

Investment Property Calculator – Web Application Overview

Purpose

This web application is designed to empower property investors by providing a comprehensive, easy-to-use digital platform for analyzing and managing investment properties. It offers powerful tools to calculate financial performance, simulate investment scenarios, estimate tax impacts, and track a property portfolio over time. The application is a modern upgrade from traditional Excel models, delivering a more dynamic, visual, and accessible experience.

Key Modules & Features

Property Input Module

This module allows users to enter comprehensive financial and property-specific information. It supports adding multiple properties, each with its own customizable set of details, including:

- Purchase price, date of acquisition, and market value
- Loan structure: deposit, loan amount, interest rates (fixed/variable), loan term
- Rental income: current rent, future projections, expected vacancy periods
- Property-related expenses: council rates, water charges, insurance, repairs, property management fees
- Tax depreciation schedules and benefits (e.g., capital works, plant & equipment)

Property Analysis Engine

Based on user input, this module calculates key investment metrics and forecasts. It enables users to understand the financial performance of individual properties. Calculations include:

- Monthly and yearly cash flow
- Net operating income (NOI)
- Return on Investment (ROI) and rental yield
- Loan amortization and breakdown of principal vs. interest
- Projected capital growth and total return over time
- Taxable income, tax offsets, and depreciation benefits

Portfolio Dashboard

A centralized dashboard that aggregates data from all input properties to provide a complete picture of the user's investment portfolio. Features include:

- Total market value of all properties
- Outstanding loans, equity, and Loan-to-Value Ratio (LVR)
- Total rental income vs. total expenses
- Portfolio-wide cash flow and profitability
- Comparative performance metrics of individual properties
- Graphs and visualizations for trends over time

Tax & Stamp Duty Calculator

An integrated tool to estimate government costs and tax liabilities:

- Income tax calculation based on Australian tax brackets
- Stamp duty estimation based on property location and price
- Land tax and capital gains tax (CGT) considerations for long-term planning
- Medicare levy and other government surcharges

Scenario Simulation Tool

Allows users to stress test their investments by modifying key assumptions:

- Interest rate changes (e.g., +1%, +2%) and their impact on repayments and cash flow
- Rent increases/decreases and vacancy rate changes
- Capital growth rate scenarios (e.g., 3%, 5%, 7% annual growth)
- Immediate feedback via updated charts and tables showing short-term and long-term outcomes

Reports & Export

This module supports easy sharing and documentation:

- Export property and portfolio reports to PDF for banks, advisors, or personal use
- Summarized and detailed report formats available
- Import/export Excel files for flexibility
- Download tax summary reports and cash flow projections

User Account Management

A secure account system for personalized use:

- User registration and login with password protection
- Ability to save, edit, and delete properties
- Auto-save and history tracking for property scenarios
- Cloud-based storage for access from any device

Benefits

- Replaces complicated Excel files with a clean, user-friendly interface
- Helps users make informed decisions through real-time analytics and projections
- Supports multiple property management in one place
- Provides visually rich dashboards and scenario simulations
- Improves reporting, transparency, and long-term financial planning

- Secure and accessible from any device