

# Property & Cars

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- Cars
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# Property

# Property Investing

## Property investing considerations

PROS	CONST
<ul style="list-style-type: none"><li>• "Passive" income</li><li>• Tax deductions if property is owned by a human and human is working</li><li>• Increase in property value, proportional to deposit</li><li>• Hard to go to \$0 like stonks</li><li>• Can use property as collateral</li></ul>	<ul style="list-style-type: none"><li>• TAX</li><li>• Strata (Tax deductible)</li><li>• Council Tax (Tax deductible)</li><li>• Mortgage fees (Tax deductible)</li><li>• Mortgage interest (Tax deductible)</li><li>• Water bills (Tax deductible)</li><li>• Repairs (Tax deductible)</li><li>• Land tax (If owned by a trust) (Tax deductible)</li><li>• Insurance (Tax deductible)</li><li>• Property management</li><li>• Stamp duty on buy</li><li>• Conveyancer costs on sale</li></ul>

## Property ownership

Pros	Cons
<ul style="list-style-type: none"><li>• Increase in property value, proportional to deposit</li><li>• No land tax</li><li>• No capy gainz when selling</li><li>• Can use property as collateral</li></ul>	<ul style="list-style-type: none"><li>• Strata</li><li>• Council Tax</li><li>• Mortgage interest</li><li>• Mortgage fees</li><li>• Water Bills</li><li>• Repairs</li><li>• Insurance?</li></ul>

# Renting

Pros	Cons
<ul style="list-style-type: none"><li>• No water bills</li><li>• No mortgage</li><li>• No landlord insurance</li><li>• No strata</li><li>• No council</li><li>• Not stuck in one place</li></ul> Cons	<ul style="list-style-type: none"><li>• Can't capture increase in value</li><li>• Moving costs</li><li>• Can't put nails in walls</li><li>• Repairs can be harder</li><li>• Renters insurance</li></ul>

Property

# Moving addresses

## Chang address for

- Banks
- Gov services (drivers license, ato, medicare, electoral comission)
- library card
- Services (gas, electricity, water, internet, mobile phone)
- Car insurance
- Accountant
- Toll
- Super
- Utilities (Internet, water, gas, electricity)

# Buying & Selling

## Buying a property

### General Steps

1. Hit up a mortgage BROKer
2. Building inspection (Pest, mould, foundation)
3. Use conveyancer to look over sales contract
4. Find place and put offer in

### Check before getting interested

- Is the property in a flood zone

### Check before deposit

- Drain in laundry
- mould, pest, rot building checks
- Age of building
- What keys are available for locks including garage, storage, laundry

## Selling a property

### General steps

1. Hit up sales agency and let them know you want to sell
2. Hit up conveyancer to write up a sales contract
3. Wait

## My Checklist

- Internal Laundry
- Good size car spot
- Solid walls (check laundry and behind things for rot)

- Drain in laundry
- Aircon
- Bright lights / natural light
- Low strata & council rates
- Smoke alarm last check date
- Paint work
- Floor quality
- Kitchen cupboards
- Stove fan

# Cars

# Buying tips

## Car Buying Tips (Australia)

A beginner-friendly checklist for inspecting and test-driving a car before you buy. Print it or open it on your phone and tick things off as you go.

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### Before You Inspect the Car

These steps protect you from buying a stolen, written-off, or finance-encumbered car.

- **Run a PPSR check** (Personal Property Securities Register) — costs about \$2 at [ppsr.gov.au](https://ppsr.gov.au). You need the VIN. It tells you if there's money owing on the car, if it's been written off, or reported stolen. Do this **before** you hand over any money.
  - **Check the rego status** for the state the car is registered in (free on each state's roads/transport website). Confirms the car is currently registered and matches the seller.
  - **Match the VIN** on the car (usually visible at the base of the windscreen and on the driver's door frame) to the rego papers. If they don't match, walk away.
  - **Ask for the service history / logbook**. A car with stamped servicing is worth more and is less risky.
  - **Look up the ANCAP safety rating** at [ancap.com.au](https://ancap.com.au). Aim for 4 or 5 stars if it's your daily driver.
  - **Get an insurance quote** before you buy. Some cars are surprisingly expensive to insure, especially for newer drivers.
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### Things to Check on the Car

#### Tech & Connectivity

- **Apple CarPlay / Android Auto** — actually pair your phone in the car. Test wired *and* wireless if it claims wireless.
- **USB ports** — count them, note where they are, and check whether they're USB-A or USB-C. Test the front and rear ones.
- **Cruise control** — does it work? Is it adaptive (follows the car in front) or standard?
- **Bluetooth** — pair your phone, make a test call, play music.
- **Reversing camera and parking sensors** — clear picture, sensors beep at the right distance.

## Convertibles / Soft-tops

- **How to put the roof up and down** — get the seller to show you, then do it yourself. Listen for grinding or hesitation. Convertible roof mechanisms are expensive to fix.
- Check the roof seals for leaks or wear.

## Storage & Practicality

- **Glove box** — opens, closes, latches properly. Check inside it (some hide service records or fuses).
- **Centre console / cup holders / door pockets** — fit your phone, water bottle, and whatever you actually carry.
- **Boot space** — does your usual gear fit? Pram, golf clubs, surfboard, weekly shop?
- **Spare tyre** — open the boot floor and check what's there. Many new cars come with:
  - A **full-size spare** (best),
  - A **space-saver** (temporary, limited speed/distance),
  - A **tyre repair kit** (just goo and a pump — useless for sidewall damage),
  - **Nothing at all**. Confirm this matches what you expected.
- **Cargo cover / parcel shelf** — present and not damaged.

## Tyres & Wheels

- **Tread depth** — the legal minimum in Australia is 1.5mm. Use a 20-cent coin: if the platypus's bill is fully visible, the tread is getting low.
- **Date code** on the sidewall — a 4-digit number (e.g. "2823" = week 28 of 2023). Tyres older than ~6 years should be replaced even if they look fine.
- **Even wear** across all four tyres. Uneven wear suggests alignment, suspension, or balance problems.
- **No bulges, cracks, or cuts.**
- **Wheel locks** — if fitted, make sure the locking key nut is included.

## Lights & Wipers

- Headlights (low and high beam), indicators front and rear, brake lights, reverse lights, fog lights, number plate light, interior lights.
- Wipers front and rear, washer fluid sprays properly.

## Under the Bonnet

- **Oil level and colour** (pull the dipstick, wipe, dip again). Should be amber-to-light brown, not black sludge.
- **Coolant level** in the overflow tank — between min and max, not rusty looking.
- **Brake fluid** — between min and max.
- **No oil leaks**, corrosion, or rodent damage.
- **Battery terminals** clean, not corroded.

## Body & Paint

- **Panel gaps** should be even all the way around. Mismatched gaps suggest accident repair.
- **Paint consistency** — different shades on different panels = repaint.
- **Rust**, especially around wheel arches, sills, and the boot floor.
- **Windscreen** — chips, cracks, or pitting. A crack in the driver's view will fail a roadworthy.

## Interior

- Sit in every seat. Check for stains, tears, sagging, wear on the driver's bolster.
- Smell test — mould, smoke, or "something to cover up smoke" (heavy air freshener) is a red flag.
- All windows, all door locks, central locking, child locks.
- Seatbelts retract properly in every seat.
- **ISOFIX child seat anchor points** if you need them.

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## The Test Drive

Drive for at least 20 minutes if you can. Mix suburban, highway, and stop-start.

## Driving Performance

- **Cold start** — try to test before the seller has warmed it up. Listen for rattles, smoke from the exhaust, or hesitation.

- **Fast acceleration** — smooth, no hesitation, no jerky gear changes (auto) or slipping clutch (manual).
- **Fast braking** — find a safe empty stretch. The car should stop straight, no pulling left or right, no juddering through the pedal.
- **Steering** — centred when going straight, no pulling to one side, no vibration in the wheel at highway speed.
- **Suspension** — drive over a speed bump or rough patch. Listen for clunks, rattles, or knocks.
- **Transmission** — auto should shift smoothly without flaring or jerking. Manual gears should engage cleanly without crunching.

## Climate & Comfort

- **Air conditioning** — blows genuinely cold within a couple of minutes. Critical in Australia. Re-gassing isn't always cheap, especially on newer refrigerants.
- **Heater** — blows actual hot air. Easy to forget if you're test-driving in summer.
- **Cruise control** — engage it, set a speed, accelerate past, decelerate, cancel it.
- **Heated/cooled seats** if fitted.

## Things to Locate (don't laugh — easy to forget)

- **How to open the petrol cap** — push-button, lever, or just pull on the flap? Which side is it on?
- **How to open the bonnet** — find the release lever (usually under the dash) and the secondary catch under the bonnet itself.
- **How to open the boot** — button on the key, button inside the cabin, button on the boot itself.
- Where the **jack and wheel brace** live (often under the boot floor with the spare).
- Where the **OBD2 port** is (usually under the steering column) — useful if you ever want to plug in a scanner.

## Warning Lights

After the test drive, with the engine running, scan the dashboard. Any orange or red warning lights = ask why, and don't accept "it just does that".

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## Paperwork at Handover

- **Roadworthy / safety certificate** (varies by state):
    - **VIC** — Roadworthy Certificate (RWC), required for sale.
    - **NSW** — eSafety check ("pink slip") for vehicles over 5 years old at rego renewal; "blue slip" if unregistered.
    - **QLD** — Safety Certificate, required for sale.
    - **SA** — No mandatory pre-sale inspection between private buyers, but strongly recommended.
    - **WA** — No mandatory pre-sale inspection, but recommended.
    - **TAS / ACT / NT** — rules vary; check your state's transport authority.
  - **Service logbook** with stamps.
  - **Owner's manual.**
  - **Both sets of keys** (replacing a missing smart key can cost hundreds).
  - **Signed receipt** with the seller's full name, address, licence number, the car's VIN, the price, and the date.
  - **Transfer of registration** — submit it within your state's required timeframe (often 14 days) or you can be fined.
  - Budget for **stamp duty** on the transfer — it's a percentage of the purchase price and varies by state.
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# Strongly Recommended for First-Time Buyers

- **Get a pre-purchase inspection** from a mechanic before you commit. Your state's auto club does these:
    - NSW/ACT — NRMA
    - VIC — RACV
    - QLD — RACQ
    - SA — RAA
    - WA — RAC
    - TAS — RACT
    - NT — AANTIt costs \$200-\$400 depending on the inspection, and it's the cheapest insurance you'll ever buy. A mechanic will spot things you can't.
  - **Don't pay cash on the spot.** Use a bank transfer you can verify, and ideally meet at the seller's home (with a verifiable address) — not in a car park.
  - **Don't be rushed.** "Another buyer is coming this afternoon" is the oldest trick. A good car will still be a good car tomorrow.
  - **Test drive at least 2-3 cars** before you commit, even if the first one feels great. You learn a lot by comparison.
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# Quick Red Flags (walk away)

- Seller won't let you take it for a proper test drive.
- Seller won't let you get an independent inspection.
- VIN doesn't match the paperwork.
- "I lost the logbook / spare key / owner's manual."
- Price seems much lower than similar cars on Carsales or Facebook Marketplace.
- Car is being sold by someone whose name isn't on the rego papers (without a clear explanation).
- PPSR check shows finance owing or a write-off history.