

NEST

HOME BUILD MENTOR

"GUIDING YOU HOME, BRICK BY BRICK"



NEST
HOMEBUILD
MENTOR

CAIRNS



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Editor & Client Advocate,
NEST Home Build Mentor



Editorial Note

Welcome to the first edition of **NEST Home Build Mentor Magazine**—the first of its kind here in Cairns. Our goal is simple: to guide, inform, and support both clients and builders in the home-building journey.

Building a home is one of the most important decisions in life. Yet, for many, it's also one of the most confusing. With so many contracts, inclusions, approvals, and design choices, it's easy for clients to feel overwhelmed or unsure if they're making the right decisions. That's where **NEST Home Build Mentor** comes in.

Our service is equally beneficial for builders and clients:

- **Builders** save time by focusing on their business, while we guide clients through the process and answer their questions.
- **Clients** gain a clear, unbiased understanding of their options without the influence or prejudices that sometimes come with builder-driven advice.

By bridging this gap, we create a smoother experience for everyone involved, making the home-building journey less stressful and far more transparent.

This magazine will be published **every year**, bringing together practical tips, industry updates, and expert insights to make sure no detail is missed in your building journey.

On behalf of **NEST Home Build Mentor**, I thank you for joining us. Whether you are a builder or someone planning your dream home in Cairns, we are here to guide you every step of the way.



Warm regards,

Joseph Chandy

Editor & Client Advocate
NEST Home Build Mentor

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JOURNEY!

- Pre-planning
- Budget & Financial Readiness
- Land selection
- Choosing the right builder
- Building process

Pre-Planning

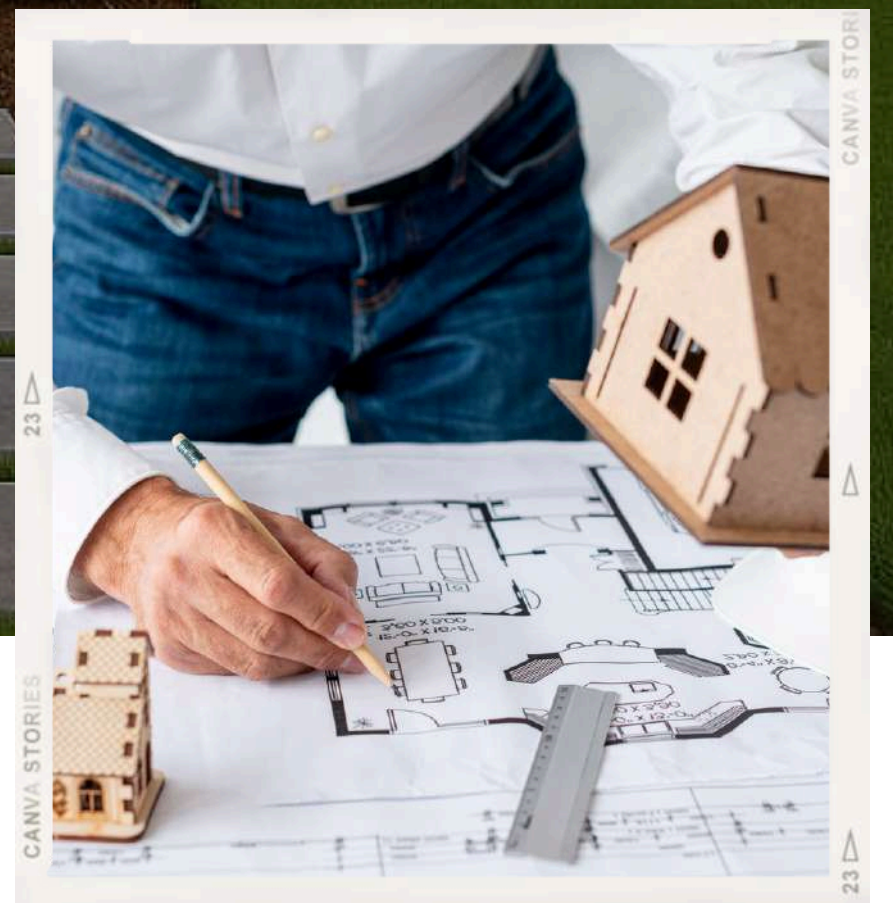
Different Building Options in Cairns



TurnKey Packages



House and land packages



Custom builds



Knockdown rebuilds



Off-the-plan builds



Duplex build

TURNKEY PACKAGES

- 🏠 Popular in: Smithfield Village, Mount Peter, Enclave Estate (Earlville), Trinity Park
- 👍 Best for: First-home buyers, investors, and time-poor families

Turnkey homes are ideal for those who want a stress-free, ready-to-live-in property. These homes come fully completed, including flooring, fencing, landscaping, driveways, blinds, and appliances—just move in with your suitcase!



HOUSE AND LAND PACKAGES



- 📍 Active estates: Cherrybrook, Rainforest Meadows, Bluewater Estate.
- 👍 Best for: Budget-conscious buyers who want a quicker path to homeownership

This is one of the most popular offerings in Cairns. Builders often advertise pre-designed homes bundled with blocks of land they've "held" via agreements with land developers. While convenient, it's worth checking if the land is genuinely secured and comparing builders for inclusions and pricing.

Understanding the Truth About House & Land Packages

In Cairns, many builders promote house and land packages using blocks they haven't yet purchased but are "holding" through informal agreements with land developers. This often results in the same lot being advertised by multiple builders, each with different home designs. What many buyers don't realize is that in some cases, you can speak directly to the developer and choose your own builder, giving you more flexibility and control over your dream home.

CUSTOM BUILDS

- 📍 Great areas for custom builds:
Kanimbla & Brinsmead — for elevated scenic views
Bentley Park & Gordonvale — larger, more affordable lots
Smithfield & Trinity Beach — coastal living and lifestyle builds
- 👍 Best for: Families, long-term residents, and lifestyle-driven buyers

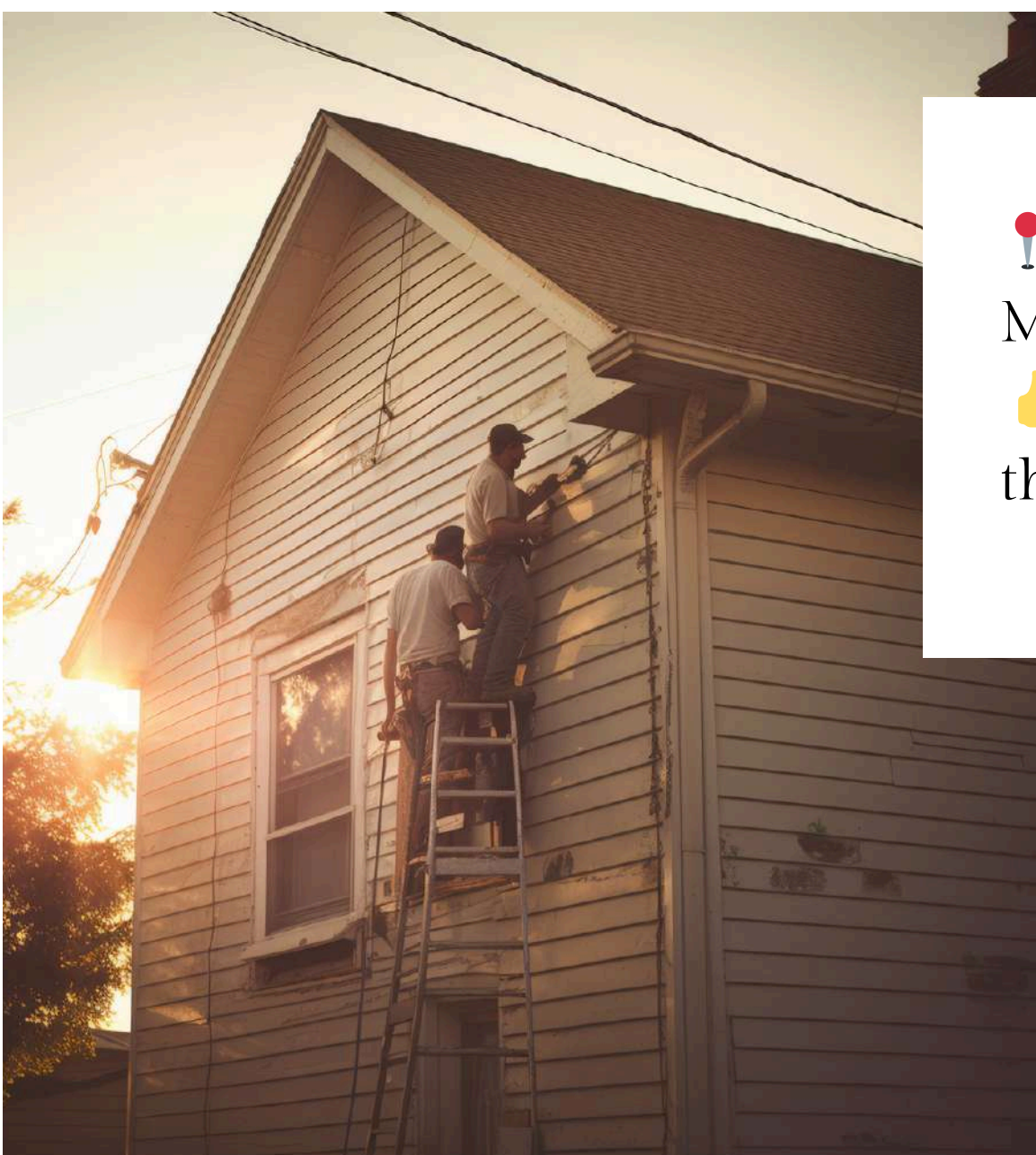
Want a home that reflects your unique vision? Custom builds offer design flexibility, allowing you to work with a builder or architect to create a one-of-a-kind home. This is especially suited for sloping blocks or families with specific space and style needs.



KNOCKDOWN REBUILDS

- 📍 Common areas: Earlville, Bungalow, Mooroolbool, Manunda
- 👍 Best for: Homeowners in ageing homes, those upgrading without moving suburbs

Live in a suburb you love, but your house needs a refresh? A knockdown rebuild lets you demolish your existing home and rebuild a new one from scratch. This option is increasingly popular in older suburbs where land is limited but demand for new homes is growing.



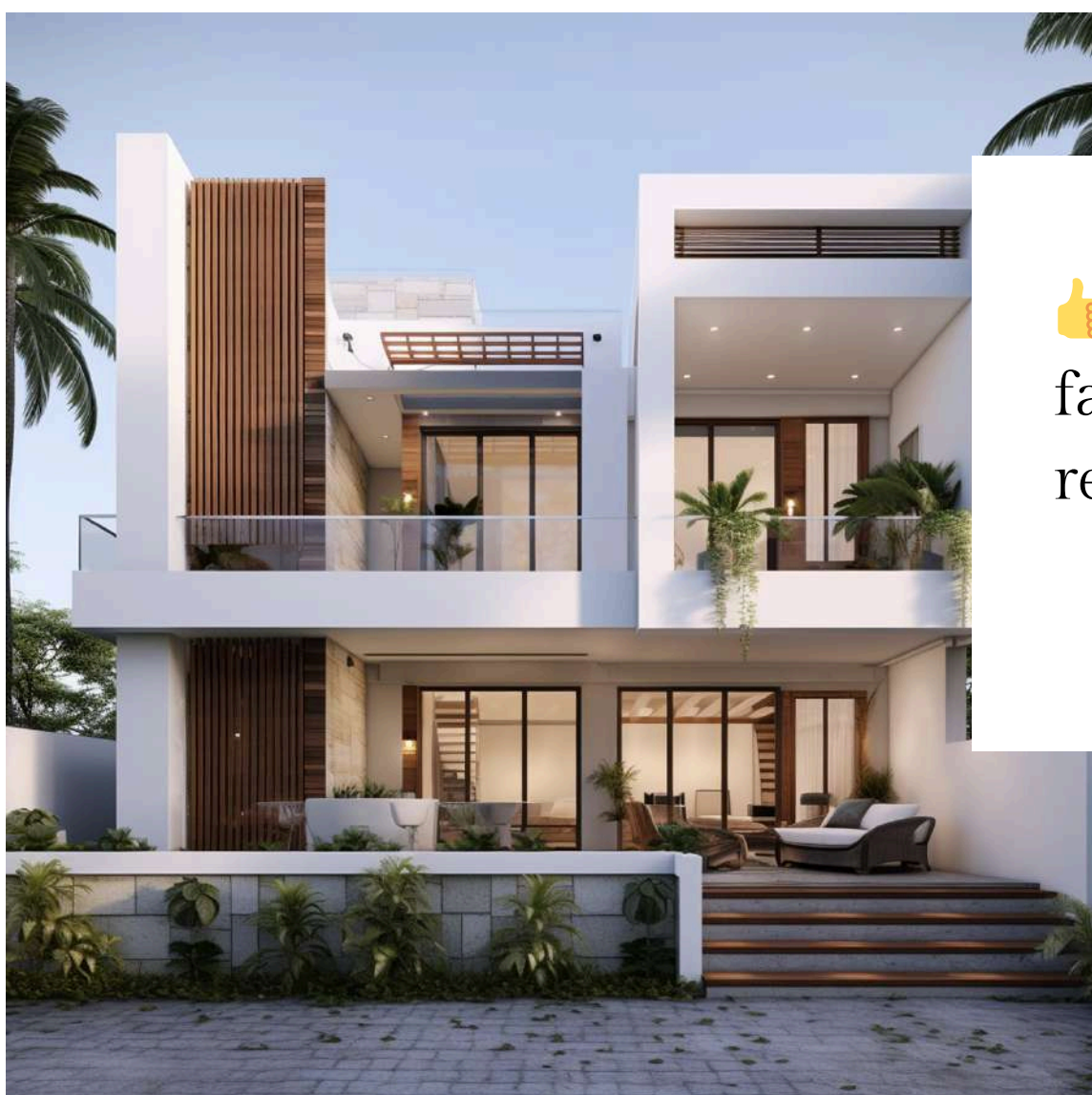
OFF-THE-PLAN BUILDS

📍 Areas with new developments: Cairns City, Westcourt, Parramatta Park, Edge Hill
 👍 Best for: Downsizers, professionals, and investors

If you're looking for modern, low-maintenance living, off-the-plan apartments and townhouses are worth considering. These are usually available closer to the city and come with features like pools, lifts, secure parking, and modern fittings.



DUPLEX BUILDS



👍 Best for: Investors, multigenerational families, or first-home buyers wanting rental income

Duplex homes are dual-living properties under one roof—either side-by-side or top-and-bottom configurations. They can be built to live in one and rent the other or to house extended families. Cairns suburbs like Gordonvale, Edmonton, and Bentley Park are increasingly popular for duplex development due to affordable land and demand for rental housing.



Stage I Budget & Financial Readiness



Budget & Financial Readiness

Getting your finances in order is the first and most important step in your home building journey—especially in a unique and growing market like Cairns.

1. IMPORTANCE OF EARLY PRE-APPROVAL

Securing a home loan pre-approval before searching for land or choosing a builder is crucial. It gives you clarity on your borrowing capacity, strengthens your position when dealing with agents or developers, and helps avoid delays or disappointments. In Cairns, some popular estates are in high demand, and having pre-approval means you can act fast.

Pro Tip: land developers in Cairns, will not hold a block without finance evidence.

2. UNDERSTANDING YOUR BORROWING POWER

Your borrowing power is how much a lender (bank or broker) believes you can afford to borrow based on your income, expenses, debts, and job stability. To assess this, they'll require proof of stable income and financial responsibility. Your borrowing power depends on your income, expenses, credit history, deposit, and current interest rates. Tools provided by banks or mortgage brokers can give you a rough estimate—but always talk to a professional for accurate advice tailored to your situation.



DOCUMENTS NEEDED FOR BANK FINANCE

A, IF YOU'RE A FULL-TIME OR PART-TIME EMPLOYEE:

Documents Needed:

- 2 recent payslips (showing YTD income)
- Employment letter (sometimes requested)
- 3–6 months of bank statements
- Photo ID (driver's license or passport)
- Credit card or loan statements
- Proof of savings/deposit

✓ Continuity in employment is important. Lenders prefer:

6+ months in your current job, OR 2+ years in the same industry

📌 If you recently moved to Cairns, having payslips from your current Cairns employer helps reassure lenders about income stability in the local job market.

B, IF YOU'RE A CASUAL WORKER (E.G. HOSPITALITY, HEALTHCARE, ETC.):

- You may still be eligible, but lenders look for:
- At least 6–12 months of consistent casual work
- Regular income pattern (no large gaps)
- Payslips and bank statements to match

C, IF YOU'RE SELF-EMPLOYED OR A CONTRACTOR (E.G. UBER DRIVER, ABN HOLDER):

- Documents Needed:
- 2 years of tax returns (individual + business if applicable)
- A current Notice of Assessment (from ATO)
- BAS statements (Business Activity Statements)
- Bank statements (personal + business, last 6 months)

⚠️ Some lenders offer Low-Doc Loans if you don't have full tax returns, but these may come with higher interest rates or LMI.

3. GRANT OPPORTUNITIES IN CAIRNS

Particulars	Detail
Grant amount	\$30,000 (contracts between 20 Nov 2023 – 30 Jun 2026)
Maximum value (land + home)	Less than \$750,000
Home type	New / substantially renovated
Move-in timeframe	Within 12 months
Residency period	At least 6 continuous months
Income	No income cap
Previous home ownership	Must not have lived in owned property since 1 July 2000
Stamp duty	Exempt on new builds or vacant land (if eligible)
Additional scheme	"Boost to Buy" for homes ≤ \$1m (shared equity)

Disclaimer: Readers should confirm current details directly with official sources such as qld.gov.au, their bank, or a licensed mortgage broker before making any financial or property decisions.

4. ALLOWING A BUFFER IN YOUR BUDGET

It's not just about the house! Many first-time builders forget to include the extras. In Cairns, these often include:

- Landscaping – Tropical gardens, retaining walls, fencing, etc.
- Upgrades – Stone benchtops, extra power points, Pour concreting all around house, etc
- Furniture & Appliances – Often not included in standard packages
- Unexpected Costs – Soil tests, rock removal, additional site works, etc.



5. BUDGET PLANNING & GOAL SETTING

Plan not just for the build—but also for life after you move in.

- Estimate monthly repayments under current and rising interest rates
- Factor in insurances, council rates, utilities
- Set savings goals if you're still a few months from purchasing
- Don't forget long-term plans (e.g., future kids, work changes)



Stage II

BUYING LAND

Finding the Right Block For Your Dream Home

Finding the Right Block

Key Things to Consider When Selecting Land



1. Location & Suburb Growth

Proximity to schools, shops, hospitals, public transport, and employment hubs.

2. Insurance Costs

Consider insurance costs too flood or cyclone-prone areas may have higher premiums.

3. Soil Quality & Site Conditions

Rocky or clay-heavy soil can increase foundation costs.

4. Soil Quality & Site Conditions

Rocky or clay-heavy soil can increase foundation costs. A soil test (done by your builder) will reveal if extra work is needed.

Pro Tip: Always check soil, zoning, and flood maps before committing to land.

Finding the Right Block

5. Zoning & Covenants

Check council zoning as it affects what can be built (e.g., residential, duplex or restrictions).

6. Flood and Natural Disaster Risk

Areas prone to flooding or cyclones.

7. Orientation & Sunlight

North-facing blocks allow better natural light and energy efficiency. Good orientation can save you money on cooling in summer.

8. Future Infrastructure & Development

Planned schools, shopping centres, or highways nearby can boost value.



Pro Tip: “Check where the evening sunlight will affect when you sit in your proposed Patio?”

LAND AVAILABILITY

(INFORMATION ONLY)

Land in Cairns and surrounding regions (Mareeba, Atherton Tablelands, Innisfail, Port Douglas) is in high demand, and availability changes quickly.

What we can do is help you stay informed about publicly available land releases and guide you on where to find them.



HOW TO GET UPDATES

Email: support@nestcairns.com,
make the subject **LAND AVAILABILITY**

Disclaimer

Information is compiled from publicly available sources and provided for general awareness only. NEST Home Build Mentor does not sell land and is not responsible for land availability or suitability. Always verify details with the selling agent, developer, or council before making any decision.

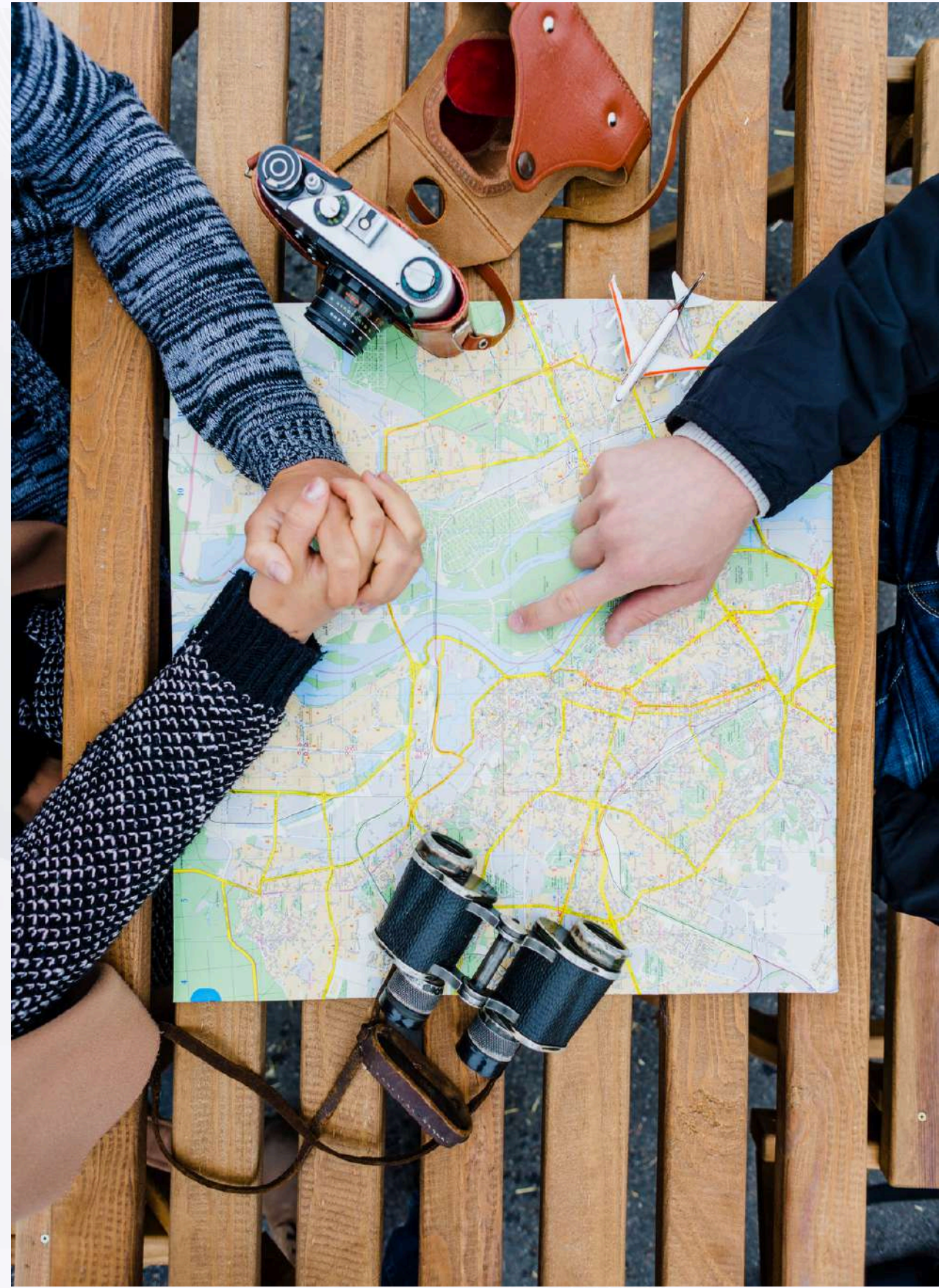
LAND AVAILABILITY

Coming Soon

- 🏠 Edenbrook estate - Mount peter
- 🏠 Half moon Bay estate -Trinity park
- 🏠 Smith field village estate

In Planning

- 🏠 69, Draper Road, Gordonvale
- 🏠 29-37 Whereat Road, Edmonton
- 🏠 2-14 Mount Peter Road
- 🏠 500 Hambledon Drive, Edmonton
- 🏠 100 MAC Gregor Road Smithfield
- 🏠 Pyramid Creek Estate Gordonvale
- 🏠 3 Hickling Access, Gordonvale
- 🏠 795 Reservoir Road Kanimbala
- 🏠 20 Moore Street and 23 Peacock Street. Trinity Beach
- 🏠 1-3 Captain Cook Highway, Clifton beach



→ These are indicative releases Only.

Tips for Tracking Land in Cairns

1

Join mailing lists of each estate: Get notified about release notices directly.

2

Follow local real estate agents & builders: Agents often know about land releases before they're public.

3

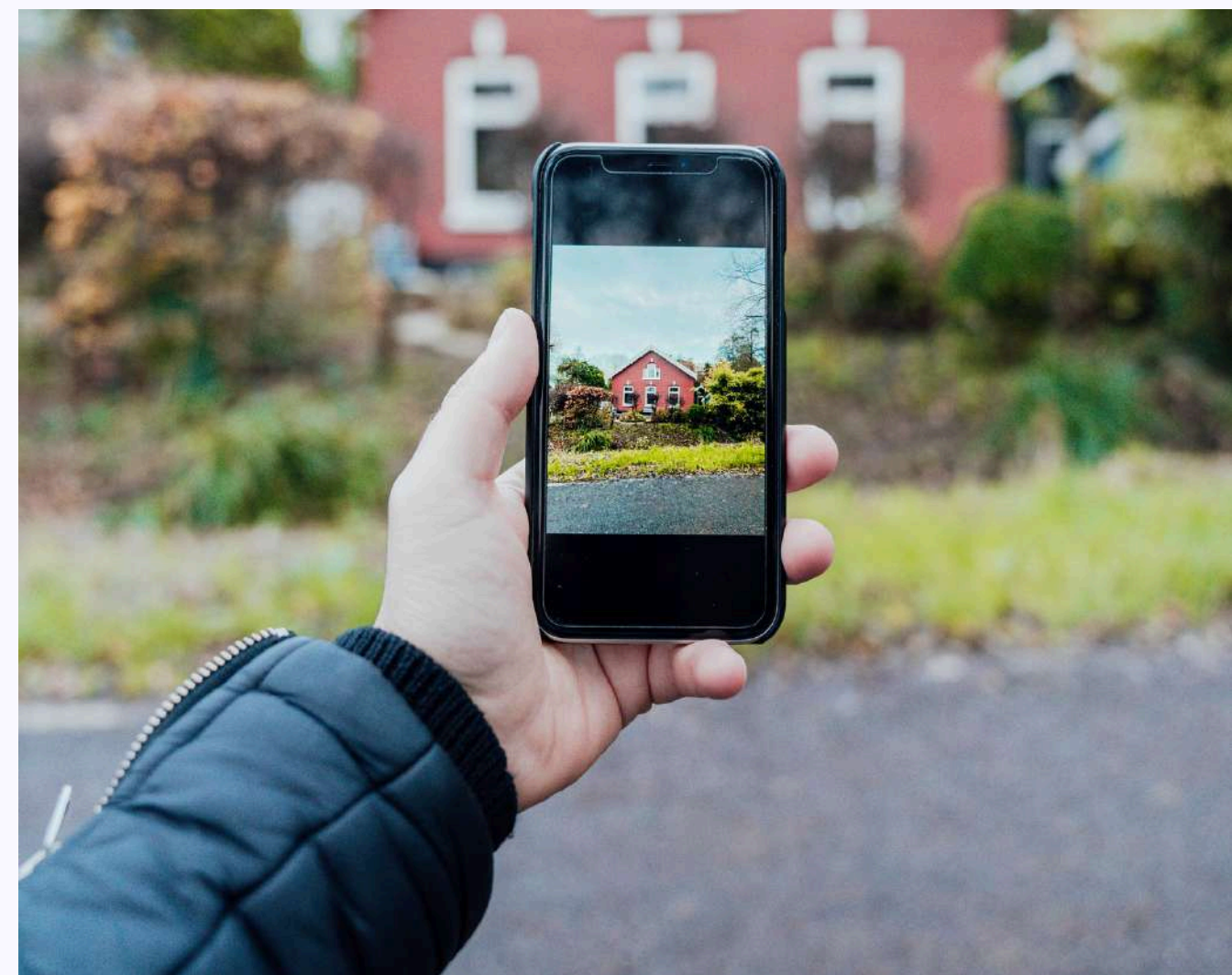
Search property portals:
realestate.com.au
domain.com.au

4

Mail Nest Home Build Mentor:
Support@nestcairns.com
Get tailored updates & guidance.

5

Use Cairns Regional Council & QLD Government mapping tools:
QLD Globe – zoning, lot boundaries, infrastructure Development.i
(Cairns Council) – check subdivision approvals – spot upcoming lots early.



Pro Tip : Estate newsletters with council tools you'll know where land is coming before it hits the market

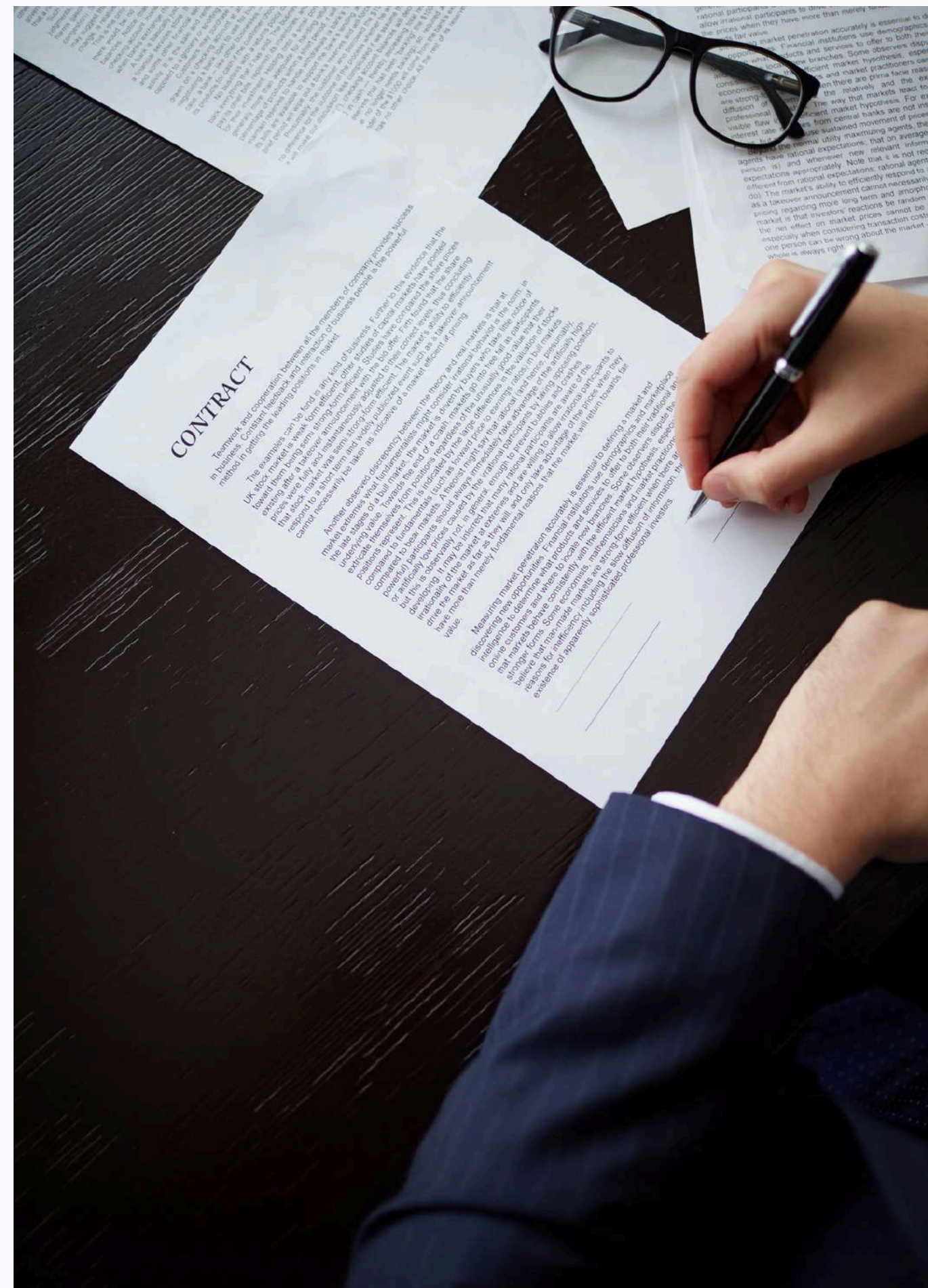
Associated Costs Related to Land Purchase and Building

Upfront & Legal Costs

- Deposit to the Bank: 5% – 20%
- Stamp Duty
- Transfer Fee
- Mortgage Registration Fee
- Conveyancer / Solicitor Fees
- Bank Fees

Site & Builder Costs

- Soil Test (not included in builder's 5% cost)
- Drawings / Plans (not included in builder's 5% cost)
- Builder Deposit: Up to 5% of the total build cost



“Rates are always changing. Please contact your local mortgage broker for exact figures.”

Beware of Land Tied to Certain Builders

Some developers in Cairns only sell land as a “house-and-land package.” This means you don’t actually buy the land freely – instead, you are required to build with their chosen builder.

Risks to watch out for:

📌 **Forced Builder Choice** – You may not be able to bring your own builder.

📄 **Build Agreement at Land Purchase** – Often, you’ll be asked to sign a building contract at the same time as your land contract.

⌚ **Rushed Decisions** – You get very little time to properly design your home or research material options.

💰 **Package Prices vs. Real Costs** - The “package price” shown at the start is usually a base figure. Final costs can increase once you make choices on finishes, layouts, and inclusions.

🔒 **Locked In With No Way Out** – After contracts are signed, you’re locked into building with that developer’s builder, with limited flexibility or negotiation.





Stage III

Choosing the Right Builder for Your Dream Home

The builder you choose will shape your entire home building journey

Types of Builders

In Cairns, not all builders are the same — they each have their own style and way of doing things:



“All are not same”

🏆 Big Name Builders

Great quality, lots of customisation, but usually more expensive.

🏠 Design-Focused Builders

They've got heaps of ready-made designs at good prices, but if you want to change too much, it can get pricey fast.

💰 Budget Builders

Super cheap, they meet the minimum standards, but you might not always get the best finish.

🤝 Custom-Friendly Builders

They love doing unique homes and keep things to a good standard. Prices are fair, but they're often busy, so you might have to wait a bit.

Comparing Builder Quotes



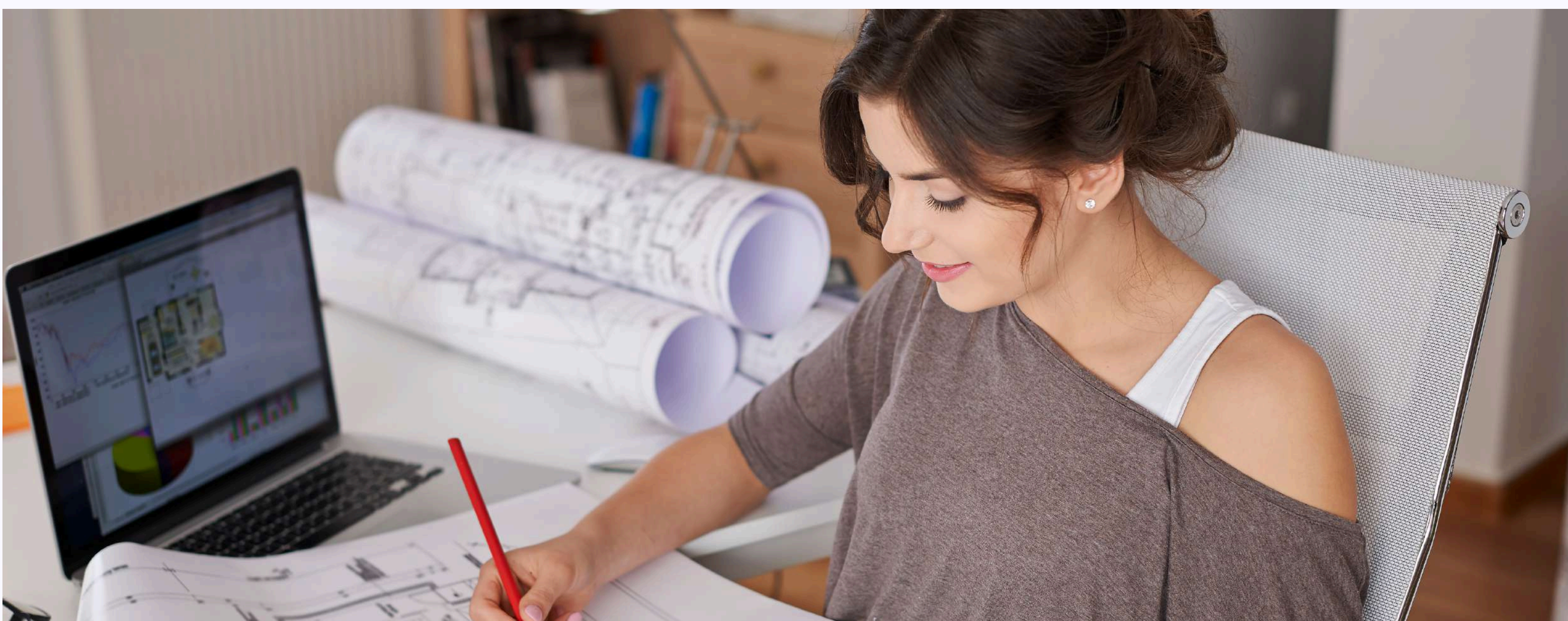
When it comes to design-focused builders, it's tricky (sometimes impossible) to compare their quotes with other builders. Their prices only make sense within their own system — so it's more about trusting them and moving forward if you like their style and designs.

For the other types of builders, you can definitely compare quotes. To do this, you'll need at least a basic home design or rough plan.

Most builders won't initially charge for sketching up a rough plan. However, if you decide not to go ahead with that builder, they may raise objections or even copyright issues over using their design. To avoid complications, it's usually better to get your sketch done externally, even if it comes with a fee.

What do you need to give a builder/designer for the initial drawing?

In most cases, builders don't need much from you to get started. If you give them your lot number, they can usually pull the basics from council or developer databases, like:



- Land size & dimensions
- Orientation (north point, which way the block faces, street frontage)
- Easements & covenants (if the developer has supplied them)
- Contour / slope info (if released by the developer)

But remember: this is still early-stage. For a more accurate design and price, you'll later need:

- ➔ a soil test and a detailed site survey (with levels/contours).

Visit Display Homes with a Measuring Tape

When planning your new home, it's important to visualize real-life spaces. Key areas to focus on include:

- **Bedrooms** – Will your existing bed and side tables fit comfortably?
- **Living & Dining** – Enough space for your sofa, dining set, and movement around them?
- **Kitchen** – Bench space, fridge cavity, and pantry size.
- **Bathrooms** – Comfort and practicality in layout.
- **Garage** – Suitable for your car size plus storage.
- **Patio/Outdoor areas** – Adequate for entertaining or relaxation.

A measuring tape is your best tool when visiting display homes. By checking real dimensions, it's usually better to get your dining set needs or how wide your walkways should be.

Contacts

Nest Home Build Mentor can share details of various display homes in Cairns and their visiting times. Simply email us at **support@nestcairns.com** for assistance.

Understanding Builder Contracts & Inclusions

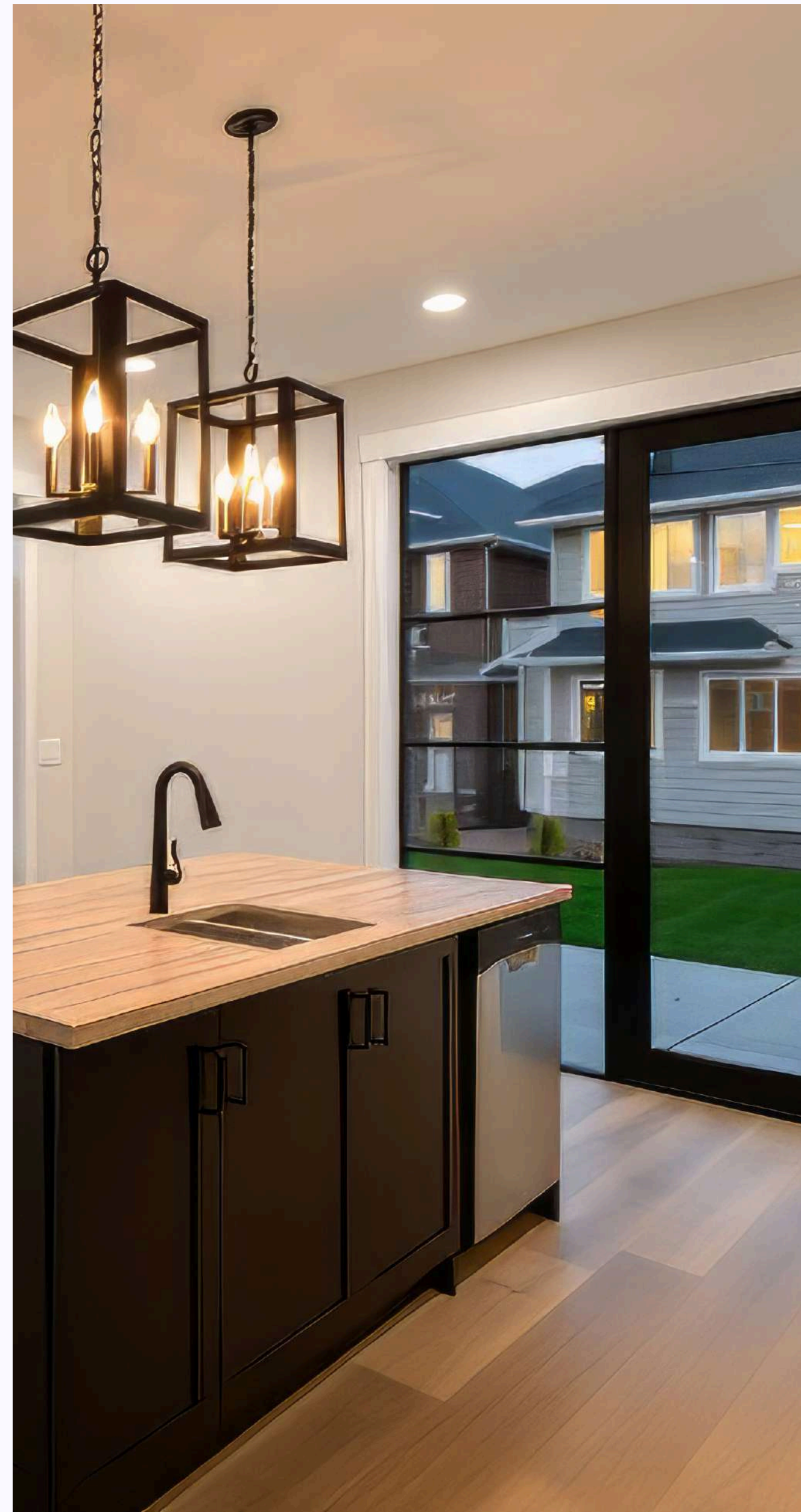
Understanding What's in (and not in) Your Agreement

When building a home, the design process feels exciting, but the contract and inclusions are where many people get confused.

Often, the wording in contracts sounds simple but leaves out important details.

For example:

- A contract may say “stone benchtop”
- But it may not specify whether it's basic engineered stone or premium granite
- Or whether it comes with waterfall edges or just a standard finish.



Pro Tip : These details matter because they can change the look, feel, and cost of your new home.

Comparing Builder Inclusions & Quotes

Different builders also present inclusions in different formats, which makes comparing quotes harder. It doesn't mean one builder is better or worse – just that it's easy for buyers to miss key details unless they know what to look for.

How NEST Home Build Mentor Helps

- We explain inclusions in plain language
- We point out what might be missing or unclear

Contacts

📞 0435 877 318

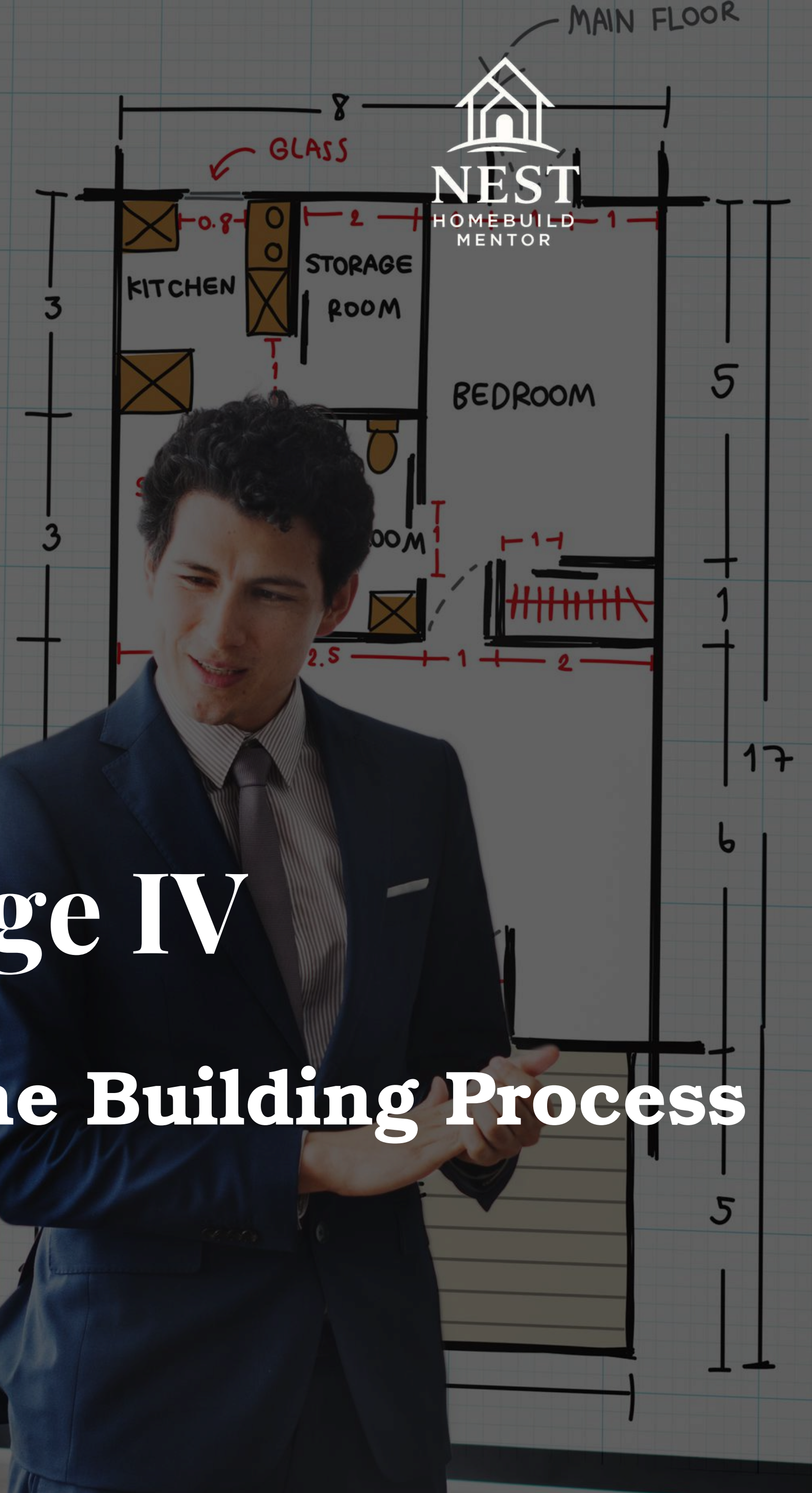
✉️ support@nestcairns.com

call, SMS or What's app for more details

Consultation Details

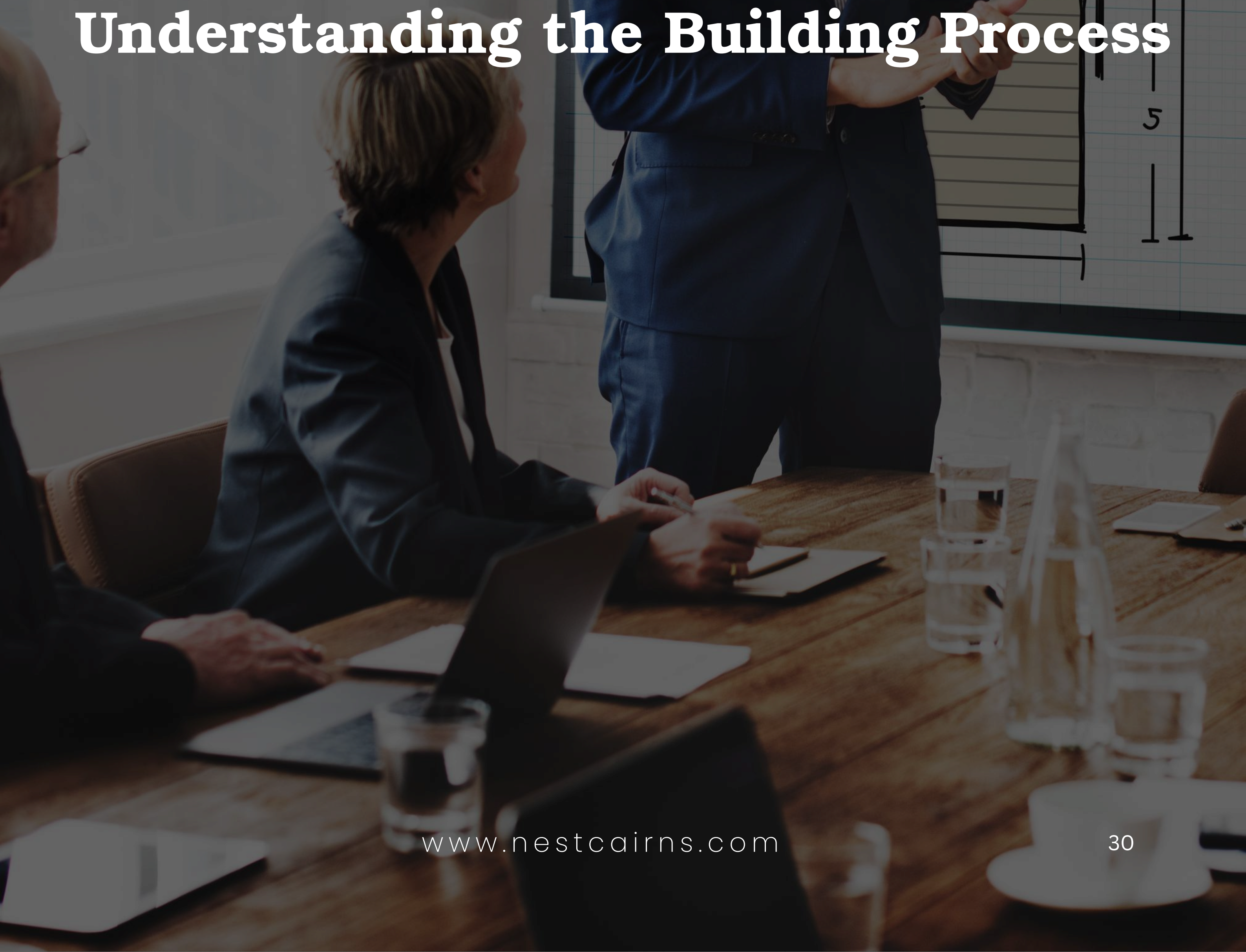
- ✨ First 2-hour consultation is free
- 💰 Additional 2-hour sessions: \$100 (includes comparison of up to 5 builder contracts)

Our goal is to give you the confidence and clarity to make informed decisions, while keeping the building process smooth for everyone involved.



Stage IV

Understanding the Building Process



Building Process

1

Deposit & Contract Finalisation

After signing the building contract, you generally pay 5% of the contract amount as a deposit to the builder.

2

Plan Approval (Development Approval / Building Approval)

Submit plans to the Cairns Regional Council (CRC) for approval.

 **Standard timeframe: 4–8 weeks**, depending on complexity.

Additional approvals may also be required for:

- Engineering plans for retaining walls
- Fencing approvals
- Soil tests or site classification reports
- Septic or stormwater approvals

3

Bank Funding & Release

Once approvals are obtained, banks release funds in stages, linked to construction milestones.

Building Process

4

Major Construction Milestones

- Site Preparation & Excavation
- Slab Pouring – first major construction milestone; bank releases first payment after inspection.
- Frame Construction – walls, roof frame.
- Lockup Stage – doors, windows, roof installed.
- Fixing & Finishing – plumbing, electrical, cabinets, painting.
- Practical Completion – house is ready for handover.

5

Final Approval from Council

After practical completion, the builder or certifier submits for **final inspection**.

CRC issues **Occupancy Certificate / Final Approval**, usually within **1–2 weeks** after inspection if everything complies.

Avoiding Variations to Save Money, Time, and Complications

- After signing a building contract, you can request changes called variations, which must be agreed in writing with the builder.
- Variations may increase or decrease the contract price, but even small changes are often costly due to extra effort.
- Banks usually cover variations only after approving the updated cost, and you may need to top up your loan if the price increases.
- Best Practice: Include everything in the first contract to save money, time, and avoid complications.
- This is one of the prime objectives of **NEST Home Build Mentor** — helping you get the inclusions right from the start.

Optional External Inspections for a New Build

You can have an external inspection at any stage, but generally, people do it at practical completion before handover.

The inspector checks the construction quality, safety, and compliance, and compares it with the building contract and plans to ensure everything agreed is completed correctly.

Typical cost is \$600 to \$1,000, depending on property size and inspector.

 **NEST Home Build Mentor** can share more details on request — simply email support@nestcairns.com

Who Are Master Builders and HIA?

Master Builders Queensland (MBQ) and the Housing Industry Association (HIA) are leading organizations representing builders and contractors across Queensland, including Cairns.

They provide training, industry standards, contracts, legal advice, and safety programs to ensure builders work professionally and comply with regulations.

Why It Matters for Clients

- Choosing a member builder gives confidence in quality, reliability, and dispute resolution.
- If conflicts arise, members can access mediation and guidance.
- Clients can also seek advice on their rights and contracts.
- If the builder is not a member, the association cannot enforce rules — but you can still get guidance and approach the Queensland Building and Construction Commission (QBCC) for formal complaints.



Additional Costs & Extras

- **Retaining Walls (if completed later by another contractor)**
- **Fencing (if arranged separately after the build)**
- **Full Landscaping Packages (decks, irrigation, premium gardens)**
- **Pools & Spas**
- **Solar Panels (unless included in the contract)**
- **Sheds / Granny Flats (if not part of the main contract)**
- **Furniture & Interior Décor**
- **Security Systems, Smart Home Technology (if added later)**

Pro Tip: Always review your builder's inclusions list carefully to avoid surprise costs later.



Thank You

Build Your Dream Home with Ease!

So many little but important details go into a new home—details you might not even think about.

Keep in touch with **NEST Home Build Mentor** for expert guidance from start to finish. We make sure nothing is missed and your home-building journey is smooth and stress-free.

Want to know about fencing, landscaping, furniture, electronics, interiors, gas connections and the right cylinder size, and other important decisions?

 **Contact us today and get all the answers!**



Disclaimer

This magazine is published by NEST Home Build Mentor to help readers better understand the home-building journey in Queensland.

While every effort is made to ensure accuracy at the time of publication, details may change. Readers should always confirm current information before making decisions.

Legal, Financial & Builder Guidance

The content does not replace professional advice.

Please consult licensed builders, mortgage brokers, legal practitioners, or financial advisors for personalised assistance.

Mentions of builders, developers, or service providers are not endorsements or recommendations.

Finance, Insurance & Costs

Any cost, finance, or insurance examples are general in nature and will vary depending on your circumstances and provider.

Always seek written confirmation from your bank, insurer, or broker before proceeding.

Memberships & Associations

References to industry bodies such as Master Builders Queensland (MBQ) and Housing Industry Association (HIA) are factual only.

Membership does not guarantee performance, approval, or compliance.

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About NEST Home Build Mentor

NEST Home Build Mentor provides independent guidance and advocacy to help clients plan their home-building journey with confidence.

We are not licensed builders, real estate agents, financial advisors, or legal practitioners.

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Distributed free of charge to assist aspiring home builders
across Cairns and surrounding regions.