

BROWN
COMMUNITIES



First home buyers guide.

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It's time to get excited!



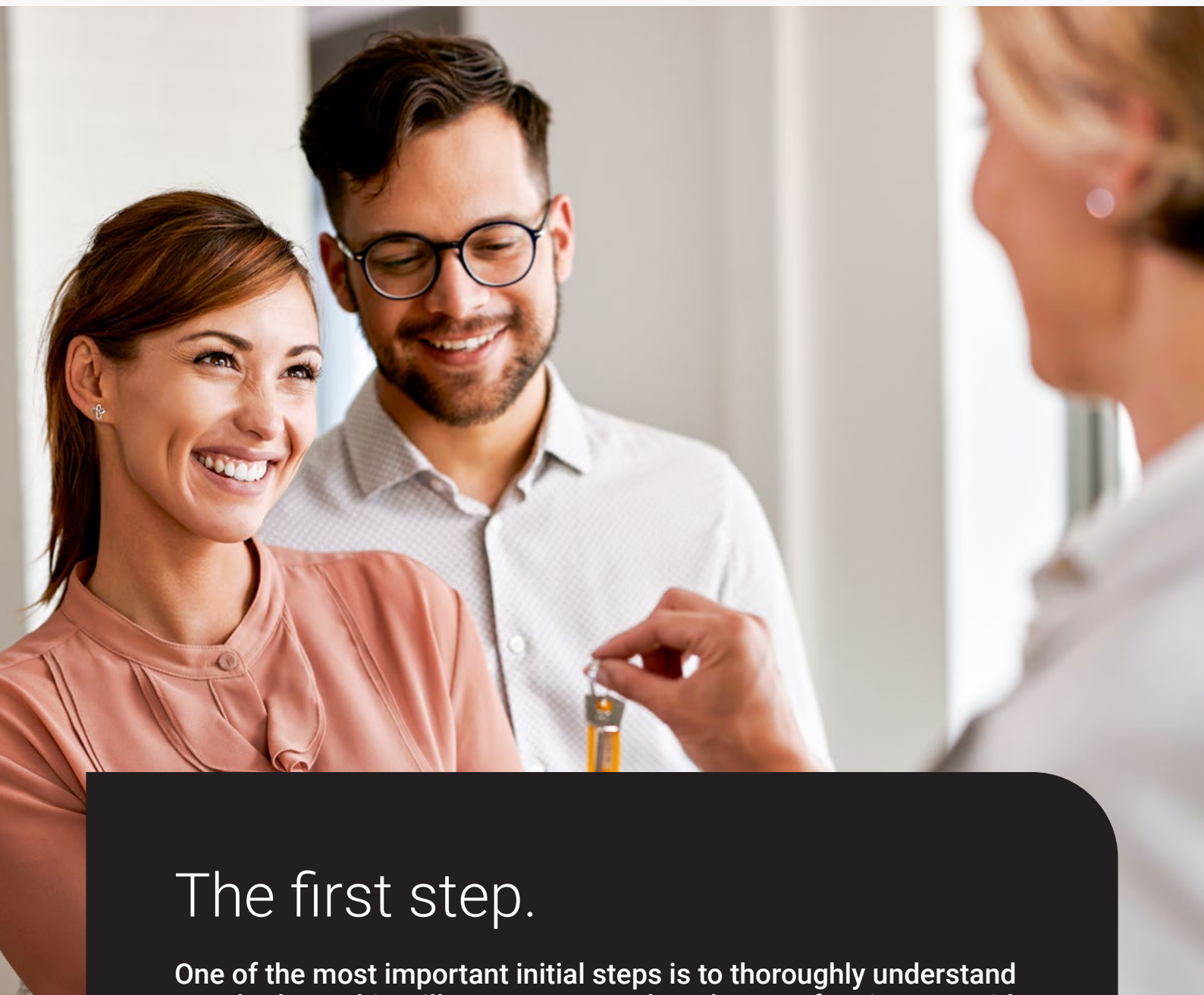
Building your new home is one of the most exciting and rewarding journeys that you will embark on in life. Representing a true milestone, it's a time of excitement and anticipation, as well as uncertainty.

As with any major decision, you're sure to have questions. Our First Home Buyers Guide will help explain the overall process — from purchasing the perfect block to choosing your dream home and all the steps in between.

We've gathered key information to help keep you informed and prepared as you take these exciting next steps towards owning your new home, making your journey that little bit easier.

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

We hope you find this guide helpful, and don't forget our Sales Team is always ready to help answer any questions you may have.



The first step.

One of the most important initial steps is to thoroughly understand your budget. This will ensure a smooth and stress-free journey with no hidden surprises.

Think of your budget as the solid foundation of your home purchasing journey. Discussing your options with an experienced mortgage or financial advisor will help you understand your financial situation.

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 to receive.

If you're not sure where to start, we can put you in touch with a range of trustworthy lenders and brokers.

Brown Property Group does not provide financial advice or endorse any third-party provider. Independent professional advice should always be sought.

Financial assistance.

First Home Owners Grant

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

Eligibility criteria includes:

- Applicants must be Australian citizens or permanent residents.
- Applicants must be at least 18 years old at the time of settlement or completion of construction.
- The home must not have been previously sold or occupied.
- All individuals named on the property's title must be listed as applicants.

- Applicants must include their spouse or partner's details on the application form, regardless of their inclusion on the property's title.
- Applicants must have pre approval from their lender.

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.

Correct as of 1st August 2025. Subject to change without notice.



Financial assistance.

Victorian Homebuyer Fund

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

The Victorian Homebuyer Fund (VHF) is a shared equity scheme designed to help eligible homebuyers to purchase a property with a smaller deposit and no Lenders Mortgage Insurance (LMI).

How it works:

- The Victorian Government contributes up to 25% of the property purchase price, reducing the required minimum deposit to 5%.
- For eligible Aboriginal or Torres Strait Islander homebuyers, the government contribution is up to 35%, reducing the minimum required deposit to 3.5%.

- The buyer must repay the government's share over time, either by refinancing, selling the property, or making voluntary repayments.
- **Income caps apply:** Maximum income is \$130,485 for individuals and \$208,775 for joint applicants (current as of 2024).
- **Property price caps apply:** For example, in Metro Melbourne and Geelong, the cap is \$950,000; in regional areas, it's \$600,000.
- Buyers cannot currently own any interest in another property in Australia or overseas.
- Applicants must have pre approval from their lender.

Correct as of 1st August 2025. Subject to change without notice.



Financial assistance.

Stamp Duty Concession

In addition to the Victorian Homebuyer Fund, first home buyers in Metropolitan Melbourne may also be available for duty exemptions or concessions subject to the following conditions and circumstances:

- If the property is purchased for \$600,000 or less, the buyer may receive the first home buyer duty exemption.
- If the property is purchased for over \$600,001 and up to \$750,000, the buyer may be eligible for duty concession.
- The property must be used as the principle place of residence.
- Applicants must have pre approval from their lender.



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Home Guarantee Scheme

The Home Guarantee Scheme is an Australian Government initiative that helps home buyers buy a home sooner.

Home buyers usually need a deposit of 20% of the property value to get a home loan. Those with a deposit less than 20% may require Lenders Mortgage Insurance (LMI). However, under the Home Guarantee Scheme eligible home buyers only need a 2% or 5% deposit (depending on the type of Guarantee) and Housing Australia provides a guarantee to the lender of 18% or 15% (also depending on the type of Guarantee), removing the need for LMI.



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Correct as of 1st August 2025. Subject to change without notice.



Financial assistance.

Federal Government 'Help to Buy' Scheme (Pending Legislation)

Launched in 2025, the Help to Buy program is a federal government initiative designed to help eligible buyers purchase a new home. Under this shared equity model, the government can contribute up to **40% of the purchase price** for new builds, significantly reducing the deposit required and removing the need for Lenders Mortgage Insurance (LMI).

To be eligible, buyers must:

- Have an annual income below **\$100,000 for singles** or **\$160,000 for couples**.
- Not currently own any property.
- Live in the home as their principal place of residence.
- Contribute a minimum deposit of **2%**.
- Applicants must have pre approval from their lender.

Buyers repay the government's share over time, either when they refinance, sell, or make voluntary repayments. Applications are expected to open **later in 2025**.



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Meridian Clyde North

Correct as of 1st August 2025. Subject to change without notice.



Solar Victoria Incentive for New Builds

The Solar Homes Program can apply to new builds. Homeowners who install an eligible solar panel system after construction may apply for the rebate, even in new homes, provided all other eligibility criteria are met.



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Correct as of 1st August 2025. Subject to change without notice.



The many benefits of building new!

1. No need to compromise

There will always be something about an older home that doesn't quite suit your family's needs or tastes, from small details such as the kitchen benchtop or the bathroom tiles, to bigger issues like the size of the kitchen or the location of the bathroom. The home you build yourself is designed around your lifestyle and tastes. You set the standards.

2. Built for today

A new build will have the most up-to-date wiring and data connections 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, with a new build everything is covered under your builder's warranty.

3. 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, you can add an office. Making these decisions early will save money and hassle later, because your home will grow with you.

4. Your perfect home design

Among the array of fantastic home designs offered by builders, there is likely to be one that matches your desires and budget perfectly. You can also ask your builder if they offer customisable options, like floorplan variations, and the associated costs. Then you can truly design the home of your dreams.

We partner with Melbourne's best and most reputable builders to provide a range of house and land packages designed to fit every budget. Check out our great range of quality packages at Meridian and Riverfield to get a taste of what's on offer.

5. Save energy – and money

Energy efficiency is an essential component of modern home designs. For the homeowner, building a 7-star energy-rated home provides many advantages.

Less energy to heat, cool and light, means less cost to you; high quality insulation and sealing helps your home remain comfortable all year long; including solar panels means you're generating renewable energy. Ultimately, it's better for the environment and future generations.

*Subject to provider availability.

Canopy at Amstel

Choosing your land.

When selecting a block of land, a few important considerations will help determine the block that best suits your needs.

Borrowing capacity

The first step is to speak with a mortgage broker or lender to determine your budget and secure your finances.

Block size

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

Energy efficiency

Determine the solar orientation of the block and whether you want the orientation to maximise sunlight or minimise heat gain.

Amenity proximity

Is the community located close to the amenities you need, such as schools or shops?

Walkability

Whereabouts in the community do you want to live? For instance, consider if you want to be close to a park.

Developer reputation

It's worth visiting the developer's previous communities, and talking with your builder to understand the developer's reputation and ability to deliver on their promises.

More options

With several options available, will any other land size suit your needs? Many factors will influence your final decision.

Build costs

Have you spoken to a builder to understand what it might cost to build your home? A ballpark figure will help you make an informed decision.

If all this seems overwhelming, our friendly staff are here to help. We would be happy to sit with you, discuss your options and answer your questions.



Meridian Clyde North



Choosing the right home and builder.

As with the process of choosing your land, choosing your ideal home and builder requires careful consideration.

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, and if so what are the time and cost implications?

What comes standard?

What is the builder including in the price? Make sure you know exactly what are 'standard' and what are 'extra' inclusions. More inclusions or higher specifications will increase the price of your home, so make sure you know what your family really needs.

What's right for you?

Think about the space requirements you'll need in terms of bedrooms, bathrooms and storage. Single or double storey? It helps to picture the type of lifestyle you want and the spaces that might deliver it.

Plan ahead

Consider your family's future needs as well as your immediate needs and make sure they're catered for in your home design.

Design influences

There are many design aspects to consider that will shape the personality of your home. Open plan? Outdoor living? A new and exciting trend you've noticed in a display home?

Financial considerations

Have you considered 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 Meridian and Riverfield you'll be able to view homes built by some of Melbourne's best builders.

Meridian
Display Village



Riverfield
Display Village



Design guidelines.



All homes built within Brown Property Group communities are subject to our Design Guidelines. These guidelines have been created to help protect owners' investments, as well as the integrity of the community.

The key purpose of these Design Guidelines is to help all owners prepare 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 our community websites.

Is your builder aware of the community design guidelines?

Be sure to ask your builder if the Design Guidelines will have any impact 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 recommendations.

What is the design review committee?

The Design Review Committee is an independent team that assesses 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.

Preparing your land.

There are a number of vital construction stages that must be completed before you can start building your home.

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.

Sewerage

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 and gas

The construction of water, recycled water, and gas (if applicable) 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 and base

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

Road kerb and channel

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

Power and telecommunications

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

Footpaths, topsoil and 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 to prevent erosion prior to house construction.

Asphalt

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

Statement of Compliance

All essential services, roads, footpaths, the final constructed levels, as well as any infrastructure required for the stage, must 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 be lodged for individual titles.

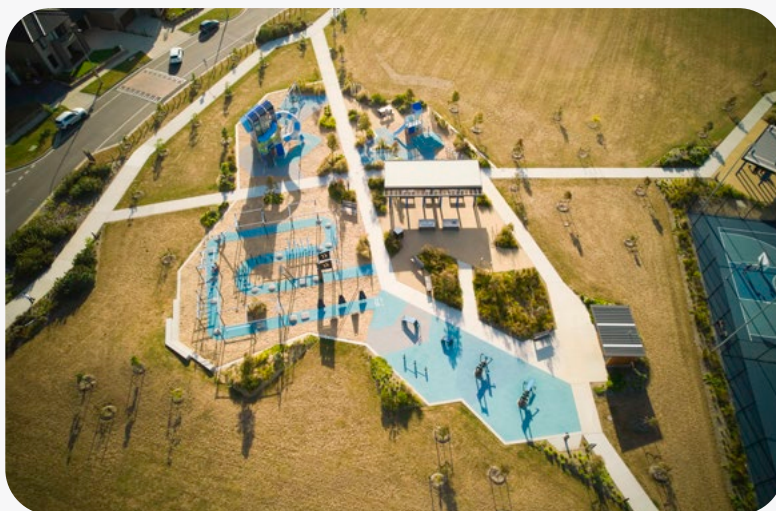
Stage Plan of Subdivision

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 land development 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 eastern and south-eastern suburbs for over 40 years. In that time, we've partnered with Melbourne's building industry to successfully deliver major residential developments, establishing a proven track record of creating vibrant communities that our residents love to call home.





Our communities.

01. Golden Ridge

Croydon
1999 – 2001 (20ha)
• 90 residential allotments
• \$11m end development value

02. Madison Gardens

Mitcham
2001-2003 (6ha)
• 138 townhouses (integrated)
• \$47m end development value

03. Golden Grove

Narre Warren South
2002-2005 (20ha)
• 213 residential allotments
• \$25m end development value

04. Melington

Lyndhurst
2004-2009 (60ha)
• 576 residential allotments
• \$115m end development value

05. Grand View

Lysterfield
2005-2007 (20ha)
• 87 residential allotments
• \$21m end development value

06. The Avenue at Casey

Cranbourne North
2008-2014 (75ha)
• 900 residential allotments
• \$200m end development value

07. The Avenue Village Shopping Centre

Cranbourne North
June 2013
• Featuring Woolworths, specialty shops and childcare facility
• \$25m end development value

08. Highgrove

Clyde North
• 2014-2018 (66ha)
• 900 residential allotments
• \$200m end development value

09. Meridian

Clyde North
2016-2028 (266ha)
• 3000 lots
• Lifestyle Community (280 lots)
• Active Rec & Indoor Centre
• 2 x Wetlands
• 4 x Regional Parks
• 4 x District Parks
• 9ha Commercial
• \$1b end development value

10. Summit Business Park

Clyde North
2017-2022 (43ha)
• 120 allotments
• 11 hectares of Active mixed use / mixed use

11. Canopy

Cranbourne
2017-2025 (52ha)
• 600 lots
• 1 x Local Park
• 4 x Pocket Parks
• Numerous Tree Reserves
• \$222m end development value

12. Riverfield

Clyde
2019-2031 (67ha)
• 2000 plus residential allotments
• 2 x Active Rec 20ha
• 2 x Government Schools
• 2 x Community Centres
• 2 x Lifestyle Community Sites with 400 total units
• Local Convenience Centre
• RV site with 200 units
• \$900m end development value

13. Cranbourne Golf Course (Redevelopment)

Cranbourne East
2026-2034
• Approximately 1200 lots
• Over 12ha of open space and wetlands
• \$500m estimated development value

14. Corrigan's

Clyde North
• 68.77ha
• 1,200+ lots



5 Tips for First Home Buyers.

1. Know your full costs – Beyond the deposit, account for legal fees, stamp duty, loan application fees and inspections.
2. Understand your entitlements – Explore all government grants, funds and stamp duty concessions available to you.
3. Get pre-approval early – This helps you move quickly when the right land or house and land package becomes available.
4. Prioritise your non-negotiables – Think about what matters most: location, number of bedrooms, land size or orientation.
5. Speak to experts – From brokers to builders, surround yourself with professionals who can guide you through every step.

Development glossary.

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

Plan of subdivision

A layout plan showing the entire stage with individual lot boundaries, known as title boundaries. You should consult with your legal advisor regarding the plan.

Engineering plan

The construction plan of your lot stage, showing the details of existing levels and those proposed in the design 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, so if you are unfamiliar with reading engineering plans we suggest you seek assistance to fully understand what your lot will look like and the location of all relevant services.

Easement

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

Settlement

This is the process of completing the contract of sale. Upon settlement, you become the legal owner of the property. To avoid any delays, it's 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 (if applicable).

You should also make sure you keep in touch with your conveyancer. They will help you finalise all the necessary details for settlement.

Keep in mind that there are fees involved in buying real estate, including government stamp duty, 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)

If applicable to your land, the MCP will detail provisions and restrictions that affect the way you can 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 land parcels, in which case a Building Envelope Plan may apply.

What is land title?

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



For more information regarding some of these terms, please consult with your legal advisor or scan the QR Code.



Contact us for more information.

Brown Property Group

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Please get in touch
if you would like
information about any
of our communities.

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CLYDE NORTH

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CLYDE

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