



HER SQUARE FEET



FROM FIRST PROPERTY TO PORTFOLIO

- The Ladder Approach

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Build Equity, Leverage Loans, and Grow a Diversified Real Estate Portfolio

This guide will show you how a single property can become the foundation of a multi-property portfolio. Through savings, smart loan leverage, and stepwise planning, you'll see how your first home can be the key to building wealth in real estate.



CONTENTS

SECTION 1

Start with Your
First Property

SECTION 2

Leveraging
Your First
Property

SECTION 3

Expanding
Into a
Portfolio

SECTION 4

Building Equity
and Cash Flow

SECTION 5

Portfolio
Acceleration

SECTION 5

Risk
Awareness

SECTION 5

Key
Takeaways

Start with Your First Property

Your Launchpad:

- Monthly Salary Example: ₹90,000
- Savings Allocation: 35% → ₹31,500/month
- Property Cost: ₹30 lakh residential apartment
- Loan Assumptions: 80% financed → EMI ₹20,000/month
- Rental Income (Optional): ₹12,000/month



Equity Built After 1 Year:

- Principal Repayment + Rental Income + SIP Growth = ~₹3.9 lakh corpus
- Tip: Even small monthly savings grow significantly when combined with loan principal and rental income.

KEY PRINCIPLE:

Your first property is more than a home—it's your financial engine. Use it to build both equity and your borrowing potential.

Leveraging Your First Property



Why Leverage Matters:

- Loan leverage allows you to amplify your corpus for the next property without liquidating your savings.
- Top-Up Loan Potential Example: Property appreciates 5% → ₹31.5 lakh
- Loan Outstanding: ₹22.5 lakh → Top-Up ≈ ₹3.7 lakh available

PRACTICAL TIP

Don't over-leverage. Ensure EMIs remain manageable and rental income + savings cover your obligations.



Expanding Into a Portfolio

Corpus Available After Year 1:

- Equity + SIP Growth + Top-Up Loan \approx ₹7.6 lakh
- Next Investment Options:
 - Fractional Commercial Units
 - Plots
 - Virtual Spaces (Co-working, Co-living, Metaverse Assets)
 - Co-investment in Residential

Timeline for Next Step: Month 12–18

- Choose the investment type that aligns with your risk profile and returns goal.
- Allocate 30–40% of your savings + loan leverage toward this new investment.

Building Equity and Cash Flow



- Use rental income to cover EMIs or reinvest into savings
- SIP Growth continues alongside property equity → Corpus compounds faster
- Example of Cumulative Growth (2-year scenario):
- First Property Equity: ₹3.9 lakh
- Top-Up Loan + Savings: ₹7.6 lakh
- New Investment Contribution: ₹12-15 lakh by Month 24
- Diversify across property types to reduce risk and enhance long-term growth

KEY PRINCIPLE:

Think of your first property as a seed. Nurture it, let it grow, and then use it to plant the next one.

Portfolio Acceleration



- Use rental income to cover EMIs or reinvest into savings
- Continue rental income + SIP growth → expand corpus further
- Diversify investment categories: Residential, Commercial, Fractional, Virtual Spaces, Plots
- Timeline for 2–3 property holdings: ~24–36 months
- Use lessons from each property to plan the next step
- Tip: Keep track of performance metrics—ROI %, rental yield %, appreciation potential, and EMI coverage

TIP

Keep track of performance metrics—ROI %, rental yield %, appreciation potential, and EMI coverage

Risk Awareness

- Avoid over-leverage: Keep EMIs \leq 40–45% of monthly cash flow
- Plan exit strategies: Know resale potential and liquidity
- Diversify property types to reduce concentration risk
- Monitor market trends regularly (rental yield, upcoming infrastructure, policy changes)



PRINCIPLE:

Risks aren't to be feared—they are to be calculated and managed.

KEY TAKEAWAYS

- Stepwise property acquisition reduces financial stress.
- Diversification across property types is key.
- SIP growth + Rental income + Equity → Accelerated wealth creation.
- Loan leverage can significantly boost corpus if used wisely.
- Keep a small journal or handbook to track savings, investments, and growth trajectory.