

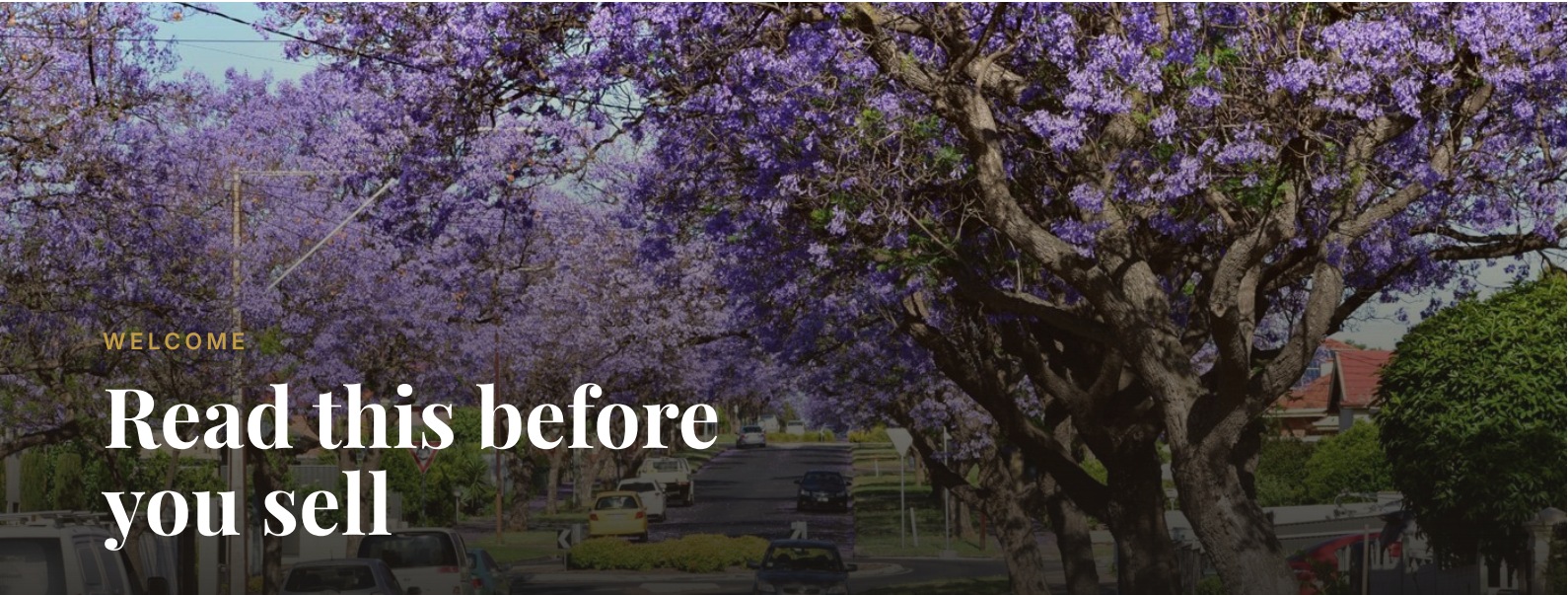
FREE GUIDE · 2026

Selling in *Adelaide*

The honest guide to selling your home in Adelaide's north-east: preparing, pricing, the campaign, the real costs, the SA paperwork and the timeline.

RIDGEHAVEN · REDWOOD PARK · MODBURY · GOLDEN GROVE
SURREY DOWNS · HOPE VALLEY · POORAKA





WELCOME

Read this before you sell

G'day, I'm Matt Manser. I sell homes in Adelaide's north-east with eXp Realty. This guide is everything I'd want a friend to know before they put their home on the market.

Selling is usually the biggest money decision a family makes in years, and most people only do it a handful of times. The market has also changed a lot this year. So this guide sticks to what's true now: real figures with their sources, the actual SA rules, and what each step costs you in time and money.

Market figures are a snapshot from October 2026 and the sources are on the last page. Rules and prices change, so check the latest before you sign anything.

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The short version: buyers have more choice than they did a year ago, so price and presentation decide how your sale goes. Start with an honest price backed by recent sales. Get the paperwork (Form 1 searches and your ATO clearance certificate) moving early. And pick an agent who tells you the truth about feedback, even when it's not what you hoped to hear.

Want to know what your place is worth?

I'll come out, look at it properly, and show you the recent sales behind my number. Free, no obligation.

mattmanserrealestate.com.au/appraisal

Not ready yet?

That's normal. Most people start planning months before they list. Keep this guide, and call me when you want a second opinion on anything in it.

Call or text 0437 044 433

The market right now

\$928,560

Adelaide median home value, end of September 2026

Cotality Home Value Index

+6.5%

Change over the year to September

Cotality HVI

-2.7%

Change over the September quarter (-1.3% in September alone)

Cotality HVI

10,849

Homes for sale in Adelaide in September, up 39.5% on a year ago

SQM Research

4,711

New listings in September, up 22.7% on a year ago

SQM Research

4.60%

RBA cash rate after the 29 September rise, the fourth of 2026

Reserve Bank of Australia

What happened this year

Adelaide values are still up on a year ago, but they've come off the top. At the end of September they were 2.9% below the May 2026 peak (Cotality).

Rates went up four times in 2026. Canstar worked out that those rises cut what a couple on two average wages can borrow by about \$95,000. Fewer buyers can stretch as far as they could in autumn.

And there are a lot more homes for sale. Total stock is up much more than new listings, which tells you homes are taking longer to sell, not that a wave of new sellers turned up.

What it means for you

- **Buyers can compare.** With more homes to choose from, they'll line yours up against three others the same weekend.
- **Overpricing costs more now.** A home that sits gets marked down in buyers' heads. Across the combined capitals, homes took 39 days to sell on average, against 23 a year earlier (Cotality).
- **Presentation matters again.** When buyers have choice, the clean, well-photographed, well-priced home wins the inspection numbers.
- **Well-priced homes still sell.** A market with more stock still has plenty of buyers. They're just more careful.

One thing to watch: the next Reserve Bank decision is on 3 November 2026. Whatever happens, I'll tell you what it means for buyers in your suburb, not just the headline.

Cotality (formerly CoreLogic, the company behind RP Data) Home Value Index, September 2026, released 1 October 2026. SQM Research listings, September 2026. RBA media release, 29 September 2026. Canstar analysis, September 2026.

Selling in the north-east

This is my patch. These are the suburbs I sell in every week, and what buyers look at when they inspect here.

Ridgehaven · Tea Tree Gully

Established family streets a short drive from Westfield Tea Tree Plaza and the O-Bahn interchange in Modbury.

Redwood Park · Tea Tree Gully

Family homes on decent blocks, Redwood Park Primary School on Lokan Street, and Tea Tree Plaza close by.

Modbury · Tea Tree Gully

Home of Westfield Tea Tree Plaza, the O-Bahn interchange to the city, and Modbury High School.

Golden Grove · Tea Tree Gully

Planned streets and reserves, and the One+ campus: Golden Grove High, Gleeson College and Pedare.

Surrey Downs · Tea Tree Gully

Quiet established streets between Redwood Park and Golden Grove.

Hope Valley · Tea Tree Gully

Established streets with Hope Valley Reservoir on the doorstep.

Pooraka · Salisbury

The western edge of my patch, in the City of Salisbury, on the Main North Road side.

What buyers ask about

School zones, the drive or O-Bahn ride to work, the size of the block and the yard, and what's walking distance. Have the answers ready.

Your suburb in RP Data (last 60 days)

Suburb	New listings	Avg days on market	Avg vendor discount	Sales advised
Redwood Park	22	54 days	-0.43%	5

RP Data Market Insights, last 60 days, read 5 October 2026. Vendor discount is the average gap between the first asking price and the sale price (negative means homes sold above the asking price). Small suburbs swing on a handful of sales. Suburbs not shown hadn't been read recently enough to print.

Councils: City of Tea Tree Gully rates rose 5.5% for 2026-27 and City of Salisbury's 4.7% on average. Buyers will ask what the rates are, so have your latest notice handy.

Before you list

You don't need to renovate to sell well. The best returns usually come from the cheap jobs that change how a home photographs and feels on inspection.

Usually worth doing

- A deep clean, inside and out, including windows
- Declutter: pack away a third of what's on show, and the personal photos
- Fix the small things buyers notice: dripping taps, broken handles, blown globes, sticking doors
- Fresh paint where walls are marked or bold
- Front yard: mow, edge, weed, mulch. It's the first photo and the first impression
- Professional photos. Buyers decide whether to inspect from the photos

Ask me before you spend on

- A new kitchen or bathroom
- New carpet throughout
- Major landscaping, extensions or structural work

These can add value, but often not as much as they cost, and they delay your sale. Selling as-is at the right price can be the better result.

Get these ready early

- **Your ATO clearance certificate.** Every seller now needs one, at any price. Without it, the buyer must hold back 15% of the price at settlement and pay it to the ATO (rule since 1 January 2025). Apply online through the ATO, or ask your conveyancer.
- **Your conveyancer or lawyer.** Choose one before you list, so they're ready when a contract is signed.
- **Your paperwork.** Latest council rates and SA Water notices, building approvals for any extensions, sheds or pergolas, and warranties for anything new.
- **Unit or townhouse?** The Form 1 must include the strata or community corporation's papers, including 2 years of minutes and the latest accounts. Ask the corporation early.
- **Smoke alarms.** Within 6 months of buying, the new owner must have mains-powered or 10-year sealed battery alarms. Buyers do ask, so it's worth knowing what you've got.
- **Pool or spa?** Check the safety barrier and fix anything obvious.

Before I list any home I walk through it with you and tell you honestly what's worth doing and what isn't. Often the answer is "less than you think".

Getting the price right

Price decides almost everything else: how many buyers inspect, how fast it sells, and whether you end up negotiating up or down.

How a real price is worked out

- **Recent comparable sales.** Homes like yours, nearby, sold in the last few months. Not asking prices, not what a neighbour hopes to get.
- **Adjust honestly.** Land size, condition, layout, the street, and what's for sale against you right now.
- **By law, I have to show you my working.** In SA, before you sign an agency agreement, the agent must give you the comparable sales and anything else their price estimate relies on.

The trap: "buying the listing"

An agent who quotes high to win your business is a well-known problem. The home goes on at a price the sales don't support, sits, and gets reduced. By then the fresh-listing interest is gone. Ask every agent you talk to for the sales behind their number.

SA's price-advertising rules

SA has strict underquoting rules, and they protect you as well as buyers:

- Any advertised price can't be lower than the higher of the agent's estimate and your price in the agency agreement.
- A single price must be one figure: no "offers over" and no "+".
- A range can be at most 10% wide, for example \$800,000 to \$880,000.
- If your price in the agreement goes up, the ads must go up too.

Why it matters to you: if an agent breaks these rules, they can't claim commission and face fines up to \$20,000. More importantly, underquoting brings in buyers who can't afford your home, and wastes your first weeks.

In today's market

With more homes for sale in Adelaide than a year ago (page 3), buyers have more to compare yours against. The first two weeks on the market are when interest is highest, so start at the right price rather than "testing" a higher one.

Private sale or auction, and the campaign

Private sale

The most common way homes sell in my area. You set an advertised price (or a range within the rules), buyers make written offers, and I negotiate.

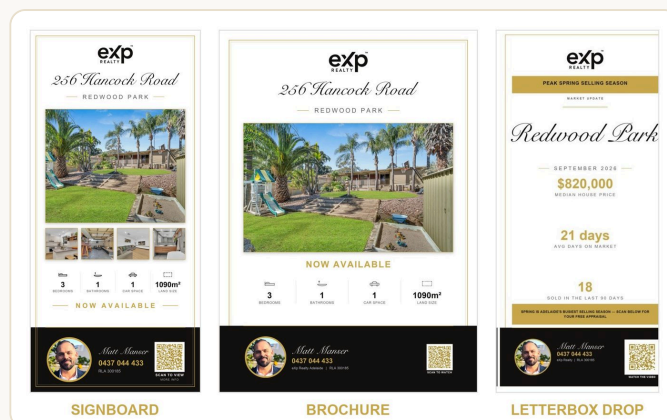
- Buyers get a cooling-off period of 2 clear business days after signing (page 9).
- Offers can come with conditions, like finance or a building inspection.
- Suits most family homes, and gives buyers time to arrange finance.

Auction

- No cooling-off for the buyer: the contract is signed and the deposit paid when the hammer falls.
- Your reserve can't be more than 110% of your price in the agency agreement.
- The auctioneer may make up to 3 vendor bids, only below the reserve, and must announce each one.
- The Form 1 must be available to read for 3 business days before the auction.
- Can suit unusual homes, or when lots of buyers want the same thing.

We'll pick the method that suits your home and the buyers for it.

The campaign



My real campaign kit for a Redwood Park listing: signboard, brochure and letterbox drop.

- Professional photos, listed on [realestate.com.au](https://www.realestate.com.au) and [domain.com.au](https://www.domain.com.au)
- Signboard, brochures and a letterbox drop to the neighbours
- Property video and posts on my socials
- Open homes and private inspections, with every visitor followed up

By law, marketing is charged to you at cost: no mark-up, and any rebate or discount passed on to you.

What it costs

Know the full cost before you sign anything. Here's every cost a typical north-east home sale has, and the rules that protect you.

Cost	What it is	Good to know
Agent's commission	The agent's fee, usually a percentage of the sale price.	Agreed with you and written into the agency agreement before anything starts. Only payable when it's lawfully earned. It isn't payable if the agreement doesn't comply, the ads broke the price rules, or the buyer cooled off.
Marketing	Photos, portal listings, signboard, brochures, video.	Agreed up front. Charged at cost, with rebates passed on. Any other benefit the agent gets has to be disclosed to you in writing (Form R2).
Conveyancer or lawyer	Handles the legal side: the transfer, settlement, paying out your loan.	Get a written quote from them before you list.
Paying out your loan	Your lender may charge a discharge fee, and a break cost on a fixed rate.	Ask your lender now, so there are no surprises.
Rates and water	Council rates and SA Water are adjusted at settlement.	You pay up to settlement day and the buyer from then on.
Capital gains tax	Usually none on the home you live in (the main residence exemption).	Investment property, a home you rented out, or a business run from home can change it. Talk to your accountant.
ATO clearance certificate	Proves you're an Australian resident for tax.	Needed on every sale since 1 January 2025. Without it, the buyer must withhold 15% of the price.
Stamp duty	Paid by the buyer, not you.	-

Compare total cost, not just the commission rate. A lower rate with a weaker campaign, or a price that's too high to start with, can leave you with less money in the end.

Moving costs too. Removalists, overlap on two homes if you buy first, and the costs of buying your next place. Work them into your plan from the start.

General information only, not legal, tax or financial advice. Commission and marketing are different for every home, and I put them in writing for yours.

The SA paperwork, in plain English

1. The agency agreement

- Before you sign, you must get the government's guide to agency agreements (Form R1) and the comparable sales behind the agent's price.
- Nothing can be advertised until a compliant agreement is signed by both of you. You get a copy straight away (within 48 hours at most).
- Any change to price, fees or term must be in writing and signed by both of you.
- To keep going past the end date, the agent must send you a notice of expiry. It can only be extended once, and during an extension you can end it any time in writing.

2. The Form 1 (vendor's statement)

- The Form 1 tells the buyer about the property: title, council, water, approvals and anything else the law lists.
- Your agent orders the searches, and certifies them. You check it and sign it, so tell us everything you know.
- The buyer must have it at least 10 clear days before settlement. Their cooling-off doesn't start until they get it, so it's best served before they sign.
- If anything changes before the buyer signs, an amendment has to be served.

3. Offers

- Every offer is written on the proper form and signed by the buyer.
- You get a copy of every offer within 48 hours, and all of them before you accept one.
- No buyer is ever told another buyer's offer amount.

4. Cooling-off

- In a private sale, the buyer can cancel until the end of the 2nd clear business day after signing (or after getting the Form 1, if later).
- No cooling-off at auction, or if the buyer's lawyer signs a Form 3 certificate before they sign.
- During cooling-off the deposit is capped at \$100. The rest is paid once it ends.

5. Deposit, conditions, settlement

- The deposit goes into the agency's trust account, never the office account.
- Conditions such as finance or a building inspection each have a date in the contract. I chase them and confirm each one in writing.
- Settlement is on the date in the contract. Your conveyancer handles it, and the commission comes out of trust then.

Summary of the Land and Business (Sale and Conveyancing) Act 1994 and its 2025 Regulations, read from legislation.sa.gov.au in October 2026. General information, not legal advice. Your conveyancer or lawyer can explain how it applies to you.

Your timeline

2 to 3 months out: plan

- Get an honest appraisal, with the recent sales behind it
- Work out your next move: buying, renting, or downsizing
- Talk to your lender about paying out the loan (and a new loan, if you're buying)
- Choose a conveyancer and get a written quote
- Apply for your ATO clearance certificate

2 to 4 weeks out: get ready

- Sign the agency agreement (after the R1 guide and comparable sales)
- Form 1 searches ordered
- Clean, declutter, fix the small things, tidy the garden
- Photos, video, signboard and brochure booked

Launch

- Live on realestate.com.au and domain.com.au, signboard up, letterbox drop out
- Open homes and private inspections
- Honest feedback from me after every one, and every visitor followed up

Offer and contract

- Every written offer to you, with my read on each buyer
- Negotiate price, conditions and settlement date
- Contract signed, Form 1 served (best before they sign)

Cooling-off and conditions

- 2 clear business days of cooling-off in a private sale
- Deposit paid once it ends
- Finance and inspection conditions met by their dates

Settlement

- On the date in the contract
- Final inspection by the buyer
- Keys handed over, loan paid out, money to you

Selling and buying? Decide which comes first before you list. Selling first means you know your budget. Buying first means you know where you're going. A longer or shorter settlement date can help join the two. We'll talk it through.

What I do for you

Here's exactly what you get when I sell your home.

Before we start

- An appraisal at your place, with the recent RP Data sales behind my number, so you can check my working
- An honest walk-through: what's worth doing before photos, and what isn't
- Commission and marketing in writing, before anything is spent

During the campaign

- Professional photos, the portals, signboard, brochures and a letterbox drop
- Property video and social posts
- Open homes and private inspections, run by me
- Every buyer who inspects is followed up, and you hear what they said
- Regular reports on how the campaign is tracking, with the recent sales around you

Offer to settlement

- Every offer to you in writing, with my honest read on each buyer
- Negotiating price, conditions and settlement, not just the number
- Chasing finance and inspection conditions until the contract is unconditional
- Working with your conveyancer right through to the keys

What I won't do

- Quote you a high price to win the listing
- Hide bad feedback
- Advertise "offers over" or a price the rules don't allow
- Push you to accept an offer you're not comfortable with

About eXp Realty: eXp is a national agency, and I'm the agent you deal with from the first visit to settlement. If you're moving interstate, I can connect you with an eXp agent where you're going.

Questions sellers ask me

Should I be home for inspections?

Usually no. Buyers relax, open cupboards and talk honestly with each other when the owner isn't there. Take the dog for a walk.

Can I sell without doing any work?

Yes. Some buyers want a home to improve. The key is a price that matches the condition.

How long will it take?

It depends on the home, the price and the market at the time. The right price from day one is the best way to keep it short.

Thinking of selling? Let's talk.



Whether you're selling next month or next year, the first step is the same: an honest number for your home, with the sales behind it. It's free and there's no obligation.

0437 044 433

Call or text Matt Manser · eXp Realty · RLA 300185

Book a free appraisal

Book a call

mattmanserrealestate.com.au

Your seller checklist

- ❑ Honest appraisal, with the sales behind it
- ❑ Next move planned (buy, rent, downsize)
- ❑ Lender asked about payout costs
- ❑ Conveyancer chosen
- ❑ ATO clearance certificate applied for
- ❑ Paperwork found: rates, water, approvals
- ❑ Home cleaned, decluttered, small fixes done
- ❑ Commission and marketing agreed in writing

Sources

Adelaide median dwelling value \$928,560; +6.5% year, -2.7% quarter, -1.3% September; 2.9% below the May 2026 peak; combined-capitals days on market 39 (23 a year ago): Cotality Home Value Index, September 2026 (released 1 Oct 2026).

Adelaide total listings 10,849 (+39.5%) and new listings 4,711 (+22.7%), September 2026: SQM Research (released 2 Oct 2026).

Cash rate raised to 4.60% on 29 Sep 2026: Reserve Bank of Australia media release. Borrowing capacity (~\$95,000 less for a couple on two average wages): Canstar, Sept 2026.

Suburb figures: RP Data (Cotality) Market Insights, last 60 days, where printed with their read date.

Agency agreements, R1 guide, comparable sales, price advertising (s 24A), Form 1 and service, offers, cooling-off (s 5), \$100 deposit cap, auctions, marketing at cost (s 24D), Form R2, trust money: Land and Business (Sale and Conveyancing) Act 1994 and Regulations 2025; Land Agents Act 1994 and Regulations 2025 (legislation.sa.gov.au, read Oct 2026).

Smoke alarms within 6 months of transfer: Planning, Development and Infrastructure (General) Regulations 2017, reg 95.

Clearance certificates and 15% withholding on all property from 1 Jan 2025: Australian Taxation Office, 'Australian residents and clearance certificates' (updated 9 Oct 2026).

Council rates 2026-27: City of Tea Tree Gully (5.5%) and City of Salisbury (4.7% average) budgets, June 2026.

General information only, not legal, tax or financial advice. Figures as at October 2026; prices and rules change, so check the latest before you decide. Nothing here is a personal story about a client. Photos: Matt Manser; Ryan Vand (Pexels licence); SCHolar44, Klemzig O-Bahn interchange (Wikimedia Commons, CC0).