



Stockland home buying guide

Your guide to buying
your dream home



Stockland



Welcome to your home buying journey

Knowing where to start can be the hardest part! Buying your own home is a milestone that doesn't have to be daunting. With the right tools and information, your dream of owning a home can become a reality.

From where to find out your options, to decorating and moving in, this guide to buying a home will help you kick start the process and give you some handy tips along the way. Knowing what to expect and a little planning are all it takes to get started!



Stage 1 Getting started

From saving for a deposit to working out where to live, Stage 1 of our Home Buyer's Guide is designed to answer the crucial early questions and identify the first jobs to be done.

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Stage 2 Discover your home options

Once you've decided to buy your own home, there are so many options to choose from. The 2nd stage of our Home Buyers Guide will help you choose the best option for you.

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Stage 3 Managing your finances

The 3rd stage of Stockland's Home Buyers Guide shines a light on the financial side of buying a home, with information about deposits, grants and costings.

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Stage 4 Home straight

You're well on your way to buying or building your first home. Now for the fun part, house plans, house designs, interior design and more. These are things that will turn your house into a home.

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Stage 5 Making your house your home

The final stage of Stockland's First Home Buyers Guide helps with information to close off the process and understand what happens next, plus handy tips to make your new home more sustainable.

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Stage 1 Getting started

Buying a house is a huge step in anyone's life, with many moving parts. Let us help you start the process.

Top tips on funding, finding or building your dream home

Buying a house today can be a daunting experience. With budgets, banks and brokers to consider before you can even think of setting foot in your new home, it can be difficult to know where to begin. At Stockland, we've helped countless individuals to find the housing option which suits them best. We asked our teams from across Australia for their top home-buying tips, whether you're looking to fund, find or even build the property of your dreams.

Financing the home-buying process

With home-buying, sometimes the hardest bit comes first. Working out what you can afford, not just today but months or years down the line, can be tricky. It's important to remember that your outgoings might increase in the future – especially if you're thinking about starting or adding to a family of your own. As a first step, sit down with your bank or a trusted mortgage broker to get a feel for what sort of funding is available.

"A vital part of the journey is getting pre-approval for a loan," says Stockland Regional Sales Manager Rob Casotti. "That will guide you when you start looking for the right block of land or house and land package, because you will have a budget you can work with that's locked in."

Staying savvy as you negotiate the right deal to finance your plans can help you avoid headaches later on. By taking your time and doing your research with the assistance of a bank representative or broker you'll be in the best position to make an informed decision. Your bank or broker can guide you through your loan application process – so it's wise to check they're accredited.

At this stage, it's common for unexpected costs to pop up. Factoring in conveyancing bills, bank fees and mortgage insurance will save you a scramble for extra cash. But should you find that you could do with a helping hand, explore the possibility of applying for stamp duty relief or government grants, such as the First Home Buyer Grant. The most eligible properties for grants tend to be brand new builds, like the many new homes available in Stockland's range of masterplanned communities.



Getting started – Continued

Your new community

Once you’ve sorted the technicalities, you can get hunting for the property that will best suit your lifestyle and your aspirations. You might already have an image of the dream home in mind, but at this stage it’s vital that you keep your options open. Remember that there’s more to your new home than what is inside those four walls – your neighbourhood will have just as much an effect on your new life as the building itself.

Where are the local opportunities for leisure and pleasure? If you’re looking for the right home for a young family, are there facilities nearby for them to learn and play? Choosing a community that complements your existing lifestyle and is close to the places you know and love, will help you feel more at ease as you settle into your brand-new home.

Many younger buyers are keen to find a place in the heart of a thriving city, but are surprised to find that all the perks of urban living are available elsewhere – and without the added expense. The trick is to go and see as many properties as you can, in as many locations as you can – especially where display homes are available for you to try before you buy.

A vital part of the journey is getting pre-approval for a loan. That will guide you when you start looking for the right block of land or house and land package.



From saving for a deposit to working out where to live, Stage 1 of our Home Buyer’s Guide is designed to answer the crucial early questions and identify the first jobs to be done.



Building blocks?

Of course, buying a house ‘off the peg’ isn’t for everybody. You may prefer to build your own from scratch. At Stockland we’ve matched thousands of aspiring builders with the land they need to construct their dream home, and from experience we know that it’s best to find the right plot before you push ahead with construction. Many lots come with planning provisions and guidelines that may not fit with the house you have in mind. Watch out for hidden costs, like the excavation needed for foundation work on sloping land.

You’ll also need to find a builder you can trust. Ask friends and family for recommendations, and check that the builders you’re interested in have the appropriate qualifications and certifications, particularly those granted by Master Builders Australia (MBA) and the Housing Industry Association (HIA).

Entering the property market for the first time can seem arduous. But rest assured, it will get easier from here. Soon enough you’ll be able to sit back and relax in the comfort of your own home – comfortable in the knowledge that you’ve crossed everything off your home buying checklist.



Stage 2

Discover your home options

There are so many different home options out there, it can be hard to understand the lingo and know what will be right for you and your future.

Building new – Land

Finding an existing home that suits your needs can be tricky; by building your property with a trusted builder, you're guaranteeing your dream home will be a reality. See below where we have gathered plenty of information about the process and what to look for with display villages, builders and home designs.

Building new is an opportunity to create a home that fits your family, not the other way around. At Stockland, we know a whole range of different factors are the foundations of this perfect home. See below for some great advice to get the most out of your new building journey.

Visiting a display village

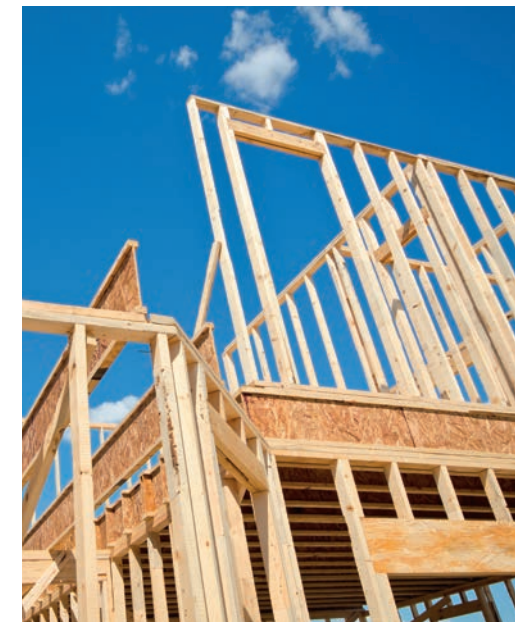
Deciding to buy a plot of land and build your very own home is one of the most exciting decisions you will ever make – especially as you can customise it to your own tastes. That makes display homes a wonderful source of inspiration, as well as a practical way of showing how you can make your dreams a reality.

Choosing your builder

Your builder will be your key partner in the home building process. If you have no idea where to start or you've hit a roadblock with design inspiration, the best way to get the creative process moving again is to visit a Stockland Display Village. You can walk through every home and inspect a number of different designs by a range of builders in one convenient location. Before contacting a builder, make a list of the things you need in your home and decide which items you would be willing to compromise on to stay within your budget.

Designing your floorplan

To maximise the use of your space while still minimising costs, it's important to design your ideal floor plan for your home. Do some research on modern house floor plans and custom home designs to help you out. Having a well-planned, space-efficient custom home design will ensure you have a highly functional home, that's cost efficient to build. Knowing exactly what is going to go where and the space it will take to make it will make life more comfortable and enjoyable. With a highly organised design there's no worrying about extra space and costings!



Discover your home options – Continued

Once you’ve decided to buy your own home, there are so many options to choose from. The 2nd stage of our Home Buyers Guide will help you choose the best option for you.

House and land

Choose a house and land package to suit your lifestyle and budget and watch your dream home come to life. Showcasing the latest in modern home design from Australia’s leading builders, you are sure to find one that suits your family’s needs.

Townhomes

Stockland townhomes offer a low maintenance lifestyle, with high quality fixtures and fittings and intelligent open-plan interiors. Choose from a selection of townhomes across our communities that have all be carefully crafted to create both liveable and desirable spaces.



Benefits of purchasing a townhome

- **Value for money**
- **Turn the key**
Stockland townhomes are all about convenience. Simply select a colour scheme and home design and leave the rest to us. Then collect the key and step into your new dream home.
- **Only one fixed-price contract to sign**
Signing one fixed-price contract not only makes for an easy process, but it lets you lock in the full price of your new Stockland townhome ahead of the completed construction date.
- **Pay on completion**
Simply pay your deposit on signing the contract and the remainder on completion. With no need to deal with things like construction loans, this gives you more time to save
- **High-quality inclusions**
High-quality finishes and inclusions are standard in Stockland townhomes. This means you can enjoy a stylish home that is perfectly suited to your needs.
- **Little maintenance needed**
Stockland townhomes have been thoughtfully designed with low-maintenance living in mind. Durable materials inside the home and easy-to-care-for gardens free you up to spend more time doing the things you enjoy.
- **Security, safety and convenience**
Your Stockland townhome puts you at the heart of a carefully planned community. Stockland’s commitment to liveability puts security, safety and convenience at the heart of everything we do, giving you peace of mind and the opportunity to live the life you want.

Completed homes

Buying the home of your dreams has never been simpler with our new completed homes. Signing just one contract at a fixed price means you’re able to lock in the full cost of your new home ahead of the construction completion date. You don’t have to worry about multiple contracts with this seamless and easy process. Let us do the heavy lifting, with landscaping, gardens, driveway, fences, clothesline, letterbox, carpets, lighting and more, all included. All you need to do is turn the key to your new home on move-in day.

Choose the lot and home design that best suits your lifestyle – and leave the rest to us. Our beautifully designed, family-friendly homes all feature multigenerational living spaces, e.g. for teens or ageing parents. And they come with all the on-trend finishes and inclusions you’d expect, so you’re ready to start enjoying your new home from day one.

No progress payments or building consultations are required, which is a big weight off your mind and wallet. All you need to do is secure your home with a deposit of the purchase price when you sign your contract. The remainder of the purchase price isn’t due until settlement, giving you more time to save.



Stage 3

Managing your finances

Getting your finances in order.

Gaining pre-approval

One of the major steps in that process is getting loan pre-approval. With home-buying, sometimes the hardest bit comes first. Working out what you can afford, not just today but months or years down the line, can be tricky. It's important to remember that your outgoings might increase in the future – especially if you're thinking about starting or adding to a family of your own. As a first step, sit down with your bank or a trusted mortgage broker to get a feel for what sort of funding is available. Staying savvy as you negotiate the right deal to finance your plans can help you avoid headaches later on. Don't be afraid to ask them about the range of financial products they can supply and the commission they'll earn for selling them to you. Your broker will be your guide through the loan application process – so it's always wise to check that they're properly accredited.

Finding out what deposit is required

Whether you're thinking of building new or buying a completed home the deposit requirements will vary. As you search for the right community for you and the perfect home builder be sure to clarify the deposit each company requires so you can factor this into your financial planning.

There may be progress payments required with builders or with the purchase of your completed home, so make sure you request the full payment schedule so that you can have an informed chat with your bank or broker and make the right decision for you.

Understanding other costs

Before you develop a savings plan, make sure you have considered all possible extra costs involved with buying a house.

These can include:

- Conveyancing fees
- Legal fees
- Bank fees
- Stamp duty
- Lender's mortgage insurance

Start budgeting

With a full picture of the costs involved, you will be able to set a savings target. There are a number of budget planning calculators that can help you save what you need.

The third stage of Stockland's Home Buyers Guide shines a light on the financial side of buying a home, with information about deposits, grants and costings.





Stage 4 Home straight

Now you've found your dream home and you're ready to make the purchase, what happens after you pay the deposit?

Depending on what type of home you purchase, the time may vary between when you sign your contract and settlement. The team at Stockland will send regular updates to let you know how things are progressing and encourage you to get involved in your new community by attending any events or activities.

Sustainability and Stockland communities

Stockland communities are leading the way in sustainability and liveability. With easy access to public transport, your daily commute can be much more environmentally friendly. Parks, walking and running tracks and proximity to the likes of schools and shopping centres add to the sustainable way of life.

As a member of the Green Building Council of Australia since 2004, Stockland has actively shaped the development of the Green Star rating tools that set the standards for sustainability.

Smart heating and cooling home designs

Choosing the right size home for your needs and having a great design can significantly reduce heating and cooling needs and costs.

Tips include:

- Be mindful of windows picking up breezes.
- Protect bedrooms and main living areas from the warm afternoon sun.

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The final stage of Stockland's First Home Buyers Guide helps with information to close off the process and understand what happens next, plus handy tips to make your new home more sustainable.
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Gas, electricity or solar power?

Gas is cheaper and produces fewer greenhouse gas emissions than electricity. However, you can still build a house powered solely by electricity and make financial and environmental savings.

Solar panels on the roof produce clean energy and lower bills, allowing you to recoup the costs over time. A battery connected to the panels not only lets you store power to save you even more money on electricity usage, but you may even be able to sell that stored power back to the grid.

Appliances and their impact on your energy usage

Buying appliances such as fridges, freezers, tumble dryers, washing machines and dishwashers with a high-star energy rating use less energy and water. This not only makes them cheaper to run, but also helps you reduce greenhouse emissions and air pollutants.

Saving water

Using rainwater in your garden and for outside activities like washing the car is a win-win in terms of cost and environmental impact. Ensuring all taps in the home are leak-free is also beneficial.







Stage 5

Making your house your home

You're well on your way to purchasing your dream home. There are some key things you'll need to consider and understand in order to make your first home just right for you now and in the future, particularly if you've decided to build new.

Basics of interior design

Turn your house into a home with these interior design tips to bring your vision to life in exciting and practical ways.

Top interior design tips

Create focal points:

Statement pieces like windows or a fireplace draw attention, create a mood and make places more habitable. Arrange other pieces to complete the overall look. Using a pyramid shape to arrange decorative objects (place the tallest element in the centre, the heaviest object at the bottom and smaller pieces layered around and on these) creates a balanced appearance to focal points, like books on a bedside table.

You can even make use of so-called 'negative space' (the empty space around and between everything else) to draw attention to design features.

Consider scale and proportion:

An enormous king-size bed in a small room throws out the balance of the whole space, so always design with scale and proportion in mind. Equally, there are ways you can play with scale and perspective to do things like create the illusion of extra height by placing tall, thin bookcases in a room.

Use contrast and colour:

Contrast, colour and lighting can help give a room an identity. From creating opposites (hard and soft, black and white, light and shade), you can establish feeling and mood.

Feature walls painted in a different colour can be striking, or you could completely abandon 'white wall syndrome' and go for a room painted deep blue to give an illusion of comfort or green to be playful or red to symbolise luxury.

Another option is picking a main floral colour and repeating it throughout the space to create rhythm. This allows the colour scheme to flow naturally from one space to another. The easiest way to start the colour scheme is with a signature piece, like a rug or artwork, that you'd like to feature.

Lighting

Lighting can have a similar effect, making you feel relaxed or focused or happier. This means there are plenty of options for different rooms in your home.

Use a mood board

Mood boards let you visualise how your home will look. They allow you to test your ideas before you commit to colours and furniture purchases. Check out Stockland Dreamcatcher on our website to browse home inspiration, create your own styleboard and to discover your style DNA.

The basics of garden design and landscaping

Whether you're after a low-maintenance outdoor space or something slightly grander, these landscaping ideas can help you create a backyard or front garden that will give you enjoyment for years.

Top tips for landscaping

1. Before you start, choose the theme you want for your garden and stick to it. You could have different themes in different areas (like the front and back yards), but they need to work together.
2. Roughly sketch out where you want the different components (such as the use of edges and borders or raised garden beds) to go.
3. Review your plans to ensure the elements are nicely balanced and work well together.
4. Cost out your plans and revise if necessary, to ensure you stick to your budget.
5. Know how tall your plants will grow before you plant – or you may spend several weekends up a ladder!
6. Keep it simple – when it comes to garden design, less is often best!

Low-maintenance garden ideas

Having a low-maintenance or self-sufficient garden is very popular. It's particularly good if you don't have the time to look after a yard or simply don't want to worry about it. Our top tips are:

- Use Australian native plants. They are equipped to handle the local conditions and rarely need pampering.
- Keeping lawn areas to a minimum. This not only makes much less work for you, but also requires less water.
- Consider a contemporary style. This gives a clean and minimal look, and requires far less effort than a cottage-style garden.
- Aim for a seamless indoor-outdoor connection with no changes to levels. The easier it is to get outside, the more your backyard will feel like another room in the house.
- Add climbing plants. They look great, provide added lushness and are easy to maintain.



: To get more inspiration
: or create your own style board
: to assist making your house a home, visit
: stockland.com.au/residential/dreamcatcher





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For more detailed information on the home buying guide
visit stockland.com.au/residential

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