

ISSUE  
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# THE INVESTOR

## WHITE ANTS... THE RISK YOU CAN'T SEE

White ants are one of the most damaging and least visible threats to a property. They often go undetected for years, causing structural damage, long before any obvious signs appear.

White ants are not limited to older homes. Newer properties, brick homes, and properties with capping sheets or raised stumps can also be affected.

For a relatively small annual cost, a professional pest inspection can help identify early warning signs and reduce the risk of expensive repairs later.

Regular inspections are a practical way to protect your investment and maintain peace of mind.

If you would like to discuss pest inspection options for your property, please feel welcome to contact our agency.

## CONFIDENCE AND CLARITY

When landlords understand their obligations and stay on top of key checks and advice from their property managers, investing becomes far less stressful. Knowledge, preparation, good advice, and follow-up reminders turn risk into confidence.



## BEFORE YOU SETTLE DO A DOUBLE CHECK

Most property settlement challenges have nothing to do with the price you paid or what the market is doing. They happen because small but important details are missed along the way.

Once a contract is signed, many buyers relax, assuming the hard work has been done. However, the period between contract and settlement is where the most significant risks lie. This is when assumptions, rather than confirmations, can quietly create stress, delays, and unexpected costs.

### A Common Scenario

You purchase a property and receive finance approval. Building and pest inspections are completed, and settlement is booked. Days before settlement, the bank requests additional information following the valuation, including drainage and retaining-wall structural disclosures not listed in the contract that could impair the property's structural stability and value. An extension is needed, extra costs arise, and settlement becomes stressful, all from details that seemed minor at the time.

### Where Investors Get Caught Out

Contracts are not all the same. Special conditions, timeframes, and exclusions can shift risk onto the buyer if not fully understood.

Finance pre-approval is not the same as unconditional approval. Lenders can still reassess valuations, borrowers' circumstances, or lending policies up to settlement.

Building and pest inspections are limited to visible and accessible areas at the time of inspection. This means concealed defects, underground issues, or future compliance problems may not be detected. P.T.O. >

# BEFORE YOU SETTLE... CONTINUED

To make matters more complex, disclosure requirements vary by state, and not all issues affecting value, such as zoning controls, easements, overlays, or future planning considerations, must be disclosed. These often require independent searches.

While an experienced lawyer will always address these issues, some low-cost conveyancers may overlook important details.

When buying or selling a property, choosing an experienced, reputable lawyer is always worth the investment to ensure everything is double-checked.

## A FEW KEY POINTS TO CONSIDER:

- Pre-approval isn't final approval** – Your bank can still change its mind right up until settlement.
  - Special conditions matter** – Some contract clauses limit extensions and can push costs and risk onto you.
  - Valuations can change late** – Banks may ask extra questions or conditions just days before settlement.
  - Building reports don't cover everything** – Drainage, retaining walls, underground issues, and compliance items are often excluded.
  - Not everything has to be disclosed** – Zoning, easements, overlays, or future planning changes may not appear unless you check.
  - Some searches take time** – Council, flood, or planning searches ordered late can delay settlement.
  - Inclusions must be outlined** – Items such as appliances, pool equipment, and outdoor fixtures must be clearly listed.
  - Vacant possession must be confirmed** – Without it, you may inherit tenants, belongings, or delayed access.
  - Assumptions create stress** – Most settlement issues happen when buyers assume details are covered rather than confirming them early.
- A simple double-check with your lawyer before settlement can prevent costly surprises.

# CHOOSING THE RIGHT TENANT

Selecting the right tenant is about making well-informed decisions. The two most significant considerations for most landlords are rent affordability and property care. As a first step, applications are assessed for affordability using the 30/70 rule, under which 30% of household income should be allocated to rent, leaving sufficient funds for living expenses.

We also consider the number of occupants, as this can impact wear and tear, along with rental history, to identify whether applicants demonstrate stable, long-term tenancy patterns. Personal interviews can provide valuable insight into communication style, expectations, and overall suitability.

Short-listed applicants then undergo national tenancy database checks and thorough reference verification, using open-ended questions and application disclaimers.

Once complete, all relevant information is presented to the landlord for final instruction. Taking the time to select the right tenant from the outset helps reduce disputes, arrears, and stress, creating a more harmonious tenancy for everyone.

# PROPERTY MARKET

## Rented in January

- 26 Selsey Street, **Runcorn**  
3 Bed, 1 Bath, 4 Car  
\$510
- 29 Chaucer St, **Moorooka**  
3 Bed, 1 Bath, 1 Car  
\$650
- 17/189 Leichhardt St, **Spring Hill**  
1 Bed, 1 Bath, 1 Car  
\$500
- 25 Chaucer St, **Moorooka**  
3 Bed, 1 Bath, 1 Car  
\$700
- 42 Cambridge Dr, **Alexandra Hills**  
3 Bed, 2 Bath, 2 Car  
\$740
- 3101/501 Adelaide St, **Brisbane City**  
1 Bed, 1 Bath  
\$650
- 2 Wray St, **Acacia Ridge**  
3 Bed, 1 Bath, 2 Car  
\$620
- 455 Warrigal Rd, **Eight Mile Plains**  
4 Bed, 2 Bath, 2 Car  
\$720

## SUDOKU BREAK TIME

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