

5 steps to a new life

Your home building toolkit



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Your home building toolkit



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The journey

Building a brand new home has long been a part of the great Australian dream. The idea of creating a home that is perfectly designed to meet the needs of your family is hard to beat.

To help you get started on the building process, Stockland has developed this easy 5-step guide for the creation of a typical new home. Your home building toolkit is packed with information and handy hints to encourage you to ask the important questions and understand the critical decisions.

As one of Australia's largest residential developers, we have helped thousands of families build their ideal home for more than 65 years. We can also help to make your building process an enjoyable and rewarding experience.

Nothing beats the professional advice, service and support of your Stockland Sales Professional and your chosen builder. So talk to them for more information at each stage.

Preparation

Step 1. Choosing the right finance option

Step 2. Finding your place

Step 3. Designing your home

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Your home building toolkit

Why build new?

- **Build to suit you.** Your new home designed the way you want it.
- **Contemporary designs.** Popular designs allow for open plan living and outdoor entertaining.
- **Growing with the community.** Moving into a brand new home is a great opportunity to join a new community.
- **Easy maintenance.** You won't have to deal with immediate unexpected repairs from wear and tear of previous owners.
- **Safe and sound.** New homes are designed to meet today's high building standards for structure, ventilation and fire safety.
- **Sustainability.** New homes can offer real benefits for both water and energy efficiency.
- There are Government funded schemes to help buy your home

Why choose Stockland?

- Stockland has been creating communities for over 65 years.
- At Stockland we know it takes more than bricks and mortar to make a home. We measure what matters to make our communities highly livable. That's why 127 families move into a Stockland community each week.
- Close to everything. Stockland communities are close to parks, schools, shopping centres and transport links.
- There are several Stockland Communities to choose from in WA, which have a diverse range of home options.
- There are Government funded schemes to help buy your home



Step 1: Choosing the right financial option

Getting the right deal

Finance for the construction of a new home is a specialised area and you should get in contact early in your journey with a bank or mortgage broker to understand your options.

A good broker can save you thousands of dollars, but don't be afraid to ask them about the range of financial products they can supply and the commission they'll earn for selling them to you. Your broker will be your guide through the loan application process – so it's always wise to check that they're properly accredited.

It's important to be clear about what you can comfortably afford. Take into account how your circumstances could change over time, such as starting a family or changing jobs. Consider including a financial buffer so you're not overstretched and can concentrate on simply enjoying your new home.

If you're a first home owner in WA you may be entitled to receive one or more of the following:

- First Home Owners Grant
- A reduction of stamp duty for eligible first home buyers

The first home owners grant and stamp duty reductions are a big help when it comes to buying your first home. To check your eligibility, thresholds, and to calculate how much you can claim, visit www.finance.wa.gov.au

Managing your finances

Consider the following tips when budgeting:

- Create a monthly budget and stick to it
- Keep a journal for a week, tracking every dollar you spend
- Evaluate your expenses – what can you cut back on?
- Accept that unexpected expenses will arise
- Try to get the whole family involved in the budgeting process
- Be realistic – budgeting isn't about depriving yourself, it's about managing your spending more wisely
- To see how a mortgage could change your situation, try saving the difference between your existing rental payments and the expected mortgage repayments.

A useful government website to help work out your household budget is www.moneysmart.gov.au





Step 2: Finding your place

Choosing your community

Life feels so much better when you live in a great neighbourhood. Stockland is renowned for creating award-winning and environmentally sustainable residential communities.

Our annual Liveability Index Survey measures what matters to our residents, so we can design our communities around what's important. The Liveability Index Survey invites feedback on all aspects of the community – from quality of built and natural environments, to how design supports mental and physical wellbeing. Years of listening to feedback from our residents has helped us shape some of Australia's most liveable communities, with 83% of Stockland residents telling us they love where they live.

When deciding where to build your new home, it is important to consider the broader community and the opportunities for you to participate in and contribute to that community.

There are also a number of specific factors to consider when choosing the location for your home, including;

Community facilities

Excellent community facilities add to the quality of life and enjoyment for the whole family. The local government website is a great starting point.

Shopping services

Convenient local shopping is an important aspect to consider when assessing a new community. Explore the area and ask the developer about plans for future centres.

Education and childcare services

If you have children, or are planning on starting a family in the future, then access to good schools will be essential. Visit www.education.wa.edu.au to check catchment area maps.

Transport services

Check that the existing or planned public transport system in your preferred area is going to suit your family's needs.

Check the credentials of the developer behind your community

Make sure you can be confident in your investment.

Choosing your land

Once you have chosen the right community for your new home, the next step is to decide on the right block of land.

Buying your own piece of Australia can be an exciting experience. When looking for the ideal home site to perfectly suit your needs there are a number of important points to consider.

Land size

Make sure the size of the block suits your needs and budget. Your Stockland Sales Professional can help to explain the pros and cons of each block.

Block aspect and zoning

Have a look at the solar orientation and aspect of the block. Where will the sun come in? Is there any shade? Choosing a block of land that is well situated could potentially save you money on your energy bills.

Block shape

This can influence your options for building, as builders use different methods to design and build homes for a wide variety of land shapes and styles.

Design essentials

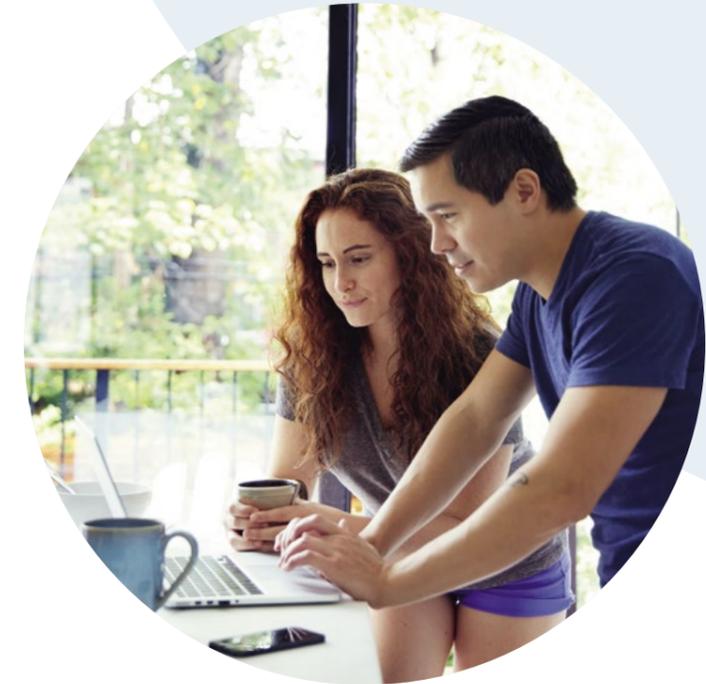
These are the design guidelines that are put in place to regulate the aesthetics of housing within your community, but with the flexibility you need to express your individual style.

Have a look at a Stockland Display Village that showcases homes designed on different blocks. It's a great place to start to get some creative ideas.

Handy hints and tips

To help get a better feel for your chosen community, take the time to go for a walk around the area and don't be afraid to ask existing residents what they enjoy about the neighborhood. Alternatively, you can take a site tour with a Stockland Sales Professional.

You can also have a look at the community's proposed masterplan to see what is still to come for the area.



Community Checklist

- Community facilities
- Shopping services
- Education and childcare services
- Transport services
- Check the credentials of developer
- Land size
- Block aspect and zoning
- Block shape
- Design essentials



Step 3: Designing your home



Choosing your design

Living in a home that is both practical and a reflection of your individual style makes life more enjoyable. When choosing a new home to build, it's important to consider what options are going to be affordable, functional and enjoyable for you and your family. Selecting a design that makes the best use of your chosen block and its unique site and environmental factors will have a huge impact on the comfort and quality of living in your new home. Consider the following:

How do you want it to look and feel?

Our lives have changed a great deal over the years, so it is only natural to want your home to reflect these trends. Contemporary Australian homes tend to feature plenty of light and space, and have interconnected, free-flowing living spaces.

How many bedrooms and bathrooms do you need?

Make sure your house suits your needs now and for the future.

What about an indoor/outdoor room?

Modern Australian homes can make great use of open-plan living that provides a seamless transition from indoor to outdoor spaces. Your design options are endless for outdoor rooms where you may spend most of your time.

Do you have any storage requirements?

You might have work-related tools or equipment that needs to be stored each day. Consider this when designing your home.

Space for working from home?

Do you need space to work from home? A room which you can close off, secluded from the main living areas. As working from home becomes more common, it's important to consider this possibility when designing your home.

Build a mood board to help you better understand what you are looking for in your home. A handy online tool to use is Dreamcatcher by Stockland stockland.com.au/dreamcatcher

Sustainability and energy efficient options

There are many things you can do when building your home that may make it more energy efficient and environmentally friendly. To start with, consider design preferences that make the best use of your block of land.

All new homes must comply with state guidelines aimed at ensuring they are more energy and water efficient than ever before, which is great news for the environment as well as your energy and water bills. Achieving compliance can involve simple things like good solar orientation and use of insulation.

At Stockland, we recognise the importance of sustainability and take our responsibility for minimising the impact our properties have on the environment seriously.

Choosing your builder

Choosing your builder is a crucial part of the process. Building a home can take some time, so it's important to share an open, productive and happy relationship with your builder. A good relationship and open lines of communication can make all the difference to your building process.

One of the best things you can do to help the process is to be clear on exactly what you want. Start with your own personal vision for your brand new home. Decide what is important to you. Is a big open kitchen and good outdoor living space essential to your lifestyle? Do you have a growing family? What areas can you compromise on to stay within your budget?

Here is a handy checklist to follow when choosing your builder:

Reputation

In a competitive industry, reputation is everything. Ask the builder for past customers you can talk to, research how long they have been in business, and check out their website, marketing material and online review sites.

Coordination

Does your builder project-manage all phases? It will simplify the process if they coordinate the building procedures for you.

Proven designs

An established builder's designs are likely to have been tried and proven by previous clients, so take a look at what they've done before or ask your Stockland Sales Professional about popular House & Land packages.

Inclusions

Remember to discuss the standard inclusions provided, as well as the things that are not included in the quote with your builder. Specific items to check on include:

- Floor coverings
- Window blinds
- Carpet
- Tiles
- Light fittings
- Site costs
- Driveway
- Letterbox
- Lawn
- Fencing
- Rainwater tank

Special warranties

Some contractors will provide special warranties. Make sure your builder gives you all the details so you have peace of mind.

Contract signing

Before signing the building contract, get a blank copy to familiarise yourself with the terms. Ask any questions early on if there's anything you don't understand. It is also advisable to get your lawyer to review the contract before you commit to it.

Builder's licence

Before choosing your builder, be sure to check that they hold a valid builder's licence. This licence shows that the builder has met certain requirements under the relevant legislation. Also ensure you take a look at their qualifications for builders trained by Master Builders Australia (MBA) or the Housing Industry Association (HIA).

Visit a Stockland Display Village

Stockland's Display Villages provide you with the opportunity to view a range of builders, with different styles, sizes and types of homes on display in one convenient location.

When looking through a Display Village, remember that some of the fittings, inclusions and design features may not be included in the standard cost of the home design that you prefer.

Builder Checklist

- Reputation
- Coordination
- Proven designs
- Inclusions
- Special warranties
- Contract signing
- Builder's licence
- Visit a stockland Display Village

Designing your interiors

Interior design is a great way to express your personal tastes and individual style. Once you've chosen the design of your home and have the preliminary drawings, you can start thinking about your interiors.

Research

There are hundreds of choices to make when designing the interior of your home. You can gather inspiration from display homes, magazines, books, other homes, design blogs, instagram, pinterest or Dreamcatcher. Alternatively, you can consult with an interior designer for a professional opinion. Consult with your builder to see if they offer this service in-house.

Flooring

Flooring is usually included in the initial building contract, or your builder can recommend floor and tile suppliers. Floorboards, carpets or tiles come in a huge range of colours and designs to match any style.

Less is more

If you are a bit overwhelmed with the many interior design choices, it can be easy to be tempted into choosing a little of everything. Most professionals agree that the best results are achieved when you have one strong concept idea and you stick to it without compromise.

Budget

Your builder may be able to help allocate budgets for each room of your new home, within the overall budget you have set.



Step 4: Building your home

Site and building preparation

There are a number of procedures required to get your home site ready for building, including several approval stages that you and your builder need to complete.

Housing design

During this phase you are likely to be working closely with your builder to decide on your preferred home design, fixtures, fittings and colour schemes. Once this is settled and you have confirmed costs, it's time to enter into a building contract. At this stage, your builder will usually prepare your house design documents for approval.

The approval process

Once you have decided on a proposed design, your builder will submit your design application to Stockland for approval through the Stockland Builder Portal – <https://builderportal.stockland.com.au>. This handy portal will allow your builder to keep track of your application, and contains all the information your builder will need to know when designing your home.

Take the time to understand your block of land and discuss with your builder the services available on your land. It is essential that your new home is correctly positioned so that it does not interfere with any easements surrounding your property. Your builder will also need to do a site soil test before construction.

Home construction

There are five main stages involved in the building of your home.

Stage 1 – the foundations

When your approved plans and materials are ordered, your new home will be set out on the block. At this time, your builder will dig and pour the footings. Posts are erected, the slab is formed, fill is put in place and plumbing is usually laid.

Stage 2 – the walls

This is when you see your home start to take shape as the brickwork or frame for your individual rooms is erected.

Stage 3 – lock-up

The process for adding the wall to walls, doors, windows and roof to your home is commonly known as “lock-up”. If you're eligible for a fencing and landscaping eligible for fencing and landscaping, you'll need to contact a Stockland Sales Professional at this point.

Stage 4 – the finer details

At this stage, all the finer details of your new home, both inside and out, are underway. This generally includes, any exterior rendering, plumbing fixtures, flooring, painting and cabinetry works.

Stage 5 – the hand over

This is the final and most exciting stage. As the final finishing touches are put in place, you'll be asked by your builder to inspect your home prior to key hand over.





Step 5: Final touches

Landscaping

Landscaping adds life and warmth to the entry of your home and is the first thing people notice before they set foot inside your home.

Before you start, check with our Customer Relations Team to see if there are any Stockland project guidelines under your land contract or council requirements specifically for landscaping and ask them about any fencing and front landscaping bonuses available to you.

It is important to consider your garden design at the time of planning your home design. Good planning will ensure that you maximize the space in your garden and extend your internal living spaces to meet with decks, patios and verandahs. Outdoor rooms can be some of the most used and enjoyable spaces in your living environment.

Consider the location of service areas and the positioning of your driveway, drying areas, compost zones, garden beds and bin enclosures. Incorporate appropriate landscape measures to soften unwanted views through the use of hedges, trellises, feature walls and plant screening.

Below are some more questions to consider when planning your garden:

Site aspect

Choose plants that are suitable for sunny or shady areas.

Climate

Choose plants tolerant of your local climatic conditions.

Scale

Choose trees that are in scale with the space they are planted in, even when they are fully grown.

When to plant

Planting can be carried out throughout the year, however, avoid summer weather extremes and winter frosts. To take advantage of the growing season it is best to plant during early Spring.

Plant maintenance

During the first two to three years it is particularly important to maintain your garden on a regular basis. Control weeds and grass around plants by applying regular mulch to planting beds after mulch decomposition. Fertilise once a year in Spring. Use a complete fertilizer (either granular or liquid), but use sparingly on native plants.

Water wise

When choosing plant species, it's a great idea to consider natives that are more drought-hardy to save on water. These plants require less maintenance and have higher survival rates, which all add up to save you money. If you install a rainwater tank, your garden will look great all year round, even when there are water restrictions in place.

Completion

Congratulations – your dream home is complete!

Take some time to sit back and congratulate yourself, admire. Enjoy your brand new home, and look forward to this next exciting chapter in your life.

After you move in, there may be a couple of small matters that you didn't notice on your final inspection, or things that may have come up during the settlement period. Check that your builder has a maintenance period, ensuring they will attend to these matters to your satisfaction as part of their after-sales service.

The key to a smooth building process is to be prepared and know what to expect at each stage. That way, building your first home will be a truly rewarding experience.

Settling into your new community

At Stockland, we want to make sure you feel at home in your new community.

When you move in, our Customer Relations Team is available to help you with any information you may need to help you settle in faster. Be sure to keep us informed of any changes to your contact information so we can update you on what's happening around the community at customer-careteam@stockland.com.au

Moving in

Moving house can be a very busy period so it pays to be organised. Create a checklist of everything you may need in order to move, then prioritise your time accordingly. See what can be done ahead of time and what can only be done on the day of the move.





Step 5: Final touches

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Contact

To speak to a Stockland Sales Professional

Call 13 52 63

Visit stockland.com.au

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