



LMI Hints and Tips

Buying a home: Things to consider

It's easy to let your heart rule your head when it comes to buying a home.

There's a huge number of things to consider beyond how much you like the colour of the walls. Below is a list of things to keep in mind when viewing houses:

1. Suburb

Everyone will want something different in terms of their environment. Affordability will obviously be key, but peace and quiet, good schools, shops and a low crime rate are also likely to be important.

2. Facilities

Closeness to facilities may be high on your list of things to consider. If you have children, how close to their school do you want to be along with school catchment areas. Is there good public transport nearby?

3. Configuration

How the rooms are configured is a consideration. For example, how close are the bedrooms to the living room, which way do the bedrooms face, what does the future hold in terms of a growing family?

4. Is the building and roof structurally sound?

Get an independent building inspection done to check out the overall build quality of the home, along with various fittings, level of insulation etc.

5. Neighbourhood noise levels

You should try swinging by and seeing what the neighbourhood is like in terms of noise at different times of the day.

6. Natural light

Is the home gloomy or poorly lit for a large portion of the day? Try to look for homes that face north for optimum natural lighting, ensuring the home is well equipped in terms of windows.

7. Termite activity

Get a professional pest inspection done.

8. Planned developments nearby

A drive around the neighbouring streets will give you an initial idea of any work currently happening. You should also check with the local council as to whether there are any approvals or applications in the pipeline.

9. Is the garden suitable?

Garden space is a definite plus in anyone's book. Think about what you're looking for in a backyard and whether a garden is high on your buying a home checklist.

10. Car parking space

Is there sufficient parking space for your needs? Do you have a boat or caravan that needs to be stored?

11. Flood risk

Is the property at risk of flooding - check the council's flood maps. There are increased insurance costs in areas prone to flooding.

12. What are the ongoing costs?

- Council rates
 - Utilities
 - Home and contents insurance
- [Visit the QBE website for a quote](#)

13. Are the renovations you want affordable?

A "renovators dream" may turn into a debt nightmare. If you are planning on doing a lot of structural work, get it approximately costed before putting in an offer.

14. Finally, check the following are working effectively:

- Lights
- Power supply
- Air conditioning
- Water pressure
- The hot water system

