

BUILDING YOUR
FIRST HOME IN

Queensland?



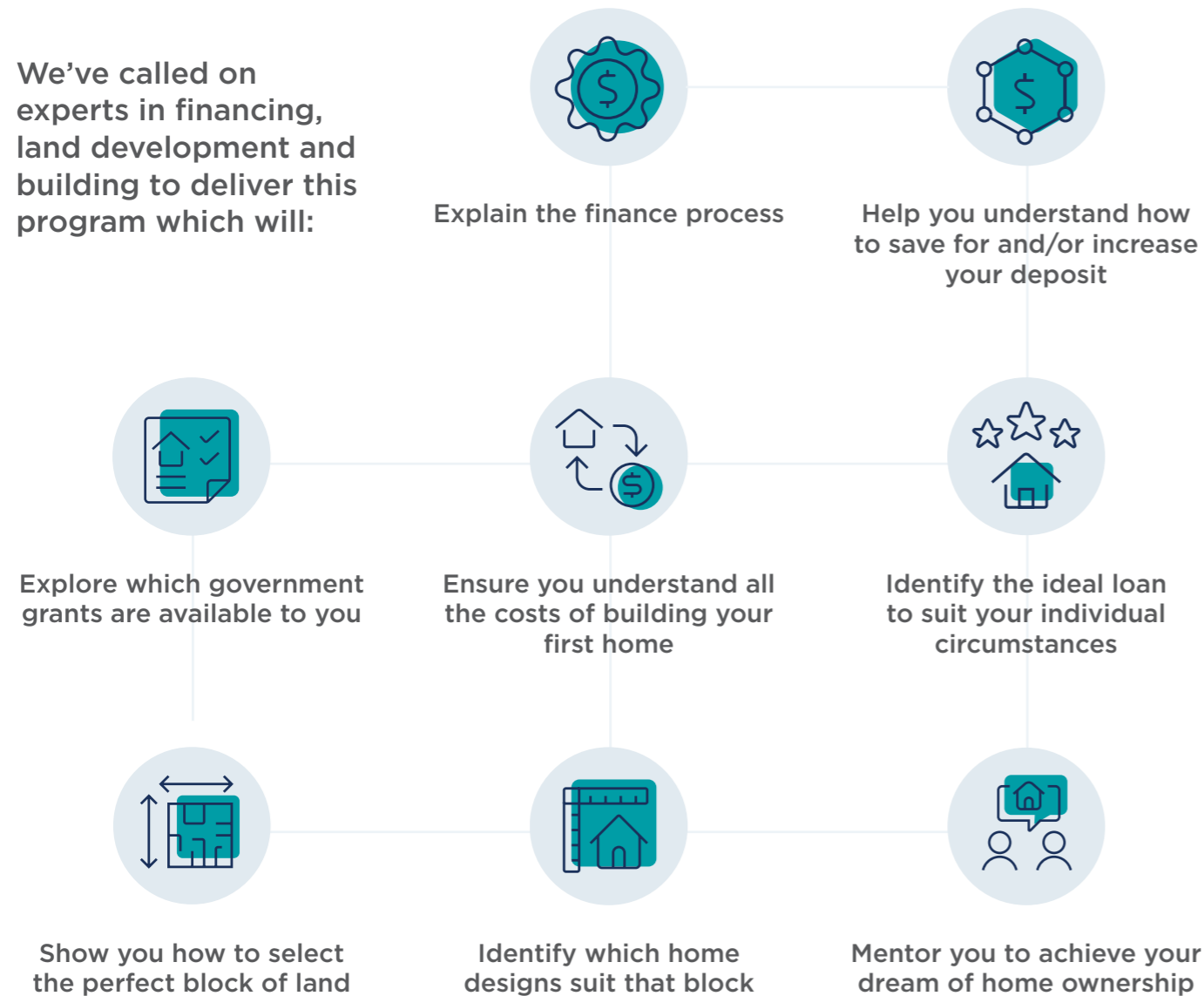
**BRIGHTON
HOMES**
let life in.

WELCOME TO SMART START, A NO-NONSENSE BLUEPRINT FOR MAKING THAT DREAM YOUR REALITY.

Smart Start is an initiative from one of Australia's largest and most trusted builders. We've drawn on the combined knowledge and resources of our group to produce this step-by-step program to building your dream home.

The program teaches you everything you need to know about the entire process, to ensure your home-building experience is as simple, fast, affordable and stress-free as possible. It outlines all the things you need to take into consideration and all the ways we can help along the way.

We've called on experts in financing, land development and building to deliver this program which will:



It's true there are a lot of things to consider when building a home but the Smart Start Team has a wealth of experience and we're happy to share it with you every step of the way!

THREE STEPS TO HOME ownership:

1.

FINANCE

2.

HOME & LAND SELECTION

3.

PLANNING & BUILDING YOUR HOME

USING THIS PROGRAM, YOUR SMART START MENTOR WILL TAKE YOU THROUGH THE THREE MAJOR STEPS TO BUILDING YOUR FIRST HOME:

The Smart Start program is broken down into sections to clearly and comprehensively cover these three steps. Each section includes simple check lists, handy hints and space for you to take your own notes. We'll guide you through each step at the pace that's right for you and your circumstances.

As one of the nation's leading builders, we have an enviable reputation for being unquestionably trustworthy. Not only is the Smart Start program Australia's most comprehensive guide to building your first home, the cornerstone of the program is its transparency. While some builders may initially choose to withhold vital information - which may eventually cost you thousands of unexpected and unplanned for money - in this program, we've outlined every detail of the process and every associated cost upfront, to ensure there truly are no surprises.

FIRST HOME SCHEMES TO GET YOUR DREAM

started

There are four schemes that make it easier for first home buyers to build their first home in Queensland.

FIRST HOME OWNERS GRANT



WHAT IS IT

- A new scheme to help eligible first home buyers into the property market.
- Open to eligible first home buyers who have saved a deposit of at least 5% of the home's value.
- The Government then guarantees the additional amount needed to reach the required 20% deposit.
- The scheme will be capped to an annual maximum of 10,000 loans on a 'first-in, best-dressed' basis.

WHO'S ELIGIBLE

- Singles earning up to \$125,000.
- Couples with a joint taxable income of \$200,000.

HOW TO APPLY

- Visit mychoicehomeloans.com.au to reserve your place.

TRANSFER DUTY CONCESSION



WHAT IS IT

- A scheme that entitles first home buyers a concessional rate on their transfer duty (stamp duty) or even an exemption altogether.
- This scheme applies to those buying an existing home, a new home and vacant land upon which you intend to build.
- You won't pay any transfer duty if your land is valued at less than \$250,000 or new home is less than \$500,000.
- For land valued between \$250,000 and \$400,000 or new home value between \$500,000 and \$550,000 you'll receive a concessional rate.

WHO'S ELIGIBLE

- The scheme applies if you're buying your first home in Australia, and the property's value is no more than \$550,000.
- You must also move into the property within 12 months and live there for at least six continuous months.

HOW TO APPLY

- You can apply for the scheme after you've exchanged contracts with the previous land owner.
- Download and complete the relevant forms.
- Lodge the application forms and supporting documents with your solicitor or conveyancer.

FIRST HOME OWNERS GRANT



WHAT IS IT

- If you're a first home buyer buying or building a new home, you may qualify for a \$15,000 grant.
- A cash grant of \$15,000 can be used to contribute towards the purchase price.
- This grant is available in conjunction with other schemes.
- It must be a new home that no one has lived in before.

WHO'S ELIGIBLE

- The new home must be worth no more than \$750,000. If buying house and land to build, the total price must be no more than \$750,000.
- You must also move into the property within 12 months and live there for at least six continuous months.

HOW TO APPLY

- You can apply through MyChoice Home Loans when you're arranging the finances to buy your first home.
- If you've already bought or begun construction, you can apply directly with MyChoice Home Loans.
- Applications must be received within 12 months of settlement or the date construction is completed.

FIRST HOME SUPER SAVER SCHEME



WHAT IS IT

- A scheme that lets you make voluntary before-tax and after-tax contributions into your super fund to save for your first home.
- You can then apply to release your voluntary contributions, along with associated earnings, to help you purchase your first home.
- You can apply to have a maximum of \$15,000 of your voluntary contributions from any one financial year and up to a total of \$30,000 contributions across all years.

WHO'S ELIGIBLE

- You must be a first home buyer and must either live in the property you are buying, or intend to as soon as is possible.
- You have never owned a property in Australia.
- You must not have previously requested the Commissioner to issue a First Home Super Saver Scheme release authority in relation to the scheme.

HOW TO APPLY

- Request the release of funds at the same time you start your home buying activities.
- You have 12 months from the date you request the release of funds to sign a contract or construct your new home.

BRIGHTON HOMES

let life in.

Brighton Homes Queensland
ABN: 59089 524 050 QBCC Licence No: 1250787

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Smart Start

building made easy

MORE INFORMATION:
smartstart.com.au

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