With our fixed price contract, if we hit rock, we pay. If we require more piers – or need to import or export more fill – we pay. We do this as we understand that this is the most frightening and unknown area in the entire building process. To enable us to do this, we undertake a higher level of due-diligence including soil tests, contour surveys and sample bores to check for rock. We then get an engineers assessment of the correct method of building for that site eg. pier quantities. So, once we give you a tender price – that is the price you will pay, unless you decide to add variations. This true fixed pricing method is an industry first, and one we are totally committed to, so that our customers have complete peace of mind.

## **Example 6**

Electrical fittings – We heard of a case recently where a large metropolitan builder boasted that the average cost of upgrading the electrical on their homes was \$3500. The clients take for granted that there would be the correct amount of power points, light fittings and TV points allowed in their new home. Once purchased, they are provided with an electrical layout which clearly does not have what the client needs or expected, therefore requiring an average of \$3500 to upgrade to what the client would have rightly understood to be already included.

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## Kitchens and bathrooms can often be black holes that suck up untold money.

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### **Beware! Most allowances are too low, favouring the builder**

They are often based on “builders range” products that the builder buys for a wholesale price. Upgrading from these basic “builders range” items is often much more expensive than home buyers expect, as the builder does not buy the upgrade products that you may desire at the same discounted rate. This is not a criticism levelled at other builders – this is the normal practice in the building industry, and you simply need to be aware of it.

### **Our suggestion**

Bellriver have always been totally transparent in putting together genuine fixed price contracts, even though this requires additional time and effort during the initial briefing. It’s not only the right thing to do, it also results in satisfied customers who get quality homes without cost surprises.

Here are some of the ways we ensure you are not caught short at the end of your building project. Before we quote we take the time to do a full site inspection and commission a soil test and contour survey. This enables us to accurately assess and specify the earthworks, foundation requirements and service connections required for the home and we cost this work accordingly.

At the design stage, we factor in all the requirements for your home, right down to the number of power points, so that the final price is accurate to the letter. You’ll find this is a much better approach than leaving these decisions to be made (and charged for) during the actual building process.

Different to most builders, we have studied what our clients really want included in their new home – and included it all as absolutely standard – not starting with a base product and a low price and then offer all the items they require as up-grades. Although this means our initial quote may sometimes seem higher at first glance, we know that our clients will be getting the best value right from the very start.

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**... by the time you compare our quote  
item by item and see what we actually offer,  
you'll be a lot better off in terms of what  
you actually get for your money.**

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So, when you compare our quote item by item and see what we actually offer, you'll be a lot better off in terms of what you actually get for your money. When it comes to signing a contract for your new home, make sure you know exactly what you are getting. Your new home is too big an investment to get wrong.

### **What we call standard – most others charge as extras**

Our standard homes include reverse cycle air conditioning, carpet and tiles, wood blinds, quality light fittings, stone bench tops, kitchen bulkhead with downlights, stainless steel appliances including a dishwasher and microwave oven, soft close kitchen doors & drawers, feature tiles in bathrooms plus high levels of insulation. We even include an electronic doorbell!

Few of our clients want to up-spec as we include it all. If there are any required changes to inclusions or design, we will price these before entering a final agreement so that you know exactly what you are getting... with no hidden surprises.

# A real life example

We recently competed on a modified design home in Bathurst. Our price initially seemed the highest: a total of \$21,000 more than the cheapest builder. But when the owner compared like with like, we came out way ahead in terms of value, finish... and price.

## **Earthworks**

We were the only builder to do a site inspection, soil test and contour survey – so we knew exactly what needed to be done to build the home correctly.

If it had been a plain cut and fill, the driveway gradient would have been too steep and would not have complied with relevant standards. So the best way to build was by using deep edge beams, brickwork around the base and steps up to the landings. This also required extensive piling. We included all this work in the initial proposal for \$13,800. Our competitors had a “standard allowance” for the earthworks. Up to \$3,000 was what one builder included; the others had not allowed for any earthworks at all but had proposed “do and charge”. This was in what they called a fixed price contract... but it was full of provisional allowances. Misleading to say the least. With our tender, we guarantee that if we hit rock, we will pay. If any more earthworks are required or anything unforeseen arises, there will be no additional charges.

## **Soil classification test and contour survey – required so we can quote your new home accurately!**

It's hard to figure why the other builders didn't include the soil test. It is required to be able to engineer the slab design for the house. But it was being charged to the client separately, at a cost of \$850. Likewise, the contour survey. As a builder we know we can leave it out, and if council requires it, we can go back to the client and request it as a council requirement. This is another cost of approximately \$800. A contour survey is required to be able to work out how the right way is to build – to calculate falls, design cut & fill and earthworks, calculate imported fill, retaining walls, piers, driveway levels, steps etc. A home cannot be quoted accurately without it.

## **Service connections**

The block required power, water, sewer, storm water and gas connections to run further than for a standard residential block. So rather than say in our proposal (as our competitors did) 'Service connections allow for a standard 6m setback'... we did it properly and included the extra distance up-front, at \$7,000. Far better to know in advance than face another 'unexpected' cost.

## **Charged storm water**

This is a grey area, fraught with traps. The other builders said "This tender is subject to changes required for BASIX compliance" All builders know that charged storm water is required to meet BASIX compliance for residential houses.



Charged storm water is where PVC downpipes are connected to a tank, with an overflow and pump. This was costed in our proposal at \$4,000... which in the other tenders would have had to be paid later as yet another 'extra.'

### **Allowances**

Kitchen: in this particular case the client had a kitchen allowance in each of the other tenders. The allowances for the kitchen were approximately \$8,000. For that they would have been able to buy a basic laminated kitchen. In our proposal we included it as per the plan, so the client knew what the design was – along with gloss doors, stone bench tops, overhead cupboards, bulkheads to the ceiling, designer splash backs and handles and soft closers for the cupboards and draws. A kitchen of this quality and specification would have required an allowance of approximately \$17000.

### **Appliances**

Our competitors had an allowance of \$1,650 for the oven and cook top. What will this buy? Not enough. We included our normal standard inclusions- multifunction stainless steel oven, stainless steel gas cook top, microwave oven fully built in with stainless steel surround, Stainless steel dishwasher and 900mm canopy range hood. There was no mention of a range hood in the other proposals. If a builder was putting an allowance in a proposal to cover our standard appliances, it would have to be in excess of \$4000.

## **Tiles**

We included a high quality tile range and a selection of stone, glass or marble feature tiles. This would increase their costs by approximately \$800.

## **Conclusion**

This is just a brief overview of how a cheap up-front price may not necessarily be the cheapest price in the long run.

Remember, our original up-front price was \$21,000 higher than our cheapest competitor. But when all the required 'upgrades' were taken into account, their price increased by \$39,000. If they had then included a builder's margin of 20% on top of that, it would have been closer to \$47,000. In other words - \$26,000 more expensive than our initial up-front pricing!

And this is not an isolated incident. We hear similar stories to this almost every week.

It's all about comparing apples with apples.

# Chapter 4

## Connecting to services: being aware of what's involved

The connection of basic services such as power to your new home may sound like a straightforward process.

But there are many variables that can add to the cost and complexity of this process. Service connection can be a real trap when quoted as a provisional allowance. But unlike many optional or luxury items – you simply cannot do without these services! Here are some issues to consider.

### **Power**

In an urban location, power will usually be supplied through an underground connection from a pillar box on the boundary to the home meter box, which a qualified electrician can connect to the house. The distance between this pillar box and your home connection point will depend on the size of your block, the setback (distance from the road to the front of the house) and the actual location of the pillar box. You will need to make sure this actual distance has been accurately allowed for in the quote, as procedures such as trenching and filling can add significant additional expense especially if the ground is rocky or uneven.

### **Service connection can be a real trap when quoted as a provisional allowance.**

With a rural location, the connection of power may be a lot more involved. Often there is no pillar box on the boundary. Overhead power lines near the site or through the block do not necessarily mean easy connection. The main challenge with rural power is the amount of power available and where it has to come from.

It is always a good idea to check with the energy provider as to where the closest connection point is, how much power is available for you and if any sort of upgrade will be required before making a decision to purchase the land. To upgrade a transformer, add additional power poles or create an easement through neighbouring properties can be hugely expensive and take a considerable amount of time. And for even more remote blocks, such sources as solar power or generators have huge drawbacks when being connected to a modern home.

## **Water**

Most new homes will be required to have a specified percentage of the roof area connected to a water tank or other type of rainwater harvesting device — even if town water is available. Most tanks will need an electrical pumping system to distribute the water, adding extra expense.

The most common method of connecting stormwater to a tank is via a charged system: a series of pipes from the house gutters to the tank. These pipes are buried underground and always have water in them, relying on gravity to push the stormwater into the tank. It is essential that the inlet of the tank is lower than the gutter of the house in order for a charged system to work.

Where a rainwater tank is not required, the stormwater from the house is simply conveyed to street or stormwater pit via a standard underground stormwater connection. In an urban situation, the overflow from the rain water tank is also connected to the street or stormwater pit in the same way.

Whether connecting water from a town supply or from a tank, the connection to the house is very similar. The main difference being that with connection from a tank, a pressure pump will be required to give sufficient water pressure at the tap. In rural blocks where there is no town water connection available, a home needs to be much more self-sufficient.

This sometimes involves multiple tanks or alternative water supply. All require some thought and professional advice as to availability, cost and water quality.

## **Sewer**

The sewer will be connected to either the town sewerage system or a septic system. In either case, the connection is carried out via underground pipes which must have sufficient fall to the final destination to comply with the appropriate Australian standards. When building in urban locations, connecting to the council supplied sewerage system is fairly straightforward. There will be a sewer access point supplied, normally at the front or rear of each building block, which can be easily connected by a plumber. However all trenching and pipework related to sewer and stormwater will need final council approval before trenches are filled, to allow these details to be placed on town records.

## **Septic tanks**

When building in an area without a town sewer connection, a septic system will be required. There are many different types but the two most commonly used are the standard tank with a gravity fed absorption/evaporation trench to disperse the treated effluent, or an aerated system which pumps the treated effluent via small drippers over a defined area.

A standard septic system has no moving parts and requires very little maintenance over its lifetime. However, the trench where the treated effluent is dispersed can smell and the area surrounding it is often wet. Over many years, the trench may also become inefficient due to topsoil washing into the trench and it will then need to be cleaned.

An aerated system has a number of moving parts and requires mains power to the tank. The effluent is treated in a similar way to a standard tank with the exception that it is also aerated, aiding in the breakdown of the effluent.

The treated effluent is then pumped out to a series of small irrigation drippers which are normally buried just under the surface of the ground. An aerated system requires regular maintenance and often the local council will want proof that a service agreement has been entered into with the manufacturer or a service agent.

### **Telephone and internet**

It is important to consider your telephone and internet requirements before buying a block or committing to building. Most town blocks have easy access to landline-based services and good mobile phone reception, giving you a wide range of options. However, rural blocks can run into difficulties. Although many new rural blocks come with landline telephone connections, the distance from the telephone exchange can sometimes prevent these new homes from connecting to high-speed internet services.

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**As with other aspects of your home, it is vital to ensure that your builder factors in the real costs of service connections as opposed to ‘guesstimates or allowances’ that leave you to foot the bill for ... surprise, surprise... extra!**

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This limits the options to dial-up (often painfully slow, fiddly and subject to cutouts), wireless (dependent on mobile coverage) or satellite (sometimes expensive and temperamental). For people who work from home or have high internet usage requirements, these are all factors to consider carefully.

## **Our recommendations:**

With this information on hand, it is worth considering your requirements for services, then asking the appropriate questions before purchasing the land. This might include the requirement for 3-phase power, plans for large gardens or a swimming pool or the need for a high speed internet connection.

While most hurdles can be overcome, it often requires investment you may or may not be expecting. As with other aspects of your home, it is vital to ensure that your builder factors in the real costs as opposed to 'guesstimates or allowances' that leave you to foot the bill for... surprise, surprise... extra!

# Chapter 5

## Getting off the ground: site preparation, foundations and flooring systems

Most people building a new home focus on the plan and the inclusions, but leave the site preparation, foundations and flooring systems to the 'professionals' to sort out. But in reality, these decisions can have an enormous impact on how your house looks, works and feels, and should be considered carefully before making any final decisions. Here are some of the key aspects to consider along with their advantages and disadvantages.

### Soil tests and site classification

Soils across Australia are categorised according to how they react to moisture and dehydration. Soils with a heavy clay content will show a greater reaction to moisture or dehydration than those with a sand content.

When building a new home, it is very important that the design of the foundations matches the soil type. If the foundation is incorrectly designed it can shift, subside or crack, sometimes ruining a new home. This is why it is essential to get a suitably qualified person to undertake a site classification in accordance with relevant Australian Standard (AS2870-1996) and then have the foundations designed to suit.

Make sure that a test has been done-not a classification based on local knowledge. Never assume that sections of land in close proximity to each other will have the same site classification; this is often not the case.



## Soil types

The most common soil types found in New South Wales are:

- Class 'S' - Slightly reactive
- Class 'M' - Moderately reactive
- Class 'H' - Highly reactive

Different classifications may be found or applied because of poorly placed fill (soil moved from other parts of the site or brought in by truck from elsewhere to build up a site) or fill that contains uncompactable matter like rubbish or debris. Site classifications may also be affected by the proximity of mines or quarries where ground vibration or movement may be experienced due to their day to day operations.

## The effect on foundation costs

The obvious consequences of different soil types for the owner is the expense of the foundations. You need to make sure that any building quote you accept has factored in the actual soil type of the site. Otherwise you could well be faced with large 'unforeseen' expenses or problems further down the track.

## Bearers and joists vs concrete slab

The two most common methods of house construction are based on either a suspended flooring system or a concrete slab. Both have their advantages and disadvantages. For the average home buyer with the average block of land, the major factor will be cost. Many years ago, most homes were constructed on suspended flooring system incorporating bearers and joists supported by brick or timber piers, regardless of the slope of the land.

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**You need to make sure that any building quote you accept has factored in the actual soil type of the site.**

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The reason: ready-mixed concrete was not easily available or was prohibitively expensive. So the easiest option was to use a flooring system. Now that we have an abundance of ready-mixed concrete, concrete slab construction has become a reliable and cost effective method for flooring. The reason for this is the greatly reduced labour cost when compared to constructing a bearer and joist flooring system. Consider this. The average concrete slab is formed, poured and finished within 3 days – and all the work is completed by a concreter. But with a raised flooring system, the builder will normally set out where all the piers will be located, have the pier holes dug by a machine and then filled with concrete.

Once the concrete has cured, he will then arrange for a bricklayer to lay the bricks for the piers. When cured, the builder will put the bearers and joists down and lay the flooring. All up, this process will take over two weeks and will involve numerous tradesmen. Then there is the need for a strip footing around the perimeter of the house for the bricks to sit on and for the additional bricks and labour up to floor height. For this reason, bearer and joist flooring has become prohibitively expensive, unless the site has too much fall to construct a concrete slab.

## **Cut and fill**

Correctly shaping the landscape when building a new home can really give your home street appeal and add thousands of dollars to the potential resale value. But if handled badly, it can make your new home look like an afterthought on its block of land. Considering that most land is not flat, some excavation will generally be required depending on the steepness of the site.

The key is to get the balance right between cutting into the site and using the removed material as fill for other parts of the site (or importing fill). While the simplest technique is to cut into the slope of the block to produce a flat building site, it has many drawbacks:

- Depending on the height of the cut and its proximity to the property boundary, a costly retaining wall may also be required.
- Retaining walls greater than 900mm will also need to be designed by an engineer, adding further expense.
- Heavily cut sites can cause drainage issues. You don't want your new home to be surrounded by water when it rains.
- When a site has been cut, any water that would have run away with the natural fall of the land can potentially pool in the flat area in which your house sits. This sometimes requires costly additional drainage to solve.
- Another major drawback for cutting a site is the view and the landscaping on the cut side of the home. Will one side of the home simply look out onto earth or a retaining wall? Does the height of the cut prevent ample sunlight coming through the windows?
- Finally, what will your house look like from the street with a heavily cut site, and will this have a negative influence on any potential buyers?

### **Waffle pod or raft slab**

A waffle pod slab uses polystyrene pods to form strengthening beams within the slab compared with strengthening beams dug into the ground with a raft slab. As a waffle pod slab sits entirely on top of the ground, it eliminates any form of trenching which can be costly if rock is encountered. Site disturbance is also kept to a minimum.

Another benefit of a waffle pod slab is that because it sits on top of the ground it gives extra height to the finished floor level of the house. This is extremely important when landscaping, as it enables you to backfill and create fall away from the house so water does

not pool against it. Waffle pods also provide an insulation barrier between the finished floor and the soil, assisting in reducing extreme temperature variations.

A raft slab has all its strengthening beams dug into the ground, meaning the finished floor height is generally 100mm above the ground. Any slabs for verandahs or alfresco areas will be 100mm lower than the main slab, so their finished floor level will be at ground level, making it difficult to obtain correct fall-away from their edges when top soil is spread.

Both waffle pod and raft slabs comply with the relevant Australian standards and perform equally.

### **Deep edge beams**

As the name suggests, a deep edge beam is the edge of concrete slab (waffle pod or raft) that has been formed deeper than the rest of the slab to accommodate a fall on the site. The advantage of deep edge beams is that they can reduce the amount of cut and fill on the site by retaining fill within the confines of the slab itself without the use of retaining walls. Most importantly, for the outside, all you see is the external face of the home. Deep edge beams are usually used in an urban situation where narrow sites limit gentle and gradual cuts.

### **Suspended flooring systems**

As discussed earlier, the main type of suspended flooring is a bearer and joist system. However, there are many other variations, including suspended concrete slabs. The main purpose of an elevated flooring system is to accommodate sites with a large fall where a waffle pod or raft slab would not be possible. Rocky blocks that are hard to excavate or split-level developments may also require this form of flooring. The advantage of an elevated flooring system is that they lend themselves to utilising the space under the floor for extra rooms and garages, essentially giving you the option of a larger house with a smaller footprint.

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**While there is no single ‘right way’ to prepare a site and build foundations, there are many wrong ways that can have long term negative consequences.**

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### **Our recommendations**

Like every part of building a home, being able to make informed decisions is crucial. While there is no single ‘right way’ to prepare a site and build foundations, there are many wrong ways that can have long term negative consequences. By working closely with a builder or designer who understands your block of land, your landscaping ideas and the different options available for meeting your needs, you can achieve a great result upon which to build your new home.

# Chapter 6

## Materials: Framing and inclusions

Some homes “feel” solid, while others “feel” cheaply built. To build a home that has a solid and quiet feel is not a coincidence. It’s designed into the home and comes about through the use of superior and stronger framing systems, bracing, window quality and insulation use.

The framing system is the core of the home. You could think of it like the skeletal structure of the body. And because it is hidden from view, many, if not most, builders have started to reduce the size of the wall framing. Most standard internal wall framing now is 70mm thick. At Bellriver, we only use 90mm framing. We also use extensive ply bracing. This braces whole sections of wall with solid sheeting, not straps.

### Insulation and improved energy efficiency

As we have all seen in recent years, the costs of power and gas have significantly increased. This makes it all the more important for our homes to become more efficient through using less energy to make them comfortable.

One of the best ways to achieve this is by making the most of the sun to heat our homes. Other factors can also make a significant difference. Windows, for instance, are becoming more and more airtight and we are seeing the use of different glazing options to accommodate special needs. This is a very specialised area, with the need to consider the home’s design, aspect, climate and location.

As a very brief overview, we suggest you consider the following:

### **Low E tech glass**

Clear glass with electronically applied, metal infused insulation on the surface. It is used in colder climates as it allows heat transfer inwards, but cuts down heat transfer to the outside.

### **Soltech glass**

Low E-Neutral glass is similar to the E tech, but with a light blue tint. It too has excellent insulation properties and is used in hot climates, providing an increased reduction of heat transfer from outside.

### **Comfort Plus glass**

This is a laminated glass which has very high insulation and noise reduction properties.

### **Double glazing**

This is normally designed specifically to suit your requirements. Different glass thicknesses and types can be installed to help overcome challenges like excess heat, cold, condensation or noise. It also gives greatly increased security.

### **The best overall answer: effective insulation**

When it comes to temperature control, insulation is the major way to save money in heating or cooling your home. As standard on all our homes, we install R3.5 batts in the ceilings and R1.5 batts in the external wall cavity. If required we can add, as an option, foil blanket under the roofing and can increase the batt thickness.

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**When it comes to temperature control,  
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Acoustic batts can also be installed in internal walls to reduce noise travel. This is a very effective and inexpensive option for minimising sound travel between bathrooms and bedrooms, surrounding the main bedroom or for isolating the home theatre/media room.

## **Creating the kitchen you really want**

The kitchen is the heart of the home. It is where we spend the most time. The breakfast and eating area are usually adjacent to it. We often sit there with family and friends for coffee and a chat. We eat most of our meals there too, rather than using the more formal dining areas. The kitchen is literally the centre of every new home. As such it deserves a lot of thought.

At Bellriver Homes, we have spent over two years working with kitchen designers to achieve better work spaces, greater flow and usability. Our new designs include many unique standard features such as:

- Fully built-in integrated cabinetry, with nib walls and bulkheads to the ceiling. Not only is this classy looking, being designed by professionals, but the bulkheads are a practical addition, stopping dust collect on the top of the cupboards. We include two feature downlights in the bulkhead as standard.
- 900mm wide stainless steel canopy range hoods: these have a much larger extraction capacity than pull-out or fixed types. They also include charcoal filters to extract smell. And being elegant in appearance, they also create an attractive central feature. The use of 900mm width even over 600mm appliances is a strong and new design feature that gives your kitchen a greater sense of grace while allowing for a larger work area.



- Standard stone bench tops. It is also possible to make these benches thicker for comparatively little cost. Just think what your kitchen could look like with optional 40mm deep countertops and waterfall ends.
- Australian made quality kitchen doors – available in a huge range of colours with gloss, pearl, metallic and matt finishes. These finishes are the latest in kitchen door design.
- Steel sided drawers and soft closing systems by Hettich or similar. We believe this ‘steel sided’ system is the best available.
- Soft closing doors: all our doors and drawers come standard with soft closing mechanisms. These and the superior hinge systems we use are all by Hettich or similar.
- Stainless steel quality appliances: We include a 600mm multi-function oven as standard. This can be upgraded if you wish to an oven with more functions or in a 900mm width.
- Stainless steel gas cook tops: as standard. We can include a Ceran glass induction magnetic cook top or a 900mm freestanding cooker as an option.
- Dishwasher and microwave oven: our homes include as standard a stainless steel dishwasher and a matching stainless steel microwave oven fully built in with stainless steel surround.

## Further options include:

- 700mm deep cupboard, pantry and fridge console on the services side of the kitchen. The advantage of this is that the fridge can be fully recessed and not protrude into the console opening. It also gives you a greater work area around the cook top.
- 1200mm deep breakfast bar instead of the standard 900mm. With these we can include additional 300mm deep storage cupboards underneath each end. These provide support to the bench and give extra cupboard space. A great look! And very practical.
- Wire ware pull-out pantry.
- Pull-out rubbish bins in various styles & sizes.
- Waste disposal unit.
- Ducted range hood units.
- Double ovens or two ovens side by side at waist height, with pot drawers beneath. This is a very modern designer look and also very practical, as the ovens are at the right height for easy use.
- Any other changes to design, doors, bench tops or appliances.

## Bathrooms

After the kitchen, the bathrooms are a major focal point of any new home. We have worked with our designers and interior designer to come up with bathrooms that are loaded with features, are super modern, look great and are functional. We have included, as standard:

- A high quality standard tile range that includes some very large sizes.
- Quality inclusions: we include clear glass shower screens, quality metal tap ware and bathroom fittings and solid porcelain dual-flush toilets... pan and cistern. We also include a soft close toilet seat.
- Vanities. We include as standard very high quality Australian made vanities. These are wall hung, with Australian made doors, soft closers & moulded tops. Mirrors are fitted to the full width of the vanity. Vanities of this quality and standard are unique, and exceed what's normally included by builders. Note: When builders allow a PC (Prime cost) allowance for a vanity, it is most often only enough allowance to cover an imported unit. These units look cheap, and often create warranty issues.
- Feature tiles: we offer an extensive range of border and feature tiles. They include glass, porcelain or marble and can be applied to whole wall sections, vertical or horizontal strips or borders. All bathrooms come with a standard feature tile allowance, but these can be increased or upgraded as an option according to the design layout and type you choose.

- Porcelain floor tiles: these are available as an option. But... BEWARE! There are things you need to know about porcelain before purchasing. They are made in large slabs and cut into pieces. They mostly have what is called a rectified edge: a very sharp edge left from the saw cut. This is fine if it is handled right. They are designed to be laid very close together or butted. They also need to be laid flat, without fall. It is not possible to slope porcelain to a centre grate in the same way as you would with a normal ceramic tile. This is possible with ceramics as they normally have a 'cushioned' edge. To use porcelain successfully in a bathroom requires a strip grate, so that the whole floor can be laid flat. Another thing to watch with porcelain is optical hazing. After the product is baked and before cutting, it is polished. Cheaper grades of porcelain often have residual polishing marks. We normally use porcelain tiles manufactured in either Italy or Dubai. They are available in various sizes so you can use the same product in bathrooms and living areas in different sizes. They are available in polished, non-polished (matt) and outdoor finishes.

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**After the kitchen, the bathrooms are  
a major focal point of any new home.**

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## The little things

Don't overlook them; the small details that make all the difference to the finish of your home – and how pleased you will be with it. In a bid to cut costs, most builders will present the little things that finish your new home as optional extras. The Bellriver Homes approach is completely different. The question we ask ourselves when specifying for each of our homes is 'What would I want included if I was going to live here myself?' The quality of the materials and inclusions is one of the primary things that sets a new home apart. That's why we supply superior inclusions... all far better than those in any other new home that we know of.

Of course, including a greater level of inclusions is easy to do... but to include them at very little or no extra cost is something you can only do when you get to the point of having great buying power and employing the best designers to specify the right inclusions to suit the design.

Some things to think about:

- Light fittings, smoke detectors and NBN connection:  
All our homes come standard with light fittings. Normally we include oyster lights in living areas, bedrooms, hallways and laundry and a fan/light/heater fitting in the bathroom and ensuite. We include a lantern at the front door in country designs and a light fitting at the rear door. All urban designs include a down light in the front portico and a light fitting in the alfresco area. We also include a wired-in smoke detection system to suit the size of your home. Our homes come NBN equipped with a Hills Hub ready for Pay TV, free to air TV, Internet and phone connection – all standard.

- Doors, robes and linens: all our homes come standard with a glazed front door in a design to match the home. Many homes have glazed sidelights or extra width front doors. We use a sliding door system on robes, where the doors are pattern matched to the same design as used throughout the home. All the robes and cupboards are fitted out, with the walk in robes including banks of shelving.
- Ducted vacuum system: we offer, as an option, a fully ducted vacuum system, installed and ducted through your home during construction. A waste bin system built into the kitchen kickboard and different models are also available.

Please note: this section includes many specific items and models used by Bellriver Homes. These are correct at the time of printing but may change over time. Please check the current inclusions list on our website – [bellriverhomes.com.au](http://bellriverhomes.com.au)

# Chapter 7

## Building your home: The process

Once you have signed up for a new home, do you know what the most common source of frustration is? It's one you most likely haven't even thought of: COMMUNICATION! Before you buy a home, you are mostly concerned about the design, the look, the inclusions and the price. What often happens after the purchase, once the average builder has you signed up is that you get left in the dark. Suddenly it seems almost impossible to get hold of anyone to answer basic questions like:

What happens next?

- How long does that take?
- What's happening on my site?
- Why aren't there tradesmen there?
- Why isn't something being done the way you were told it would be?

... and more!

### **Communication counts!**

Communication becomes the most important thing to customers from the time they have signed the paperwork through to the final handover. That's one of the biggest areas where you'll find Bellriver Homes are different. We have proper, documented, electronic communications systems in place where our whole team is kept informed on your homes progress. This system automatically reports every detail of your job daily.

If, for example, your home was running behind schedule, automated responses will inform management immediately. This guarantees that your home is proactively managed and nothing is left to chance. You are also kept informed regularly and your questions are quickly answered. To ensure this, you will be looked after by a Bellriver Homes customer service consultant who is assigned to your service – a person whose whole area of responsibility is to care for you and your interests.

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**We have proper, documented, electronic communications systems in place where our whole team is kept informed on your homes progress.**

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## **Supervision, trade requirements & quality control**

Construction management, supervision and sub-contractors play another huge part of building a new home. The quality of craftsmanship, the structural integrity and the overseeing of all work rests in the hands of these company personnel.

All builders will claim to have a high standard of work, which in most cases is true. But you must remember that a large proportion of the work on your new home is undertaken by sub-contract tradespeople, such as bricklayers, plumbers, electricians, tilers and plasterers etc. The builder may subcontract out any part of the works but remains responsible for the overall project.

The only way the work of these sub-contract tradespeople can be kept up to a high standard is by carefully selecting sub-contractors who pass a tough criteria. When we say tough criteria, there are many things that a good builder must consider before engaging a subcontractor to do work on the home.



- Does the sub-contractor have all the relevant licenses? This is very important, because many people are working in the industry with no qualification. We had a recent experience where we were approached by tilers looking for work. When we did our due - diligence on them, we found that the head contractor was licensed, but was using illegal immigrants to do the work.
- Does the sub-contractor have all the relevant workers compensation and insurance cover? This is also very important, because you can imagine what will happen to the progress of the construction of your new home if the sub-contractor has an accident on your site without these covers. Workcover could close down your site for months on end during the litigation and compensation process. Your builder may even be sued and you have a half finished home that is at the centre of a dispute.
- Does your builder have a legal binding contract with their subcontractors? This is something that a good builder will put a large amount of resource into. This contract is really what governs the quality and progress of your work. It covers things like: expected quality of workmanship, meeting schedules and time frames, recourse against the sub-contractor if the work is not satisfactory. This contract helps gives the principal contractor control over the sub-contractors and the job, which many builders find very difficult.

- Then... the sub-contractors working on your home may tick all the official boxes (they are fully licensed, they have all the correct and current insurance covers etc.) BUT... most importantly, are they experienced quality, reliable, craftsmen?

This is only something that can be selected by experienced builders who take this side of the construction very seriously and who have a policy and a culture that dictates and governs who will work on their construction sites.

Once the sub-contract team has been inducted and contracted by your builder to do work on your new home, they must be supervised by suitably experienced trades people who should be employed by the builder.

### **The importance of a great construction supervisor**

A good supervisor will have quality control measures in place and have checklists and criteria that every tradesperson must meet before the job can move on to the next stage. You need to watch out for a project manager who will take advantage of clients with little or no knowledge of the building industry. They could take shortcuts and pull the wool over your eyes if they feel they can cut costs by doing substandard work or employing less qualified tradesman.

Some building companies actually offer their company building supervisors a bonus for every dollar that they can save on the job! When building a new home, you have to ask yourself: will your builder give you a dedicated and competent construction manager and supervisor to schedule work and oversee your project?

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**You need to watch out for a project manager who will take advantage of clients with little or no knowledge of the building industry.**

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No one will deny that there are often many challenges and issues that can arise during construction. The secret is, how are these dealt with? And is the builder seeking resolution or compromise? After being acquainted with all the intricate challenges in building management that have to be dealt with on every home, you will understand why we have many measures in place to ensure every box is ticked during construction. In addition to regular inspections by the site supervisor and construction manager, we also have key management personnel visit jobs at critical stages during construction to scrutinise work quality and ensure that the job is up to our standards – and yours.

## **Maintenance and warranties**

These are two things that will and should take place once your new home is handed over to you.

### **Maintenance**

We have already touched on the importance of the contract between you and your builder. It should clearly indicate the builder's obligations and responsibilities once the home is completed and handed over. Maintenance on your new home, in this context, is the defect liability period which commences on the date of practical completion of your home. During the defect liability period after you have moved into your home, you may notify the builder of any defects in the building works. These are often things you cannot see or realise until you move in and only become apparent when you live in your home. The builder should rectify all defects that are his responsibility. Once again this is

something that must be spelled out in your contract. Otherwise you can be left with numerous defects on your home that you could not see before handover and could be costly to rectify.

## **Warranties**

All statutory warranties for builders in NSW are regulated and governed by the Home Building Act 1989. Any builders committed to long term service will be fully acquainted with the Home Building Act and its statutory warranty regulations.

At Bellriver Homes we are committed to seeing that our clients are satisfied that all warranty obligations are fully met. All this information should be given to you before the contract is signed and construction commences.

Your builder should provide you with documentation that explains the operation of the Home Building Act 1989 and the procedures for the resolution of contract, warranty and insurance disputes. This is the part about building a new home that most customers know least about. It's also the area that most affects the quality of the finished product and provides you with a smooth building process. Building with the RIGHT builder, one who has the right processes, quality control and supervision systems in place is crucially important.

At Bellriver Homes we are committed to seeing that our clients are satisfied that all warranty obligations are fully met.

# Chapter 8

## In conclusion

This book summarises the reasons why there is much more to choosing a new home and the right builder than simply finding a floor plan and a look that appeals to you. To build the new home that is right for you in every way is a professional task. You need the right advice, the right products, the right builder, using the right methods. You need to understand exactly what you are getting for your money, what your rights are and how well you are protected.

At Bellriver Homes we have invested heavily over a 20-year period to surround ourselves with the best knowledge and systems and people. We also have developed a strong culture around providing the service that's required to care for your requirements fully... not just to sell you a home, but to do it right.

Our mission is to ensure that every one of our customers becomes a raving fan, and would buy from us again... as so many have. The only way to achieve that is to do it right the first time. When we commit to building a house for a client, we are embarking on a minimum of an eight-year relationship. That's how long it usually takes from the time you first start looking, to having your home built and extending into the completion of the warranty period. And that is a seriously long relationship!

The only way you can come out of any relationship after eight years and have every customer as a raving fan is to be everything you promise to be: trustworthy, understanding, of the highest integrity and truly professional. In short, we have to deliver on that promise. And to that, we are totally, unreservedly committed.

# Quality, service or price... which one are you prepared to sacrifice?

We hear and see many boasts nowadays of best quality, service and price-to the point where we seldom believe it. The simple facts are this. It is very rare you can achieve all three.

- Best quality means things are done the best way, by the best people using the best materials. This is seldom achieved at the lowest cost.
- Best service, in this industry, requires programs, consultants and supervisors-to provide you with the service levels we are passionate about comes at some cost.
- Which leaves price. Put simply, we are not prepared to compromise on the quality and service we provide our customers. We do have a lowest price guarantee, but this is where a comparison is made that is “apples with apples.”

Which leaves us in a position where if what you require is just a cheap price and a cheap product – then Bellriver may not be your builder of choice.

But, if you are after the right design, the right advice, the best end product, a true “fixed price contract” and a stress free and enjoyable building journey, Bellriver could be just the builder you are seeking – as that is our vision and commitment.





David Sandeman is the founder of Bellriver Homes and a residential home builder of more than 20 years.

In this book, David speaks frankly about the Australian building industry and exposes the many hidden costs and pitfalls.

***What most builders never tell you*** delivers a rare insight into the realities of building the great Australian dream. More than just an exposé the book guides and educates prospective builders, and helps to keep the Australian 'dream' alive.