Investor Property Cost-Saving Checklist

25 October 2026

25 Ways to Cut the Cost of Holding Your Investment Property

Work through the list once a year. Tick off what you've done and note any savings.

Your Loans

- [ ] 1. Compare your interest rate with what new customers are being offered today.
- [ ] 2. Ask your broker for a refinance review (most lenders will negotiate to keep you).
- [ ] 3. Check for annual package fees, account-keeping fees and unused credit cards.
- [ ] 4. Use an offset account to reduce interest without losing tax deductibility.
- [ ] 5. Review interest-only vs principal-and-interest against your cash flow and goals.
- [ ] 6. Make sure investment and personal debts are kept separate (never mix them).
- [ ] 7. Weigh up fixing part of the loan if further rate rises would stretch you.

Your Property Manager and Tenants

- [ ] 8. Negotiate the management fee, especially if you own several properties.
- [ ] 9. Question letting fees, lease-renewal fees and inspection charges.
- [ ] 10. Ask whether routine reports and admin fees can be included in the base fee.
- [ ] 11. Review rent against the local market at every renewal.
- [ ] 12. Keep good tenants, a vacancy plus re-letting fees can cost several weeks' rent.
- [ ] 13. Agree a spending limit for repairs before the manager needs to call you.

Insurance and Outgoings

- [ ] 14. Get at least two quotes for landlord and building insurance at renewal.
- [ ] 15. Check your sum insured matches current rebuild costs (not too high, not too low).
- [ ] 16. Review strata levies and attend the AGM to question large spending.
- [ ] 17. Check council rates, water and land tax assessments for errors.
- [ ] 18. Make sure utilities the tenant should pay are in the tenant's name.

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Tax

- [ ] 19. Get a tax depreciation schedule if you don't have one.
- [ ] 20. Keep every receipt - repairs, interest, travel where allowed, and cost base items.
- [ ] 21. Plan for a 1 July 2027 valuation if you'll hold past that date.
- [ ] 22. Review your ownership structure with your accountant before the rules change.

Maintenance

- [ ] 23. Set a maintenance schedule - six-monthly, yearly and longer-term items.
- [ ] 24. Use a small panel of trusted trades at agreed rates, not after-hours call-outs.
- [ ] 25. Put aside a set amount each month for repairs so nothing becomes "urgent".

Annual Savings Tally

Area	Action Taken	Savings Per Year
Loans		$
Property management		$
Insurance and outgoings		$
Tax		$
Maintenance		$
Total		**$**

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