5-Year Investment Plan

A one-page template for turning 'I should invest in real estate' into a dated, measurable plan.

1. Your objective

Primary goal	Appreciation / Cash flow / Balanced
Target net worth or income in 5 years	
Capital available today	$
Capital added per year	$
Risk tolerance	Low / Medium / High

2. Year-by-year plan

Year	Action	Target market	Budget	Expected result
1	Buy property #1		$	
2	Stabilize / optimize		$	
3	Buy property #2		$	
4	Review portfolio		$	
5	Buy #3 or refinance		$	

3. Market shortlist

Reference figures below are August 2026 average sale prices in Amanda's service area.

Market	Avg price	Profile	Shortlisted?
Milton	$1.07M	Appreciation	☐
Kitchener-Waterloo	$729K	Appreciation	☐
Georgetown	Varies	Appreciation	☐
Cambridge	$728K	Cash flow	☐
Brantford	Affordable entry	Cash flow	☐
Hamilton Downtown	$746K	Balanced	☐
Dundas	$728K range	Balanced	☐
Ancaster	$728K range	Balanced	☐

4. Financing plan

Down payment target (20% min. on rentals)	$
Rate assumption used	% (fixed 4.04% / variable 3.40%, Aug 2026)
Amortization	
Lender / broker	
Renewal dates to diarize	

5. Review checkpoints

☐ Every 6 months: rents at market? ☐ Annually: refinance or sell review. ☐ Annually: reconfirm the strategy still matches the goal.

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