Gratitude
PROPERTY BUYERS AGENT

LOCAL BUSINESS AWARDS 2026
FINALIST
Sydney Hills

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Free Due Diligence Checklist *for Home Buyers*

Everything to check before you sign, from finance to keys, with extra pages on buying a home in Sydney: home types, regions, local risks, auction day and buying while you sell.



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BEFORE YOU BEGIN

Welcome to your Sydney home journey

Buy with clarity, confidence and peace of mind

Buying a home in Sydney is one of the most exciting milestones of your life. It is also one of the biggest financial decisions you will ever make. Whether it is your first home or your next family home, the right checks in the right order take the guesswork out of it, so you can buy with genuine confidence.

This checklist walks you through seven stages, from getting your finances ready to collecting your keys, plus Sydney-specific pages on home types, buyer regions, local risks and auction day. Tick each box as you go, take it to inspections, and share it with your broker and conveyancer.

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Gratitude tip: You don't need to know everything on day one. Work through one stage at a time, ask lots of questions, and lean on your team of professionals. That's exactly what they're there for.



SECTION 01

Know your Sydney home type

Each type comes with its own title, costs and checks



Freestanding house

Usually Torrens title: you own the land and the house outright.

- ☐ Land size, slope, aspect and easements
- ☐ Roof, footings, termites and drainage
- ☐ Room to extend, add a granny flat or rebuild



Townhouse or duplex

Can be Torrens, strata or community title. Confirm which before you buy.

- ☐ Title type, shared walls and shared driveways
- ☐ Levies or community scheme rules, if any
- ☐ Who maintains roofs, fences and common areas



Apartment

Strata title: you own your lot and share common property with other owners.

- ☐ Strata report, capital works fund and levies
- ☐ Building defects, cladding and waterproofing
- ☐ By-laws on pets, flooring, parking and renovations



New or off-the-plan home

Common in Sydney's growth areas. You may be buying before it is finished.

- ☐ Builder's licence, home warranty insurance and track record
- ☐ Sunset clause, finishes schedule and permitted changes
- ☐ 10 business day cooling-off on off-the-plan contracts



Older or character home

Federation, Californian bungalow, terrace or mid-century homes.

- ☐ Heritage listing or conservation area controls
- ☐ Asbestos, wiring, plumbing and structural movement
- ☐ Approvals for past extensions and renovations

SECTION 02

Sydney buyer regions at a glance

What we look out for in the areas we know best

Every Sydney pocket has its own personality and its own homework. Here is a snapshot of the regions we know street by street, and the checks we always add when buying there. Conditions vary by suburb and by street, so treat this as a starting point.

01 The Hills District

Leafy streets, family homes and larger blocks, with the Metro North West line linking several suburbs to the city.

- ☐ Bushfire-prone land on bushland edges
- ☐ Sloping blocks, retaining walls and drainage
- ☐ Walking distance to Metro stations and schools

02 Sydney's North West growth areas

New estates and house-and-land packages, with infrastructure still being built in many pockets.

- ☐ Builder quality, warranties and defect history
- ☐ Timing of roads, schools and shops still planned
- ☐ Low-lying land near the Hawkesbury-Nepean floodplain

03 Western Sydney

Strong first home buyer demand and good value, with big changes from the new Western Sydney International Airport.

- ☐ Flight paths in effect since 9 July 2026
- ☐ Salinity and reactive clay soils in some areas
- ☐ Flood studies for creeks and river catchments

04 Sydney's North Shore

Established suburbs, excellent schools and many older and character homes on bushland-fringe streets.

- ☐ Heritage listings and conservation area controls
- ☐ Tree protection rules for large trees on the block
- ☐ Older building materials, including asbestos

Local tip: Two homes on the same street can carry very different risks. Always check the exact address on the NSW Planning Portal and your council's maps, not just the suburb.

SECTION 03

Sydney-specific risk checks

The hidden issues that matter most in Sydney

Risk	Where it can show up	How to check
Flooding	Low-lying land near rivers and creeks, including parts of the Hawkesbury-Nepean, Georges River and Parramatta River catchments	Council flood studies and maps, section 10.7 planning certificate, and an early insurance quote
Bushfire	Homes on bushland edges across the Hills, North Shore and outer suburbs	NSW Planning Portal bushfire-prone land map. Building or extending may need a bushfire attack level (BAL) assessment
Aircraft noise	Under flight paths for Sydney Airport and Western Sydney International, which opened to passengers in October 2026	Official WSI flight path maps (wsiflightpaths.gov.au), the WebTrak live noise tool, and visits at different times of day
Salinity and reactive soils	Parts of Western Sydney with salt-affected or clay soils that move with moisture	Ask your building inspector about cracking, fretting brickwork and damp. Get a structural engineer if needed
Heritage controls	Heritage items and conservation areas, common on the North Shore and in older suburbs	Council Local Environmental Plan (LEP) maps and the section 10.7 certificate
Protected trees	Large trees on or near the block	Council tree management rules. Removal or major pruning may need approval
Loose-fill asbestos	Some older homes, mainly built before 1980	Search the address on the NSW Fair Trading loose-fill asbestos register
Cladding and building defects	Apartment buildings, especially from the 2000s and 2010s	Strata minutes, defect reports, and any building bond or rectification orders
Future development	Rezonings, new transport corridors and large projects nearby	Council DA tracker, NSW Planning Portal and the local LEP

Confidence tip: A hazard on a map doesn't automatically rule a home out. It may affect price, insurance and what you can build later, so factor it in and negotiate with the facts.

SECTION 04

Your 7-stage roadmap

Seven clear stages from first budget to front door keys

1 Finance — 2 Location — 3 Inspect — 4 Contract — 5 Reports — 6 Negotiate — 7 Settle

WHY DUE DILIGENCE MATTERS

What good due diligence gives you	What it helps you avoid
A clear, realistic budget including every upfront cost	Overstretching and surprise costs at settlement
Confidence the location suits your lifestyle now and later	Buying in a pocket with hidden flood, noise or zoning issues
A full picture of the building's condition	Expensive structural, pest or strata defect repairs
A contract you understand before you commit	Unfavourable special conditions, easements or covenants
Evidence-based negotiation	Paying more than the property is worth



STAGE 1 OF 7

01 Get your finances ready

A clear budget is the foundation of a confident purchase

- [ ] **Speak with a mortgage broker or lender early**
  Understand your borrowing capacity and which loan features suit you. Ask to see repayments at a rate 2-3% higher than today.
- [ ] **Obtain pre-approval and note its expiry date**
  Pre-approval helps you shop and bid with confidence. It is conditional and is not a final loan approval.
- [ ] **Confirm your deposit and where it is held**
  Know how much is available on exchange, and whether a 5% deposit or deposit bond may be accepted.
- [ ] **Check your eligibility for government support**
  See the table below. Eligibility depends on price, property type, residence and other criteria.
- [ ] **Budget for every upfront cost**
  Transfer duty (if applicable), conveyancing, building and pest or strata reports, loan fees, LMI (if applicable), insurance and moving costs.
- [ ] **Plan for ongoing ownership costs**
  Council rates, water rates, strata levies, home insurance, maintenance and utilities.
- [ ] **Keep a financial buffer**
  Aim to have savings left over after settlement for emergencies and rate changes.
- [ ] **Avoid new debt or job changes before settlement**
  New credit cards, car loans or a change of employer can affect final loan approval.

GOVERNMENT SUPPORT AT A GLANCE (NSW AND FEDERAL)

Scheme	What it offers	Key points to check
NSW First Home Buyers Assistance Scheme	Full transfer duty exemption for new and existing homes up to $800,000; concessional rate above $800,000 up to $1 million. Vacant land: exemption up to $350,000, concession up to $450,000.	Applies to contracts exchanged on or after 1 July 2023. You must move in within 12 months of settlement and live there for at least 12 continuous months.
Australian Government 5% Deposit Scheme (First Home Guarantee)	Buy with as little as a 5% deposit without paying lenders mortgage insurance, through a participating lender.	Property price cap for Sydney is $1.5 million. Confirm current eligibility and caps with your broker or Housing Australia.
First Home Owner (New Homes) Grant	A grant for eligible buyers of new homes or house-and-land builds.	Only for new homes. Check the current grant amount and price caps with Revenue NSW.

For first home buyers. Figures verified from official and professional sources in November 2026. Schemes change, so always confirm before you exchange.

STAGE 2 OF 7

02 Research the location

Love where you live, today and for years to come

- [ ] **Commute and transport**
  Test the trip to work at peak hour. Check walking distance to train, Metro, bus or light rail, and future transport projects.
- [ ] **Schools and school catchments**
  Confirm catchment zones directly with the school or NSW Department of Education, as they can change.
- [ ] **Everyday amenities**
  Shops, parks, medical centres, childcare, gyms, cafes and community facilities.
- [ ] **Flood, bushfire and environmental risks**
  Check the NSW Planning Portal spatial viewer, council flood studies and bushfire-prone land maps. Ask your insurer for a quote early.
- [ ] **Aircraft and road noise**
  Review flight paths for Sydney Airport and Western Sydney International, plus nearby motorways and rail lines.
- [ ] **Zoning and future development**
  Check the council's Local Environmental Plan, DAs lodged nearby, rezoning proposals and major infrastructure.
- [ ] **Safety and neighbourhood feel**
  Look up BOCSAR crime statistics, and visit at night and on weekends to get a feel for the street.
- [ ] **Recent comparable sales**
  Compare similar homes sold in the last 3-6 months: land size, condition, aspect and street position.
- [ ] **Supply and demand indicators**
  Days on market, vacancy rates, auction clearance rates and how many similar listings are available.
- [ ] **Street appeal and position**
  Avoid main roads, busy intersections or unusual blocks unless the price clearly reflects them.

Feel-good tip: Spend a Saturday morning in the suburb as if you already lived there. Grab a coffee, walk the streets and chat to locals. You'll learn things no listing will tell you.



STAGE 3 OF 7

03 Inspect the property

Look beyond the styling and see the real home

- [ ] **Cracks in walls, ceilings and brickwork**
  Hairline cracks can be normal. Wide, stepped or recurring cracks may indicate movement. Ask your inspector.
- [ ] **Damp, mould or musty smells**
  Check bathrooms, laundries, wardrobes and ceilings. Freshly painted patches can hide water damage.
- [ ] **Roof, gutters and downpipes**
  Look for missing tiles, rust, sagging lines and water stains on ceilings.
- [ ] **Plumbing and water pressure**
  Run taps and showers, flush toilets and look under sinks for leaks.
- [ ] **Electrical and safety items**
  Switchboard age, safety switches, power points and working smoke alarms.
- [ ] **Natural light, aspect and ventilation**
  North-facing living areas are generally sought after in Sydney. Note how the home feels in winter and summer.
- [ ] **Storage, parking and layout**
  Will your furniture fit? Is parking practical? Does the layout suit your lifestyle and future plans?
- [ ] **Drainage and the yard**
  Low spots, pooling water, retaining walls and trees close to the house.
- [ ] **Pools and compliance**
  A NSW swimming pool compliance or non-compliance certificate should be attached to the contract.
- [ ] **Older homes and asbestos**
  Homes built before the 1990s may contain asbestos. Check the NSW loose-fill asbestos register for the address.

BUYING AN APARTMENT OR TOWNHOUSE? ALSO CHECK

- [ ] **Common property condition**
  Lifts, car park, foyers, roof and fire safety. Look for cracking, water ingress and maintenance standards.
- [ ] **Noise between units**
  Visit when neighbours are likely to be home. Check floor types and by-laws on hard flooring.
- [ ] **Building age and defect history**
  Ask whether the building has had defects, cladding issues or a building bond claim.
- [ ] **Parking, storage and visitor spaces**
  Confirm which car spaces and storage cages are on your title or allocated by by-law.

STAGE 4 OF 7

04 Review the contract

Understand every page before you commit

- [ ] **Engage a conveyancer or property solicitor early**
  Have the contract reviewed before you make an offer or bid, not after.
- [ ] **Title search and plans**
  Confirm the seller owns the property and check easements, covenants and rights of way.
- [ ] **Section 10.7 planning certificate**
  Shows zoning and planning matters affecting the land, including some hazard information.
- [ ] **Drainage and sewer diagram**
  Sewer lines under the house or near future extensions can limit what you can build.
- [ ] **Inclusions and exclusions**
  Confirm what stays: appliances, light fittings, blinds, air conditioning and window furnishings.
- [ ] **Special conditions**
  Review settlement period, deposit amount, early access, finance clauses and any unusual terms.
- [ ] **Approvals for building work**
  Check that extensions, granny flats, decks or pools have the right council approvals.
- [ ] **Off-the-plan contracts**
  Check sunset clauses, permitted changes to plans and finishes, and how the deposit is held.

NSW COOLING-OFF PERIOD: THE ESSENTIALS

Situation	What it means for you
Private treaty purchase	A 5 business day cooling-off period usually applies after exchange. If you withdraw, you forfeit 0.25% of the purchase price.
Off-the-plan purchase	A 10 business day cooling-off period applies. You must also receive the registered plan at least 21 days before settlement.
Section 66W certificate	If you waive the cooling-off period, you're bound immediately on exchange. Only do this once all checks are complete.
Buying at auction	There is no cooling-off period. Finish every check and have finance approved before auction day.

> **Gratitude tip:** A good conveyancer is worth their weight in gold. Ask them to explain anything unusual in plain English, and never feel rushed into signing.

STAGE 5 OF 7

05 Get independent reports

Let qualified experts confirm what you can't see

- [ ] **Use a licensed, insured, independent inspector**
  Book your own, even if the agent offers a pre-purchase report. Ask for a sample report first.
- [ ] **Major structural defects**
  Footings, subfloor, roof framing, cracking and movement.
- [ ] **Termites and timber pests**
  Active termites, past damage, termite barriers and conducive conditions such as moisture.
- [ ] **Moisture and waterproofing**
  Wet areas, balconies and external walls.
- [ ] **Read the full report, not just the summary**
  Call the inspector to discuss findings and estimated repair costs.
- [ ] **Specialist reports where needed**
  Structural engineer, arborist, plumber or electrician if the inspector flags an issue.

STRATA REPORT (APARTMENTS AND TOWNHOUSES)

- [ ] **Levies and capital works fund**
  Is the fund healthy for the building's age? Any special levies proposed or recently raised?
- [ ] **Meeting minutes (last 2-3 years)**
  Look for recurring defects, leaks, disputes, legal action or major works planned.
- [ ] **By-laws**
  Pets, renovations, short-term letting, parking and flooring rules.
- [ ] **Building defects and insurance**
  Defect reports, building bond claims, cladding and the strata insurance policy.
- [ ] **Strata information certificate**
  Your conveyancer can request a certificate confirming levies and other key information.

> **Confidence tip:** A few hundred dollars on reports can save you tens of thousands later. If a report raises concerns, that's not bad news; it's valuable information for negotiation.



STAGE 6 OF 7

06 Negotiate or bid

Stay calm, informed and within your limit

- [ ] **Set your walk-away price in writing**
  Base it on comparable sales and your budget, then stick to it.
- [ ] **Look past the price guide**
  NSW underquoting laws apply, but use your own sales evidence to judge value.
- [ ] **Ask the agent useful questions**
  Why are the owners selling? How long has it been listed? Have offers been made?
- [ ] **Keep finance and checks ready before auction**
  Pre-approval current, contract reviewed and reports done.
- [ ] **Register to bid and bring photo ID**
  Know the bidding process and whether pre-auction offers will be considered.
- [ ] **Consider an independent buyers agent**
  An experienced negotiator can take the emotion out of bidding and help you stay within budget.

RED FLAGS TO PAUSE AND INVESTIGATE

Red flag	Why it matters	What to do
Fresh paint over isolated patches	May be covering damp, mould or cracking	Ask your building inspector to check moisture readings
Pressure to exchange quickly	Limits time for checks and finance	Request time, or exchange with cooling-off and complete checks
High strata levies or special levies	Can signal major works or poor planning	Review minutes and the capital works plan
Unapproved structures	May need costly rectification or removal	Ask your conveyancer to check council approvals
Much cheaper than similar homes	There may be a reason, such as flood or easements	Investigate the title, planning certificate and hazard maps



SECTION 11

Sydney auction day playbook

Auctions are a big part of buying in Sydney. Go in prepared.

Before the day

- ☐ Contract reviewed by your conveyancer
- ☐ Building and pest or strata reports read
- ☐ Pre-approval current and confirmed for this property
- ☐ Deposit amount and payment method agreed
- ☐ Walk-away price written down
- ☐ Ask if pre-auction offers are being considered

On the day

- ☐ Arrive early and register with photo ID
- ☐ Stand where you can see the auctioneer and other bidders
- ☐ Bid clearly and confidently, in your own rhythm
- ☐ Watch for vendor bids, which are allowed but must be announced
- ☐ Stick to your walk-away price
- ☐ If it passes in, ask about negotiating first

If you win

- ☐ There is no cooling-off period at auction
- ☐ Sign the contract and pay the deposit on the day
- ☐ Arrange home insurance from the date the contract says
- ☐ Send the contract to your broker and conveyancer
- ☐ Book your pre-settlement inspection date
- ☐ Celebrate, you've earned it

Gratitude tip: Auction nerves are normal. Having someone experienced bid for you can take the emotion out of it and keep you within your limit.



SECTION 12

Buying and selling at the same time

Moving to your next Sydney home without the stress

Upgrading or moving within Sydney means juggling two transactions. There is no single right order; it depends on your finances, the market and how much certainty you need.

Approach	Pros	Watch out for
Sell first, then buy	You know exactly what you have to spend, and you won't carry two loans	You may need to rent or negotiate a longer settlement if you haven't found your next home
Buy first, then sell	You secure the home you want without the pressure of a deadline	You may need bridging finance and could carry two properties for a time
Line up both settlements	One move, with the two settlements on the same or nearby days	Needs careful negotiation of settlement dates on both contracts
Long settlement or rent-back	More time to sell, or to stay in your old home after it settles	Must be agreed with the other party and written into the contract

YOUR CHECKLIST

- ☐ **Get an appraisal of your current home**
  Use recent comparable sales, not just an agent's estimate.
- ☐ **Ask your broker about bridging finance**
  Understand the costs, the timeframe and the worst-case scenario.
- ☐ **Map out both settlement timelines**
  Work backwards from the date you need to move.
- ☐ **Plan school and work changes around the move**
  Especially if you are changing catchments.

> **Gratitude tip:** We coordinate the buy side around your sale, so the timing works for your family and not just for the agents.



STAGE 7 OF 7

07 Exchange to settlement

The finish line: get ready to celebrate

- [ ] **Pay the deposit on time**
  Confirm the amount, due date and how it will be held.
- [ ] **Arrange home and contents insurance**
  Ask your conveyancer and lender when cover must start.
- [ ] **Book a pre-settlement inspection**
  Check the property is in the same condition and all inclusions are there and working.
- [ ] **Plan your move**
  Book removalists early. First home buyers: remember the NSW move-in and residence requirements.
- [ ] **Finalise your home loan**
  Respond quickly to lender requests and sign loan documents promptly.
- [ ] **Lodge any first home buyer applications**
  If eligible, your conveyancer or lender can help with transfer duty exemption and grant applications.
- [ ] **Organise utilities and change of address**
  Electricity, gas, internet, water, council, banks and the electoral roll.
- [ ] **Settlement day: collect your keys!**
  Your conveyancer will confirm when settlement is complete. Time to celebrate.

Welcome home!

Careful checks today, more joy in your new home tomorrow.



SECTION 14

Open-home scorecard

Compare up to three homes side by side. Score each from 1 to 5.

What to score	Home 1	Home 2	Home 3
Address			
Price guide			
Location and street			
Commute and transport			
Schools and amenities			
Natural light and aspect			
Layout and size			
Condition and build quality			
Outdoor space and parking			
Noise (road, rail, aircraft)			
Hazards (flood, bushfire, other)			
Strata or title issues			
Future potential			
Gut feel			
TOTAL SCORE			

NOTES

SECTION 15

Your upfront costs worksheet

Fill in quotes and estimates for your own purchase

Cost item	Estimate (AUD $)	Notes
Purchase price	$	
Deposit paid on exchange	$	
Transfer duty (after any exemption or concession)	$	
Mortgage registration and transfer fees	$	
Conveyancing or legal fees	$	
Building and pest inspection	$	
Strata report (if applicable)	$	
Loan establishment / valuation fees	$	
Lenders mortgage insurance (if applicable)	$	
Home and contents insurance	$	
Removalist and moving costs	$	
Connection of utilities	$	
Immediate repairs or furniture	$	
Emergency buffer	$	
Total funds required	**$**	

YOUR PROFESSIONAL TEAM

Role	Name	Phone / Email
Mortgage broker / lender		
Conveyancer / solicitor		
Building and pest inspector		
Buyers agent	Manoj Mali, Gratitude Property Buyers Agent	0422 551 539

SECTION 16

Real Sydney homes we have helped buy

A few recent purchases for first home buyers

Every home below was bought for a real client in Sydney. Behind each one is the same process you have just read: clear budget, careful research, thorough checks and calm negotiation.



FIRST HOME BUYER

Schofields

Two-storey family home

PURCHASED $1.4M



FIRST HOME BUYER

Quakers Hill

Single-storey brick home

PURCHASED $1.1M



FIRST HOME BUYER

Sydney, NSW

Two-storey home

PURCHASED $1.3M

Photos show the actual homes as published on gratitudeproperty.com.au. Purchase prices are as published on gratitudeproperty.com.au. Past results are not a reliable indicator of future performance.



READY WHEN YOU ARE

Let's find your Sydney *home, together*

You don't have to navigate Sydney's property market alone. We'll guide you through every stage of this checklist, so you can buy with clarity and confidence.



CALL
0422 551 539

EMAIL
manoj@gratitudeproperty.com.au

VISIT
gratitudeproperty.com.au

HOW GRATITUDE PROPERTY BUYERS AGENT HELPS

- ☐ **Strategy and budget clarity**
  We help you understand your budget, priorities and the right areas for your lifestyle.
- ☐ **Suburb and street research**
  Evidence-based research so you know exactly where and why you're buying.
- ☐ **On-market and off-market search**
  We source and shortlist properties that genuinely fit your brief.
- ☐ **Thorough due diligence**
  We coordinate inspections and reviews, and flag risks early and honestly.
- ☐ **Expert negotiation and auction bidding**
  We negotiate on your behalf and help you stay within your limit.
- ☐ **Support all the way to settlement**
  From offer to keys, you'll always know what's happening next.

"I buy every home like it's for my own family."

Manoj Mali
Founder & Property Adviser, Gratitude Property Buyers Agent
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NSW Licence No. 20292754 (Property – Individual)

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SECTION 18

Sources and useful resources

Checked in November 2026

Source	Used for
Revenue NSW: First Home Buyers Assistance Scheme (revenue.nsw.gov.au)	Exemption and concession thresholds; residence requirement
Revenue NSW: Support for first home buyers is changing (media release)	1 July 2023 changes to thresholds and residence period
Coutts Legal: NSW 5 percent deposit scheme changes 2026	5% Deposit Scheme price cap for Sydney
Housing Australia (housingaustralia.gov.au)	Official 5% Deposit Scheme eligibility and caps
NSW Fair Trading and NSW Government: buying off the plan; contracts and deposits	Cooling-off periods, including 10 business days for off-the-plan contracts
WSI flight paths (wsiflightpaths.gov.au) and Australian Government media releases	Flight path changes from 9 July 2026; airport opening to passengers in October 2026

HELPFUL PLACES TO CHECK

Resource	What you can check
NSW Planning Portal spatial viewer	Zoning, planning controls, bushfire-prone land and some hazard layers
Your local council	Flood studies, development applications, LEP, heritage and tree rules, and building approvals
NSW Fair Trading	Buying property in NSW, cooling-off rights and the loose-fill asbestos register
WebTrak (Western Sydney International)	Live flights and noise monitor readings around the new airport
BOCSAR (NSW Bureau of Crime Statistics and Research)	Local crime statistics and trends
NSW Department of Education school finder	School catchment areas

Important information

This checklist provides general information only and does not take into account your personal objectives, financial situation or needs. It is not financial, legal, tax or lending advice. Government schemes, thresholds and laws change, so please confirm current details with Revenue NSW, Housing Australia, your lender or broker, and a qualified conveyancer or solicitor before making any decision. No guarantee is given regarding property values, capital growth or rental returns. Information current as at November 2026. Lifestyle and city photography from Unsplash, used under the Unsplash License.