

BUILDING YOUR HOME IN CANBERRA



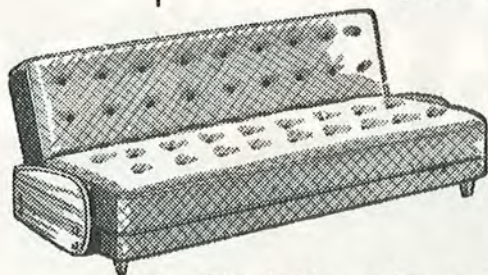
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FOREWORD

This booklet is published by the National Capital Development Commission as a guide to prospective home builders in Canberra. In its preparation, the Commission has been assisted by Mr. C. D. Spotswood, former Proper Authority under the Canberra Building Regulations, and by officers of the Department of the Interior.

The booklet tells prospective home builders how to get land and of the special leasehold and building regulations operating in Canberra. It also reviews the sources of finance available to home builders and contains general advice on such matters as design, siting and arrangements with architects and building contractors.

The National Capital Development Commission, the statutory authority responsible for developing Canberra, both as the National Capital and as a place in which increasing numbers of Australians will live, is giving every encouragement to private home builders. In 1958 a Homes Advisory Service was set up by the Commission and, in the first two years of its existence, has sold plans for houses to the value of £1 million. The back cover of this booklet carries information on the facilities offered by the Homes Advisory Service.

More and more land is being prepared in Canberra for private home building. In 1960, 683 blocks of land were released to private home builders, compared with 567 in 1959 and 372 in 1958.

As a result of the encouragement being given to private home builders, the percentage of privately built homes in Canberra has risen sharply. In the financial year 1954/55 only 19% of the 646 houses commenced were for private builders. In the year 1959/60, 36% of the 1425 houses commenced were for private builders.



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GENERAL

The Commonwealth is the only vendor of unimproved land in the city area of Canberra.

All blocks are serviced by the National Capital Development Commission and Canberra Electric Supply before being offered for disposal. The following services are provided: water, sewerage, stormwater drainage, kerbing and guttering, roads and electricity.

Title to the land is in the form of a Crown lease under the City Area Leases Ordinance, and is usually for a term of 99 years. Leases are usually disposed of by public auction.

LEASE CONDITIONS

Leases are subject to conditions, which, in general terms, stipulate:

- The lease is for residential uses only.
- Residence to be built in accordance with approved plans and specifications, to cost not less than the building covenant.
- Construction to begin within six months of acquiring the block, and be completed within 12 months.
- Land rent, assessed at the rate of 5% per annum of the unimproved value of the land, is charged.
- Municipal rates are payable in the normal way, and are based on the unimproved value of the land.

SALE CONDITIONS

In addition to the lease covenant, there are certain conditions of sale which you must observe.

Until the building covenant is complied with, a lease cannot be transferred, except with the formal approval of the Minister for the Interior. The policy of the Government is not to approve transfers of undeveloped blocks in any circumstances. Approval to transfer a block before the building covenant is fulfilled will be considered only in special circumstances, after substantial progress has been made with the erection of the approved building and subject to stringent safeguards against speculation.

Particular areas may be designated for brick, concrete block or timber frame construction, one or two storey residences, roof pitch, roof material, distance from front alignment and type of rear and side fencing to be used. The retention of existing trees may also be specifically laid down.

The building covenants and sale conditions are provided for your protection. You know before buying the lease the conditions you must meet, and are aware that the area you elect to live in will probably be developed along certain lines and to a certain standard.

As mentioned previously, leases are sold by public auction. Usually, a wide variety of blocks is offered at each auction, giving you a choice of building covenants, type of construction and areas.

BUYING THE LEASE

Auctions are well advertised, and sale plans and conditions are available from the Leasing Section, Lands and Survey Branch, Department of the Interior, or from the auctioneers.

The sale plans indicate where the blocks are located, and give a detailed plan of each block, with dimensions and area and easements clearly defined. The schedule gives the following information:

- Building covenant — minimum value of building to be erected.
- Type of material that can be used for outside walls in particular area (brick, concrete block or timber).



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- ④ Unimproved value (the land rent is assessed at 5% per annum of this figure).

The sale conditions are attached to the schedule, and you should study them closely in relation to the block you may have in mind.

Each lease is offered at the unimproved value, and the bid must be either that figure, or above. The actual amount paid in cash — the premium — is the difference between the unimproved value at which the bidding commences and the final figure bid. For instance, if the unimproved value is £500, and the highest bid is £750, the amount paid in cash is £250 plus survey fees and first year's land rent is £25. If a block is sold for the reserve value, the purchaser pays only survey fees and land rent.

The average premium paid for blocks at the last land auction in 1960 was about £212. Auction sales of leases are held at intervals of about three months.

SELECTING THE SITE

The block must be suitable in size and shape to accommodate the type of house you intend to build.

Other important considerations are: The building covenant (setting a minimum value on the residence to be constructed) must not exceed the amount you have available for the house, you can pay the land rent, you want a house in a brick or timber area, you can meet any restrictions as to type of home required on particular sites.

Is the area one in which, if the home has to be sold or let, the maximum value may be realised? It is particularly important when building the more costly home to be sure it is situated in an appropriate area.

For a low cost house, avoid blocks of difficult shape or land showing rocky outcrops. A sloping site is usually more costly to build on, but if the house is well designed, it can be more interesting.

DESIGN

With Canberra weather conditions in mind, certain features are important and, if incorporated in the original plan, do not add greatly to the cost.

Plan your home to obtain the maximum amount of sun in the winter months. As Canberra has a great number of sunny days, a home can be warm, bright and cheerful inside, with sunshine streaming through the windows, even though temperatures outside may be low.

Insulate your home with an approved type of insulation, suitable to the construction.

Install the most efficient heating system possible. Slow combustion stoves of the solid fuel type are possibly the most efficient in relation to economy of operation.

Avoid having doors opening to the prevailing winds.

Try to ascertain the siting and design of the houses being erected on either side, in order to achieve privacy and best use of window space.

For summer conditions, try to allow for good cross ventilation, so that the best use can be made of any cool breeze, and the air can be kept circulating as much as possible.

If you employ an architect, he can usually get a blending of finance, owner requirements and site conditions which produces overall satisfaction. Very often he can also, by careful planning, give the client what he wants and, at the same time, save space and money.

Although the home is planned to meet your specific design and requirements, it should also be a "good neighbour." In other words, it should be sited in relation to, and harmonize in design and colour with, the adjoining homes. This will achieve a pleasing street elevation in addition to the good individual design.

In the case where you do not wish to engage the services of an

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architect, a recognised home planning service can be of great assistance.

In Canberra, the local home planning service is the Homes Advisory Service, conducted by the National Capital Development Commission. It is located at 33 Ainslie Avenue, City, (J4231).

This service works in conjunction with the Small Homes Service of Victoria, sponsored by the Victorian Institute of Architects and the "Age" newspaper, and the Small Homes Service of N.S.W., sponsored by the New South Wales Institute of Architects and Home Beautiful magazine. It provides a wide variety of plans designed to Canberra requirements and regulations. A charge of £10/10/- for a set of plans and specifications is made.

An individual site plan is provided, and the specifications are to local regulations. Every assistance is offered free by a trained staff, which includes a full-time architect.

If you prepare your own plans and specifications, you should provide the following information: Floor Plan, four elevations, a section, site plan, and specification to local regulations.

PLAN APPROVAL

When plans and specifications are complete, the next step is to lodge them for approval. This is done at the office of the Building Section, Department of the Interior. If the construction of the home is unorthodox, it is a good idea to submit a preliminary sketch before drawing up the final plans.

Plans and specifications should be submitted in duplicate. An application form has to be completed and a fee, based on 5/- for every 400 sq. ft. of floor area in the plan, paid. The plans are checked and passed by the Water and Sewerage Section of the Department of Works, the Electrical Authority, by the engineers and archi-

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fects of the Building Section for compliance with proper building practice and local regulations, and by the National Capital Development Commission.

When approved, one set of the plans is posted back. These plans may be submitted to the Department of Works, Water and Sewerage Section, for the design of the sewerage plan. The charge for this service is made out in accordance with the Canberra Sewerage and Water Supply Regulations.

THE BUILDING REGULATIONS

While it is not possible to give a complete coverage of the Canberra Building Regulations, the following information should be of assistance:—

SITING AND DESIGN: The National Capital Development Commission is the responsible authority controlling aspects of siting and design. It is a general requirement that houses be set back a minimum distance of 25 feet from the street boundary. On main avenues, the minimum is 35 feet. Buildings should be clear of any easements and, in any case, the aim should be to provide an open appearance around the home. Although the Building Regulations require a minimum of six feet from residence to site boundary, it is the policy of the Commission to have at least nine feet on one side. This gives householders the opportunity to plant trees and shrubs and provide reasonable breaks between homes.

The main consideration in siting is to preserve amenity and a degree of privacy. Design has been mentioned before. A good general rule here is: Bear in mind the appearance of the street and area as a whole.

You will notice the general absence of front fences in Canberra. Front fences and walls will be approved only under special circumstances. In fact, and again generally speaking, no structure should be

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erected in front of the house. This assists in preserving the garden appearance of Canberra.

SIZE OF ROOMS: No habitable room shall be less than 90 sq. ft. The bathroom must be a minimum of 30 sq. ft. Where a lavatory is situated in the bathroom, an extra 1 ft. 6 inches is required in either length or breadth.

The toilet must be a minimum of 14 sq. ft., with a minimum width of 2 ft. 9 inches:

There must be an airlock between the toilet and any habitable room.

There must be one room with a minimum floor area of 144 sq. ft.

The ceiling height must be at least eight feet.

A door must be provided between laundry and kitchen. Washing machines are not allowed in kitchens.

All water and sewerage and electrical work must be carried out by licensed tradesmen. Water and sewerage work must be in accordance with the approved plan, and the licensed tradesman must obtain a permit before beginning work.

HOME FINANCE

We have now arrived at the stage where the site has been chosen, the land purchased and the plan approved. Before proceeding any further, perhaps the question of financing the venture should be investigated.

Obtaining home finance can be relatively simple. However, the availability of this finance fluctuates from time to time, and it is not possible to give an indication of the best sources at any one time.

The principal sources of home finance are outlined in the following paragraphs for your guidance.

At the outset, it is emphasised that there are no hard and fast rules applying to finance for home building. Each application for finance is considered by the authority concerned on its merits. When considering

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such an application, lending authorities basically look at three things.

Firstly, the home that you seek finance for must be, in the opinion of the lending authority, a sound investment and must conform to the authority's minimum standards of construction.

Secondly, you must satisfy the authority that your income and commitments are such that you can meet the instalments to repay the principal borrowed and the interest.

Thirdly, you must have the difference between the total cost of the home and the amount borrowed.

Finance may be arranged in Canberra through the following:—

THE COMMISSIONER FOR HOUSING: A loan of £2750 is available to any eligible person building or buying a new home in Canberra. To qualify, you:

- Must be married or have other dependants;
- Must not own a house in Canberra;
- Must satisfy the Commissioner for Housing that you are a fit and proper person to receive a loan and are in a position to fulfil your commitments.

The interest rate is 5% per annum, and the loan may be made for a period up to 45 years. Repayments are monthly. The Commissioner for Housing may be contacted by writing to:

The Commissioner for Housing,
Housing and Accommodation Branch,
Department of the Interior, CANBERRA.

If you wish to call for a personal interview, the Housing and Accommodation Office is situated on the corner of London Circuit and West Row, City.

A.C.T. CO-OPERATIVE BUILDING SOCIETIES: These societies, registered through the A.C.T. Co-operative Ordinance, operate

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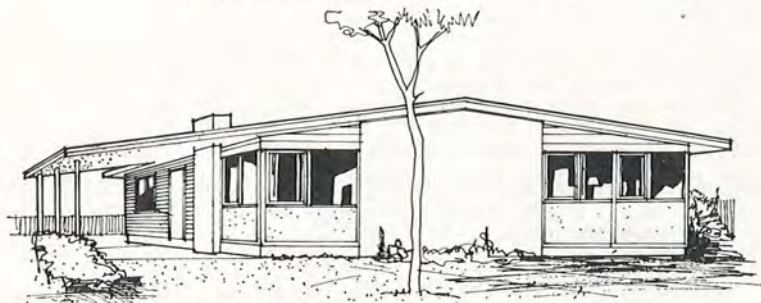
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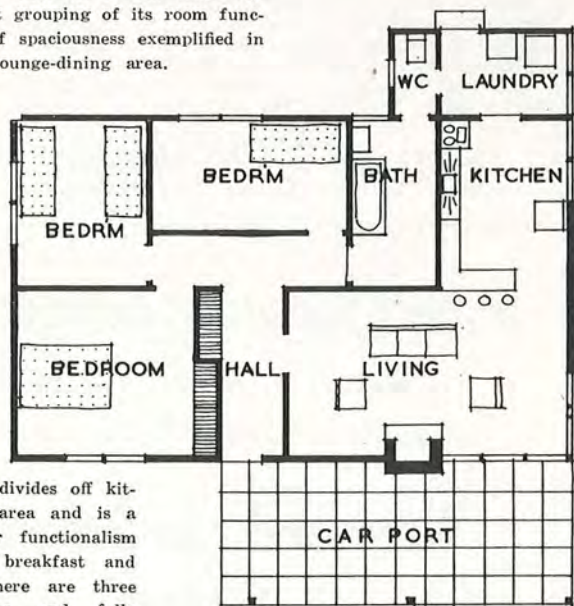
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You may apply to join a society when you are ready to build, or earlier if you wish. Repayments begin upon joining the society.

The names and addresses of the Building Societies in Canberra are:

- The Canberra Co-operative Building Society, P.O. Box 281, City.
- A.C.T. Co-operative Building Society, P.O. Box 243, City.
- National Co-operative Building Society, P.O. Box 406, City.
- Universal Co-operative Building Society, Suite 10, City Chambers, Alinga Street, City.
- United Canberra Co-operative Building Society, C/- K. G. Hardwicke, Accountant, Petrie Street, City.

These loans are available only to build a home or to buy a house that has been occupied no longer than 12 months. Loans are based on 80% of the society's valuation, with a maximum of £3750. The period of the loan may run to a maximum of from 26 to 31 years. The interest rate is 5% per annum, plus a small management charge of about $\frac{1}{2}$ %. Repayments are made monthly.

SAVINGS BANKS: The policy of each Savings bank differs, but most provide finance to assist in the erection of houses or the purchase of new homes. The amount of the loan is usually up to 75% of the bank's valuation. Some banks place a maximum on the amount of loan, for example £3000. In the case of banks which have no set maximum, the amount will depend on the finance available and your ability to meet the repayments.

The terms of these loans vary from 20 to 30 years, and the interest rate is between 5% and 5 $\frac{1}{2}$ %. Repayments are on a monthly basis.

All banks give preference to their own established customers, and generally give priority to loans for the erection of a home or the purchase of a new house not yet occupied.

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Most trading banks provide finance to established customers for the construction or purchase of a home. This advance takes the form of an overdraft and, as a rule, is for a comparatively short term. Some trading banks will provide temporary finance while a long-term loan is being arranged.

The interest rate varies from 5% to 6%, and the bank will require either a mortgage over the home to be built or purchased, or some other adequate security.

LIFE ASSURANCE COMPANIES:

Most life assurance companies provide home finance for established policy holders. The policy of each company varies considerably but, generally speaking, a loan may be obtained for a percentage of the company's valuation of the home. The interest rate varies between 5% and 6%, and the periods of repayment are up to 30 years in some cases. Repayments are monthly.

The company may require additional life assurance to bring the total assurance cover up to the amount borrowed.

WAR SERVICE HOMES DIVISION:

The Commonwealth War Service Homes Division provides building loans for Australian ex-servicemen or their widows. Applicants must be married or about to be married or have dependants, for whom it is necessary to maintain a home. Before entering into any commitments, you should check with the War Service Homes Division to confirm your eligibility. Officers of the division will give full information concerning any proposal, and, in your own interests, you should make full use of this service if you think you are eligible.

An applicant will ordinarily be assisted once only, and a second application for a War Service Home will be approved only in exceptional circumstances.

The division will advance up to 90% of the value of the home. The maximum loan is £2750. The interest rate is 3½%, and repayment

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periods are up to 45 years. A home may be built to plans and specifications prepared and supervised by the division, or the applicant may engage a private architect.

FINANCE COMPANIES: Some finance companies offer financial assistance to home seekers. The basis of this finance varies with each company, and will depend to a large extent on the individual case.

However, generally speaking, this finance is available at an interest rate of from 6% to 12%, with the period of repayment up to 15 years. The maximum loan varies up to 75% of the company's valuation of the home.

This finance may also be obtained on a temporary basis whilst awaiting suitable long-term finance. The companies will require a first mortgage over the proposed home, or other satisfactory security.

As will be seen, there are numerous avenues for obtaining finance. The important points to be remembered are:—

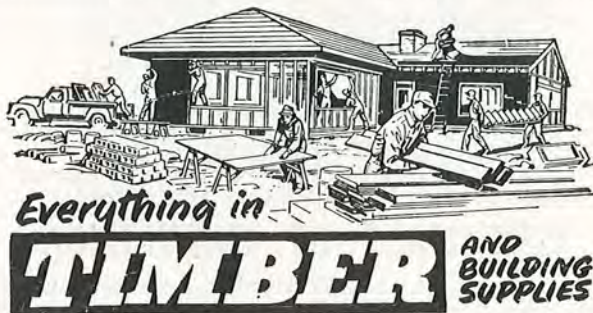
- ① Obtain an adequate loan, so that the money you have available will be sufficient to complete the proposed house.
- ② Be sure you can afford the repayments.
- ③ Make sure, where required, that satisfactory progress payments are available from the lender during construction of the home.

BUILDING THE HOUSE

There are several courses you may follow to build your home.

If you have decided to engage an architect and have him prepare plans and specifications and supervise the construction, he will arrange the calling of tenders, the selection of a suitable builder and the signing of a contract with the builder.

A second course is to arrange the preparation and approval of plans and specifications and select a builder yourself, either by tender or



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direct approach. Being confident he is an honest and capable tradesman, you can then have him build the house without the supervision of an architect. It is in your own interest to satisfy yourself that the price is reasonable, and that the builder is a good one. References should be sought and investigated. The building contract should be properly filled in and signed by the builder and yourself.

The third course is to arrange the preparation of plans and specifications and have them approved for you yourself to set about having the house built by sub-contract. But a warning here: If you have no knowledge of the building trade, do not try sub-contracting. The way is long and hard and the pitfalls are many.

However, if you are a tradesman, or have a working knowledge of the building trade and, through lack of finance, are forced to build the home yourself, the following information and advice is offered:

In Canberra, before a building is commenced, a permit to erect must be taken out by a licensed builder or "special builder." Builders' and special builders' licenses are issued only to applicants qualified in building construction. This is a difficult hurdle for many home builders wanting to try sub-contracting. Sometimes it is possible to arrange for a builder to take out the permit and assist with advice and supervision, allowing you to arrange your own sub-trades and finance. Remember that the builder will be responsible to the authorities for all stages of construction.

Quotes for the house as a whole or for sub-contracting the various trades may be obtained by directly approaching the contractors or by advertising. In all cases, select reputable firms or persons. Be sure that they have the qualifications and necessary approval of the authorities to carry out the work. This applies, in particular, to the electrician, the plumber and the drainer.

INSPECTION OF WORK

At certain stages, work in all trades is subject to compulsory inspection. Work proceeding beyond an inspection point without the inspection having been carried out may result in demolition, delay or difficulty in obtaining a final clearance on completion of the job. Be sure that all inspections are carried out as scheduled.

Before beginning the project, obtain from the authorities a copy of the building regulations and a schedule setting out the inspections required. Do not depart from your approved plan and specification without having submitted and received approval for the amendment. When in doubt as to what to do, call at the office of the Building Section, Department of the Interior, or of the Homes Advisory Service.

CERTIFICATE OF COMPLETION

If you have an architect, he will attend to progress payments. If you do not have one, then before fully paying the contractor or any sub-contractor, make sure their work is satisfactory. Where certificates of clearance are required, as in the case of electrical work and water and sewerage, see that the authorities have issued the required certificate.

When all the work is finished, and the house is completed in every detail as specified, application can be made to the Building Section for the certificate of completion. For this you must have arranged for:

- Water and sewerage certificate;
- Electrical certificate;
- Identification survey (carried out by a licensed surveyor).

When these certificates are lodged with the Building Section, a final inspection is made and, if the building has been constructed in accordance with the approved plans and specifications and the Canberra Building Regulations, the certificate of completion is then issued.



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*The Homes Advisory Service is
open to the public ● EACH WEEK-
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