



Everything You Need to Know About Building a Modular Home





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MODULAR VS. CONVENTIONAL HOME BUILDING: PROS AND CONS

If you've decided to build a new home, one of the first choices to make is whether you'll opt for a modular home or a conventionally built one.

Modular homes are built with many of the same materials and abide by the same building codes as conventionally constructed homes. The difference lies in where they are built.

Modular homes are built to around 90% completion off-site in a manufacturing facility, then transported to site to be installed onto the prepared foundations and connected to services. Conventionally built homes on the other hand are built from start to finish on site.

So how do you discover which is the best option for you? Here's 7 key considerations to help you compare construction methods and find the right fit for your project.

1. FLEXIBLE DESIGNS

Building your dream home starts with finding the perfect design. Most modular and conventional builders offer many options for small, medium and large homes in their standard range.

But to really find the right fit for your family, it is often necessary to make a few changes to the floorplan. In general, modular home builders offer more flexibility to customise your design than volume home builders. They can work with your brief to create a home that is a perfect match for your site and lifestyle.

2. CONSTRUCTION TIME

While the pre-construction phase is similar for both methods, the construction phase of modular homes is usually much faster than a conventional build. This benefits our clients as they can move in faster and spend less money on renting in the interim.

Modular construction is impacted less by weather delays and the process allows for overlap of the construction and site works. This means the overall build time for modular homes can be as little as 14 weeks!

3. QUALITY CONTROL

During a modular build, the site manager can closely supervise the works to ensure all homes are built to strict quality standards.

The controlled environment of the factory also allows all tradespeople to work with everything they need close at hand, and with reduced interference from the elements.

4. YOUR LOCATION

If you're building in a rural or remote location, the cost of building onsite can quickly get out of hand once you factor in delivery costs and long-term travel and accommodation for your builders. With 90% of construction completed off site, your modular home can be installed in remote locations faster and cost much less than a conventionally built one.

If your land is in an urban or city area, it is important for us to assess access before you commence the pre-construction phase of our process. Narrow streets and overhead power lines can sometimes restrict access for delivery, but with our experience and expertise we can certainly advise you on this.



5. CLIENT ACCESS

Seeing your home build in progress adds to the excitement, while also keeping you informed about where things are at. While site access is often restricted on conventional building sites, when you build a modular home you are welcome to visit the factory anytime to see how things are going.

6. SUSTAINABLE FEATURES

Both conventional and modular homes can include a large range of sustainable features which can be chosen during the design phase. An added environmental benefit of modular home building is the reduction in waste and site disruption.

Off-cuts and extra materials can be easily stored for use on a future build, which is usually not an option for on-site building due to the extra cost of delivery and storage.



7. SPECIFIC REQUIREMENTS

An important consideration is checking the covenants on your land, as some (such as new estates) for example, may only allow brick homes to be built. Modular homes on the other hand are typically built using lightweight cladding materials.

CONCLUSION

When making the decision to build a new home, it's important to look closely at the specifics of your own project and what outcome you want to achieve.

If you require any additional guidance, please don't hesitate to contact us for expert advice to find out how we can make your dream home come to life.

MODULAR HOME OR KIT HOME: WHICH IS THE BEST OPTION FOR YOU?



If you're considering alternatives to conventional building, there are two main options: modular or kit homes. And while both utilise offsite construction methods, they are quite different in the way they are priced, delivered, and installed on site.

So, how do you decide which method is the best fit for your new home build? Here, we'll explain 5 key differences between modular and kit homes to help you make an informed choice.

1. FLEXIBILITY WITH DESIGNS

Modular homes can be built from the standard range, or easily customised to suit your exact requirements.

During the pre-construction phase, you can make changes to the floorplan, choose upgrades on fittings and add optional extras such as a decking or garage. Plus, you can even custom design your modular home from scratch.

Kit homes are generally less flexible with design and customisation. It is possible to make certain alterations if needed, but you may be limited with your options.



2. COSTS AND INCLUSIONS

When comparing the price of modular and kit homes, it's important to look at the overall cost of the project. While kit homes are often available at a lower purchase price, you are only paying for the materials alone. This means you will need to allocate extra money from your budget to cover the additional costs required to get your home to a point where you can move in. This can include onsite installation, connection to services and internal fittings.

The price you pay for a modular home includes most of what you'll need to get your house from concept to handover. The inclusions list is extensive and covers everything from your permit and onsite installation to your floor coverings and paint.

You'll have a clear picture from the start about the total cost of your project, without the worry of extra expenses popping up.

3. SECURING FINANCE

If you choose to become an owner-builder for your kit home project, finance is available through an owner-builder construction loan. This type of loan however typically comes with a lower loan to value ratio (LVR), involves in-depth documentation and a number of checks before approval, which can be quite time-consuming.

Modular homes are built under the supervision of a qualified and licensed builder which makes them a more attractive prospect for lenders. However, some banks may approach finance for modular homes differently to that of conventionally built homes.



4. CONSTRUCTION TIME AND INSTALLATION

Modular homes are constructed off site using the same materials as a conventional build.

They are transported to site in modules, then installed on foundations, connected to services, and you're left with a home that is ready to move in. The entire construction process takes approximately 14–18 weeks, depending on the design and the extent of site works.

The different components of kit homes are manufactured off site then delivered to your block with instructions, ready for construction. You are then required to build the home on site yourself, or use contractors, who you will need to engage, manage and supervise.

The onsite construction phase for kit homes typically takes even longer than traditionally built homes through a builder, given typically owner-builders have less experience in managing construction projects.

5. PERMITS AND INSURANCE

Both modular homes and kit homes require standard building permits. However, if you purchase a kit home and build it yourself, you'll also need an Owner Builder Permit.

Taking on the role of owner-builder can reduce overall costs if you are skilled in construction and complete the building yourself, but there is quite a bit of additional responsibility you'll also need to take on.

You'll need to manage any trades people who work on site, making sure they are licensed and hold insurance where required. You'll also need to consider your own insurance such as public liability, workers compensation and contract works insurance.

If you don't wish to be an owner-builder, you can purchase your kit home from a supplier who offers a building service or hire your own builder to construct the home for you.

CONCLUSION

Modular homes and kit homes can both be a great option, but it's important to do your research and understand exactly what each method involves.

Kit homes can appear the more economical option, but they require a substantial investment in time and effort from the owner to see the project through to completion.

Modular homes provide plenty of flexibility in design and the time benefits of offsite construction methods. In addition, they also provide peace of mind to the owner that the project will be completed to a high standard, within budget, every time.

HOW LONG DOES IT TAKE TO BUILD A MODULAR HOME?

One of the reasons modular homes are gaining in popularity is that they have a much faster build time than traditional houses.

The idea of being able to move into a completed home in a matter of weeks from construction commencing is an attractive prospect for a lot of people.

Here we'll look at exactly how long it takes to build a modular home, from the pre-construction stage right through to handover.



TIME NEEDED TO BUILD A MODULAR HOME

From the time construction starts through to moving into the home usually takes around 14 - 18 weeks.

Detailed Breakdown of Time

- Pre-construction phase (not included in build time)
- Factory building phase: 8-10 weeks in factory
- Onsite building phase: 6-8 weeks on your land



Pre-construction phase

The pre-construction phase covers the necessary documentation to proceed into the contract (building) stage of your new home. The following is addressed during the pre-construction phase:

- Site engineering reports including soil testing, BAL rating, wind rating, site feature survey
- Design & drafting, including preliminary drawings, joinery design and construction issue drawings
- 6-Star Energy Rating
- Colours & Specification Consultation

Once the pre-construction phase is complete, the contract is initiated and we apply for a building permit. Once the permit is received, we begin building your modular home in our factory.

Construction - Factory phase (8–10 weeks)

This phase can take anywhere from 8–10 weeks depending on the size of the home. Your home is constructed to around 90% completion right here on our factory floor before being transported to your land.

Construction - Site phase (6–8 weeks)

Once the home is moved from our factory to your land, allow another 6–8 weeks for completion. It's during this phase that the following is done:

- The various modules of the home need to be joined
- Sub-floor cladding installed
- Site connections are put in (e.g. power, water, sewerage, etc.)
- Any decking/verandahs is installed (if part of the home)
- Any optional extras are fitted (e.g. air-conditioner, wood heater, etc.)



OTHER CONSIDERATIONS

70% - 80% of properties need a planning permit

The above timeline is assuming the planning permit phase is relatively fast. We've found that historically 70% - 80% of our clients' properties need a planning permit prior to building.

Planning permits can take on average from 3-4 months to be issued, but they generally won't slow the build down by that full amount of time because you can still be finalising your design & specification while the permit process takes place with Council.

What about the time taken to prepare the land?

The time to prepare your land for a new modular home does not need to be added on because we do this while your house is being built in the factory.

Around 2-3 weeks prior to the build being completed we send a crew to your land to prepare footings for the new home. Any excavation work needed to prepare your land is also performed at this time.

Where does finance come into it?

Getting finance on a modular home is fairly straightforward, and a lot of work can still be done while you're obtaining finance from your lender.

For example, you can initiate the pre-construction phase before finalising finance, which will give you 4-6 weeks to gain final approval (or pre-approval) on your finance prior to entering the contract/build phase.

CONCLUSION

As you can see, the time taken to build a modular home is a fraction of the time compared to building a traditional home, which can take anything up to a year or more.

A modular home, on the other hand, takes an average of 14-18 weeks from commencement of construction through to completion, making modular homes an extremely cost-effective and efficient choice.

HOW TO GET FINANCE FOR A MODULAR HOME



We get asked all the time: 'Is it hard to get finance on a modular home?'

It can be challenging if you are not prepared, but it is certainly possible! We have assisted many clients with ways to help overcome this potential barrier.

Because banks are accustomed to financing homes built using an onsite building process, they're not always equipped to deal with the subtleties presented by prefabricated modular homes that are built off-site and then transported to the building site largely completed.

In this article we'll go through some potential challenges and how you can best prepare to overcome them.

THE CHALLENGES OF GETTING FINANCE ON A MODULAR HOME

Challenge #1 – The Chicken or the Egg

The biggest hurdle for banks is that they're accustomed to releasing funds for modular homes **after** the house has been built and is on site.

Most lenders have strict lending guidelines that will not allow them to release funds before a certain stage – for example after the home is installed on the footings, connected to services, or in some cases before a certificate of occupancy is issued from the building surveyors. (This is assuming the new home is being used as security on your construction loan)

This means that often they'll only release the funds to build once the house is completed! This puts customers in a catch-22 because they can't build the modular house until they have finance, but the bank won't release the funds until the house is built.

Challenge #2 – Security on the Loan

Because modular homes are built in a factory, then delivered to site almost completed, banks treat this differently to a traditional home.

The challenge for banks is that because they have no security over the building whilst it's in the factory, they find it hard to pay progress payments to the builder throughout construction, as you would do when having a home built on land.

With modular homes, the bank is actually being asked to pay for the home **before** it's on site.

Challenge #3 – Banks Don't Understand what a Modular Home Is

From our experience here at Anchor Homes, we've had clients tell us that their bank won't lend on our homes, even though we're currently building for other clients who have obtained a loan through the **same bank!**

This just goes to show how lenders will handle loans on a case by case basis, so it's important to communicate really well with your lender so they understand the modular home buying and building process.

Challenge #4 – Financing a Modular Home with a Bad Credit History

Financing a home of any kind can be a challenging experience, especially for people who have a bad credit rating.

Lenders need to be sure that they aren't taking any unnecessary chances when giving out loans to individuals, and those with bad credit histories are often considered to be at a higher risk.

In saying that, there are plenty of ways that you can work towards financing a modular home with a bad credit history, it doesn't have to be as hard as it's often made out to be.

We'd recommend coming up with a solid deposit/down payment. Purchasing a modular home is quite different in many ways from purchasing a typical home.

As a result, lenders want to see a significant deposit before handing out a loan, especially if they're working with individuals who have poor credit.

If you can put together a down payment of 20–30 percent of the final cost, you'll have a much better chance of getting a loan to finance your purchase.



WHAT CAN YOU DO?

Now that we've identified the main challenges with financing a modular home, let's look at some ways you can put yourself in a strong position to obtain finance.

Tip #1 – Approach Your Lender Early in the Process

In our experience, we've found it to be an advantage if you approach your lending manager or broker as early as possible in the process to indicate to them the type of building you propose to purchase.

By doing this, it will give you the opportunity to explain the construction process and how **the finished product is a new home, no different to any other home in the marketplace.**

Tip #2 – Explain to Your Lender Exactly What a Modular Home Is

Modular homes are simply an alternative construction method for a conventional home, not to be confused with other types of alternative homes such as kit homes, relocatable homes, or mobile homes.

It's important that you explain this to your lender so that they don't get confused between the different types of home.

It may seem a daunting experience, but it's important to be patient and open with your lender as this will help keep the process as smooth as possible.

Tip #3 – Shop Around for Lenders

There are loans available from some lenders that will allow customers to release funds prior to the house being on site. If your lender doesn't offer these types of arrangement then it might pay to shop around for one who does.

And if you haven't chosen a lender yet and are considering buying a modular home, be sure to ask prospective lenders their stance on financing modular homes.

Tip #4 – Offer an Alternative Equity Source

If you have equity available in your land or another property then the banks are often able to lend a large percentage of the land value as an equity loan, making it much easier to get up-front funds to get your modular home build underway.

Tip #5 – Make a Flexible Arrangement with Your Modular Home Builder

If customers don't have equity or a guarantor then we often arrange to build your home with a varied progress payment structure, providing we have a secure contract and guarantee from your bank that they've approved your loan and will make the payment once the home is on site.

A small administration fee may be applicable for this change in progress payment structure to your contract, to cover fees and charges associated with the builder bridging the finance in these circumstances.

Tip #6 – Understand There are Challenges with Financing ALL Homes

While we are the first to acknowledge that lending institutions often find that modular homes are outside of their relevant lending guidelines, it's important to remember that the funding steps to purchasing a home always present hurdles, irrespective of the type of home you choose to build.



BOTTOM LINE ON MODULAR HOME FINANCE

We can assure you that you're not alone in this challenge – we've helped hundreds of customers overcome these financing hurdles, and quite often a quick phone call to your modular home builder can make all the difference.

We have a number of brokers who our clients deal with regularly – brokers who understand the subtle differences between different home types – and we are happy to make recommendations to you should you encounter some difficulty.

We are also able to talk to our customers' lenders and explain our building process to ensure the lender understands and is more likely to approve finance.

DISCLAIMER: *We are not a lending institution or broker and cannot offer you financial advice. All the quoted scenarios above are based on our anecdotal experience and feedback from clients. We have shared this information with the aim of being helpful to you and we do not make any guarantees as to your own ability to obtain finance.*

10 KEY CONSIDERATIONS WHEN BUYING LAND FOR YOUR MODULAR HOME



When you build a new modular home, choosing the right land is just as important as finding the right design. While location, views and other benefits are important, it's essential that you also have a clear understanding of the potential pitfalls of any block you are considering too.

All land has its unique features, and some can cause issues and added expense. The pitfalls are not always obvious, so look at every property through the lens of 'What are the possible hidden costs that I might be faced with?'

We understand it is a big decision, so to give you a starting point, we've compiled a list of 10 important considerations that are a must when you buy land.

1. SIZE

When choosing a block, you'll need to make sure it's large enough to fit not only your house comfortably, but also any other infrastructure or buildings that you need.

This is particularly relevant to coastal blocks, which are often on the smaller side and may not be connected to sewerage or other services. Be sure to factor in the extras like a septic tank or shed, when calculating your size requirements. It's also smart to run it by your builder for an expert opinion before you go ahead.

2. ORIENTATION

When positioning your new home on the block, there is more to consider than simply capturing the best view. The direction your home faces can also impact your access, street appeal and importantly, your energy rating, so think about how this may work as part of your pre-purchase planning.

All homes in Australia must be built to a minimum 6-star energy rating, and passive solar gains through optimum orientation plays a big part in how your new home rates. For example, if there is not enough shading, you will require far more cooling to maintain a comfortable temperature in summer. In this case you may need to add additional external shading (which will increase your overall cost) to meet the 6-star requirements. Your builder can perform a site assessment and offer expert advice on the best aspect and position available on your block.

3. SLOPE

Sloping blocks can often be purchased for a bargain price – but before you snap one up, be sure to tally up the additional costs that you may incur during building. Extras like an engineered subfloor structure, balustrades on your decking, site excavation and crane hire, will all add up fast. In addition, if your land is in a bushy area, a slope will generally increase your Bushfire Attack Level (BAL), which can lead to further restrictions around what and how you can build (explained in more detail below).



4. SITE ACCESS

As touched on above, to deliver your new modular home we'll need access for our truck, not just on your property but also in the surrounding streets. Our team can advise if your address and land is accessible, either by a desktop assessment over the phone, or by attending the site in person if need be.

5. COST

If you stumble across the perfect block of land and it's priced below market value, be sure to do some investigating to determine why this is. More than likely there is something hidden beneath the soil, in the local regulations or even at the neighbour's place, that has caused the current owner to advertise it at a bargain price.

Blocks that are cheap are usually underpriced for a reason – so be sure to do some research and talk to your builder about what the added building costs are likely to be. When a block ticks all the boxes (e.g. location, level, views, fully serviced, etc.) then it is generally reflected in the price. While you may be lucky and find a bargain where you can address any issues and come out on top, we have seen this end in disaster plenty of times too. So always complete your due diligence, both independently and with your chosen builder, to work out the potential added costs that may apply.



6. TOWN PLANNING AND OVERLAYS

This is another area where costs can potentially spiral in the wrong direction if you are caught off guard. In Victoria, you can find out the local government area, planning zone and overlays that apply by entering the address into the property and parcel search on the Department of Environment, Land, Water and Planning (DELWP) website. You can then check with your builder for a rundown of the potential extra requirements you may have to factor in so you can get an estimate on the additional costs.

7. BUSHFIRE RISK

After the Black Saturday fires of 2009, new rules and requirements for anyone building in an area at risk of bushfire attack were introduced. In Victoria, bushfire prone areas have been determined by the Minister for Planning, while in NSW it is identified by the local council and certified by the Commissioner of the NSW Rural Fire service.

If you are in an area of high risk, you will be given a BAL rating, and each of the six levels have specific requirements. These can include using certain materials for the building, clearing vegetation surrounding the house, installing a water tank and more. It's important to know about this upfront and factor it into the cost of your build because it will add up fast. Your builder can offer advice or download our Bushfire Attack Level Guide as a starting point.

8. EASEMENTS

Another key consideration is whether any easements, rights of way or access exist on the property. This could be in the form of an underground pipeline, cabling or an access road to a neighbouring property. Knowing if these exist and where they are is a must, because their location may impact where and how you're able to build. To be sure about this, it's best to check with a solicitor or conveyancer, as mandatory reporting of easements is not required in all states.

9. RESTRICTIVE COVENANTS

In some locations or developments the title may contact restrictive covenants. These may restrict the building size, home style, construction method, amongst other things. An example of this could be a new estate that requires all homes to be brick veneer, and/or to have a minimum floor area. If your title contains any covenants, you should always check with your builder to ensure these won't restrict you from being able to build the home you wish.

10. SERVICE AVAILABILITY

One area where costs can really blow out is where service availability is concerned. In some cases, connecting to town services is straightforward, but there are also times when service availability is limited or harder to access which can increase the cost significantly. It's a good idea to gather as much information about what you'll need to connect and how far away the service connections are from the build site, and discuss this with your builder who can offer advice on the potential costs and impacts on your plans.

IT'S ALL IN THE DETAILS

Buying land is a huge decision and the more you know and understand about the potential pitfalls and how to avoid them, the better.

Your biggest ally when buying land is your builder. They can offer expert advice and insight that could save you time, money and heartache. And importantly, you should talk to them before you buy – because once you've signed the dotted line there's no going back!



WHAT PERMITS DO I NEED TO BUILD A MODULAR HOME ON MY LAND?



Are you confused about permit requirements for prefab modular homes? If so, don't worry – you are not alone!

In this article we'll go into detail about exactly what permits you'll need depending on the type of land you're building on and the state you want to build in.

TYPES OF PERMITS

There are two main types of permit for any type of construction project – planning permits and building permits. They are known by different names in different states (see below), but are essentially the same thing.

Planning Permits

In NSW a planning permit is called a Development Application, or DA for short. In Victoria they are simply referred to as planning permits.

Based on our experience, a planning permit is required in roughly 70% - 80% of cases in Victoria. In NSW, a DA is always required when building a modular home.

Factors affecting whether or not you'll need to get a planning permit include:

- The planning overlays that are on your property – e.g. Bushfire Management Overlay, Erosion Management Overlay, Land Inundation Overlay etc, to name a few.
- Is the land in a bushfire zone?
- Is the land in an area prone to flooding?
- The number of dwellings on a block
- Is it possible that the site has aboriginal heritage considerations?

If you answered 'yes' to any of the above questions, then there is a higher than average chance that you'll need to get a planning permit to build a modular home (or any other type of home) on your site.

Let's look at an example. Just say you're planning on building a modular home to use as a beach house, it's likely that the land will have a bushfire overlay, making it compulsory to get a planning permit.

Side note: To build a structure on land designated as farming land, the block needs to be at least 100 acres in size. If the property is less than 100 acres it is almost certain that you'll need to obtain a planning permit.



Building Permits

A building permit is also known as a Construction Certificate in NSW. For modular homes, applications known as a Section 68 are required.

These permits are required to make sure that the actual structure you're building is safe and is built in accordance with the building code. This is required in 100% of cases when building a home.

This is true whether you're building a prefabricated modular home, a kit home, or a traditional site-built home. The only free standing structure that would not require a building permit is something like a very small shed.

A planning permit can be issued without a building permit, however a building permit cannot be issued without a required planning permit, and in such a case the building permit must be consistent with that planning permit. In other words, any required planning permit must be obtained first.

PERMIT DIFFERENCES BETWEEN SITE-BUILT HOMES AND MODULAR HOMES

The truth is that the permit process is very similar whether you're building on site with a slab or whether you're building a modular home in a factory and transporting it to the site to be completed on its footings.

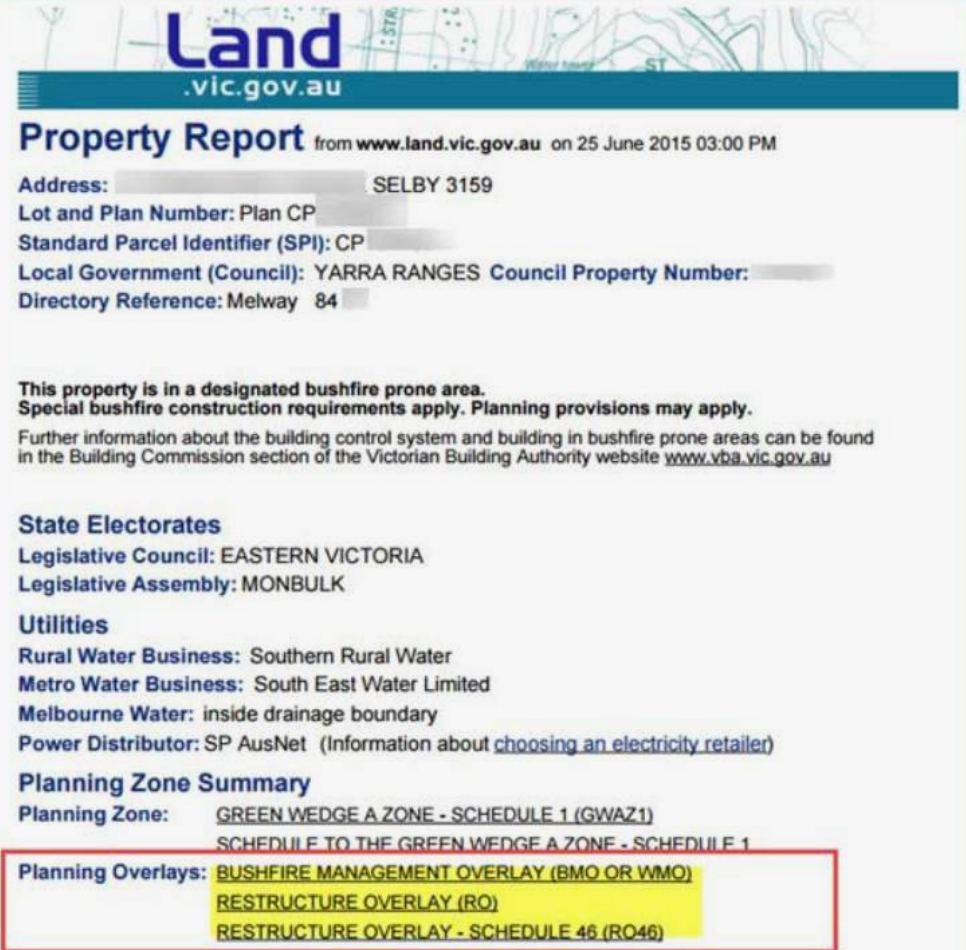
The only real difference is that permits for modular homes are sometimes easier to acquire because there will be less impact on the site due to construction taking place over only a 6 - 8 week period as opposed to the several months.

HOW TO FIND OUT WHAT PERMITS YOU'LL NEED FOR A MODULAR HOME

The Victorian Land Channel website provides free basic property reports for sites in Victoria. The NSW equivalent is the Land Property and Information website.

Basic reports are usually enough to see whether you'll need to obtain a planning permit for your prefab modular home, however it is good practice to contact the planning department of your local council. In most cases your local council is the responsible authority for deciding permit applications.

Here's an example of a property report on a half-acre site in Melbourne's outer eastern suburbs.



Land
.vic.gov.au

Property Report from www.land.vic.gov.au on 25 June 2015 03:00 PM

Address: [REDACTED] SELBY 3159
Lot and Plan Number: Plan CP [REDACTED]
Standard Parcel Identifier (SPI): CP [REDACTED]
Local Government (Council): YARRA RANGES **Council Property Number:** [REDACTED]
Directory Reference: Melway 84 [REDACTED]

This property is in a designated bushfire prone area. Special bushfire construction requirements apply. Planning provisions may apply.
Further information about the building control system and building in bushfire prone areas can be found in the Building Commission section of the Victorian Building Authority website www.vba.vic.gov.au

State Electorates
Legislative Council: EASTERN VICTORIA
Legislative Assembly: MONBULK

Utilities
Rural Water Business: Southern Rural Water
Metro Water Business: South East Water Limited
Melbourne Water: inside drainage boundary
Power Distributor: SP AusNet (Information about [choosing an electricity retailer](#))

Planning Zone Summary
Planning Zone: GREEN WEDGE A ZONE - SCHEDULE 1 (GWAZ1)
SCHEDULE TO THE GREEN WEDGE A ZONE - SCHEDULE 1

Planning Overlays: BUSHFIRE MANAGEMENT OVERLAY (BMO OR WMO)
RESTRUCTURE OVERLAY (RO)
RESTRUCTURE OVERLAY - SCHEDULE 46 (RO46)

You can see from the highlighted sections in this example that there are several overlays on this block, and by clicking on the links to the relevant overlays, you can read the planning schedules and determine whether a planning permit would be required to build a modular home on this site.

If you need some help with organising a property report or if you're in doubt about what the overlays on your report mean, get in touch with us and we'd be happy to help you work out if you need a planning permit to build a modular home on your block, as we do this every day for our customers.

HOW MUCH DO PERMITS COST FOR A MODULAR HOME?

If you find you need a permit to build your modular home on your land then there is a cost involved in lodging a permit application.

The cost to obtain a planning permit for your property will vary according to the overlays that affect the land. In some cases, external consultants need to provide supporting documentation such as Bushfire Management Statements or Landslip Assessments. Generally, planning applications range from \$4500 to \$8000.

We regularly submit planning applications on behalf of our clients; however for more complicated applications we recommend our clients engage a planning consultant to undertake the application process on our behalf.

Building permits are included in the cost of your new modular home, however planning permit costs are not included, and we are more than happy to provide cost estimates to carry this service out on your behalf.

HOW LONG DOES IT TAKE TO GET A PERMIT?

On average it takes around 3-4 months to obtain a planning permit from the time you submit an application. The total time depends on the overlays on the land. More overlays may mean the application process will be slower. In some cases, basic applications have been as quick as 6 weeks, while more complex cases have taken up to 9 months.

If the application is unsuccessful then you can appeal the matter to the VCAT in Victoria or the AAT in NSW. This appeal process can prolong the process by a few more months.



CAN I BUILD A MODULAR HOME ON A SLOPING BLOCK?

There are many important factors to consider when choosing a block of land to build your new modular home – it's got to be affordable, the right shape and size, and in a top location.

So, you search high and low until you finally find the perfect piece of land that ticks all those boxes and more – the only problem is, it's a sloping block. But is this really a deal breaker? Or can you build your modular home on a sloping block?

The short answer is yes. The process is not without its challenges, but when you do it right, the end result can be truly spectacular. Here's what you need to know.

POSITIVES OF A SLOPING BLOCK

Sloping blocks can get a bad rap – but this is not always justified. While there are certainly some tricky aspects to the build, there are also plenty of positives.

The most obvious can be the view – whether you're in the city, country, mountains or by the sea, with an elevated block you could wake up to a view of the landscape every day.

This opens up loads of design possibilities. Think picture windows or decks positioned to take full advantage of the outlook.

Another positive is price – you can often find sloping blocks at a bargain price, but once the house is built, potential buyers will pay a premium for an elevated view, which significantly boosts the resale value.



POTENTIAL CHALLENGES

Building on a sloping block does present some unique challenges. It can be difficult for the construction team to access the building site especially if the block is very steep.

Some excavation will likely be required to prepare the site and depending on the direction of the slope, retaining walls may also be needed.

Special measures are often necessary to prevent erosion and landslip and depending on local council requirements, planning overlays may apply. This means a geotechnical report could be needed to determine the depth of the footings and any other necessary safety features that must be included during construction.

MODULAR HOMES ON SLOPING BLOCKS

As modular homes are constructed almost to completion in an offsite facility, the need for regular access and site disturbance is greatly reduced, which is a bonus when working on difficult sites.

Your site will be prepared by the onsite installation crew, and if your floor level is over 1 metre in height when your new home arrives by truck, it will be positioned on an engineered subfloor footing system by crane.

If site access for the trucks and crane is restricted, it can add to the cost of the installation, and if decks are over 1 metre from ground level you'll need to include balustrading, so be sure to allow a little extra in your budget.

Your site will be assessed and the sales team will discuss any additional costs with you prior to the build. When considering the overall price, it's important to look at the bigger picture – because although the installation may cost you more, if you purchased the block for a bargain price there's a good chance it's still a cost-effective way to build.

SUMMARY

While building a modular home on a flat block is by far a simpler process, the challenges presented by a sloping block can be overcome.

With careful planning, a design that maximises the benefits, and a construction and installation team with experience working across steep sites of various degrees, your new home on a sloping block will be a spectacular success.



HERE'S WHAT YOU NEED TO KNOW BEFORE BUYING IN A BUSHFIRE-PRONE AREA



If you're dreaming of a rural lifestyle, there are extra requirements when building in bushfire-prone areas to comply with bushfire construction regulations.

There are extra considerations relating to the materials you can use for construction and in some cases, you'll also need to include additional fire safety features such as water tanks.

It's also important to know that with the right property and design, it is possible to build a modular home in a high-BAL area without breaking the bank.

Understanding your site and the associated bushfire threat is the key to a successful project. In this article we'll share six important considerations to help you build a beautiful home in a bushfire-prone area.

WHAT IS A BUSHFIRE-PRONE AREA?



In Victoria, Bushfire Prone Areas have been determined by the Minister for Planning as 'areas that are subject to or likely to be subject to bushfires'. You can find out if your Victorian property is in a Bushfire Prone Area by entering the address on VicPlan and creating a free planning property report.

In NSW, bushfire prone land is identified by the local council and certified by the Commissioner of the NSW Rural Fire Service (RFS) as land 'which can support a bushfire or is subject to bushfire attack'. You can check if your property is classed as bushfire prone land on the NSW RFS website.

In both cases, if your property is within these areas there are certain construction standards and protective measures that need to be met. The aim is to improve the bushfire protection of residential buildings, so they are less susceptible to damage and destruction caused by bushfires.

WHAT IS A BAL RATING?

The Bushfire Attack Level (BAL) rating measures the severity of a building's potential exposure to ember attack, radiant heat and direct flame contact. There are six BAL levels:

- BAL-LOW
- BAL-12.5
- BAL-19
- BAL-29
- BAL-40
- BAL-FZ (Flame Zone).

To find out the BAL rating of your property, you'll need to have a Bushfire Consultant or Building Inspector conduct an assessment. They'll assess the type of vegetation on and around your land and its proximity to your house, as well as the direction and slope of the site, then rate your land accordingly.

WHAT IS A BUSHFIRE MANAGEMENT OVERLAY?

In Victoria, the Bushfire Management Overlay (BMO) applies to land that could be significantly impacted by a bushfire. If a BMO applies to your land, a planning permit will generally be required and your home will need to include appropriate protective measures.

You can find out if your land falls within a BMO by checking with your local council or creating a planning property report on VicPlan.

WHAT MATERIALS MUST BE USED WHEN BUILDING IN BUSHFIRE-PRONE AREAS?

There are specific guidelines outlining the building materials for bushfire prone areas to meet the requirements of each BAL rating. Depending on your rating, you may need to use non-combustible materials on your floors, walls, roofs, windows, doors and decks. Your BAL rating will determine which materials you can use, and your builder will incorporate these and provide costings during the pre-construction phase.

WHAT IS THE COST DIFFERENCE BETWEEN LOW AND HIGH BAL HOMES?

The cost differences between BAL-LOW rated homes which have no special construction requirements and the higher BAL ratings can be quite significant, but this depends on the site, your design and the BAL rating.

All our homes are built to BAL 12.5 as standard and if further upgrades are required it will incur additional costs. We have built many stunning homes to meet high BAL-ratings, including the Suburban in Marysville and this stunning home in Daylesford that was built to BAL-29.

Our project consultants will offer expert advice and will calculate a BAL upgrade cost based on your chosen design, BAL-rating and your site.



WHAT HOME MAINTENANCE IS REQUIRED AFTER THE HOME IS BUILT?

After your home is complete, there are some important ways you can further enhance your protective measures. Trim overhanging branches and maintain a reasonable clearance between vegetation and your home.

Keep your lawns and gardens well-maintained and gutters clean. Choose non-combustible materials for fences, and make sure your windows, doors, roof and the areas underneath your home are sealed and enclosed to protect from ember attack.

SUMMARY

When it comes to building in bushfire-prone areas, we understand ticking all the boxes and also watching your budget are important factors to consider.

By researching your property's location and requirements and working with an experienced builder like Anchor Homes, who can build high quality, affordable homes to high BAL-ratings, you can ensure your project goes smoothly from start to finish.



5 KEY WAYS TO MAKE YOUR NEW MODULAR HOME MORE SUSTAINABLE

These days, more and more people are incorporating sustainable features into their new home design – and with good reason. Not only will you help the environment, it's also good for your bank balance, as your energy bills can be significantly reduced. And in the long run, it may even make you money, as the resale value of your sustainable home will increase.

But, if you're keen to build a more sustainable home, where do you start?

When it comes to sustainability, there are certain design factors that are a must. Here are 5 key ways to help you make your new modular home more sustainable.

ORIENTATION

One of the first things you should consider is the orientation of your home – in other words, how your home is positioned on site. Your design team will ensure both the aspect and house design are ideally suited to your climate and site conditions to take full advantage of solar gains and passive elements. This (in combination with a well-sealed and insulated design) will help your home maintain a comfortable temperature year-round, reducing the need for active heating and cooling.

WINDOWS

The right windows make a massive difference to the thermal efficiency of your home, so be mindful of the type, size, positioning and shading. Single-pane glass windows will gain heat in summer and leak it in winter, making you more reliant on active heating and cooling. In contrast, double-glazed windows (which are a standard inclusion in all of our homes) can reduce heat loss or gain by almost 30%. You can take this a step further by upgrading to thermally broken aluminium window frames to create an insulated barrier around your windows, or opting for triple-glazed windows for an even better thermal performance.



INSULATION

It may not be on the top of your new home wish list, but insulation is a key factor in designing a comfortable and more sustainable home. Our new homes include insulation batts in the ceiling, walls and under floor, as well as heavy duty sarking and wall wrap. You also have the option to increase the wall and ceiling bulk insulation to further enhance the efficiency of your home.

ELECTRICAL APPLIANCES

Your appliances are another key contributor to the amount of energy required in your home, and choosing those that are more energy efficient saves you money and reduces your environmental footprint. For appliances in your kitchen (fridge, freezer, dishwasher) living zone (TV) and laundry (washing machine and dryer), you can use the Energy Rating Label to guide your decision. The higher the stars, the more efficient the appliance is.

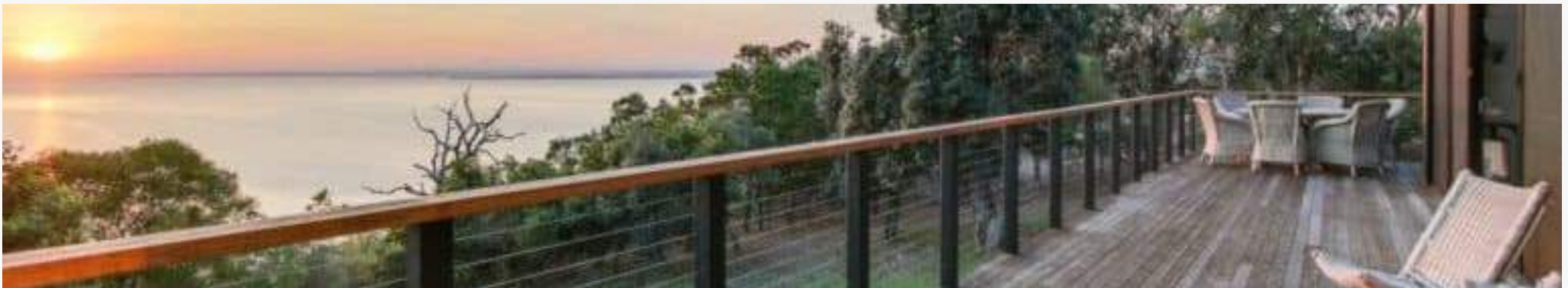
Other areas in the home to consider are heating, cooling and lighting. The most efficient heating and cooling will depend on your climate and the size of your home, and you can do a comparison online to find out which is best for you. When it comes to lighting, LED lights are a popular choice due to their low energy requirements and modern look.

RENEWABLES

If your budget allows, adding solar hot water, solar power or water tanks to your build offers long-term cost and energy savings. While this does require an initial cost outlay, over time you should see this paid back and then some. You will also add value to your home as more people recognise the importance and benefits of renewable energy.

MAKE SUSTAINABILITY A PRIORITY

There are so many details to consider when building – from finding the right land to choosing your colours and finishes. And while it's usually not possible to include everything on your wish list, prioritising sustainable design and features is a smart move. In the short term, your home will be comfortable and cost less to run, while in the long term, you can feel good about reducing your footprint, and also increasing your home's value.



HOW IS YOUR MODULAR HOME TRANSPORTED TO SITE?



If you're considering building a modular home for the first time, you're likely curious about how we transport your completed home to site.

Many of our clients have questions about the logistics of successfully delivering their new home – from the stability of the house, to suitable road access and site installation.

Each of our projects are unique and every delivery is carefully planned and executed. Our clients are always thrilled to see their new home arrive and installed with precision and care.

Of course, much planning and preparation is required to ensure our homes can be transported to your site without a hitch – so read on to find out how it's done.

BUILT STRONG TO TRAVEL

For our homes to be able to withstand travelling over long distances on a truck, they must be built strong. All our floor frames are structurally engineered and are welded for maximum strength which provides structural stability and allows them to be lifted safely on and off the truck and travel to site without damage.

ROUTE CAREFULLY PLANNED

Every home we deliver requires a permit to travel and must take the specified route that is decided by the local road authority. The size of the transport means we must travel with a pilot vehicle and take the over-dimensional truck route. This may not be the most direct path from our manufacturing facility in Stratford to your site.

The road authority may also require our trucks to travel at specific times of the day through built-up areas to avoid traffic congestion, and/or to be accompanied by additional convoy vehicles. Traffic control may also be needed to navigate through highly-populated areas or if power line works are necessary.



LOADED ONTO TRUCK

Once your home is built, each module is loaded onto its own truck and our facility is perfectly set up for this. All of our drivers are house transportation specialists who have had plenty of experience loading, unloading and delivering large modular buildings.

They simply reverse up and use a hydraulic jack to lift the module up and onto the flatbed of the truck. A crane may be used for double-storey homes. After the load is secure, they're ready to go!

ON THE ROAD

The convoy will generally travel together, and the length of time it takes depends on the distance and restrictions of the route. For shorter trips through rural areas, your home may be on site within a couple of hours; or for longer distances, it could take up to 3 days.

If there are travel time restrictions on certain parts of the route (e.g. through the city or busy urban areas) the trucks will sometimes need to be parked for a few hours, before setting off at midnight so they can avoid causing traffic delays.

We currently deliver our homes throughout Victoria and much of NSW. The cost of transport from our Stratford facility is included in the base price – however, keep in mind that each project is unique and there may be a need to review this dependent on the specific location and requirements of the route.

UNLOADED AND INSTALLED

Once your home arrives on site, it's installed onto the footings that have been prepared by the on-site crew. How your home is unloaded will depend on the features and access of your site.

Approximately, 70% of the time, there is sufficient access for our trucks to drive to the build site and unload using the hydraulic jack (which is a standard inclusion). As the trucks are designed for delivery of homes, they can overcome many challenges, including narrow gates. Two-storey homes require a crane to unload and install, and land that is sloping or has limited access, may also require a crane. If a crane is required, the additional cost will be discussed and included in your quote.



PRACTICE MAKES PERFECT

When it comes to transporting homes, we have delivered modules of various sizes and shapes to sites that present just about any challenge you can think of!

This level of experience allows us to deliver you home to site safely, efficiently and with zero stress for you.

5 KEY CONSIDERATIONS WHEN BUILDING A NEW MODULAR HOME



If you're like most people who are considering building a new home, you're likely very excited – and rightfully so! Building a house is a big project, with many decisions to be made along the way which we are happy to help guide you with.

With careful planning and our expertise, we can help you build your dream home quickly and efficiently – and as stress free as possible!

We've built hundreds of modular homes and have learnt a lot along the way. Here's our top five considerations when building your new home to ensure a smooth and successful project from start to finish.

1. KNOW YOUR BUDGET

You've probably heard this before, but you need to set your budget before you start and stick to it. Your budget will define your entire project so be realistic and stay within your means. Remember, you'll need to include everything that goes into building a new home, not just the house itself.

From pre-construction costs like design, site reports and town planning, to additional site requirements like connections to services and driveways, make sure you've accounted for all the different parts of the project so you don't fall short.

It is also important to share your budget with your builder. They have the experience behind them to help you understand everything that you'll need to include and if things are tight, can help identify areas that you may be able to save to help you get more for your money.

2. PLAN AHEAD

Building a new home is not something you want to feel rushed about, as this will likely lead to unsatisfactory results. It's a good idea to speak to your bank or mortgage broker well in advance so you know exactly what you'll have to work with, and so your money is ready when you are.

If you need to apply for electricity, water or other services on your site, contact the relevant authorities as soon as possible as this can take weeks or even months to be finalised.

Thinking about things like your colour scheme and other design features early in the piece is smart. Being prepared with magazine clippings or Pinterest boards in advance will be a great help later when you need to

make decisions and there are lots of other things happening that need your focus.

In addition, ensure to plan ahead for your big move too. We recommend organising your removalist early and to not leave your decluttering and packing to the last minute.



3. DESIGN FOR YOUR LIFESTYLE

Put some careful thought into how you and your family will use the house and design for it accordingly. Do you have a household full of budding chefs? Make sure your kitchen design is adequate and has all the features you need.

Do you need a formal lounge, or will it just be an extra room to clean that never gets used? Or do you love the outdoors and entertaining? Be sure to include a deck or alfresco.

Look at how you spend time in your existing house and note the things you love and couldn't live without, and those that you wish you had.

Take your list when you're looking at designs and remember, you can also add features to standard designs or custom design your own modular home to find the perfect fit.

4. CONSIDER YOUR FUTURE NEEDS

It's also important to think long term. Fast forward 10 years – if you're part of a young couple, are you planning on starting a family? Make sure you go for a house that has room for you to grow. Or are you approaching retirement?

Choosing a low-maintenance home and including accessible features now can save you added expense and worry later. If you're planning on living in your new home for many years, choose quality appliances where possible too.

Including sustainability features like solar hot water and electricity, or water tanks is a good move. With rising power prices and the increased likelihood of blackouts, you'll be glad you did.

You may also be planning on using this home as a stepping stone to buy your next property. If this is the case, look for a design that is easy to maintain and has features that are desirable to potential buyers.



5. GET THE RIGHT ADVICE

When you build a new home, you'll no doubt encounter friends and relatives who have done it before. They'll likely have tips and advice to offer, and while it may be helpful, remember that everyone, and every home, is different, and what worked for them may not be the right way to go for you.

If you're unsure about anything or need advice, it's always best to ask your builder. They have worked on projects in all sorts of locations, with a huge variety of designs and requirements and have learnt much from their experience.

FINAL WORD

Building a new home is a big project, and the beginning of an exciting new adventure. To ensure things go smoothly throughout the entire process, plan ahead and keep your focus.

Having a good relationship with your builder is also key, as their knowledge and assistance will ensure the end result is the house of your dreams.

NEXT STEPS

We hope you found the information in this guide useful and feel more confident in understanding your options and taking the first steps towards designing and building your new dream home.

If you'd like to discuss your ideas, or have any questions, please get in touch with our team on **03 5145 7110**. If you're ready to talk specifics and find out exactly what is possible, fill in the Project Enquiry Form by clicking the link below. One of our project consultants will review your responses then arrange a time to discuss your project in more detail to provide clarity around suitable designs, costs, inclusions and more.

FILL IN THE PROJECT ENQUIRY FORM