ELEVATION EDUCATION

USEFUL GUIDE

CASH-FLOW STRATEGY MAP

5 ways to make property pay you. Which one fits you?

Every strategy works for someone. The wrong one for your situation costs you years. Answer 4 questions, then find your match on page 2.

1 Capital

☐ Under $20K ☐ $20K–$100K ☐ $100K+ or equity I can access

2 Borrowing capacity

☐ Maxed out ☐ Some left ☐ Plenty

3 Time each week

☐ 2–3 hours ☐ 5–10 hours ☐ It's my main focus

4 What you already own

☐ Nothing yet ☐ My home ☐ Investment property ☐ Land with room to build

Quick read: maxed borrowing + low capital → look at **rent-to-rent**. Own property + capital → look at a **conversion**. Land with room → **granny flat**. Lots of time, want flexibility → **short-stay**. Want hands-off growth and can carry the cost → **long-term rental**.

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Strategy	How it makes money	Watch out for	Real example
Long-term rental	One household, one rent. Relies mostly on growth.	Often negatively geared. Uses borrowing capacity.	Most of my early properties. 3 in, the bank said no.
Short-stay (Airbnb)	Nightly bookings.	Every booking is a clean, a check-in and a worry. Council rules.	I ran short-stay. Too draining for the life I wanted.
Granny flat	Second dwelling, second rent on the same land.	Land size, zoning, build cost and time.	Can roughly double what a property earns, depending on area.
Co-living conversion	Rework the layout so each room rents individually, ideally with its own bathroom.	Approvals and compliance. Real renovation spend.	Perth: $2,200 → $5,600/month. ~$200K spend, ~20.4% yield, 3 months.
Rent-to-rent co-living	Lease a house with permission to sublet, furnish it, rent each room.	It's an operating business. Agent relationships and resident vetting matter.	Sydney average: ~$7,000/month gross from 5 rooms, ~$1,500/month net. ~$5–6K setup per house.

The rule I follow

Cash flow first. Growth you create yourself second. Never rely on a tax refund to make a deal work.

NOT SURE WHICH FITS?

Book a free 15-min strategy chat

Bring your 4 answers. I'll tell you which strategy I'd look at in your shoes, and which one I'd avoid. No pitch, no pressure.

Book my 15-min chat →

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Figures are Steven's own or average operating numbers. Results vary by property type and market. General information only. © Elevation Education