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House & Land Insider Comparison Guide

How to avoid overpaying, and get the builder commission paid back to you.

House and land should build your wealth, not quietly cost you. The Queensland Government warns that property spruikers may receive **commissions from property developers**,[1] and that cost can sit inside the price you pay. This guide shows how commission-based package sellers compare with REIN, a buyer-only house and land advocate that discloses every commission and rebates **100% of the builder commission (excluding GST) back to you.**

COMMISSION-BASED PACKAGE SELLERS VS. REAL ESTATE INVESTORS NETWORK (REIN)		
FEATURE	× COMMISSION-BASED PACKAGE SELLERS	✓ REIN · HOUSE & LAND ADVOCATES
COST TO START	Often "free" to you, because the builder or developer pays them.	**Free 15-minute Clarity Call.** No fee until you engage us and we start work.
COMMISSIONS	Built into your price and often not disclosed upfront.[1]	**Disclosed to you in writing.** Nothing hidden in the price.
REBATES	Usually none. The commission stays with them.	**100% of the builder commission (excluding GST) rebated to you.**[2]
OUR FEE	Often paid from commission you can't see.	**A disclosed fee,** explained before you engage us.
WHO THEY WORK FOR	The builder or developer who pays them.	**Buyer-only.** We work for you, never the builder.
PROPERTY SELECTION	Limited to the stock they're paid to sell.	**Not tied to any builder or estate.** We only recommend what stacks up for you.
PRICE NEGOTIATION	Little reason to push the price down. A higher price can mean a higher commission.	**We check the price and inclusions** before you sign.
LAND	Land comes pre-packaged and priced by the seller.	**We look for land direct from developers** where we can, and compare it with builder-packaged land.
AFTER YOU SIGN	Support often ends once the sale is done.	**Build-stage support** through to handover.
CONFLICTS OF INTEREST	Paid by, or linked to, the builders they recommend.	**No builder affiliation.** We represent the buyer only.

[1] Queensland Government, "Property spruikers and investment seminars": qld.gov.au/housing/buying-owning-home/advice-buying-home/finance-when-buying-a-home/property-spruikers-and-investment-seminars [2] Rebate amounts depend on the commission paid on each package and vary between packages. REIN charges a disclosed fee, explained before you engage us. REIN may receive a referral fee from a mortgage broker it introduces you to. General information only. It doesn't take into account your objectives, financial situation or needs. Real Estate Investors Network Pty Ltd · ACN 654 813 939.

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14 checks before you sign a house & land contract

Run these on any package you've been shown, before you pay a holding deposit or sign anything. If you can't tick a box, ask before you go further.

01 The price

- ☐ Compare the land price with **recent land sales in the same estate**, not just the asking price of other lots.
- ☐ Ask the builder for **their own published price** for the same design and facade, then compare it with the build price in your package.
- ☐ Get the **inclusions list in writing.** Check what "turnkey" covers: driveway, fencing, landscaping, window coverings, letterbox, clothesline.
- ☐ Ask whether **site costs are fixed or provisional.** Provisional sums can go up after you sign.

02 Who's being paid

- ☐ Ask in writing: **"Is any commission, referral fee or marketing fee paid by the builder or developer on this sale? How much, and to whom?"**
- ☐ Ask the person who introduced the package **how they are paid.**
- ☐ If the answer is vague, **treat it as a red flag,** not a reason to hurry.

03 The builder and contract

- ☐ There are usually **two contracts: land and build.** Check the deposit, payment stages, and the finance and sunset clauses in each.
- ☐ In Queensland, **check the builder's licence** on the QBCC register. Our free **Check the Builder** guide walks you through it.
- ☐ Ask for the **QBCC notice of cover** showing home warranty insurance is in place.
- ☐ Ask what happens to **your price and timeline if the build is delayed.**

04 Rent and cashflow

- ☐ Check the quoted rent against what **similar new homes nearby have actually leased for,** not just what's advertised.
- ☐ Look at **how many lots are still to be released** in the estate. More supply can mean more competition for tenants.
- ☐ **Run your own numbers:** repayments, council rates, insurance, property management, maintenance and a vacancy allowance.

Shown a package already? Get it checked before you sign.

Book a free 15-minute Clarity Call. We'll walk you through the price, the contracts, the rent and who's being paid.

Book a free Clarity Call →

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