

FREE DOWNLOAD / PDF GUIDE

The Investor's Yield Lift Playbook

Build equity and lift cash flow, even in a high-rate market.

The investor's guide to lifting rental yield and building equity before you buy your next property.

INSIDE / WHAT YOU'LL LEARN

- ✓ What yield lift actually means, and why it beats waiting for the market
- ✓ The 3 numbers that decide if a property can be improved profitably
- ✓ How a smart renovation lifts rent and valuation at the same time
- ✓ The pre-purchase due-diligence checklist every investor should run
- ✓ How to vet a buyers agent's track record before you pay a fee

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FROM ROHIT GEHLOT, INVESTORAID

A quick note before you start.

Most people think now is the wrong time to invest. Rates are higher, budgets are tighter, and the easy gains of cheap money are gone. That fear is fair, but it leads a lot of investors to do nothing, and doing nothing has a cost too.

This playbook is about the other path. Instead of waiting for the market to hand you growth, you go and make it. You buy a property you can improve, lift the rent and the valuation through smart work, and end up with stronger cash flow and more equity than you started with. We call it yield lift, and it is the strategy we lean on hardest when conditions get tight.

What follows is the thinking behind it: what yield lift really means, the three numbers that decide whether a property is worth improving, how a renovation moves rent and value together, the due diligence to run before you buy, and how to check that anyone you pay to help you has actually done it before.

It is deliberately general and brand-neutral. Everything in here is a framework you can run yourself, on data you can pull and questions you can ask out loud. None of it is financial, legal or tax advice. It is here to help you buy with your eyes open.

WHAT'S INSIDE

- 5 sections on building yield, in plain English
- The 3-number test for an improvable property
- A tear-out due-diligence worksheet
- 5 mistakes investors make in a tight market
- What a strong yield-lift buy looks like
- A glossary of the terms that matter

HOW TO USE IT

Read it once front to back, then work the sections in order. The numbers come before the property. Falling for a listing is the last step, not the first.

01 SECTION ONE / WHAT YIELD LIFT ACTUALLY MEANS

01

SECTION 1 OF 5

Make the growth instead of waiting for it

Most investors buy a property and hope the market lifts its value over time. That works in a rising market, but in a high-rate, tighter-budget market the easy growth slows right down, and a lot of people respond by sitting on their hands. Yield lift is the opposite move. Instead of waiting for the market to hand you a higher rent and a higher valuation, you buy a property you can improve and go and create them yourself. You target a freestanding home that is rentable as-is but clearly underdone, then lift the rent and the valuation through deliberate, costed work. The point is not to flip it. The point is to own a better asset: one that earns more each week and is worth more than you paid, on a timeline you control rather than one the market dictates.

WHY THIS MATTERS

Market growth is out of your hands and slows when rates rise. Forced growth, the kind you create by improving a property, is something you can plan, cost and act on in any market.

Take this with you I am looking for a property I can improve, not just one I hope the market lifts.

02 SECTION TWO / THE 3 NUMBERS THAT DECIDE IT

02

SECTION 2 OF 5

The three numbers that decide if a property pays to improve

Before you fall for a property, run three numbers. First, the gap between the purchase price and the realistic improved value: what would this property be worth once the work is done, based on recent settled sales of similar improved homes nearby, minus what you would pay to buy it. Second, the cost to close that gap: an honest, quoted budget for the work, plus a contingency for the things you cannot see yet. Third, the rent lift: how much more per week the improved property would realistically command, confirmed with local property managers, not guessed. If the improved value comfortably clears the purchase price plus the full cost of the work, and the rent lift improves your weekly position, the deal has a case. If any one of those three numbers is soft, the deal is soft. This is general information, not personal financial advice, so build your own numbers and have your team check them.

RUN THE NUMBERS (ILLUSTRATIVE)

For example only: if a renovation costs \$40,000 and lifts the valuation by \$70,000, you have created equity. If that same work lifts rent by \$90 a week, your yield has moved too. Use real, quoted figures for your own deal, never assumed ones.

Take this with you I know my price-to-improved-value gap, my costed budget, and my confirmed rent lift.

03 SECTION THREE / RENT AND VALUATION, LIFTED TOGETHER

03

SECTION 3 OF 5

How a smart renovation lifts rent and value at the same time

A good improvement does two jobs at once. It makes the property more rentable, so a tenant will pay more each week, and it makes the property more valuable, so a valuer will mark it higher. The trick is choosing work that moves both numbers and skipping work that moves neither. Cosmetic updates that photograph well but change nothing structural, a fresh kitchen and bathroom, better flooring, a tidy layout, an extra usable bedroom or a second bathroom where the floorplan allows, all tend to lift rent and value together. Over-capitalising, that is spending more on the work than the market will ever pay back, is the failure mode to avoid. Match the standard of the work to the standard of the street, not to your own taste. The goal is the best sensible house on the block, not the most expensive one.

QUICK CHECK

Before you spend on anything, ask: does this lift the rent, the valuation, or both? If the honest answer is neither, it is decoration, not investment. Spend where both numbers move.

Take this with you Every dollar of my renovation budget moves the rent, the valuation, or both.

04 SECTION FOUR / DUE DILIGENCE BEFORE YOU BUY

04

SECTION 4 OF 5

The checklist every investor should run before buying

Yield lift only works if the property is sound underneath. Get an independent building and pest inspection, because a fresh coat of paint hides movement, water damage and termites, and none of it shows in the listing photos. Check flood, bushfire and hazard layers against the actual address and get a real insurance quote, since insurers price risk you cannot see. Confirm zoning and overlays before you pay a cent for development or improvement potential the seller has not proven. Build your own fair-value range from at least three to five recent settled sales of genuinely similar properties, so you are negotiating against evidence, not the agent's asking price. Confirm the realistic current rent and the realistic improved rent with local property managers. And cost the work properly with quotes, not back-of-the-envelope guesses. Issues you find before you sign are bargaining power. Issues you find after settlement are your bill.

NON-NEGOTIABLE

Every check here costs a fraction of the purchase price and can save you the whole thing. Never waive an inspection to win a property in a hot moment. The problems it catches are the expensive ones.

- Take this with you** Inspection, hazards, zoning, comparables, rent and quoted costs are all checked before I bid.

05 SECTION FIVE / VET THE BUYERS AGENT BEFORE YOU PAY

05

SECTION 5 OF 5

How to vet a buyers agent before you pay a fee

If you bring in help, check them properly first. A buyers agent works only for the buyer, the way a selling agent works only for the vendor, and a genuine one should have no commercial tie to the sellers or developers of anything they recommend. Ask the questions that matter and expect clear answers fast: are you licensed, how are you paid, do you take any payment from sellers or developers, and where have you actually bought recently for clients like me. Ask specifically about yield-lift or improvable-property deals, since not every buyers agent does that work, and ask to understand how they costed the renovation and confirmed the rent lift on past purchases. Look at independent proof you can verify yourself, like a real body of Google reviews and genuine media features, rather than claims on a brochure. If someone is paid by the seller, dodges the fee question, or cannot point to work they have done, they are not the right person to run your money through.

QUESTIONS TO ASK

Are you licensed, how are you paid, do you take payments from sellers, and where have you bought improvable properties recently? Then go and read their reviews yourself.

- Take this with you** I have vetted licensing, fees, independence and a real track record before paying anyone.

TEAR OUT / RUN IT ON EVERY DEAL

The yield-lift due-diligence worksheet.

Print this page. Run it against every property you are weighing up before you make an offer. If you cannot tick a box from where you sit, that is the box to chase before you commit a dollar.

- | | |
|---|--|
| <input type="checkbox"/> 01 Is this a freestanding home that is rentable now but clearly underdone? | <input type="checkbox"/> 02 Do I have a realistic improved value from recent settled comparable sales? |
| <input type="checkbox"/> 03 Is my renovation budget quoted, with a contingency for the unknowns? | <input type="checkbox"/> 04 Does the improved value clear the price plus the full cost of the work? |
| <input type="checkbox"/> 05 Have I confirmed the current rent with local property managers? | <input type="checkbox"/> 06 Have I confirmed the realistic improved rent the market will actually pay? |
| <input type="checkbox"/> 07 Does every line of the budget lift rent, valuation, or both? | <input type="checkbox"/> 08 Have I matched the work to the standard of the street, not over-capitalised? |
| <input type="checkbox"/> 09 Have I ordered an independent building and pest inspection? | <input type="checkbox"/> 10 Have I checked flood, bushfire and hazard maps, and priced insurance? |
| <input type="checkbox"/> 11 Have I confirmed zoning and overlays for any improvement plans? | <input type="checkbox"/> 12 Do my numbers still work if interest rates climb again? |
| <input type="checkbox"/> 13 Do I hold a cash buffer beyond the deposit and the renovation budget? | <input type="checkbox"/> 14 Have I set a written walk-away price before any negotiation starts? |
| <input type="checkbox"/> 15 If I am using a buyers agent, have I verified their licence and fees? | <input type="checkbox"/> 16 Have I checked their independence and a real, verifiable track record? |

Rule of thumb

A property worth improving clears almost every box. One or two gaps means more homework, not a green light. Half the boxes blank means walk away and keep your money for the next one.

AVOID THESE

Five mistakes investors make in a tight market.

1

Waiting for the market instead of making the growth.

Sitting out a high-rate market feels safe, but it is a decision with a cost. Yield lift exists precisely so you can create growth when the market is not handing it out. Doing nothing is still a choice.

2

Guessing the rent lift instead of confirming it.

An optimistic rent assumption quietly breaks every other number in the deal. Confirm the realistic improved rent with local property managers before you bid, not with the listing's appraisal or your own hopes.

3

Over-capitalising on the renovation.

Spending more on the work than the market will ever pay back turns an investment into an expensive hobby. Match the standard of the work to the street. Aim for the best sensible house on the block, not the most expensive.

4

Skipping due diligence to win in a hot moment.

Waiving the building and pest inspection or skimming the contract to beat another buyer is how invisible problems become your bill. The checks exist because the issues they catch do not show up in photos.

5

Hiring help without checking the track record.

Plenty of people will take a fee. Fewer have actually bought and improved properties for clients like you. Verify licensing, how they are paid, their independence, and real reviews before you hand over a dollar.

WHAT GOOD LOOKS LIKE

What a strong yield-lift buy looks like.

THE BAR

A property bought below its improved value, a renovation costed before you bid, a rent rise the local market will actually pay, and a deal that still works if rates climb again.

- ✓ **Bought below the improved value**
A purchase price that leaves room, once the costed work is done, for more equity than you started with.
- ✓ **A renovation costed before the bid**
Real quotes plus a contingency, not a guess, with every line moving the rent, the valuation, or both.
- ✓ **A rent lift the market will pay**
An improved rent confirmed by local property managers, not an optimistic figure that breaks the maths.
- ✓ **Numbers that survive a rate rise**
Holding costs stress-tested at higher rates, with a real cash buffer beyond the deposit and the work.
- ✓ **A sound property underneath**
Building, pest, hazard, zoning and comparable-sales checks all done and read before going unconditional.
- ✓ **The right help, properly vetted**
If you used a buyers agent, one who is licensed, buyer-side only, and can point to real work they have done.

GLOSSARY

The terms that matter.

Yield lift

Creating a higher rental yield and valuation by buying an improvable property and renovating it deliberately, instead of waiting for market growth.

Improved value

What a property would realistically be worth once planned work is done, based on settled sales of similar improved homes nearby.

Comparable sales

Recent settled sales of similar nearby properties, used to judge fair value and a realistic improved value.

Due diligence

The checks run before buying: building and pest, hazards, zoning, comparables, rent and quoted costs. Done before you sign, not after.

Contingency

Money set aside in a renovation budget for the problems you cannot see until work begins. A buffer, not a luxury.

Rental yield

Annual rent as a percentage of the property's value. Gross is before costs, net is after rates, fees and maintenance.

Over-capitalising

Spending more on a renovation than the market will pay back in higher value or rent. The main way a yield-lift deal goes wrong.

Equity

The share of a property you actually own: its value minus what you still owe. Lifting value and paying down debt both grow it.

Buyers agent

A licensed professional who works only for the buyer to research, assess, cost and negotiate a purchase, with no tie to the seller.

Walk-away price

The maximum you will pay, set from the data before negotiation and never moved during it. Excitement is not new information.

YOUR NEXT STEP

Want someone to run yield lift with you?

You have the framework. If you would rather have someone run these numbers across live markets with you, find a property that genuinely stacks up to improve, and negotiate the buy on your side of the table, that is what we do.

Book a free Yield Lift Strategy Session with InvestorAid. We will look at where you are, what your budget can do right now, and whether an improvable property fits your plan. No pressure, no obligation.

Book your Yield Lift Strategy Session →

investoraid.com.au/book-an-appointment/

140+ Google reviews

Real clients, verified on Google

As featured on

News.com.au, Geared for Growth, Intrepid Investor

Buyer-side only

We work for you, not the seller

USEFUL RESOURCES

Where to pull the numbers.

A starting point for your own research. Always cross-check more than one source, and remember that past growth is not a promise of future growth.

- Australian Bureau of Statistics (ABS)**
abs.gov.au. Population growth, dwelling approvals and migration data to ground the market behind your purchase.
- State revenue offices**
Each state's revenue office website. Stamp duty calculators and any concessions that apply to your purchase.
- State planning portals and council maps**
Zoning, overlays, flood and bushfire layers for a specific address, plus what improvements the block actually allows.
- Moneysmart (moneysmart.gov.au)**
ASIC's consumer site. Plain-English guides and calculators for borrowing, buffers and investment basics.
- Local property managers**
The fastest reality check on the current and improved rent the market will actually pay in a specific pocket.
- A licensed broker, conveyancer and accountant**
Your own professional team. Personal advice on finance, contracts, tax and ownership structure before you buy.

WANT IT DONE WITH YOU?

Book a free Yield Lift Strategy Session with InvestorAid at investoraid.com.au/book-an-appointment/ and we will run these numbers on a live deal with you.

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Helping investors build equity and lift cash flow with an improvable-property strategy, Australia-wide.

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This guide is general information only and is not financial, legal or tax advice. Speak to a licensed professional before making an investment decision.

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