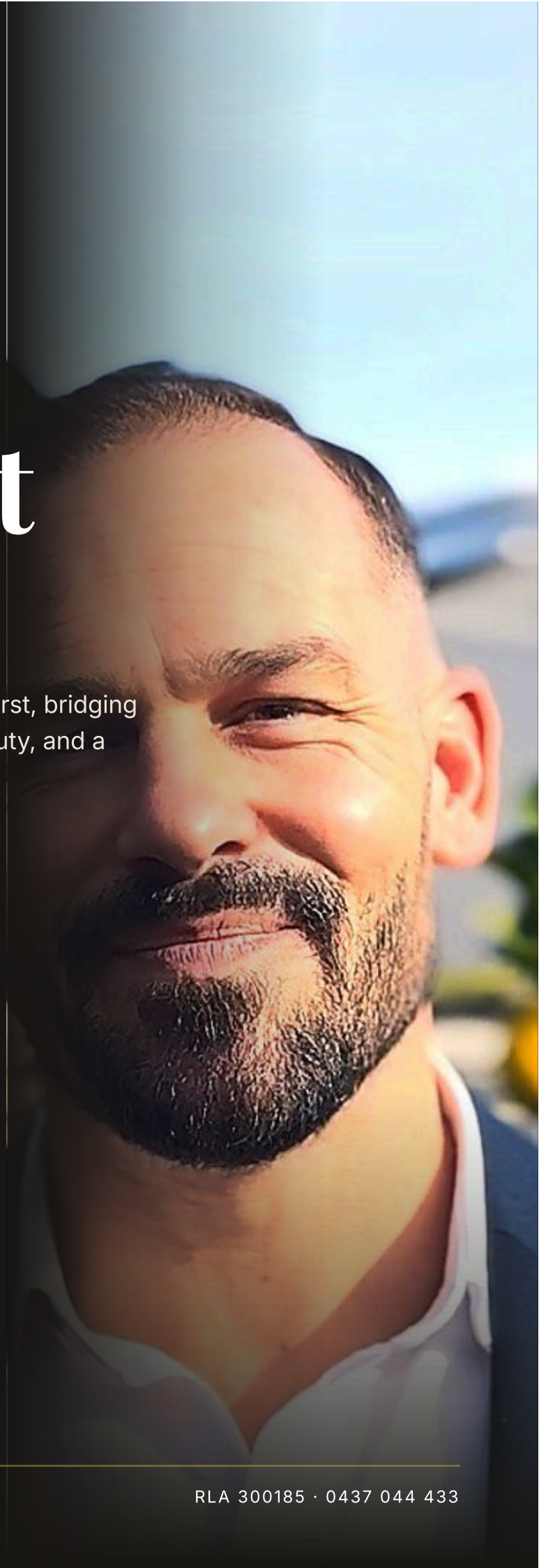


FREE GUIDE · 2026

Your next *move*

Moving house within Adelaide: buy or sell first, bridging finance, lining up two settlements, stamp duty, and a checklist for moving week.

UPSIZING · DOWNSIZING · CHANGING SUBURBS
ADELAIDE'S NORTH-EAST





WELCOME

Moving house, not leaving town

G'day, I'm Matt Manser. I sell homes in Adelaide's north-east with eXp Realty. A lot of the people I sell for aren't leaving Adelaide. They're moving a few suburbs over, into something bigger, or into something smaller.

Moving within Adelaide means doing two big deals at once: selling one home and buying the next. The hard part usually isn't either deal on its own. It's how the two fit together: which comes first, how you pay for the gap, and getting both settlements to land in the right order.

This guide covers that part. 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: work out your real numbers first: what your home will sell for, what you can borrow, and the stamp duty on the next one. Then decide what comes first. If you can, match the two settlements so you only move once and never own two homes for long. And talk to your lender before you sign anything, not after.

What's your home worth now?

That's the first number in any move. I'll come out, look at it properly, and show you the recent sales behind my figure. Free, no obligation.

mattmanserrealestate.com.au/appraisal

Selling as part of the move?

My Selling in Adelaide guide covers preparing, pricing, the campaign and the SA paperwork in detail.

mattmanserrealestate.com.au/selling-in-adelaide-guide

The market for movers

\$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

39 days

Average time to sell across the capitals, against 23 a year earlier

Cotality

4.60%

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

Reserve Bank of Australia

Both sides of your move

When you move within the same city, you sell and buy in the same market. If prices have risen, your home is worth more, but so is the next one. If they've eased, the same is true the other way.

So for most movers the number that matters isn't the median. It's **the gap**: the difference between what yours sells for and what the next one costs, plus the costs of getting from one to the other.

What this market means for a mover

- **Buying is easier than a year ago.** With far more homes for sale, you have more to choose from and more time to decide.
- **Selling takes more care.** Buyers compare, so your price and presentation have to be right from day one.
- **Allow more time.** Homes are taking longer to sell than a year ago. Build that into your plan, especially if you buy first.
- **Borrowing is tighter.** Canstar worked out the 2026 rate rises cut what a couple on two average wages can borrow by about \$95,000. Check your numbers now, not the ones from earlier in the year.

One thing to watch: the next Reserve Bank decision is on 3 November 2026. Rates change what you can borrow for the next home, so get your lender to re-check your figures after any move.

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.

Buy first or sell first?

It's the first question every mover asks, and there's no one right answer. It comes down to your finances, how sure you are about where you're going, and how much risk you're comfortable with.

	Sell first	Buy first
The upside	You know exactly what you've got to spend. No risk of owning two homes. You can negotiate as a buyer with no sale hanging over you.	You know where you're going. You can take your time to find the right home, and only list once it's locked in.
The risk	You might not find the next home by the time yours settles, and need somewhere to live in between.	You might own two homes for a while, and need to sell in a set time, which can push you to take a lower price.
Usually suits	A tight budget, a big loan, or a market where homes are taking a while to sell.	Plenty of equity, a lender who's said yes to bridging, or a hard-to-find next home.

Ways to join the two

- **Sell with a long settlement.** Agree a later settlement date on your sale to give yourself time to buy. Some buyers are happy with that, especially if they're selling too.
- **Buy "subject to sale".** Make your offer conditional on selling your own home by a set date. It protects you, but sellers often prefer an offer without it, so it can cost you on price or get passed over.
- **Rent in between.** Sell, rent for a few months, then buy. Two moves and some rent, but no rush and no risk of two loans.
- **Bridging finance.** Buy first and let a lender carry both loans until your sale settles (next page).

Before you decide

- Get an honest price for your home, backed by recent sales, not a hopeful one. Every other number depends on it.
- Ask your lender what you can borrow in each scenario, in writing.
- Add up the costs of each path: stamp duty, selling costs, rent or bridging interest, and one move or two.

In this market (page 3) homes are taking longer to sell than a year ago. If you buy first, plan for your sale taking a while, and price it right from the start.

Bridging finance, the basics

A bridging loan lets you buy your next home before you've sold the one you're in. The lender carries both for a while, then your sale pays the old loan off.

How it works

- **Peak debt.** While you own both homes, you owe your current loan plus the full cost of the new one (price, stamp duty and costs). The lender looks at both properties together.
- **End debt.** What's left once your sale settles and pays down the loan. That's the loan you keep, and what your repayments are worked out on.
- **A set window.** Lenders give you a limited time to sell. If it doesn't sell in time, they can start to push.
- **The interest.** Interest runs on the bridging part until you sell. Some lenders add it to the loan instead of you paying it each month, so it grows while you wait.

Other ways to bridge the gap

- **Use your equity for the deposit** on the new home, with the main loan settling after your sale.
- **A deposit bond** stands in for the cash deposit until settlement, if the seller accepts it.
- **Line up the settlements** so you never need to bridge at all (next page).

Questions to ask your lender

- Will you do bridging for me, and what's my peak debt and end debt?
- How long do I have to sell, and what happens if I don't?
- What's the interest rate on the bridging part, and is it added to the loan or paid monthly?
- What value are you putting on my current home? (Ask for their valuation, not just mine.)
- What fees are there: application, valuation, discharge, break costs on a fixed rate?
- Do I need pre-approval before I make an offer, and how long does it last?

The big risk with bridging: pricing your home too high. Every week it sits, interest adds up and the deadline gets closer. An honest price at the start is your best protection.

General information, not financial advice. Bridging rates, terms and windows are different for every lender, so we don't print a number here. A mortgage broker can compare lenders for you.

Timing the two settlements

The cleanest move is two settlements on the same day: your sale settles, the money pays out your loan, and your purchase settles straight after. You move once.

How to line them up

- **Settlement dates are negotiated.** When you sell, ask for the date you need. When you buy, offer the date that matches. A flexible date can also make your offer more attractive to a seller.
- **Tell both conveyancers early.** If they're different people, they need to talk. Your conveyancer handles both settlements on the day.
- **Sell first, then match.** Once your sale is unconditional, you know your date and your money. Make offers that settle on or just after that date.
- **Leave a buffer if you can.** A settlement can be delayed. A few days of overlap, or a short stay with family, beats a removalist truck with nowhere to go.

The SA rules that set the pace

- **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). That applies to your buyer, and to you when you buy. None at auction.
- **Form 1:** the buyer must have the vendor's statement at least 10 clear days before settlement.
- **Conditions:** finance and building inspection conditions each have a date. A sale isn't safe to rely on until it's unconditional.

1. Before you list

- Honest appraisal of your home
- Lender confirms what you can borrow, and the bridging position if you might buy first
- Choose a conveyancer, and an ATO clearance certificate applied for

2. Sale signed

- Your buyer's cooling-off ends
- Their finance and inspection conditions met
- Sale unconditional: now you know your date

3. Buy to match

- Offer with a settlement date on or just after your sale's
- Your own cooling-off, finance and inspection
- Purchase unconditional

4. Settlement day

- Sale settles, your loan is paid out
- Purchase settles
- Keys handed over, and you move once

If the dates don't line up, a short-term rental, a removalist's storage, or a few nights with family are all cheaper than a rushed decision.

Stamp duty and the costs of moving

When you move, the biggest single cost is usually the stamp duty on the home you buy. In SA it's worked out on the price, and the seller doesn't pay it.

\$29,580

Stamp duty on a \$650,000 home

RevenueSA scale

\$44,903

Stamp duty on a \$928,560 home
(Adelaide's median)

RevenueSA scale

\$59,830

Stamp duty on a \$1,200,000 home

RevenueSA scale

The SA stamp duty scale

Price of the home	Stamp duty
Up to \$12,000	\$1 per \$100
\$12,001 to \$30,000	\$120 + \$2 per \$100 over \$12,000
\$30,001 to \$50,000	\$480 + \$3 per \$100 over \$30,000
\$50,001 to \$100,000	\$1,080 + \$3.50 per \$100 over \$50,000
\$100,001 to \$200,000	\$2,830 + \$4 per \$100 over \$100,000
\$200,001 to \$250,000	\$6,830 + \$4.25 per \$100 over \$200,000
\$250,001 to \$300,000	\$8,955 + \$4.75 per \$100 over \$250,000
\$300,001 to \$500,000	\$11,330 + \$5 per \$100 over \$300,000
Over \$500,000	\$21,330 + \$5.50 per \$100 over \$500,000

RevenueSA, read 30 October 2026. Charged per \$100 or part of \$100. Foreign buyers pay a 7% surcharge on top. RevenueSA's online calculator gives the exact figure for your purchase.

Downsizing at 60 or over?

SA's seniors downsizing relief can take the stamp duty off your next home if, for a contract signed on or after 25 March 2026:

- at least one of you is 60 or over when you sign
- you're selling the home you live in, and the new place sits on less land
- the new place is a newly built home or an off-the-plan apartment (full relief up to \$2 million, partial to \$2.1 million), or vacant land to build on (full up to \$1.2 million, partial to \$1.3 million)
- the old home sells within 12 months either side, and you live in the new one for at least 6 months

It doesn't cover an established home. Your conveyancer usually applies for it.

The other costs of a move

- Selling costs: commission, marketing, conveyancer, loan payout fees
- Buying costs: conveyancer, building and pest inspection, lender fees
- Bridging interest or rent, if the dates don't match
- Removalists, cleaning, and connecting services

Upsizing, downsizing, changing suburbs

Upsizing

More bedrooms, a bigger yard, a better school zone. Check the zone for the exact address on the Department for Education's website before you fall for a house: zones follow streets, not suburbs. Children start high school in Year 7 in SA. Budget for the stamp duty on the bigger home too (page 7).

Downsizing

Less to clean, less garden, often more money freed up. Look at the seniors relief on page 7 if you're 60 or over and buying new. Buying a unit or townhouse? Its Form 1 includes the strata or community corporation's papers.

Talk to your accountant or a financial adviser before you sell: what you do with the money can affect tax, super and any pension.

Changing suburbs

Drive the new commute at peak hour, both ways. Visit at school pick-up and on a Friday night. Look at what has actually sold nearby in the last few months, not asking prices.

Council rates differ between councils too: Tea Tree Gully's rose 5.5% for 2026-27 and Salisbury's 4.7% on average.

Moving around the north-east

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.

Staying close? Same schools, same shops, different house? I can tell you what's sold in both streets: the one you're leaving and the one you're going to.

Removalists, utilities and addresses

Removalists

- Get at least three written quotes, ideally after they've seen what you're moving
- Ask what's insured in transit, and for how much
- Book early for a Friday or the end of the month: settlements bunch up, and so do moves
- Check access at both ends: steep drives, narrow streets, stairs
- Ask about storage, in case the two settlements don't line up
- Declutter before they quote: you pay to move everything

Insurance

- Ask your conveyancer from what date the new home is your risk, and have building insurance in place from then
- Keep insurance on your old home until it settles
- Move your contents cover to the new address for moving day

Power, gas, internet

- Book power and gas connection at the new home, and the final reading at the old one, for settlement day
- Compare plans on energymadeeasy.gov.au before you sign up again
- Check what internet is available at the new address, and book the move early

Water and council rates

You don't cancel these like power. SA Water and council rates are adjusted at settlement by your conveyancer: you pay up to settlement day and the buyer from then on.

Change your address

- Licence and car registration: Service SA (sa.gov.au)
- Medicare and the ATO, both through myGov
- The electoral roll (aec.gov.au)
- Banks, super fund, insurers, your employer
- School, doctor, dentist, vet, gym, subscriptions
- Mail redirection with Australia Post, for the stragglers

Moving week, day by day

A week out

- Confirm the removalist, the time and both addresses
- Confirm settlement times with your conveyancer
- Pack room by room, and label every box with the room it's going to
- Book the final clean of the old home
- Use up the freezer

The day before

- Pack a first-night box: kettle, cups, toilet paper, chargers, bedding, medicines, pet food
- Keep important papers, keys and valuables with you, not on the truck
- Defrost the fridge if it's moving

Settlement day

- Final inspection of the home you're buying, before settlement
- Photos and meter readings at the old home as you leave
- Leave every key, remote, garage opener and manual for the new owners
- Keys to the new home once settlement is confirmed, not before

Your first week in

- Check the smoke alarms: within 6 months of buying, SA law needs mains-powered or 10-year sealed battery alarms
- Think about changing the locks
- Find the water main, the meter box and the gas shut-off
- Bins: check your council's collection day
- Introduce yourself to the neighbours

Kids and pets

- Keep pets somewhere quiet on the day, or with a friend
- Update the microchip details with your new address
- Let the school know your new address

The one thing to do this week: book the free appraisal. Everything in your move starts with an honest number for the home you're in. mattmanserrealestate.com.au/appraisal

Planning a move? Let's talk.



Every move starts with the same question: what's your home worth today? I'll give you an honest number with the sales behind it, and help you plan the order of everything else. Free, 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 moving checklist

- ❑ Honest appraisal of your home
- ❑ Lender: borrowing, bridging, peak and end debt
- ❑ Buy first or sell first decided
- ❑ Stamp duty on the next home worked out
- ❑ Conveyancer chosen, ATO clearance certificate applied for
- ❑ Settlement dates lined up
- ❑ Removalist booked, utilities and insurance moved
- ❑ Address changed everywhere

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; Patrick McLachlan, Ryan Vand, Thomas Hoang (Pexels licence); SCHolar44, Klemzig O-Bahn interchange (Wikimedia Commons, CC0).

Sources

Adelaide median dwelling value \$928,560; +6.5% year, -2.7% quarter, -1.3% September; 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%), September 2026: SQM Research (released 2 Oct 2026).

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

Stamp duty scale, first home buyer relief (contracts from 13 Feb 2025), seniors downsizing relief (contracts from 25 Mar 2026), 7% foreign ownership surcharge and the \$15,000 First Home Owner Grant: RevenueSA, revenuesa.sa.gov.au (read 30 October 2026).

Cooling-off (s 5), Form 1 at least 10 clear days before settlement, conditions: Land and Business (Sale and Conveyancing) 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.

Council rates 2026-27: City of Tea Tree Gully (5.5%) and City of Salisbury (4.7% average) budgets, June 2026. Year 7 in high school and school zones: SA Department for Education.