



# Property Investor Checklist (Australia, 2025)

## 1 Strategy & Structure

- Define investment goal (yield, capital growth, or balance).
- Select ownership structure: individual, joint, company, trust, or SMSF (seek tax advice).
- Build an emergency buffer (at least 3–6 months' loan repayments).

## 2 Finance & Budgeting

- Assess borrowing capacity and interest only vs P&I options.
- Budget for upfront costs: stamp duty, legal, inspections, lender fees, buyer's agent.
- Account for ongoing costs: council rates, water, land tax, insurance, maintenance, vacancy.

## 3 Market Research & Property Selection

- Seek professional advice
- Analyse macro trends and micro indicators: population growth, rental demand, infrastructure pipeline.
- Inspect property; order building/pest and (if strata) strata reports.
- Obtain a depreciation schedule to forecast after tax cash flow.
- Check zoning, heritage, flood/fire overlays, and strata levies.

## 4 Purchase & Settlement

- Secure updated pre approval; negotiate purchase price.
- Engage solicitor/conveyancer; review special conditions.
- Arrange landlord & building insurance effective on exchange.
- Complete final inspection; attend settlement.

## 5 Compliance & Record Keeping

- Register for land tax (state based thresholds).
- Keep detailed records for at least 5 years: income, expenses, loan statements, receipts, settlement documents.
- Update quantity survey depreciation schedule after improvements.

► **Get in touch today!**

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## EOFY Tax Time Checklist (2024 25)

Immediate deductions (Please consult with your accountant)

- Advertising for tenants, agent commissions
- Council & water rates, land tax
- Interest on investment loans
- Insurance (building, contents, loss of rent)
- Cleaning, gardening, pest control, repairs & maintenance
- Body corporate admin fees
- Bookkeeping, stationery, phone/bank fees

### Pre paid expenses (< \$1,000)

- Insurance premiums, prepaid interest, prepaid service contracts

### Depreciation & Capital Works

- Appliances, carpets, curtains, air conditioners
- Structural improvements, major renovations, fencing, paving

### Borrowing Expenses (claimed over 5 years if > \$100)

- Loan establishment, mortgage broker, mortgage discharge fees

### Documentation

- Loan & settlement statements
- Depreciation schedule and records of disposed assets
- Apportionment calculations for private use or vacancy periods

## 7

## Ongoing Management

- Review rent and interest rates annually; refinance when advantageous.
- Schedule preventive maintenance and property inspections.
- Track equity and plan for portfolio expansion or consolidation.

## 8

## Exit Strategy

- Identify desired holding period and target market conditions for sale.
- Understand CGT discount (50 % after 12 months) and keep improvement cost records.
- Seek professional advice before disposal.

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