ELEVATION EDUCATION

USEFUL SELF-CHECK

PORTFOLIO HEALTH CHECK

Is your portfolio paying you, or are you paying it?

10 questions I ask before I look at anyone's property portfolio. Tick yes or no for each. Be honest. Nobody's watching.

#	Question	Yes	No
1	After **every** cost (interest, rates, insurance, maintenance, management) each property is cash-flow positive.	☐	☐
2	I know the net yield of each property, not just the rent.	☐	☐
3	I'm not relying on a tax refund to make the numbers work.	☐	☐
4	I still have borrowing capacity, or a plan that doesn't need it.	☐	☐
5	Each property has a clear job: growth, cash flow, or both.	☐	☐
6	I have at least 6 months of repayments as a cash buffer.	☐	☐
7	I could handle my loans switching from interest-only to principal and interest.	☐	☐
8	My ownership structure (personal, trust, company) has been reviewed by an accountant in the last 2 years.	☐	☐
9	I've checked whether any property could earn more: rent review, extra room, granny flat or conversion.	☐	☐
10	I have a written plan for my next move, and a date to decide by.	☐	☐

Count your yeses: _____ / 10

8–10 · Healthy. You're in good shape. The question now is how to scale without breaking it.

5–7 · Leaking. Something is costing you quietly. Usually 1 or 2 properties are dragging the rest.

0–4 · Review now. This is where I was at 3 properties, when the bank said no. Fixable, but don't wait.

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WHAT YOUR "NO" ANSWERS USUALLY MEAN

The 3 fixes I see most often

1 Give each property a job

A growth property and a cash-flow property shouldn't be judged the same way. If a property is neither growing well nor paying you, it needs a new plan: a rent review, a layout change, or an honest decision to let it go.

2 Create cash flow from what you already own

More doors in the same house. My Perth property went from $550 a week ($2,200/month) to $5,600 a month after a co-living conversion. Not every property suits it, but most owners have never checked.

3 Build income that doesn't need the bank

When borrowing capacity is maxed, buying more isn't the answer. My student Michael had 2 properties and no capacity left. Through rent-to-rent co-living he built about $106K a year projected net cash flow across 5 houses, with around $30–40K of setup. And it restored his ability to buy again.

WANT ME TO LOOK AT YOUR ANSWERS?

Book a free 15-min portfolio chat

Bring your score and a rough list of what you own. I'll tell you honestly where I think the leak is and what I'd look at first. No pitch, no pressure.

Book my 15-min chat →

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