PROPERTY INVESTMENT QUESTIONS AND ANSWERS

Buy Australian Property Investments
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Below you are going to find 232 of the most important Questions and Answers around the property investing industry in Australia that have been gathered over the past 20 years by **Buy Australian Property Investments**.
These Questions and Answers will provide you with so many pieces of valuable information and insights so you can invest in property with some peace of mind, comfort, knowledge, intelligence and confidence.
We have broken them into Categories so you can find the answers quicker based on what you are looking for.

TIMING:

Q : **Is buying a property investment when you are young a good idea?**
A : Yes, it's a great idea to purchase a property when you are young, in fact the quicker you get into the market the better it is for you in the long term.
Q : **Is it a good time to buy property in Australia right now?**
A : Yes, it's always a good time to buy property, just make sure you buy the right property that suits your needs.
Q : **When is the best time to buy an investment property?**
A : The best time to buy is now, don't wait for the perfect time to buy as it doesn't exist and you will be waiting forever.
Q : **Should I wait for the market to rise before buying in an area?**
A : The market increases and decreases cannot be predicted, and nobody knows when they are going up or down, so don't wait as you are only guessing if you do.
Q : **Is the market about to go up or down?**
A : Predicting the market rises and falls is near impossible so look for the fundamentals to determine the growth factors.

LOCATION & AREAS:

Q : **What is the best location in Australia for investment?**
A : There is no such thing as the best location, there are lots of great locations and it depends on what you are looking for.
Q : **What should you consider when buying a property near the beach?**
A : There are lots of factors to consider, like the suburb, the age of the property, the maintenance, the beach, the infrastructure, the cost of the property.
Q : **What are the best spots to invest in Australian Real estate?**
A : The best spots to invest in depends on what you are looking to achieve.
Q : **Is it a good idea to invest in a property in a different state in Australia?**
A : Yes it can be a great idea to diversify your property portfolio and invest in multiple states.

Q : What is the best place in Australia to invest in for property rental yields?
A : There are plenty of good areas to invest in for yields, just do your research and find out the percentage yields, vacancy rates and demographics of the area.
Q : How do I find a good property to buy in Australia as a first time buyer?
A : Use a professional property investment company, don't buy from a seminar, telemarketing call or somebody applying pressure.
Q : Which Melbourne suburbs are popular and good choices for first home buyers?
A : The best suburbs for first home buyers in Melbourne now are based on the areas you can afford, so you might not get the area you want due to the cost.
Q : How important is it to buy a house near the best school zone for first time home buyers in Melbourne?
A : For families that want to put their kids into a certain school then it's very important, so the traveling time is reduced.

DIFFERENT STATES IN AUSTRALIA:

Q : What are the best areas to buy property in Sydney?
A : It depends if you are buying new or second-hand and the type of product you are looking for.
Q : Which is the best state to buy an investment property with a high rental income?
A : Traditionally Melbourne and Queensland have been known for high rent yields in certain areas.
Q : Which suburbs in Melbourne has the best investment potential?
A : It depends on what you are looking for, if it's capital growth or high rent yields.
Q : Which is the best capital city in Australia to buy an investment property?
A : Sydney and Melbourne are what most people think are the best, however, over the last 50 years, the 5 main capital cities have performed nearly the same.
Q : What % drop should I factor in over the next couple of years, when purchasing a house in the outer suburbs of Melbourne?
A : Nobody can predict the future so we can't give you a % figure for a drop as things could turn around and go up quickly.
Q : How high could property prices in Melbourne actually go?
A : Nobody really knows how high the prices can go but if it rises too quickly it more than likely will have a correction.
Q : How long will Melbourne's prices keep dropping?
A : Melbourne's prices will start to rebound in 2026/2027 and is poised for good growth from 2027 onwards.
Q : Is an investment property in Melbourne feasible as a long-term investment?
A : Absolutely, Melbourne has performed well over the last 50 years and will continue to be a solid investment.

Q : **Will Sydney real estate prices ever settle or drop in the near future?**
A : All markets will drop or correct at some stage, generally following a boom or massive growth cycle.
Q : **I've recently moved to Melbourne and wanted to buy some property for investment, but my budget is low, where should I invest?**
A : Try investing in regional Victoria, there are great properties at affordable prices.
Q : **What are the best areas to buy property in Melbourne?**
A : There is no such thing as best, but there are plenty of great areas in Melbourne to invest in, depending on what you are looking for.
Q : **Is this the best time to invest when real estate prices are coming down in Sydney and Melbourne?**
A : The best time to invest was 20-30-50 years ago so you should not base your timing on if the price is going up or down.
Q : **What's the outlook for first time buyers in Sydney?**
A : To be honest, unless you have a massive deposit the outlook is bleak.
Q : **Has Adelaide performed well in the property market, as I am thinking of investing there?**
A : Over the last 40 years Adelaide's capital growth has been with 1% of Brisbane, Sydney and Melbourne, so yes it has performed well.

TYPE OF PRODUCT:

Q : **What does it mean when a property is in an estate?**
A : An estate generally refers to a certain land estate in an area.
Q : **What types of property are available and what is the best to buy?**
A : There is commercial, residential, retail and industrial types of property and it depends on your circumstances and objectives.
Q : **What type of property in Australia should one invest into the most?**
A : It depends on your circumstances and objectives, however nearly 3 million Australians have chosen residential to invest in.
Q : **Which is a better investment buying an apartment or house?**
A : It depends on why you are buying it, sometimes if it's to live in and you can't buy a house in the suburb you want an apartment is better for you.
Q : **What is the best website for listing properties?**
A: www.realestate.com.au is Australia's leading website.
Q : **Over the long term, has residential or commercial property been the better investment in Australia?**
A : It depends on what you consider to be long term, 10, 20,50 or 100 years. Both residential and commercial have produced similar returns so both are great investments.
Q : **What are the pros and cons to buying and renting out an apartment as opposed to a house?**

A : The main difference is apartments have body corporate fees so generally the rent yield is lower, and the capital growth can be lower than house due to not having a land component involved.

Q : **Is a townhouse a good product?**

A : Yes, townhouses can be great products if you find a quality one, try and find one that has a small amount of them in a complex.

Q : **As a first-time home buyer, should I go for a townhouse or a land and house package?**

A : It depends on your lifestyle, borrowing capacity and where you want to live.

Q : **Which type of property investments have the best capital growth?**

A : Generally houses have a better capital growth because there is land involved which goes up in value over a period of time.

Q : **What are the best properties for low maintenance costs?**

A : Buying a new property will have the lowest maintenance as secondhand properties tend to have more things break due to the age of the property.

Q : **Is a Villa the same as a house?**

A : A Villa can be the same as a house, as in it has a Torrens Title, it just could have a party wall if it's in a row.

Q : **Do all Villas have body corporate fees?**

A : No, some Villa products have no body corporate fees.

Q : **Why are the body corporate fees so high in apartments?**

A : Generally, it's because of the facilities that the complex has.

TYPE OF LOAN:

Q : **Can you make it big in real estate by starting off with a property bought solely in cash?**

A : Yes you can and if you leverage that 1st property with loans for other properties you can increase your wealth dramatically if you buy the right properties.

Q : **When and how do you pay cash for a property purchase?**

A : Not many Australians pay cash for a property due to the amount of money required, most will get a mortgage from a bank.

Q : Can you borrow money from family members to help get a loan?

A : Yes, some banks will take loans or gifts from family members to help you into the property market.

Q : **What is the best way to buy or finance your first income property with little cash?**

A : The best way to find this answer out is talk to a qualified mortgage broker.

Q : **Is interest only a good loan product to have for investing?**

A : Yes, an interest only loan is very popular with investors.

Q : **Which banks are the best to deal with?**

A : That really depends on your opinion as they all have very similar loan products.

Q : **How do brokers make their money from supplying a loan to me?**
A : Brokers will get paid a commission from the lender and normally a small trail amount to service you.
Q : **Can you continue to use rental income to buy more real estate?**
A : Yes, the banks use the rental incomes when assessing your affordability.
Q : **How can I use my existing home equity to buy an investment property in Australia?**
A : You can use your current equity as the deposit for a property investment purchase by drawing down on a line of credit or refinancing.
Q : **Can I get a home loan if I am not a resident of Australia?**
A : No, its not possible with lenders in Australia.

PRICING & COSTS:

Q : **How do I find out what the property is worth?**
A : The best way to find out how much your property is worth is get a valuation.
Q : **What are the top reasons that determine land's value?**
A : Land values are determined by the location, the size, the aspect, the scarcity and the demand.
Q : **What are the costs of buying or owning a property?**
A : Buying costs include loan costs, stamp duties, legal fees and government costs. Holding costs include insurances, rates, land tax and maintenance costs.
Q : **What are some cheap suburbs in Melbourne for buying a home?**
A : Depends on your definition of cheap, there are properties under $700,000 that you can purchase now.

POSITIVE & NEGATIVE GEARED:

Q : **What are some good places in Australia to buy positively geared property?**
A : You can positively geared property in many places now as interest rates are very low, so anywhere you can get a 5-7% rent yield.
Q : **If I have a real estate property generating positive monthly cashflow, will that affect my debt to income when applying for another mortgage?**
A : Yes, the banks will look at the rents being collected and the current debts you have in the qualifying process.
Q : **What percentage of the positive cash flow should I keep for myself when investing in property?**
A : This really depends on your investment strategy and the property portfolio, combined with your debts and future servicing of loans.
Q : **What is the proper way to make investments in real estate to give you the max cash flow?**

A : The best way to have great cash flow is have a decent size deposit and look for high rent yields so your property is cash flow positive.

Q : Would it be a good idea to buy a home and rent it out claiming negative gearing tax benefits?

A : This depends on your taxable income and property investment portfolio strategy. Always talk to your accountant or financial advisor to get the correct advice.

Q : What type of property investments are there that can give me cash back each week?

A : Dual Occupancies, Duplexes and Commercial properties generally have the highest rent yields which can provide you with cash back each week.

Q : Should I buy a negative geared or positive geared property?

A : This depends on your property investment strategy as both types of investments has pros and cons.

Q : A property guy told me that buying negative geared is the only way to buy a property?

A : Absolute rubbish, you should buy whatever property suits your needs, whether it be negative or positive geared.

THE PAST:

Q : What's your thoughts on buying a house as an investment? Does it really work?

A : Yes it works, just look back over the last 50-100 years in Australia and see the capital growth of so many properties.

Q : Does the past capital growth of a property tell me what the future growth will be?

A : Yes and No, sometimes the future growth can continue and sometimes it doesn't give you an accurate prediction.

Q : Has the Australian property market made money in the past?

A : Yes it has, over the past 200 years the property market in Australia has performed very well.

Q : People say that if I brought a property 20 years, I would have made money, is this true?

A : In simple terms, yes you would have made a decent capital growth in most areas in Australia.

THE FUTURE:

Q : Will waterfront property increase in value?

A : Waterfront property in Australia has grown massively in value over the last 200 years but nobody can tell you the exact amount for the increase in value for the future.

Q : If I purchase a property investment will it rise in value over the next 10 years?

A : All things being equal, yes, your property should receive some capital growth in the next 10 years, depending on where you purchase.

Q : Is property guaranteed to grow in value in the future?

A : No, nothing can be guaranteed about the future growth of a property investment.

Q : What can I do to increase my chances of future growth in my property portfolio?

A : The best way to increase your chances of growth is do lots of research on the property, the area, the investment fundamentals and focus on your return on investment for your properties.

Q : What sort of capital growth can I expect in the near future?

A : It will depend on where you buy, as some areas in Australia have grown 10% in the last year and some have gone backwards.

Q : How much money can I expect to make in the next 10 years from my property?

A : If you invest in the right areas and products you could expect to double your investment.

HOW MANY PROPERTIES:

Q : How many rental properties should I own?

A : This is a good question; it really depends on what you are trying to achieve so work out a plan of where you want to end up and then work backwards to achieve it.

Q : I have been told to buy 10 properties in 10 years so I can retire, but that scares me?

A : And it should, in saying that some people can do this and its safe, however for many people it's not realistic and could be dangerous.

Q : How many properties should I buy in each state?

A : This depends on how much they are and the land tax rulings, talk to your accountant for some advice.

Q : Whats the magic number of properties to own?

A : There is no magic number, each property investor is different and has different goals in their property investment journey.

Q : How many property investments should I buy at one time?

A : This depends on your financial circumstances but be careful of buying more than one at a time as it might be risky.

TIME FRAMES:

Q : I am sitting on $50K in cash, what's a good investment option for a 1 year time horizon as my decision to buy the house has been delayed?

A : The best solution is to talk to a financial planner or your accountant about this. Get independent expert professional help with this matter and remember property investing is a long-term investment, not short-term.

Q : How long should I hold a property for?

A : How long is a piece of string, that's the real answer. It depends on many things such as your financial circumstances, property investment strategy, goals, etc. so there is no set answer, its different for everyone.

Q : What the optimum time frame to make money from a property investment?

A : It's different for each type of property but property is a long-term investment.
Q : Can I make money from property in 1-3 years?
A : Yes, many people have made money in that time frame if they buy in the right areas.
Q : Should I buy for the short or long term?
A : Always consider property investing as a long-term strategy.
Q : My friend made $255,000 in 3 years from a property, can I do that too?
A : Yes you can, if you buy in the right area but property is never guaranteed to rise quickly like that so be prepared to wait as well if it doesn't go up in 3 years.
Q : What can I expect to make each year from my investment property?
A : Depends on the area, look at the past capital growth to get an idea.

NEW OR EXISTING PROPERTIES:

Q : Should I buy new or secondhand property?
A : It really depends on what you are trying to achieve in your property investment portfolio and strategy.
Q : Whats the advantages of new properties?
A : New properties have some good advantages like tax depreciation, better rent yields, less maintenance issues and better-quality tenants.
Q : Are new properties more expensive than second hand?
A : No, not always, you can buy new property investments for the same price as an existing property and sometimes cheaper.
Q : Why do some people say not to buy a new property investment because its overpriced?
A : Some buyers agents tell people this because they only have access to secondhand properties and don't want to lose a sale.
Q : Is a secondhand house a good property investment?
A : Yes, if you are looking for a certain area to purchase in, like close to a CBD where you can't buy a new property.
Q : Does a secondhand property have good tax deductions?
A : Secondhand properties have the same tax deductions as a new property except for tax depreciation, which cannot be claimed anymore.
Q : Is a new property worth buying?
A : Yes, if you select the right property a new property investment can worth buying.
Q : If I buy a new house and land package how long will it take to build?
A : If you use a good builder, they will supply you with a fixed build time in the contracts so it should be built within 16-20 weeks, unless its in Perth which takes longer.
Q : If I buy a new house in a new land estate can I make a profit?
A : Yes, if you select the right area and try to get into the land estate in the early stages.

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RESIDENTIAL:

Q : Is residential property investing a good investment?
A : Yes, investing in residential property is a good investment and can produce some great returns.
Q : **Should I buy residential or commercial property?**
A : Both if that's in your property investment strategy, diversify in different products is a good investment strategy.
Q : **The saying Safe As Houses refers to what?**
A : Safe As Houses (Or Bricks-n-Mortar) refers to residential properties.
Q : **Has residential property performed well in the past?**
A : Over the last 200 years residential properties have grown in value and been proven to be a good investment and performed very well.
Q : **Is it easy to buy a residential property investment?**
A : It's easy to buy a residential property if you qualify for a loan.
Q : **What's the difference between residential and commercial properties?**
A : Residential properties have people renting them and commercial properties have businesses renting them, that's the main difference although there are lots of things that vary between the two asset types.
Q : **What does residential mean?**
A : Residential means they are designed to live in.
Q : **Is there demand for residential properties to be rented out?**
A : Absolutely, there is a huge demand and in Australia we have a shortage of housing for rent.

INDUSTRIAL AND COMMERCIAL PROPERTY:

Q : **What are the benefits of investing in commercial property?**
A : The main benefit to commercial property is receiving a good rental yield.
Q : **What are the benefits of investing in commercial property?**
A : Some advantages are strong capital growth, rent yields, security of tenants and diversification.
Q : **What are the best options to rent out a commercial property?**
A : Try looking at a website called realcommercial.com.au
Q : **Is there a minimum age required to buy both residential and commercial property in your name?**
A : Yes you need to be 18 years of age to purchase a property investment in your own name.
Q : **Is it cheaper to buy a commercial building or rent one?**
A : In most cases its cheaper to buy a commercial property than rent one if you can access the funds to do so.
Q : **Is there a name for a property consisting of residential and commercial spaces?**

A : Yes, there are properties that have commercial on the ground floor and residential above and are sometimes called "Mixed Use" buildings.

Q : What are your criteria when selecting a residential/commercial property to purchase?

A : The main things to look at location, vacancy rates, capital growth, infrastructure, rent yields and age of property.

Q : What makes a property valuable and easily leasable?

A : The location, style, price and terms of the lease.

PROPERTY MANAGEMENT:

Q : How do you choose a Property Management company?

A : The best way is to ask for referrals from current landlords.

Q : What does property management mean?

A : Property management means the work completed by a property manager to look after your property investment and the tenants.

Q : What is the average rental income I can earn if I plan to invest in a property in Australia?

A : You can earn anywhere from 3% to 10% depending on the type of property and the location.

Q : Are the tenants on long fixed tenancies?

A : Yes, nearly all properties should have a fixed term lease in place.

Q : What is something a landlord can offer with a property that will entice you to choose their property over another?

A : Rent free periods are the most common and now solar options for residential are becoming popular.

Q : What are the advantages of using a property management company?

A : There are many advantages and the most common ones are, they know the rules and the laws for the landlord and tenant, they are managed by professionals who do this all day long and they have no emotions involved in the dealings so they are impartial.

Q : Whats the standard property management fees?

A : Anywhere between 5.5% to 9.9% is what is charged in Australia.

Q : Do all property managers charge the same fees?

A : No they do not, they will charge different rate, some have a monthly administration charge and some don't.

REAL ESTATE AGENTS:

Q : How do you know you are paying too high of fees to real estate agents?

A : If you check with other agents in the local area to compare the fees, you should not end up paying too much.

Q : How did you sell your own home in Australia?

A : The best way to sell is via engaging a professional licenses real estate agent that has expert knowledge in the local area.

Q : **Do I need a real estate agent for my investment property in Australia?**

A : No you don't, you can do it yourself or engage a professional property investment company to help you.

Q : **What are the top real estate companies in Australia?**

A : The best way to find this out is go to ratemyagent.com.au

Q : **Can a real estate agent sell both residential and commercial property?**

A : Yes, if the agent is licensed accordingly.

Q : **How do you compare real estate agent services and fees in your area?**

A : Call several real estate agents and meet with them and discuss their services, history, track record and fee structure.

Q : **How do you check that you are only paying genuine fees to a real estate agent?**

A : You will need to sign a listing agreement and all the fees must, by law, be disclosed in the agreement.

Q : **Has the process of buying a home changed in Australia over the past four decades?**

A : No, the process is still basically the same.

BUYERS AGENTS:

Q : **Do I need a buyer's agent to investment in property in Australia?**

A : No, you do not need a buyer's agent to help you, in fact you can save thousands by not using one.

Q : **Exactly how does the buyer's agent get paid?**

A : The buyer's agent will charge you directly for their services.

Q : **Do buyer's agent provide value for their service?**

A : Some buyers agents do, some don't offer much value for their service.

Q : **Why do I need a buyer's agent for buying a property?**

A : You don't need one, so don't be fooled into thinking you do.

Q : **Do buyer's agent act different to real estate agents?**

A : Yes, they do, they act for you and a real estate agent acts for the vendor.

Q : **Are buyers agents licensed and qualified ?**

A : Yes, all buyer's agent should be licensed and qualified.

Q : **Do the fees a buyer agent charges offer much value?**

A : No, in our opinion we believe that the massive upfront cost does not offer much value.

CAPITAL GROWTH:

Q : **If there is a property bubble in Australia, what could trigger prices to go down?**

A : Economists have predicted property bubbles in Australian for the last 30 years and none have come true, so don't worry about the bubble bursting.

Q : **Is the capital growth of a property guaranteed?**

A : No, nothing in property investment can be guaranteed.

Q : **Does capital growth occur every year?**

A : No, it does not always occur every year in every area, sometimes its up and sometimes its down.

Q : **Is capital growth important?**

A : Yes, capital growth is important to all property investors in Australia.

Q : **How much capital growth should I get each year?**

A : Its something that depends on a lot of factors, but the average has been 8.4% since 1980.

Q : **What is an acceptable rate of capital growth in Australia?**

A : Anything over 5% per year is considered acceptable to most investors.

Q : **Does capital growth occur over a long period of investing?**

A : Yes, generally over a long period all properties experience capital growth.

RENT YIELDS:

Q : **How do you calculate a rent yield on an investment property?**

A : Take the weekly rental amount multiple by 52 then multiple by 100 and then divide into the cost of the property to get a percentage.

Q : **What types of real estate properties have the best investment return in Australia?**

A : Commercial properties can produce a 6-10% rental yield and residential dual occupancy properties can achieve the same yield.

Q : **Is the rental yield important?**

A : Yes, a strong rental yield is important to building a success property portfolio.

Q : **How do I get a good rental yield?**

A : Generally speaking brand new properties produce a higher rent yield.

Q : **What is the general rent yields available on residential properties?**

A : Residential rent yields range from 2% to 10% depending on the property and risk factors.

Q : **What's the standard length of a lease agreement?**

A : The standard term for a residential lease is 12 months.

GUARANTEES:

Q : **Are rent guarantees a good thing?**

A : Generally they are not a good idea because of the reasons why they are being offered.

Q : **What is a rent guarantee?**

A : A rent guarantee is when somebody offers to cover the weekly rental amount if a tenant is not in your property investment.

Q : **Are rent guarantees worth it?**
A : No, in most cases they are not worth the paper they are written on.
Q : **Who pays for the rent guarantee?**
A : In most cases, you the investor pays for them as they are added or hidden in the purchase price.
Q : Why are rent guarantees needed?
A : Normally a rent guarantee is offered because they need to offer one as maybe the area has a high vacancy rate and they can't rent the property out.
Q : **Do you believe in rent guarantees?**
A : No we don't, you should never need one if you do your homework.

BUILDERS:

Q : **How do I select a builder?**
A : You should select a builder on reputation, reviews, word of mouth and referrals from others who have built with them.
Q : **Are all builders the same?**
A : No, all builders are not the same, they vary in so many ways.
Q : **Why are the prices so different from builder to builder?**
A : It can depend on a few things like how busy they are.
Q : **How do I know the builder is good or bad?**
A : Online reviews, but getting a referral is a better way to judge
Q : **How do I know the builder will finish the house on time?**
A : You need to get a contract that locks in an agreed time frame and ask for penalties if possible if they go over.
Q : I don't trust the builders I have been speaking too, can you help?
A : Yes, we can help you as we have access to over 500 builders and developers across Australia.
Q : I don't know anything about builders, does that matter?
A : For sure it does, you need to research the builder and get all the facts.
Q : **As a first home buyer I have no clue, can you assist?**
A : Yes, we help first home buyers and investors purchase property all over Australia.
Q : **My builder increased the price on me after I paid a deposit. Why?**
A : Its typical of some builders to use the bait and switch sales tactic, offer a cheap price to get you committed then up the price after you pay a deposit.

DEVELOPERS:

Q : **Which property developer quality residential properties?**

A : There are a lot of good developers in Australia who build great product, just make sure out find out who they are.

Q : **How useful are real estate transactions to people in the industry?**

A : Very important, they allow us to monitor sales, trends prices and other important data.

Q : **How do you get a residential building permit?**

A : You apply for building permits through your local council.

Q : **Which land developers are worth buying from?**

A : The major ones like Delfin-Lend Lease, Stocklands, Peet, Slattery, Frasers.

Q : **I am worried about buying an apartment after the Sydney issues, what should I do?**

A : Maybe consider buying a house or townhouse.

LAWYERS/SOLICTORS:

Q : **Can my lawyer give me advice about property investments in Australia?**

A : No, lawyers cannot give advice on property, but they can give advice on property contracts.

Q : **Should I get a solicitor look over my contracts?**

A : Yes, we recommend it to 100% of our clients to do this.

Q : **Is my money safe in a lawyer's trust account?**

A : Yes, your money is safe and backed by the law institutes.

Q : **Whats a reasonable fee for a lawyer to charge for a property purchase?**

A : It varies from state to state but anywhere from $750 to $ 2000 should cover it.

PROPERTY SEMINARS:

Q : **Should I take advice about property investments at a seminar?**

A : No, most property investment seminars are designed to sell you something.

Q : **What are property seminars for?**

A : Property seminars are designed to get you to come along looking for information but end up being a sales pitch.

Q : **Whats the idea of a property seminar?**

A : The idea is to apply pressure and sell you something on the night.

Q : **Should I buy a property at a seminar?**

A : Hell NO, never buy at a seminar, do your research first.

Q : **Is any of the information good at a property seminar?**

A : Generally no its not good information, its normally created by the company who are trying to sell you a property, so its not independent content.

FINANCE BROKER:

Q : **What is a finance broker good for?**
A : A finance broker should be able to offer you a range of different loans from different lenders.
Q : **Are all mortgage brokers good at what they do?**
A : No, not all brokers are equal, some are better than others due to their expertise and experience.
Q : **Should I use a broker or go direct to the bank?**
A : It depends, some banks will treat you well if you are financially well off, other times a broker will get you a great deal.
Q : **Can I trust a finance broker?**
A : Yes, you should be able to trust your broker, especially if they were referred to you.
Q : **Will a broker get me a good rate?**
A : In most cases yes, broker should be able to provide you good rates.
Q : **Can a finance broker do a loan for a house and land package?**
A : Yes, most brokers know how to do a construction loan.
Q : **Are franchised mortgage brokers better?**
A : Not all the time, some of the Franchises brokers are owned by banks and are not independent.
Q : **What are the advantages of using a broker?**
A : Some advantages are the rates, service, speed, independent owners that are keen to service you.

ACCOUNTANTS & TAX MINIMIZATION:

Q : **What advice can accountants give me about property investments?**
A : Accountants can give you advice on tax matters, structures and asset protection to name a few.
Q : **How do I avoid capital gains tax on investment property in Australia?**
A : Your allowed to minimize tax in Australia but avoiding tax is illegal.
Q : **What are the best ways to avoid capital gain tax?**
A : You cannot attempt to avoid tax; you can only try to reduce it legally.
Q : **What is the best way to reduce Capital Gains tax when selling a depreciated property?**
A : Talk to an accountant to get the correct advice.
Q : **Can we save the capital gain tax by buying an agricultural land as a second purchase after purchasing a housing property on it first?**
A : Talk to an accountant to get the correct advice.
Q : **Can I avoid the capital gains tax on the sale of my home by changing the character of the property from a residence to an investment using ?**
A : Talk to an accountant to get the correct advice.

TAX & TAX DEPRECIATION:

Q : How do you calculate capital gains tax on property?
A : Talk to an accountant to get the correct advice.
Q : In order to save capital gains tax, do I need to reinvest the entire sale amount in a new property, or just the capital gained?
A : Talk to an accountant to get the correct advice.
Q : How much capital gains tax will a home sale which netted $140,000 for a couple in their 60s require?
A : It depends on your individual circumstances so get the right advice from an accountant and financial planner.
Q : Is capital gains tax the only tax you have to pay when you sell an investment property in Australia?
A : No, there might be land tax payable as well.
Q : Why would you have to pay capital gains tax on your property you sold if you've been paying property taxes all along?
A : There are different laws regarding the taxes on property and it's very complicated, so talk to a qualified professional to get the right answer.

SMSF:

Q : In Australia (I'm from Sydney), do you need the full amount to buy a self-managed super fund property?
A : No, you can borrow for certain SMSF purchases.
Q : Is buying in a SMSF a good idea?
A : Yes, if you have a good investment strategy.
Q : How difficult is buying a property in my SMSF?
A : It's a little more complicated than a normal property purchase but not impossible.
Q : Can you get loans to buy property in an SMSF?
A : Yes but there are limited options on who will lend to SMSF's.
Q : What sort of costs are involved in buying in a SMSF?
A : The costs are about the same as a normal property purchase, only the legal costs and loan applications are higher.
Q : Can I purchase commercial or only residential property in my SMSF?
A : Yes, you're allowed to purchase both types of property in a SMSF.

WHAT IF SCENARIOS:

Q : What happens if I lose my job after getting a loan?

A : Your financing structure (if possible) should allow for a "sleep well at night" scenario so that you have the funds to support your family during difficult times.

Q : **What happens if I get a bad tenant that wrecks my property investment?**

A : Landlord insurance will cover the damage and any loss of rent due to the damages, so make sure you take out an insurance policy.

Q : **What happens if I can't get a tenant?**

A : You will always find a tenant if you drop the property below the market rate and you can also insure against this as well.

Q : **What happens if my builder goes broker halfway through building my house.**

A : All builders must carry insurance policies that cover this.

Q : **What happens if I am not happy with my house at completion?**

A : Simple, employ a building inspection company to write a report on the property and get your builder to fix the problems.

Q : **What happens if I purchase a dud property investment?**

A : If you get the correct facts, data, information about the investment you should not end up with a dud.

Q : **What happens if I don't like the colors in the property investment after its finished?**

A : Don't worry, you don't have to live in it, it's a rental property.

Q : **What happens if I don't get the same rent as I thought I would get for my property?**

A : Don't worry, reduce your rent and then your property manager can increase it over time to bring it up to what you want.

THE BEST TYPE OF INVESTMENT:

Q : **Is buying a house a good investment to make?**

A : Yes, houses are a great investment in Australia if you purchase the right one and hold onto it.

Q : **Should I buy a home or invest my money somewhere else?**

A : The choice is yours and should be based on lots of different factors like age, income, goals, risk appetite, the future, retirement planning, etc.

Q : **Is an apartment a better investment than a house?**

A : No, over the long term a house with land will be a better investment.

Q : **Whats the best property investment to buy?**

A : It depends on what you are trying to achieve, sometimes a house is better than an apartment or a townhouse.

GENERAL QUESTIONS:

Q : **Due to the real estate boom in Australia, is it still possible for young Aussies to buy a home?**

A : Yes, it is, although it's harder in some places like Sydney & Melbourne with the medium price rising so much.

Q : **Is it difficult to buy an investment property in Australia if you're from India?**

A : No, overseas people can buy in Australia subject to government approval.

Q : **What's the best websites for finding investment properties in Australia?**

A : There are a few good websites like realestate.com.au and domain.com.au that have thousands of properties for sale.

Q : **Can I get a property investment with 6% plus returns in Australia?**

A : Yes, you can achieve 6% plus returns with residential and commercial property investments.

Q : **What are the best things to invest in Australia?**

A : Property is one of the best long-term investments in Australia and has a great track record for 200 years.

Q : **Why is real estate so expensive in major Australian cities?**

A : Property prices rise mainly due to supply and demand with population growth playing a huge factor.

Q : **Why are so many Australian cities on lists of most expensive cities globally?**

A : Simple, because Australian property is one of the most secured and safe investments on the planet.

Q : **Why is real estate in Australia so expensive when there is so much land relative to the population?**

A : Supply and demand normally determines the values of property and as Australia has so much "unlivable" land and that puts pressure on the useable land which drives up costs.

Q : Can you live solely off of rental property income?

A : Of course, you can. If you build up a decent portfolio of property, you can live very well off the rental income.

Q : What percent of a yearly return should one get on a rental property in Australia to pay the mortgage and still be profitable?

A : Currently with interests low you can find properties that will cover your mortgage costs and puts cash back in your pocket, as long as you have a 4-7% rental return.

Q : **How do you go about finding investment property owners / landlords in Australia?**

A : Property management companies will have large databases of landlords, however they will protect their clients information and probably will not share it

Q : **Are rental properties a good investment? How much profit should you make on a rental property?**

A : Yes rental properties are a good investment and the profit will depend on your rental income and debt ratio.

Q : What is the future of the real estate market in Australia?

A : The future looks good across Australia for the property market as the residential market breaks through $7 Trillion in value.

PROPERTY INVESTMENT QUESTIONS AND ANSWERS

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Q : Why is Australia's real estate and rents so expensive?
A : Because of the value in the investment coupled with a housing shortage that drives up demand.
Q : **What's ahead for the Australian property market in 2026?**
A : With the budget changes in 2026 the property investment market is poised for massive growth in brand new properties, and with all-time low vacancy rates, it's a great time to buy.
Q : **What key information should Australians know before investing?**
A : There is lots of key information you need like vacancy rates, PPR/Investor ratios, capital growth, infrastructure, schools, jobs.
Q : **How can I look to invest in real estate/investment properties at 20?**
A : If you have a good job and no deposit, talk to your family about helping you with a deposit.
Q : **Should I buy property or sell property in Australia in the current market?**
A : Depends what market you have property in to sell and the cycle for that state.
Q : **What is the criteria for a good investment property?**
A : Strong growth, good tenants, great location, quality products are a few to consider.
Q : Will property prices in Australia ever fall?
A : Yes, prices will correct after a boom cycle but over the long term they will bounce back.

DISCLAIMER & INDEMNITY:

All of these questions and answer are from past clients of ours who have asked them to us at different stages in their property journey. The answers provided are of a generic nature and some are personal opinions of our property partners, suppliers, agents and are based on their past experiences and knowledge. None of these answers should be taken as legally correct, proven successful or true, considered as any form of professional advice, legal advice, accounting or financial advice whatsoever. If you have any doubts or require confirmation then you should contact your accountant, financial planner, finance broker or solicitor / lawyer to receive the correct qualified and independent advice from a licensed professional service provider in the correct field of expertise that are licensed to operate in. E & OE.