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THE INVESTOR

A FEW QUICK INVESTOR TIPS TO CONSIDER

One of the most overlooked ways to increase wealth is by reviewing the properties you already own. Conducting a regular 'property audit' can reveal opportunities to increase income and improve long-term value without purchasing another asset.

Start by reviewing your current rental returns against the local market. Even small rent adjustments can significantly increase annual income.

Consider improvements to the property, such as enhancing the curb-side appeal, repainting walls, creating more storage space, installing an air conditioner unit, heating systems, solar panels, security screens, reliable Wi-Fi or upgrading appliances and fittings to be energy-efficient to make the property more attractive to tenants.

Many investors stay with the same lender for years without renegotiating, potentially paying thousands more than necessary. Take the time to connect with your bank to ask for a rate reduction or contact a broker to see if they can secure a better rate.

Check with your council to see if there are any zoning changes or local development plans for future subdivision, or re-development as this could increase the value of your land.

Sometimes the biggest gains don't come from buying more property, but from unlocking the hidden potential in the portfolio you already own.



WHAT YOU SHOULD CONSIDER BEFORE BUYING A PROPERTY

Purchasing property is one of the largest financial commitments most people will ever make. Whether you are buying your first home, an investment property, or a holiday house, it is essential to protect yourself before signing a contract. In a competitive market, buyers may feel pressured to move quickly, but taking the time to conduct proper due diligence and ask the right questions can save thousands of dollars and prevent costly mistakes later.

Property contracts often contain complex terms, special conditions, and disclosure statements. Experts warn that many buyers sign contracts without fully understanding them, which can lead to financial risk or unexpected obligations after settlement.

Before committing to a buy, you should take several protective steps:

- Have the contract reviewed by a solicitor or conveyancer.
- Conduct building and pest inspections to identify structural problems or infestations.
- Review title searches, easements, and zoning restrictions.
- Understand ongoing costs such as council rates, strata levies, insurance, and maintenance.
- Investigate future developments or planning changes in the surrounding area.

Before signing a contract, take the time to undertake your own due diligence. Buying a property is not only about the condition of the property. It involves understanding your legal rights about the sale transaction, the implications of the terms and conditions, knowing your financial capacity by obtaining 'written' confirmation from your lender, and potential environmental risks. For example, issues such as flood zones, unapproved renovations, unclear survey plans, easements, and special restrictions that may not be obvious during an inspection can cost you thousands if not fully understood. P.T.O.>

TOP 20 DISCLOSURE QUESTIONS TO ASK

Below are some of the most important questions buyers should consider asking the selling agent or property owner before signing a contract:

1. Why is the owner selling the property?
2. How long has the property been on the market?
3. Are there any known defects or structural issues?
4. Have there been any major repairs, renovations, or extensions?
5. Were all renovations approved by the local council?
6. Are there any easements, covenants, or restrictions on the title?
7. Are there any disputes with neighbours or legal issues relating to the property?
8. What are the annual council rates and other ongoing costs?
9. Are there body corporate or strata fees (if applicable)?
10. What fixtures, appliances, or inclusions are part of the sale?
11. Is the property currently tenanted and what are the lease terms?
12. Are there any planned developments nearby that may affect the property?
13. Is the property located in a flood, or environmental risk zone?
14. Has the property ever had termite or pest issues?
15. Are there any building warranties or insurance policies attached to the property?
16. What settlement timeframe does the seller prefer?
17. Have there been any insurance claims made on the property?
18. Are there any upcoming special levies or maintenance costs (for strata properties)?
19. Is there anything about the property or its' history that a buyer should know?
20. Can the seller provide copies of building approvals, plans, and compliance certificates?

Asking questions like these helps buyers uncover potential issues early. It is also recommended to request documentation wherever possible rather than relying solely on verbal assurances.

Remember: The questions you ask may vary depending on the type of property you are purchasing.

For example:

- Units or apartments: Ask about body corporate finances, meeting minutes, and planned special levies.
- New builds: Confirm building warranties, defect liability periods, and completion certificates.
- Waterfront properties: Investigate erosion risk, tidal boundaries, and insurance costs.
- Off-the-plan developments: Review sunset clauses, completion dates, and developer reputation.

A simple way to expand your due diligence is to conduct online research. For example, you could ask:

“What questions should I ask a selling agent or the property owner when purchasing a ‘waterfront’ property?”

This type of search can reveal property-specific risks that may not apply to other property types.

The simple act of conducting due diligence on the property you are interested in buying can save you thousands and avoid unnecessary legal costs if issues are discovered after you purchase the property.

PROPERTY MARKET

Rented in March

56 Kessels Rd, **Salisbury**

2 Bed, 1 Bath, 2 Car

\$460

2 Charles Pl, **Runcorn**

4 Bed, 3 Bath, 1 Car

\$780

2 Sunderland St, **Macgregor**

3 Bed, 1 Bath, 2 Car

\$640

59 Foley Way, **White Rock**

5 Bed, 3 Bath, 2 Car

\$980

30 Rinto Dr, **Eagleby**

3 Bed, 1 Bath, 2 Car

\$595

79 Banksia Cct, **Forest Lake**

5 Bed, 2 Bath, 2 Car

\$1150

2 Venture St, **Crestmead**

3 Bed, 1 Bath, 1 Car

\$560

5	3			7			
6			1	9	5		
	9	8				6	
8				6			3
4			8		3		1
7				2			6
	6					2	8
			4	1	9		5
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