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OWNER BUILDERS

My research into owner-building turned up little formal information on the OB process in Adelaide SA. In fact owner-building is actively discouraged by the local building industry and authorities. The best source of information for OBs is available in the bi-monthly Owner Builder magazine (available from most newsagents) and OB websites.

In my experience as a building consultant I have found successful OBs to have:

1. good organisational skills
2. enough spare time and energy
3. some knowledge of building and the industry
4. a sense of humour ... which will be tested

Be prepared for difficulties with Councils, lending institutions, subcontractors, building suppliers, unforeseen extras, acts of God, etc. There could be a steep learning curve.

Many OBs expect to save heaps of money, but unless you have access to lots of free skilled labour, the costs may exceed your expectations. OBs have limited buying power as 'one off' customers to suppliers and tradespersons. Delays are often incurred, which can be expensive if OBs are paying rent elsewhere.

Alternate methods of building (earthwall and straw bale) may suit OBs because some of the work is labour intensive and semi-skilled, but OBs must fully understand these different methods of constructions in advance.

LEGAL

In early days most workers built their own home, but not today. OBs now assume the same legal responsibilities as registered builders. OBs are covered by Building Contractors Act 1995 and Development Act 1993.

Insurances are required by OBs – eg. public risk, contract works (for theft, damage). Check tradespersons' indemnity insurance - get a copy of their current policy.

Conditions may apply to OBs borrowing money from banks. Lending institutions require OBs to employ a qualified supervisor to inspect works at various stages of construction before making payment on claims for work completed. Councils also now require building work by an OB to be checked at stages by a registered building supervisor or certifier.

And check with ATO re tax obligations.

DESIGN

Develop your own list of needs and a rough sketch of the building. But seek expert advice on the final design - to suit site conditions, improve efficiencies and comforts, reduce wasted space, and keep the project within budget. Have an overall design for the site. Allow in your budget for unforeseen extras.

OBs need a proper set of plans for Council approval, loans, tendering by tradespersons and suppliers, details of construction work on site. Employ an experienced draftsman to draw your detailed plans.

A structural Engineer is required for the footing report and structural information. A surveyor may be required also if you are building on or near boundaries.

A word of advice on Councils - seek information from them in an open manner ... avoid the 'them & us' approach. Councils can be helpful if you work with them, rather than against them.

Various materials and construction methods should be considered at the design stage. Alternate materials like rammed earth, mud brick and strawbale require expert advice. Delays may occur during approval process if you intend using alternative materials. Use a specification and building schedule to list all materials and finishes.

Use building materials with low embodied energy, or re-cycled materials if available. OBs could develop some carpentry skills and build a framed house – a quick and relatively cheap method. Lightweight house design is becoming more popular among environmentalist OBs. Note that all frame buildings must be insulated properly.

TENDERING

Set a budget for the total cost of building work. Get an early estimate of the total building cost at the design stage. Follow up with firm quotes when detailed plans are available. Allow for extras.

Get 3 prices on most items. Some tradespersons in building industry are street-wise operators – they may take advantage of inexperienced OBs.

Any extra work done by tradespersons during construction should be quoted and agreed on before the work is done. Use licensed tradespersons only.

CONSTRUCTION ...when your all your good preparation starts to become a reality.

Develop your own program of work to help you co-ordinate tradespersons and the supply of materials and services.

Be prepared for delays on supply of materials, tradespersons who don't turn up, wet weather, problems during construction, remedial work, etc.

To resource tradespersons - try your draftsman, friends, the local paper, local building sites and material suppliers.

Get Certificates of Compliance from major trades (eg plumber, electrician) when their work is complete. Don't pay for uncompleted work.

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An option for OBs with limited time is to employ a builder to the 'lock-up' stage (after the heavy trades and structural work is done). OBs can then complete work as time/money allows.

EXAMPLE of a satisfied OB:

Leslie (mother of 6 kids, housewife, part time employee) was advised against assuming the OB role, but she fully informed herself of the building process, and with some back-up from others, she built a \$80 000 addition to her home. It was slow, but she was very satisfied with the result, and really enjoyed the experience.

She says it helped when dealing with tradespersons to be well-informed, cheerful and persistent in her approach. If she can be an OB, so can you.

Please contact me for further advice. I have assisted many OBs.

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