



# Action Checklist For Your Property Investment Purchase.

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# Investn Action Checklist For Your Property Investment Purchase

- WHY BUY IN A CERTAIN LOCATION?**  
"It seems affordable," "I grew up here," "I want to live here one day." These reasons generally give no valid justification for making a large investment decision.
- WHAT ARE THE ONGOING COSTS?**  
Interest, Council rates, water rates, letting fees, building insurance, landlord insurance, strata fees, property management fees, maintenance and more depending on your circumstances.
- WHAT IS THE YIELD?**  
How have you verified the rental income?
- WHAT ARE THE VACANCY RATES?**  
You want to know upfront what percentage of rental properties are currently vacant, making mortgage repayments without the rental income you were counting on can really hurt.
- RENTAL GUARANTEES**  
Tread very cautiously with any rental guarantee incentives been offered, as these are usually a red flag, only been offered as an incentive for a property that is usually not selling easily.
- INTEREST RATES**  
How much will your repayments go up with interest rate increases?
- CAPITAL GROWTH**  
Does the location have the opportunity for good capital growth?
- DEPRECIATION**  
Are there any tax advantages or disadvantages with the income from the property?
- LAND TAX**  
In some states land tax may be payable, due to either the value or the number of investment properties that you own. Legal options may be available to limit this with the right advice, on how you purchase the property.

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- HIGH-RISK CATEGORIES**  
Holiday rentals, mining towns, hotels and serviced apartments come with risks of large management fees, vacancy and fluctuating prices.
- ESTABLISHED HOME**  
Purchasing an established home may appear as value for money, however, an established property can cost you around \$5,000 for ongoing maintenance and repairs each year.
- NEW HOME**  
New property may come at a minor premium, but provides higher rents, better tenant appeal and peace of mind with less chance of having to worry about ongoing maintenance and repair costs.
- LARGE COMPLEXES**  
Unit and townhouse complexes with a large number of properties in the usually end up competing for the same tenants when renting - and with buyers when you want to sell.
- STRATA FEES**  
Units and townhouses will incur quarterly ongoing strata fees that will increase your ongoing expenses and reduce income in your pocket.
- TENANT SELECTION**  
Tenants who have been blacklisted or who have very poor rental history will try to lease a property privately where there is no property manager.

## FREE 30 MINUTE STRATEGY SESSION

**So, if you're serious about wanting to discover how you can have more weekly income and you want Financial Freedom, then you need to book a "Free 30 Minute Strategy Session" right now - [www.investn.com.au/strategysession](http://www.investn.com.au/strategysession)**