

# **SUNSHINE COAST LIVING**

**THE BEST SUBURBS FOR FIRST-HOME BUYERS IN 2025**



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## **ABSTRACT**

The Sunshine Coast continues to attract first-home buyers with its relaxed lifestyle, natural beauty, and growing infrastructure. In 2025, the region offers a mix of affordability, family-friendly suburbs, and smart investment potential, making it a top choice for young couples, growing families, and professionals looking to own their first home. This guide highlights the most promising suburbs across the coast, offering insights into price trends, local amenities, and lifestyle perks that suit modern living.



From beachside suburbs like Caloundra to well-connected communities such as Sippy Downs and Buderim, first-home buyers can find areas that balance comfort, convenience, and long-term value. With government support schemes and sustainable housing options also on the rise, purchasing a home on the Sunshine Coast has never been more achievable.

## **LET'S GET STARTED**

The Sunshine Coast is becoming one of Australia's most attractive regions for first-home buyers, offering a balance of coastal charm and modern convenience. With a range of affordable suburbs, excellent schools, expanding transport links, and family-friendly environments, the area suits people looking to start their homeownership journey in 2025. Whether you're after a relaxed beach lifestyle or easy access to daily essentials, there are plenty of locations that fit different needs and budgets.

This guide explores the best suburbs on the Sunshine Coast for first-time buyers, including Buderim, Sippy Downs, Baringa, Caloundra, and more. It also looks at factors like property prices, community features, and future development. With the right knowledge and planning, buying your first home on the Sunshine Coast can be a smart and rewarding step.

## **ABOUT SUNSHINE COAST, AUSTRALIA**

The Sunshine Coast, located in Queensland, Australia, has long been admired for its natural beauty and laid-back lifestyle. With its mix of golden beaches, lush hinterland, modern infrastructure, and friendly communities, it offers something for everyone—from young professionals to growing families. Over the years, this region has grown into one of the most desirable places to live in Australia, especially for those looking to purchase their first home. The balance between nature and modern living makes it ideal for people seeking comfort, space, and a better quality of life.

One of the most attractive features of the Sunshine Coast is its relaxed lifestyle. Unlike the hustle and bustle of major cities, the Sunshine Coast moves at a gentler pace. People here enjoy a sense of calm and connection with their surroundings. Locals often start their day with a walk along the beach, a quick surf, or a peaceful cup of coffee in a nearby café. It's a place where outdoor activities are part of everyday life, and community values are strong. You'll find weekend markets, local events, and friendly faces wherever you go. For many first-home buyers, this slower, more grounded way of life is a huge drawcard.

The Sunshine Coast also offers an incredible climate. With warm temperatures for most of the year and mild winters, it's perfect for those who love sunshine and fresh air. The region enjoys around 300 sunny days annually, encouraging people to spend more time outdoors. Whether it's enjoying the beaches, national parks, or just relaxing in the backyard, the climate supports a healthy and active lifestyle. This weather also benefits homeowners by reducing the need for constant heating and cooling, keeping energy bills lower than in many other parts of Australia.



Affordability is another major reason why first-home buyers are increasingly drawn to the Sunshine Coast. While property prices have risen in recent years, many suburbs still offer better value compared to capital cities like Sydney and Melbourne. This makes it possible for buyers to secure larger homes with backyards or even small blocks of land for the price of an apartment in a major city. Suburbs such as Baringa, Aura, Sippy Downs, and Nambour have become popular among first-home buyers looking for a smart entry point into the housing market. These areas often include newly built homes, master-planned communities, and modern amenities.

Job opportunities in the region are also expanding. With growth in education, healthcare, construction, and retail, the Sunshine Coast is not just a tourist destination—it's a growing economy. New infrastructure projects like the Maroochydore city centre and the expansion of the Sunshine Coast Airport are helping attract business investment and creating more local jobs. For first-home buyers, this means the chance to work close to home without needing to commute

to Brisbane or other cities. The ability to live and work in the same community adds to the overall appeal of settling down in the region.

Families are particularly drawn to the Sunshine Coast for its strong education options and safe neighborhoods. The area is home to well-regarded public and private schools, TAFE campuses, and the University of the Sunshine Coast. Many suburbs are designed with young families in mind, offering parks, playgrounds, cycleways, and community centres that support a healthy and family-oriented lifestyle. It's the kind of place where children can grow up with space to move, a strong sense of community, and easy access to nature.

First-home buyers are also attracted by the supportive government schemes available for new homeowners in Queensland. Initiatives such as the First Home Owner Grant and stamp duty concessions make buying a home in the Sunshine Coast region more achievable, especially for young couples or single buyers starting out. These programs, combined with the region's affordability, make homeownership feel within reach rather than a distant dream.

In summary, the Sunshine Coast continues to shine as a top choice for first-home buyers in 2025. The region's unbeatable lifestyle, mild climate, growing job market, and range of affordable suburbs make it ideal for those looking to plant roots and enjoy the benefits of homeownership. Whether it's beachside living, a family-friendly neighborhood, or simply a quieter way of life, the Sunshine Coast offers a fresh start with plenty of opportunities. For many, it's not just a place to live—it's the place to call home.

### **TOP SUBURBS FOR FIRST-HOME BUYERS IN SUNSHINE COAST QLD**

The Sunshine Coast has become a top pick for first-home buyers looking for a relaxed lifestyle, modern infrastructure, and great long-term value. With a mix of coastal and inland suburbs, the region offers a range of options for people with different needs and budgets. Here are some of the best suburbs in the Sunshine Coast that first-time buyers are considering in 2025.





### **1. Aura (Baringa, Nirimba, and Banya)**

Aura is one of the most exciting developments on the Sunshine Coast. Located in the southern part of the region near Caloundra, Aura is a master-planned community built with families in mind. Suburbs like Baringa and Nirimba offer new homes, parks, bike paths, and local schools. Property prices are still relatively affordable, making it ideal for first-home buyers who want a brand-new house in a growing area.

### **2. Sippy Downs**

Known as the “Knowledge Precinct,” Sippy Downs is home to the University of the Sunshine Coast and several schools, making it a vibrant place for young families and professionals. It has easy access to the Bruce Highway, shops, and public transport. This suburb offers a mix of houses and townhouses at reasonable prices and is perfect for those who want to be close to education and employment hubs.

### **3. Nambour**

If you're after more space and a lower entry price, Nambour is worth a look.

Located inland and surrounded by greenery, it offers a quieter, more traditional feel with a friendly community vibe. Nambour has a great mix of older homes and new developments, along with local amenities like schools, hospitals, and a train station. It's a great choice for buyers wanting value for money with easy access to the coast.

#### **4. Bli Bli**

Set along the Maroochy River, Bli Bli has seen rapid growth over the past few years. It combines a country-town feel with new housing estates and a modern town centre. The suburb offers scenic views, good schools, and recreational options, making it a solid pick for families and nature lovers. Prices are rising, but it's still considered affordable for first-home buyers looking for a peaceful place with good infrastructure.

#### **5. Palmview**

Palmview is another fast-growing suburb with new housing estates like Harmony offering well-designed homes in a family-friendly setting. With easy access to the highway and nearby towns like Sippy Downs and Buderim, Palmview strikes a good balance between affordability and convenience. It's an ideal spot for those who want a new home close to schools, parks, and future shopping centres.

#### **6. Beerwah**

Beerwah, located in the hinterland, offers a slower pace of life while still being connected by train to Brisbane and the coast. It's known for its spacious blocks, beautiful scenery, and small-town charm. For first-home buyers looking for a home with a big backyard and mountain views, Beerwah provides excellent value and a peaceful lifestyle.

#### **6. Buderim**

Just a ten-minute drive from the golden shores of Maroochydore, Alexandra Headland and Mooloolaba, Buderim is bursting with greenery, natural wonders and a thriving foodie scene.

Perched on top of a volcanic plateau, the leafy, Poinciana tree-lined streets of this central spot on the Sunshine Coast are well worth a wander.



Positioned atop Buderim Mountain, the suburb is a perfect concoction of scenic charm, laidback lifestyle and close-knit community. Buderim is best known for its lush green bounty, urban amenities, sandy beaches, Buderim Forest parks and stylish residences. With a population of 31,430 people in 2021, the suburb is popular among families, young professionals and retired couples. It is an ideal town to enjoy a beachside lifestyle with high-end amenities. The median price for a 3-bedroom house is \$1,075,000, while the average rent is \$735/PW. If you want to move out of your rental seamlessly, call us and book our bond cleaning in Buderim. Our cleaners can transform your rental property into a spotless space without any stress, and that's our promise.

These suburbs offer different experiences—from beachside living to peaceful hinterland charm—all within reach of schools, shops, and public transport. First-home buyers in 2025 have great options in the Sunshine Coast to start fresh in an affordable and growing region.



If you are planning to move into your new home in Buderim, Sunshine Coast? Make sure it's spotless and ready with expert bond cleaning services. If you want a smooth move without the stress, visit the website to learn more and get started today!

<https://www.bondcleaninginsunshinecoast.com.au/buderim/>

### **BUYING A HOUSE IN 2025? HERE'S WHAT YOU NEED TO KNOW**

Homebuyers can expect more options in the new year after a run-up in home prices and mortgage rates have kept many from the market for the past few years.

Buyers may get more breathing room in 2025 as mortgage rates fall slightly, more homes are listed for sale, and prices grow less swiftly than in years past. Here's what you need to know if you're in the market for a new home.

#### **Mortgage Rates May Fall, But Not By Much**

After falling to ultra-low rates during the pandemic, mortgage rates have climbed back up to the 6% to 7% range, which has helped keep some potential buyers priced out of the market.

Potential buyers could get some reprieve, but economists say it won't be much. Forecasters expect mortgage rates will stabilize slightly above 6% next year.<sup>1</sup>

The 10-year Treasury bond yield, often seen as an indicator of how confident investors are about the economy and the future of inflation, could also keep mortgage rates high in 2025. Since most mortgages are government-backed or have government guarantees, mortgage rates generally follow the yield's trajectory, said Lawrence Yun, chief economist at the National Association of Realtors.



"Even if people take out a 30-year mortgage, they generally tend to pay off their mortgage within a 10-year time span, [or they will] sell their home and buy a new one," he said. "For that reason, the mortgage rate tends to follow the 10-year treasury."

Economists said the yield may stay high if inflation remains sticky. However, Yun expects the yield rates to drop as low as 3.5% in the new year. The yield on a 10-year note has hovered near 4.5% since the Federal Reserve's last meeting. 2

### **You Could Have More Options**

As mortgage rates fall slightly next year, this could motivate more homeowners to sell their houses.

Homeowners have hesitated to give up the ultra-low mortgage rates they secured during the pandemic. Goldman Sachs says 85% of mortgage borrowers have interest rates below current market rates.<sup>3</sup> This has locked up the housing market, increased prices, and decreased inventory.

Economists said that many consumers also face life-changing events such as divorce, children, marriage, or a new job, which will push them into listing their current home.

The housing market will be balanced for the first time in nine years as the number of existing homes for sale is expected to grow by 11.7% next year, according to Realtor.com's 2025 Housing Market Forecast.

### **Prices Won't Rise As Rapidly**

The month's supply is a key measure that indicates how many months it would take to sell all the homes currently for sale. Anything under four months is considered a seller's market. The supply is expected to improve from a 3.7-month average in 2024 to 4.1 months in 2025.

Should expectations for homes on the market come to fruition, competition will decrease and prices could moderate next year. The new year should have the highest for-sale inventory since December 2019, and 20% of listings will have price cuts, according to Realtor.com.

"Buying a home in 2024 was surprisingly competitive given how high the affordability hurdle became," Skylar Olsen, chief economist for Zillow, said in a statement. "More inventory should shake loose in 2025, giving buyers a bit more room to breathe."

### **WAYS TO BUY YOUR HOME IN SUNSHINECOAST**

Buying a home is one of the biggest steps in life, and in Queensland, there are several ways you can go about it. Whether you're new to the process or upgrading, understanding the options available can help you make confident decisions and avoid costly mistakes.





### **1. Buying at Auction**

Auctions are a popular way to buy homes in Queensland, but they come with strict rules. One of the most important things to know is that there's no cooling-off period. That means if your bid is successful, you're legally bound to buy the property, even if inspections later show issues. Before bidding at auction, it's important to arrange your finances, inspect the home thoroughly, get a property valuation, and seek legal advice to ensure you're fully prepared.

### **2. Buying Off the Plan**

Off-the-plan purchases involve buying a property before it is built or registered. This can offer new finishes and possibly lower prices, but also carries risks. These include construction delays, changes in market conditions, or variations in design. In Queensland, new regulations now limit the use of sunset clauses—developers can't automatically cancel contracts due to delays unless the buyer agrees or a court approves. Always review the disclosure statement carefully and get legal advice before signing anything.

### **3. Buying Privately**

Private sales are when you buy directly from the owner, without a real estate agent. While this might save on commission fees, it can also increase risks. You should always have a solicitor look over the contract. It's essential the contract includes a five-day cooling-off warning directly above your signature. Missing or incorrect documentation can affect your rights, so always ensure you understand every part of the agreement.

### **4. Making an Offer and Signing a Contract**

When you make an offer on a property, it can be verbal or written. Once it's accepted, the seller's agent will prepare a contract of sale. This should include a disclosure statement from the seller. From August 2025, if the seller fails to provide correct disclosures, buyers may have the right to cancel the contract if the missing information would have influenced their decision. Buyers can also include special conditions in the contract, like subject to finance approval, building inspections, or the sale of another property. These must be clearly stated to be legally valid.

### **5. Financial Help and Government Support**

There are several financial assistance programs to help Queenslanders buy their first home. The First Home Owner Grant offers a lump sum to eligible applicants purchasing or building a new home. There are also stamp duty concessions that can significantly lower the overall cost. Starting in mid-2025, a shared equity scheme called Boost to Buy will allow eligible buyers to enter the market with as little as a 2% deposit. The government may contribute up to 30% of the purchase price for new homes and 25% for existing homes, up to a maximum property value of \$1 million.

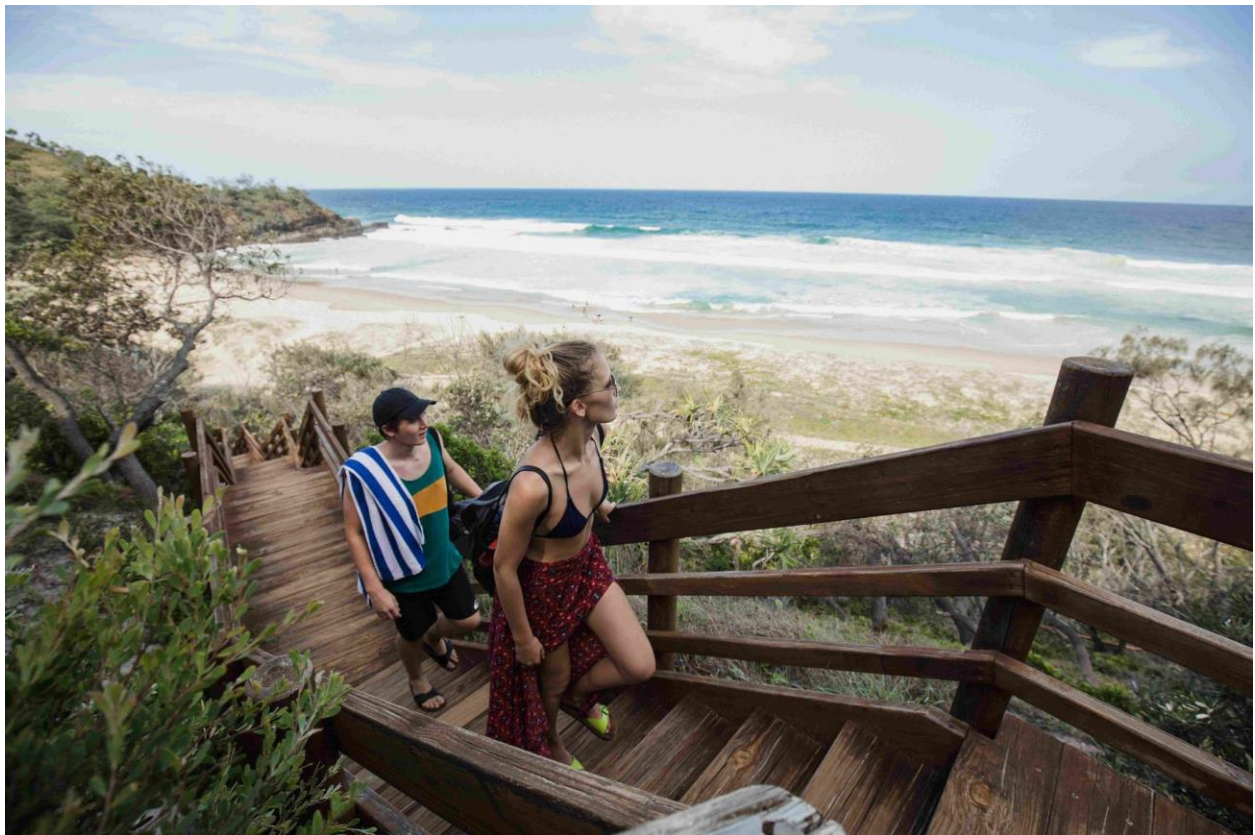
### **6. Preparing to Buy**

Before you start shopping for a home, it's smart to get your finances in order. This includes saving for a deposit, understanding all the additional costs involved, and speaking to professionals like mortgage brokers or solicitors. Getting pre-approved for a loan and knowing your budget will also give you an edge when making offers.

With multiple ways to buy a home in Queensland and government support schemes available, homeownership is more accessible than ever. The key is to be informed, prepared, and supported by the right experts.

## **LIFESTYLE FACTORS TO CONSIDER BEFORE CHOOSING A SUBURB**

Choosing the right suburb is about more than just finding a house—it's about finding a place that fits your lifestyle, values, and everyday needs. Whether you're a first-home buyer, downsizer, or growing family, where you live can affect your daily comfort, convenience, and future happiness. Here are some key lifestyle factors to keep in mind before making that big decision.



### **1. Proximity to Work and Commute Times**

Think about how far the suburb is from your workplace. A long commute can take up a lot of your time and energy, especially if traffic or public transport delays are common. Look at travel times during peak hours and check if there are reliable



buses, trains, or main roads nearby. Living closer to work may cost more, but the time and stress you save each day might be worth it.

## **2. Access to Schools and Education**

If you have kids or plan to in the future, local schools are an important consideration. Look into both public and private options in the area, along with kindergartens and childcare services. Many parents choose suburbs based on school zones, so this can also impact property value and demand.

## **3. Local Amenities and Services**

A good suburb should have easy access to shops, medical centres, gyms, cafes, and restaurants. Being close to a shopping centre or local strip can make everyday life easier, from grabbing groceries to enjoying a weekend brunch. Also, check if there are banks, post offices, and emergency services nearby.

## **4. Community Feel and Safety**

Some people prefer quiet, family-friendly suburbs, while others love areas with a busy nightlife and social scene. Spend time in the area during different times of the day to get a feel for its vibe. Also, look into the local crime rates and whether the suburb feels safe walking at night. A strong community feel can make a big difference in your sense of belonging and peace of mind.

## **5. Parks, Beaches, and Recreation**

Outdoor spaces are important for relaxation, exercise, and family time. If you enjoy walking, cycling, or being near nature, check if the suburb has parks, walking trails, or beaches. Suburbs near the coast or with access to rivers and forests are great for those who love the outdoors.

## **6. Affordability and Future Growth**

Of course, your budget plays a big role. Some suburbs may tick all the boxes but come with a high price tag. Compare median house prices and rental costs in different areas. Also, think long-term—are property values rising? Are there signs of new developments, like shopping centres or transport upgrades? This can mean good growth potential.

## **7. Noise and Lifestyle Compatibility**

Lastly, think about what kind of environment suits you best. Do you want peace

and quiet, or are you okay with some city buzz? Are you comfortable living near nightlife or busy roads? Choose a suburb that matches how you like to live.

Finding the right suburb means thinking beyond the home itself. By considering lifestyle factors like commute times, amenities, safety, and community vibe, you'll be more likely to find a location that truly suits you and your way of life.

## **5 FINANCIAL FACTORS TO CONSIDER WHEN MOVING TO A NEW STATE**

In the last few years, I've noticed more people moving to different states than ever before. Their reasons vary, from cost of living, to taxes, to job opportunities, to retirement, to just needing a change of scenery. No matter what the reason for the move, there can be some serious financial implications. This is a discussion of upfront costs, tax considerations, risks to plan for, treatment of investments and property, and estate planning considerations.

### **Budgeting For The Move**

Moving is expensive. All in, costs for a move to a new state can average between \$950 and \$17,000. If you are moving because of a job change, there's a chance that your employer will supplement some of these costs. However, for a particularly big move, you may still end up taking on some of these expenses yourself.

Here are some of the major expense categories for a move to a new state:

- **Boxes:** Are you shipping boxes, hiring door to door movers, or renting a truck to move them? These all come with different cost considerations.
- **Furniture:** Are you going to try keeping and moving all your furniture or are you buying new items once you reach your destination? Get quotes for what these costs would be to plan for them.
- **Specialty items:** Does anything you want to bring require special care, such as a glass top table? These can add significant costs.

- **Vehicle expenses:** Are you driving yourself across states or are you shipping a car? Driving yourself can take you out of work for days but shipping can result in significant costs.
- **Pets:** Are you planning to fly, drive with your pets or hire a service to move them? Quote these services and make sure you meet compliance requirements for the option you choose.
- **Airline tickets:** Do you need to purchase plane tickets for yourself or loved ones? If you are going back and forth to view new homes or planning to ship a vehicle and take a plane to your new home, those costs can rack up.
- **Added charges and tipping:** Have you thought of every conceivable expense? If you haven't, there will likely be charges that you haven't budgeted for. Movers and other services also traditionally expect a tip for their services, so I would plan for costs being 15-25% higher than initial estimates.

## **MISTAKES TO AVOID WHILE LIVING IN SUNSHINE COAST AS A NEW RESIDENT**

Moving to the Sunshine Coast is a dream for many—with its beautiful beaches, relaxed lifestyle, and warm community. But settling into a new place can come with a few unexpected challenges. If you're new to the area, here are some common mistakes to avoid so you can enjoy life on the Sunshine Coast without unnecessary stress.

### **1. Underestimating the Cost of Living**

One of the first mistakes new residents make is assuming everything will be cheaper because it's not a big city. While the Sunshine Coast offers good value in many areas, the cost of housing, groceries, and utilities can still be high, especially in popular suburbs. Always plan your budget realistically, factoring in not just rent or mortgage but also transport, food, and leisure.

### **2. Choosing the Wrong Suburb for Your Lifestyle**

Each suburb in the Sunshine Coast has its own character. For example, Noosa is



vibrant and tourist-heavy, while Buderim is more residential and peaceful. Before deciding where to live, take time to explore different suburbs. Think about your work location, preferred pace of life, and nearby amenities. Picking the wrong suburb can affect your daily happiness and convenience.



### **3. Ignoring Public Transport Limitations**

Unlike major cities, public transport in the Sunshine Coast can be limited. Buses are available but don't always run frequently, especially in outer areas. If you're used to relying on trains or ride-shares, be prepared to adapt. Having a car can make life easier, especially if you live away from main hubs or need to commute for work.

### **4. Not Preparing for Weather Changes**

While the Sunshine Coast is known for its sunny weather, it also experiences sudden storms, high humidity, and rainy seasons. Many newcomers are caught off guard by the heat in summer and the wet season that can affect driving or outdoor plans. Invest in cooling solutions for your home, check weather alerts, and plan outings around forecasts.

### **5. Failing to Register with Local Services**

It's easy to delay important tasks when moving, but failing to register with local medical centres, schools, or service providers can create problems later. Once you move in, take time to update your address, enrol in a GP clinic, and connect

utilities or internet providers. This helps you settle in faster and avoid last-minute stress.

## **6. Not Respecting Local Wildlife and Environment**

The Sunshine Coast is rich in natural beauty and wildlife. But some new residents may unknowingly disturb local habitats—by leaving rubbish in nature spots or feeding wild animals. Respect beach rules, keep your distance from native animals, and dispose of waste properly. Living here means becoming part of a community that values and protects the environment.

## **7. Overlooking Community Involvement Opportunities**

Many newcomers feel isolated simply because they don't know how to connect with the local community. The Sunshine Coast is full of friendly locals, community events, and clubs—from surf groups to art classes. Join local Facebook groups, visit weekend markets, or attend council-run events to make connections and feel more at home.

## **8. Taking the Laid-back Culture for Granted**

While the lifestyle is relaxed, that doesn't mean everything is slow or unprofessional. Some people misjudge the local business scene as less serious or think deadlines are flexible. In truth, the region is growing fast, and many locals work hard to balance business and lifestyle. Be respectful in your dealings and don't assume everyone operates on "island time."

## **9. Overloading the Weekend with Travel**

It's tempting to try and explore everything at once—beaches, hinterlands, tourist attractions, and food spots. But burning yourself out every weekend might make you feel more like a tourist than a local. Take your time and explore slowly. There's plenty to see, and living here means you don't have to rush.

## **10. Not Understanding Rental Rules or Home Responsibilities**

If you're renting on the Sunshine Coast, be aware of tenancy agreements, local council rules (like bin collection), and noise restrictions. Ignoring your responsibilities as a tenant can lead to issues with your landlord or neighbours. Whether it's lawn care, pet rules, or maintenance requests, stay informed and respectful of your surroundings.

### **11. Forgetting to Plan for Visitors**

As soon as friends and family hear you've moved to the Sunshine Coast, chances are they'll want to visit. Many new residents forget to plan for this and end up stressed about accommodation or time off. It's okay to say no, but having a spare mattress or guest plan can help you enjoy time with loved ones without disrupting your routine.

### **12. Expecting a Big City Lifestyle**

Finally, some new residents expect the same nightlife, shopping, or food scene as Brisbane or Sydney. While the Sunshine Coast has fantastic dining, growing entertainment, and shopping options, it's still more relaxed and community-based. Embrace what makes it unique and adjust your expectations accordingly.



### **In Summary:**

The Sunshine Coast is an incredible place to live, but like any move, it takes time to adjust. Avoiding these common mistakes can help you settle in smoothly and enjoy all that this beautiful coastal region has to offer.



## **CONCLUSION**

Choosing the right suburb as a first-home buyer on the Sunshine Coast can be both exciting and overwhelming. With a mix of beachside living, family-friendly neighbourhoods, and upcoming growth areas, the region offers plenty of attractive options. Suburbs like Buderim, Caloundra, Baringa, and Nambour each bring something unique—from great schools and transport access to lifestyle perks and investment potential. Taking time to understand your priorities, whether it's being close to work, schools, nature, or community services, will help guide you in the right direction.



As property demand continues to grow in 2025, getting in early in these emerging and popular suburbs could mean better value and long-term satisfaction. The Sunshine Coast isn't just a beautiful destination—it's a place where you can build a life. By researching well and considering lifestyle factors alongside your budget,



first-home buyers can find a suburb that feels like home and supports their future goals.

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