




BUDGET CHECKLIST – A Comprehensive Guide On What To Budget For – Beyond Your Kit


As a first-time kit home owner/builder, it can be pretty daunting to take on the responsibility of a build from beginning to end. Previous clients have told us they would've benefitted greatly if they had a comprehensive budgeting checklist at the start of their build – **So we put one together!**

This list gives you an easy-to-follow visual check of what you need to quote, include in your budget and have in place along the timeline of your build.

Please note: We don't list prices here as this varies greatly between states, councils and local suppliers. You'll need to source suppliers and quotes you're happy with, in your area.

PRE-CONSTRUCTION STAGE				
ITEM(S)	SOURCE FROM	HELPFUL ADVICE	ORGANISED?	COST
Soil Test and Site Classification	Geotechnical Engineer	Contact us, we may have a referral in your area		
Contour Survey	Surveyor	Contact us, we may have a referral in your area		
BAL Report (Bushfire Attack Level)	Your local Rural Fire Service	Check if this applies to your site with local council or local Rural Fire Service. In some states you can prepare the report yourself. More information: www.balreport.com.au/ .		
Owner Builder Permit	Online	CKH can give you access to a free, online course and will pay and organise the paperwork for you! <i>* This isn't required if you're contracting a builder to construct your home.</i>		–
Insurance	Broker or Online	All Risks Coverage is required. Contact your insurance broker or search "owner builder insurance" in Google. <i>* This isn't required if you're contracting a builder to construct your home.</i>		
Site Access	Local Supplier	You'll need to organise durable all-weather access for delivery vehicles from the nearest road to your site. This will most likely become your permanent driveway.		

ITEM(S)	SOURCE FROM	HELPFUL ADVICE	ORGANISED?	COST
Power to Site	Local Energy Authority	This can be overhead or underground or 'off the grid'. Check with your local energy authority for options. <i>* This isn't required if you're contracting a builder to construct your home.</i>		
Water to Site	Agricultural Supplier	Check with the local council to see if your site is serviced with water. If not, you'll need a water tank and pump. Local farm/agricultural suppliers can assist with pumps and advice on tanks. Tanks can be underground or aboveground.		
Sewerage Treatment System	Local Supplier	Check with the local council to see if your site is serviced with sewerage. If not you'll need a sewerage treatment system. Search 'sewerage treatment plants/ systems' on Google. There are many options so do your research and choose the one that's best for you. Your local council may have some advice here, or call us to see if we have a referral in your area.		
Site Clearing	Local Excavating and Plant Hire Company	Bush, trees, weeds, rocks or rubbish may need to be cleared before construction can begin. If contracting a builder, they may be able to clear the site prior to commencement, or refer you to a contractor. <i>* Check with council if trees need clearing. Regulations will apply and permits may be required.</i>		
Delivery of Materials	Classic Kit Homes	By choosing to buy and build a kit home, you don't have to worry about a thing! We deliver your kit components in three stages of three loads each, as detailed in our Delivery Schedule . You'll get everything you need, right when you need it.		-
Working Drawings for Council	Classic Kit Homes	We will prepare a full set of working drawings for council approval. This has been included in the cost of your fixed-price quote.		-

ITEM(S)	SOURCE FROM	HELPFUL ADVICE	ORGANISED?	COST
Engineering Plans	Classic Kit Homes	This has been included in your fixed-price quote.		-
Council & Certifier Fees	Local Council & Certifier	Ask both the council and certifier for costs and time-frames before making a decision here. Contact us as we may be able to offer suggestions for reliable certifiers.		

CONSTRUCTION STAGE *Your builder will organise the following for you. Owner/Builders however, source their trades and services and can save a lot of money in negotiation*

ITEM(S)	SOURCE FROM	HELPFUL ADVICE	ORGANISED?	COST
Set Out Home On Site	Surveyor	We suggest you use the surveyor who did your initial contour plan (if you were happy with them!)		
Post Hole Excavation	Yourself / Local Excavator	You will require an excavator or bobcat with an auger for this job. You won't need to do this if you're using our Surefoot™ system, or screw piles for stumps. If using Surefoot™, you'll need a jackhammer.		
Post Hole Concreting	Yourself / Local Concretor	You won't need to do this if you're using our Surefoot™ system, or screw piles for stumps.		
Equipment Hire	Local Hire Supplier	You may need edge protection for roof erection, and scaffolding if your home is elevated over a certain height from ground level (of it's a 2-storey home)		
Licensed Electrician	Local Contractor	Get a quote from a reputable electrician, preferably via word-of-mouth referral.		
Licensed Plumber	Local Contractor	Get a quote from a reputable plumber/gas-fitter, preferably via word-of-mouth referral.		
Roof Fixer	Local Contractor	Get a quote from a reputable roof fixer, preferably via word-of-mouth referral.		
Painter	Yourself / Local Contractor	Get a quote from a reputable painter, preferably via word-of-mouth referral. Remember, painting is a huge job!		

FINISHING TOUCHES

This is where you can really save money. Builders add a commission, so shop around and organise these items yourself. It's a really fun part of the build!

ITEM(S)	SOURCE FROM	HELPFUL ADVICE	ORGANISED?	COST
Kitchen, Bathroom & Laundry Cabinets	Cabinetmaker	Builders will organise a cabinetmaker for you, then you choose your colours and finishes. Owner/Builders can choose a local cabinetmaker, save money by doing the leg work yourself, and add your personal finishing touches.		
Kitchen & Laundry Sink, Bathroom Basins, Bath, Toilet, Shower, Shower Screens, Tapware and Mirrors	Local Retailers, Second-hand advertisers, or Online Suppliers	This is where you can get really creative and personalise your home. Keep a lookout for bargains and one-off specials on online sites such as Gumtree, Grays Online, RecycleBuild and many others.		
White Goods	Local Retailers, Second-hand advertisers, or Online Suppliers	You will need to source: Oven, Rangehood, Dishwasher, Microwave (if it's to be built into the cabinetry), washing machine & dryer. <i>A Hint: Buy from local suppliers at the end of the month, when last ditch efforts to meet sales targets mean you might nab a bargain.</i>		
Waterproofing	Local Contractor	Your local tile retailer should be able to give you a reputable referral for a waterproofer.		
Tiles	Local Supplier	Keep an eye out throughout your build for sales on items like tiles. They're a large expense and any discount means big savings. If buying tiles online, ensure delivery and GST is included in your quote.		
Floor Sanding & Polishing	Local Contractor or DIY	Unless you ordered a pre-finished floor in your kit, you will need to get your floors sanded and polished. This is the last thing you do before cleaning your home. Research the finish and products you would like, e.g. Matt, Satin or Full Gloss finish, and using Polyurethane, or Water-based finish – or an oil finish such as Tung Oil.		

ITEM(S)	SOURCE FROM	HELPFUL ADVICE	ORGANISED?	COST
Floor Coverings (if you've decided not to have solid timber flooring included in your kit for some or all of your home)	Local Floorsanding Contractor/ Carpet Supplier	Included in your kit is a solid hardwood, tongue & groove timber floor throughout your home – except in wet areas. This floor will then need sanding, staining & polishing so you will need to allow for this in your budget. You may also choose to overlay carpets in your bedrooms, or invest in floor rugs for particular areas.		
Paint	Local Supplier	Again, keep an eye out throughout your build for paint sales. Any discount will save you a lot of money on such a large expense.		
Window Coverings	Local Supplier or Online	We definitely recommend having a professional come out to measure up for you. Depending on what type of window frames, sliding doors, bi-folds etc. you have, the measurements are taken differently for each.		
Light Fittings & Switches	Local Supplier or Online	Use your electrical plan to calculate the number of powerpoints, switches and outlets you will need. You can save a lot of money buying in bulk online. The world is your oyster when it comes to light fittings – enjoy!		
Furniture & Decor	Endless Options	You may have furniture or special pieces you will be bringing from your previous home, or you may wish to start out fresh and furnish your new home from scratch. Just make sure you measure your spaces, sketch up proposed layouts and take into account “tricky” areas before purchasing new items. Unique bargains can be picked up online and second-hand.		
Landscaping	Local Professional	Depending on the size of your property, landscaping can be an enormous expense. It can pay to seek a professional's advice on the micro-climates within your site to ensure successful plantings and future growth. You can also choose to tackle your landscaping in stages, have it all done for you, or put it off altogether!		
House & Site Clean	How keen are you?....	Otherwise, a Gumtree search will turn up numerous local cleaners willing to take on the job at a reasonable hourly rate.		

ADDITIONAL INFO

- ☑ For overseas and remote clients, or those with a busy schedule – we can provide the finishing touches materials mentioned above as part of a package, just ask!
- ☑ If you contract a builder to build your home, most of these materials and trades will be organized by the builder and included in his quote, so you don't need to add them to your budget.
- ☑ Owner/Builders can quote around and negotiate the cost of materials and services. Many previous clients have friends and relatives who are tradesmen, or just willing to help, who can assist them with construction.
- ☑ Most tradesmen will supply all their own materials, e.g. plumbers and electricians, so check what's included and what's not.
- ☑ Trades like cabinet makers and plumbers can provide excellent advice on design and planning of kitchens and bathrooms, while electricians can assist with placement of switch and light heights etc.
- ☑ Classic Kit Homes are here to help and answer your questions – ask away!



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