

# STEP INTO YOUR FIRST PROPERTY

A BEGINNER'S HANDBOOK



BY ZACK MILENY  
THE UNIVERSITY OF CANBERRA

## **ABSTRACT**

Buying your first property is one of the biggest milestones in life, but the process can often feel overwhelming for beginners. From financial planning and understanding home loans to researching the market and learning about legal requirements, there are many steps that require careful attention. This handbook is designed to simplify the journey for first time buyers, offering clear guidance on how to prepare, what to expect, and how to make confident decisions along the way.



With practical tips and easy to follow steps, this guide walks readers through the entire process—from saving for a deposit to settling into a new home. It highlights common challenges, explains key terms in simple language, and provides strategies to avoid costly mistakes. The aim is to empower new buyers with the knowledge and confidence to step into property ownership smoothly and successfully.

## **LET'S GET STARTED**

Step Into Your First Property: A Beginner's Handbook is a practical guide created to help first time buyers understand the property journey with ease. It covers the essentials of preparing financially, exploring the housing market, and learning how

to secure the right loan. The guide also explains the roles of real estate agents, solicitors, and inspectors, so readers know who to approach and when. By breaking down complex processes into clear steps, it ensures beginners can make informed choices and avoid unnecessary stress.

This handbook also highlights the often overlooked details of buying, such as hidden costs, property inspections, and the settlement stage. It shares useful tips, checklists, and insights to help buyers stay organised and confident from start to finish. Whether readers are aiming for their first apartment or family home, this resource provides a roadmap to successful property ownership while encouraging smart long term planning.



## **UNDERSTANDING THE BASICS OF PROPERTY**

For first time buyers, stepping into the property market can feel exciting yet confusing. Understanding the basics of property is the first step to making confident and informed decisions. At its simplest, property refers to real estate, which can include land, houses, apartments, or commercial buildings. When you buy property, you gain ownership rights that allow you to live in, rent out, or sell the asset. Unlike renting, where payments give you temporary use of a space,

owning property builds long term equity and security. This difference is one of the key reasons many people aim to buy rather than rent.

There are different types of property to consider, and each has its own benefits.

Residential properties, such as apartments, townhouses, and detached houses, are the most common for first time buyers. Apartments may offer convenience and lower maintenance, while houses often provide more space and privacy.

Understanding these differences helps buyers choose what best suits their lifestyle, budget, and future goals. Beyond residential, there are also commercial properties, which are often seen as investment opportunities but may require greater financial planning and knowledge.

Another important aspect is location. A property's value and long term potential often depend more on where it is situated than on the building itself. Proximity to schools, transport, workplaces, shopping centres, and future infrastructure projects can all influence both liveability and resale value. For first time buyers, balancing affordability with location is often one of the biggest challenges. Researching neighbourhoods and understanding market trends can make this decision easier and smarter.

Financially, buying property involves more than just the purchase price. Buyers must consider additional costs such as stamp duty, legal fees, inspections, and ongoing expenses like rates, insurance, and maintenance. Knowing about these hidden costs early helps prevent surprises later. It is also crucial to understand how home loans work, including the difference between fixed and variable rates, as this will affect monthly repayments.

Ultimately, understanding the basics of property means knowing what you are buying, why you are buying it, and how it fits into your long term plans. With the right knowledge, first time buyers can approach the process with confidence and turn what might seem overwhelming into a smooth and rewarding journey.

### **What it Means to Own Property?**

Owning property is more than just having a place to live—it represents security, stability, and an important step in building long term wealth. When you own

property, you hold legal rights over the land and any structure on it, which allows you to live in it, rent it out, renovate it, or sell it in the future. Unlike renting, where your payments give you temporary use of a space, ownership means your money is going toward an asset that grows in value over time. This is why property is often considered one of the most reliable forms of investment.

For many people, property ownership is also about creating a sense of permanence. Owning a home allows you to personalise it, make improvements, and build memories without the limitations that come with renting. It provides a base for family life and can be passed down as an asset for future generations. This makes it not only a financial investment but also an emotional one.



However, ownership comes with responsibilities. Property owners must manage costs such as loan repayments, insurance, council rates, and regular maintenance. Unlike tenants, who rely on landlords for repairs, owners must budget and plan for these expenses themselves. At the same time, these responsibilities give owners greater control and freedom to shape the property to their needs.

In simple terms, owning property means having both rights and obligations. It is a long term commitment that can bring financial growth, independence, and personal

satisfaction. For first time buyers, understanding this balance helps ensure they approach ownership not just with excitement, but with the preparation needed for lasting success.

## **RENTING VS. BUYING – PROS AND CONS**

There are several differences that make renting and owning property distinctly different. Renting a property doesn't come with all of the responsibilities associated with homeownership. You also have more flexibility, as you aren't necessarily tied down to your property. Owning your home, on the other hand, gives you a sizeable investment, but it does come at a big cost—both upfront and over the long run.

Owning a home isn't always better than renting, and renting isn't always as simple as it seems. Here, we highlight some of the key differences between renting and buying a home.

### **Renting a Home**

The biggest myth about renting is that you're throwing away money every month. This is not true. After all, you need a place to live, and that always costs money in one way or another. While it's true that you aren't building equity with monthly rent payments, not all of the costs of homeownership go toward building equity.

When you rent, you know exactly what your housing costs are each month. This amount is indicated on your lease so you can plan accordingly. In some cases, your landlord may also include other costs within that amount, such as utilities, storage, and homeowner association (HOA) fees if you live in a condominium.

As a renter, you may face rent increases each time your lease is up for renewal. These rent increases can be even steeper if you live in certain parts of town. This may not be the case if you live in an area with rent ceilings and rent control, which limits how much a landlord can increase the rent, if at all.

Renting means you're able to move whenever your lease ends. However, it also means you could have to move suddenly if your landlord decides to sell the property or turn your apartment complex into condos. Or they could bump up the rent to more than you can afford.

## Owning a Home

Homeownership brings tangible and intangible benefits. Not only do you have your own home, but you can make decisions about the look and design of your space. You also get a sense of stability and pride of ownership.

Keep in mind, though, that changing your mind about where you're living can be very expensive since real estate is an illiquid asset. You may not be able to sell when you want. And even if you do, you may not get the price you want, especially if the housing market is down. Even if it's up, there are significant transaction costs associated with selling your property.



The overall cost of homeownership tends to be higher than renting even if your mortgage payment is lower than the rent. Here are some expenses you'll be spending money on as a homeowner that you generally do not have to pay as a renter:

- Property taxes

- Trash pickup (some landlords require renters to pay this)
- Water and sewer service (some landlords require renters to pay this)
- Pest control
- Tree trimming
- Homeowners insurance
- Pool cleaning (if you have one)
- Lender-required flood insurance (in some areas)
- Earthquake insurance (in some areas)

Mortgage interest can make up nearly all of your monthly payments in the early years of a long-term mortgage. It can take as many as 13 years before more of your payment goes toward the principal balance in a 30-year home loan. You'll spend about \$72,000 in interest for a \$100,000 loan at 4% for 30 years. However, you'll recoup some of that in tax deductions if you can itemize.

And let's not forget repairs and maintenance, which can be very costly. You may find yourself with an unexpected leak in the roof. Replacing your roof could cost an additional, say, \$12,000, which may not be covered under your home insurance policy.

### **Key Differences**

Homeownership is often touted as a way to build wealth. But like any other investment, certain factors can positively or negatively affect the value of your home, including:

- Economic issues
- Maintenance
- Environmental concerns, such as nearby landfills and hazardous waste sites
- Outdated interiors
- Exterior conditions

- Housing surpluses

These factors can, of course, affect you as a renter, too. For instance, negative factors may help lower your rental costs. After all, the landlord may be desperate for income and may end up slashing the monthly price.

### Tax Benefits

Homeowners may benefit from certain tax benefits. The home mortgage interest deduction reduces any out-of-pocket expenses during the early life of the loan, as long as deductions are itemized.

Of course, if you rent, you get no mortgage tax deduction at all. Keep in mind, that you can still take the standard deduction that's available to all taxpayers. The same is true for homeowners who don't have enough deductions to itemize individually.



### SETTING A BUDGET FOR NEW HOME

- **Know Your Financial Limits**  
Start by reviewing your income, savings, and current expenses. This helps

you understand how much you can realistically afford to spend on a home without straining your lifestyle.

- **Calculate How Much You Can Borrow**

Speak with a lender or use online calculators to get an idea of your borrowing capacity. Lenders assess income, debts, and credit score to decide how much they will loan you.

- **Save for a Deposit**

Most lenders require at least 10–20% of the property price as a deposit. The larger your deposit, the smaller your loan and repayments will be.

- **Consider Additional Costs**

Budgeting goes beyond the purchase price. Include stamp duty, legal fees, loan application charges, inspections, and moving expenses in your plan. These extra costs can add up quickly.

- **Plan for Ongoing Expenses**

Owning a home means paying for council rates, insurance, utilities, and regular maintenance. Be sure to include these recurring costs in your monthly budget.

- **Think About Loan Repayments**

Estimate your mortgage repayments under both fixed and variable interest rates. Make sure you can manage repayments even if interest rates increase in the future.

- **Set Aside a Safety Buffer**

Keep some savings aside for emergencies or unexpected repairs. A financial cushion helps you stay secure and avoid stress after buying.

- **Be Realistic About Lifestyle Choices**

Choose a budget that balances homeownership with other goals, like travel, family needs, or future investments. Avoid stretching beyond what you can comfortably manage.

## **BUYING A HOME PROCESS IN CANBERRA**

- **Understand Your Finances**

Begin by checking your income, savings, and debts to see how much you can spend. Speak with a lender to get pre-approval so you know your borrowing power before starting your property search.

- **Save for a Deposit**

Most buyers need at least 10–20% of the property price as a deposit. The larger your deposit, the smaller your mortgage will be. Remember to also set money aside for fees, inspections, and moving costs.

- **Research the Market**

Look at different suburbs in Canberra and compare prices, amenities, transport, and future developments. Decide what type of property best suits your lifestyle and budget, such as an apartment, townhouse, or house.

- **Get Professional Help**

Engage a conveyancer or solicitor to guide you through contracts and legal paperwork. A mortgage broker or financial advisor can also help find the right loan and explain repayment options.

- **Inspect Properties**

Attend open homes and check the condition of the property carefully. Ask questions about repairs, renovations, or strata fees if it is an apartment. It is wise to order building and pest inspections to uncover hidden issues.

- **Make an Offer**

Once you find a suitable property, you can make a private offer or participate in an auction, which is common in Canberra. Be clear on your limit and avoid overcommitting.

- **Review the Contract**

Your solicitor or conveyancer should review the contract of sale to ensure everything is fair and accurate. They will also explain terms, inclusions, and any conditions.

- **Arrange Finance**

Finalise your loan approval with the bank. Confirm the loan structure, interest rate, and repayment plan before proceeding.

- **Exchange Contracts**

Both parties sign the contract of sale, and you pay the deposit. This makes the agreement legally binding.

- **Settlement Day**

On settlement, the remaining balance is paid, and ownership is transferred to you. Your solicitor will handle final paperwork, and you will receive the keys to your new home.

- **Move In and Plan Ahead**

After moving in, set up utilities and services, and budget for ongoing costs such as council rates, insurance, and maintenance.



## **10 THINGS YOU ABSOLUTELY NEED TO KNOW ABOUT BUYING A HOME**

- Set a Realistic Budget – Work out how much you can afford, including deposit, loan repayments, and extra costs like stamp duty and legal fees.
- Check Eligibility for Grants – Canberra offers first home buyer incentives and stamp duty concessions that can save you money.
- Get Loan Pre-Approval – Having finance approved before house hunting gives you confidence and makes your offer stronger.
- Research Suburbs Carefully – Explore Canberra suburbs for lifestyle, transport, schools, and future developments that can affect property value.
- Understand Auctions – Many homes in Canberra sell at auction, so know the rules and be prepared to bid within your limit.
- Inspect Before You Buy – Always organise building and pest inspections to avoid costly surprises later.
- Know the Ongoing Costs – Factor in council rates, strata fees (for apartments), utilities, and regular maintenance.
- Use a Conveyancer or Solicitor – Professional help is vital for checking contracts, managing paperwork, and ensuring a smooth settlement.
- Be Prepared for Competition – Canberra’s property market can be competitive, so patience and clear planning are essential.
- Plan for the Long Term – Choose a home that fits both your current lifestyle and future needs, ensuring it remains a good investment.

## **TENANT RIGHTS AND RESPONSIBILITIES IN CANBERRA DURING TENANCY**

Renting a property in Canberra comes with clear rights and responsibilities that help both tenants and landlords maintain a fair and respectful rental relationship. Understanding these rules is important to avoid disputes and ensure a smooth tenancy.

### **Tenant Rights**

Tenants in Canberra have the right to live in a safe and well-maintained property.

Landlords must make sure the home meets health and safety standards before a tenant moves in and must keep it in good condition throughout the tenancy. If something breaks due to normal wear and tear, such as plumbing or electrical faults, the landlord is responsible for arranging timely repairs.

Another important right is privacy. Tenants have the right to quiet enjoyment of the property, which means landlords or agents cannot enter the home without proper notice. In Canberra, landlords generally must give written notice before entering for inspections, repairs, or showing the property to new tenants. Tenants also have the right to challenge unfair rent increases or bond disputes through the ACT Civil and Administrative Tribunal (ACAT).



Security of tenure is another key right. As long as tenants follow the terms of the lease, they cannot be forced to leave before the end of the agreement without valid reasons. Tenants also have the right to receive a written tenancy agreement that outlines the terms, including rent amount, duration, and conditions.

### **Tenant Responsibilities**

With rights come responsibilities. Tenants must pay rent on time and keep the property reasonably clean and tidy. While landlords cover major repairs, tenants are responsible for minor upkeep, such as replacing light bulbs, keeping gardens

tidy if agreed, and reporting issues as soon as they arise. Failure to report damage promptly could make the tenant responsible for further costs.

Respecting the property and neighbours is also essential. Tenants should not cause damage, engage in illegal activities, or disturb others living nearby. Any intentional damage caused by the tenant or their guests must be repaired at the tenant's expense.

Another responsibility is following the terms of the lease. This includes not subletting without permission, not making significant alterations without approval, and adhering to rules about pets if they apply. Tenants must also allow reasonable access for landlords or agents when proper notice has been given for inspections or maintenance.

### **Balancing Rights and Duties**

The rental system in Canberra is designed to protect both sides. Tenants benefit from security, privacy, and safe living conditions, while landlords rely on tenants to care for the property and pay rent reliably. When both parties understand their roles, tenancy runs smoothly and disputes are rare.

In summary, tenants in Canberra have the right to a safe, well-maintained, and private home, while also carrying responsibilities to pay rent, care for the property, and respect the lease terms. Knowing these rights and duties helps tenants enjoy their rental experience and ensures a positive relationship with their landlord.

## **WHAT HAPPENS DURING SETTLEMENT IN HOME BUYING & COMMON MISTAKES TO AVOID**

Settlement is the final step in the home buying journey and marks the moment when ownership officially transfers from the seller to the buyer. While it is often seen as a day of celebration, it also involves important legal, financial, and administrative tasks that must be carefully managed. Understanding what happens during settlement and knowing which mistakes to avoid can help ensure a smooth transition into your new home.

## What Happens During Settlement

The settlement process usually takes place a few weeks after the contracts are signed. During this time, your solicitor or conveyancer coordinates with the seller's representative, your lender, and government authorities to finalise the transfer of ownership. The key steps include:

1. **Finalising payments** – The balance of the purchase price, stamp duty, legal fees, and any adjustments for council rates or utilities are paid. Your lender transfers funds if you have taken a mortgage.
2. **Transfer of title** – Legal documents are lodged with the relevant land titles office to officially transfer the property into your name.
3. **Mortgage registration** – If applicable, your mortgage is registered on the property title.
4. **Property handover** – Once settlement is complete, you receive the keys to your new home and can move in.
5. **Final inspection** – Prior to settlement, buyers usually inspect the property to ensure it is in the agreed condition, with fixtures and inclusions intact.

This stage is largely managed by professionals, but buyers should stay informed and ready to act if unexpected issues arise.



## COMMON MISTAKES TO AVOID AT SETTLEMENT

While settlement sounds straightforward, many buyers make errors that can delay or complicate the process. Some common mistakes include:

1. **Not checking finances in advance** – If funds are not available on settlement day, penalties may apply. Always confirm loan approval and ensure sufficient money for fees and adjustments.
2. **Skipping the final inspection** – Some buyers overlook this step and later discover missing appliances, damage, or cleanliness issues. Inspect the property close to settlement to avoid disputes.
3. **Ignoring hidden costs** – Extra expenses like stamp duty, lender's fees, insurance, and moving costs are often forgotten. Budgeting early prevents last-minute stress.
4. **Not arranging insurance early** – Insurance should be in place from the date contracts are exchanged, not just after settlement. Otherwise, buyers risk being unprotected if damage occurs before handover.
5. **Failing to communicate with professionals** – Lack of timely communication with solicitors, lenders, or agents can lead to missed deadlines. Keep in touch regularly to track progress.
6. **Overlooking paperwork** – Even small errors in names, addresses, or loan documents can delay settlement. Review all documents carefully before signing.
7. **Leaving moving plans too late** – Booking removalists or utility connections last minute can cause unnecessary delays and inconvenience.

### Conclusion

Settlement is an exciting milestone, but it requires preparation and attention to detail. By understanding the process, performing a thorough final inspection, staying in contact with your solicitor and lender, and avoiding common mistakes, buyers can make settlement a smooth and stress-free experience. This careful approach ensures that the day you receive your keys is a moment of celebration, not frustration.

## **BOND CLEANING FOR FURNISHED VS. UNFURNISHED PROPERTIES**

When you are moving out, bond cleaning should be your top priority. Ensuring your bond cleaning is thorough and proper is crucial to securing your full bond refund. You may be moving out of a furnished or unfurnished property; both have their particular challenges when it comes to cleaning. A furnished home means cleaning around furniture and appliances that have gathered dust and stains over time. While unfurnished properties expose every hidden mark and build-up, you did not see during your stay.

Knowing the cleaning requirements for each type of property is the secret to getting your full bond back with professional end of lease cleaning Canberra. This article outlines what needs to be done for furnished and unfurnished properties to ensure a smooth, hassle-free move-out. By following these steps, you can make sure your property meets the necessary standards and secure your bond refund with ease.

### **Why is Bond Cleaning Important?**

End of lease cleaning is one of the important steps when moving out. The landlord expects the property to be clean and in good condition when you leave. The bond you pay at the beginning of your tenancy is your assurance that the property will be returned in good condition. If it's not cleaned up to their standards, they might withhold some or all of your bond.

Knowing the differences between cleaning a furnished and unfurnished property can help you avoid mistakes and ensure a smooth, hassle-free bond return.

The approaches for cleaning furnished and unfurnished properties differ, as does the list of issues that arise with each. Here's what to look for in both property types:

#### **1. Cleaning Furniture and Upholstery**

cropped picture of a person cleaning a chair

Furnished homes collect dust, stains, and spills on the furniture and upholstery. Upholstery, especially sofas and chairs, need to be cleaned professionally so they

look spotless. Professional steam cleaning is often used for deep cleaning. Wooden and glass surfaces also need wiping to remove dust and marks.

On the other hand, in an unfurnished property, if there are any installed fixtures, like curtains or blinds, these may require cleaning.

## **2. Remove Stains From Floors and Carpets**

In furnished houses, carpets tend to pick up dirt, stains, and dust from frequent foot traffic, so deep cleaning has to be done to take out stubborn stains. For hardwood or tile floors, mopping and polishing to regain their shine and clear out scuff marks are important.

In unfurnished homes, dirt and stains on floors are more obvious because of the lack of furniture to conceal them. A carpet must be professionally cleaned to eliminate dirt and stains, while the hardwood or tile flooring will need deep cleaning for any buildup or marks.



## **3. Transforming Kitchen and Appliances**

Most furnished homes include appliances such as fridges, microwaves, dishwashers, and ovens. All of them require deep cleaning, but the ovens

especially need to be thoroughly cleaned because of all the grease and food residue they accumulate. Fridges should be emptied and cleaned from the inside and out.

For an unfurnished property, usually, the focus is put on built-in appliances in case they are available. This may include oven, stove, or refrigerator cleaning, depending on what the landlord has installed.

#### **4. Sprucing Up Walls and Baseboards**

Walls and baseboards in furnished properties may have dirt, dust, and marks but generally are not exposed because of the furniture. Clean up any marks that are visible so that the space will look fresh and clean.

Without furniture, walls and baseboards are more exposed which can often display scuff marks, dirt smudges, or fingerprints. Walls must be washed, and baseboards must be cleaned to restore the house's appearance.

#### **5. General Cleaning**

Dusting is essential, especially those that are out of view like furniture legs, shelves, and light fixtures. Make sure to wipe down all surfaces in every room, including blinds, curtains, and areas behind furniture, to prevent dust buildup.

In unfurnished properties, general cleaning will make sure surfaces are dust-free, especially areas that normally get overlooked, such as window sills, baseboards, and light fixtures. With the property currently vacant, these areas might need better cleaning.

#### **6. Windows and Doors**

Windows and doors in furnished properties need to be cleaned, though furniture might prevent cleaning some areas. However, cleaning both sides of windows, including door handles and frames, is necessary.

Without furniture to obstruct them, windows and doors in unfurnished properties can show dirt and dust more clearly. Clean both sides of windows to ensure they are streak-free, and wipe down door handles, frames, and glass surfaces.

## 7. Bathrooms

The bathrooms for both furnished and unfurnished homes have to be cleaned. It should be free of soap scum, grime, and hard water stains. Toilets, mirrors, taps, and tiles need sanitising, and special attention should be given to showers and bathtubs. Don't forget the floors, exhaust fans, and storage areas. A deep clean is essential for securing your full bond return.

### Why Choose Professional Cleaning Services?

Whether your property is furnished or unfurnished, it really makes a difference when you hire professional cleaning services. Professional cleaners will have all the skills and equipment needed to clean every corner of the house, saving you precious time and stress.

A professional end-of-lease cleaning will ensure your property is in top condition so that it meets the landlord's expectations and thereby increases the chances of getting your full bond back.



## Wrapping up

Both furnished and unfurnished properties require bond cleaning, and each is different. A furnished property would require cleaning around furniture and appliances, whereas an unfurnished home would require more attention on floors, walls, and windows.

Regardless of the type of property, you are assured that professional cleaning will get the job done properly, thus saving you a dispute and ensuring that you get your bond back.

## 7 MISTAKES TO AVOID WHEN BUYING A NEW HOME, ACCORDING TO REAL ESTATE PROS

Buying a new home is one of the biggest financial and emotional decisions most people will ever make. While it is exciting to picture yourself in a fresh space, many first-time and even experienced buyers fall into common traps that can lead to regret. Real estate professionals often highlight a few key mistakes to avoid if you want the process to be smooth and rewarding.

The first mistake is **skipping pre-approval**. Without it, buyers risk falling in love with homes outside their budget or losing credibility with sellers. Second, **overlooking hidden costs** like stamp duty, inspections, insurance, and moving expenses can quickly strain finances. A third common error is **failing to research the location thoroughly**. A dream house may lose its shine if the neighbourhood lacks safety, schools, or amenities that suit your lifestyle.

Fourth, buyers often **rush into decisions**. In a competitive market, it's tempting to act quickly, but neglecting due diligence may lead to poor choices. Fifth, many people **skip professional inspections**, only to face costly repairs later. Sixth, **ignoring resale value** can also be a mistake. Even if you plan to stay long term, choosing a home with good market appeal ensures protection of your investment. Finally, the seventh mistake is **letting emotions drive decisions**. A beautiful property may cloud judgment about practicality, budget, or future needs.

By planning carefully, seeking advice from professionals, and balancing excitement with logic, buyers can avoid these pitfalls. Real estate experts agree that preparation and patience are the keys to making a purchase you will be proud of for years to come.



## **CONCLUSION**

Stepping into your first property journey can feel overwhelming, but with the right knowledge and preparation, it becomes a rewarding milestone. Understanding the basics of the market, setting a realistic budget, and seeking the right professional advice ensures that you move forward with confidence. Every decision you make, from choosing the right suburb to finalising your paperwork, shapes not only your new home but also your long-term financial stability.

As a beginner, the key is to stay informed, patient, and focused on your goals. While challenges may arise along the way, careful planning and smart choices will help you avoid common pitfalls. Owning your first property is more than just a purchase—it is the foundation of future growth and security. With determination and clear steps, you are well on your way to turning this exciting dream into a reality.

## **REFERENCES**

- By Christina Majaski (January 10, 2025)| Renting vs. Owning a Home: What's the Difference?| investopedia| Retrieved on 23 august, 2025| from <https://www.investopedia.com/articles/personal-finance/083115/renting-vs-owning-home-pros-and-cons.asp>
- By Kelly Phillips (Jan 05, 2016)| 10 Things You Absolutely Need To Know About Buying A Home| forbes| Retrieved on 24 august, 2025| from <http://forbes.com/sites/kellyphillipsrb/2016/01/05/10-things-you-absolutely-need-to-know-about-buying-a-home/>
- Tenant rights and responsibilities (14 July 2025)| act.gov.au| Retrieved on 25 august, 2025| from <https://www.act.gov.au/housing-planning-and-property/renting/during-a-tenancy#Tenant-rights-and-responsibilities>
- By Angelina (27 december, 2024)| Bond Cleaning For Furnished Vs. Unfurnished Properties| bondcleaningincanberra| Retrieved on 26 august, 2025| from <https://www.bondcleaningincanberra.com.au/cleaning-for-furnished-vs-unfurnished-properties/>
- By Caylin Harris (July 25, 2024)| 7 Mistakes to Avoid When Buying a New Home, According to Real Estate Pros| real simple| Retrieved on 27 august, 2025| from <https://www.realsimple.com/homebuying-mistakes-8683504>