

A GUIDE TO BUILDING YOUR NEW HOME.



**Homebuyers
Centre**
COACHING YOU TO OWN IT

CONGRATULATIONS ON YOUR BUILDING JOURNEY.

The journey of building your new home is an exciting one, which is why we've created this guide to help you understand the process and plan for what lies ahead.

SOME COMMON QUESTIONS:

WHEN CAN I MAKE SELECTIONS FOR MY HOME?

PRELIMINARY WORKS CONTRACT: Choose from our range of available design options, make any structural changes and select any upgrades, so these items can be included in your home loan.

PRESTART APPOINTMENT: Choose from our professionally designed internal and external colour schemes or pay \$500 for a custom colour appointment. You can choose one internal and one external colour scheme from our extensive range. All upgrades must be paid for on the day of the appointment.

CONTRACT SIGNED: No further changes are allowed after the contract is signed.

WHO WILL I BE DEALING WITH?

WHEN ORGANISING FINANCE: Resolve Home Loan Specialist if using our in-house finance

PRIOR TO COLOUR SELECTION: New Homes Consultant

FROM COLOUR SELECTION, CONTRACT SIGNING AND UP TO SITE START: Prestart Consultant

DURING CONSTRUCTION: Client Liaison Coordinator

AFTER COMPLETION OF CONSTRUCTION: Assist Coordinator

> Our team will provide **regular updates** on progress by email or your preferred method of communication.



OUR PROCESS.

WHAT PAYMENTS DO I HAVE TO MAKE?

\$2,500 at the time of signing a Preliminary Works Contract and the following progress payments during construction. Any upgrades made during your Prestart Appointment must be paid on the day.

	RESOLVE FINANCE	OWN FINANCE
Preliminary Works Contract	\$2,500	\$2,500
Contract signing	N/A	5%
Base slab complete	15%	10%
Frame complete	15%	15%
Lockup complete	35%	35%
Fixing complete	25%	25%
Final handover of keys	10%	10%

These costs are covered within your loan.

HOW LONG DOES IT TAKE TO BUILD?

PRE-CONSTRUCTION: Once land titles have been issued and HIA Contract is signed:
APPROXIMATELY 3 - 5 MONTHS

CONSTRUCTION: To allow for all possible contingencies impacting the Building Site and the Building Works, the New Home Contract will be issued with a Building Period of 260 Days for single storey houses and 290 Days for double storey houses.

CONSTRUCTION TIMEFRAME: Once all approvals, permits and finances are confirmed and land settlement has been received, you will be ready to be transferred to our Construction Team where you will be advised of your Site Start Date by your Client Liaison Coordinator.

NEW HOME PRESENTATION: Your Client Liaison Coordinator will contact you when your home is ready to be presented.

Time taken for construction is dependent on complexity of home, site conditions and weather.

1 SET YOUR BUDGET

A Resolve Home Loan Specialist will assist you in determining your budget and obtaining the best home loan (where required).

2 LOCATE YOUR LAND

Work with a New Homes Consultant to select your perfect block of land in your area of choice or show us the land you have already purchased. We will need a copy of your land contract to check the developer guidelines and covenants (where required).

3 CHOOSE YOUR HOME

A New Homes Consultant will assist you to personalise your home from our standard design options and will ensure your home complies with developer guidelines and/or council requirements associated with your block of land. When satisfied you'll sign a Preliminary Works Contract and pay an initial deposit.

4 PREPARATION OF YOUR NEW HOME CONTRACT

The Preliminary Works Contract you signed with your New Homes Consultant will be finalised through your New Home HIA Contract. This will include your preliminary plans; the master design of your house type and it will not reflect any inclusions you may have added into your contract quote. Your plans will then be updated and finalised once the land titles are received, associated reports completed and all developer approvals have been acknowledged.

5 PRESTART APPOINTMENT

During your Prestart appointment we will assist you to finalise your colour scheme, specifications and electrical items. You will also be signing your HIA Building Contract (all parties of the contract must be present).

All Prestart appointments are held at our head office during business hours Monday to Friday and you will need to allow 2 hours. It is recommended to arrange child care as these appointments can be quite long for children.

Note: If you choose to pay for a custom colour selection, please allow 3 to 5 hours for the appointment.

6 OBTAINING APPROVALS

In order for us to apply for the necessary permits your land must be titled. Once it is titled we will apply for developer approval on your behalf (if applicable), and obtain the necessary building permits for you.

7 ESSENTIAL INFORMATION

Your New Home HIA Contract will indicate the time required for you to provide the following information which is necessary before we can commence construction:

- > Evidence of land settlement (copy of your title).
- > Loan approval and/or recent evidence of your own funds for the full contract value.
- > Your sign-off to confirm the final plans reflect all changes you have requested.
- > Our Site Manager will check that the site is clear and accessible and, if required, a boundary re-establishment survey may need to be arranged if all boundary pegs are not visible. This will be charged in your contract but credited back to you if not required.

8 CONSTRUCTION

Your Client Liaison Coordinator will call to let you know we are ready to start on site and will regularly update you throughout construction. Your appointed Site Manager will manage all trades and suppliers to ensure construction is completed to our high standard. Due to OH&S requirements you will need to arrange any site visits through our office.

9 COMPLETION AND FINAL HANDOVER

Once the home is complete it will be presented to you by your Site Manager. Please note, your lender may wish to inspect the completed home prior to releasing the final payment to us. Once we have received the final payment you will receive the keys. It is important to note this may take a few days to arrange so please bear this in mind when organising your moving date.

Handover of keys takes place at our head office Monday – Friday during business hours.

You will then receive Homebuyers Centre Assist, our industry leading aftercare program, with a 25 year structural guarantee and 12 month service warranty. Please refer to your Home Care Guide in your Welcome Home pack for details.

assist+
WE'RE HERE FOR YOU

CONSTRUCTION.

Now that all the planning is complete, it's time to start building your new home.

1 SITE START

Your Client Liaison Coordinator will call you with the exciting news that we're ready to get started onsite! Your Client Liaison Coordinator will be your main contact during the building process and will keep you regularly updated on your home's progress. Your Site Manager will also give you an introductory phone call. Your Site Manager is the overseer whose role is to manage everything that happens onsite, including the coordination and supervision of trades and suppliers.

2 PROGRESS MEETINGS

The build has four key stages:

1 Frame > 2 Lock-up > 3 Fixing > 4 Completion

At each of these stages, you'll have the opportunity to meet with your Site Manager onsite and view the progress of your new home. You can contact your Client Liaison Coordinator to arrange these meetings.

You're welcome to visit at any other time, but please make an appointment through your Client Liaison Coordinator, due to safety reasons your Site Manager must accompany you onsite.

Please bring your Home File to all meetings, including a copy of your contract.

Throughout construction, we're happy for you to arrange your own independent inspector. But we ask that you provide 48 hours' notice, so our Site Manager can set up a site meeting.

It's important to note that weather can potentially cause construction delays. We all know Melbourne is famous for its four seasons in one day, all year round! However, we work continuously with our trades to minimise and make up for any delays.

Your Client Liaison Coordinator will warn you of any potential delays, and keep you updated with revised times.

3 COMPLETION

Once your home is complete, your Client Liaison Coordinator will contact you to arrange a time to meet with your Site Manager onsite. At this meeting, your Site Manager will present your new home!

4 HANDOVER

It's the moment you've been eagerly anticipating — time to collect your keys! Formal handover of your keys will take place at our head office from Monday to Friday. Your Client Liaison Coordinator will contact you to arrange a convenient time.

An important note: Your lender may wish to inspect your completed home before releasing the final payment to us. We can only hand over the keys once we've received this final payment. The final inspection may take a few days to arrange, so please keep this in mind when organising your moving date.

BUILD PROCESS.

SITE START

- > Site start commences within 21 days of receiving all essential information (all approvals, permits, confirmed finance, land settlement and approved final plans).
- > Once site start is achieved you'll be contacted by your Client Liaison Coordinator who will guide you through the building process and be your point of contact during construction of your new home.



BASE COMPLETE

- > Base complete is the first milestone towards completing your new home and consists of completing all earthworks on your block of land, underground services installed (power, sewer etc) and your concrete slab completed including all associated piers and screw piles if required.
- > Our quality assurance process consists of two quality/compliance checks by an independent building surveyor and our own internal quality inspection.



FRAME COMPLETE

- > Frame complete is the stage where all the structural components of your home are erected. This consists of installing all the timber wall frames and roof structure (trusses) as well as any required structural beams. These three components form the main structure of your new home.
- > Our quality assurance process consists of a quality/compliance check by an independent building surveyor and our own internal quality inspection.



LOCK UP COMPLETE

- > Upon lock up completion, all external claddings of your home will be erected including brickwork, windows and doors, meaning your home is now secured.
- > Lock up consists of installation of all windows and external doors, roof cover including fascia and gutters, insulation wall wrap, external claddings (brickwork and lightweight cladding), porch lining and installation of plumbing pipes and electrical wiring network.
- > Our quality assurance process consists of an internal quality inspection.



FIX COMPLETE

- > This is the stage where the internals of your home start to take shape. Your internal plaster walls and ceilings have been installed, your doors and architraves are fitted along with your skirtings and cabinets. Furthermore, painting takes place at this stage and eaves completed, followed by tiling.
- > Our quality assurance process consists of an internal quality inspection.



COMPLETION

- > We've added the final finishing touches to your home and we have completed our internal quality checks to ensure that the home is fully complete, including painting and installation of all of the fixtures, tap ware and fittings that you have chosen.
- > Your home is now ready for your new home presentation. At this stage we meet you at your home where we show you through it to ensure that you are happy with your completed home.
- > Upon making your final payment during your handover appointment in our offices, you will be ready to collect your keys.
- > Congratulations! Your new home is complete.

WHAT IS LAND TITLE?

LAND TITLE IS A CERTIFICATE THAT IDENTIFIES THE LAND AND WHO OWNS IT.

Most vacant blocks of land purchased in Melbourne's growth area subdivisions begin their life as a part of large single parcels of land or even multiple parcels joined together to form an estate. In most cases these original parcels of land were farmland.

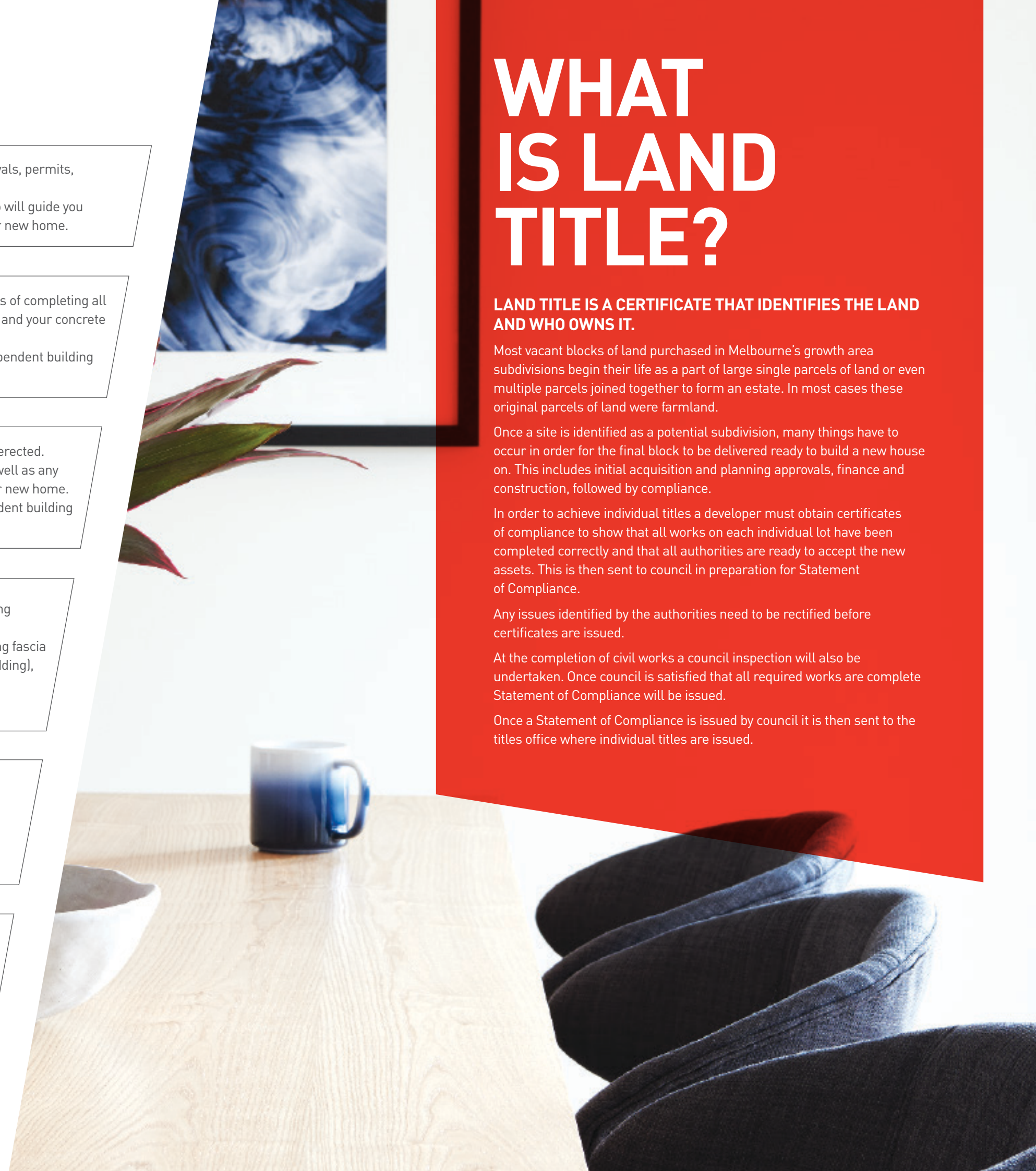
Once a site is identified as a potential subdivision, many things have to occur in order for the final block to be delivered ready to build a new house on. This includes initial acquisition and planning approvals, finance and construction, followed by compliance.

In order to achieve individual titles a developer must obtain certificates of compliance to show that all works on each individual lot have been completed correctly and that all authorities are ready to accept the new assets. This is then sent to council in preparation for Statement of Compliance.

Any issues identified by the authorities need to be rectified before certificates are issued.

At the completion of civil works a council inspection will also be undertaken. Once council is satisfied that all required works are complete Statement of Compliance will be issued.

Once a Statement of Compliance is issued by council it is then sent to the titles office where individual titles are issued.





WARRANTY.

Now that you have collected the keys to your new home, you have now entered your 12 month warranty period. With an experienced department dedicated to providing service and advice, we are here for you regarding any warranty-related questions or concerns that you may have.

1. COMMENCEMENT OF YOUR WARRANTY PERIOD

Your 12 month warranty period begins at the official handover of your keys at the Homebuyers Centre head office. By the time that you have reached handover, you would have completed your 'New Home Presentation' with your Site Manager.

The New Home Presentation allows you an opportunity to review your completed home before sign off and formal acceptance. By this stage, your home would have been through a range of quality checks.

The New Home Presentation provides a final opportunity to ask any questions, we recommend you write down any questions prior to your meeting to ensure nothing is missed.

By signing your New Home Presentation, you are confirming that you are happy with your new home.

2. YOUR HOME CARE GUIDE

When you receive the keys to your new home, we will also provide you with a Welcome Home pack, which includes a Home Care Guide, outlining your warranties and information about caring for your new home.

There are various warranty periods for particular features of your home; we encourage you to carefully read this Guide so you are aware of these details. Our Warranties team is primed for dealing with the unexpected; but we do not want YOU to have to deal with the unexpected as well.

After handover, any concerns or questions that you may have can be answered by emailing: assist@abngroup.com.au and our Warranties team will assist you from there.

3. MOVING INTO YOUR NEW HOME

Once you have collected your keys, we know the first thing you want to do is move in, do some landscaping, set up your furniture, clean and start to make your new house a 'home'!

It's important to note that there are some items that are not covered under your warranties. These are items that could be considered to be general wear and tear, or damage that may have been caused after handover.

So please be careful when moving furniture, as any chips, scratches, bumps and bruises caused are not covered during this period.

4. YOUR 12 MONTH WARRANTY GUARANTEE

Throughout the construction of your home, you can be assured with the industry standards that we adhere to, such as frequent inspections and building practices to ensure that we meet all relevant building codes and regulations – all of which help provide you with a quality new home.

During your warranty period, we also follow these same regulations and guidelines set out by the governing bodies and commissions.

What does this mean for you? Well it simply means that you have peace of mind, knowing that any decisions that are made regarding your home will not be our 'opinion' as a builder, rather they will be backed by and fairly assessed in each and every case based on the documents produced by relevant industry bodies.

Our guarantee and commitment to you is that if any item is seen as a builders defect as deemed by our industry guidelines, or if any item of your house is not performing as intended within the warranty period, then we will fix this for you at our cost, no questions asked!

5. YOUR 12 MONTH INSPECTION

12 month warranty service is a routine checkup, specifically designed to service your new home.

This involves meeting with one of our Warranty Assist Managers at your home, who will thoroughly review your home with you to identify any areas that may need attention.

Simply contact your Warranty Assist Coordinator on the 12 month anniversary of being in your new home to arrange for a comprehensive inspection by one of our Warranty Assist Managers.

6. IMPORTANT NOTE

Only ABN Group Victoria approved trades & suppliers are authorised to assess and carry out warranty related repair works. Any external professional trade, supplier or manufacturer assessments or repairs on any part of the property, fixtures or fittings may void warranty claims. Any related charges will not be paid by ABN Group Victoria.

YOUR ACTIONS

- > Thoroughly read your Home Care Guide so you're aware of the warranties provided with your new home.
- > Your Home Care Guide also includes information on how to maintain your home, please familiarise yourself with these tips on how to keep your home well maintained.
- > Please be careful when moving furniture into your new home, as general wear and tear items (such as chips, scratches or marks) are not covered within your warranty.
- > Upon the 12 month anniversary of collecting the keys to your new home, contact your Warranty Assist Coordinator if you wish to arrange a comprehensive inspection of your new home by an Warranty Assist Manager.
- > All maintenance requests need to be sent to your Warranty Assist Coordinator and maintenance related repair work needs to be completed by ABN Group Victoria approved trades.
- > If you have questions or concerns about your home after handover, contact the Warranties team at assist@abngroup.com.au or on **(03) 9674 4554**.

THE HOMEBUYERS CENTRE COMMITMENT.

At Homebuyers Centre, care and craftsmanship is our foundation. Our people have a passion for producing homes that are of unique design and quality finish. It is this passion that allows us to make the following commitment to each new Homebuyers Centre home owner.



Support of a property juggernaut.

We're part of ABN, Australia's leading home building group. The ABN Group is involved in everything property including manufacture, supply, finance, development and construction. So when you're working with someone who's part of a secure group like that, you should feel secure too. We do.

Q SUPERIOR QUALITY

Making sure your build is top-notch.

We don't budge on quality. That's why we always make sure we have the following four essential elements:

- > Superior materials
- > Reliable and diligent tradespeople
- > Meticulous building supervision
- > Quality control inspections (by us and independents)

🔒 GUARANTEED ASSURANCE

Always in the know.

No one likes to be left out of the loop. That's why we keep you informed every step of the way, with weekly updates on your construction and build. It's handy to know where you stand from slab down to completion.



Our relationship doesn't end when the construction of your home does.

Once your home is complete you get Homebuyers Centre Assist+. Most companies call this after care, we just call it caring (because we do—throughout your homebuilding journey and beyond). That's why we only use the best materials, fixtures and trades so we can offer you a: 25-year structural guarantee and 12-month service warranty.



You talk, we listen.

Customer service, customer service, customer service. It's what we live and breathe. So, we'll always ask you to provide feedback throughout your journey. We want you, and our future home building friends, to have the best experience possible. When you're happy, so are we.

★ 6 STAR ENERGY RATING

An energy efficient home is a cost efficient home.

You don't have to do much to do your bit for the environment. Just build with us. You'll get energy efficient and water saving features that lower electricity bills and reduce greenhouse emissions which will save you money in the long-run.