Asset Class Decision Guide

Criteria	Your Score (1–10)	Notes
How much capital do you have to invest (e.g. retirement accounts, HELOC,etc.) ?		
What level of risk are you comfortable with?		
How passive or active do you want your involvement to be?		
Do you prefer residential or commercial tenants?		
What is your desired cash flow timeline (short vs. long-term)?		
Are you willing to invest in a different state or market?		
Do you prefer assets with high appreciation or high cash flow?		
Are you comfortable with property management responsibilities?		
Do you have a strong team or network already in place?		
What is your preferred deal size or scope?		

Asset Class	Typical Risk	Typical Return Profile	Best For
Single-Family Rentals (1-4 units)	Medium	Steady cash flow, long-term appreciation	New investors, passive income seekers
Multifamily (5–50 units)	Medium	Higher cash flow, scalability	Those seeking leverage, economies of scale
Large Multifamily (50+ units)	Low-Medium	Institutional-grade returns, requires teams	Syndicators, experienced investors
Self-Storage	Low-Medium	High margins, economic resilience	Cash flow-focused investors
Retail	Medium to High	Variable depending on tenants and economy	Investors with market expertise
Office	High	Dependent on long leases, high vacancies possible	Advanced investors, location specialists
Industrial	Medium	Steady tenants, low management	Those seeking passive commercial assets
Land	High	Appreciation-based, no income	Long-term investors, developers