

# SMSF PACKAGE



# FIXED PRICE PACKAGE



Images throughout this brochure are artist impression only and should not be relied upon. Items such as feature stone and tiles, timber decks, pot plants, planter box, decorative fence, furniture, windows & doors, feature landscaping and lighting are not included in the package price. The buyer should refer to the building contract plans, inclusions, colours and specifications.

## BLUEGUM DUNE FACADE

4  2  2  2 

SMSF  
PRICE:

---

LAND PRICE:

HOUSE PRICE:

LAND SIZE:

HOUSE SIZE:

REGISTRATION:

### PACKAGE INFORMATION

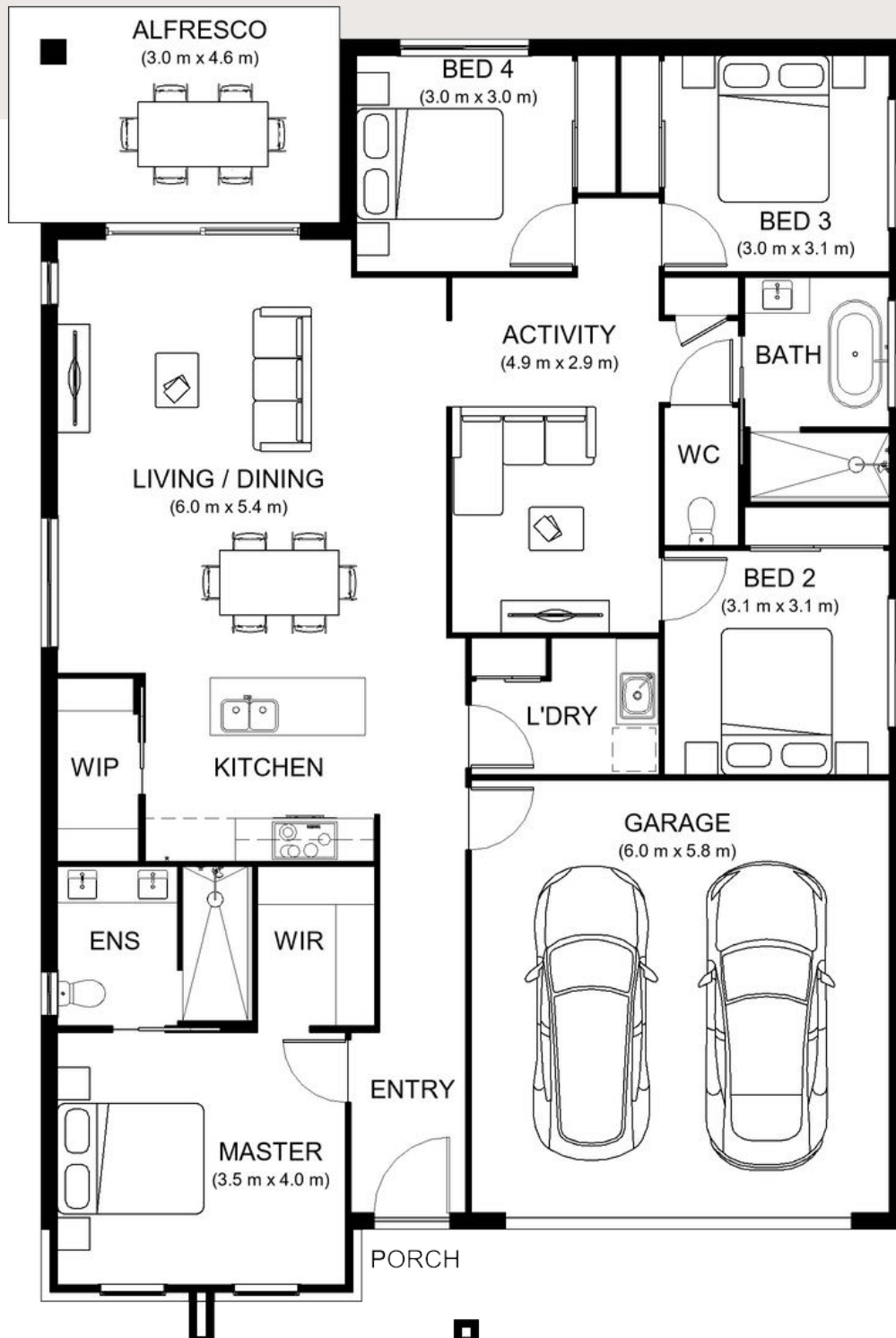
- ✓
- ✓
- ✓
- ✓

### PRICE ALLOWANCES

- ✓
- ✓
- ✓

PACKAGE DATE:

# BLUEGUM FLOORPLAN



**FLOOR PLAN:** BLUEGUM  
**LENGTH:** 18.10m

**HOUSE SIZE:** 209m<sup>2</sup>  
**WIDTH:** 12.00m

[VIEW DESIGN ONLINE](#)

4 2 2 2

Date: 13th February 2026

## RE: Lot 91 Settlers Ridge Estate, South West Rocks Bluegum Design

Thank you for allowing our team at NPB Real Estate to appraise your proposed build of a 4 bedroom, 2 bathroom, double lock-up garage plus activity room home, situated on approximately 512 sqm block in the Settlers Ridge Estate

**Appraisal being:** Proposed build 4 bedroom, 2 bathroom, double lock-up garage home

**Sale Price in the current market:**  
**\$900,000 - \$970,000**

**Rental Price in the current market:**  
**\$690 - \$700 per week**

In order to assess the property's likely listing price the following factors have been taken into account.

- Recent sale & rental prices achieved for similar properties.
- The property's size, features and inclusions.
- Comparative properties currently advertised within the area.
- Supply and demand for properties with similar features and inclusions.

We recommend to review the sales and rental appraisals prior to the occupancy certificate being issued, taking into account the market conditions at that time.

Should you require any further information please do not hesitate to contact me on **0402 639 265**.

Kind Regards,

*Paul Loughland*

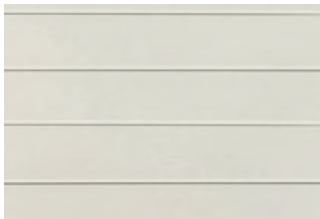
Paul Loughland  
CEO  
NPB Real Estate

Disclaimer: The above figures represent an estimate of the sale price that the above mentioned property could reasonably expect to achieve in the current property market. This estimate is provided free of charge and is not to be construed as being a formal valuation.

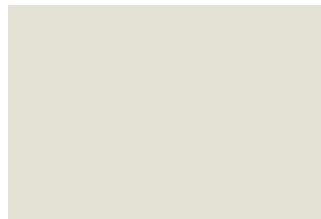
# EXTERNAL COLOUR SCHEME



## STYLES & COLOURS



**PANELING:** SURFMIST



**RENDER:** SURFMIST



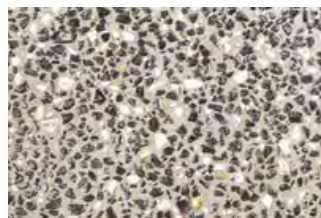
**COLOURBOND ROOF:**  
DOVER WHITE



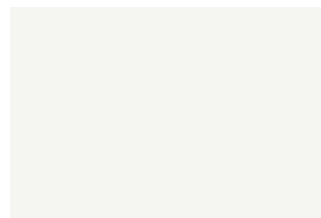
**FASCIA & GUTTER:**  
DOVER WHITE



**DRIVEWAY (NSW):**  
COLOURED CONCRETE



**DRIVEWAY (QLD):**  
EXPOSED AGGREGATE



**DOORS, WINDOWS &  
SECURITY SCREEN FRAMES:**  
PEARL WHITE

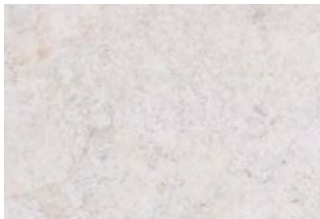


**GARAGE DOOR:**  
TIMBER LOOK

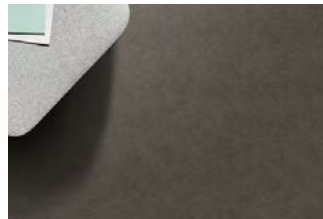
# INTERNAL COLOUR SCHEME



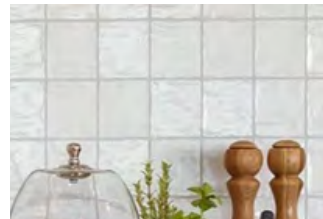
## STYLES & COLOURS



**MAIN FLOOR TILE :**  
ORION LIGHT GREY MATT  
300 X 600



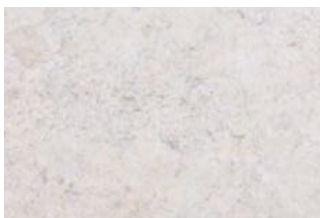
**CARPET:** 93 LIONEL



**KITCHEN & LAUNDRY  
SPLASHBACK:**  
MALLORCA WHITE



**WALL PAINT:**  
TAUBMANS MISS UNIVERSE



**BATHROOM, LAUNDRY &  
WC TILE:** ORION LIGHT  
GREY MATT 300 x 600



**KITCHEN, ENSUITE &  
BATHROOM BENCHTOP:**  
CAESARSTONE SNOW



**KITCHEN & BATHROOM  
CABINERY:** AUTUMN OAK



**TAPWARE:**  
BRUSHED NICKLE

# KITCHEN, LAUNDRY & BATHROOM PRODUCTS



900MM  
MULTIFUNCTION OVEN



900MM  
UNDERMOUNT RANGEHOOD



900MM CERAMIC  
GLASS COOKTOP



BRUSHED NICKLE  
SINK MIXER



600MM FREESTANDING  
DISHWASHER



STAINLESS STEEL  
KITCHEN SINK



BRUSHED NICKLE  
TOILET ROLL HOLDER



BRUSHED NICKLE  
TWIN SHOWER



BRUSHED NICKLE  
DOUBLE TOWEL RAIL



VITREOUS CHINA  
BASIN



FREESTANDING  
1500MM BATHTUB



WHITE  
TOILET SUITE



BRUSHED NICKLE  
BATH WALL SPOUT



BRUSHED NICKLE  
WALL MIXER



BRUSHED NICKLE  
BASIN MIXER



SQUARE TILE INSERT  
SHOWER GRATE



DROP IN  
LAUNDRY SINK^



SATIN CHROME  
DOOR HANDLE

# INCLUSIONS

## KITCHEN

- ✓ 20mm Stone Benchtops
- ✓ Custom Made Laminate Finish Floor Cabinetry Including 1 X Bank Of Drawers\*
- ✓ Custom Made Laminate Finish Overhead Cabinetry\*
- ✓ Ceramic Tiled Splashback
- ✓ Double Bowl Stainless Steel Kitchen Sink With Mixer Tap
- ✓ Frameless Ceramic Glass Cooktop - Touch Control / Black Finish
- ✓ Multifunction Wall Oven - Dark Stainless
- ✓ Ducted Undermount Rangehood - Stainless Steel
- ✓ Freestanding Dishwasher - Stainless Steel
- ✓ Instantaneous Gas Hot Water System (NSW)
- OR Heat Pump Hot Water System (QLD)

## LAUNDRY

- ✓ 20mm Stone Benchtops
- ✓ Custom Made Laminate Finish Floor Cabinetry
- ✓ Drop In Stainless Steel Laundry Tub With Mixer Tap
- ✓ Washing Machine Tap Set

## BATHROOM/ENSUITE

- ✓ 20mm Stone Benchtops To Vanity
- ✓ Custom Made Laminate Finish "Wall Hung" Cabinetry
- ✓ Vitreous China Vanity Basin With Mixer Tap
- ✓ 900mm Height Frameless Mirror To Length Of Vanity Unit\*
- ✓ Ceramic Tiled Floor / Skirting / Shower Walls\*
- ✓ Waterproofing To Australian Standard As Required
- ✓ 1500mm White Freestanding Acrylic Bath With Wall Mixer And Bath Spout\*
- ✓ Toilet Suites Including Vitreous China Pan / Closed Coupled Cistern
- ✓ Fully Tiled Shower Enclosure including Wall Mixer / Twin Hand Shower and Tile Insert Shower Grate
- ✓ Double Towel Rail To Bathroom / Ensuite
- ✓ Toilet Roll Holder To Each Toilet Suite

## INTERNAL

- ✓ 2590mm Ceiling Height
- ✓ Painted Finish Plasterboard Lining To All Internal Walls Including "Cove" Style Cornice
- ✓ Approved Water-Resistant Linings In Wet Areas In Accordance With Relevant Standards
- ✓ Painted Finish Flush Panel Internal Doors Including Internal Door Furniture And Door Stop
- ✓ Privacy Locks To Each Bathroom / Ensuite / WC
- ✓ Painted Finish Pine Internal Mouldings
- ✓ Robes With Aluminium Framed Mirror Finish Sliding Doors / Single Melamine Shelf / Hanging Rail / 1 Set of 4 Shelves
- ✓ Linen Cupboard With Aluminium Framed Vinyl Finish Sliding Doors / 4 X Melamine Shelves / Broom Closet Area\*
- ✓ Roller Blinds Throughout Excluding Wet Areas (Translucent Glazing)\*
- ✓ Quality Carpet To All Bedrooms / Media Room\*
- ✓ Floor Tiling To Main Living Area / Dining Room / Kitchen / Hallways / Entry\*

## AIR CONDITIONING / ELECTRICAL

- ✓ Split System, Reverse Cycle Air Conditioner To Master Bedroom / Main Living Room\*
- ✓ Single Phase Underground Electrical Mains / Meterbox / ELCB\*\*
- ✓ Energy Efficient LED Downlights Throughout\*
- ✓ Ceiling Fan To All Bedrooms And Main Living Room\*
- ✓ Double Power Points To Each Room Excluding WC\*
- ✓ Additional Double Power Points To Kitchen And Master Bedroom\*
- ✓ Exhaust Fan To Each Bathroom And Ensuite\*
- ✓ Australian Standard Smoke Detectors\*
- ✓ NBN (Conduit Provision Only) With Central Data Point
- ✓ TV Antenna Including Wiring Connection To All Internal TV Points

# INCLUSIONS

## GENERAL

- ✓ Full Structural Warranty
- ✓ Full Site Soil Investigation / Contour Survey
- ✓ Level Building Pad Excavation (Equal Cut / Fill).  
Earthworks Batters And Extent Of Retaining Walls At Builders Discretion
- ✓ Fully Engineer Designed / Inspected Structural Concrete Slab (Maximum Soil Classification Rating Of H1)
- ✓ Structurally Certified Timber Wall Frames / Roof Trusses (Maximum N3 Wind Rating)
- ✓ Fully Energy Efficiency Compliant Including Suitable Insulation\*
- ✓ Australian Standard Termite Protection To Slab Perimeter / Slab Penetrations.
- ✓ Construction Insurance / Public Liability Insurance / QBCC (QLD) OR Home Warranty Insurance (NSW)
- ✓ Standard Local Government Authority Building Approval / Construction Certificate
- ✓ Standard Dwelling Private Certification Fees
- ✓ Termite Treatment To Timber Frames
- ✓ Standard Domestic Water Supply / Sewer Connection / Stormwater Drainage\*\*
- ✓ Gas Supply Service As Per Estate Standard (Natural / LPG)\*\*
- ✓ Full Site Clean / Internal Builders Dwelling Clean

## EXTERNAL WORKS / LANDSCAPING

- ✓ Garden Bed Including Selected Plants / Timber Edging\*
- ✓ Quality Turf - Rolled / Watered At Time Of Installation
- ✓ Estate Approved Fencing To Property Boundary / Side Returns / Single Pedestrian Gate\*
- ✓ Estate Compliant Concrete Driveway / Paths (Exposed Aggregate In QLD / Coloured Concrete In NSW)
- ✓ Textured Finish Letter Box / Street Numbers
- ✓ Colourbond Finish Fold Down Clothesline (Wall / Fence Mounted\*)
- ✓ Tiled Alfresco entertaining area

## EXTERNAL FINISHES

- ✓ Rendered And Texture Painted External Wall Finish
- ✓ Brick Veneer External Walls Including Painted Finish Fibre Cement Cladding Elements\*
- OR Concrete Masonry External Walls Including Painted Finish Fibre Cement Cladding Elements\*(North Qld)
- ✓ Painted Finish Fibre Cement Eave / Soffit Linings
- ✓ Colourbond Finish Sheet Metal Roof / Fascia / Guttering
- ✓ Aluminum Framed Powder Coated Windows / Hinged Entry Door / Sliding Doors Including Locks (Glazing As Per Energy Efficiency Requirements)
- ✓ Flyscreens To All Openable Aluminum Windows / Sliding Doors.
- ✓ Sectional Overhead Garage Door With Two Handsets / One Wall Remote
- ✓ Two External Hose Taps
- ✓ Ceramic Tiling To Rear Alfresco





SUSTAINABILITY MEETS DESIGN

UP TO

\$20,000\*

IN DESIGNER INCLUSIONS

WHAT OUR COMPETITORS CALL UPGRADES WE CALL OUR DESIGNER STANDARD

# DESIGNER STANDARD INCLUSIONS

## INTERNAL

- ✓ 20mm Stone Benchtops
- ✓ Timber Look Cabinetry
- ✓ Designer Kitchen Sink
- ✓ 300 x 600 Ceramic Floor Tiles

## FIXTURES & FITTINGS

- ✓ Upgraded Brushed Nickle Products
- ✓ Cold Tap To Fridge
- ✓ Glass Laundry Door
- ✓ Roller Blinds To Most Windows

## EXTERNAL

- ✓ Full Render To House With Smooth Finish<sup>^</sup>
- ✓ Tiling To Outdoor Alfresco Area
- ✓ Turfed Yard
- ✓ Simple Edged Garden Bed To Frontyard<sup>+</sup>

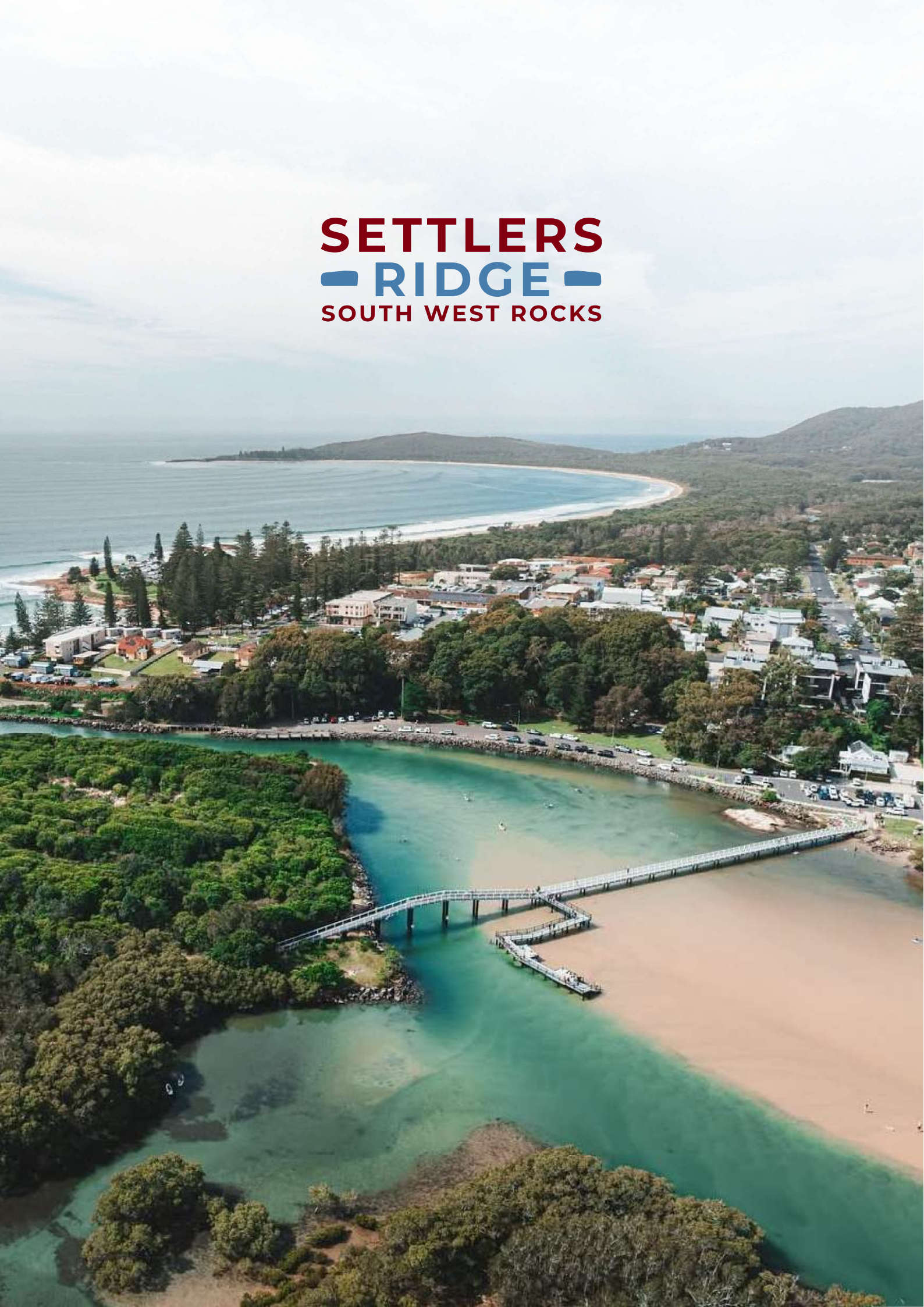
## APPLIANCES & SERVICES

- ✓ 900mm Kitchen Appliances <sup>#</sup>
- ✓ NBN or Opticom Ready
- ✓ Gas Hot Water System
- ✓ 2 x Split System Air-Condition Unit

✓ INCLUDED IN FIXED PRICE PACKAGE

\*Value dollar figure is based on a 200 square meter design from NCL Homes. The value dollar increases based on larger size homes and decreases on lower size homes. The items stated are based on some not all competing builders and the buyer should research themselves to note what builders include and don't include. Items listed are subject to change without notice.  
<sup>^</sup>Region Specific, see inclusions page for more information. <sup>+</sup>Garden bed as per outlined in build contract, gardens shown in images are not included, nor are they a representation of the garden bed included. <sup>#</sup>Design Specific, refer to plans and contract for appliance specifications.

**SETTLERS**  
**— RIDGE —**  
**SOUTH WEST ROCKS**





## SETTLERS RIDGE

### LIFESTYLE MEETS CONVENIENCE AT SOUTH WEST ROCKS

South West Rocks is a tightly held coastal township on the NSW Mid North Coast, offering a rare combination of lifestyle excellence and long-term investment fundamentals. Positioned at the mouth of the Macleay River and bordered by national parks and pristine beaches, the area has evolved into one of the region's most desirable residential locations. With limited new land supply, strong owner-occupier demand and continued regional migration, South West Rocks presents a compelling opportunity for both lifestyle buyers and long-term property investors. Located approximately halfway between Port Macquarie and Coffs Harbour, South West Rocks combines small-town charm with easy access to regional services, making it an ideal location for families, retirees and lifestyle-driven homeowners.

### AN UNMATCHED COASTAL LIFESTYLE

Life in South West Rocks is centred around the outdoors. Residents enjoy:

- ✓ Patrolled surf beaches including Main Beach, Horseshoe Bay and Trial Bay.
- ✓ Calm river waters ideal for boating, kayaking and fishing.
- ✓ World-class scuba diving at Fish Rock Cave.
- ✓ Coastal walks, lookouts and nature reserves.
- ✓ A growing café culture, local eateries and village shopping.

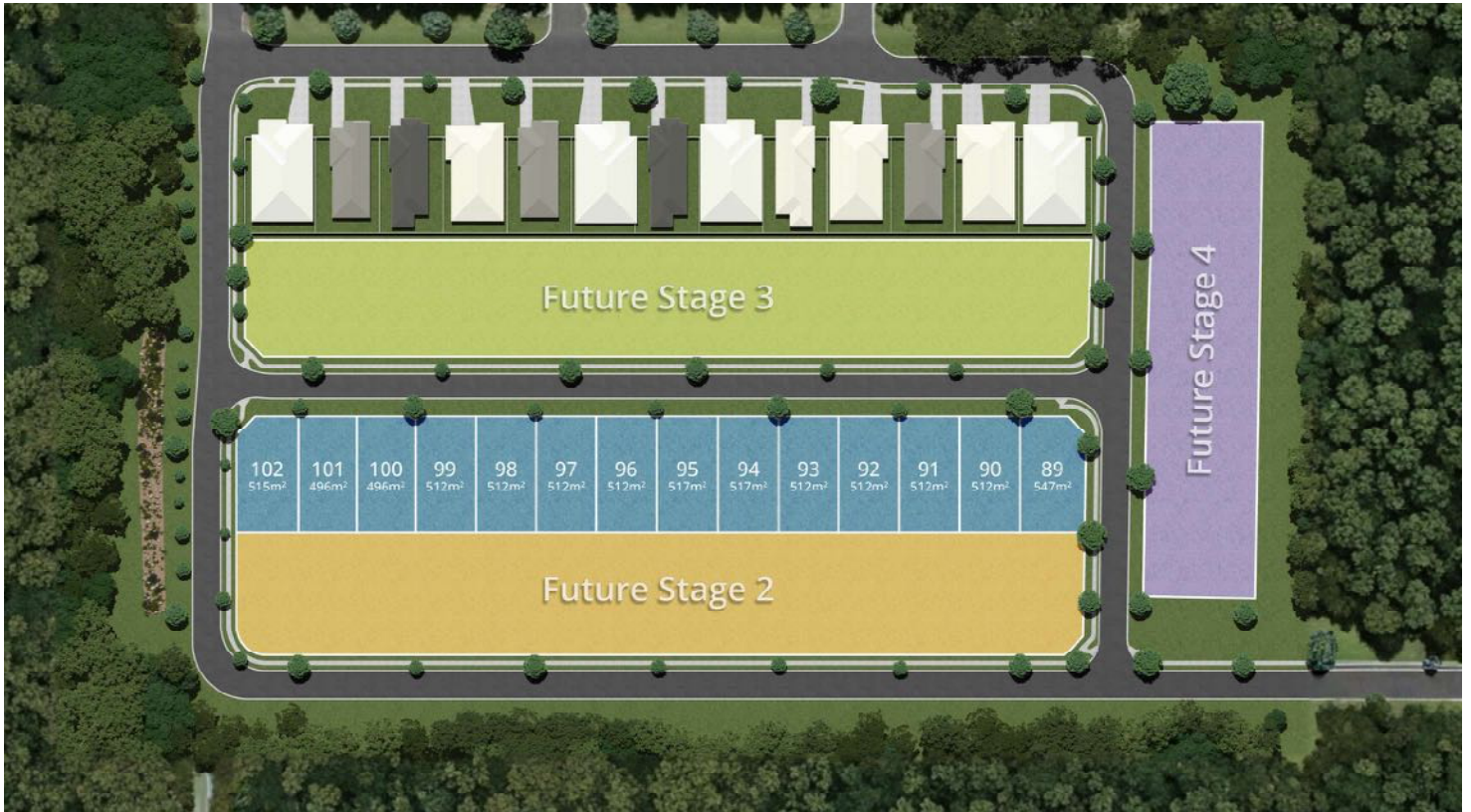
The town is known for its friendly, welcoming community and slower pace of life, while still offering modern conveniences close at hand.



**SETTLERS**  
**RIDGE**  
SOUTH WEST ROCKS

SITE PLAN

STAGE ONE



*Site Plan image is artists impression only, please refer to contract drawings for correct details.*

## UNBEATABLE LOCATION

### POSITIONED BETWEEN TWO MAJOR GROWTH AREA'S

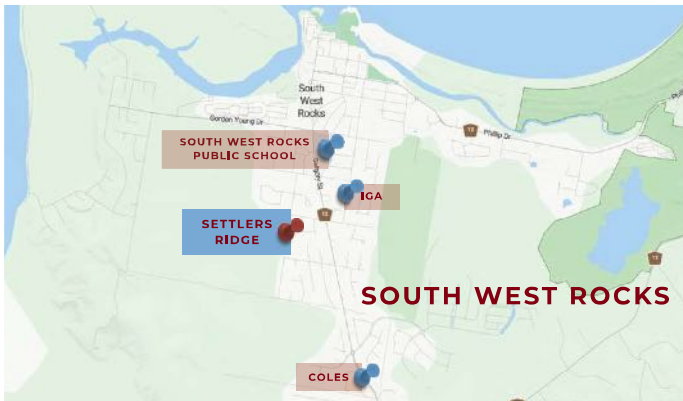
South West Rocks offers excellent connectivity while retaining its peaceful character:

- ✓ **South West Rocks** - Local schools, childcare centres and sporting facilities.
- ✓ **Port Macquarie** - Approx 45 minutes - Major hospital, airport, large employment base.
- ✓ **Coffs Harbour** - Approx 55 minutes - Regional hub and airport.
- ✓ **Macksville** - Approx 30 minutes - Retail, schools, hospital, rail access.
- ✓ **Kempsey** - Approx 25 minutes - Akrubra Hats facility.
- ✓ **Smithtown** - Approx 30 minutes - Nestle factory facility.
- ✓ **Nambucca Heads / Valla Beach** - Approx 30 minutes - Growth corridor master plan.

This balance of tranquillity and accessibility makes South West Rocks particularly attractive for long-term residential living.

### LIMITED SUPPLY & LONG-TERM OPPORTUNITY

South West Rocks offers strong fundamentals for long-term investment, supported by limited coastal land supply, a high proportion of owner-occupiers, and lifestyle-driven migration from Sydney, Newcastle and other regional areas. With low housing turnover indicating a tightly held market, the area continues to grow in popularity as demand for quality housing increases. Its natural beauty, strong community feel and strategic Mid North Coast location position South West Rocks as a resilient market with solid potential for medium to long-term capital growth.





## PORT MACQUAIRE

### HIGH GROWTH LIMITED HOUSING

Port Macquarie and its surrounding coastal communities present a compelling opportunity for residential property investment, underpinned by strong population growth, major infrastructure investment and a diverse, stable local economy. The local economy generates approximately **\$6.6 billion annually**. As the Mid North Coast's primary service hub, the region attracts consistent migration driven by lifestyle, employment and affordability advantages compared to metropolitan markets. With demand continuing to outpace the delivery of new, modern housing, particularly in nearby lifestyle locations, the area offers solid fundamentals for investors seeking reliable rental demand, long-term capital growth and market resilience.

### REGIONAL SERVICE HUB

Port Macquarie is the Mid North Coast's **primary service and employment hub**, supported by major health, education and transport infrastructure. Ongoing government and private investment continues to strengthen its position as a long-term residential growth market within New South Wales.

### POPULATION GROWTH & HOUSING DEMAND

The Port Macquarie-Hastings region is home to over 90,000 residents, with population growth of around 1.5–2.0% per year driven by lifestyle migration and internal movement from metropolitan areas. The population is forecast to **exceed 100,000** within the next decade, supporting sustained demand for new housing and rental accommodation across the broader catchment.

### HEALTH, EDUCATION & EMPLOYMENT BASE

The region is anchored by a strong health and education sector. The Port Macquarie Base Hospital, currently undergoing a **\$265 million upgrade**, reinforces long-term employment and healthcare demand. Education providers including Charles Sturt University, TAFE NSW and a network of schools support workforce development and long-term population retention.

### TRANSPORT & CONNECTIVITY

Port Macquarie Airport has completed major runway and terminal upgrades and offers direct flights to Sydney and Brisbane. Strong connectivity supports business travel, tourism and commuter access, enhancing the region's appeal as both a lifestyle destination and a practical place to live and work.

### LIFESTYLE & ECONOMIC RESILIENCE

A diversified economy spanning healthcare, retail, tourism, construction and professional services underpins local stability. Its coastal lifestyle, strong amenities and relative affordability continue to attract retirees, families and remote professionals, supporting consistent housing demand.

### INVESTOR OUTLOOK

With steady population growth, significant infrastructure investment and its role as the region's key service hub, Port Macquarie offers a stable long-term investment environment supported by strong underlying demand and sustainable growth fundamentals.

## COFFS HARBOUR

### LARGE REGIONAL CITY WITH STEADY GROWTH

#### COFFS HARBOUR – RESIDENTIAL INVESTMENT OUTLOOK

Coffs Harbour is a key Mid North Coast growth centre undergoing significant transformation, supported by major infrastructure investment, expanded health and education services, and a strong tourism and events economy. Its role as a regional city continues to strengthen, underpinning long-term housing demand across owner-occupier and rental markets.

#### POPULATION GROWTH & ECONOMIC SCALE

Home to around 80,000 residents, Coffs Harbour is experiencing steady growth driven by lifestyle migration and expanding employment in health, education and services. The local economy generates approximately **\$4.9 billion annually**, making it one of the region's most significant employment and economic centres.

#### TRANSPORT & THE COFFS HARBOUR BYPASS

The **Coffs Harbour Bypass** is a major Pacific Highway upgrade featuring three tunnels and designed to remove freight and through-traffic from the CBD. The project will improve safety, travel efficiency and connectivity to Brisbane and Sydney, while opening up new residential catchments and supporting long-term growth.

#### HEALTH & EMPLOYMENT BASE

The expanded Coffs Harbour Health Campus includes a modern emergency department, additional operating theatres and increased inpatient capacity. As a major regional employer, the hospital supports stable long-term employment and consistent housing demand.

#### EDUCATION & SKILLS

**Southern Cross University's** Coffs Harbour campus provides tertiary education to over 1,200 student on campus, with a growing focus on health and applied learning, supporting workforce development and helping retain younger professionals in the region.

#### AIRPORT & CONNECTIVITY

Coffs Harbour Airport offers direct flights to Sydney, Brisbane and Melbourne, supporting business travel, tourism and lifestyle migration, and reinforcing the city's accessibility.

#### SPORTS TOURISM & EVENTS

Coffs Harbour is a **recognised sports tourism destination**, hosting major events such as the National Touch Football Championships and NRL fixtures at C.ex Coffs International Stadium, generating significant economic activity and visitor demand.

#### JETTY PRECINCT & MARINA ACTIVATION

The Jetty Foreshore and Marina precinct is the focus of long-term revitalisation, enhancing waterfront amenity and strengthening the city's lifestyle and tourism appeal.

#### INVESTOR OUTLOOK

With major infrastructure projects, a modern health campus, strong connectivity and a diverse economic base, Coffs Harbour offers a resilient long-term investment environment supported by genuine population growth and economic fundamentals.



## KEMPSEY

### HEALTH, EDUCATION & MANUFACTURING CENTRE

POPULATION: ~15,000 (TOWN) | 30,000+ LGA

Located approximately 25 minutes from South West Rocks, Kempsey functions as the Macleay Valley's principal government, health and industrial centre.

#### KEY ANCHORS INCLUDE:

- ✓ Kempsey District Hospital
- ✓ TAFE NSW Kempsey campus
- ✓ Public sector and government administration
- ✓ Akubra Hats manufacturing facility
- ✓ Light industrial, logistics and construction services

Kempsey provides stable, year-round employment across healthcare, education, government and manufacturing sectors, supporting consistent rental demand across surrounding residential markets.



## SMITHTOWN

### ADVANCED MANUFACTURING EMPLOYMENT NODE

#### HOME OF NESTLÉ

Smithtown is home to the Nestlé manufacturing facility, one of the region's most significant private-sector employers.

#### KEY ANCHORS INCLUDE:

- ✓ Long-established advanced food production facility
- ✓ Large and stable workforce
- ✓ Multi-decade operational presence

This facility anchors industrial employment within the Macleay Valley and supports housing demand across Kempsey, Macksville and coastal townships.

## MACKSVILLE, NAMBUCCA VALLEY & VALLA PRECINCT

### INDUSTRIAL & LOGISTICS GROWTH PRECINCT

Macksville and the broader Nambucca Valley are emerging as a significant industrial, logistics and employment growth corridor, anchored by the expanding Valla Beach industrial precinct.

#### KEY ANCHORS INCLUDE:

- ✓ Macksville District Hospital
- ✓ Rail connectivity on the Sydney–Brisbane line
- ✓ Regional government and service employment
- ✓ Large-scale industrial and logistics development at Valla Beach
- ✓ Proximity to the Pacific Highway freight corridor

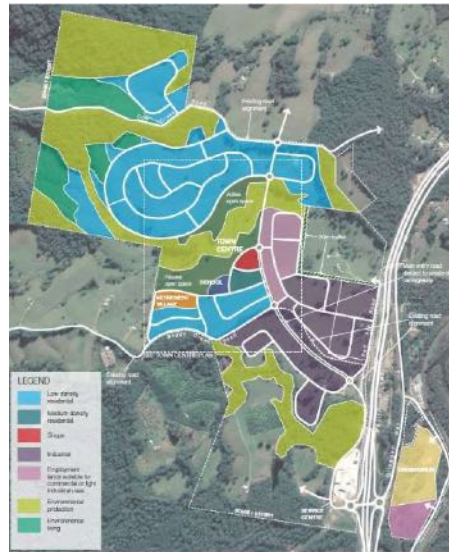
## VALLA PRECINCT - FUTURE MASTER PLAN

### \$17 MILLION ON GROWTH AREA INFRASTRUCTURE

The Valla Precinct Master Plan is set to transform the area into a thriving growth corridor, delivering new homes, infrastructure, and community amenities to support long-term population and economic expansion. The precinct represents a major long-term industrial and employment investment, supporting logistics, manufacturing, warehousing and service-based industries. This development materially strengthens the economic depth of the Nambucca Valley and reduces reliance on tourism-driven employment.

- ✓ Stage One underway – 14 industrial lots released
- ✓ Planned to become the **largest logistics & employment hub** on the Mid North Coast
- ✓ Future master plan to deliver **1,000+ residential lots**
- ✓ Expected to inject **\$380 million** into the Nambucca economy upon completion
- ✓ Major job creation across industrial, commercial, and service sectors
- ✓ Provision for schools, childcare, & medical facilities
- ✓ Future retail, local services, and community amenities
- ✓ Master-planned live-work community supporting long-term regional growth
- ✓ Strong **population growth & housing demand**, driving long-term investment potential

This industrial expansion is expected to generate sustained employment growth, reinforcing housing demand across the broader coastal and inland catchment.



**APPROX. 30-45 MINUTES FROM SOUTH WEST ROCKS**



South West Rocks is a tightly held coastal market with real land scarcity, high owner-occupier demand and limited new supply. That combination supports long-term growth and stable rental demand rather than short-term speculation.

