



# Property Valuation: Secrets of the Roman Decision Model (Micro Mouse Business)

*Eric Alagan*

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Ignore “affordability” and focus on “fair value” – why pay a \$1 million just because one can “afford” it when the property is worth only \$750,000.00? Helps you value property consistently and objectively using five critical parameters: 1. Return on Investment – how much money you ought to receive for the money you pump in as deposits and top-up – factors in mortgage rate changes 2. Value your property based on market size – how many buyers/sellers are competing with you – translated into rental returns – including periodic rental increases 3. Calculate the full income/benefits of your property based on tenure – the longer the tenure, the more overall income – but how long a tenure (hint – not the 99 years) 4. Factor in your risk appetite – which changes with time – from marriage, with children, empty nest/retirement 5. Finally, don’t forget the time value of money – a dollar today is worth less in 10 or even 5 years hence – determine this now, today before you sign on the dotted line. The handbook also helps you to empirically factor in and trade off subjective elements such as (for example): home near office vs. near shopping, transport and other amenities; proximity to schools vs. grandparents; good facing/feng shui vs. price; and other attributes that you prefer. A must-read book before committing to buy/sell/hold property worth hundreds of thousands and even millions of dollars.



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