

Growing your home at Harlow

Frequently asked questions

Where do I start the buying process?

Your first move is to know your financial position. If in doubt, a mortgage advisor will know many lenders and can help find the right home loan for your needs.

They can also explain any extra costs, such as bank and government charges, and any grants that may be available to you, such as the First Home Owner Grant.

If you'd like help, we can put you in touch with mortgage advisors or lenders.

How do I choose the right block of land?

There are a few things to think about:

- **Have you already decided which house you want to build?** If so, there will be a minimum lot size required. Then you'll need to decide if you want a large back yard. A handy tip is to make sure the width of the lot is suitable for the home design, as you will need to meet ResCode or building envelopes. Talk to our sales team for advice.
- **What is your budget?** It will need to cover the cost of your land AND your house. Our friendly sales team can put you in touch with a builder to determine the cost of your house, and then you'll know what you can spend on the land.
- **What direction do you want your house to face?** The orientation and position of your land may or may not be important to you, but it's worth thinking about.

Our friendly team at Harlow is here to help. We can discuss all these options and show you a range of lots that might suit you perfectly.

How do I choose the right home?

Again, there are considerations:

- **How much space do you need?** Think about the number of bedrooms, single or double garage (to help determine how wide the lot needs to be), and anything else important to you, such as the size of the kitchen or backyard. Ultimately this might help you decide if you need a two-storey home.
- **What will your family's needs be in the future?** Think about accommodating children, parents, and perhaps even international visitors. You might need separate living spaces, or an outdoor entertaining area.

Ideally, you'll be able to visit a display village and see a home similar to the one you want. Then you can talk to the builder and discuss your

budget and design preferences, making sure that your home design complies with the Harlow Design Guidelines, which we developed to help protect the value of your Harlow home.

We can point you towards display homes and put you in contact with a range of Melbourne's leading builders. We also offer a variety of House & Land packages that make the whole process simple.

What is the First Home Owner Grant?

The First Home Owner Grant is a government initiative designed to help Australian citizens who have not previously owned a home enter the property market. The details can change, so check the current qualification criteria with your legal advisor, and visit the State Revenue Office website: sro.vic.gov.au/first-home-owner.

What is Stamp Duty?

Stamp duty is calculated based on the market value of your house. You might be eligible for concessions if you are a first-time buyer and/or buying the house as a primary residence. Foreign residents are required to pay an extra 8%.

Do First Home Buyers pay Stamp Duty in Victoria?

Thanks to the First Home Concession Rate, first home buyers don't pay stamp duty on properties up to \$600,000. Properties valued between \$600,000 and \$750,000 attract a discount, but full Stamp Duty rates are applied to properties that cost more than \$750,000.

For more information visit

stampduty.calculatorsaustralia.com.au/stamp-duty-victoria.

What is settlement?

Settlement is the process of completing the purchase of your property (the Contract of Sale) on a specific day, when your legal representative meets with your lender and the vendor's solicitor to complete the transfer of ownership into your name, and you become the legal owner of the property.

Leading up to settlement you must confirm with your mortgage lender that all the paperwork is complete and that the required funds will be available.

You should also be in regular contact with your conveyancer, to review the Contract of Sale and help finalise details.

Remember to ask your conveyancer and lender about any fees you may incur, such as government stamp duty and lodging fees, property searches, legal fees, mortgage insurance, and loan application fees.

What is land title?

The land title is an important historical record of previous and current owners of the property. It is an official document that can also include information about mortgages, covenants, caveats, and easements that affect the land. Visit propertyandlandtitles.vic.gov.au for more information.

When can I start building my new home?

You can start building your new home after your lot becomes titled, which occurs once the civil construction of the land (roads, services and infrastructure) has been completed. We will be in regular contact to update you about our progress, and you can view live updates via our online portal MyHarlow, which will show the real-time construction progress.

To help you prepare for settlement, we will call you upon reaching three main construction milestones:

1. When civil construction is complete and we ask the council to register the plan of subdivision.
2. When we have lodged the plan of subdivision at the Land Titles Office.
3. When the plan of subdivision has been registered and titles have been issued.

We can then determine a settlement date. Your builder can advise you about when construction of your home can begin and how long it might take to complete.

What is a Plan of Subdivision?

Each stage release at Harlow shows individual lots. The official plan that divides the land into lots is called a Plan of Subdivision. Lots can only be sold when the Plan of Subdivision has been registered by the Land Titles Office and individual lots have been titled.

For more information, talk to your legal advisor or visit propertyandlandtitles.vic.gov.au.

What is a covenant?

A covenant is a written agreement between the seller and the buyer of land that defines any restrictions placed on the land.

Please ask your legal advisor about any covenants that may apply to your lot.

What is an easement?

When essential services that must be maintained by a local authority (such as sewerage or drainage) run through a private property, an easement grants the authority access. It remains your land, however you can't block access to an easement by building over it.

Any easements affecting your lot will appear on the plan of subdivision, usually as a dotted line with a descriptor such as "E-1" or "E-2". Please ask your legal advisor about any easements that may apply to your lot.

Why do you have design guidelines?

Harlow's Design Guidelines were developed to ensure every home upholds the integrity of the estate, protecting the value of each home as an investment for its owners.

Our easy to follow design guidelines will help your builder and landscaper prepare an appropriate response, and give you a house that you will be proud to call home.

Our design guidelines are available to download on the Harlow website: harlow.com.au/myharlow.

What is the Harlow Design Review Committee?

The Harlow Design Review Committee was established to assess all new home construction applications, to make sure that every home complies with the vision and building objectives set out in Harlow's Design Guidelines.

What are the advantages of building a new home?



Almost too many to mention! For a start, you get the home you want, built to your specifications to meet the needs of your family.

Building at Harlow means your future home is protected by our Design Guidelines, and you are just minutes away from all the amenities to be found within the community and the surrounding area.

And of course, there may be financial advantages if you are eligible for any of the Government grants currently available to first home owners and new home builds.



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