

# Your dream home, delivered faster.

#### Meet Emerge Express.

You love the idea of building your perfect home, but worry about how much it's going to cost, how long it's going to take and the process involved. Sound familiar?

#### So we reinvented it.

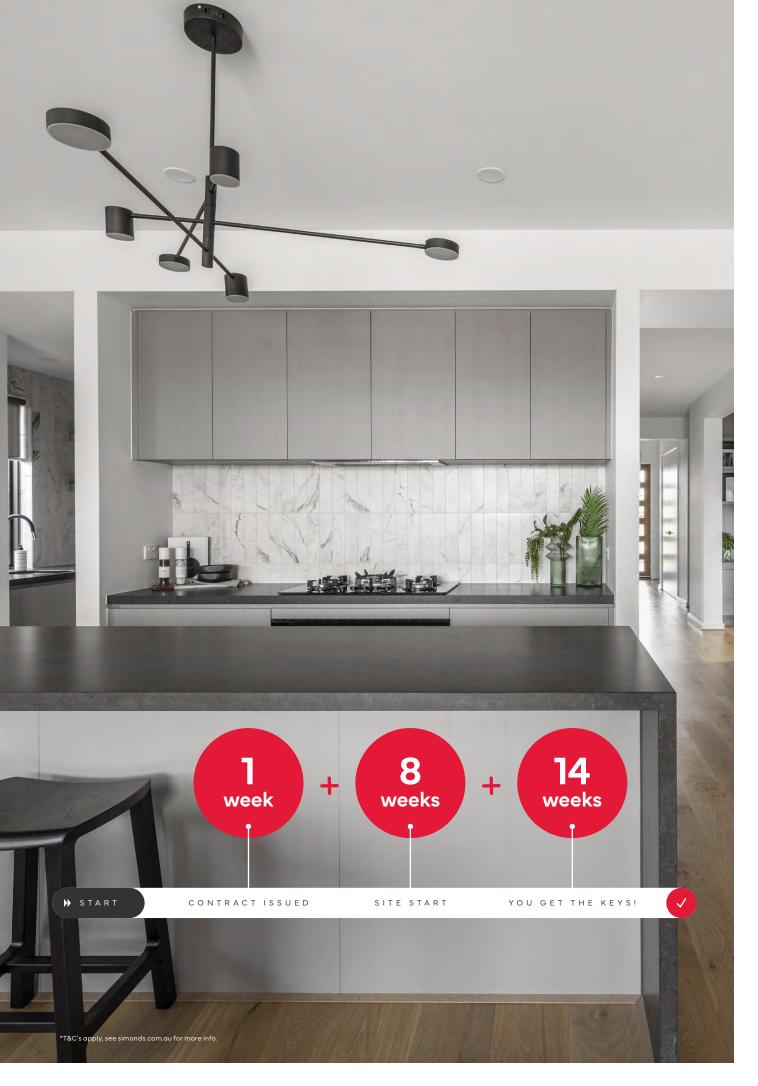
Let's rewind. Welcome to Emerge Express - a new range designed to get you into your home sooner, with certainty at every step. You'll save time and money with curated selections full of everything you need and free of anything you don't (pinky swear). That's right, leave the hard work up to us so you can sit back, relax and start counting down to move-in day.

You can expect the same award-winning Emerge home designs, beautifully curated by our industry-leading designers. But now with fixed cost options and a build process that takes you from contract to home in record time. Hello, housewarming.

With a streamlined process, you'll enjoy a digital experience that's faster and easier than ever before. Choose your floorplan, your façade, your upgraded packs, and your pre-styled colour scheme created by our interior designers.

Sign your contract within 1 week, and we'll take care of the rest. From there, your site start is 8 weeks away. Add another 14 weeks for construction and you'll be in your brand new home.\* It's that quick!







There's no wrong way to build your dream home. But there is a faster way with Emerge Express. And what makes it so easy? We're so glad you asked.



## Fast.

With Emerge Express, you'll go from contract in 1 week, fast forward to site start in 8 weeks and your home will be complete in another 14 weeks or less.\*



## Simple.

Forget lengthy appointments and waiting around for answers. Enjoy a streamlined digital experience where you're always in the loop. Simple steps, a faster build, and less stress. You'll be popping the champagne before you know it.



## Smart.

Breathe a sigh of relief. You won't find any unexpected costs here. We've left the design edits to the experts with predetermined selections at a fixed price. No more, no less - just stunning homes with nothing to hide.

## Getting started in 5 steps.

Think building a new home comes with complicated steps? Think again.



STEP 1

FLOORPLAN

Select the floorplan that suits your lifestyle. Single or double storey? Home office or rumpus for the kids? Maybe an alfresco for summer nights?



STEP 2

FACADE

Now give it some curb appeal. Choose a façade that makes you proud to pull into your driveway every day.



STEP 3

COLOURS

No stress, no overwhelm. Select from our thoughtfully pre-styled colour schemes. Whether you're into classic, contemporary or something bolder, we've got you covered.



STEP 4

UPGRADES

Take a virtual walk-through of your future home and add those extra touches. A dream kitchen, elevated flooring - our upgrade packs make it easy.



STEP 5

SIGN OFF

Finalise your quote and sign your contract within 1 week. From there, it's just 8 more weeks till site start and 14 more weeks to move-in.

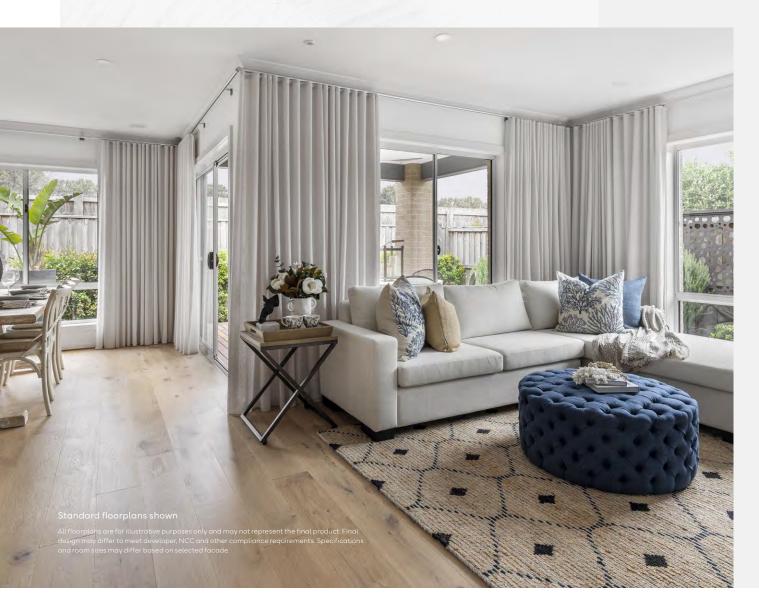
YOUR NEW HOME!

STEP 1

# Floorplans

Take a look through a selection of our best-selling Emerge Express designs and find the one that fits your lifestyle. Each home is crafted with everyday living in mind – spaces for work, play, entertaining, and relaxing – all ready to make moving in a breeze.

Speak to our team to browse the full collection of Emerge floorplans.



## Hosking 16

Plan Size (WxL)

Minimum Lot Size (WxL)

 $8.87m \times 18.91m$ 

10m × 25m



#### **Room Sizes**

Master Bedroom	3700 x 3230
Bedroom 2	2800 x 3340
Bedroom 3	2800 x 3020
Family / Dining	5340 x 3930
Kitchen	3330 x 2540
Garage	6000 x 3200
Alfresco	3110 x 3860

#### **Specifications**

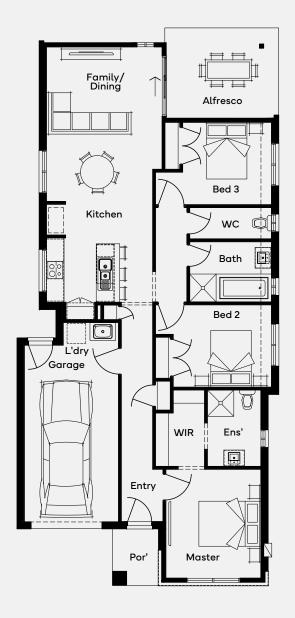
Total	148.41m²	15.97sq
Porch	3.00m <sup>2</sup>	0.32sq
Alfresco	12.00m²	1.29sq
Garage	23.38m²	2.52sq
Ground Floor	110.03m <sup>2</sup>	11.84sq

#### **Facade Options**

- + Newstead
- + Cania
- + Millin
- + Etna

#### Structural Options

- + Rear Flip
- + Ensuite & WIR 1
- + Ensuite & Kitchen 1
- + Kitchen 2
- + Rumpus ILO Kids Retreat
- + Raked Ceiling to Living
- + Ensuite 3 & Media
- + Ensuite 3 & Media with Kitchen 2
- + Rear Flip & Kitchen 1
- + Rear Flip & Kitchen 2
- + Rear Flip & Rumpus ILO Kids Retreat



Scan for all design and facade options available with the Hosking 16; or visit simonds.com.au



# Routley 16

Plan Size (WxL) Minimum Lot Size (WxL)

 $8.87m \times 18.91m$   $10m \times 25m$ 

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#### **Room Sizes**

Master Bedroom	3500 x 3620
Bedroom 2	2800 x 3340
Bedroom 3	3000 x 2990
Family / Dining	5340 x 3930
Kitchen	3330 x 2540
Garage	6000 x 3200
Alfresco	3110 x 3830

#### **Specifications**

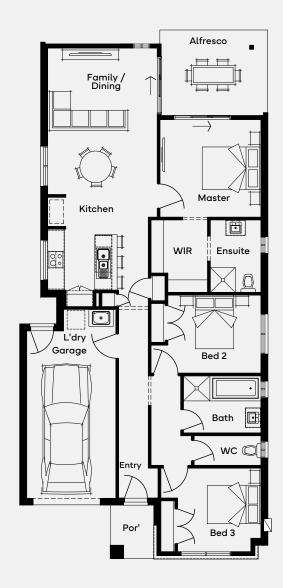
Total	150.57m <sup>2</sup>	16.21sq
Porch	3.00m <sup>2</sup>	0.32sq
Alfresco	12.00m <sup>2</sup>	1.29sq
Garage	23.38m²	2.52sq
Ground Floor	112.19m²	12.08sq

#### Facade Options

- + Newstead
- + Cania
- + Millin
- + Etna

#### Structural Options

- + Laundry & Kitchen
- + Ensuite



Scan for all design and facade options available with the Routley 16; or visit simonds.com.au





## Bremer 19

The Bremer is also available in 18sqs.

Plan Size (WxL) Minimum Lot Size (WxL)

9.05m × 23.94m 10m × 30m

#### 🚍 4 🚍 2 👶 2 😭 1

#### **Room Sizes**

Master Bedroom	3710 x 3460
Bedroom 2	2850 x 3000
Bedroom 3	2850 x 3000
Bedroom 4	2850 x 3000
Lounge	3000 x 3080
Family/Dining	5370 x 3260
Kitchen	3600 x 2610
Garage	6000 x 5550

#### **Specifications**

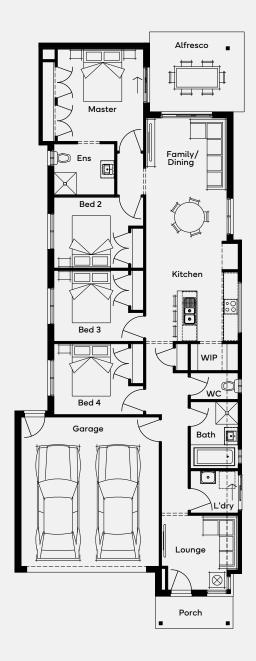
Total	181.51m²	19.54sq
Porch	4.04m²	0.44sq
Alfresco	12.20m²	1.31sq
Garage	36.39m²	3.92sq
Ground Floor	128.88m²	13.87sq

#### **Facade Options**

- + Venman
- + Kurandra
- + Albert
- + Etna

#### **Structural Options**

+ Butler's Pantry



Scan for all design and facade options available with the Bremer 19; or visit simonds.com.au



# Shaw 19

The Shaw is also available in 22 and 24sqs.

Plan Size (WxL) Minimum Lot Size (WxL)

11.22m × 18.54m 12.5m × 25m

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#### **Room Sizes**

Master Bedroom	3300 x 3300
Bedroom 2	2800 x 3470
Bedroom 3	2800 x 3200
Bedroom 4	3000 x 2900
Family	3400 x 3380
Dining	2680 x 2870
Kitchen	3630 x 2490
Garage	6000 x 5510
Alfresco	2830 x 4270

#### **Specifications**

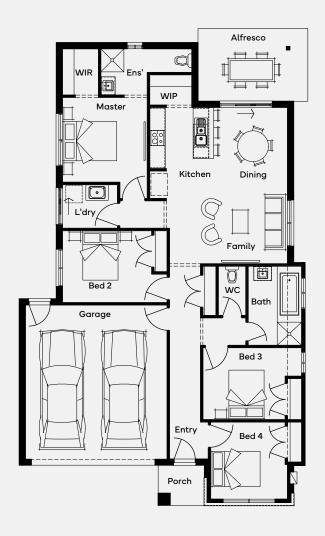
Total	175.91m <sup>2</sup>	18.94sq
Porch	2.81m²	0.30sq
Alfresco	12.08m²	1.30sq
Garage	36.17m <sup>2</sup>	3.89sq
Ground Floor	124.85m <sup>2</sup>	13.44sq

#### Facade Options

- + Palm
- + Venman
- + Kuranda
- + Albert
- + Newstead
- + Cania
- + Millin
- + Etna

#### **Structural Options**

- + Butler's Pantry
- + Ensuite 1
- + Ensuite 2



Scan for all design and facade options available with the Shaw 19; or visit simonds.com.au



## Wattleseed 19

The Wattleseed is also available in 22 and 24 sqs, and on display at Flagstone.

Plan Size (WxL)

Minimum Lot Size (WxL)

 $11.12m \times 18.44m$ 

 $12.5m \times 25m$ 











#### **Room Sizes**

Master Bedroom	3280 x 3110
Bedroom 2	3030 x 3110
Bedroom 3	3030 x 3000
Bedroom 4	2950 x 3460
Family/Dining	5910 x 3800
Kitchen	2600 x 3950
Garage	6000 x 5500

#### **Specifications**

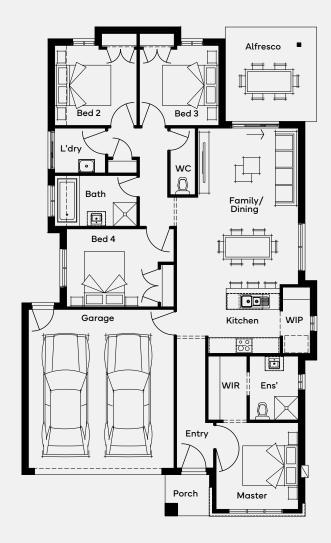
Ground Floor	127.19m <sup>2</sup>	13.69sq
Garage	36.10m²	3.89sq
Alfresco	12.31m²	1.33sq
Porch	2.62m²	0.28sq
Total	178.22m²	19.18sa

#### **Facade Options**

- + Palm
- + Venman
- + Kuranda
- + Albert
- + Newstead
- + Cania
- + Millin
- + Etna

#### **Structural Options**

- + Ensuite & WIR 1
- + Butler's Pantry 1
- + Butler's Pantry 2



Scan for all design and facade options available with the Wattleseed 19; or visit simonds.com.au



## Olivine 21

The Olivine is also available in 23 sqs & on display at Lilywood Landings.

Plan Size (WxL)

Minimum Lot Size (WxL)

11.12m × 21.44m

 $12.5m \times 28m$ 

#### □ 4 □ 2 □ 2 □ 2 □ 2 □ 1

#### **Room Sizes**

Master Bedroom	3300 x 3110
Bedroom 2	3100 x 3140
Bedroom 3	3100 x 3140
Bedroom 4	2770 x 3140
Dining	4600 x 2920
Kitchen	3660 x 2470
Family	3300 x 3830
Media	3290 x 3490
Garage	6000 x 5500

#### **Specifications**

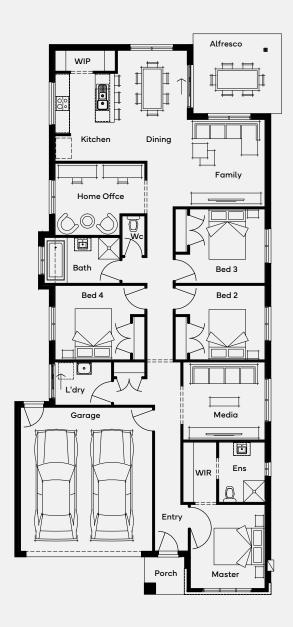
Total	200.97m <sup>2</sup>	21.63sq
Porch	2.62m <sup>2</sup>	0.28sq
Alfresco	12.29m²	1.32sq
Garage	36.11m²	3.89sq
Ground Floor	149.95m <sup>2</sup>	16.14sq

#### **Facade Options**

- + Palm
- + Venman
- + Kuranda
- + Albert
- + Newstead
- + Cania
- + Millin
- + Etna

#### Structural Options

- + Butler's Pantry
- + Media to Front
- + Rear Flip



Scan for all design and facade options available with the Olivine 21; or visit simonds.com.au



## Lark 22

The Lark is also available in 24 and 25 sqs.

Plan Size (WxL)

Minimum Lot Size (WxL)

 $11.12m \times 21.44m$ 

 $12.5m \times 28m$ 



#### Room Sizes

Master Bedroom	3750 x 3510
Bedroom 2	2900 x 3310
Bedroom 3	2800 x 3310
Bedroom 4	3000 x 3310
Family/Dining	6420 x 4000
Kitchen	2610 x 4150
Media	3100 x 3110
Garage	6000 x 5500
Alfresco	4290 x 3090

#### **Specifications**

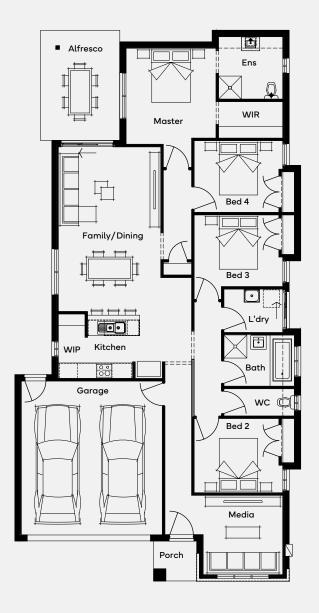
Total	205.46m <sup>2</sup>	22.12sq
Porch	2.62m <sup>2</sup>	0.28sq
Alfresco	13.26m²	1.43sq
Garage	36.10m <sup>2</sup>	3.89sq
Ground Floor	153.48m²	16.52sq

#### **Facade Options**

- + Palm
- + Venman
- + Kuranda
- + Albert
- + Newstead
- + Cania
- + Millin
- + Etna

#### Structural Options

- + Rear Flip
- + Butler's Pantry
- + Rear Flip & Butler's Pantry
- + Ensuite & WIR
- + Living Extension



Scan for all design and facade options available with the Lark 22; or visit simonds.com.au



STEP 2

## **Facades**

We know first impressions count. That's why our Emerge facades are designed to make your home feel unforgettable. With fresh, modern styling and thoughtful details, they give your home standout street appeal from day one, so you can take pride every time you pull into the driveway.







Venman









INCLUDED

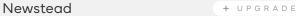
Albert



For facade pricing or material and colour options, please speak to your New Home Specialist, or visit simonds.com.au

Facade images are for illustrative purposes only and may not represent the final product as shown. All features such as fencing, landscaping, letterbox, decking, driveway and decorative finishes are not offered by Simonds Homes and additional cost floor plan options, fixtures and fittings may also be shown. Please speak with a New Home Specialist for further details.







Cania + UPGRADE



Millin + UPGRADE

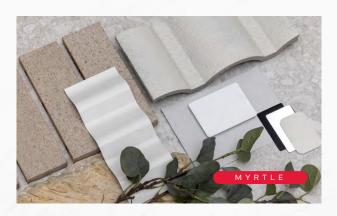


Etna + upgrade

STEP 3

# Colour palettes

### External













#### Choosing your style is simple.

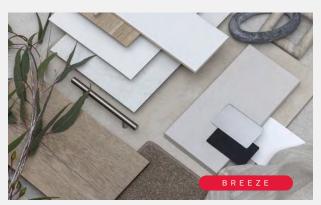
Our colour schemes have been created to make designing your home fun and stress-free. Each palette is beautifully balanced to suit every taste – from light and airy tones for relaxed everyday living to modern, on-trend combinations that make a statement.

All you need to do is pick your favourite and look forward to walking through the door of a home that already feels like yours.

#### Internal













**Try them on!** Scan to design your home online.

#### STEP 4

## **Upgrades**

#### Kitchen

#### **Undermount Sink**

Clark MONACO Scalloped double bowl undermount kitchen sink.

#### Capped Water to Fridge

Capped cold water point to refrigerator space.

#### Microwave Space

Microwave space with drawer below (Minimum cabinet width is 600mm).

#### Microwave with Trim Kit

Technika stainless steel microwave oven and stainless steel trim kit to suit microwave space.

#### 900mm Upright Cooker Pack

Technika 900mm stainless steel upright cooker and Technika 900mm stainless steel canopy rangehood.

#### Dishwasher

Technika Bellissimo freestanding stainless steel dishwasher

#### Kitchen Pot Drawers

4 pot drawers to kitchen.

#### Overheads to Suit 600mm appliances

Overhead cupboard with doors to either side of 600mm rangehood.

#### Overheads to Suit 900mm appliances

Overhead cupboard with doors to either side of 900mm rangehood.

#### Overhead to Fridge Space

Overhead cupboard with doors above refrigerator space including infills and plaster lined bulkhead.

#### **Bathrooms**

#### Door to Ensuite

 $2040\,\mathrm{mm}$  high flush panel hinged door including privacy lock in lieu of standard opening to ensuite.

#### Sliding Door to Ensuite

2040mm high flush panel cavity sliding door to Ensuite or W.I.R. in lieu of standard opening

#### Bathroom & Ensuite Pack

Caesarstone benchtop with 20mm arris edge detail to standard bathroom and ensuite (and Powder Room if applicable). Gainsborough Omis privacy lever set in bright chrome to bathroom and WC. 610mm wide x 410mm high ceramic tiled niche to bathroom and ensuite shower wall. Translucent laminated glazing to bathroom, ensuite, powder and WC if applicable

#### Laundry

#### Overheads to Laundry

Up to 900mm wide overhead cupboards and 700mm high ceramic tile splashback to standard laundry cabinetry.

#### Structural

#### 2590mm Ceiling Height (GF)

2590mm ceiling height to single storey designs and garage in lieu of standard.

#### 2740mm Ceiling Height (GF)

2740mm ceiling height to single storey designs and ground floor of double storey designs.

#### 2590mm Ceiling Height (FF)

2590mm ceiling height to first floor of double storey designs.

#### 2740mm Ceiling Height (FF)

2740mm ceiling height to first floor of double storey designs.

#### **Electrical**

#### Security System

PARADOX SP65 Alarm System with 3 Standard PIR Sensors & LED Keypad

#### NBN

NBN Co provision only, to comply with NBN Co minimum requirements.

#### Electrical Pack A - Living Pack

LED downlights including additional light points and circuit to porch, entry, living, kitchen, meals and family.

#### Electrical Pack B - Bedroom Pack

LED downlights including additional light points and circuit to bedrooms, ensuite, W.C, bathroom, rear passage and laundry.

#### Power and Data Pack

Additional double power point(s) and additional Cat 6 data point(s).

#### Your home should feel like you.

From stylish finishes to clever inclusions, these upgrades let you add those personal touches that make everyday living even better. Tick your favourites and start shaping the home you've always imagined.

#### **Heating and Cooling**

#### Split System Bedroom

No. 2.5kw wall mounted Reverse Cycle Split System Air Conditioner

#### Split System Living

1No.7kw wall mounted Reverse Cycle Split System Air Conditioner

#### **Evaporative Cooling**

Bonaire Summer Breeze evaporative cooling system to single storey homes and to the first floor of double storey homes.

#### **Ducted Air Conditioning**

Ducted Reverse Cycle air-conditioning to suit standard design.

#### External

#### Coloured Through Concrete Driveway

Up to 40m² of 100mm reinforced coloured through concrete (colour in mix) and/or path.

#### Exposed Aggregate Driveway

Up to  $40m^2$  of 100mm reinforced Exposed Aggregate Driveway and/or path.

#### Garage Door Upgrade

Provide Colorbond Timbergrain finish to standard Panelift Sectional garage door.

#### **Recycled Water**

Details vary per state.

#### **Flooring**

#### Flooring Pack B

Ceramic floor tiles in lieu of standard laminate flooring.

#### Flooring Pack C

Laminate flooring to Meals, Family and Rear Passage in lieu of standard carpet.

#### Flooring Pack D

Ceramic floor tiles to entry, kitchen, meals, family, rear passage and wet areas in lieu of standard laminate flooring and carpet

#### Internal

#### Sliding Doors to Robes - Vinyl

Aluminium framed with vinyl coating doors suit built in robes in lieu of standard flush panel hinged doors.

#### Sliding Doors to Robes - Frameless Mirror

Frameless mirrored doors to suit built in robes in lieu of standard flush panel hinged doors.

#### Blinds - Single Roller

Lovelight Single roller blinds with silver base bar throughout dwelling.

#### Blinds - Dual to Facade

Lovelight Double Roller Blinds to facade window(s) & Single Roller Blinds to remaining windows including silver base bar.

#### Blinds - Dual Roller

Lovelight Double roller blinds with silver base bar throughout dwelling.

#### Roofing

#### Colorbond Roof - excluding sisalation

Colorbond custom orb metal roof excluding sisalation to dwelling and garage.

#### Colorbond Roof - including sisalation

Colorbond custom orb metal roof including sisalation to dwelling and garage.

## Brickwork Above Windows (single storey designs only).

#### Brickwork Above Windows - 2440mm

Brickwork above windows to suit 2440mm ceiling height.

#### Brickwork Above Windows - 2590mm

Brickwork above windows to suit 2590mm ceiling height.

#### Brickwork Above Windows - 2740mm

Brickwork above windows to suit 2740mm ceiling height.

Let us know what you're interested in.



## **Inclusions**

You've picked your favourite upgrades, now here's everything that already comes included. From stylish kitchens and bathrooms to quality finishes throughout, our standard inclusions are carefully chosen to look great, feel effortless, and make your home move-in ready from day one.

#### Kitchen

Bellissimo 600mm stainless steel electric underbench oven and gas cooktop.

Technika 600mm stainless steel externally ducted canopy rangehood.

Clark 13/4 bowl stainless steel sink. Includes two basket wastes.

20mm Caesarstone arris edge benchtop in Builders range of colours. Benchtop into window subject to kitchen design.

Laminex square edge doors and panels to fully lined cabinetry.

Ceramic tiles to splashback (subject to kitchen design).

Alder solid brass mixer tap in chrome finish.

Dishwasher space with single power point and capped plumbing connection.

#### **Bathroom & Ensuite**

Clark semi-inset seamless vitreous china hand basin.

Stylus dual flush vitreous china close coupled toilet suite and enclosed trap.  $% \label{eq:coupled}$ 

Polished edge mirrors above vanity.

Laminex 33mm laminate benchtop to fully lined cabinetry with Laminex square edge doors & panels.

Semi framed 1870mm high clear glass pivot shower doors with ceramic tiled shower base.

Ceramic wall tiles to shower recess, with floor tiles and skirting tiles throughout.

Alder single lever tapware, hand held shower rose and wall bath outlet.

Alder single towel rail and toilet roll holder in chrome finish.

Externally ducted exhaust fans including self-sealing air flow draft stoppers

Decina acrylic bath set in a tiled podium.

#### Laundry

Up to 800mm laundry cabinet with 33mm laminate benchtop, 45ltr stainless steel trough and veggie spray tap (space permitting).

Ceramic wall tiles to laundry, with floor tiles and skirting tiles throughout.

1/4 turn washing machine taps inside laundry cabinetry.

#### **External Finishes**

COLORBOND® motorised sectional garage door, including 2 remote control units and 1 wall unit.

Monier concrete colour applied roof tile from builders range.

COLORBOND® fascia and slotted quad gutter.

PGH builders range bricks to dwelling and garage as per included colour palette.

Concrete finish to Alfresco and Porch floor (where applicable).

#### **Facade**

450mm eaves to dwelling (excludes garage). See standard plans for eave treatment to garage.

Selected facades are included in your new home base price. Speak to your New Home Specialist for more information.

#### Windows & External Doors

Feature entry door in paint-grade finish, with clear glazing.

Dowell sliding aluminium windows including keyed window locks. Brick infill above windows and sliding doors (excluding garage & facade).

Gainsborough external door furniture including lever handle set, single cylinder deadlock and key in knob entry set to garage access door (if applicable).

#### Insulation

R3.5 ceiling batts to dwelling including garage and alfresco.

 ${\sf R2.0\,Glasswool\,batts\,with\,reflective\,foil\,to\,all\,external\,walls.}$ 

#### **Hot Water Service**

Rheem 280L electric heat pump hot water service. Placement of unit is at builders discretion.

#### **Ceilings**

Single storey designs, 2440mm high internal ceilings.

Double storey designs, 2590mm high internal ceilings to ground floor, 2440mm to the first floor.

#### Stairs (Double Storey Homes)

Carpeted MDF treads and MDF risers with painted handrail.

Round black balusters from the standard builders range. Baluster placement is specific to each home design.

#### **Fixing**

Gainsborough lever passage sets and pull handles.

67x18mm skirtings and architraves to dwelling and garage.

Flush panel internal doors with door stops and chrome hinges.

Single melamine shelf and hanging rail to robes.

#### Paint & Plaster

Haymes 3-coat application low sheen acrylic in one standard colour to all internal walls (2-coat application to garage).

 $Hay mes\ semi-gloss\ paint\ to\ internal\ timber work\ and\ doors.$ 

Haymes flat acrylic to ceilings.

90mm cove plaster cornice.

#### **Foundations**

Concrete waffle slab, engineer designed 'M' class, maximum 300mm fall and no existing fill. Site costs will be adjusted if founding conditions differ.

Part A slab penetration termite treatment.

Part B slab perimeter termite treatment (physical barrier).

#### **Electrical**

Double power points & light switches (white), with batten light points as per standard electric layout.

RCD safety switches (earth leakage detector).

Smoke detectors interlinked to comply with AS3786.

One telephone point. TV point to Master Bedroom & Family Room (additional point to Living/Rumpus room if applicable).

External light point(s) as per standard drawing.

Ceiling fans to bedrooms, living areas and alfresco (design specific).

#### Floor Coverings

Laminated timbergrain flooring to nominated rooms as per standard plans.

Category 2 carpet to nominated rooms as per standard plans.

Tiles to wet areas, 450x450mm ceramic floor tiles as per colour palette selected.

#### **Services - Connections**

Based on a building allotment of up to  $500m^2$  and a maximum building setback of 6m (subject to Planning Authority).

Additional charges will apply for blocks greater than  $500m^2,\,$  and those requiring more than 300mm equal cut and fill.

Connection of services - water, natural gas (where available), electricity, sewer, telephone conduit & stormwater is included.

Does not include electricity and telephone connection costs, all consumer account opening fees, and usage charges. Please discuss with your New Home Specialist if connection to natural gas is unavailable.

Two external taps.

#### Structural

T2 Termite Resistant 90mm structural pine wall framing and T2 Termite Resistant pine truss roof.

Lifetime Structural Guarantee\*. Please refer to our website for full terms and conditions.

#### NCC 2022 Requirements

One step free shower recess.

Single entry point with step free (less than 5mm) threshold between house and garage. Sites requiring a step down to the garage will incur additional cost.

Noggins to wet areas for future grab rail installation to one accessible shower and toilet.

7 star energy compliance in at least one orientation.

Further conditions apply, see simonds.com.au for full T&C's. Additional costs will be incurred for structural changes and the selection of some design options. If customer opts out of any promotional inclusions, no credit or substitution will be provided. Please speak to your New Home Specialist for clarification. Simonds Homes reserves the right to substitute the make, model or type of any of the above products in the event that Simonds Homes changes suppliers, or due to the product being unavailable or no longer being compliant. Inclusions to be read in conjunction with standard house design plans. Simonds Homes is not obligated to provide a credit where the design constraints of your selected house type do not allow for upgraded inclusions. Simonds Homes reserves the right to withdraw or alter these inclusions without notice. Simonds Homes Emerge 2025 Inclusions effective 24th July 2025. VPB67.

# Sign off

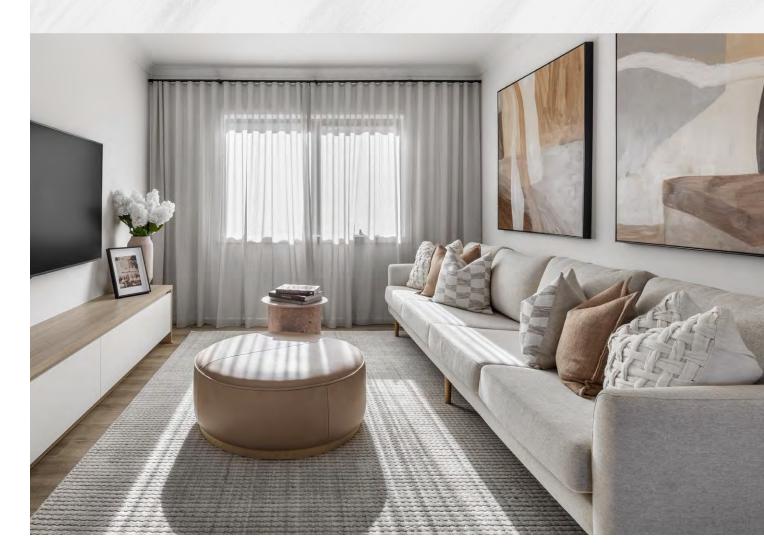
You've chosen your home, finalised your inclusions, and brought your vision to life - now it's time to make it official. During Sign Off, our team will walk you through your final quote, double-check every detail, and have your contract ready to sign within a week.

Once that's done, you can sit back and relax while we prepare everything for your build. Your site start will be scheduled with another 8 weeks, and in as little as 14 more, you'll be stepping through the door of your brand-new home, built just the way you imagined it.



# Everything you need to know about the First Home Scheme & Guarantee

With a range of government grants and first time buyer-friendly schemes now available, there's more support than ever to help you take that first step. We've put together a simple, no-fluff first time buyer cheatsheet to walk you through the ABCs of buying your first home.



# Start by checking your eligibility for the \$30K First Home Owner Grant (FHOG)\*.

- ✓ Good news deadline extended until 30 June 2026.
- ✓ Only available on new (not established) homes.
- ✓ Value of new home must be less than \$750,000.
- ✓ Eligible for Home Guarantee Scheme & other government programs.
- ✓ Rent out one or more rooms during your 6-month residency period.



Scan here to see if you're eligible.

## Next up, see if you're eligible for the Home Guarantee Scheme.

With recent changes to the scheme, there's now even more benefits than before.



### 5% deposit

Shave years off your savings strategies with a **5% deposit** and **no Lender's Mortgage Insurance** (LMI). To put the savings into perspective, LMI on an \$850K package is approx. \$32K\*.



## New price limits

Up to **\$1 million property price limit** in Brisbane & regional centres, \$700K in other areas.



### No income caps

Keep climbing the career ladder or go for that next promotion!



## No waiting lists

**Apply when you're ready** — no waiting lists or placement caps.



These new changes could be the game-changer for your first home plans, see if you're eligible by scanning here.

\*Government eligibility criteria apply, visit gro.qld.gov.au for more information.



# Here's what these government schemes really mean for you.

Everyone's path to their first home is different, but no matter where you're starting from, we've teamed up with the experts from Loan Gallery to help you take that first step with confidence.



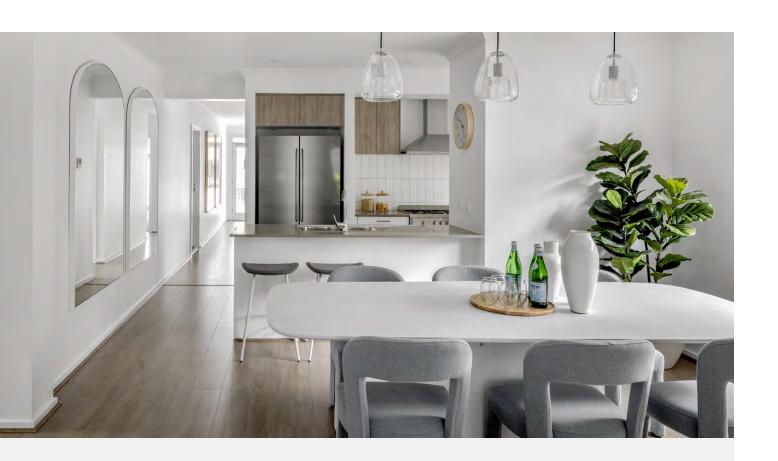


## Priya & Mateo

Newlyweds buying their first home in greater Ipswich to be closer to family. They're eligible for both the First Home Owner Grant (FHOG) and the Home Guarantee Scheme\*.

Package price	\$749,000	
Deposit & fees	\$10,000	
Interest rate	5.5%	
Repayments	\$932 p/w	
Household income	\$165,000	
FHOG	\$30,000	•

<sup>\*</sup>Please note, Priya and Mateo were required to be renting through a real estate agency in order to meet the genuine savings requirement of their chosen lender.





## Melissa & Maggie

Married couple moving to regional Queensland for a job promotion. They want to spend the next 10 years in the home, and are willing to splurge on a larger home, even if it means foregoing the FHOG.

Package price	\$850,000
Deposit & fees	\$46,000
Interest rate	5.5%
Repayments	\$1,057 p/w
Household income	\$180,000
FHOG	N/A

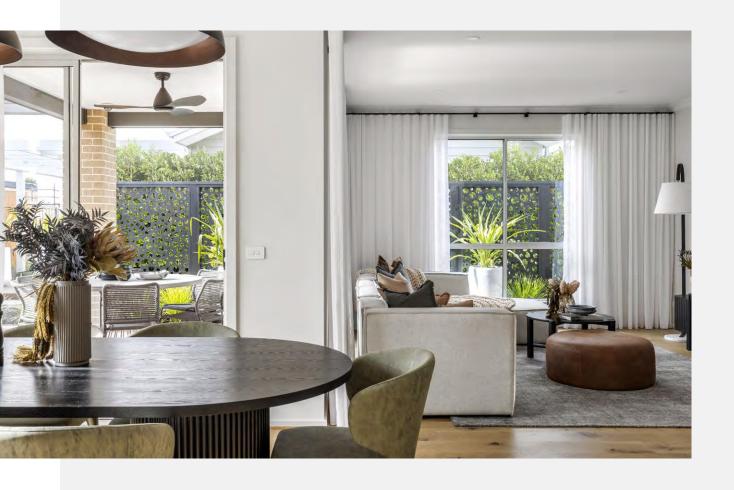
\*All Loan Gallery calculations are based on a variable rate 30-year principal & interest loan and meeting eligibility requirements for the First Home Owner Grant and/or Home Guarantee Scheme. Loan Gallery Finance Pty Ltd is independent of Simonds Homes and all advice is provided by Loan Gallery and not Simonds Homes. Any advice provided is general in nature and is not personal financial product advice. It does not take into account your objectives, financial situation or needs. Before acting on any information, you should consider the appropriateness of the information provided and the nature of the relevant financial product having regard to your objectives, financial situation and needs. All Loan Gallery calculations are based on a variable rate 30-year principal & interest Loan and meeting eligibility requirements for the Stamp Duty Exemption, First Home Owner Grant and Home Guarantee Scheme. For more information on the Home Guarantee Scheme please visit https://www.housingaustralia.gov.au/.Loan Gallery Finance Pty Ltd ABN: 33163 825 670 Australian Credit Licence: 475302.

# Starting your homeownership journey?

With over 75 years of industry experience behind you, you're in safe hands.

**Simonds Homes,** one of Australia's largest, award-winning home builders.

At Simonds, we've been helping first home buyers like you since 1949 — so when it comes to getting started, you've got over seven decades of expertise, passion and innovation and in your corner. From affordable house and land packages to personalising your very first home, we're here to help you break free from the rental cycle and finally call a place your own.





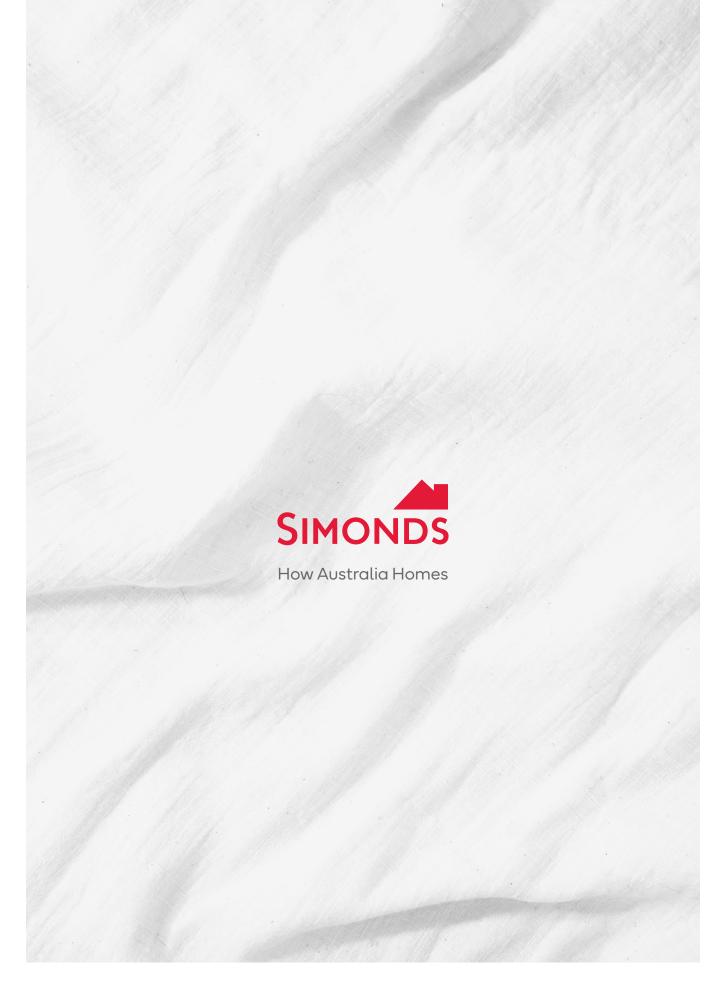
# **Loan Gallery**, award-winning and trusted mortgage experts delivering personalised solutions.

We've partnered exclusively with Loan Gallery – trusted, award-winning mortgage brokers who specialise in helping first home buyers navigate the finance journey with ease. They take the hard work off your plate, leaving you to focus on the fun side of buying your first home. Because they know that no one-size fits all, they'll help you with personalised loan advice, free financial health checks, tips for boosting your approval odds and planning for your deposit and costs ahead.





Scan to book a free consultation with a Loan Gallery mortgage broker.



Loan Gallery Finance Pty Ltd is independent of Simonds Homes and all advice is provided by Loan Gallery and not Simonds Homes. Any advice provided is general in nature and is not personal financial product advice. It does not take into account your objectives, financial situation or needs. Before acting on any information, you should consider the appropriateness of the information provided and the nature of the relevant financial product having regard to your objectives, financial situation and needs. All Loan Gallery calculations are based on a variable rate 30-year principal & interest Loan and meeting eligibility requirements for the Stamp Duty Exemption, First Home Owner Grant and Home Guarantee Scheme. For more information on the Home Guarantee Scheme please visit https://www.housingaustralia.gov.au/. Loan Gallery Finance Pty Ltd ABN: 33 163 825 670 Australian Credit Licence: 475302

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