



FIRST HOME BUYERS GUIDE

Rent money is dead money!

For Enquiries & More Information:

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WELCOME

Thanks for inquiring about possibly becoming a first home buyer, and congratulations on taking the first step. At Rogers Property Group and RPG Homes we know that building your own home can be one of the most fulfilling and financially rewarding exercises that you can do in your life. However, the idea of going through the whole process of getting finance, acquiring the right block of land, in the right location, selecting the right design for the block, finding a builder that will build a quality dream home at a competitive price and then engaging them and go through the entire building process can be very daunting for anyone.

At **Rogers Property Group and RPG Homes** we can take the stress out your hands and help you through that daunting process and make getting your own first home very easy. We can have you into your own home and stop having to pay rent, fast.

We are not your average property group or building company. We strive to provide a complete and seamless service to our clients from the very beginning when owning your first home is just a thought, right through to handing over the keys when it becomes a reality. We not only help and guide you through the process, but we educate and empower you so you can become an astute property owner and many of our clients go onto owning successful investment portfolios.

Our services include but are not limited to:

- Obtaining the very best finance rates and loans available that suits your individual needs.
- Acquiring and negotiating the purchase of the best block of land available to you in your desired location and within your budget.
- Helping out with government grants to help you acquire your home.
- Designing the most energy efficient home that suits your block of land within your budget.
- Building the finest quality dream home on time and on budget.
- Education and mentoring on developing a property investment portfolio which will help minimise your tax and set you up for a comfortable retirement.

At the moment there are some fantastic incentives the government and ourselves are offering that you can take up to help you into your first home.



- **\$15,000 First Home Owners Grant (FHOG)**
- **First home concession (Stamp duty concession)**
- **The “Home Builders Grant” \$25,000**

What is the First Home Owners Grant?

The First Home Owners Grant (FHOG) in Australia is designed to encourage and assist home ownership across the country, and for eligible borrowers it's a great start to life as a property owner. The grant differs in each state and territory, and in Queensland it applies to new homes only. The First Home Owners Grant (FHOG) is valued at \$15,000.

To be eligible for the grant:

- You must be at least 18 years of age.
- You must be an Australian citizen or permanent resident (or applying with someone who is).
- You or your spouse must not have previously owned property in Australia that you lived in.
- You must be buying or building a brand new home.
- The value of the home including the land is less than \$750,000.
- You must move into the new home as your principal place of residence within 1 year of the completed transaction and live there continuously for 6 months.

Free Stamp Duty

There is now a concession available if you are purchasing land for the first time which you plan to use for your home. You now don't have to pay any stamp duty on land purchased up to \$250 000. If you purchase land over the value of \$250 000, you then pay a reduced rate up to the value of \$400 000. This can save you up to \$10 000.



What is the Homebuilder Grant?

The Homebuilder Grant is a Federal Government incentive to help you to build your home. This is a one off grant of \$25,000 that will only last until 31 December 2020. There is an eligibility requirement that needs to be met in order to qualify that includes:

- You must build a new home as a Principal Place of Residence (Not as investment property)
- The property value does not exceed \$750,000 including land.
- Construction must commence within three (3) months of the contract date.
- You must meet one of the following income caps: \$125,000 per annum for singles or \$200,000 per annum for couples.

\$25,000 Homebuilder Grant + \$15,000 First Home Owner Grant
You'll get a total of \$40,000!

About Us

At Rogers Property Group and RPG Homes, we can help you access these wonderful incentives. We are specialists in helping people get their first home, and we can also arrange finance for you taking the stress out of the whole experience. RPG Homes are designer builders, so we can design and build a home that you will be proud of. Because you are dealing directly with the builder, not only will you save time, you will also save money.

There's not too many company's out there where you get to deal directly with the owner. At Rogers Property Group and RPG Homes you do. Lucas Rogers experience and qualifications combine seamlessly to help you with your dream. His journey began many years ago where he began as a Chartered Accountant. He worked in tax and finance in Australia for one of the big 4 accounting firms before he moved to London and worked in investment banking for 7 years. On his return to Australia he moved to Western Australia and set up the Western Australian office of a large property investment, development and finance firm and ran that for 6 years.

In 2008 he moved back to the East coast to run his own business; the Rogers Property Group. He is a **Mortgage Broker**, a qualified **Financial Planner**, a **Registered Builder** and holds a **full principal real estate license in NSW, QLD, VIC and WA**. He is also a guest speaker for the Australian Federal Government, Qld Police Department and the four big banks.

Thank You

Thanks again for your inquiry. We hope that you now have enough information so you can make an informed decision, if what we do, can benefit you in some significant way. Please feel free to contact us at any time if you require any more information or you have any further queries. We hope to hear from you soon.

