

CHECKLIST • WHEN YOU'RE EYEING A BLOCK

Before you buy land

The questions to answer before you bid on a block, so the price, the finance and the farm all line up.

The land

DONE	ITEM
☐	Carrying capacity in DSE or head, in an average and a poor season
☐	Water: dams, bores, licences and how reliable they are
☐	Fencing, yards, sheds and access, and what needs spending in the first two years
☐	Soil, pasture and weed condition
☐	Zoning, easements and any restrictions on the title

The price

DONE	ITEM
☐	Recent sales of similar blocks nearby, per hectare and per DSE
☐	Transfer duty and buying costs, checked with your state revenue office
☐	Whether a lease or agistment would do the same job for less

The finance

DONE	ITEM
☐	How much the bank will lend against it, and what deposit you need
☐	The gross margin the block needs to cover its repayments
☐	Your whole-farm cashflow with the new repayments in it
☐	What happens if prices fall or the season is poor in the first two years

Advice

DONE	ITEM
☐	Your solicitor to check the contract and title
☐	Your accountant on the structure and tax
☐	An independent valuation if the price looks high

Helpful tools

- [Will the extra block pay? calculator](#)
- [Buy or lease land calculator](#)

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