Property Investing

Property investing considerations

PROS	CONST
• "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 proptery as collateral	• TAX • Strata (Tax deductable) • Council Tax (Tax deductable) • Mortgage fees (Tax deductable) • Mortgage interest (Tax deductable) • Water bills (Tax deductable) • Repairs (Tax deductable) • Land tax (If owned by a trust) (Tax deductable) • Insurance (Tax deductable) • Property management • Stamp duty on buy • Converyancer costs on sale

Property ownership

Pros	Cons
• Increase in property value, proportional to deposit • No land tax • No cappy gainz when selling • Can use proptery as collateral	• Strata • Council Tax • Mortgage interest • Mortgage fees • Water Bills • Repairs • Insurance?

Renting

<table>
<tr><th>Pros</th><th>Cons</th></tr>
<tr><td>

No water bills
No mortgage
No landlord insurance
No strata
No council
Not stuck in one place Cons

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Can't capture increase in value
Moving costs
Can't put nails in walls
Repairs can be harder
Renters insurance

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Revision #1
Created 22 March 2025 07:16:53 by Conor
Updated 22 March 2025 07:18:52 by Conor