





CANBERRA GRANNY FLAT BUILDERS

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Thank you for investing your time to review our brochure for Design 184.

The purpose of this design brochure is to provide you with an example and an idea of what we can create at Canberra Granny Flat Builders. Included in this brochure for Design 16 is the following:

- Plans and images of Design 184
- CGFB's exclusive Inclusions and style guide
- Anticipated total budget for Design 184
- Timelines for Design 184
- Our guarantees
- Insurances and professional memberships
- Customer's frequently asked questions

The ultimate purpose of our business is to unlock the potential of your backyard. We start this process with our free planning assessment reports to help customers determine, if and what they can legally build on their property in the ACT. If you haven't taken advantage of your free planning assessment report, we encourage you to do so by contacting us.

If this design doesn't suit all your needs and objectives, we can cost-effectively create a customised worldclass design using our expert design team.

We look forward to working for you in the future.

Yours sincerely,

Nick Constable | Director and Licensed Builder

Frank Walmsley | Director and Customer Service Manager









Key Features

- GFA: 77.50 sqm
- 1 bedroom 1 bathroom
- Built in robe
- Open plan living area
- Seperate study
- Alfresco area





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18	i.
12	i.
ASW	i.
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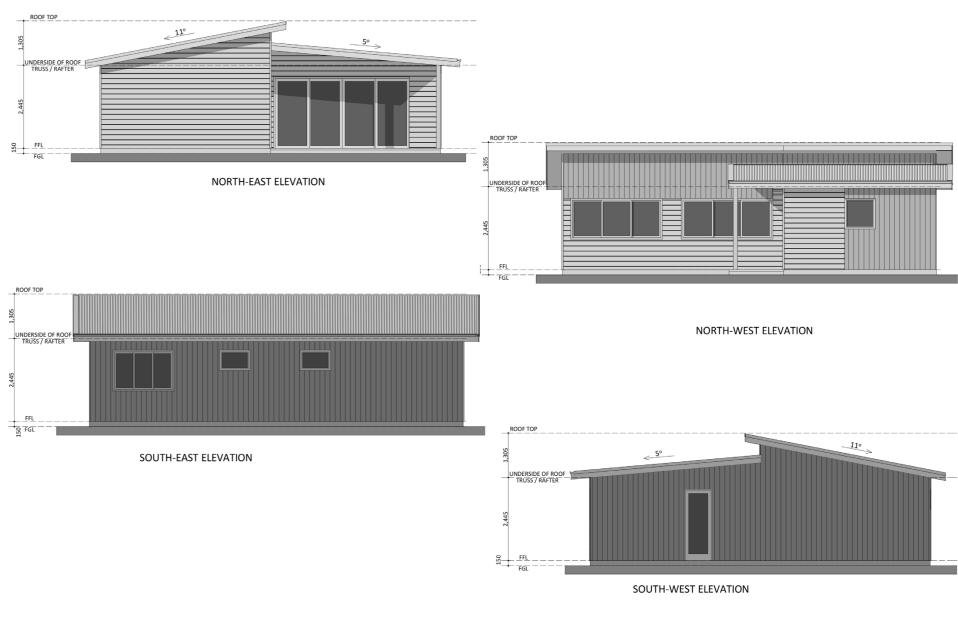
Elevations



An elevation is the height of the structure from ground level to the height of the roof.

With this design, the height from the ground level to the roof-top height is 3.900 metres.

Disclaimer: based on the alternative roof designs and roof covering that you may select and the profile of your block, these elevations are subject to potential change.







Floor Plan

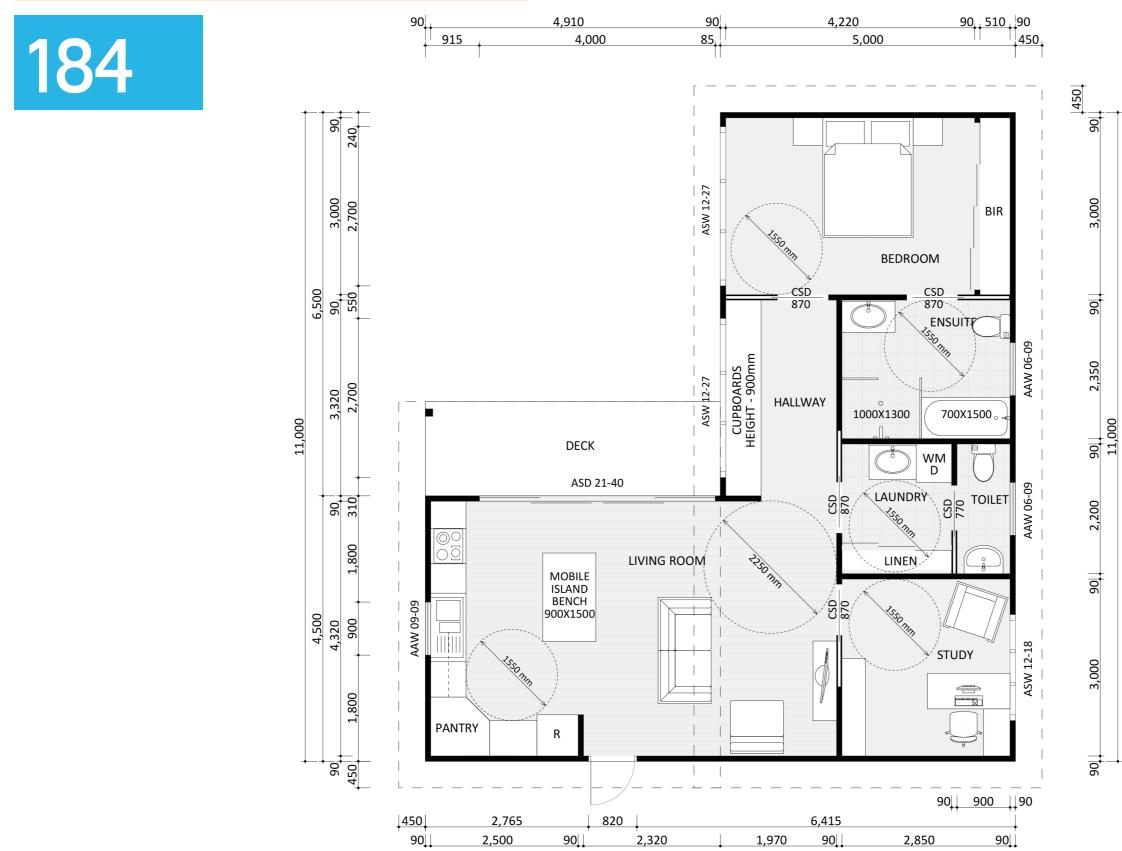








Floor Plan with Measurements







Furniture Floor Plan









Purpose

This document has been designed to clearly set out your options when selecting and customising your design and choosing your internal and external inclusions.

Inclusions by Design

Please note that the inclusions and features which are listed in this document are for our 50+ designs; please refer to the floor plan of your preferred design to determine which inclusions apply (for example, whether there is a kitchen etc).

Measurements

sqm square metre

mm millimetre

Appliance Codes

Where various appliances are listed, we have provided, not only a brand name, but also a model number to allow you to search for the product, so you know exactly what you're getting.

Allowances

An allowance is a set value provided to our customers enabling them to allocate these funds towards a specific item or feature. For example, you will see an allowance for tiling of \$50 per sqm for tiles.

In practice, this means you would visit a showroom or store to select the tile of your choice up to the value of \$50 sqm – if the total cost is above this allowance, we will adjust your end budget. Similarly, if the total cost is less than \$50 sqm, we will adjust the total end budget. All allowances and prices include GST.

Symbols

We believe our customers should have control over the styles and inclusions to be incorporated in their design, where it's possible. We have used three symbols to help you identify what choices you have in selecting specific items.

\checkmark

The Tick Symbol

When you see the tick symbol, it means the item listed is automatically included in your design. If there is more than one tick per category, you may choose between the inclusions which are listed at no additional price to the budget for the specified design.

(+)

The Plus Symbol

To give you further options, when you see the plus symbol, it means you can choose to upgrade to the premium item listed, at an additional price.

The Search Symbol

When you see the search symbol, it means you have the option to search for an alternative item yourself. We will do our best to incorporate your alternative item in your design, however, not all items can be incorporated because they may not suit the floorplan of your chosen design and/or comply with applicable Australian standards.



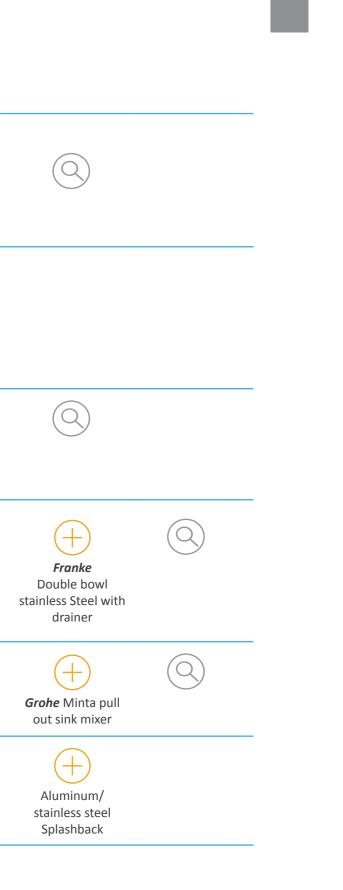
CANBERRA GRANNY FLAT BUILDERS

KITCHEN - KITCHENETTE

BENCHTOPS	Laminate standard colour range	Stone benchtops	Timber benchtops	
OVEN	Omega 00652XR Stainless Steel Electric 600mm wide	Chef EOC617W White Electric 600mm wide	Miele H2260B Stainless Steel Electric 600mm wide	0
COOKTOP/STOVE – ELECTRIC	Omega OC64KZ Black Ceramic Glass Electric 600mm wide with 4 heat zones	Westinghouse WH642WA White 600mm wide with 4 heat zones	Miele KM6322 Black Electric Induction 610mm wide with 4 cooking zones	0
COOKTOP/STOVE – GAS	Omega OG61XA Stainless steel 600mm wide with 4 burners	Westinghouse WH640WA White 600mm wide with 4 burners	Miele KM3621 Stainless steel 600mm wide with 4 burners	
DISHWASHER	Omega ODW717XB Stainless steel 600mm wide	Ariston LFB5M019XA White 600mm wide	Hiele or Samsung	

KITCHEN - KITCHENETTE CONTINUED

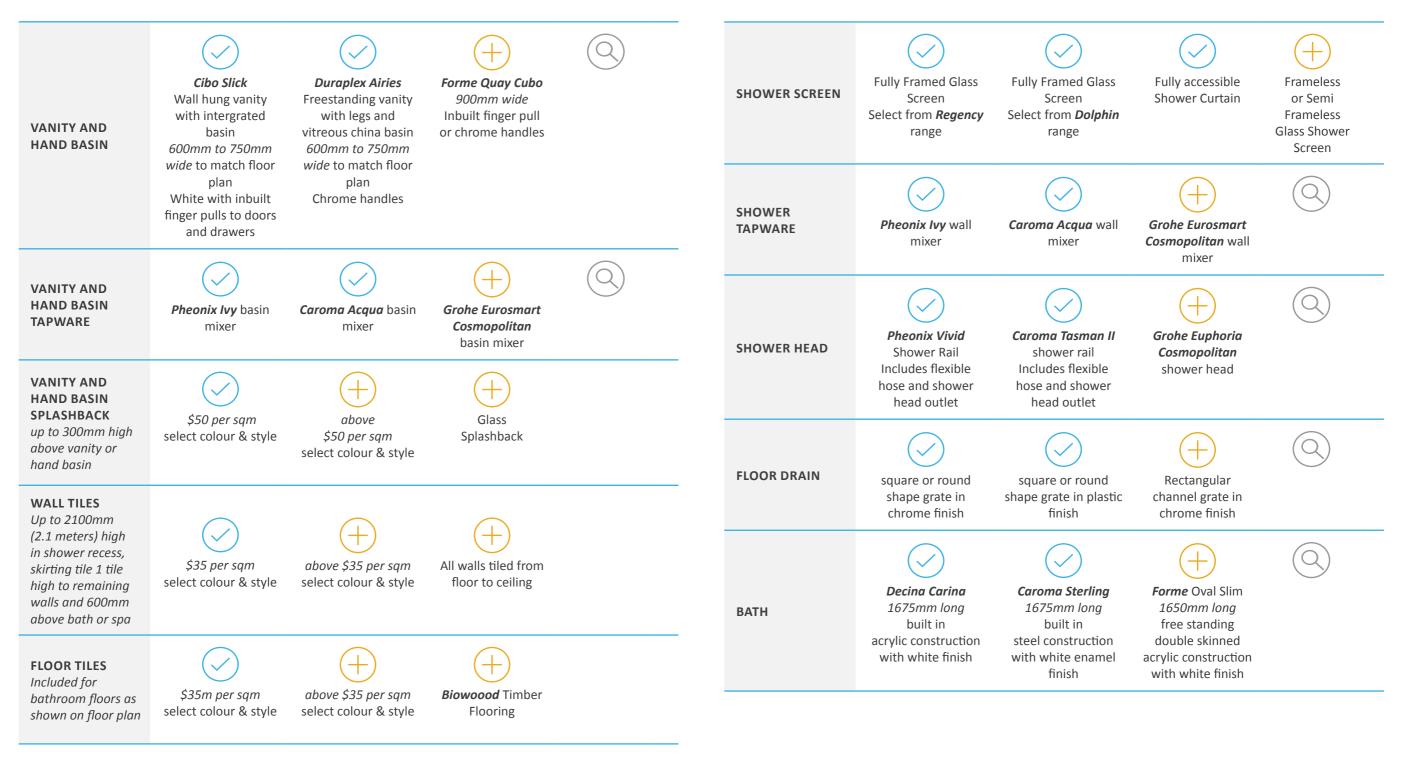
KITCHEN CUPBOARDS AND DRAWS DOORS, DRAWER FACE, PANELS AND OPEN SHELVES	Laminate standard colour range	Uinyl or Timber
KITCHEN CUPBOARDS AND DRAWS INTERNAL SHELVING	White <i>Laminate</i> shelves with premium drawer runners and door hinges	
CUPBOARD HANDLES	Stainless Steel Handles Designer Range	Timber Handles
SINKS	Clark Radiant Single bowl stainless steel with drainer	Clark Radiant Double bowl stainless steel with drainer
TAPWARE	Phoenix Ivy sink mixer	Caroma Acqua sink mixer
SPLASHBACK	Tiled Splashback \$50 per sqm	Glass Splashback



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BATHROOMS AND ENSUITES

BATHROOMS AND ENSUITES CONTINUED







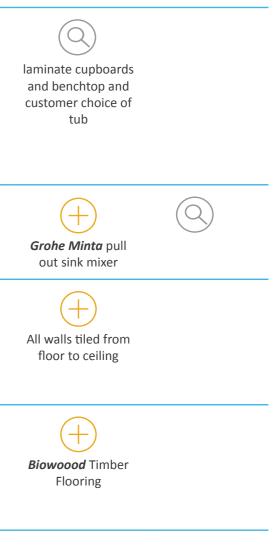
BATHROOMS AND ENSUITES CONTINUED

LAUNDRY



LAUNDRY TUB	Clarke 42 Litre tub and cabinet steel construction with white cabinet and stainless steel tub	Everhard 45 Litre tub and cabinet steel construction with white cabinet and stainless steel tub
TAPWARE	Pheonix Ivy sink mixer	Caroma Acqua sink mixer
WALL TILES Up to 600mm above laundry tub and 1 tile high skirting to walls	\$35 per sqm select colour & style	above \$35 per sqm select colour & style
FLOOR TILES INCLUDED TO LAUNDRY FLOORS AS SHOWN ON FLOOR PLAN	\$35m per sqm select colour & size	above \$35m per sqm select colour & size
CEILING EXHAUST FAN		<i>IXL Eco Ventflo</i> ceiling located in built in cup



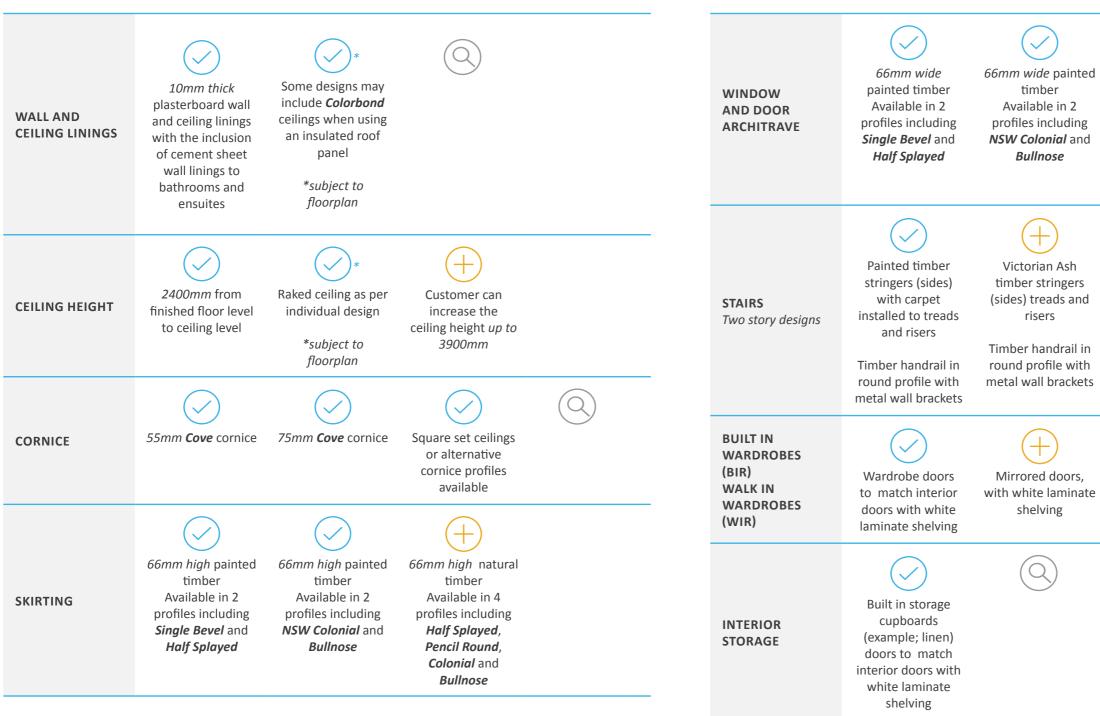


ng exhaust fan included to laundry areas, upboards



INTERIOR BUILDING FEATURES

INTERIOR BUILDING FEATURES CONTINUED







66mm wide natural timber Available in 4 profiles including Half Splayed, Pencil Round, Colonial and Bullnose

Q

Custom stairs may be negotiated including premium Australian Hardwood and steel options





INTERIOR DOORS

LIGHTING AND ELECTRICAL INCLUSIONS



INTERIOR POWER POINTS

2 x double power points installed in bedrooms and studies

1 x double power point per room and additional power point per refrigerator, dishwasher and washing machine





Customer choice of light fitting \$50 allowance per *light* if you would like an option other than downlights



Customer choice of exterior sensor light \$100 allowance per *light* if you would like an option other than downlights

+

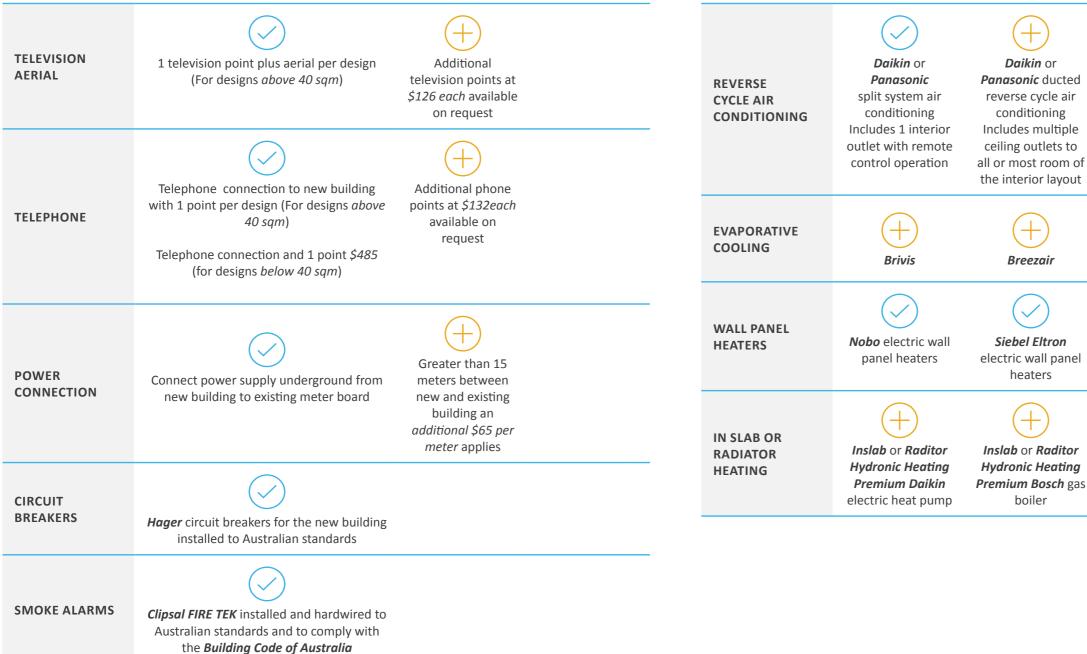
IXL Neo Includes heat lamp, exhaust fan and light functions

Additional power points at \$126 each available on request



LIGHTING AND ELECTRICAL INCLUSIONS CONTINUED

HEATING AND COOLING

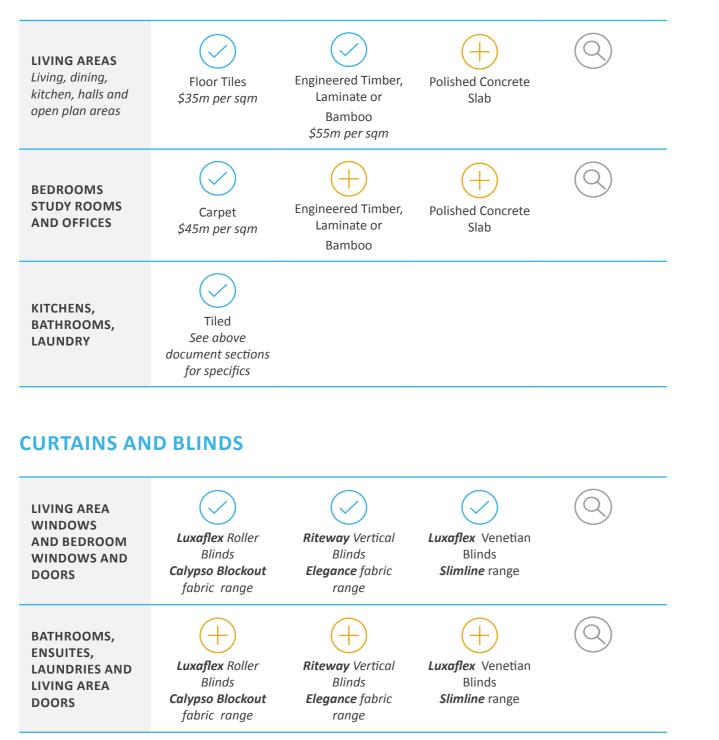






FLOOR COVERINGS

ROOF DESIGN AND MATERIALS









EXTERIOR WALLS

BRICK	Island Block and Paving Bricks For the Future – Premium range	Austral - Everyday Life range	Boral range	Painted rendered brick		INTE INTE CEIL COR
PAINTED WEATHERBOARD CLADDING	Scyon range	Weathertex range	Biowood			INTE SKIR ARC
TIMBER WEATHERBOARD	Premium Australian hardwood range	Western red cedar range			_	ENT
COLORBOND	Choice of colour and profile from Colorbond range					EXTI
TIMBER PANELS	Shadowclad range	Weathertex range				EVES
CEMENT SHEET	Scyon range	HardieFlex Range				ALFI CAR ENT
ALUMINUM PANELS	Alucabond Range					EXTI Thes to m can l

PAINTS

INTERIOR WALLS INTERIOR CEILINGS AND CORNICE	Taubmans premium paint colour range	Dulux premium paint colour range
INTERIOR DOORS, SKIRTING AND ARCHITRAVE	Taubmans premium gloss or semi gloss paint colour range	Dulux premium gloss or semi gloss paint colour range
ENTRY AND EXTERIOR DOORS	Taubmans premium exterior paint colour range	Dulux premium exterior paint colour range
EVES	Taubmans premium exterior paint colour range	Dulux premium exterior paint colour range
ALFRESCO, CARPORT AND ENTRY CEILING	Taubmans premium exterior paint colour range	Dulux premium exterior paint colour range
EXTERIOR WALLS These options apply to materials that can be painted (Timber Panels and Cement Sheeting)	Taubmans premium exterior paint colour range	Dulux premium exterior paint colour range





Intergrain applied if natural timber doors, skirting and architrave are chosen

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Intergrain applied if natural timber entry and exterior doors are chosen

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Intergrain applied if natural timber entry and exterior doors are chosen

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Intergrain applied if natural timber entry and exterior doors are chosen

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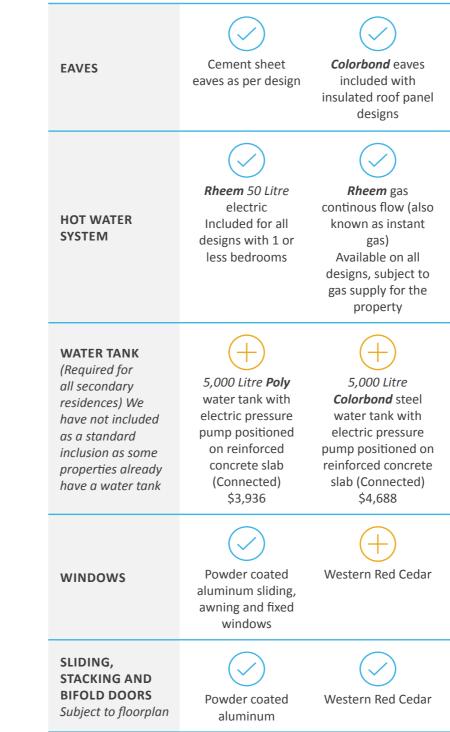
Intergrain applied if natural timber entry and exterior doors are chosen

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STRUCTURAL AND EXTERNAL INCLUSIONS

FLOOR	Concrete Slab	Timber Frame and Base	Steel Frame and Timber Base	EAVES
INTERNAL AND EXTERNAL WALL FRAMES	Treated Timber	Steel		
ROOF FRAMES	Treated Timber	Steel		HOT WA SYSTEM
UNDER ROOF AND WALL LINING	increased resistance	all and roof sarking/linin to moisture and dust er eat loss and heat gain in	ntering the building as	WATER (Require
TERMITE PROTECTION	Granite Guard physical barrier with termicollars included for all concrete slab structures	Flickguard physical and chemical barrier with termicollars included for all concrete slab structures	Galvanised steel ant capping provided for timber and steel options	all secon residenc have not as a star inclusion propertio have a w
EXTERIOR GARDEN TAP	1 exterior garden tap included on all designs over 40 sqm	Additional taps can be included for \$128 per tap		WINDO
	- 1			 STACKIN

STRUCTURAL AND EXTERNAL INCLUSIONS CONTINUED







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Steible Eltron **Electric Heat Pump** Included for all design with 2 or more bedrooms

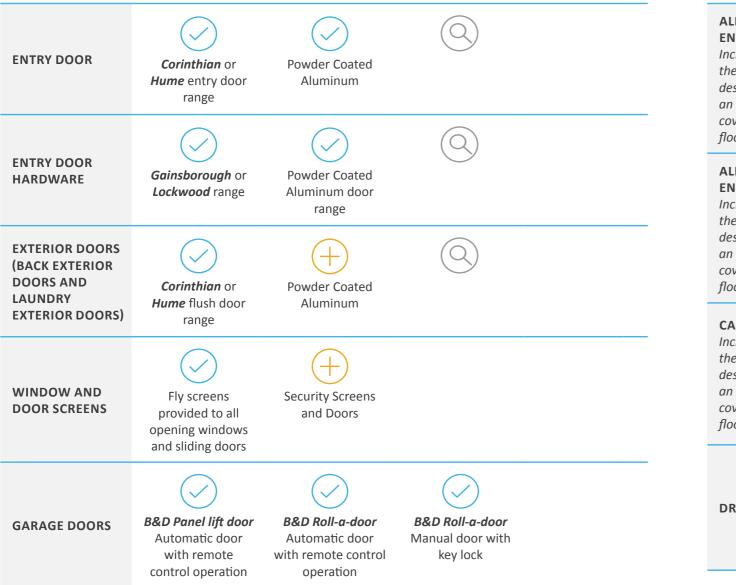
> (+)Australian Hardwood







STRUCTURAL AND EXTERNAL INCLUSIONS CONTINUED



OUTDOOR ADDITIONS

_	ALFRESCO AND ENTRY Included matching the roof area for designs that have an entry or alfresco covered roof on the floor plan	Roof Coverings, Roof Frame and Posts *subject to floorplan	
_	ALFRESCO AND ENTRY DECKS Included matching the roof area for designs that have an entry or alfresco covered roof on the floor plan	Concrete Patio Limestone, Terracotta or Slate Grey colours	Floor Tiles
_	CARPORTS Included matching the roof area for designs that have an entry or alfresco covered roof on the floor plan	Pergola Roof Coverings, Roof Frame and Posts *subject to floorplan	Shade Sail Fabric, Stainless Steel Fittings and Posts *subject to floorplan
_	DRIVEWAYS	Concrete Driveway Limestone, Terracotta or Slate Grey colours	









PLUMBING AND DRAINAGE

WATER CONNECTION	Water connection to new building
SEWER CONNECTION	Sewer connection to new building
STORM WATER CONNECTION	Storm water connection to new building including drainage inspections by local authorities and updated drainage plans

SITE PREPARATION

EXCAVATION AND EARTHWORK	Site excavation included subject to site inspection.
SITE FENCING TO MEET HEALTH AND SAFETY REGULATIONS	Site safety fencing up to 50m in length
SURVEYOR SETOUT	Registered surveyor will survey the block and place building to suit the approved plans
WASTE MANAGEMENT	Regular cleaning to meet and exceed environmental protection agency regulations Skip waste bins or manual removal of waste by truck and trailer to ensure the safety and amenity of the existing residence

PLANNING AND APPROVALS

_	HIA FIXED PRICE AGREEMENT	This agreement means the price written Only client initiated changes/variations resu average total variations per project
_	GOVERNMENT FEES AND CHARGES	Manage and pay all government fees and c approval to allow a certificate of occupancy
_	DEVELOPMENT APPROVALS	Develop and manage plans and documents for achieve notice of decisi
_	BUILDING APPROVALS	Develop and manage plans and documents for building ce Construction Comment Application for Certificate of Occupancy (government agencies after all relevant certifi the build
_	PUBLIC LIABILITY INSURANCE	Public Liability and Construct
	HOME OWNERS WARRANTY INSURANCE	Home Owners Warranty





en is the total price that you pay. esult in price adjustments, with the ect is 3% of the total price



charges for development and building cy to be issued by government agencies



for development approval application to sion for the project



or building approval and appointment of a ertifier

ncement certificate

(Certificate of Occupancy is issued by ficates and forms have been managed by lder)



tion Insurance certificate



Insurance certificate



GENERAL AND GUARANTEES

STANDARDS AND BUILDING CODES	Project completed to meet or exceed relevant Australian standards and building codes 7 Year structural warranty Structural engineer detail drawings and site soil classification certificate	
STRUCTURAL WARRANTY		
STRUCTURAL ENGINEER		
NON STRUCTURAL GUARANTEE	2 years	
MAINTENANCE PERIOD	120 days	
ENERGY EFFICIENT BUILDING AND DESIGN	Designs that require and energy efficiency rating will be designed and built to a minimum 6 star energy rating. EER Certificate to be provided.	





Your Total Project Investment

Notes and Comments:

The Anticipated Total Project Investment for Design 184

Building and All Inclusions

*This includes everything except site works, planning and additional landscaping.

Site Works

*The average site works costs for this design on a conventional ACT property is 4% of the total budget.

Preparation, Planning and Insurances

*The maximum anticipated costs for planning approvals, all associated costs and relevant insurances is 9.5% of the total budget.

Total Investment for Design 184 (Inc. GST)

*This was the average total investment made by customers in the ACT in 2016. We anticipate this will be the total investment required to deliver this design on your property with no additional costs (subject to site inspection).



\$197,725.00

\$6,200.00

\$12,050.00

\$215,975.00



Your Project Timeline

Notes and Comments:

0 - 4 WEEKS

Project Design Stage

4 - 14 WEEKS

Planning Approval and Project Finalisation

14 - 24 WEEKS

Building Stage

COMPLETION

Your options are to select one of our pre-existing designs or to collaborate with our designer to create your own design concept (\$1500-\$2000). Once you have settled on your design concept we will price the delivery of the project and provide a list of inclusions.

On behalf of our clients we will manage the entire planning and development process which involves working with all the relevant government agencies. During this process we will finalise your inclusions and customer design requirements.

As soon as the development application has been approved our licenced builder will commence the construction of your project. All work will be undertaken on-site by our insured and licensed trade partners. have settled on your design concept we will price the delivery of the project





Our Guarantees

Notes and Comments:

Our Guarantees

At Canberra Granny Flat Builders, our guarantee of workmanship goes without saying. Hence, we also took the time to provide you our guarantees of price, time, quality, and safety. We believe that these guarantees provide you, the customer, certainty and assurance long after our initial agreement to work together.

Our price guarantee

The price written is the price that you pay. Unlike many builders whose business model is built around providing an opening price with the intent of dramatically increasing it with variations and initial project omissions, we aim to be transparent and provide a total, turnkey price up front.

The only time the project price will change from the original HIA agreement, is if the customer requests a substantial project change.

Our time guarantee

Canberra Granny Flat Builders will complete your project on time, every time. Once we receive government approvals, we guarantee to finish your project within the timeline outlined in our signed HIA agreement. If we don't meet our time commitment we will pay you \$250 per day, or pay for a 5-star room until the project is complete.

Our time guarantee is subject to:

- Changes to the project if you alter the project in a way that impacts the timeline.
- Acts of God or unforeseen events if the weather or an unforeseen event affects the project. If any of these events occur, we will notify you of the expected time delay.
- Access to the site for example, if a tenant restricts our access to building your investment property.
- This is to be read in conjunction with your HIA Agreement.









Our Guarantees

Notes and Comments:

Our communications guarantee

We know that the cornerstone of a successful project is clear and transparent communication at every stage. When the building starts, you won't be left in the dark regarding the progress.

- Any time we don't meet our commitment, we will take \$500 off the price of the project.
- Any changes made to your project will be in writing.
- Before the first sod is turned and your project begins, you will know exactly what the timeframes are for the completion of each stage. There will be times when things move fast, and there will be the inevitable delays, but you will always know what is going on and why.
- You can ask to meet with us at any stage of the project. As we spend most of our time building and working with clients, we can't always get to our mobile phones. If you call us on 1300 979 658 Monday to Friday between 9am -5pm, we will take your contact details and the relevant team member will get back to you within 24-48 hours. Our email info@cgfb.com.au is checked daily during the week, but not on weekends.

Our safety guarantee

Safety of our staff, sub-contractors, customers and the general public is of the highest importance to our business. That's why we will ensure that;

- All our staff, tradesmen and sub-contractors are fully insured and licensed.
- We would not and will not allow any work or business practices that endangers the wellbeing of anyone associated with our projects.
- All work actives will meet and/or exceed the Government Legislation and industry codes of practice (We are members of the HIA and MBA ACT) as it relates to residential construction in the ACT.
- We build all our customer projects on-site with locally-based and licensed tradesmen, and ensure they are compliant with the applicable ACT laws.
- All components and inclusions are of the highest standard and meet the relevant Australian Standards.







Our Guarantees

Notes and Comments:

Our quality guarantee:

At Canberra Granny Flat Builders, it's our mission to create a world class project that increases the value of your property above the investment in that project. To do that we must use the very best materials, inclusions and tradespeople.

We have developed our detailed inclusion list and style guide to provide our customers with choice and range from among the highest quality options. Our detailed written proposals outline exactly what is included in your project.

To ensure that you are totally satisfied with what we create and build for you, you will not be required to pay the final instalment until you have walked through the project with the builder and are entirely satisfied with the end result.

Our Rental Guarantee:

A Class 1 structure can be legally rented out to a tenant. The majority of our Designs form part of our range of guaranteed rental returns. For your convenience we have included, in the following pages, an example (Case study) of our Rental Guarantee.

Before we can provide our rental guarantee, we will need to inspect your property and apply the relevant ACT legislation.

Utilise our free planning assessment process to find out which classification of design (Class 10, Class 1) we can legally build on your property.







Case Study - Rental Guarantee

¹ Italicised text is for example purposes only and unique for each investment.



Malcolm¹

Re: Guaranteed Rental Income Return 46 Windmere Street Yarralumla ACT 2600ⁱ

We wish to offer you our proposed Guaranteed Rental Income Return for your anticipated secondary residence at 46 Windmere Street Yarralumla ACT 26001

In this letter of offer, we outline the key conditions and proposed rental return guarantee, including proposed rental incomed paid to you. This guarantee will be offered by our company and guaranteed by the directors personally.

Guaranteed Rental Income Return Income Summary			
	Guaranteed Weekly Rent	Total Guaranteed	
Year 1	\$600.00 ¹	\$31,200.00 ¹	
Year 2	\$624.00 ¹	\$32,448.00 ¹	
Year 3	\$648.96 ¹	\$33,745.92 ¹	
Total guaranteed gross rental income over three-year period:		\$97,393.92 ¹	

Key conditions of this agreement (we will provide a full agreement for your review if you are interested in exploring this option):

- 1. We will ensure that this tenancy arrangement doesn't unreasonably impact on the primary rental property at the front of the block.
- 2. We are permitted to sublet the property with no unreasonable restrictions on renting/subletting through Airbnb and similar short stay rentals.
- 3. The client has the option to elect one, two or three-year options as outlined in the summary above.
- 4. If we choose to use a managing agent, we will ensure they are a member of the Real Estate Institute of the ACT.
- 5. Rent will be paid in advance up to 3 months if the client wishes.
- 6. We will provide a full and free maintenance upgrade and the end of each year period.
- 7. The client will meet all rates and/or land tax expenses and ensure the building has all insurances (this is standard for any tenancy).
- 8. The guarantee for the company will be Turnkey Creations Pty Ltd and supplementary guarantees from the directors Francis Walmsley and Nick Constable as individuals.
- 9. If you decide that you wish to not proceed with this guaranteed after building has commenced, you simply need to let us know (via email) 4 weeks before completion of the project.

Turnkey Creations Pty Ltd | ABN: 67 155 832 732 | ACT Builders Licence: 2012767 | NSW Builders Licence: 241240C

Ph: 1300 979 658 | F: 1300 979 657 | info@cgfb.com.au | www.cgfb.com.au | GPO Box 2265, Canberra City ACT 2602

d	Rental	Return	





Case Study - Rental Guarantee

¹ Italicised text is for example purposes only and unique for each investment.

CANBERRA **GRANNY FLAT** BUILDERS

canberragrannyflatbuilders.com.au

- 10. If you sell/transfer the property, we can elect to not assign the rental guarantee to the new owner of the property at our discretion.
- 11. This agreement is based on completion of the project as outlined in this proposal.
- 12. We will provide you a full written agreement prior to signing of your HIA agreement

Why do we offer this rental return guarantee?

- \checkmark We have seen the returns that investors have received for the projects we have built.
- ✓ We know that this is a significant investment for our clients and we believe in the quality and standards of our projects and therefore we wish to be accountable for the end result.
- ✓ We know that most of our investors are borrowing interest only at between 4-5%, so our guaranteed 10%+ return enables them to profit from this project.
- ✓ We believe that if you sell the property you will achieve a return greater than the investment of the project.
- \checkmark There is a genuine rental scarcity in *Yarralumla*¹ and currently vacancy rates in the suburb are below 1.5% and medium rents for comparable properties range between \$550 - \$650

We don't offer this to all clients, however, based on the rentability of the suburb and the quality and features of your project, we are confident that we can all profit from this arrangement and this will provide you with the confidence you may require as an investor.

This guaranteed rental income return is optional and the exclusive choice of you, the client. If you decide that you wish to opt for this guaranteed return, please let us know as soon as possible, allowing us to provide you the full agreement for your review.

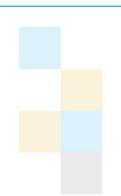
If you decide that this is of no interest to you it will have no impact on our ability to complete your project as outlined within this attached proposal.

As explained in point 9 of the summary of key terms, if at the nearing of completion of the property, you decide that you wish to capitalise on the rental return directly, you don't need to proceed with this proposal.

Director Francis Walmsley

Director Nick Constabl

¹ Italicised text is unique to each property and will be tailored to your investment



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MBA Membership

Canberra Granny Flat Builders are proud members of Master Builders Association ACT.

MBA is Australia's peak building and construction industry association. In the ACT, Master Builders was formed in 1925 and represents the interests of commercial builders, residential builders, civil contractors, suppliers/subcontractors and professionals.

The MBA ACT is also a Registered Training Organisation and a Group Training Organisation. For more information refer to their website www.mba.org.au.







HIA Membership + Insurance



THIS IS TO CERTIFY THAT

Turnkey Creations Pty Ltd

was admitted to Membership of the Housing Industry Association Ltd ABN 99 004 631 752

ON THE

27th August 2012

MEMBERSHIP NUMBER

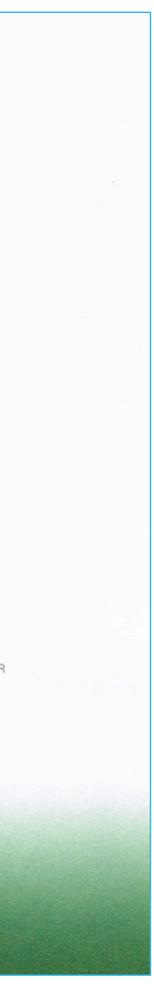
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Jordmin

HIA NATIONAL PRESIDENT

HIA MANAGING DIRECTOR









HIA Membership + Insurance



eSentry Underwriting Pty Ltd* ABN 46 141 852 842 Level 16, Suite 8, 122 Arthur Street, North Sydney, NSW 2060 t: +61 2 8912 0888 f: +61 2 9925 0277 e: admin@esentry.com.au w: www.esentry.com.au AFSL: 402842

CERTIFICATE OF CURRENCY

CLIENT CODE: POLICY NO: CLASS OF INSURANCE: INSURED:	E101912-123985 E10000664 Annual Projects Construction and Legal Liability In Turnkey Creations Pty Ltd	surance Policy	
	and Principals, Contractors, and Sub-Contractors (as specified in the Ins	
PERIOD OF INSURANCE:	Sections 1 and 2A only) From: 31/08/2015 To: 31/08/2016 at 4 Plus a maximum of 12 months defects liability perior	.00pm where this Polic	
PROJECT DESCRIPTION:	Residential New Builds, Extensions and renovations		
SUM INSURED / SUB-LIMIT /			
LIMIT OF LIABILITY:	Section 1 - Material Damage		
	Property Insured	Sum Insured	
	Contract Works	\$250,000	
	Existing Structures	Not Insured	
	Temporary Structures	\$25,000	
	Major Plant & Equipment	Not Insured	
	Minor Equipment & Tools	\$10,000 (\$5,000 a	
	Additional Cover	Sub-Limit	
	Escalation of Construction Cost	15%	
	Expediting Expenses	10%	
	Mitigation Expenses	5%	
	Off Site Storage	\$100,000	
	Professional Fees	10%	
	Removal of Debris	15%	
	Transit	\$100,000	
		Limit of Liability	
	Section 2 - Legal & Products Liability	\$10,000,000	
	Care Custody and Control		
	Vibration Removal and Weakening of Supp	orts	
	Section 3 - Professional Indemnity	Not Insured	
	Loss of Documents		
	Retroactive Date: NONE		
ENDORSEMENTS:			

SIGNED ON BEHALF OF THE INSURER: Date: 11/08/2015

Signed on behalf of TMNFA ABN 80 000 438 291, AFSL 2465 48



sured definition for

licy is issued tion contract

any one item)

Sub-Limit

\$100,000 \$10,000,000

Not Insured



Annual_ColC - *eSentry Underwriting Pty Ltd is an underwriting agent of the Insurer Tokio Marine & Nichido Fire Insurance Co., Ltd. (TMNFA) and acts under its own AFSL as agent of TMNFA.



FAQs

Notes and Comments:

Canberra Granny Flat Builders is a business that is committed to designing and building secondary residences in the Australian Capital Territory. A secondary residence or a 'Granny Flat' is a detached residential structure built in a backyard.

Q. What is a secondary residence?

A. Commonly known as a granny flat, a secondary residency in the ACT is a self-contained residential structure built on a block of land which is in addition to an existing residence. The legislation provides that a secondary residence can be rented separately to an existing residence. This means that separate electrical, water and gas metering can be achieved for the majority of secondary residences.

Q. What size can a secondary residence be?

A. A secondary residence should have a minimum size of 40m² floor area up to a maximum of 90m² floor area. In addition to your granny flat, you can build additional structures such as garages, carports, alfresco areas and pergolas. These additional structures do not count towards the total gross floor area of the secondary residence; however considerations may need to be taken account as these structures count towards the total plot ratio allowable on your block.

Q. What is the minimum block size on which you can build a secondary residence?

A. A secondary residence can be considered on a minimum block size of 500m².

Q. Do you require development approval to build a secondary residence?

A. Yes. A development approval application must be submitted to gain approval to build a secondary residence. Development approvals are submitted to and assessed by the ACT Planning and Land Authority (ACTPLA). A development approval application may be subject to the rules set out in the following legislation and standards:

Building Act 2004; Heritage Act 2004; Planning and Development Act 2007; Planning and Development Regulation 2008; Utilities Act 2000; and Australian Standard AS 4299 Adaptable Housing.

Q. Once development approval is granted do we also need to obtain building approval?

certifier.

Q. What does adaptable housing mean and how does it relate to our secondary residences?

A. Secondary residences are to be designed to be easily adaptable to meet the needs of people with a disability. This means that the dwelling should be designed to easily meet the Australian Standard AS 4299 (Adaptable Housing).

The Residential Zones Development Code - Element 4 Rule 13 requires all Secondary Residences to be easily adaptable to suit the needs of people with a disability.

AS 4299 Adaptable Housing - attached



A. Yes. Once we have secured development approval we will need to obtain building approval through a private building

FAQs

Notes and Comments:

Q. What building classification will the secondary residence need to be?

A. Secondary residences are classified as a Class 1a building.
This is clearly defined in the Building Code of Australia.
Structures like decks, garages, carports, stairs or ramps are classed as 10a buildings.

Q. How many bedrooms can a granny flat have?

A. Canberra Granny Flat Builders generally build secondary residences that have one to four bedrooms, with one to two bathrooms, a number of living spaces and a kitchen and laundry.

There is no defined rule about the number of bedrooms.

Q. Will a granny flat in my backyard increase my rates or land tax?

A. No, building a Secondary Residence will not change your rates based on current ACT legislation.

Q. Can a Secondary Residence (granny flat) be rented in the ACT?

A. Yes, and legislation states that they can also be separately metered.

Q. Does Canberra Granny Flat Builders` manage the process to completion?

A. Yes. We manage every aspect of the build until it's ready to be occupied. Our customer guarantees ensure that we take full ownership and accountability from start to finish.

Q. How much will a Secondary Residence (granny flat) cost me in the ACT?

A. It is important to note that we have designs with kitchens, bathrooms and full living functionality form \$58,000 including GST which are built onsite, and are world class. These designs are predominately Class 10a designs.

Our Class 1 designs up to \$250,000.

We are the only builders that we are aware of who provide 5 customer guarantees and manage the entire process with a fixed price agreement, so the price you agree to at the beginning is the price you pay at the end.

Q. Do you offer flexibility in the granny flat designs?

A. Yes. There are two options. We have created a range of designs you can choose from or we can provide a custom design service to suit your needs.

Q. Do I get to choose the inclusions in my granny flat?

A. Yes, if you wish to. We also offer a concierge service, for a fee, where one of our team will meet you at the retail supplier, record your choices and provide them to our construction team.

Q. Are the granny flats built on-site or are they prefabricated in a factory?

A. We build the granny flats on-site with locally based and licensed tradesmen, and ensure they are compliant with the applicable ACT laws.



Our Class 1 designs commence from \$98,000 including GST



FAQs

Notes and Comments:

Q. Where are you located and why?

A. We share a small office in the city in the Melbourne Building just up from the corner London Circuit and Northborne Avenue. We do this to keep our costs down whilst trying to run an efficient and effective small business.

Q. Communicating with us?

A. As we spend most of our time building and working with clients we can't always get to our mobile phones. If you call us on 1300 979 658 Monday to Friday between 9:00 am -5:00 pm we will be able to take your contact details and the relevant team member will aim to get back to you within 24 hours. Our email info@cgfb.com.au is checked daily during the week, but not on weekends.

Q. Do you have any disability-friendly designs?

A. All of our designs are built according to the Australian Standard AS 4299 (Adaptable Housing).

If you require a purpose-designed residence we can work with an occupational therapist to ensure that you get the design that meets your needs.

Q. What is GFA (Gross Floor Area)?

A. Gross floor area (GFA) means the sum of the area of all floors of the building measured from the external faces of the exterior walls, or from the center lines of walls separating the building from any other building, excluding any area used solely for rooftop fixed mechanical plant and/or basement car parking.

Q. What are the requirements for allocated car parking for a secondary residence?

A. The requirements of car parking for secondary residence is that at least one parking space is provided in addition to that required for the primary residence.

Parking space for secondary residence cannot be located in the front zone unless it can achieve all the following:

- and cyclists

Information pertaining to the statutory requirements of secondary residence parking can be found in element 4.3 of the Residential Development Code.

Q. What paper do you use in your design brochures?

A. At Canberra Granny Flat Builders we are committed to the environment, and only used 100% recycled paper.

Council) certified.



Reasonable amenity of neighboring residential blocks

• Consistency with the value of the streetscape

Public safety especially in relation to pedestrians

• Reasonable surveillance of parking spaces

All the paper we use is FSC (Forest Stewardship



Snapshot





CANBERRA GRANNY FLAT BUILDERS

∑ info@cgfb.com.au

\$1300 979 658

