

Property Investing

Property investing considerations

PROS	CONST
<ul style="list-style-type: none">• "Passive" income• Tax deductions if property is owned by a human and human is working• Increase in property value, proportional to deposit• Hard to go to \$0 like stonks• Can use property as collateral	<ul style="list-style-type: none">• TAX• Strata (Tax deductible)• Council Tax (Tax deductible)• Mortgage fees (Tax deductible)• Mortgage interest (Tax deductible)• Water bills (Tax deductible)• Repairs (Tax deductible)• Land tax (If owned by a trust) (Tax deductible)• Insurance (Tax deductible)• Property management• Stamp duty on buy• Conveyancer costs on sale

Property ownership

Pros	Cons
<ul style="list-style-type: none">• Increase in property value, proportional to deposit• No land tax• No capy gainz when selling• Can use property as collateral	<ul style="list-style-type: none">• Strata• Council Tax• Mortgage interest• Mortgage fees• Water Bills• Repairs• Insurance?

Renting

Pros	Cons
<ul style="list-style-type: none">• No water bills• No mortgage• No landlord insurance• No strata• No council• Not stuck in one place Cons	<ul style="list-style-type: none">• Can't capture increase in value• Moving costs• Can't put nails in walls• Repairs can be harder• Renters insurance

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