

# Frequently Asked Questions (FAQ's)

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**Q.** There is no established signage on my land. How can I ensure the block can be clearly identified for you?

**A.** Pacific Designer Homes can supply you with a sign to erect on your land showing the owner's name and land address you want us to build on.

**Q.** Where do I get a copy of my Certificate of Title?

**A.** A copy of your Certificate of Title can be acquired from your solicitor or conveyancer.

**Q.** How can I become a Pacific Designer Homes franchise?

**A.** Owning a Pacific Designer Homes franchise can be exciting and rewarding. We do not just give the franchise nice brochures and a maintained website and leave you to your own devices - in conjunction with you we provide effective real service to establish costings in the franchise area and maintain a price file to eliminate as much franchise admin (enabling franchise builder time to do what he or she intends = BUILD) and ultimately establish and maintain a sales price list on homes the franchise sells in his or her area. We provide contract specifications so as the franchise builder can attach the HIA Contract to it and all you do is attach relevant paperwork to it such as engineers report, HOW Insurance, OFT literature and fill in the blanks on contract saving you valuable time (enabling franchise builder time to do what he or she intends = BUILD). We pride ourselves in appointing only the very best local builders available. If you believe that you are the very best, then we'd love to speak with you. You can register your interest on our website or email Robert on [pacificdesignerhomes@bigpond.com](mailto:pacificdesignerhomes@bigpond.com).

**Q.** What is the difference between Squares and square metres (m<sup>2</sup>)?

**A.** Both are terms used to define the floor area of a home. One "square" refers to a measurement of 100 square feet, whereas one "square metre" is 1.0 metre x 1.0 metre. For the conversion ratio, 1.0 Square = 9.2906m<sup>2</sup>. For example an 18.0 SQ house equates to 167.2308m<sup>2</sup>.

**Q.** Do builders calculate area of their homes the same?

**A.** No. We calculate the area to the external wall face inclusive of brickwork or cladding and include external verandah piers and verandah areas are measured to the external face of verandah beam facing the fascia & gutter. Other builders often measure to the fascia & gutter which increases their house area calculation, but it is not the living area as they include in their area calculations the external eaves. So you need to be very clear when comparing price and area of home a builder offers you as you may easily not be comparing us on an apples versus apples area

comparison basis with other builders (ask others what is exact area measured to external wall face inclusive of piers and verandahs - better still calculate it yourself very accurately).

**Q. How can I provide confirmation of my finance commitment?**

**A.** If a mortgage is required, you will need to give Pacific Designer Homes a copy of the Loan Approval Letter authorised by your financial institution confirming that you have arranged your finance. As soon as you have signed your mortgage documents, we will need the Mortgage Confirmation Letter signed and stamped by the bank. If a mortgage is not required, we required a Verification of Funds Letter, authorised and returned by your financial institution, or a copy of your current bank statement or evidence of your current investments.

**Q. Can I get upgraded inclusions?**

**A.** Yes, Pacific Designer Homes has a great range of upgrade inclusion options available for you to choose from to suit your individual tastes & requirements.

**Q. Can a \*client supply appliances for the project?**

**A.** Yes, you can supply your own new appliances and Pacific Designer Homes will install them for you. The builder is not responsible if item does not work and you must supply proof of item will work to ensure we are not subject to more installation costs (where you do not provide proof that appliances do not work - if the builder's contractor cannot install item as defective, you will be charged that contractors additional labour charges by way of a variation). They must however comply with Basix and Australian Standards, and you will need additional personal insurance cover for the client supplied appliances in case damage or theft was to occur (Reason - the builder does not cover insurance on client supplied appliances). *\*Conditions apply - refer to your building contract.*

**Q. Can a client provide \*client supplied labour?**

**A.** Yes, you can provide client supplied labour in some circumstances - as there are hefty fines with Workcover involving fines upwards of \$3 million and/or 5 years jail for the PCBU (person conducting business undertaking; which in this case is Pacific Designer Homes as we are the Principal Contractor), you will need to comply with the law and regulations on the worksite and you will need to meet criteria as if you were a subcontractor to Pacific Designer Homes (e.g. insurances in place, OH&S compliant, licenced, etc and you will have to sign a subcontractors agreement just as if you were a subcontractor). *\*Conditions apply - refer to your building contract.*

**Q. Can I nominate outside contractors to work on the construction of my home?**

**A.** In limited circumstances when the tradespeople are pre-approved by Pacific Designer Homes, hold the relevant certification, OHS qualifications, work cover, income protection and public liability insurances, etc and can provide the service within our required timeframes, to our quality standards and within our acceptable rates.

**Q. My land is in a flood zone. How does that impact my home?**

**A.** Most new subdivisions comply with the relevant flood zone requirements. However, in older areas and subdivisions, the actual land may be below the designated Australian Height Datum

levels (AHD). If your block is designated in a flood zone by your local council, additional costs may be incurred to raise the base and slab structure to comply with the AHD and with local authority regulations. You may be required to obtain a Planning Permit.

**Q. Do I need a section 32 or the Developer's Guidelines?**

**A.** When you purchased your block of land, you should have been provided with a Section 32 which is a legal document detailing the terms and conditions relating to the land block. You are required to provide this document to Pacific Designer Homes, along with any special requirements or covenants stated by the Developer for your land.

**Q. Can I modify a new home plan?**

**A.** Yes, our new home designs at Pacific Designer Homes are flexible and can be modified to suit your wishlist. However, with our large range of pre-designed custom options most of our customers find we already have a pre-drawn solution for them that have been designed with budgetary cost effectiveness, form and function in mind.

**Q. I have my own plans; can I build with these using these plans?**

**A.** Yes, providing the drafts person who has designed the home has given you copyright to use the plans and you will need to provide is with written evidence of that. We are then able to provide you with a fixed price quote for the construction of your new home. If you have designed the home yourself then we will convert your drawing to a proper scaled drawing with elevations, section, details and extent of roof lines. Part of your commitment to us to build to your design is to sign off on the contract Copyright waiver.

**Q. What do we receive in the way of a quotation?**

**A.** We initially allow a 'Budget Estimate' based on information received from you (e.g. if it is a one off house not from builder's standard design range we only provide sketches and at this stage not a set of drafted drawings) and site specific requirements showing survey contour levels, how and where house sits on the block together with soil test & slab design are unknown at this stage. If you are happy with the budget estimate price, an initial deposit from you is then required to obtain a soil test & slab design and contour survey report specific to your site which is required to comply with council. We can then issue a full comprehensive 'Quotation' and we will detail any costs over and above initial budget estimate to you once assessed by head office. Once that price is accepted by you or your finance company, we then proceed to plan preparation in readiness for the building contract whereby a drafting fee is paid by you for us to proceed (consult with a sales representative or see tab on our website homepage DESIGN OPTIONS - DESIGN YOUR OWN HOME - DESIGN AND DRAFTING SERVICE). The drafting fee and any other fee/s (e.g. soil test & slab design, contour survey report) paid by you is deducted off first payment stage from contract if you proceed.

**Q. Can I make changes during construction?**

**A.** This will depend on the nature of the alterations as they can affect the Council approved plans. Non-structural changes are usually no issue and can be achieved via a variation to the original contract. As a rule of thumb we do not allow changes during construction as once council plans are approved and orders are placed it is limited and harder to make changes and

requires more administration to administer as well as change all other trades and suppliers delivery dates to site - so you are better to plan ahead and get it right before going to site. If you still want changes and it can be made, we will make changes wherever possible. We create what is called a contract variation which you need to sign before we proceed with the change. You will know exactly how much the change will cost you - the cost is made up of administration time to implement the on-site changes as well as actually cost of changes requested. \

**Q. Can I build if my land is in a Bushfire prone area?**

**A.** Pacific Designer Homes can advise you on how best to achieve this. We will consider your design by looking at the appropriate bushfire attack level (BAL) and then apply the construction methods most appropriate to meet your needs. Some sites will be assessed on paper, while other, high risk sites will require a site visit and/or a council application for assessment.

**Q. What is termite management?**

**A.** Termite management involves reducing the chances that major damage is caused to your house by termite infestations. Termites cause more damage to Australian houses than fire, floods and storms combined - damage that is not covered by household insurance. The Building Regulations require all new buildings, including alterations and extensions, built within designated termite infested areas, to have some form of management against termite attack. The Building Code of Australia provides two alternative strategies for termite management: the use of termite resistant materials for the primary structural elements, or the installation of a chemical or physical barrier system. In the areas that have termites (yes some areas like New Zealand and Tasmania don't have them); Pacific Designer Homes will install the relevant termite protection system to protect your home. *Source: Building Commission Australia*

**Q. What type of wall frames do you use?**

**A.** Our customers can choose anything they like when building with us including the frame type. We can build in timber, solid concrete block, solid brick, steel or anything. Our standard framing material is T2 treated pine timber which gives you a \*25 year warranty against termite infestation caused by termites (only applies to timber wall frames) \**Conditions apply - refer to your building contract.*

**Q. Why do I need Site Levels & Contours on my land before I build a new home?**

**A.** A tennis court is rarely flat and the same can be said for most blocks of land. Site levels and contour reports show the fall of your land and is required by council. This information will help Pacific Designer Homes design the correct structure orientation and location for your new home to suit your block of land where you intend to build. Once we obtain the site specific contour survey report, we can then locate the house and know how much cut & fill will be needed which shores up our position to quote your site costs better.

**Q. What things do Pacific Designer Homes need to know about my land before I can build my new home?**

**A.**

1. Will the levels on your site change?

2. What are your land levels and contours that indicate how land falls away on area you're intending to build?
3. Are there any retaining walls on yours or neighbouring properties?
4. Is sewerage connected to your land?
5. Are boundary pegs on the land?
6. Is power connected and is it readily available?
7. What stage of development are neighbouring properties in?
8. Are water and water mains connected?
9. Is there a stormwater pit?
10. Is there a discharge point?
11. Is there a gas connection point on the land?
12. We need to be sure we are looking at the correct land site you are intending to build on.
13. Is the subdivision complete?
14. Is there existing fencing?
15. Are there any existing dwellings or foundations?
16. Are there are areas of depression in ground levels or soft spots that for example may indicate a well?
17. Are there any site barriers?
18. Are there trees or stumps or tree roots on your building platform site or in close proximity?
19. Are there footpaths on your site?
20. Is there a roll over kerb, a kerb opening or a vehicle crossing point on your site?
21. Is there good access to your site, is it steep or will we have access difficulty with excessive water?

**Q. Knock-down & rebuild, or renovate?**

**A.** On a per square metre (m<sup>2</sup>) basis, it is a lot cheaper to knock-down and rebuild than it is to renovate. If you have an existing property or are looking at making a purchase, Pacific Designer Homes can help you determine which option will be most cost effective for your specific property.

**Q. What should I do if my land is prone to flooding?**

**A.** Your land may have been a flood zone years ago, or more recently. New drainage that's been installed may mean that it's not obvious anymore. Speak to your local Council for further information as it may be that you have to build up a certain height to comply.

**Q. Will my new home builder need the slope of my land?**

**A.** Prior to preparing a contract, Pacific Designer Homes needs to identify and understand the levels of your block to ascertain how to build on it the most cost effective way possible. This information is supplied in the soil test & contour survey report.

**Q. Will Retaining walls impact the cost of my new home construction?**

**A.** Existing retaining walls on your lot or your neighbour's lot can impact your foundation in its design and cost. Any load or stress in the land needs to be allowed for.

**Q. What are your site specific cut & fill and site scrape recommendations?**

**A.** Sometimes your land needs to have fill added in order to build the house on a level surface. Is the material on your site removed from digging services and foundations suitable for adding fill or if the Engineer deems your excess fill unsuitable for fill, then the Engineer may direct the builder to locate suitable fill off site (imported fill) at extra cost to the client. If the fill is more than recommended or not compacted as recommended, this can cause problems. Getting a soil test allows Pacific Designer Homes to give you a more accurate quote for the base of your new home to suit your site specific requirements in accordance with council and regulations. Head office may need to assess other design possibilities that occur when sites are not flat and come up with a Plan B. In all cases your outer most layer of natural ground needs to have grass removed and stockpiled or spread on site to enable a firm base for your slab to go down on without rotting vegetation and the like.

**Q. What is a soil test?**

**A.** When building a home you'll hear about soil tests, Geotechnical Reports and soil reactivity. It all boils down to this: if you are building a home, you must have a soil test. If you are going to build a home, no matter what type, you need to have an independent soil test undertaken by a qualified geotechnical engineer. In its simplest form it's called a Geotechnical Report and this is what is produced by the qualified engineer. Soil is a naturally reactive substance and different soils react in different ways under different conditions. Structural engineers and house builders know this and so the process of determining what type of soil you have and how reactive it is comes from the Geotechnical Report. It's when an Engineer determines the soils bearing capability once a location of where your house is to be built on your land and the likelihood of hitting rock. As each site varies by soil type & content and depths of soil types vary, it is required by council and regulations to ascertain your land soil conditions on where house is to be located on your land. This is carried out either by drilling some auger borelogs into the ground allowing the Engineer to assess & identify the layers of soil evident on site, whether the likelihood of hitting rock is evident or a physical examination of the site. This enables the engineer to then design your house foundation design in accordance with your style of house, regulations, Australian Standards and council. Sometimes the site investigation requires additional laboratory testing (this is at extra cost to the client; we only do borelogs or on field

physical site examination which is included in our standard pricing) where shrink (your soil samples are dried out in a laboratory environment) and swell (your soil samples have water added to it in a laboratory environment) tests as well as other test procedures are carried out to determine how much for example clay shrinks when dried out or swells when moisture added to assess how this will impact the house structure taking into account the type of house your intending to build (e.g. weight of house).



**Q.** Can you explain the soil type classifications to me?

**A.** There are basically 6 soil category types as follows:

1. **Class A.** Stable, non-reactive. Most sand and rock sites. Little or no ground movement likely as a result of moisture changes.
2. **Class S.** Slightly reactive clay sites. May experience slight ground movement as a result of moisture changes.
3. **Class M.** Moderately reactive clay or silt sites. May experience moderate ground movement as a result of moisture changes.
4. **Class H.** Highly reactive clay sites. May experience a high amount of ground movement as a result of moisture changes.
5. **Class E.** Extremely reactive sites. May experience extreme amounts of ground movement as a result of moisture changes.
6. **Class P.** Problem sites. The ability of the soil to evenly bear a load is very poor. Sites may be classified as 'Class P' as a result of mine subsidence, landslip, collapse activity or coastal erosion. Ground movement as a result of moisture changes may be very severe.

Class A, S and M are generally considered ok (as standard we include Class S soil classification - refer to Inclusions List) and if there are no other concerning issues then you should not be concerned. Class H and E will need investigation and analysis by the structural engineer relative to what you are planning to build. If you are building on a Class P site you will need to consult a structural engineer very quickly. The costs and risks must be considered early in the feasibility of the project.

Reactive soil can cause a lot of damage to a house, especially if the home that was built was done so with the wrong type of engineered foundations. House cracking is a major concern when

reactive soil is identified in the Geotechnical Report. Soil reactivity refers to how much the soil on the building site is likely to expand, contract, shift and settle (normally as a direct result of changing moisture content). This is a real issue; it's why the report and the engineering specifications that derive from it are mandatory for all construction. The structural engineer will consider the reactivity of the soil and weight this against what you are planning to build and will provide detailed structural foundations as a result.

The process of soil identification should always be done as early as possible - even before you purchase the land. Because it will identify any extreme elements that could severely affect the cost of building your home. In addition to the soil reactivity information the Geotechnical Report will also highlight any hidden chemical or physical conditions on the building site that could affect your costs or pose a long term threat to your house. Your house design is centred around your soil classification because the foundations need to be stronger for an M type classification than they do for an A type classification - in this example it obviously affects the cost of the home as steel sizes & amounts used in slab and concrete volume used in slab amount vary from the different categories of soil classification types.

Some other points to note are: **First:** Home Builders do not conduct Geotechnical Reports/Soil Tests. Geotechnical Engineers do! **Second:** Geotechnical Reports are scientific, standardised and regulated. They are independent, just like Structural Engineering Reports. **Third:** Builders don't assess Geotechnical Reports/Soil Tests. Structural Engineers do the assessment and they determine (sometimes in consultation with the Builder) what the structural foundation system is to be used for the house.

**Q.** What footings and slab will I require?

**A.** There are established guidelines for foundations and footings to comply with Australian Standards. Your foundation design is done by a qualified engineer in accordance with Australian Standards and regulations. Soil Surveys are required by council together with your planned house design in order to determine this so as we comply with regulations. The Geotechnical Report that lands with the structural engineer indicates the physical properties of the soil on your site, the stability of natural slopes, the chemical composition of the soil and various other details. From all of this information the structural engineer will work with your builder and building designer to design the type of footings or concrete slab that can be built on your site. Once final engineering plans are produced then the structural engineer will eventually come to the site and inspect the actual foundations prior to the pouring of concrete and sign off on them.

**Q.** What is a Waffle Pod Slab?

**A.** A waffle pod slab is an engineer designed concrete floor slab where beams are formed between polystyrene blocks. The Waffle Pod Slab systems allows more accurate specification of concrete quantities, reduces waste and provides a substantial boost to building site efficiency. It has minimal impact on the environment - there is less soil disturbance, and no excavated rubble from trenches to dispose of. The on-ground slab, with air pockets created by the polystyrene Pods, forms an insulating layer between the structure and the ground.



**Q. What is a raft slab?**

**A.** It's a concrete floor slab where its design is determined by an engineer based on your soil test findings sitting on top of a raised sand base course.

**Q. Will you use local Trades people to build my new home?**

**A.** Yes were possible we do use local Trades people to build your new home. They are often more careful and provide better quality workmanship because they are locals too and they don't want a bad reputation in the local community. It also provides work for locals boosting the local economy.

**Q. Can I meet the builder?**

**A.** Surprising many companies don't have a registered builder that you can easily meet. You'd want to meet a tradesperson before they carry out any work on your place, wouldn't you? At Pacific Designer Homes our builders are local like you and are happy to meet with you.

**Q. Can I view my new home whilst it's being built?**

**A.** Seeing your new home come together is exciting. Visiting your home during construction can be an enjoyable and rewarding experience. Site visits can be arranged through Pacific Designer Homes in a way that ensures your safety and those people working on your home (you will have to sign the onsite OH&S document). You also have access to the 'My PDH' webpage where you can read about and view photos of your new home being built and even share this with friends and family all over the world.

**Q. Do you have special promotions on your new homes?**

**A.** At Pacific Designer Homes we value honesty in construction. Our marketing campaigns and promotions offer genuine value for money. You deserve clarity with truth and not smokes and mirrors!

**Q. How do I choose a new home builder?**

**A.** There are 5 main factors to take into consideration

1. Your new home design
2. The quality of your new homes construction
3. Is the builder a local like you
4. The price of your new home

## 5. What is included in your new price

Your New Home Design By selecting a builder that has a large and diverse range of plans you could have a better chance of choosing a design to suit your style and budget. At Pacific Designer Homes we have over 400 plans with over 600 design combinations allowing you to personalise any option to suit your personal needs. That's part of the Pacific Designer Homes difference.

The quality of your new homes construction Many large builders take the approach of building to the minimum requirements that govern the building industry. We do not take chances with our quality control of your new homes construction. With industry class leading scope of works supplied to all our trades ensuring standards are met in compliance with regulations and our Supervisor has their own comprehensive checklists on what to exactly look for with each trade in minute painstaking detail - we do not rest on our laurels here as we constantly fine tune this guilt edged thorough approach. Further we constantly monitor labour rates to ensure we keep those costs lineball within what is expected to be the rate to do works and we do a Bill of Quantities whereby we calculate all trades and suppliers work orders and anticipated start dates and completion dates advised (many builders do not have this control and it is a dangerous road to go down whereby a builder has trades working for them without the builder knowing what each trade will charge him). We leave no stone unturned here and are unrelenting on this quality detail. That's part of the Pacific Designer Homes difference.

Is the builder a local like you? Whilst this question may seem unusual, it is actually very important as it relates to reputation. At Pacific Designer Homes our builders are local, their children probably go to the same school as your children; they may even buy their groceries in the same shop as you. Their reputation for being a great builder in the area is very important to them and one that they go to great lengths to maintain. With some companies you will never have the opportunity to meet the registered builder. At Pacific Designer Homes you can, that's part of the Pacific Designer Homes difference.

The price of your new home At Pacific Designer Homes we recognise purchasing a new home is probably the biggest financial investment you will make in your life. We have a philosophy of honesty in pricing by offering your sheer bang for your buck. There is no "unknown hidden" cost in our pricing and it is spelt out on the inclusions list of what we allow for. That's part of the Pacific Designer Homes difference.

What is included in your new price We understand that everyone is different, just because you want a smaller home may not mean that you scrimp on your fixtures and fittings - equally if you've stretched the budget to purchase a large home you may not be able to include every extra luxury fitting. We have negotiated products at amazing prices with our suppliers. That's part of the Pacific Designer Homes difference.