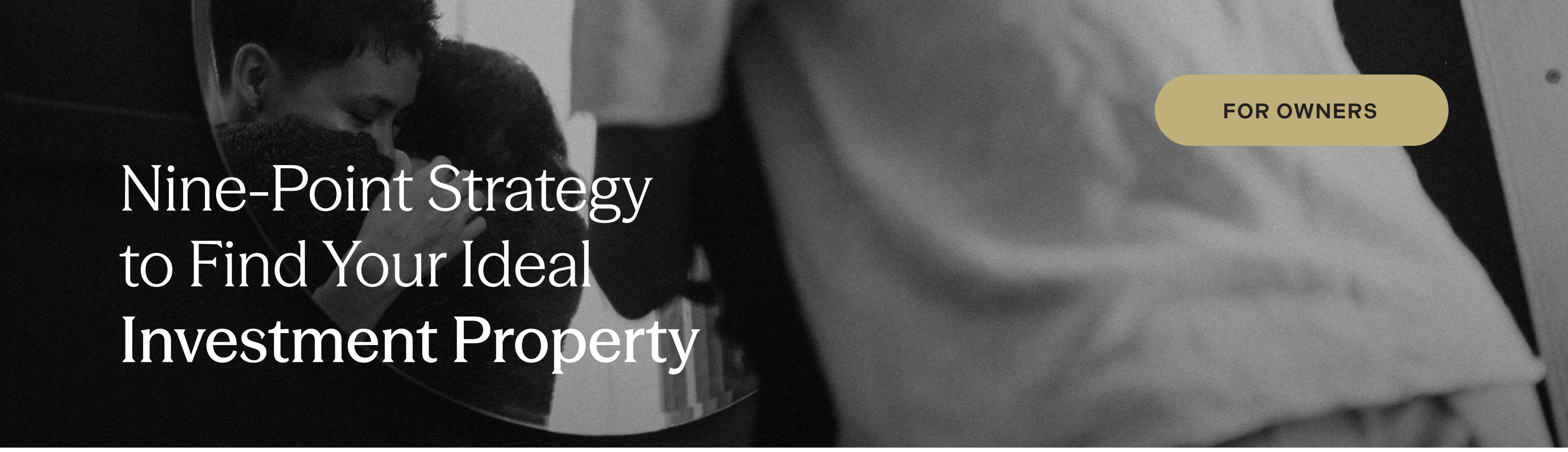

FOR OWNERS

Nine-Point Strategy to Find Your Ideal Investment Property

Whether you're a first time investor or expanding your portfolio, finding the right property should always come down to strategy - not luck. This nine point plan helps you hone in on properties that match your goals, budget and lifestyle expectations, and avoid ones that don't.

1. Get clear on what you want to achieve

Start by asking yourself: what's the goal? Are you looking for growth, stable rental returns, or a mix of both?

Your answer will guide the type of property you pursue, where you look and how long you hold.

2. Know your budget and what you can really borrow

Before you start house hunting, get a realistic view of your finances. Consider purchase costs plus ongoing expenses: stamp duty, loan costs, strata fees, maintenance, vacancy buffers, maybe renovations.

Having clarity now helps prevent surprises later and keeps your investment stress free.

3. Choose a location tenants and buyers want

Good location still does a lot of the heavy lifting. Look for suburbs with strong amenities: public transport, shops, schools, employment hubs and ideally areas with future growth potential (population growth, infrastructure, development).

This attracts demand from both renters and future buyers, key for rental yield and eventual capital growth.

4. Match the property type to tenant demand

Think about who you expect will rent or buy the property. A small apartment might suit young professionals or singles; a house or townhouse with outdoor space could be better for families.

Choosing the right style ensures your property stays desirable even through changing market conditions.

5. Do the maths on yield, cash flow, and long term return

Before anything else, run the numbers. Estimate likely rental income, subtract all costs (mortgage, maintenance, rates, insurance, property management, vacancy).

Make sure the property stacks up financially, not just now, but if interest rates rise or the property sits empty for a period of time.

6. Do your homework on due diligence, compliance and condition

Check building condition (or strata reports) including zoning restrictions, any compliance issues, and maintenance history.

If you're buying a property with potential (e.g. renovation upside, subdivision or value-add), make sure the numbers - and risks - still make sense.

7. Look for value add or long term growth potential

A standout property might have renovation upside, subdivision possibility, or be in an area likely to grow, giving potential for both higher yield and capital gains over time.

Such properties can offer strong long term rewards for investors with patience and a plan.

8. Factor in ongoing management

Using a good property manager (or having the time to manage the property yourself) can make or break an investment. From tenant selection to maintenance, this affects your returns and stress levels.

Treat the management of the property not as an after thought, but as a core part of the investment strategy.

9. Work with experts but stay in control of your goals

Whether it's mortgage brokers, accountants, property managers or inspectors, having a trusted team helps. But don't let them make decisions for you. Use their advice to inform your goals, your budget and your long term plan.

At the end of the day, what makes a property 'ideal' depends on you: your financial situation, your tolerance for risk and your vision for the future.

Why this strategy works

- It forces you to approach property investing with a clear plan, not emotion or hype.
- It balances short-term needs (cash flow, budgeting, property management) with long term goals (growth, value add potential, capital return).
- It encourages due diligence, making sure you understand both opportunities and risks before committing.
- It keeps flexibility: future market conditions, financial needs, lifestyle changes, all can be accommodated if you choose wisely.

Note: *This is general information only. Tax implications, interest rates, and cashflow outcomes can vary significantly depending on your personal situation. Always seek advice from a qualified professional before making financial decisions.*