The Dual-Occupancy Due-Diligence Checklist

The screen I use to decide whether a block deserves deeper work.

Why publish it?
Because you should know what thorough looks like even if you never engage me. This is one stage of a larger acquisition framework: client strategy and market selection come before it; feasibility modelling, valuation risk, finance strategy and build oversight come after.

THE GATE	**One hard fail ends the assessment.** **Run the screen in order. Where a line makes you pause, that pause is the point.**

HOW TO READ THE SCREEN

PASS	The evidence supports moving forward.
INVESTIGATE	The issue may be manageable, but it needs evidence, pricing or a professional opinion before proceeding.
HARD FAIL	The assessment stops. Do not rationalise the problem because you like the block.

01 THE MARKET

Why first: the right dwelling in the wrong market still fails. Location decides more of the outcome than the property.

- ☐ Vacancy rate under ~2%, and holding there across several quarters
- ☐ Days on market low for both sales and rentals
- ☐ Owner-occupier share strong (60%+); investor-dominated streets have fragile resale
- ☐ Economy diversified across health, education and government, with no single industry carrying the town
- ☐ Ten-year price history shows growth spread across the decade rather than one recent spike
- ☐ Competing supply: what's approved and coming out of the ground nearby (council DA register, the public log of lodged applications, free)
- ☐ Street-level clustering: how many near-identical dual occs are already on the street or coming
- ☐ Rental depth: how many similar new dwellings are listed for rent right now
- ☐ The resale question: who buys this from you in ten years, and how many of them are there
- ☐ Highest and best use: is a dual occupancy the strongest use of this land, or just the one being sold to you

02 PLANNING & APPROVALS

The scheme decides what can be built and how hard approval will be, before you own anything.

- ☐ Zone and density permit a dual occupancy on this specific lot
- ☐ Minimum lot size and frontage both met; a lot can pass on area and fail on frontage
- ☐ Assessment pathway (how hard council approval will be): accepted development or code assessable. Impact assessable means public notification and appeal risk
- ☐ Overlays checked individually: flood, storm-tide, bushfire, cyclone, landslide, character, heritage, vegetation
- ☐ Council infrastructure charges for the second dwelling confirmed; routinely five figures, and almost never in the builder's quote
- ☐ Neighbouring approvals: any dual occ on adjoining lots that planning rules may count against you
- ☐ Development history on the lot: anything approved, refused or lapsed

03 THE SITE ITSELF

This is where the largest hidden build costs live. None of them are visible in a listing photo.

- ☐ Soil classification: reactive or problem-class soil (fill or unstable ground) means engineered slabs and real money
- ☐ Contour and fall: this is where retaining walls and cut-and-fill become budget killers
- ☐ Wind classification, which is site-specific rather than postcode-specific; a cyclonic rating changes the structural cost of everything
- ☐ Services: power, water, sewer, stormwater, NBN, and whether the lot can carry separate connections for two tenancies
- ☐ Easements. A drainage easement through the build envelope can extinguish the second dwelling entirely
- ☐ Covenants: estate design rules that may prohibit what you're planning
- ☐ Environmental registers: contaminated-land and environmental-management searches, acid-sulfate mapping (soils that turn acidic once disturbed), and the site's former uses
- ☐ Insurability. Indicative premiums for the lot's flood and cyclone exposure; some postcodes price risk brutally, and the premium never goes away

04 THE PURCHASE

Title and vendor risk: the traps that surface at settlement, or after it.

- ☐ Title registered, or verifiably imminent; unregistered land carries its own clock and risks
- ☐ Sunset clauses read carefully: can the developer cancel and resell your lot into a rising market?
- ☐ Developer solvency and delivery history on earlier stages. The land seller and the builder are two separate risks
- ☐ Comparable sales evidence, rather than the agent's narrative, supports the price
- ☐ Contract conditions protect you: finance, due diligence and soil, drawn tight enough to compete and wide enough to matter
- ☐ End-value evidence: what a bank's valuer will likely say the finished asset is worth. Lenders fund their own number rather than your costs, and a valuation shortfall at completion is your gap to fund

05 THE BUILDER

A licence proves permission to trade; it says nothing about endurance.

- ☐ QBCC licence class and financial category appropriate to a contract this size
- ☐ Solvency signals: suspiciously cheap quotes, rapid growth, subcontractor payment complaints
- ☐ Track record on this build type. A dual occupancy is not a big house with two doors
- ☐ Dispute, defect and warranty history, weighting regulator findings over online reviews
- ☐ Home warranty insurance premium paid for your project, verified rather than assumed

06 THE CONTRACT

This is where a "fixed price" stops being fixed.

- ☐ Provisional sums and prime cost items (allowances for fittings you haven't chosen yet) identified; every one is a place the price can move
- ☐ Exclusions listed and priced, because what isn't in the contract is your cost
- ☐ Variation triggers understood before signing rather than discovered after
- ☐ Dual-occ specifications in writing: separate metering and services, fire and acoustic separation, wind rating, soil allowance
- ☐ Reviewed by a Queensland-admitted solicitor before anything is signed

MY NON-NEGOTIABLES

A glimpse of the framework behind the checks. Some findings are managed, priced or negotiated; these ones end the assessment.

HARD FAIL	An impact-assessable pathway, carrying public notification and third-party appeal risk. Automatic decline, no exceptions
HARD FAIL	Flood or regulated-vegetation mapping across the build envelope: a cost that follows the asset for its whole life
HARD FAIL	Home warranty premium not verified as paid before the deposit moves or work starts. Nothing gets signed
HARD FAIL	Numbers that only work with the tax benefit included. If the asset cannot stand on fundamentals, it is not an asset

THE CHECKLIST IS NOT THE SERVICE

Every item above has a judgement sitting behind it.

Is a 2.4% vacancy rate acceptable? Sometimes, and sometimes it is an immediate rejection, depending on what the trend, the supply pipeline and the buyer pool are doing around it. Is an easement fatal? Sometimes it ends the assessment; sometimes it changes nothing but the site plan. Should reactive soil make you walk away? Not necessarily. Priced early, it is a number; discovered late, it is a crisis.

The checklist tells you what to investigate. Judgement decides what it means. Which risks are priced, which are negotiated, and which end the conversation. That is the difference between information and representation.

HAVE A BLOCK IN MIND?	Lot Vetting · $1,000 Have one specific block screened properly. You receive a definitive go-or-no-go with the reasoning, in writing.
NOT SURE YET?	First Conversation · 15 minutes · free A short conversation to establish whether the property, project or acquisition question is worth pursuing. No pitch.

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