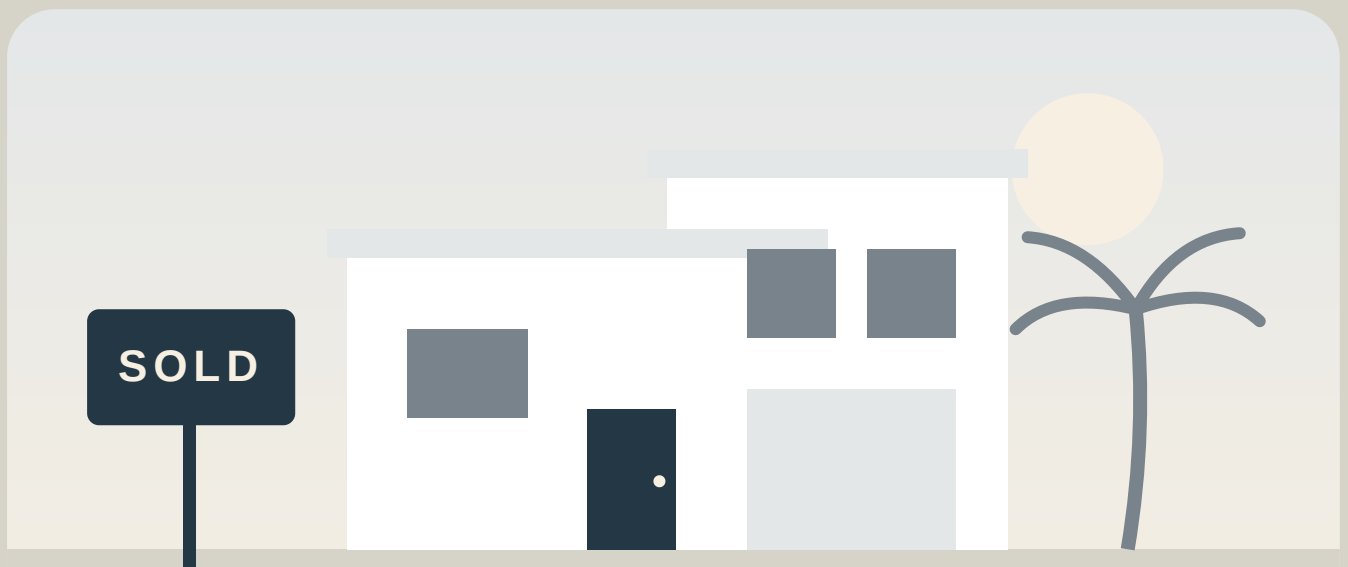


THE GOLD COAST FIRST HOME BUYER'S PLAYBOOK

Your First Home, Step by Step

From \$0 in the bank to keys in your hand. The whole timeline, explained simply.



Inside: the 9-step timeline, 2026 grants, broker vs bank and your rights under contract

FUTRPROPERTY.COM

Meet the FUTR team

Former selling agents who now only work for buyers, including plenty of first home buyers.



Berny Rubin

Founder and Buyer's Agent

Licensed since 2014. Years as a selling agent before switching sides, so he knows exactly how agents run a campaign. Degree in International Business, majoring in real estate and property development.



Sarah "Trum" Trumble

Buyer's Agent

A Palm Beach local with a laid-back style and a sharp negotiating edge. Her local connections open doors to off-market homes most buyers never see. No fluff, no pressure, 100% on your side.

2014

Licensed and working
in real estate

50+

Properties secured for
our buyers

100%

On the buyer's side. We
never sell.

Your first home in 9 steps

Every first home purchase follows the same path. Here's the whole journey on one page.

1	Sort your finances Speak to a mortgage broker	START NOW
2	Budget meets the market Free buyer's agent consultation	1 TO 2 WEEKS
3	Lock in pre-approval Formal approval from your broker	1 TO 2 WEEKS
4	Search Open homes and local agents	WEEKS TO MONTHS
5	Negotiate and offer Due diligence, then offer on a contract	DAYS
6	Contract signed Send it to your broker and conveyancer	DAY 1
7	Under contract Finance, building and pest, searches	7 TO 14 DAYS
8	Unconditional Pop the champagne	THE BIG DAY
9	Settlement Collect your keys	USUALLY 30 TO 60 DAYS AFTER SIGNING

2026 grants and concessions

Help you could be eligible for in Queensland right now.

STAMP DUTY, ESTABLISHED HOME

\$0

On an established home up to \$700K. A reduced rate up to \$800K.

STAMP DUTY, NEW HOME

\$0

On a brand new home, at any price.

FIRST HOME OWNER GRANT

\$30K

For a new home under \$750K, including land.

5% DEPOSIT SCHEME

5%

Buy with a 5% deposit and skip lenders mortgage insurance. Homes up to \$1M.

What that means: on a \$650K established unit, a first home buyer pays \$0 stamp duty instead of about \$15K. With the 5% Deposit Scheme, that's a \$32,500 deposit and no lenders mortgage insurance (LMI), which can cost thousands.

Rules as at October 2026, from the Queensland Revenue Office and Housing Australia. Eligibility rules apply (you must live in the home, and be a first home buyer). Your broker will confirm what you qualify for.

Sort your finances

Everyone is ready for this step, even with \$0 in the bank. Start with a mortgage broker, not a bank.

BROKER OR BANK?

	Mortgage broker	Going direct to a bank
Choice	Compares loans from dozens of lenders	Only shows you its own loans
Cost to you	Usually free. The lender pays the broker	Free
Grants and schemes	Knows which lenders offer the grants and schemes	May not offer every scheme
Paperwork	Does it for you, start to finish	You do the legwork
Watch out	Ask how many lenders they work with	Loyalty doesn't always mean the best rate

YOUR BROKER WILL GIVE YOU

Your borrowing power

How much you can borrow today, and how to grow it.

Your savings goal

Deposit, stamp duty and costs, as one clear number.

Your scheme options

Grants and the 5% Deposit Scheme you qualify for.

A plan

Exactly what to do to be ready to buy.

Upfront costs to budget for: deposit, stamp duty (often \$0 for first home buyers), conveyancer (your property lawyer), building and pest inspection, loan fees and moving costs.

Budget meets the market

Once you know your rough budget, see what it actually buys on the Gold Coast.

WHAT YOUR BUDGET COULD BUY

Entry price	North Coomera, Pimpama, Ormeau	Central Southport, Surfers, Robina	South Burleigh, Palm Beach, Currumbin
Unit	N/A	\$750K+	\$850K+
Townhouse	\$800K+	\$850K+	\$1.0M+
House	\$950K+	\$1.20M+	\$1.35M+

Rough starting points for a sound property in 2026, not medians.

THE BIG QUESTIONS

Unit, townhouse or house?

What type of home fits your budget and lifestyle.

North, central or south?

Each end of the Coast has very different price points.

Beach or further back?

How close to the water your budget can realistically get you.

New or established?

New homes can unlock the \$30K grant, and \$0 stamp duty at any price.

Pro tip: book a free consultation with a local buyer's agent now. We'll tell you straight whether your budget fits your wish list, before you waste weekends at the wrong open homes.

Pre-approval, then the search

Lock in your finance, then go and find your home with a clear brief.

3 Lock in your pre-approval

Your broker lodges it with the lender. It confirms what you can spend and shows agents you're a serious buyer who can move fast.

Pre-approvals usually last around 3 months, so time it for when you're ready to search.

4 Start the search

You now know your budget, property type, finish and location. That's your search brief.

- ✓ Go to open homes and get a feel for value.
- ✓ Talk to local agents and get on their lists.
- ✓ Note what you love, and what you can live without.
- ✓ Ask agents about off-market and coming soon listings.

Quick tips: arrive in the last 10 minutes of an open home when it's quieter, and call the agent after 2pm with your feedback.

Negotiate and offer

Negotiation starts the moment you first speak to the agent. Be careful what you say.

Never reveal your full budget.

The agent works for the seller. Anything you tell them can be used to get a higher price from you.

DO YOUR DUE DILIGENCE

Value it yourself

Check recent sales nearby. Know what it's really worth.

Read the contract

Special conditions, dates and inclusions.

Read the Form 2

The seller's disclosure statement. Look for easements, flood and anything unusual.

Body corporate records

For units and townhouses: fees, savings for repairs, and any disputes.

The mindset: look for every reason *not* to buy it. If you can't find a deal breaker, you're ready to make an offer.

Pro tip: always offer on a contract.

Not on the agent's expression of interest (EOI) form, not by text and not over the phone. A signed contract is the only offer that counts.

Signed, now under contract

Contract signed. Now two people take over.

Your broker

Gets the contract and organises your finance with the bank.

Your conveyancer

Your property lawyer. Becomes your main contact through to settlement.

UNDER CONTRACT: USUALLY 7 TO 14 DAYS

Finance: 14 days

Building and pest: 14 days

Body corporate searches: 14 days

This is when you hold the power

Cooling off

5 business days to walk away for any reason. You lose 0.25% of the price.

Finance not approved

You can terminate and get your deposit back.

Building and pest

Found an issue? Renegotiate the price, or terminate.

Body corporate

New problems in the records?
Renegotiate or walk.

The seller is locked in. Once your deposit is paid, they can't back out. Typically you pay a \$5,000 deposit on signing, then the rest up to 5% when you go unconditional. It comes out of your savings, it isn't extra.

Unconditional, then the keys

The finish line. Here's what happens in the final stretch.

8 Unconditional

All conditions are met. Pop the champagne! Neither you nor the seller can back out now. You're just waiting for settlement day.

Your right: you're allowed one more inspection before settlement, to check nothing has happened to the property.

9 Settlement

Settlement is the handover. The bank pays the seller, the home becomes yours, and the agent hands over the keys.

Vacant?

Move in as soon as you have the keys.

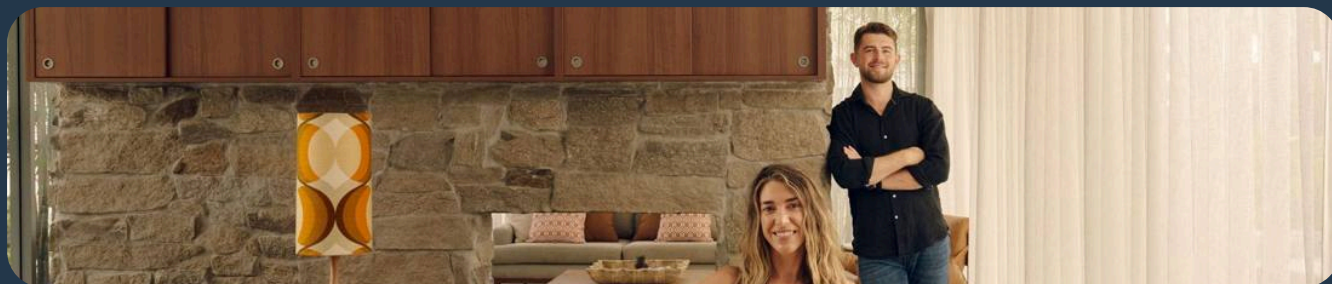
Tenanted?

You take over the lease, and move in once the tenants leave.

Welcome home.

Ready to take step one?

Book a free first home strategy call. We'll tell you what your budget buys, where, and what to do next, even if you're just starting to save.



Full service

We find, assess, negotiate and secure it.

Negotiate only

Found the one? We get you the best price and terms.

Auction only

We bid for you on the day.

CLIENT REVIEW

“Buying our first home felt daunting, but Berny explained every step and made it smooth from start to finish. He even helped us after settlement.”

Tam & Amy, first home buyers who found their home with FUTR



Book your free call

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