

HOW TO SAVE MONEY ON YOUR IDEAL HOME

13 Design Changes Made Minimal Price Difference

How do you make a multitude of changes to a stock home design without dramatically impacting the price? How do you save money with DIY Options? How do you find a builder that is happy to accommodate these desires?

Toowoomba Home Builder travelled to Gatton to find the answers, meeting up with David and Vicki Ryan, a couple who have built six houses and two lots of villas and have learnt all of the tricks.

David and Vicki are not your average couple. Since the three children left home they have almost lived the Gypsy lifestyle, financing it with housing investments, fruit picking and odd jobs. They've built in NSW at Forster, at Mapleton on the Sunshine Coast and a few other places.

For the past seven years they have gravitated between Stanthorpe and Texas picking stone fruit and apples, running packing sheds, slashing, spraying and doing numerous other jobs, along the way going through two four-wheel drives and two caravans.

Now they have settled in Gatton, a decision that David says was almost on a whim.



David and Vicki Ryan with Ron Cullen Homes' Sales & Design Consultant, Paul Lemming.

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Demystifying The Home Building Process - Part 1

THE SIX STAGES OF BUILDING

For many the thought of building a home is just too daunting. What happens and when? What's the process? When do I pay? How long does it take?

Toowoomba's leading builder Ron Cullen has heard the questions more times than he can count in his 30 years as a builder.

To put your mind at rest, Ron has helped *Toowoomba Home Builder* compile a layman's guide to the six building stages...

1. Deposit stage:

At the first stage you receive and an invoice for the deposit on your new home which you either forward to your financier or pay yourself (depending on your circumstances).

Once the deposit has been paid and funds cleared the builder starts the following process:

1. Completes your plans ready for you to sign as the final plans for construction.
2. Submits your plans to engineers to have the foundations designed.
3. Has the truss roof designed.
4. If you have a sewerage treatment plant in your contract he will have this designed also.

This process often takes a few weeks and a lot will depend on your financial institution's speed.

Next the builder will submit your plans for certification and plumbing approval, a process that takes about a month.



Once your plans are approved your home goes on the builders waiting list to commence the earthworks, footings and slab. The timing of this will vary from month to month, very much dependent on weather.

The builder will contact you about one week prior to the start of your house to prompt you to open your power account and return the account number to him.

Actual work starts with the site levelling followed by the digging of foundations. After a few days the slab will be laid.

At this time the next invoice for Slab Stage will be issued to you for payment.

Between the deposit and slab stages you will need to:

1. Complete your colour selection for all areas of your home.
2. If your contract includes a natural gas connection you should arrange your gas account just after the slab is poured.

2. Slab stage:

By this time you should have received copies of the Builders All Risk Insurance and pages that are relevant from the Council approval. These should be forward along with your Slab Stage invoice to your lender if you have finance or retained for your records if finance is not involved.

What will happen next?

1. Work will commence on the sewer and stormwater drainage around your house.
2. The timber for the construction will be delivered and carpenters will be scheduled to start the framing.
3. Depending on the size of your house the carpenters will be at your site for about 10-12 (weather dependant) working days. In this time they will stand all of the wall frames, then



the roof trusses in readiness for the roofing. The sarking, windows and soffits will be installed thus completing the carpenters work on your house for the moment.

When the framing is complete the plumbers will install all of the pipe work in the walls.

At the same time the electrician will install all cabling for the power in the house. He will contact you to go through where you require your points positioned.

Any additional trades that may be required will do work (e.g. Air-conditioning) prior to having your house ready for internal sheeting.

If you have any questions or special requirements you should either ask your supervisor or arrange an onsite meeting with him.

Progress to your house will appear rapid during this framing stage - your house is becoming a physical reality.



Part 2 - Continued in the next issue...

Maintaining Floor Area Keeps Changes Affordable

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“Basically we drove through, liked the look of the place, thought it was well located not far from the beach and the city, and realised that it was a growing area in which to invest,” he said, only later revealing that it was also a case of wife Vicki putting her foot down, vetoing the gypsy life.

David, a plasterer, said that in the past he had always used mates in the trade to help him build his houses but this time, with a large 3000m² block to fill in a new town where he was virtually a stranger, he went looking for a project builder, fortuitously choosing Ron Cullen Homes.

David would agree that the choice proved fortunate in more ways than one as not too many builders would even work through and cost no less than 13 changes of plan and a multitude of different options and sizes.

Ron Cullen’s team not only took up this challenge, but they were more than happy to let David shave costs by taking on the painting and building of retaining walls himself.

Their professionalism scored even higher in David and Vicki’s books when the house in Redgum Drive was completed in just 16 weeks despite the worst weather seen in years, weather that culminated in horrendous flooding just after the pair



moved in on Christmas Eve.

David said that even in comparison with his teams of tradesmen mates who have built his previous homes, the Ron Cullen Homes product is excellent.

“The finish, the fitout, the kitchen, tiling etc are all excellent. Every door works and if the doors work the frame’s perfect,” he said.

So what did David and Vicki change and how did they make it so affordable despite the changes?

The trick, David explained, is to keep the roof area the same as the original plan.

“That’s the secret. Despite our 13 changes and constant chopping and changing, chopping and changing, there was not a lot of additional cost.”

The Ryans’ home started life as a four bedroom Claremont design. They chose it because they wanted something that would sit across the large block and fill it without looking like “a pimple on a pumpkin.”

During the final design process they made the garage a metre wider and longer, moved the dining room to another area of the house, increased the width of the laundry and significantly enlarged the kitchen, dining and family room area.

Despite moving in almost immediately before the area’s devastating floods, David said that there were a number of positives, not the least being that the floods brought out the best in the locals, confirming with their sense of community that he really had chosen a great area in which to retire.

Cost Minimisation

Ron Cullen Homes design consultant Paul Lemming said there were actually two factors that kept the Ryans’ costs to a minimum, one of them saving between \$19,500 and \$26,000.

“Basically, unlike many other builders, because we have our own drafting staff we don’t have to charge for plan alterations at the norm of around \$1,500 to \$2,000 per set,” Paul said.

The secret to making changes to a basic design is to keep the size of the home the same in terms of floor area and continually consult with your design team so you can work around changes that might affect the roof in terms of its hips and valleys.



House And Land Beats An Existing Home by \$70,000

Families around Australia daily ask the same question – Do you buy an existing home or go for a house and land package?

Glenvale couple Matt and Penni Harth know the answer. Their Ron Cullen Homes house and land package saved more than \$20,000 on the purchase price alone and as much as \$50,000 in the repairs, alterations and modifications that would have been required to bring an old house to a comparable set of design parameters.

With a background in book keeping and quality control, Penni knows value and quality and left no stone unturned in her investigations. She has no doubt that the figures add up in favour of the new option.

“We looked around at a lot of existing homes and couldn’t find anything within our price range that didn’t need a lot of maintenance. I’d built previously so I just called into a Ron Cullen display home one day. I had a look at the house and land options and they were right on the money,” Penni said.

“We were looking at houses around \$300,000 up to \$350,000 and the new house and land package was just shy of \$330,000 and there was no maintenance while the homes we looked through at that price range you would have had to spend quite a considerable amount of money to get up to standard.”

Matt and Penni eventually settled on a five-bedroom Bells design, at 22.5 sq. a substantial home by any comparison. Unlike some of the “pokey” existing homes for the same sort of money, the Bells features a massive living hub with living room, dining room, kitchen, family



room and meals area in one generous space flooded with natural light.

Penni said that quite apart from the obvious attraction of a new home, there were the advantages of being able to add their own touches right from day one. While she didn’t change a lot, she was pleased that the Ron Cullen design team were happy to entertain her passion for “squaring things up”, happily changing the layout of the family area for her.

Matt and Penni’s first surprise was how little their changes added to the price, a mere \$2,000, but the best surprise at all was the build speed – just 4.5 months, allowing them to move in in time for Christmas.

Penni had previously built outside Warwick and judged that experience a good one but says that the Ron Cullen experience exceeded that, a factor she puts down to how extremely well organised the company is.

“From day one they were easy to deal with whereas there were a few other builders we spoke to who were pretentious

and it cost them the business,” Penni said.

One real plus identified by the pair was access to interior design consultant Angela Mills.

“She gave us the confidence to bring textures into the design like pebbles in the ensuite. We probably wouldn’t have used them if we hadn’t had someone who helped us tie it all in.

“In the kitchen she introduced a few more colours. The overheads are a different colour laminate and the tiles for the splashback look awesome but when we first looked at them we didn’t know how to incorporate them whereas she used them to break up between three different laminates.”

Penni has absolutely no doubt that should they build again they will go back to Ron Cullen Homes.

“We were more than happy. It was a straightforward process. They really do maintain their family feel and are a good honest builder. We had no trouble at all with the six months inspection,” Penni said.



For more information regarding your plan or energy efficient homes, call Paul or Shane on: Ph: 07 4635 0996 Fax: 07 4687 6281 www.roncullenhomes.com.au

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