



HOME BUYERS GUIDE

For those just starting out

Welcome

to our comprehensive home ownership guide. We put together this informative resource to provide buyers who are just starting out with answers to some of the most asked questions of the home ownership journey.



Are you sick of not being able to hang a picture frame or have a furry friend roam around your house while renting?

Pay your mortgage, not your landlord and discover freedom in your own home.

**BUILDING YOUR
HOME**

**BEST SELLING
HOMES**

**BUYING YOUR
HOME**



What to Expect When you Build with Simonds

Move into a modern home that meets today's lifestyle requirements with open plan living, energy efficient designs and multiple living zones. Built in growing communities, close to public transport, great amenities and parklands, your home will not only be the very best it can be but also a smart future investment. With great value homes, record low interest rates and government incentives, there's no better time to get your foot into the property market. Below are some tips that will help you understand the process of building your new home.



10 THINGS YOU SHOULD KNOW BEFORE BUILDING



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If you're in the initial stages of looking for land and need some guidance, here are a few frequently asked questions customers ask us:

1

Where do you buy land?

To begin your research, look at real estate websites and land developers who advertise available lots to buy. If you find yourself becoming overwhelmed, start to reach out to home builders. Simonds have close relationships with land developers and we're more than happy to do the hard yards to find a block that suits your needs, lifestyle and budget.

2

Do builders sell land?

Home builders do sell house and land packages. These packages allow you to combine a home design with a block of land in your desired location. If you're interested in a package, one of our New Home Specialists can walk you through all of the inclusions, so that you understand exactly what you're getting, and you have peace of mind that there will be no disappointment or unexpected costs.



[Find out more on financing your home here](#)



3

How much does land cost and what are things to look out for?

The price of land depends on a range of factors, such as the location and size. Bigger blocks are more expensive, as well as blocks in sought-after areas. Be careful of common traps, such as opting for a cheaper block that is oddly shaped or on a slope. These characteristics can make a block of land difficult to build on and can lead to further costs later on down the track. At Simonds, our New Home Specialists can help you in identifying suitable blocks of land to build on, setting you up for success and making sure you receive the best value for money in the long run.

4

How much do I need for a deposit?

When purchasing land you're required to pay around 5-10% of the purchase price for a deposit. House and land package prices can vary and also depend on the land size, the home design and what is included in the deal (e.g. flooring, blinds, fencing, driveway). Experienced builders will have a range of homes to suit many budgets as they know that not all customers have the same financial situation and they want everyone to find a home that meets their needs.

5

How does it work with the bank?

Before making any financial commitments, it's vital to establish your borrowing capacity, so that you can confidently browse land and home designs within your budget. It's important to consider start-up costs such as a deposit, Lenders' Mortgage Insurance (LMI), building insurance, conveyancer costs, settlement fees and more. Your preferred broker, bank or mortgage consultant will also establish your eligibility for incentives, such as the First Home Owners Grant, while our New Home Specialists are always at the ready to help you navigate the financial jargon surrounding the home building journey.

6

How do builders help?

Home builders are knowledgeable about their range of homes and will be able to narrow down designs with the right size and layout for your land and lifestyle. They'll also organise and evaluate checks on your soil composition, to ensure that your land is easy to build on. If you haven't bought land already, our New Home Specialists can help you find a block in your preferred area, or even find land that hasn't been advertised yet, as they have close relationships with new land developers.



Talk to a New Home Specialist now



7

How long does it take to build a home?

Typically, it takes between 8-9 months to build a standard single-storey home and double-storeys take slightly longer. This time frame includes land preparation and slab stage, up until you receive the keys to your new home.

8

What is the hardest part about building a home?

The best thing about building your home is that you can design it however you like. But this freedom also comes with a lot of hard and overwhelming decisions that you're juggling alongside busy family schedules and work commitments. At Simonds, our New Home Specialists and Gallery Consultants are ready to guide you throughout these big decisions during your various consultations.

9

Should I buy land now and build later or is a house and land package better?

There are plenty of pros and cons for each of these choices. Purchasing a house and land package means that you will only pay stamp duty on the land and not on the value of the house. Similarly, buying land now and keeping it vacant for a future build means that you also have to pay stamp duty on the land. Turnkey packages offer a 'ready to move in' solution for home buyers, but they can be design specific, meaning that changes can come at an additional cost. The decision is entirely yours and will depend on your current position.

10

During my build, who can I reach out to with questions as they arise?

Your dedicated Customer Relationship Coordinator or Site Supervisor will be the best point of contact for any questions that arise throughout your build. They'll be there to provide guidance and include you in the building progress with regular updates, photos and site meetings.



Talk to a New Home Specialist now

Our Promise



Don't spend your weekends getting outbid at auctions and rest easy knowing your new home is within your budget with our Fixed Price Guarantee.* From the very start of the process, you'll see a transparent, fully inclusive price that covers developer requirements and site costs. We also offer a Lifetime Structural Guarantee* because we ensure that our builds withstand the test of time.

As one of Australia's most experienced and trusted builders, our New Home Specialists will be with you every step of the way to help you choose the right home and land to suit your lifestyle and needs.



EXPLORE OUR BEST SELLING HOMES

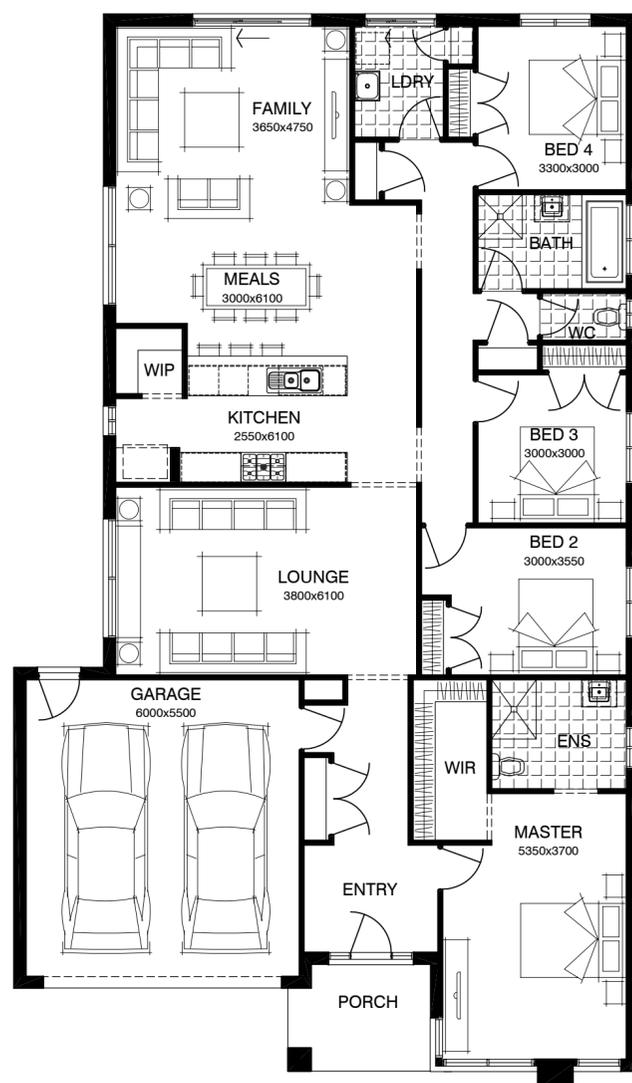


EXPLORE OUR BEST SELLING HOMES

Mebbin 25 VICTORIA

4  2  2  2 

A cleverly zoned option for families of all ages. The adult's retreat and the children's wing provide space and respite for all. The study nook ensures no space is left unused and the kitchen is a dream to cook in and features an expansive island bench. The communal areas support a family lifestyle and clever design touches give this home an edge.



[VIEW ON SIMONDS.COM.AU](https://www.simonds.com.au)





EXPLORE OUR BEST SELLING HOMES

Bolton 30 SOUTH AUSTRALIA

4  2  2  2 

The raised ceiling, unique wood finishing and warm ambience of the Bolton creates a sense of pure escapism. Enjoy the quiet of the lounge and the spacious master bedroom or get together in the extended kitchen and dining area. With a full complement of bedrooms and an easy breakfast space, this is family comfort at its best.



[VIEW ON SIMONDS.COM.AU](https://www.simonds.com.au)



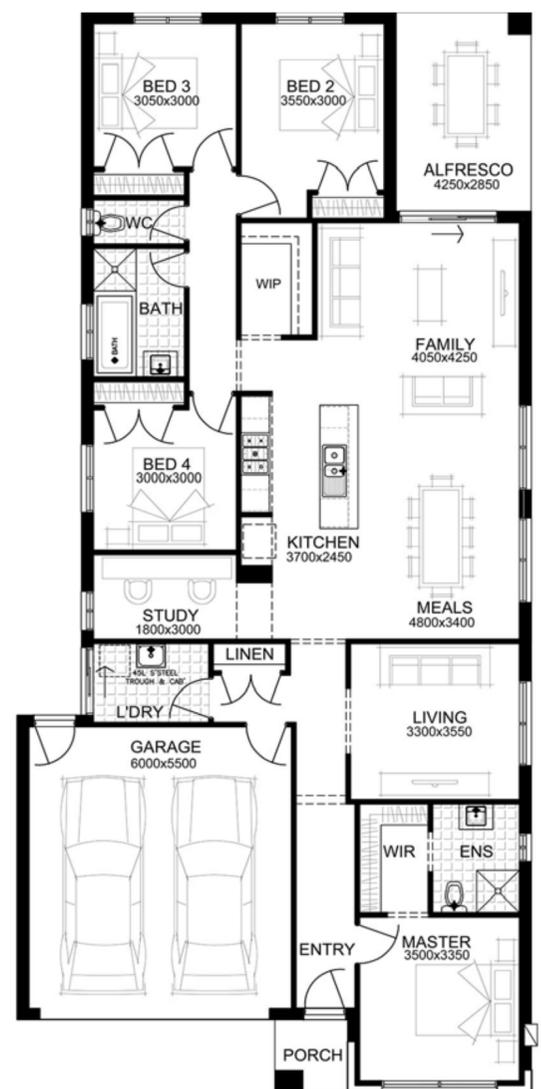


EXPLORE OUR BEST SELLING HOMES

Moreton 23 QUEENSLAND

4  2  2  2 

Find yourself in an immaculately presented home both inside and out. The Moreton 23 is cleverly planned to maximise open plan living and alfresco dining for entertaining all year round. The bedrooms are positioned in a separate wing to ensure peace and quiet with additional living area and separate study nearby for getting work done.



[VIEW ON SIMONDS.COM.AU](https://www.simonds.com.au)





EXPLORE OUR BEST SELLING HOMES

Harrison 29 NEW SOUTH WALES

4  2  2  3 

The Harrison 29 is a beautiful and well-thought-out home designed to deliver comfort and style for contemporary families. The private master is well-appointed to the front of the home and features ensuite and double walk-in robes. Down the hallway leads to the bright and spacious family room that connects seamlessly to the meals and kitchen hub of the home.



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Our Experience

Our decades of experience has given us more knowledge and understanding of what it takes to bring your vision to life. We've built over 50,000 new homes and hundreds of display homes for our customers to walk through and immerse themselves in.

At Simonds, we believe that everyone deserves to own their own home. It's this belief that has cemented our place as one of Australia's leading home builders. For over 70 years, we've helped many families build their dream homes and this is why we believe in giving our customers more.

That means more choice, more service and more support from our team of New Home Specialists, Gallery Consultants, Customer Relationship Coordinators and Site Supervisors. We'll be there with experience and guidance, to give you more confidence at every step of your build journey.



5 THINGS YOU SHOULD KNOW BEFORE BUYING

It's time to live comfortably in the home that you deserve. Imagine a lifestyle you've always wanted, without having to worry about noisy roommates and difficult landlords. Building a home provides you with freedom and the opportunity to begin your own traditions in a home you can call your own.

Looking for more reasons to own your own home? Here are more benefits you can expect when you build a home with Simonds.

1

We're Affordable

Ditch the soaring cost of rent and choose from a wide range of affordable home designs. Instead of paying off your landlord's mortgage, you could put the rent you pay towards a place of your own. From spacious living options, welcoming alfresco areas and open plan floor plans, you can find homes for under \$350,000. Each home has been designed with affordability in mind and is as functional as it is beautiful.

2

We're Efficient

Simonds has an industry-first program to produce high quality builds that flow smoothly from start to finish. Our Construction Teams use high tech software to ensure they have a step by step plan in place, which allows the build process to run seamlessly and the majority of potential delays to be eliminated. This also certifies that your home has been carefully considered to withstand the Australian conditions. We know that renters don't want to pay an additional month of rent so we focus on getting their home built as quickly and efficiently as possible without sacrificing quality.

3

Get Your Foot in the Property Market and Build Up Equity

Owning your own home means that you no longer have to worry about the uncertainty that comes with living in a rental property. By building new, you won't have to put up with dated features or the band-aid repair jobs that occur in older, established homes. As a home owner, you can build equity in an asset and have a great investment for your future.

4

Our Homes Are Energy Efficient

We want all of our customers to live well. At Simonds, every home that we build receives an energy efficiency assessment and certificate from an independent, accredited sustainability consultant. For you, this means lower water and energy consumption and therefore savings straight back in your pocket with each quarterly bill. You also have the opportunity to future-proof your home, by adding solar panels, double-glazed windows and energy efficient appliances. Right from the start, our New Home Specialists look to orientate your home on your block to maximise sunlight and reduce power usage, minimising your footprint and saving you money in the long term.

5

Meet with our Friendly New Home Specialists

Our team knows their region like the back of their hand. They combine their expert knowledge with transparency and incredible customer service, so that you're equipped with all of the sought-after secrets of where and what to build.

If you're the type of person that likes living by your own rules and enjoys a lifestyle where you can have more freedom and flexibility in the place where you live, then building your own home is right for you. Becoming a home owner is an exciting step to take and when you're ready to make that decision, we're here to help. To find out more information about what we offer, to explore our home designs or to speak to a New Home Specialist, visit our [website](#).



Want to walk through our most popular designs and get a feel of each home? You can visit our homes in person or by virtual tour.



Display Centres

VIC

NSW

QLD

SA

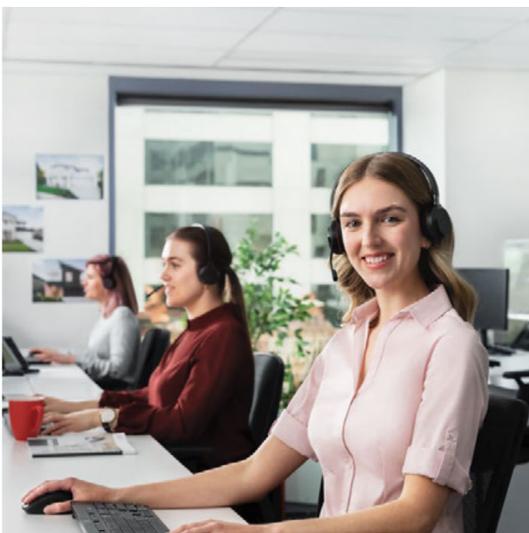
Virtual Tours

VIC

NSW

QLD

SA



From 8:30am - 8pm, 7 days a week, our team is here to help.

Please feel free to contact us if there is anything we can do to assist.

 1300 SIMONDS

 WHATSAPP

 HELP@SIMONDS.COM.AU