

# THE HOME AND LAND HOW-TO GUIDE

WE'LL HELP  
COACH YOU  
TO OWN IT!

LEARN THE INS AND OUTS OF PACKAGES



**Homebuyers  
Centre**  
COACHING YOU TO OWN IT



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# WELCOME TO HOMEBUYERS CENTRE.

Have you been thinking about building your own home, but you're just not sure where to start? Then you've come to the right place, because we're here to give you a helping hand and take the stress out of building.

We understand that building a new home can be a tad daunting, but that's why we specialise in home and land packages. That means you get the home design and land at a fixed price with no additional or hidden costs.

By choosing to build a home and land package it'll make the process a whole lot smoother, faster and more affordable for you. We've put together a few handy tips to coach you to own it.

# FINANCE



# FIRST HOME OWNERS GRANT.

## WANNA GET YOUR HANDS ON \$10K?

So, what do you need to know about the First Home Owners Grant? Basically, the government has been kind enough to give you money to help get you into your first home. You never need to pay it back, nor do you pay interest on it!

It's a pretty nifty way of helping you into your first home sooner than you thought. And, guess what?! Most first home buyers that are building are eligible for this one-off, genuine grant from the government.

The \$10,000 First Home Owners Grant is only available on brand new home and land packages, making building your own home that bit sweeter!

If you are eligible for the FHOG and the home you are buying is in regional Victoria, you will receive \$20,000.



**WHY, THANK YOU  
GOVERNMENT**





# HOW IS STAMP DUTY CALCULATED IN VICTORIA?

## DUTIABLE VALUE RANGE

The amount of duty payable is calculated on a sliding scale, starting at 1.4% for properties whose dutiable value is \$25,000 and going up to 5.5% for properties with a dutiable value of \$960,000 and above. The dutiable value of the home is the greater of either the purchase price (including any non-monetary obligations), or the home's value on the open market.

### Duty payable

#### **Up to \$25,000**

1.4% of the dutiable value of the property

#### **\$25,001 to \$130,000**

\$350 plus 2.4% of the dutiable value in excess of \$25,000

#### **\$130,001 to \$960,000**

\$2,870 plus 6% of the dutiable value in excess of \$130,000

#### **\$960,001 and above**

5.5% of the dutiable value

# RESOLVE FINANCE.

## THEY'VE GOT YOUR BACK.

Resolve Finance will be your finance partner for life, ensuring you don't feel overwhelmed by all those scary financial terms.

They have helped us secure loans for more than 27,000 homes, over 80% of which have been construction loans, making them the real experts in this area!

Your dedicated mortgage broker will help you all the way:

- › They'll match your loan to your lifestyle and goals.
- › Do the hard work for you by comparing a wide range of home loan products across multiple lenders.
- › Save you time. They know how busy you are so they have a streamlined approach to finance.
- › Give you peace of mind. Your mortgage broker is an expert in finance so you can be sure you'll get the perfect financial solution for you.



# LAND





# LAND. YOU'LL WANT TO GET THIS PART RIGHT.

Have you considered where you'd like to live? There are multiple estates across Melbourne so it can be a little daunting deciding which one will be right for you.

Another thing to consider before choosing your land is whether it is titled or not. Titles are legal documents issued by the government, which outline the lot details and owner/s name. You need a title to transfer land from one owner to another.

- › Titled lots already have a title, so the land can be transferred quickly and building can commence.
- › Untitled lots don't have a title, as they may still be under development and you'll need to wait for the title to be issued. These lots may be cheaper but will affect your settlement date and push out your building timeframe.



# HOME





**DO YOU  
KNOW WHAT  
YOU'RE  
GETTING?**

# INCLUSIONS AND COSTS.

## HIDDEN COSTS? NOT HERE.

It's an unfortunate truth, but every builder includes different things in their base price, making it pretty tricky to compare apples with apples.

There's a few essentials that you should consider when comparing inclusions; BAL (bushfire attack level), Site Works and your Estate's design requirements. Combined, these can add up to tens of thousands of dollars, so you're gonna want to know if they're included up front!

Our other top tip - get a comprehensive list of their home inclusions and find out what's a standard specification in a Display Home. This will give you a better chance of knowing what you may need to upgrade.

Luckily, we're strong believers in no hidden costs and that our Display Homes should represent what you're getting!





# CHOOSING YOUR FLOOR PLAN.

How do I choose the right floorplan for me I hear you ask! Hmm good question!

Here's our top things to think about:

- › **Lifestyle** - Do you love entertaining, working from home or watching loads of movies?
- › **Family dynamics** - The dynamic, size and age of your family greatly effects your needs.
- › **Focus on the layout** - Don't get distracted by the finishes and elevation just yet!
- › **Budget** - Consider what's realistic for your budget. Structural changes = more money.
- › **Your block of land** - The size and layout of your block will predetermine a lot of decisions.



# YOUR NEW HOMES COACH.

Wanna know why we call them New Homes Coaches? It's pretty simple really. Building your first home is a little daunting and it can be hard to know where to actually start, but that's where we come in.

It's our job to educate you on the building process and assist you with everything you need to get into your first home. We'll find the right finance option for you, help you secure the perfect block of land and then choose the ideal floor plan to suit your needs.

We promise that building a home is heaps easier when you have someone you can trust in your corner.

We coach you to own it.

If you'd like to get your own New Homes Coach get in touch with us today! You can call us on 131 751 or visit [vic.homebuyers.com.au](http://vic.homebuyers.com.au).





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