

# **2026 Commercial Real Estate Investor Planning Workbook**

## **A Strategic Planning System for Serious CRE Investors**

This workbook is designed to help commercial real estate investors translate strategy into disciplined execution throughout 2026.

# Section 1 — Investor Snapshot & Objectives

Investor / Entity Name: \_\_\_\_\_

Primary Decision Maker(s): \_\_\_\_\_

Primary Markets: \_\_\_\_\_

Primary Asset Types: \_\_\_\_\_

Estimated Total Portfolio Value: \_\_\_\_\_

Total Annual NOI: \_\_\_\_\_

Primary Capital Sources: \_\_\_\_\_

Target 2026 Cash-on-Cash: \_\_\_\_\_% IRR: \_\_\_\_\_%

Risk Tolerance: Low / Moderate / High

By Dec 31, 2026, success looks like: \_\_\_\_\_

Top 3 Priorities: \_\_\_\_\_

Portfolio Strength: \_\_\_\_\_

Portfolio Vulnerability: \_\_\_\_\_

Biggest 2026 Opportunity: \_\_\_\_\_

What keeps me up at night: \_\_\_\_\_

## Section 2 — Strategic Moves Planner

### Strategic Move — Re-underwrite portfolio using 2026 assumptions

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### Strategic Move — Target distressed & mispriced assets

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### Strategic Move — Control value creation (NOI improvement)

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### Strategic Move — Use debt strategically

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### Strategic Move — Upgrade market/location discipline

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### **Strategic Move — Improve lease structures**

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### **Strategic Move — Optimize tax & ownership structures**

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### **Strategic Move — Maintain liquidity**

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

### **Strategic Move — Build exit optionality**

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

## **Strategic Move — Assemble advisory team**

Application to my portfolio: \_\_\_\_\_

Key Actions: \_\_\_\_\_

Responsible: \_\_\_\_\_

Target Date: \_\_\_\_\_

Notes: \_\_\_\_\_

## Section 3 — Risk & Mistake Self-Audit

### Mistake — Outdated market assumptions

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

### Mistake — Over-leverage

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

### Mistake — Refinancing risk

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

### Mistake — Chasing yield

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

### Mistake — Ignoring location fundamentals

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

## **Mistake — Passive management**

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

## **Mistake — Failure to cut losses**

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

## **Mistake — Ignoring opportunity cost**

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

## **Mistake — Overconfidence bias**

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

## **Mistake — Lack of exit optionality**

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

## **Mistake — Weak advisory team**

Exposure: Low / Medium / High

Evidence: \_\_\_\_\_

Impact: \_\_\_\_\_

Mitigation: \_\_\_\_\_

Immediate Actions: \_\_\_\_\_

# Section 4 — Month-by-Month Planning

## January — Portfolio & Strategy Reset

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## February — Debt & Capital Structure

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## March — Market & Acquisition

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## April — Tax Strategy

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **May — Asset Optimization**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **June — Liquidity**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **July — Mid-Year Review**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **August — Exit Planning**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **September — Execution**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **October — Risk Management**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **November — 2027 Planning**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## **December — Year-End**

Key Objectives: \_\_\_\_\_

Assets: \_\_\_\_\_

Capital Actions: \_\_\_\_\_

Advisor Meetings: \_\_\_\_\_

Risks: \_\_\_\_\_

Notes: \_\_\_\_\_

## Section 5 — Asset Worksheet

Property Name / Address: \_\_\_\_\_

Asset Type: \_\_\_\_\_

Market: \_\_\_\_\_

Occupancy: \_\_\_\_\_ % Value: \_\_\_\_\_

Loan Balance: \_\_\_\_\_ Rate: \_\_\_\_\_ % Maturity: \_\_\_\_\_

Current NOI: \_\_\_\_\_ Projected NOI: \_\_\_\_\_

Primary Risks: \_\_\_\_\_

Value Creation: \_\_\_\_\_

Exit Strategy: \_\_\_\_\_

Action Plan: \_\_\_\_\_

## Section 6 — Capital & Liquidity Dashboard

Cash Reserves: \_\_\_\_\_

Dry Powder: \_\_\_\_\_

Committed Capital: \_\_\_\_\_

Credit Lines: \_\_\_\_\_

Partner Capital: \_\_\_\_\_

Total Deployable Capital: \_\_\_\_\_

Liquidity Risk: Low / Moderate / High

Stress Scenario: \_\_\_\_\_

Actions to Improve Liquidity: \_\_\_\_\_

## Section 7 — Advisory Team

Broker: \_\_\_\_\_

Lender: \_\_\_\_\_

CPA: \_\_\_\_\_

Attorney: \_\_\_\_\_

Property Manager: \_\_\_\_\_

Other Advisors: \_\_\_\_\_

Alignment Check: Yes / No

Team Gaps: \_\_\_\_\_

## Section 8 — Year-End Review & 2027 Setup

2026 Objectives: \_\_\_\_\_

Actual Results: \_\_\_\_\_

Wins: \_\_\_\_\_

Challenges: \_\_\_\_\_

Lessons: \_\_\_\_\_

2027 Focus: \_\_\_\_\_

Assets to Sell/Reposition: \_\_\_\_\_

Top 3 Objectives 2027: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_