

# GET A GREAT START- YOUR GUIDE TO HOME BUILDING MADE EASY



# WHY CHOOSE NEW?

Building your own home offers something that no other property purchase can. A home that has been tailored to meet your needs, means you get a place that has the perfect fit for your family. Plus you'll feel a sense of pride at every corner, as you see those personal touches that have gone into creating your dream home.

To help you along the path of building your new dream home, Warralily has developed this easy guide containing useful hints and tips to make your dream come true. It's packed with useful information and helpful hints to make the process of building your new home more enjoyable and rewarding.

## Why build a new home?

- ✓ Tailored to suit you. Design what you want and where you want it.
- ✓ Contemporary. Provides modern living, entertainment facilities and spaces.
- ✓ Grow with a community. Living in a brand new home provides a great opportunity to grow with others.
- ✓ Easy maintenance. Using the latest materials, technology and techniques means less upkeep.
- ✓ More savings. With stringent government requirements, new homes are now more energy efficient than compared to older established homes. You'll save money when it comes to energy usage. And if you're a first home buyer you may qualify for the government's \$10,000 First Home Owner Grant when you build a new home and will also save 40% on your stamp duty\*.

\*For more information regarding the government's First Home Owners Grant, stamp duty savings, eligibility and how to apply visit [www.sro.vic.gov.au](http://www.sro.vic.gov.au)

# WHY CHOOSE WARRALILY?

Warralily is the perfect place to build the lifestyle you want, in a community that has everything you need. Quick and convenient access to the Surf Coast and Geelong, quiet and leafy residential streets, extensive parks and waterways. Planned sporting precincts, primary school and kindergarten, walking trails and bicycle paths. Warralily really is the place to be.

- ✓ 10 minutes to, Geelong, Torquay and famous Surf Coast Beaches.
- ✓ Future local supermarket and shops, major shopping centre close by.
- ✓ 3 Schools offering prep-year 12 plus special needs education, childcare and kindergarten.
- ✓ Geelong Lutheran College taking enrolments next door.
- ✓ 30 kilometres of bike paths and walking trails running along tranquil Armstrong Creek.
- ✓ 82 hectares of open space, parkland and conservation gardens including 3 sports precincts with football and cricket ovals, pavilions, netball and tennis courts, bowling greens and more.



The information provided in this brochure is intended to serve as a guide only. All effort has been made to provide accurate information however readers are encouraged to make their own enquiries and conduct their own research in relation to purchasing a property at Warralily. Photographs and illustrations in this brochure are intended to be a visual aid only and do not precisely depict the actual development. All information is subject to change without notice. Correct as at November 2013.

# PREPARATION

## Determine your budget.

Buying your own home is one of the most important financial decisions you'll ever make. Here are some other important things to consider before applying for a home loan.

Get your finances in order: determine your budget to work out what you can afford now and what you can comfortably afford if your circumstances change in the future, such as starting a family, taking time off to study or changing jobs.

Consider a finance buffer in your budget if interest rates go up, can you still live comfortably and enjoy your new home?

Remember to include extra costs in your total budget like stamp duty, legal fees, land and water rates, and home and contents insurance.

Money Smart is an initiative of the Australian Securities and Investments Commission and is a very useful website packed with loads of information that can help you work out your household budget and make the most of your money. For more information visit [www.moneysmart.gov.au](http://www.moneysmart.gov.au)

Weekly Repayment Calculator – based on a 30 year loan term							
Interest Rate	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000	\$550,000	\$600,000
5%	371	433	495	557	619	681	743
5.5%	393	458	524	589	655	720	786
6%	415	484	553	622	691	761	830
6.5%	437	510	583	656	729	802	875
7%	460	537	614	690	767	844	921
7.5%	487	565	645	726	806	887	968
8%	508	593	677	762	846	931	1015

The information in this table is provided by [www.moneysmart.gov.au](http://www.moneysmart.gov.au) and is intended to provide illustrative examples only and are not intended to be relied on for any purposes or the making of a decision. The information provided is based on a 30 year loan term, principal and interest weekly repayments, rounded to the nearest dollar. It does not include any other additional fees that may be applicable to your chosen home loan lender. You should seek your own professional advice and consider your own circumstances before making any financial decision.

## Choose the right finance option.

Once you've sorted out your budget, it's time to look for the right loan for your circumstances. There are so many options out there, so it's important to take your time to choose the best loan for your needs. Mortgage Brokers can be a great resource as they do all of the negotiating with the lenders for you. If you do choose to use a broker it may pay to do some research on which lenders they have access to as their products may not suit your needs. Make sure they are licensed, you can do so online by checking the Professional Registrars at Australian Securities and Investment Commission [www.asic.gov.au](http://www.asic.gov.au) or by contacting them on 1300 300 630.

A home loan is a major financial decision, so make sure you consider what's right for you.

- ✓ Fixed or variable interest rate, or a combination of both.
- ✓ Regularity of repayments (weekly, fortnightly or monthly).
- ✓ What level of flexibility do you need from the mortgage e.g. a redraw facility or modification of repayments.
- ✓ Early pay-out of your mortgage – do any penalties apply?
- ✓ Does your loan allow you to make lump sum reductions?
- ✓ Remember it pays to shop around when choosing a home loan, take the time to do your planning and research now to save money in the future.

## Choosing your land.

### The Aspect and Zoning.

Have a look at the aspect of the block – how your block is orientated can influence how you will be able to site your home. Where will the morning/afternoon sun come in? Is there any shade? A home that's well situated on your block can save you money on your energy bills, just by simply maximising natural light. Check for any setbacks or easements that may apply as this could influence the style of home you choose. A Warralily Sales Professional will be able to help you with all of these aspects.

### Block shape.

This can influence your options for building. There are different methods to designing and building homes for a wide variety of land shapes and styles. An irregular shaped block can create a unique home that has extra open space that would not be available on a regular shaped block. Make sure you talk to a range of builders about how you can maximise the features of your chosen block.





## Choosing your home.

Now that you've chosen your land, it is time to decide on the exact home design that suits your needs.

When choosing a new home to build, it's important to consider what options are going to be affordable, functional and enjoyable for you and your family. Selecting a design that makes the best use of your chosen block and its unique site and environmental factors will have a huge impact on the comfort and quality of living in your new home. It helps to be very clear about your needs so consider the following questions before making your decision. Remember this should be a consultative process with your builder.

### How many bedrooms and bathrooms do you need?

Make sure your house suits your needs now and into the future. If you don't need a fourth bedroom, why pay for it? Will the house provide you with the flexibility to be adapted in the future and extend that fourth bedroom when you need it or when you can afford it? Bathrooms and other 'wet' areas can quickly become costly, so try to find the right solution for your needs.

### What about an indoor/outdoor room?

While it's easy to be blown away by the spectacular outdoor enclosed rooms on display by builders, they can blow out your budget. Consider what you really need for outdoor entertaining and where you will spend most of your time. Consider verandahs, balconies, decks and patios as an affordable way to extend the living space of your home. Talk to your builder to design your space so you can extend or add to it in the future when you can afford it.

## Storage needs?

Don't fall into the trap of the spare room becoming the junk room because you haven't considered your storage needs. What will you do with all your stuff when you need that bedroom for the kids one day? You will need quick access storage for the everyday items you need to grab on the go and other items you will need to access occasionally, remember those once a year items like Christmas decorations! Now is the time to consider this to make sure your home design suits all of your needs.

### Handy hints and tips:

Sustainability and energy efficiency options.

There are lots of things you can do when building your home to make it more energy efficient and environmentally friendly. One of the key areas that this can be achieved is the home being designed to best suit the orientation of your block. Achieving compliance can involve simple things like good solar orientation and use of insulation. The great news is all new homes must comply with new state guidelines aimed at ensuring new homes are more energy and water efficient than ever before. This will save you money on heating and cooling. By purchasing energy and water efficient appliances for your new home, you can save even more. Your builder will be the most informed about state guidelines and is the best person to help you with this process.



## Choosing your builder.

Choosing the builder is critical. It's important to share an open productive and happy relationship with open lines of communication. Clearly communicating what you exactly want can help this process. Start with your own personal vision for your brand new home. Decide what is important to you. Is it a big open kitchen? A great outdoor living space? Or is it some other element you believe is essential to your lifestyle? Do you have a growing family? What areas can you compromise on to stay within your budget?

There are many advantages to using an established builder with a proven track record for your first home. Use these tips as a convenient checklist to help make your decision.

### Reputation.

In a competitive industry, reputation is everything. Ask the builders for past customers who you can talk to. Research how long they have been in business. Make sure that the builder is registered and licensed. It is vital that the builder is licensed as the license protects you against poor business practices and work that is unsafe.

### Coordination.

Does your builder project-manage all the phases? If they coordinate the building procedures for you, it will simplify the whole process.

### Proven designs.

An established builders designs are likely to have been tried and proven by previous clients. Builder display homes are the best way to test drive their home designs and visualise how the spaces can work for you. Take the time to visit displays in your area to help you determine what you want from your new home. Warralily currently has over 45 new homes on display and they are open 7 days from 11am-5pm.

### Inclusions.

Remember to discuss the standard inclusions provided in the home price. Most display homes feature upgrade items that are not included so you will need to ask what the costs will be. These are often called variations. Specific items to check include:

- ✓ Floor coverings, including which rooms include tiles and which include carpet. There are various ranges of tiles and carpets on the market so ensure you understand which are included in your standard inclusions list.
- ✓ Window blinds – are they included or even provided by your builder or will you have to install these once you move in.
- ✓ Light fittings – it's important to understand that if you wish to install special lighting or upgrade options, it may mean you need different wiring or fittings.
- ✓ Driveway.
- ✓ Letter box.
- ✓ Landscaping (if supplied as an option).
- ✓ Fencing.
- ✓ Kitchen upgrades.

### Special warranties.

Some contractors provide these. Make sure your builder gives you all the details for peace of mind.

### Contract signing.

Before signing the building contract, get a blank copy to familiarise yourself with the terms. Ask any questions early on if there's anything you don't understand. It is also advisable to get your lawyer to review the contract before you commit to it.

### Handy hints.

Like everything, the building process has its own terminology – get your builder to explain any specific terms you don't understand.

Now that you've decided how your new home will look on the outside and the inside, it's time to prepare for building.

# FORWARD HOUSE PLANS TO WARRALILY FOR REVIEW

The House plans must be provided to Warralily and typically include:

- ✓ A site plan including contours, levels, retaining walls, driveways and paths, dimensions for all building structures and all setbacks (front, side and rear).
- ✓ Floor plans, sections, elevations, roof pitch, eave depth, floor to ceiling height and building height.
- ✓ Landscape plan.
- ✓ Your builder will typically submit these plans to Warralily for you.

## HOUSE PLANS ARE ASSESSED BY WARRALILY

The Warralily Design Review Panel will assess your house plans to ensure that they comply with the design guidelines and the conditions of your land contract. Your builder may also be able to advise on any regulations from Council which need to be adhered to.

# SUBMIT PLANS FOR BUILDING APPROVAL

Once your House plans are approved by Warrality, you're free to lodge your building approvals with the local council for their approval. A Building Approval or permit from Council or an accredited certifier is also required prior to commencing construction. Your builder will usually arrange all this for you.

Now that you have all of your approvals in place, it's time to get to the exciting part of the journey when construction starts on your new home.



Artist impression for illustrative purposes.

# BUILDING YOUR NEW HOME

While your builder will have their own building and staging program, there are typically five main stages involved in housing construction. The stages of construction will be explained by your builder, and they may also provide time estimates for each stage of the process.

## **Stage One – the foundations.**

Your new home will be 'set out' on the block. At this time, your builder will dig and pour the footings. Posts are erected, the slab is formed up, fill is put in place and plumbing is usually laid.

Once footing inspections are complete the builder will pour your slab.

## **Stage Two – the frame.**

This is when you see your house start to take shape as the framework for your home is erected.

## **Stage Three – the lock-up.**

The process for adding the wall fabric, bricks and roof to your home is commonly known as the 'lock-up'.

## **Stage Four – fixing.**

At this stage, all the finer details of your new home, both inside and out, are underway. This generally includes fitting doors, any exterior rendering, plumbing fixtures, flooring, painting and cabinetry works.

## **Stage Five – the hand-over.**

This is the final and most exciting stage, commonly called 'the hand-over'. As the final finishing touches are put in place, you'll be asked by your builder to inspect your home prior to settlement.

Seeing your first home take shape before your eyes is a wonderfully rewarding experience. Take some time to sit back and congratulate yourself and look forward to this next exciting chapter in your life. After you move in, there may be small matters that have arisen during the settling-in period that need attention. This is commonly known as the maintenance period and builders offer this as part of the service. By being prepared and understanding what to expect, building your home should be a rewarding experience. Congratulations and well done.

The above information is a guide only and we encourage you to contact your builder of choice for specific information relative to your circumstances.

# WHAT IF THERE IS RUBBISH ON MY LOT?

## Pre-settlement

We will ensure that your lot is clear of rubbish pre-settlement; please notify us prior to settlement if your lot needs clearing.

## Following settlement

From your settlement date, maintenance of your lot becomes your responsibility. If rubbish is dumped on your lot by surrounding builders, you need to approach your neighbour to request they remove those items or contact council for further advice.

**Website:** [www.geelongaustralia.com.au](http://www.geelongaustralia.com.au)

**Telephone:** (03) 5272 5272

**Email:** [contactus@geelongcity.vic.gov.au](mailto:contactus@geelongcity.vic.gov.au)

**Location:** City Hall, 30 Gheringhap St,  
Geelong 3220

Council fines may arise from your lot not being kept clean and tidy.



# WHERE IS MY LOT BOUNDARY?

One of the most commonly asked questions is “I can’t find my lot boundary”.

Here are some useful tips to ensure that your block is ready for you to settle.

## **Prior to settlement.**

The Land developer has had the stage re-surveyed once construction works are completed in accordance with the plan of subdivision. You should inspect your block before you settle to ensure that the boundary pegs are in place.

Your lot boundary is defined with title pegs sitting flush at ground level located at each corner of the lot. A further indication of your

boundary is a stake placed in alignment with the title peg which helps identify its location.

If a title peg cannot be located in the ground it may be a nail in a fence with a pink ribbon to help locate it.

Both the pegs and stakes are in place to help identify the size and location of your lot.

## **Following settlement**

The pegs will be your responsibility. If the boundary pegs go missing or needs to be replaced after settlement you will need to arrange boundary pegs via your builders or an independent surveyor.

# HOW DO I CONTACT MY NEIGHBOURS TO ARRANGE FENCING?

If you know your neighbours, you can arrange your boundary fencing between yourselves. If you need to obtain your neighbours details, please contact the City of Greater Geelong. A fee applies.

Due to privacy legislation, we are not able to provide these details.

## **Council Details**

**Website:** [www.geelongaustralia.com.au](http://www.geelongaustralia.com.au)

**Telephone:** (03) 5272 5272

**Email:** [contactus@geelongcity.vic.gov.au](mailto:contactus@geelongcity.vic.gov.au)

**Location:** City Hall, 30 Gheringhap St,  
Geelong 3220

# CONGRATULATIONS – YOUR DREAM HOME IS COMPLETE!

## Moving in.

Moving house can be a very busy period and it can be quite stressful if you aren't organised. The handy checklist is a great resource to ensure your move goes as smoothly as possible.

By now, you will have experienced a growing sense of achievement that comes with fulfilling your very own Australian dream. Admire and enjoy your brand new home and look forward to this next exciting chapter in your life.

After you move in, there may be a couple of small matters that you didn't notice on your final inspection, or things that may have come up during the settlement period. Check that your builder has an 'on maintenance' period, ensuring they will attend to these matters to your satisfaction as part of their after-sales service. The key to a smooth building process is to be prepared and know what to expect at each stage. That way, building your first home will be a truly rewarding experience.



# ONCE YOU'VE MOVED IN

Now that you're ready to move in here is some further information to help you get set up.

## HOW DO I ARRANGE MAIL DELIVERY?

Once you have installed a letter box as per the design guidelines, Australia Post will commence deliveries to mail addressed to your address at Warralily.

## WHAT PUBLIC TRANSPORT SERVICES ARE AVAILABLE

### **Bus services:**

The developer has installed bus stops on Barwon Heads Rd and on the Surf Coast Highway near to the entrance to the estate. McHarry's Bus Services operate an extensive network throughout the area.

**Route 72** travels from Jan Juc to Marshall Station via the Surf Coast Highway. This service connects with trains at Marshall train station.

**Route 74** travels from Geelong to Jan Juc via Belmont, Surf Coast Hwy and Torquay. This service connects with trains at Marshall train station

Timetables for these services can be accessed at: [www.mcharrys.com.au/](http://www.mcharrys.com.au/)

Vic Rail has a service that travels from Geelong Train Station, along the Surf Coast Highway, all the way to Apollo Bay. This service runs twice a day, timetables can be found at: [www.vline.com.au/](http://www.vline.com.au/).

### **Train Services**

Warralily is 5 kilometres from Marshall train station which has parking for both cars and bicycles. It runs 15 services to Melbourne on weekdays, as well as a service through Colac to Warrnambool. Timetables can be found at [www.vline.com.au/](http://www.vline.com.au/)



# WHEN WILL RECYCLED WATER START FLOWING?

All new homes and community facilities have a dedicated "purple pipe" delivering Class A recycled water. Class A recycled water is the highest quality available, and is the only recycled water that will be supply for residential use. The suburb of Armstrong Creek will have the first recycled water connection in the region. All recycled water

infrastructure is now in place, with recycled water flowing through the new pipe system early in 2014.

For further information, please visit <http://www.barwonwater.vic.gov.au/residential/recycledwater#what-will-class-a-recycledwater-cost>

# WHEN WILL I BE CONNECTED TO THE NATIONAL BROADBAND NETWORK

Warralily is the first development in this region and amongst the first in the country to be connected to the NBN and we are proud that the NBN will provide advantages for our residents. The first stages are already 'live'.

NBN Co has advised that further stages will go live in as they are titled. We will

keep residents informed with the latest news from NBN Co. If you are unsure if your house is live, or would like further information about how to get connected, please phone the Warralily Sales Office.

You can register for direct updates at the NBN website which is updated on the 15th of every month: <http://www.nbnco.com.au/>

# HOW DO I GET MY LANDSCAPING REBATE?

As our brand new master planned community takes shape, one of our objectives is to achieve a cohesive blend of indigenous vegetation and other landscape elements, integrating street landscaping with private gardens so that the streetscape presents as a landscaped garden.

To obtain your landscaping rebate, the following steps must be adhered to:

## **Step 1.**

Prepare a landscape plan – refer to the Warralily Design and Siting Guidelines for assistance.

For your information The Warralily Design and Siting Guidelines also contains a list of recommended plants to use and a list of plants that must not be used at Warralily due to their invasive nature.

## **Step 2.**

Submit your plans for approval to:

Warralily Design Review Panel (WDRP)  
C/o: Newland Developers  
501 Blackburn Road  
Mt Waverley VIC 3149.

If your lot is within Warralily precinct, plans must be submitted prior to commencing landscaping works. If your lot is within the Warralily Promenade or Warralily Coast precincts, then your landscape plans must be submitted with your full suite of house plans for approval.

Be sure to include contact details, your bank, branch, BSB and the account number that you'd like the rebate to be paid into.

## **Step 3.**

Once you have approval – build your house, then build your front garden within 6 months of getting your certificate of occupancy.

## **Step 4.**

Once the front garden is complete, send some photos of it to WDRP via email at [warralily@sheltonfinnis.com.au](mailto:warralily@sheltonfinnis.com.au) Once your completed garden is approved the Landscaping Rebate can be paid. This will take up to four weeks.



# WHAT ARE THE LOCAL EMERGENCY CONTACT PHONE NUMBERS?

<b>Emergency service</b>	<b>Phone</b>
City of Greater Geelong After Hours Service (5pm to 8am)	(03) 5272 5272
Police Emergencies	000
Fire Emergencies	000
Ambulance Emergencies	000
Victoria State Emergency Service (Storms & Floods Only)	132 500
Geelong Hospital Emergency Department	(03) 5226 7564
Geelong Hospital General Enquiries	(03) 5226 7111
Victoria Government Nurse on Call	1300 60 60 24
Department of Human Services (Victoria)	131 278
Vic Roads (To Report Traffic Hazards)	131 170
Barwon Water (Faults and Emergencies Only)	1300 656 007
Telstra (Residential Faults)	132 203
Powercor (Service Difficulties and Faults)	132 412
Tru Energy (Gas Faults and Emergencies)	132 083
Surfcoast Shire Council (After Hours)	(03) 5261 0600

# MOVING CHECKLIST

## 4-6 weeks before the move.

- Find a removalist - consider professionals or friends and family and book it in.
- Disconnect and reconnect the phone, gas and electricity.
- Use the change of address notification service at Australia Post.
- Start packing - plan and purge. There's no point moving things you don't need or want. Start to eat things from your freezer to avoid wastage.

## 2 weeks leading up to the move.

- Book professional cleaners if necessary.
- Organise for the carpets to be cleaned.
- Finish packing.
- Defrost the freezer and clean the fridge the day before the move.
- Make sure you've put aside things you may need during the move (medications, children's favourite toys, pet requirements, kitchen essentials). Keep these things with you on moving day.
- If necessary, make arrangements for children and pets on moving day.

## Last minute things and the day of the move.

- Confirm your key collection arrangements.
- Do a final check of storage areas to make sure you haven't forgotten anything.
- Keep all valuables and private papers with you.
- Get to bed early the night before and get an early start on moving day.
- Make sure you've secured windows and locked doors at your old house.
- Unpack bedding and make up beds in your new place ASAP - you'll be grateful at the end of the day.



This map is computer generated and is therefore indicative only and not to scale.

## GEELONG'S LARGEST RANGE OF DISPLAY HOMES ALL IN THE ONE CONVENIENT LOCATION



844 Barwon Heads Road,  
Armstrong Creek VIC 3217  
Ph: 1300 661 719 Fax: 03 5264 1731  
sales@warrally.com.au



680 Surf Coast Highway (Torquay Road),  
Armstrong Creek VIC 3217  
Ph: 1300 458 193 Fax: 03 5264 1731  
coast@warrally.com.au

The information provided in this brochure is intended to serve as a guide only. All effort has been made to provide accurate information however readers are encouraged to make their own enquiries and conduct their own research in relation to purchasing a property at Warrally. Photographs and illustrations in this brochure are intended to be a visual aid only and do not precisely depict the actual development. All information is subject to change without notice. Correct as at November 2013.