

# Apartments vs Houses

## Which investment is right for you?



Thinking about investing in property? It's an exciting step, but deciding between an apartment and a house can feel overwhelming. Both options have unique benefits and challenges, and the right choice depends on your goals, budget, and lifestyle. Let's break it down so you can make an informed decision.

### **Apartments: Why They're Worth Considering**

- 1. Affordable Entry Point**  
Apartments generally cost less than houses, making them a great option if you want to enter the market sooner. For example:
  - Median house price in Australia: \$975,592
  - Median apartment price: \$669,434That's a significant difference! A smaller deposit and lower mortgage can make your investment more manageable.
- 2. Less Maintenance, Less Stress**  
No lawns to mow, no big repairs to coordinate. Apartments often come with shared facilities like pools or gyms, maintained by the body corporate—saving you time and hassle.
- 3. Reduced Ongoing Expenses**  
Council rates and land taxes are typically higher for houses. Apartments can mean lower ongoing costs, improving your cash flow.
- 4. Potential for Higher Rental Yields**  
Lower purchase price often means better rental yield. This can help cover mortgage repayments and boost profitability.

### **Drawbacks of Apartments**

- 1. Strata Fees and Body Corporate Costs**  
Shared amenities come at a price—strata fees can add up, especially in buildings with pools or gyms.
- 2. Restrictions on Renovations and Pets**  
Want to renovate or keep a pet? You'll likely need approval from the strata committee.
- 3. Market Risks and Oversupply**  
Too many new apartments in one area can impact demand and growth. Choosing established, boutique complexes can help reduce this risk.



### Houses: Why They Appeal to Investors

- Greater land value and potential for capital growth.
- More freedom for renovations and extensions.
- Attractive to families seeking space and privacy.

*But remember: houses often mean higher purchase prices, more maintenance, and bigger ongoing costs.*

### Your Next Move

Investing in property is a big decision. Whether you're leaning towards an apartment or a house, the right financing strategy matters. Your Lending Experts can help you explore tailored options to make your investment goals a reality.

### Ready to take the next step?

Contact us today and let's turn your property plans into action.



## Your Lending Experts

Do it once. Do it right.

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