



PRACTICAL GUIDE

Regional Victoria Buying Guide

Ballarat, Bendigo, Geelong, Macedon Ranges, Surf Coast, yields, growth drivers and the regional FHB stamp duty bonus.

Top regional markets to watch

- Geelong: established, strong infrastructure, \$700k median.
- Ballarat: gold-rush heritage, \$580k median, growing tech sector.
- Bendigo: established services, \$560k median.
- Mornington Peninsula: lifestyle premium, \$1.1M+ median in Mt Eliza/Mornington.
- Macedon Ranges: lifestyle, commutable to Melbourne, \$1.2M+ premium.

Key due diligence

- Septic systems: not all regional properties on town sewer.
- Water tanks: rainwater only for some lots.
- Bushfire Management Overlay: construction implications.
- Internet: NBN fixed wireless or satellite in some areas.

Finance differences

- Some lenders cap LVR at 80% for regional properties.
- Acreage (>2ha) often treated as rural and harder to finance.
- First Home Owner Grant of \$10k available for new regional builds.

Commute reality check

- V/Line train timetables vary; check off-peak frequency.
- Driving time at 8am Tuesday is the only test that matters.
- Hybrid work makes 60 to 90 minutes commutable; full-time office does not.

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