

Brickwise

Investment Readiness Report

83

Readiness Score / 100

Generated 3 July 2026

Executive Summary

Investment Ready

Sample profile: Alex & Jordan are renting in Sydney with household income of \$145,000, a \$95,000 deposit saved, no dependants, and one \$12,000 car loan. They are exploring a first investment property using a balanced/hybrid approach over the next 6-12 months.

Based on the financial profile provided, this assessment indicates a readiness score of 83 out of 100, placing the investor in the "ready" category. Typical investors with this profile have a realistic borrowing capacity that opens up opportunities across several Australian markets. The recommended hybrid strategy aligns with the stated preference for a balanced/hybrid first-investment approach.

Strengths

- Strong borrowing capacity — you can access properties up to \$885,000
- Strong monthly surplus gives you comfortable buffer for loan repayments and unexpected costs
- Clean debt profile — lenders will view your application favourably
- Strong savings discipline — \$2,800/month demonstrates readiness to manage investment commitments
- Your investment goals, risk profile, and flexibility are well-aligned for your strategy

Areas to Address

- Thin deposit means significant LMI costs — consider saving more before purchasing

Financial Position

Household Income \$145,000/yr	Deposit Saved \$95,000
Monthly Living Expenses \$4,800/mo	Usable Deposit (after costs) \$65,675

Borrowing Capacity (3 Scenarios)

Metric	Conservative	Realistic	Optimistic
Max Loan	\$650,000	\$820,000	\$900,000
Max Purchase Price	\$720,000	\$885,000	\$965,000
Monthly Repayment	\$4,108	\$5,183	\$5,689
LVR	90.3%	92.7%	93.3%

Estimated LMI: \$24,600 (LVR exceeds 80%)

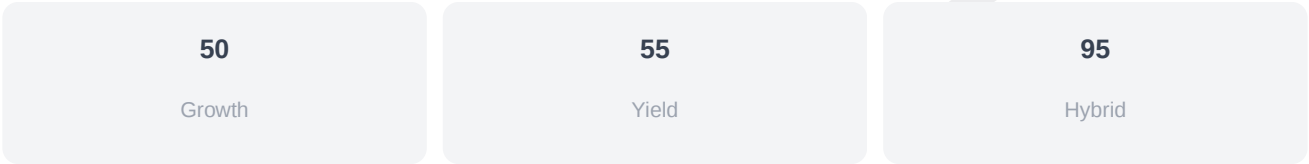
Recommended Strategy

Hybrid Strategy

Confidence: high

The hybrid strategy is recommended based on a weighted analysis of investment timeline, cashflow requirements, stated goals, risk tolerance, and location flexibility. Your 10-20 year timeline allows focus on growth with some yield consideration Preference for cashflow neutral positions you well for hybrid strategy Balanced goal naturally suits hybrid strategy Moderate risk tolerance suits balanced hybrid approach Australia-wide flexibility opens strong yield markets in regional centres

Strategy Scores



Reasoning

- Your 10-20 year timeline allows focus on growth with some yield consideration
- Preference for cashflow neutral positions you well for hybrid strategy
- Balanced goal naturally suits hybrid strategy
- Moderate risk tolerance suits balanced hybrid approach
- Australia-wide flexibility opens strong yield markets in regional centres

Suburb Recommendations

Based on your strategy, budget, and preferences, these suburbs represent the strongest matches for typical investors with your profile.

1. Gawler, SA				Score: 98.62/100
Median House	Gross Yield	5yr Growth p.a.	Vacancy	
\$480,000	4.7%	10.2%	0.8%	
Why: Well within your budget Strong rental yield (4.66%) Strong recent growth (10.2% p.a.) Low vacancy rate — strong rental demand High livability (8.0/10) Low crime area Train station access In designated growth corridor				
2. Baldivis, WA				Score: 94.41/100
Median House	Gross Yield	5yr Growth p.a.	Vacancy	
\$580,000	4.7%	11.8%	1.1%	
Why: Strong hybrid alignment (8.4/10) Well within your budget Strong rental yield (4.66%) Strong recent growth (11.8% p.a.) Low vacancy rate — strong rental demand Low crime area Train station access In designated growth corridor				
3. Caboolture, QLD				Score: 91.09/100
Median House	Gross Yield	5yr Growth p.a.	Vacancy	
\$560,000	4.5%	7.5%	1.3%	
Why: Well within your budget Strong rental yield (4.55%) Low vacancy rate — strong rental demand High livability (7.6/10) Low crime area Train station access In designated growth corridor				
4. Ipswich, QLD				Score: 90.46/100
Median House	Gross Yield	5yr Growth p.a.	Vacancy	
\$520,000	4.7%	7.9%	1.4%	
Why: Well within your budget Strong rental yield (4.7%) Low vacancy rate — strong rental demand High livability (7.7/10) Low crime area Train station access In designated growth corridor				
5. Salisbury, SA				Score: 90.46/100
Median House	Gross Yield	5yr Growth p.a.	Vacancy	
\$520,000	4.6%	9.2%	0.9%	
Why: Well within your budget Strong rental yield (4.6%) Strong recent growth (9.2% p.a.) Low vacancy rate — strong rental demand High livability (7.4/10) Low crime area Train station access In designated growth corridor				

Suburb Analysis

Gawler

Rail electrification now completed, slashing commute times to Adelaide CBD. Heritage charm and Barossa proximity adding lifestyle appeal.

Baldivis

High-income FIFO suburb with one of WA's youngest demographics. Ultra-low vacancy and strong rental demand from mining services workers.

Caboolture

Affordable northern Brisbane corridor with hospital employment base. Caboolture West master plan will add 30,000+ dwellings over coming decades.

Ipswich

Affordable city benefiting from Brisbane westward expansion with strong yields and defence sector employment.

Salisbury

Well-connected with strong employment base at Technology Park. Solid yields with Adelaide market continuing its catch-up growth.

Cashflow Snapshot — Gawler

Based on a purchase price of \$480,000 with a deposit of \$65,675 at the current interest rate.

Weekly Rent

\$430/wk

Net Annual Cashflow

\$-18,367/yr

Annual Cost Breakdown

Item	Amount
Rental Income	+\$22,360
Loan Repayments	\$-31,426
Council Rates	\$-1,500
Insurance	\$-1,100
Property Management	\$-1,901
Maintenance	\$-4,800

You're ready to invest — here's your action plan

Based on your financial position, these are the concrete steps to move from planning to owning an investment property.

1 Get mortgage pre-approval

You have the financial position to invest. A pre-approval letter from a lender confirms your exact borrowing capacity and gives you credibility with agents. This is typically free and takes 1-2 weeks.

2 Research Gawler, SA

Our analysis ranked Gawler as your top match based on your hybrid strategy. Drive through the area, check recent sales, and talk to local agents to validate the data.

3 Run a cashflow model on a real property

Find a listing in your target suburb and model the actual weekly cashflow — including rates, insurance, strata, and management fees. This tells you the true cost of holding the property.

4 Weigh up Lenders Mortgage Insurance (LMI)

Your deposit covers 7% of the purchase price. LMI would cost approximately \$24,600, but waiting to save 20% could mean missing out on growth. Run the numbers both ways.

5 Consider a buyer's agent

For interstate purchases or your first investment, a buyer's agent can negotiate on your behalf, access off-market deals, and save you from costly mistakes. Typical fees are 1-2% of purchase price.

Glossary

LVR

Loan-to-Value Ratio — the percentage of property value borrowed. Below 80% avoids LMI.

LMI

Lenders Mortgage Insurance — a one-off premium charged when LVR exceeds 80%.

Gross Yield

Annual rental income divided by property price, expressed as a percentage.

Capital Growth

The increase in property value over time.

Negative Gearing

When investment property costs exceed rental income, creating a tax deduction.

Serviceability Buffer

An additional interest rate (currently 3%) banks add when assessing your capacity to repay.

APRA

Australian Prudential Regulation Authority — the regulator that sets lending standards for banks.

Vacancy Rate

The percentage of rental properties sitting empty. Lower is better for investors.

Important Disclaimer

This report is produced by Brickwise and provides general information only. It does not constitute personal financial advice, a recommendation, or an offer to buy or sell any financial product.

All calculations are estimates based on your stated inputs and publicly available market data. Property investment involves significant risk including the potential loss of capital. Past performance is not a reliable indicator of future results.

You should consider whether this information is appropriate for your circumstances and seek independent professional advice from a licensed financial adviser, mortgage broker, or solicitor before making any investment decisions.

Data sources include the Reserve Bank of Australia, Australian Bureau of Statistics, state government land registries, and Domain/CoreLogic. Data accuracy and timeliness are not guaranteed.

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