



# First Home Buyers Guide

Buying your first home is an exciting milestone, and at Catena Estate, we're here to make the process as smooth and straightforward as possible.

This guide is designed to help you understand the essential steps of budgeting and choosing the perfect block of land, so you can confidently begin your journey to home ownership in a connected and vibrant community.

## BUDGET

### 1. Get Pre-Approval for Your Loan

One of the first steps in your home ownership journey is determining how much you can afford. Speak with a lender or mortgage broker to get pre-approval for your loan. This will help you understand how much you can borrow and what your monthly repayments will look like, giving you confidence as you explore homesites at Catena Estate.

### 2. First Home Owners Grant

If you're a first-time buyer, you may be eligible for the First Home Owners Grant (FHOG), which can significantly reduce your upfront costs. The FHOG provides financial assistance to buyers purchasing their first home, making home ownership more accessible. At Catena Estate, we cater to a range of budgets, with affordable land options that allow you to enter the market without compromising on location or lifestyle.

### 3. Consider All Costs

Beyond the purchase price of your block, remember to factor in additional expenses such as stamp duty—though first home buyers are often exempt on land purchases under \$300,000—legal fees, and settlement costs. Site preparation costs, like levelling and service connections, should also be considered. By planning ahead and knowing your total budget, you'll be prepared to choose from Catena Estate's range of homesites with confidence, ensuring a seamless buying process.



## BLOCK

### 1. Choose the Ideal Block within Catena Estate

Once you have a clear understanding of your budget, the next step is to find the perfect block of land that suits your lifestyle and future plans. Catena Estate offers a variety of homesites, each designed to meet different needs and preferences. Do you prefer a quiet spot nestled away from the main roads or a block closer to the upcoming shopping centre and parks? Whatever your preference, Catena Estate provides options that ensure you're connected to everything you need while still enjoying a peaceful suburban environment.

### 2. Access & Convenience

Catena Estate is strategically positioned for both convenience and accessibility. With direct access to the Kwinana Freeway and nearby transport links, commuting to work or accessing the city is a breeze, while still allowing you to come home to the tranquillity of suburban living. You and your family will appreciate the proximity to quality local schools, and the short drive to parks, walking trails and green spaces, perfect for an active outdoor lifestyle.

### 3. Think Long-Term

Consider your block as a long-term investment. While it's exciting to think about your first home, it's also worth considering the potential resale value of your property. Catena Estate is designed with future growth in mind, with new amenities such as shopping centres and schools planned for the area. By choosing a homesite in Catena Estate, you're investing in a thriving community that will continue to grow in value over time.

## Your Journey to Home Ownership Starts Here

At Catena Estate, we're committed to making the home buying process as smooth and straightforward as possible. With a clear budget and the right block of land, you can start your journey to home ownership in a community that connects you to everything that matters.

From affordability to convenience, Catena Estate is the missing link in your dream of owning a home.



0460 307 260 | [catenaestate.com.au](https://catenaestate.com.au)

