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PROPERTY RISK ANALYSIS
Prepared 2 November 2026

8 EXAMPLE CRES EXAMPLE BAY NSW 2000

RED FLAGS

REPORT

Know what could cost you after you buy. Every risk on the street, checked before you sign.



01 HAZARDS

Flood, bushfire and landslip, mapped to this lot.

02 PLANNING

Zoning, heritage and overlays, and what they stop you doing.

03 NEIGHBOURHOOD

Noise, power lines and what's being built next door.

Independent · Never paid by sellers

1 Property Overview

2 Red flags

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Disclaimer

8 EXAMPLE CRES, EXAMPLE BAY NSW 2000

Assessment date: 02/11/2026

The 3-Min Brief

Draft · Not issued · Not for distribution

1. Rating Tally

▲▲	▲	▼	▼▼	●
4	**8**	**12**	**7**	**59**
Major strengths	Minor strengths	Minor concerns	Red flags	Neutral

Counting basis: 90 core assessment items

2. Red flags

- ▼▼ **The block has a very irregular shape**
- ▼▼ **The backyard is overlooked by multiple neighbours**
- ▼▼ **The property faces a T-junction**
- ▼▼ **The backyard has a noticeable slope**
- ▼▼ **The block has a steep slope**
- ▼▼ **The block is narrow at the street**
- ▼▼ **5+ bedroom home lacks covered indoor-outdoor living**

3. Major strengths

- ▲▲ **The property has water or other outstanding views**
- ▲▲ **Internal floor area is 25%+ above the suburb median**
- ▲▲ **Potential for apartment redevelopment**
- ▲▲ **The property has been recently renovated or extended**

4. Other assessments: See report for details.

Chapter 1 Property Overview

1.1 Results by Category

The ratings of the core assessment items are counted by category, as the assessment catalogue groups them. Each item's rating is in §2–§5 and Appendix A.

Category	Core assessment items	▲▲	▲	●	▼	▼▼
Land	33	2	0	23	2	6
Building	15	1	3	10	1	0
Layout	17	1	2	10	3	1
Amenity	18	0	2	11	5	0
Pricing	4	0	0	3	1	0
Other	3	0	1	2	0	0

1.2 Expert Takes

Land: **Some site constraints.** A **steep** block with significant internal fall and **narrow** frontage create clear trade-offs, despite usable size and positive land value signal.

Price: **Prestige Tier.** Recent comps sit **16%** above suburb median, signaling a **higher-end** local value tier. Last sale also reflected premium positioning.

Location: **Well connected.** B-Line and beach are **close**, but main transport is a **19-min walk** with a **steep** climb, so commuting and school runs often need the **car**.

1.3 Property Facts

Item	Value
Land size	670 m² (est)
Bedroom / Bathroom / Car park	5 / 3 / 2
Master bedroom ensuites	1
Total internal area	264 m²
Land Value	$2,770,000 (30/06/2025)
Last sale date	22/02/2019
Times sold in the past 10 years	1

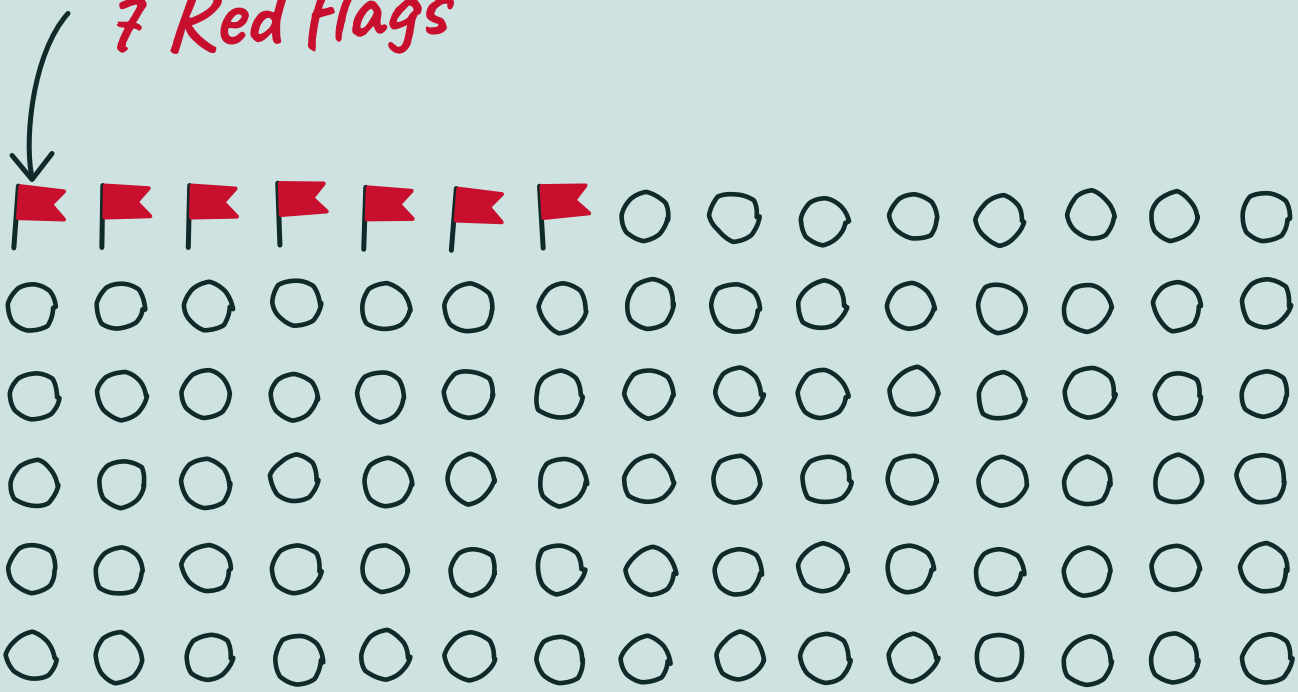
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RED FLAGS

90 core assessment items

7 Red flags



Chapter 2 Red flags

2.1 The block has a very irregular shape

Block shape regularity

Fairly irregular shape

What this means

Narrow corners and awkward car spaces can make extensions or rebuilds harder to plan.

On a very irregular block, the land often cannot be fully used. There may be narrow corners, awkward car spaces, blocked natural light or a backyard broken into small pieces. The layout of a future extension, a rebuild, a pool or the driveway is more restricted. Design and construction become more complex. Buyers also usually prefer regularly shaped blocks that are easy to use.

Additional notes: **Not all of the area on the plans is land you can use. Before you offer, have a surveyor mark out the boundaries and a designer check your house design fits what is left.**

Usable area. The biggest problem with an irregular block is that the area on the plans is not the area you can actually use.

Battle-axe blocks. The most typical case is a battle-axe block. The house sits at the back and reaches the street along a narrow accessway. The accessway counts in the total area, but it can only be used for driving in and out. Similar shapes include a block that narrows to a triangle, has a notch cut into the middle, or suddenly narrows at the back. On these shapes, setbacks (the minimum distances a building must keep from the boundaries) leave a much smaller area to build on than you'd expect.

Survey and design checks. Before you make an offer, it is worth spending a few hundred dollars on two things. Get a copy of the registered plan of the block, then ask a surveyor to mark out the boundaries on site. A surveyor can tell you two things the fence alone doesn't show: whether a neighbour's fence or carport crosses the boundary, and how the ground slopes inside the block. With accurate boundaries, ask a designer to apply the setbacks, the limit on how much of the block can be built on, and the landscaping rules. Then you can see whether what is left has room for the house design you want, two car spaces side by side and a path down the side. If you are buying partly for dual occupancy (two homes on one block, attached or separate) or to divide the block, you must finish this step before making an offer. This matters because the shape often stops a block from meeting the minimum area and width at the street that these plans need.

Valuing the block. A common mistake when valuing a block is to multiply the price per square metre of land by the total area. On an irregular block this consistently overstates the value, because you are

paying for land you can't use. The right way is to compare the block with sales of similarly shaped blocks.

Privacy and quiet. There is another side. A battle-axe block sits away from the street, so it is quieter and more private, and children are safer playing in the front garden. Some buyers see these as benefits. So the deciding question is whether the block can meet your own needs, not what shape it is.

2.2 The backyard is overlooked by multiple neighbours

Backyard privacy

Noticeably overlooked backyard

What this means

Using the backyard is less private, and fences or planting may only partly help.

A backyard that several neighbours look down into has noticeably less privacy for outdoor activities, children's play and gatherings. Residents may have to rely on high fences, planting or screening over the long term. If the height of nearby buildings cannot easily be changed, the problem is hard to solve fully. Family buyers may like the property less, and it may be less appealing at resale.

Additional notes: **Stand where you would use the backyard most and look up at the neighbours' windows and balconies. Then check the NSW Planning Portal and council records for nearby building projects that could make it worse.**

Neighbours looking in. In Australia, you have no legal way to stop a neighbour looking into your backyard from their own windows. "Being overlooked" does not give you a legal claim for a wrong done by someone else. So the only fixes are on your own side of the boundary. Before you make an offer, judge whether they are possible.

Fences, screens and hedges. Your options are limited, and each has a cost. Fences up to 1.8 m in the backyard and 1.2 m at the front generally need no application. Going higher means dealing with council, and a fence that is too high can make your backyard feel enclosed and block winter sun. Pergolas and privacy screens that are not large can mostly be built without an application. A mature hedge works best, but it takes a few years to grow. If the area has council rules that limit removing or trimming trees, the height you can trim the hedge to may also be limited.

Inspecting the backyard. When you inspect the property, don't only look from the back door. Walk to the corner of the backyard that gets the most use, such as where you would put a table or children would play. Look up at the balconies and first-floor windows in all four directions. Notice how private it feels to sit and eat there.

Nearby projects. Spend more time on whether things could get worse. Search by address on the NSW Planning Portal (the NSW Government website for planning maps, rules and applications) and on your council's application tracker page. Look for projects within 200 m that are approved, being built or on public exhibition (the period when a proposal is open to the public for comment). Pay most attention to the number of floors, the height and which way balconies face. A single approved first-floor addition is enough to change today's privacy completely. You can't see this at all when you inspect the property.

Permanent overlooking. If the backyard is permanently overlooked from several directions and you can't find an angle where screening works, the problem comes with the location and can't be changed.

Reflect it directly in your offer.

2.3 The property faces a T-junction

Facing a T-junction

Possible T-junction

What this means

Headlights and turning cars may be more noticeable, and street-facing rooms are less private.

At a property that faces a T-junction directly, headlights at night, cars turning and being seen from the road may be more noticeable. The front garden and street-facing rooms are less quiet and less private. Some buyers also avoid these locations because of safety concerns or traditional preferences. When the road carries a lot of traffic, this effect on buyer acceptance is usually stronger.

Additional notes: **Curtains can reduce glare at night. Stand at the front door and look back at the junction to see where a car would end up if it did not slow down, though that is unlikely.**

Kinds of risk. A house that faces a T-junction directly has two kinds of risk. Money can fix one kind but not the other.

Glare and privacy. The fixable risks are headlight glare and views into the house. At night, headlights from arriving cars sweep straight into the street-facing rooms. Blockout curtains, a solid fence, dense planting or moving the bedrooms to the back half of the house can all make a clear difference. Don't expect to be able to build a tall fence. Height limits apply, and a fence that blocks the view fully also stops you seeing oncoming cars when you drive out.

Car path and buffer. Money can't fix the path a car would take into the property. A house facing oncoming traffic has no buffer in front if a car goes out of control or the driver has been drinking. At an inspection, stand at the front door and look back towards the junction. Think about where a car would stop if it didn't slow down. The depth of the front garden, and whether there's a solid retaining wall or a large tree, make a real difference here. This is unlikely to happen, but the harm can't be undone, so it's worth considering.

Buyer preferences by area. In Sydney, there is one more factor you must take into account. Buyers of Chinese background have a clear taboo against houses "facing a T-junction". The share of these buyers is high in the Upper North Shore, Chatswood and Eastwood. It is also high in Hurstville and Carlingford. In these areas, this will noticeably cut the number of buyers you can sell to later. This isn't about superstition. It's about how easy the property is to sell. Where the share is low, the effect is much smaller. So how much weight this item deserves depends heavily on where the house is.

Comparing recent sales. To work out your offer, compare the property with recent sales on the same street at locations away from a junction. Use the difference in price as a guide. Don't apply a fixed discount percentage. Traffic and road shape differ on every street, so no single figure applies.

2.4 The backyard has a noticeable slope

This item shares the same measured value with "The block has a steep slope". Each is counted separately.

Backyard flatness **Backyard height difference**

Steep

What this means

The sloping backyard has less flat space, and retaining walls and drainage may cost more.

When the backyard's average slope is more than 10%, there is less flat space that is ready to use. A 10% slope rises about 1 m for every 10 m across. It is harder to fit in a children's play area, outdoor furniture, a pool or an extension. Walls to hold back soil, drainage, steps and reshaping the ground may cost more to build and maintain. In heavy rain, water flow, soil washing away and slope stability need closer attention.

Additional notes: **Before you offer, get a survey of the ground levels and a builder's quote on site. Also check where the water can drain, because sending it towards a neighbour is illegal.**

Where the cost goes. On a sloping backyard, almost all the cost goes on two things: retaining walls (walls that hold back soil) and drainage. Both have fairly clear price ranges. Work out the total before you make an offer, because it's often more than you'd expect.

Wall costs and approvals. Current Sydney prices for retaining walls: concrete sleeper walls cost about $480 to $700 per metre of wall, and sandstone or concrete block walls cost $700 to $1,000 per metre. The height of the wall changes what you need. A wall up to 600 mm high usually needs no application. A taller wall needs approval. Above 1.5 m, a structural engineer must design the wall. The engineering drawings alone cost $1,500 to $3,000. Approval also costs money and time. The fast-track route, a complying development certificate (CDC), costs about $1,500 to $3,500 and takes 10 working days. A full development application takes 8 to 16 weeks. The cost most often missed is removing the soil that is dug out. It is trucked away load by load, which is not cheap.

Two low walls. A common mistake is to build two low walls instead of one high wall to save money. Two walls less than 2 m apart horizontally are treated as one higher wall. The approval needed and the cost both step up, so nothing is saved.

Drainage and soil. Treat drainage as its own issue. Sending water towards a neighbour is illegal, and it is the most common reason retaining walls fail. The legal options are to connect to the council's drainage system or to use a drainage easement already registered on the title. An easement is a right for others to use part of a property, which usually limits building there. Around Western Sydney, shale soils swell when wet and shrink when dry. A retaining wall on this soil usually needs steel posts and a drainage layer as well, which raises the cost again.

Survey and quote. Start by asking a surveyor for a survey of the ground levels. Take it to a builder and ask for a quote on site. Add that cost to your total budget, then decide how much to offer.

2.5 The block has a steep slope

This item shares the same measured value with "The backyard has a noticeable slope". Each is counted separately.

Maximum height difference and size of the block

Height difference across the block: 9.8 m
Land size: 670 m² (est)

Block slope class

Steep

What this means

On a steep block, a pool or extension often needs extra digging and filling.

A steep slope in the yard leaves less flat, continuous space to use. Walking, children's play, gardening and carrying things are all harder. A pool, extension, parking space or outdoor entertaining area often needs extra digging and filling of the ground, retaining walls and drainage work. There are also long-term upkeep costs for retaining walls, for soil washed away by water and for managing surface water.

Additional notes: **If you plan to rebuild or build a large extension, get a study of the soil and rock before you bid. On site, check retaining walls for cracks or leaning.**

What drives the cost. When the yard slopes steeply, the real cost depends on the slope and the soil together, not the slope alone.

Soil and foundations. A non-expert can't tell the soil type by looking, but it matters a lot. Some parts of Sydney have clay that swells when wet and shrinks when dry, so house foundations already need to be stronger. A slope on top of that multiplies the foundation cost. Shale soil in Western Sydney is a typical case. On sloping blocks, the foundations usually need steel piers and a drainage layer added. If you plan to rebuild or build a large extension, a soil and geotechnical investigation (a study of the soil and rock) is worth doing before you bid. It costs a few hundred to one or two thousand dollars. The result decides the foundation design, not the finishes, and the foundations can't be changed if you find out later.

Landslip risk and insurance. One more thing you must check is landslip risk (the ground sliding down a slope). The Northern Beaches, Ku-ring-gai, Hornsby and Sutherland areas all have special landslip risk maps. On land marked on these maps, any digging or filling of soil, retaining wall or addition needs an engineer's report. Some insurers limit cover for landslip losses or do not cover them at all. Before you buy insurance, get written confirmation of what the policy covers. Don't look only at its price.

Checking on site. Look for these signs on site. Check the retaining walls for cracks or leaning outwards, and the ground for raised or sunken areas. See where the drains run. After rain, look for obvious marks where water has washed soil away, and see whether water from next door flows onto the block. Seeing these yourself is clearer than reading plans.

Upsides and comparing prices. Don't look only at the downsides. Sloping blocks usually have a good outlook and strong privacy. Their natural drainage is also usually better than on flat land. A split-level design can use the height difference to create spaces at different levels, and many good Sydney homes are built this way. When you value the property, count the value of the view and the burden of the engineering work separately. Then compare prices using the flat, continuous area you can actually use.

2.6 The block is narrow at the street

Estimated frontage

10.6 m

Compared with the median frontage of houses, duplexes and terraces in the suburb

30.7% below the suburb

What this means

A narrow block makes parking harder and leaves less width for a new house.

A block under 10 m wide at the street, or under 70% of the suburb's median width, noticeably limits side-by-side parking and side access. Natural light and the floor plan are limited too. Setbacks (the minimum distances a building must keep from the boundaries) and the driveway leave less room for a rebuilt house. Some areas let blocks that meet the conditions be redeveloped, for example with two homes. A narrow block has less chance of this.

Additional notes: **Renovating can't fix a narrow block's effect on light and privacy. To judge the price, compare sales of blocks of similar width, not the land price per square metre alone.**

Parking and side access. A narrow block (under 10 m wide at the street, or under 70% of the suburb's median width) affects parking first. A narrow block can usually fit only tandem parking, where one car blocks the other and the front car has to move first. If two people in the home leave for work at different times, this happens every day. Next, the side path is narrow. Bins scrape the wall as you push them through. Ladders, bikes and building materials are hard to carry to the backyard.

Light and privacy. Third is the depth of the house. When a block is narrow, the house has to be built long. The middle rooms then get little natural light. Fourth is privacy. Side windows are too close to the neighbours, so both households keep their curtains closed all year. Renovating can't fix any of these.

Comparing prices. To judge the price, compare sales of blocks with a similar width at the street. Don't work it out only from the price per square metre of land. Two blocks of the same size can differ a lot in value if their widths differ.

2.7 5+ bedroom home lacks covered indoor-outdoor living

indoor outdoor living

0 m²

What this means

Without a big enough covered area off the living area, outdoor meals are less convenient.

Where a home with 5 or more bedrooms has no good-sized covered outdoor living area opening directly off the living area, the indoor-outdoor flow is weaker. Large families use this flow the most. Outdoor meals, having guests over and children's play are less convenient. Adding a covered area later may involve approval, shading and drainage costs.

Additional notes: **If you plan to add a covered area, check whether it needs approval, as size and position matter. Ask the builder to include stormwater drainage and any energy assessment in the quote.**

What alfresco living means. In Australian home design, indoor outdoor living is one of the most important ideas. It means the indoor living area opens directly onto a **covered** outdoor space, and the two are used as one. A typical design has the living room, or the kitchen and dining area, open through a full wall of sliding doors onto a covered terrace. Australians call this covered terrace an alfresco. The floor is at the same height and the same tiles continue outside. With the doors fully open, the two spaces become one. It needs three things. The space must be covered, to shelter you from rain and sun. It must connect directly to the inside, so you don't have to go around the outside or across the backyard. It must be big enough for a dining table, which means about 10 m² or more.

Sydney's climate. This matters in Sydney because of the climate. Much of the year is good for being outside, but the summer sun has strong ultraviolet rays, and thunderstorms arrive quickly and bring heavy rain. An uncovered terrace is unusable at exactly the times you most want to use it. With a roof, the time you can use it each year goes from a few dozen days to most of the year.

Everyday family use. A large family in a home with 5 or more bedrooms uses this space as the main place for everyday dinners, children's play, guests and barbecues. It works like an extra living room, without adding to the load on the indoor air conditioning. In summer you can eat there without running the air conditioning inside, and from the kitchen you can see the children running in and out. This is why it is almost standard in large new homes built in Sydney in recent years. Without it, all the social and family activity in a big home gets crowded back into the indoor living room.

Adding a covered area. If you plan to add a covered area later, the rules are fairly easy to work with. Pergolas (frames that give shade), terraces and decks that are not too large can usually be built without an application. Any that are over a set size, or that attach to the side or rear wall of the house, need approval. The costs most easily missed are stormwater drainage and the energy assessment. When you get a quote, ask the builder to include both.

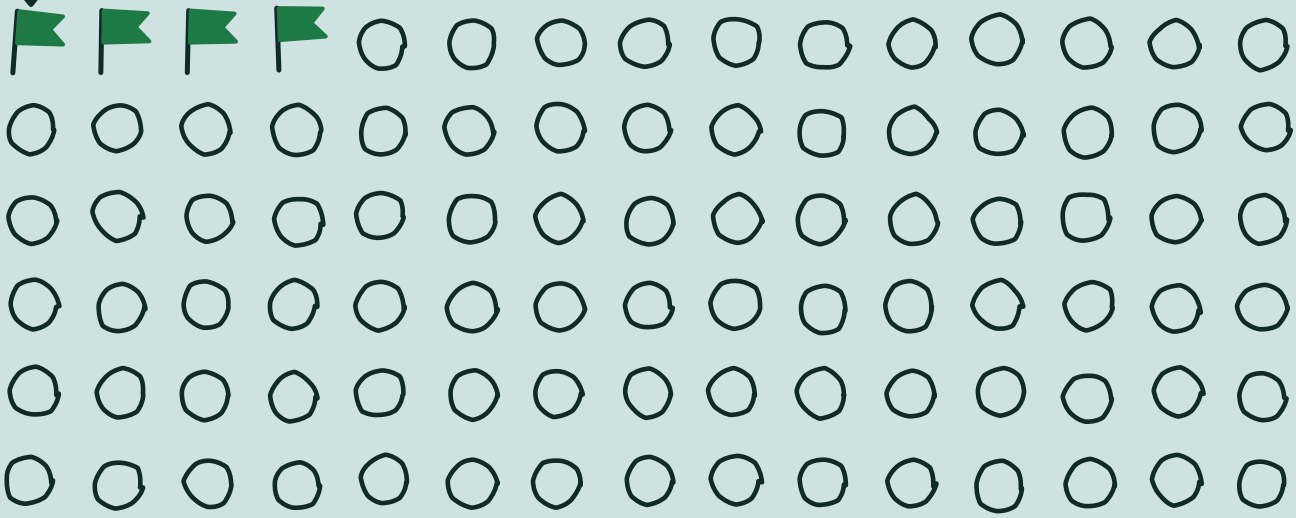
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3

MAJOR STRENGTHS

90 core assessment items

4 Major strengths



Chapter 3 Major strengths

3.1 The property has water or other outstanding views

Notable views	View description
ocean view	

What this means

The view makes daily life at home more pleasant and can bring in more light.

A rare water view or striking natural view makes a home more appealing and everyday living noticeably more pleasant. A good view extends how far people can see from inside and can improve natural light. In the Sydney resale market, buyers often pay more for rare views, and homes with them may hold their price better when prices fall.

Additional notes: **Check the view in person at different times. Use the NSW Planning Portal and council records to see what could be built in the direction of the view, because the view may not last.**

Judging the view. It is not enough to see water or distant views today. Judge a view by its quality, how long it lasts and how much control you have over it. Check it in person at different times, on different floors and from the main living areas. Note whether it is a panoramic view, a partial water glimpse or a seasonal view blocked by trees or neighbouring homes.

Planning records. Use the NSW Planning Portal and council records to check the blocks in the direction of the view. Look at each block's zone, height and floor space ratio (FSR). Also look at recent development applications (DAs). These are requests to council to approve building work. And check for any planning proposals, which are formal proposals to change the planning rules or zone for particular land. Future development that the rules allow on those blocks may change the view, so don't treat the current view as a permanent guarantee.

Sales and weather exposure. If the view is a big part of the price, compare recent sales of similar homes with and without a view, as two separate groups. This helps you avoid paying too much extra only because of marketing descriptions. For waterfront or high blocks, also check wind, salt damage and weather exposure. Check privacy and maintenance costs too, so the view suits everyday use.

3.2 Internal floor area is 25%+ above the suburb median

Total indoor area, compared with the suburb (excluding the basement)

Total internal area: 264 m²
The property's internal area level: 45.7% above the suburb

What this means

The home has much more space than similar homes, so it feels open and bright.

The internal area is well above the suburb median. This gives an open, spacious layout with room for many different living areas and high-end furniture. A larger interior also lets in more natural light and leaves more room to move, so the home is more comfortable to live in. Buyers at the top end of the market often look for large homes like this.

Additional notes: **Check how much of the advertised area is usable living space, as it may include hallways and the garage. A larger home also costs more to clean and maintain.**

Usable living area. When the internal area is more than 25% above the median for similar properties, check whether the extra area is useful. The median is the middle value, with half of the figures above it and half below. The total can include narrow hallways, low-ceiling areas and formal rooms that are hard to furnish. It can also include basement storage or parts cut off from the main living space. Their practical value may be less than the square metre figure suggests. Divide the floor plan by use: bedrooms, living areas, kitchen, hallways, storage, garage and other spaces. Compare the usable living area with other homes at a similar price, rather than the total alone.

How area is measured. Check how the advertised area is measured. Confirm whether it includes the garage, balcony, alfresco (a covered outdoor area) or other areas that are not indoors. If the area makes a big difference to the valuation, you can cross-check it against the survey or approved plans.

Upkeep and household size. A larger home also costs more to clean, cool, furnish and maintain. So consider “larger” together with your household size, the quality of the layout and your long-term budget for owning the home.

3.3 Potential for apartment redevelopment

Major Development Opportunity

Other development opportunity

What this means

The land may suit apartment redevelopment, which could let the owner develop or sell.

If the land has apartment redevelopment potential, its value often depends more on how much can be built on it in future, not only on the existing home. For the owner, this may create significant opportunities to develop, sell or partner with a developer.

Additional notes: **Get written planning advice from a town planner, and ask an architect to test what could fit on the block. The rating does not guarantee approval or a development profit.**

Planning and site conditions. "Major Development Opportunity" in particular should not be judged on this report's score alone. If the potential involves apartments or higher-density redevelopment, the value usually depends heavily on several conditions. These include the current zone, floor space ratio (FSR), height, and Low and Mid-Rise or Transport Oriented Development (TOD) mapping. The minimum width at the street, access and heritage also matter. So do flood, contamination, infrastructure and contributions. A single-house block in a high-density area may, in theory, be too small or the wrong shape to make financial sense unless it joins neighbouring land (site amalgamation). Nearby planning changes may raise or lower how much can be built in future.

Getting expert advice. Get written planning advice from a town planner. Ask an architect to test the building size and shape the block could take, and how many homes it could hold. Ask a valuer (a registered professional who estimates what a property is worth) or development feasibility specialist for a residual land value analysis.

What the rating means. A Major strength rating should be expressed as "a higher grade of development option". It does not guarantee approval at the highest density or a particular development profit.

3.4 The property has been recently renovated or extended

Recently Renovated or Extended

The entire property or major parts have been renovated in recent years.

What this means

The home is usually better to live in, with less renovating needed after moving in.

A recent, high-quality renovation or extension usually makes daily life noticeably better. The kitchen, bathrooms and storage work better. Natural light and the link between indoors and outdoors improve too. Buyers also usually face less renovation cost and building disruption soon after moving in. The home also usually feels more modern and has more usable floor area.

Additional notes: **Ask for the approvals, approved plans and any home building compensation insurance, and check the work matches the plans. Also arrange an independent building and pest inspection, as new-looking work can still have problems.**

Approvals and paperwork. On a recent renovation or extension, check the quality, whether it is lawful, and the paperwork. Ask for the development application (DA) or complying development certificate (CDC), and the approved plans. If they apply, ask for the construction certificate and the occupation certificate (permission to use a finished building). Check the layout on site against the approved plans, one by one.

Warranties and insurance. NSW law guarantees the quality of residential building work: usually 6 years for major defects and 2 years for other defects. Qualifying work over the amount set by law may also need home building compensation (HBC insurance), which protects the owner if the builder cannot finish or fix the work. Also ask for the HBC insurance, builder and trade details, engineering reports and main equipment warranties.

Hidden problems and inspection. A new-looking renovation can still have problems with waterproofing, structural openings, drainage or roof connections. It can also hide unapproved additions. So arrange an independent building and pest inspection. The real benefit is recent, high-quality work backed by documents, not style or sales material alone.

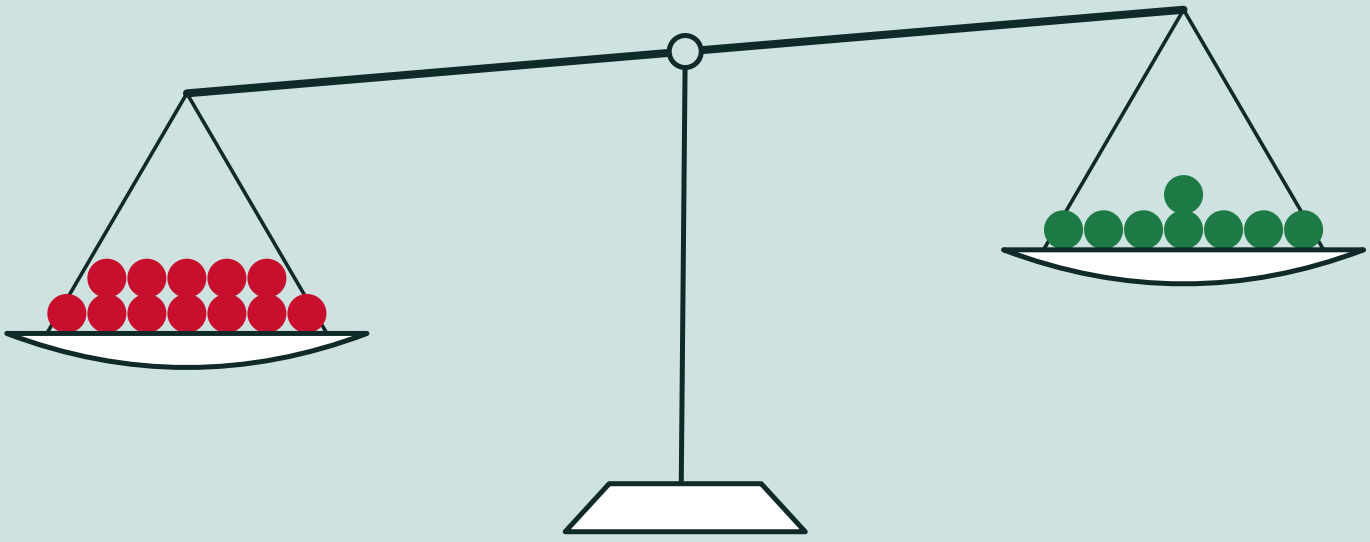
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4-5

MINOR CONCERNS
MINOR STRENGTHS

12 Minor concerns

8 Minor strengths



Chapter 4 Minor concerns

4.1 Land

2 items

Backyard orientation	Backyard orientation **South**	Backyards facing south, west or south-west get less winter light or more western sun in summer.
Front yard slope	Front yard slope	The slope of the front yard affects driveway access, steps and drainage at the front door.

4.2 Building

1 item

Safety hazards (retaining walls, pool fencing, steep steps, large trees near the house)	Retaining walls, pool and large trees near the house	The Features above are approximate, not yet confirmed by a professional, and should be checked on site.

4.3 Layout

3 items

Main living space orientation	Main living space orientation **South**	The main living space faces south and may get fairly weak natural light in winter.
Master bedroom natural light	Master bedroom orientation	A master bedroom facing south, west or south-west is less favourable, with less winter light or stronger summer afternoon sun.
Circulation efficiency / wasted space	Circulation efficiency / wasted space **11 m**	Hallways, stair landings and similar space use up some of the floor area.

4.4 Amenity

5 items

Light rail	Light Rail **No** Station name	

Nearby private school options (boys)	Private school options within 5 km (for boys) **Private boys' schools within 5 km: 1; Private co-ed schools within 5 km: 2** Closest	Nearby private schools add to public school catchment information (the area a school enrols from, set by home address).
Nearby private school options (girls)	Private school options within 5 km (for girls) **Private girls' schools within 5 km: 0; Private co-ed schools within 5 km: 2** Closest	Nearby private schools add to public school catchment information (the area a school enrols from, set by home address).
Ease of access to high school	Journey to catchment high school **Driving distance to high school: 5,200 m**	How far the high school is and how easy it is to reach matter to families with children.
Peak-hour commute time to the CBD	Peak-hour public transport time to CBD **60 minutes**	It measures how hard the daily commute is more directly and realistically than straight-line distance.

4.6 Pricing

1 item

Land value share	Relative land value share **Suburb median land value share: 52.1%**	With no record of the figure this item measures, a comparison is not possible.

Chapter 5 Minor strengths

5.2 Building

3 items

Degree of luxury	Degree of luxury **Finish quality score: 95**	The home is fairly high-end and pleasant to live in.
Swimming pool	Pool **Has a pool**	Pools are fairly common in the suburb and widely accepted by local buyers.
High ceilings	High ceilings **Yes**	Higher ceilings usually give rooms a more open feel and better natural light.

5.3 Layout

2 items

Small or narrow bedrooms	Small or narrow bedrooms **0**	Most bedrooms are fairly large, leaving more room for different furniture layouts and uses.
Area of the largest living space	Area of the largest living space **36 m²**	Fairly large or adequate: the main living space is in proportion to the number of bedrooms.

5.4 Amenity

2 items

Local centre grade	Range of shops within the suburb	With a shopping centre within walking distance, everyday shopping and small errands can be done without a car.
Cafes	Cafes within 1km **5**	Cafe numbers are not essential but can show how walkable the area feels.

5.7 Other

1 item

Share of renters in the pocket	Share of renters in the pocket **17%**	This pocket has a low share of renters and a fairly high share of owner-occupiers.

Among the core assessment items, a further 59 items are rated Neutral. They are not given a section of their own. See Appendix A.

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6

VERIFICATION CHECKLIST

7 items

- [ ] *Title and Contract* 2 items
- [ ] *Site and Foundations* 3 items
- [ ] *Planning and Approvals* 2 items

Chapter 6 Verification Checklist

When you wish to take your assessment of this property further, the items below are recommended for close checking. This section has 7 items in total. They are chosen using what was measured for the property and grouped by type of matter. **The "Typical financial impact" column is a general range for this type of matter, and it also does not constitute a valuation conclusion. It is for reference only.**

6.1 Title and Contract

2 items

Have your solicitor check matters in the contract, title documents and leases, and finalise them before you exchange contracts.

Matters to verify	How to check	Typical financial impact of this type of matter
Easements & Title Restrictions	**Check the contract, the title plan and the section 88B instrument (a document registered with a plan that lists the rights and restrictions on the land). Look for limits on use or development.** An ordinary easement (a right for others to use part of a property, which usually limits building there) usually has little effect. The usual legal checks during the purchase are enough. If it affects extensions or development, ask a solicitor or conveyancer to confirm it. A conveyancer handles the legal paperwork of buying or selling property. If needed, also ask a registered surveyor and a town planner to assess it.	A$20k–A$500k+. An ordinary easement has little effect. If it affects extensions or development, the effect on value may reach hundreds of thousands of dollars or more.
Community Covenants & By-laws	**Check the purchase contract for limits on building, parking or changes to the building that apply to the whole community. These are covenants (rules on the title that limit how the land can be used) or by-laws (the rules owners must follow).** If the community rules limit how you use or change the property, ask a solicitor or conveyancer to check. A conveyancer handles the legal paperwork of buying or selling property. For development, ask a town planner as well.	Usually A$10k–A$100k+. If the rules place major limits on development or on renovating and extending, the impact may reach hundreds of thousands of dollars or more

6.2 Site and Foundations

3 items

Because this property is on a block with a fairly steep slope, the following 2 items can be checked further.

Matters to verify	How to check	Typical financial impact of this type of matter
Cut / Fill & Foundation Design	**Look for flat areas that have been built up or cut level, and obvious cut and fill (soil dug out or added). Also look for changes in ground level and signs that the ground is sinking unevenly.** If the slope or cut and fill is obvious, or there is sinking, ask a geotechnical (soil and rock) or structural engineer to check the foundation risk.	$30k–$300k+
Site Stability, Retaining & Drainage Hazards	**Look for pooling water, damp areas and water stains. Also look for cracked or damaged retaining walls (walls that hold back soil) and obvious movement of the slope.** If a slope, retaining wall, pooling water or water seeping in is obvious, ask a building inspector to check first. If the inspector finds anything unusual, ask an engineer.	$10k–$1m+. The range depends on the type of risk. Ordinary drainage or waterproofing work is mostly in the tens of thousands of dollars. Serious landslip (ground sliding downhill), foundation or coastal hazard problems can reach hundreds of thousands of dollars or more.

Because this property has unique views, the following 1 item can be checked further.

Matters to verify	How to check	Typical financial impact of this type of matter
Future View Obstruction Risk	**Check how much the property depends on its views. Look for vacant blocks, old houses or signs of development on neighbouring land.** If the views are worth a lot and neighbouring land could be developed, ask a town planner to check development applications (DAs) and assess the risk of blocked views. DAs ask council to approve building work.	$50k–$500k+, varying greatly by site.

6.3 Building and Facilities

0 items

6.4 Planning and Approvals

2 items

Because this property may have some development value, which will affect its sale price and future growth in value, the following 1 item can be checked further.

Matters to verify	How to check	Typical financial impact of this type of matter
Development Feasibility	**Check the zoning (planning rules for the land), land size and block width at the street, and judge whether development potential matters.** If you can't confirm major development value, you can ask a town planner for advice or pay for their services.	The effect on the property's value may be $100k–$1m+, and even higher for high-value development sites.

Because this property has a pool, the following 1 item can be checked further.

Matters to verify	How to check	Typical financial impact of this type of matter
Pool Compliance	**Look at the pool fence, gate and equipment. Look for signs of leaks. Ask for documents that show the pool meets the rules.** If the pool is older or you doubt its fence or equipment, ask a pool certifier or specialist to check it.	$5k–$50k+

Appendix A Authoritative Item Table

The core assessment items take up 90 rows in all, matching the counting basis of the Executive Summary. The rows are sorted by item number. Each row is marked ✓ only under the tier of its rating, and the column order is the same as in §1.1. §1.1 and §2–§5 are all excerpts from this table. The supplementary items (4 in this assessment) are not in this table.

Assessment item	▲▲	▲	●	▼	▼▼
Nearby main road noise source			✓		
Heritage Listed Item			✓		
Heritage Conservation Area			✓		
Flood risk			✓		
Bushfire risk			✓		
High-voltage power lines and substations			✓		
Block shape regularity					✓
Backyard privacy					✓
Title plan type			✓		
Facing a T-junction					✓
Backyard flatness					✓
Zoning			✓		
Aircraft noise			✓		
Nearby pollution sources			✓		
Distance to nearby petrol stations, sewage treatment and waste facilities			✓		
Backyard size			✓		
Nearby rail noise and vibration			✓		
Development potential			✓		
Notable views	✓				
On a main road			✓		
Maximum height difference / slope within the block					✓
Frontage					✓
Land value			✓		

Assessment item	▲▲	▲	●	▼	▼▼
Land size			✓		
Backyard orientation				✓	
Corner block			✓		
Tree protection and significant vegetation controls			✓		
Distance to prison or correctional facility			✓		
Building approval records (DA/CDC)			✓		
Standard bus			✓		
Metro and train			✓		
Journey to primary school			✓		
Primary school star rating			✓		
High school rating			✓		
Light rail				✓	
B-Line rapid bus			✓		
Nearby private school options (boys)				✓	
Nearby private school options (girls)				✓	
Parks			✓		
Ease of access to high school				✓	
Peak-hour commute time to the CBD				✓	
Local centre grade		✓			
Supermarket			✓		
Cafes		✓			
Medical services (GP, pharmacy, hospital, emergency)			✓		
Library			✓		
Proximity to the coast and rivers			✓		
Attic			✓		
Walls (weatherboard)			✓		
Walls (double brick)			✓		
Building age			✓		

Assessment item	▲▲	▲	●	▼	▼▼
Degree of luxury		✓			
Swimming pool		✓			
Safety hazards (retaining walls, pool fencing, steep steps, large trees near the house)				✓	
Total and adjusted area, and relative size (excluding basement level)	✓				
Main living space orientation				✓	
Damp, cold or poorly lit rooms			✓		
Small or narrow bedrooms		✓			
Area of the largest living space		✓			
Connected indoor-outdoor living space					✓
Void (double-height space)			✓		
Master bedroom natural light				✓	
Bedrooms with no bathroom on the same floor			✓		
Share of renters in the pocket		✓			
Frequency of the property's past sales			✓		
Time since last sale			✓		
Street price relative to the suburb			✓		
Pocket price level within the suburb			✓		
Land value share				✓	
Front yard slope				✓	
Effective internal area ratio			✓		
Number of living spaces			✓		
Relative number of bathrooms			✓		
Ensuite bedrooms			✓		
Development potential			✓		
Major development opportunity	✓				
Cul-de-sac block			✓		
Recent renovation or extension	✓				

Assessment item	▲▲	▲	●	▼	▼▼
Lower-ground space issues			✓		
Tennis court			✓		
Notable builder or designer			✓		
Granny flat bedrooms			✓		
High ceilings		✓			
Private jetty			✓		
Kitchen view			✓		
Time on market			✓		
Circulation efficiency / wasted space				✓	
Number of floors			✓		
Basement area			✓		
Second kitchen			✓		

Appendix B Terminology

Only terms that need professional or NSW local knowledge to understand are listed, and only if the main text of this report uses them.

Term	Explanation	Where it applies
Pocket	A small group of streets within a suburb with a similar price level, used to identify price differences within the suburb.	General
Pocket price level	The percentage difference between the median price of this pocket and that of its suburb. A median is the middle value, with half the figures above it and half below. “x% below the suburb” means the pocket’s median is lower. “x% above the suburb” means it is higher. “In line with the suburb” means they are the same.	General
Land Value	The value of the land only, as assessed by the NSW Valuer General. It is used to work out land tax. It is not a market sale price.	NSW
HCA	Heritage Conservation Area. A protected group of streets, marked out by the local council. Inside it, changes to a property’s outside appearance need extra planning and heritage review.	NSW
Easement	A right for another party to use part of the property, recorded on its title. The most common case is drainage pipes or power lines running through the property. The affected area usually cannot be built on.	General
DA / CDC	Development Application (DA) or Complying Development Certificate (CDC). The legal approval document for building or altering a property.	NSW
Catchment	The area a public school enrols from, set by home address. **The boundary is set by exact street number**, so the house next door may not be in the same catchment.	NSW
School star rating	5 = Outstanding, 4 = Strong, 3 = Good, 2 = Developing	NSW

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This report is a data report prepared on the basis of the property's assessment data. Each assessment item's rating is produced by the assessment system in accordance with the assessment framework, and this report presents the ratings unaltered. This report does not make an estimate of the property's value, does not make an overall evaluation of the property, and does not constitute a purchase recommendation, investment advice or legal advice. Price data appearing in the report, such as the Land Value, median prices and sales records, are all records in the assessment data, not estimates of the property's market value.

The "Property Facts" and each assessment item's "Recorded data" are both taken from the property's assessment data; content with no record in the assessment data is not listed. Therefore, if the report does not mention a matter, this does not mean that the matter does not exist, has been verified or is free of problems. Each data item reflects the situation at the time it was recorded; the accuracy and completeness of the data depend on the data sources, and if the data contain errors or omissions or are out of date, the related ratings will also be affected.

The explanatory text under "Major strengths" and "Red flags" (including the "Additional notes") is pre-written by the assessment framework and quoted verbatim; the "Explanation" column in the "Minor strengths" and "Minor concerns" tables is likewise pre-written. These explanations describe the general meaning of that type of result, were not written specifically for the property, and do not necessarily match the property's specific circumstances. Content in them that concerns laws and regulations, monetary amounts, procedures, or considerations in making an offer is general information only, may have since changed, and does not constitute legal advice or a purchase recommendation specific to the property.

The "Expert Takes" (if any) are included verbatim and are summary notes by dimension, for reference only; they are not ratings of assessment items, are not estimates of the property's value, and do not represent an overall evaluation of the property. The "Verification Checklist" does not list every matter that needs to be verified; its "Typical financial impact of this type of matter" column gives a general range for this type of matter, not a figure calculated specifically for the property, and does not constitute a valuation conclusion.

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