Step 1: Why are you buying?

YOUR MOTIVATION SHAPES YOUR BUYING STRATEGY

Before you look at listings or calculate mortgage repayments, clearly define why you're buying. Your Motivations for Buying, directly dictates your target location, Property type, budget flexibility, and long-term financial investment outcome.
You need to think strategically about it. Work through each section in order, Every tick brings you closer to a confident, well-informed purchase.



01 | Long-Term Capital Growth & Investment Returns

- ☐ Aim for long-term capital growth or equity building.
- ☐ Be in the Property for **7–10** years
- ☐ Researched planned infrastructure
- ☐ Major employment hubs
- ☐ Good neighbourhood (safe)



02 | Family Stability & School Zoning

- ☐ Stable home next **10–15 years**.
- ☐ Current school zone boundaries
- ☐ Fenced area
- ☐ Community library or swimming pool
- ☐ Playground and parks nearby
- ☐ Good neighbourhood (safe)



03 | Downsizing & Preparing for Retirement

- ☐ Projected my future spending.
- ☐ Low-maintenance garden
- ☐ Easy access to Public transport
- ☐ Community library or swimming pool
- ☐ Public transport
- ☐ Local bar or cafe nearby
- ☐ Ageing-in-place features (accessible layout, lift potential, low maintenance)



04 | The "Live-in First, Rent Later" Strategy

- ☐ Modern and neutral colours.
- ☐ Low-maintenance garden
- ☐ Easy access to Public transport
- ☐ Local bar or cafe nearby

BEFORE MOVING TO STEP 02

Final Checks

- ☐ I have decided on my **primary motivation**
- ☐ My intended hold-time is aligned with my financial timeline.
- ☐ I am clear on my non-negotiable location features (school zones, rental yield, amenities).
- ☐ I checked low-maintenance features (rental potential).
- ☐ I checked the public transport links (rental potential).
- ☐ I have separated emotional preferences from strategic priorities.