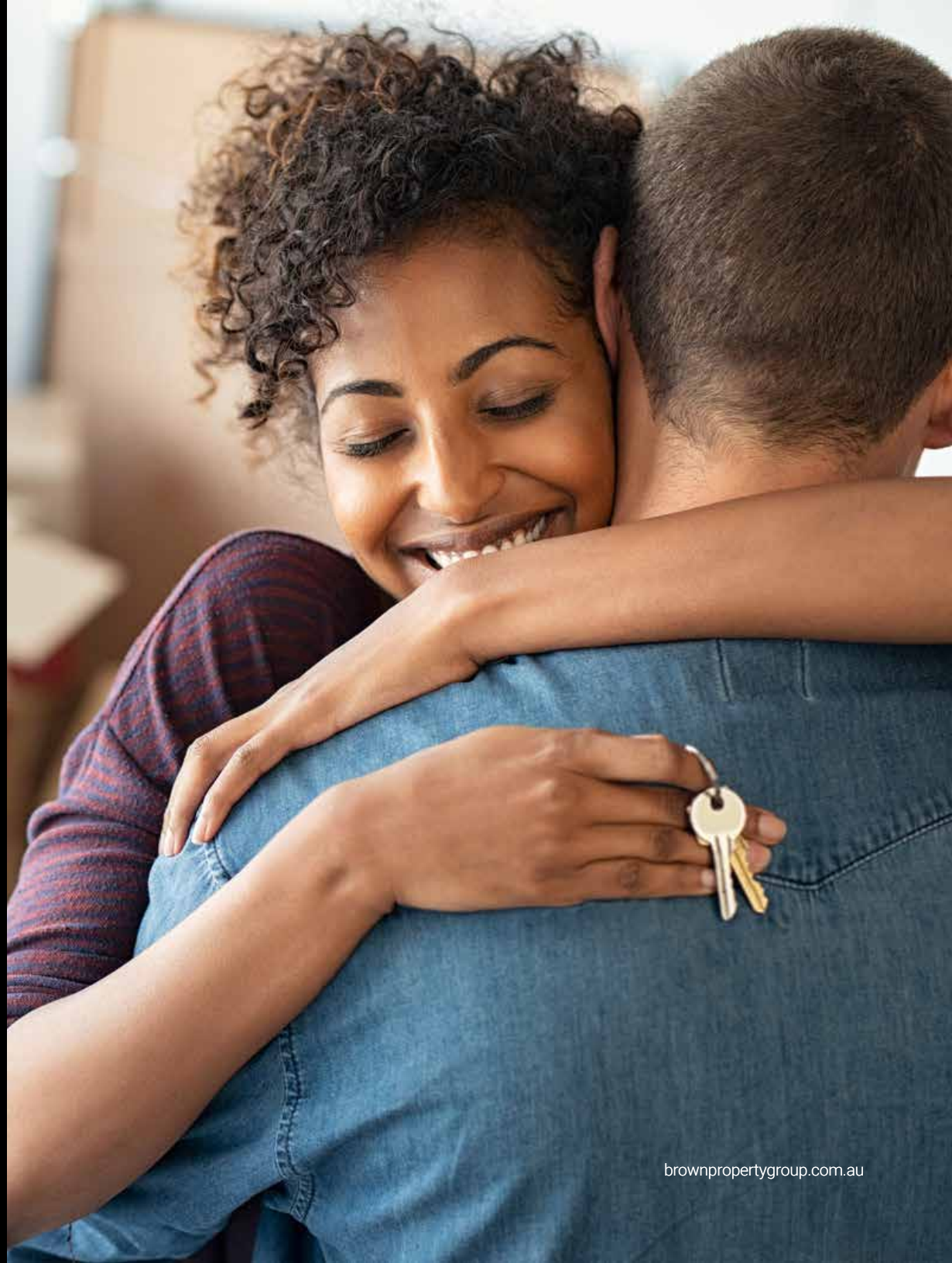


# First Home Buyers Guide





# Welcome

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# Get excited! It's time to take the first step

**Building a brand new home is one of the most exciting and rewarding journeys that you will embark on in life. Representing a true milestone, it's a time of excitement, anticipation as well as uncertainty.**

As with any major decision you're sure to have several questions, our First Home Buyers Guide will help to explain the overall process — from purchasing the perfect block to choosing your dream home and all the steps in between. To make your journey to a homeowner that little bit easier we have collated key information that will help keep you informed and prepared as you take these exciting next steps towards owning your new Home.

There are many advantages in choosing to build a new home in a new community, including lifestyle advantages such as the ability to customise your home, benefiting from planned infrastructure to financial benefits including government grants, potential stamp duty savings and more.

Read on to learn more and don't forget our Sales Team is always ready to help with any questions you may have.





## Taking the step — where to start

**One of the first and most important steps is a thorough understanding of your budget — this will ensure a smooth and stress-free journey with no hidden surprises.**

Think of your budget as the solid foundations of your home purchasing journey. Discussing your options with an experienced mortgage advisor will help you in understanding your finances. There are many lenders available who will guide you through the process to find a home loan that best suits your needs.

During the chat with your financial/mortgage advisor, you should consider discussing ancillary costs (bank and government charges) and any government grants that you may be eligible for.

If you're not sure where to start, just let us know and we can assist you by providing a range of lenders / brokers who will be able to assist you in this process.



# What could be available to you

## First Home Owners Grant

If you are building a new home valued up to \$750,000, you may be eligible for a First Home Owner Grant (FHOG) of \$10,000.

To be eligible for FHOG, the home must not have been previously sold or occupied.

Key criteria to be eligible for the FHOG includes:

- Applicants must be at least 18 years of age at the time of settlement or completion of construction.
- Anyone named on the property's title must be listed as an applicant.
- You must include your spouse or partners details on the application form, regardless of whether or not they are going to be on the property's title.

In most cases, the bank or credit union responsible for your finance will lodge your FHOG application on your behalf. Check with them that they are happy to do this. If you require the grant for settlement or first draw down/progress payment, you must lodge your application with an approved agent.

For more information, please visit:

**[sro.vic.gov.au/first-home-owner#fhog](https://sro.vic.gov.au/first-home-owner#fhog)**





# What could be available to you

## Victorian Homebuyer Fund

Looking to purchase your first home but struggling to save your deposit?

With the Victorian Government's Victorian Home Buyer Fund, eligible homeowners can now receive a contribution of up to 25% towards the purchase of their chosen property. This reduces the minimum deposit required to 5% and also removes the burden of paying Lenders Mortgage Insurance.

To check your availability, please visit:

**[www.dtf.vic.gov.au/funds-programs-and-policies/victorian-homebuyer-fund](http://www.dtf.vic.gov.au/funds-programs-and-policies/victorian-homebuyer-fund)**

## Land Transfer (Stamp) Duty Concession

In addition to the Victorian Home Buyer fund, first home buyers in Metropolitan Melbourne may also be available for duty concessions under the following circumstances:

- If the home is purchased for \$600,000 or less, the buyer will receive the first home buyer duty exemption.
- If the home is purchased for over \$600,001 and up to \$750,000, the buyer will be eligible for duty concession.
- For further information on duty concessions, please visit:

**[www.vic.gov.au/our-plan-help-first-home-buyers](http://www.vic.gov.au/our-plan-help-first-home-buyers)**

## Community info

As one of Victoria's most respected private residential developers, Brown Property Group has operated across Melbourne's east and south-eastern suburbs for over 40 years. Partnering with Melbourne's building industry to successfully deliver major residential developments, Brown Property Group has a proven track record of creating vibrant communities that our residents love to call home.

# The numerous benefits of building new



**There are numerous benefits to building a new home in one of our communities, including:**

## 01 No need to compromise

With a new home, there is no need to compromise on practicality or personal taste. There will always be something that doesn't quite suit your families needs in an established home. It may be smaller details, such as the kitchen benchtop or the tile selection in the bathroom, or it may be more substantial, such as the shape of the kitchen or the location of the bathroom. The home you build yourself is set up to suit your lifestyle as well as your style preferences.

## 02 Built for today

A new build will have the most up-to-date wiring and data connections already built-in, so you're ready for 5G internet and 8K television viewing.\* You'll spend less time and money on maintenance as building materials and methods are constantly improving. To sweeten the deal further as the build is new everything is covered under your builder's warranty!

\*Subject to provider availability.

## 03 Build for tomorrow

Building new also allows you to design a home for your future needs. For example, if you're planning a family you can add an extra bedroom (or two!). If you think working from home might become your new normal, why not add an office? Making these decisions early in the process means you will save on future costs of the build as well as the added benefit of a home that grows with you.

## 04 Your perfect home design

The ability to customise allows you to build the home you want on the land you choose, with the freedom to select a home to work with the needs of your family. New home builders offer a fantastic array of home designs to suit any taste or budget. Many also provide further customisable options like floorplan variations and optional extras that will allow you to design the home of your dreams. It's important to talk to builders to understand how much customisation they allow on their plans and the costs associated.

We partner with Melbourne's best and most reputable builders to provide a range of house and land packages to fit every budget. So what are you waiting for?

View our great range of quality packages at Canopy, Meridian and Riverfield to get a taste of what's on offer and what we do best.



# Choosing your land

**When selecting a block of land key questions will help determine the block that best suits your needs. You should consider:**

## **Borrowing capacity**

Always refer back to your budget, if in doubt, have a chat to your mortgage advisor.

## **Size of the block**

How much room do you need? If you have already selected a house this will help to narrow down the options.

## **Energy-efficient home**

Determine the solar orientation of the block. Do you have a preference of what direction you want your home to face?

## **Location, location**

Is the community located close to key amenities that you require -such as schools or shops?

## **A stone's throw**

Where in the community do you want to live, do you want to be close to parks or wetlands?

## **Get to know your Developer**

Have you visited any of their developer's previous communities? It is also worth speaking to your builder to understand the developer's reputation and ability to deliver on their promises.

## **Take your pick!**

With several options available, will any other land size suit your needs? Taking into consideration the above points many factors will influence your final decision.

## **Build costs**

Have you spoken to a builder to understand the general cost to build your home? A ballpark figure will help you make an educated decision.

The scope of details to work out may seem overwhelming but our friendly staff are here to help. We would be happy to sit down with you and work out what best suits your needs.





# Choosing the right home — and builder

**As with the process of choosing your block, having the answers to the below questions will go a long way to help you find your ideal home.**

## What goes where?

Review the floorplan to determine what works best for you and your family. It's also worthwhile asking the builder if they are open to customisations as this can add time and costs onto the overall price.

## What comes standard?

What inclusions is the builder including in the price? Ensure you discuss with the builder and determine what are 'standard' and what are 'extra' inclusions. It's important to determine the priorities for you and your family. More inclusions or higher specifications will increase the price of your home.

## What's right for you?

Think about the space requirements you'll need in terms of bedrooms, bathrooms and storage space. Single or double-storey? It helps to picture the type of lifestyle you want to live and what layout/spaces will aid in creating just that.

## Think ahead

What are your family's needs now, as well as in the future?

## Design influences

Open plan? Outdoor living? New and exciting trends that you've noticed in some display homes? There are many design aspects to consider that will shape the personality of your home.

## Financial considerations

Have you taken into account the budget that was previously discussed with your financial/mortgage advisor to complete your home?

## Outdoor spaces

Do you want an outdoor entertaining area or an alfresco?

One of the best places to start your home buying journey is by taking a new home tour at one of our display villages. At **Canopy** or **Meridian** you'll be able to view homes built by some of Melbourne's best builders.

# Design guidelines

**All homes built within Brown Property Group communities are subject to our Design Guidelines . These guidelines have been put in place to assist owners in protecting their investment as well as the integrity of the community.**

The key purpose of these Design Guidelines is to assist all owners in preparing appropriate designs to achieve consistently high-quality homes and landscaping within the community.

For your reference, an example of our Design Guidelines is viewable on the building your home section of our community website.

## **Is your builder aware of the community design guidelines?**

Be sure to ask them what (if any) impact this will have on your home design? If you need help finding the right builder or you just want to find out where you can view some homes on display, our team would be happy to provide you with some recommendations.

## **What is the design review committee?**

The Design Review Committee is an independent team that assess all new home construction applications to make sure that every home complies with the vision and building objectives set out by Brown Property Group in the Design Guidelines.

Begin the construction process — Get your land ready!





# Behind the construction process

## Get your land ready!



### Earthworks

Topsoil is removed and stored for later use, the land is then shaped to the design levels, allowing adequate drainage following Melbourne Water standards.

### Sewers

The construction of all trunk and reticulation sewers to provide sanitation services to each house lot.

### Stormwater drainage

The construction of all stormwater pipes and pits which allow the safe draining of all stormwater away from the house lots to prevent flooding. This network may also feature basins and wetlands designed to treat the stormwater before it enters local waterways.

### Water & Gas

The construction of water, recycled water and gas pipes to each house lot, including all trunk and reticulation services.

### Retaining Walls

Retaining walls are built where required to manage surface-level changes and provide suitable lots for house construction.

### Road boxing & base

The roads are boxed out and service crossings are installed after which crushed rock is densely compacted to create road bases. These layers will form the strength of future roads within the neighbourhood.

### Road kerb & channel

The concrete road kerbs are installed which form the edge of the new roads and help transfer stormwater into the drainage network.

### Power & telecommunications

The installation of power and telecommunications provide street lighting, power, internet and phone services to each house lot.

### Footpaths, topsoil & seeding

Concrete footpaths are constructed throughout the stage to provide safe pedestrian access to each house lot. Topsoil is placed within the nature strips and seeded.

### Asphalt

The final step in building the new roads is the installation of the asphalt layer, which provides the smooth driving surface for vehicles.

### Statement of Compliance

All essential services, roads, footpaths, the final constructed levels as well as any infrastructure required for the stage needs to be tested, audited and approved by the relevant service authorities. Once approved, the stage receives a Statement of Compliance from Council which verifies that the stage is now ready to lodge for individual titles.

### Lodgement at the Titles Office

The stage is lodged with the Titles Office to create individual titles for each house lot allowing settlement to take place. You can stay up to date with the progress of your stage on our online construction portal which provides up to date information on your home building journey from breaking ground to installing essential services and delivering title registration.

# Committed to our promise

As one of Victoria's most respected private residential developers, Brown Property Group has operated across Melbourne's east and south-eastern suburbs for over 40 years. Partnering with Melbourne's building industry to successfully deliver major residential developments, Brown Property Group has a proven track record of creating vibrant communities that our residents love to call home.



- |   |   |   |
|---|---|---|
| <p><b>01 Golden Ridge</b><br/>Croydon<br/>1999-2001 (20ha)<br/>• 90 residential allotments<br/>• \$11m end development value</p> <p><b>02 Madison Gardens</b><br/>Mitcham<br/>2001-2003 (6ha)<br/>• 138 townhouses (integrated)<br/>• \$47m end development value</p> <p><b>03 Golden Grove</b><br/>Narre Warren South<br/>2002-2005 (20ha)<br/>• 213 residential allotments<br/>• \$25m end development value</p> <p><b>04 Melington</b><br/>Lyndhurst<br/>2004-2009 (60ha)<br/>• 576 residential allotments<br/>• \$115m end development value</p> <p><b>05 Grand View</b><br/>Lysterfield<br/>2005-2007 (20ha)<br/>• 87 residential allotments<br/>• \$21m end development value</p> | <p><b>06 The Avenue at Casey</b><br/>Cranbourne North<br/>2008-2014 (75ha)<br/>• 900 residential allotments<br/>• \$200m end development value</p> <p><b>07 The Avenue Village Shopping Centre</b><br/>Cranbourne North<br/>June 2013<br/>• Featuring Woolworths, specialty shops and childcare facility<br/>• \$25m end development value</p> <p><b>08 Highgrove</b><br/>Clyde North<br/>2014-2018 (66ha)<br/>• 900 residential allotments<br/>• \$200m end development value</p> <p><b>09 Meridian</b><br/>Clyde North<br/>2016-2026 (266ha)<br/>• 3000 lots<br/>• Lifestyle Community (280 lots)<br/>• Active Rec &amp; Indoor Centre<br/>• 2 Regional Parks<br/>• 9ha Commercial<br/>• \$1b end development value</p> | <p><b>10 Summit Business Park</b><br/>Clyde North<br/>2017-2022 (43ha)<br/>• 120 allotments<br/>• 11 hectares of Active mixed use / mixed use</p> <p><b>11 Canopy</b><br/>Cranbourne<br/>2017-2024 (52ha)<br/>• 600 lots<br/>• \$222m end development value</p> <p><b>12 Riverfield</b><br/>Clyde<br/>2020-2024 (67ha)<br/>• 2300 plus residential allotments<br/>• 2 x Active Rec 20ha<br/>• 2 x Government Schools<br/>• 2 x Community Centres<br/>• Local Convenience Centre<br/>• RV site with 200 units<br/>• \$900m end development value</p> |
|---|---|---|



# Development glossary



**Below is a list of commonly used terms you will encounter when purchasing land.**

## Plan of subdivision

Is a visual representation of the planned subdivision of land into lots, that can be sold separately. You should consult with your legal advisor regarding the plan, further information can be found **here**.

## Engineering

An engineering plan is the proposed construction plan of your lot stage. It shows the details of the existing and proposed levels of your block, the location of services such as sewer, water, power, communications and drainage, your crossover as well as dimensions of lots and roads etc. Any number of details can be shown on your block and if you are unfamiliar with reading engineering plans, we suggest you seek assistance so as to fully understand what your lot will look like and where the relevant services are.

## Easement

An easement is a right held by someone to use land belonging to someone else for a specific purpose. Common examples of easements are drainage, sewerage and carriageway easements.

## Settlement

A settlement represents the process of completing the contract of sale. Upon settlement, you become the legal owner of the property. To avoid any delays it is important to confirm with your mortgage lender in the weeks leading up to settlement that you have signed all your mortgage documents and that

funds have been made available from your chosen financial institution before the settlement.

You should also make sure you keep in touch with your conveyancer. They will assist you with finalising all the necessary details to settle.

Keep in mind that there are fees involved in buying real estate, including government stamp duty and lodging fees, property searches, legal fees, mortgage insurance and loan application fees. You can get an indication of these fees from your bank/mortgage advisors and conveyancer.

## Memorandum of Common Provisions (MCP)

The Memorandum of Common Provisions (MCP) contains provisions that affect your land if applicable. The MCP will have listed provisions and restriction details that affect the way you build and use your property. The MCP is commonly referenced within the Copy of Plan and/or Transfer of Land (Instrument) but does not affect all parcels of land.

## What is land title?

A land title is an official record of who owns the property. It can also include information about mortgages, covenants, caveats and easements affecting the land.

For more information regarding some of these terms, please consult with your legal advisor or visit:

**[propertyandlandtitles.vic.gov.au/land-titles/common-terms](http://propertyandlandtitles.vic.gov.au/land-titles/common-terms)**



Contact us for more information.

## **Brown Property Group**

Phone: 03 9230 2000

[brownpropertygroup.com.au](http://brownpropertygroup.com.au)



Would like more information on one of our communities? Contact our sales team to guide you through the process.

## **Meridian**

Phone: 1800 463 743

Email: [meridian@bpg.com.au](mailto:meridian@bpg.com.au)

Sales Office  
1880 Thompsons Rd,  
Clyde North

Open 7 days 11 am – 5 pm



## **Canopy**

Phone: 1800 397 700

Email: [canopy@bpg.com.au](mailto:canopy@bpg.com.au)

Sales Office  
Corner Snead Boulevard and Floyd  
Circuit, Cranbourne  
Open 7 days 11am – 5 pm



## **Riverfield**

Phone: 1800 001 895

Email: [jason@bpg.com.au](mailto:jason@bpg.com.au)

Sales Office  
Corner Newbridge Boulevard &  
Berwick-Cranbourne Road,  
Clyde North VIC