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THE INVESTOR

WHAT TENANTS WANT

Our top 15 points based on market research by leading property portals and government data. These reflect both practical needs and emotional wants.

1. Affordability – Rents that reflects value for money within the local market.
2. Location – Proximity to public transport, shops, schools, parks, or workplaces.
3. Safety and Security – Secure locks, well-lit entrances, and safe neighbourhoods.
4. Cleanliness – Well-maintained, and a clean property at move-in.
5. Heating and Cooling – Functional and efficient systems
6. Pet-Friendly Properties – Increasingly important for tenants with furry family members.
7. Internet Access – Fast, reliable internet, Fibre or NBN readiness.
8. Storage Space – Built-in wardrobes, cupboards, or sheds.
9. Functional Kitchen – Clean appliances, good bench space, and sufficient cabinetry.
11. Natural Light – Bright, airy rooms with windows and ventilation.
12. Outdoor Space – A balcony, courtyard, or garden - even a small one.
13. Parking – Garage, carport or off-street parking options.
14. Privacy – Good fencing, sound-proofing, and layout that allows for personal space.
15. Appliances Included – Functional, modern white goods provided.

While every tenant is different, the common thread is they want comfort, safety, value, and respect.



WHAT IS YOUR PROPERTY WORTH? UNDERSTANDING VALUATIONS

Knowing your property's value is essential whether you are considering selling, refinancing, or investing. However, understanding how property valuations work and what affects them can help you make smarter, more confident decisions.

A valuation is an informed estimate of what your property would likely sell for in the current market. It's typically conducted by a qualified valuer or real estate professional, using recent sales data, property condition, location, and market trends to determine value.

It's important to distinguish between three commonly used figures:

Market Value: What is your home likely to sell for today?

Bank Valuation: Often more conservative, used by lenders when approving loans.

Appraised Value: Provided by agents, giving a guide price based on recent sales.

Several factors influence a valuation. Location is key! Proximity to schools, shops, transport, and lifestyle features all add weight. The property's size, layout, condition, and any renovations or improvements also play a role. Market conditions (such as rising or declining interest rates, buyer demand, or changes in supply) can all sway values up or down.

Understanding your property's worth isn't just for sellers. Investors use valuations to assess equity, plan renovations, or review rental potential. Even homeowners not planning to sell can benefit from knowing where they stand.

Ultimately, a clear understanding of your property's value is power. It helps you confidently plan your next move and make the most of your valuable asset.

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MAXIMISING RENTAL YIELDS WITH CARE

For property investors, rental yield is more than just a number. It is the key measurement of performance. Maximising your rental yield is not always about property improvements, renovations or high rent increases. The most effective strategies are often small, consistent, and well-planned decisions to optimise long-term wealth.

It begins with understanding your market, 'not just the stats', but the people. Knowing what local tenants truly value allows you to make affordable, high-impact improvements. Strategic upgrades such as freshening interiors with neutral paint or adding basic modern features and appliances can improve appeal without overcapitalising.

Caring for your property with regular, proactive maintenance is one way to increase yield. Addressing issues before they escalate saves money and maintains the property's appeal. Tenants notice when things are cared for and respond by caring in return. A well-maintained property is also easier to re-let and may attract higher rents over time.

Good tenant relationships can directly impact your yield. Tenants who feel respected and supported are more likely to stay longer, which reduces vacancy rates and turnover costs. Prompt communication and clear processes help minimise disputes and ensure the property is managed efficiently.

It's also important to review your financial structure regularly. Assessing loan terms, interest rates, insurance policies, and depreciation schedules with the help of a financial adviser or property accountant can improve cash flow and enhance your rental yield.

Maximising rental yield is ultimately about making informed and consistent decisions that improve your property's value and performance over time. A well-presented, well-managed property that meets market demand is more likely to attract and retain quality tenants and command a stronger return.

WHO WILL PAY THE RENT IF YOUR TENANT/S WON'T?

Owning an investment property isn't just about collecting rent. It is about protecting your asset. That is where landlord insurance is essential.

Unlike standard home insurance, landlord insurance is specifically designed to cover the unique risks of renting out a property. This includes things like loss of rental income, tenant-related damage, legal liability, and even malicious acts. It's not just peace of mind – it is a financial safeguard.

One of the most valuable features is the loss of rent cover. If your tenant defaults, breaks their agreement early, or your property becomes uninhabitable due to damage (like a fire or storm), this coverage can help bridge the income gap. For investors relying on rent to service mortgages or maintain cash flow, this is critical.

Another key benefit is protection against accidental or malicious damage. Even with great tenants, accidents happen, and repairs can be costly. Insurance helps you avoid accessing personal savings to restore your property.

Liability coverage is equally important. You could be legally liable if a tenant or visitor injures themselves due to something at the property. Landlord insurance can cover the legal costs and compensation claims that follow.

Every policy varies, so it's important to read the fine print. Not all cover short-term rentals, pet damage, or tenant default. So, choose a policy tailored to your property type and risk profile.

Changes to Rental Laws

Keeping you updated

On 24th October 2024, the NSW Parliament passed major reforms to residential tenancy laws. Some smaller changes have started. Most changes are expected to start in early 2025.

The recent and upcoming changes include:

- **End of a tenancy**, landlord will need a reason to end the lease, evidence must be provided with a termination notice, with penalties payable by landlords who give a reason that is not genuine.
- **Re-letting Property Restrictions after ending a tenancy/terminating a tenant**, an approval from Fair Trading will be required if the landlord wishes to re-let a property after giving termination notice to the tenant.
- **Ending a tenancy: Early exit ability for tenants**. If the tenant in the fixed term lease has been given a termination notice by the landlord, the tenant can leave their agreement early without paying break lease fees using an early exit notice at least 14 days after the notice is given to the landlord. Unless, a termination notice has been provided by the landlord due to breach of the tenancy agreement.
- **Notice periods for fixed term leases**, the amount of notice a tenant must have before their lease ends will increase from 30 days to 60 days if the lease is 6 months or less, or 90 days if the lease is more than 6 months.
- **Rent increases**, only can take effects once every 12 months with required notices.
- **Keeping pet**, it will be easier for tenant to have pets in their home. A tenant will be able to apply to keep a pet, with landlord only able to decline for particular reasons. Landlord will need to respond to a pet request within 21 days, if they do not respond, the pet will be automatically approved. The landlord cannot ask a tenant to increase the bond or the rent to allow the pet in the property.

For more information and guidance on the changes of rental laws, please click here: [new rental laws](#)