



Contract to Keys

A GUIDE TO BUILDING YOUR INSPIRE OR ELEGANCE RANGE HOME.

Countdown to Construction: Your Path to Site Start



Getting your new home underway is an exciting journey — and it all begins with clear planning. This guide maps out every key milestone to ensure you're fully prepared for site start. Whether it's approvals, paperwork, or pre-construction checks, we've got you covered with a step-by-step process to keep everything on track.

DOCUMENT KEY

 Kingsbridge Homes Responsibility

 Client Responsibility

 Reminder

1. Finance Assessment

 If you don't already have finance pre-approval, your New Home Consultant can refer you to our trusted Build Start Finance team to complete an obligation-free health check.

 Clients are required to obtain finance pre-approval to understand their borrowing capacity.

 Pre approval or a letter from your Build Start Finance broker is required at the same time as your initial deposit. This step is essential to complete the paperwork process and ensure a smooth, timely progression towards your new home.

2. Initial Appointment

 The New Home Consultant will conduct a display home walkthrough, guide clients through the available floor plans, explain the standard inclusions, and discuss upgrade options that align with their new home goals.

 The client is invited to meet with their New Home Consultant at the display home to explore design options, inclusions, and find the perfect fit for their lifestyle and budget.

Clients are requested to provide a copy of the land contract, engineering plan, and vendor's statement. The vendor's statement must include a clear copy of the plan of subdivision, estate design guidelines (if applicable), Memorandum of Common Provisions (MCP), Section 173 Agreement, and any other documents or plans relevant to the construction or design of the home.

 Please allow at least one hour for this appointment to ensure ample time to thoroughly explore your preferences and discuss your requirements in detail. Please note that a preliminary fee must be paid before a sketch of structural changes and pricing for custom items can be provided.

3. Preliminary Fee*

 The New Home Consultant will finalise a preliminary sales quote based on the selected home design, façade, and any requested upgrades or modifications.

 To secure the current promotional offer, projected site start date, and the base price (excluding any upgrades or optional selections to be made in Step 4***), clients are required to pay a \$1,500 Preliminary Fee* to Kingsbridge Homes and provide a copy of the payment receipt for confirmation.

 Please note that after 14 days from the initial \$1,500 Preliminary Fee payment, the fee becomes non-refundable. To proceed with the initial deposit, clients must confirm their house type and façade selection.

4. Finalise Pricing & New Home Order

 Kingsbridge will prepare the New Home Order documents, which include:

- A sales sketch detailing any structural modifications,
- A site plan showing the placement of your home on the block,
- A quote incorporating any selected upgrades, and,
- Your site costs.

 Clients are kindly requested to finalise their upgrade selections, confirm any remaining structural amendments, and sign off on the New Home Order (NHO) documents to lock in all details.

 Please note: One final amendment will be permitted at the tender appointment. Any additional changes beyond this point will incur a \$1,000 fee per amendment, which will be added to the total New Home Order (NHO) value. Colour and electrical pricing will be addressed separately during the colour selection appointment.

Client/s _____ / /

5. Initial Tender Fee

-  Kingsbridge Homes will provide the bank details for payment of the \$3,500 tender fee. This fee secures your build price, enables the scheduling of your colour selection appointment, locks in your projected site start date, and allows Kingsbridge Homes to begin preparing the documentation for your HIA building contract.
-  Clients will be required to pay a non-refundable fee of \$3,500 (referred to as the 'Tender Fee'**) to Kingsbridge Homes and provide a copy of the payment receipt for confirmation.

 No changes to the house type or façade will be permitted beyond this point. If a change is requested, a new Sales Acceptance Fee will be required.

6. File Submitted

-  Your New Home Consultant will submit your file to the office for File Approval. Once your job is approved, Kingsbridge Homes will begin preparing the documentation for your HIA building contract.

In the meantime, you will be introduced to your Customer Project Manager (CPM), who will schedule your colour including cabinetry and electrical appointments. Upon request you may visit the Mosaic Colour Studio for a walk-through tour by appointment to help you prepare for your upcoming colour selection.
-  Clients are to attend their preselection tour at the Mosaic Colour Studio, held Monday to Friday by appointment.
-  Please note your walk through tour appointment is strictly upon request and must be booked in through your CPM from Monday to Friday only.

7. Mosaic Appointment

-  Once your pre-selection tour has been completed, your CPM will book you in for your colour appointments.

Upon completion of the appointments, your studio consultant will present the finalised colour selection, marked-up sketch and variation for the client's review, sign-off, and acceptance.

Selection appointments are held Monday to Friday during standard business hours. Clients are kindly asked to allow a full working day for this appointment and may need to make arrangements to take time off work. We also recommend organising childcare if you have children, to allow adequate time and attention to finalise your selections during your appointment. We appreciate your understanding and cooperation.
-  Customer are to review their colour selection and variation documents and are to ensure they are accurate prior to signing.
-  Upon signing the colour selection and variations document, clients are advised that no further changes will be permitted. A \$1,000 variation fee will apply if the changes requested are approved. The build price will be calculated and fixed based on the contents of this document,* subject to energy efficiency assessments and any applicable regulatory changes.



8. Initial Tender Review

 Kingsbridge will finalise your Tender which will include your final NHO, signed colour selection, initial drawings including your cabinetry and electrical selections which will be sent through to be reviewed.

 Your tender documents are your final opportunity to review all details, including colours, initial drawings, and request any minor changes if needed.

To help us make the most of your one-hour tender appointment, please ensure any requested changes are clearly documented and sent to us at least 48 hours prior to your appointment.

As we have limited time during the session, we kindly ask that no additional or unexpected changes be raised on the day, so we can stay focused and ensure everything is captured accurately.

Tender appointments are held Monday to Friday and are strictly allocated for one hour.

9. Sales Accept Appointment

 Your Client Project Manager (CPM) will schedule your one-hour tender appointment, which will be held via Microsoft Teams. During this appointment, you will review your initial drawings and New Home Order (NHO) documents.

 All matters addressed during this appointment will be incorporated into your HIA contract documents. Please note that changes cannot be made on the day, as the appointment is strictly to discuss the items. This ensures that when we move to the HIA contract stage, the intention is to sign off on all documents smoothly and efficiently.

10. HIA Contract

 Your CPM will begin preparing your HIA building contract*. This comprehensive package will include your final New Home Order (NHO), signed colour selection, contract plans, and the HIA contract itself. Once ready, the contract will be sent to you via DocuSign for your review and signature.

 Clients must ensure the contract is signed within 3 business days of issuance. Once signed, the client must submit the contract to their financial institution for formal approval and complete any required mortgage documentation within 14 days.

 **Finance approval must be obtained and provided within 14 days of signing the contract.**

11. 5% deposit

 Once your HIA building contract* has been signed, Kingsbridge Homes will issue the 5% deposit invoice. This amount is calculated as 5% of the contract price, less the \$5,000 already paid through the preliminary** and tender fees***.

 **Payment must be made within 7 days.**

12. Formal Finance Approval

 Before commencing your build, Kingsbridge Homes will require either a copy of your signed formal approval from your lender (if applicable) or evidence of your ability to fund any shortfall, such as a current bank statement. If you are not obtaining a loan, you will need to provide proof of your capacity to fund the entire build via a bank statement.

 The client is required to provide a copy of formal finance approval (if applicable) and bank statements to demonstrate the ability to cover any shortfall (if applicable). If a loan is not being used, a bank statement showing sufficient funds to cover the full build cost must be provided.

 **Kingsbridge Homes will not proceed to site start without formalised finance from your lender.**

13. Pre Site Preparation

 Kingsbridge Homes will conduct a pre-site inspection to confirm the site is clear of debris and that all boundary pegs are visible. Following this, Kingsbridge Homes will obtain the asset protection permit, developer approval, energy report, and building permit, and will complete a final thorough review of all documents for accuracy. Your CPM will then provide you with a copy of the building permit, stamped plans, insurance documents, and any other relevant signed documentation.

 Clients are required to review all provided documents and submit the building permit, stamped plans, insurance documents, and any other signed documentation to their lender for final review and processing.

 **Please note that any additional costs required to meet approvals will be issued to the client as a Post Contract Variation (PCV). ***

14. Site Start

 The construction process officially begins with the site cut and scrape, which levels your land and creates the platform for your new home. Your CPM will provide you with a site start letter along with photo evidence confirming that site works have commenced.

 The client is required to forward the site start letter and photo evidence to their lender as confirmation that construction has commenced.

15. Base Stage

 The Base Stage marks the first major milestone in the construction process. During this stage, the home is pegged out, underground plumbing and electrical services are installed, footings (if applicable) are prepared, and steel reinforcement is laid according to the engineer's design. Termite barrier Part A is also installed. Once these steps are completed, a building surveyor will conduct an inspection, and the concrete slab will be poured.

 The Base Stage payment is now due. Please forward the Base Stage invoice to your lender (if applicable) to initiate the payment release.

 **Payment is required within 7 days of receiving the invoice.**



16. Frame Stage



During the Frame Stage, our carpenters erect the timber structure of the home, including the walls and roof trusses. Once complete, a building surveyor will inspect the frame. Kingsbridge Homes will then provide written confirmation, along with photos, verifying that the frame has been completed and has passed inspection.



The Frame Stage payment is now due. Please forward the Frame Stage invoice to your lender (if applicable) to initiate the payment release.



Payment is required within 7 days of receiving the invoice.

17. Lock Up Stage



At the Lock-Up Stage, your home transforms from a frame into a secure structure. Roofing, windows, and external doors are installed, wall wrap is applied, and external wall cladding is completed. Your home now begins to truly take shape. Once this stage is complete, Kingsbridge Homes will provide written confirmation along with photos of the completed works.



The Lock-Up Stage payment is now due. Please forward the Lock-Up Stage invoice to your lender (if applicable) to initiate the payment release.



Payment is required within 7 days of receiving the invoice.

18. Fixing Stage



The finishing touches are coming together. We will install the plaster, skirting, architraves and internal doors. Install the staircase, prepare for waterproofing, fit cabinetry in the kitchen, bathroom, laundry, ensuite and powder room (if applicable). If the bench tops are laminate they will be installed at this stage. Once the stage is complete we will send you written confirmation and photos of the works completed.



The Fixing Stage payment is now due. Please forward the Fixing Stage invoice to your lender (if applicable) to initiate the payment release.



Payment is required within 7 days of receiving the invoice.

19. Practical Completion



You've reached the final stages of completing your new home. Painting, tiling, electrical, and plumbing fit-offs are finished. Essential fixtures such as shower screens, mirrors, stone bench tops, sinks and basins are installed, along with the completion of all external works except landscaping and the driveway. Kingsbridge will provide written notification of your Notice of Completion (Occupancy Permit), along with your final invoice and Occupancy Permit.



You'll be invited to join your Site Manager for a Notice of Completion inspection within 7 days. Failure by the client to attend the inspection within 7 days will result in the final payment being due on the 7th day. During this inspection, your Site Manager will showcase the features of your new home and collate a list of defects you may have in preparation for final handover. Additionally, clients are required to forward the Certificate of Occupancy to their financial institute (if applicable) to order a final valuation to release the final payment.



Kingsbridge will forward the certificate of occupancy once it becomes available.

20. Final Claim

 Kingsbridge will ensure that all items mentioned during the Notice Of Completion inspection have been addressed and will notify the client once the items have been completed.

 The final invoice will be payable within 7 days.

21. Settlement

 The client is required to make final payment, including last stage payment and any outstanding variations, via bank transfer prior to settlement. Upon payment, the keys and settlement pack will be presented.

 Prior to settlement a builders clean will be carried out. On the day of settlement, your Site Manager will conduct a non-site handover, please allow up to 30 minuets to review the defect rectifications that have been completed. Landscaping, driveway and appliances will be installed at an agreed time, ideally on the same day as settlement to prevent theft or damage.

 Handover will be postponed until the final payment is received. Please note that Kingsbridge Homes cannot be held responsible in event of delays caused by bank transactions, even if moving trucks are booked. Your keys will be presented at the handover appointment.

22. After-care Service

 Kingsbridge Homes will enroll you in RACV Emergency Home Assist for the initial 12 months to address any emergencies. Following this, we will provide you with a 10-year structural warranty in accordance with HIA regulations.

 Approaching 90 days the client is requested to compile a list of any maintenance tasks to be addressed during the three-month maintenance check. The client is to send the list of items through to the Kingsbridge maintenance team and book in their maintenance inspection. Additionally, in the first 12 months, clients are advised to contact RACV Emergency Home Assist in the event of emergencies. For more information, please visit: RACV Emergency Home Assist.



Before proceeding to sign, please be aware that this document is legally binding under Victoria contract laws. By signing, you acknowledge and accept all terms, conditions, and responsibilities outlined herein. Please review the document thoroughly before providing your signature.

Please sign and date to indicate acceptance of this document.

Builder _____

Date _____

Builder _____

Date _____

Client _____

Date _____

Client _____

Date _____



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 **Kingsbridge**

HBG
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