

If you are fed up with the whole family sharing one bathroom, too few bedrooms and not enough room in the garden then perhaps its time to move. But should you consider building over buying an established property, what is the procedure for building a house in Australia?

An established property is less hassle but you will be looking at places that are older with dated décor and the floorplan may not be right for you. A builder will fit in with your needs, providing the plans you want for your family and your modern new home will have brand new fixtures and fittings.

To start the process, you need to find the area you want to live and the land available. There is stamp duty to pay on the cost of the land, but not the build. When deciding on a site look at fencing and landscaping, are they something you can pay for yourself, or will you need to put them on your mortgage? Soil types and the slope of the land will also affect the ground work cost of your build.

In most new, large developments major builders will have a one of their homes built in the display village. Go and visit them baring in mind that these display homes feature top of the line additions and accented with perfect furniture. The sales agents will happily do a costing for you on any of their floorplans but be aware that the original price in the brochure is for the base property and be prepared to add up to \$50 000 more to make the home liveable.

Once you have decided on the house and extras you want and paid the deposit you will be contacted throughout the planning process to discuss colours, tiles, flooring and plumbing choices. A visit to an electrical showroom lets you decide where you want lights, wall sockets or add air conditioning. Be prepared to be tempted to spend more at these stages as you will see products you didn't think about on your first costing.

The payments for your build are made in stages. When the ground work is done and the slab laid you will make your first payment. After that your mortgage will increase four more times, once the frame is up, after the roof goes on, outer walls and the last instalment is paid on completion.

Before you take possession of your new home the building company supervisor will take you around to spot any errors in the build or quality of the fittings or paintwork. Any problems take around a week to fix.

Finally, after 16 – 20 weeks of waiting you meet the supervisor on site, he rekeys the locks, you sign the forms and here you are in your brand new home.