

ISSUE  
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# THE INVESTOR

## KEEPING YOUR TENANTS HAPPY Managing Appliance Breakdowns

Appliance breakdowns are an inevitable part of renting. As a landlord, you are responsible for maintaining all fixtures, fittings, and appliances provided at the start of the tenancy, while tenants are responsible for keeping the property clean.

If an appliance breaks down during the tenancy, it must be repaired or replaced. Some landlords have considered removing appliances entirely, however, tenants have a legal right to use all items listed in the tenancy 'Property Condition Report'. If you choose not to replace an appliance (even with the tenant's written consent), you may need to compensate for the loss.

The key takeaway?

Be proactive and factor in appliance repairs or replacements in your annual budget to avoid surprises.

Something to think about?

An alternative option is to rent appliances, which can be a tax-deductible solution and eliminates concerns about maintenance, repair, or replacement.

Planning not only eliminates unnecessary financial pressure – it also keeps tenants happy and makes them feel their needs are being cared for.



## FIRST HOME GRANTS HELPING INVESTOR FAMILIES

Even if you already own property, keeping an eye on firsthome buyer grants can deliver strategic value, especially if you're planning to help a family member or purchase in someone else's name. Here's a snapshot of what's currently available across Australia:

- New South Wales (NSW): Eligible buyers building or buying a *new* home can claim a \$10,000 grant for new or substantially renovated homes up to \$600,000 (or up to \$750,000 for house and land packages), and you must move into the property within 12 months of settlement and live in it for the required period. There is also the First Home Buyers Assistance Scheme, which offers a stamp duty exemption on properties valued at \$800,000 or less, with concessions available up to \$1 million for eligible buyers.
- Victoria (VIC): The grant is \$10,000 for first home buyers purchasing or building a new home or a significantly renovated home valued up to \$750,000, who want to live in the property.
- Queensland (QLD): Eligible buyers can receive a \$30,000 grant when building a new home with a total cost under \$750,000, until June 2026.
- South Australia (SA): Offers up to \$15,000 to eligible first-home buyers building or buying a new property, with no property cap for contracts signed after 6 June 2024.
- Western Australia (WA): Provides eligible first-home buyers \$10,000 for new homes, and you may also qualify for a reduction on stamp duty that has property value limit caps that vary by region (\$750,000 south of 26<sup>th</sup> parallel) or up to \$1,000,00 (north of 26<sup>th</sup> parallel).

## FIRST HOME GRANTS... Continued

- Australian Capital Territory (ACT): Do not offer the standard First Home Owner Grant; however, they do have a Home Buyer Concession Scheme, which provides stamp duty concessions based on income and family size. You may receive a full stamp duty exemption depending on the property value.
- Northern Capital Territory (NT): Offers a HomeGrown Territory Grant up to \$50,000 for new homes built or purchased where a contract is signed between October 2024 and September 2026, and certain conditions are met. Additional support includes stamp duty concessions and the federal government's First Home Guarantee Scheme.

Federal Government Schemes: The expanded First Home Guarantee Scheme can allow eligible buyers to make a 5% deposit.

Why this matters:

- If you are looking to buy a property for a child, partner, or other family member, they may qualify even if you don't.
- These grants can significantly reduce the upfront cost, making low-deposit strategies more feasible.
- Incorporating these grants into your investment planning helps with cash flow, financing, and tax planning.

If you are looking to purchase another property, we always recommend seeking professional guidance from your bank, mortgage broker, or financial provider.

*SPECIAL NOTE: "These grants are for first home buyers; are most commonly available for new or substantially renovated homes; and each state has specific residency requirements and time periods of occupation."*

## WHAT EVERY SMART BUYER, SELLER, AND PROPERTY INVESTOR SHOULD DO

Whether you are buying or selling a home or managing an investment property, building and pest inspections are a step you don't want to skip. For homeowners planning to sell, it's a good idea to schedule these inspections 3–6 months before listing, allowing enough time to address any issues, especially with the current shortage of tradespeople. A home with a clean building and pest report, showing minimal defects, not only sells faster – it can attract a higher sale price, limiting buyer negotiations on price.

As a seller, it is essential not to rely solely on the buyer to do these inspections. Being fully aware of your property's condition before you list gives you confidence, avoids surprises during the sale, and allows time to fix any issues that might otherwise delay the process.

Property investors can also greatly benefit. Including building and pest inspections in your regular property planning (at least once every two years) can help you identify hidden maintenance needs or improvements before they become costly repairs. Knowing exactly what's happening with your property allows for better planning and protects your long-term investment.

Professional inspections are detailed and thorough, often including photos, and can cost less than \$800. The best part – they are tax-deductible, making them a small price to pay for peace of mind, while providing you with valuable insights.

When was the last time you had your property professionally inspected?

## PROPERTY MARKET

### Rented in November

119 Jubilee Av, **Forest Lake**

4 Bed, 2 Bath, 2 Car

\$700

58 Shelduck Pl, **Calamvale**

3 Bed, 2 Bath, 2 Car

\$620

3 Ashton Way, **Forest Lake**

3 Bed, 1 Bath, 2 Car

\$630

32 Flinders Cres, **Forest Lake**

3 Bed, 1 Bath, 1 Car

\$580

31 Cassowary Street, **Doolandella**

4 Bed, 2 Bath, 2 Car

\$650

22 Heath St, **Forest Lake**

3 Bed, 2 Bath, 1 Car

\$650

Unit 2/6 Amelia St, **Marsden**

2 Bed, 1 Bath, 1 Car

\$460

