



INVESTMENT PROPERTY ANALYSIS

Shorewell Park TAS 7320

Tasmania · House · \$667,865 · 80% LVR

YEAR 1 WEEKLY CASHFLOW · AFTER TAX

-\$17 *week*

Negatively geared — offset by tax benefits and capital growth assumptions.

20 May 2026

PREPARED FOR INVESTOR USE

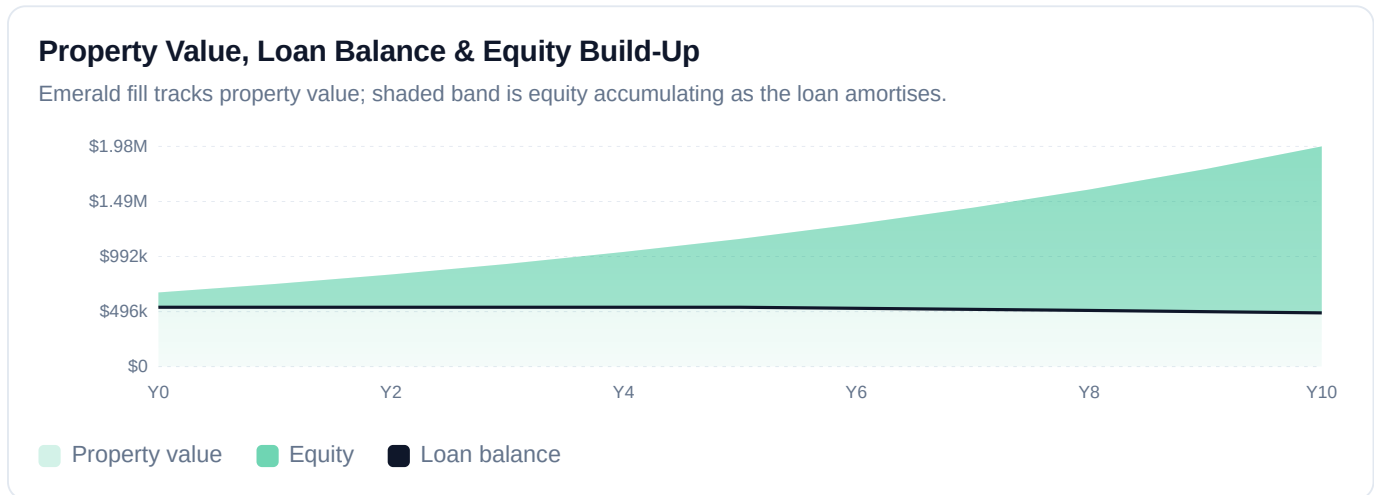
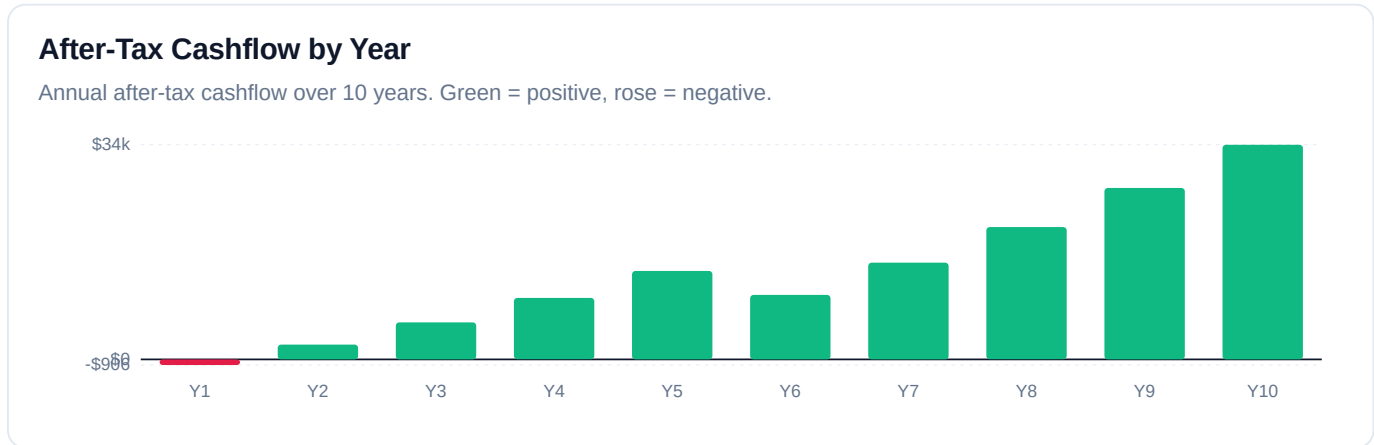
SECTION 01

Executive Summary

Headline metrics, investment thesis and 10-year trajectory at a glance.

<p>WEEKLY CF (AT)</p> <p>-\$17</p> <p>After-tax, Year 1</p>	<p>GROSS YIELD</p> <p>6.70%</p> <p>Rent ÷ price</p>	<p>CASH-ON-CASH</p> <p>-0.66%</p> <p>AT CF ÷ cash invested</p>	<p>EQUITY Y10</p> <p>\$1.50M</p> <p>Value – loan balance</p>
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This negatively geared house in TAS starts at **-\$17/week** after tax. Gross yield is **6.70%** with a cash-on-cash return of **-0.66%**. Cashflow turns positive in **year 2**. By year 10, projected equity reaches **\$1,499,329** and cumulative after-tax cashflow is **\$139,227**.



SECTION 02

Suburb Statistics — Shorewell Park, TAS 7320

7 positive signals · 4 risks identified from Stash suburb report data.

✓ BENEFITS (7)

- + **Building Approvals:** Low new supply — scarcity supports values and rents
- + **Suburb Growth:** Strong recent growth — upward price momentum
- + **Rental Yield:** Strong rental yield — likely positive cashflow
- + **Vacancy Rate:** Very tight rental market — minimal void risk
- + **Market Absorption:** High absorption — buyers absorbing stock quickly
- + **% Stock on Market:** Very low stock — scarcity driving competition
- + **% Discounting:** Minimal discounting — vendors getting asking price

⚠ RISKS (4)

- **Population:** Small population — may have limited tenant pool and services
- **Dwellings:** Very small market — less liquidity when selling
- **ICSEA School Score:** Below-average schools — may limit family tenant appeal
- **IRSAD Score:** Lower socioeconomic area — may see higher vacancy or turnover

METRIC	VALUE	ANALYSIS	SIGNAL
Population	2,150	Small population — may have limited tenant pool and services	-
Dwellings	821	Very small market — less liquidity when selling	-
Owner Occupier	46%	Balanced owner/renter mix	·
IQR % Median	25%	Moderate price spread	·
Days on Market	41 days	Normal selling timeframe	·
ICSEA School Score	19th pct1	Below-average schools — may limit family tenant appeal	-
IRSAD Score	2th pct1	Lower socioeconomic area — may see higher vacancy or turnover	-
Building Approvals	2.8%	Low new supply — scarcity supports values and rents	+
Suburb Median	\$456,000	Reference point — compare to your purchase price	·
Suburb Growth	25.8%	Strong recent growth — upward price momentum	+
Rental Yield	5.2%	Strong rental yield — likely positive cashflow	+
Vacancy Rate	0.5%	Very tight rental market — minimal void risk	+
Market Absorption	29.4%	High absorption — buyers absorbing stock quickly	+
% Stock on Market	0.7%	Very low stock — scarcity driving competition	+
% Discounting	0.2%	Minimal discounting — vendors getting asking price	+
Median Income	\$856/wk	Average income levels	·

Source: Stash Property / suburb report. Signals are general guidance — always verify with local market research.

SECTION 03

Purchase Costs

Acquisition costs and total cash contribution required at settlement.

DEPOSIT \$134k 20.00% of price	LOAN AMOUNT \$534k 80.00% effective LVR	ACQUISITION COSTS \$3k Stamp duty + fees	CASH AT SETTLEMENT \$137k Your out-of-pocket
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ITEM	AMOUNT
Purchase price	\$667,865
Stamp duty (land only — \$105,000)	\$2,610
Title registration fee	\$245
Mortgage registration fee	\$160
Lenders Mortgage Insurance (LMI)	\$0
Conveyancing / legal	\$0
Building inspection	\$0
Pest inspection	\$0
Buyer's agent fee	\$0
Loan application fees	\$0
Quantity surveyor (depreciation schedule)	\$0
Other costs	\$0
Total acquisition costs	\$3,015
Total cash required at settlement	\$136,588

SECTION 04

Year 1 Cashflow

Income, operating expenses, loan servicing, depreciation and the resulting after-tax position.

EFFECTIVE RENT

\$44k

After 0.5-week vacancy allowance

TOTAL EXPENSES

-\$45,355

Opex + loan payments

AFTER-TAX CASHFLOW

-\$906

-\$17 / week

INCOME & OPERATING EXPENSES	YEAR 1	LOAN SERVICING & TAX POSITION	YEAR 1
Gross annual rent	\$44,720	Interest expense	-\$34,996
Less: vacancy loss	-\$430	Principal repayment	\$0
Effective rental income	\$44,290	Total loan payment	-\$34,996
Property management	-\$4,270	Pre-tax cashflow	-\$1,065
Council rates	-\$1,800	Div 43 capital works	\$0
Water rates	-\$950	Div 40 plant & equipment	\$0
Strata / body corp	\$0	Total depreciation	\$0
Insurance	\$0	Taxable income / (loss)	-\$1,065
Repairs & maintenance	-\$3,339	Tax benefit (refund)	\$160
Land tax	\$0	After-tax cashflow	-\$906
Other operating costs	\$0	Equivalent per week	-\$17
Total operating expenses	-\$10,359		

HOW TO READ THIS

Depreciation doesn't cost you cash, but it reduces taxable income, producing a tax refund for negatively geared investors. The **after-tax weekly** number is what the property actually costs (or pays) you in real money after the ATO settles up.

SECTION 05

Projection Snapshot

Key milestones at Year 1, 5 and 10 — the numbers that matter most.

Year 1		Year 5		Year 10	
Property value	\$744,669	Property value	\$1,150,967	Property value	\$1,983,524
Capital growth	\$76,804 (11.5%)	Capital growth	\$483,102 (72.3%)	Capital growth	\$1,315,659 (197.0%)
Equity	\$210,377	Equity	\$616,675	Equity	\$1,499,329
Gross rent	\$44,720	Gross rent	\$65,475	Gross rent	\$105,447
Total expenses	\$10,359	Total expenses	\$13,307	Total expenses	\$18,777
Interest	\$34,996	Interest	\$34,996	Interest	\$32,122
Tax benefit / (liability)	\$160	Tax benefit / (liability)	-\$2,481	Tax benefit / (liability)	-\$8,030
Loan balance	\$534,292	Loan balance	\$534,292	Loan balance	\$484,194
After-tax cashflow	-\$906	Cumulative cashflow	\$31,149	Cumulative cashflow	\$139,226

SECTION 06

10-Year Projection

Year-by-year evolution of income, cashflow, equity and loan balance under the stated growth assumptions.

RENT GROWTH

+135.8%

\$45k → \$105k

VALUE GROWTH

+166.4%

\$745k → \$1.98M

EQUITY BUILD-UP

+\$1.29M

Y1 → Y10

CUMULATIVE CF

\$139,227

After-tax over 10 years

YR	GROSS RENT	OPEX	INTEREST	PRE-TAX CF	AT CF	WEEKLY AT	VALUE	LOAN	EQUITY
1	\$45k	-\$10,359	-\$35k	-\$1,065	-\$906	-\$17	\$745k	\$534k	\$210k
2	\$49k	-\$10,957	-\$35k	\$2,766	\$2,351	\$45	\$830k	\$534k	\$296k
3	\$54k	-\$11,682	-\$35k	\$6,913	\$5,876	\$113	\$926k	\$534k	\$392k
4	\$60k	-\$12,462	-\$35k	\$11,492	\$9,768	\$188	\$1.03M	\$534k	\$498k
5	\$65k	-\$13,307	-\$35k	\$16,542	\$14,060	\$270	\$1.15M	\$534k	\$617k
6	\$72k	-\$14,226	-\$35k	\$13,612	\$10,257	\$197	\$1.28M	\$526k	\$758k
7	\$79k	-\$15,223	-\$34k	\$19,748	\$15,383	\$296	\$1.43M	\$516k	\$915k
8	\$87k	-\$16,309	-\$34k	\$26,508	\$21,035	\$405	\$1.60M	\$506k	\$1.09M
9	\$96k	-\$17,490	-\$33k	\$33,958	\$27,267	\$524	\$1.78M	\$496k	\$1.28M
10	\$105k	-\$18,777	-\$32k	\$42,165	\$34,135	\$656	\$1.98M	\$484k	\$1.50M

SECTION 07

Growth & Equity Forecast

Based on **Shorewell Park** historical growth from Stash, compared with your assumed rate of 11.50% p.a.

HORIZON	STASH GROWTH	EST. VALUE	CAPITAL GAIN	LOAN BALANCE	EST. EQUITY
1 Year	+25.8%	\$840,174	\$172,309	\$534,292	\$305,882
Your assumed rate (11.50%): value \$744,669 → equity \$210,377 Stash +\$95,505 vs assumed					
3 Years	+28.3%	\$856,871	\$189,006	\$534,292	\$322,579
Your assumed rate (11.50%): value \$925,792 → equity \$391,500 Stash -\$68,921 vs assumed					
5 Years	+101.8%	\$1,347,752	\$679,887	\$534,292	\$813,460
Your assumed rate (11.50%): value \$1,150,967 → equity \$616,675 Stash +\$196,784 vs assumed					
10 Years	11.6% p.a.	\$2,001,385	\$1,333,520	\$484,194	\$1,517,191
Your assumed rate (11.50%): value \$1,983,524 → equity \$1,499,330 Stash +\$17,861 vs assumed					

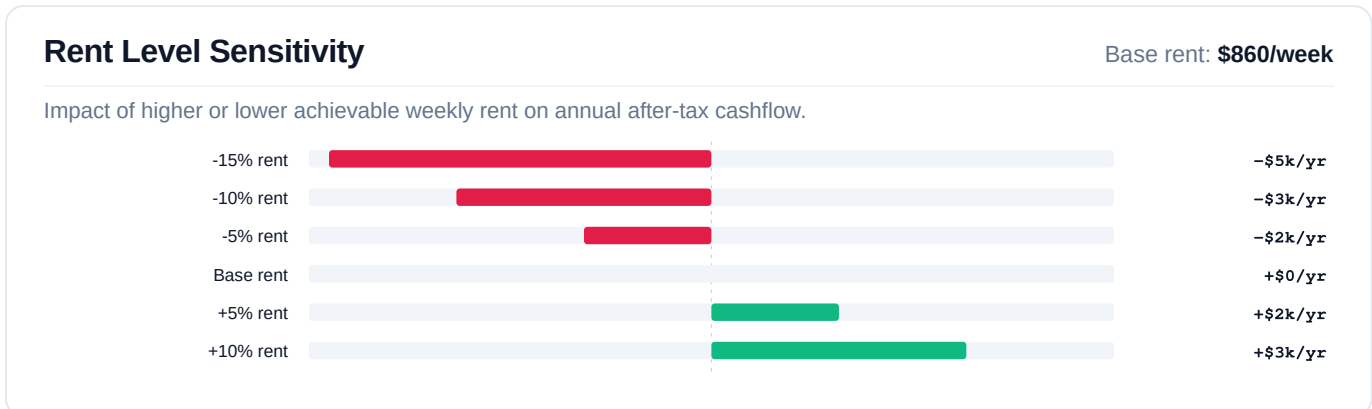
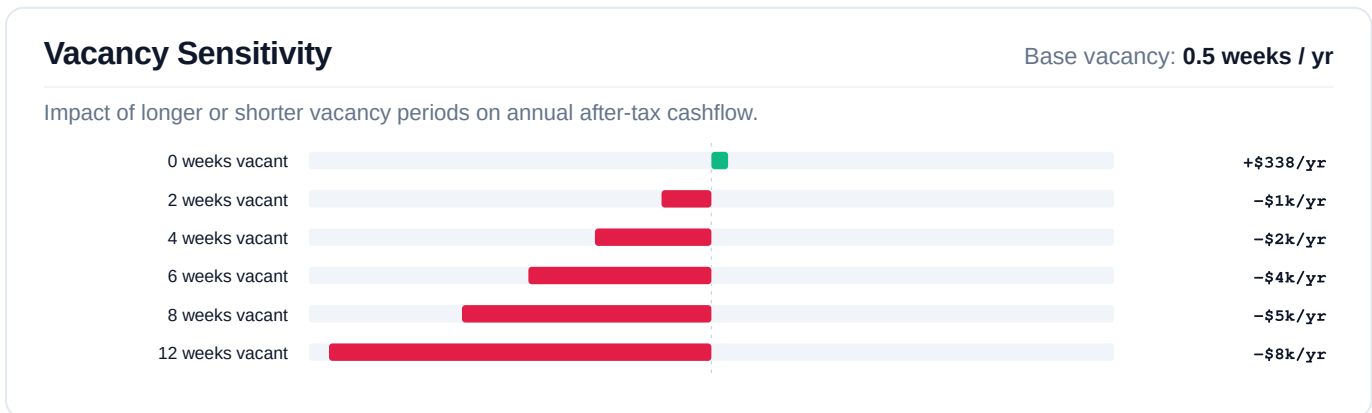
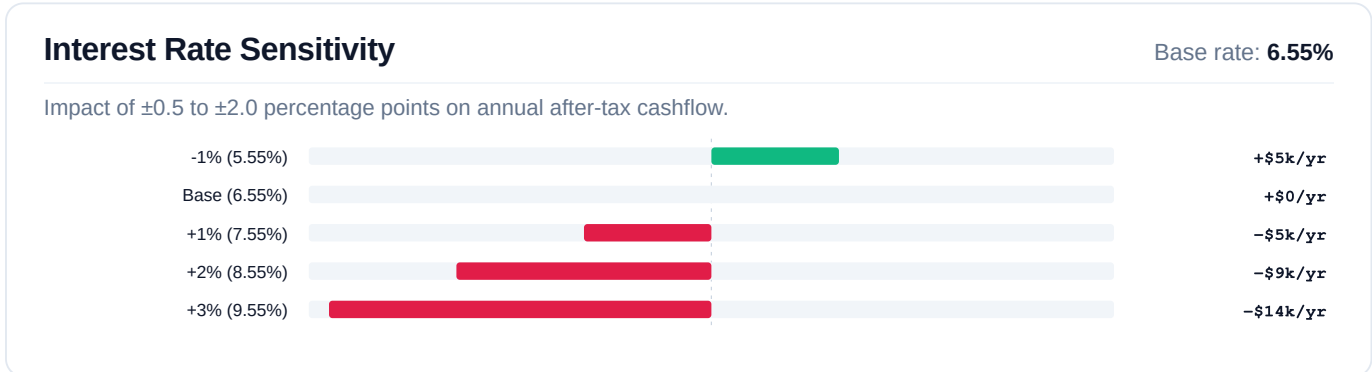
NOTE

Growth figures from Stash reflect historical performance. 1Y/3Y/5Y are total cumulative growth; 10Y is annualised CAGR. Past growth does not guarantee future returns. Equity estimates use loan balances from your calculator assumptions.

SECTION 08

Sensitivity Analysis

How the Year 1 after-tax cashflow reacts to changes in interest rates, vacancy and rent levels. Full-width bars show the dollar impact vs. the base case.



BREAK-EVEN THRESHOLDS

Weekly rent of **\$878** produces a neutral after-tax position. A lender interest rate of **6.35%** achieves the same break-even. Payback on your cash contribution is reached in approximately **10.0 years**.

SECTION 09

Accountant Summary

Tax deductions, depreciation, cost base & CGT — ready for your tax agent.

Client Income Profile		Year 1 Tax Position	
Client's taxable income	Not specified	Effective rental income	\$44,290
Marginal tax rate	0.00%	Total operating expenses	\$10,359
Effective MTR (incl. Medicare)	0.00%	Interest expense	\$34,996
Entity type	SMSF (Accumulation)	Total depreciation	\$0
Ownership split	100%	Taxable rental loss / (gain)	\$1,065
Year 1 Depreciation		Tax refund (neg. gearing)	\$160
Div 43 — Capital works (2.5% p.a.)	\$0	Medicare levy included	Yes (2%)
Div 40 — Plant & equipment	\$0	Cost Base (for CGT)	
Total depreciation	\$0	Purchase price	\$667,865
		Stamp duty (land only)	\$2,610
		Conveyancing / legal	\$0
		Inspections	\$0
		Quantity surveyor	\$0
		Total cost base	\$0

This summary is for discussion purposes only and does not constitute tax advice. Please verify all figures with your registered tax agent.

SECTION 10

Broker Summary

Loan structure, LVR, deposit, repayments & serviceability — ready for your mortgage broker.

Property & Purchase		Repayments	
Property	Shorewell Park TAS 7320	Monthly repayment	\$2,916
Purchase price	\$667,865	Weekly equivalent	\$673
Property type	House	Annual repayment	\$34,992
Purchaser type	investor	Upfront Costs	
Entity type	SMSF (Accumulation)	Stamp duty (land only)	\$2,610
Loan Structure		LMI	N/A (LVR ≤ 80%)
LVR	80%	Registration fees	\$405
Loan amount	\$534,292	Legal / conveyancing	\$0
Deposit required	\$133,573	Total cash at settlement	\$136,588
Interest rate	6.55% p.a.	Serviceability	
Loan term	30 years	Gross rental income (annual)	\$44,720
Loan type	IO (5yr)	Gross yield	6.70%
Offset balance	\$0	Net yield (before tax)	5.06%
Effective LVR (incl. LMI)	80.0%	Rental DSCR	1.28
		Break-even weekly rent	\$878/wk
		After-tax weekly cashflow	-\$17/wk

RATE BUFFER STRESS TEST

At 8.6% (+2% buffer): **\$3,807/mo** · At 9.6% (+3% buffer): **\$4,252/mo** — most lenders assess at +2–3% above contracted rate.

This summary is for discussion purposes only. Your broker will perform their own serviceability assessment with lender-specific criteria.

SECTION 11

Assumptions & Inputs

Key modelling parameters used to generate this report. Change any of these in the calculator to regenerate.

Property & Loan		Rental, Tax & Growth	
Property type	House	Weekly rent	\$860
State	TAS	Vacancy	0.5 weeks / yr
Purchase price	\$667,865	Rental yield	5.20%
Land value	\$105,000	Property mgmt fee	7.70%
Building value	\$562,865	Council rates (annual)	\$1,800
Plant & equipment value	\$0	Strata fees (annual)	\$0
Year built	0	Insurance (annual)	\$0
New build (Div 40 eligible)	Yes	Expense growth	2.80% p.a.
LVR	80.00%	Client's taxable income	Not specified
Interest rate	6.55%	Marginal tax rate	0.00%
Loan term	30 years	Effective MTR (incl. Medicare)	0.00%
Loan type	Interest only (5 yrs)	Entity type	SMSF (Acc.)
Offset balance	\$0	Ownership split	100%
		Capital growth	11.50% p.a.
		Projection horizon	10 years

Important — General information only. This report was generated by Yieldly using the inputs provided. Figures are projections based on stated assumptions and are not a guarantee of future performance. Actual stamp duty, LMI, land tax, depreciation schedules and tax positions depend on personal circumstances and current legislation. This document does not constitute financial, tax or legal advice. Obtain independent professional advice from a licensed financial planner, accountant and conveyancer before making any investment decision. Yieldly and its creators accept no liability for reliance on the figures or commentary in this report.

SECTION 12

Data Sources & Methodology

Where each figure in this analysis originated — for audit trail and due diligence.

Metric	Source	Type
Purchase price	Stash suburb report — Shorewell Park	Report
Land / building split	Stash suburb report — Shorewell Park	Report
Rental yield	Stash suburb report — Shorewell Park	Report
Weekly rent	Derived from yield × price	Auto
Rental growth rate	Stash suburb report (trailing 12-month) — Shorewell Park	Report
Vacancy allowance	Stash suburb report (converted to weeks) — Shorewell Park	Report
Stamp duty	Auto-calculated — TAS 2024-25 schedule	Auto
Registration fees	Auto-calculated — TAS land titles office	Auto
Capital growth rate	User selection (Stash data as reference)	Report
Growth forecast (1Y–10Y)	Stash suburb report — Shorewell Park	Report
Marginal tax rate	Auto-calculated from taxable income	Auto
Depreciation (Div 40 + 43)	ATO schedule — building age & plant value	Auto
Suburb statistics (16 metrics)	Stash suburb report — Shorewell Park, TAS 7320	Report

Sale Price Growth Summary

Period	Growth	Type
1 Year	25.8%	Total cumulative
3 Years	28.3%	Total cumulative
5 Years	101.8%	Total cumulative
10 Years	11.6%	Annualised CAGR

Key Market Indicators — Shorewell Park, TAS

Indicator	Value	Benchmark
Vacancy rate	0.5%	< 2% tight market
Rental yield	5.2%	> 5% strong
Days on market	41	30-60 normal
Discounting	0.2%	< 5% firm pricing
Owner occupier	46%	< 65% investor-heavy
ICSEA schools	19th pctlile	Below average
IRSAD socioeconomic	2th pctlile	Below average

Note on data sources. Figures sourced from suburb reports reflect trailing historical data and may not predict future performance. Auto-calculated values use 2024-25 government schedules and ATO rules. All projections are estimates for general information only — not financial advice. Verify with your accountant or financial adviser.