

TIPS FOR FIRST TIME BUILDERS



Our expert team give their best tips for first time builders

Building your first home is an exciting time, but it can be stressful if you don't have an experienced team guide you through the process. There's a lot of information out there, so our team have provided some of their top tips to help get you started on your home owning journey.

- It's always best to **plan ahead**. Think about how many rooms you might need in the next couple of years. Do you need a shed? Is a pool in your future? Thinking about your future needs helps us plan for them now. It also means we can place your house in the best spot on your lot should you have any additions in the future.
- **Keep an eye on inclusions**. Check out our 'Inclusions Comparison Checklist' and make sure you're not left without key finishes (driveway, flooring etc) when you move into your new home. You don't want to be left with costly extras after handover.
- **Seek advice** from a Mortgage Broker before putting a deposit on your land. They'll look at your finances and lifestyle and give you a better idea on your borrowing capacity and what you might need to save.
- **When looking for land, always ask when it will be registered**. Soil testing and council approval generally cannot happen until it your land is registered, potentially delaying your build process.
- If you're not sure where to start, **check out some house and land packages**. The land is usually located in new estates and the advertised price will give you a good idea on what you could achieve with your budget.
- If you're eligible, make sure you take advantage of any **First Home Owner Grants** that might be available in your state. A Mortgage Broker can also assist with this.
- **Look at how long it will take your builder to complete your home**. Generally speaking, the less time it takes to build your home, the less time you'll be paying rent plus a mortgage (or two mortgages).
- **Don't eliminate blocks that look tricky to build on**. If you've found a lot in a location that you love, ask your builder what options you have with your design. A pole or split level home could be the solution.

We pride ourselves on helping our clients from end-to-end, so for the best advice, contact our team today.

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