HOME OWNER GUIDE

EVERYTHING YOU NEED TO KNOW STEP-BY-STEP

KNOCKDOWN /REBUILD

CARMEL
HOMES

WELCOME TO CARMEL HOMES

Thinking of building your new home, but still deciding how best to go about doing it? We totally understand it's a big decision and it's important to fully inform yourself on how best to go about it before moving forward.

This guide will go through the essentials you will need to know about the knockdown and rebuild process.

With over 30 years of building luxury homes in Melbourne's east, we are proud of the reputation gained for the quality of our carefully constructed homes, and the high level of after care service we provide.

We understand every home is different because every home owner's needs and desires are unique. We know how important an investment your home is and guide each of our clients every step of the way to make sure they are part of the process.

We hope this guide helps your journey and feel free to contact us at Carmel Homes if you have any queries.

IN THIS ISSUE

07 **WHY KNOCKDOWN/ REBUILD YOUR SITE**

What are the advantages of taking this approach?

08 **WHAT WILL IMPACT THE DESIGN**

Each property is different - knowing what features to look out for in a property is powerful.

10 **CHOOSING THE RIGHT DESIGN**

There are many design styles to choose from,..

15 **CONSTRUCTION FINANCE**

Construction finance can be complicated, but invaluable.

19 **DEMOLITION PROCESS**

How do you demolish the existing home?

..IN THIS ISSUE

22 **BEFORE BUILDING YOUR NEW HOME**

There are several steps before your new home build commences.

24 **WHAT IS THE BUILD PROCESS?**

We have kicked off the build now, what should you be looking out for now?

28 **CONSTRUCTION JARGON EXPLAINED**

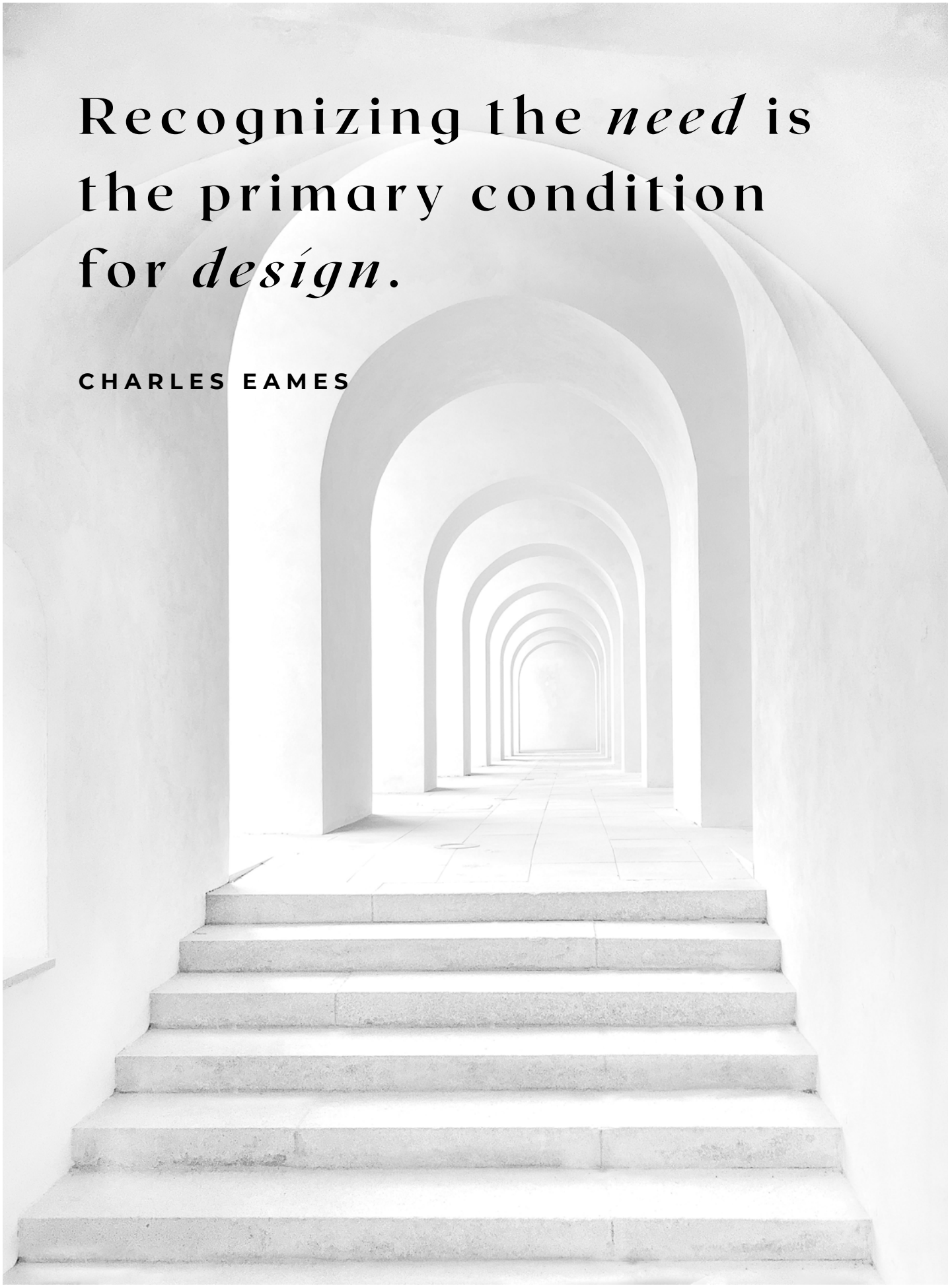
Understanding some of the construction terminologies can sometimes be difficult.

31 **WHY CARMEL HOMES?**

Let's explain how Carmel Homes will make things easier for you and your family through this process.

33 **CONTACT**

When you're ready to build. get in touch with us at Carmel Homes.


Recognizing the *need* is the primary condition for *design*.
CHARLES EAMES

WHY KNOCKDOWN / REBUILD YOUR SITE?

Why not just buy something ready to go rather than going through the process of building? There are a number of reasons why building on your existing property is sometimes the better approach to take.

From financial reasons to lifestyle choices, it is important to consider all the factors when deciding which approach best suits you.

HOME IS WHERE LOVE RESIDES, MEMORIES ARE CREATED, FRIENDS ALWAYS BELONG, AND LAUGHTER NEVER ENDS.

Advantages of Knockdown / Rebuild:

- Avoid stamp duty costs associated with buying a new property.
- You get to remain in where you are, around family & friends as well as the surroundings you are already familiar with.
- Design a home that suits your lifestyle rather than compromising for something that is ready built.
- Avoid having to spend weekend after weekend trying to find the right property, uncertain of whether you will succeeding in finding what best suits.
- No need for children to change schools
- Know from the beginning what you are getting, rather than selling and being left uncertain of where your family will end up..

WHAT WILL IMPACT THE DESIGN

1 BUILDING ENVELOPE

A building envelope is essentially the area of your property you can build a house onto. This is governed by a design code.

2 NORTH FACING

Taking advantage of the Northern sun is important when designing a home. You really want to direct your private garden space as well as opening up your living spaces to that Northern light.

3 EASEMENTS

Easements can be found on your property title plan and generally are used by authorities for services.

4 IT'S ALL ABOUT THE WIDTH

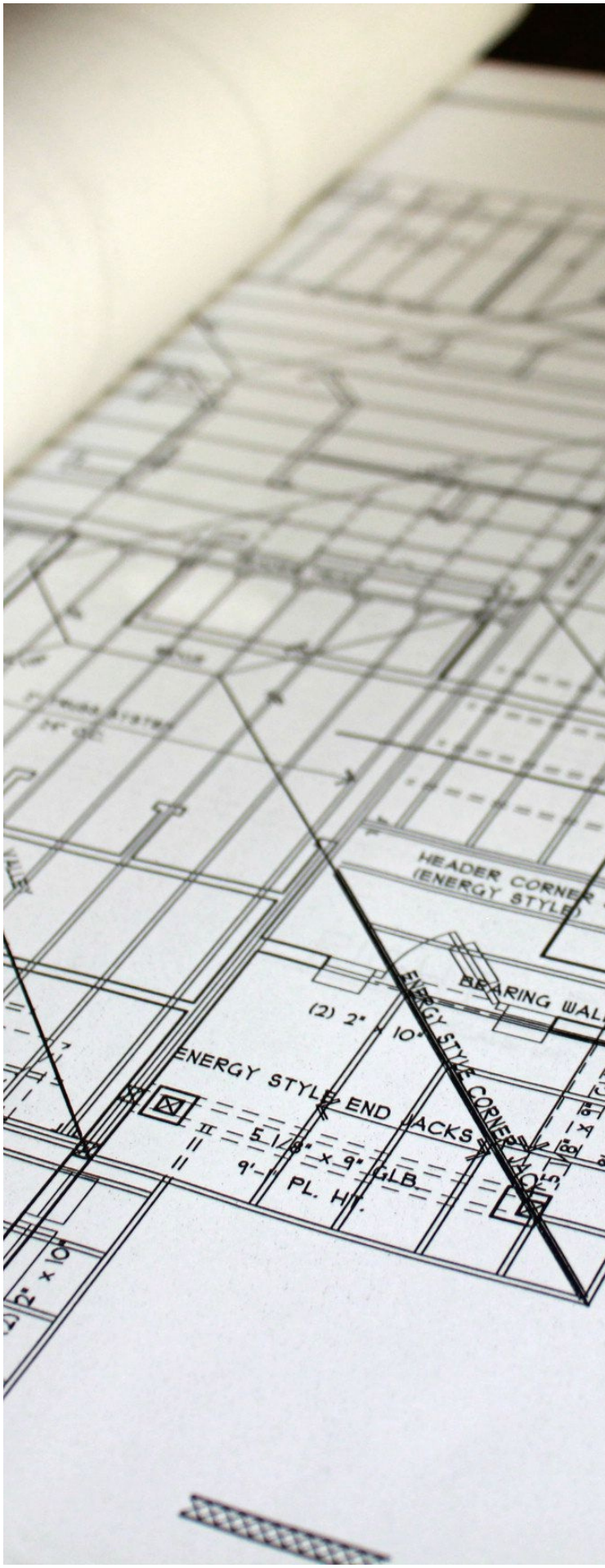
While the size of the property essentially governs the size of the house, it is actually the width that provides an opportunity to build a more efficient house layout.

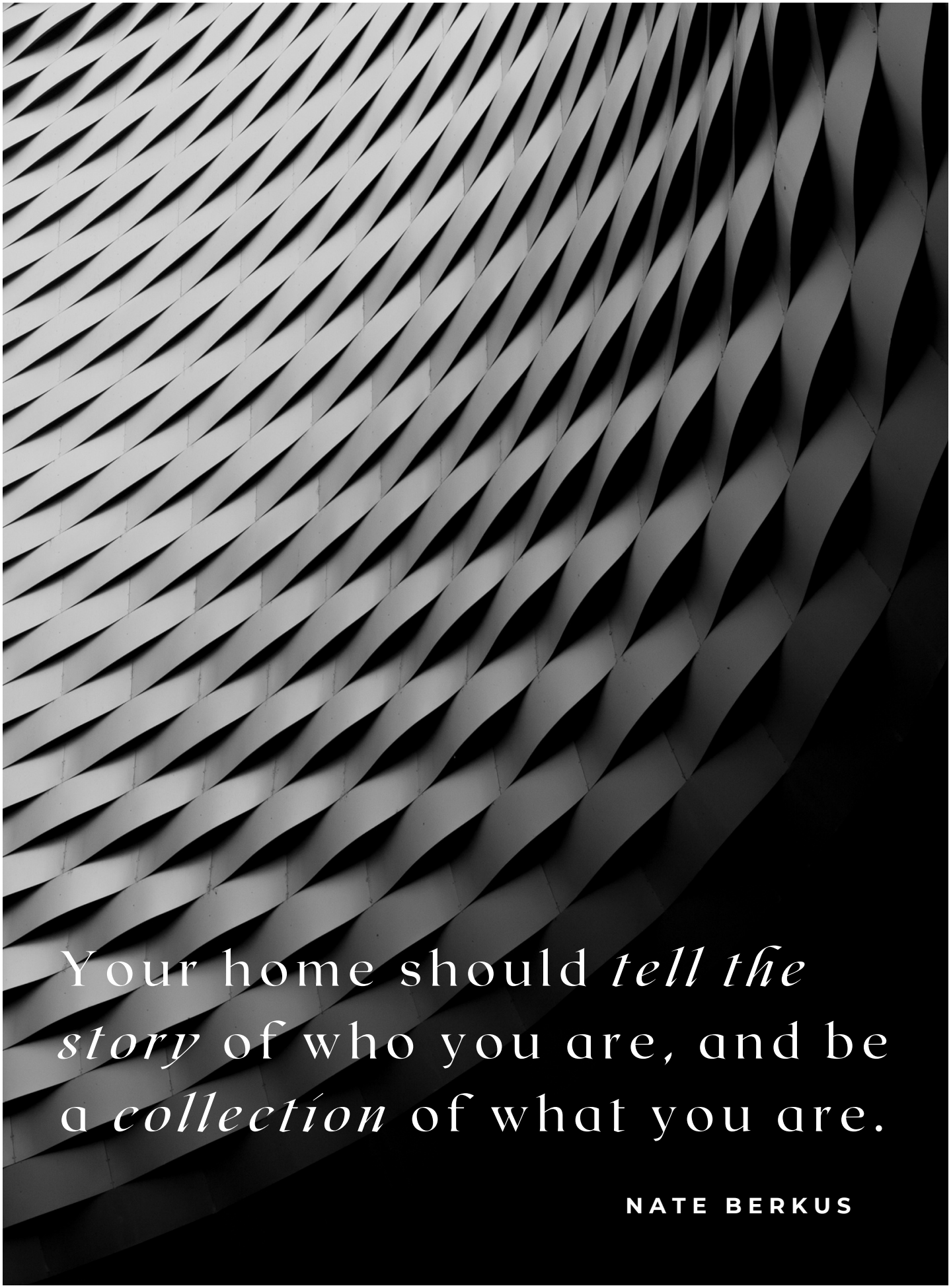
5 CROSSOVER LOCATION

The location of the crossover may sometimes impact the design as they may be restricted due to trees or power-poles located on the nature strip.

6 SLOPING SITE

A sloping site may also impact your homes design and needs to be considered in order to manage build costs.




Your home should *tell the story* of who you are, and be a *collection* of what you are.
NATE BERKUS

CHOOSING THE RIGHT DESIGN

The design of your dream home is such a personal decision. Every family is different, which is why every home design is unique. The knockdown and rebuild option really provides the opportunity for home owners to create the home that best suits their lifestyle.

Whether classic, contemporary or modern family's home needs to portray your personality and the layout reflect your family's dynamics.

There are also other factors to keep in mind and to consider when designing your home. It's worthwhile going through design ideas to come up with the best home layout for you.

If you are building with a budget in mind it's also important to speak to a builder early on about some of the features you are considering. At Carmel Homes we take care of your design in order to meet your budget.

DESIGN STYLES

CLASSIC CONTEMPORARY

A classic look with a contemporary feel gives the best of both worlds. All the elegant trimmings with modern facilities.

MODERN CONTEMPORARY

A contemporary design is almost a work of art you can live in. At Carmel Homes' knockdown and rebuild option, we can design and build your masterpiece.

MODERN MINIMALIST

The concept is "less is more" when designing a minimalist home. With clean lines and open spaces this design style is becoming more and more popular.

CLASSIC FRENCH-INSPIRED

A grand french-inspired home can really be a dream home. We ornate mouldings and large pillars, it's a design that stands out in the street.

TIPS WHEN DESIGNING YOUR HOME

1 THE KITCHEN IS THE HEART OF THE HOME

The home always revolves around the kitchen because it's where everyone comes together. The layout of the kitchen will depend on your cooking style and lifestyle. Whether an open kitchen with island & breakfast stools or the need for a butler's kitchen will depend on your personal taste.

2 INDOOR LIVING

The clear trend now is for an open plan living, but the question then needs to be asked whether additional spaces are also required. You need to consider if your family will use a formal living or rumpus, or potentially even cinema room with man-cave.

3 OUTDOOR LIVING

Melbourne weather is always difficult, but there's nothing like a summer's day out in the alfresco or even a pool.

4 STORAGE

While it doesn't seem important, it's something that we see clients always forget about. Positioning your linen cupboard or mud room makes your house a home and something to keep in mind.

5 INTERIOR DESIGN

Once the home is built, it is arguably too late to decide whether the furniture is going to be laid out. At Carmel Homes we detail layout as well as joinery details for your tv-units to your walk-in-robes to ensure nothing is missed when you move in.

MATERIAL & COLOUR SELECTIONS

This is always the fun part of design process - colours, materials and fit-out selections.

1 COLLABORATIVE PROCESS

It's so important that your builder and architect work with you in a collaborative process in order to produce the vision you have of your dream home.

2 NEUTRAL TONES

Light and neutral tones, especially in open plan living spaces, can really open up the space that much more. Styling then against these lighter colours can bring life to the room.

3 TEXTURES IN MATERIALS

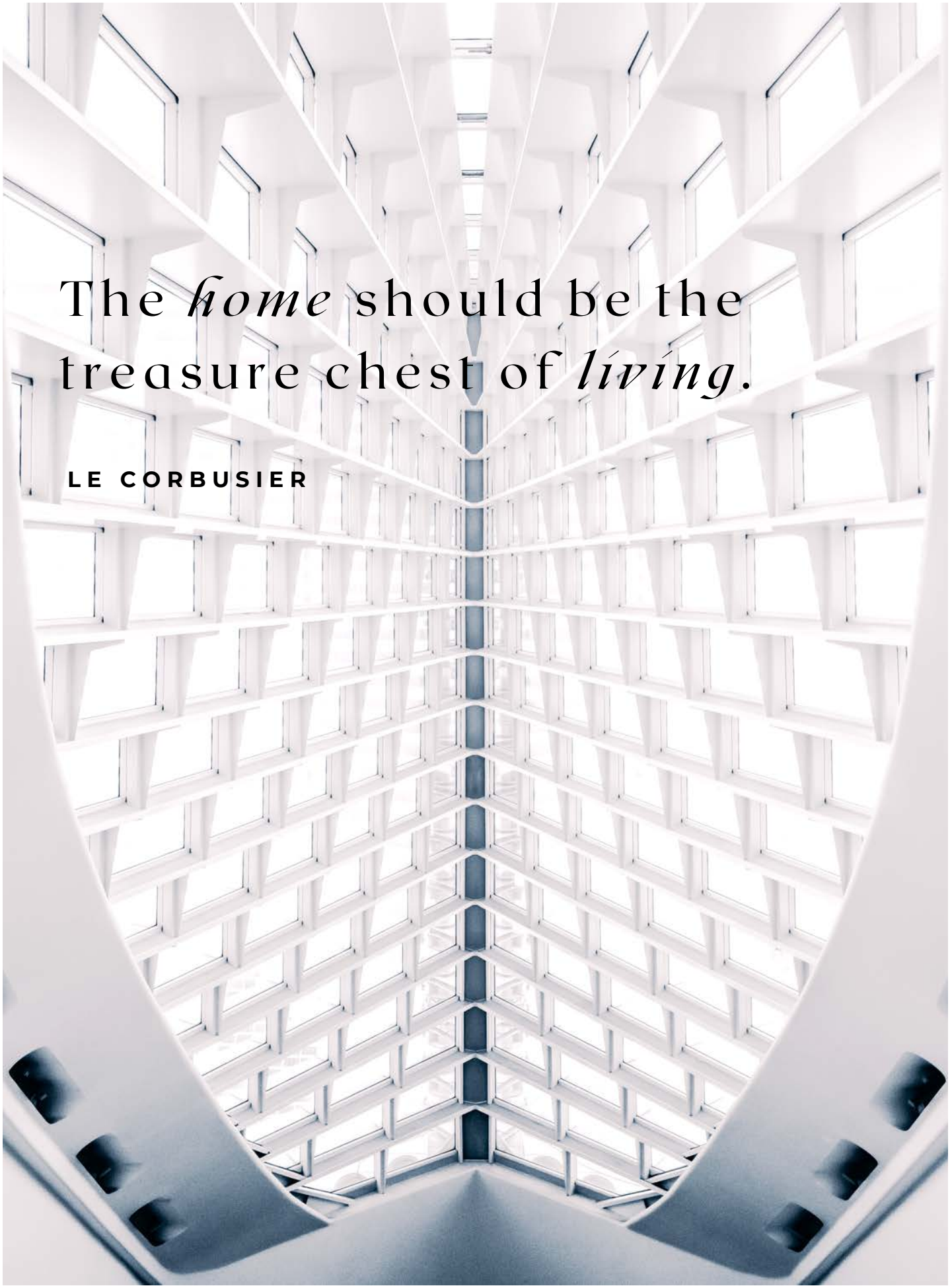
Taking advantage of different textures is an alternative way of creating different dimensions in a space, colours aren't the only way.

4 MAINTENANCE VS AESTHETICS

Having a low maintenance house can make your lifestyle that much easier. While aesthetics and form are important when building your luxury custom home, it is also important to remember function. Materials like natural marble may be beautiful, but do have a maintenance aspect to consider.

5 STYLING

A house becomes a home with what goes in it. Styling the home the way you love will bring the project full circle.


The *home* should be the
treasure chest of *living*.
LE CORBUSIER

CONSTRUCTION FINANCE

A construction loan or construction finance is different to your typical home loan when you buy a house.

When deciding to knockdown and rebuild your existing property there are stages at which you pay your builder called progress payments. It is at these points the bank will release the funds directly to the builder.

HOW DOES CONSTRUCTION FINANCE WORK?

Let's proceed on the assumption that you're taking out an individual construction loan. Such loans, which can be tough to get without a previous banking history because of the lack of collateral (a finished home), have special guidelines and include monitoring to ensure timely completion so your repayment can begin promptly.

Construction loans are typically short term with a maximum of one - two years and have variable rates that move up and down with the RBA rate.

The rates on this type of loan are higher than rates on permanent mortgage loans. To gain approval, the lender will need to see a construction timetable, detailed plans and a realistic budget, sometimes called the "story" behind the loan.

Once approved, the borrower will be put on a progressive drawn home loan, that follows the project's construction stages and will typically be expected to make only interest payments during construction. As funds are requested, the lender will usually send someone to check on the job's progress.

PROGRESS STAGES

As the construction progresses through the build of your new home, there are several stages that works are inspected and payments made to the builder. They are generally taken as a percentage of the total contract price and typically follow the stages below.

5% DEPOSIT

This is an initial payment for the works to commence, including site set-up.

15% BASE STAGE

The foundations of the home are completed during this stage of works, including the concrete slab or sub-floor.

20% FRAMING STAGE

The builder completes the timber frame - it is the shell of the home that takes shape.

35% LOCK-UP

The roof and external cladding of the home are installed, as the name suggests, the home is essentially "locked up".

15% FIXING STAGE

The internals are fitted out in the home, from the flooring to joinery and tiling.

10% COMPLETION

The final touches are done to the house to complete it, including appliances and final items.

IMPORTANT FACTS TO KNOW ABOUT CONSTRUCTION FINANCE

1 ITEMS REQUIRED FOR CONSTRUCTION LOAN APPROVAL

For a construction loan you'll need a signed contract from a builder, approved plans & specifications as well as insurance.

2 LESS THAN $1M

Generally you will need a fixed price contract when the build cost value is less than $1 million.

3 GREATER THAN $1M

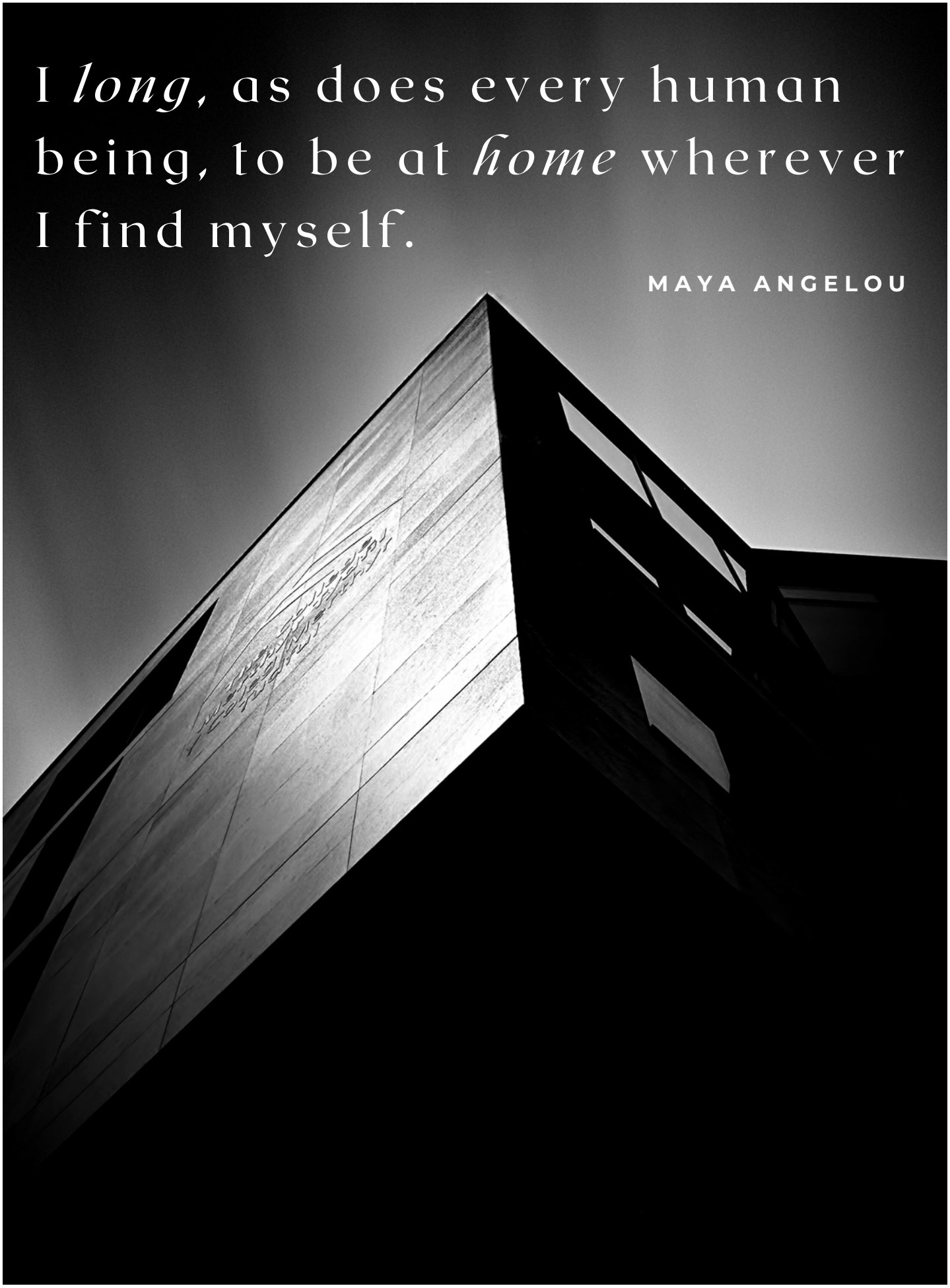
When the contract price is more than $1 million, either a fixed or cost-plus approach can be taken with the builder.

4 REPAYMENTS

Usually only interest payments are required up until the completion of the build, at which point principal & interest repayments are required.

5 INDIVIDUAL VS TRUST

Some banks will allow you to apply for a construction loan as either an individual, company or trust.

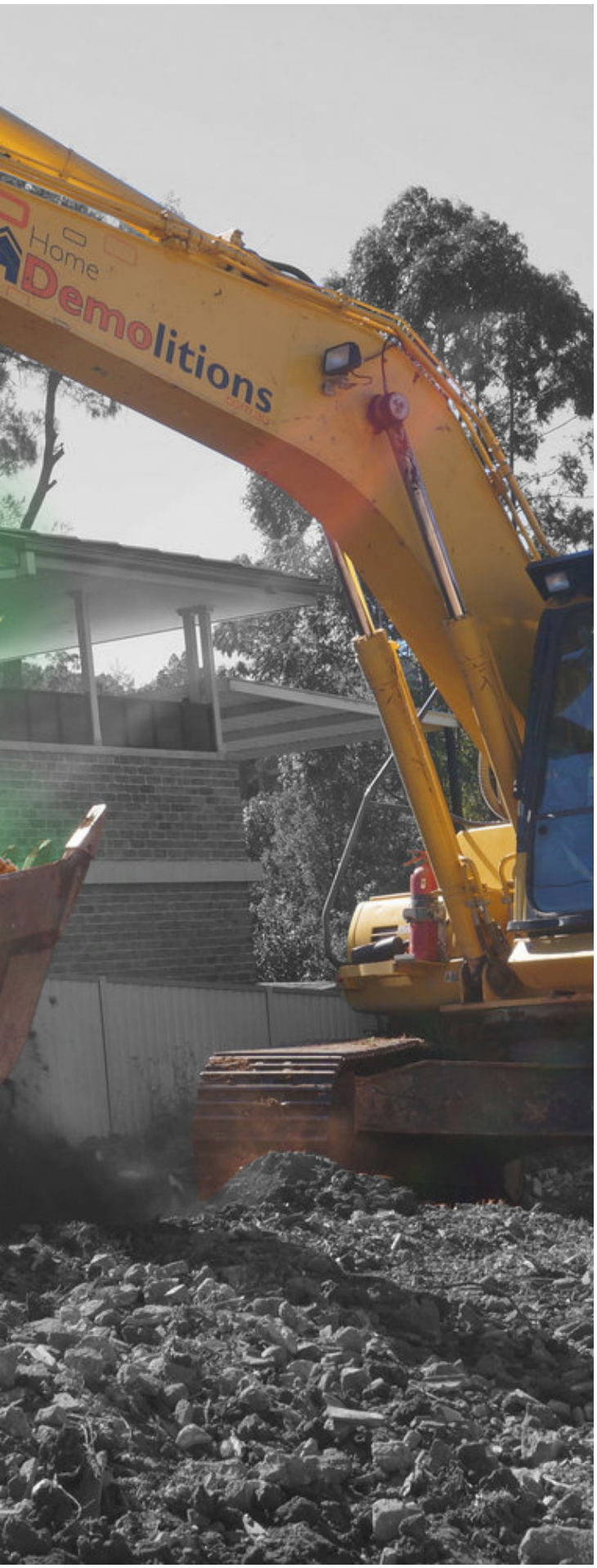

I *long*, as does every human being, to be at *home* wherever I find myself.
MAYA ANGELOU

DEMOLITION

It's now time for the first step to kick off your knockdown and rebuild process - the demolition of the old house and clearing the site to get it ready for your new dream home.

To demolish the site there are several steps that need to be taken. At Carmel Homes we help manage the process for you by connecting you to our trusted demolition contractors without any charge.

While not complicated, it is important to engage licensed contractors to perform the works safely. Given the risk to the public and neighbours it's important to use professinoal contractors.



DEMOLITION PROCESS

1 DEMOLITION PERMIT

The demolition contractor will need a demolition permit in order to demolish the house.

2 PERMIT REQUIREMENTS

The Building Surveyor issuing the demolition permit will require several items from you as the owner, including copy of the title with a plan of subdivsion as well as a site plan of the existing building.

3 SERVICE DISCONNECTIONS

You will need to apply to disconnect, or apply for an "abolishment", of your services - including gas and electrical.

4 TREE REMOVAL PERMIT

Larger trees on your property, especially native, will need a permit from Council to be removed.

5 ASSET PROTECTION PERMIT

This permit is applied through the Council, and is a bond paid to them to ensure no damage occurs to the Council assets - like footpath and crossover.

6 ASBESTOS REMOVAL

Your demolition contractor will take care of this process for you and should provide you with a certificate after the work is complete.

Luxury *must* be comfortable, otherwise it is *not* luxury.

COCO CHANEL

BEFORE BUILDING YOUR NEW HOME

Once you have finalised the design of your new luxury home, the next step is getting ready to build. However, before your home builder can start construction, there are several items they will need to complete the works with.

Most of these items and the degree of detail required will be determined by your Building Surveyor when they are engaged. These documents are then included in your ***Building Contract*** when signing with your luxury home builder.

Items required before you start building:

- **Building Permit -** Issued by the Building Surveyor once they are satisfied with all the documentation collected for the construction.
- **Re-establishment of Title -** Performed by the Land Surveyor, this layout drawing confirms the accuracy of fences in relation to your original Title Plan.
- **Working Drawings -** These are you Home Design with all the details required to ensure they are built to code.
- **Specifications -** This document is used in addition to the working drawings, specifying the details of how your home will be built.
- **Soil Report -** Test are performed on your site that identify the classification of the soil, which is then used by the Structural Engineer.
- **Structural Enigneering -** The designs from the Structural Engineer will include a certificate with calculations.
- **Service Layouts -** You will need electrical layout drawings of your home and may need other service layouts depending on your Building Surveyor's requirements.
- **Warranty Insurance -** A certificate should be provided by your builder when you are ready to proceed.

Home is where our *story* begins...

BUILDING YOUR NEW HOME

Once a building permit is issued by the building surveyor and you have paid the deposit for your new home, the builder typically has up to 21 days to begin the works on site at which point the commencement date begins as per your contract. Your builder needs to finish the works within the scheduled delivery time frame.

It is up to the builder to keep you informed and provide notice of inspection points. At Carmel Homes we like to build with you, and provide photo Progress Reports monthly so you can see as your home comes to life. The construction sequence a builder will typically follow is described in detail on the next page.

CONSTRUCTION STEP BY STEP

This is the main procedure for the construction of a home step by step after the building permit has been issued and you have made the initial deposit.

1 SITE PREPARATION

The site is made secure with fencing and initial site works are performed to prepare the job for construction.

2 SLAB

The underground piping and plumbing is installed before the concrete slab is installed in accordance with the Structural drawings. The building surveyor will inspect the slab twice - when the excavation is complete and just before the concrete is poured to ensure the steel is correct.

3 FRAMING

The timber and steel frame is erected in accordance with the Working drawings and structural drawings. The joist and roof trusses are typically pre-fabricated and delivered to site. The carpenter will then brace the house after framing is complete and will continue to install windows. The building surveyor inspect the frame to ensure it has been installed to code.

4 ROOFING INSTALL

The roof plumbing with sheeting and tiles are then installed. The lower roofs are typically left for later to allow scaffold access.

5 EXTERNAL CLADDING

The external cladding of brick and hebel are installed to the surrounding of the building, essentially to enclose the building structure. Scaffolding is erected in order to complete this work.

6 ELECTRICAL & PLUMBING ROUGH-IN

While the home is being locked-up the services initial wiring and piping is installed. This will position the location of those services when the house is completed.

7 LOCK UP

The external cladding is completed, including all the moulding and render. The scaffolding is removed for the lower roofs to be installed. The building is essentially "locked-up". The internal bulk-head carpentry work is usually completed at this stage as well.

8 PLASTER & STAIRS

Once the building is enclosed the internal plaster along with strapping and cornices can be installed. The stairs are also installed for the upper floor access.

9 FLOORS, TILES & PAINTING

The timber flooring and tiling can now be lay for the internal walls to be painted.

10 JOINERY & BENCHTOPS

The kitchen, bathroom, laundry and entertainment unit joinery can now be installed along with the selected marble benchtops.

11 FIXING

We can now start install you fixtures such as skirting, architraves and doors. As well as your bathtubs, basins and sinks.

12 FIT-OFF

Internally we're almost there and so the electrician, plumbers and air-conditioners are fitted off with taps and switches, etc.

13 EXTERNAL PAVING

As your builder works through the internals, they will work on the external finishes. Most builders may not complete a lot of this work and leave it to the owner to deal with, but at Carmel Homes we will install your paving and driveways too.

14 LANSCAPING

At Carmel Homes we provide a turn-key approach and so we'll design and build your landscaping, from decorative features to mature plants.

15 FINAL TOUCHES

Once your house is done, at Carmel Homes we then go through your home with a eye-for-detail and finish off final touches.

16 CONSTRUCTION CLEAN

The house is now complete and it's time to clean. A construction clean is more rigorous than a standard home cleaner. They will clean the windows and every inch of the home.

17 HANDOVER

This is the fun part, where the builder will then handover your new dream home and you can move in. The builder will hand you a Certificate of Occupancy along with the home.

CONSTRUCTION JARGON EXPLAINED

ARCHITRAVE

The moulded frame round a doorway or window.

BRACING

Bracing is a system utilized to reinforce building structures in which diagonal supports intersect. Cross bracing can increase a building's capability to withstand seismic activity.

BUILDING PERMITS

A building permit is a written approval by a private or municipal building surveyor. It allows the building work to be undertaken according to the approved plans, specifications and other relevant documentation.

CERTIFICATE OF OCCUPANCY

the Certificate of Occupancy certifies that a home can be lived in. It is required by the builder before requesting final payment.

CLADDING

Cladding is the application of one material over another to provide a layer. It is used to provide a degree of thermal insulation and weather resistance, and to improve the appearance of building.

CONTRACT

A contract is a legally binding document that recognizes and governs the rights and duties of the parties to the agreement. It is legally enforceable as it meets the requirements and approval of the law and typically involves the exchange of goods, service, money, or promise of any of those.

CONTRACTOR

Contractors — sometimes called independent contractors, sub-contractors or subbies — run their own business and sell their services to others, unlike employees who work in someone else's business.

CONSTRUCTION JARGON EXPLAINED...

COVENANT

In real estate it is not uncommon to find that a particular property has a covenant on the title whereby one party, pledges or agrees to abide by a certain rule to the other. It limits or prevents the use of land in a specified way to the benefit of other land.

EASEMENT

An easement is an interest attached to a parcel of land that gives another landowner or a statutory authority a right to use a part of that land for a specified purpose.
The easement is registered on the title of the property and affects a defined area of the land.

ENGINEER

A professionally qualified person, who when associated with building and planning, designs, supervises and manages Civil, Structural and Services components of projects.

FITTINGS

Fittings are items that aren't attached to the property, unless by a screw or nail - for example, a mirror or picture.

FIXTURES

Fixtures are items in a property that are attached to it. Or 'fixed' if you prefer.

LAND TITLE

A land title is an official record of who owns a piece of land. It can also include information about mortgages, covenants, caveats and easements affecting the land.

PLASTERBOARD

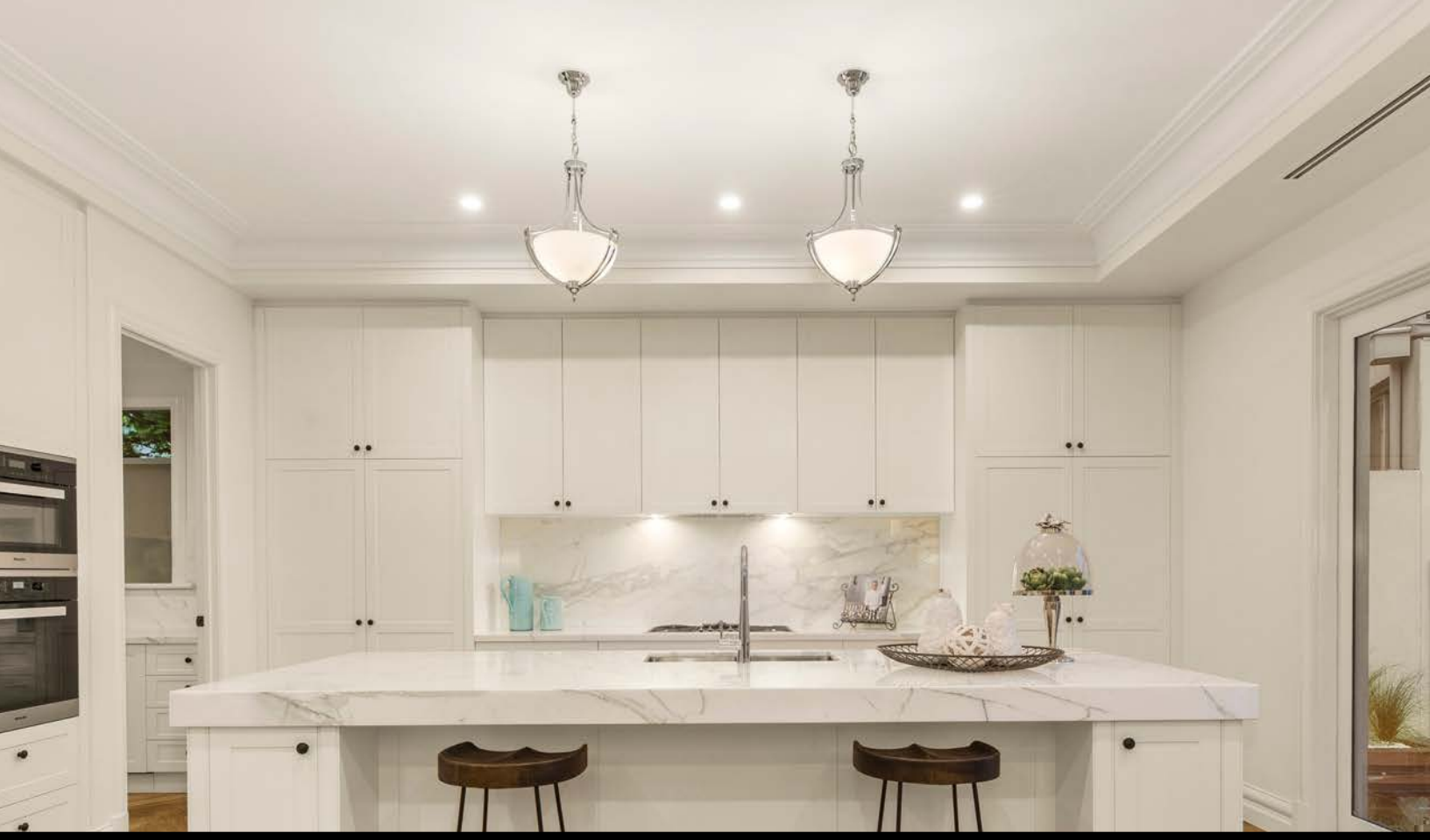
Plasterboard is used as an internal lining in non wet areas, primarily in residential building applications.

SETBACK

In land use, a setback is the minimum distance which a building or other structure must be set back from a street or road, a river or other stream, a shore or flood plain, or any other place which is deemed to need protection. In some cases, building ahead of a setback line may be permitted through special approval.

SKIRTING

A wooden board running along the base of an interior wall.



CARMEL HOMES

Building Luxury Homes for Over 30 Years

Carmel Homes has specialised in building luxury custom homes for over 30 years. With an eye for detail we endeavour to create a prestigious feel in your home focusing on quality throughout the duration of the build.

A new home is an expression of a customer's individual needs and desires. Whether Modern, Contemporary or Classic, Carmel Homes understands that each homeowner is unique and our innovative approach allows us to explore new ideas and concepts for each home to reflect your desires.

Over the decades Carmel Homes has developed into a business specialising in Luxury Custom Homes. From this period we have learned that every detail counts and, with Carmel Homes, customers have the opportunity to cater for their personal tastes with the wide range of designer brands and styles we have to offer.