

"10 Things You Must Know Before You Buy A Removal Home"

Now owning a magnificent Queenslander, Colonial, Workers Cottage or even a more modern home can become a reality. Buying a removal home is an affordable, exciting and popular option. But before you rush out and purchase the first removal home you see here are 10 things you need to know so you can make the right choice.

1/ DO NOT BUY PRIVATELY. This is the number one priority as inexperienced vendors and purchasers trying to save money by DIY selling/buying a removal home are walking on a potential mine field. To avoid pitfalls and unnecessary additional expense and the possibility of losing money and the removal home, use the expertise of Dalby Removal Homes, who will walk you through the step-by-step process of securing your very own removal home.

2/ Choosing Your Home

When choosing a home for your land carefully consider how your new house will fit in with the nature of the area, other houses in your neighbourhood and any covenants or local council regulations.

Your local council approval will take into consideration the aesthetics of your home and may not permit "*inappropriate houses*" which may negatively affect the value of other nearby properties. However, provided your house can be shown to be appropriate for your block and restored to a similar condition as other houses nearby most removal homes can be approved for the block chosen. Currently removal homes are being moved to inner city locations, the suburbs, acreage and the country.

If you already have your block of land get a soil test done at the possible sites for your home. Highly reactive soils such as alluvial/clay and black soil could mean significant extra expenses in foundation work when it comes time to build. If you haven't yet bought your block of land then consider soil types and the positioning of your home before you purchase.

3/ Financing Your Home

Until recently, the removal home was generally only available to the home buyer who did not have to borrow to finance their dream.

Today even first home buyers can purchase a removal home and enjoy the great savings and other benefits. However, financing your removal home can prove a little difficult as financial institutions do not tend to release funds unless the home is fully erected on the new site and passed a final council inspection. The problem with this, of course, is that removal costs and progressive payments are due before the completion date. (*Completion meaning until final inspection is undertaken by your local council or private certifier and your home is approved for habitation.*)

Here are some finance options for you to consider...

- Use the equity in your block of land or another property to obtain finance.
- Investigate whether your financial institution will agree to release some funds once the house is relocated and then in stages as the property becomes more habitable and then again upon final council inspection.
- Source the funds using a guarantor (*eg parents*) and then convert to a low interest housing loan upon final inspection.
- Contact a Mortgage Broker such as QPF Finance
- We strongly suggest and recommend you investigate thoroughly your finance options before you consider a removal home that way you can avoid possible disappointment or delay. Ask Robert for contacts in this area.

4/ The Real Costs of A Removal Home

When you purchase a removal home from Dalby Removal Homes the purchase price includes ...

- Delivery (*within 100km of buildings current address*)
- Steel Adjustable Stumps - 900mm above and 900mm in the ground.
- Police & Transporting Permits

Other possible costs...

- Buildings with above standard travelling heights will need a local power authority escort at an extra cost.
- Other stumping options including - treated timber, concrete and variations to the standard stumping height & depth
- Moves beyond 100km radius - allow for \$38/km for a single shift (escort includes 2 police and 2 pilots) and \$55/km for a double shift (escort includes 3 police and 3 pilots).
- Single Limited Area: Where house is wider than the standard 7.5m, relocation to some areas (eg over the Great Dividing Range) will incur extra costs to cut it into two, thereby becoming a double shift. Please contact Robert to confirm the particular home of your interest.
- *Insurance available - from the signing of the contract until the house is delivered & stumped (*additional cover available if required*)
- Engineer or building reports, plans and soil tests: Costs for preparation of all documents needed in order to gain Council approvals are \$8,000 - \$9,500 which include soil tests, engineer reports, plans septic design and all council lodgement fees (either a private certifier or direct to council for lodgement) I highly recommend Brendan Jempson from "Plans to Inspire (07) 4669 7312. We will all help you through this possibly daunting process but particularly Brendan will drive your project to avoid any pitfalls or confusion with Building codes
- *Council application fees - as above
- *Relocation fees
- Machinery Hire Fees (if steep, wet or muddy)
- Costs of Providing Accessibility to the New Site
- *Council Bond - the money is held by the council after the house has been resited until final inspection and certificate of occupancy is granted. The amount is usually between \$10,000 and \$30,000 depending on the size of the house, the work needing to be done and may be given as either cash, a bank guarantee or a combination of both. The money is returned to you progressively or in full upon a certificate of occupancy being granted.
* additional costs which apply to all removal homes
- Traditional transpiration trench and septic treatment plant \$8,000 - \$12,000
- Connection of all water, drainage and stormwater plus a 22 ,000 litre rainwater tank \$8,000 -\$10,000
- Stumping legal height 2.7 m high a modest house from \$7,000 - \$15,000. The larger house or more complex design (due to onsite issues eg. a steep slope) the higher the cost.

5/ Before You Move Your Home

When you purchase a home from Dalby Removal Homes what you see is what you get*. After the house removal contractor transports the home to your new site he'll put the house back together and repitch your roof. A quantity of roof battens if rotten can be replaced when the house is resited - at cost price. (*unless otherwise advised)

Make sure your home is insured sufficiently for "building in transit" insurance. Check this with your removalist.

We recommend and use experienced house removal specialists including Henk Jonker of Ipswich House Removals and Rohan and Kim Worsley of Toowoomba. We'll put you in touch with them and help you organise your removal once your project is underway.

6/ Planning Your Renovation

Renovating a removal home is an exciting, rewarding and satisfying experience. But it doesn't happen all at once nor does it need to, especially if you are planning on doing many things yourselves. Pace yourselves, and enjoy the experience of making your removal home truly your own. Renovating your new home is a process that will take time. Here are the major steps you will need to undertake -

- (1) Consult Draftsman to draw up plans
- (2) Initial council inspection or contact a private building certifier
- (3) Determine the requirements for habitation
- (4) Develop a workable plan to achieve
- (5) Council bond payable depends on the value of the work to be undertaken or a flat rate

- (6) Complete the *necessary* renovations
- (7) Council final inspection
- (8) Certificate of Occupancy granted and bond money refunded.
- (9) Undertake other renovations not necessary for certificate of occupancy using refunded bond monies. This avoids a potential cash shortfall situation.

We recommend that initially you undertake just the necessary work to obtain your certificate of occupancy. That way you can either move into the house or at least have your council bond monies refunded. Then you can continue to renovate and build other structures such as carports, sheds, verandahs etc.

- (10) Consider using Hugh Smiley of Smiley Carpentry Solutions for your renovation needs Ph: 0488 588 809

7/ Having the Right Frame of Mind - The Benefits of A Removal Home!

Buying, moving and renovating a removal home is a process that does take time. But it is still a faster way, in most cases, to be in your own home than building. Another point is the older homes particularly Queenslanders, Colonials and even Workers Cottages simply can't be built for the price you can buy a removal home. Nor can you achieve that genuine look and feeling of yesteryear when you build new. And think of all the trees you are saving by using "*recycled timbers*". When you buy a removal home you have the option to just make it livable, carry out complete renovations and major changes such as joining two removal homes together or anything in between. It's totally up to you!

Our web site contains before and after photos of existing project homes, floor plans and renovation ideas for creating unique designs using open verandahs, colonial railings, high set stumps, feature staircases, using a removal home for an extension or even joining two houses of similar styles to create huge living areas. Removal homes often come with a lot of extras such as floor coverings or solid timber floors to polish, high ceilings, curtains, lights and even cast iron baths.

8/ Where Do I Begin?

Before you spend too much time investigating a removal home you should investigate your finance options. Make sure financing a removal home is feasible. That way you can avoid disappointment. Check out our web site at www.dalbyremovalhomes.com.au which is updated regularly and includes before and after photos of existing project homes, floor plans and renovation ideas for creating unique colonial designs. You can phone our office in Dalby on **07 4669 6162** and arrange an appointment. Once you are seriously looking for a home and have chosen a couple of options from our web site, we'll be happy to show you through a selection of our homes. That way both of us save time and money.

9/ Owner/Builder Permit

If you wish to perform or co-ordinate building work on your property, you must obtain an owner-builder permit, as required under the Queensland Building Services Authority Act 1991, from the Building Services Authority.

A permit is required where the estimated value of building work is more than \$6600, including labour, materials and GST and is subject to Local Government regulations. Check with BSA to clarify your need for an owner-builder permit. If the value of work is more than \$11,000, you are required to complete an owner-builder course which is run by many TAFE colleges.

By becoming an owner-builder you forfeit your right to QBCC (formerly BSA) insurance on the building work. QBCC insurance protects consumers who have a contract with a licensed contractor to perform residential building work. The insurance covers instances where the contractor fails to complete the building work for reasons that are not the consumers' fault; the contractor fails to rectify defective work; and the building suffers from the effects of subsidence. As an owner-builder you are responsible for following up individual subcontractors if there are any defects in workmanship.

Applying for a permit involves completing an application form, paying the permit fee and providing QBCC with proof of ownership in the property. You are allowed one owner-builder permit every six years.

10/ DO NOT BUY PRIVATELY. This cannot be emphasized enough. Be guided by the experience of Dalby Removal Homes, who will walk you through the step-by-step process of securing your very own removal home.