# Building with Coral Homes

Whether you are a first home buyer, upsizing to accommodate your growing family or downsizing to retire, building a home is one of the biggest and most exciting purchase decisions you can make in your lifetime.

With over 30 years' experience building new homes and awarded 'Professional Major Builder' 2020 by the Housing Industry Association (HIA), Coral Homes knows how to make the building experience an enjoyable and rewarding one. Here we have put together a comprehensive guide to the process of building your new home (*plus some helpful hints*) to help you know what's next in this exciting journey.





### Step 1. Research



### **Coral Homes website**

Our website is the best place to start your initial research! Browse through our product range on our website to find a home that suits your lifestyle and budget. Use the home finder on our website to filter our range with your requirements.

This is a great time to also check out our current offers on our website, discover our great pricing and also find out why Coral Homes is the HIA's 2020 Professional Major Builder.

### House and land service

With this service we can fix the price of your home, in most cases, even before you pay any money. We can look at the best siting options for your home whilst addressing developer guidelines. This is a great way to ensure you keep to your budget by providing peace of mind up front.

### Explore our display homes

Find inspiration at one of our display centres and explore our stunning homes. Our experienced New Home Consultants will be available to help you with any building enquiries. We maintain a great range of single storey and double storey homes on display to suit a range of lot sizes, all of which are conveniently located in leading land estates and prime locations from Hervey Bay to Sydney.

Alternatively, you will find lots of inspiration on our website including, photo gallery, virtual tours of our displays, videos, design themes and more!

If you're considering buying a block of land, why not ask one of our New Home Consultants for a free assessment of your block before you purchase it?

### Looking for land?

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We have made finding your new home easy by partnering with some of Australia's leading land developers, creating a large selection of conveniently packaged home and land solutions that all offer a long list of inclusions. We have packages in popular new estates across Queensland and New South Wales. If you can't find what you are looking for or already have land, you can talk to us about creating a tailored house and land package to suit your individual needs.

Browse through the home and land packages listed on our website. There are many benefits to choosing a house and land package, including a fixed price guarantee; a quicker process; and only paying stamp duty on the land!

### Already own a block of land?

We can support you with everything else! From finding the perfect floor plan and ensuring your inclusions are exactly what you are after, to selecting the right façade option – we've got you covered. On top of this, we can provide you with a fixed price including site works for your new home.

Browse through our product range to find a home that suits your needs and lot width. Use the home finder on our website or in our Product Guide to make this process easier.

### Step 2. Pre-Site Process

### Get a free estimate

Meet one of our friendly New Home Consultants at one of our displays who will demonstrate the home and discuss inclusions and current promotions, as well as customisation of your new home plan with our standard options. At this point, you will:

- Discuss your land details and developer guidelines
- Site the home on your land
- Complete a walk-through of the display homes showing what is included
- Explain our latest promotions and offers
- Provide you with an obligation free, no cost estimate
- In some cases, we can offer you a fixed price to give you complete peace of mind

Now is a great time (if you haven't already) to seek your finance pre-approval from the bank to find out your borrowing capacity.

### Commence the preliminary agreement

At this stage, we'll prepare a preliminary agreement that includes a fee of \$2,500 *(non-refundable).* This fee allows us to produce the necessary reports on your land to provide you with a fixed price contract. Reports include:

- Soil testing report;
- Contour survey;
- Site inspection report;
- Wind rating report;
- Preliminary drawings; and
- New home tender preparation

Now is a great time to start thinking about the external colour scheme of your new home. This information will be needed for council and covenant approvals (if applicable).

Explore our Selection Showroom (QLD only) to find inspiration for your new home. As places are limited, you will need make a booking online via the MyChoice page of our website. Further inspiration can be found on our website including 'Get the Look' blogs based on colour schemes of our most popular display homes. A landscaping plan will most likely also be required if you are building in a new estate and have covenant guidelines set by the estate developer.

#### New home tender

At this stage, you will receive your new home tender which will include all of the initial items you have requested and will confirm the siting of your home and present the costings.

Upon acceptance of your new home tender, a further \$1,000 deposit is required. We will then prepare your HIA home building contract along with full working drawings of your new home

 $\hat{\mathbb{D}}$  This is your last opportunity to make changes to your plans.



# Step 2. Pre-Site Process

### **HIA contract**

Congratulations! This is a huge milestone for you and your family and marks the official start of building your new home with Coral Homes.

At this stage we present you with your full working drawings which will include any of your changes, facade selections and inclusions. The contract will include fixed price site costs as determined by your soil test and contour survey reports.



We will send your contract to you electronically for security and peace of mind and you can either sign electronically via Docusign or in person at a contract signing appointment. The balance of 5% of the contract value is due at the contract signing stage.

Should your land be registered, bring to your appointment or email through your proof of land ownership in the form of a rates notice or solicitors settlement letter.

Now is the perfect time to start thinking about all your colour selection choices. You will find plenty of information in your colour selection guide that is sent to you before your appointments. This includes an easy step-by-step guide to pre-select your preferences before you attend your appointment and links to supplier websites so you can explore their full ranges online beforehand. Our website is also another great source of inspiration with a gallery, videos, virtual tours, design themes and even colour schemes of our most popular display homes. If you are building in new estate, you should also start thinking about your landscaping plan. Most new estates will have covenant guidelines that you will need to adhere to and your external home colours and a landscaping plan will form part of your application for covenant approval.

### Selection appointments

Making the choices that will bring your home to life is one of the most exciting stages of your journey! At this stage you will make choices across tile sections, colours and electrical that will personalise the home to suit your style, tastes and needs.

Tile Selections		Complete your tile selections with the guidance of a Tile Consultant. You'll be contacted to arrange an appointment which will be at a conveniently located tile selection showroom. Please allow two-three hours for this appointment.
	÷ ک	Need inspiration? Browse through the options available at Beaumont Tiles or National Tiles ahead of your appointment either online or instore and get the right advice to ensure you have the latest on-trend colour schemes.
Lighting and Electrical Consultation		A consultant will assist you with developing a lighting and electrical plan for your home at a private appointment. This consultation can conveniently be in person, online or over the phone, whichever suits you best.
	, Â	During your appointment you will see your electrical plan come to fruition as your consultant takes you through a digital version of your new home and all your options. <i>Allow two-three hours to complete this appointment.</i>
MyChoice Selection Showroom	8	You will be provided with a handy colour selections guide prior to your colour selection appointment that is full of inspiration and outlines your selection options to make.
		Please bring your completed colour selections guide and tiling selections along with you to your colour consultation at our MyChoice selection showroom, where we'll refine your selections to ensure you have a beautiful new home which is just right for you. Please allow two-three hours to complete this appointment. This service is available at our showrooms in Tuggerah (NSW) and Varsity Lakes (QLD).
	- Č	If you have a mood board or similar, please also bring it along so that our colour consultants can guide you through your selections better.

Step 2. Pre-Site Process

### Step 2. Pre-Site Process

### Site start preparation

Once the necessary documentation has been received by Coral Homes, a site start date can be issued by your pre-site customer service representative. Prior to the site start date being issued, you'll need to:

- Provide proof of loan/finance and evidence that the lending body gives notice that construction of the works may commence *(if build is subject to finance)*
- Complete your colour, tile and electrical selections
- Sign off your final construction plans
- Sign off on any variations
- Provide you landscaping plan for your covenant approval application (if applicable)

Coral Homes on your behalf will:

- Submit to council for your building approval
- Apply for covenant approval (if applicable);

Please note, building approval, covenant approval and land registration will all need to be received before we can issue a site start date.

Once all the paperwork and approvals are finalised, your pre-site customer service contact will issue you with a site start date (*yay!*) which will be approximately ten working days from the date of the request.

This major milestone marks the end of the pre-site stage and the beginning of building your new family home!



# Step 3. Construction Process

### Site start

After a site start date has been issued, your Building Supervisor will then become your primary point of contact. Your Supervisor will contact you to arrange a meeting on site where you will discuss the construction of your new home. From here on, your Building Supervisor will provide you with a weekly update on the progress of your home throughout the building process.

 $^{arepsilon}$  Please raise any non-urgent questions in your weekly call with your Building Supervisor.

#### Base

Base stage is complete when the following works are completed:

- Level house pad excavation
- Foundation works
- Drainage pipe positioning
- Concrete floor slab pouring
- $\mathbb{W}^{\sim}$  A progress payment of 10% of contract value is due at completion of this stage.

#### Frame

This stage is complete when the building's frame is finished including:

- House frame erection
- Roof truss erection

A progress payment of 10% of contract value (QLD) and 25% of contract value (NSW) is due at completion of this stage.

### **External linings**

This stage is complete when the following works are completed:

- Fascia and guttering
- Roof
- Window
- Plumbing and electrical positioning
- Bricklaying/cladding
- Structural flooring laid (if a double storey home)

A progress payment of 35% of contract value (QLD) and 30% of contract value (NSW) is due at completion of this stage.



# Step 3. Construction Process

### **Fixing**

This stage is complete when all internal linings, architraves, cornice, skirting, doors to rooms, wet area tiling and built-in cupboards *(excluding shelves)* are fitted and fixed into position. This excludes baths, stone bench tops and glass splashbacks which are installed after this stage is complete.

Construction works completed at this stage include:

- Plasterboard lining installation
- Staircase installation (double storey homes)
- Door installation
- Architrave and skirting board installation
- Kitchen installation
- Wet area tiling
- $\widehat{\mathbb{Q}}^{\mathbb{Z}}$  A progress payment of 20% of contract value is due at completion of this stage.

### **Practical completion**

This stage is reached when all work is completed in compliance with your contract including all plans and specifications for the work and all statutory requirements applying to the work. As noted in your contract, this excludes any 'minor defects or omissions' which do not affect the home being occupied. These items are addressed in the final client walk-through inspection.

Construction works completed at this stage include:

- Painting
- Flooring installation
- Electrical and plumbing final fit
- Carpentry final fit
- General site clean-up

A progress payment of 15% of contract value (QLD) and 10% of contract value (NSW) is due at completion of this stage.

### Client walk-through inspection

Once you have reached this stage and all works are completed in accordance with your contract, your Building Supervisor will contact you to arrange a final walk-through inspection of your new home.

The client walk-through inspection is your opportunity to identify any of the 'minor defects or omissions' (which are excluded from the practical completion stage of your building contract), that you would like rectified prior to handover.

Together with your Supervisor, you will inspect your home and identify any outstanding items that need to be addressed. Your Building Supervisor will ensure these items are rectified prior to the home being officially handed over to you, a period which normally takes around ten working days from the date of the walk-through inspection.

Allow two weeks to organise your utility providers prior to moving in. Also ensure your home & contents and building insurance take effect from Practical Completion.



# Step 3. Construction Process

### Handover

When all items from your walk-through inspection have been addressed for you and all payments in accordance with your contract have been made, your Building Supervisor will arrange a meeting with you on site to officially handover your new home. Congratulations!

At the handover meeting, your Building Supervisor will take you through your new home and provide helpful advice, guidance and demonstrations for important matters including electricals, your foundations, general safety, pest control and proper care of your inclusions.

Finally, it's time to pack your bags, get the keys to your new home, start planning your housewarming party and celebrate your big achievement!

# Step 4. Aftercare

### Service program

To help you settle in, we will provide you with a Service Program after handover. We will fix any of the minor items which may occur as a result of your new home settling.

Your Service and Warranty Coordinator we will remind you when the end of your service period is approaching. In QLD the service period is 12 months from practical completion and in NSW this period is three months.

Please feel free to call or email your Service and Warranty Coordinator should any major issues arise prior to the service period ending or after.

- Don't wait until the end of the service period to document your items, document them as you notice them to ensure nothing is missed.

### Warranty program

Your home is covered against structural damage by a statutory Builder's Warranty for a period of 6½ years in QLD and 6 years in NSW.

Furthermore, Coral Homes partners with all the leading building suppliers. Working with these well-known brands means we incorporate the highest quality inclusions in your new home and each of which comes with its own manufacturer's warranty.

For more information visit the Service and Warranty section of our website: <u>coralhomes.com.au/service-warranty</u>



