THE TEAM HOWE

Home Buyer’s Guide

How to Buy the Right Home at the Right Price

David Howe

Partner Agent · Team Howe

Raine & Horne Lower North Shore

Welcome

Buying a home is one of the most significant financial decisions you'll make. Naturally, you want to get it right.

After more than thirty years buying and selling homes across Sydney's Lower North Shore, I've seen what separates the buyers who succeed from those who don't. It's rarely about luck, and it's rarely about budget. It comes down to preparation, evidence, and the discipline to act decisively when the right property appears.

Markets change. Stock levels change. Interest rates change. The principles behind buying well do not.

This guide isn't a sales pitch. It's the playbook I'd give any buyer — whether they ever choose to work with me — because better-informed buyers make better decisions, and better decisions produce better outcomes.

> *Good decisions are built on evidence, not opinion.*

It Starts with One Question

Every buyer asks the same question. “What should I pay?”

It’s understandable. It’s also the wrong question — because price alone rarely decides who wins the property.

The better one is: *What is this home worth, and am I the buyer the vendor will trust to deliver?*

Price wins some negotiations. Preparation, evidence and credibility win the rest. The buyers who consistently land the right home — at the right price — bring all three to every offer they make.

Everything that follows is built around that.

1. Get Pre-Approved and Set Your Budget

A buyer without finance is a window-shopper, not a contender. On the Lower North Shore in 2026 — limited stock, fast-moving good properties, vendors choosing between multiple offers — preparation is the difference between watching the right home sell to someone else and being the one who buys it.

Practical actions before you start looking

- **Formal pre-approval, not an online calculator.** A lender's written pre-approval is taken seriously by agents and vendors. An online "what you can borrow" estimate is not.
- **Know your real budget — not just your borrowing limit.** Stress-test against rates one to two per cent higher than today. Comfort matters as much as capacity.
- **Cost the full transaction.** Stamp duty, conveyancing, building and pest, mortgage application fees, LMI if applicable, moving costs, immediate repairs. Budget for all of it before you bid.
- **Keep your deposit liquid.** Vendors want certainty. A deposit you can transfer same day is more valuable than one tied up in a term deposit.
- **Engage your conveyancer early.** Have them on standby before you start inspecting, not after you've fallen in love.
- **Line up your inspection contacts.** Building and pest, strata report providers. Knowing who you'll call — and at what cost — lets you commit fast on the right property.

A note on what the bank doesn't tell you

The bank tells you what you can borrow. They don't tell you what you should comfortably repay across a rate cycle. The buyers who get into trouble three years in are almost always the ones who borrowed to their maximum at the bottom of the cycle. Build in headroom. The right home at ninety per cent of your capacity beats the wrong one at one hundred.

2. Understand the Market

The buyers who pay above market are the ones who don't know what market is. The ones who land good properties at fair value are the ones who do.

What to know before you offer

- **Recent comparable sales.** Last 90 days, same suburb, similar size, condition and aspect. Older data is decoration.
- **Days on market trend.** What's moving quickly versus sitting. Tells you where competition is real.
- **Auction clearance rates.** Plus the ratio of pre-auction sales — a leading indicator of buyer urgency.
- **Current stock levels.** What's available now and how that compares to twelve months ago.
- **The micro-market.** Lower North Shore moves street by street. The street, the side of the street, and even the position on the street all matter.

> *Headline Sydney commentary doesn't apply to your street. Anything older than six months is decoration, not data.*

3. Define What Matters Most

The buyers who buy well are the ones who know what they're solving for. The ones who don't are still looking twelve months later.

Three questions to answer before you inspect

- **What are the non-negotiables?** Location, school catchment, bedrooms, parking — the things you genuinely can't compromise on.
- **What are the trade-offs?** What will you accept less of, in exchange for what you must have?
- **What's the five-to-ten-year picture?** Growing family, downsize, work-from-home. The right house for now isn't always the right house in five years.

There is no perfect property — only the right one for your situation. The buyers who hold out for perfection usually end up paying more, two years later, for the same thing they could have bought today.

4. Inspect Smart

Open inspections are training. Every property you walk through — buy or not — sharpens your sense of value.

What to do during inspections

- **Notice quality and condition.** What's been done well, what hasn't, and what looks like deferred maintenance.
- **Walk the block.** Quiet street or busy? Easements? Sun aspect? Neighbours' presentation?
- **Ask the agent the right questions.** How long on market? How much interest? Why are they selling? When are they hoping to settle?
- **Time the journey yourself.** To school, work, train, shops. Online maps lie about peak-hour traffic.

What to take seriously

- **Your gut at the front door.** First impressions matter — for you, and for the next buyer when you eventually sell.
- **The aspects you can't change.** Position, aspect, block size, street, view. Everything else you can renovate.

5. Due Diligence

Falling in love is fine. Skipping due diligence isn't. The cheapest insurance you'll ever buy is a building and pest report on a property you haven't yet committed to.

Before you sign anything

- **Independent building and pest inspection.** Even on architect-designed new builds. Especially on character homes.
- **Solicitor or conveyancer reviews the contract.** Easements, restrictions, inclusions, special conditions — all matter. These days, check on new developments on the street and the local areas – traffic congestions.
- **Strata report if it's a unit.** Capital works fund, defect history, levy projections, owners' corporation health.
- **Council records.** Approvals, restrictions, planned developments nearby.

The buyers who regret the most are the ones who skipped due diligence because they were in a hurry or trusted the vendor's documentation without independent verification.

6. Build Relationships with Agents

Good agents know what's coming before it hits the portals. A meaningful percentage of Lower North Shore property changes hands without ever being publicly advertised — and the buyers who see those properties first are the ones agents have a relationship with.

How to position yourself

- **Be specific about what you're looking for.** Vague briefs go to the bottom of the pile.
- **Show up to inspections.** Even ones you're not interested in. It signals you're active and serious.
- **Respond quickly.** Within hours, not days. Buyers who take three days to reply don't get first call.
- **Be honest about your budget.** We can't help you find the right home if we don't know what you can spend.
- **Don't waste anyone's time.** If your priorities change, say so. Agents remember the buyers who treat them professionally.

Off market doesn't mean discounted. It means access — and the chance to negotiate without competing against ten other buyers.

7. Making a Winning Offer

When the right home appears, the buyers who get it are the ones who move with confidence. Hesitation costs more than a slightly higher offer.

What decides who wins

- **Price.** Obvious, but only one factor.
- **Terms.** Short settlement, large deposit, fewer conditions — each can make you more attractive than a higher offer full of risk.
- **Timing.** Submitting fast, decisively, and at the right moment in the campaign.
- **Communication.** How the offer is presented, who delivers it, and the story it tells the vendor about you.
- **Trust.** Vendors prefer buyers they believe will settle. Reputation matters.

> *The buyers who win on the Lower North Shore aren't the ones with the biggest budget. They're the ones who present a clean, credible, well-prepared position.*

8. Technology Meets Local Knowledge

The portals show you what's listed. They don't show you what matters. AI search tools filter faster. They don't understand a neighbourhood.

The right way to use technology as a buyer

- Set alerts on every portal, every day. Don't rely on the daily digest emails — they're slower than the market.
- Use AI tools to filter and shortlist. Then walk the streets in person.
- Cross-check sold prices against the actual sales evidence on RPData or CoreLogic.
- Use street view to pre-filter properties before booking inspections.

What technology can't do

- Tell you which streets have a traffic problem at four o'clock
- Tell you whether the school catchment is genuinely shifting
- Tell you which agents are honest about their listings, and which aren't
- Tell you when a vendor is genuinely ready to deal

That's where thirty years of local relationships still matter.

9. Working Together

Every buyer has different priorities. Some want the perfect family home. Some are upsizing, some are downsizing, some are investing. Some can wait six months for the right property. Some need to be in by Christmas.

There isn't one right strategy — only the one that fits your circumstances. Which is why every buyer I work with starts with the same conversation.

Four questions I ask every buyer

- What does success look like for you?
- What's the timeline you're working to?
- What property would you act on, and what would you walk away from?
- What parts of the process do you want to manage yourself, and what would you rather hand to me?

Once those are clear, everything that follows is built around them.

Our Promise

After more than thirty years in real estate, one thing has never changed: people deserve honest advice.

I'll always tell you what I genuinely believe a property is worth — and what I don't. Every recommendation comes with the evidence behind it. I negotiate with discipline. And I'll tell you to walk away when that's the right call, even when it's not the easiest conversation.

> *Buying a home isn't about winning the auction. It's about owning the right property, at the right price, with no regrets. Those don't come from luck — they come from preparation.*

Let's Talk

If you're looking on the Lower North Shore — or planning to in the next twelve months — we'd welcome a conversation.

There's no obligation, and you'll walk away with information you can use whether you decide to buy now, later, or not at all.

David Howe
Partner Agent · Team Howe
Raine & Horne Lower North Shore

0417 088 833
davidh@lns.rh.com.au

Charles Tang
Associate Agent · Team Howe
Raine & Horne Lower North Shore

0468 433 999
charlest@lns.rh.com.au