

# 4 Easy Steps to Building



# 1. TALK WITH YOUR BANK / FINANCIAL INSTITUTION

Make an appointment with your bank or financial institution to see how much you really can borrow. It is important to be clear about what you can afford when buying your house and land.

Speak with them to secure pre-approval for your home loan. Ask for a letter outlining the amount they are prepared to loan. Do not rely on online approvals or calculators. Pointglen Developments can suggest some home lending expert for you to speak with.

Consider doing up a budget to see just how much you really spend each week, remember to be realistic with this. Need some help getting starting with this? [www.moneysmart.gov.au](http://www.moneysmart.gov.au) is an excellent website to look at for some hints.

1. do up budget
2. make an appointment to see finance people
3. get letter outlining what I can borrow!



## 2. SELECTING THE CORRECT COMMUNITY FOR YOU

Once your finances are in order it is time for you to choose where you want to call home.

Choosing the right community will make life far more enjoyable and will ensure your home investment is maximised. Do your homework on your new address and think long term. Remember, you usually get what you pay for, so be wary of 'bargains' or 'cheap' land.

Buying and building in a new community gives you the opportunity to be part of something special. Excellent planning and design, quality landscaping and quality parklands are some of the great options provided when you buy into the right community.

We have listed out some key features below.

### Lifestyle and property value

Peace, lifestyle and property value go hand in hand. Superior communities often have less renters than average and more residents who own and care about their own home. Drive around the community. Do the houses and front gardens present well?



### Your home is also an investment

History shows that property generally appreciates in value over time. Be wary of nearby de-valuing features such as floodplains, busy roads, large building and sewerage treatment plants. Ask to see a masterplan of the estate's land uses.

### Check credentials of the developer



Make sure that you can be confident in your investment and are able to trust the developer behind the plans and vision for the community. Most importantly, you generally get what you pay for. Land from the wrong developer can really de-value your investment.

### 3. SELECTING YOUR BLOCK OF LAND

Once you have selected the right community for you the next step is to choose the block of land to call your own. Choosing which block can be a bit daunting.

Selecting your home site before your home design is better in the long run. You can build on the assets of that block, if it has great views you can expand on these when you design your home to take all these in. For example great breezes from the east can be utilise in your design to save you on air-conditioning in the summer. Property in a quality location is usually the best investment over the longer term.

Talk to your Pointglen Sales Representative, who will hope you choose the best home site for you and your budget and will guide you through the whole process.

<b>Easements, restricting where you can build</b>
<b>The orientation of the block (will this make my home for energy efficient?)</b>
<b>Frontage and depth (does this allow you to build what you want)</b>
<b>Views and slope on the block</b>
<b>Design Guidelines</b>





## 4. DESIGN AND BUILD YOUR NEW HOME

Now it is time to sit down and list out all your needs and wants in your new home, keeping in mind your budget.

Take your final list and block details to a builder to discuss the design and building of your new home.

Things to remember about your new home design:

- Look and feel
- How many bedrooms and bathrooms
- Do you have an storage needs (boat, caravan, tools etc)
- Outdoor / indoor rooms
- Fencing and access
- Building and design covenant

