

6 Reasons to Choose a Duplex Build

Building lifestyle, Building the home of your dreams



Are you thinking about building a new home in the next few years? Perhaps you're eyeing off purchasing a large block of land?

Why not build a duplex?

The two-home approach offers multiple advantages over a single house and can be designed to perfectly suit your needs whatever your age.

WHAT IS A DUPLEX?

A duplex, also known as a dual occupancy, is a single building with two dwellings under the one roof, separated by a dividing wall. The result is two homes, with their own entrances, amenities and outdoor space.

How you treat a duplex depends on its title – if the homes are on one title, both must be sold together, but can be rented separately. If they are sub-divided into two separate titles, they can be sold separately.

How Does it Work?

The design and construction of a duplex is a little different to other styles of new home building. Generally, a duplex build will be two-storeys with the kitchen and living areas downstairs and bedrooms upstairs.

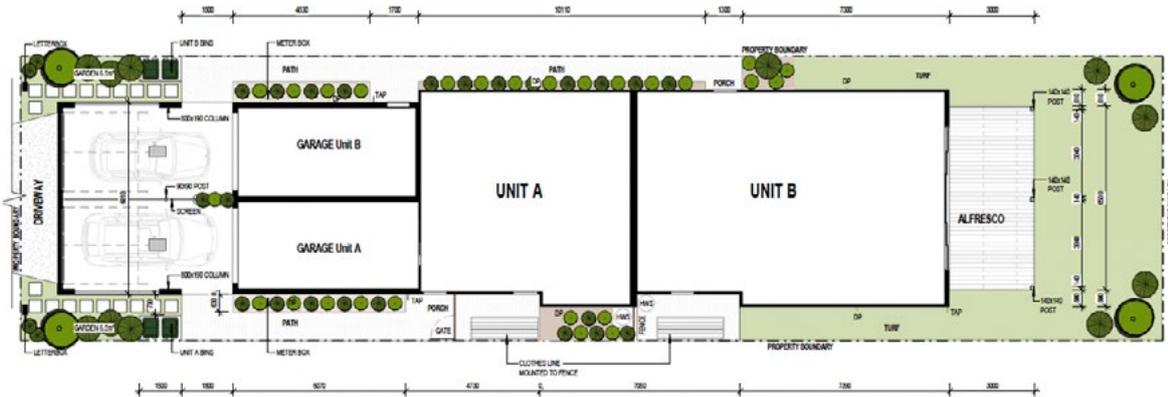
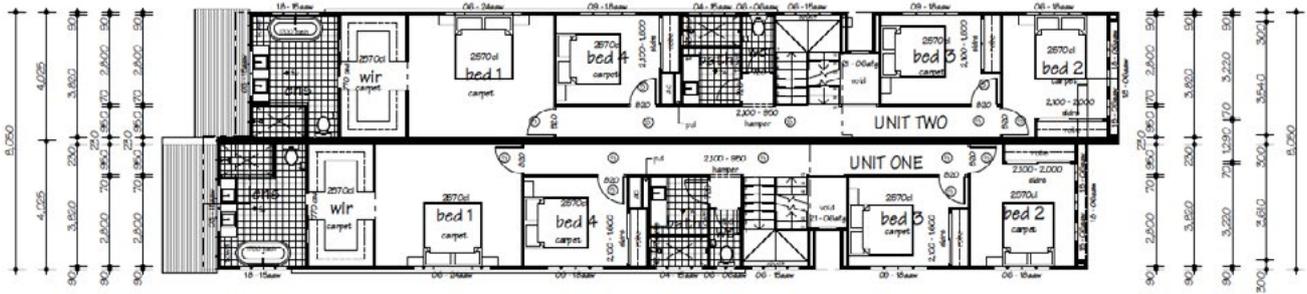
There are a number of different designs you can play around with when it comes to a duplex – the most common is a side by side design with one home situated at the front and one at the back of the property. In this design, the driveway is situated down the side of the property.

Another option is to have one home built on top of the other, however this can be more expensive as extra soundproofing may be required.



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Here are some examples of how your duplex design could be laid out:



When it comes to pricing your duplex build, it really varies on your individual design preferences. It can be best to assume the price will be similar, if not cheaper, to building two houses side by side.

If you're thinking about building a duplex, we recommend first conducting research on your finance options with a bank or broker. For an estimate on monthly repayments, most home loan providers offer online repayment calculators so you can roughly estimate your options before going forward.

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Advantages of a Duplex Build

1. A GREAT INVESTMENT

With a little forward planning, you can convert your block of land into a home for your family, as well as a second home to sell. As long as there are separate land titles, you can sell the second home on your property, recouping the building costs. It is also possible to seek permission from your local council for a reconfiguration of lot (ROC) to see if this is possible.

Opting for a duplex over a single home also means more bang for your buck: you'll end up with two properties and an overall reduction in stamp duty, holding fees, insurance costs and council rates. It also cancels out strata fees and can increase your tax depreciation.

Consider this example: the process of building a duplex, inclusive of the land, build, subdivision fees and council fees could cost \$700,000. However, you could sell both for \$450,000 each, making a profit of \$200,000. Alternatively, selling one would make a significant dent into those initial costs, reducing the cost of repayments.

2. MAKE MONEY

If your block of land doesn't have separate titles, building a duplex allows you to introduce a second income stream through rentals. From AirBnB to long-term rentals, there's potential to generate passive revenue with a high rate of return (6-7% p.a.).

This extra money can be used to pay off your mortgage or go straight into the savings account. Renting out a property on the same block also reduces the need for property management fees and makes it easy to keep an eye on your tenant.



3. DOWNSIZE IN STYLE

With the kids not at home anymore, you may be looking to move to a smaller home. A duplex can be a great mid-way solution, offering the same floor space and amenities of your family home, while also providing a secondary income source.

There is a common myth that committing to a duplex design means compromising on space. However, with the right design, we can ensure your new home has all the features on your wish list and a similar floor space to your existing home.

Best of all, you'll have a second dwelling that you can use however you like – as a rental, to sell, or even just for family and friends should they visit.

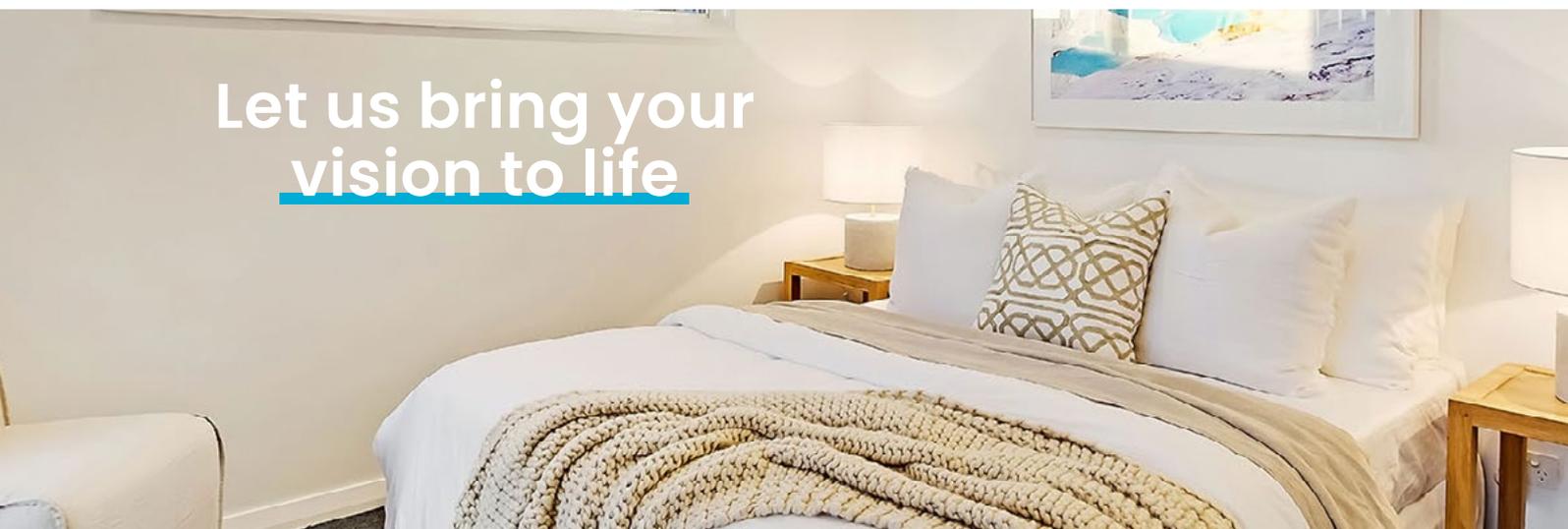
4. SAVE MONEY ON LAND

The versatility of a duplex design means that often they are more suited to smaller blocks than custom homes. This is especially true of narrow blocks, where the second dwelling can sit behind the first. This means you can save money on the initial investment in land, reducing the overall cost of your build.

The other great thing about a duplex design is that they're often double or triple storey dwellings. This means you'll be able to include as many bedrooms, bathrooms and entertaining rooms as you desire, without encroaching on your backyard space and neatly fitting onto your small block.

Imagine having a balcony on the top floor and enjoying the open air while your friends are over for a barbecue.

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5. Keep Family Members Close

For multi-generational families, the duplex represents the perfect way to keep loved ones close – without living in the same house! Young adults can take their first steps into the rental market with your second dwelling, allowing you to stay close and keep an eye on your property, while also easing their transition into independent living and renting responsibilities, such as paying bills and caring for a home.

A duplex can also work for elderly family members who need additional care. They can enjoy the privacy and independence of their own space, while also remaining close by should any emergencies arise.

6. Build in Premium Areas

Choosing to build a duplex means your first large investment is in a block of land, not an existing home. This is a significantly cheaper expense and gives you more leeway in terms of location – you may be able to afford a block of land in one of the premium areas in which an existing property is just too expensive.

Once your duplex is built, you'll be able to enjoy the benefits of this area, while also reaping the rewards of the second property's income through selling or renting.



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