

A man and a woman are moving boxes into a new home. The man is standing and holding a large box, while the woman is bending over to place another box on the floor. They are in a room with wooden floors and a window in the background. The scene is framed by a doorway, suggesting they are entering a new space.

Here with a helping hand.

Your Next Home Buyer's Guide.

Help when
it matters



Helping you into your dream home sooner.

The journey to buying your next home is an exciting one. So first of all, congratulations on getting to this point, it's a great achievement.

As it may have been a while since you last bought a property, we've created this guide to refresh you on the process, make things simpler – and ultimately get you in to your next home sooner.

Whatever housing question you have about your next home, our Home Lending Specialists are here to help.

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Chapter 1

Thinking about your next move?

In this section, we'll look at the concept of equity and share some tips on how you can unlock the equity you may have built up in your current home. We'll also explore whether you should keep, sell or renovate your current place and help you understand the options you have to make your next move possible.



How to use your current home to buy your next one?

As you've already gone through the process of buying a house, taking out a home loan and going through settlement, you know what it takes.

One of the big differences this time around is that you may have built up a good chunk of equity in your current home – which frees up more capital to buy your next one.

To help make your next move even easier, we've taken a closer look at what equity is and how you can use it.

What is equity?

Equity is an important concept to understand when buying your next home and is the difference between the current market value of your property and the remaining balance on your home loan. If you've had your property for a longer amount of time, the chances are you will have built up equity.

Working out your home equity is pretty simple. Once you know the current value of your home, all you need to do is take away the amount still owing on your home loan. The figure you're left with is the equity you have available.

How much equity can you use?

When you first buy a home, you typically have to put down a deposit and borrow the rest of the amount you need to make the purchase. Lenders typically lend up to 80% of the property value without requiring payment of Lender's Mortgage Insurance.

A similar calculation applies when it comes to equity. If your property has appreciated in value since you bought it, you could access up to 80% of its current market value minus what you now owe on your home loan¹. This is called usable equity and you can use it in a number of ways, including:

- Putting it towards a deposit on your next home.
- Renovating your current home.
- Purchasing an investment property, allowing you to build wealth through capital gains and rental income.

How do you access usable equity?

If you are in the fortunate position of having built up some usable equity and want to access it, you first need to have your property valued by your lender. This is called a bank valuation and will usually be lower than the market value a real estate agent might give your property.

Once your property has been valued, your lender will be able to give you a clearer picture of the usable equity in your home. From there, the next steps are up to you.

Here's a visual guide to usable equity.

Claire's home is valued at \$800,000 and has a home loan of \$440,000. Based on her financial situation, Claire's lender will let her borrow up to 80% of her current home's value (80% x \$800,000 = \$640,000). Claire will have usable equity of \$200,000 (\$640,000 - \$440,000).



How to grow your equity?

The faster you can boost the equity in your home, the better placed you'll be when it comes to buying your next property. Here are some smart ways you may be able to increase it.



Use an offset account.

Linking an offset account to your home loan can help reduce the total interest amount you need to pay on your loan. In theory, this should allow you to get ahead on your loan and build up equity faster.



Increase your repayments.

Increasing your repayment amount can be a good way to build up equity quickly. Try to settle on an increase that will make a difference to your loan balance, but doesn't eat into your monthly budget.



Boost the value of your home.

Renovating your home can also be an effective way to improve your property's value. Savvy renovations might involve updating a kitchen, adding a second bathroom or building a parent's retreat.



Make fortnightly repayments.

By paying fortnightly, you'll be able to squeeze out an extra home loan repayment each year. Over time, this will help to reduce the amount of interest and allow you to pay off your home loan sooner.



Make one-off contributions.

Making additional one-off contributions such as annual bonuses and tax refunds could also be an effective way to bring down your loan balance and build up equity.

Top tip: Remember to stay focused. Think of your equity as a deposit for your next home or savings, not something to spend on holidays or entertainment.



Keep, renovate or sell?

Knowing whether to keep, renovate or sell your home is always a tough decision.

Here we'll explore some of the main reasons for staying in your current home, upgrading it, or putting it on the market.

Turning your current home into an investment.

If you have equity in your property and don't want to sell, you could use it to buy your next home while keeping it as an investment.

There are a few reasons why you may want to consider turning your current home into an investment property.

Rental returns.

An investment property offers a great way to generate monthly rental income. If the rental income is more than you have to pay to maintain the property, it means you're positively geared and could profit from the rent you receive.

Capital gains over time.

Turning your current property from a home into an investment means you could continue to see it appreciate. This will allow you to realise any capital gains if the property market improves in the mid to long-term – something you can't enjoy if you plan on selling your current home to buy your next one.

Tax deductions.

Keeping an investment property gives you the opportunity to claim tax deductions on your investment. For example, you may be eligible to claim any interest you pay on your loan as a tax deduction, as well as costs associated with maintaining the property.

Things to remember.

- Capital growth is never guaranteed. Over time, markets and property can go up or down in value. Demand can also rise and fall. Remember that, regardless of the property's current market value, you will still need to be able to cover the costs of your home loan.
- The taxation position described on the previous page is a general statement and should only be used as a guide. It does not constitute tax advice and is based on current tax laws and their interpretation.
- Every individual's financial situation is different. To help you understand your options, you can speak to one of our home lending specialists today on **0412 110 118**. If you would like advice tailored to your situation, we recommend you talk to a professional.

What else should you consider with an investment property?

There are a few costs that come with owning an investment property. Here are just some you should be aware of:

Ongoing costs.

As the owner of the property, you will still be responsible for paying certain bills, including utilities such as water, as well as council fees.

Landlord insurance.

You may need to pay landlord insurance, which can include building, contents and property owners' insurance.

Strata fees.

If you own an apartment, townhouse or villa, you will be responsible for paying strata fees that go towards building and common area maintenance.

Real estate fees.

You may need to pay property management fees if you use a real estate agent to manage your property on your behalf.

Maintenance and renovation costs.

Pretty much every investment property will require ongoing maintenance. And if your place is a little older, more extensive renovations may be required.

Rent shortfall.

If your home loan repayments and ongoing property costs are greater than the rental income you're generating, then you will need to cover the shortfall.

Renovating your current home.

There can be some real advantages to carrying out renovations on your existing home. Renovating may allow you to:

Increase the value.

When done right, renovations are often a good way to increase the value of your home and sell it for a larger profit down the track. Some of the smartest renovations include a new kitchen, a second bathroom or adding another floor.

Boost rental income.

If you're looking to rent out your home, then smaller renovations can be a good way to increase rental income. You may want to talk to a local real estate agent to get their view on how your property could be improved and how you can give it greater rental appeal.

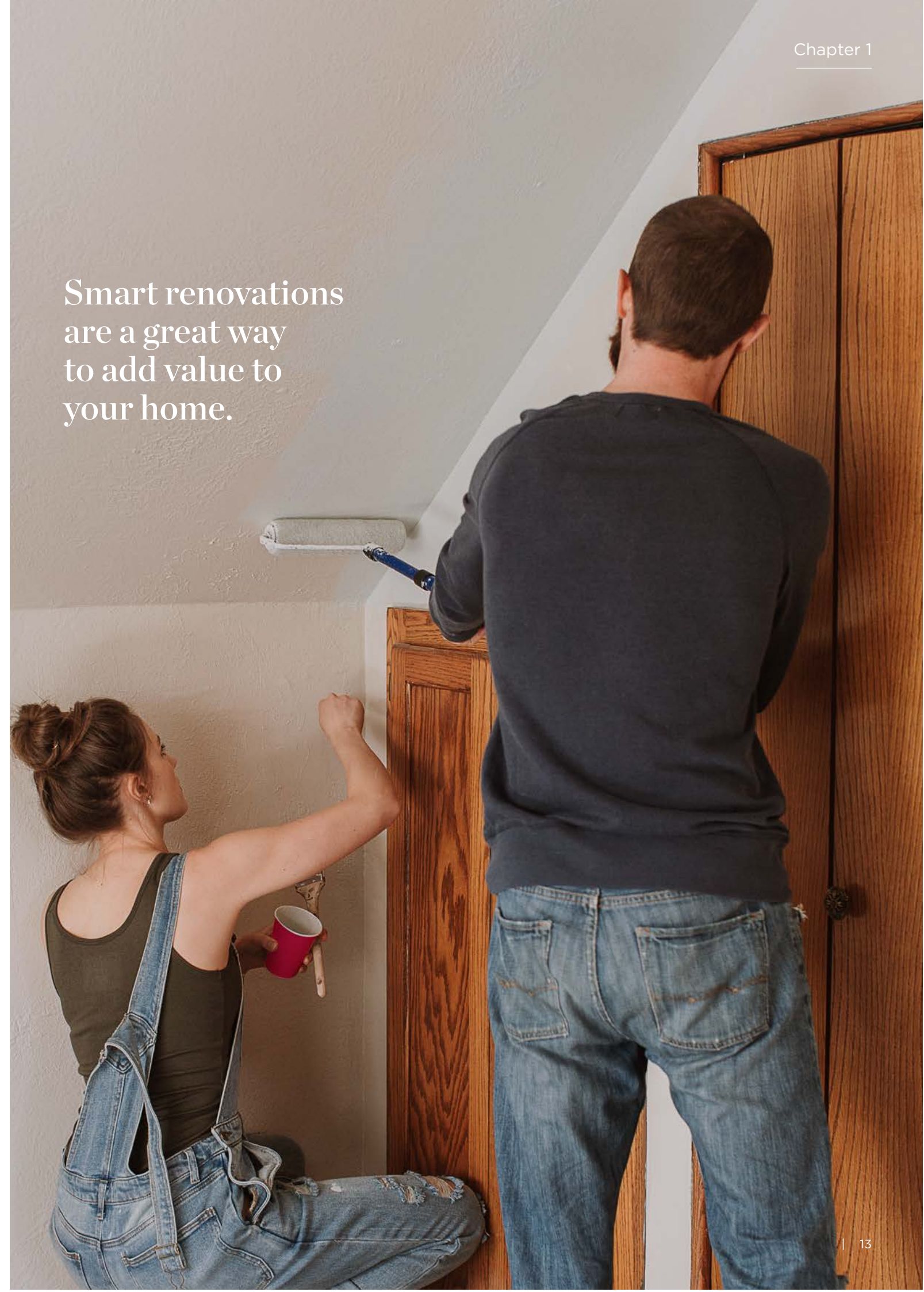
Fetch a higher sale price.

Thoughtful renovations can often get you a better sale price when you want to sell your property in the future. Think about what potential buyers might look for, such as an extra bedroom or bathroom, an entertaining space or even a teenager's retreat.

Be happy where you are.

Of course, if you plan on staying put, then updating your current home can be a great way to breathe new life into it and will give you a few extra years enjoying your time living there.

Smart renovations
are a great way
to add value to
your home.



Setting your renovations up for success.

Renovating can be a great way to add value to your home. But getting it right takes a little forward thinking. Here's just a few things you can do to help ensure everything goes to plan.

1

Set a budget.

As part of your planning stage, it's important to set a budget for your renovations. It's hard to estimate an exact cost, but having a ball-park estimate will help you stay on track. If you think you need additional funds, your lender can explore your options. You may be able to use your existing equity to cover the cost of your renovations.

2

Avoid overcapitalising.

Ensure you talk to your local real estate agents and valuers to understand the current value of your property and the likely value the renovation will add. If you spend more on the renovation than the extra value you'll add to the property, it may not be worthwhile.

3

Do it yourself.

For minor renovations such as a paint job, you could easily do it on your own. DIY is a good way to save money and get creative, but make sure you research the work involved to understand whether it's something you can take on. Remember, no one likes having unfinished work displayed around the house.

4

Plan and design.

Talk to tradesmen, such as an electrician or plumber, to understand the feasibility of your idea. Get quotes, as well as delivery timelines, and allow for some margin cost in case the work takes longer than anticipated.

5

Get council approval.

Depending on your property type and the renovations you are planning; you may need council approval. The earlier you talk to your council the better, as some approvals can take a lot longer to be given the go-ahead.

Selling your property.

Selling your current home could be an ideal way to free up funds to purchase your next one and could be a smart option for the following reasons.

Managing one property is easier.

With just one property to manage you'll have peace of mind knowing you don't have to deal with the stress of a second home, including ongoing maintenance costs and rental shortfalls.

Understanding your borrowing power.

Not having multiple properties means greater clarity over the actual amount of money you have available to purchase your next home.

Finally, before you decide whether to sell your property, it's worth calculating what it could sell for. Then work out other associated costs, such as marketing expenses and real estate agent commission.

It's important to make sure that the costs associated with your property sale don't outweigh the equity you have in your home. If there's a risk of that, you may want to consider staying where you are.

Chapter 2

Selling your house.

Once you've made the decision to sell your home, there are a few things you can do to make the process as seamless as possible.

In this section we guide you through the steps you need to consider when selling your home – and the things you can do to make it a success.



Selling your house before buying.

So, you've made the call to put your property on the market? It's an exciting time, but there are a few boxes that need to be ticked to ensure the journey is a smooth one.

Before you do anything, it's important to be clear on your selling strategy upfront. To help you decide on an approach, here we look at the reasons for selling your current home before buying your next one, or whether you should do it the other way around.

What are the benefits of selling first?

Depending on your financial circumstances and the urgency of your next property purchase, there are a number of reasons it may make sense to sell your current home first.

Know how much money you have available for your next purchase. Once you've sold your home, you'll know exactly how much you have to play with to buy your next one, plus you should have these funds ready to go once you've made an offer.

Try before you buy. Just because you sell your home first doesn't mean you have to buy your next one straight away. To see if you like a particular suburb, you could always consider renting for a while in that area and get a feel for the location.

Enjoy a simpler selling process. If the housing market is 'soft' it often makes sense to sell your property first as it could take longer for a buyer to come along. While the wait to sell can be frustrating, it does mean you avoid the stressful situation of managing two home loans at the same time.

Things to remember.

Although there are many benefits to selling your home first, there are a couple of potential downsides that you should know about.

Rising property prices. If you do sell your current home before buying your next, there's always a chance that property prices will go up, between the time you sell and buy. This could mean that you end up spending more on buying your new home than you anticipated.

Potential rental costs. If you don't manage to find and buy a new home by your settlement date, you will need to rent a place over the short term. Not only can this be expensive – and eat in to your house sale profit – but it can be stressful too as you'll be moving your family and possessions twice within a relatively short period of time.

Are there benefits to buying first?

Buying your next home before you sell your current one is often seen as a riskier strategy. However, in certain circumstances, it could be a smart decision and there are benefits.

If market conditions are favourable.

When the property market is buoyant, it may be OK to buy first, as you may be able to sell your current property quickly. You could even plan to line up the settlement dates for the sale of your current home with the purchase of your next property.

When you're in a strong financial position.

If you have access to a large sum of money, have time on your side, and are okay with managing two home loans at the same time, then buying your next home first is an option.

You have built up equity.

If you have built up enough equity in your current home, you could use this equity to count towards the deposit for your next home. This means that you could potentially keep both properties.



Things to remember.

If you do decide to buy your next home before selling your current one, there are a few potential downsides you should know about:

A softening housing market. Let's say for instance you overestimate the value of your current home and then proceed to buy your next home from an over-optimistic position. The potential risk here is that the market softens in between, and you end up selling your current home at a price significantly below what you anticipated.

Managing two home loans. Owning two properties at once means that you will need to manage two home loans with two different monthly repayments. Often, both repayments combined can add up to a significant amount. Therefore, it's important you do the calculations upfront to ensure you can comfortably manage both loans.

Reduced borrowing power. Your borrowing power could be reduced if you have an existing home loan while applying for another one. Speak to your Home Finance Manager to understand exactly how much you can borrow. If you have accumulated usable equity in your current property, you may be able to use this to purchase your next home.

Helpful tips for selling your home.

If you've put your property on the market, there are a few tried and tested strategies you can use to increase your chances of selling and maximising your sale price.

Remember that much of your home's value comes down to how it is perceived by people in the market. So, if you're looking to create a great first impression and squeeze a little more out of prospective buyers, these tips could help.

1

Fix those small jobs.

There's nothing worse than a potential buyer looking around your home and seeing lots of fiddly jobs that haven't been finished. In their heads they'll be thinking that the house hasn't been looked after particularly well and that maintenance has been low on your priority list.

So, if there are a few unfinished projects, now's your chance to get them sorted and give buyers the impression that your home has been well cared for.



2

Clear the clutter.

It's important to create a picture in a buyer's mind where they can see themselves living in your home. A house that's spilling out with clutter and general untidiness is not going to cut it. If you can, go through every room in the house and get rid of the stuff you don't need and put the things you want to keep in storage, or in the attic.

Creating a clean, spacious home, which allows a potential buyer to picture where their favourite furniture might go, is a great way to increase the appeal of your home and often the sale price.

4

Make your bathroom sparkle.

Any prospective buyers may forgive an old-fashioned bathroom, but not a dirty one. So, now's the time to put in a bit of elbow work and get your bathroom looking immaculate.

Focusing on the tiles around the shower and bath is a good place to start. Re-grouting the corners and edges is also an easy way to make grubby tiles as good as new – and can be done by just about anyone. Finally, use bleach to clear up any mould issues. New home buyers always love a pristine-looking bathroom.

3

Freshen up your kitchen.

For most buyers the kitchen is the focal point of the house, so it's important you get yours looking as good as it can be. And that doesn't necessarily mean a full-on kitchen renovation, which can cost you time and money. By doing a bit of research online you'll find some easy and affordable ways to make your old kitchen more appealing, whether it's a fresh lick of paint, replacing the cupboard doors or even putting in some new flooring.



5

Add a new coat of paint.

A fresh coat of paint is one of the cheapest and simplest ways to quickly transform your home and get it 'buyer ready'. Start with the interior walls and don't scrimp on the ceilings. They may not seem important to you, but they will to a prospective buyer.

Bright, natural paint tones are best for creating a fresh, clean look and making your home feel more spacious. And don't be afraid to do the painting work yourself. With a little patience and a steady hand, you will make the place look ten years younger – and save yourself money which can be put to good use somewhere else.

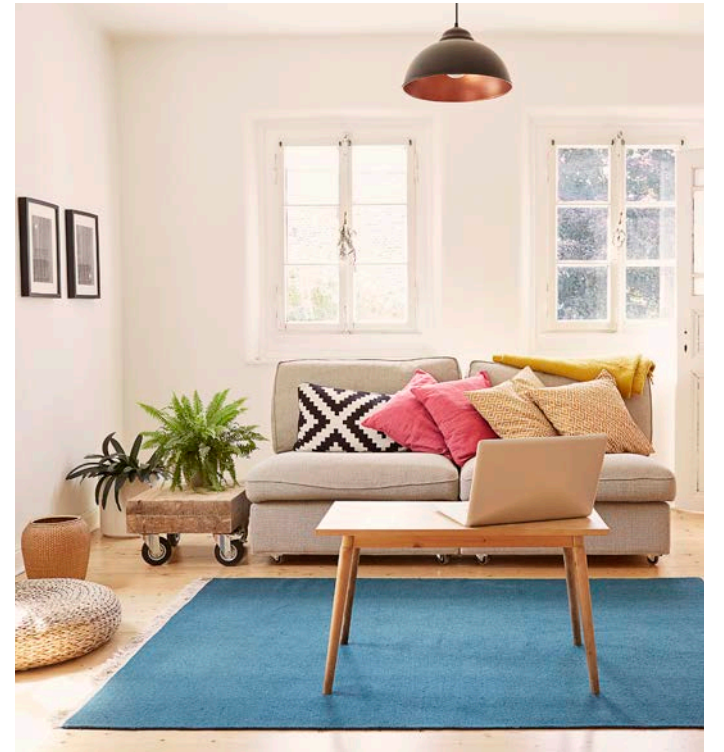


6

Let the light in.

A dark and dimly-lit home can feel small, cold and uninviting, so where you can, try to let as much natural light in as possible. Start by opening all your curtains and blinds, wash all your windows, cut back any plants or trees that might block out natural light and think about replacing dark-toned curtains and blinds with bright natural colours.

Your next job is to look at the colour theme of each room. If your furniture and furnishings are dark, think about replacing them with neutral colours that will make your home look bigger and brighter. Mirrors are also a cost-effective way to make a home feel more spacious and are particularly effective in rooms without windows.



7

Spruce up the outside.

The front of your house is essentially your elevator pitch and your chance to 'greet' buyers and entice them to come inside.

Start with a little garden maintenance, covering everything from mowing and raking, to sweeping and weeding. You should also clear away any garden waste and clutter such as kids' toys, bicycles and gardening equipment.

Once you've sorted the garden, you can then move on to the façade, making sure the front door and walls are clean, and the porch is swept. Finally, think about replacing the front doormat, getting rid of any cobwebs and cleaning all exterior windows.

8

Consider styling your home.

There are a growing number of property sellers who invest in a professional property stylist before putting their home on the market.

A home stylist will aim to create a consistent, more neutral flow around your home, allowing potential buyers to picture how they might put their own stamp on the place.

Typically, they will look to clear your home of any personal items and clutter and suggest removing any decor that is too large or old-fashioned. They will then 'stage' your home with more contemporary pieces, including new furniture, rugs, and wall art, as well as on-trend accessories and fresh flowers.

At the end of the day it's the little touches that can make all the difference when you're looking to get top dollar for your home. And with a bit of love, effort and small improvements like these, you can potentially add thousands to the selling price.

Chapter 3

Buying your next home.

Buying your next home is a huge milestone. To ensure your road to purchasing goes to plan, there are a few things you need to consider along the way.

In this section we share with you the financial options available to you, plus all the home loan features you can take advantage of when buying your next home.

Plus, we've also created a handy checklist which includes everything you need to do before moving day comes.



Take your existing loan with you.

Just because you are moving house, doesn't mean you need to switch loans. If you are an existing Westpac customer, loan portability allows you to transfer your current loan to your new home – avoiding the hassle of refinancing and the stress of applying for a new loan.

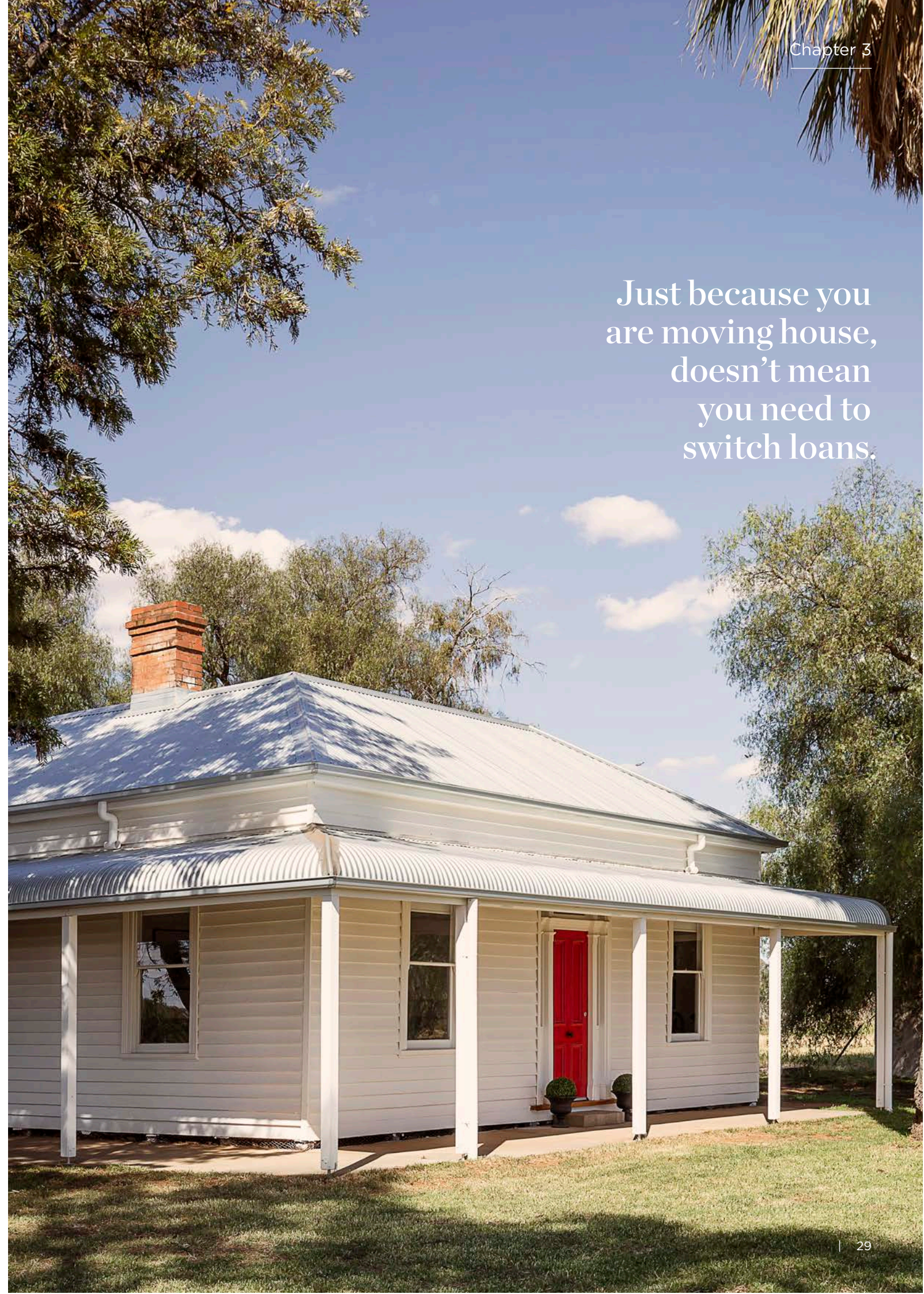
How does loan portability work?

When you port your existing loan to your next home, you will be transferring your current loan balance and interest rate as well as any attached features, such as a linked offset account, to your new home. However, the main difference is that, instead of your loan being secured against your old home, it will now be secured against your new one.

What are the benefits of porting your home loan?

- The process of porting your loan is generally much quicker than applying for a new loan.
- You can avoid potential upfront costs associated with a new loan application.
- You have the choice to switch your loan from fixed to variable (or variable to fixed) while you port your loan.
- You may have the option to top up your loan with extra funds when you move your loan to a new property.
- You can keep the features and facilities you've already set up with your loan, like Online Banking or a linked offset account.

Just because you are moving house, doesn't mean you need to switch loans.



Bridging the gap.

What is a bridging loan?

If you’ve found your next home and need more time to sell your old home, a bridging loan could help you finance both properties.

Put simply, a bridging loan is an additional short-term loan (issued for up to 12 months) that you take out on top of your current loan. This means during the bridging period you will have two loans, both of which are being charged interest.

When you sell your old home the bridging loan is converted into the chosen loan for your new home. While bridging loans can be a great option in some circumstances, they are not for everyone. To help you decide if bridging finance is right for you, there are a few things you should bear in mind:

Benefits of a bridging loan can include:

- ✓ **Not missing out on your dream home** – A bridging loan can help when you’ve found ‘the one’, but haven’t started the process of getting your current home ready for sale.
- ✓ **Avoid paying rent in the interim** – It can be stressful selling your current home, particularly if you need to move into a rental property, pay rent and then move your family again once you’ve found your new home.
- ✓ **Make payments when you like** – On a bridging loan you are only required to pay off the interest. If you have the cash flow, you can potentially reduce your interest costs by making payments on the bridging loan during the bridging period.
- ✓ **Help with upfront costs** – You may choose to add upfront costs such as stamp duty and legal fees to your bridging loan if the property value and equity in your current home is enough.

Potential downsides to a bridging loan:

- ✗ **No redraw facility** – If you choose to make extra payments during the bridging loan term, you won’t be able to access those funds later.
- ✗ **Paying interest on interest** – If you don’t make any payments on the bridging loan the interest is added to the balance – and you’ll end up paying interest on this interest.
- ✗ **A short-term solution** – Bridging is a short-term loan, so make sure you understand the property market and how long your style of property will take to sell. And remember, because you’re effectively adding interest to the loan amount, the longer it takes to sell your property, the bigger your interest payments are likely to be.
- ✗ **The risk of overestimating** – You’ll need to have a good idea of what your current home will sell for, so that you can budget properly for the new loan payments.
- ✗ **Greater financial risk** – Before you commit to a bridging loan, make sure you have a plan B in place, just in case your home doesn’t sell as quickly as expected. Can you move back home temporarily or stay at a friend’s or relative’s house, rent-free? Or maybe you’d consider placing short-term tenants in your existing property to help keep your interest costs covered while you’re trying to sell?
- ✗ **Two properties to value** – A bridging loan may require two property valuations, which means two valuation fees.

Types of bridging loans.

Closed bridging loan.

If you already have a signed Contract of Sale on your current property, you’ll know the date when your home will be sold and funds received. You’ll then need to pay down the bridging loan, plus any accrued interest and fees, on this date.

Open bridging loans.

If your current home is not yet sold, a bridging loan can be arranged for a maximum 12 months. You’ll need to be confident that your home will sell in the market conditions at the time. Your Lender can discuss a backup plan in case the sale of your house doesn’t go ahead as planned.

How much can I borrow?

With a bridging loan you can borrow up to 95% of the ‘peak debt’. Peak debt is the purchase price of the new property plus your current home loan. If you borrow over 80% of the peak debt, you will most likely need to pay Lenders Mortgage Insurance.

Let's do the numbers.



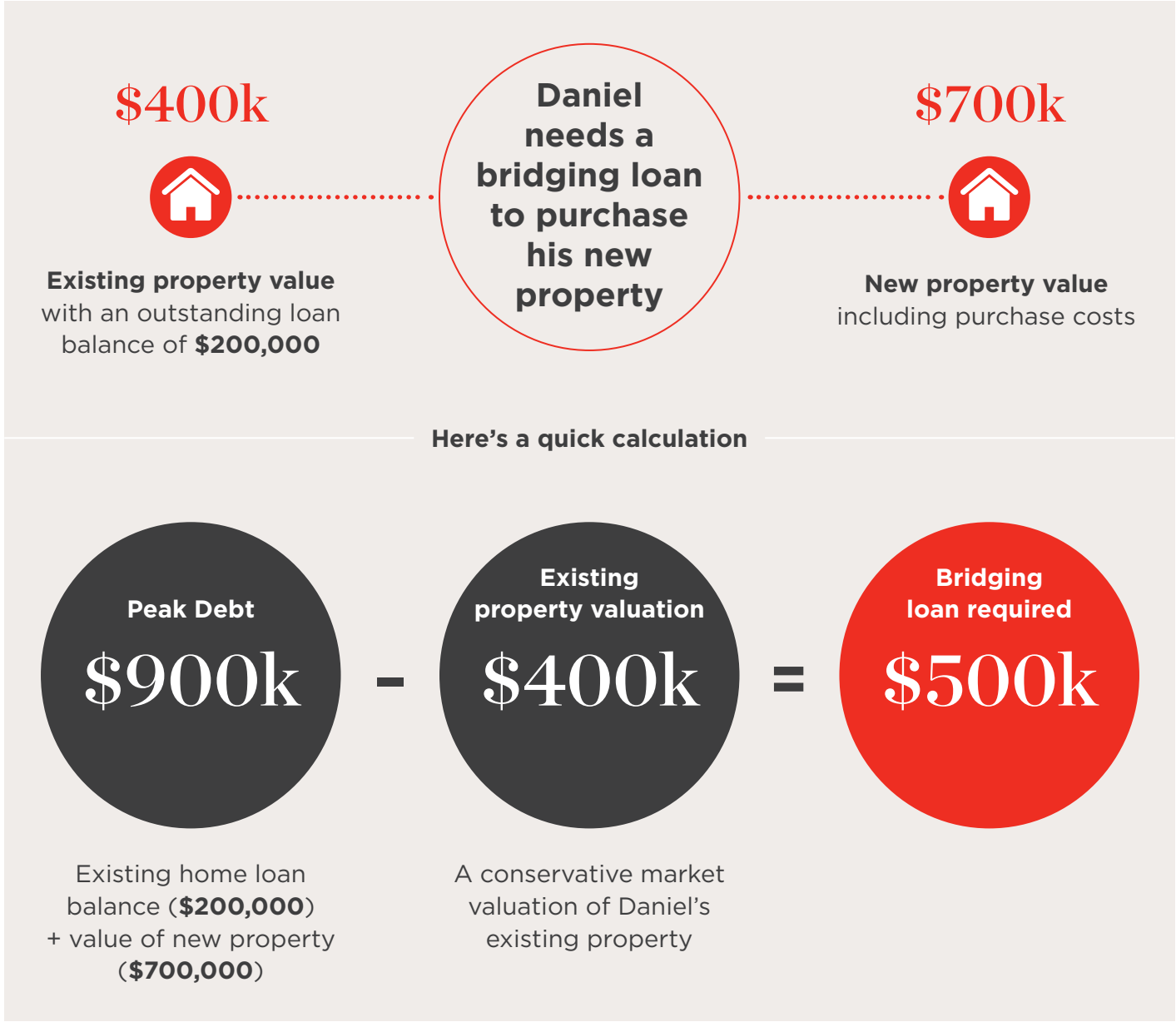
Daniel*
39, Sunshine Coast

Daniel has found his dream home earlier than expected. As he hasn't sold his existing home, he is looking for a bridging loan to tide him over.

*Not a real customer

Daniel's home loan balance on his existing property is \$200,000 and the total cost of his new house is \$700,000. This means his Peak Debt will total \$900,000 (\$200,000 + \$700,000). A conservative market valuation

for Daniel's existing property is \$400,000. By subtracting this amount from the Peak Debt total (\$900,000), he is left with a figure of \$500,000. This is how much Daniel needs to borrow via a bridging loan.



For illustrative purposes only. Actual results will vary depending on your individual circumstances. Remember, due to the risks associated with this type of loan, you should only be considering bridging finance if you have a large amount of equity in your current home. If you don't have sufficient funding or security, then you may find yourself paying far more in the bridging period than you can actually afford.

Choosing a home loan.

When you're ready to take out your next home loan, it's important to choose one that's best suited to your personal circumstances. In this section we'll explore the different types of home loan available to you and the things you need to know about each option.

1

A variable home loan.

This type of loan is built around an interest rate that moves in response to market changes and can give you more flexibility than a fixed home loan. You can also link your loan to an offset account to help reduce the interest.

Things to remember:

- Your loan repayments could go up or down during your loan term if interest rates move.

2

A fixed home loan.

For this kind of loan, the interest rate stays the same for a set period of time and may suit you if you want more certainty over your repayments.

Things to remember:

- Your loan repayments are fixed for the duration of the agreed loan term.

And don't forget, you can also structure your loan so it's split between variable and fixed.

Picking a repayment option.

One of the options you'll need to weigh up when taking out a home loan is whether to go for principal and interest repayments or interest only repayments. To help make your decision easier, here's what you need to know.

1

Principal and interest.

Typically, when you make a loan repayment, you pay off some of the principal balance (the amount you borrowed), as well as the interest accrued. This is what's known as a principal and interest repayment.

Things to remember:

- When you pay off the principal and interest together, you'll pay down your home loan faster as you start repaying what you borrowed from the very first repayment.

2

Interest only.

With this repayment option you can choose to make interest only repayments for a set period of time, meaning you will only be required to pay off the interest charged.

Things to remember:

- Monthly repayments will be lower for a set period as you're only paying the interest being charged on the loan.
- The amount of money you owe does not reduce during the interest only period as you are not paying back any of the principal.
- Your loan will convert to higher principal and interest repayments after the interest only period.

Notes.

Got a question about moving to your next home?

Access Live Chat or
talk to your
Mortgage Broker.



Moving in to a new home is a day packed with excitement. But that doesn't mean it's 100% stress-free. Before you can feel at home in your new place, there are a few things you need to tick off your to-do list. To ensure your next move is as easy as possible, we've put together this handy, home buying checklist.



Your moving day checklist.

☐ **Connect and disconnect your utilities.**

☐ **Update your providers with your new details.**

Here's a list of the most common service providers:

- | | |
|--------------------------------|---|
| <input type="radio"/> Energy | <input type="radio"/> ATO |
| <input type="radio"/> Internet | <input type="radio"/> Electoral roll |
| <input type="radio"/> Water | <input type="radio"/> Insurance (inc. car, health & personal insurance) |
| <input type="radio"/> Bank | <input type="radio"/> Subscription services, (such as Netflix & Foxtel) |
| <input type="radio"/> Super | |
| <input type="radio"/> MyGov | |
| <input type="radio"/> Medicare | |

☐ **Arrange removalists well in advance.**

☐ **Have a 'first night' plan in place.**

Pack a box of home comforts including pyjamas, toiletries, towels, bed linen and a kettle, plus a labelled zip-lock bag containing allen keys, screws, scissors, screwdrivers, masking tape, dust cloths and glue.

☐ **Decide in advance what to do with children and pets.**

☐ **Update your home and contents insurance.**

Don't forget to ask about transit insurance.

☐ **Get your new home professionally cleaned.**

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