Intentional Investor Road Map

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A comprehensive guide to strategic real estate investing in Kingston & Stone Mills, Fall 2025 edition.

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1. Executive Summary

This roadmap walks you step-by-step from goal-setting through exit planning. You'll find:

- A clarified vision framework
- Pre-approval & reserve fund guidelines
- Local data snapshots
- A scorecard for asset classes
- A fully worked financial model table
- Checklists for due diligence, renovations, and ongoing portfolio review

Use it to move deliberately, minimize surprises, and maximize returns.

2. Clarify Your Investment Vision

• Define your strategy: flip vs. buy-and-hold
• Cash flow vs. appreciation priority
• Target returns (e.g., 8% net yield, 12% IRR)
• Involvement level: active vs. passive

Checklist:

- [ ] Write down your primary goal
- [ ] Set realistic return targets
- [ ] Decide property type(s)
- [ ] Note personal time & capital constraints

3. Secure Your Financing Foundations

Steps:

1. Pull credit report & calculate DTI
2. Talk to three lenders for pre-approval quotes
3. Compare rate, term, and fees
4. Open a reserve fund account (target = 6 months of expenses)

Budget Table (example):

4. Decode Local Market Dynamics

Action: Pull the latest MLS report and update these every quarter.

5. Property Type & Neighborhood Scorecard

Rate each option 1–5 on four criteria (Price, Yield, Appreciation, Complexity) then total.

The Property Type & Neighborhood Scorecard is a decision-support tool that helps you:

• Objectively compare different investment options (single-family, multi-unit, condo, fix-and-flip)

1. Quantify four critical dimensions—
2. Price (entry cost relative to your budget)
3. Yield (expected cash-flow potential)
4. Appreciation (long-term equity growth)
5. Complexity (management burden and risk)
6. Assign a 1–5 score on each dimension, then total to see which assets rank highest against your goals

• Visualize trade-offs at a glance (e.g., a property might score high on yield but low on simplicity)

• Prioritize your time and capital toward the types and neighborhoods that best align with your target return profile and workload tolerance

In short, the scorecard turns subjective impressions into a clear, side-by-side ranking—so you can confidently zero in on the deals that match your cash-flow ambitions, appreciation targets, and hands-on comfort level.

Financial Analysis Model

Use this template in Excel or Google Sheets:

6. Financial Analysis Model Template

Use this table in Excel or Google Sheets. Enter your Base Case values in column B, then duplicate the column for each scenario (e.g., Rate +0.5%, Rent +10%). The "Formula" column shows the calculation you can paste or type into your sheet.

Here's a no-frills, calculator-friendly way to run your deal. Just plug in your numbers step by step—no Excel required.

1. Define Your Inputs
   - Purchase Price (P)
   - Monthly Rent (R)
   - Vacancy Rate (V) as a decimal (e.g. 5 % → 0.05)
   - Annual Operating Expenses (E)
   - Annual Debt Service (D)

2. Calculate Gross Annual Income (GAI)

GAI = R × 12

3. Adjust for Vacancy (AVI)

AVI = GAI × (1 – V)

4. Compute Net Operating Income (NOI)

NOI = AVI – E

5. Find Net Cash Flow (NCF)

NCF = NOI – D

6. Determine Net Cash Yield (%)

Yield = (NCF ÷ P) × 1007.

7. Dream Team Contact Checklist

- [ ] Local REALTOR®: Name, email, phone
- [ ] Mortgage Broker: Name, email, phone
- [ ] Home Inspector: Name, email, phone
- [ ] Contractor: Name, email, phone
- [ ] Property Manager: Name, email, phone
- [ ] Accountant/Tax Advisor: Name, email, phone

8. Due Diligence & Negotiation Checklist

- [ ] Full home inspection report
- [ ] Review of zoning & licensing
- [ ] Utility bills (12 mos)
- [ ] Title search & covenant review
- [ ] List of repair credits to request
- [ ] Final walk-through prep
- [ ] Insurance Review

9. Value-Add Improvements Planner
Use this planner to prioritize and budget targeted upgrades that boost both income and asset value. Adjust the sample line items or add your own projects to fit your property goals. Complete the Report below

Improvement	Estimated Cost ($)	Timeline	Estimated ROI (%)	Priority	Notes

How to use this planner:
1. Replace or add line items to match your property's specific needs.
2. Estimate cost and construction timeline for each project.
3. Assign an expected ROI based on market comparable properties or contractor quotes.
4. Rate priority (High, Medium, Low) to sequence projects effectively.
5. Add notes for financing, permits, or contractor contacts.

Refer back to this table when planning your cap-ex budget and scheduling work—so you can track actual vs. projected costs, measure performance, and maximize your investment returns.

10. Performance Monitoring Template
Track monthly:

Month	Rent Collected	Expenses	Net Cash Flow	Notes

11. Next Steps & Resource Links
1. Copy the tables and checklists provided above into your preferred spreadsheet (Excel, Google Sheets, etc.) and customize with your deal data
2. Book your free 30-minute strategy session with Wendy Hay to review your roadmap and dive into your numbers
3. Review our monthly Fall 2025 Market Update newsletter for the latest Eastern Ontario insights
4. Join the "Eastern Ontario Investors" Facebook group to network, share deal opportunities, and learn from peers
5. Set quarterly reminders in your calendar to revisit your scorecard and performance tracker—keep your plan active and data-driven

https://wendyhaylifestyle.wordpress.com/webinar
• Schedule your free 30-min strategy session: Call/Text 613-30-3500 or email wendyhay@sympatico.ca