

The smart guide to finance for construction

If you want to build a new property or renovate an existing one a Complete Options loan from United Permanent is one of the best ways to finance it.

Follow the steps below and contact your local United Permanent branch for more information:

Gather the information you'll need to apply for your loan

- A fixed price contract from a licensed builder for the construction
- Council approved plans and specifications of the proposed residence
- A copy of builders insurance which must be current during the construction

Talk to United Permanent about getting your project valued

- We'll allocate a specialist valuer to your project
- The value of your completed project will be estimated
- The valuer will check the progress during construction – to make sure the work has been completed as stated and to approve the builders progress claims
- Once completed, the valuer will confirm a final valuation of your property

Paying your suppliers

This is done by providing us with a copy of your builders invoice along with a request for funds at agreed intervals. Often this is:

- At the concrete or timber flooring stage
- When your framework is done
- Once you can lock up the property
- On completion of your project
- The valuer will be asked to confirm the works stated
- United Permanent will approve the claim and pay the amount direct to your builder