

STOCKLAND BUILDING GUIDES

The four steps to building



Stockland
it's your place

The building steps

Step 1 Choosing the right finance option

Money matters, so it is important to ensure you are getting the right deal. Finance for the construction of a new home is a specialised area and, with over than 60 years' experience, Stockland understands what is involved with buying land and building a home. Seeking independant financial advice is the first step to understand what the right type of loan is to suit your situation.

It's important to be clear about what you can comfortably afford. Be sure to consider 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.

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

Handy tips on 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 (car troubles, health issues).



• Try to get the whole family involved in the budget 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.



• Based on 30 year term, principal and interest, weekly repayments, rounded to the nearest dollar.



Tip:

To help determine a feel for your chosen community, take the time to go for a walk around the area and don't be afraid to ask some existing residents what they enjoy about the neighbourhood. You can also have a look at the community's proposed Masterplan to see what is still to come for the area.

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Step 2 Choosing the right community for you

With your finances in check, it is time to consider where you want to live. Choosing the right community will ensure future happiness once your home is completed. Life is more enjoyable when you live in a great neighbourhood, and Stockland is renowned for creating award-winning and environmentally sustainable residential communities. It is important to consider the broader community and the opportunities for you to participate in and contribute to.

There are a number of specific factors to consider when choosing the location for your home.

These include:



Shopping services

Convenient local shopping is an important aspect to consider when deciding on location. Consider the type of shops and services you will need on a daily or weekly basis.

In an emerging area, your Stockland Sales Professional will be able to tell you of any planned developments for the community that could include future shops and services.



Education and childcare services

If you have children, or are planning on starting a family in the future, access to good schools will be essential. It is also worthwhile investigating any childcare facilities and other learning institutions that are in the area.



Transport services

Check that the existing or planned public transport system in your preferred area will suit your needs. Consider your need to have easy access to work, schools, sporting facilities and shopping.



Check the credentials of the developer behind the community

Make sure you can be confident in your investment and are able to trust the developer behind the plans and vision for the community. Stockland has been established for more than 55 years and has helped thousands of Australians make the move into a new home and a new community.



Community facilities

Excellent community facilities can add to the quality of life and enjoyment for the whole family. You may also wish to investigate the local sporting facilities and any other community services that you might wish to use in the future.



**Tip:**

Visit a Stockland Display Village that showcases home designs on sloping or different shaped blocks – it's a great place inspire some creative ideas.

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Step 3 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. Your land is the foundation for your new home, and buying your own piece of Australia can be an exciting experience.

It is important that you make the decision with your feet literally on the ground. When looking for the ideal home site to perfectly suit your needs there are a number of important points to consider. Use these tips as a convenient checklist to help make your decision.



The size

Start by making sure the size of the block suits your needs and budget. Consider carefully how much space you really need. If you are building in a community with access to an outdoor recreation area, a smaller block with less lawn mowing and maintenance may be more appealing and affordable.



Block Aspect and Zoning

Choosing a block of land that is well situated could potentially save you money on your energy bills. Considering the solar orientation and aspect of the block 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. It is important to decide on a design that will maximise the features of your chosen block.

Make sure you also check out any setbacks, easements or zoning requirements that may apply. Special considerations for wildlife and native bushland are also things to note. Your Stockland Sales Professional will be able to help with all these aspects.



Design Essentials

These are the design guidelines that are put in place to protect the standard of housing within your community. They give you some direction on the design of your home but still allow all the flexibility you need to express your individual style. Ultimately, Design Essentials help protect your investment and enhance the potential future capital growth by ensuring that all the homes built within your community are of a similar high quality.



Tip:

Consider the following ways to keep your costs down:

- Choose a single storey home design
- Choose a three-bedroom design
- Choose a design with 1.5 bathrooms,
- Choose a single garage
- Choose the standard specifications for fixtures and fittings
- Choose a low maintenance landscape design with drought-resistant plants, which require less water

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Step 4 Choosing the design of your home

Once you've chosen a community and considered your land options, it's time to decide on the exact home design that suits your needs. Living in a home that reflects your individual style will make your life more enjoyable. When building a new home, it's important to consider what options are going to be affordable, functional and pleasant 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.

Again, it helps to be very clear about your needs, so consider the following questions before making your decision. Remember, this should be a consultative process with your builder.



How do you want it to look and feel?

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 in the future. Can your house design be adapted in the future to extend an additional bedroom when you need it or when you can afford it? Bathrooms and other “wet” areas can add considerable costs to building, so be sure to only include what you need.



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. Verandas, balconies, decks, patios – your design options are endless for outdoor rooms where you may spend most of your time. These rooms are often excluded from Council floor space regulations and consequently are an affordable way to extend the living space of your home.



Do you have any storage requirements?

You might have work-related tools or equipment that need to be stored each day. Now is the time to consider this to make sure your home design suits all of your needs.



Is there significant slope on your land?

If your block is on a significant slope, your house design should accommodate this. By ensuring your home steps with the slope you will avoid excessive retaining walls. Homes that step in this way have more interesting layouts and interact with their outdoor living spaces with great success.

Thank you

For more information please
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