

The First Home Builder's Guide.





Introduction.

Dreaming of building a new home? The process can be a memorable and life-changing experience but building can feel overwhelming and stressful at times.

Building a new home is one of the most exciting things someone can do in their lifetime, however it can also be confusing and stressful!

We've created this First Home Builder's Guide to make sure you're prepared for things that might come up during the process of building a new home, including:

- Making sure you're financially ready
- Choosing the right location
- Choosing the right brick for your home exterior
- Quality control on your new home
- What to remember for your first night

Building a home is an exhilarating journey, and no matter how stressful it might be, the outcome is always worth it. With the help of **PGH Bricks** and **our online tools**, the experience can even be fun!

Let's get started.

Making sure you're financially ready.

The first step on your home building journey is unfortunately quite a bland one - making sure you can afford it! Taking a step back to have a look at your finances and personal budget is the most vital consideration here. If you're building a project home, your builder will be happy to talk you through the financial process of your build, and will be happy to answer any questions you may have.



How much does building a house actually cost?

It's a good idea to take a look at some [resources that explain the average cost of building a house in Australia](#), however you'll also need to conduct your own research. Speak to friends or family who have built their own houses, speak to people in the building industry, or visit us at a [PGH Selection Centre](#) to learn about the cost effectiveness of building with brick.

Securing finance when building a home

Start with a ballpark figure on how much you're willing to spend and then work everything out more exactly as you move through the process. Securing pre-approval from your financial lender is a good idea to give you peace of mind, but again it's important to have an open and honest conversation with your builder to see what you'll be able to achieve with your budget.

There are a few important things to note when it comes to financing your home building project. Some of these include:

- If you require finance, then owner/builders can borrow up to 60% of the build cost, whereas the figure sits at 90 to 95% if going through a registered builder.
- Depending on the grants you're able to secure for yourself, you may be able to start building with only a 5% deposit, as well as forgoing the need to purchase Lenders Mortgage Insurance (LMI) under the **First Home Loan Deposit Scheme**.
- Your bank will want details of your finances before approving you for a loan. They might ask to see evidence of existing loans you might have (like a car loan), credit card statements, bank statements and details on other assets you may own (like cars or properties).

Disclaimer: This guide is intended to provide general information of an educational nature only. It does not have regard to the financial situation or needs of any reader and must not be relied upon as financial product advice. This information has been prepared without considering your objectives, financial situation or needs and before acting on this, you should consider the appropriateness to your circumstances and if required, speak to a professional who will guide based upon your circumstances.

Choosing the right location.

Choosing the right location for your home is almost just as important as what your home will look like! When searching for your ideal location, it's important to think well into the future about what your new home needs to provide for you.

- Is it a friendly area for growing families?
- Is it close to where you like to spend your time e.g. The beach?
- If you're planning to sell on your home at some stage, how have other home sales performed in the area?
- Are you planning on living there until you're in your golden years, meaning it needs to be close to family and medical facilities?



You'll also want to consider the kind of environment that attracts you and that your family wants to live in. Are you happy in the suburbs and love the community-feel of a tight-knit neighbourhood? Would you prefer to choose somewhere a little more rural so the kids have more room to play and you have more room for hobbies? Or, are you a die-hard beach fan, so living by the coast is an absolute must? Think about what kind of area you'd ideally like to live in, and whether a more metro or rural lifestyle will suit you.

When researching your ideal area, it's also important to know if private land sales are common, or if you'll likely have to bid at auction. This way you can be prepared for either and know what to expect! If you're purchasing undeveloped land, then it will likely be sold through a private developer.

Choosing the right builder and architect.

With so many amazing builders and architects out there, it can be tricky to choose the right one. Lucky for you though, you'll never be short on choices!

The first step to choosing a builder and architect is to have a clear idea of what you'd like your build to look like, and then being able to present this to them. This will come in the previous step of using our Visualiser and creating moodboards for the style and aesthetic you'd like to go for. It's important to choose a builder that understands your vision and ideally has experience in creating it. For example, if you're looking to build a rural home with a rustic, crafted feel, don't choose a builder or architect that specialises in sleek, modern designs.



Other things to consider when choosing an architect and builder include:


- Looking at their reputation and references.
- Understanding if they have a certain location or style of home that they specialise in.
- Making sure their values and personality work well with yours (you're going to be speaking with them a lot, after all!)

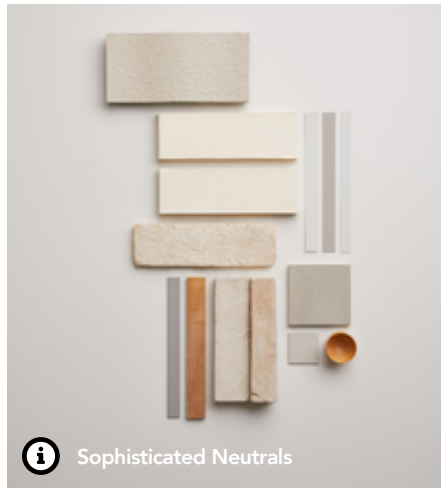
When meeting with a builder or architect, you could ask them questions like:

- What are some previous projects you've worked on?
- How many people do you have as part of the business?
- How do you usually communicate with clients and how often?
- Do you have any trustworthy reviews I can see?
- What level of detail do you provide in the designing and building process?

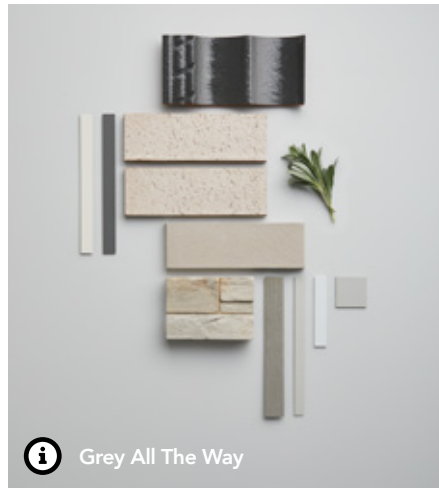
Getting inspired with our Styles Quiz

Taking our easy and fun **Styles Quiz** is the perfect way to quickly find out what type of home exterior aesthetic best matches your personal taste. The quiz will take you through a series of images, and then match you with one of the following aesthetics:

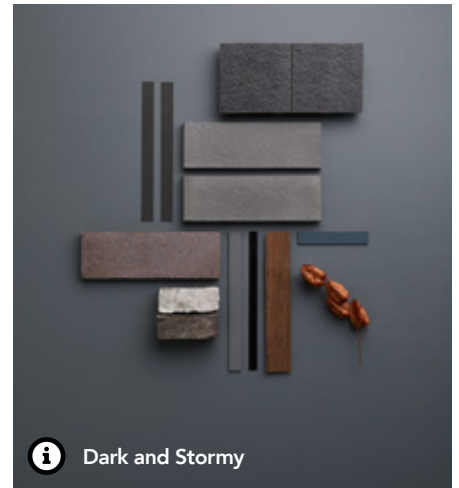
 For more information on styles click info




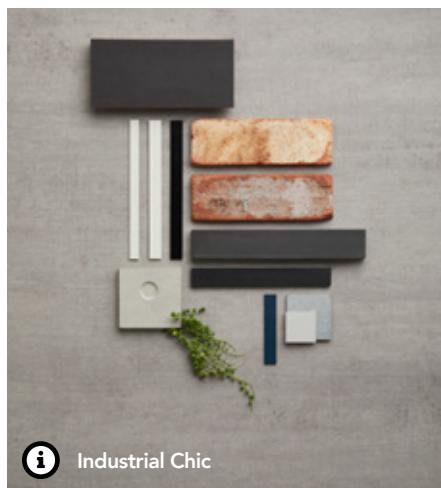
 Sophisticated Neutrals




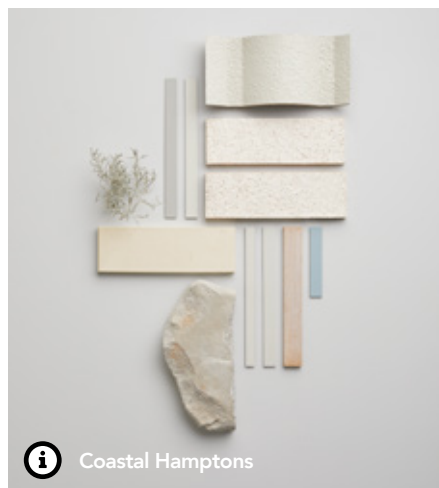
 Grey All The Way



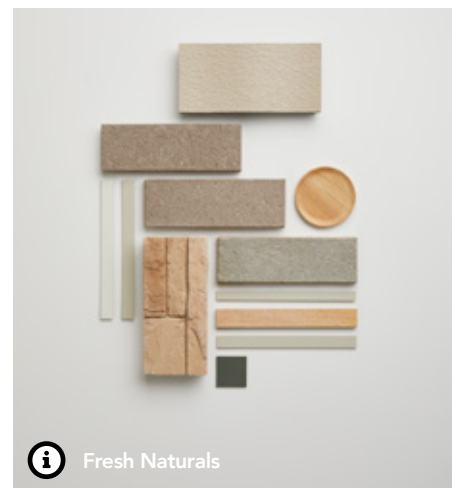
 Dark and Stormy



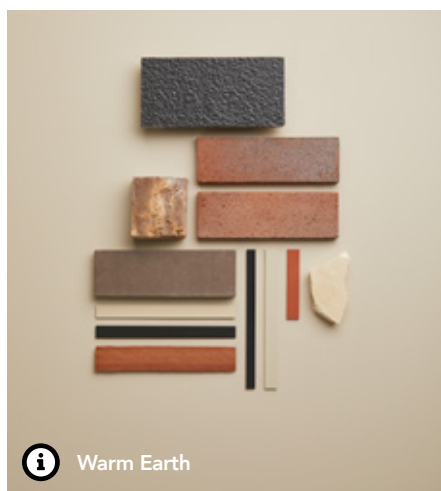
 Industrial Chic




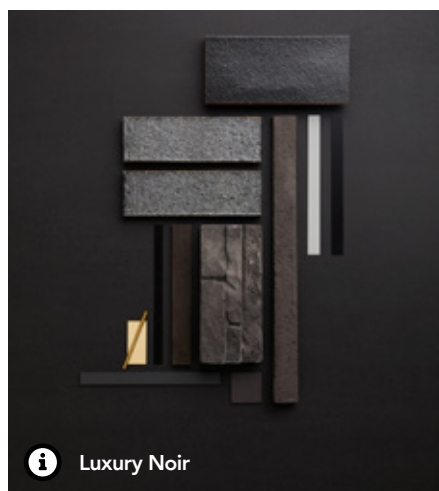
 Coastal Hamptons




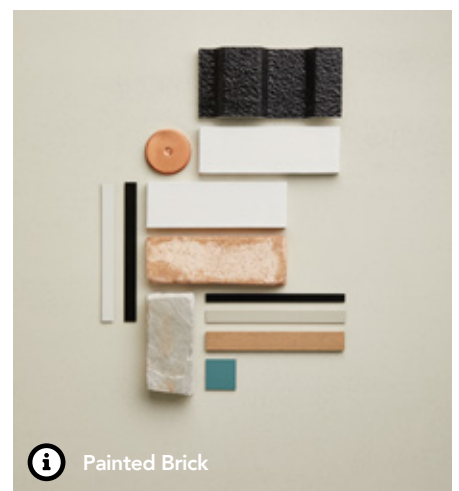
 Fresh Naturals



 Warm Earth



 Luxury Noir



 Painted Brick

When you've **completed the quiz** and have been guided towards your style, you'll be able to download the corresponding moodboard to easily get inspired when it comes to your exterior home design! You can take this moodboard with you to meet with your architect and builder when discussing your home building project.

Choosing the right brick for your home exterior.

Decide the style of house you'd like to build

Brick is an extremely versatile material when it comes to design, so it's important to think long and hard about the type of brick you'd like to use! Among **many other benefits**, building with bricks is a great decision as they are low-maintenance, strong and durable, protective from the elements, and a natural, sustainable option.

The colour, shape, size and texture of your bricks will impact the overall look and feel of your house. Before you make your decision, it's worth gathering ideas from the internet, display homes, websites and magazines. Also consider how bricks will appear alongside other materials that you'd like to include in your home build.

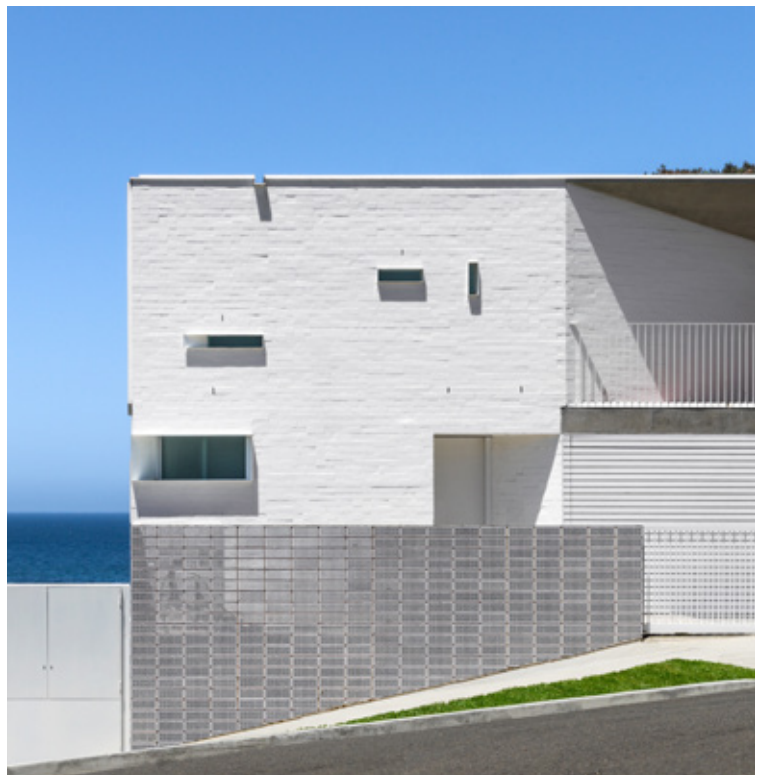
Bricks can be chosen to suit virtually any aesthetic style - whether it's an industrial chic look, sophisticated and neutral, dark and stormy, or you're wanting more of a luxury noir vibe.



Consider your location

Bricks are graded to suit different environmental conditions. The location of your home will determine which grade you need.

If you live near the coast or have high-saline soil, you may benefit from exposure grade bricks (EXP)*, which have heightened resistance to salt attack. EXP bricks are ideal for homes located up to one kilometre from a surf coast or 100 metres from a non-surf coast. General purpose (GP) grade bricks are suited to all other building types and locations. Talk to your builder about any special environmental conditions you should be aware of.



Think about colour, texture and size

A brick is a brick is a brick, right? Absolutely not! The colour, texture and size of bricks can add character, charm and individuality to a home. Brick textures can range from a smooth and glossy finish (like our **Morada range**) and to a more artisan-style or industrial chic. Our **Manhattan brick range** is perfect for this look, complete with a dragged or ripped appearance for a stylishly weathered appearance.

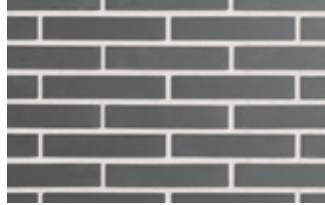
You can also get glazed bricks (like our **Academy range**) that have a shiny ceramic tile look for feature walls (perfect for mid-century style designs) or **Crafted Sandstock bricks** that add raw and authentic beauty to any style of home.

Bricks are available in a range of dimensions, including:

Standard sizes
(230mm x 110mm x 76mm)



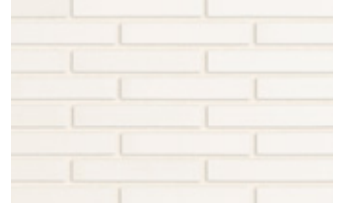
Split
(230mm x 110mm x 50mm)



Double height
(230mm x 110mm x 162mm)



Linear
(290mm x 90mm x 50mm)



Choosing the size of your bricks will depend on a number of factors, including the overall size of the house you'd like to build, where the bricks will be placed, and what their purpose is. You can always mix and match brick sizes to create visual interest and intrigue through depth, while still maintaining a polished and consistent look.

Choosing other elements of your home's exterior

Along with your bricks, you'll need to choose:

- 1 The colour and style of your roof
- 2 The colour and style of your gutters (quad gutter, half-round gutter etc)
- 3 The colour and style of your fascia
- 4 The colour of your brick mortar
- 5 Your garage door
- 6 Your windows



Using our online **3D Visualiser** is a fantastic way to visualise all your exterior elements together to see how they'll look in the final project. You can start with one of our pre-styled colour schemes or go with a blank canvas to design from scratch yourself.

Booking a colour consultation with PGH.

For help and guidance when choosing your bricks, you can [book a free Colour Consultation](#) with one of our brick experts. Our large network of [Selection Centres](#) make it easy to seek colour scheming, product selection and technical advice, meaning it's never been easier to choose the perfect brick for you. Visit [this page](#) to learn more about how to prepare for your PGH Bricks Colour Consultation, and how to book. You can also take a look at our comprehensive [Colour Consultation Guide](#) before your appointment to get familiar with the different brick colour palettes we offer, and get inspired when choosing what aesthetic you'd like your home to have!



Quality control on your new home.

When your property reaches practical completion and before the keys are handed over to you, you'll be asked to inspect the property for major defects. If you're satisfied that no major defects are present, then your builder will present you with a certificate of practical completion and other certificates of inspection.

Some things to look out for when inspecting your newly built home include:

- Water pressure and drainage (flush the toilets and run the shower to check everything is working properly)
- Look under sinks and run your taps to make sure there are no leaks
- Turn all lights on to see if there's any flickering
- Windows and doors (check for draughts and make sure everything is opening and closing without issue)
- Flooring (check for lumps, bumps and uneven spots by walking on the floors barefoot)
- Electric check (test out your sockets)
- Cupboards and joinery (check to see everything is properly secured and running smoothly)
- Outdoors (walk around the exterior of your property to look for aesthetic and structural issues, such as siding falling apart)
- Ask your builder if there are any spare roof tiles, floor tiles or bricks in case of damage over time.

What to remember for your first night.

Now that your build is complete, it's time to move in and spend your first night! In order for you and your family to be comfortable and able to function until you're fully unpacked, it's a good idea to make sure you have a few things available to hand (besides the wine and corkscrew, of course!)

- Snacks and some easy-to-assemble food items
- Sheets and pillows for the beds
- Trash bags
- Bottled water
- Bath towels
- Toilet paper and a roll of paper towels
- Paper plates, utensils and cups
- Flashlight
- Can opener
- Essential cleaning supplies
- Pet food, toys and bed
- Electricals like laptops and phones



So, there you have it!

Building a new home can be a stressful experience, however by using the right providers and choosing the right materials, your final project is set to be the house of your dreams for many decades to come.

For more information on our PGH Bricks ranges or to get inspired when it comes to building with brick, [visit our website](#). Alternatively, give our customer service team a call on **13 15 79** to talk about your brick needs - we're happy to help!

Build and win with PGH Bricks

If you'd like to build or renovate your own home or you're already in the process. Enter our competition by telling us a bit about it and you could win one of 10 \$250 Mastercard gift cards to put toward the finishing touches!

[Enter Now](#)

