

HUNTLEE

ACCELERATE

FIRST HOME Huntlee OWNER

HANDBOOK



All you need to know as
a first home owner at Huntlee

AN EVEN EASIER WAY TO SAVE!



\$5,000*
EXTRA SAVINGS

To reward consistent saving, we'll match your deposit, **dollar-for-dollar up to \$5,000***. Just deposit \$100 per month into your savings account and then present your statement to LWP one month before settlement and we'll add up to \$5,000* into your account. It's just another way we're welcoming you to Huntlee.

*Terms and conditions apply and these form part of Special Condition 1 of the Contract of Sale of Land between the Vendor and Purchaser.

YOUR DREAM HOME IN 5 EASY STEPS



Welcome to Huntlee

Developed by LWP Property Group, Huntlee is a brand new town planned with four villages surrounding a modern town centre. The historic Hunter Valley has always respected its pioneers and, as one of the first homeowners in Huntlee, you too will be making history.

To help make buying your ideal block and building your new home as seamless and stress-free as possible, we have put together this short booklet, outlining the standard purchasing and settlement process, and providing information about useful grants and bonuses available.

If you would like to talk this through, given our friendly sales consultant a call on (20) 4938 3910.

STEPS:



THE 5 STEPS EXPLAINED:

Step 1: Preparing to buy

Knowing your budget is the first step. For most people, this will involve the help of a bank or other mortgage lender, they're experts in this type of financial planning.

A good lender will take you through all the things you need to consider in your budget, including savings, deposits, fees and charges, how much you can borrow, the types of interest rates, and your payments.

Once you know your budget, you're ready for the next exciting step, choosing your land.



Step 2: Selecting your location

With your pre-approval letter from your lender, it's time to look over the available land for sale and discuss all the options with a Huntlee sales consultant. Some of our finest land is available right now.

Remember, when choosing your land, it's important to look at what your lifestyle requires now, as well as your plans for the future. Will you outgrow the home or will it become too big for you? Naturally, you will also need to find a block that suits your budget and your needs.

Once you've decided where you'd like to build, secure your lot with a holding deposit and then sign your contract of sale and pay your deposit. Our friendly sales consultant can help you through the process. Then it's time to choose your home.

Huntlee has a great selection of 12 leading Australia builders to choose from, providing a huge variety of home styles to suit all lifestyles. Visit the Huntlee Display Home Village to see the diversity available. There are also a variety of stunning house and land packages available, making the decision making process even easier.



Step 3: Making your dream a reality

Keep saving and watch your money grow each month. Simply deposit at least \$100 each month into your savings account for an even greater bonus from LWP in the lead-up to settlement date.



Step 4: Settlement, bonuses & grants

Settlement of your land contract and receiving the Title to Land is one of the great milestones in building a new home.

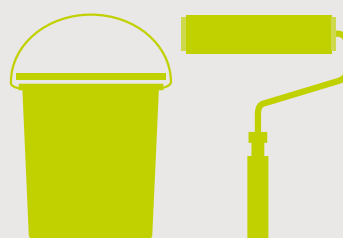
You can now begin applying for the relevant grants and bonuses which may be available to you. That can save you a lot of money on your new home and you generally have twelve months to apply from the date of settlement. See page 7 for more details.

What's more, if you've consistently deposited into your savings account, LWP will reward you through our cash incentive program.



Step 5: Finishing touches

This is what it's all been about: selecting your dream home, choosing the colours and décor, deciding on styles from the Huntlee Design Guidelines and then watching your house take shape. And don't forget, when you buy at Huntlee, you get to make the most of the **Huntlee Advantages**.



GREAT SAVING TIPS

When a new home is your dream, a good savings plan is essential. Here are some simple tips to help you on your way:

- Write up a weekly budget of expenses and income
- Separate fixed expenses (rent, insurance, etc.) from variable expenses (food, utilities, etc.)
- Assess your current spending and decide what's necessary and what's a luxury.
- Avoid impulse buys by making a shopping list and sticking to it.
- Set savings targets but make sure they're realistic and achievable.
- Be energy efficient. Small changes in the way you live can lead to big savings on your power bills.
- Investigate savings by checking with your regular service providers such as utility companies and insurance companies to see if you're getting the best deal.
- Don't use your credit card unless you know you can and will pay it off in full at the end of each month.
- Keep your petrol costs down by walking or cycling – not only will you save money but it's good for your health as well.
- Make your money work for you by talking to your bank to make sure you're getting the best interest rates and not being charged hidden fees.

HUNTLEE ADVANTAGES

Enjoy \$16,500 worth of extra value at no cost - it's just one of the benefits of purchasing in this brand new town called Huntlee.

-  **Front Yard Landscaping** – A beautiful bonus for your new home. All the hard work is done at no extra cost, so you're off to a great start.
-  **Free Side & Rear Fencing** – You won't have to save up for your fencing which is a big advantage. Just move in and start living your ideal, stress-free life.
-  **Huntlee Water** – With recycled water included in your purchase, you won't just be saving money – you'll also be helping to save the environment.
-  **Natural Gas** – You'll enjoy a better option than bottled gas with a reticulated natural gas line provided to every lot.
-  **High Speed Internet** – The cost of fibre-to-the-premises is also included. Another major service that will make your life at Huntlee an enjoyable one.
-  **10 Day Cooling Off Period** – No-one wants to be rushed into a life-changing decision, so we're giving you time to do your homework.
-  **Facilities & Services** – A vibrant new 200ha town centre will provide a social and easy lifestyle. Facilities already committed include Coles, a tavern, medical centre and childcare.
-  **A Huge Choice of Homesites** – Want to find the perfect homesite to fit your lifestyle? Huntlee offers a range of sizes from cottage to large family homesites.
-  **Lifestyle & Entertainment** – Enjoy a lifestyle unlike any other, minutes from renowned wineries, restaurants and world-class entertainment.
-  **Stay Connected** – Enjoy direct access to the Hunter Expressway and Branxton Train Station for easy connection to Sydney and Newcastle.

GOVERNMENT GRANTS



First Home Owner Grant (new homes)

The First Home Owner Grant is funded by the NSW Government and administered by the Office of State Revenue (OSR).

If your home at Huntlee is your first, you may be eligible for a \$10,000 grant under the scheme.

To be eligible:

- At least one applicant must be a permanent resident or Australian citizen.
- Each applicant must be over 18 years.
- It must be your first home.
- The property cannot be in the name of a company or trust.
- The total value of the property must be less than \$750,001.

Applications must be lodged within twelve months of completion of your new home to the OSR directly or via your agent (solicitor or conveyancer).

osr.nsw.gov.au/grants/fhog



18yrs +



< \$750,001



CHANGES TO NSW GOVERNMENT HOUSING GRANTS

The NSW government recently introduced changes to the grants and incentives available to first homebuyers (subsequent to the publication of this booklet).

We summarise the grants and incentives available since the NSW budget of 20 June 2017 below, however readers are advised to visit the NSW government website osr.nsw.gov.au/grants to ensure that they have access to the latest information.

- Stamp duty will be abolished for first home buyers purchasing new or existing properties up to the value of \$650,000. While stamp duty on homes between \$650,000 and \$800,000 will also be gradually reduced for first home buyers. These changes will come into effect from the 1st of July, 2017.
- First home buyers building a new property up to the \$750,000 in value will be entitled to a \$10,000 dollar grant. The \$5000 New Home Grant Scheme that was available to other buyers, including investors, will be abolished.
- Insurance duty on lender's mortgage insurance will also be abolished for all buyers. This duty is currently applied at 9 per cent of the premium. This change will come into effect from the 1st of July, 2017.

Please note

This brochure supplies information of a general nature relating to the purchaser of land at Huntlee and should be used as a guide only. Please visit osr.nsw.gov.au/grants for the latest information.



Visit our Land Sales Centre at
1 Triton Boulevard, North Rothbury

Our mailing address is:
PO Box 199, Branxton NSW 2335

huntlee.com.au | 02 4938 3910

 facebook.com/HuntleeNewTown

 youtube.com/LWPHuntlee

 instagram.com/HuntleeNewTown



Please note, while every care is taken to ensure the contents of this document are correct, this information should be used as a guide only and purchasers should make their own enquiries. This information is correct as at April 2017.