

Contents

1.0	INTRODUCTION	3
1.1	Building definitions	4
1.2	What does a builder do?	4
1.3	Building control areas	4
1.4	The Building process – permits and paperwork	5
	1.4.1. Preparing Plans	5
	1.4.2. Applying for a Building Permit	6
	1.4.3. Assessment by a Building Certifier	6
	1.4.4. Building Permit	7
	1.4.5. Before Construction Starts	7
	1.4.6. Inspections	7
	1.4.7. Completion	7
	1.4.8. Occupancy Permit	7
	1.4.9. What happens if your Building Permit lapses?	8
2.0	WHAT CAN I AFFORD TO BUILD?	9
2.1	Budget	9
2.2	Finance	9
2.3	Government assistance	9
3.0	CHOOSING THE LAND	10
4.0	BUILDING OPTIONS	10
4.1	Project Homes	10
4.2	Display homes	10
4.3	Individually designed homes	11
	4.3.1. Selecting design services	11
	4.3.2. Your role in the design process	11
	4.3.3. The designer's role in the design process	11
	4.3.4. Questions to ask the designer in your first meeting	12
4.4	What is and isn't included in the price of the home?	12
5.0	EXTENDING AND RENOVATING YOUR HOME	13
6.0	CHECKING YOUR BUILDING PLANS	13
7.0	CHOOSING A BUILDER OR CONTRACTOR	14
8.0	BEFORE YOU SIGN THE BUILDING CONTRACT	15
8.1	Contract Checklist	16
8.2	Are terms of your contract unfair?	17
8.3	Tips for avoiding contractual disputes	17

8.3.1. Builders and trade contractors	17
8.3.2. Consumers	17
9.0 BEFORE CONSTRUCTION STARTS	18
9.1 Checklist	18
9.2 Building certifier	18
9.3 Insurance	18
10.0 ONCE CONSTRUCTION STARTS	19
10.1 Construction checklist	19
10.2 Changing the contract	19
10.3 Inspections	20
10.4 Progress payments	21
10.5 Completion, handover and final payment	21
10.6 Occupancy Permit	22
11.0 BUILDING DISPUTES	23
11.1 Consumer guarantees for services	23
11.2 Talk to the builder	24
11.3 Write a letter to the builder	24
11.4 Dispute resolution	24
11.5 Take formal action	25
12.0 OWNER-BUILDER	26
12.1 Mandatory insurance requirements	27
12.2 Other insurance to consider	27
12.3 Tradespeople	27
12.4 Tips	27
13.0 TERMITE PROTECTION	28
14.0 GLOSSARY	29
15.0 WHO TO CONTACT	32
16.0 DISCLAIMER	32
CHECKLISTS	33-36
1. Building	
2. Before signing a contract	
3. Before construction starts	
4. Construction	