

PROPERTY REPORT · 07

# Financial.

Costs, cashflow and tax position for this address.

1 Bearke Place, Bracken Ridge QLD 4017

**SafeBuy**

PROPERTY DUE DILIGENCE · FINANCIAL

CHAPTER 01

# Market context.

# How this suburb is moving.

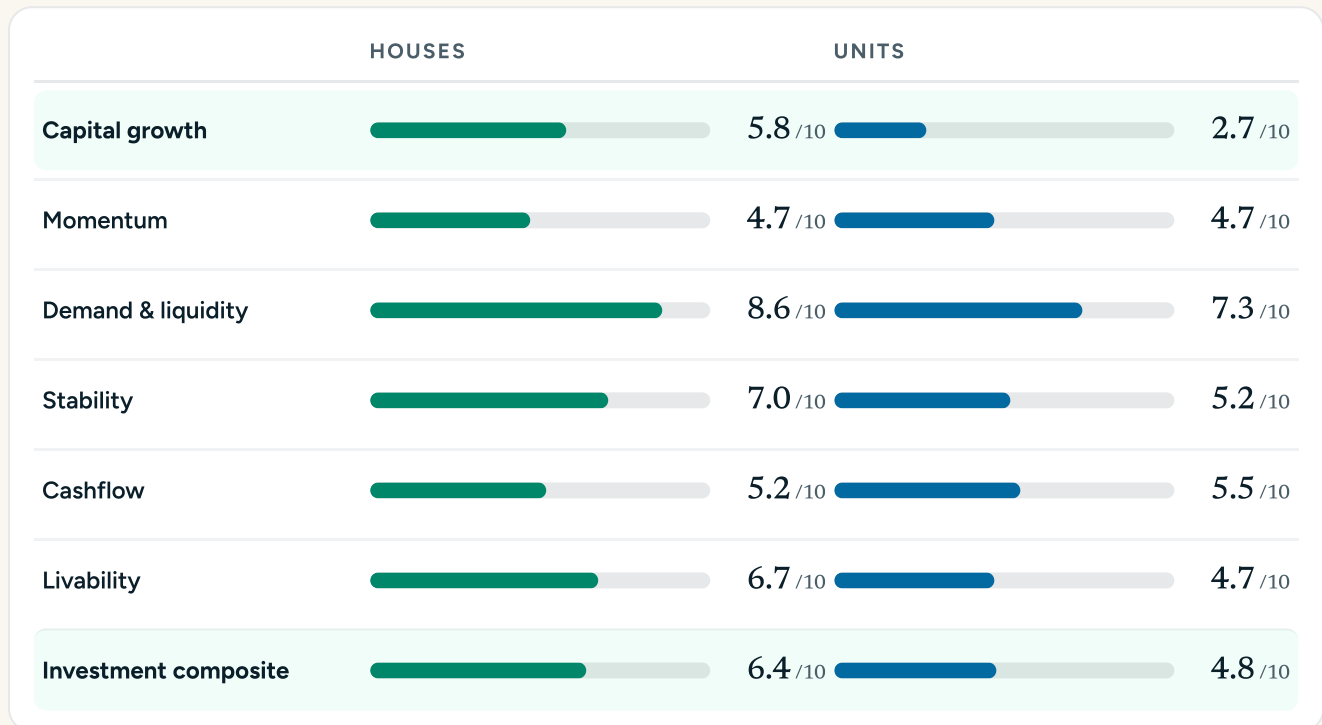
Seven scores benchmarked against metro QLD peers, plus a plain-English read on each.

## Bracken Ridge, QLD 4017

Metro · Brisbane

Data · 31/1/2026

HIGH CONFIDENCE



### CAPITAL GROWTH

**Houses** · Long-term price growth has been around the middle of the pack compared with similar suburbs, based on historical data and national benchmarking.

**Units** · Long-term price growth has been weaker than many similar suburbs in the historical data, based on national benchmarking.

### MOMENTUM

**Houses** · Recent price movement has been mixed or close to average compared with similar suburbs.

**Units** · Recent price movement has been mixed or close to average compared with similar suburbs.

### DEMAND & LIQUIDITY

**Houses** · Recent sales indicators suggest homes often sell faster and with less discounting than many similar suburbs. Market conditions can still change over time.

**Units** · Sales activity looks above average compared with similar suburbs, with generally normal selling timeframes and moderate discounting.

### STABILITY

**Houses** · Historically, prices have generally been steadier than average compared with similar suburbs, although they still move with market conditions.

**Units** · Price movements have been mixed compared with similar suburbs — some periods were steady, others were more volatile.

### CASHFLOW

**Houses** · Gross rental yield is around average for similar suburbs (before expenses, vacancy and tax).

**Units** · Gross rental yield is around average for similar suburbs (before expenses, vacancy and tax).

# Where this suburb sits among peers.

Two views of the same question — peer rank (against same-priced suburbs) and percentile (against the whole score distribution).

## Peer ranking · same-band cohorts

Lower rank is better. Each cohort row carries one bar per property type — mint for houses, blue for units.

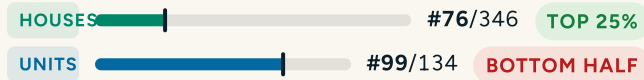
### Same-band QLD peers · owner-occupier



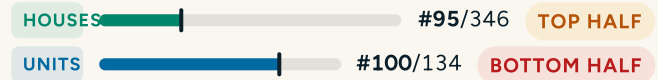
### Same-band QLD peers · investment



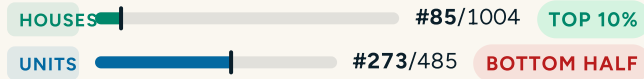
### All QLD suburbs · owner-occupier



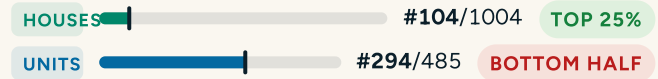
### All QLD suburbs · investment



### National metro same-band · owner-occupier



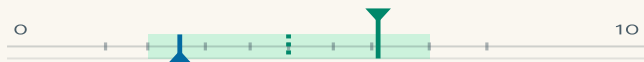
### National metro same-band · investment



## Score distribution · QLD (1,645 houses · 1,167 units)

Shaded band is houses' p20-p80 "middle of the pack". Mint triangle is this suburb's house score, blue is units. Closer to the right = better.

### Capital growth



### Momentum



### Demand & liquidity



### Stability



### Cashflow



### Livability



### Investment

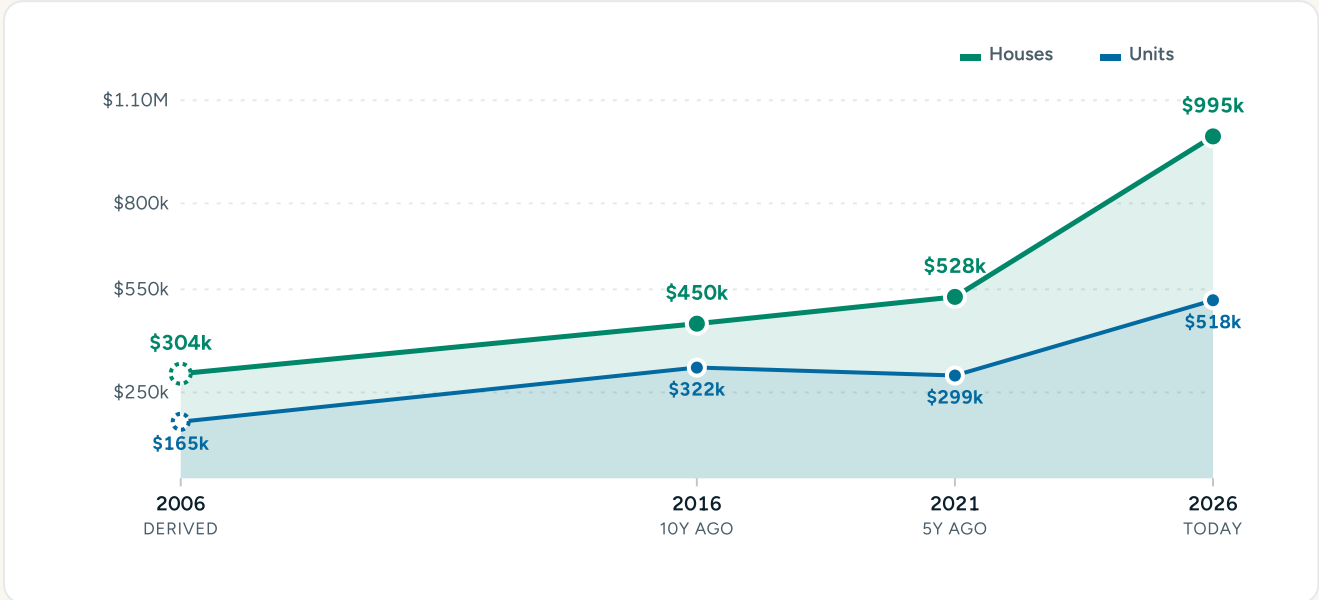


Peer cohort sizes vary — same-band peers (1st & 2nd rows) are the tightest comparison; all-state is the broadest. Percentiles use the state-level distribution where available, falling back to national.

# How the median price has moved.

Reported by SQM and CoreLogic, plotted across the windows the source publishes.

Lines join published anchor points; gaps mean a point is missing for this suburb.



**5-YEAR CAGR**

- HOUSES** 13.5%/yr
- UNITS** 18.8%/yr

**10-YEAR CAGR**

- HOUSES** 8.3%/yr
- UNITS** 4.9%/yr

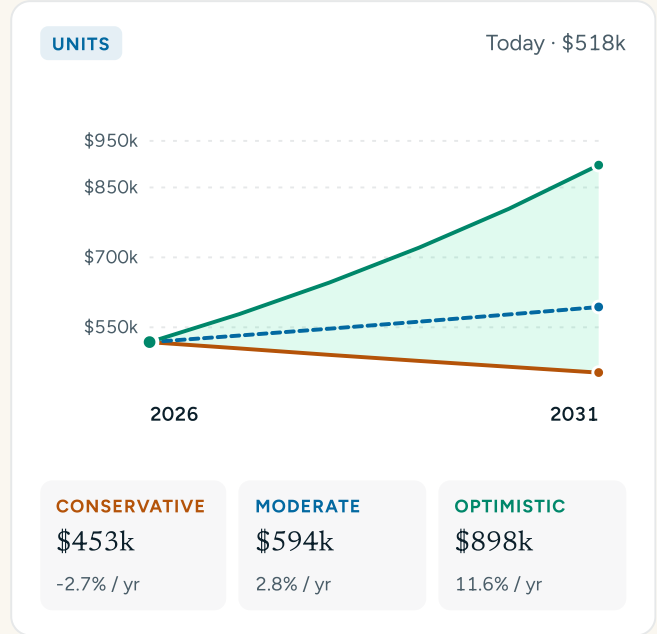
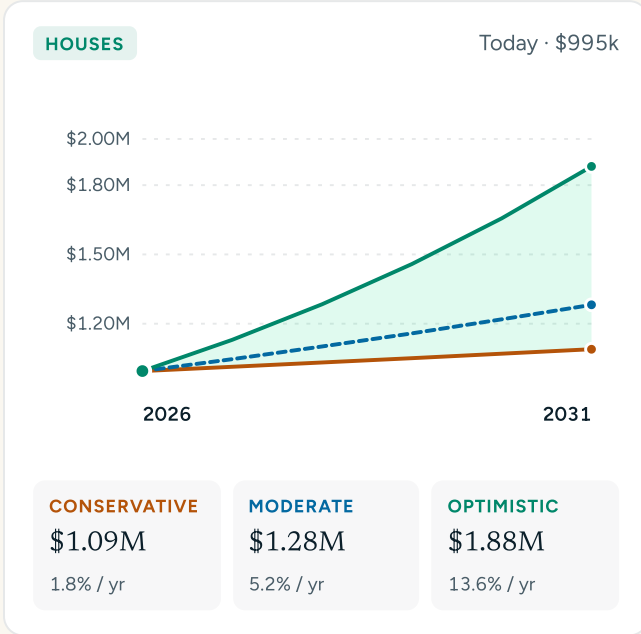
**20-YEAR CAGR**

- HOUSES** 6.1%/yr
- UNITS** 5.9%/yr

Source: Luma Wealth suburb dataset · 20-year-ago value derived from the published 20-year CAGR (6.1%/yr).

# Where the suburb could be in 2031.

Three pre-solved scenarios from the Luma model. Shaded fan = conservative-to-optimistic range. Pick the line you find credible.



Scenarios use the source's pre-solved 5-year totals. The conservative figure tends to clamp at near-zero growth in volatile suburbs; the optimistic figure assumes the last decade's trajectory continues.

# What's moving — and which direction.

Four signals across four time horizons. Green = warming, red = cooling. Empty cells mean the source doesn't publish that window for that metric.

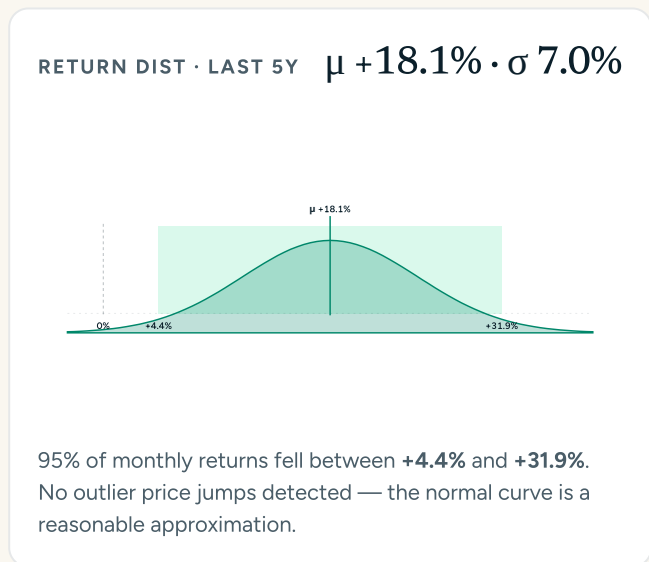
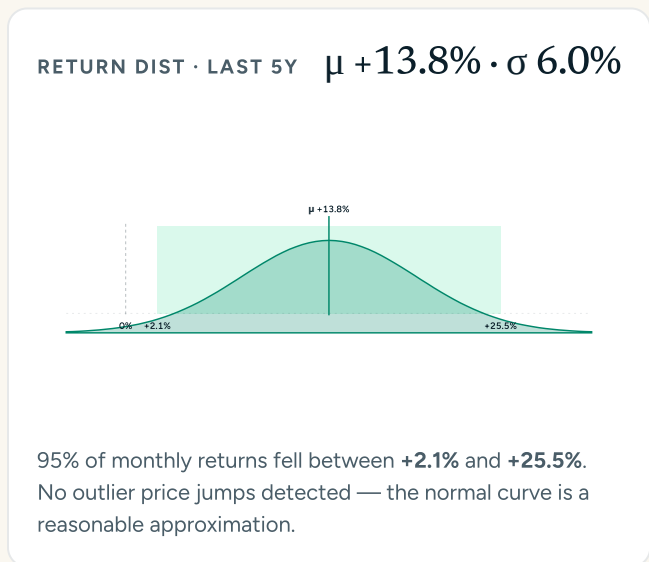
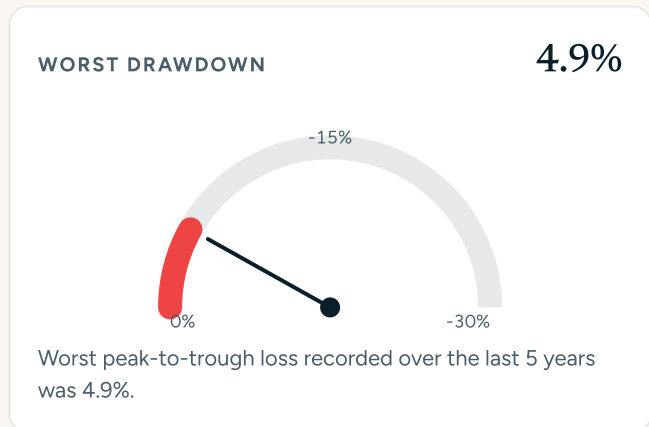
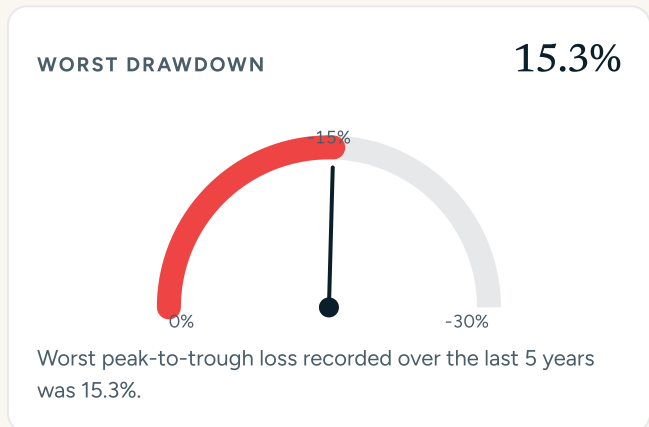
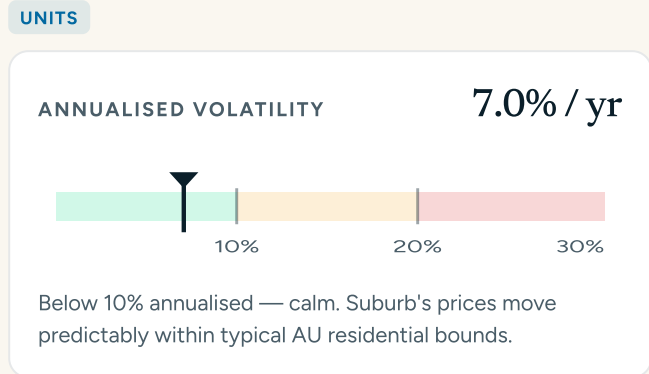
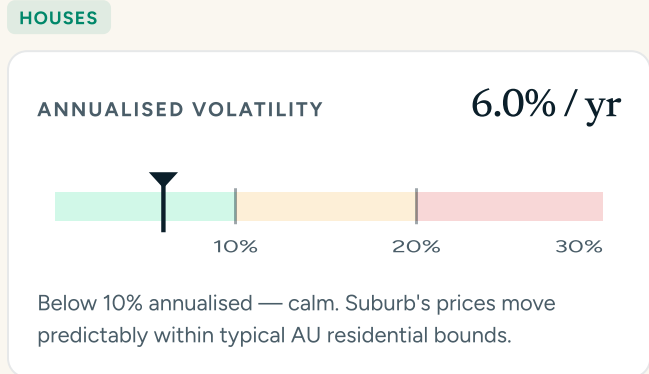
	3 MONTHS	12 MONTHS	3 YEARS	5 YEARS
<b>Median price</b> HOUSES	+2.5% →	+8.4% ↑	+30.0% ↑↑	+88.4% ↑↑
<b>Median price</b> UNITS	+4.9% →	+18.5% ↑	+66.3% ↑↑	+137% ↑↑
<b>Sales volume</b> HOUSES	-3.7% →	+9.7% ↑	—	—
<b>Sales volume</b> UNITS	+5.7% ↑	+0.0% →	—	—
<b>Listings on market</b> HOUSES	-7.3% ↑	-90.0% ↑↑	—	—
<b>Listings on market</b> UNITS	+10.5% ↓	+20.0% ↓↓	—	—
<b>Median rent</b> HOUSES	—	+4.6% →	—	+51.1% ↑↑
<b>Median rent</b> UNITS	—	+2.4% →	—	+67.1% ↑↑

↑↑ strong rise  
 ↑ rising  
 → flat  
 ↓ falling  
 ↓↓ strong fall

Listings dropping fast is usually a warming signal (less supply). Sales volume + price rising together is the canonical "hot market" picture. Conflicting signals (price up + sales down) often precede a cooling phase.

# How bumpy has the ride been?

Volatility, worst drawdown, and the implied return distribution from this suburb's last 5 years of monthly price moves.



Volatility is annualised from monthly log returns. The "worst drawdown" is the deepest peak-to-trough fall seen in the last 5 years of monthly prices. Distribution assumes returns are roughly normal — real-world tails are slightly fatter.

# What's happening right now.

Twelve-month activity — how often things sell, how fast, and how close to ask.

### SALES IN 12 MONTHS

**H** 237      4.1% stock  
**U** 37      5.4% stock

### STOCK ON MARKET

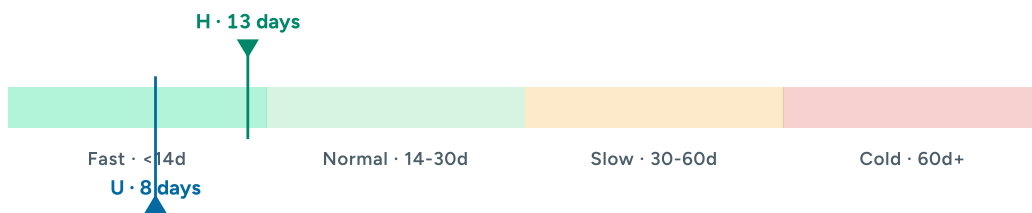
**H** 3.9%      Within normal range  
**U** 6.0%      Looser supply — more choice

### AVG HOLD PERIOD

**H** 14.8 yrs      Typical  
**U** 9.1 yrs      Typical

### MEDIAN DAYS ON MARKET

**H** 13 days · **U** 8 days



Fast-moving market — homes typically sell in under 2 weeks. Expect competitive bidding; come pre-approved.

### MEDIAN VENDOR DISCOUNTING

**H** -1.3% · **U** 0.0%

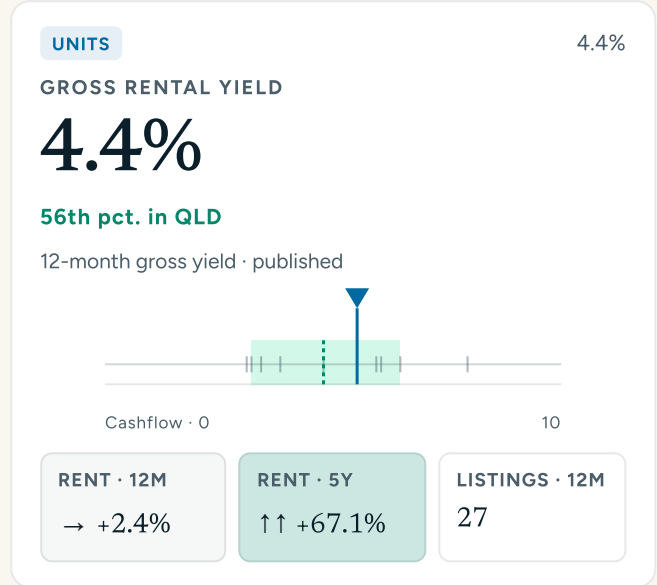
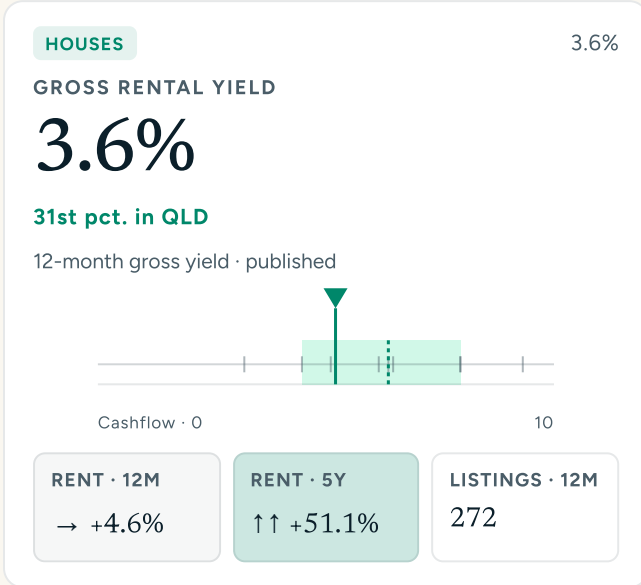


Small 1.3% average gap between ask and sold — modest negotiating room.

A short DOM + small vendor discount = sellers' market. A long DOM + bigger discount = buyers can negotiate. Stock on market measures the share of housing currently listed.

## What the rental side looks like.

Gross yield, recent rent change, listing supply. The investor's lens — what the property can earn while you hold it.



Gross yield is  $\text{rent} \div \text{price}$  (before vacancy, management, maintenance, tax). The score percentile compares this suburb's cashflow potential against QLD peers.






## CHAPTER 02

# Calculate yours.

Set the assumptions — purchase price, deposit, rent, salary, year built, loan rate — and watch every downstream cost, cashflow, tax position and exit scenario recompute for this exact lot.

## Set the assumptions.

Five sliders plus your loan rate. Everything in the calculator tiers recomputes from these.

<p>Purchase price <b>\$900,000</b></p>  <p>\$200k <span style="float: right;">\$3M</span></p>	<p>Deposit <b>20% · \$180,000</b></p>  <p>5% <span style="float: right;">50%</span></p>
<p>Rent · per week <b>\$650</b></p>  <p>\$200 <span style="float: right;">\$2,500</span></p>	<p>Your salary <b>\$150,000</b></p>  <p>\$50k <span style="float: right;">\$400k</span></p>
<p>Year built <b>2005</b></p>  <p>1900 <span style="float: right;">2026</span></p>	<p>Loan rate <input type="text" value=""/> % p.a.</p>

# Cost to buy & hold.

What it takes to enter — and what it costs you to keep it.

ALL-IN UPFRONT COST

## \$215,525

Deposit · stamp duty · LMI · legal estimate. Excludes building & pest, agent fees.

QLD

### Stamp duty

## \$33,525

Base duty	\$33,525
Effective rate	3.73%

FY 2024-25 schedule for QLD. Excludes FHB / PPOR concessions — apply separately if eligible.

80.00% LVR

### Lender's Mortgage Insurance

## \$0

Loan amount	\$720,000
Indicative rate	0%
Loan with LMI	\$720,000

Indicative — Helia / QBE published bands. Real lender quote can vary ±25%.

30YR · 6.25%

### Repayment

## \$4,433 / month

Fortnightly	\$2,045
Weekly	\$1,022
Total interest	\$875,939

P&I, level repayments. Fortnightly pays down faster — 26 payments/yr vs 12 monthly.

APRA +3% BUFFER

### Borrowing power

## \$793,012

Net monthly income	\$9,024
Monthly surplus	\$6,524
This loan vs max	90.79%

Single applicant, no other commitments. Real lender outcomes vary by policy.

ANNUAL / YEAR 1

Holding costs · \$57,574/yr

Loan interest	\$45,000	Council rates	\$3,150	Insurance	\$2,220
Property management	\$2,704	Repairs & maintenance	\$4,500	Land tax · QLD	\$0

Land tax assumes this is the only holding in QLD; UCV ≈ 50.00% of price. No PPOR exemption, individual ownership. Council rates & insurance are price-proxy estimates — replace with actuals from the contract of sale.

# Investment cashflow & tax.

What this property does to your weekly take-home, after the ATO has its say.

WEEKLY AFTER-TAX CASHFLOW


## \$-244 /wk

Negatively geared. ATO refund: \$12,380/yr at your marginal rate.

### Cashflow breakdown

INCOME		DEDUCTIONS		TAX EFFECT	
Gross rent (52 wks)	\$33,800	Cash expenses	\$57,574	Taxable loss	-\$34,074
Vacancy (2 wks)	-\$1,300	Non-cash (Div 43 + 40)	\$9,000	Tax saved	\$12,380
<b>Effective rent</b>	<b>\$32,500</b>	<b>Total deductions</b>	<b>\$66,574</b>	<b>After-tax / yr</b>	<b>-\$12,694</b>

Tax effect computed by running incomeTax twice — with and without this property's taxable income — so bracket transitions and Medicare/MLS shifts are handled correctly.



### Composite property score

Yield	<div style="width: 45%;"></div>	45	Cashflow	<div style="width: 22%;"></div>	22
Leverage	<div style="width: 11%;"></div>	11	Breakeven growth	<div style="width: 54%;"></div>	54
Depreciation	<div style="width: 100%;"></div>	100			

BUILT 2005

### Depreciation

## \$9,000 /yr

Div 43 capital works	\$9,000
Div 40 plant & equipment	\$0
<b>Effective tax shield (yr 1)</b>	<b>\$3,510</b>

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Post-9-May-2017 residential can't claim Div 40 on second-hand assets (s40-27).

FY 2024-25

### Your tax position

## 39.00% marginal

Salary	\$150,000
Tax + Medicare	\$41,713
<b>Effective rate</b>	<b>27.81%</b>

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Resident individual, no HECS. Adjust salary above to see how your marginal rate moves the cashflow numbers.

## Exit & long-term strategy.

If you held this for 10 years and sold, here's the maths.

Annual capital growth **4.0% p.a.**

0%  10%

Hold for **10 years**

3 yr  30 yr

Use as PPOR for part of holding  %

NET AFTER CGT IN YEAR 10

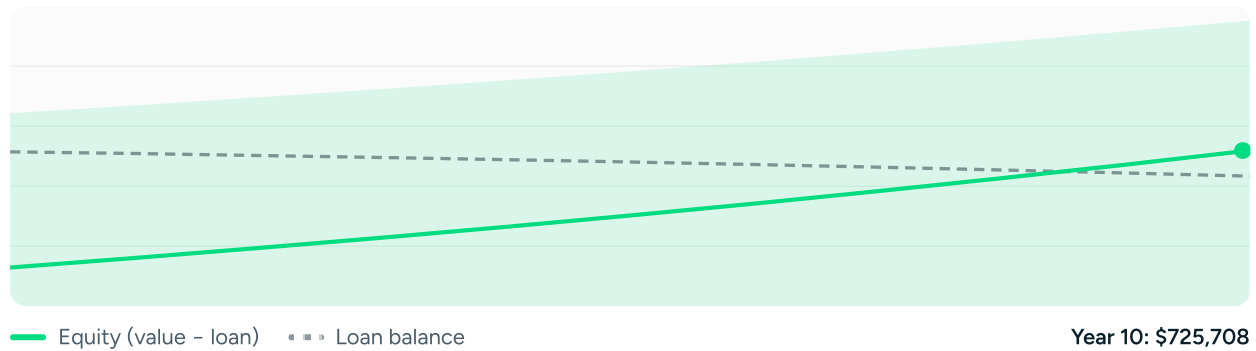
# \$346,267

Sale price ≈ \$1,332,220 at 4.0% p.a. compounded. CGT payable: \$107,122 (50% discount applied).

QUICK MODE		SALE		Capital gains tax — at sale	
COST BASE		GAIN & TAX			
Purchase price	<b>\$900,000</b>	Projected sale price	<b>\$1,332,220</b>	Raw capital gain	<b>\$453,389</b>
Acquisition costs	<b>\$35,525</b>	Selling costs (2.5%)	<b>-\$33,306</b>	50% discount	<b>-\$226,695</b>
Less Div 43 claimed	<b>-\$90,000</b>	<b>Net proceeds</b>	<b>\$1,298,914</b>	<b>Taxable gain</b>	<b>\$226,695</b>
<b>Adjusted cost base</b>	<b>\$845,525</b>				

Quick-mode CGT — not the full 5-element s110-25 cost base. Take this to your tax agent. Pre-1985 acquisitions and inherited properties have different rules not modelled here.

## Projected equity over time



Property value compounds at 4.0% p.a.; loan balance amortises on 30-year P&I at 6.25%. Excludes inflation, rent growth and tax effects — pure asset-vs-liability view.

ITWV FORM

### PAYG variation

**\$476** / fortnight

Annual reduction	\$12,380
Tax at full PAYG	\$41,713
Tax after deductions	\$29,333

Apply via the ATO's ITWV (NAT 1515) — employer withholds less each pay, cash in hand monthly instead of waiting for the tax-time refund.

IF YOU SWITCH

### Refinance break-even

**6** months

New rate  %

Monthly saving	\$231
Switching cost	\$1,500
Saving over term	\$81,818

Net positive over the remaining loan term.

DISCLAIMER

## Read this before you act.

This Financial report is generated automatically using your inputs. It is **education and calculation only** — not personal financial advice, not a recommendation, and not a substitute for a qualified accountant, mortgage broker or financial planner.

All figures are estimates. Stamp duty schedules and land tax thresholds are the ATO/state revenue office published rates for FY 2024-25 but exclude concessions (FHB, PPOR, off-the-plan) which depend on your circumstances. LMI premiums are indicative bands published by Helia and QBE — your lender's actual quote may vary by  $\pm 25\%$  or more. Borrowing power uses APRA's +3% serviceability buffer with HEM-style fallback expenses; real lender outcomes vary by policy.

The cashflow model uses Australian resident individual tax brackets and computes the property's tax effect by running the income-tax calculation twice (with and without the property's taxable income). Land tax assumes this property is the only holding in QLD (no aggregation across other land you own).

For numbers you can rely on, take this report to a registered tax agent and a credit-licensed mortgage broker. SafeBuy is not licensed under the AFSL or NCCP regimes and provides no advice, factual or otherwise, on financial products.