Property Investment Strategy Checklist

The questions to answer before the numbers, not after

General information only. RealVestor Pty Ltd is not a financial advisor. This guide doesn't take into account your personal financial situation and isn't a recommendation to buy, hold, or sell any asset — speak to a licensed financial adviser and your accountant before making an investment decision.

Property investment decisions should align to a strategy, not a trend. This checklist is a starting point for the questions worth answering before you commit to a purchase — not a substitute for personal financial advice.

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1. Define the goal before the property

- [ ] Are you after rental income, capital growth, or a mix of both?
- [ ] What's your investment timeframe — short-term, or a long-term hold?
- [ ] How does this purchase fit your broader financial position and risk tolerance?
- [ ] Have you discussed structure (personal name, trust, SMSF) with your accountant?

2. Look past the headline numbers

A high advertised rental yield can hide costs that erode the real return. Check:

- [ ] Rental yield after realistic vacancy allowance, not just the advertised weekly rent
- [ ] Holding costs — council rates, strata/body corporate, insurance, maintenance, property management fees
- [ ] Vacancy risk for the specific property type and location, not just the suburb average
- [ ] Land tax implications, particularly if you already hold other investment property

3. Check the area's underlying fundamentals

- [ ] Population and employment growth trends in the area
- [ ] Supply pipeline — how much new stock is approved or under construction nearby
- [ ] Infrastructure and transport investment, planned or already delivered
- [ ] Owner-occupier versus renter mix, which affects both demand and capital growth character

4. Red flags worth slowing down for

- A yield that looks too good relative to comparable properties in the same street
- Off-the-plan or new-estate purchases marketed heavily on future "growth corridor" promises with no current infrastructure to point to
- Strata reports (for units) showing deferred maintenance or a poorly funded sinking fund

- Pressure to decide quickly, especially from a seller's agent or a spruiker-style seminar

What RealVestor adds

On-ground property research and negotiation — finding assets that match your strategy, once that strategy has been properly worked through with you, rather than starting from a listing and working backwards.