

AGOSTINI PROPERTY BUYERS GUIDE

Buying back into Sydney from London or Singapore

What Australians overseas need to know before buying a Sydney home or investment, and how I buy on your behalf while you're away.

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AGOSTINI
PROPERTY BUYERS
BUYERS AGENT & VENDOR ADVOCATE

Why this is a buyer's window

For most of the last decade, buying in Sydney from overseas meant competing with locals who could inspect on Saturday and bid on Sunday. Right now the market looks very different, and it's the more expensive end, the homes many returning Australians want, that has moved the most.

10.7%
Sydney upper quartile house values below their peak

10%+
Sydney home values below the February 2026 peak

Source: Cotality, Home Value Index and upper quartile analysis, October to November 2026.

What I'm seeing on the ground is fewer buyers at each auction, more listings to choose from and vendors who are more open to a sensible offer before auction day. That doesn't last forever. When rates ease, the buyers come back, and so does the competition.

The rules, in plain English

Australian citizens are not foreign buyers

If you're an Australian citizen, you're not a foreign person in NSW wherever you live in the world. That means no foreign purchaser surcharge duty and no FIRB approval needed. You pay the same stamp duty as someone living in Bondi.

Permanent residents and partners: check first

If you're a permanent resident rather than a citizen, or you're buying with a partner who isn't an Australian citizen, the rules are different and the surcharge or FIRB can apply. Foreign persons are currently banned from buying established homes until 30 June 2029, with limited exceptions. Get advice on this before you start looking.

Finance is the part to start first

Australian lenders assess overseas income differently, and some won't lend on it at all. Speak to a mortgage broker who works with expats and get pre approval before you search, so you know your real number and can move quickly when the right home comes up.

Tax

Buying while you're a non resident for tax can affect capital gains tax and how rent is taxed. Talk to a tax adviser who works with Australians overseas before you buy, not after.

How I buy for you while you're overseas

1. **The brief.** We start with a video call at a time that works for both of us. Singapore is only 3 hours behind Sydney, and a London morning is my Sydney evening. We work through where you want to live, how you'll use the home, your budget and your timing.
2. **The search.** I look across the listed market and the off market homes I hear about from 18+ years of relationships with Sydney agents. You only see the homes worth your time.
3. **Inspections.** I inspect in person and send you a live or recorded video walk through, the street, the neighbours and the things photos never show you.
4. **Due diligence.** I check comparable sales and the questions selling agents hope nobody asks. Your solicitor handles the contract, and independent inspectors carry out the building and pest and strata reports.
5. **Negotiation or auction.** I negotiate or bid on your behalf, to the limit we've agreed, so you're never paying for being far away.
6. **Exchange to settlement.** I coordinate with your solicitor, broker and the agent through to settlement, and the keys are handed over on your behalf.

Your checklist before we start

- Pre approval from a lender that accepts your overseas income
- A NSW property solicitor or conveyancer
- How you'll sign: electronic signing or a power of attorney (your solicitor will advise)
- Your deposit ready to send to Australia, and a plan for currency transfers
- Your must haves, and the things you'd trade off for the right street

Why work with me

I've spent 18+ years in Sydney real estate, first selling homes with McGrath, The Agency and Raine & Horne, and for the last six years buying for clients and advising vendors. I know how selling agents run a campaign because I ran them. I mainly buy in the Eastern Suburbs, Lower North Shore, Northern Beaches and Inner West.

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READY WHEN YOU ARE

Thinking about buying back home?

Let's set up a call at a time that works for both of us. We'll talk through your plans, your timing and what the Sydney market looks like for you right now.

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