

FREE GUIDE

What to buy

The right home is the one that fits your life and your budget, not the one that looks best in the listing photos. These are the questions worth asking before you fall in love with a property.

Start with how you live

- Location first: work, school, transport and the people who support you. A cheaper home far from your support network can cost more in other ways.
- Separate what you need from what would be nice. Write both lists before you start inspecting.

House, townhouse or apartment

- Houses usually hold more land value and have no strata levies, but maintenance is all yours.
- Apartments and townhouses come with strata levies and shared decisions. Always read the strata report for the building's finances, planned works and any disputes.

New or established

- In 2026, First Home Owner Grants in every state apply only to new homes. Stamp duty concessions often apply to established homes too.
- Established homes offer more choice of location. New homes may have defects that take time to surface.

Before you commit

- Always get an independent building and pest inspection.
- Check flood and bushfire risk, and planning or zoning nearby, through your state and local council.
- Visit at different times of day. Listen for noise and notice which way the home faces.
- If you plan to renovate, get quotes from licensed tradespeople before you buy, not after.

YOUR NEXT THREE STEPS

- 1 Write your needs list and your nice-to-have list.
- 2 Attend several open homes before you make an offer anywhere.
- 3 Budget for a building and pest inspection on every property you seriously consider.

Useful official links

Moneysmart: buying a house <https://moneysmart.gov.au/home-loans/buying-a-house>