

GUIDE TO LOOK FOR WHEN BUYING A HOUSE



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Abstract

Buying a new home in Sydney is an exciting milestone, offering access to a vibrant lifestyle, diverse culture, and stunning surroundings. Start by determining your budget and securing pre-approval for a home loan. Research neighborhoods based on proximity to schools, transport, and amenities. Consider the type of property—apartment, townhouse, or house—that suits your needs. Work with a reliable real estate agent to find properties that match your criteria. Inspect potential homes thoroughly and review their market value. Once you've chosen a property, ensure a smooth settlement process with legal and financial advice. Plan well to enjoy your dream home in Sydney!

1. Introduction

Buying a house in Sydney is a significant decision that requires careful planning and research. Known for its stunning beaches, vibrant neighborhoods, and excellent amenities, Sydney offers a diverse range of properties to suit various needs and budgets. However, navigating the competitive housing market can be challenging. Understanding key factors like location, property type, market trends, and legal considerations is crucial to making an informed decision. This guide outlines essential aspects to consider, helping you find a home that aligns with your lifestyle, financial goals, and future plans. With the right approach, owning a home in Sydney can become a reality.

2. Are You Planning to Buy a Home? Read This First

It's not as simple as many entrepreneurs may think.

My column has been quiet for the past two months for an interesting reason. I've been on a quest to buy a second home, in Sydney. My most important reason was to be closer to my 83-year-old mother, who was widowed when my father passed away late last year. A great plan, but I could have never imagined the adventure I'd experience.

Because it's lengthy, I'll jump to the punchline first. I succeeded, but not without a series of nightmares I will not soon forget.

For others considering this journey, I'm offering the wisdom of an expert I've recently met: Nicole Espinosa, "The Short Sale Queen." I wish I'd known her sooner. Espinosa, from Dallas, is an expert in "short sales" — situations where an owner can't afford to continue his or her mortgage and the lender accepts a reduced sum to avoid foreclosure. It helps protect the homeowner's credit and helps the lender avoid an even larger loss. The structure also helps other buyers by reducing artificially inflated prices.

From her experience, Espinosa knows what to look out for in a home purchase and an accompanying loan. With her help, I've outlined six things every entrepreneur, owner or self-employed person should know that could have stopped the majority of my woes in their tracks:



Avoid large banks. As a realtor who specializes in entrepreneurs, Espinosa stays away from large banks. Regardless of the agent, she says, these banks don't have the flexibility or even the ability, period, to deal with exceptions. You need a lender that specializes in self-employment and can make exceptions where warranted or at least be able to bring a little extra common sense into the mix.

The realtor is vital. He or she must be knowledgeable about what you're working with and able to route you to the deals and lenders who can make your deal work. If you are selling a home, the right realtor can also confirm that your buyer is working with a lender that can finish the deal and can do so within contractual limits for time.

Consider a bank statement loan. There are lenders, Espinosa says, who can get a loan approved on only your bank statements. The rate is a bit higher, but it brings the ability to steer clear of nightmares like "You certainly rebounded from Covid, but these are forecasts, not historic reports. Come back in a year" or "You had a PPP loan. Forgiven or not, it makes your debt-to-income ratio too high."

Consider the home as an investment. If the need or desire arises, could you rent it out? If you experience a downturn, can you exit it quickly? Will you have high equity and could you access it quickly?

Strategize in advance of the buy. If you're thinking of a future purchase, find out how to structure your assets for surest success. For example, could you buy the home through your business or within an LLC and rent it back to yourself? Get input that allows you to think out of the box and get better prepared.

If you can pay in cash, is it worth it? If the price a cash offer gets you is worth it, and you have the option to do so, perhaps the answer is "yes." Then evaluate afterward if it's advantageous to open a line of credit against the equity as emergency funds or to give you a leveraged position without the need to offer an inflated price to win the deal because you are funding your home.

3. When Is the Best Time to Buy a House?

Calling all homebuyers! This is the best time to buy a house if you're looking for a great deal in Sydney.

If you've been paying attention to the housing market, you know prices have been rising for the past few years. And that's not going to change anytime soon. Considering how much homeownership costs these days, it pays to know the best time to buy a house to get the best possible deal.

And yes, there's a best time to buy just about anything—including a house. Buying a home is one of the most important purchases you'll ever make, so just like you would want to wait for the best time to buy furniture, a washer and dryer or a new TV, you should know when the best time to buy a house is before you start searching for your new home.

How much do houses typically cost in 2024?

The housing market in Sydney has continually gotten more expensive over the past decade, with the median home price increasing nearly 30%. Housing prices have jumped 14.8% in the last year alone.

Housing prices vary by state, but you're looking at rising costs across the nation. Data from the Sydney Census and the National Association of Realtors shows that in 2022, the median sale price for a previously occupied home is \$407,600. The median price of a newly constructed house is \$449,000.

The housing market is starting to cool slightly, but don't expect the price of houses to go down anytime soon, if at all. Supply chain issues caused by the COVID-19 pandemic and global inflation have made construction materials more expensive, driving up the average cost to build a house by 20% in the past year. Experts believe that the rise in home prices will slow considerably, but it'll be because fewer people will be able to afford a house.

What are the factors affecting home prices?

Nationally, there are two main factors that have caused home prices to rise: low supply and high demand. The construction of new homes significantly slowed down after the 2008 housing market crash, and it continued to lag while demand steadily increased. The pandemic made things worse: Construction materials became harder to get and more costly.

On a local level, the following factors affect the price of a home:

- Location
- Size of the house and lot
- Age and condition
- Value of similar houses in the neighborhood
- Modern appliances and conveniences
- Construction upgrades and updates

When is the best time to buy a house?

Ask any real estate or finance professional when is the best time to buy a house in Sydney, and they'll all tell you the same thing: the moment you can afford one. That's the case whether you're buying your first home or moving into house number six.

"There's a little joke about this. There are actually two great times to buy a house: One is 20 years ago, and one is today," says Simon Glenn, a Nexa mortgage broker based in Georgetown, South Carolina. "Where I live, a house purchased for \$150K in the year 2000 sells for over \$550K. When you buy a

house, you're buying yourself a lot more than just a place to live and should do so as soon as you're financially able."



Best months to buy a house

Most sellers put their homes on the market in the spring and summer, meaning there's lots of available inventory and plenty of competition from other homebuyers. If having a wide selection of houses to choose from is most important to you, then you may want to start your search in March or April. But here's a little real estate secret: If you're looking for a deal, wait until fall to start house hunting.

"Sellers that still have houses on the market in mid-October are looking to sell before the end of the year so they don't have to take the property into the following year, tax-wise," says Baltimore-based real estate agent Jennifer Marsh. "Traditionally, the market slows down at the end of the year because of the coming holidays. I always school my buyers that they could get a bargain waiting until the end of the year, because most sellers just want to sell their house."

Best time of the month to buy a house

"The end of the month is the best time to buy, as there could be closing cost incentives in place for buyers in the event that properties are still not sold," says Marsh. "In the past few years, houses were selling in days. Now, due to the market adjustment, it's more like two to three weeks, which is still excellent but can give buyers a bit of an edge if they time it right."

Best days of the week to buy a house

With most people in Sydney working Monday through Friday, it should come as no surprise that house hunters flock to showings on the last day of the week and on the weekend. In fact, if your ultimate shopping goal is to avoid crowds—whether you're buying small appliances or a new home—weekdays will be your best friend.

"I like working with clients earlier in the week," says Marsh. "Weekends are always jam packed with open houses and scheduled showings, but on weekdays, there are few distractions, and I can give homebuyers a lot more personal attention."

Ways to save when buying a house

Before you sign on the dotted line, there are a couple things to consider, especially if you're hoping to get the best deal possible.

Determine your budget

Unless you're purchasing your house in cash, consult with a mortgage professional to help you paint a full financial picture and figure out how much home you can afford. It's a step you'll need to take before you even begin house hunting.

"A mortgage loan officer will help you unpack your goals and financial history [and] determine your actual income, assets and liabilities to frame a budget and maximum purchase amount you can qualify for based on your credit history and debt-to-income ratio," says Glenn. Bonus: They can define any tricky real estate terms for you.

Work with local lenders

Marsh suggests working with local lenders, not only because they're well versed in state tax rates and laws but also because they may be able to save you a lot of money.

"Local lenders also know about lender programs that can help with the buying process," she says. "Every state, and many local governments, have homeownership and home buying assistance programs that can help you with financing, down payments, credit building and more. And definitely shop for a mortgage. Local lenders and smaller banks are eager to do business with you, and you can leverage their competitiveness to your advantage."

Is it better to buy a house at the beginning or end of the year?

Both the beginning and end of the year are considered the offseason, so you're likely to find deals at either time.

What credit score is best to buy a house?

Usually, you need a credit score of at least 650 to qualify for a mortgage, but the higher your score, the better. Borrowers with credit scores over 740 get the best mortgage rates and lending terms. Don't make any large purchases or open a new line of credit in the six months before meeting with a mortgage officer; these things can be seen as red flags to lenders.

Help for house hunters

Paying attention to the best times of year for homebuying can help you shave money off the price of a new home, but real estate experts say you shouldn't get hung up on the best time to buy a house. Instead, let your financial situation guide you. If you can afford a home and are ready to put down roots, it's a good time to buy, they say.

The savings don't stop here. Keep finding out how to save on the stuff you love by learning the best time to buy a mattress, patio furniture and even fine jewelry.

4. Tips For First-Time Homebuyers



As you begin to think about buying a home in Sydney, it may be tempting to fire up those real estate apps and immerse yourself in thousands of home photos, imagining which dream house could be yours

But before you begin this journey as a first-time homebuyer, you should invest in some logistical groundwork. Doing your homework ahead of time will better prepare you for the homebuying process, especially when the housing market is hot and competition fierce.

Steps to Take When Buying Your First Home

The following eight steps will help you get your financial and mental houses in order so you can search for a new home with confidence.

1. Assess Your Debt

Lenders want to know that you'll be able to handle the debt you already have, in addition to your new mortgage payment. An important metric is your debt-to-income (DTI) ratio. It's a good rule of thumb if your total monthly debt (including your mortgage payment) does not exceed 36% of your gross monthly income. The Consumer Financial Protection Bureau (CFPB) reports that a maximum DTI ratio of 43% is required to receive a qualified mortgage, which is seen as safer to lenders.

Getting your existing debt under control is imperative before you can begin your mortgage application and your house-hunting process. This includes:

Credit cards: Pay down your credit card balances so you're using no more than 30% of your available credit. Maxed-out credit cards can signal to lenders that you're not using your available credit responsibly, which also lowers your credit score.

Installment loans: You might consider paying off or significantly paying down any installment loans (e.g., auto loans) to ease your monthly obligations.

Student loans: If you carry student loan debt, consider how these monthly payments will impact your ability to pay a mortgage. Paying off any credit card debt might give you more leeway in your budget to service both your student loans and a mortgage.

2. Check Your Credit

The better your credit score, the lower the interest rate you'll get on your mortgage. Checking your credit well in advance of beginning your home search will give you time to correct any errors and improve your score ahead of time.

You can boost your score a number of ways.

Pay down credit card debt. When you lower your credit utilization rate, your credit score typically rises.

Increase credit card limits. If you feel comfortable doing so, you can contact your credit card company and request a credit limit increase. The higher credit limit will lower your credit utilization rate. Before you ask for a credit increase, be sure to ask if the company will initiate a hard inquiry. You don't want to accidentally lower your score with a hard inquiry when you're trying to increase your score.

Dispute errors. If you find a mistake on your credit report, you can typically get valid errors resolved in less than 30 days through the relevant credit bureau's dispute process.

While credit scores as low as 500 can qualify you for certain mortgages, most lenders will expect a score of at least 620 to 680 to consider your application.

3. Review Your Budget

It's important to remember that your budget will change when you buy a home and you'll have new costs beyond just the mortgage payment.

Property taxes, homeowners insurance and maintenance are just a few of the additions you'll want to plan for. You may find that your utility bills increase. You'll also want to make sure you have enough money in savings to cover emergency repairs.

For many types of mortgages, lenders will want to see two months of reserves (for the mortgage, taxes and insurance) in the bank. For example, if your mortgage, taxes and insurance payments total \$1,000, you'll need to have \$2,000 in readily accessible savings to show. If you're buying a condominium or townhome, you might also have homeowners association (HOA) fees that will be included when the lender assesses your budget.

4. Determine Your Down Payment

How much you'll put down on your home depends on the type of mortgage you receive. However, the typical mortgage down payment ranges from 3.5% to 20%.

Essentially, the higher your down payment, the lower the risk you are to a lender. Lenders assume that buyers investing more cash up front are less likely to walk away from the money they have in their home. When you put down less than 20%, lenders often mitigate that risk by charging private mortgage insurance (PMI), which is an insurance policy that protects the lender if you default on your loan.

As you consider how much you want to put down, it may help to meet with a mortgage officer to explore possible loan options. An experienced professional can help you determine which loans will require PMI and how much down payment you might need to avoid paying this insurance.



5. Get Preapproved

When you've cleaned up your credit and paid down your debt, you'll want to get preapproved for a mortgage. Preapproval is a valuable process for several reasons.

First, you'll find out exactly how much you'll be able to borrow and therefore, how much home you can afford. Knowing your purchase power will help guide your home search and keep you from unnecessary disappointments that come with shopping outside your limits.

Next, preapproval positions you as a serious buyer. Many real estate professionals won't take on buyer clients if they haven't already been preapproved. A seller's agent will know a lender has vetted you and that there's less of a chance your funding will get derailed in the closing process.

6. Figure Out the Type of Home You Want

When you know your buying power, you can review all the home options available in your area by first understanding the types of homes that are out there.

Single-family homes: These are what most people mean when they refer to a house. These homes aren't attached to other homes.

Duplexes: These houses are typically two homes with separate entrances in one building and share a single common wall (if side-by-side) or floor/ceiling (if a two-story building).

Condominiums: These are privately-owned units in a larger building or development of multiple units where owners own the interior of the unit, not the exterior building. Owners typically share common areas and amenities (e.g., pools, gardens, hallways, parking). There are usually HOA fees paid monthly to cover the maintenance of shared areas and amenities.

Townhomes: These are multistory dwellings constructed side-by-side where the owners own both the interior and exterior of the units. There are usually one or two shared walls with other units and association fees to cover any shared amenities.

As you review the types of homes available in your area, consider the space you need, the cost of each type of home and any additional fees that the different home types might incur.

For example, you may find that you would prefer a single-family home, but the cost in your area stretches your budget to the maximum. You might consider townhomes or condos with similar square footage but at a lower cost, if the HOA fees still make it worth it.

7. Research Where You Want to Live

Once you're preapproved and have an idea of the type of home you'd prefer, it's time to research your favorite neighborhoods.

Consider these neighborhood features when you're shopping for a home:

Schools: Top-rated schools typically have an impact on home prices.

Walkability: Amenities within walking distance might be key to help you save a car trip, like playgrounds, grocery stores and public transit.

Parking: If you're considering a building without parking, pay attention to the availability of street parking, especially at night and on weekends when more residents might be parked. You can also explore rental parking options.

Property taxes: Different neighborhoods can have vastly different property taxes. Your real estate professional will have this important information.

You might consider visiting your target neighborhoods several times and at various times of day to get a picture of what life might look like if you bought a home in the area.

8. Compare Mortgage Rates

As you get ready to commence your home search, it pays to shop around for mortgage loan rates.

According to a study by Freddie Mac, buyers who get mortgage quotes from one additional lender save an average of \$1,000 over the life of their loan. Those who get up to five additional rate quotes save an average of \$3,000.

As you compare lenders, be sure to look beyond the interest rate. You'll want to compare closing costs, points and lenders fees, too.

Now You're Ready to Search

When you've done the groundwork above, you'll be in a prime position to shop for your new home with confidence. Not only will you have your finances in order, but also you'll have a solid understanding of your local market and the tools you need (like preapproval) to make a competitive offer.

5. Ways to Add Character and Charm to a New House



Moving into a new home or a freshly renovated space can be a thrill, but there's such a thing as a new home looking too new. The clean, modern look is well and good, but it can feel cold if there's not some sense of life in a space. Now, we're not going to suggest you rip out your brand-new floors to replace them with reclaimed barn wood, but with a little bit of effort, you can make even the newest home look like it has a bit of charming history

So, we asked design pros to share DIY ideas and mini upgrades that homeowners or renters could make to give their home more of a lived-in look. Read on for tips on how to get that cozy, inviting vibe.

Say Yes to Secondhand

Adding antique furnishings and accessories to your home is the fastest, easiest way to add a lived-in aesthetic to your home, says Deb Foglia, the blogger behind Seeking Lavender Lane and the founder of Vintage Keepers. "Ninety percent of the stuff in my house is vintage," says Foglia. "Pieces that have charm and were once loved by someone else instantly transition the feel of your home."

Embrace Reclaimed Accents

If you already have newer furnishings, Whitney Leigh Morris, the creator of the Tiny Canal Cottage and author of Small Space Style, suggests adding a dash of reclaimed materials around your house to up the charm factor. "Vintage hinges, door knobs, and pulls can work wonders," she says. Similarly, you can top a console, countertop or dresser with a surface of repurposed materials, like reclaimed wood or natural stone, which you can have sized to your specifications.

Mix and Match

Both Morris and Foglia note that matchy-matchy furnishings and finishes are often hallmarks of a new space. If possible, mix up your new furniture with older pieces and shop from a variety of brands, not just one retailer. “The sofa and armchair can indeed contrast,” says Morris. “This approach echoes a time when newly-manufactured goods weren’t so prevalent, and unique, mismatched, and homemade goods decorated well-loved rooms.”

Layer on Old World Wall Finishes

Morris has spent the last year building a new house, but the brand new structure looks anything but sterile thanks to the textured appearance of her walls. “Old homes develop beautiful, rich patinas of all sorts over time,” says Morris. “A way to attain a similar feeling is through the application of layered lime paint and Tadelakt, [a plaster topcoat]. The origins of these concoctions date back centuries, so they inherently offer an Old World, texture-rich look when applied to walls and ceilings.”

Tack Up Some Trim

Another tactic to enliven drywall is to add molding and trim. Foglia added picture frame molding in several rooms of her home and says it's a project you can do yourself if you have basic DIY skills, a miter saw, and (ideally) a nail gun. “Any wainscoting, shiplap or molding gives a room dimension, and instantly looks older,” says Foglia.

Mind Your Metals

Pay attention to the finishes on hardware, door knobs, and light fixtures, say designers Erin Wheeler and Amy Burgess. “I really love brass, especially antique brass, which makes a room feel a little more lived-in, like it has a story,” Wheeler says. She notes that while it’s a small detail, the patina and warmth of the metal can change the look of the whole room. And don’t worry about matching all your metals: A variety of finishes will make a room look collected over time.

Swap Out Your Bathroom Sink

If you want to add more character to your bathroom without ripping everything out and starting from scratch, Foglia says look to the sink. In her own home, Foglia used a reclaimed hammam bowl as a sink. “A vintage vessel sink is usually affordable and instantly gives space more character than a traditional one,” she says. Another option? Place a sink on top of a vintage dresser or cabinet instead of an off-the-shelf vanity—all you need to do is drill a few holes for plumbing.

Utilize Table Lamps

Your home may be blessed with state-of-the-art lighting, but there’s nothing like accent lamps to create a cozy atmosphere. And, the design pros we spoke to say the more the merrier. Foglia notes that lamps are especially impactful in the kitchen, where they add unexpected living room styling.

Install a Truly Personal Gallery Wall

Nothing says “collected over time” like a gallery wall. Wheeler says that it doesn't even matter if you actually bought your artwork online instead of in a number of antique stores over the years. A gallery wall can quickly evoke the feeling of a well-loved home, especially if you weave in personal mementos and photographs. Mixed into Wheeler's own wall assemblage are a handkerchief that her business partner Burgess brought back from a trip and a photo of her grandfather from the 1940s.

Get Some Plants

Bringing in actual living things (aka houseplants) is a great way to make your house feel more home-y. To supply even more charm, mix and match planter and pot styles and choose a variety of different leaf types and plant sizes. Morris is a big proponent of this design move and she has plants in every corner of her home—even the shower.

6. How Do I Make A Cleaning Schedule For Your New House?



Moving into a new house marks a new beginning for families and individuals. They carefully choose a lovely residence to spend precious moments with their loved ones under the same roof. Some people move into bigger places when the family expands, while others prefer moving into smaller spaces that are easy to maintain

In both cases, they have to deal with different property sizes that alter their old cleaning schedules. A bigger house needs more time and effort, while a smaller one needs less attention.

The bottom line, however, is to keep the home clean and organised at all times to enjoy a comfortable and calming space. Thus, the must prepare a cleaning routine that can be easily adhered to maintain the house in top condition. It helps maintain hygiene and create a pleasing ambience. Here is how to make a cleaning schedule for a new house. These tips can help you get started on the chore without confusion.

1. Create the Right Cleaning Schedule

Setting a schedule is the perfect way to keep the house tidy without stressing over cleaning chores. A clumsy home can make homeowners anxious about pending tasks like dust on the ceiling fans and a greasy layer of oil on the range hood filter. Besides maintaining the appeal of the property, a spick-and-

span home ensures optimum health and minimal infestations. It improves the indoor air quality and keeps diseases and injuries away.

Many busy individuals prefer hiring end of lease cleaning Sydney companies to deal with tough stains and grunge. However, a carefully prepared schedule can help complete the tasks effortlessly. It must be made after considering the free time available for cleaning and the level of dirt accumulating in the house. Usually, homes with kids, pets, and owners with a low tolerance for mess need more exhaustive cleaning schedules.

2. The Necessary Everyday Clean-Up

The new house clean-up should be divided into several categories based on the cleaning requirements. Some surfaces must be cleaned every day, whereas others can be cleaned less often. Identify the high-priority and high-traffic zones in the house that become overly dirty when not cleaned for a day or two. For example, dishwashing and making the bed are daily chores that cannot be ignored.

So, prepare a list of everyday cleaning tasks. These include wiping the kitchen countertop, stovetop, and sink after cooking, washing the dishes, wiping the bathroom floors after showering, making the bed, replacing garbage bags, placing dirty clothes in the laundry basket, and putting shoes, bags, books, and toys in their respective spaces. It helps to keep the house in good shape and ready for unexpected guests.

3. The Weekly Cleaning Checklist

Weekend cleaning is a must for most urban homes because busy couples find time only on their off days. It requires dusting all the surfaces, vacuuming the carpets, mopping the floors, and wiping the doors and windows of every room. Kitchen appliances, such as microwaves, ovens, refrigerators, mixer grinders, toasters, etc., need to be cleaned from the inside and outside. Also, water and oil marks must be removed from the cabinets and faucets.

Bathrooms are yet another dirty space that must be thoroughly cleaned once a week. Since they are a breeding ground for germs, they must be disinfected with baking soda and vinegar, like end-of-lease cleaning Sydney professionals.

Homeowners must clean and sanitise the toilet seat, bowl, and flush tank. They must shine the bathtub, sink, showerhead, faucets, mirrors, windows, soap dishes, towel rails, cabinets, and countertops. Finally, scrub the tiles and mop the floors for a squeaky-clean bathroom.

4. The Monthly Cleaning Task List

Besides the visible dirty spots, there are many hard-to-reach and hidden areas that do not get our attention but keep gathering dirt and filth. They must be cleaned once a month and become a part of the monthly cleaning checklist. These tasks include dusting and wiping blinds, glass door tracks, baseboards, ceiling fans, air vents, range hood filters, light fixtures, windows, wardrobes and doorknobs.

Remember to sweep the garage and remove cobwebs from the ceilings of the entire house. Check for grunge in the garbage disposal and clean the dishwasher and washing machines as well. Mow the lawn and remove dead leaves while pruning the plants and cleaning the garden.

5. The Seasonal Cleaning Schedule

Some cleaning tasks can be postponed to once every few months or half-yearly. Spring cleaning is an example of this type of clean-up, which is done after the winter months. It entails cleaning parts of the

house that are usually neglected along with the entire house for a thorough cleaning. Many homeowners and renters hire budget end of lease cleaning Sydney service providers for this purpose.

The additional cleaning tasks in this checklist include decluttering the house, steam cleaning carpets, deep cleaning upholstered furniture and appliances, cleaning kitchen cabinets and drawers after removing their contents, wiping walls behind appliances, and cleaning gutters and garbage cans.

Every house is different in terms of dimensions and size. Homeowners must prepare a cleaning schedule for the property depending on the fixtures, furniture, and features of the house. This can help them stay on track with cleaning chores and maintain their appearance.

7. Conclusion

In conclusion, buying a house in Sydney is a rewarding journey that combines financial investment with the opportunity to enjoy one of the world's most iconic cities. By carefully considering factors such as location, budget, property condition, and future growth potential, you can make a well-informed decision. Sydney's diverse property market offers something for everyone, whether you prefer a bustling urban lifestyle or a tranquil suburban retreat. Take your time, seek professional advice, and stay focused on your goals. With thorough preparation and the right approach, you can secure your dream home and enjoy all that Sydney has to offer.

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