



Seed 60 · at dusk, concept only

FREE GUIDE · FOR FIRST HOME BUILDERS

Your first home build

Where the money goes, and where you can save.

MAVILO

Creative studio · 3D visualisation & rendering

Edition 1.2 · October 2026
22 pages · about 45 minutes

YOUR FIRST HOME BUILD

The cheapest time to save is before you build.

Most of what decides your final cost is settled at the design stage, long before a builder is on site. On a drawing, moving a wall takes minutes. On site it takes materials, trades and time, and usually a variation to your contract.

15

tips for the design stage, each ending with a question to ask.

16

questions for 5 professionals: engineer, builder, certifier, energy assessor and plumber.

2

worksheets: your budget range and a quote comparison.

How to use this guide

- ① Read pages 4 to 10 to see where the money goes, from the base price to the costs outside the contract.
- ② Fill in the budget worksheet on page 11 with your own floor area.
- ③ Work through the 15 tips. Each one ends with a question to ask.
- ④ Take the questions on page 19 to your meetings, and use the quote sheet on page 16.

WHY START EARLY

Anthony Burke, a professor of architecture and host of ABC TV's Grand Designs Transformations, in an ABC article (1 March 2024), suggests trimming the design brief by about 25% and expecting to spend about 20% more than you planned. He also suggests working with visualisations before the build, to save time and money on changes.

A NOTE ON SAVINGS

We've put no dollar savings on the tips, because we can't know yours. Ask for a quote comparison to see them.

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Read it front to back, or start with your biggest worry.

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READING THIS GUIDE

Best on a laptop or printed. The pages are A4, and the two worksheets are made to print, or to fill in with a PDF app on your computer.

THE WHOLE PICTURE

The advertised price is only one part of the cost.

A new home has more costs than the builder's base price. Seeing every part early is the first step to keeping them under control.

WHAT YOU WILL ACTUALLY SPEND

THE BUILDER'S CONTRACT

Base price

The house as advertised or first quoted.

Site costs

Soil, slope, bushfire, demolition. Often an allowance only.

Allowances

PC items and provisional sums: estimates that can change.

OUTSIDE THE CONTRACT

Fees and approvals

Design, engineer, surveyor, energy rating, council and certifier.

Connections

Water, sewer, power, gas and NBN.

Outside works

Driveway, landscaping, fencing and window coverings.

Contingency

Money set aside for the unexpected.

What usually sits inside and outside a building contract. Every contract differs, so ask your builder for a written list of inclusions and exclusions. Land, stamp duty and loan costs come on top.

almost 30%

Rise in the cost to build a home in Australia over five years, in an Insurance Council of Australia report.

ABC News, 1 September 2026, source 2.

about 10%

A contingency one builder suggests keeping aside. Ask your builder what suits your job.

Provincial Homes, source 3.

BUYING HOUSE AND LAND?

A package price can leave out site costs, the driveway, landscaping, fencing, connections and window coverings. Ask for what's included and excluded as a written list, and compare packages on the same list.

A FIRST BUDGET

A rough budget starts with area times rate.

Builders and quantity surveyors often talk in dollars per square metre of floor. The rate depends on the type of build, the finishes and the market. These are Adelaide figures for 2026; other cities differ.

Custom (quantity surveyor)	\$2,200 to \$4,000
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Townhouse, 90 to 120 m² (quantity surveyor)	\$2,250 to \$3,100
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Volume or project home

Ranges vary too much by site to give a figure.

\$1,500	\$2,000	\$2,500	\$3,000	\$3,500	\$4,000	\$4,500
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Indicative 2026 Adelaide ranges per m² of floor area, excluding GST, from a quantity surveyor's cost guide (source 4). Check these with local builders.

Worked example · example rate, not a quote

A 120 m² single-storey custom home at \$2,200 to \$4,000 per m².

120 m ² × \$2,200	\$264,000
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120 m ² × \$4,000	\$480,000
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Build range	\$264,000 to \$480,000
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That's the build alone, before GST, site costs, fees, connections and contingency (pages 6 and 8).

What moves your rate

- ① Finishes, fittings and appliances.
- ② Number of storeys, and the roof form.
- ③ Number of bathrooms and wet areas.
- ④ Site access, soil and slope.

WHY SMALL HOMES COST MORE PER SQUARE METRE

A kitchen, a bathroom and the service connections cost much the same whatever the size of the home, so in a small home they are spread over fewer square metres. Compare total prices as well as rates.

YOUR BLOCK

Some of the cost is in the ground.

Site costs depend on your block: soil, slope, bushfire risk, what's already there and how far services run. They're often left out of advertised prices.

Soil test

Cost varies by site. It tells the engineer your soil class, so do it before the design is locked.

Reactive clay footings

about \$15,000 to \$40,000 extra

Common in parts of Adelaide. Single storey, moving from a moderate to a highly reactive soil class.

Sloping block

about \$15,000 to \$100,000

Slope, access and footing type. This range comes from Sydney and Melbourne sources.

Bushfire construction (BAL)

Lowest, BAL-12.5: \$5,000 to \$15,000. **Highest, BAL-FZ:** \$80,000 to \$200,000+.

Your Bushfire Attack Level is set by an assessment (\$300 to \$800). Higher levels need tougher materials and glass.

Demolition

\$15,000 to \$35,000

Size of the old house, access, and disconnecting services.

Asbestos test and removal

Test: \$300 to \$600. **Removal:** \$5,000 to \$25,000+.

Mainly older homes. Removal must be done by a licensed removalist.

Services to the house

\$5,000 to \$20,000

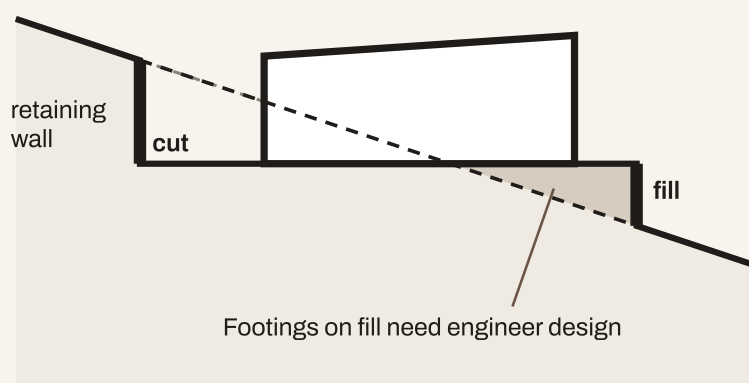
How far water, sewer, power and stormwater have to run.

Driveway and landscaping

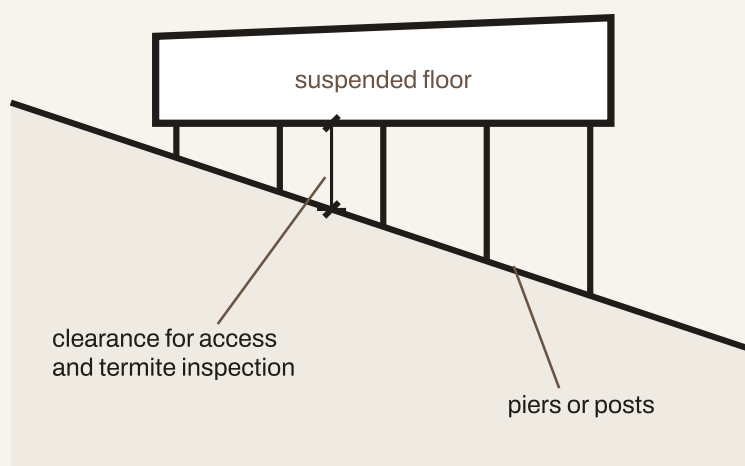
Driveway: \$8,000 to \$18,000. **Landscaping:** \$15,000 to \$45,000.

Often outside the contract. Fencing is usually extra again.

Indicative ranges from building cost websites (source 5). Check every figure with local builders.



Fighting the slope. Cutting and filling a level pad means digging, carting and retaining walls. Dashed line: the original ground.



Working with it. A raised floor on piers can follow the slope with less earthworks. Which suits your block is a question for your engineer.

ASK YOUR BUILDER

Are site costs included in this price, or allowed for as a provisional sum? What happens if they come in higher?

OUTSIDE THE CONTRACT

The costs that arrive before the builder does.

Design, reports, approvals and connections are often paid separately from the building contract. Get each one quoted early, so none of them arrives as a surprise.

Draftsperson

Small jobs: \$1,500 to \$7,000. **Larger:** \$7,000 to \$18,000+.

Floor plans, elevations and council drawings. Often \$80 to \$150 an hour.

Building designer

Small to medium: \$6,500 to \$20,000. **Larger:** \$20,000 to \$40,000+.

Concept to documentation. Often \$100 to \$200 an hour.

Engineer, surveyor and energy rating

Ranges vary too much by site to give a figure.

Soil and structural design, a site survey with levels and boundaries, and the energy rating report. Ask each for a written quote.

Planning and building approval

Ask your council and certifier

Fees are set by your council, state and certifier, and depend on the value and type of work.

Water and sewer connection**Ask your water authority (SA Water in SA)**

Charges depend on whether the home gets a new connection or shares one. Get the charge in writing before the design is locked.

Power, gas and NBN**Ask each provider**

Depends on the distance to the network and whether a new meter or pit is needed.

Design fee ranges from a design practice's published guide (source 6). Check these with local designers.

WHO DOES WHAT

Surveyor. Measures the block: boundaries, levels, trees and services. The design starts from this.

Engineer. Reads the soil test and designs the footings, slab and structure for your site.

Energy assessor. Rates the design for energy efficiency and shows what it needs to meet the required star rating.

Certifier. Checks the design against the building code and issues approval. Titles vary by state.

GET FEE PROPOSALS IN WRITING

Ask what's included, how many rounds of changes come with the fee, and what counts as extra. Compare proposals on the same scope.

ASK EARLY ABOUT CONNECTIONS

A new connection, a longer run or a second meter can each change the cost. Ask your water, power and gas providers before the design is locked.

HOW A BUILD IS PAID

You pay as the build reaches each stage.

Most contracts are paid in stages, each matching work finished on site. Your contract sets the amounts, and your state may cap the deposit.

01 Deposit

Paid when you sign the contract.

Check the deposit is within your state's limit, and that any required home warranty insurance is in place.

02 Base

Footings and slab are in.

Check the slab outline matches your plan.

03 Frame

Wall and roof frames are up.

Walk it with your plan. Doors, windows and rooms are where you expect.

04 Lock-up

Roof, windows and outside doors are on.

Check window sizes and positions.

05 Fixing

Linings, cabinets, internal doors and fittings go in.

Check power points, lights and the cabinet layout.

06 Practical completion

The home is finished and ready to hand over.

Do a full defects walk-through before the final payment.

Common stage names. Your contract may group or name them differently.

Before you sign

- ① Read the inclusions and exclusions list line by line.
- ② Add up the PC items and provisional sums.
- ③ Check each stage payment matches finished work.
- ④ Ask how variations are priced and approved.
- ⑤ Ask for a written timeline, from approvals to handover.
- ⑥ Check the builder's licence and insurance with your state regulator.

FIRST HOME BUYER SUPPORT

Governments offer help for some first home buyers, such as grants, stamp duty concessions and the Australian Government's Home Guarantee Scheme, run by Housing Australia. Rules, caps and amounts differ by state and change often, so check your state revenue office and housingaustralia.gov.au. Ask your lender how construction loan payments line up with the build stages.

Your budget range.

ITEM	LOW	HIGH
Floor area (m ²)		
Rate (\$ per m ² , page 5)		
Build (area × rate)		
Site costs (page 6)		
Fees and approvals (page 8)		
Connections: water, sewer, power, gas, NBN		
Outside works: driveway, landscaping, fencing		
Contingency		
Total range		

NOTES

TIPS 1 TO 5

Shape and size.

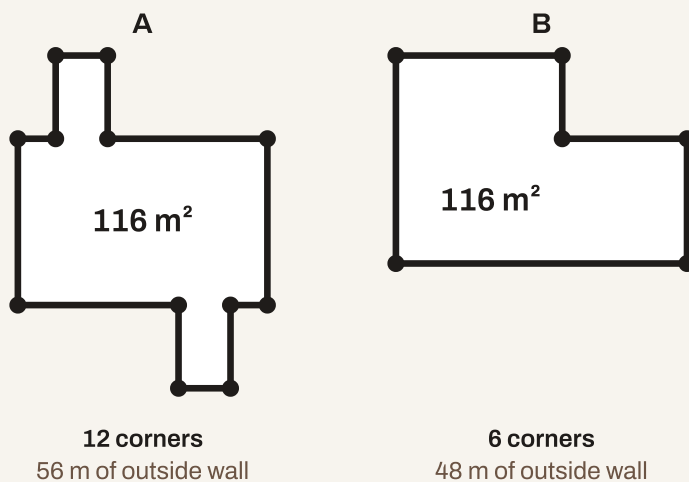
The outline and size of the house drive much of the build cost, and both are settled at the design stage.

01 Keep the footprint simple

Fewer corners mean less wall and a simpler roof.

ASK YOUR BUILDER

Can you price my plan and a simpler outline side by side?



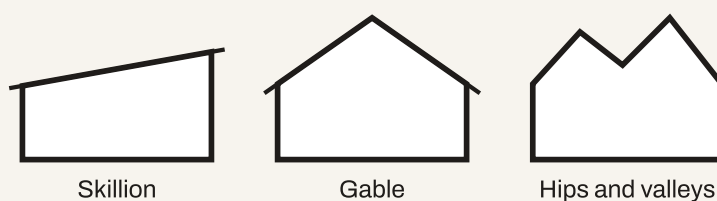
Same 116 m² of floor. A: 12 × 8 m with two 2.5 × 4 m bump-outs. B: an L-shape, 14 × 10 m less a 6 × 4 m corner. Illustrative only; ask for a quote comparison.

02 Choose a simple roof form

A gable or skillion roof generally has fewer valleys and hips than a complex roof, and each one adds labour and flashing.

ASK YOUR BUILDER

What does each valley and hip add to the roof price?



Simpler roof forms usually have fewer valleys, hips and flashings to build.

03 Trim the brief before it's drawn

Every extra square metre is built, fitted out, heated and cooled. Trimming by about a quarter is a useful test: which rooms would you truly miss?

ASK YOURSELF

If I lost one room's worth of space, which would it be?

04 See the design, then freeze it

Variations often happen when people discover on site what they hoped to see on paper. Seeing the layout and the finished look first helps you decide once.

ASK YOUR DESIGNER

Can I see this in 3D before I sign off?

05 Question the ceiling height

Ceiling height changes wall height, linings, cladding, and heating and cooling.

ASK YOUR BUILDER

What changes in price if I go from 2.4 m to 2.7 m?

BEFORE YOU BRIEF A DESIGNER

List the rooms you need, the rooms you'd like, and how often you'd use each one. The ones you'd use least are the first to test.

TIPS 6 TO 10

Windows, wet areas and finishes.

This is where design and budget meet most often, and where small choices repeat across the whole house.

06 Design to standard window and door sizes

Stock sizes are usually quicker to supply than custom ones. On an extension, matching your existing openings can cost less.

ASK YOUR SUPPLIER

Can you quote standard sizes against my current sizes?

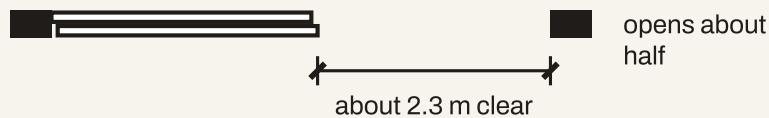
07 Compare sliders and stackers with bifolds

A wall of bifolds means many panels and a lot of hardware. On wide openings, a slider or stacker can give a similar feel with a simpler system.

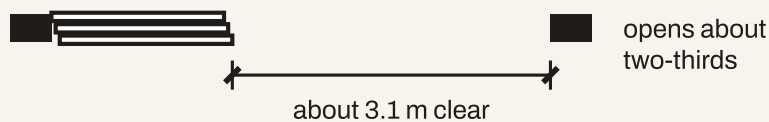
ASK YOUR SUPPLIER

Can you quote a stacker and a bifold for this opening?

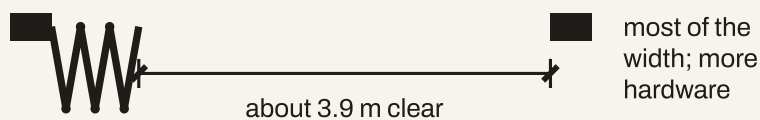
Slider · 2 panels



Stacker · 3 panels



Bifold · 6 panels



The same 4.8 m opening, drawn open three ways, in plan. Illustrative only; frame sizes vary by supplier.

08 Orientation and eaves first, then glass

Where windows face, and how eaves shade them, does much of the work better glass would otherwise do. Upgrade glass where it pays, not everywhere. West-facing glass catches hot afternoon sun.

ASK YOUR ENERGY ASSESSOR

Which walls need better glass, and which don't?

09 Stack and cluster the wet areas

A kitchen, bathroom and laundry close together generally mean shorter pipe runs, and a nearby hot water unit means less waiting for hot water.

ASK YOUR PLUMBER

Does this layout keep the pipe runs short? Where would you put the hot water unit?

10 Choose from standard ranges

Tiles, tapware, cabinets, power points and downlights repeat across a house, so small choices add up. Price stock cabinet modules against custom.

ASK YOUR BUILDER

What's standard in your range, and what would be an upgrade?

TIPS 11 TO 15

Site, quotes and contracts.

11 Get the soil test before the design locks

The soil class shapes the footings and slab, so ask your engineer, not the internet.

ASK YOUR ENGINEER

Is this the most economical footing and slab for my soil report, and why?

12 Design to the contour

The more a plan fights the slope, the more cut, fill and retaining it needs (page 6).

ASK YOUR ENGINEER

Would moving or reshaping the house reduce the cut and fill?

13 Compare quotes like for like

Quotes only compare on the same drawings, inclusions and allowances (sheet, page 16).

ASK EACH BUILDER

What's included, excluded and provisional in your quote?

14 Make allowances realistic

PC items and provisional sums set low make a price look better, then the cost goes up.

ASK YOUR BUILDER

How did you set these allowances, and what would you expect me to choose?

15 Keep a contingency, and put changes in writing

Even settled designs change. Keep money aside, and get each variation and its price in writing before the work starts.

ASK YOUR BUILDER

What contingency do you suggest for this job, and what does it cover?

Quote comparison.

ITEM	BUILDER A	BUILDER B	BUILDER C
Base price			
Site costs: included or provisional?			
PC items: total allowance			
Provisional sums: total			
Main exclusions			
Build time			
How variations are priced			
Contingency suggested			
Licence and insurance checked			

DEVELOPMENT COSTS

Two homes on one block: the extra costs to plan for.

A second home in the backyard, a dual occupancy or a small development adds costs a single home doesn't have. Planning rules for more than one dwelling vary by council, so check with your council or a town planner first.

Check before you design

- ☐ Planning: does the zone allow another dwelling on this block?
- ☐ Land division: will the homes need separate titles? Ask a surveyor what's involved.
- ☐ Water and sewer: separate or shared connections?
- ☐ Power, gas and NBN: separate meters and accounts?
- ☐ Driveway and crossover: shared, or one each?
- ☐ Stormwater: where does each roof drain to?
- ☐ Fire separation, privacy and overlooking between the homes.
- ☐ Demolition, trees and asbestos on an older site.
- ☐ Repeatable home types and shared walls, if they suit your site and council.
- ☐ Building to sell or rent? Ask a local agent what buyers or tenants value in that suburb.

WHO TO ASK

Council or town planner. Whether the zone allows another home, and what setbacks, height and open space apply.

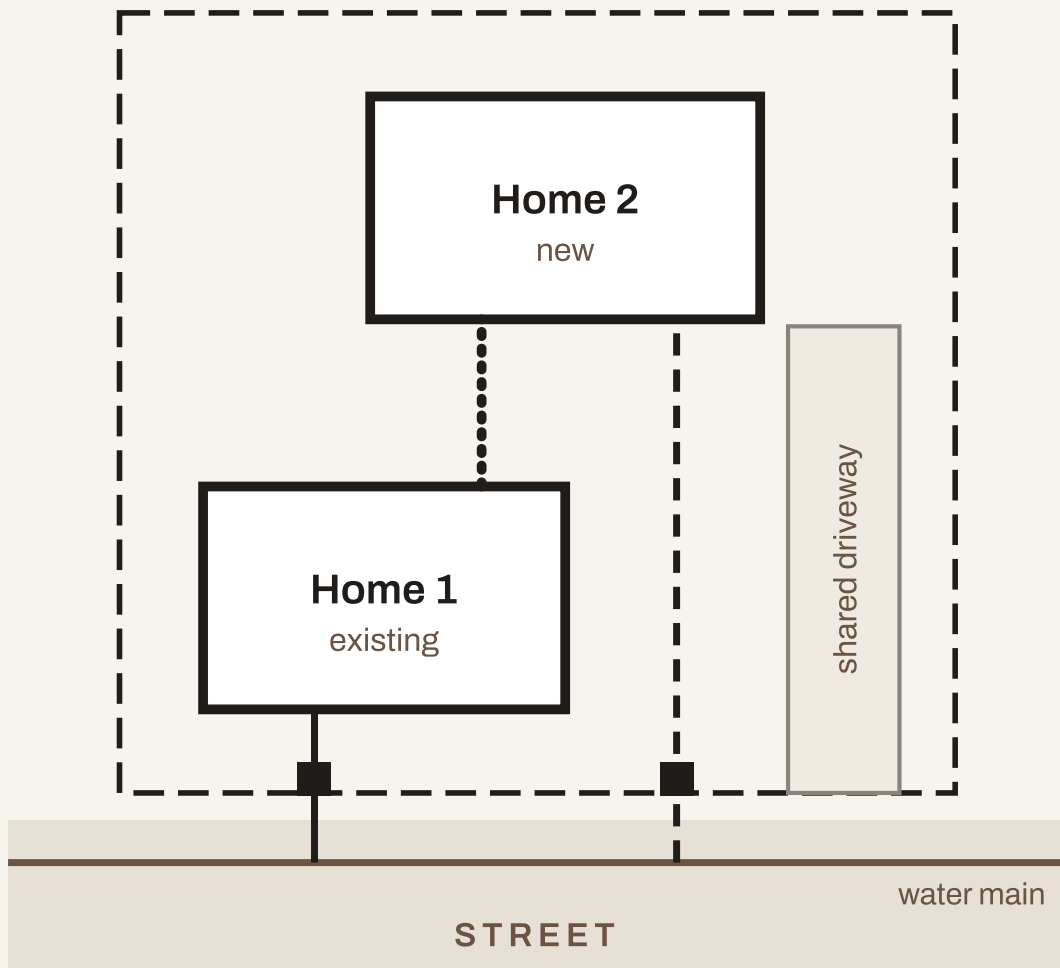
Land surveyor. Boundaries, levels and what a land division or separate titles would involve.

Water authority and plumber. Connection charges, meters, sewer capacity and where stormwater goes.

Local agent. What buyers or tenants in that suburb value, before you set the brief.

SHARED OR SEPARATE CONNECTIONS

Water and sewer charges can apply when a second home gets its own connection. Ask your water authority and plumber for the charge in writing before you choose shared or separate meters.



Separate or shared? Solid: Home 1's existing water connection and meter. Dashed: a new connection and meter for Home 2. Dotted: Home 2 sharing Home 1's supply instead. Sewer, power and stormwater raise the same question.

TAKE THIS TO YOUR MEETINGS

Questions for each professional.

These are questions, not advice. The answers depend on your site and the people you work with.

Engineer

- ① Should we do the soil test before the design is locked?
- ② Is this the most economical footing and slab for my soil report, and why?
- ③ Do any spans in this plan need steel beams, and could a small change avoid them?
- ④ Would moving or reshaping the house reduce cut and fill?

Builder

- ① Can you price my plan and a simpler outline side by side?
- ② What does each roof valley and hip add?
- ③ What changes if the ceiling goes from 2.4 m to 2.7 m?
- ④ What's included, excluded and provisional in your quote?
- ⑤ What contingency do you suggest, and what does it cover?
- ⑥ Are site costs included, or allowed for as a provisional sum?

Certifier or council

- ① Is anything in this design likely to draw a request for more information?
- ② If I use fewer opening windows, what do ventilation and egress rules mean for the design?

Energy assessor

- ① Which walls need better glass, and which don't?
- ② What's the most cost-effective way to reach the rating I need on this design?

Plumber

- ① Does this layout keep pipe runs short?
- ② Can the roof drain to fewer points on this site?

WRITE THE ANSWERS DOWN

Note who said what, and the date. If an answer changes your design or price, ask for the change in writing, and update your budget worksheet on page 11.

Words you will see in quotes and contracts

Base price. The builder's price for the house itself, before site costs, upgrades and extras.

Prime cost (PC) item. An allowance for an item not yet chosen, such as a tap or oven. Choose dearer and you pay the difference.

Provisional sum. An estimate for work that can't be priced yet, such as rock in the footings. The final cost can be higher.

Variation. A change to the contract after signing. Get each one, and its price, in writing.

BAL. Bushfire Attack Level. Sets the construction standard for bushfire-prone sites.

Practical completion. The stage when the home is finished and handed over, before the final payment.

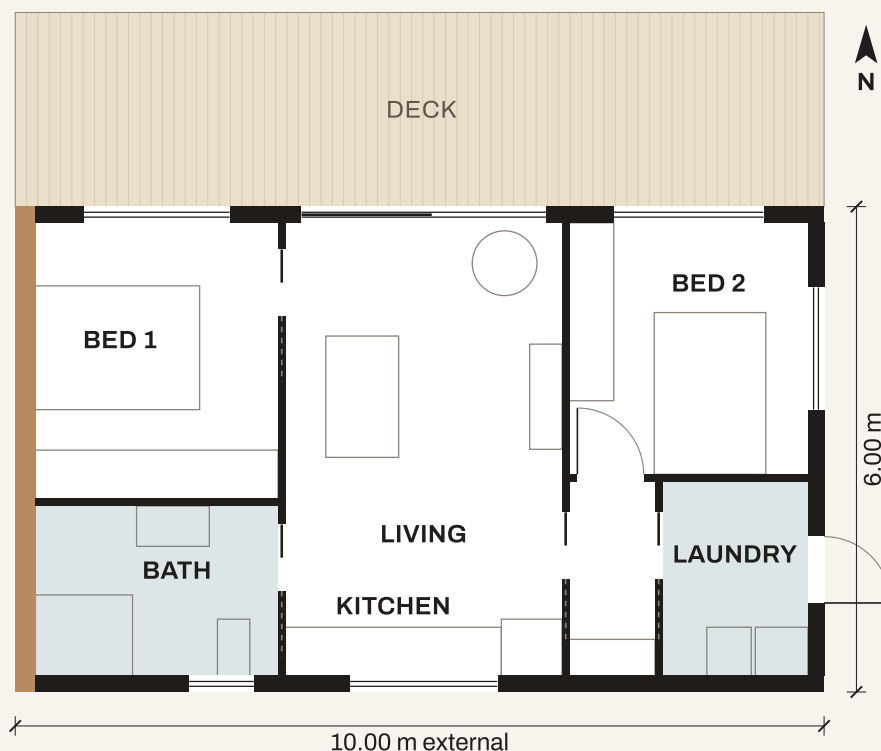
YOUR NOTES



MAVILO

See it before it's built.

A drawing is hard to picture. Send us your idea, sketch or plan and we'll turn it into a layout and 3D images, so you decide the big things while they're still lines on paper.



Seed 60 · 2D layout, concept only

Choose a package, send your brief, see your exact price. Then pay 50% to start.

[Start your brief →](#)

Questions? Email Daniel. He reads every one.

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www.mavilostudio.com/guides/

MAVILO

Concept only: a starting point for your designer or builder, not construction or approval documents.

READ THIS

General information only.

This guide is general information. It is not financial, legal, building, engineering or planning advice, and it does not consider your site, budget or circumstances.

Cost figures are indicative ranges from the sources below, with the date we read them. Some come from builder and cost-guide websites rather than independent surveys, and prices change. Check every figure with your builder, designer, certifier, council and lender before you rely on it.

The tips describe common design practice. We can't promise any saving or approval; savings vary, so ask for a quote comparison. Mavilo provides concept design and 3D visualisation only. Your designer, builder, engineer or certifier develops the design and looks after sign-off and approvals.

Images show our Seed 60 concept and are concept visualisations. Nothing in this guide limits your rights under the Australian Consumer Law.

Sources

- 1 ABC News, 1 March 2024. Anthony Burke, professor of architecture and host of ABC TV's Grand Designs Transformations, on time and cost blowouts: try cutting the design brief by about 25%; expect to spend roughly 20% more than you want; work with visualisations to save time and money on changes. abc.net.au/news/2024-03-01/how-to-prevent-time-and-cost-blowouts-renovating-building-diy/103521256 Read October 2026.
- 2 ABC News, 1 September 2026. Insurance Council of Australia report: the cost to build a home in Australia has risen almost 30% in five years. abc.net.au/news/2026-09-01/cost-of-building-houses-rises-australia-insurance-council/107101110 Read October 2026.
- 3 Provincial Homes. Contingency of about 10%. provincialhomes.com.au Builder guidance. Read September 2026.
- 4 Rider Levett Bucknall, Riders Digest Adelaide 2026, p16, Australian construction building cost ranges, rates at Q4 2025. Single and double storey dwellings (custom built) \$2,200 to \$4,000 per m² GFA; townhouses 90 to 120 m² per unit \$2,250 to \$3,100. Excludes GST, land, legal and professional fees, loose furniture, site works and drainage. rlb.com/wp-content/uploads/sites/1/2026/01/Riders-Digest-Adelaide-2026.pdf Read October 2026.
- 5 Site cost ranges (reactive clay, slope, BAL and assessment, demolition, asbestos, services, driveway, landscaping) from cost-guide websites. kdrccost.com · draftee.com.au · antiliyahomes.com.au Slope figures are from Sydney and Melbourne sources. Indicative only. Read September 2026.
- 6 Sunday House Projects. Draftsperson and building designer fees and hourly rates. sundayhouseprojects.com.au Ranges vary between pages. Read September 2026.
- 7 Seed 60 plan and images. Mavilo concept, 2026.

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