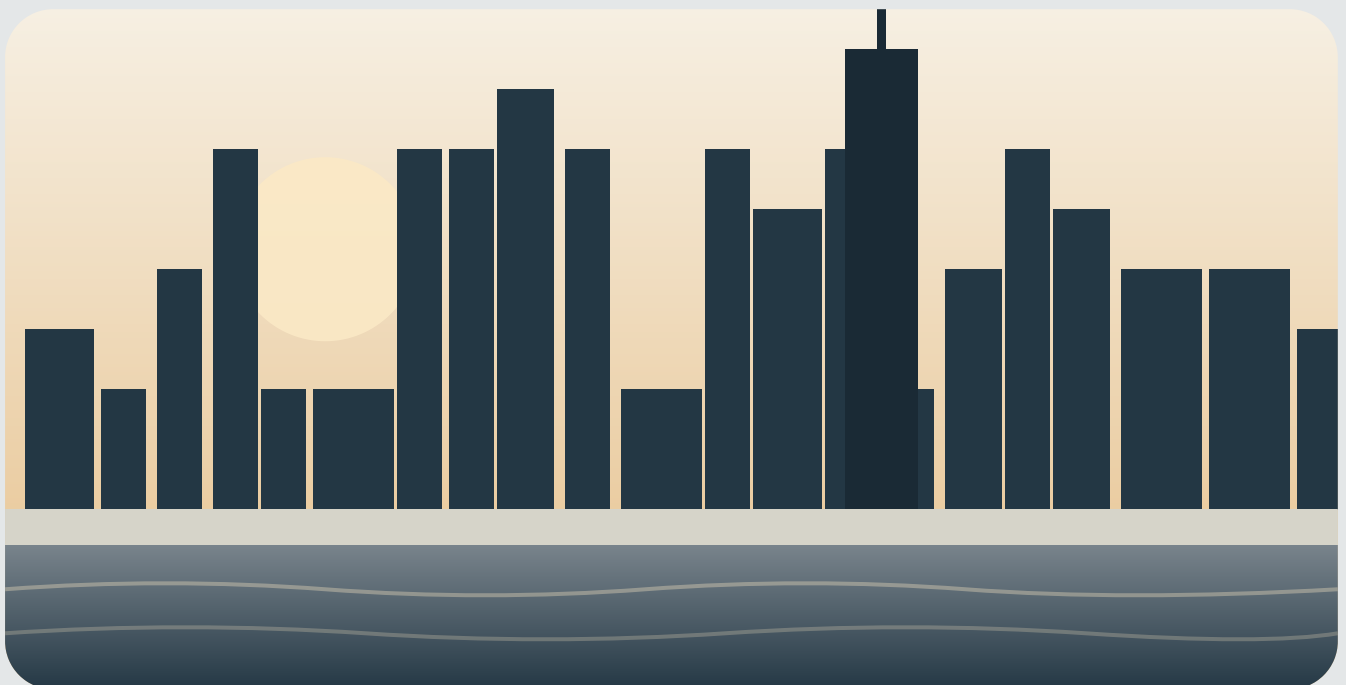


THE GOLD COAST INVESTOR'S MAP

Growth or Cash Flow?

Where to invest on the Gold Coast in 2026, by budget, strategy and risk. Find your match in 60 seconds.



Inside: the Investor Map, 12 suburbs by budget and a cash flow example

FUTRPROPERTY.COM

Meet the FUTR team

Former selling agents who now only work for buyers, including investors.



Berny Rubin

Founder and Buyer's Agent

Licensed since 2014. Years as a selling agent before switching sides, so he knows exactly how agents run a campaign. Degree in International Business, majoring in real estate and property development.



Sarah "Trum" Trumble

Buyer's Agent

A Palm Beach local with a laid-back style and a sharp negotiating edge. Her local connections open doors to off-market homes most buyers never see. No fluff, no pressure, 100% on your side.

2014

Licensed and working
in real estate

50+

Properties secured for
our buyers

100%

On the buyer's side. We
never sell.

THE MARKET IN 30 SECONDS

The Gold Coast at a glance

Strong population growth, tight rentals and billions in new infrastructure.

MEDIAN HOUSE

\$1.35M

Up from \$810K in late 2021, about +67%

MEDIAN UNIT

\$900K

Up from \$495K in late 2021, about +82%

MEDIAN HOUSE RENT

\$950/wk

Units: \$800 a week

TYPICAL TIME TO SELL

22 days

Houses and units, city-wide

Cotality, whole Gold Coast council area, 12 months to June 2026.

WHAT'S DRIVING DEMAND

Light Rail Stage 3

Extending south to Burleigh Heads.

Coomera Connector

A second motorway beside the M1.

Light rail heading north

Planned through Labrador to Biggera Waters.

Brisbane 2032

Olympic venues and upgrades across the region.

Pick your strategy

Do you want your property to grow in value, or pay its own way?

BUILD WEALTH

Growth

Lower rent, stronger long-term value gains.

Usually: Close to the beach or CBD, high land to asset ratio

A BIT OF BOTH

Balanced

Solid rent and steady growth.

Usually: houses/single duplex across the GC

PAY ITS WAY

Cash flow

Higher rent, so it costs less to hold.

Usually: units close to jobs and transport, lower land to asset ratios

THE ONE FORMULA YOU NEED

Gross yield = yearly rent ÷ price

\$750 a week × 52 = **\$39,000** ÷ **\$860,000 price** = **4.5% gross yield**

Under 3.7% = growth

3.7 to 4% = balanced

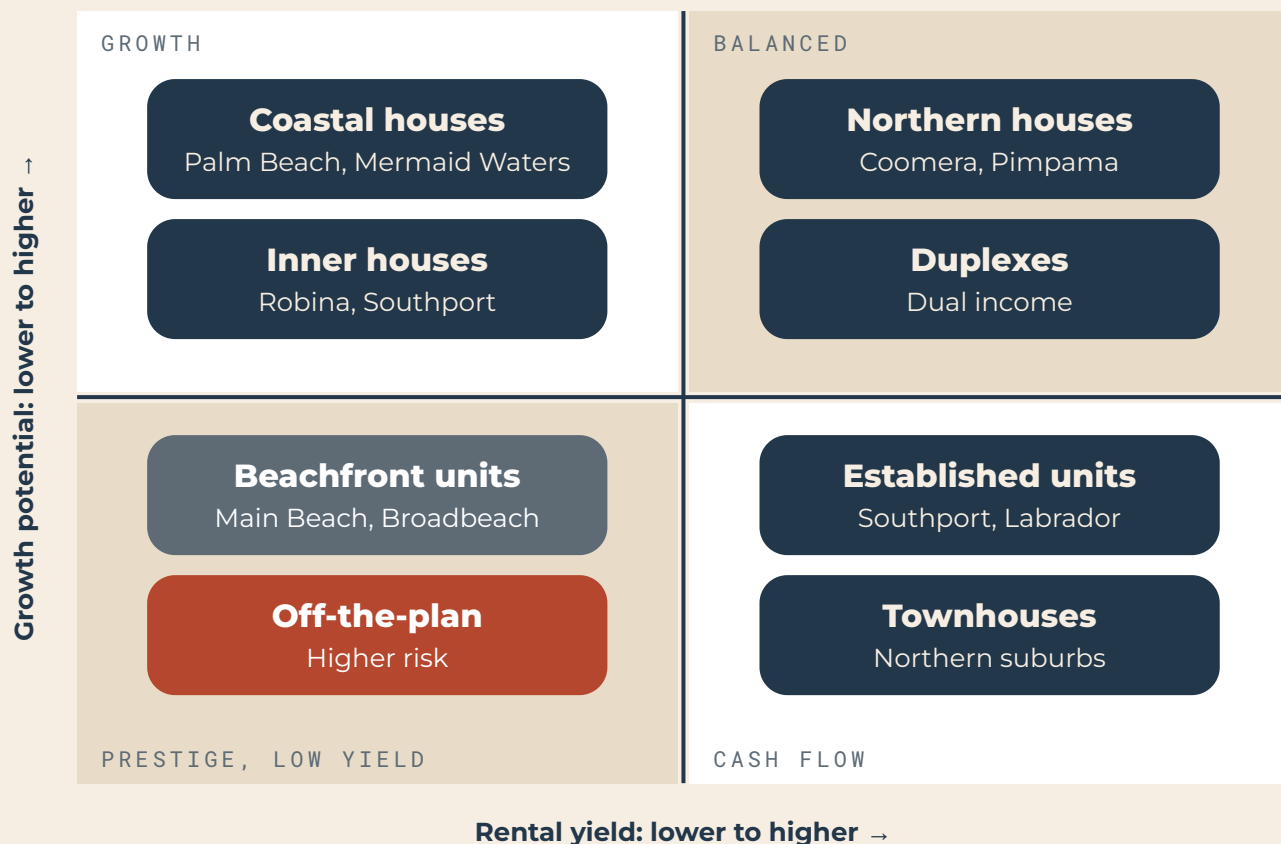
4.3%+ = cash flow

ASK YOURSELF

1. How much could I comfortably top up each week?
2. How long will I hold: 3 years, 10 years, or forever?
3. What's my budget, including stamp duty and costs?

The Investor Map

Find your strategy's corner, then see what lives there.



Top half: land drives growth.

Right half: rent drives returns.

A general guide. The street, the building and the price you pay matter just as much.

Asset types compared

What you buy matters as much as where. And where you buy changes the price.

HOW THEY COMPARE

Asset type	Growth	Yield	Risk	Best for
House on land	●●●	●●○	●○○	Growth, long holds
Duplex or dual income	●●○	●●●	●●○	Balanced, strong rent
Townhouse	●●○	●●○	●●○	Balanced, lower entry
Established unit	●○○	●●●	●●○	Cash flow, low entry
Off-the-plan unit	●○○	●●○	●●●	We don't buy these

More dots = more of that quality.

ENTRY PRICES BY REGION

Entry price	North Coomera, Pimpama, Ormeau	Central Southport, Surfers, Robina	South Burleigh, Palm Beach, Currumbin
House on land	\$950K+	\$1.25M+	\$1.6M+
Duplex or dual income	\$1.2M+	\$1.6M+	\$2.0M+
Townhouse	\$800K+	\$850K+	\$1.0M+
Established unit	N/A	\$750K+	\$850K+

Rough starting points for a sound property in 2026, not medians.

Off-the-plan: we do not deal in this type of property. If you would like a referral please let us know.

Units: the cash flow end

The lowest entry prices, with the strongest rent.

UNITS AT A GLANCE

Suburb	Median value	Rent/wk	Yield	12m	Strategy
Surfers Paradise	\$848K	\$770	4.7%	+3.2%	Cash flow
Biggera Waters	\$861K	\$750	4.5%	+11.6%	Cash flow
Southport	\$869K	\$745	4.5%	+14.7%	Cash flow
Labrador	\$873K	\$723	4.3%	+14.0%	Cash flow

Units, RP Data October 2026. Over 5 years, unit values in these suburbs rose 77% to 103%.

Why these suburbs work

Near the hospital, uni, light rail and beaches. Plenty of renters.

What to look for

2+ bedrooms, parking, and a small, well-run building.

Budget check: an \$860K unit needs about \$210K cash: 20% deposit, stamp duty and buying costs.

Source: RP Data (Cotality), October 2026. Yield = median asking rent × 52 ÷ median value, before costs.

Houses: from balanced to growth

As the price goes up, yield drops and growth takes over.

HOUSES BY PRICE

Suburb	Median value	Rent/wk	Yield	12m	Strategy
Pimpama	\$1.04M	\$770	3.9%	+9.7%	Balanced
Coomera	\$1.07M	\$800	3.9%	+9.9%	Balanced
Ormeau	\$1.09M	\$800	3.8%	+9.4%	Balanced
Coombabah	\$1.13M	\$850	3.9%	+9.4%	Balanced
Southport	\$1.26M	\$875	3.6%	+13.5%	Growth
Mudgeeraba	\$1.39M	\$995	3.7%	+5.8%	Balanced
Robina	\$1.59M	\$1,050	3.4%	+6.7%	Growth
Mermaid Waters	\$2.15M	\$1,400	3.4%	+1.8%	Growth
Palm Beach	\$2.17M	\$1,200	2.9%	+9.6%	Growth

Houses, RP Data October 2026. Over 5 years, house values in most of these suburbs rose 55% to 76%.

\$1M TO \$1.15M Northern suburbs. New schools, roads and families.	\$1.25M TO \$1.6M Established central suburbs, close to jobs.	\$2M+ Coastal and waterside. Scarce land, lower yield.
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Source: RP Data (Cotality), October 2026. Yield = median asking rent × 52 ÷ median value, before costs.

Run the numbers

What a typical \$860K unit actually costs to hold.

EACH YEAR

Rent (\$750 a week)	\$39,000
Property management (8%)	-\$3,120
Body corporate	-\$5,000
Council rates and water	-\$3,500
Landlord insurance	-\$600
Maintenance	-\$1,000
Net rent	\$25,780

THE LOAN

Loan (80% of price)	\$688,000
Interest only at 6.5%	-\$44,720

YOUR TOP-UP

≈ **\$364/wk**

\$25,780 net rent minus \$44,720 interest
= -\$18,940 a year, before tax.

4.5%

Gross yield: rent ÷ price

3.0%

Net yield: after costs

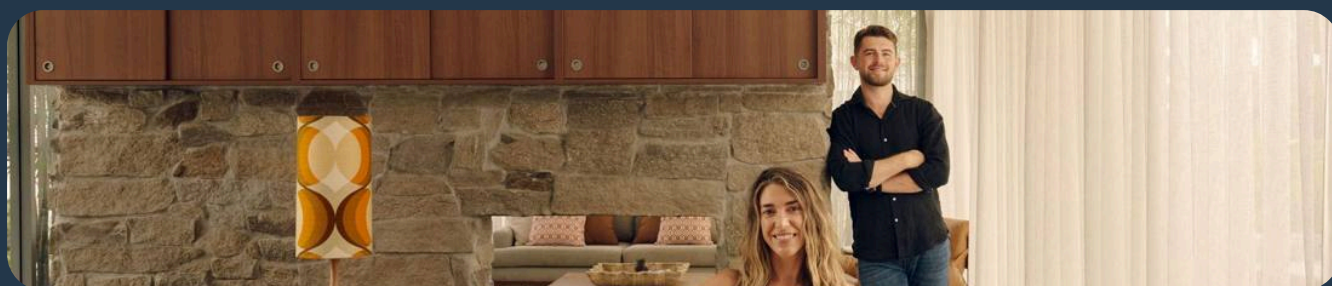
~\$210K

Cash to buy: deposit, duty, costs

Example only. Tax deductions and rent increases can shrink the top-up over time. Ask your accountant and broker to run your numbers.

Want a shortlist built for your budget?

Book a free investor strategy call. We'll match your budget and goals to the right suburbs, then find the property, including off-market.



Full service

We find, assess, negotiate and secure it.

Negotiate only

Found the one? We get you the best price and terms.

Auction only

We bid for you on the day.

CLIENT REVIEW

“Berny secured our investment property while we were on holiday overseas. Helpful from start to finish, always available, and a lovely person.”

Orit, investor looking for a growth property



Book your free call

0422 499 476

bernardrubin@futrproperty.com

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