Example
BUYERS AGENCY

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HOUSE ANALYSIS PREPARED FOR THE SAMPLE HOUSEHOLD (FICTIONAL)

PREPARED FOR	the Sample household (fictional)
COMPARING	Chermside · Kenmore · North Lakes
HOUSEHOLD	A house for two occupants
WORKING	Brisbane CBD, four days a week
DRIVING	Petrol

Over ten years, these three suburbs are $22,790 apart to run

Ten years is about how long people hold a home in Australia. Same city, same kind of house. **That's the number no listing shows you.**

Council rates current as at July 2026 · next update July 2027

SUBURB	PER YEAR	OVER 10 YEARS	TO WORK	LIVEABILITY
1 **Chermside** 4032	$7,722	**$88,524**	15 min 10.3km	7.9/10
2 **Kenmore** 4069	$8,969	**$102,820**	17 min 11.9km	8.1/10
3 **North Lakes** 4509	$9,710	**$111,314**	35 min 30.7km	7.1/10

Ten-year figures assume costs grow 3% a year. Running cost is out of pocket: council rates, water, insurance, a maintenance allowance and fuel to work. Drive time is a routed one-way journey to Brisbane CBD.

WHAT THE DATA SAYS

Chermside has the lowest running cost at $7,722 a year, $1,247 below Kenmore. Across 10 years that first gap alone is $14,295. The largest single driver of difference across your shortlist is the commute, which varies by $1,235 a year. On drive time, Chermside is 20 minutes closer to work each way than North Lakes.

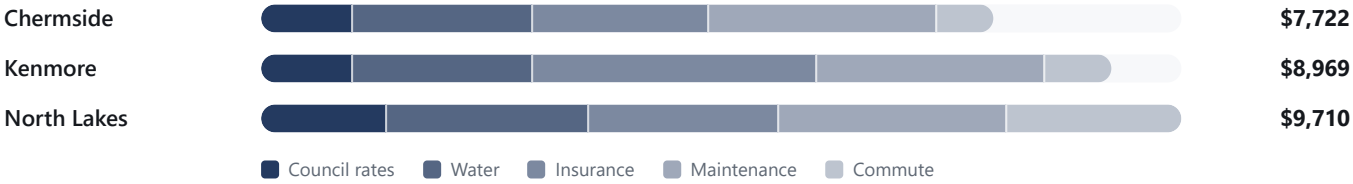
Jordan Example's assessment of this shortlist is on the assessment page.

01 THE FINANCE CASE

Where the money goes

Annual, for a house with 2 occupants, 4 days a week in the office. Shaded cell is the lowest in that row.

COST	CHERMSIDE	KENMORE	NORTH LAKES
Council rates OFFICIAL 2026-27 minimum residential general rate	**$950**	**$950**	$1,309
Water and sewerage OFFICIAL 2026-27	**$1,900**	**$1,900**	$2,144
Insurance ESTIMATED	**$1,850** $1,554 to $2,146	$3,000 $2,520 to $3,480	$2,000 $1,680 to $2,320
Maintenance allowance ESTIMATED	**$2,400**	**$2,400**	**$2,400**
Commute, cash MODELLED 2026-27 petrol	**$622**	$719	$1,857
Per year	**$7,722**	**$8,969**	**$9,710**

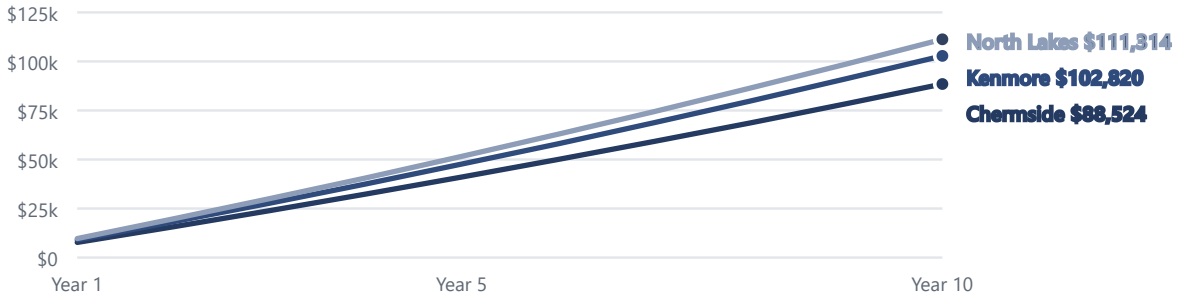


WHAT THAT BECOMES OVER TIME

HELD FOR	CHERMSIDE	KENMORE	NORTH LAKES	SPREAD
1 year	$7,722	$8,969	$9,710	**$1,988**
5 years	$40,997	$47,618	$51,552	**$10,555**
10 years	$88,524	$102,820	$111,314	**$22,790**

01 THE FINANCE CASE, CONTINUED

HOW THE GAP BUILDS OVER 10 YEARS



THE SAME SHORTLIST ON A FULL ECONOMIC BASIS

Above is cash out of your account. The ATO's 91c per kilometre rate also counts depreciation, registration, insurance and servicing on the car. It is the honest long-run cost of the driving, and it is a larger number.

BASIS	CHERMSIDE	KENMORE	NORTH LAKES
Commute, full economic cost	$3,600	$4,160	$10,744
Per year on that basis	**$10,700**	**$12,410**	**$18,597**

WHAT THE CHEAPEST OPTION FREES UP

$25,000 to $30,000

of additional borrowing capacity. Lenders assess living expenses as part of serviceability, so $1,988 a year you never spend is $1,988 a year they do not have to count against you.

Illustrative arithmetic, not a serviceability assessment. Your broker's or lender's assessment is the one that counts, and it will account for income, existing commitments, deposit and the lender's own buffer rate.

WHAT WOULD CHANGE THESE NUMBERS

SCENARIO	CHERMSIDE	KENMORE	NORTH LAKES	GAP
As shown	$7,722	$8,969	$9,710	$1,988
Three days a week in the office	$7,566	$8,789	$9,243	$1,677
If they switched to an electric car, charged at home	$7,277	$8,455	$8,381	$1,178
Fuel rises to $2.20 a litre	$7,840	$9,105	$10,058	$2,218

02 THE LIVEABILITY CASE

What the money doesn't tell you

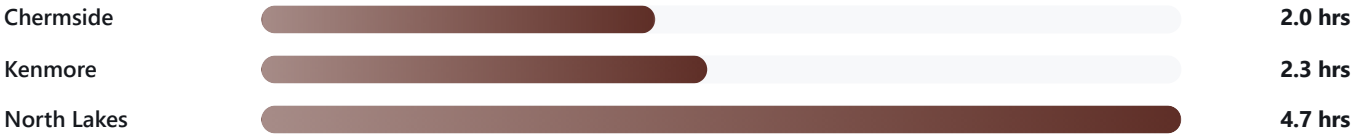
These inputs are ratings and composites, not published dollar figures. They are kept apart from the finance case for that reason. Treat them as a guide to what to ask about, not as measurements.

GETTING TO WORK, BY CAR

Commute appears in both halves of this report on purpose. The cost of it sits in the finance case. The time it takes sits here, because that is the part you feel every day and the part you cannot get back.

These are **driving times only**, from a routed road journey in free-flowing conditions. They do not include peak congestion, and they are not public transport times. For a train or bus journey, check the Translink journey planner at translink.com.au, which uses live timetables.

SUBURB	BRISBANE CBD	HOUSEHOLD, EACH WEEK
Chermside	15 min 10.3km	**2.0 hrs**
Kenmore	17 min 11.9km	**2.3 hrs**
North Lakes	35 min 30.7km	**4.7 hrs**



02 THE LIVEABILITY CASE, CONTINUED

PUBLIC TRANSPORT

Queensland's 50c flat fare means public transport costs the same from every suburb. What changes is journey time and whether a usable service exists.

SUBURB	ANNUAL FARE	SERVICE
Chermside	$192	good nearest is Chermside bus station (bus), 109m
Kenmore	$192	limited nearest is Chelmer (train), 3.5km *The nearest station or interchange is a drive rather than a walk. Check timetables and journey time before relying on this.*
North Lakes	$192	limited nearest is North Lakes station (bus), 1.8km *The nearest station or interchange is a drive rather than a walk. Check timetables and journey time before relying on this.*

Service level is an estimate, not measured data. It is banded from the distance to the nearest station or interchange, counting train, busway, light rail, metro and ferry: good within 1.5km, limited within 5km. It counts **transport nodes, not services**. Ordinary bus routes are not included, so a suburb marked as having none may still have frequent buses to the city. It also measures access rather than frequency, and says nothing about how often anything runs or how long the trip takes. Where the lookup is unavailable we fall back to a rougher band based on straight-line distance from the CBD. translink.com.au is the authority on what actually runs.

EVERYDAY THINGS, ON FOOT

What a cost table cannot tell you. Counts are within 2km of the suburb centre; the station and hospital are the nearest within 6km, with walking time at a steady pace.

SUBURB	NEAREST STATION OR INTERCHANGE	SUPERMARKETS	CAFES	NEAREST HOSPITAL
Chermside	Chermside bus station 109m, 1 min walk · bus	6	10	The Prince Charles Hospital 945m, 12 min walk
Kenmore	Chelmer 3.5km · train	4	8	Canossa Private Hospital 5.0km
North Lakes	North Lakes station 1.8km · bus	3	9	North Lakes Day Hospital 2.0km

Counted from OpenStreetMap, which is community mapped and thinner on the urban fringe. It measures presence and distance, not quality, so treat a low count as a prompt to check rather than a finding. The transport column counts **stations and interchanges only**. Ordinary bus routes are not counted and their absence here says nothing about them, so a suburb with no entry may still be well served. translink.com.au is the authority on what actually runs.

02 THE LIVEABILITY CASE, CONTINUED

CLOSEST SCHOOLS

SUBURB	PRIMARY	SECONDARY	INDEPENDENT
Chermside	Wavell Heights State School	Wavell State High School	Our Lady of the Angels' School
Kenmore	Kenmore South State School	Kenmore State High School	Our Lady of the Rosary School
North Lakes	Bounty Boulevard State School	North Lakes State College	St Benedict's Primary School

Closest by distance, not a catchment confirmation. Enrolment zones do not follow suburb boundaries and change between years, so check the current catchment with the school or the state education department before it influences a decision.

WEIGHTED SCORE

Weighted for this brief: schools 35%, flood safety 15%, fire safety 15%, commute access 35%. Change the weights and the ranking changes with them.

SUBURB	SCHOOLS	FLOOD	FIRE	ACCESS	WEIGHTED
Chermside	5.6	6.0	10.0	10.0	**7.9**
Kenmore	10.0	6.0	2.0	9.7	**8.1**
North Lakes	6.3	10.0	6.0	7.0	**7.1**

Each column is scored out of 10 from the underlying rating: flood and fire run low, medium or high. Crime is switched off for this client, because the available ratings are police-division level and a division holding a large retail precinct describes the centre rather than the streets around it. It can be switched on where the boundary is a fair reflection of the area.

03 THE ASSESSMENT

Jordan Example's assessment



Jordan Example

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The pages either side of this one are evidence. This page is judgement, and it is the part of the document a data set cannot produce.

YOUR ASSESSMENT APPEARS HERE

Nothing has been written for this client yet, so the sample below is showing in its place. It is **not** a recommendation and it was not written by the agent named on this page.

After reviewing your priorities, budget and commute requirements, I believe Chermside represents the strongest balance. North Lakes can look like the value option early on, but the running and commuting costs compound to roughly $22,790 over ten years on the assumptions in this report. More importantly, your household told me that cutting travel time matters more to you than the headline figure. Chermside gives you better access to work while holding up on the lifestyle measures you said you cared about.

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How these numbers were built

THE TEN-YEAR HORIZON

Ten years is close to the median period Australians hold a home, so it is the horizon a buyer actually owns over. Cumulative figures assume running costs grow 3% a year, which compounds to a multiplier of 11.46. They are stated in future dollars, not discounted to today.

COMMUTE

Every time in this report is a **driving** time. We route the road journey but we do not model public transport journeys, so a train or bus trip is not represented anywhere except as a fare and a station distance. Use translink.com.au for those. Distance and time are routed road journeys to Brisbane CBD, not straight-line distances. Cash cost assumes 8.5L per 100km at $1.85 a litre, 4 days a week, 48 weeks a year, which allows four weeks of leave. The ATO rate is a single figure for every vehicle regardless of fuel, so choosing an electric car widens the gap between the cash and economic columns rather than moving both. Full economic cost uses the ATO rate of 91c per kilometre.

COUNCIL RATES

Queensland figures are the minimum residential general rate set by each council. New South Wales figures, where they appear, are the Office of Local Government average uplifted by the IPART rate peg. The two are calculated on different bases and are never totalled against each other.

INSURANCE, MAINTENANCE ESTIMATED

Modelled allowances, not quotes. Insurance is a point estimate with a plausible range beneath it; the point estimate is the figure used in every total. Maintenance is a flat annual allowance by dwelling type. None of these is derived from a property price or valuation.

PUBLIC TRANSPORT

Queensland fares are 50c a trip under the flat-fare policy, so the annual figure depends only on how many days a week you travel.

ELECTRICITY

Every suburb on this shortlist sits in the same electricity climate zone (2), so the modelled cost is identical across all of them and cannot separate them. It is excluded rather than presented as a difference that does not exist.

LIVEABILITY SCORE

A weighted blend of the liveability inputs on the pages above, scored out of 10. It compares this shortlist against itself. It is not a rating of these suburbs in general, and the weights are set per client.

WHY THERE IS NO PRICE COMPARISON

Translating a running-cost gap of this size into an equivalent purchase price produces a headline figure large enough to distract from the decision, and it breaks down when the suburb that is dearer to run is cheaper to buy. The gap is stated in cash and in borrowing capacity instead.

Cost estimates are for comparison only and are not financial, legal, insurance or credit advice. Figures marked **OFFICIAL 2026-27** come from the council or utility that sets them, **MODELLED 2026-27** are calculated from official inputs, and **ESTIMATED** have no official source. Actual costs depend on the specific property. This document contains no property prices, valuations or market appraisals. Data current as at July 2026.