Publication: Easy DIY
Title: Your checklist for a seamless process WHEN BUILDING YOUR dream HOME
AVE: 8621.27
Page: 9
Publish Date: 01 June 2025
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Your checklist for a seamless process WHEN BUILDING YOUR *dream* HOME

When building a home from scratch, many permits and processes are required to ensure your building is compliant and covered. By **Wynand van Vuuren**, client experience partner at King Price Insurance

The home-building journey will keep you on your toes. The smoother the process, the sooner it'll be ready for you to move in, however, you shouldn't lose sight of some vital elements.

To help make it trouble- and stress-free, here is a guide to the experts you'll need, the required inspections and the necessary insurance to secure your investment.

1. **Start on solid ground before a single brick is laid.**
Check that the seller of the land is above board and has a solid track record. Then, check that the land is fully transferred, registered and has essential services, like water and electricity, ready to go. Once these boxes are ticked, consult a land surveyor and secure a geotechnical report to ensure your future home will have a stable foundation. At this point, you may also need to bring a structural engineer on board.

2. **Keep all third parties in the loop.**
If you've bonded your build, the financing institution will need to have these geotechnical and structural assurances and requirements for their records. When you sign for your bond, make sure you know what they need to see and when. If you're building in an estate or complex, it's critical that you remain in close contact with the Homeowners' Association (HOA) throughout the process. They have the right to halt the work in progress and also to instruct you to knock down and rebuild, if their rules aren't followed to the T.

3. **Assemble your team of experts.**
Good foundations aren't only about the concrete under your feet; they're also about working with a budget-conscious architect, a thorough structural engineer and a seasoned builder with impeccable attention to detail. Your architect will draft the plans, but an engineer must certify the structural integrity of your project. Builders, who must be registered with the National Home Builders Registration Council (NHBRC), perform and oversee the actual construction. You should review builders' certifications to confirm their membership. Before appointing providers to install the electricity, gas and solar systems, check their certifications and ensure they're able to provide compliance certificates.

4. **Be hands-on.**
You should visit the site regularly to check for faults that the builder may have missed.

5. **Who inspects what?**
To get council approval, your submission needs HOA sign-off (if applicable) and must include detailed documentation: proof of transfer, land survey reports, structural engineering requirements, architect's plans and, sometimes, an energy-efficiency model. As you progress, you'll need NHBRC and engineering inspections at key milestones, such as foundation setting, slab pouring and roofing, as well as regular safety checks to comply with labour regulations. Remember to send all these documents to the bonding bank as well.

6. **Get insured.**
The construction company must have contract work insurance throughout the building process. This covers the site and materials against loss and damage, and the construction company's liability for third-party injuries that happen on-site. However, the insurance responsibility shifts to you the moment you receive the keys. Chat to your insurer well in advance to ensure your home is covered from this day forward.

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