

Building to lock up

Interested in building to lock up?

The following pages cover some of the questions that you may have already thought of and hopefully leave you with a more detailed view of the build to lock up option that Accent on Homes offer.

Certainly this option is not for everyone but it may suit your own situation down to the ground.

If you want any further information please contact us either by using one of the enquiry buttons on the web site, call our office during office hours on (08) 9456 3366 or call our duty consultant on 0403 132 174

Why?

There are a number of reasons people would engage a builder to build their home to lock up stage rather than completion: -

- You may have intended to 'owner build' and the lender has advised that they will not lend to you on that basis, this will become more common in the tightened finance market. Lenders generally will be ok lending to you if the major part of your home is being constructed by a registered builder. You will probably still have to supply the lender with quotes for some or all of the remaining major works (e.g. cabinets, tiling, plumbing and electrical)
- You may simply have a lot of family or friends in related trade fields that are offering their services to you at 'mate's rates' or you may be an accomplished trade yourself and wish to take on a substantial part of the construction process yourself.
- You may be only able to get the home to a partially complete stage with your current financial commitments and want to get the shell built and then complete the remainder when funds become available to you.
- You may simply be one of those people that likes being right in amongst it and love organising things but find the initial stage of design, building and or planning application and all that goes with it a bit daunting or just too time consuming.

What is included?

Building to lock up is pretty much as it sounds, we will build the main structure of the home including all linings (unless you have requested they be omitted), external windows and doors so the home is secure.

You will need to complete the following (indicative list – may vary in individual contracts): -

- Plumbing services (you would contract directly a contractor for this work as the work they are doing extends past the lock up stage – we can offer plumbing to lock up where you then engage an alternate contractor to install the fixtures and fit off) – see notes below for options
- Electrical services – as for the plumbing (we can offer electrical to meter box only to ensure there is power on site when required and our electrical contractor is happy to work direct with clients to quote the remainder or all the works) – see notes below for options
- External render
- Painting
- Carpentry – e.g. all internal doors, all internal and external mouldings, shelving, hanging rails, towel rails and roll holders etc
- Cabinetry
- Tiling
- Stormwater disposal
- Landscaping including any paving
- Hardstand (floor) to garage
- Sectional or roller doors to garage
- All final cleans (we will carry out basic cleans or supply bins for the removal of the building rubble related to the work we complete)
- Generally all finishing items

What about drawings or designing the home?

We can work with your own design if you have already had the work done or we can work with you to design a home from scratch. You must keep in mind, however that if we design the home we will own the copyright for that design so you won't be able to 'shop our design around'.

While you may consider that to be a restriction you must also keep in mind that our design service is free, at least for the initial couple of sketches and after that if you want to keep going with us there will be some form of deposit or costs that will have to be paid.

What about insurances?

As with any normal contract we (the builder) will provide workers compensation insurance, public liability insurance and construction insurance for all the works that are covered by the contract.

Those insurances will not, however continue after we have completed our part of the home and you will need to ensure that you have provided adequate cover to protect yourself and the people working on your site – you should always ensure that any contractors that you intend to engage either show you or provide a copy of their certificate of currency in relation to the insurance they have in place.

In addition we will provide a home indemnity insurance policy in your name to cover the property for the work that we will be doing.

Is building to lock up cheaper?

Building to lock up is not necessarily a cheaper option as the builder is obviously going to apply margin to the work he does.

Generally, however, the rates the builder can get both products and services for are significantly better than the one off owner builder can achieve – so the savings made by the builder means that you would be paying no more to engage his services rather than owner building to that stage but with the added advantage of the insurance and regulatory protections that are in place to put you and your lenders minds at ease.

In addition to the above if you build to lock up with Accent on Homes it would be on a fixed price contract so if the materials or trade rates related to the work that we do will remain constant and not subject to rise and fall – this provides some peace of mind for the most substantial part of the process at least.

Why are you offering the build to lock up service?

As with any business we have been looking for less complicated ways of running our business and we have been getting several enquiries from owners regarding building to lock up so we took a couple on to test the process.

We found that we can get the work done quickly and the owners are happy to get the home to a stage where they can get stuck into the completion items with a minimum of fuss.

We also found that very few of our competitors were offering this option and in fact that many of the major builders were basically telling their clients that they could not do anything in the contract.

What about those things that cross over from the builders contract to when we take over?

There are several items that basically merge or cross over from what the builder is doing to when the owner effectively takes over, some are explained below others may arise and will have to be dealt with on an as needed basis: -

- Plumbing and electrical – while these contractors may be dealing direct with the owner in most cases the builder will still co-ordinate them up to the stage where lock up is achieved, that would include the pre-lay of pipes and or conduit in under the ground slab and in the suspended slab if applicable, call them to carry out the drains in the case of the plumber and underground power run in the case of the electrician and then to carry out the tube out prior to linings in both cases. After these stages are achieved you would deal direct with the contractors for the following stages.

- On site toilet facilities – we would provide a chemical toilet to site during our contracted stage, you would have to either arrange another site hire company to provide a WC to site after ours has been off hired or negotiate with the company we use to take on the weekly hire until your house has operating toilets inside.
- Balconies and stairwells or voids – like the toilet facilities you would have to either provide edge protection to these areas or you may be able to negotiate ongoing hire of the protection on site while we are constructing.

Will I need to get a building licence for the work I will be doing or arranging myself?

You should assume that you will need to apply for a licence but you will need to contact the local building department in the locality that your land is in as each may be different. We have found that some are very stringent and will require a list of what you are completing whereas others have not required a licence at all.

We can offer some assistance in this area but the application must be completed by you and be in your name.

When we apply for our building licence we will actually list for the application those items we will not be doing so the licence we are issued extends only to that extent.

Notes: -

Plumbing and electrical items

Feedback from current and past clients in respect to building to lock has indicated that the plumbing and electrical areas are the ones that have caused some concern or have been a little daunting as they are licensed fields and can be quite confusing.

To assist in this area we have made arrangements with our regular suppliers in and they have agreed to offer build to lock up options to our clients, these are not included in a standard 'build to lock up home' but can be priced in to the quotation (as options) if you request.

Details of what would be provided in each case are outlined below: -

Plumbing: -

Included in the build to lock up for plumbing is: -

- Connection to the sewer for all the drains (drains will be tested prior to handover at lockup stage – if a blockage occurs after that stage (e.g. tiler may fill waste with sand/cement from floor screed) it will be your own responsibility to have the drains unblocked or repaired as necessary)
- IS (inspection shaft) mound complete
- DT (disconnecter trap) complete
- All dry floor wastes complete
- Vent pipe through roof
- Water service run to the home and tubed out to each point where it will be left as a sealed outlet (either a welded pipe or a screw fitting at the plumbers discretion) along with 2 external hose cocks – this service will be left live (i.e. filled with water under pressure) – the showers or any wall mounted taps will be fitted with a standard tap assemblies and sealed with temporary screw in plastic fittings
- Gas run in will be complete (if applicable) – this service will be tested by the plumber after installation

Specifically excluded (to be completed by your own licensed plumbing contractor after handover): -

- All grates in floors
- Centering of WC pan lines (will be left in foam blocks in the floor) and supply and installation of toilet suites
- All supply and final fit off of tap ware, sanitary fittings and fixtures throughout (note that if some of the tap ware being provided by you is required to be set into the wall it will have to be provided to our plumber in advance and may incur additional installation charges – you will still be required to have the final fit off of those taps carried out after handover)
- Fluming of vents or exhaust fans to external air

Electrical: -

Included in the build to lock up for electrical is: -

- Temporary power to site from slab down stage (approximately)
- Underground run in from power dome to meter position (this will differ subject to position of dome and set back etc)
- Meter panel and switchboard including all necessary circuit breakers and RCD's
- Power outlets and light switches, smoke detectors and exhaust fans throughout home as per final electrical plan (see note in exclusions)
- Light points fitted off with standard bayonet type batten holders

Specifically excluded (to be completed by your own licensed electrical contractor after handover): -

- Power outlets in restricted zones (e.g. where shower screens have not been fitted) – in these cases either a blank plate or a water proof switch plate may be provided and the power outlet will have to be supplied and fitted by a licensed contractor after the screen has been fitted creating an allowable zone.
- Installation of any appliances or fixtures being supplied by the owner – if applicable these circuits would be isolated for safety and they would be able to be livened up by a licensed contractor after the installation of the appliances

In the case where power outlets are placed where cabinets or tiling is proposed, the owner will have to engage a licensed contractor to remove the related power outlets or switch plates and re-instate them after the tiling or cabinetry is complete.

The above in both cases are indicative of what can be provided by the electrical and / or plumbing contractors in respect to 'build to lock up' homes. Obviously the final level of inclusions etc will depend on the design and level of specification you intend to build.