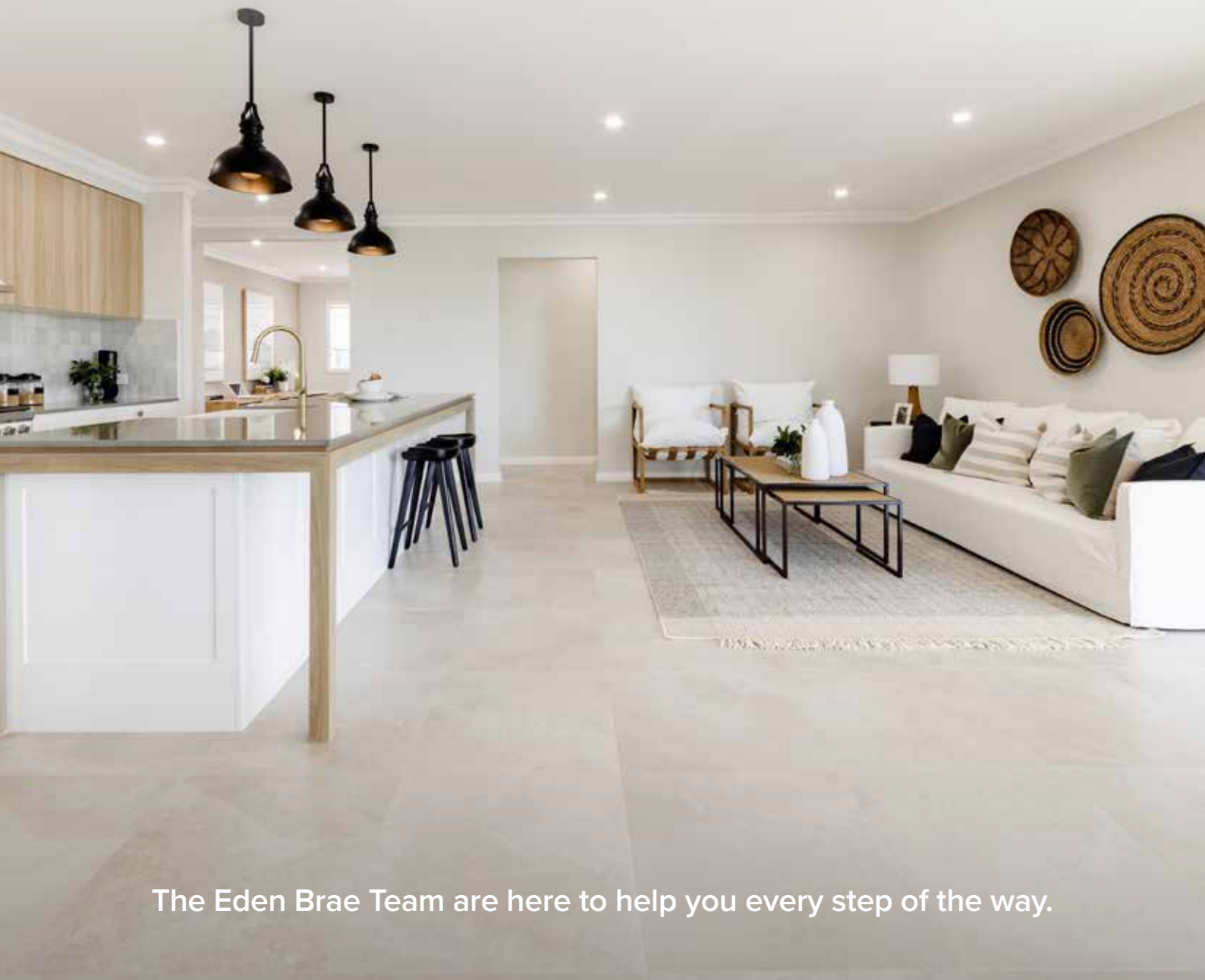




BUILD WITH CONFIDENCE

FIRST HOME BUILDING GUIDE

Building your first home? Let Eden Brae help you with our how-to guide featuring all the information you need to build your new home.



The Eden Brae Team are here to help you every step of the way.

BUILD WITH CONFIDENCE





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Hello, We're Eden Brae Homes

We are an Australian family-owned and operated residential home building company founded in 2000. The company has grown to become one of the most respected and successful home builders in the country because we have been the builder of choice for thousands of first home buyers, families and investors.

What sets us apart is our enviable reputation supported by our 4-Star Gold independent iCIRT rating from Equifax, our unique Buildsure Guarantee, and leading industry body recognition by the Housing Industry Association (HIA) & Master Builders Association (MBA).

As a leading home builder with the financial capacity, experience and capability of delivering you a beautiful home, you can enjoy unparalleled confidence and assurance when you choose to build with Eden Brae Homes.

Build with Confidence.

Experience the Eden Brae Difference.

Who you'll work with at Eden Brae Homes:

Sales Consultant

When you visit a display home, one of our friendly Sales Consultants can help with your enquiry. This is where you will have your initial meeting and consultations before moving to the tender process.

Tender Presenter

Your Tender Presenter will help you to finalise your plans and any additional changes you may require in preparation for signing the building contract.

Customer Service Administrator

Once you have signed your building contract, your Customer Service Administrator will be your main point of contact, providing you with guidance and support as we work towards obtaining the required approvals and you finalise your selections in preparation for the construction of your brand new home.

Studio Eden Designer

Appointments for your colour selections, electrical and kitchen requirements can be a little overwhelming, so our Studio Eden Designer is ready and happy to assist with your selections to complete your dream home.

Construction Supervisor

Your designated Construction Supervisor will be assigned to your build from the moment construction commences until the build is complete and handover has occurred.

Maintenance Team

Eden Brae Homes has a dedicated Maintenance Team to assist with any maintenance inquiries under your new home warranty care period.

We Stand By Our Word. That's the Eden Brae Difference.



18 MONTHS PRICE LOCKDOWN

Eden Brae provides 12 months Fixed Pricing on all items in the contract, not just the base or package price. In addition to this, Eden Brae Homes can offer fixed capped pricing for a further 6 months to those that require a delayed start.¹



FIXED PRICE CONTRACT

Our prices are Fixed and contracted with no surprises or additional charges for unforeseen site conditions. Can you afford to enter into a contract where you don't know what the final price will be?²



INDEPENDENT QUALITY INSPECTIONS & ACCREDITED QUALITY SYSTEM

Only Eden Brae Homes has all of its homes independently inspected by Tyrrells Building Advisory. Would you trust a builder without a quality assurance program?



LIMITED HOUSING STARTS & FORECAST START DATE

At Eden Brae Homes, we make a point of limiting the number of homes we start every month to ensure our capacity is not exceeded. This practice allows us to forecast the commencement and completion of your new home – consistent with our Procedure of Purchase.³



BUILDWATCH

Buildwatch provides Eden Brae customers with updates on their build progress via our myedenbrae customer portal. Stay connected throughout the build providing you with peace of mind during your home build journey.



RENTAL GUARANTEE

Simple – if we don't finish on time, we pay your rent. Eden Brae Homes leads the building industry with exceptional construction times and guarantees these time frames with our rental guarantee.⁴



BUSINESS MANAGEMENT & FINANCIAL STABILITY

The solid business foundations and financial strength of Eden Brae Homes have been proudly recognised as industry leading by both the Housing Industry Association and the Master Builders Association.



BUILD WITH CONFIDENCE

Our Buildsure™ Guarantee, combined with our 4-Star Gold iCIRT rating, ensures you can enjoy unparalleled confidence and assurance when choosing Eden Brae Homes.

1. Price Lock Down. In addition to our standard 12 months, start dates can be further extended by up to 6 months at an additional cost. Refer to Price Lock Down brochure for current rates. 2. Applies to exclusive EBH House & Land packages and Essentials package during construction 3. Start date subject to customer, developer and council meeting timeframes including but not limited to land registration, tender and contract signing in accordance with our Procedure of Purchase, developer and council approval. 4. Rent up to \$650 per week maximum. Conditions apply. Eden Brae reserves the right to change or withdraw from this offer without notice or obligations. November 2023







Now let's get you started...

You've decided it's time for your first home. First of all, congratulations! You might be renting or living at home with your parents, no matter what stage of your life you are in we are here to guide you every step of the way and provide you with the right tools to ensure your first build journey is an enjoyable and memorable experience!

First things first... Do you have the finance to get started?

Finance

The first step for first-time home buyers is to get pre-approval for a mortgage. This will give you an idea of how much you can afford and will help narrow down your options.

Learning the Finance speak is a challenge in itself so, let's break it down for you:


Serviceability

Simply put, Serviceability is the ability for the financial institution to service the loan.

When applying for a loan, one of the key things the lender will take into consideration is your capacity to make scheduled regular payments based on your income and ongoing expenses. The serviceability of the loan will determine if and how much they allow you to borrow.


Loan to Value Ratio (LVR)

Loan to Value Ratio (LVR) is how lenders measure the percentage of money you are borrowing compared to the total value of your property. For example if your property value is \$600,000 and you are borrowing \$400,000 from the bank, your LVR is 80%.

 **Quick Tip** The larger your home deposit or the more equity you have in the property, the lower your LVR will be.

Pre-approval

A pre-approval is like a golden ticket to your dream home. It's like having a key to unlock the door to your future home. Your lender has obviously taken into consideration all your finance information and like what they see and have granted you the permission to borrow money. By doing so you have a clear indication of what you can spend and buy.

 **Quick Tip** Depending on the T&Cs of your lender, a pre-approval usually lasts 3 months so remember to check this with your lender of choice.

Asset

An asset is an item of economic value owned by the individual. Assets can be tangible (physical) or intangible (non-physical) and come in many forms for example cash, any investments you may have, vehicles and shares. When applying for a loan you will be asked about your assets so be ready to share this info.

Deposit

A home loan deposit is a lump sum of money that you have saved over time, it's paid upfront when you take out your home loan. It's not included in the amount you borrow from the lender.

For those of you who have saved long and hard and stuck to your guns when budgeting and trying to spend less – well done. It will make a huge difference in the long run.

Lender's Mortgage Insurance

Lender's Mortgage Insurance is like the bodyguard of your loan - it's there to protect you and your lender in case you ever have trouble making payments. LMI is generally paid when you take out a loan that is worth more than 80% of a property's value. It may not be the most exciting thing, but it's a key player when it comes to keeping things safe!

Comparison Rate

First buyers should compare interest rates, other loan application and yearly fees etc so you can compare loans to ensure you are getting the best deal possible. It's important to shop around and consider all of your options before making a final decision, as different lenders may offer different rates.

Additionally, it is wise to read through the fine print and research any fees or added costs associated with each loan option in order to make an informed decision. Comparing interest rates can help first home buyers save money over time, so it's worth taking the time and effort to do this properly.

Fixed Interest Rate

A fixed interest rate is an interest rate that stays the same and is usually higher than variable rates, but they provide stability and predictability because borrowers know exactly what their repayments will be each month. Fixed term differs from lender to lender however are usually between 1 to 5 years. Unfortunately, you can't lock in your fixed interest rate for the duration of your loan.

Construction Loan

When it comes to construction loans, there are a couple of different types that may be applicable to your home build. For those of you who are building a brand-new home and you are required to make draw down payments throughout the build, you will need to consider a construction loan.

A construction loan is used to finance the construction of your home which means you will be required to release funds to make "progress payments" once your build is underway. When doing so, you only pay interest on the money that has been paid up until that given stage which is unlike a regular home loan where all the funds are available in one lump sum.

Interest

Borrowing money from your lender comes with a cost and that's known as interest. Unfortunately, home buyers need to be aware that interest rates are increased by the Australian Reserve Bank, so it's important to stay informed and ensure you can meet your repayments with any increased interest rate.

Variable Interest Rate

A variable interest rate is an interest rate that can change over time. This means the amount of interest you pay on your loan could increase or decrease, depending on changes in the market. Your lender may increase or decrease the amount of interest you pay which will affect your total repayments so the lower the rate, the less you pay, the higher the rate, the more money you pay.

Split Loans

A split home loan is a type of mortgage that allows the borrower to split their loan into two parts.

One part of the loan is fixed, meaning the interest rate stays the same for the duration of the loan, and the other part is variable, meaning the interest rate is subject to change.

This allows the borrower to take advantage of the potential benefits of both fixed and variable loan options.

Repayments

Once construction is underway, it's time to start paying it off. Repayments are the regular amounts you pay and are calculated based on what's owing on your loan, loan term and interest rate (Fixed, Variable or Split). There are two key types of repayment methods, Principal and Interest or interest only.

Stamp Duty

First Home Buyers do have some options when it comes to paying Stamp Duty if it falls under a particular value – do your research to ensure you take advantage of Government grants/schemes. For most though, Stamp Duty is a government tax which varies depending on the type of transaction taking place, and its value.

Draw down

Because there are different stages during the construction of your home, your lender will make progress payments throughout each stage of construction, this is your draw down of your loan.

Principal and Interest (P&I)

A P&I loan is a very popular for First Home Buyers as it means you'll pay some money to your lender/bank on interest and some money to pay off the loan (this is your principal). Eventually you will own your entire home. Happy Days!

Equity

Equity is the value of any asset and in this case your home. Equity is the market value of the home (which won't necessarily be the price you purchased it for) minus what you owe. Your equity will increase over time based on property prices. When it comes to trying to calculate equity, simply obtain your current property value and subtract your loan balance.



Keeping it real – Budgets!

A budget is extremely important when purchasing your first home. It allows you to know exactly how much you can afford to spend and helps you create a plan to save for and purchase your first home.

Having a budget helps you to avoid getting into a financial bind by overspending or taking on too much debt.

When you are ready to take the leap and find a lender/bank, you will need to know about how much you have saved, what your borrowing capacity is, determine whether you qualify for any government grants/schemes available and whether you are 100% ready to take on the challenge of a taking out a loan.





What is borrowing capacity?

Borrowing Capacity refers to the maximum amount of money that you can borrow from your lender/bank etc.

How they determine this for you is based off your credit score, assets, income, and other factors such as spending habits. The lender will assess the borrower's financial situation to determine how much they can safely lend without the borrower being unable to repay the loan.

Quick Tip

Subject to your own personal circumstances, you may be very tempted to borrow the maximum amount available however think carefully before doing so. Take into account that in the future interest rates may rise or your employment situation may change so don't over commit yourself. You still need a disposable income to enjoy life without stress.



The ever so important DEPOSIT!

Wouldn't it be a dream if you could buy your first home without a deposit?

Well unfortunately that's not the case...

When you buy a house, you need to pay a deposit and based on how much you have as a deposit, the remainder will be made up by the home loan or mortgage you have secured.

Many people aim to have 20% deposit to avoid paying Lender's Mortgage Insurance (LMI). Don't be disheartened if you don't have a 20% deposit, you can still buy a home...

There are other ways to secure the deposit you need:

1. Bank of Mum and Dad.

If your parents are more than happy to help you out with some cash or the ability to use accessible equity in their home to give you a head start, most banks/lenders will require a statutory declaration that the money is a gift and you are not required to pay it back to them.

2. You can seek a Guarantor Loan.

A family member can choose to provide you with cash or equity from their home to use as security against your home loan and they won't need to give any funds directly to you (the borrower). This type of loan can reduce the amount of deposit you need.

If Mum and Dad or a Guarantor Loan is not an option for you, don't give up. Here are a couple more suggestions for you to consider:

First Home Guarantee (FHG)

The Federal Government's First Home Guarantee helps first home buyers buy property with as little as a 5% deposit. It was previously known as the First Home Loan Deposit Scheme.

It works by allowing first home buyers to:

- + Purchase a home with only a 5% deposit
- + Avoid having to pay Lender's Mortgage Insurance (LMI).

The guarantee works by reducing those huge upfront costs, so you can jump on the property ladder sooner.

If you're a single parent, you have additional government help going solo, the Family Home Guarantee Scheme is one that's been created just for you! It works in a similar way to the First Home Guarantee but allows eligible single parents to purchase a family home with as little as a 2% deposit.

For more information visit: www.nhfc.gov.au/support-buy-home/first-home-guarantee

First Home Super Saver Scheme (FHSSS)

This one allows people to save money for their first home inside their super fund.

How you may ask? Well, in your super fund, income is only taxed at 15%, whereas outside of super, your income is taxed at your marginal rate – which could be up to 45%, depending on how much you earn.

The FHSSS allows you to park your deposit savings in your super fund, and then release them when you're ready to buy your property.

Take note of the rules: you can park up to \$15,000 per financial year in your super fund, but these can't be the payments that come from your employer. They must be additional contributions that you're putting into your fund either before tax, or after tax.

For more information visit: www.ato.gov.au/Individuals/Super/Withdrawing-and-using-your-super/First-Home-Super-Saver-Scheme/

How you can set yourself up for success when applying for a loan...

It's no surprise that when you apply for a home loan your financial institution will want to have a peak around to understand your financial position. You may ask yourself, why is it necessary to do so, but they need to make sure you are in a comfortable financial position to meet the potential repayments if they agree to lend you the money.

FYI Lenders usually start looking at approximately 3-6 months of spending so it's a good idea to give your spending habits a once over and see what you can pull back on, for example online purchases or streaming services etc.

Other things you should consider checking:

Credit Cards

Even if you're a savvy frequent flyer or rewards collecting credit card holder that always pays your credit card on time, your lender will still see your card as a liability.

They'll look at what your total limit as well as your repayments when considering how much to lend you. It can be wise to close your credit cards before you apply for a home loan to increase your borrowing power.

Buy Now Pay Later (BNPL)

Red flag right here!

While you may love Afterpay and the likes, BNPL screams a warning signal for the lenders. They see it as credit, or money you owe, and it can impact the amount they're willing to lend you. If you're wanting to buy a home, pay off what you owe and pause on the Afterpay for a bit. It's a smart move.

Savings

You know what will impress your lender? Seeing proof of genuine savings in your bank account. Try and save as much as you can during that 3-6 month period.

Cars

If you plan to purchase a new car prior to securing a home loan, rethink your situation if you can. Maybe consider using public transport for a while. Repayments on a car can seriously dampen your borrowing capacity. A \$15k loan can reduce your borrowing capacity by tens of thousands of dollars.

Betting

Well, this is a no brainer... regular betting/gambling can impact your borrowing power.

We highly recommend for all your finance scenarios, speak to a qualified Mortgage Broker or Financial Institution to determine what is the best option for you as a first home buyer.

But wait! There's more...

When buying a home there will also be a few upfront payments you'll need to be aware of so you can set your budget and savings appropriately.

Lender's Mortgage Insurance

Lender's Mortgage Insurance comes into effect if you borrow more than 80% of the property's value. This doesn't apply if you are part of the First Home Guarantee (FHG) or if you use a guarantor.

Legal and Conveyancing Fees

Solicitors and Conveyancers are a necessity when buying a property. They will prepare all the required documentation and be the middleman between you, the bank, and the builder. You can choose to hire a Solicitor or a Conveyancer when buying a home - the choice is yours.

Loan Establishment Fee

This is a one-off upfront cost to establish your loan or think of it as an application fee. It will cover the cost of one valuation, settlement attendance fees, and legal fees for the bank.

Valuation Fee

When looking to purchase a property, an external valuer will perform an assessment on the property which will help determine how much the lender will lend you.

Stamp Duty

Stamp Duty is a big cost (5% of the purchase price) that all home buyers need to be aware of. Remember to check what government grants or schemes may be available for first home buyers.

For more information visit: www.revenue.nsw.gov.au/taxes-duties-levies-royalties/transfer-duty

Home Loan Fees

These fees relate to your actual home loan. They include application fees, settlement fees, document preparation fees, and valuation fees. Keep in mind these fees vary from lender to lender so do your homework and check out the best deal for you.

Security Guarantee Fee

A fee is charged if you have a guarantor putting up security towards your home loan.

Rate Lock Fee

A fee paid by borrowers looking to have a fixed-rate loan for their mortgage. This will ensure that your fee rate is locked from the application to the first repayment.

Documentation Preparation Fee

Your lender might charge a fee for any home loan contracts prior to contract approval. This would be over and above your stamp duty and LMI so if you save approx. \$3k for these fees it should cover it.

Good luck and we wish you every success with obtaining the finance you need to turn your dream home into a reality.





Let the fun begin... Building your first home

Once you've got your finances sorted, it's time to start the exciting part – building your dream home!

This is the part where you'll be scrolling through a number of home builder websites, gaining inspiration from social platforms and visiting a number of display homes to find the right one to suit your lifestyle now and in the future.





Considerations for a new home build...

- Customise your home to suit you! Depending on what you build, you can choose everything from the floor plan to façades, colours, fixtures, fittings and more;
- Take advantage of the First Home Owners Grant available on new home builds;
- Avoid having to invest in expensive renos or nightmare DIY jobs;
- Be the first to live in your home; and
- Live in a master planned community with all the amenities you need on your doorstep

Understanding the Building Lingo...

When it comes to LAND

Estate covenants

These are the developers' design guidelines for the estate you are looking to build in. It is important to understand the impact these may have on the house you intend to build.

Plan of subdivision (or Plan of Development)

A Plan of Subdivision (or Plan of Development) gives us the exact boundaries and location of your block with reference to the surroundings and potential restrictions that may apply.

Building Location Envelope

Building envelopes set design parameters for development on a lot. These design parameters can be described by diagrams, plans or written descriptions, or a combination of both. Build parameters in which an estate or established area may regulate wherein the house build should take place inside of. This allows for consistency of houses to have the same or similar setback requirements, the profile of the build to be within the envelope as a set requirement. These could be found in Plan of Subdivision (or Plan of Development), estate covenants, or as a separate document.

Memorandum of Common Provisions

This document informs you of council enforced controls and restrictions associated with the title of your land. These are fixed controls that are registered on the title.

Titled Land / Registered Land

Titled or Registered land means there is an official record of who owns a certain section of land. Details aside, if you find a block of land that is titled/registered, you will be able to build on it right-away. If your land happens to be untitled/unregistered, unfortunately you will need to wait until the relevant ownership certificate is issued before starting construction.

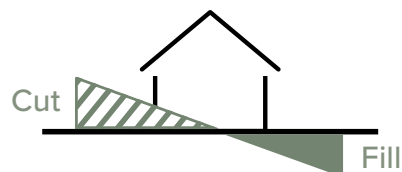
Civil engineering plan (Functional layout plan)

Explains the site conditions of your land before and after it has been developed. It includes information such as services and finish surface levels.

Cut and Fill

Fill is when earth is used to raise the land on your block to bring it to ground level, creating a flat building pad.

You may hear this term when we talk about flattening your block of land. We will look at "cutting and filling", where we will "cut" your land that sits above ground height and "fill" the area that sits lower. This provides us with a flat building pad for your new home.



Fall

Fall refers to the level of slope on your land. Think of it like a reference to how much the land “falls” from the highest point.

Generally, you will see Greenfield land with 1m of fall, meaning the block falls 1m from the highest point.

Building Envelope

This plan shows you the depth, width and height restrictions applicable to a specific block. This effectively gives you the dimensions of the build area to show you where your house can be positioned on your block

Site Coverage

Site coverage refers to the area of land covered by an existing or proposed building. For example, if your block was 400m² and your new home’s footprint was 200m², your site coverage would be 50%. Quick math!

Site Costs

Before building can commence your builder will need to establish a level and stable block of land to ensure your home sits at the right level and that drainage, easements and neighbours foundations are protected. As a guide, the biggest impact to site costs will be fall of land and the soil conditions. Therefore, site costs will vary from block to block, depending on the complexity of the work required.

Easement

An easement is a legal right to use another’s land for a specific limited purpose. Easements can impact which designs will work on your block. This information can be obtained by contacting the owners of the easement (i.e. council, water authorities) or from your Plan of Subdivision.

Retaining Walls

These are used to retain the earth on your land if required. In the case where excavation is too close to a boundary and we can’t fully cut or fill it, we will need to build a retaining wall that holds the soil and ensures a flat building platform can be achieved.

BAL rating

For obvious reasons, BAL ratings are super important in Australia. BAL ratings measure the severity of a building’s potential exposure to fire, and this rating dictates both the construction methods and materials used in bushfire prone areas. Government legislation ensures every block of land is classified for a Bushfire Attack Level (BAL).

Understanding the Building Lingo...

When it comes to HOME DESIGN

Inclusions

Standard Inclusions are the items that you receive in your new home as part of the base house price. In other words, these are the items you receive without paying extra for upgrade packs. Display Homes that you visit will have a number of extras which you will need to factor into your overall budget.

Orientation

House orientation refers to the direction in which a house is positioned on the block of land.

The orientation of a house can have an impact on many aspects of its design and performance. For example, the position of the house relative to the sun can affect the amount of natural light it receives, as well as its energy efficiency. In addition, the orientation of a house can influence the layout of its rooms and the placement of windows, doors, and outdoor living spaces.

Setbacks

Setbacks refer to the distance a building is set back from the property boundaries including the front, sides and rear. Setbacks also apply to building height, for example a single storey wall may be allowed closer to a boundary than a double storey wall.

Double-glazing

When looking to conserve energy and minimising noise levels, consider installing double-glazed windows (also known as Insulated Glass) which is commonly made up of two panes of glass.

Facade

The façade is the out-ward facing front or exterior of your home. It's the part of the building that people will see from the street. When you visit a display home, if you like the internal floor plan layout but not the façade, don't worry, you have many options available to choose from if you wanted to change the façade. So simply, same house design, different façade.

Overshadowing

Something that you have to consider when building, are regulations relating to shadowing. You don't want your house to be shady all day and sometimes if your particular home is larger or too high, this may create shadowing which can impact on your neighbours yard. If it proves to be a problem, you may need to rethink your options.

Overlooking

Everyone loves privacy and it's important so when building a house, particularly a two-storey house, it is important to take into consideration the location of the windows and private open spaces of the adjoining houses.

Customer Service Administrator (CSA)

The role of the Customer Service Administrator is to manage all the documentation you need for your build to progress. They should be your main point of contact.

Construction Supervisor

A Construction Supervisor is the person who ensures your home build runs smoothly! Check with your builder of choice as to what level of service they provide for you.

Contract

Your Building Contract is a legal agreement which binds you and the builder for the construction of your new home. There are several types of contracts and when you meet with your Tender Presenter for your first appointment, they will provide you with a sample of the fixed price contract you will sign at contract stage.







How to choose the right builder for you

Just like seeking the right financial advice, it's really important to do your homework and make sure you choose a reputable builder with a demonstrably strong record for building top quality homes.

Make sure you check how long they've been in the industry, visit their display homes, and look carefully at the guarantees they offer, and their ability to obtain Home Owner's Warranty insurance.

BUILD WITH CONFIDENCE





BUILD WITH CONFIDENCE

Our **Buildsure™ Guarantee**, combined with our 4-Star Gold **iCIRT** rating, ensures you can enjoy unparalleled confidence and assurance when choosing **Eden Brae Homes**.



iCIRT is an independent star-rating assessment that helps consumers find a trusted builder who has shown they have the capital, capability and experience to deliver quality buildings you can trust.

- ✓ NSW Government initiative in partnership with Equifax Australasia Credit Ratings.
- ✓ Independent assessment across six categories including: Capability, Conduct, Character, Capacity, Capital and Counterparties.
- ✓ Performance measures include: project data, building performance, insurance claims, license checks, industry awards, trading partners, payment performance, credit records, financial data, related parties and criminal history.



Our **Buildsure™ Guarantee** is our commitment to a smooth and hassle-free build process from your initial design consultation, through to planning and construction, handover and beyond into your structural warranty period.

- ✓ 18 Months Price Lockdown¹
- ✓ Fixed Price Contract²
- ✓ BuildWatch: Complete progress transparency
- ✓ Limited Housing Starts and Forecast Start Date³
- ✓ Independent Quality Inspections and Accredited Quality System
- ✓ Rental Guarantee⁴

BUSINESS MANAGEMENT & FINANCIAL STABILITY

The solid business foundations and financial strength of Eden Brae Homes have been proudly recognised as industry leading by both the **Housing Industry Association** and the **Master Builders Association**.



TERMS & CONDITIONS: The use of the iCIRT star-rating is subject to Equifax's terms, exclusions and/or disclaimers which are available at www.icirt.com. Please scan the QR code for further information on this particular iCIRT star-rating. All further structural guarantees are in accordance with Statutory requirements. 1. Price Lock Down: In addition to our standard 12 months, start dates can be further extended by up to 6 months at an additional cost. Refer to Price Lock Down brochure for current rates. 2: Applies to exclusive EBH House & Land Packages and Essentials Package during construction. 3: Start Date subject to client, developer and council meeting timeframes including but not limited to land registration, tender and contract signing in accordance with our Procedure of Purchase, developer and council approval. 4: Rent up to \$650 per week maximum. Conditions apply. Eden Brae reserves the right to change or withdraw from this offer without notice or obligations. Eden Brae Homes Licence Number: 120300C. Effective November 2023.

Understanding Your New Home Build Timeline

There is so much anticipation and excitement when it comes to building your new dream home and the most common question asked is “How long will it take to build my new home?”

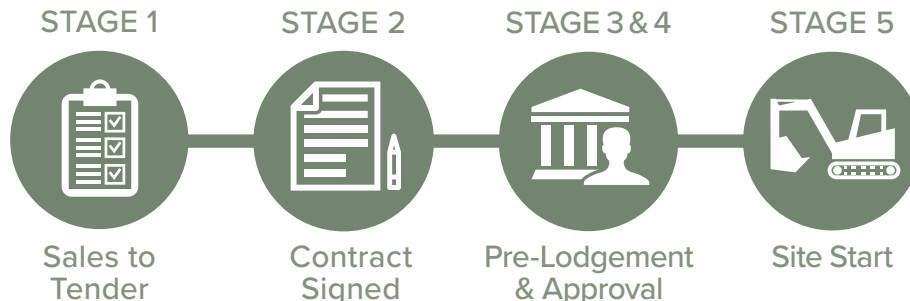
The average time to build your Eden Brae home is approximately nine to eleven months. For those customers wishing to build a single-story home, the build time is generally less whereas a double-story build time can vary.

Now that you have an indication of approximate timelines, there are several factors that will determine the length of your build time including post-contract variations, land registration, council permits, financial delays, weather conditions and so much more.

Eden Brae has provided you with the various stages of construction in our Procedure of Purchase to give you a simple guide about what to expect during your home-build journey.

Our team is here to assist you along the way, and we take pride in offering you transparency and reassurance throughout your build.

PRE-SITE



Stage 1 – Sales to Tender

- Preliminary Fee paid
- Soil test, survey, and site plans completed
- Tender prepared, presentation and acceptance

Stage 2 – Contract Signed

- Working drawings and contract prepared
- Contract signed

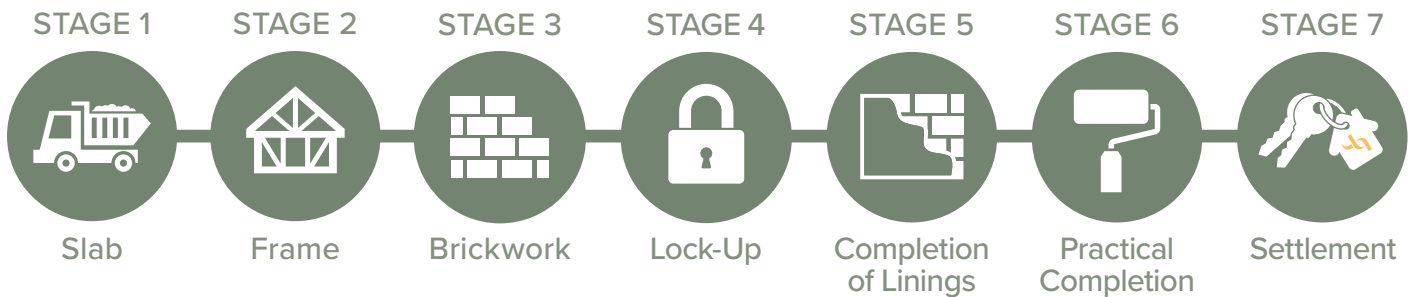
Stage 3 & 4 – Pre-Lodgement and Approval

- BASIX approval
- Developer approval (if applicable)
- Eden Brae Homes to lodge plans with council/certifier
- Water board approval completed
- Building approval received
- Other statutory requirements

Stage 5 - Site Start

- Final construction and engineering drawings completed
- Finance authority to commence received
- Commence construction

ON-SITE



Stage 1 – Slab

- Slab Stage – Site start with set out
- Excavation of site required
- Piering, formwork, internal drainage and concrete slab poured
- Base stage complete

Stage 2 – Frame

- Frame constructed
- Roof trusses installed
- Frame stage complete

Stage 3 – Brickwork

- Brickwork
- Plumbing rough ins completed
- Brickwork stage completed

Stage 4 - Lock-Up

- Roofing installed
- Statutory authority inspection complete
- Lock-up stage completed

Stage 5 – Completion of Linings

- Electrical, security, ducted vacuum, and air conditioning ductwork (if applicable) rough ins completed
- Wall insulation installed (if applicable)
- Internal linings installed
- Internal linings stage complete

Stage 6 - Practical Completion

- Painting, walls and floor tiling complete
- All electrical, plumbing, heating, and vacuum systems fitted off
- Shower screens, mirrors, and splashbacks installed
- Door furniture, robe rails, etc. to be installed
- Kitchen and bathroom cabinetry installed
- Practical completion stage completed

Stage 7 – Settlement

- Practical completion inspection. Congratulations – Get the keys!





Eden Brae's First Home Buyer Options

When you find the perfect block of land to suit your dream home, consider a home design from our Advantage Series.

Advantage

Eden Brae Homes Advantage Series home designs provide our customers with a simplified approach to building their dream home.

Our designs are tailored to the modern family and include features such as open plan living, modern kitchen designs, spacious bedrooms and living areas and alfrescos.

We have created a range of cleverly designed floor plans that combine modern style with functionality and affordability.

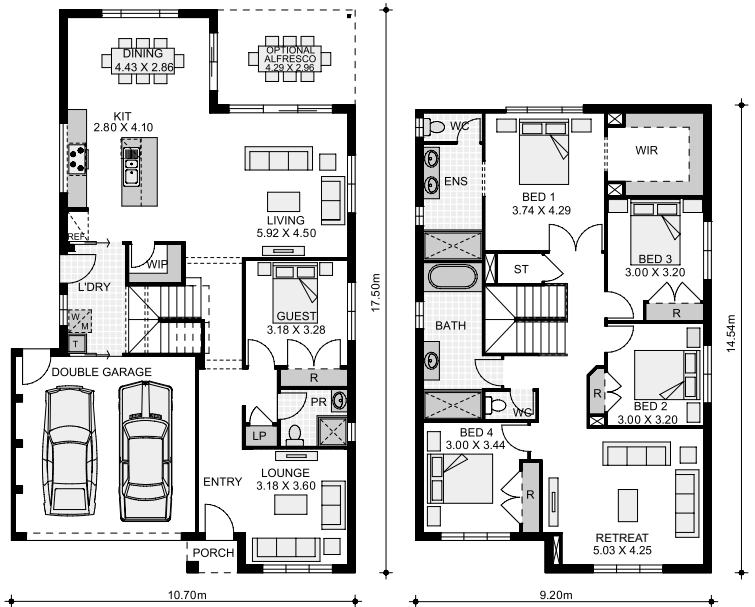
Our Advantage Series homes make it easy to create a home that perfectly suits your lifestyle and budget.



Scan to view our Advantage Single and Double Storey Designs

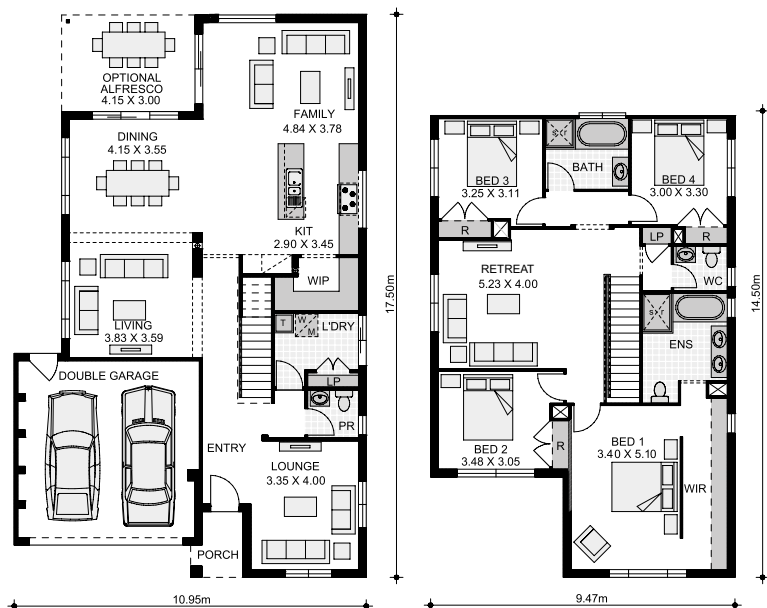
Our Most Popular Home Designs & Façades

Bristol



Bristol 30 Guest Suite

Forsyth



Forsyth 30

† Balcony included.

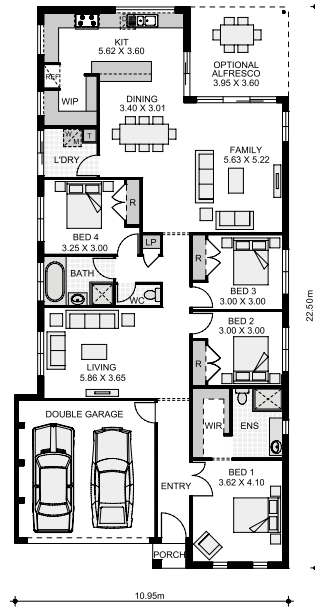
Midland



West Hampton



Metro



Midland 23

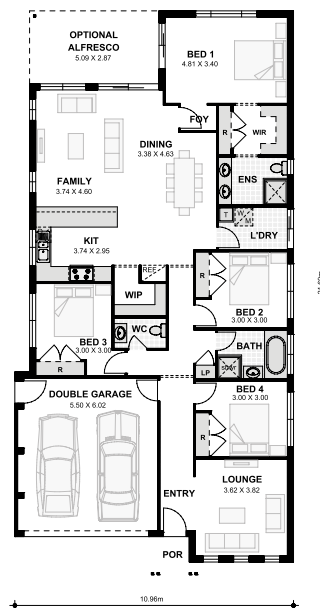
Paddington



Kirra



North Hampton



Paddington 23

House & Land Packages

Eden Brae works together with our trusted land development partners to build contemporary-designed, award-winning House & Land packages to suit your lifestyle. Our homes are located in the most sought-after suburbs in metropolitan Sydney, the Central Coast, Newcastle, Hunter and Illawarra regions. You'll discover that we offer a wide range of block sizes, design styles and locations to suit your budget.

A House & Land package is generally a much simpler process than organising the purchase of land and the construction of a house yourself because the home plan is already intended to suit the block.

Add to that the time saving and a clear upfront price and you can easily see why, for many new homeowners, a House & Land package is just the ticket.





Home Buying Made Easy

It's home buying made easy, in 5 simple steps you can be on your way to owning a brand new home complete with floor coverings, driveway, turf, fencing and much more, ready for you to move straight in.

Buying a Connect Home isn't just an easier way to build a new home, but a way to stop renting and start owning your own home.

The simple payment plan of a small deposit of just 5% and no more to pay until completion provides the ideal opportunity for first home buyers to get into the housing market.

Connect Homes, a member of the Eden Brae Homes Group offer a simple and affordable way to purchase a new home.

Choose from an exclusive range of Fixed Price completed packages available throughout the Sydney, Central Coast, Newcastle, Hunter and Illawarra regions.



- Step 1**  Contact us & choose your Location
- Step 2**  Select your package
- Step 3**  Secure your property
- Step 4**  Exchange contracts & pay your deposit
- Step 5**  Settlement & move in



 eden brae
homes
BUILD WITH CONFIDENCE

 iCIRT
from Equifax
★★★★★

 BUILD
SURE™
Peace of mind.



www.edenbraehomes.com.au