MARTINS REAL ESTATE GROUP

GUIDES

Real Estate Investor Starter Guide

An introductory guide to evaluating properties, understanding expenses, analyzing cash flow, exploring financing, and planning your investment strategy.

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1. Underwriting Basics

- Cash flow = rent - (mortgage + taxes + insurance + condo fees + maintenance + vacancy).
- Budget 5% for maintenance and 3%-5% for vacancy even in tight rental markets.
- Compare cap rate (NOI / price) across candidate properties, not gross rent.

2. Financing

- Investment properties generally require 20% down and are stress-tested.
- Lenders may count only a portion of projected rent toward qualification.
- Model a 2% rate increase at renewal before committing.

3. Strategy

- Choose one lane first: long-term hold, value-add, or pre-construction assignment.
- Know Ontario landlord obligations under the Residential Tenancies Act.
- Plan the exit at purchase: hold period, refinance point, and target sale window.

Questions about your next move?

Book a complimentary consultation at martinsrealtygroup.ca/book