QwikChecc

PROPERTY REPORT

11/6-12 The Avenue, Mount Druitt NSW 2770, Australia

NSW 2770 · Units in Mount Druitt

PREPARED BY

QwikChecc

Prepared 11 July 2026 · Estimates only

POWERED BY

Google · RBA · HTAG

OVERVIEW

11/6-12 The Avenue, Mount Druitt NSW 2770, Australia

Estimated value range **$426,790 – $543,188**

NSW 2770 · Units in Mount Druitt · 2 bed · 2 bath · 1 car

Prepared for **First Home Buyer Report**

Prepared 11 July 2026 · Estimates only

ESTIMATED VALUE RANGE

$426,790 – $543,188

An indicative range based on available market data — verify with an agent or valuer before you act · address-level estimate (HTAG)

EST. WEEKLY RENT

$570/wk

Rental context

GROSS YIELD

6.11%

If rented

STAMP DUTY (FHB)

FREE

First home buyer

MONTHLY REPAYMENT

$2,912

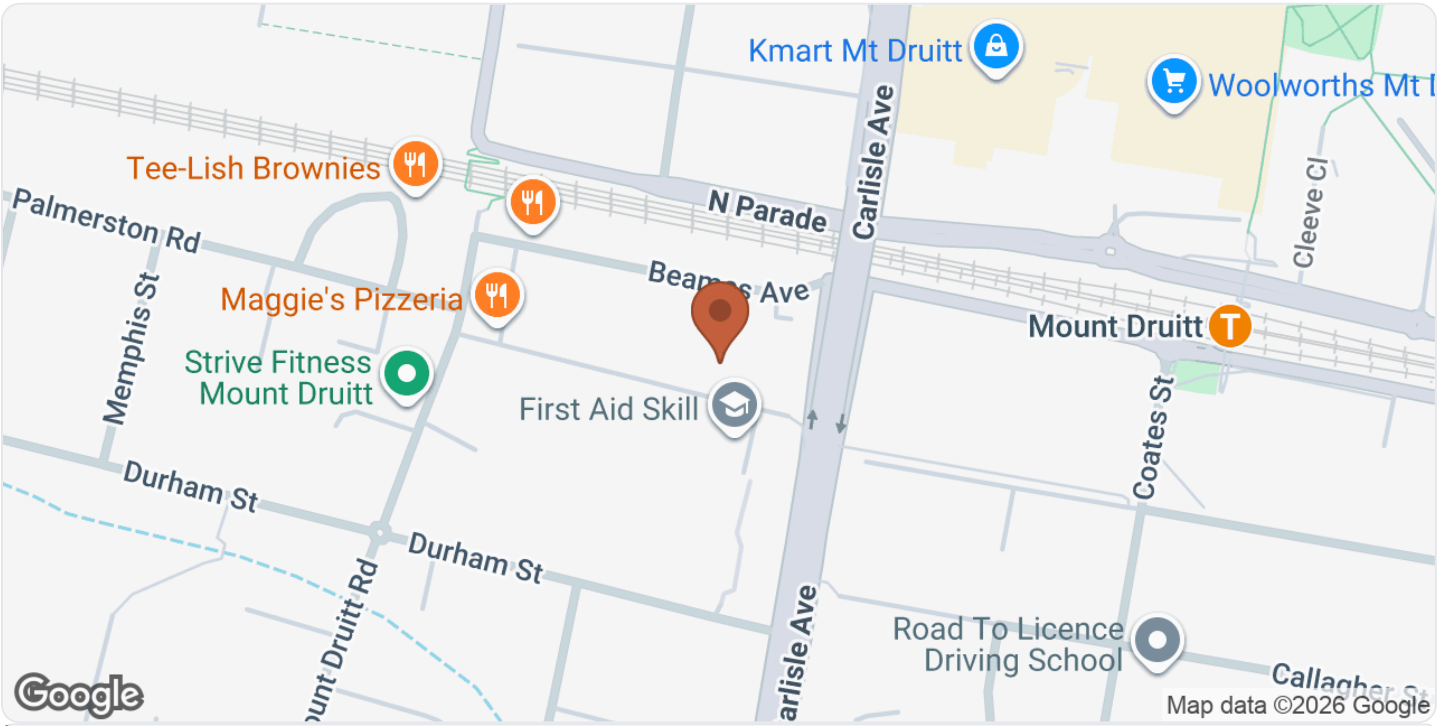
95% LVR · 5% Deposit Scheme, P&I

MOUNT DRUITT SNAPSHOT

Typical unit price	$519,783
Median weekly rent	$485
5-year price growth	+23.8%
1-year price growth	+3.9%

MARKET BACKDROP

RBA cash rate	4.35%
Typical mortgage rate	6.5%
Days on market	31 days
Rental vacancy	1.5%



Estimates and general information only — not a valuation, and not financial, legal or tax advice. Verify independently.

THE NUMBERS · PART ONE

Cost to buy in

What you'd need on hand to make this purchase happen — deposit, duty and transaction costs.

COST TO BUY IN — WITH THE 5% DEPOSIT SCHEME

Purchase price (est. mid-point)	$484,989
Deposit (5%)	$24,249
LMI	LMI waived — save ~$17,047 (indicative)
Stamp duty (first home buyer)	FREE
Legal / conveyancing	$2,000
Building & pest inspection	$650
Misc (title, bank fees)	$1,000
Total to move in	**$27,899**

Loan: $460,740 at 95% LVR — LMI waived under the scheme.

WORTH KNOWING

The deposit drives everything.
These figures use the 5% Deposit Scheme: a 5% deposit (95% loan) with LMI waived, if eligible. The standard 20% deposit (80% loan) is shown below for comparison.

Your stamp duty is $0.
First-home buyers can pay reduced or zero transfer (stamp) duty depending on the state and price. See 'The rules in NSW' for the scheme that applies, and confirm your eligibility with the relevant state revenue office.

FOR COMPARISON: THE STANDARD 20% DEPOSIT

20% deposit	$96,998
80% loan	$387,991
Total to move in	**$100,648**

A smaller deposit gets you in sooner and avoids LMI — but the loan is larger, so monthly repayments are higher: ~$2,912/mo vs ~$2,452/mo on a 20% deposit.

TWO WAYS TO QUALIFY

General Stream · 5% deposit $24,249
First home buyers — or anyone who hasn't owned property in Australia in the last 10 years. Apply alone or with one other person.

Single Parent Stream · 2% deposit $9,700
A single parent or legal guardian with a dependent child. Not limited to first home buyers — you may have owned before, provided you hold no other property once this home settles. Apply on your own.

Both streams: same price caps, no income caps, no place limits and no LMI — owner-occupier only, and applied through a Participating Lender.

Assessed against the $1,500,000 cap for this area. Some suburbs span postcodes with different caps, and both the purchase price and the lender's assessed value must be under the cap. Verify eligibility and caps at firsthomebuyers.gov.au or with a Participating Lender.

THE NUMBERS · PART TWO

Cost to live here

Your realistic monthly outgoings as an owner-occupier, beyond the purchase itself.
Figures below use the 5% Deposit Scheme — 5% deposit, 95% loan (if eligible). See page 3.

MONTHLY OUTGOINGS (6.5% P.A.)

Mortgage (P&I, 30yr)	$2,912
Council rates	$150
Strata levies (est.)	$500
Home & contents insurance	$125
Total monthly cost	**$3,687**

Excludes maintenance, utilities & body corporate special levies.

WORTH KNOWING

Rates rise — plan for it.
These figures use 6.5% p.a. Lenders will assess you at +3% (APRA buffer); make sure the repayment is still liveable at 9.50%.

Renting vs owning here.
Median local rent is $570/week (≈ $2,470/month) against $3,687/month to own — owning builds equity but carries the maintenance risk.

Strata and special levies.
Strata levies here are an estimate — the strata search will show the real levies and any special levies planned for major works.

Insurance from exchange day.
Arrange building insurance to start the day you exchange contracts, not at settlement.

AT A GLANCE

TO MOVE IN	PER MONTH	PER YEAR	LOAN
$27,899 Deposit + costs	$3,687 To hold	$44,244 Holding cost	$460,740 95% LVR
DEPOSIT	**STAMP DUTY**	**OTHER COSTS**	**RENT HERE**
$24,249 5% down	— Government	$3,650 Legal, insp & misc	$2,470 If you leased it, /mo

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NEIGHBOURHOOD · PART ONE

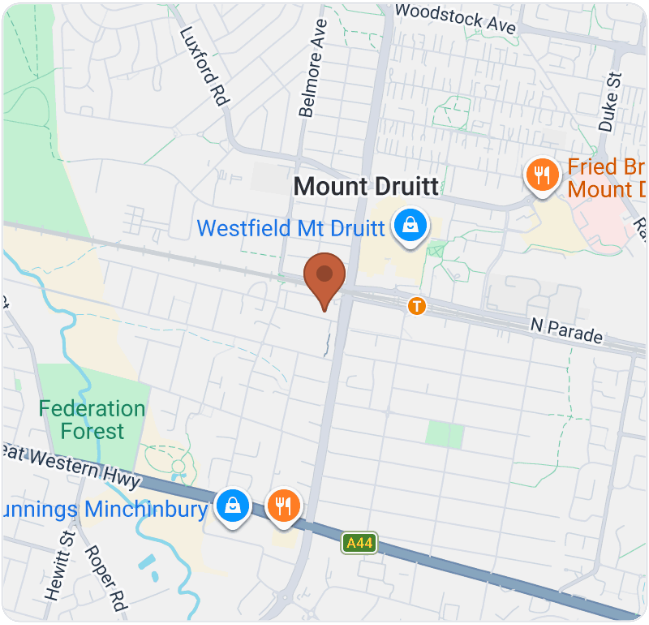
Mount Druitt in context

PRIMARY SCHOOL
Mount Druitt Public School
698m away

TRANSPORT
Mount Druitt Station, Stand A
387m away

SHOPPING
Woolworths Mt Druitt
459m away

PARK
Mount Druitt Park
744m away



ABOUT THE AREA

School catchment	Colyton Public School
Typical unit price	$519,783
Median weekly rent	$485
5-year price growth	+23.8%
Days on market	31 days
Rental vacancy	1.5%

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NEIGHBOURHOOD · PART TWO

More places nearby

A wider look at what's around Mount Druitt — dining, services and more of the schools, transport, shops and parks within easy reach.

DINING
Starbucks Mt Druitt
480m away

HEALTH & SERVICES
The Doctors Mt Druitt Medical Hub
384m away

PRIMARY SCHOOL
Colyton Public School
826m away

TRANSPORT
Bus stop — Coates St
400m away

SHOPPING
Westfield Mt Druitt
524m away

PARK
Federation Forest
1.2km away

DINING
Soulte Minchinbury
1.1km away

HEALTH & SERVICES
100% Bulk Billing - Mt. Druitt Medical & Dental Centre
669m away

WHAT'S NEARBY

Travel times · Google Maps

NEAREST SCHOOL Mount Druitt Public School 16 mins walk · 698m	SHOPS & GROCERIES Woolworths Mt Druitt 15 mins walk · 459m	PUBLIC TRANSPORT Mount Druitt Station, Stand A 12 mins walk · 387m
PARK Mount Druitt Park ≈ 744m	MEDICAL & HOSPITAL The Doctors Mt Druitt Medical Hub ≈ 384m	CITY CENTRE Sydney CBD 40 mins drive

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ABOUT THE AREA

Who lives here

Mount Druitt - Whalan · 2021 Census

22,918 residents POPULATION	33 years MEDIAN AGE	$1,392 per week MEDIAN HOUSEHOLD INCOME	3.0 persons AVG HOUSEHOLD SIZE
47% of homes OWNER-OCCUPIED	50% of homes RENTED	75% of households FAMILY HOUSEHOLDS	50% of residents BORN OVERSEAS

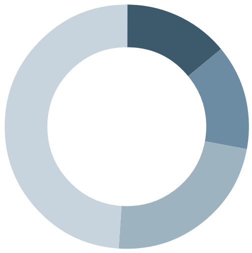
Source: Australian Bureau of Statistics, 2021 Census of Population and Housing (CC BY 4.0). Figures describe the property's Statistical Area 2 (SA2), not the individual home.

Recorded crime — Blacktown LGA (includes Mount Druitt)

Property offences per 100,000 residents · Apr 2025 - Mar 2026

OFFENCE TYPE	RATE /100K	STATE MEDIAN	VS MEDIAN	PREV. YEAR
Break-in (dwelling)	158	217	below	163
Motor vehicle theft	157	183	below	163
Theft from vehicle	261	275	below	264
Property damage	554	640	below	558

MIX OF PROPERTY CRIME



Break-in (dwelling)	14%
Motor vehicle theft	13.9%
Theft from vehicle	23.1%
Property damage	49.1%

Source: BOCSAR · Apr 2025 - Mar 2026 · rate per 100,000 residents.

Share shows the mix of property crime; the rates show the level. A similar mix can occur at very different levels.

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WHAT TO KNOW

Risk flags for this address

Checked against government planning and hazard data at the location of this property. A “check” flag isn't a dealbreaker — it's a prompt for targeted due diligence before you commit.

Zoning

CLEAR

R4 — High Density Residential

Zoning controls what can be built here — and next door. It shapes how you can use, extend or redevelop the property, and what may appear around it.

What this means for you: confirm the parcel's zone with the council before you plan any extension, granny flat or subdivision — a road or special-use zone on the certificate can quietly block your plans.

Blacktown Local Environmental Plan 2015

Bushfire

CLEAR

Not in mapped Bushfire Prone Land

Bushfire-prone land affects insurance premiums and building standards (BAL ratings), and can add approval requirements for renovations and rebuilds.

What this means for you: if flagged, get a written insurance quote before you exchange and ask whether a BAL assessment is needed — both can change the sums on a renovation or rebuild.

NSW RFS / ePlanning

Heritage

CLEAR

No heritage listing found

Heritage listings restrict demolition and many renovations. If flagged, confirm the exact scope with the local council before planning any changes.

What this means for you: if flagged, budget extra time and cost for approvals, and confirm with council exactly what is protected before you commit to any changes.

Heritage NSW + Local LEP

Flood

N/A

Not shown on state flood layer — council flood study may differ

Flood overlays affect insurance cost and availability — sometimes dramatically. If flagged, request a flood certificate from council before exchange.

What this means for you: if flagged or unconfirmed, request the council flood report and an insurance quote in writing before exchange — premiums on flood-affected lots can run into thousands a year.

NSW ePlanning (coverage incomplete)

IF SOMETHING IS FLAGGED

Ask the selling agent for the Section 10.7 planning certificate (it's attached to the contract), get a quote from your insurer *before* exchange, and have your conveyancer confirm what the flag means for this specific lot. Flags here are indicative, based on mapped datasets — the contract documents are definitive.

MARKET PULSE · 2026-06

What's moving the market

Current, sourced facts only — no predictions. The cash rate of **4.35%** and the Mount Druitt figures on page 2 are live data; the items below are policy and market settings in force at the time this report was prepared.

NEW SOUTH WALES

ONGOING

Stamp duty relief for first-home buyers

Full exemption up to $800,000 and a concessional rate to $1,000,000 under the First Home Buyers Assistance Scheme — at this report's estimate, see the overview page for what you'd actually pay.

Source: Revenue NSW

MAY 2025

No-grounds evictions abolished

Landlords now need a valid reason to end any tenancy, and rent can rise only once per 12 months. Investors should factor longer effective tenancies into planning.

Source: NSW Fair Trading

ONGOING

Low vacancy keeps rents firm

Rental vacancy across most of Sydney and regional NSW remains tight by historical standards, supporting rents — see this suburb's live vacancy figure on the overview page.

Source: See suburb data, p.2

2024–25

Transport-oriented development rezoning

NSW is rezoning land around dozens of metro and rail stations for higher-density housing, gradually lifting supply and reshaping prices in well-connected suburbs over the coming years.

Source: NSW Planning

AUSTRALIA

OCT 2025

Home Guarantee Scheme expanded

The federal First Home Guarantee no longer has income caps or limited places, and property price caps were lifted — eligible first-home buyers can purchase with a 5% deposit and no lenders mortgage insurance.

Source: Housing Australia

ONGOING

Lenders must stress-test at +3%

APRA's serviceability buffer means banks assess your ability to repay at 3 percentage points above the actual loan rate — your borrowing power is set well below the advertised rate.

Source: APRA

ONGOING

Help to Buy shared equity open

The federal Help to Buy scheme lets eligible buyers purchase with as little as 2% deposit, with the government taking up to a 30–40% equity stake that you can buy back over time.

Source: Housing Australia

APR 2025

Foreign buyers barred from existing homes

Foreign investors are temporarily blocked from buying established dwellings, with overseas demand channelled toward new builds — easing competition for existing stock.

Source: Foreign Investment Review Board

THE RULES IN NSW

What the law says when you buy here

The NSW rules most relevant to a first home buyer on this purchase.

First Home Buyers Assistance Scheme

Full stamp duty exemption for first-home purchases up to $800,000, with a concessional (reduced) rate between $800,000 and $1,000,000. You must live in the home for at least 12 months.

Source: Revenue NSW

First Home Owner Grant (New Homes)

A $10,000 grant for buying or building a brand-new home — up to $600,000 for a new home purchase, or $750,000 for a house-and-land build. Established homes are not eligible.

Source: Revenue NSW

Cooling-off period

Private-treaty purchases of residential property in NSW include a 5-business-day cooling-off period. Withdrawing costs 0.25% of the price. There is NO cooling-off period when you buy at auction.

Source: NSW Fair Trading

Vendor disclosure (Section 52A)

The seller must attach prescribed documents to the contract — title, drainage diagram, and the zoning (Section 10.7) planning certificate. Have your conveyancer review these before signing.

Source: Conveyancing Act 1919 (NSW)

Buying into a strata scheme

For units and townhouses, order a strata search before you buy: it reveals levies, the capital works fund balance, special levies, building defects and disputes recorded in the scheme's books.

Source: Strata Schemes Management Act 2015 (NSW)

General information only, not legal advice. Rules change — confirm with your conveyancer or solicitor before exchange.

SMART BUYING GUIDE

Buying your first home with confidence

MAKING AN INFORMED DECISION

Anchor on sold prices, not asking prices.
Look up what comparable homes actually sold for in the last 6 months — asking prices and guides routinely sit below the final result.

Cost the whole purchase, not the price tag.
Stamp duty, conveyancing, inspections, moving and an emergency buffer can add 5–6% on top of the price.

Talk to the neighbours.
A two-minute chat over the fence reveals flooding, noisy tenants, planned developments and parking wars that no report can show.

Get pre-approval before you fall in love.
Knowing your real budget protects you from overbidding at auction and makes your offers credible to agents.

Visit at different times.
A quiet street at 11am can be a rat-run at 5pm. Check noise, parking, light and traffic on a weekday and a weekend.

Check the commute, not just the suburb.
Time the real door-to-door trip to work at peak hour — the train line on the map matters less than the actual journey.

PROTECTING YOUR PURCHASE

Never skip the building & pest inspection.
A few hundred dollars can reveal tens of thousands in structural, damp or termite damage — and gives you negotiating power.

Keep a 3–6 month buffer.
Rates rise, hot-water systems fail. A cash buffer is the single best protection against being forced to sell early.

Read the contract's special conditions.
Sunset clauses, finance and inspection conditions decide whether you can walk away. Have your conveyancer flag every one before you sign.

Insure from the day you exchange.
Arrange building insurance effective from exchange, not settlement — you carry real risk the moment contracts are signed.

Confirm your government entitlements yourself.
Check First Home Buyers Assistance and the First Home Owner Grant directly with Revenue NSW — don't rely on an agent's word.

Lock your rate or keep a margin.
If buying near your limit, ask about rate locks and leave headroom — your repayment must survive the lender's +3% stress test.

AVOIDING SCAMS & FRAUD

Verify bank details by phone before transferring.
Payment-redirection scams imitate your conveyancer's email and swap the account number. Always call a known number to confirm before sending a deposit.

Beware pressure tactics.
“Another buyer is signing tonight” is a sales technique. Legitimate deals survive a day of due diligence.

Watch for fake rental and deposit scams.
Never pay a holding deposit to 'secure' a property you haven't inspected, to an account you can't verify, or to anyone refusing a face-to-face meeting.

Protect your personal documents.
Identity theft enables title and loan fraud. Only share ID through secure channels your conveyancer or lender has confirmed.

Deal only with licensed professionals.
Check agent and conveyancer licences on the NSW Fair Trading public register — it takes two minutes.

Never sign a contract you haven't had reviewed.
A solicitor or conveyancer should read the contract before you sign or pay anything — especially sunset and special clauses.

Confirm the agent actually represents the seller.
Scammers list properties they don't control. Cross-check the listing against the agency's official website and call the office directly.

General information only — not financial, legal or tax advice. Speak to a licensed professional before acting.

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BEFORE YOU COMMIT

Your due-diligence checklist

Ten checks that protect you on this purchase — print this page and tick them off as you go.

- [ ] **Get a building & pest inspection**
  A few hundred dollars reveals structural movement, damp and termites before they're your problem — and is your strongest negotiating lever.

- [ ] **Order a strata inspection report**
  Shows the scheme's levies, capital works fund health, special levies, defects and disputes — the building's real financial story.

- [ ] **Check flood & bushfire maps**
  See page 8 of this report, then confirm the flood and bushfire status against the planning and hazard certificates attached to the contract.

- [ ] **Get pre-approval before bidding**
  Defines your true ceiling so auction adrenaline can't set it for you. Remember: no cooling-off at auction.

- [ ] **Have the contract reviewed before signing**
  A conveyancer or solicitor catches sunset clauses, unusual special conditions and missing disclosures while you can still walk away.

- [ ] **Budget a 3–6 month buffer**
  Rate rises and surprise repairs cluster in the first year. A buffer is what separates a setback from a forced sale.

- [ ] **Confirm FHB entitlements with your state revenue office**
  Stamp duty exemption and the First Home Owner Grant have strict eligibility rules — confirm directly, not via the agent.

- [ ] **Confirm internet & utilities**
  Check NBN availability and connection class at the exact address — it affects daily life and resale appeal.

- [ ] **Read the Section 10.7 planning certificate**
  Attached to every NSW contract, it sets out the zoning, planning controls and hazard overlays (flood, bushfire, land contamination) that apply to the lot. Have your conveyancer walk you through it before you exchange.

- [ ] **Know your cooling-off rights**
  Private-treaty purchases get a 5-business-day cooling-off period (0.25% of the price to withdraw). There is NO cooling-off at auction — do your checks before you bid.

IN CLOSING

The bottom line

THE BOTTOM LINE

Our estimate for this property is a range of **$426,790 – $543,188** — an automated estimate can't honestly pin it to a single figure. Buying at the mid-point of that range (**$484,989**), getting in costs about **$27,899** upfront — with *no stamp duty* as a first home buyer using the 5% Deposit Scheme (if eligible), with monthly outgoings near **$3,687**. Mount Druitt units have grown **+23.8%** over five years. No risk flags were raised against the mapped planning and hazard datasets. Verify with an inspection and a contract review — then buy with confidence.

1

Book the inspections
Building & pest and the strata search — before you negotiate, not after.

2

Talk to your lender or broker
Turn the numbers on pages 3-4 into a real pre-approval at today's rates.

3

Engage a conveyancer
Contract review before signing — they check the Section 10.7 certificate and disclosures from page 10.

SOURCES & REFERENCES

Every figure in this report is a clearly-labelled estimate built from the sources below. Verify anything you'll rely on before you act.

VALUATION, MARKET & RISK DATA
HTAG Analytics
htagai.com

AREA DEMOGRAPHICS
Australian Bureau of Statistics
2021 Census, by SA2 · abs.gov.au · CC BY 4.0

GRANTS, DUTY & SCHEMES
firsthomebuyers.gov.au · NSW revenue office
firsthomebuyers.gov.au/australian-government-5-percent-deposit-scheme
firsthomebuyers.gov.au/node/69409

MAPS & NEARBY PLACES
Google Maps Platform
Geocoding · Places · Distance Matrix · Static Maps

CASH RATE & RATES
Reserve Bank of Australia
rba.gov.au · cash rate 4.35%

This report contains estimates from public data sources, clearly labelled, and general information only — not financial, legal or tax advice. Data: Government & planning data · Google · RBA · HTAG Analytics.

Estimates and general information only — not a valuation, and not financial, legal or tax advice. Verify independently.