

Example Customer Project Proposal

**For Jane and John Smiths
Level 2, Unit 6/80 Emu Bank, Belconnen ACT 2617
Proposal Checklist Number: 1317
Completed on 04th of February 2025
Extension**

Jane and John,

Thank you for the opportunity to provide your customer project proposal.

The purpose of this proposal is to provide you with a comprehensive set of plans that we have developed following collaboration with our design, planning and building teams.

Also included are:

- The details of your project inclusions, and the related allowances provided in the different elements of the project
- The total price which will be applied in the HIA Agreement and any adjustments that will apply if you need to delay the project
- Expected and related accountable milestone timelines
- Any other possible expenses that may be applied by third parties like – Evo Energy and ICON Water
- A summary of who will be assisting you and the team that will deliver your Turnkey and world class project
- Our five (5) key guarantees, certificates of currencies of insurance and industry accreditation and memberships

*Please note that this project proposal is valid for 60 days from **Date month 2025** before price adjustments apply.*

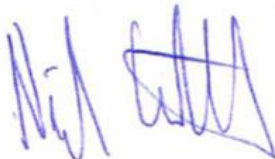
*As a sign of goodwill, should you **enter into an HIA agreement** 60 days from **Date month 2025**, we will waive your Customer Design Authority fee. (Please note other services if undertaken still apply, i.e. tree survey)*

We appreciate the time you have contributed in helping us create an outstanding and contemporary design that meets your requirements.

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



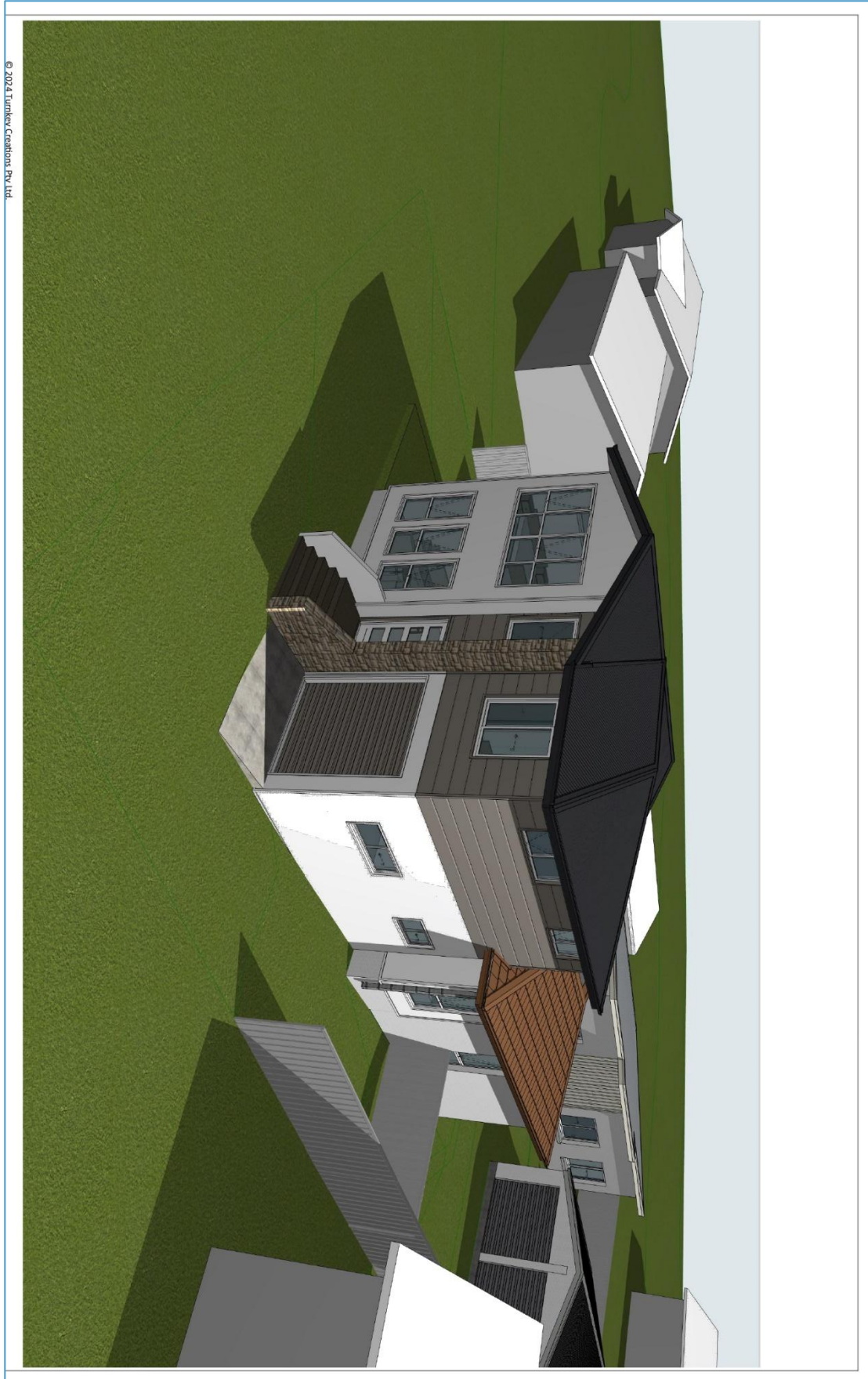
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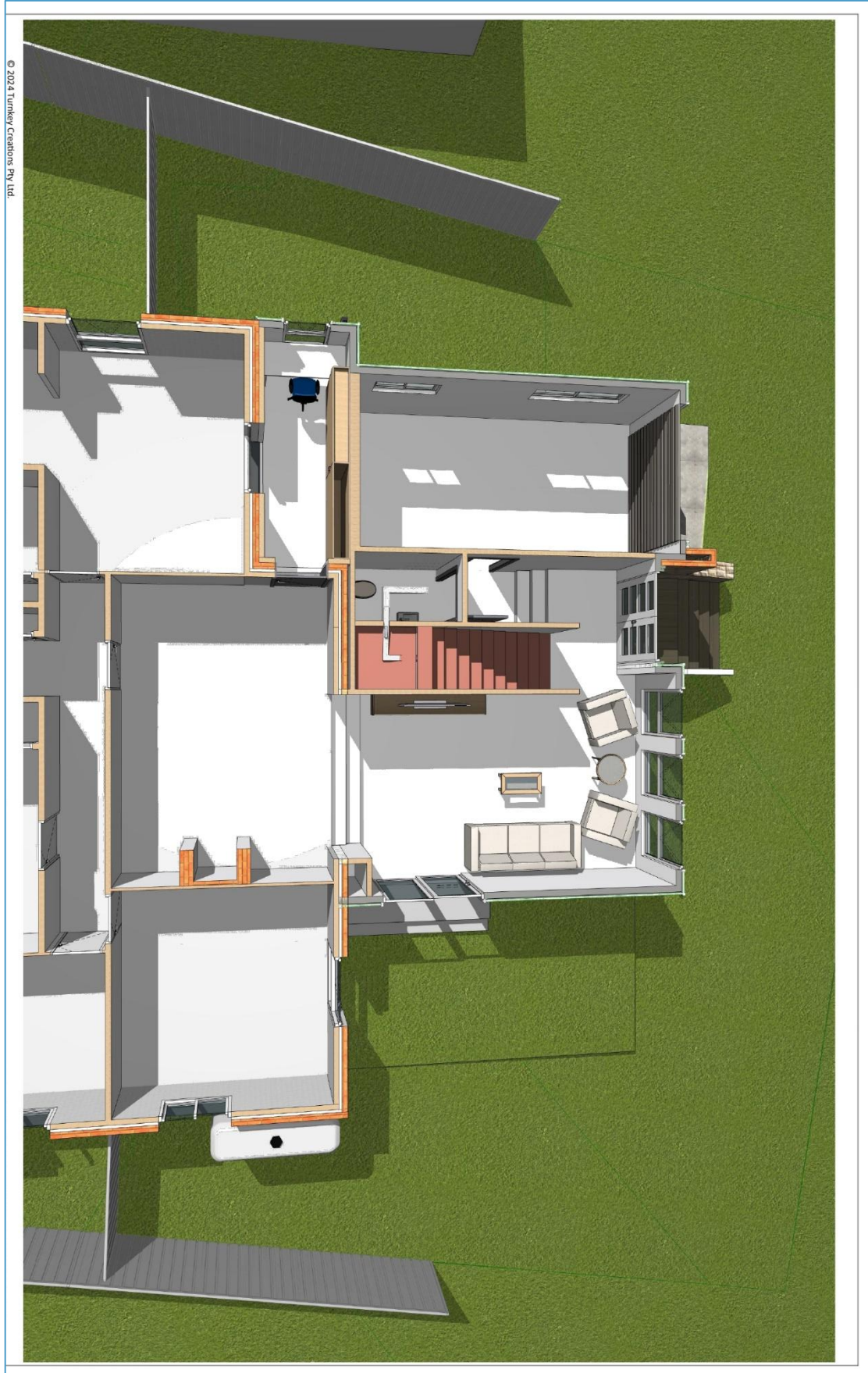
Project Snapshot

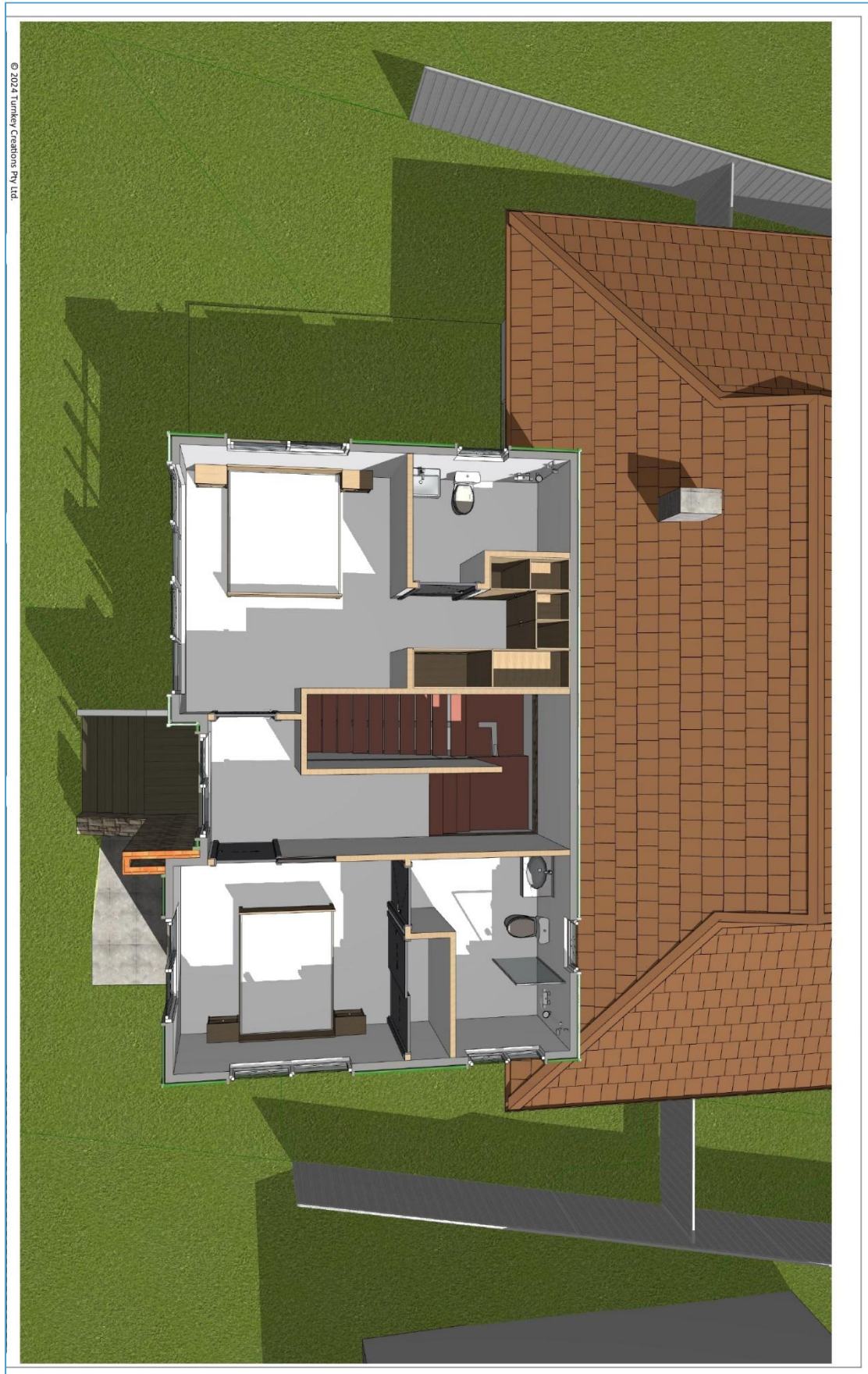




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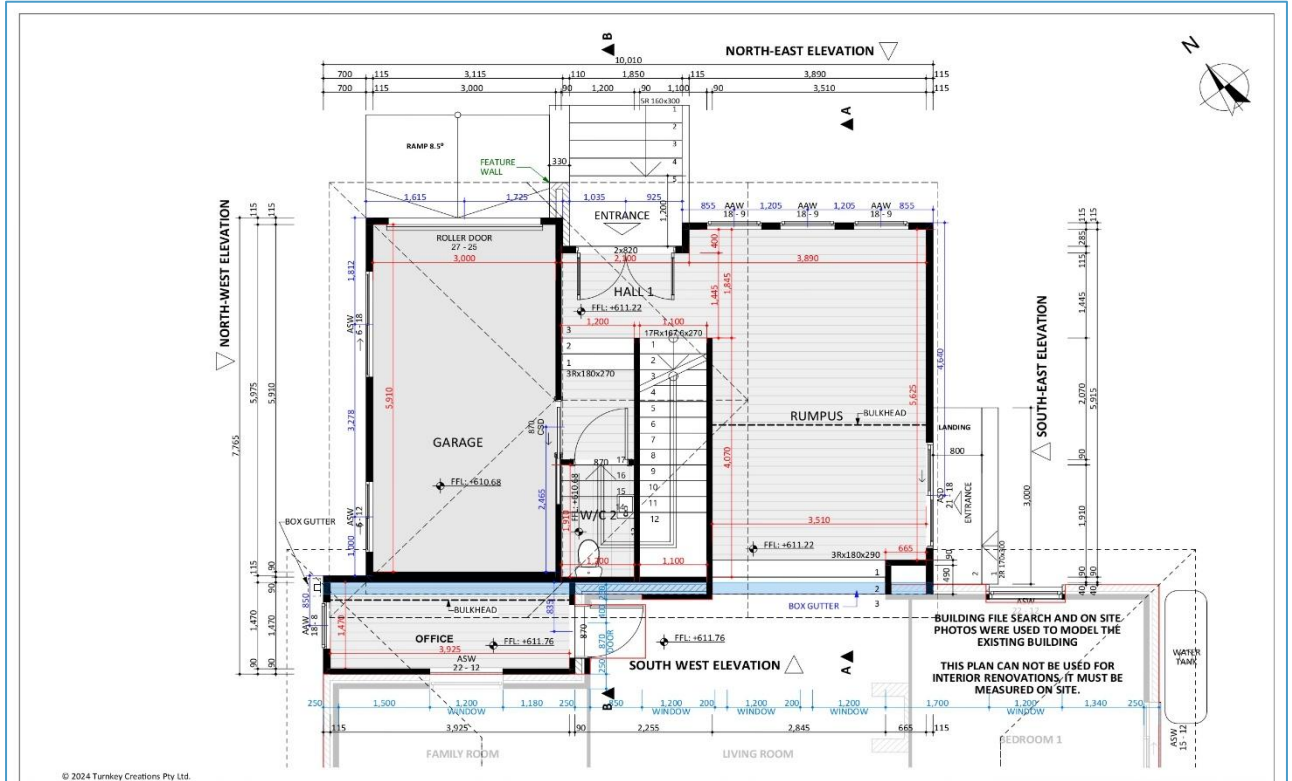


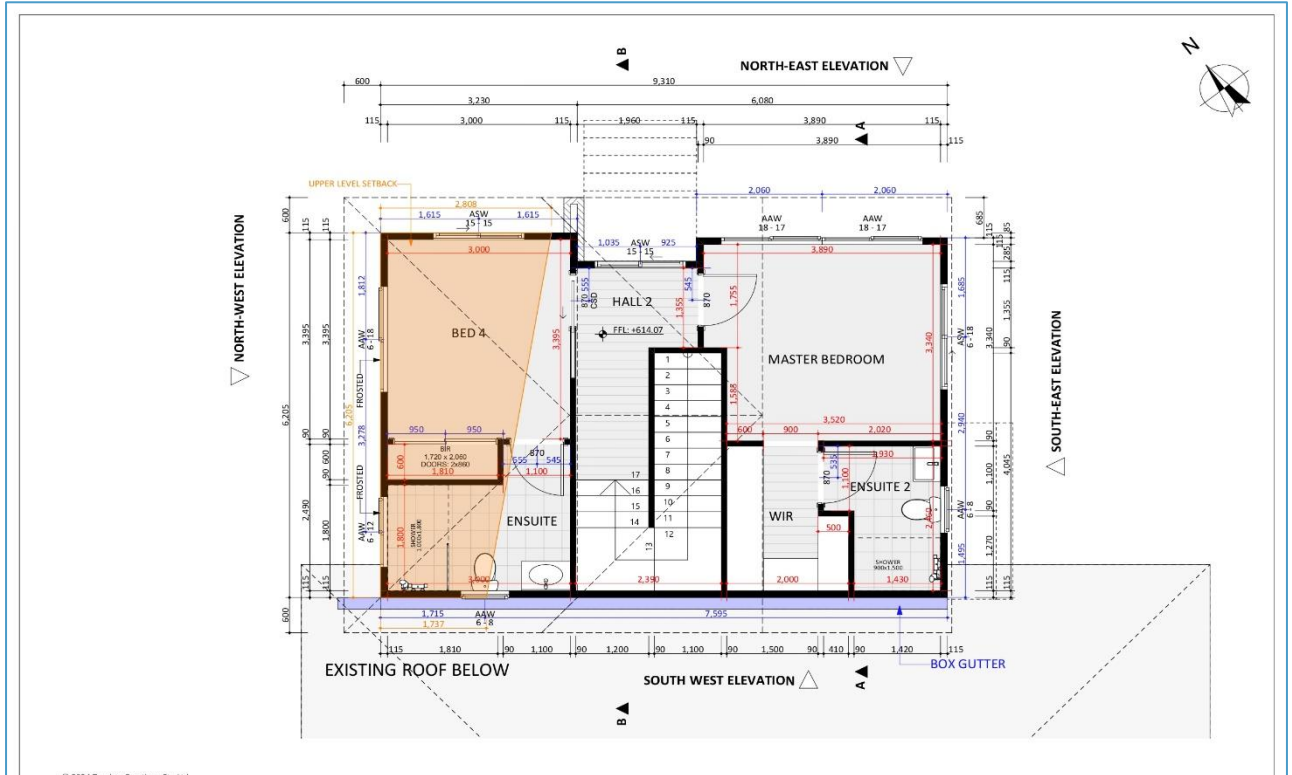


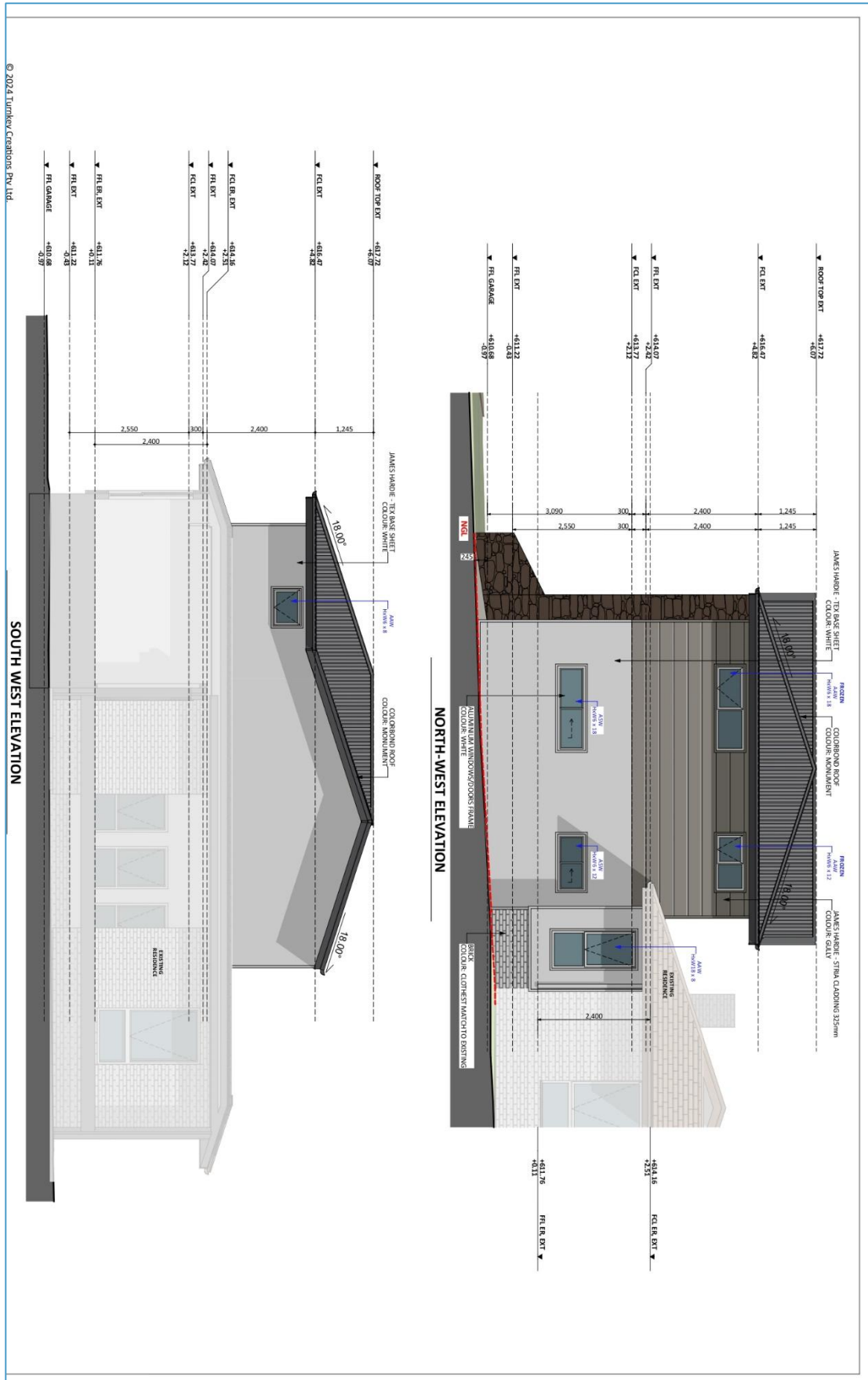




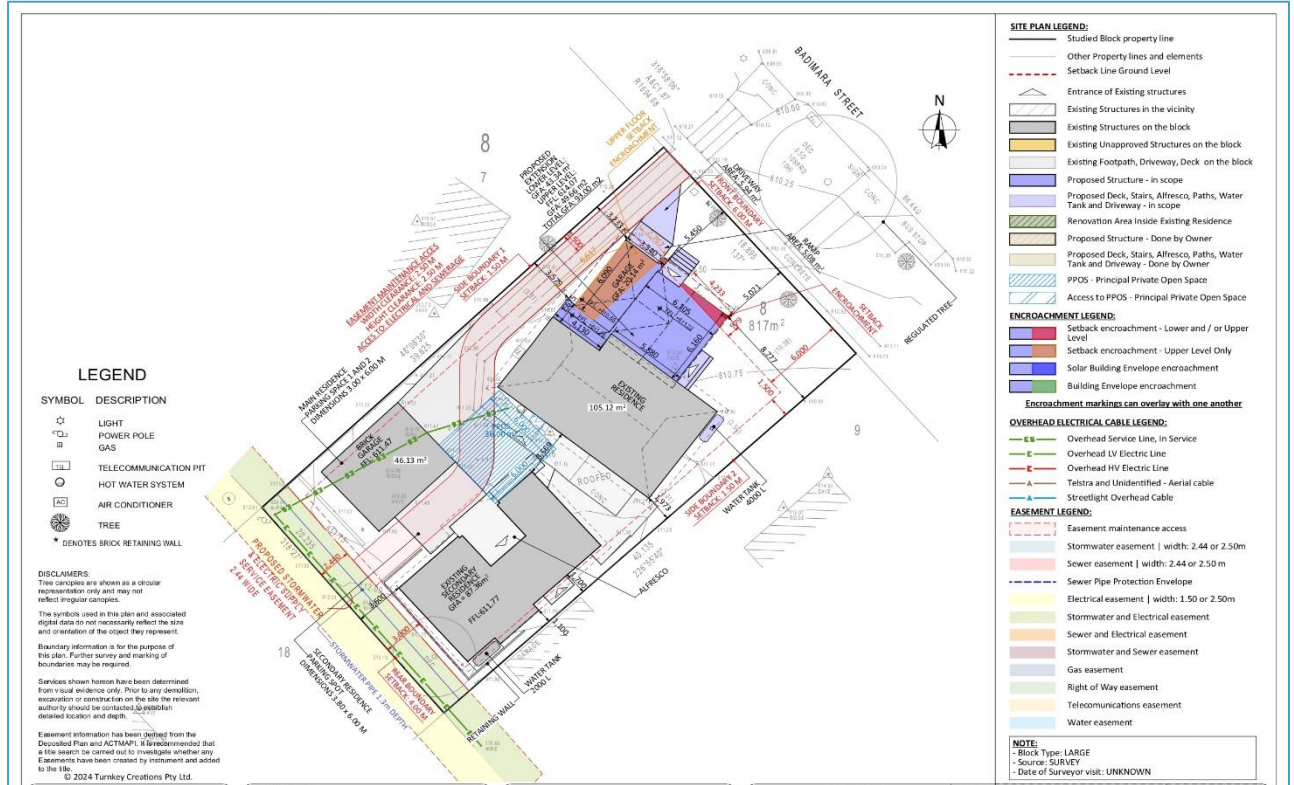
Floor Plans







Site Map



What's Included in your project

The Building

Floor System

Concrete Screed

- New concrete screed to raise subfloor level
- Moisture and condensation proofing as per national construction code
- Pour concrete screed as per structural engineer's design.
- Construct concrete formwork.
- Hiring of either concrete pumping truck or manual labour in order to deliver concrete to the proposed building area.

Treated Timber Floor Frame - Ground Floor & First Floor

- Install treated timber floor frame structure.
- Pour concrete footings as per structural engineer's design.
- Supply and install required tie downs.
- Termite protection system installed to Australian Standard 3660.1 – 2000.
- Hiring of either concrete pumping truck or manual labour in order to deliver concrete to the proposed building area.
- Minimum R1.0 insulation installed to floor system to improve thermal heat loss and gain.

Concrete Garage Slab

- Pour concrete slab as per structural engineer's design.
- Pour concrete footings as per structural engineer's design.
- Install structural steel reinforcement as per structural engineer's design.
- Construct concrete formwork.
- Termite protection system installed to Australian Standard 3660.1 – 2000.
- Hiring of either concrete pumping truck or manual labour in order to deliver concrete to the proposed building area.

Wall Frames

Treated Timber Wall Frames - 2.4m High

- Design and install timber wall frame system to Australian Standard 1684.
- Design and install wall bracing and tie downs system to Australian Standard 1684.

Treated Timber Wall Frames - 2.55m High

- Design and install timber wall frame system to Australian Standard 1684.
- Design and install wall bracing and tie downs system to Australian Standard 1684.

Treated Timber Wall Frames - 3.0m High

- Design and install timber wall frame system to Australian Standard 1684.
- Design and install wall bracing and tie downs system to Australian Standard 1684.

Exterior Walls

Painted Cement Composite Horizontal Panel

- Install Scyon Stria cement composite exterior wall cladding system.
- Apply exterior low sheen acrylic paint system to exterior components.
- Colours that require additional preparation and coats (e.g. dark blue) may attract additional investment. This will be specified during the inclusions process.

Brick

- Your choice of bricks with an allowance of \$1.40 per brick.
- Standard size brick has been included. Standard bricks are 220mm to 240mm long x 70mm to 90mm high.
- Includes steel lintels, cement, sand, lime, damp course, brick wall ties and all other required materials.

Painted Render Look Walls

- Includes cement composite sheets, fixings, joining and corner accessories and compounds.
- Apply exterior render look coating system in colour of choice.
- Colours that require additional preparation and coats (e.g. dark blue) may attract additional investment. This will be specified during the inclusions process.

Roof Frame

Gable Roof

- Design and install timber roof frame system to Australian Standard 1684.
- Design and install roof bracing and tie downs system to Australian Standard 1684.

Hip Roof

- Design and install timber roof frame system to Australian Standard 1684.
- Design and install roof bracing and tie downs system to Australian Standard 1684.

Fascia

Colorbond

- Install Colorbond metal fascia system.
- Choose from Contemporary Colorbond Colours range.
- Included as standard fascia profile.
- Designed and installed to Australian Standard 3500.3.2.

Gutters

Colorbond Gutter

- Install Colorbond metal gutters.
- Choose from Contemporary Colorbond Colours range.
- Included as slotted quad gutter profile.
- Designed and installed to Australian Standard 3500.3.2.

Downpipes

PVC Downpipes

- Install painted round PVC downpipes painted to customers colour preference.
- Can be used with water storage system if desired.
- Additional downpipes and roof plumbing fixtures may be installed that are not shown on plans to help meet Australian standards and building codes.
- Designed and installed to Australian Standard 3500.3.2.

Insulation

Wall Insulation

- Minimum, R2.0 insulation batts into to exterior walls. This excludes carport and garage walls.
- Install reflective wall breather insulation wrap to exterior walls.
- Manufactured to Australian Standard 4859.1.
- Designed and installed to Building Code Of Australia part 3.12.
- Certificate of compliance attained as required for building approval.

Roof Insulation

- Minimum R3.5 insulation batts into ceilings for all raked ceilings. This excludes carport and garage ceilings.
- Minimum R5 insulation batts into ceiling for all non-raked ceilings. This excludes carport and garage ceilings.
- Manufactured to Australian Standard 4859.1.
- Designed and installed to Building Code Of Australia part 3.12.
- Certificate of compliance attained as required for building approval.

Roof Coverings

Colorbond Roof Coverings

- Install Colorbond roof sheeting, fascia, guttering, flashing and accessories.
- Available in Contemporary Colorbond Colours.
- Supplied to Australian Standard 1445.
- Installed and designed to Australian Standard 1562.

Garage Doors

Single Garage Roller Door

- Single garage roller door 2.1m high.
- Choice from a large range of Colorbond colours.
- Motorized roller door with 2 remote control operators.
- Power point inclusion for motor.

Eaves

Cement Sheet Eave Linings

- Install cement sheet eaves linings as designed.
- Exterior low sheen acrylic paint system applied to eaves and all eave components, beading and joint strips.

Exterior Doors

Entry Door

Choice of entry doors 2040mm high.

- Corinthian - Madison, Solidcarve, and Urban ranges.
- Hume - Brunswick, Trend, Newington, and Vaocluse ranges.
- Painted in a colour of your choice.
- Natural timber finishes are not included in the total price.

- Includes Raven weather seal.
- You may choose from a large range of additional entry door options during the inclusions process.

Choice of entry door locks

- Gainsborough Trilock Traditional or Contemporary options.
- Lockwood Nexion options.

Interior Fitout

Interior Doors

- Corinthian or Hume flat interior doors for rooms and cupboards.
- Choice from a range of Gainsborough G series door handles for swinging doors.
- Choice from a range of flush pull handles for cavity sliding doors and wardrobe sliding doors.
- Choice from a range of Custom Cesana doors for wardrobes. Includes white melamine and mirrored doors.
- All doors included as 2040mm high.
- Upgrade to mirrored doors for built-in cupboards can be included for \$360 each.
- Hume smartrobe doors for built-in wardrobes will be an upgrade.

Trims

Choice of 4 skirting and architrave profiles, other profiles available and can be customised during the inclusions process

- Single Bevel. Dimensions: 67mm wide x 18mm thick.
- Half Splayed. Dimensions: 67mm wide x 18mm thick.
- NSW Colonial. Dimensions: 67mm wide x 18mm thick.
- Bull Nose. Dimensions: 67mm wide x 18 mm thick.

Built-in Wardrobes and Cupboards

- White laminate shelves and hanging rails to built-in wardrobes. Includes top shelf, up to 2 sections of 4 open shelves with hanging rails to remaining area.
- White laminate shelving to built-in linen and storage cupboards. Includes top shelf and 4 open shelves.
- Drawers and alternate shelving layouts are not included in the total price, but can be included as an option during the project inclusions process.
- Please note that free standing cabinets and furniture included in the designs floor plan is not included unless specified in the proposal.

Wall Linings

- Install 10mm plasterboard wall and ceiling linings.
- Install cement sheet linings to bathrooms and ensuite walls.
- Supply and install joint tape, setting angles and finishing compounds.
- Install 55mm cove cornice to wall and ceiling junction.

Garage Wall Linings

- Install 10mm plasterboard wall and ceiling linings to timber or steel wall frames.
- Supply and install joint tape, setting angles and finishing compounds.
- Install 55mm cove cornice to wall and ceiling junction where required.

Painting

- Customer's choice of Dulux or Taubmans paint systems.
- Customer's colour choice of interior low sheen acrylic paint system applied to walls.
- Customer's colour choice of interior gloss or semi gloss paint system applied to doors and trims.
- Customer's colour choice of interior flat acrylic paint system applied to ceilings.
- Customer's colour choice of interior wet area acrylic paint system applied to bathroom and ensuite ceilings.
- Up to 2 wall colour choices are included. Feature walls (More than 1 wall colour per room) will be an additional \$300 per feature wall (note; this is not included in the total project price.)
- Colours that require additional preparation and coats (e.g. dark blue) may attract additional investment. This will be specified during the inclusions process.
- For designs with accessible enclosed areas under staircases, painting is excluded to the internals of the enclosed area under the stairs.

Garage Painting

- Customer's choice of Dulux or Taubmans paint systems.
- Customer's colour choice of interior low sheen acrylic paint system applied to walls.
- Customer's colour choice of interior gloss or semi gloss paint system applied to doors and trims.
- Customer's colour choice of interior flat acrylic paint system applied to ceilings.
- Up to 2 wall colour choices are included. Feature walls (More than 1 wall colour per room) will be an additional \$300 per feature wall (note; this is not included in the total project price.)
- Colours that require additional preparation and coats (e.g. dark blue) may attract additional investment. This will be specified during the inclusions process.

Ceiling Access Panel

- White manhole access frame.
- White melamine access panel.
- Dimensions 600mm x 400mm.

Flooring

Bedrooms

Choose from a wide range of carpet floor coverings to bedrooms

- Carpet with a supply and install allowance of \$80sqm. (note: we provide this allowance in the total price. If you wish to upgrade with the below options you may, but this will attract an additional investment).

Suggested floor upgrades to bedrooms may include;

- Engineered Timber, laminate, vinyl, carpet, hybrid flooring or floor tiles.
- Installation of tiles on a timber floor system may attract an additional installation investment.

Living Areas

Choose from a wide range of living area floor covering options including

- Engineered Timber, laminate, vinyl, carpet or hybrid flooring with supply and installation allowance of \$110m².
- Floor tiles with a supply allowance of \$50m² and install allowance of \$60m².
- Installation allows for standard stack pattern. You may wish to upgrade to a brick or herringbone pattern; please note, this is not included in the total price, however we can provide a value for this during your inclusions process.
- Installation is for standard tile sizes with a minimum dimension of 100mm X 100mm or maximum dimension of 600mm x 600mm. Tiles outside of these sizes may attract additional installation investment.
- Installation of tiles on a timber floor system may attract an additional installation investment.
- Includes living, dining, kitchen, entry and hall areas.

Bathroom

Floor and Wall Tiling

- Floor and Wall tiles with an allowance of \$50m² and install allowance of \$60m².
- Bathrooms and Ensuite have full height floor to ceiling tiles
- Separate Toilet include wall skirting tile, 1 tile high.

- Chrome shower grates, square or round shape.
- Installation allows for standard stack pattern. You may wish to upgrade to a brick or herringbone pattern; please note, this is not included in the total price, however we can provide a value for this during your inclusions process.
- Installation is for standard tile sizes with a minimum dimension of 100mm X 100mm or maximum dimension of 600mm x 600mm. Tiles outside of these sizes may attract additional installation investment

Shower

- Choose between
 - Fully framed shower screen 1.8m high to shower recess in chrome or white.
 - Fixed panel frameless shower screen 1.8 high to shower recess with chrome or white fittings.
 - Multiple panels and or panel widths over 1000mm will be an upgrade
- Choice of shower head/shower rose options with an allowance of \$300.
- Choice of tapware options with an allowance of \$200.
- Sand and cement render base to shower areas to create fall required to shower grate drain.
- Includes 1 shower head per shower recess. You may choose to include additional shower heads and taps in the inclusions process. These can be provided for \$440, plus the value of the shower head and tapware.

Wet Area Waterproofing

- Install polyurethane wet area membrane to bathroom and applicable wet areas.
- Designed and installed to meet Australian Standard 3740.
- Certificate of compliance as required for building approval.

Toilets

- Choice of toilet suite options with an allowance of \$800.
- Separate toilets not located in a bathroom have a toilet roll holder allowance of \$50.
- You may select to upgrade to in-wall cistern. (note; is not included in your final total price.)
- Includes all toilets in the design as detailed on the floor plan.

Hand Basin

- Choice of vanity basin with an allowance of \$800.
- Mirror above vanity basin and splashback. Matches the width of the vanity chosen.
- Choice of vanity basin tap/mixer options with an allowance of \$200.

- Includes 1 basin and tap per vanity hand basin. You may choose to include additional basins and tapware for \$845 per additional basin and tap, plus the value of the basin and tapware.

Bathroom Accessories

- Choice of bathroom accessory options with an allowance of \$200 per bathroom or ensuite.
- Towel rail, toilet roll holder, hand towel hook, grabrails.
- You may select to include heated towel rails, if so these are an additional \$265 each to provide power and additional installation costs. (note; is not included in your final total price.)

Separate Toilet Hand Basin

- Choice of hand basin with an allowance of \$200.
- Bottle trap included for wall hung basins.
- Mirror 1200mm high, and width to match hand basin.
- Choice of vanity basin tap/mixer options with an allowance of \$180.

Window Coverings

Curtains and Blinds

(note; we have provided the most popular window covering options made by previous clients. If you wish to change, we can accommodate. However, the total price may increase or decrease based on your decision.)

- Luxaflex roller blinds with Calypso blackout fabric range.
- Riteway vertical blinds with Elegance fabric range.
- Luxaflex venetian blinds Slimline range.
- Window coverings are included to living area windows and bedroom windows and doors.
- Excludes
 - Sliding doors and folding doors to living areas.
 - Windows to bathrooms, ensuites, laundry and highlight windows (bottom of window is above 1.8m high).
 - Entry door sidelight windows.
 - Any Window or Door in a Garage

Stairs

Interior Stairs

- Construct interior stair frame including enclosed treads and risers.
- Carpet included to treads and risers with an allowance of \$45 m2.
- Painted stringers (sides) to match trim or wall colour.
- Designed and installed to BCA part 3.9.1 Stair Construction.

Mains Power Supply

Power Connection to Existing Building

- Supply and install sub-mains power supply from existing electrical switchboard to proposed new building.
- If your property requires an upgrade to the power supply between the existing electrical meter box and electrical supply companies point of attachment to your property, there will be an additional investment, please see "Mandatory works that may be imposed by utility providers"
- If your property requires an upgrade to the existing meter/switch board to provide the required infrastructure needed for the increased circuits in the proposed new building, there will be an additional investment, please see "Mandatory works that may be imposed by utility providers"
- Please note: if existing landscaping and infrastructure must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise detailed.
- Unless stated otherwise, upgrades to existing infrastructure is not included in the total price and may be required due to the current infrastructure not being compliant under the current rules.

Sub Mains Distribution Board

- Sub mains distribution board containing power circuits for proposed new building.

Power Features

Interior Power Points - Quantity: 15

(note; we have included the quantity of power points that have suited the majority of our previous clients. If you wish to add additional interior power points, we can provide these during the project Inclusions stage while your project is in planning approvals.

- 2 double power points installed in bedrooms and offices.
- 1 double power point installed in kitchen, living, dining, bathrooms, ensuites.
- 1 single power point for washing machine, refrigerator, microwave and dishwasher areas.
- Power point positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.

- Power point positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Smoke Alarms

- Supply and install mains connected smoke alarms to AS 3786.
- Install according to NCC 2022 9.5.2 and 9.5.4.
- Certificate of compliance attained as required for building approval.
- Smoke alarm positions may be chosen by the owner, however the electrical installer may adjust the position and add or remove smoke alarms located on an electrical and services plan.

Ceiling Exhaust Fans

- Supply and install IXL Eco Ventflow ceiling fan, including 1 way switching to separate toilets and laundries in cupboards.
- Includes in-built draft damper, decreasing heat gain and loss to the roof space.
- Fan and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.
- Fan and switching positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Certificate of electrical Safety

- Manage certificate of electrical safety with power company and authorities.

Lighting

Interior Lighting - Quantity: 11

- Your choice of SAL Wave LED downlights, or interior light fittings with an allowance of \$40 per light point, with options that include surface mounted oyster light fitting, pendant light fittings or wall mounted light fittings.
- Includes up to 2 x 2 way switching points. If you choose to add additional 2 way switching points, these can be provided for \$110 each.
- Light and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.
- Light and switching positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Heat, Fan Light Unit

- Supply and install IXL Eco Sensation, heat, fan and light unit to bathrooms and ensuites.

- Includes built-in draft damper, decreasing heat gain and loss to the roof space.
- An alternative exhaust fan and light may be required if roof space is inadequate for an IXL Eco Sensation.
- Appliance and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction.
- Appliance and switching positions may be adjusted to ensure compliance with electrical safety standards and structural restrictions during construction.

Exterior Sensor Lights - Quantity: 2

- Supply and install exterior motion sensor with LED downlight or an alternative exterior sensor light with an allowance of \$100.
- Light and switching positions may be chosen by the owner, and will be located on an electrical and services plan prior to construction

Telecommunications

New Telephone Points

- Supply and install telephone connection point.
- Service connection to your chosen service provider is managed by the owner.
- Includes Insert 1.

Communications Cabling

- Supply and install communications cable and conduit to proposed new building.
- Connection with your chosen service provider including, fees and charges are managed by the owner and are not included in the total project price.
- Supply and install conduit, cable and trenching underground to new building within 15m of the existing residence. Additional investment of \$30 per lineal metre for distances further than 15m from existing residence.
- Please note: If existing landscaping and infrastructure must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise stated.

Television Aerial

- Supply and install digital television aerial and bracket.
- Supply and install 1 standard television point.

Drainage and Services

Drainage

- Supply and installation of sewer and storm water drainage requirements to new building
- Connection will be made to your existing service
- Submission of work as executed drawings to the plumbing authorities.
- All new work to be completed using uPVC sewer and storm water pipe.
- Final certification from plumbing authorities as required for Certificate of Occupancy.
- If the location of underground services are not in alignment with information for the property such as the building file search a variation may be required.
- The compliance of the existing service(s) may not be assessed until excavation and or site works have begun.
- Please note: If existing landscaping must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise detailed.

Water Service

- Supply and installation of water services connected to new building.
- Connection will be made to your existing service.
- Water services to detached buildings will be run underground.
- The price does not include upgrades in size of the existing water line if required.
- Supply and install 1 exterior tap.
- Final certification from plumbing and drainage authorities.
- If the location of underground services are not in alignment with information for the property such as the building file search a variation may be required.
- The compliance of the existing service(s) may not be assessed until excavation and or site works have begun.
- Please note: If existing landscaping must be disturbed in order to dig trenches required for underground services, the repair of this disturbance is not included, unless otherwise stated.

Fixtures and Features

Hot Water Service

Choice of hot water service with options including:

- Electric heat pump hot water service. Choice of
 - Rinnai Enviroflo 315 Litre
 - Rheem Ambiheat 270 Litre
- Includes built in heat exchange system.
- Hot water temperature control is not included but can be customised during the inclusions process should the chosen model support the feature.

- Reduces power usage by an average of 70% compared to standard electric hot water systems.
- The builder will claim the relevant rebate for this system and the deduction for this rebate has been included in the total project price.

Or

- Continuous flow gas hot water service.
- Choice of Rinnai or Rheem systems.
- Connection to existing gas infrastructure.
- Excludes upgrade to existing gas service that may be required to supply a continuous flow gas hot water service.
- Average gas service upgrades from previous projects have an average value between \$500 and \$1,200.

Reverse Cycle Air Conditioning

9.4 kW Reverse Cycle Split System Air Conditioning

- Choice of Daikan or Panasonic systems.
- Supply and install 9.4kW reverse cycle split system air conditioning with remote.
- Air conditioning unit is designed for both heating and cooling
- Supply and install power supply, drainage and isolator.
- Included with a maximum distance of 3m between indoor and outdoor units, additional distance may require an upgrade.
- Includes 1.

Site Works

Safety

Site Fencing

- 1.8m high temporary fencing installed to create safe and secure work area during the construction period.
- Includes up to 50 lineal m of site fencing. 90% of projects require 50 lineal m or less.

Waste Management

- Removal of all building waste and packaging from the site.
- Skip bins will be used when access is possible. If not, vehicles when required will remove loads.

Deliveries

- Schedule of deliveries.
- Provide manual labour to manage deliveries and store materials appropriately.
- Use of existing storage areas, garages/carports may be required.

Site Preparation

Excavation and Earth Works

- Excavations, foundations, footings and underground services are included in material other than rock.
- Manage machinery required to complete the proposed earth works.
- Excavate for underground services.
- Excavate for footings.
- Excludes site leveling, fill import or removal. This will be detailed in the site scope proposal.
- Please note: If existing landscaping needs to be disturbed to dig trenches required for underground services, the repair of this disturbance is not included unless otherwise stated.

Preparation and Planning

Approvals

Project Plans and Documents

- Develop site-specific plans required for development and or building approval including, Survey Detail Plan, Site Plan, Floor Plans, Elevations and Sections.
- Manage forms and documents required for application of development and or building approval.
- If you choose to make adjustments to the plans, we can help you with this. This will attract associated fees of approximately \$120 per hour inclusive of GST to engage our Designers, engineers and planning team. The value to make changes to plans after submission of planning approval will incur additional government related fees.
- In the case where changes are required due to requests from planning authorities, entities or any other organisation during the planning process, no additional project plans and documents costs will be passed on to you, and will be covered by the builder.
- Your plans have been designed to meet and exceed the current Single Dwelling Housing code & National construction code. Changes to the codes after this agreement may render aspects of the design to be no longer compliant. This may result in design changes and or additional investments to meet new codes and standards.

Development Approval Application

- Manage development approval application through to the notice of decision from authorities.
- Assess relevant acts, regulations and codes relating to the application.
- Address relevant criteria relating to the application.
- Upload plans and documents to local authorities.

Development Approval Fees and Charges

- Payment development approval fees including cost of building works fees.
- Payment of public notification fees.

Building Approval with Development Approval

- Manage private certifier services to complete building approval.
- Private certifier fees and charges.
- Manage plans and documents required to gain building approval.
- Provide required certificates for issue of certificate of occupancy.
- The compliance of existing structures has not been considered, rectifications to meet standards are not included in total project price unless otherwise stated.

Building Approval Fees and Charges

- Payment of building and training levy government fees and charges.

Structural Engineer

- Complete structural plans and specifications ready to lodge for building approval.
- Perform soil classification on proposed building site.

Building Energy Report

- Provide building energy report to comply with current planning requirements and building codes.
- Construction be completed to comply with building energy report.
- Changes to planning to building energy report requirements, effective after this agreement may not be included in the total project price.
- Upgrades to your existing building(s) that are required due to the project being an extension of the existing building(s) are not included, but may be required to meet planning and building code legislation.

Survey and Site Setout

- Site survey and set out required to develop plans and mark out the proposed project.

- Site identification certificate required for certificate of occupancy.

Insurances and Licensing

Public Liability Insurance

- Public liability and contract works insurance.
- Owners are required to inform their insurance company of the work to be undertaken.

Home Warranty Insurance

- Homeowners warranty insurance.
- Class 10 buildings (non-habitable structures) do not require homeowners warranty insurance in the ACT.

Project Additions

Exterior Walls – Feature Wall

- Upgrade to feature stone wall
- Choose from PGH Cultured Stone Range with total Allowance of \$4354.56
- Steel lintels, cement, sand, lime, damp course, brick wall ties and all other required materials.

Floor System

Brick Base Below FFL (Finished Floor Level)

- Your choice of bricks with an allowance of \$1.40 per brick.
- Standard size brick has been included. Standard bricks are 220mm to 240mm long x 70mm to 90mm high.
- Includes steel lintels, cement, sand, lime, damp course, brick wall ties and all other required materials.
- A brick base of a minimum double layered or parged brick is required to support a structure that is elevated from the finished floor level. This is designed to the engineer's specification.

Deck

Concrete Deck

- Included to all covered entry, alfresco and pergola roofed areas.
- Choice of grey, terracotta or limestone coloured concrete.

- Pour concrete slab.
- Pour concrete footings.
- Install structural steel reinforcement.
- Construct concrete formwork.
- Includes 3m².

Australian Hardwood Timber Decking Boards

- Install Australian hardwood 86mm wide x 19mm thick decking boards.
- Client may choose other dimensions or materials of decking boards, this may attract additional investment.
- Fixed to frame with galvanised steel or stainless steel decking screws with 2mm to 5mm gaps.
- Apply exterior timber oil system.
- Designed and installed to Australian Standard 1684.

Deck Stairs

Your choice of Traditional Australian Hardwood Solid Tread Stairs or Australian Hardwood Decking Board Stairs

Traditional Australian Hardwood Solid Tread Stairs

- Install Australian hardwood 240mm wide x 45mm thick treads and 240mm wide x 45mm thick stringers.
- Includes galvanised post stirrups.
- Pour mass concrete footings.
- Apply exterior timber oil system.
- Applicable to stairs widths under 1200mm.

Or

Australian Hardwood Decking Board Stairs

- Install Australian hardwood 86mm wide x 19mm thick decking boards.
- Boards fixed to frame with stainless steel decking screws with 3mm to 5mm gaps.
- Includes structural treated pine frame with galvanised post stirrups.
- Pour mass concrete footings.
- Apply exterior timber oil system.
- Applicable to all stair widths.

Deck Wrapping

- Australian hardwood 86mm wide x 19mm thick decking boards installed to enclose the deck sub-floor as per design.
- Client may choose other dimensions or materials of decking boards, this may attract additional investment.
- Boards fixed to frame with stainless steel decking screws with 3mm to 5mm gaps.
- Apply exterior timber oil system.

Treated Pine Deck Frame

- Install treated pine posts. Dimensions: 90mm x 90mm.
- Install treated pine perimeter beam.
- Install treated pine bearers and joists.
- Includes galvanized steel post stirrups.
- Pour mass concrete footings.
- Designed and installed to meet Australian Standard 1684.

Deck Handrail

Choice of the following handrail options, Please note the options below maybe illustrated differently to floorplan:

Australian Hardwood Timber with Stainless Steel Wire

- Install Australian hardwood posts, and handrails.
- Apply exterior timber oil or stain.
- Install horizontal stainless steel wire system between posts.

Painted Design Pine Handrail with Stainless Steel Wire

- Install Design Pine posts, and handrails.
- Apply exterior low sheen acrylic paint system.
- Install horizontal stainless steel wire system between posts.

Powder Coated Aluminium Handrail

- Install aluminium posts, and handrails.
- Include single top rail and vertical aluminium balusters.

Safety

Scaffolding

- Supply and construct scaffolding system to meet safety standards to construct the upper levels of the new building(s).

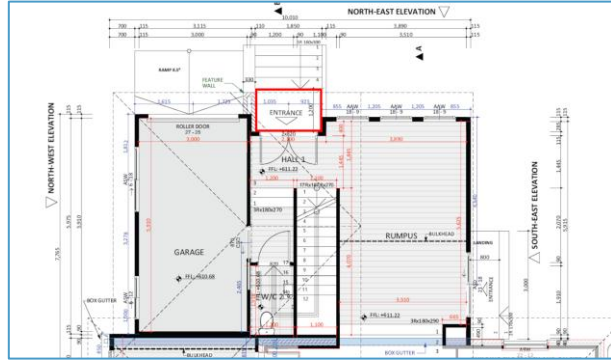
- Designed and installed to meet the requirements of the WHS National Code of Practice.

Extension

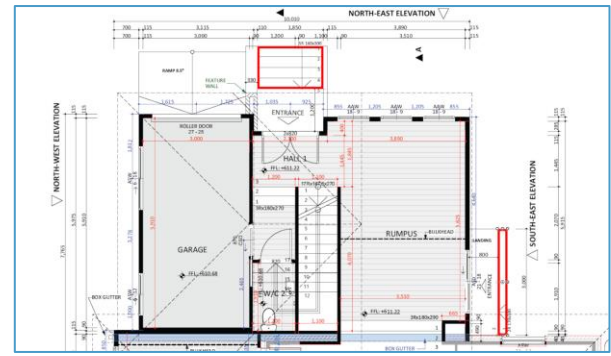
Connection of Existing Building to New Building

- Demolish roofs, walls, floors of existing building as per engineered specification to allow the new building to connect.
- Make good sections that are removed, and blend to new building as required.
 - Painting and Plastering applies to walls immediately affected at connection.
 - Architraves and trims applies to sections affected at connection.
 - Wall tiling and rendering will be an addition unless otherwise stated.
 - The flooring of existing house at affected areas do not include patching or repair unless otherwise stated
 - External features such as decking, covered entertainment areas are not included unless otherwise stated in the site scope proposal.
 - Services affected will be terminated unless otherwise stated.
- Matching of materials, colours and profiles may not be an exact. The closest possible available options to be provided and will be used.
- For rectification work, owner may choose to either provide details of colour or paint required during the inclusions process.
- We assume the existing building is sound and does not require structure repairs

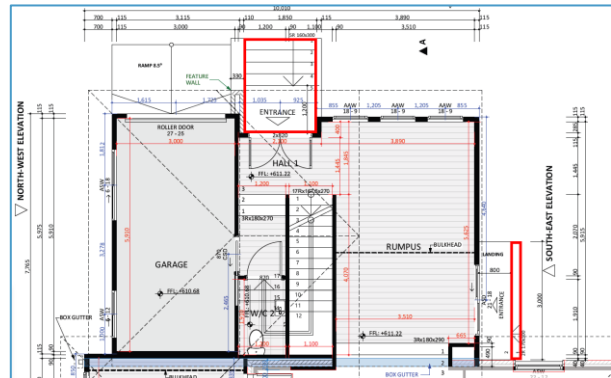
Australian Hardwood Timber Decking Boards



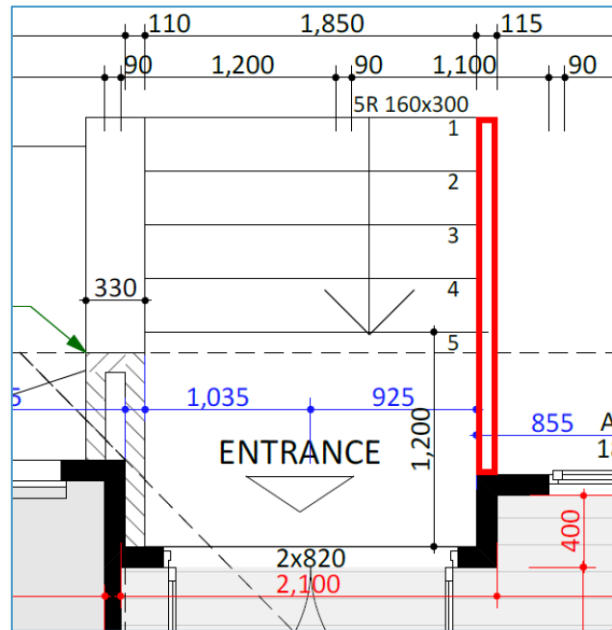
Deck Stairs



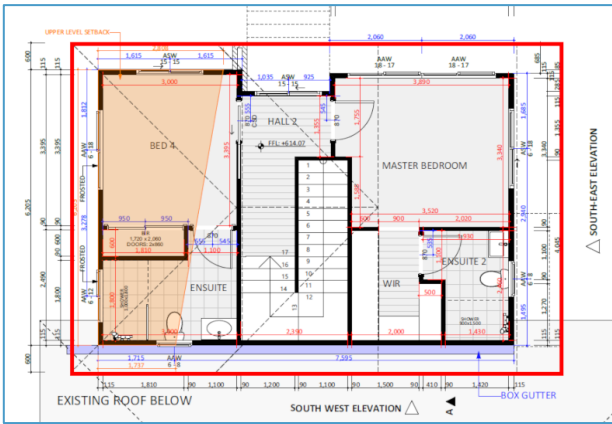
Treated Pine Deck Frame



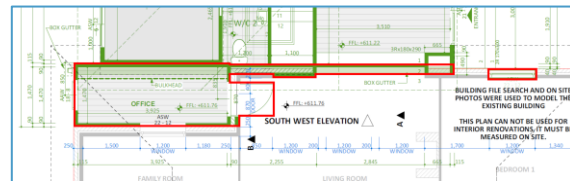
Deck Handrail



Scaffolding



Connection of Existing Building to New Building



Your Total Project Investment

Building	\$425,645.80
Connection to Services and Utilities	\$17,241.69
Government Fees, Planning and Insurances	\$32,855.88
Project Additions Stone Feature Wall Upgrade – Cultured Stone Range - \$4,354.56 Brick Base Below FFL (Finished Floor Level) - \$7,067.35 Concrete Deck - \$499.50 Australian Hardwood Timber Decking Boards - \$624.00 Deck Stairs - \$3,916.21 Deck Wrapping - \$77.19 Treated Pine Deck Frame - \$492.96 Deck Handrail - \$1,118.00 Scaffolding - \$13,816.53 Connection of Existing Building to New Building - \$30,300.09	\$63,334.39
Landscaping	\$00.00
CGFB Goodwill Discount	-\$25,000.00
Total Investment Including GST:	\$514,077.76

Our commitment to guarantee your Fixed Price Proposal

In the interest of transparency, we have documented the price adjustment that will be applied if you deferred your project.

The table below is provided as a guide to the total fixed project price that will be applied if and when the HIA Agreement is deferred.

Price adjustments are required to budget for continuing price increases from:

- suppliers
- government and related agencies
- tradespeople and employees

Period from initial presentation or date of this proposal	Price Adjustment on the initial fixed price proposal.
0-60 days	No change
60 – 90 days	0.86%
90-180 days	1.72%
180-270 days	2.58%
270-365 days	3.44%
365 days+	Project proposal will require re-evaluation

All guarantees and warranties will apply

Once you have entered the HIA agreement the total project value will not be adjusted unless you defer the commencement of the project for a pro-longed period (6 months).

Note: delays caused by the ACT Governments planning application process will not result a price adjustment.

If work has commenced and you wish to defer the project, then we will apply a 0.29% per month price adjustment to the balance of the value of your project.

For potential customers planning in advance, we hope this written process provides clarity and certainty regarding your project timing and budgeting.

Mandatory works that may be imposed by utility providers

The items/components listed below, may need to be undertaken in order to obtain approval from the utility providers including, but not limited to, ActewAGL and ICON Water.

At this stage of the project it is not possible to determine if we will be required to undertake the following works in order to obtain utility providers approval to build.

In many cases utility providers require upgrades to services as a condition of consent for the proposed development. We believe to maintain our principles of transparency that we should disclose to you up front and before we commence working together.

We have itemised potential upgrades or works that may be required.

Works or upgrades imposed by ActewAGL

Mandatory upgrade of providers service power cables to your property: If your property requires an ActewAGL upgrade to the power supply between the existing electrical meter box and electrical supply companies (ActewAGL) point of attachment to your property, there will be an additional investment of between \$1,500 to \$4,000 - capped. **(Less than 20% of projects required to do this).**

Mandatory upgrade of your existing meter/switch board: If your property requires an upgrade to the existing meter/switch board to provide the required infrastructure needed for the increased circuits in the proposed new building, there will be an additional investment of between \$500 to \$4,000 - capped. (Less than 40% of our projects required to do this).

Mandatory requirement to move your service providers' power cables to another above ground location: If your property requires an ActewAGL above ground power relocation, there will be an additional investment of approximately \$800 - \$1,750. (Less than 20% of our projects required to do this).

Mandatory requirement to move your service providers' power cables underground: If your property requires an ActewAGL upgrade for underground power installation, there will be an additional investment of approximately \$6,500 - \$9,500. (Less than 20% of our projects required to do this).

Entity Referral Report Letter

Entity Referral Progress

Project : Fixed Price Extension - 213 Badimara Street, Fisher ACT 2611

Urvashi and Bhartendu Rajput

At Canberra Granny Flat Builders and Fixed Price Extensions, we are committed to managing all aspects design and construction process to ensure your design can be built as efficiently as possible, whilst maintaining a world class quality. A key step in this process is securing all the relevant approvals from the ACT Government and related bodies.

One of the more lengthy processes whilst obtaining planning approvals for projects in Canberra is getting the consent of utility providers. There are a large number of bodies that must consent to a residential build occurring, with the main three being:

1. Icon Water
2. Evo Energy
3. Jemena Gas

We recently referred your project to these bodies, in order to ensure we can factor all elements of your design and project into this fixed price proposal, and to ensure that your project can progress efficiently through the planning approvals process.

The following pages contain the results that have been received so far for these referrals, which can be discussed in more detail with our team during the proposal meeting.



STATEMENT OF CONDITIONAL ACCEPTANCE

Application No: 221403 **Suburb:** Fisher **Block/Section** 8 / 8

Applcn Type: Other/Addition Inclusions : Carport, Extension, Garage, Landscaping, Pergola/Deck or Patio, Pool, Retaining walls/fencing, Studio, Water Tank

Attached Plans

Site Plan - 213 Badimara Street, Fisher ACT 2611.pdf
Contour and Detail Survey - 213 Badimara Street, Fisher ACT 2611.pdf
Demolition Plan - 213 Badimara Street, Fisher ACT 2611.pdf
Elevations - 213 Badimara Street, Fisher ACT 2611.pdf
Floor Plan - 213 Badimara Street, Fisher ACT 2611.pdf
Icon Water Minor Works Form - 213 Badimara Street, Fisher ACT 2611.pdf
Services Plan - 213 Badimara Street, Fisher ACT 2611.pdf
WSCC Application Decision - 213 Badimara Street, Fisher ACT 2611.pdf

Conditions of Acceptance

Icon Water assets shall be protected for the duration of the construction works from short term load shedding from construction machinery or vibration and groundwater ingress or infiltration. Any damage to Icon assets resulting from the construction works shall be repaired by Icon Water at the contractors expense. Access to Icon Water's assets including sewer structures, manholes, hydrants and valves is to be maintained for the duration of the construction works.

Location of the water meter is to be clear of driveways and footpaths with a 1m radius unhindered access maintained. If required, relocation of the water service is to be undertaken by Icon Water at the lessee's cost. Relocations further than 1.5m laterally require a Hydraulic plan to be approved by Icon prior to applying for the relocation. Evidence of this being performed and constructed is to be forwarded to Icon Water before the certificate of occupation is issued.

Please Note:

- ❖ Separate applications are required for ActewAGL electricity and gas networks.
- ❖ Any failure to accurately show existing or proposed structures may result in damage and costs for which the property owner will be liable. Damage to network assets must be reported to Icon Water.
- ❖ Utility conditions may also apply to minor structures and landscaping works that may not have been depicted in this document. Consultation with Icon Water is advised if such structures and landscaping are planned.
- ❖ Icon Water recommends setbacks provided for equipment access to water or sewerage network assets are kept free of obstruction by the property owner.
- ❖ Construction of works without the approval of Icon Water may result in connection to Icon Water's water and sewerage networks being denied and/or action being taken to require the property owner to remove non-compliant services (e.g. sanitary drains) or structures.

WARNING

Failure to comply with these conditions is likely to result in interference with an Icon Water sewer or water asset. Part 5 of the Utilities (Technical Regulation) Act 2014 applies, which indicates a person who interferes with a utility asset may be subject to prosecution. The current maximum penalty is 200 penalty units, imprisonment for two years, or both. In addition the land-holder can be ordered at their expense to stop the interference, which may involve removal of the building work or that part of the building work that is causing, or is likely to cause interference.

Comments:

Signed Peter Clarke **Date** 29 Oct 2024

For further information please phone Icon Water 6248 3111.



Gas Networks

STATEMENT OF

CONDITIONAL COMPLIANCE

For Residential except High Rise

Application No: 221403

Drawings in set: 16

Block: 8

Section: 8

Suburb: Fisher

NOTE: Since 8 December 2023, new gas connections are prevented in some zones and buildings as per ACT Government regulation. More information is available on the ACT Government website.

These changes do not apply in NSW.

This application has been assessed against legislation protecting Evoenergy's gas infrastructure and access to it.

This application is approved subject to compliance with the following conditions:

- Development is to comply with minimum separation requirements to underground assets
 - 300mm minimum clearance from major plastic and steel gas mains and steel gas services
 - 150mm minimum clearance from other plastic gas mains and services
- If a meter relocation or service pipe relocation is required in order to comply with Evoenergy standards, please contact your gas retailer and book a meter relocation. Only people accredited by Evoenergy can carry out this work.
- Other:
- Please note:**
WARNING: Evoenergy underground gas pipes may be in or adjacent to this block. Evoenergy Asset Location Advice may be required. Contact BYDA <https://www.byda.com.au/>
- Development and Building Applications will need to include any proposed Evoenergy works. If Evoenergy approval conditions are not met, a breach of the law may result.
- Separate applications are required for water & sewerage, electricity and communication network services.
- Construction of unapproved works may result in action being taken to require the property owner to remove non-compliant structures and/or the property owner to fund rectification works on Evoenergy's gas network.

For further information please phone Jemena 02 9867 7034

23/10/2024, 19:37

Building and development approval

evoenergy

Building and development approval

 **Industry** Building and development approval

Need help?



This form is for seeking development or building approval. Your submission will be reviewed by Evoenergy, Icon Water and Jemena to check for utility assets. The form takes about 5 minutes to complete.

evoenergy

icon
WATER

Jemena
bringing energy to life

To complete this form, you will need:

- Block/section number
- Category of building (e.g. dual occupancy, multi residential)
- Type of inclusions (e.g. garage, landscaping)
- PDF file of plans (max 2 MB)
- File description

We will endeavour to contact you within 15 working days. If you want to change your application or have any questions about the form, please contact us between 7:30am-4:00pm Monday-Friday.

<https://www.evoenergy.com.au/industry/building-and-development-approval>

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23/10/2024, 19:37

Building and development approval

- Evoenergy on **6293 5770**
- Icon Water on **6248 3111**
- Jemena on **1300 137 078**

Need help? ▶

Building and development approval

Review Details

Your application has been successfully submitted. It will now be assessed and a decision will be provided separately for the Energy networks (Electricity and Gas where applicable) and the Water and Sewerage networks.

Email sent to Planning@cgfb.com.au

Applicant Details

Date submitted

Application pending lodgement

Who is applying

I am an agent of the owner already registered in Evoenergy's building and development approval system

Agency Details

Agency code

grbuild

Agency contact

<https://www.evoenergy.com.au/Industry/Building-and-development-approval>

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23/10/2024, 19:37

Building and development approval

Henry J. Edquiban Jr.

Agency email

Planning@cgfb.com.au

Agency phone

0480 145 239

Need help? 

Owner Details

Owner name

Urvashi and Bhartendu Rajput

Owner email

bhartendu.rajput@gmail.com

Property Details

Property Address

213 Badimara Street
Fisher 2611

Block / Section

8 / 8

Application Details

Development type

Addition

Inclusions

<https://www.evoenergy.com.au/Industry/Building-and-development-approval>

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Building and development approval

- Garage
- Extension
- Pool
- Pergola/Deck or Patio
- Studio
- Carport
- Landscaping
- Retaining walls/fencing
- Water Tank

Need help?

Unleased land

No

ACTPLA approved

No

Application variation

No

All plans included in this application

Yes

Additional comments

This is a referral to understand and meet entity requirements

Attached Files

Files

<https://www.evoenergy.com.au/Industry/Building-and-development-approval>

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Building and development approval

- Contour and Detail Survey [Contour and Detail Survey - 213 Badimara Street, Fisher ACT 2611.pdf]
- Demolition Plan [Demolition Plan - 213 Badimara Street, Fisher ACT 2611.pdf]
- Elevations [Elevations - 213 Badimara Street, Fisher ACT 2611.pdf]
- Floor Plan [Floor Plan - 213 Badimara Street, Fisher ACT 2611.pdf]
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- Services Plan [Services Plan - 213 Badimara Street, Fisher ACT 2611.pdf]
- Site Plan [Site Plan - 213 Badimara Street, Fisher ACT 2611.pdf]
- WSCC Application Decision [WSCC Application Decision - 213 Badimara Street, Fisher ACT 2611.pdf]

Need help? 

evoenergy



Evoenergy acknowledges the Traditional Custodians of the lands on which we live and work. We pay respect to the Elders, past and present and celebrate all First Peoples' continuing connections and contributions to Country.

Contact

media@evoenergy.com.au

in

f

@

X

▶

23/10/2024, 19:37

Building and development approval

[Contact us](#) [Legal](#) [Privacy policy](#)

© Evoenergy 2024

Need help?

Entity Referral Timeline

Icon Water Asset Survey Requested : 22-04-2024

Icon Water WSCC Assessment Request : 30-08-2024

WSCC Assessment Received :

Final Entity Approvals Requested :

What do these decisions mean for you ?

Icon Water

Evo Energy

Jemena Gas

Thank you for allowing us to create this design for you. We are looking forward to working on the planning approvals for this design, and looking forward to working with you in making this design reality.

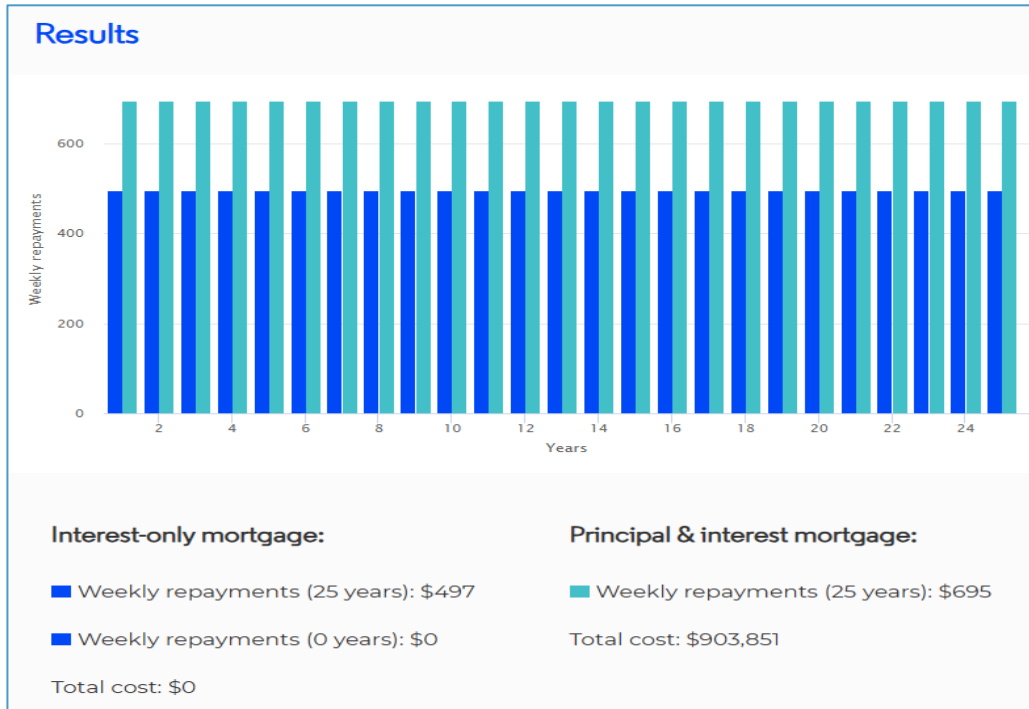
Kind Regards
Planning Approval Manager
Canberra Fixed Price Extensions & Granny Flat Builders

Your Project Timelines

Planning process with ACT Government	26-32 weeks
Time to build from approval date	6-8 months
Delivery of certificate of occupancy	8-12 weeks (subject to government processes)

How much will it cost to finance this project?

Using the ASIC mortgage calculator tool, we have calculated the cost of an interest only and principal and interest mortgage with a 5% interest rate over 25 years.



<https://www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/interest-only-mortgage-calculator> -if you would like to run our own calculations.

In our assessment we have provided a much higher interest rate than is current available in the market and we have factored the most common loan length that is 25 years.

Interest only loan repayments

Calculating the total investment of the project at \$514,078 and factoring an interest rate of 5% the weekly interest payments would be \$497 per week.

Principal and interest loan repayments

Calculating the total of the project at \$514,078 and factoring an interest rate 5% the weekly principal and interest repayments would be \$695 per week.

If you require any assistance with your lender in obtaining finance please let us know, or if you require assistance in finding the best lenders for building and property related loans we can also assist.

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 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 activities 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 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, at project completion, we will organise an onsite meeting, where you have walked through the project with the builder and document any work required so that you are entirely satisfied with the end result.

Our sustainability commitment:

For any projects that commence after 1 October 2019 we will plant two trees per 1 sqm of building we undertake. We will provide a certificate to you after the issuing of the Certificate of Occupancy.

This cost of this environmental investment will be absorbed by the business and no price adjustments will apply to customers who have signed.

A guide of how project payments work with CGFB:

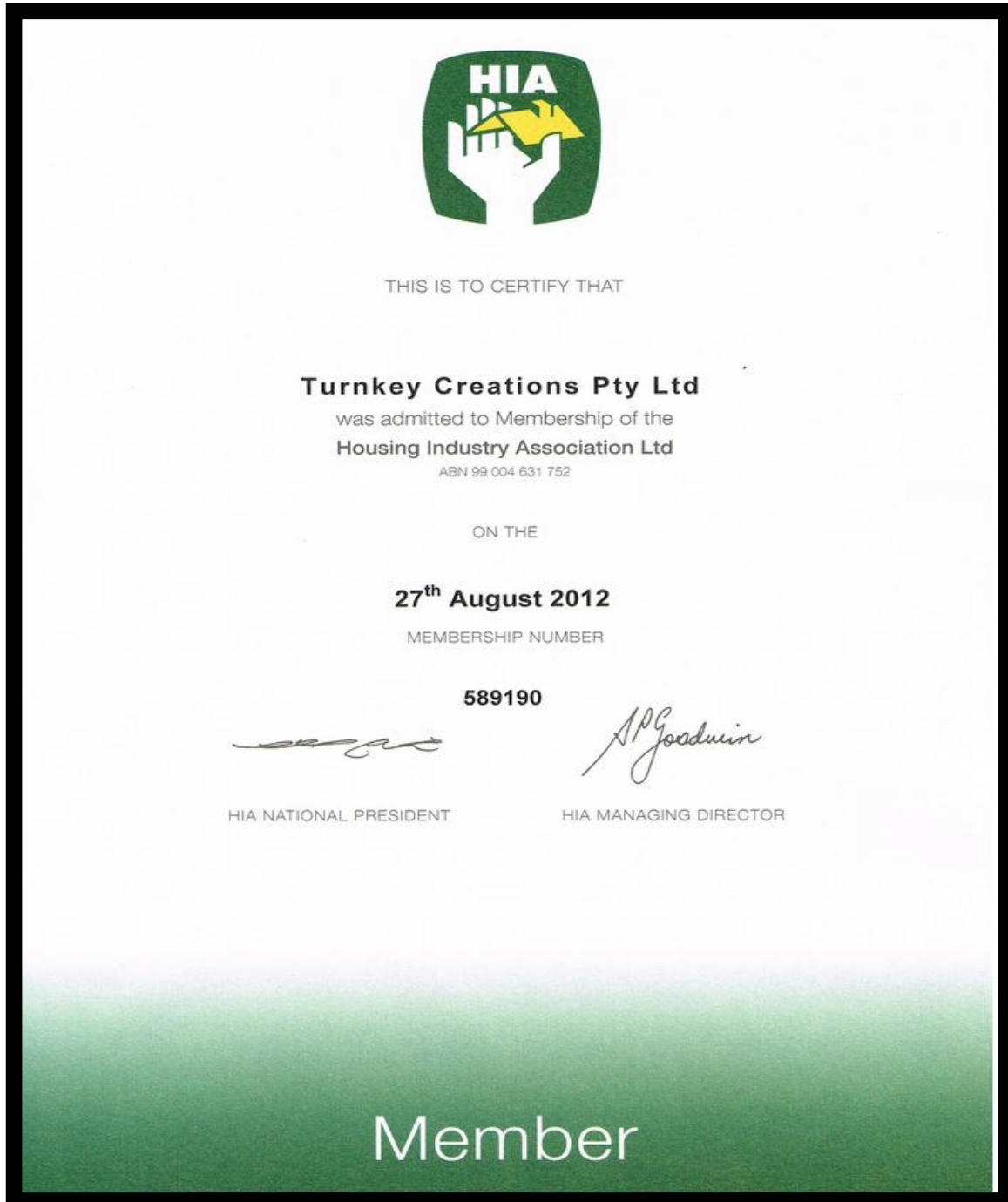
A guide of how project payments work with CGFB

STAGE	PERCENT	TIMEFRAME
DEPOSIT	5.00% or \$10,000**	0 - 2 Weeks*
PLANNING APPROVALS SUBMITTED	5.00%	2 - 8 Weeks*
FLOOR SYSTEM COMPLETE Structural floor system is complete with services to floor level.	20.00%	10 - 14 Weeks*
WALL AND ROOF FRAMES COMPLETE Wall and roof frames are complete and braced.	15.00%	14 - 16 Weeks*
CLOSE UP COMPLETE The building is lockable and watertight. Windows, wall cladding, roof coverings, eaves and external doors are installed.	15.00%	16 - 20 Weeks*
FIXINGS COMPLETE Interior doors and trims are complete. Excludes joinery cabinets.	15.00%	20 - 22 Weeks*
PAINTING COMPLETE Interior and exterior painting is complete.	15.00%	22 - 24 Weeks*
PROJECT COMPLETION Project walk through has been conducted and owners have signed off on their satisfaction with the project.	10.00%	24 - 28 Weeks*
TOTAL	100.00%	28 Weeks*

* Example of the key project result and associated % payment and anticipated time-frame.
 ** 5.00% or up to \$10,000. Whichever is less.

**CANBERRA
GRANNY FLAT
BUILDERS**

HIA Membership and Insurance





Certificate of Currency

Turnkey Creations Pty Ltd
Level 2 80 Emu Bank
BELCONNEN ACT 2617

Date of issue 28 August 2024
Contact Bree Parsons
Email bree.parsons@aon.com

We hereby certify that the under mentioned insurance policy is current as at the date of this certificate, please refer to the important notices below.

Policy Number	323103860CAR		
Insurer	QBE INSURANCE (AUSTRALIA) LIMITED		
Insured Name	TURNKEY CREATIONS PTY LTD and others as may be defined in the policy document.		
Period of Insurance	4:00pm Local Standard Time 31 August 2024 to 4:00pm Local Standard Time 31 August 2025		
Policy	HIAIS Platinum Advance		
Geographical Limits	Anywhere in Australia		
Interest Insured	Section A: Material Damage		
	Maximum Contract Value (C/V)	\$	2,000,000
	Section B: Legal Liability / Public and Products Liability		
	Products Liability	\$	20,000,000
	Public Liability	\$	20,000,000

Further Information

Should you have any queries, please contact us. Our details are set out in the top right side of this document.

Important notices

- Aon does not guarantee that the insurance outlined in this Certificate will continue to remain in force for the period referred to as the Policy may be cancelled or altered by either party to the contract, at any time, in accordance with the terms of the Policy and the Insurance Contracts Act 1984(Cith).
- Aon accepts no responsibility or liability to advise any party who may be relying on this Certificate of such alteration to or cancellation of the Policy.
- Subject to full payment of premium
- This certificate does not:
 - represent an insurance contract or confer rights to the recipient; or
 - amend, extend or alter the Policy.
 - contain the full policy terms and conditions

Aon Reference: CBR 1JH93 D389057/003

HIA Insurance Services Pty Ltd ABN 84 076 460 967 (HIAIS) as an authorised representative no. 275925 of Aon Risk Services Australia Limited ABN 17 000 434 720 AFSL 241141 (Aon)

Page 1 of 1

Your Team Moving Forward

Our Construction Team



Nick Constable

DIRECTOR & LICENSED
BUILDER

My name is Nick Constable, and I am the manager of the construction team and a director of Canberra Granny Flat Builders and Fixed Price Extensions.

We will handle the scheduling of all works, trades and deliveries, and keep you up to date with a live calendar for all scheduled works occurring during your construction stages.

Over the years we have invested heavily in building unique communication systems that help us track the progress of projects including our on-site camera website and our construction calendar website, these are the systems that we will use to manage the progress of your project.

During the construction of your building, our team and I will always be available to answer any questions that you have. We have dedicated mobile numbers during the construction phase however the best contact number is 1300 979 658.

We know residential construction can often be a stressful and confusing process, so we want to ensure everything goes as smoothly as possible for your build.

I am looking forward to working with you in making your design a reality!

Our email is construction@cgfb.com.au

Our Planning Team

We are the Planning Approvals Managers here at CGFB and FPE.

Our team manages 50-60 development and or building approvals in the ACT (Australian Capital Territory) annually.

We take full accountability in managing the entire planning approvals process for you, from initial preliminary entity submissions, through to submissions to the ACT Planning and Land Authority and Building Certifiers.

We will also manage all work and communication with third party certifiers, such as energy efficiency assessors and engineers. We are excited to get to work on the planning approvals for your project and get them locked away so we can begin on your build.

We will keep you updated with weekly planning update letters tracking the progress of the approvals process. Our operating process is to include you in all communications with government entities and third parties.

Our email address is planning@cgfb.com.au

Our Inclusions Team



Adam Griffin

INCLUSIONS

I am Adam, the Inclusions Coordinators here at CGFB and FPE.

In the Inclusions Phase, we will work with you to make all your decisions. We cover the finer details of a project, from exterior cladding and colours, to flooring, lighting and fittings.

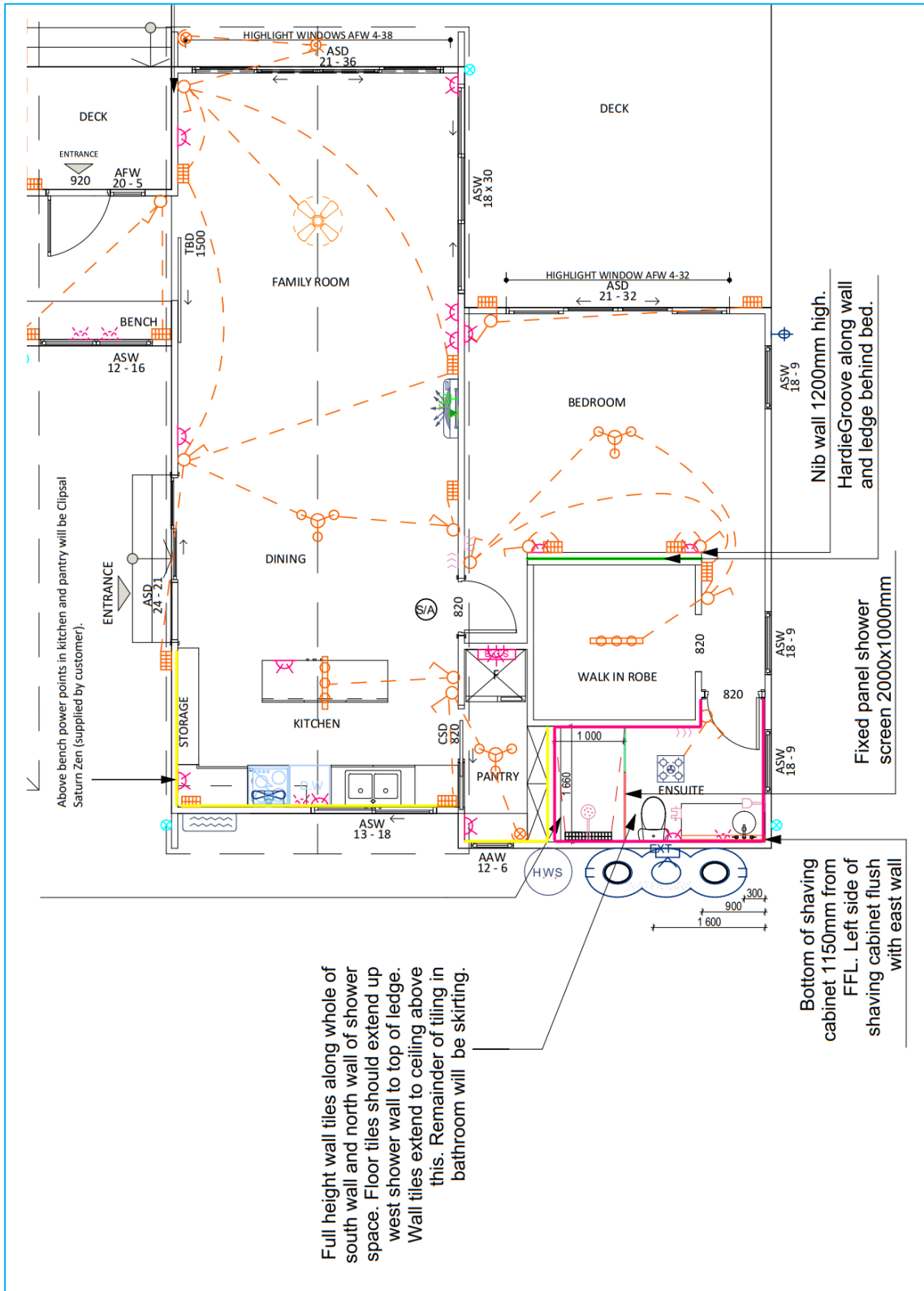
Throughout the process, we'll document your choices, provide professional advice and balance your budgets with you. If you need assistance researching products and options, we can also assist with that. Consider us your inclusions concierge service. We work full-time for the business and can be reached directly on mobile phones Adam (0405 390 684) Simone (0480 145 709).

We use a group email inclusions@cgfb.com.au.

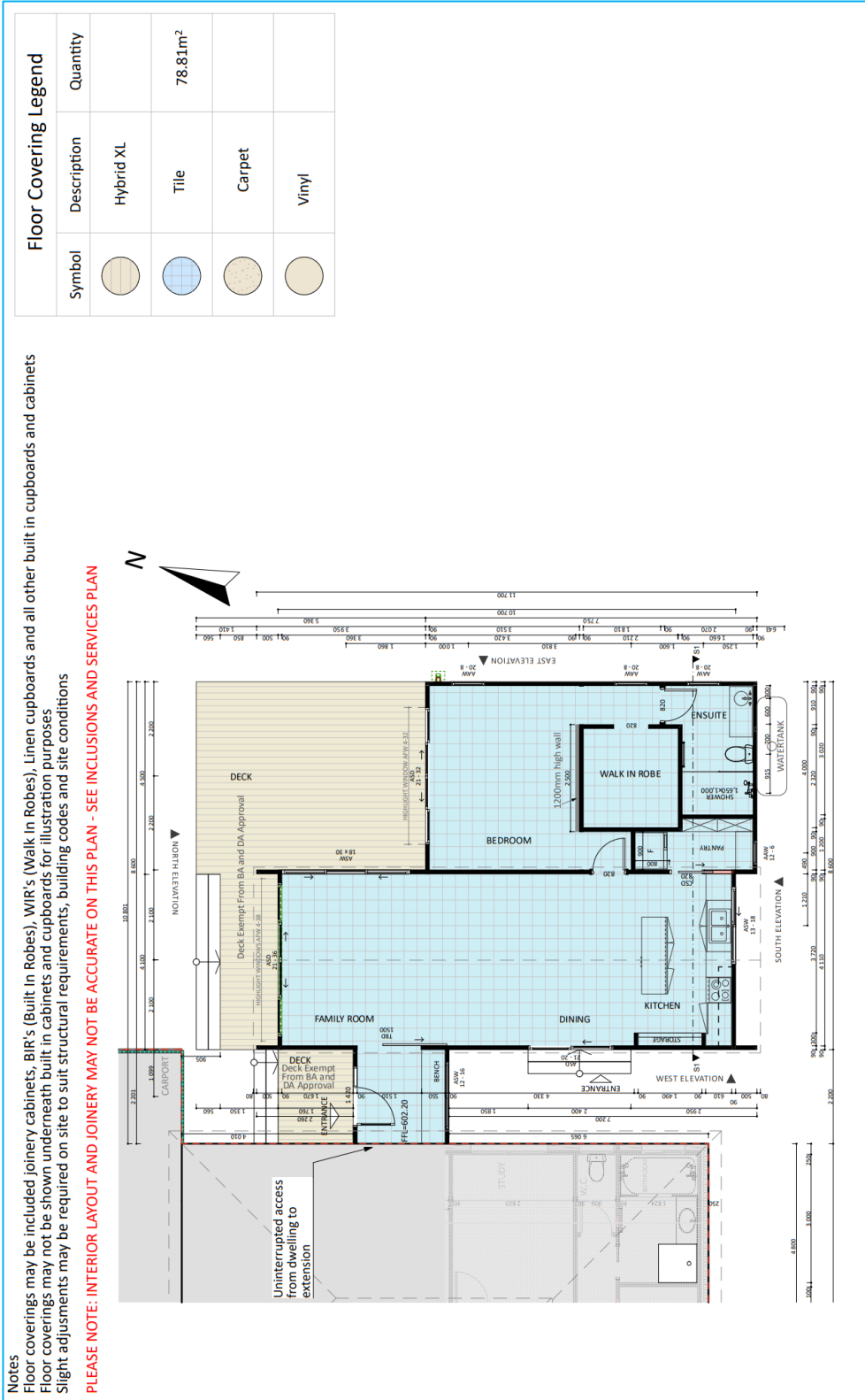
Each week we will write to you via email informing you of the total selections that have been made and those that are outstanding.

Whether you prefer to be hands on or hands off, we will ensure you are delivered the perfect project for your needs, style, and budget.

Inclusions Sample Plans – Services



Inclusions Sample Plans – Floor Coverings



Previous customer-initiated questions and answers

Q: What if we want to change the design after we sign the HIA agreement and proposal?

A: We want you to have the perfect design; however, ongoing revisions after we commence the inclusions and planning approvals stages result in time delays and financial costs.

Window, door, cupboard and kitchen layout changes can be easily managed in the inclusions process without time delays or design costs.

When changes to the structural footprint of the design are required, this can have significant impacts on the planning rules and the costs to construct.

It may seem straightforward too:

- move a wall 500mm to the west
- add 1 meter to the design
- change the position of the laundry

These changes need to be redrawn and may trigger changes to the engineering plans and implications regarding planning approvals.

We would prefer that your design is perfect, but please note that there will be associated costs and time delays if we need to take on changes as outlined above.

Any of the structural changes, e.g: move walls, add a meter to the design, relocate laundry, etc., will take 2-4 weeks in design and estimating. This is the only way to recalibrate and adjust our fixed price guarantee and ensure we will meet planning regulations and codes.

The associated fees to engage our Designers and planning team equates to approximately \$120per hour inclusive of GST.

If you decide that you want to initiate design changes that require structural changes, we will provide a simple time estimate of total hours. Then enter into a project variation to the original agreement.

Q: When will start the inclusions process?

A: Normally about four weeks after the customer has signed the HIA agreement is signed, and the planning approvals are underway.

Our ambition is that our customers can have as much control over the selection of the inclusions and items as practically possible.

Some customers wish to have a very passive involvement in the inclusions process while other customers want to have total oversight. Whatever your approach we have the systems and process to ensure we manage your preference.

To achieve this objective, we allocate an inclusion co-ordinator who is responsible for coordinating all your selections free of charge.

Q: This is an investment property how do we best deal with the existing or future tenants?

A: We have created a basic guide relating to tenancy arrangements. Please email info@cgfb.com.au requesting this and we will provide a copy.

Q: What is the different with the site works in the Project Proposal and the Site Scope Proposal?

A: The site works that are quoted in the Site Scope proposal are all the works that will be required to be undertaken for us to begin building your project. This may include items such as retaining walls and the pouring of the concrete slab.

In contrast the Project Proposal site works relate to any work that may be required once the building has begun. This includes trenches that may need to be built and fencing that will be required.

Q: What documents are required as proof of how the project will be funded?

A: You will need to provide a proof of funds (such as bank statements) or proof of finance from the banks.

Q: What is a Letter of Authorisation?

A: A Letter of Authorisation is for applicant(s) to obtain permission from lessee(s) to lodge the development application on your behalf.

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

A: Yes, we manage every aspect of the build from design to completion. We take all ownership and accountability from the beginning of the process until the end.

Q: Do all parties need to sign the HIA Agreement?

A: While it is preferable for all parties to be present and sign the agreement, it is not legally essential.

In the instance that a relevant party to the agreement is unable to attend and sign the contract, a suitable way around this is to include an amendment into the contract noting

the present party as a primary contact point, and the missing party as a secondary contact point, and for all final decisions to be approved by both parties.

An alternative solution is to have the missing party included into the agreement as a guarantor. This is a more complicated process than including an amendment in the agreement such as the aforementioned, and in most instances, such an amendment would be sufficient.

Q: Can you explain allowances?

A: In any building project, many individual items make up the end project. It is our objective to enable our customers to have control over as many of those items as practically possible.

To enable our customers to choose the items or inclusions that they want we designate a value for the component — an example of this \$50 per sqm for tiles.

If the project has 60sqm of tiles allocated then the total value assigned is \$3000. If the customer selects tiles that cost \$30 per sqm, then the total price is \$1800, and hence there is a total saving of \$1200.

The customer then decides to upgrade to a Granite benchtop the total cost of which is \$1500. The total price for their project increases \$300 as they use the \$1200 saved in tiles to offset the \$1500 invested in the benchtop.

As it relates to the HIA Agreement that we enter into we refer to items that have allowances as ""Prime Cost Items"". To make it very simple and clear we refer to these items as allowances. The final proposal we agree on will have your Project Proposal attached the HIA to provide clarity and surety for you the customer.

Q: What do we do if we want you to rent the property back?

A: You would let us know as soon as possible that you would want us to rent the property back and we would provide a rental guarantee.

In almost all circumstances the property will generate excess of 10% plus depreciation.

Q: If we take this proposal to another builder and they price it cheaper what happens?

A: If you proceed with a builder with any of our plans or iterations of this plan then we will simply ask you to provide payment for the design services provided so far this are generally 3% of the value of the project proposal.

If you have any questions that are unresolved we will do our very best to answer and get them documented for you.

Attachment to the HIA agreement

This Customer Project Proposal is to be read in conjunction with the HIA Agreement.

Signed date.....

Owners

Name(s).....

Owners

Signature(s).....

Builders

Signature.....

Warranty Log Explained

Our commitment is to create a world-class project for you and your family. We all acknowledge that problems can arise after you have moved in and taken occupancy of your project.

We have built over 200 residential projects in Canberra with no major structural issues. From time to time there are minor unavoidable issues that we need to resolve after completion, and we have built a system for this.

Post completion issues can be delineated into 2 broad categories: workmanship and product issues.

To deal with these problems we have created a post completion system where you can log any related issues, and we will investigate and determine the cause and solution.

Workmanship Issues:

This relates to the construction of the project, things like:

- Water pressure to property is low
- There is a bow in the laundry door
- We noticed the plasterboard around the extraction fan requires a patch
- There is a missing doorstop in the bedroom that was not picked up in the handover meeting

Product Issues:

This relates to the products installed such as:

- Dishwasher malfunction
- Hot water systems not working/need to be reset
- Air-conditioning systems faulty – instructions on use are not clear
- Windows keys missing or lost – contact Monaro Windows for replacements
- Tastic extraction fan not working as it should

These items are covered by manufactures and we can work with them to resolve.

Payments in Instalments – Approved Plans Explained

We are aware that some clients require “stamped plans” to be provided by the local government authorities before full finance can be provided by financial institutions.

We are prepared to manage the approvals submissions on behalf of our clients to assist them in obtaining full bank finance.

However, it is only fair and reasonable that if we are carrying the costs of this component until bank finance is fully approved and funds are released that the clients accepts liability of the 10% value of the agreement.

This special condition allows the customer to pay an initial \$1,000 so we can progress the development and building approvals process. If the customer changes their mind about seeking approvals or decides to conclude the project, they accept that they are personally liable for 10% of the project value less the deposits paid.

This 10% constitutes the combined Deposit and Planning Approvals Submitted stages as outlined in the HIA agreement.

Stage	Percent
Deposit Should not exceed \$10,000 Adjusted by \$2.00 to allow for rounding	2.55%
Planning Approvals Submitted Planning approval plans and documents have been submitted for planning approval	7.45%

To clarify clients are to pay an initial \$1,000 upon entering into the agreement, followed by 10% (less \$1,000) of the total project value once stamped plans from planning approvals are obtained.

This special condition aims to assist clients and our business secure approval to build and manage the construction loan process in a fair and transparent manner.

Responsibilities Of Builder – Approved Plans (1)

- 1.1 In addition to clauses of the Housing Industry Association (HIA) Agreement, the Builder will lodge the Plans with the Authorities within 20 business days of the Date of this HIA agreement
- 1.2 The Builder will notify the Owner when the Plans are approved.

Payments Made By Owner Or Lender (2)

Deposit by Instalments

- 2.1 The Invoices will be sent as per the HIA agreement as per Schedule 1.13.
- 2.2 The Owner must pay \$1,000.00 on completing this Housing Industry Association Agreement. This will contribute to the “Deposit” invoice.
- 2.3 The Owner agrees that it must pay the balance of the “Deposit” within 10 business days of receiving notice that the plans are approved
- 2.4 The Owner agrees that it must pay the balance of the “Planning Approvals Submitted” stage within 10 business days of receiving notice that the plans are approved
- 2.5 The owner agrees that the balance of the “Deposit” and “Planning Approvals Submitted” totals 10% of the value of the HIA agreement as per Schedule 1.13, Clause 12.
- 2.6 The Owner agrees that is must pay for all incurred costs if they decide to not proceed with planning approvals. The Owner acknowledges that the value is the total of “Deposit” and “Planning Approvals Submitted” and is payable within 10 business days.
- 2.7 If the Owner fails to pay the balance of the “Deposit” and or “Planning Approvals Submitted” in accordance with this Special Condition 2, the Builder may terminate this Contract immediately and the provisions of Clause 25 will apply
- 2.8 If there is any ambiguity between these Special Conditions and the terms of the Building Contract, these Special Conditions apply.

Client: _____

Signature: _____

Date: _____

Client: _____

Signature: _____

Date: _____

Turnkey representative: _____

Signature: _____

Date: _____

On signing this special condition, we require payment of \$1,000.00 into the Turnkey Creations General Trading Account:

**BSB: 062919
Account: 10413747
Turnkey Creations PTY LTD
Commonwealth Bank of Australia**