Property Purchase Risk Scorecard

25 October 2026

Score any property in 10 minutes before you buy.

Give each factor 0 to 3 points, the higher the score, the higher the risk. Add them up and check your rating at the bottom.

Score the Property

#	Factor	0 Points	1 Point	2 Points	3 Points	Score
1	**Owner-occupier share in the area**	Over 65%	50-65%	35-50%	Under 35%	
2	**Rental vacancy rate (3-year average)**	Under 1.5%	1.5-2.5%	2.5-3.5%	Over 3.5%	
3	**Local jobs**	Many industries	A few major employers	Mostly one industry	One mine, project or employer	
4	**New supply coming**	Little or none	Some infill	Several new estates or blocks	Large estates or towers planned	
5	**Price growth, last 12 months**	Steady, 0-8%	8-15%	Over 15%	Spiked, now falling	
6	**Property type and scarcity**	House on its own land	Townhouse or villa	Unit in a small block	High-rise or off-the-plan	
7	**Price vs recent comparable sales**	At or below	Up to 5% above	5-10% above	More than 10% above	
8	**Main reason for buying**	Location and fundamentals	Mostly fundamentals	Mostly yield or tax	Tax benefits only	
9	**Who will buy it from you?**	Broad owner-occupier appeal	Mixed buyers	Mostly investors	Investors only, with no tax benefit for them	
10	**Cash flow without tax benefits**	Positive	Small, easily covered shortfall	Moderate shortfall	Can't hold without tax benefits	
11	**Your cash buffer**	Over 6 months of costs	3-6 months	1-3 months	None	
12	**Infrastructure and amenity**	Already in place	Under construction	Funded, not started	Promised only	
13	**Lender appetite for the area**	Standard lending	Some restrictions	Postcode or LVR limits	Lenders declining	
14	**Building condition and builder**	Inspected, sound/reputable builder	Minor issues	Major issues or unknown builder	No inspection or builder history	
15	**Demand evidence**	Long-term data trend	Recent data, consistent	Mainly agent or media claims	Hype only, no data	
	Total Score					0 /45

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Deal Breakers

Tick any that apply. **One tick makes the property HIGH risk, whatever the score.**

- ☐ You can't afford the repayments if rates rise another 1%
- ☐ The valuation has come in below the contract price
- ☐ The developer or builder has a history of insolvency or major defects
- ☐ You can't name who your future buyer will be

Your Risk Rating

Total Score	Rating	What it Means
0-15	Low risk	Strong fundamentals. Proceed with normal due diligence.
16-28	Medium risk	Workable, but look hard at your highest-scoring factors and negotiate the price accordingly.
29-45	High risk	The numbers and the market are working against you. Get advice before going any further.

Top Tip

Any single factor scoring 3 deserves a second look, even if your total is low.

This information is general only, not financial, tax or credit advice. This scorecard is a guide to help you ask the right questions, not a guarantee of future performance. Talk to Fortuna Finance Services by emailing finance@fortunaadvisors.com.au before you buy.

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