

Buyer's guide

To Property Investment



Invest for Success

Buyers Consultation

Do you really need it?



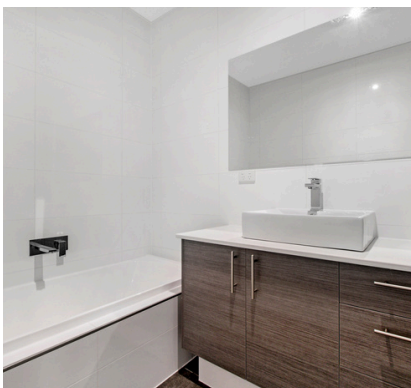
I'm really looking forward to helping you find that perfect investment property!

As I'm sure you're hoping and expecting, property searching is exciting and a lot of fun!

But it can also be stressful and aggravating at times. Which is why I'm giving you this...

Clients, especially for first-time investors, don't always know what they really need. A buyers Consultation is needed to assist potential investors to discuss what they need for their future success, creating wealth and for retirement. This is the first move.

A buyer's consultation is important to clarify your specific needs and it also lays a clear foundation for a happy client and property strategist relationship.



Financial Advice

Do you know how much house you can afford? In order to find out you can talk to one of our experienced brokers to discuss your specific circumstances.



Before jumping into the property market, one of the most important first steps is understanding your borrowing capacity – and that starts with speaking to a qualified finance broker. We work with a several, trustworthy brokers who can help you gain a clear picture of what you can comfortably afford to invest.

The process begins with a simple introductory conversation to understand your financial goals.

From there, you'll be sent a fact-find form, which collects key information such as your income, assets, debts, and monthly expenses.

This information allows the broker to assess your borrowing power and determine what kind of finance structure will work best for your situation.

Knowing your borrowing capacity upfront not only gives you confidence in your purchasing decisions, but also helps us match you with the right property – whether that's a high-yield regional house, a low-maintenance apartment, or a longer-term growth play in an established suburb.

A great broker can also guide you through loan options, explain the pros and cons of fixed versus variable rates, and help you structure your loan in a way that supports both your cash flow and tax efficiency. This step can ultimately save you thousands over the life of your investment – and just as importantly, help you avoid overcommitting or missing out on stronger opportunities due to lack of preparation.

Why hire a Property Strategist?

Navigating the property market can be overwhelming – especially if you're trying to make smart investment choices without the right guidance. That's where a qualified property strategist comes in.

An experienced property strategist brings in-depth market knowledge and a deep understanding of buyer behaviour, suburb growth patterns, and current real estate trends. Their role is not simply to find a property, but to align your investment goals with the right opportunities – whether that means high rental yield, long-term capital growth, or a balanced portfolio strategy.

Working with a strategist streamlines the entire process. Instead of sifting through hundreds of listings, you'll receive carefully selected options based on your borrowing capacity, financial goals, and risk profile.



Their expertise also allows them to quickly interpret critical data – like vacancy rates, infrastructure projects, zoning changes and property performance forecasts – which are all essential to making an informed decision.

Most importantly, a good strategist is not emotionally tied to the property. They act as your advocate, ensuring you don't overpay, rush into poor decisions, or overlook hidden costs. In short, they save you time, reduce stress, and help maximise the return on your investment.

What Happens After You Say Yes?

Conveyancing Services - Coordinating the Legal Process

Conveyancing is the legal process of transferring property ownership from the seller to the buyer – and it's a critical step that must be handled with precision.

A professional conveyancer will manage all the legal documentation, conduct relevant title searches, review contracts, and ensure all statutory requirements are met.

They act as your legal safeguard, identifying any red flags early on and ensuring that the transaction complies with local property laws. By overseeing this process, they help protect your investment and provide peace of mind during what can be a complex and stressful stage of the purchase.



Settlement Coordination – Ensuring a Smooth Handover

Once paperwork is signed, the focus shifts to settlement – the final step where the property officially becomes yours. A skilled property team will coordinate with your broker, conveyancer, and the seller's representatives to ensure all documents are in order, funds are ready, and timelines are met.

This includes confirming adjustments for rates and taxes, checking that any agreed conditions have been fulfilled, and managing any last-minute issues that may arise.

With a dedicated professional overseeing settlement, you can rest assured that no detail is overlooked and your transition to property ownership is seamless.



Tracking the Build: Updates & Final Inspections



Construction Progress Updates - Keeping You in the Loop

Whether you're investing in an off-the-plan build or a house-and-land package, staying informed throughout the construction journey is essential. We provide regular progress updates at key milestones, including photos, reports, and expected timelines. This gives you visibility into each stage of the build – from slab and framing to lock-up and final fit-out – ensuring you feel confident and connected, even if you're not local. For completed properties, we'll supply detailed handover photos so you can review the final result before settlement.

Practical Completion & Final Inspections

Once construction is complete, a Practical Completion Inspection (PCI) is conducted by a certified independent building surveyor. This final walk-through ensures the property has been built to specification and meets the standards required for both occupancy and any relevant compliance certifications (such as SDA, if applicable). Any defects or issues are identified and rectified before handover, so you can move forward with peace of mind knowing your investment meets the highest quality standards.

Your build is nearly complete: What Comes Next?

For many investors, the biggest fear isn't the purchase – it's the unknowns that come after. What happens once the property is complete? Who finds the tenants? Who do you call if something goes wrong?

At Investment Property Melbourne, our support doesn't end at settlement. We're with you through the entire lifecycle of your investment – making sure it's managed professionally, performs well, and delivers long-term peace of mind.



Once your property is ready, we'll connect you with a trusted and approved property manager to oversee the rental process. This includes advertising the property, screening tenants, organising lease agreements, and handling ongoing maintenance and communication.

Professional property management is key to protecting your rental income and ensuring your asset is maintained to a high standard – without placing the burden on you as the owner.

Beyond the Purchase: Managing and Growing Your Investment

Owning an investment property isn't just about the purchase – it's about making sure your asset performs over time. At Investment Property Melbourne, we're committed to helping you maximise returns, protect your investment, and grow your portfolio – with support that continues long after settlement.

Landlord Insurance - Protection Against the Unexpected

We help arrange comprehensive landlord insurance to cover your investment property against potential risks such as tenant damage, loss of rent, and legal liability. For NDIS properties, this is especially important, as policies must meet certain criteria aligned with SDA housing requirements. Having the right coverage in



Depreciation Schedule - Unlocking Tax Benefits

We coordinate with qualified quantity surveyors to prepare a detailed depreciation schedule tailored to your property. This schedule allows your accountant to claim maximum allowable deductions each year – helping you improve cash flow and reduce your taxable income. For new builds, the tax benefits can be substantial over the first 10 years.

Regular Financial Reviews – Keeping You on Track

Every six months, we offer complimentary financial check-ins to help assess your property's performance and discuss any refinancing opportunities, rental increases, or market changes. These reviews allow us to make sure your investment is working as hard as it should be – and help you plan your next move if you're looking to expand your portfolio.



Ongoing Investment Support – No Additional Fees

Whether it's your first property or your fifth, we're here to support your journey. Need advice on where to invest next? Want help reviewing equity options for your next purchase? Our clients receive ongoing strategic guidance and support – with no additional service fees when purchasing future properties through IPM. We're not just here for the transaction – we're here for your long-term success.



What My Clients Say

LIZ CARROLL



I would like to express my thanks to IPM and Natalie in particular, for their work & guidance in regards to purchasing (my first) investment property.

To be honest, I was nervous about purchasing an investment property, however Natalie and her team were very patient, explained everything fully, and delivered a professional package. The whole process was seamless and I couldn't be happier with the outcome. The investment property is managed expertly by an onsite agent, and was already occupied by tenant so I was receiving rental income immediately.

I would like to thank Natalie for her friendly, professional manner, and for making me feel at ease throughout.

ANITHA S



Very smooth and straightforward process. The team was professional and helpful, answering all my questions and making me feel confident in my investment.

FAHINA SALAY



Natalie made the interstate purchase simple with her patience and helpfulness. Excellent property manager who keeps us informed at all times.

LET'S GET STARTED!

GET IN TOUCH



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