

# 1

# Investing in Property - It's a business decision

*Can property deliver your investment goals?*

## Analysis of goals and possibilities

### How is the investment to be structured?

- Individual
- Partnership
- Trust
- Super Fund
- Company

**Note:** A good accountant is a valuable member of your team

### How will the investment be financed?

- Your capacity to borrow
- Types of finance available
- Bank or Broker?
- Interest only or Principal and Interest?
- Variable or Fixed Interest?

# 2

## Where and Who?

### How do you choose an area to invest in?

- Population growth
- Vibrant economy
- Infrastructure
- Future growth prospects

### How do we choose an estate?

- Facilities
- Value for money
- Developer track record
- Appeal to prospective tenants
- Q100 flood level safe

### Which block on the estate?

- Aspect to sun and breeze
- Level / slope / shape
- Easements, covenant requirements
- Neighbours
- Proximity to facilities

### Who is our tenant?

- Is our property easily & consistently tenantable?
- What demographic are we appealing to?

# 3

## A House fit for the Purpose

### Is it what our tenants want?

- Number of bedrooms, bathrooms, carports
- Low maintenance
- Turnkey

**Note:** Good rental agents know what tenants want today

### Will it sell *if or when* the time comes?

- Adequate street appeal
- Neutral colour scheme
- Standard specs or slightly higher
- In the median range

**Note:** Avoid the cheapest but don't spend too much

### Choice of builder? We select based on:

- Value for money
- Reputation
- B.S.A. records
- Quality of build
- Record for building on time
- The terms and conditions offered

# 4

## Taking care of your Investment

### Choose a good rental management team based on:

- Reputation
- Access to the area
- Fees and charges
- Timeline to tenanting

### Secure your investment

- Building insurance
- Landlord insurance
- Public liability

### Maximise your tax benefits

- Depreciation schedule
- Plan for capital gains
- Income tax variation



### The Road Ahead

We guide and assist you in setting up your investment, making the process as simple and safe as possible.

We remain part of your team with ongoing support and advice, with yearly investment reviews including property value estimates.

Choosing JMB and Associates to be part of your team could be the best investment decision you make.