Shed Homes
Where dreams come true

FROM BRIAN BEST, FOUNDER AND BUILDER

The Owner Builder Series

Straight answers to the questions buyers ask me most, from a builder with 38 years on the tools.

SHED-HOMES.COM.AU/OWNER-BUILDER-SERIES

Why I wrote this

Buyers have sent us more than 800 questions about building a shed home. The same ten questions came up again and again, so I have answered them here, one short piece at a time.

Owner building is the best answer I know to the builder and labour shortage. You hold the permit, you engage the trades, and you control what gets spent and when. You are not paying a builder's margin.

We supply the kit, Australia wide. The build is yours. Everything in this series is aimed at helping you run it well.

Where a rule is set by government I have linked the official source. Rules change, so always check the current one with your state regulator or council.

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CHAPTER 1

Changing a Standard Plan

Asked in about 185 of 827 buyer messages

Every plan is a starting point

> *"I like the overall style of the Tasman design, but it doesn't quite fit what I am after."*
>
> A BUYER'S QUESTION

This is the most common thing people tell me. They like a design, but it is not quite right. A bedroom short, a garage too small, a verandah on the wrong side.

Our standard models (Noosa, Tweed, Tasman, Bangaree, Kyogle, Kakadu and Fremantle) are starting points. Walls move, rooms change size, rooms come and go, verandahs change. Most of our builds end up as a custom variation.

You can do it yourself in our 3D designer. Pick a model, or start from a plain gable or skillion base design, then set your width, length, height and roof pitch and choose your COLORBOND colours. Nothing is locked in.

One tip: open the designer on a laptop or desktop. It does not work well on a phone.

Sources

- Start your design
- Our process

Two things to have ready before you design

> *"Love the style but need the garage part to have 2 roller doors, 1 to suit a 9 mtr motorhome."*
>
> A BUYER'S QUESTION

Before you open the designer, have two things ready.

Your full site address. Street number, street, suburb, state and postcode. The address sets your wind region, terrain, bushfire rating, soil and corrosion zone, and every one of those changes the steel. Two identical floor plans on two different blocks can carry kit prices 20 to 30% apart for that reason alone.

The model you are closest to. If none of them suit, start from a gable or skillion base design and shape it to your block.

With those two things, the design you submit can be priced properly, not guessed.

Sources

- Start your design
- Knowledge base

Changing a plan without wasting money

> *"Can a fourth bedroom be added to this plan on the second floor?"*
>
> A BUYER'S QUESTION

The drawings are done in a fixed order: architecture first, then engineering, then the energy rating. Each step builds on the one before. Settle the layout before engineering starts and you only pay for the work once.

Some changes ask more of the steel than others. A mezzanine or second storey needs more engineering and heavier sections, especially in higher wind zones. It is still a good way to get more floor area from a smaller footprint.

A garage or workshop can share the roof. A Class 10a shed joined to a Class 1a home, with a fire rated separation wall between them, is one slab, one roof and one approval. It costs a lot less than two separate buildings.

Your changed design is priced from the design you submit, plus your site address and where the home sits on the block.

Sources

- Start your design
- Knowledge base

CHAPTER 2

The Kit Explained

Asked in about 133 of 827 buyer messages

We supply the kit. You run the build.

> *"Do you guys install in NSW or do we have to source a builder?"*
>
> A BUYER'S QUESTION

We supply kits, Australia wide. We do not build, install or erect them.

You build it as an owner builder, or you engage your own builder. Either way the project is yours. You hold the permit, you choose the trades and you decide what gets spent and when.

That is a deliberate choice, and it is the reason the savings are possible. You pay trades directly for the work they do, with no builder's margin on top.

You are not on your own. Every kit comes with the engineering, and the Complete Kit carries the full documentation your council and your trades need.

Sources

- Owner builder
- Our process

Base Kit and Complete Kit: what is in each

> *"We were just wondering what your costs included? Are we responsible for the inside? Kitchen? Bathroom etc?"*
>
> A BUYER'S QUESTION

The Base Kit is the structural shell and its engineering: the portal frame steel structure, COLORBOND roof and wall cladding, all primary and secondary steelwork, fasteners, flashings, and full structural engineering for the kit and the slab. It has window openings only. No windows.

The Complete Kit is everything in the Base Kit, plus windows and doors, insulation, full architectural drawings, engineering stamped for your site and wind region, a NatHERS energy certificate, and documents ready to lodge for approval. Delivery is quoted from your site address.

Not in any kit: the slab and site works, erection, plumbing, electrical, internal linings, kitchen, bathrooms and fit out. Those are your trades.

Once your kit is engineered you also get online access to a 3D model of your home. Every part is searchable by its mark number, down to each bolt and bracket, so your trades can see where it all goes.

Sources

- Owner builder
- Knowledge base

Your trades, in the right order

> *"Does price include slab and site works? Does price include delivery and erection?"*
>
> A BUYER'S QUESTION

Running the trades is the core job of an owner builder, and the order matters. Get it wrong and you pay people to come back.

Roughly: site works and the slab, built to the engineer's signed drawings. Then the frame, cladding, windows and doors. Then the licensed trades rough in plumbing and electrical before any linings go up. Then plasterboard, waterproofing, tiling, the kitchen and the rest of the fit out.

Council inspections follow the same path: slab and footings, frame, plumbing and electrical rough in, waterproofing, and final. The occupancy certificate is the last sign off before you move in.

The 3D model and parts list that come with your engineered kit mean your frame crew is not guessing from a paper drawing.

Sources

- Knowledge base
- Owner builder

CHAPTER 3

The Real Budget

Asked in about 90 of 827 buyer messages

The one number I commit to

> *"Basically we are trying to determine if we can build this type of house on a budget of 250k."*
>
> A BUYER'S QUESTION

Everyone wants the all up number. Fair enough. The kit price is the only figure I commit to, because the kit is the only part we supply.

Every model page carries my budget figures as a guide to the rest. Use them to see if a design is in reach before you go further.

A firm kit price needs your site address and where the home sits on the block. If you only have a town and postcode, we can give you a close estimate to start.

Sources

- How much does a shed home cost
- Plans and prices

The site costs people forget

> *"Do you have any examples of final build cost including slab and basic fit out?"*
>
> A BUYER'S QUESTION

Two people can build the same design and spend very different money, because of the block.

The ones that catch people: slope and cut and fill, reactive soil needing a stiffer slab, an unsealed access road or a long driveway, the distance to the nearest power pole, water and septic, and room for a crane truck to reach the site.

None of these are in any kit price, from anyone. Walk the block with them in mind and get local quotes early.

Sources

- Hidden building costs
- Land buying checklist

Bushfire and council: costs your block sets

> *"Really just want to know a rough estimate of total cost for this build to be complete."*
>
> A BUYER'S QUESTION

Bushfire compliance can add anywhere from 10% to 50% of the kit cost, depending on your rating. That is why the BAL needs to be known before a kit is priced.

Council costs vary too: planning and building permit fees, and in some areas infrastructure charges. Your council planning department can give you its fee schedule.

You will also need a soil test before the slab can be designed. Budget for it early.

Sources

- Hidden building costs
- Building approvals by state

CHAPTER 4

Building Remote

Asked in about 82 of 827 buyer messages

Australia wide, WA and Tasmania included

> *"Wondering if this is something you guys provided in WA."*
>
> A BUYER'S QUESTION

Yes. We supply kits Australia wide, including WA and Tasmania, delivered direct to your site.

Delivery is quoted from your site address, so it is part of your kit price, not a surprise later.

I will not give you a delivery date off the cuff. Timing is confirmed in writing when you order.

Sources

- Our process
- Owner builder

Getting your block ready for the truck

> *"We are located 40 klm from Rockhampton."*
>
> A BUYER'S QUESTION

A kit arrives on a truck, and the truck has to reach the site.

Check for all weather road access, a gate wide enough for a crane truck, room for it to turn, and no overhead power lines over where it will unload.

Our land checklist covers access in detail. Sort it before the kit is ordered and delivery day is simple.

Sources

- Land buying checklist

CHAPTER 5

Engineered for Your Block

Asked in about 59 of 827 buyer messages

Wind and cyclones: why your address sets the steel

> *"Just curious regarding whether designs are cyclone rated?"*
>
> A BUYER'S QUESTION

Every Class 1A kit is engineered for its own site. Australian Standards sort sites into wind classes, N1 to N6 for non cyclonic areas and C1 to C4 for cyclonic. Terrain and topography matter too: an exposed ridge carries far more load than a sheltered valley.

In cyclonic regions I keep spans to 12 m or less. Wider than that needs a hot rolled structural steel design.

Coastal sites also need marine grade fixings. It all comes from your address, which is why we need it to price the kit.

Sources

- AS 4055 Wind loads for housing
- AS/NZS 1170.2 Wind actions
- HIA: Australian Standards

Soil and slab: start with a soil test

> *"Soil hasn't been tested yet. No basic or engineering done yet."*
>
> A BUYER'S QUESTION

Your slab is designed to your soil. A geotechnical report classifies the site under AS 2870 (classes A, S, M, H, E and P), and the engineer designs the slab and footings to suit.

Engineering cannot be finalised without it, so get the soil test done early.

The steel brackets normally bolt down onto the finished slab. Cast in brackets are the exception, only where the loads demand them, and they are flagged at design stage so your concreter knows before the pour.

Always build the slab to the engineer's signed drawings.

Sources

- AS 2870 Residential slabs and footings
- Knowledge base

CHAPTER 6

Before You Buy the Block

Asked in about 57 of 827 buyer messages

Check the block before you sign

> *"Waiting to hear from council if these are permitted before making an offer on the block."*
>
> A BUYER'S QUESTION

That buyer is doing it right. Check the block before you sign.

Zoning first: the land must allow a dwelling. Then overlays: flood, bushfire, heritage, environmental and landslide. Then legal access, services, slope and soil. Each one changes the kit, the approval or both.

A council planning certificate shows the overlays. Many councils will also meet you before you lodge. Ask before you buy, not after.

Sources

- Land buying checklist

See it on your block

> *"I am considering buying the above property and looking into your Kyogle shed house to build on it."*
>
> A BUYER'S QUESTION

Our See It On Your Block tool puts a Shed Homes design on a real lot. You see the boundaries, dimensions and existing buildings, so you can check the home fits.

It shows position and direction only. It does not tell you the council rules for that block. Use it with the checklist, not instead of it.

Point the living areas north if you can. Then, once the design suits the block, send us the full address and we will price the kit.

Sources

- See it on your block

CHAPTER 7

Financing a Kit Home

Asked in about 50 of 827 buyer messages

What lenders ask for

> *"Can you explain a bit about your financing options? Or the process?"*
>
> A BUYER'S QUESTION

Construction lenders usually want a fixed price contract with a builder. NAB lists the builder's fixed price contract, plans, permits and insurance. BOQ lists a licensed builder, a fixed price contract and a progress payment schedule.

We supply kits, so we cannot give you that contract. Unless you have substantial equity, most lenders will want one.

So talk to your lender early, before your design is locked in.

Sources

- NAB construction loans
- BOQ construction loans

How owner builders fund it

> *"Do you have recommended WA builders that would be able to handle the build as required by the bank?"*
>
> A BUYER'S QUESTION

Almost every owner builder I work with has been down the traditional path first. They bought a home, paid it down and watched the value grow.

That equity is what lets them buy land outright and fund the build their own way, stage by stage, without a fixed price contract behind it.

If that is not you yet, it is a not yet, not a no. Tell us where you are up to and I will tell you straight what I would do in your position.

Sources

- Owner builder

CHAPTER 8

Living Legally: Class 1A vs Class 10A

Asked in about 42 of 827 buyer messages

Class 1A vs Class 10A

> *"One end looks like a 1a specification, and the garage end, is this a 10a specification?"*
>
> A BUYER'S QUESTION

Under the National Construction Code a home is a Class 1a building. A shed, garage or carport is Class 10a, and it is non habitable. You cannot simply live in a 10a shed.

Converting an old shed is possible on paper but rarely worth it. Engineering, insulation, waterproofing, windows, energy compliance and smoke alarms all have to come up to standard. Starting fresh usually costs less.

Every Shed Homes design is documented as a Class 1A dwelling from day one. A garage end under the same roof stays Class 10a, separated by a fire rated wall.

Sources

- ABCB: Building classifications
- Class 1A vs Class 10A

The approval path, start to finish

> *"I am wondering what the process is regarding the planning, building, approval by the council etc?"*
>
> A BUYER'S QUESTION

A home always needs approval. First planning approval (a DA or equivalent), which checks zoning, setbacks and overlays. Then a building permit, which checks the technical side against the NCC.

New homes must reach a 7 star NatHERS rating under NCC 2022, which is why the Complete Kit carries an energy certificate. A small concession applies in climate zones 1 and 2 with a qualifying outdoor living area.

The Complete Kit gives you drawings, engineering and NatHERS, ready to lodge. We do not lodge for you. Then come inspections during the build and the occupancy certificate at the end.

Sources

- ABCB: NatHERS pathway
- Building approvals by state

CHAPTER 9

Building in Bushfire Country

Asked in about 23 of 827 buyer messages

What your BAL means

> *"We are in a BAL FZ flame zone location. Do you cater to NSW BAL FZ flame zone standards?"*
>
> A BUYER'S QUESTION

BAL is your Bushfire Attack Level, set under AS 3959. The levels run BAL LOW, 12.5, 19, 29, 40 and FZ (Flame Zone).

It comes from an assessment of your site by a qualified person. Your state fire or building authority explains who can do it.

Get it done before the kit is priced. It changes the materials and the detailing.

Sources

- NSW RFS: Building in a bush fire area
- WA: Building in bushfire prone areas

Pricing a build in fire country

> *"Getting to the building application over the next 4 to 6 weeks. We have to comply by BAL 29."*
>
> A BUYER'S QUESTION

Bushfire compliance adds anywhere from 10% to 50% of the kit cost, depending on the rating.

At BAL FZ a full fire resistant layer goes under the wall and roof cladding, on battens. That adds considerably to the cost.

If you are still choosing land, find out the BAL before you buy. It can be the difference between two blocks.

Sources

- HIA: Bushfire prone areas (AS 3959)

CHAPTER 10

The Owner Builder Playbook

Asked in about 18 of 827 buyer messages

Why owner building works

> *"I intend to complete the internal fit out as an owner builder."*
>
> A BUYER'S QUESTION

Good builders are booked out and stretched thin. As an owner builder you take back control: you manage the project, engage the trades directly and keep the builder's margin.

You do not need to be an engineer. You need to be organised and comfortable running trades. The engineering and documentation are done before your kit arrives.

Our business is built around owner builders, and I stay involved in every project.

Sources

- Owner builder

Owner builder permits, state by state

> *"I am an owner builder so will need to understand all the various materials being used for the DA."*
>
> A BUYER'S QUESTION

Each state sets its own rules. A few, from the regulators themselves:

Queensland (QBCC): a permit for work over $11,000 including GST, or up to $27,500 for farm buildings.

New South Wales: a permit for work over $10,000. Over $20,000 you also need the approved owner builder education, plus a white card. One permit per five years, with some exceptions.

Western Australia: approval for work over $20,000, with a training course.

Victoria, South Australia, Tasmania, the NT and the ACT have their own rules. Thresholds change, so always confirm with your state authority before you start.

Sources

- QBCC: Owner builder permit
- NSW: When a permit is needed
- WA: Owner builder approval
- Victoria: Owner builders
- Tasmania: Owner builder permit
- SA: CBS guide

What you cannot do yourself

> *"Price for kit. And does a normal shed builder build this or is it more complicated?"*
>
> A BUYER'S QUESTION

An owner builder permit lets you run the job. It does not let you do everything.

Plumbing, drainage, gas and electrical are licensed trades. In Queensland the QBCC is clear: only licensed trades, whatever the value of the work. Check the rule in your state.

Book the licensed trades early and fit them into your sequence: rough in before the linings go up.

Sources

- QBCC: Owner builder responsibilities
- QBCC: Unlicensed building work

Where to from here

That is the series. If you have read this far you know more than most people do when they first call us.

When you are ready, start in the 3D designer with your site address to hand.

Start your design

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