

# ADVICE NOTICE: OWNER-BUILDERS BEWARE



Office Hours  
8:30am – 4:30pm  
Monday to Friday



6177 Great Northern Highway  
PO Box 70  
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(08) 9576 4600



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The successful completion of a home you have built yourself is a source of satisfaction and pleasure. But sadly, all too often the anticipated building project that has started with excitement and anticipation can deteriorate into stress and anguish.

This advice sheet from the Shire of Chittering is to assist owner builders to achieve an enjoyable and successful building experience and to avoid some of the hazards that can cause a building project to fail.

## OWNER BUILDERS RESPONSIBILITIES

One of the most important things to understand is your responsibilities as an Owner-Builder. The *Building Services (Registration) Act 2011* states that a person performing building works over \$20,000.00 must have an Owner-Builders Registration number or a Builders Registration number. The person who holds that number and is listed on the Building Permit is **fully responsible** for the building project and the future warranty of the building project. Even if you sell the property you will still be responsible for the building, for the full length of the warranty.

Avoid disreputable unregistered builders that offer to build at very cheap rates, if you are willing to become the Owner-Builder on their behalf. The Building Commission gives the following warning: "If someone recommends that you obtain approval as an owner-builder but they take care of and organize all the work, you are putting yourself at significant risk." - *Building Commission. What is an Owner Builder Advice Sheet.*

Make sure you employ reputable licenced tradespersons. The quality of the workmanship and the structural integrity of the building is your responsibility, so do not take the word of the tradesperson, check the engineered plans to make sure they are carrying out the works as specified.

If a tradesperson is not licensed it is unlikely the Building Commission will be able to assist you with prosecution if the construction is not up to standard.

## YOUR SKILLS AND KNOWLEDGE

Check to see if you have the necessary skills and knowledge to be an Owner-Builder by asking yourself the following questions:

- Can you competently interpret detailed plans and specifications?
- Are you qualified to supervise ALL construction work?
- Do you have the ability to coordinate the flow of work by subcontractors to enable you to complete the home inside your time schedule? Remember that constantly rising costs will have a major effect on the final price.
- Are you able to handle financial or contractual disputes with subcontractors and suppliers?
- Can you be available to be onsite to receive materials and ensure that they comply with specifications, required quantity and quality?
- Do you have the ability to distinguish what is considered to be poor building work?
- Do you have the experience to establish the value of work completed to enable you to make accurate progress payments to subcontractors?
- Do you have the ability to predict material and labour cost increases that may occur during construction?
- Are you able to determine if your land contains reactive clay or other problem soils and, if so, what action must be taken to overcome the problems to ensure the footings are structurally sound? If not, speak to the building surveyor from the local government office for assistance.
- Are you aware of the exact boundaries of your land? If not, engage the services of a qualified land surveyor if the boundary pegs are not evident or you have doubts as to their correctness.
- Do you know how to organise insurance to cover liability for personal injury and to cover the work against hazards such as fire, storm damage, theft, public risk and accidents?.

**NOTE:** This advice note provides general information only and is not intended as a legal document. You should seek advice from the Building Commission, relevant legislation and Legal advice prior to making any building decisions or actions.

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- Are you aware that the local government building permit imposes time constraints on the completion of your home?

Unless you are confident that you can comply with the requirements associated with being an owner-builder and the requirements placed on the building permit issued by the local government, you should seriously reconsider whether you should become an owner-builder” - *Building Commission, Owner-Builder’s Responsibilities*.

## BUILDING PERMIT PROCESS

A detailed set of plans and specifications that show in detail all aspects of the building works contributes greatly to the smooth running of a project. These plans enable all the trades working on the project to know exactly what is expected of them.

There are 2 ways to submit a building application to your local Authority, a Certified Application BA1 form and a Uncertified Application BA2 form.

### Certified Application

A Building Surveyor can be employed privately to gather the required documents, prepare the Certificate of Design Compliance and submit the Certified Building Permit application BA1 to the local Authority. This can be advantageous as the Building Surveyor often works in conjunction with Draft persons, Engineers, BAL Assessors and Energy assessors and they can assist you with the design of the project.

### Uncertified Application

Documentation can be gathered by the Owner-Builder and be submitted directly to the Permit Authority with the Uncertified Building Permit application BA2. The Building Surveyor employed by the Permit Authority will assess the application and if all the suitable information is submitted it will be approved.

### Information Required

Information required to be submitted for the Building Permit for all Dwellings include:


- A completed BA1 or BA2 - Application for Building Permit.
- Building Services Levy (BSL)
- BCITF Levy- only applicable if the proposed works are valued \$20,000 and above
- Proposed method of termite treatment
- Energy Efficiency Compliance Certificate confirming compliance with Part 3.12 of the NCC- National Construction Code
- Bushfire Attack Level (BAL) assessment.
- Construction methods required by the BAL assessment.
- 2 copies of specifications (describes in detail the materials and workmanship required for construction) - NASPEC or similar
- Soil Classification.
- Architectural Drawings** - 2 copies of the following
  - Site plan indicating the location of the proposed structure, location and dimensions of existing structures, datum point, finished floor level, contours, location of septic tanks and leach drains.
  - Floor plan- room sizes, window sizes, and location of smoke alarms
  - Elevations- to show natural ground level and finished floor level
  - Cross Sections showing footings, walls, eaves and roof frame details
  - Location and capacity of water tank. (If required)

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- Structural Drawings** - 2 copies of the following
  - Details of sand pad, foundations, footings, walls, retaining walls and structure. Details of bracing, structural connections, attachments and fasteners connecting foundations and concrete footings through walls to roof framing and roofing- signed by a Practising Structural Engineer
  - Structural details and Engineers endorsement for water tank- if applicable

## FINANCIAL CONSIDERATIONS

Care must be taken when budgeting as an Owner-Builder. Unexpected costs such as site works can drain a budget and often Financial Institutions will not recognise a building as an asset until it is completed at least to lock-up stage. If the dwelling cannot be completed to lock-up the Owner-Builder will be without funds to complete the dwelling and no capacity to borrow extra funds.

## SECRETS OF A SUCCESSFUL OWNER-BUILDER

- Seek advice from a good Building Surveyor, Architect or Builder to prepare the Building Application. The Building Surveyor at your local Government is available for advice and inspections during the building process if required.
- Have a realistic budget that includes plans and Building Permit process, earthworks, septic system, water and power connection.
- Obtain detailed, comprehensive plans and specifications. These will detail what is expected from trades when gathering quotes or completing the works.
- Use reputable licensed trades persons. If a quote seems too good to be true it usually is.
- Personally inspect the works on a regular basis...daily if possible and check the specifications in the plans. Be willing to call the engineer or other qualified person that prepared the specification, if you have trouble understanding the plan.
- Get the project to lock-up as soon as possible. Complete one project at a time. Do not start multiple projects at once unless you are confident of your skills and budget.

The Shire of Chittering's Building Surveyor is available to assist you with technical advice and site visits if required during the building process. Good preparation and research will assist your building project to run smoothly and provide pleasure to the occupants for many years to come. Contact us on 9576 4600 or email us at [chatter@chittering.wa.gov.au](mailto:chatter@chittering.wa.gov.au).