📘 Web App Roadmap – Investment Property Calculator

This document maps the functionality of the Excel-based investment property calculator to a feature-rich web application. Each Excel component is translated into specific web modules, providing a clear roadmap for development.

## 1. 🧾 Property Input (Input Property 1–5 Sheets)

* Multi-step property input form
* Fields: Purchase price, loan details, rental income, expenses, depreciation
* Real-time validation using React Hook Form + Zod
* Each property stored in MongoDB under the user profile

## 2. 📊 Financial Calculations (Data Property 1–5 Sheets)

* Calculate monthly/yearly cash flow, ROI, rental yield, and loan amortization
* Flask backend handles calculations
* Frontend displays charts and breakdown tables

## 3. 📁 Portfolio View (Portfolio Sheet)

* Dashboard page summarizing all properties
* KPI cards: Net Worth, ROI, Cash Flow, LVR
* Charts for equity growth, cash flow trends, and LVR breakdown

## 4. 🧮 Tax Calculator (Tax Table Sheet)

* Income tax estimator using Australian tax brackets and Medicare levy
* Input: User income, deductions from property
* Output: Estimated annual tax and breakdown

## 5. 💰 Government Duties Calculator (Duties Sheet)

* Calculates stamp duty and land tax based on state and property value
* Integrate into property input flow or make standalone tool
* Backend logic for state-wise duty calculation

## 6. 🔄 Scenario Simulation (Interactive Planning)

* UI sliders to simulate rent %, interest %, and capital growth changes
* Real-time calculations and impact charts
* Display new ROI, cash flow, and equity under simulated conditions