

# Owner-Builder Action Plan

General guide only: confirm requirements with your local council, certifier and legal/insurance advisers

#	✓	Action	Who to call	Tip / what to ask
<b>PHASE 1: BEFORE YOU OWN THE LAND</b>				
1	<input type="checkbox"/>	Confirm finance pre-approval for land + construction	Mortgage broker or bank	Construction loans differ from regular mortgages. Ask about progress draw schedule.
2	<input type="checkbox"/>	Check council zoning, overlays, setbacks, height limits	Local council planning office	Bushfire, flood, heritage, character overlays drastically affect what you can build.
3	<input type="checkbox"/>	Order Section 10.7 (NSW) / S32 (VIC) / property certificate	Conveyancer / solicitor	Reveals restrictions, easements, encumbrances on title.
4	<input type="checkbox"/>	Get a contour & feature survey of the land	Licensed land surveyor	Required input for architect and engineer. Costs vary: confirm with your surveyor.
5	<input type="checkbox"/>	Get a soil test / geotechnical report	Geotechnical engineer	Classifies soil (typically A, S, M, H1:H2, E, P). Drives slab design and cost: get a written quote.
<b>PHASE 2: DESIGN</b>				
6	<input type="checkbox"/>	Engage an architect or building designer for concept drawings	Architect / building designer	Fees vary widely. Get two or three written quotes and compare scope of services.
7	<input type="checkbox"/>	Sign architect/designer agreement, pay first stage fee	Architect / building designer	Stages: concept, design development, contract documents, contract admin.
8	<input type="checkbox"/>	Review and approve concept drawings	Architect / building designer	Cheapest stage to change your mind. Walk through every room imagining daily use.
9	<input type="checkbox"/>	Engage structural engineer for slab and frame design	Structural engineer	Often introduced by your architect. Get a written quote covering slab and frame design.
10	<input type="checkbox"/>	Get energy rating (NatHERS) / BASIX (NSW) assessment	Energy assessor	Minimum star rating set by NCC: check current requirement with your assessor. Drives glazing, insulation, orientation.
11	<input type="checkbox"/>	Finalise working drawings + specification document	Architect / building designer	Full plans, elevations, sections, details, schedules. This is what builders will quote on.
<b>PHASE 3: APPROVALS</b>				
12	<input type="checkbox"/>	Lodge Development Application (DA) with council OR complying development (CDC) with private certifier	Council / private certifier	DA goes through council (slower, discretionary); CDC is faster via a private certifier but only for fully compliant designs. Ask which path suits your block.
13	<input type="checkbox"/>	Notify neighbours, respond to any objections	Owner (you)	Required for DA. Goodwill saves headaches later — walk over and explain plans.
14	<input type="checkbox"/>	Receive DA / CDC approval with conditions	Council / certifier	Read every condition carefully. Some require pre-construction action.
15	<input type="checkbox"/>	Apply for Construction Certificate (NSW) / Building Permit	Private certifier / building surveyor	Required before any work on site. 2–6 weeks.
16	<input type="checkbox"/>	Apply for owner-builder permit (if managing build yourself)	State licensing authority	Required if not using a licensed builder. Includes a short course in some states.
17	<input type="checkbox"/>	Sign HIA / Master Builders contract, pay deposit (check state deposit cap)	Insurance broker	Have a lawyer review before signing. Deposit capped at 5% in NSW. Confirm the cap and contract requirements for your state.
18	<input type="checkbox"/>	Arrange Construction Works insurance + Public Liability	Insurance broker	Covers materials on site, theft, damage. PL min \$20m. ~\$1,500–3,000 for a typical build.
19	<input type="checkbox"/>	Confirm finance drawn down for construction	Bank / mortgage broker	Bank releases funds in stages tied to progress claims. Confirm stage definitions match builder contract.
<b>PHASE 4: TENDER &amp; TRADES BOOKING</b>				
20	<input type="checkbox"/>	Send full plans + spec to 3 builders (or to head trades if owner-building)	Builders / head trades	Give every builder identical plans + spec so quotes compare like-for-like. Set a clear tender due date.
21	<input type="checkbox"/>	Compare quotes line-by-line, query exclusions	Builders	Watch for PC sums (allowances), provisional sums, exclusions. Cheapest is rarely cheapest at end.
22	<input type="checkbox"/>	Check builder license, insurance, references	Builder + license register	Search state license database. Call 2:3 past clients. Drive past recent jobs.

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23	<input type="checkbox"/>	Sign HIA / Master Builders contract, pay deposit (max 5% NSW)	Builder + lawyer	Have a lawyer review before signing. Deposit capped at 5% in NSW. Confirm the cap for your state.
24	<input type="checkbox"/>	[Owner-builder only] Book each trade in order: excavator, concreter, framer, roofer, plumber, electrician, plasterer, tiler, painter	Each trade direct	Book 4–8 weeks ahead minimum. Confirm in writing. Build a contact list.
<b>PHASE 5: SITE PREP</b>				
25	<input type="checkbox"/>	Arrange temporary site power (builder's box)	Electrician + energy retailer	Apply 4 weeks ahead. Required before most trades can start.
26	<input type="checkbox"/>	Arrange temporary site water	Plumber + water authority	Standpipe (metered) or a temporary connection to the existing main. Arrange with your plumber and water authority.
27	<input type="checkbox"/>	Order skip bin, portable toilet, site shed	Skip company / hire firm	Portable toilet required by WHS. Bin needs swapping every 2–4 weeks.
28	<input type="checkbox"/>	Install site fencing + safety signage	Fencing hire	Required by council and WHS. Lock site after hours — theft is real.
29	<input type="checkbox"/>	Notify neighbours of start date, expected noise/disruption	Owner	Chemical or physical barrier per AS 3660. Choose a licensed installer who provides a written certificate.
30	<input type="checkbox"/>	Book asbestos inspector (if existing house)	Licensed asbestos assessor	Required before demo on any pre-1990 building. Report drives demo cost + method.
31	<input type="checkbox"/>	Disconnect existing services (power, gas, water, sewer)	Each utility	Apply 4–6 weeks ahead. Each utility separately. Get disconnection certificates.
32	<input type="checkbox"/>	Book demolition contractor	Demolition company	Quote needs asbestos report. Confirm scope: full demo, slab removal, tree removal.
33	<input type="checkbox"/>	Demolition day — confirm clean site, all rubbish removed	Demolition company	Walk the site after. Make sure stumps, foundations and paths are out if quoted.
34	<input type="checkbox"/>	Site survey + setout pegs by surveyor	Land surveyor	Trusses arrive pre-fabricated and are craned/lifted into place, then braced. Check spacing and tie-downs against engineer's drawings.
<b>PHASE 6: SLAB &amp; FRAME</b>				
35	<input type="checkbox"/>	Excavator on site — cut/fill, footings dug	Excavator	Check depth + level against engineer's drawings before slab prep.
36	<input type="checkbox"/>	Plumber + electrician do under-slab rough-in	Plumber, electrician	Sewer, water, conduits for power/data. Photograph everything before pour.
37	<input type="checkbox"/>	Pest controller installs termite barrier	Licensed pest controller	Chemical (Termidor, Kordon) or physical (Termimesh). Certificate required.
38	<input type="checkbox"/>	Pre-slab inspection by building surveyor	Building surveyor	Mandatory hold point. Verifies reo, formwork, barriers before concrete.
39	<input type="checkbox"/>	Concreter pours slab	Concreter	Be on site for the pour. Order pump + delivery, check slump. Cures 7+ days.
40	<input type="checkbox"/>	Submit SLAB STAGE progress claim to bank	Bank / lender	Bank may require photos + builder/surveyor sign-off. Typically 15–20% of contract.
41	<input type="checkbox"/>	Frame delivered + erected (timber or steel)	Carpenter / frame crew	Pre-fab frames arrive on truck. 1:2 weeks to stand + brace.
42	<input type="checkbox"/>	Roof trusses set + braced	Carpenter	Trusses arrive pre-fabricated and are lifted into place, then braced. Check spacing and tie-downs against the engineer's drawings.
43	<input type="checkbox"/>	Frame inspection by building surveyor	Building surveyor	Mandatory hold point. Verifies bracing, tie-downs, frame compliance.
44	<input type="checkbox"/>	Submit FRAME STAGE progress claim	Bank	Typically 15–20% of contract.
<b>PHASE 7: LOCKUP</b>				
45	<input type="checkbox"/>	Rofer installs sarking, battens, roof covering	Roof tiler / metal roofer	After rough-ins, before plaster. Min R2.5 walls, R5+ ceiling. Acoustic batts in bedroom walls a worthwhile add.
46	<input type="checkbox"/>	Gutters, downpipes, fascia installed	Roof plumber	Often the same crew as roofer, sometimes separate. Confirm scope split.
47	<input type="checkbox"/>	Bricklayer / cladder installs external walls	Bricklayer / cladder	Sometimes runs in parallel with roof. Brickwork = 4–6 weeks for full house.
48	<input type="checkbox"/>	Window installer fits frames + glazing	Window company	Order 8–12 weeks ahead. Long lead times for custom sizes.
49	<input type="checkbox"/>	External doors hung, lockup achieved	Carpenter / door supplier	Order doors + skirting ahead. 1:2 weeks of work.

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50	<input type="checkbox"/>	Submit LOCKUP STAGE progress claim	Bank	House is weathertight and lockable. Bank may require surveyor/builder sign-off + photos. Typically 15:20% of contract.
<b>PHASE 8: FIT-OUT (ROUGH-IN)</b>				
51	<input type="checkbox"/>	Plumber rough-in: hot/cold water, waste, gas	Plumber	Mark out shower, basin, vanity positions before he starts.
52	<input type="checkbox"/>	Electrician rough-in: cables, GPOs, switchboard	Electrician	Walk every room with sparky beforehand. Mark every GPO, switch, light, data point.
53	<input type="checkbox"/>	HVAC installer ducting + refrigerant lines	HVAC installer	Position outdoor unit considering noise, access, sun.
54	<input type="checkbox"/>	Data / TV / alarm / solar cabling	Data tech / electrician	Run while walls are open. Future-proof: extra Cat6 + conduit to TV/desk locations.
55	<input type="checkbox"/>	Insulation install — walls + ceilings	Insulation contractor	After rough-ins, before plaster. Min R2.5 walls, R5+ ceiling. Acoustic batts in bedroom walls are a worthwhile add.
56	<input type="checkbox"/>	Pre-plaster inspection (some councils require)	Building surveyor	Verifies rough-ins + insulation before walls go up.
57	<input type="checkbox"/>	Plasterer hangs sheets + sets joints + cornice	Plasterer / gyprocker	Hang first, set the day after. 1–2 weeks total. Sand last.
<b>PHASE 9: FIX-OUT &amp; FINISHES</b>				
58	<input type="checkbox"/>	Carpenter fixes skirting, architraves, internal doors, wardrobes	Carpenter	Order doors + skirting ahead. 1–2 weeks of work.
59	<input type="checkbox"/>	Waterproofer applies membrane to wet areas	Licensed waterproofer	Mandatory under BCA. Must cure 24+ hours. Photograph + keep certificate.
60	<input type="checkbox"/>	Waterproofing inspection (mandatory in most states)	Building surveyor	Must pass before tiling can start.
61	<input type="checkbox"/>	Tiler lays floor + wall tiles, grouts	Tiler	Order tiles 4–6 weeks ahead. Bathrooms, laundry, kitchen splashback, outdoor.
62	<input type="checkbox"/>	Renderer applies external render / texture	Renderer	Best done in mild weather. Allow 1–2 weeks.
63	<input type="checkbox"/>	Painter: sealer + 2 coats internal, exterior coats	Painter	Pick colours 2–3 weeks before start. Walk through after sealer coat to catch defects.
64	<input type="checkbox"/>	Cabinet maker installs kitchen, vanities, wardrobes	Cabinet maker	Order 10:14 weeks ahead. Stone bench template taken after carcasses are in.
65	<input type="checkbox"/>	Stonemason templates + installs benchtops	Stone supplier	10–14 day turnaround from template. Choose slab in person.
66	<input type="checkbox"/>	Plumber fit-off: tapware, toilets, basins, dishwasher, HWS	Plumber	Required before legally occupying the dwelling. Issue timeframes vary by certifier and council.
67	<input type="checkbox"/>	Electrician fit-off: GPOs, switches, lights, oven, switchboard energise	Electrician	Power on day. Test every circuit. Get Certificate of Compliance.
68	<input type="checkbox"/>	HVAC fit-off + commissioning	HVAC installer	Indoor units mounted, gas charge, controls programmed. Get commissioning report.
69	<input type="checkbox"/>	Flooring laid (timber, laminate, carpet)	Floor layer	Almost last. Acclimatise timber to room conditions 48:72 hrs before laying.
70	<input type="checkbox"/>	Glazier installs shower screens, mirrors, splashbacks	Glazier	Templates taken after tiling. 5–10 day turnaround.
71	<input type="checkbox"/>	Submit FIX-OUT progress claim	Bank	Statutory warranty periods vary by state: confirm current periods with your lawyer or fair trading body.
<b>PHASE 10: EXTERNAL &amp; HANDOVER</b>				
72	<input type="checkbox"/>	Concreter pours driveway + paths	Concreter / paver	Crossover to street may need council permit. Cure 7+ days before driving.
73	<input type="checkbox"/>	Fencer installs boundary fences + gates	Fencer	Talk to neighbours about cost share before starting (Dividing Fences Act).
74	<input type="checkbox"/>	Landscaper: garden beds, turf, irrigation	Landscaper	Soft landscape last. Irrigation before turf laid.
75	<input type="checkbox"/>	Builder's clean + detail clean	Cleaner	Two-stage clean: rough builder's clean, then detail clean before handover.
76	<input type="checkbox"/>	Independent pre-handover inspection	Building inspector	\$500–1,000. Worth every dollar. Generates defect list for builder to fix.
77	<input type="checkbox"/>	Walk-through with builder, sign off snag list	Builder + owner	Test every tap, switch, door, window. Don't sign off until satisfied.
78	<input type="checkbox"/>	Final inspection — Occupation Certificate issued	Building surveyor / council	Required before legally moving in. 1–3 weeks for OC to issue.

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79	<input type="checkbox"/>	Connect permanent services (power, gas, water, NBN)	Utility retailers	<i>Apply 2–4 weeks ahead. NBN often slowest.</i>
80	<input type="checkbox"/>	Pay final progress claim, collect keys + warranty docs	Builder + bank	<i>Practical Completion. Collect manuals, certificates, paint codes, warranty register.</i>
81	<input type="checkbox"/>	Switch insurance from Construction Works to Home & Contents	Insurance broker	<i>Must be active before keys handed over.</i>
82	<input type="checkbox"/>	13-week defect inspection, submit defect list to builder	Owner + builder	<i>Builder returns to fix items identified in defects liability period (DLP).</i>
83	<input type="checkbox"/>	End of DLP — final defect inspection, release retention if held	Owner + builder	<i>Statutory warranty continues 6–7 years for major defects, 2 years for minor.</i>

## NOTES & PRINCIPLES

- Order matters. Skipping ahead causes rework: e.g. tiling before waterproofing means ripping out tiles.
- Lead times kill builds. Order long-lead items (windows, cabinetry, tiles, stone) well ahead of when you need them.
- Be on site for critical milestones: pours, slab inspection, frame inspection, electrical rough-in walkthrough, waterproofing.
- Keep a folder with contract, plans, certificates, receipts and photos. Cloud-backed. Maintain a contact list for every trade.
- Owner-builders take on legal responsibility for WHS, supervision, payment and quality. Understand your obligations before proceeding.
- Required inspections vary by state (e.g. footings, slab, frame, wet area waterproofing, drainage, final/OC). Confirm with your certifier.

**Disclaimer: This checklist is general information, not legal, financial, building or insurance advice. Laws, costs, timeframes and requirements vary by state and change over time. Seek qualified advice for your specific project before acting.**

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