

# New Build vs Established Property

## Which suits your next move?



Choosing between a brand new build and an established home is more than a lifestyle decision—it's a strategic financial choice. Whether you're expanding your portfolio, downsizing, or helping your children enter the market, understanding the pros and cons of each option can help you make a confident, informed move.

Let's break down the key considerations to guide your decision.

### The Appeal of a Brand New Home

Thinking about building from scratch or buying off the plan? Here's what makes new homes attractive:

#### 1. Minimal Maintenance

New builds come with warranties that cover structural elements and appliances, reducing the risk of unexpected repair costs in the early years. Ideal if you're juggling work, family, or other investments.

#### 2. Energy Efficiency

Modern homes meet current energy standards, often featuring better insulation, solar options, and efficient appliances. That means lower utility bills and a smaller environmental footprint.

#### 3. Personalised Design

Want timber floors, stone benchtops, or a layout that suits your lifestyle? New builds often allow for customisation, giving you a home that reflects your taste from day one.

#### 4. Tax Advantages for Investors

New properties may offer depreciation benefits, allowing you to claim deductions for wear and tear—potentially boosting your long-term returns.

### Challenges of Buying New

While the idea of a fresh start is appealing, it's worth considering the trade-offs:

#### 1. Construction Delays

Building timelines can shift due to weather, approvals, or supply issues. If you're on a tight schedule, this uncertainty may be a deal-breaker.

#### 2. Location Trade-Offs

New estates are often in developing suburbs. While they offer growth potential, they may lack established schools, transport, or community feel.

#### 3. Slower Capital Growth

In some areas, high volumes of new housing can dampen short-term price growth. Researching the suburb's track record is essential before committing.



## The Appeal of an Established Home

Established properties offer their own set of advantages:

- **Immediate occupancy**—no waiting for construction.
- **Character and charm**—period features and mature gardens.
- **Proven location**—access to schools, shops, and transport.
- **Renovation potential**—add value over time with upgrades.

However, they may come with higher maintenance costs and fewer government incentives.

## Don't Forget Government Incentives

Depending on your location, you might be eligible for:

- **First Home Owner Grants** (typically for new builds)
- **Stamp duty concessions** (available for both new and existing homes)

These vary by state, so it's worth checking what applies to your situation.



## New Build vs Established Property let us help piece it together

Still weighing your options if it is better to select a new build or buy an established property for your next move? Whether your next move is to invest, relocate, or support your children's first purchase, we're here to help you navigate the decision with clarity and confidence.

Reach out for tailored advice on financing, incentives, and pre-approval. Let's find the property solution that fits your next financial move perfectly.



## Your Lending Experts

Do it once. Do it right.

**1300 941 464**  
help@yourlendingexperts.com.au

Disclaimer: The content of this article is general in nature and is presented for informative purposes. It is not intended to constitute tax or financial advice, whether general or personal nor is it intended to imply any recommendation or opinion about a financial product. It does not take into consideration your personal situation and may not be relevant to circumstances. Before taking any action, consider your own circumstances and seek professional advice. This content is protected by copyright laws and various other intellectual property laws. It is not to be modified, reproduced or republished without prior written consent.

[www.yourlendingexperts.com.au](http://www.yourlendingexperts.com.au)