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# How to navigate the financial aspects of Rentvesting



Rentvesting involves managing both your rental property and your investment property, which requires careful financial and cashflow planning. Here are some key aspects to consider.

- **Get on top of budgeting**

Set a realistic budget that takes into account your rental expenses, mortgage repayments, property management fees if applicable, and other Landlord associated costs like insurance and council rates. Make sure you have a buffer for unexpected expenses. A Properli Financial Adviser can assess your financial situation and goals to determine the most suitable Rentvesting strategy for you.

- **Consider a variety of Mortgage Structures**

Explore different Mortgage structures for your investment property, such as interest-only or principal and interest, floating or fixed-rate, redraw facility or offset account.

- **Tax Considerations**

Understand the tax implications of Rentvesting, including deductions for rental expenses and the impact of capital gains tax.

- **Property Management**

If you choose to engage a property manager, factor in the associated costs and consider their expertise in managing rental properties. A good property manager can help you find tenants, handle maintenance issues, and ensure a smooth rental process.

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