

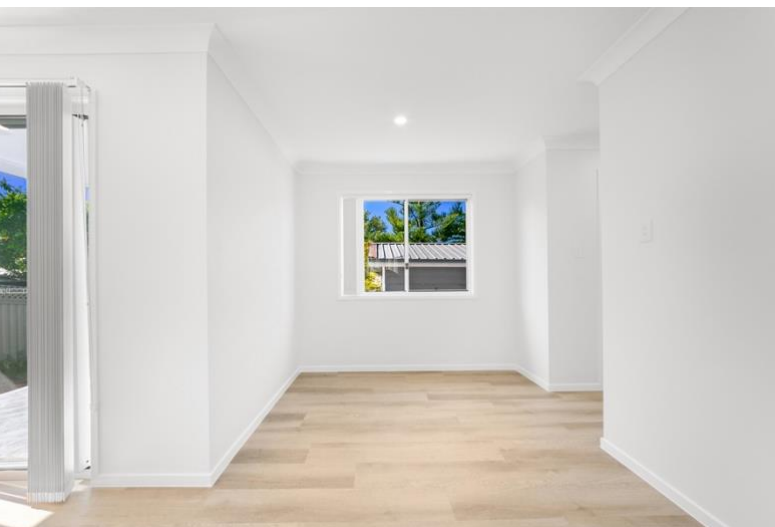


**PJ COOK
BUILDING**

Experience the P J Cook Building Difference!

Granny Flats

Your Essential Guide

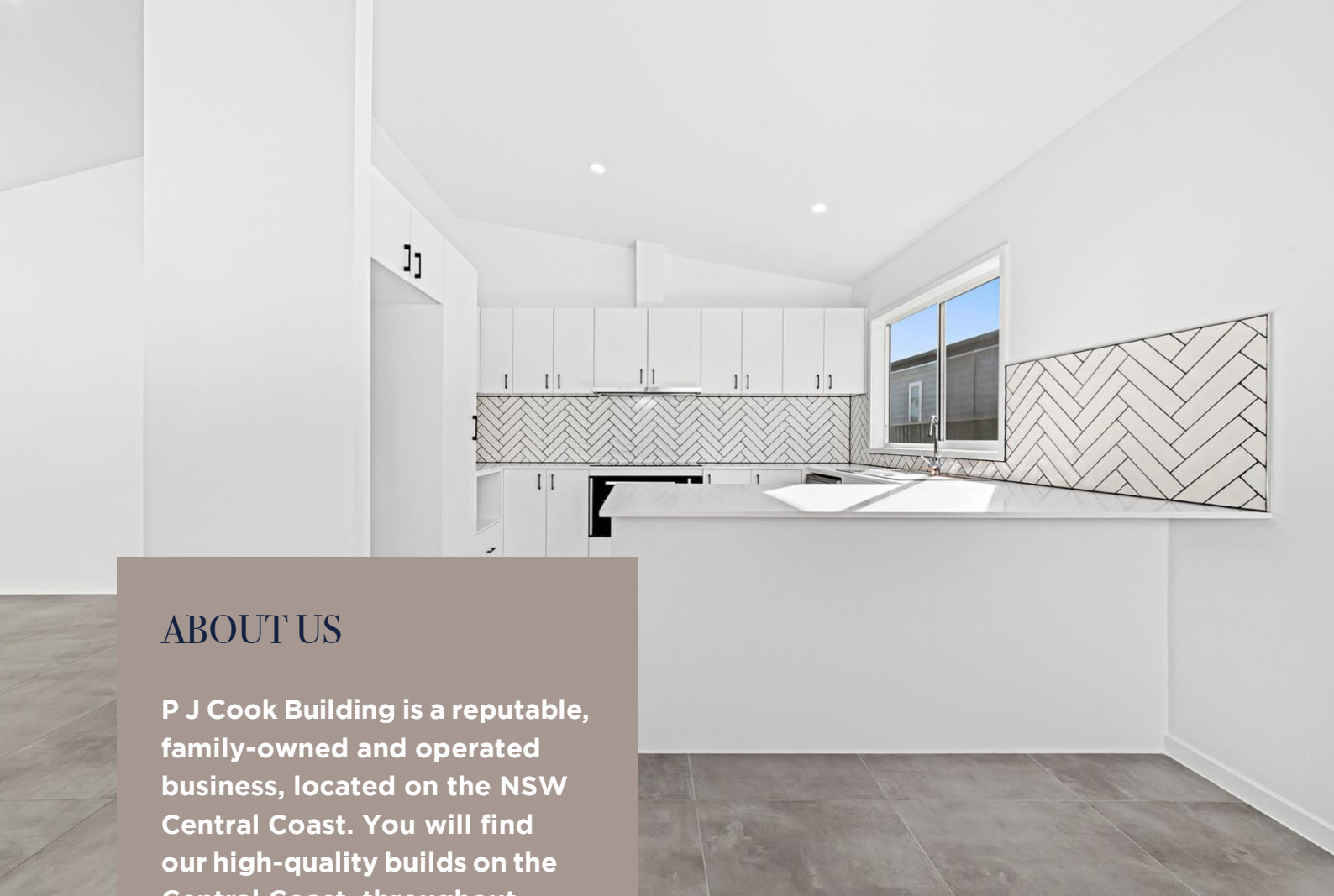




We build luxurious,
modern functional
homes and investment
properties that go
beyond excellence in
quality and design.

CONTENTS

ABOUT US	04
OUR MANAGING DIRECTOR	05
EXPERIENCE THE P J COOK DIFFERENCE	06
BENEFITS OF INVESTING IN A GRANNY FLAT	12
POTENTIAL INVESTMENT RETURNS FOR GRANNY FLATS	14
THE ESSENTIAL GUIDE TO GRANNY FLAT PRICING	16
DOES MY PROPERTY QUALIFY FOR COMPLYING DEVELOPMENT?	20
FINANCING YOUR GRANNY FLAT	22
P J COOK GRANNY FLAT STEP BY STEP PROCESS GUIDE	24
P J COOK GRANNY FLAT CONSTRUCTION GUIDE	28
P J COOK BUILDING FREQUENTLY ANSWERED GRANNY FLAT QUESTIONS	30



ABOUT US

P J Cook Building is a reputable, family-owned and operated business, located on the NSW Central Coast. You will find our high-quality builds on the Central Coast, throughout Newcastle, the Hunter Valley and surrounding regions. Our fine quality work includes New and Custom-Built Homes, Granny Flats, Duplexes and Dual Occupancy Developments.

At P J Cook Building we have a large range of pre-designed floor plans that are customisable to suit your site and personal requirements. We provide in-house design services, manage the approval process and consult with council, certifiers and any other necessary consultants or departments until approval is obtained.

Having started in the construction industry in the year 2000, Peter Cook established P J Cook Building in 2011. Quality not quantity is all-important to Peter. Rather than setting out to be the biggest building company, he wanted the P J Cook name to become synonymous with uncompromising quality standards. Peter has a personal and hands-on approach, with high expectations of employees and sub-contractors while overseeing a transparent and innovative construction process.

With 13 years of excellent work behind P J Cook Building and many more ahead, Peter has developed a reputation with customers, developers, partners and suppliers for building luxurious, modern functional homes and investment properties that go beyond excellence in quality and design. Honesty, integrity, reliability and customer service form the foundation of our success.

We know our region intimately, and we never avoid a complex site, with experience building in flood, bushfire prone areas, sloping and rock-based sites. Our extensive range of standard designs can be easily customised to suit all types of budgets and requirements. Our vision is to ensure our clients' desired results are achieved.

Whether you are an investor looking to capture extra rental income, just starting out, down-sizing or a family looking for extra space, P J Cook Building has a design solution for you. Come and inspect one of our completed projects and speak to recent clients who have built with us; you will feel confident to partner with us in this journey. Peter and our whole construction team will provide you with much more than a dwelling; it will be an enjoyable building experience and a home that will exceed expectations.



OUR MANAGING DIRECTOR – PETER COOK

Peter is not only a licensed Builder, but he is also a licensed Carpenter by trade and has been in the construction industry since the year 2000. Peter is structured, systematic and passionate about his trade. He is also passionate about raising industry standards and challenging contractors to meet what we deem an acceptable quality standard to ensure all our builds are finished to the highest possible standards.

Peter and his construction team are committed to involving clients in the building process, ensuring that the build process is as stress free as possible.

Peter's building philosophy is all about quality not quantity.

He is driven to maintain this reputation through his uncompromising quality expectations by working with the best designs, materials and tradespeople. Peter will never trade quality for money nor compromise quality to meet a deadline. The testimonials from previous clients speak for themselves.

Peter lives on the lower Central Coast, with his wife and teenage son.

Experience the P J Cook difference!

Build with P J Cook Building and you can expect unrivalled quality, attention to detail and a seamless building journey into the next exciting chapter of your life. Our systematic procedures and meticulous attention to detail sets us apart from the rest.

Here are just a few reasons why clients choose to partner with P J Cook Building:



1. OUR TEAM

P J Cook Building is not a solo operation. Peter has invested time over the years to carefully select a team of employees and sub-contractors that share his quality-driven values. P J Cook Building are first grade builders, with complete focus on quality, not quantity. We only invest time in contractors and employees who share similar craftsmanship values. Anyone wanting to be an extension of the P J Cook Building team must communicate well, be passionate about quality, able to take criticism, willingness to train hard and consistently improve to ensure all our builds are built to a superior standard.



2. UNCOMPROMISING QUALITY STANDARDS

At P J Cook Building cutting corners is not an option. Our commitment to quality is unparalleled, with strict standards that ensure every project we undertake meets the highest expectations. When selecting a Granny Flat builder, it's crucial to look beyond promises of fast builds or low prices – quality should always be the priority. At P J Cook Building, we collaborate with skilled tradespeople who share our dedication to superior craftsmanship. While our pricing may be higher than some competitors, it reflects

the time and care we invest in delivering exceptional results that will stand the test of time.



3. QUALITY CONTROL SITE INSPECTIONS

Building a granny flat is a significant investment, and achieving high-quality construction requires effective quality control measures. Setting clear quality control expectations with both employees and subcontractors is essential in the residential construction process, ensuring that projects meet the highest standards and exceed expectations. Quality control focuses on aligning the architectural plans, selections, and specifications with the actual construction process. This ensures that the project is built according to the intended design, meets necessary standards, and stays on schedule.

At P J Cook Building, we set the bar high, and our employees and contractors are held accountable to meet these standards. We do not tolerate poor or inconsistent quality from subcontractors. Throughout the construction process, we conduct numerous quality control inspections to ensure your granny flat is built to a superior standard. These inspections are completed by Peter or a senior member of our team.

Unfortunately, this commitment to quality is not shared by all in our industry. Many builders assign supervisors to manage multiple projects simultaneously, which limits the time available for detailed quality control checks at each stage. This lack of attention to detail prevents thorough inspections before transitioning to the next phase and hinders proper training and site management of subcontractors to meet expected standards.

Additionally, larger builders often pay subcontractors poorly, which negatively impacts the finished product. This makes it more difficult for site supervisors to enforce a high standard of work when subcontractors are not compensated adequately to meet even minimum standards. While this approach saves money for the builder, it ultimately compromises the quality and final result of your granny flat.

In contrast, we conduct detailed quality control inspections and defect checks at every stage of construction. While many builders focus on speed and high-volume projects, which often leads to poor quality and excessive defects, we prioritise thorough site supervision and consistent quality control procedures. By partnering with a builder who values skilled trades, pays them fairly, and upholds strict quality standards, you can ensure that your granny flat is delivered in prime condition – defect-free and ready for handover.

This commitment to quality minimises the risk of poor workmanship, rework, or maintenance issues after handover – saving homeowners and tenants from inconvenience.

Building your home should never be a race. Remember: speed kills.



4. PAINTING STANDARDS

The foundation of P J Cook Building is built on uncompromising quality

Standards, which we uphold through our partnership with Haymes Paint, an Australian-owned paint manufacturer. . Choosing a builder who uses only high-quality, Australian-made paints, and applies a 3-coat system, truly makes a difference. Lower-quality paints and 2-coat applications often result in unsatisfactory finishes that lack proper coverage compared to higher-quality alternatives.

A 3-coat paint application is significantly more durable than just two coats. This added durability not only extends the lifespan of the paintwork but also saves you money in the long term. At P J Cook Building, we exclusively offer 3-coat paint applications to ensure our clients receive a finished product that is not only superior but also backed by a warranty.

For more information on the benefits of a 3-coat paint application, please refer to page 37.

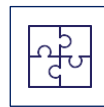


5. COMMUNICATION

On every project, P J Cook Building encourages our clients to ask questions and expect answers. We believe in honest, direct, and open communication with you from the very beginning.

Once construction commences on site, you will have consistent access to Peter and his construction team. You will receive clear and transparent communication along the way. Our standard of communication allows for the development of relationships that generally last well after the project is completed. We keep you informed of what is happening onsite as much as possible.

You can expect to receive working schedules and updates throughout the construction process.



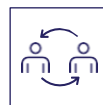
6. EXCLUSIVITY

P J Cook Building is not about churning through projects. We operate limited site starts each month so that every project we build is completed to the highest standards. This allows us to forecast the commencement and completion date of your project. You can rest assured that you have our full attention.



7. TIME GUARANTEE

Your best guarantee is to deal with a reputable local family company that has served its customers with integrity and distinction for many years.



8. SERVICE

Our extensive range of pre-designed floor plans caters to all budgets and lifestyle needs. These designs are highly flexible, offering a wide variety of choices within the standard range, along with optional upgrades, allowing you to achieve a look that's uniquely yours.

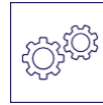
Our experienced design and pre-construction team will work closely with you, ensuring that your requirements and expectations are met to the highest standards. We also aim to alleviate some of the stresses often associated with building by managing the entire approval process.

We work directly with councils, private certifiers, and other consultants, guiding your project through to approval.



9. BUILDING CONTRACT

Partnering with P J Cook Building means choosing a trusted team dedicated to delivering quality-built granny flats. We take pride in providing clear, upfront pricing, ensuring there are minimal surprises after the building contract is signed or construction begins. Our commitment to transparency guarantees you'll know what to expect throughout the entire process - from the initial planning stages to the moment we hand over the keys. With a focus on building your granny flat on time and within budget, we make your journey as seamless and stress-free as possible.



10. EXPERIENCE

At P J Cook Building, we specialise exclusively in new residential construction, giving you confidence in our expertise and focus. No site is too challenging for us - we have extensive experience working in flood, bushfire-prone areas, sloping and rock-based sites.

For detailed information about our Investor, Lifestyle and Designer collections, refer to the "Compare Us to the Rest" document to see how we stand out from the competition.



11. INCLUSIONS

With strong relationships with local suppliers, we offer a quality set of standard inclusions that sets a benchmark beyond the modest offering of our competitors. We are constantly researching the latest materials, technologies, and finishes to ensure our designs keep up with trends and meet expectations.

P J Cook Building has created 3 inclusion packages - Investor, Lifestyle and Designer. Our packages are not cheap and nasty base line level. We have invested time in selecting a quality set of mid to high spec inclusions to ensure these exceed expectations and meet our uncompromising quality standards.

Investor Collection

The Investor Collection was developed to create an affordable set of quality inclusions, making the best use of funds to achieve good quality, durability, and excellent value for money.

Lifestyle Collection

The Lifestyle Collection was developed to create a point of difference to what our competitors offer as standard. We have developed these over the years with a strong focus on comfort, style, quality, and longevity at a viable price point.

Designer Collection

The Designer Collection is the icing on the cake. These inclusions provide comfort, create a unique home environment of style that represents a true reflection of you.

Of course, we offer further upgrades to our 3 collections along with other façade options using all latest modern and quality materials to make your granny flat unique. All upgrades can be incorporated to your granny flat on request. Our proposals include timber floor or slab construction to suit all site conditions.



12. PRICE CONTROL

We have developed long-term working relationships with trades and suppliers. These relationships provide reassurance that we have control over the cost and quality of your granny flat.



13. FINANCE

We understand that buying a home or building your property portfolio are significant financial investments, so we have established a network of brokers who can help and guide you through the process of submitting your loan application.



14. MAINTAINING OUR SERVICE AFTER HANDOVER

While many builders prioritise quantity over quality, P J Cook Building is dedicated to delivering your granny flat in immaculate condition at handover. Unlike some builders who rely on full-time maintenance divisions to address defects after handover – often due to insufficient quality control and site supervision during construction – we take a different approach.

We believe that employing a maintenance division can foster a complacent culture among subcontractors, leading to less attention to detail. This approach often inconveniences homeowners and tenants, as issues are deferred to be addressed during maintenance or warranty periods, sometimes extending further than expected.

At P J Cook Building, we are committed to getting it right the first time. While we don't claim to be perfect, our focus is ensuring your granny flat is in outstanding condition before handover. If anything is missed, we are always just a phone call or email away.

To further support you, your granny flat comes with a standard three-month maintenance guarantee, covering any defects that may arise as the structure settles. For added peace of mind, you'll also receive a two-year minor defect period and a six-year structural warranty – backed by a trusted builder with a proven track record and the longevity to uphold these commitments.



Thank you to the Team at P J Cook Building for the build of our Granny Flat on our investment property. Peter was quick to respond to any questions that we had. Once the project got started, it was very quick to completion, especially over the Covid-19 period. There were a few hurdles along the way, which had nothing to do with P J Cook but Peter made this much easier to deal with and we are very appreciative to him. The finish product of our Granny Flat is impeccable. Peter's eye for detail is impressive, which has resulted in the most beautiful Granny Flat (inside and out) that I have ever seen. We were able to secure a tenant only 2 days after advertising and for a very impressive return. Thanks to all the Team at P J Cook Building and especially Peter. We would not use any other builder if and when we decide to build another.

Julie Bramall



15. SITE CONSULTATIONS

We know life is busy, but we also recognise the importance of involving you in the building process. That's why we offer flexible site consultations with one of our expert consultants available Tuesday through Saturday at a time that suits you best.

Our goal is to make your building experience as straightforward and enjoyable as possible. By keeping you involved and prioritising your convenience, we ensure a smooth and collaborative journey.

Let us provide more than just a dwelling – experience a seamless building process and receive granny flat that exceeds your expectations.



16. TESTIMONIALS

We believe word-of-mouth is the best form of advertising. We understand that when our customers' experience exceeds expectations, we are generally awarded business from family and friends.

Our customer opinions mean a lot to us. A referral is the ultimate compliment that our business can receive. This also means that we can invest less time and money in advertising and more in developing and improving the building experience for our customers.



We are very happy with our 2-bedroom backyard granny flat from PJ Cook. The built started just when COVID-19 restrictions happened so we were a bit apprehensive but there was no delay. What a professional team – from the planning phase to the finished product. This was a bit of a tricky built because we have a battle axe property, but it did not seem to be a problem for Peter and his team. The granny flat solved our problem of a growing family and is a really good investment down the track.

Elize Smit



17. 100% AUSTRALIAN OWNED

Unlike many major home builders, P J Cook Building is proudly 100% Australian owned. Peter Cook established P J Cook Building in 2011 with no aspirations to be the biggest builder, but he aimed to offer uncompromising quality with a personal and hands-on approach, with high expectations of employees and sub-contractors while overseeing a transparent and innovative construction process. Since 2011, Peter has developed a reputation with customers, developers, partners and suppliers for building luxurious, modern, functional homes and investment properties that go beyond excellence in quality and design.

Honesty, integrity, reliability and customer service form the foundation of our success.

We could keep going with reasons why you should partner with P J Cook Building, but we think you get the picture. We genuinely care about our customers' building experience and we value and respect the important role that we play. Whether you are an individual, a family or an astute investor, P J Cook Building has a design solution for you.

If you are contemplating who to build with, we will make the decision easy for you – come and inspect one of our completed projects and speak to recent clients who have built with us. We know you will feel confident to partner with us in this journey.



We'll deliver much more than just a dwelling, offering an enjoyable building experience and a granny flat that will exceed expectations.

Benefits of Investing in a Granny Flat

A spacious backyard has so much more potential than just an area to weed and maintain! You can increase your living space, add value to your property and enjoy rental income.

This can all be achieved through the addition of a granny flat. Is it right for you? Consider these benefits and let us help you make an informed decision.



APPROVAL IS FASTER AND EASIER THAN EVER


You can now build a granny flat on your property without council approval under 'Complying Development' [CDC] legislation.

The NSW Affordable Housing State Environmental Planning Policy (SEPP) allows granny flats in NSW to be approved under Complying Development rules in just 10 days through a private certifier. There are some stipulations but many residential homeowners will not require council approval to add a granny flat.

Some properties may not meet the requirements under the Complying Development legislation but can still be considered by submitting a Development Application [DA] to your local council. This process will take more time, so keep that in mind in your planning process.

EXTRA INCOME

Whether you are looking for extra income to pay off your main house mortgage sooner or cash to splash, granny flats can return a rental value on average of \$450.00 - \$500.00 per week; even more in popular suburbs and via platforms such as Airbnb.

 <p>ESTIMATE PRICE FOR 60m² 2 BEDROOM GRANNY FLAT</p>	 <p>RENT PER WEEK</p>	 <p>TOTAL ANNUAL RENTAL INCOME</p>
\$200,000.00	\$500.00	\$26,000.00
 <p>ANNUAL MAINTENANCE & EXPENSES</p>	 <p>TOTAL INCOME GENERATED EACH YEAR</p>	 <p>TIME NEEDED TO PAY OFF GRANNY FLAT</p>
\$3,000.00	\$23,000.00	8.695 Years

SPREADING YOUR INCOME RISK

Many people rely on one income to fund their lifestyle and financial commitments. Renting out a granny flat provides you with a second source of income. Adding a granny flat to your investment property portfolio also spreads the risk as it is unlikely all properties will be vacant at the same time.

INCREASING THE VALUE OF YOUR PROPERTY

Granny flats can increase the value of your property when it is time to sell. Families will see the benefit of extra room for a teenager or older family member.



Investors will recognise the opportunity for extra income.

If you are considering a granny flat, our recommendation is to build it well because a bad job could have the opposite effect on your property value. A P J Cook 60 square metre 2-bedroom granny flat might cost you \$200,000.00 - \$220,000.00 and the existing style of your property will be considered by designing a granny flat that complements its surroundings. Investing in a good quality P J Cook Granny Flat will help improve the capital value of your home over the long term.

Speak to the P J Cook Team or we can refer you to a local estate agent to find out exactly how much value it would add to your property.

MORE FLEXIBLE LIVING ARRANGEMENTS

Traditionally, granny flats have been used for older family members to live in. They have become popular with parents wanting to give their adult children an independent living option while they are saving up for homes of their own. Granny flats offer a great deal of flexibility to homeowners and are not limited to being a second residence. You could build one as a separate home office for your business.



We presented Peter and his team with a small and challenging backyard to construct a custom-made granny flat. Today we have a first-class construction with quality apparent throughout. We recommend you contact P J Cook Building to discuss your needs.

Sturt Family



AFFORDABLE

Typically, granny flats are cheaper to build than buying or building a standalone new home. A granny flat can be the first step into an investment portfolio without needing to borrow big!

In recent times we have seen a spike in granny flats as more affordable housing is needed. The rising interest rates, cost of living expenses, and properties prices increasing.

We are finding people are now having to consider smaller homes or even a granny flat in Mum and Dads back yard.

KEEPING FAMILY CLOSE

You might need additional space as your parents age or to provide an affordable small home for your children. A P J Cook granny flat is a great place to accommodate extra people in comfort and style, while allowing everybody to enjoy space and independence.

Potential Investment Returns for Granny Flats

DID YOU KNOW... GRANNY FLATS CAN RETURN 10- 15% ON INVESTMENT?

Granny flats are not just for grannies! If you rent out your high-quality P J Cook granny flat to tenants, or family member it can provide a regular income stream.

EXAMPLE CASE STUDY OF THE FINANCIAL BENEFITS OF BUILDING A GRANNY FLAT




John lives in a four-bedroom home on a 680 square metre block in Ettalong Beach on the Central Coast. John has a large back yard with space that he does not use but must maintain. John decides to add on a P J Cook 60 square metre 2-bedroom granny flat. He spends a total of \$200,000.00, which includes design, approvals, and all our standard inclusions. .

As this property is in Ettalong Beach, close to a lovely beach and plenty of shops, John can rent the two-bedroom flat out for \$500.00 per week.

Under this scenario, the granny flat is generating an annual return of around 11.5%. John can pay off the cost of his investment in just under 9 years, after which he will enjoy an income stream of almost \$26,000 per annum.

Of course, this is just one example, and you need to consider your individual circumstances. For example, you might need to borrow money to fund the granny flat investment to your property. You might need to budget for landscaping, fencing, section 94 council contributions and other expenses which means it will take longer for your investment to generate positive cashflow.

Talk to the P J Cook team to find out more about potential returns on your granny flat.

 ESTIMATE PRICE FOR 60m² 2 BEDROOM GRANNY FLAT	 RENT PER WEEK	 TOTAL ANNUAL RENTAL INCOME	 ANNUAL MAINTENANCE & EXPENSES	 TOTAL INCOME GENERATED EACH YEAR	 TIME NEEDED TO PAY OFF GRANNY FLAT
\$200,000.00	\$500.00	\$26,000.00	\$3,000.00	\$23,000.00	8.695 Years



“

I am so very happy with my Granny Flat built by PJ Cook in Woodberry. The whole team onsite were courteous and professional at all times. The quality of my build is impressive. It took me over a year of looking at other builders before settling with PJ Cook. The only disappointment is that the slide out range hood was unobtainable, so I settled for a fixed one. I am sure I can live with that. Absolutely no hesitation to recommend them to anyone looking at building a granny flat. Handover is tomorrow. I am one very excited and happy customer.

Jo Minter

The Essential Guide to Granny Flat Pricing



At P J Cook Building, we take pride in providing upfront pricing to minimise or avoid hidden fees or surprises after building contracts are signed, slab or footings poured. Unfortunately, it is not always like that across the industry. We have developed this essential guide to granny flat pricing so you can make an informed decision about the builder that offers the best value for money, and the quality you want and deserve.

**One thing is for sure –
making the right decision
is priceless.**

DIFFERENT TYPES OF GRANNY FLATS

There is a big difference between a modular or transportable kit home and an onsite custom-built granny flat. Kit home prices often do not include essential inclusions such as site costs, council fees, electrical, gas, water, sewer, stormwater connections, floor coverings, blinds, transport, and other important finishing touches.

However, the main difference is in the quality and appearance of the finished product. A custom-built granny flat is built on site to suit your block of land and surroundings. It will also have more design and personalisation options. All P J Cook granny flats are mini versions of new homes and custom built on site to meet our clients desired needs.

One thing is for sure, a custom-built P J Cook granny flat will add more value to your property than a modular or transportable kit home option.

BE WARY OF VERY LOW PRICES

When comparing pricing among custom-built granny flat builders, it's essential to approach very low prices with caution. While a lower initial price may seem appealing, some builders use this as a tactic to lock you in before surprising you with unexpected costs throughout the building process. As the saying goes, if an offer seems too good to be true, it probably is.

Many builders reduce costs by taking on too many projects each month/year. This often results in supervisors being stretched too thin, managing multiple sites simultaneously. As a consequence, they are unable to conduct thorough quality control checks at each stage of construction, provide sufficient training, or effectively supervise subcontractors to ensure expected quality standards are met. This approach allows builders to lower their pricing by spreading annual operational expenses across more projects but inevitably compromises the quality of the finished product.

Additionally, some builders pay subcontractors poorly, which negatively impacts the craftsmanship of your granny flat. Supervisors find it increasingly difficult to enforce high standards when tradespeople are not compensated adequately to meet those expectations. While these practices save the builder money, they almost always result in a substandard final product. Builders operating under such models often fail to meet even the minimum Australian Standards – guaranteed. Be wary of proposals that are vague or lack detail. While they may appear to cover all necessary inclusions, a closer inspection often reveals several essential items missing. These omissions may later be presented as “free” promotional upgrades or time-sensitive offers to encourage you to sign quickly. Don't be misled – these costs will inevitably surface in the final build proposal before you sign a building contract.

At P J Cook Building, we've observed that many competitors offer promotional upgrades for inclusions that we provide as standard, often at inflated prices with short deadlines to pressure clients into signing. Remember, no builder truly gives anything away for free – don't fall for the trap.

Take the time to compare quotes carefully because this practice is quite common within the industry.



P J COOK GRANNY FLAT STRATING PRICES

HOW MUCH DOES A P J COOK 1-BEDROOM GRANNY FLAT COST?



Starting size: 45m² [pricing includes covered external areas as per plan]

Starting price \$187,000 to \$195,000 which includes design, approvals, and all our standard investor inclusions.

HOW MUCH DOES A P J COOK 2-BEDROOM GRANNY FLAT COST?

Maximum size: 60m² [pricing includes 1.5 x 1.5 covered front patio area]

Starting price \$199,000 to \$217,000 which includes design, approvals, and all our standard investor inclusions.

 <p>ESTIMATE PRICE FOR 60m² 2 BEDROOM GRANNY FLAT</p>	 <p>RENT PER WEEK</p>	 <p>TOTAL ANNUAL RENTAL INCOME</p>
\$200,000.00	\$500.00	\$26,000.00
 <p>ANNUAL MAINTENANCE & EXPENSES</p>	 <p>TOTAL INCOME GENERATED EACH YEAR</p>	 <p>TIME NEEDED TO PAY OFF GRANNY FLAT</p>
\$3,000.00	\$23,000.00	8.695 Years

HOW MUCH DOES A P J COOK 2-BEDROOM GRANNY FLAT COST WITH ATTACHED SINGLE GARAGE?

Maximum size: 60m² [pricing includes covered external areas and garage as per plan]

Starting price \$232,000 to \$235,000 which includes design, approvals, and all our standard Investor inclusions.



P J COOK GRANNY FLAT PRICES

HOW MUCH DOES A P J COOK 3-BEDROOM GRANNY FLAT COST?

Maximum size: 60m² [pricing includes covered external areas as per plan]

Starting price at \$220,000 which includes design, approvals, and all our standard investor inclusions.

HOW MUCH DOES A P J COOK 2-STOREY GRANNY FLAT COST?

[Pricing includes all areas as per plan]

Starting price \$288,000 to \$425,000 which includes design, approvals, and all our standard investor inclusions.

IS IT CHEAPER TO BUILD SLAB ON GROUND OR ON PIERS?

Most granny flats are built slab on ground for cost purposes. However, if your block is in a flood affected area or you have sloping land, it may be necessary and more cost effective to build on piers. The decision depends on council requirements, site conditions, slope, and access.

Generally, it does cost more to build on piers [bearers and joist construction] due to additional requirements such as scaffold, under floor insulation to comply with Basix requirements, increased trades rates for working on scaffold, etc.

COMPARING APPLE\$ WITH APPLE\$

We understand how challenging it can be to compare quotes without industry experience or knowledge. At first glance, inclusions may appear similar, but often lack detail, are vaguely drafted, or differ significantly in quality. That's why we've compiled a list of common items that our competitors frequently leave out to make their quotes appear cheaper. These omissions are often presented late as "promotional upgrades" with short deadlines to pressure you into signing quickly. The truth is, these extras aren't free - don't be misled.

Failing to conduct a thorough 'like for like' comparison can result in unexpected costs being added to your final building contract proposal - costs you may not have originally budgeted for. By this stage, you're likely locked into an agreement with terms and conditions that leave you no choice but to pay inflated prices for these "extras," which should have been included in the original estimate. We're confident that our standard inclusions provide exceptional value, and we encourage you to compare our prices and inclusions with those of our competitors. It's essential to complete a 'like for like' comparison before signing any agreement. This ensures all necessary inclusions are accounted for and of comparable quality, allowing you to budget accurately for the Total Project Cost and avoid surprises down the line.

WILL I GET A GOOD RETURN ON MY INVESTMENT?

A high-quality granny flat can add value to your property and provide a regular income stream.

INCREASE THE VALUE OF YOUR PROPERTY!

Granny flats can increase the value of your property when it is time to sell. Families will see the benefit of extra room for a teenager or older family member. Investors will recognise the opportunity for extra income.

If you are considering a granny flat, our recommendation is to build it well because the first time because a bad job will only cost you more in the short to long term and could have the opposite effect on your property value. A good builder will consider the existing style of your property and design a granny flat that complements its surroundings. Investing in a good quality P J Cook Granny Flat will help improve the capital value of your home or investment property over the long term.

EXAMPLE CASE STUDY OF THE FINANCIAL BENEFITS OF BUILDING A GRANNY FLAT

John lives in a four-bedroom home on a 680 square metre block in Ettalong Beach on the Central Coast. John has a large back yard with space that he does not use but must maintain. John decides to add on a P J Cook 60 square metre 2-bedroom granny flat. He spends a total of \$200,000.00, which includes design, approvals, and all our standard inclusions.

As this property is in Ettalong Beach, close to a lovely beach and plenty of shops, John can rent the 2-bedroom flat out for \$500.00 per week. Under this scenario, the granny flat is generating an annual return of around 11.5%.

John can pay off the cost of his investment in just under 9 years, after which he will enjoy an income stream of almost \$26,000.00 per annum. Of course, this is just one example, and you need to consider your individual circumstances.

For example, you might need to borrow money or budget for landscaping, fencing, section 94 council contributions, etc. Other expenses will mean it takes longer for your investment to generate positive cashflow.

HOW EASY IS IT TO GET FINANCE FOR A GRANNY FLAT?

If you have equity in your primary home, you may be able to finance 100% of the granny flat value through your existing mortgage. Alternatively, a construction loan can be arranged by refinancing or taking out a separate loan. If the granny flat is being built as an investment property, the lender may consider the future rental income when assessing your loan application.

HOW MUCH IS YOUR TIME WORTH?

Our standard investor inclusions include design services, management of the approval process and working closely with council, private certifiers and other consultants until your project is approved. P J Cook saves you time and eases the stress associated with getting your building approved. How much is that worth to you?

THE RIGHT DECISION IS PRICELESS

It is difficult to put a dollar value on dealing with a reputable local family building company that has served its customers with integrity and distinction for many years. One thing is for sure – you will soon realise the value if you make a poor choice. Come and inspect one of our completed projects and speak to recent clients who have built with us; you will feel confident to partner with us in this journey.

					
ESTIMATE PRICE FOR 60m² 2 BEDROOM GRANNY FLAT	RENT PER WEEK	TOTAL ANNUAL RENTAL INCOME	ANNUAL MAINTENANCE & EXPENSES	TOTAL INCOME GENERATED EACH YEAR	TIME NEEDED TO PAY OFF GRANNY FLAT
\$200,000.00	\$500.00	\$26,000.00	\$3,000.00	\$23,000.00	8.695 Years

Does my Property Qualify for Complying Development?

Granny flats are officially known as 'Secondary Dwellings' and may be located within, or attached to, or separate from, the 'Principal Dwelling'. They are covered by the NSW State Environmental Planning Policy (Affordable Rental Housing) 2009, commonly known as 'AHSEPP'.

Full details can be found at www.planning.nsw.gov.au

P J Cook has summarised the main considerations for Complying Developments.

APPROVAL

Granny Flats can be approved in 10 business days without any council approval by an accredited certifier if the design meets the Complying Development provisions set out within the AHSEPP.

ZONING

Granny flats can only be built in residential zones.

OTHER DWELLINGS

There can only be one principal dwelling and one secondary dwelling on each property.

MINIMUM SITE AREA

The minimum site area is 450m².

MAXIMUM FLOOR AREA

Granny flats have a maximum floor area of 60m².

FRONTAGE WIDTH

12-metre-wide frontage to building line of primary dwelling.

PARKING

There are no requirements for additional parking spaces to accommodate a granny flat.

BASIX, BUSHFIRE AND FLOOD PLANNING

BASIX, bushfire and flood planning requirements apply to the development of a granny flat.

TREE CLEARANCE

As a rule, maintain a 3-metre clearance from any existing trees that are over 4 metres in height.

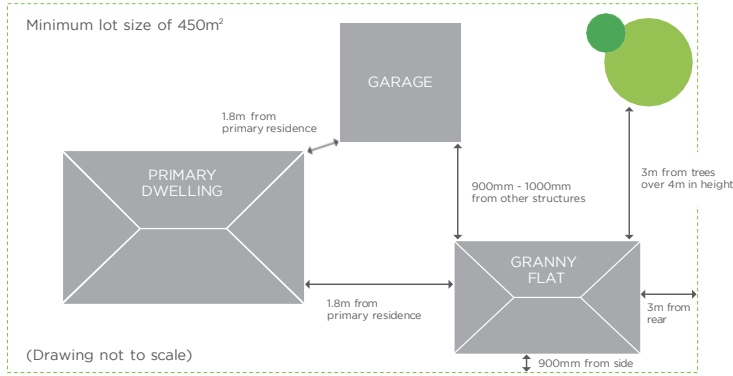
BUILDING CLEARANCES

1.8-metre clearance between class 1 buildings. You can build closer to class 1 buildings providing the relevant wall[s] within 1.8 metres are fire rated. It is important to note that you can build as close as 1000mm to other structures such as garages providing garage is at least 1.8 meters away from primary dwelling.

SETBACKS

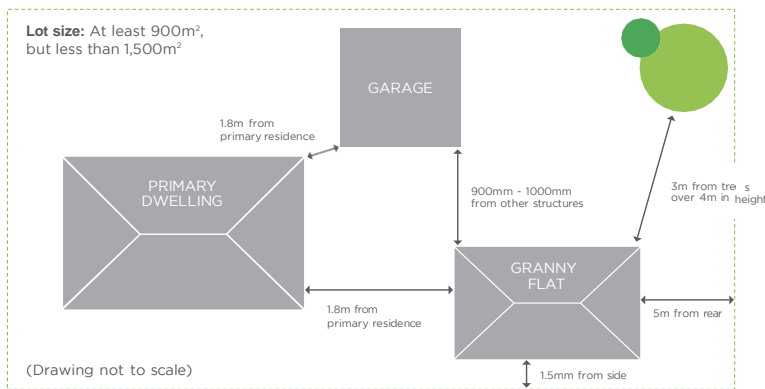
The setback of a site with a front boundary on a primary or parallel road is equal to the average of the front setbacks of the nearest two dwelling houses on the same road. These dwelling houses must be located within 40 metres of your lot. Otherwise, the setbacks are based on the lot size as shown in the diagrams below. There is a minimum setback of 3 metres from the rear boundary, 900mm from the side boundary and 4.5 metres from the front boundary.

TYPICAL RESIDENTIAL BLOCKS



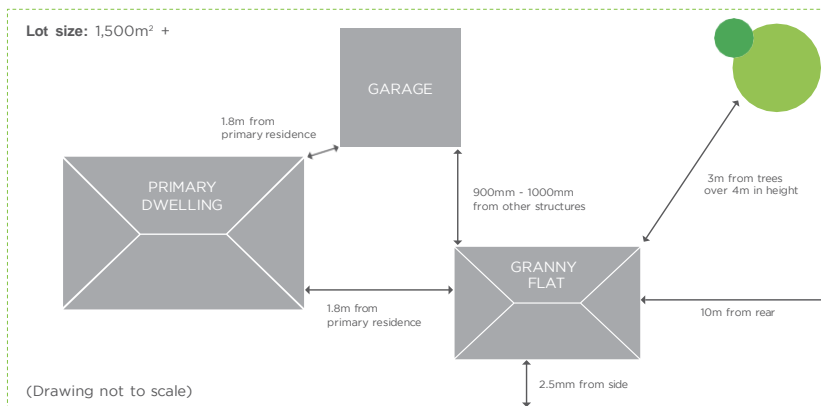
Lot size: At least 450m², but less than 900m²

Note: Setbacks are subject to change depending on the overall height of building and slope of land.



Lot size: At least 900m², but less than 1,500m²

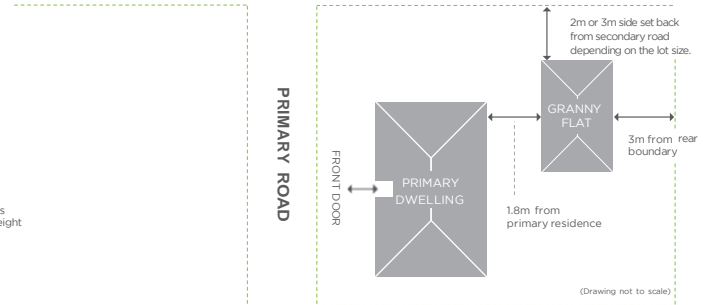
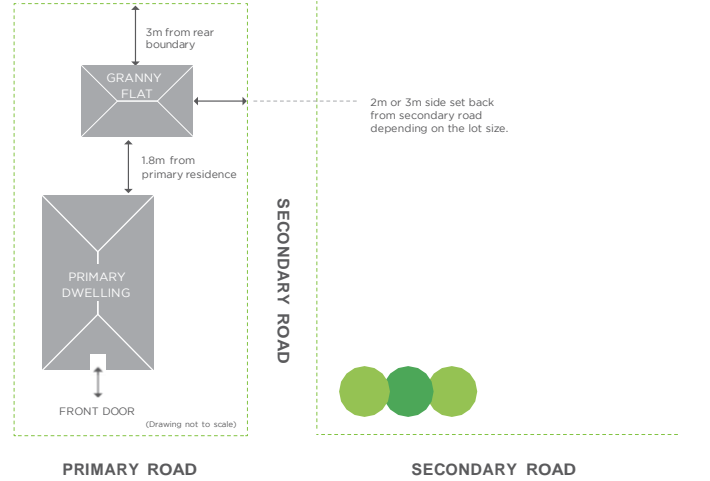
Note: Setbacks are subject to change depending on the overall height of building and slope of land.



Lot size: 1,500m² +

Note: Setbacks are subject to change depending on the overall height of building and slope of land.

CORNER BLOCKS



Lot Size Square Metres	Minimum Frontage Lineal Metres	Site Coverage%	Total Floor Area Including House Square Metres	Side Setback Lineal Metres	Rear Setback Lineal Metres	Landscaped Area%
450-600m ²	12m	50%	330m ²	0.9m	3m	20%
600-900m ²	12m	50%	380m ²	0.9m	3m	25%
900-1500m ²	15m	40%	430m ²	1.5m	5m	35%
>1500m ²	18m	30%	430m ²	2.5m	10m	45%

Financing your Granny Flat

Read our Essential Guide to
Granny Flat Pricing for more detailed
information about pricing!

You are no doubt wondering: “Can I afford a granny flat?”. We cannot answer that for you as everybody’s circumstances are different. We have developed a network of brokers who can assess your individual situation and guide you through the process of applying for finance.

In the meantime, the information below will answer some common questions about financing granny flats.

FIRSTLY, HOW MUCH DOES IT COST TO BUILD A GRANNY FLAT?

Are you ready to explore the opportunity for a high-quality granny flat addition to your property?

For personalised assistance, simply call us on [02] 4342 0853 to be introduced to a broker and set those wheels in motion.

HOW EASY IS IT TO GET FINANCE FOR A GRANNY FLAT?

A lender will generally consider your income and expenses as well as your access to savings, self-managed super, assets or equity in other properties. They will also look at your history and credit rating. If the granny flat is being built as an investment property, the lender may consider the future rental income in your favour.

EQUITY OPTION

If you already have equity in your primary home [i.e. it is worth more than you owe the lender], you may be able to draw on that to finance the build, sometimes up to 100% of the value of the granny flat. A property valuation will be necessary to establish the available equity. A top-up loan with the same lender will not require a new loan application so this is often the easiest route. You could also consider a line of credit but those loans have higher interest rates.

CONSTRUCTION LOAN

If you do not have enough equity in your primary home, our broker can help you organise a construction loan. The lender will consider the finished value of the granny flat and the value of your existing home. Construction loans are released to the builder in stages.

We have briefly listed the stages below that most banks generally approve:

1. DEPOSIT
2. COMPLETION OF SLAB OR FLOOR FRAMING
3. COMPLETION OF WALL, ROOF FRAMING, FASCIA, GUTTER AND ROOFING
4. COMPLETION OF LOCK UP AND INTERNAL LININGS
5. COMPLETION OF FIX OUT, WATERPROOFING, FLOOR, WALL TILING, KITCHEN, VANITY AND LAUNDRY JOINERY
6. COMPLETION OF BENCH TOPS, PLUMBING, ELECTRICAL AND AC FIT OFF STAGE
7. PRACTICAL COMPLETION

During construction, you can enjoy interest-only repayments, with the capital repayments added on completion.

HOW LONG DOES IT TAKE TO ORGANISE FINANCE?

It generally takes 3-4 weeks depending on the amount of information that must be gathered and submitted.

“

Peter Cook Building company have given me a beautiful place to call home. Throughout the whole experience, Peter and his contractors showed their dedication to give me a beautiful final product. I found Peter to be a man of integrity, always communicating with me to check in with regular updates throughout the build. I highly recommend Peter Cook, if you are thinking about building a granny flat. He will help you to have your dream home. Many thanks Peter.

Julie Oldham



Are you ready to explore the opportunity for a high-quality granny flat addition to your property?

For personalised assistance, simply call us on [02] 4342 0853 to be introduced to a broker and set those wheels in motion.

P J Cook Granny Flat Step by Step Process Guide



At P J Cook Building, we are focused on ensuring our client's building experience is as simple and enjoyable as possible.

Your P J Cook granny flat can be finished in just 18 weeks once site is established.

You can rest assured that your project is in good hands with our streamlined processes.

So how does
it all work?

Here's our step-by-step guide...

**STEP
1**

CONTACT US

Contact us via phone or email and we will respond to your enquiry, usually within 48 hours. During the initial phone call, we ask you a few questions about your property, note down any personal requirements and book in a convenient time to complete a free on-site assessment. Before attending site, we conduct some preliminary investigations online to assess the possibility of a granny flat on your property via Complying Development [CDC].

**STEP
2**

INITIAL SITE INSPECTION

A full site assessment provides us with a good understanding of your block so that we can present our detailed proposal to meet your desired requirements. Our proposal will advise more specifically about CDC potential or if you need to lodge a Development Application [DA] with council.



**STEP
3**

PRELIMINARY SALES ESTIMATE

In most cases, we will advise you that your proposal is ready for presentation within five working days of the on-site inspection. While P J Cook Building offers comprehensive design options and industry-leading standard inclusions, we can customise the design and add specific feature items to achieve your own look - just inform our building consultant at the site inspection, and these inclusions can be incorporated within our proposal.

**STEP
4**

PRELIMINARY DESIGN CONTRACTS & ACCEPTANCE

Once you review our proposal and you are ready to partner with us in this journey, sign, return the preliminary acceptance form to your building consultant and pay the deposit.

**STEP
5**

DESIGN PROCESS

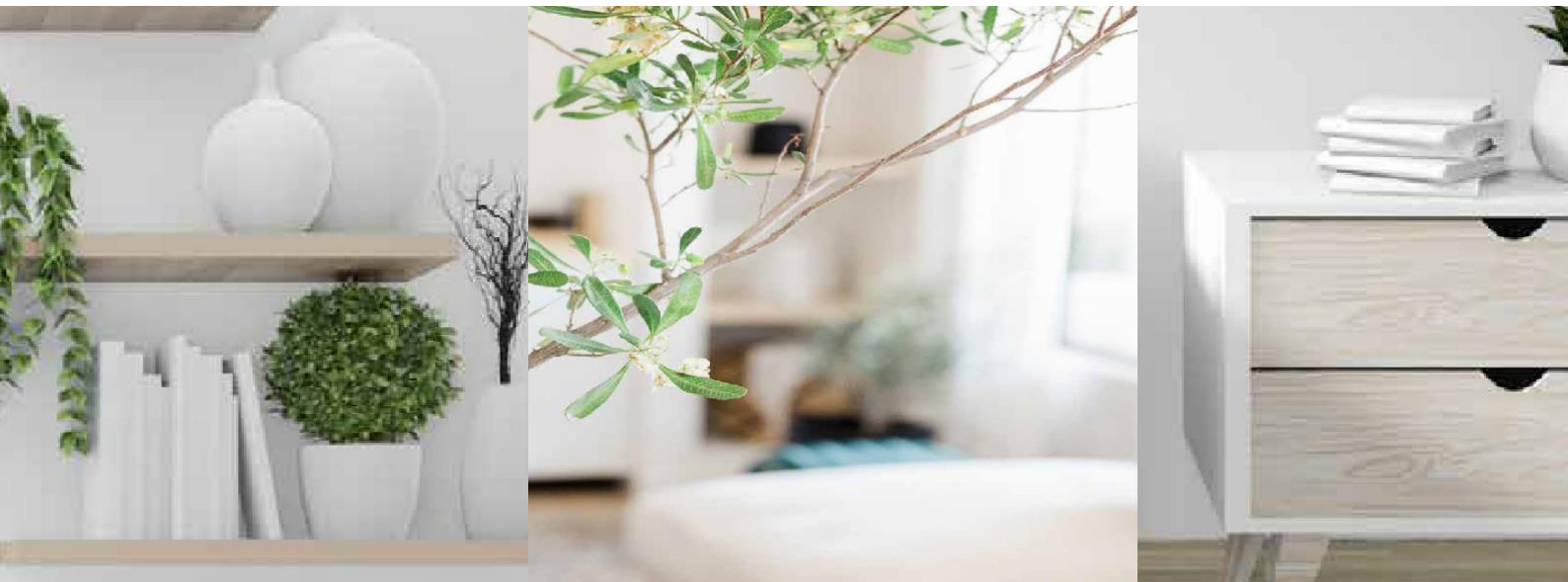
Once your design deposit is received, our accounts receivable officer will send you a receipt along with an introduction email. From there, our design team will initiate a title search and arrange a contour survey. Upon completion of these tasks, the balance of the design agreement becomes due.

After payment, our architectural designer will begin creating your initial floor plan and site plan. Once you approve the design, our designer will finalise the full architectural drawings, BASIX certificate, and any other supporting documents required to streamline the approval process.

**STEP
6**

APPROVAL PROCESS

Once full architectural plans and supporting documents are completed and approved by you, our design team submit the application to your private certifier for Complying Development [CDC] or lodge the Development Application [DA] with the relevant local council.



**STEP
7**

COLOURS & SELECTION

Styling your granny flat is one of the most exciting stages of your building journey. Once you sign off on your plan, the next step is to meet with our colour consultant at our selection studio who will guide you through the selection of materials, finishes and colour schemes. During this process you can stick to our standard inclusions or select from our upgraded packages, colours, fixtures, fittings that will bring your granny flat to life to achieve your own look.

Any upgrades selected are added to your final build proposal.

**STEP
8**

FINAL BUILD PROPOSAL

After approval and the completion of any necessary supporting documents or reports, our estimating team will review these, incorporate any selection upgrades, site costs, or changes, and present you with the final build proposal.

Once you accept the proposal, you'll have the opportunity to enter a Residential Building Contract that complies with the Home Building Act, allowing work on your project to commence. For your peace of mind, we use industry-standard Master Builders Association (MBA) BC4 Building Contracts.

**STEP
9**

CONSTRUCTION

Once building contracts are signed and the five-day cooling off period has passed, we pay the Home Warranty Insurance premium. Once we receive your Home Warranty Insurance certificate, we will send it to you along with the site start notice and deposit invoice. At this point, we begin scheduling your project for the construction phase. Work will commence onsite within 20 days of signing the building contract, provided the build deposit has been paid in full.

Peter and his experienced team will provide you with much more than a dwelling; it will be an enjoyable building experience and a granny flat that will exceed expectations.

You will receive clear and transparent communication throughout. In fact, we have found that our standard of communication leads to the development of relationships that generally last well after the project is completed. Your P J Cook granny flat can be finished in just 18 weeks once the site is established.

We look forward to working with you and would be thrilled to invite you into the P J Cook Family.



**STEP
10**

HANDOVER

The day has arrived! We hand over keys, remotes, warranties, user, care and maintenance guides.

We show you how to use and operate items installed, answer any questions and discuss maintenance to ensure your investment stays in top shape.

Peter and his experienced team will provide you with much more than a dwelling; it will be an enjoyable building experience and a granny flat that will exceed expectations.

P J Cook Granny Flat Construction Guide

One of the best things about partnering with P J Cook Building is that the entire process is managed by us. From initial quote, through to design, planning, approvals and construction – everything is managed by us. You can count on our industry knowledge and 22-year track record for a smooth process and enjoyable building experience.

Below is a guide to our Granny Flat construction program.

WEEK 1

- ☑ Site establishment consisting of temporary fencing, signage, toilet, sediment controls, temporary power, water, site documents, surveyor building set-out and waste facilities.
- ☑ Site cut and concrete peering to slab area.

WEEK 2

- ☑ Plumbing drainage rough-in within slab area.
- ☑ Electrical and data slab conduits.
- ☑ Termite protection to all slab pipe penetrations.
- ☑ Slab and footings form work, steel, pods, placement of footings and concrete slabs.
- ☑ Slab cure and termite protection to perimeter of slab area.

WEEK 3

- ☑ Wall and roof framing.
- ☑ Metal fascia, gutter, and roofing.

WEEK 4

- ☑ Building fabric vapour permeable membrane, windows, door frames, brickwork or cladding, eave linings and external doors.

WEEK 5

- ☑ Plumber to complete water and gas rough-in along with stormwater, downpipes and any other external connections
- ☑ Electrical and AC rough-ins.
- ☑ Carpenter pre-sheet frame checks.
- ☑ Site clean.
- ☑ Supervisor completes frame, rough-in and lock up stage quality control checks prior to linings stage.

WEEK 6

- ☑ Wall and ceiling insulation.
- ☑ Plasterboard linings.

WEEK 7

- ☑ Waterproofing over concrete substrate to comply with AS3740:2021.
- ☑ Tilers sand and cement screed.

WEEK 8

- ☑ Waterproofing over sand and cement screed for additional quality assurance and extended warranty on waterproofing membrane.
- ☑ Painter seals around windows, doors, pipe and cable penetrations with Sikaflex – standard P J Cook quality procedure.
- ☑ External painting.

WEEK 9

- ☑ Floor tiling and grouting.
- ☑ Laundry tub installation.
- ☑ Vanity, kitchen and laundry joinery installation.
- ☑ Fix out, consisting of doors, architraves, skirting and wardrobe reveals.
- ☑ Stone bench top check measure.

WEEK 10

- ☑ Wall tiling and grouting.
- ☑ Wardrobe, linen, shower screen and mirror check measures.
- ☑ New meters and main switchboard upgrades.

**WEEK
11**

- ☑ Painter applies internal sealer coat.
- ☑ Pre-paint checks by supervisor to light standard.
- ☑ Plasterers rectify any minor omissions identified by site supervisor prior to painting.
- ☑ Painter to re-seal patches plasterer patched.
- ☑ Start internal painting

**WEEK
12**

- ☑ Finish internal painting excluding last coats to main areas.
- ☑ Stone bench top installation.

**WEEK
13**

- ☑ Kitchen splash back tiling and grouting.
- ☑ Electrical fit off, test and commission.
- ☑ Plumbing fit-off, test and commission.
- ☑ AC fit-off, test and commission.
- ☑ Wardrobes and linen joinery installation.

**WEEK
14**

- ☑ Vinyl floor preparation and installation.
- ☑ Carpet floor preparation and installation.
- ☑ Fit off door hardware, wet area accessories, cover plates and complete final checks.
- ☑ Painter complete last coats to main area walls and skirting.

**WEEK
15**

- ☑ Internal pre-clean.
- ☑ Supervisor completes final defect list and paint mark-up to light standard.
- ☑ External site clean.

**WEEK
16**

- ☑ Finalize any minor omissions..
- ☑ Painter to complete any final touch ups following supervisors mark up with light.

**WEEK
17**

- ☑ Caulking contractor silicones around perimeter of skirting of main area floors, around kitchen kickboards, joinery, bathroom, ensuite, laundry and WC areas standard P J Cook quality procedure for sleek minimalistic look.
- ☑ Shower screen and mirror installation.
- ☑ Final professional clean.

**WEEK
18**

- ☑ Supervisor and maintenance team complete one final check and rectify any minor omissions (if any).
- ☑ Practical completion and final accounts.
- ☑ Client offered final walk-through with site supervisor or P J Cook representative prior to handover.

Once the final walk through is complete and all accounts have been settled, a member of our team will contact you to arrange a convenient time for the formal handover of your granny flat onsite.

The above timeline serves as a guide only. It is based on a single-storey, two-bedroom granny flat built on a slab with no delays. However, project timelines can vary due to factors such as the selected inclusions, construction method, weather conditions, material availability, project complexity, site conditions, and any unforeseen delays.

At P J Cook Building, Peter Cook, his team, and trusted subcontractors are dedicated to completing every project on time and within budget. Communication plays a pivotal role in this process, and we ensure you are kept informed at every stage.

We never sacrifice quality for cost or rush projects to meet deadlines. While we are capable of building as quickly as any other builder, we believe that quality craftsmanship requires time, care, and attention to detail.

Cutting corners to meet deadlines compromises the integrity of the build and could lead to costly issues later. At P J Cook Building, we prioritise excellent building practices to deliver a high-quality result that lasts.

Our standard inclusions surpass those of most builders, reflecting our focus on craftsmanship rather than volume. While some builders may promise quick builds or low prices, we urge you to look beyond these factors. Quality should always come first. Our higher pricing reflects the time, care, and skilled work we invest in creating a superior product.

To ensure every project receives our full attention, we limit the number of site starts each month. This approach allows us to maintain our commitment to unparalleled quality and industry-leading standards. The result is a granny flat that stands out from the rest and offers the best possible return on investment.

If you are unsure which builder to choose, we invite you to inspect one of our completed projects and speak to our recent clients. We are confident that this experience will reassure you that partnering with P J Cook Building is the right decision for your journey.

P J Cook

Frequently Answered Granny Flat Questions

Whatever the project, P J Cook Building encourages you to ask questions and expect answers.

We believe in honest, direct and open communication with our clients from the very beginning and throughout the process. (And we do not believe in the shoulder shrug that some building companies will give you instead of the answers you need.)

We developed this guide to help you make an informed decision. Knowledge is power, and the more you know, the easier you will find the purchase and construction processes.

Our focus is to build your granny flat on time, within budget and with no surprises once building contracts are signed slab, footings are poured. Our commitment to perfection ensures nothing is left to chance and everything is completed to a superior P J Cook standard.

WHAT EXACTLY ARE GRANNY FLATS?

A granny flat is a small home that is either attached or independent of the main house.

They are generally defined as 'Secondary Dwellings', which means they are built on the same lot of land as the main primary residence. Granny flats typically have separate entrances, as well as their own bathroom, kitchen, bedrooms, living spaces, laundry and outdoor areas.

HOW MUCH DOES IT COST TO BUILD A GRANNY FLAT?

One of the most common questions we hear from prospective clients is: "Can I afford it?"

While we can't answer that for you, we can provide transparent, realistic pricing from the outset, so you can determine what fits your budget. At P J Cook Building, we pride ourselves on offering upfront pricing for your granny flat, ensuring no hidden fees or surprises after signing the building contract or pouring the slab. Our commitment to transparency means you know exactly what to expect from the moment you receive our final build proposal until the exciting day we hand you the keys.

Unfortunately, not all builders operate this way. The promise of a low initial price might seem tempting, but in reality, some builders lock clients into preliminary agreements and later add unexpected costs. These additional expenses often result from items left out of the initial sales estimate but inserted into the final build proposal. Sadly, this practice is all too common in the industry.

To cut costs, many builders aim to complete a high volume of projects each year. This model often results in supervisors managing too many projects at once, limiting their ability to conduct thorough quality control checks at every stage or to ensure subcontractors receive proper training and oversight.

Avoid the Risks of Unrealistic Pricing

It's crucial to invest time in a detailed "Like for Like" comparison before entering a preliminary design agreement with any builder. At P J Cook Building, we've created a spreadsheet to help you make these comparisons, ensuring every element is accounted for.

Failing to do this comparison could leave you with a heavily inflated final building contract to accommodate items excluded from the original sales estimate. By this stage, you may have already committed too much time and money to start over with another builder. As the saying goes: if an offer seems too good to be true, it probably is.

Understanding Realistic Costs

The Average starting price for a 2-bedroom, 60m² granny flat build with P J Cook Building ranges from \$200,000 to \$220,000, which includes design, approvals, and our comprehensive standard inclusions.

While you may encounter quotes as low as \$140,000 for a similar-sized granny flat, this pricing is not realistic when all costs are factored in. Such quotes often lack sufficient site supervision, proper quality control, or fail to account for numerous hidden fees that emerge later. Don't fall for it - quality, transparency, and value are worth the investment.

WHAT IS THE TIMEFRAME TO BUILD A GRANNY FLAT?

Following our streamlined process ensures that your granny flat build can be finished in just 18 weeks once site is established. P J Cook Building knows what works and what does not, and we do not need to waste a minute on guesswork.

If your block is at least 450 square metres and 12 metres wide with room in your backyard, your property is most likely suitable for a granny flat without any complicated council approvals. Under a 'Complying Development Application', approvals can be obtained as quickly as 10 working days.



P. J. Cook Building. Built a 2 bed Granny Flat in our backyard at Chain Valley Bay. The project finished on time and without any additional expenses This was extraordinary considering the pandemic. My Wife and I are extremely happy with the finished product. The builder's eye for detail is second to none. I would not hesitate to use this company again. This is one of the best investments we have made. To sum up the experience. Trust, Perfection, Value and Reliability.

Robert Cogswell

WHY ARE GRANNY FLATS SUCH GOOD INVESTMENTS?

- Additional rental income
- Reduces mortgage pressure
- Keeps family closer
- Availability for tax depreciation
- Increases property value
- Positive geared investment
- Affordable investment with high rent demands
- No council approval

SITE ASSESSMENT

WHAT ARE YOUR FEES FOR A SITE INSPECTION OR ASSESSMENT?

No fees are involved to conduct the initial site inspection. Simply call P J Cook Building on [02] 4342 0853. One of our team members will book in a free site inspection to discuss:

1. Which of our standard designs are best suited to your site?
2. Your lifestyle requirements
3. Your wish list
4. Budget and feasibility
5. Land and slope
6. Solar orientation
7. Views
8. Privacy
9. Site restrictions

A full site inspection provides us with a good understanding of your block before providing you with our detailed preliminary sales estimate.

If necessary, we also offer remote site assessments. We have all the latest technology available to provide preliminary estimates; however, our preference is to meet on site in person. That way, we get a complete understanding of your block, back yard and, most importantly, you know who you are dealing with before entering into any agreements.

DO I NEED TO PROVIDE ANY DOCUMENTS FOR A QUOTE?

No. Simply contact P J Cook Building on [02] 4342 0853. One of our team members will contact you to book in a free site inspection.



SITE REQUIREMENTS

WHAT IS A COMPLYING DEVELOPMENT CERTIFICATE (CDC)?

A Complying Development Certificate (CDC) is a combined planning and construction approval for straightforward developments that can be determined through a fast-track assessment by council or an accredited private certifier. Complying development applies to granny flats providing the site area is at least 450m² or greater and with 12-metre-wide frontage to the building line of a primary dwelling.

WHAT IS A DEVELOPMENT APPLICATION [DA]?

A Development Application [DA] is a formal request for consent to execute a proposed development. This application is lodged through your local council to obtain approval on your granny flat if your property does not comply and meet the Complying Development [CDC] requirements.

DO YOU BUILD SLAB ON GROUND OR ON PIERS?

The short answer is that we do both methods of construction. Most granny flats are built slab on ground for cost purposes. However, if your block is in a flood-affected area or you have sloping land, it may be necessary and more cost effective to build on piers. The decision depends on your site conditions, council requirements, slope, and access. Generally, it does cost more to build on piers [bearers and joist construction] due to scaffold, under floor insulation to comply with Basix requirements, increased trades rates for working on scaffold, etc.

WHAT DOES A PRIVATE BUILDING CERTIFIER DO?

They assess and approve plans for your proposed granny flat. They inspect the mandatory stages of building work. They issue a Final Occupation Certificate once building works have been completed and deemed satisfactory.

IS MY BLOCK SUITABLE FOR A GRANNY FLAT?

Blocks suitable for the addition of a granny flat are:

1. Maximum floor area 60m²
2. 12-metre-wide frontage to the building line of a primary dwelling
3. Site area of at least 450m² or greater
4. Land zoned for residential use
5. 3-metre rear setback from property boundary (for blocks 900m² and under) with minimum 900mm side setback

NOTE: Development of a secondary dwelling can only result in one principal dwelling and one secondary dwelling on each site. Subdivision is not permitted.

CAN I BUILD A GRANNY FLAT IF OUR BLOCK IS BIGGER THAN 900m²?

Yes. If your block is between 900-1500m², you can still build granny flats under Complying Development [CDC]. However, the requirements change to 5-metre rear setback and 1.5-metre side setbacks. Depending on your local council rules for Development Applications [DA], these setbacks can possibly be reduced. Upon submission, council will consider each application on its merits and possibly approve reduced side and rear setbacks.

DO I HAVE TO PROVIDE PARKING?

No. The consent authority cannot refuse the application if no additional parking is provided on the site. However, any relevant council policy that applies to secondary dwellings will continue to apply.

CAN I BUILD ON A BATTLE AXE BLOCK?

Yes. The laneway to your property must be at least 3 metres wide and the dimensions of your lot (excluding the area for the laneway) at least 12 metres x 12 metres.

WHAT IS A BAL REQUIREMENT?

A Bushfire Attack Level (BAL) is a means of measuring the severity of a building's potential exposure to ember attack, radiant heat and direct flame contact. It is measured in increments of radiant heat (expressed in kilowatts/m²).

A BAL is the basis for establishing the requirements for construction (under the Australian Standard AS 3959-2018 Construction of Buildings in Bushfire Prone Areas) to improve protection of building elements from bushfire attack. The greater the distance from the fire, the lower the heat flux and therefore the construction standard is lower. If your property is bushfire affected, a bushfire assessment and report is required to determine the BAL rating and obtain approval. You can only build granny flats as high as BAL 29. Granny flats above BAL 29 are generally not approved.

WHAT IS A BASIX CERTIFICATE?

The BASIX (Building Sustainability Index) certificate is a NSW Government planning requirement that affects all residential dwelling types and is part of the development application process in NSW.

The Building Sustainability program ensures that new buildings are designed and built to use less potable water and produce fewer greenhouse gas emissions, with the purpose of providing a sustainable future. Research shows that owners of new buildings that comply with BASIX can slash household water and power bills by up to \$600 a year on average.

FINANCE

DO YOU PROVIDE FINANCE OPTIONS?

Yes. We understand that buying a home or building a property portfolio are significant investments. We have established a network of brokers who can help and guide you through the finance options.

If you require assistance with finance, please call us on [02] 4342 0853.

DESIGN

DO WE HAVE TO CHOOSE A DESIGN FROM THE STANDARD P J COOK RANGE?

No. Our design team can customise a standard design to create something that meets your site or desired requirements precisely.

It is worth looking at the standard P J Cook range which is extensive. You may find exactly what you are looking for among our 42 pre-designed granny flat floor plans. Choose from one, two- or three-bedrooms, single storey or two storey designs.

WHAT IS INCLUDED IN A GRANNY FLAT QUOTE?

We have developed strong relationships with local suppliers, we offer a quality set of standard investor inclusions that sets a benchmark beyond the modest offering of our competitors.

We are constantly researching the latest materials, technologies, and finishes to ensure our designs keep up with trends and meet expectations.

P J Cook Building has created 3 inclusion packages. Our packages are not cheap and nasty base line level. We have invested time in selecting a quality set of mid to high spec inclusions to ensure these exceed expectations and meet our uncompromising quality standards.

Many of our competitors may offer some of our standard inclusions as promotional offers or 'Free upgrades' with short deadlines, so you are led to believe that you are receiving an incentive to sign up with them. The reality is you are not - don't fall for it!

Please visit our website to download our list of quality standard investor inclusions and our full range of pre-designed floor plans, or contact us on [02] 4342 0853 and we will send these out to you via email.

CAN I CHOOSE MY OWN COLOURS AND FINISHES?

Yes, you can. We also have a wide range of 3D external façade options featuring different colour palettes along with a large portfolio of previous completed granny flats to assist you in your decision making. We stock a large range of materials and colours in our selection studio.

DO YOU BUILD ON SITE OR ARE YOUR DESIGNS TRANSPORTABLE KIT HOMES?

We do not build kit homes. All our granny flats are custom built, mini versions of new homes and built on site.

WHAT IS THE MAXIMUM SIZE OF A GRANNY FLAT?

Currently, the maximum size is 60 square metres - excluding carports, garages, patio and alfresco areas.

CAN I ADD GARAGES, CARPORTS, PATIO AND ALFRESCO AREAS TO MY GRANNY FLAT?

A garage is allowable with some councils. Carports, patios, decks and alfresco areas do not form part of the 60m2 limit, and they are allowed under the Complying Development SEPP providing these areas are not enclosed.

CAN I SELECT BRICK VENEER?

Yes, at an additional cost. Using brick veneer reduces the interior floor space by 3-5 square metres as the overall area is measured from the outside of building to outside of building. We also have other façade options available upon request.

ARE GRANNY FLATS ONLY PERMISSIBLE DETACHED FROM AN EXISTING HOUSE OR CAN THEY BE ATTACHED?

There are two main types of granny flats – detached and attached. The choice will depend on the size of your block and the configuration of your existing house.

Granny flats attached to an existing house require fire separation. Detached granny flats, on condition that they are more than 1.8 metres away from the primary house, do not require fire separation. Regardless of your decision, we cater for both options.

CAN I BUILD A GRANNY FLAT ANYWHERE?

In most cases, yes. However, it is best to purchase an up-to-date Planning Certificate [Section 10.7] from your local council. This informs you about any specific restrictions on your block that may prevent you from building a granny flat.

P J Cook Building can arrange a [Section 10.7] on your behalf for a fee.

Contact our office for further information on fees. If your property is not suitable, a Development Application can be lodged with your local council for approval consideration.

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CAN I TAKE P J COOK BUILDING DESIGNS TO ANOTHER BUILDER?

In short, no. You cannot take plans from one builder to another. If a builder, architect or drafting company has drawn up a floor plan for your granny flat, the designs are under their copyright. Copyright in the designs includes design ideas and concepts provided to you, and by you, as well as the final set of drawings.

Taking copyright designs to another company for quoting/building is illegal in Australia. This will result in legal action and payment of damages to the copyright owner. It will also result in your construction being halted.

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For more information about copyright, please contact our office on [02] 4342 0853.

APPROVAL

DO I NEED TO ARRANGE THE APPROVAL?

No. The P J Cook Building team handles the entire process from design, planning through to approval, and construction through to handover.

IS IT DIFFICULT TO OBTAIN COUNCIL APPROVAL?

No! The government is encouraging construction of granny flats in most areas via Complying Development Applications. If your property meets the criteria under Complying Development, approvals can be as fast as 10 working days.

HOW LONG DOES THE APPROVAL AND DESIGN PROCESS TAKE?

After signing our preliminary design agreement to process Complying Development [CDC] applications, the CDC process takes approximately 8 weeks including design, plans, documents, submissions, and approval. The process for a Development Application [DA], Construction Certificate [CC], design, plans, documents, and approval can take 6 months or more depending on your local council.

CONSTRUCTION

HOW LONG DOES IT TAKE TO BUILD?

As an example, once site is established, the construction process for a standard single storey, 2-bedroom granny flat on slab takes approximately 18 weeks.

ARE SITE SERVICE CONNECTIONS INCLUDED?

Yes. Our standard inclusions cover provisions for services connections including sewer, stormwater, power, telecommunications to accommodate your granny flat. Refer to your sales estimate or building contract for specific details of these inclusions.

WHAT IS HOME WARRANTY INSURANCE AND WHO PAYS FOR THE BUILDING INSURANCE?

Home Warranty Insurance is a statutory product, compulsory under relevant building legislation in most states where builders carry out residential building work over \$20,000.00.

Home Warranty Insurance protects homeowners if the builder is suddenly unable to complete the project.

P J Cook Building pays the building insurance through the Home Building Compensation Fund [HBCF]. This is noted within our sales estimate and Building Contract.

WHAT WARRANTIES AND GUARANTEES DOES P J COOK BUILDING OFFER?

Your best guarantee is to deal with a reputable local family company that has served its customers with integrity and distinction for many years.

At P J Cook Building, we strive to hand over your granny flat in immaculate condition [without any defects]. We would much rather get it right first time than attend to defects within the 90-day maintenance period, which is inconvenient for everybody. If, however, we miss anything, we are only ever a phone call or email away.

We want you to be completely satisfied with your new granny flat. That is why your new P J Cook granny flat comes with a three-month maintenance guarantee. This guarantee covers your granny flat for any defects that may occur as it settles.

You will also enjoy additional peace of mind with a 2 year minor defect warranty and 6-year structural warranty backed by a builder with a solid track record who will continue to be in the industry long enough to support it.

A P J Cook granny flat comes with subsidiary components sourced from reputable manufacturers, each with its own guarantees and/or warranties. You receive all these documents along with copies of your plans, compliance certificates, care maintenance guides, colours and selections in your comprehensive handover booklet. This is generally provided on a USB stick to reduce paper usage and care for our environment.

WHERE DO YOU SOURCE MATERIAL?

We do business with local suppliers with whom we have established long term relationships over the years.

IS MY GRANNY FLAT COVERED UNDER THE BUILDER'S INSURANCE WHILE UNDER CONSTRUCTION?

Yes. Your granny flat is covered by the P J Cook Building insurance policy whilst under construction. You receive a Certificate of Home Warranty Insurance before work commences on site.

P J Cook Building also has contract works, public, products liability and workers compensation insurance. Rest assured, that you are protected throughout the construction period.

WHO DO P J COOK BUILDING USE TO BUILD GRANNY FLATS?

Firstly, Peter Cook, managing director of P J Cook Building, is not only a licensed Builder, but a licensed Carpenter by trade and has been in the construction industry since the year 2000. Peter is heavily involved within the business currently as site supervisor and construction manager Peter completes detailed quality control checks throughout construction stage to ensure his trades and employees complete work to his high expectations. All our carpentry work is completed in-house by skilled employees – a method with more control over build timeframes and consistency in the quality of workmanship.

Our direct employees and local subcontractors we have built long term relationships over the years. At P J Cook Building, all members must buy into our quality craftsmanship values; we only invest time in sub-contractors and employees who share similar craftsmanship values.

Peter and his construction team are committed to involving clients in the building process, ensuring that the build process is as stress free as possible.

HOW MANY COATS OF PAINT DO YOU OFFER AS STANDARD AND WHAT BRAND OF PAINT DO YOU USE?

The foundation of P J Cook Building is driven by uncompromising quality standards. We maintain this with our partnership with Haymes Paint, who are an Australian based paint manufacturer. Building with a builder who only uses quality Australian-made paints, and a 3-coat paint application really does matter. Lower quality paints and only 2-coat application leads to undesirable finishes as this paint lacks quality ingredients that do not cover or last as long as higher quality paints.

3 coats of paint is far more durable than 2. A more durable coat of paint will last longer and cost you less in the short-to-long term. At P J Cook Building we only offer 3 coat paint applications so that we can be confident in offering our clients a warranty and a finished product that is unmatched.

WHY 3 COATS AND NOT 2?

Firstly, lets refine the differences between the two. 3 coat paint system consist of preparation coat known as primer or sealer then 2 coats of paint in your chosen colour. 2 coat paint system consist of preparation coat known as primer or sealer then 1 coat of paint in your chosen colour.

Some competitors will apply 2 coats of colour with no primer or sealer coat behind the paint surface. This process is not recommended as paint requires a base for the paint to stick to the substrate.

A 3-coat paint system is the only compliant option for a new bare substrate. Often, clients ask if they can save money by applying one coat of paint instead of two. The short answer is, "Yes", you can save money in the short term, but it will cost you a lot more money and pain in short-to- long term.

A coating of paint serves many purposes: colour change, cleanability, increased surface durability, to name a few. Depending on the colour and condition of the surface to be coated, sometimes one coat of paint is just not possible. One coat of paint does not offer full colour coverage, so the base colour often bleeds through and alters your true colour choice.

Many clients want the ability to clean the painted surface. One coat of paint is more difficult to clean because paint soaks into porous surfaces.

The second coat provides a type of seal and barrier, which makes it easier to wipe and clean. The reason for this is, when looking at paint film under a microscope, it is filled with tiny pinholes. These pinholes cause the surface to be not as smooth and allow it to be more susceptible to dirt and premature wear. Applying 2 coats, there is less chance of the pinholes lining up.

Imagine a piece of paper with many randomly placed pinholes in it. Light and colour can show through the holes. But if you place another piece of paper with random pinholes on top of the first piece, the pinholes will not line up and light and colour will be blocked from showing through.

Another reason two coats of paint are preferable is to insure even distribution of the paint. To obtain complete coverage with one coat, the paint film must be applied at a thickness that is not ideal and leads to problems like wrinkling. This thick, one coat coverage sometimes even voids manufacturer warranties. Proper painting technique is to apply two, thinner layers of paint to obtain complete even coverage.

A two-coat application will look better and last much longer. Although the upfront cost might be slightly higher, applying two coats is a better investment overall. Depending on the material used and surface painted, most two - coat systems can last three times longer.

The increased cost for a second coat well outweighs the cost of completely repainting 3-5 years sooner than necessary. So, the next time you are considering saving some money by eliminating a coat of paint, consider the performance issues and long-term budgeting requirements of your decision. In the majority of cases, the increased cost up-front will go a long way toward enhancing your facility and ensuring a smart investment for the long term

So have the other builders included 3 coat system?

Be sure to check, as many competitors only offer 2 coat paint systems to most interior and exterior surfaces and only do 3 coats to interior woodwork and doors, the remaining surfaces only have 2 coats which is not enough. It is important to note that you will not receive any warranty from the paint manufacturer if your builder is only offering a 2-coat paint system.

Painting your granny flat is an investment.

It improves kerb appeal and acts as a protective layer for the siding of your granny flat. So, when it comes time to paint your granny flat, be sure to do it right by applying 3 coats, that is primer/sealer and 2 coats of paint in your chosen colour. 3 coat paint systems will last longer, provide the coverage and colour you genuinely want, and is required by the paint manufacturer to qualify for warranty.

Paint manufactures do not warrant 2 coat paint systems because they know it will lead to premature wear and complaints generally within three years! Obviously the 3-coat system will cost more initially but will save you money and pain in the short-to-long term.

IS THERE A WAITING TIME TO BUILD MY GRANNY FLAT?

Absolutely not. We have all the necessary resources, experienced team members and sub-contractors ready to start the design stage immediately after you sign our preliminary design agreement.

WHO OWNS THE BUSINESS?

P J Cook Building is an Australian family-owned and -operated business, located on the NSW Central Coast. Having started in the construction industry in 2000, Peter Cook established P J Cook Building in 2011.

Rather than setting out to be the biggest building company, he wanted the P J Cook name to become synonymous with uncompromising quality. Peter has a personal and hands-on approach, with high expectations of employees and sub-contractors while overseeing a transparent and innovative construction process.

Peter is not only a licensed Builder, but he is also a licensed Carpenter by trade and has been in the construction industry since the year 2000. Peter is structured, systematic and passionate about his trade. He is also passionate about raising industry standards and challenging contractors to meet what he deems an acceptable quality standard to ensure all our builds are finished to the highest possible standards.

His business philosophy is all about quality over quantity. He is driven to maintain this reputation through his uncompromising quality expectations by working with the best designs, materials, and tradespeople that share his quality driven values.

Peter will never trade quality for money or rush projects to meet deadlines. The testimonials from previous clients speak for themselves.

DO YOU TAKE ON LOTS OF PROJECTS ALL AT THE SAME TIME?

P J Cook Building does not believe in churning through projects. We operate limited site starts so that every project we build is completed to the highest standard. This allows us to forecast the commencement and completion date of your project. You can rest assured that you have our full attention.

Capping the amount of project starts each month allows us to conduct many quality control inspections throughout construction process to ensure your granny flat is built to the superior P J Cook standard. Peter or a senior member of our team completes these inspections to a very detailed standard.

Unfortunately, this is not a shared view within our industry. Many builders allocate each supervisor to many projects to manage at once which does not allow them enough time to complete detailed quality control checks throughout each stage prior to next stage commencing onsite.

In the construction industry, detailed quality control inspections and thorough defect management are not always prioritised. Many builders focus on speed and high-volume output, which often leads to poor quality and an excessive number of defects due to inadequate site supervision and a lack of rigorous quality control processes.

At P J Cook Building, we take a different approach. By partnering with skilled tradespeople and compensating them fairly, we ensure they have the time and resources to deliver exceptional workmanship. Coupled with consistent and meticulous quality control procedures, this approach allows us to hand over a granny flat in prime condition, free of defects.

This commitment not only minimises the likelihood of poor workmanship or rework during construction but also reduces the risk of post-handover maintenance issues, ensuring a seamless experience for homeowners and tenants alike.

WHAT BUILD GUARANTEE DO YOU PROVIDE?

Your best guarantee is to deal with a reputable local family company that has served its customers with integrity and distinction for many years.

If we do not finish on time, we pay you a standard weekly fee until we do!

WHO WILL BE THE SITE SUPERVISOR ON MY GRANNY FLAT?

Peter Cook is the builder and site supervisor and licensed carpenter by trade. Peter is also the managing director, therefore you are dealing directly with the person at the top. Most competitors employ multiple site supervisors who are not as heavily invested in the business. The focus is on quantity and turnover enforced by management rather than the quality of your granny flat.

Peter is 100% invested in the business and therefore your granny flat. Peter has extensive experience in detailed architecture work and new residential homes, duplexes, and dual occupancy developments. His eye for detail is second to none.

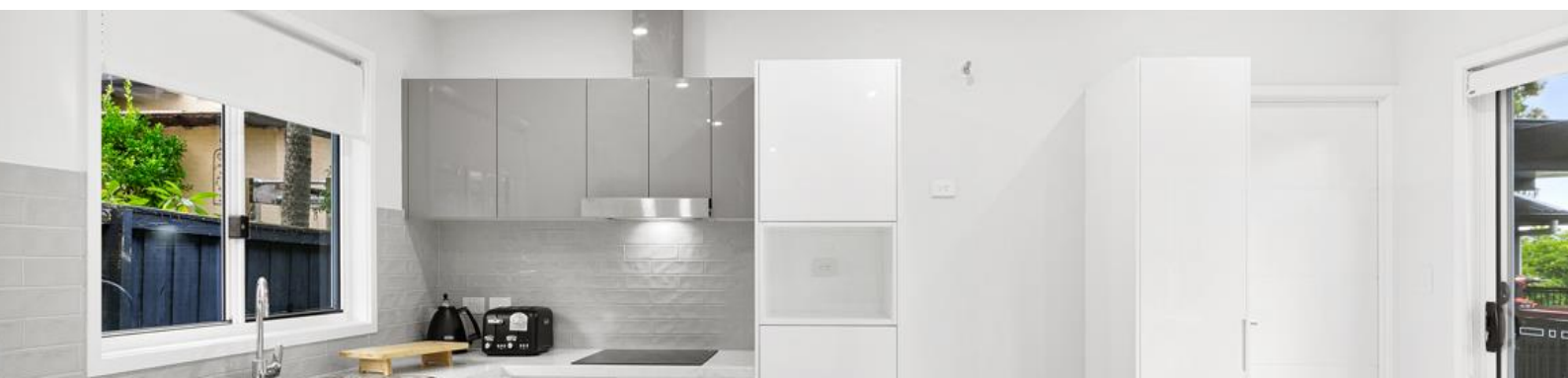
DO YOU HAVE ANY TESTIMONIALS?

Yes, absolutely. We have a long list of happy clients who have provided us with testimonials over our time in business. You can find a few recent testimonials throughout this document.

Our existing clients are also happy for other potential clients to contact them to discuss the experience they had with P J Cook Building to reassure you are partnering with the right builder.

We believe word-of-mouth is the best form of advertising. We understand that when our customers' experience exceeds expectations, we are generally awarded business from family and friends.

Our customer opinions mean a lot to us. A referral is the ultimate compliment that our business can receive. This also means that we can invest less time and money in advertising and more in developing and improving the building experience for our customers.



WHY BUILD WITH P J COOK BUILDING?

At P J Cook Building, quality is our passion and defining feature. Over the years, Peter has carefully assembled a team of employees and subcontractors who share his commitment to excellence. Our focus is on delivering superior craftsmanship, not chasing volume. We only work with contractors and staff who value open communication, embrace constructive feedback, and are dedicated to ongoing improvement. This ensures every project we undertake meets our unmatched standards

We specialise exclusively in new residential builds, bringing extensive expertise to every project, whether it involves challenging sites like bushfire-prone, flood-prone, sloping or rock-based areas. Our experience means no site is too difficult.

Cutting corners is never an option for us. Our rigorous quality standards ensure every granny flat we build is crafted to the highest level of workmanship, while our pricing may be higher than competitors, this reflects the time, care, and expertise we invest to deliver exceptional results that stand the test of time.

We understand that a build requires attention to detail and patience. That's why we prioritise meticulous work over rushing to meet deadlines. This approach not only ensures superior outcomes but also saves you time, money, and potential issues in the long run. Our standard inclusions exceed industry norms, giving you confidence that your granny flat is built with excellence as the priority.

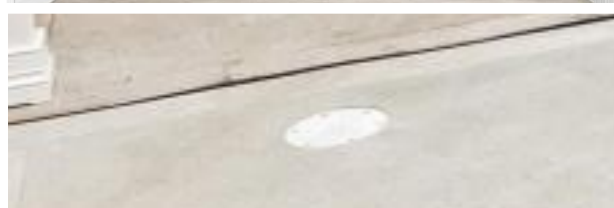
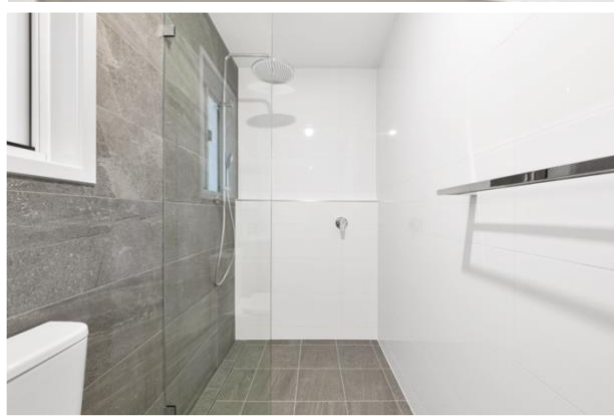
When choosing a granny flat builder, it's vital to look beyond quick promises or low prices – quality should always come first. With P J Cook Building, you're partnering with a team dedicated to superior craftsmanship and customer satisfaction. Rest assured, you're making the right choice for a smooth, rewarding building journey and a finished product that exceeds expectations.

DISCLAIMER

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We now invite you to visit our display centre or one of our completed projects and speak to clients who have built with us. By doing this, you will feel confident to partner with us in this journey.

Family Owned and Operated
Servicing Central Coast, Newcastle,
Hunter Valley & surrounding areas.



Specialists in New and Custom Build Homes,
Granny Flats, Duplexes and Dual Occupancy Developments.



**PJ COOK
BUILDING**

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