



First Home Buyer Guide – South East Queensland

Place.



REDCLIFFE
PENINSULA



WELCOME FIRST-HOME BUYERS!

Buying your first home is exciting – and a little overwhelming. This guide helps you navigate the process with clarity, from saving your deposit to getting the keys. We'll explain key terms, steps, and grants available to help make your first *Place* a reality.



WHAT'S INSIDE

- DEPOSIT REQUIREMENTS & HOME LOAN TIPS
- GRANTS AND SCHEMES IN QLD
- COMMON BUYER MISTAKES TO AVOID

Disclaimer: This information is intended as general guidance only and does not constitute legal, financial, or professional advice. While every effort has been made to ensure accuracy, information may be subject to change. Independent advice should be sought to suit individual circumstances.



FINANCE & GOVERNMENT SUPPORT

Getting Your Finance Sorted:

Start budgeting early and save for a 10–20% deposit.

A mortgage broker can help you compare lenders and find competitive interest rates.

Pre-approval gives you a realistic view of what you can afford.



GOVERNMENT SUPPORT IN QUEENSLAND

First Home Owner Grant (FHOG):

\$30,000 for eligible buyers purchasing a brand-new property under \$750,000.

Stamp Duty Concessions:

Full or partial exemption if buying under certain thresholds.

First Home Super Saver Scheme (FHSSS):

\$30,000 for eligible buyers purchasing a brand-new property under \$750,000.

Tip:

You may qualify for more than one grant - speak to a Place team member to explore your options.



YOUR BUYING JOURNEY

1. Define Your Needs

Consider lifestyle, location, budget, and your long-term goals.
Think about transport, schools, amenities, and future plans.

2. Work With Local Experts

Choose a suburb specialist who understands the area and property trends.
Ask your Place agent for access to off-market and pre-market opportunities.

3. Understand Contracts & Conditions

Engage a solicitor/conveyancer to guide you through the contract.
Understand clauses like building/pest, finance approval, and cooling-off periods.

4. Prepare to Act Quickly

Good homes can move fast. Have your finances and deposit ready.
Be open to negotiating – sellers may accept flexible terms or inclusions.



Contact Us

Buying a property is easier when you've got local experts guiding the way. Our team at Place Redcliffe Peninsula can help you find your next place and support you through every step.



07 3223 5000



REDCLIFFE@EPLACE.COM.AU



WWW.PLACEPENINSULA.COM.AU



71 LANDBOROUGH AVE, SCARBOROUGH



LET'S HELP YOU FIND YOUR
HAPPY *PLACE.*