

What is Rentvesting? The Smart Property Strategy More Aussies Are Using in 2025 - Natloans

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What is Rentvesting? The Smart Property Strategy More Aussies Are Using in 2025

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

In today's competitive property market, owning your dream home in your dream suburb feels out of reach for many Australians. But what if there was a way to get into the property market sooner, build wealth, and still live the lifestyle you want?

That's where rentvesting comes in.

■ What is Rentvesting?

Rentvesting is a property strategy where you rent a home in your preferred location, while owning an investment property elsewhere – usually in a more affordable, high-growth area.

For example, you might rent a townhouse in Bondi or Fitzroy for lifestyle reasons but buy an investment unit in Brisbane or regional Victoria to start building your property portfolio.

In short:

■ You rent where you want to live

■ You invest where you can afford

■ Why Are More Australians Choosing to Rentvest?

With median house prices in capital cities hitting record highs, rentvesting is emerging as a practical and flexible solution – especially for first-home buyers and young professionals.

Here are a few reasons why Aussies are turning to rentvesting:

Affordability: It allows you to get a foot on the property ladder without saving for years to buy in a pricey suburb.

Lifestyle: You can continue living close to work, family, or the beach, without being tied down to an expensive mortgage.

Investment Growth: You can purchase in an area with strong rental yields and capital growth, giving you long-term wealth-building potential.

Tax Benefits: Investment properties may offer tax deductions for things like interest, depreciation, and maintenance.

Flexibility: You can move freely without being tied to one home, while still building your property portfolio.

■ Is Rentvesting Right for You?

Rentvesting works well for:

First-time buyers priced out of their desired suburbs

Professionals prioritising lifestyle and location

Investors wanting to start small and scale their property journey

People who want property exposure without sacrificing lifestyle

But it's not for everyone. That's why it's important to weigh the pros and cons before diving in.

■ Pros and Cons of Rentvesting

■ Benefits of Rentvesting

Get into the market sooner: Rising property prices can outpace savings. Rentvesting helps you get in before you're completely priced out.

Live where you love: Enjoy the lifestyle, commute, or community you prefer, without buying a home you can't afford in that area.

Build wealth through investment: Your investment property can grow in value and generate rental income.

Tax advantages: Investment loans and property expenses can be tax deductible, improving your cash flow.

Diversify your strategy: You can grow your property portfolio while staying flexible with your living situation.

■ Drawbacks to Consider

You're still paying rent: While your property might be earning income, you'll need to budget for rent on your residence.

Limited grants for investors: First-home buyer grants and stamp duty concessions typically apply to owner-occupiers, not investors.

Ongoing responsibilities: Being a landlord means handling maintenance, tenants, and financial planning.

Capital gains tax: If your investment property grows in value, you may face CGT when you sell.

Financing can be complex: Loan structures for investment properties can differ from home loans – and may need a more strategic approach.

■ Thinking About Rentvesting? Here's Our Top Tips:

If you're considering rentvesting, planning is key. Here's how to get started:

Set clear goals: Is this a stepping stone to owning your dream home? Or a long-term investment plan?

Know your borrowing capacity: Talk to a mortgage broker (like the experts at Natloans) to get pre-approved and understand what you can afford.

Research investment areas: Look for suburbs with strong rental yields, infrastructure growth, low vacancy rates, and potential for capital growth.

Crunch the numbers: Factor in rental income, mortgage repayments, property management fees, maintenance, and tax.

Get expert advice: Speak with a great mortgage broker and accountant to build a strategy that works for your situation.

Have an exit strategy: Understand your long-term plan. Will you sell and upgrade? Keep it as a rental? Use the equity for another property?

■ Why You Need a Great Mortgage Broker When Rentvesting

Rentvesting isn't just about buying a property – it's about buying smart . And smart property investing starts with expert advice .

At Natloans , our experienced and trusted mortgage brokers understand the ins and outs of both home loans and investment lending . We take the time to:

Assess your goals and financial situation

Find the most competitive investment loan options

Help structure your loan for tax efficiency and flexibility

Work with your accountant or financial advisor to build a strategic plan

Support you from pre-approval all the way to property settlement

And because we're 100% client-focused, our job isn't done when you sign the paperwork. We're here for the long haul, helping you review your loan, unlock equity, and plan for your next move.

■ The Bottom Line

Rentvesting offers a flexible, financially savvy way to break into the property market, especially in today's high-price environment. But like any investment strategy, it works best with the right research, structure, and expert guidance.

If you're thinking about rentvesting, don't go it alone. Let our team at Natloans guide you through every step – from first questions to property success.

■ Ready to chat rentvesting? Contact us today and let's map out your path to smart property investing.

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