

FREE SAMPLE

The Owner-Builder Hold Point Pack

What to check, and what to hold in your hand, before you pay each trade.

This sample is the instructions and one complete stage, wet area waterproofing. The full pack has all 7 stages and 84 checks, a page on what the law asks of an owner-builder, a final documents list and a payment tracker.

For owner-builders in Victoria. General information only. It does not replace your building surveyor, your engineer, your drawings or your permit.

How to use this pack

What a hold point is

A hold point is a moment where the job stops until something has been checked. The next trade does not start, nothing gets covered up, and the money for that stage does not leave your account until you have looked and you hold the proof. Builders run their jobs this way. This pack gives you the same list, written for someone doing it once.

The three rules

One. If it is about to be covered, photograph it first, with the date and a tape measure in shot. Concrete, plaster, tiles and cladding hide everything under them for good.

Two. Get it in writing. An approval, a certificate or a docket you can hold beats a phone call every time.

Three. Pay for work that is finished and checked, not for work that is promised.

HOLD and CHECK

Each line is marked HOLD or CHECK. HOLD means stop: do not pay for the stage and do not let it be covered until that line is ticked. CHECK means look at it, write down what you see, and keep going. If a HOLD line fails, the trade fixes it and you check it again before anything else happens.

Your building surveyor comes first

Your permit names inspections that only your building surveyor can do. Those are marked in each stage. This pack sits beside them. It does not replace them, your engineer, your drawings or your permit conditions. Where any of those say something different from this pack, they win.

Where the numbers come from

Every size, slope and dollar figure in this pack was read in the source named beside it on 11 October 2026. The full list is at the back. Laws and codes change, so check the current version before you rely on a figure.

Wet area waterproofing

A failed shower membrane is hidden, slow and expensive, and it is preventable. Never let a tile go over a membrane you have not seen, photographed and had signed for.

	CHECK THIS	HOLD THIS BEFORE YOU PAY	DONE / DATE
HOLD	1. Which rule book Ask the waterproofer which one they are working to: Part 10.2 of the Housing Provisions, or AS 3740. The code accepts either. Write the answer down. Source: National Construction Code 2025, clause H4D2	The answer, in writing, on the quote or in a message.	
HOLD	2. The surface underneath Clean, dry and solid. Sheet flooring is fixed down with no movement underfoot.	A photo of the bare floor and walls.	
HOLD	3. Falls to the waste Where there is a floor waste, the floor falls to it all the way, no flatter than 1:80 and no steeper than 1:50. That is between 12.5 mm and 20 mm of drop for every 1 m. Check it with a level before the membrane goes on. Source: National Construction Code 2025, clause 10.2.12	A photo of the level on the floor, showing the fall.	
HOLD	4. The shower The shower floor is waterproofed. The shower walls are waterproofed to at least 1800 mm above the floor. So are the wall joints and corners, the wall to floor junctions and every pipe and tap penetration. Source: National Construction Code 2025, clause 10.2.2(1)	Photos of the finished membrane with a tape against the wall.	
HOLD	5. The rest of the room In a room with a shower or a bath on a timber, particleboard or plywood floor, the whole floor of the room is waterproofed, not only the shower. In a room with a shower, the wall to floor junctions outside the shower are waterproof as well. A laundry or toilet needs a water resistant floor and water resistant wall to floor junctions. Source: National Construction Code 2025, clauses 10.2.3, 10.2.4(1) and 10.2.5(2)	Photos of the whole floor.	
CHECK	6. Corners, junctions and penetrations Wastes, taps, mixers and screen fixings are sealed. Junctions and corners are prepared the way the membrane maker's instructions say.	Close photos of each corner and penetration.	
HOLD	7. What went on, and when Write down the product, the batch number, the number of coats and the time each coat went on. The wait between coats is the manufacturer's, not the tiler's programme.	The product record, and the manufacturer's data sheet.	
HOLD	8. Full cure The membrane is left for the manufacturer's full cure time before any water test or tiling.	A note of the date and time the last coat went on.	

	CHECK THIS	HOLD THIS BEFORE YOU PAY	DONE / DATE
HOLD	9. Flood test Good practice, though the code does not require it: plug the waste, flood the floor to a marked line, leave it for 24 hours, then check the line and the ceiling or room below. Source: A builder's own practice, not a code figure	Photos of the water line at the start and the end, and of the ceiling below.	
HOLD	10. Photographs All four walls and the floor, with the date in shot, before a single tile is fixed.	The photos, kept somewhere you will find them in ten years.	
HOLD	11. The waterproofer's certificate A certificate from the installer that names the product, the areas treated and the rule book followed.	The certificate.	
CHECK	12. After tiling Run the shower. Water must not sit on the finished floor, or in a niche or on a ledge, once it has drained. Source: Guide to Standards and Tolerances 2026, item 14.1	A note of the test.	

Hold these before the last payment for this stage

- ☐ Waterproofers certificate
- ☐ Product data sheet and batch numbers
- ☐ Photos of the finished membrane, dated

What is in the full pack

Stage 1. Footings and slab	11 checks, 9 hold points
Stage 2. Timber framing	12 checks, 9 hold points
Stage 3. Roofing and roof plumbing	13 checks, 9 hold points
Stage 4. Wet area waterproofing	12 checks, 10 hold points
Stage 5. Wall and floor tiling	11 checks, 9 hold points
Stage 6. Plasterboard and painting	13 checks, 9 hold points
Stage 7. Decks, stairs and balustrades	12 checks, 8 hold points

Also in the full pack

- ☐ Before any trade starts: 9 things Victorian law asks of an owner-builder, each with its section or regulation
- ☐ The documents to hold before the final payment
- ☐ A payment tracker to fill in as you go
- ☐ The source and clause for every figure

Where every figure comes from

Each number in this sample was read in the source named here on 11 October 2026.

Stage 4. Wet area waterproofing

1. Which rule book	wording	National Construction Code 2025, clause H4D2
3. Falls to the waste	1:80, 1:50, 12.5 mm, 20 mm, 1 m	National Construction Code 2025, clause 10.2.12
4. The shower	1800 mm	National Construction Code 2025, clause 10.2.2(1)
5. The rest of the room	wording	National Construction Code 2025, clauses 10.2.3, 10.2.4(1) and 10.2.5(2)
9. Flood test	24 hours	A builder's own practice, not a code figure
12. After tiling	wording	Guide to Standards and Tolerances 2026, item 14.1

The sources in full

National Construction Code 2025, Volume Two

<https://ncc.abcb.gov.au>

National Construction Code 2025, ABCB Housing Provisions Standard 2025

<https://ncc.abcb.gov.au>

A builder's own practice. Not a figure from the code or a standard.

Guide to Standards and Tolerances 2026, Building and Plumbing Commission (applies to contracts entered into, or work started, on or after 1 August 2026)

<https://www.bpc.vic.gov.au/resource-hub/guides/guide-to-standards-and-tolerances-2026>

What this pack is not

This pack is general information to help an owner-builder in Victoria organise their own checks. It is not building, engineering or legal advice, and it is not a substitute for your building surveyor, your engineer, your approved drawings or your permit conditions.

It does not cover every trade, every kind of building or every requirement that applies to your job. Using it does not make work compliant. Where your surveyor, engineer, drawings, permit, the manufacturer's instructions or the law say something different, they apply.

It was not written, approved or endorsed by the Building and Plumbing Commission or any other regulator. The figures were read in the sources listed on 11 October 2026. Laws, codes and guides change. Check the current version before you rely on any figure.

Who wrote it

Written by a carpenter who has worked in construction since 2003, ran a building company for ten years, and then worked as a project manager on repair and insurance work. The hold points come from a builder's inspection and test plans, rewritten for someone doing it once.