



INVESTMENT

SPECIAL REPORT

WHY
SAVVY INVESTORS
GET
‘BIG’ GAINS
WITH
TOWNHOUSES

MUST-READ

FOR BEGINNER & SEASONED
PROPERTY INVESTORS

**TOP 5 SECRETS
HOW YOU CAN CASH IN**



NATIONAL INVESTMENT ADVISORY

“ Professional and extremely patient, NIA has a wealth of knowledge and expertise in investment, which made me feel comfortable moving forward and taking a stand on financial security. Highly recommended! ”

FILOMENA VELKOVSKI,
SENIOR TECHNICAL ANALYST AT
‘BIG 4’ BANK



When it comes to great returns on property investment, smart investors across Australia are turning to townhouses. Because it doesn't matter if you're beginning your property investment journey, or your next purchase will be another notch in an established portfolio, townhouses are proving to be unbeatable in terms of capital growth and cash flow.

Here's why 



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ABOUT NIA

TOGETHER, WE'LL TURN YOUR PROPERTY INVESTMENT INTO CAPITAL GROWTH & CASH FLOW. QUICKLY.

When you engage NIA to help build your wealth, you'll be working with a team of top-shelf property professionals who specialise in working with beginner and seasoned investors in the mission to boost your capital growth and cash flow - quickly.

Getting to know you, how you work and how you want to live is the first step to ensuring your financial success, because we know building wealth needs the foundation of a lasting relationship. Knowing you enables us to support you, educating you throughout your entire property and financial journey.

Put simply, together we're better... with the know-how to ensure you achieve financial goals and open the door to the life you really want.



Meet Matt Bower, the NIA founder who's committed to building wealth for property investors.

MATT BOWER

A seasoned property investor himself experienced through multiple cycles with property in VIC, QLD, NSW. He has been involved in helping secure 1000's of client property transactions across multiple markets and strategies with an accumulated value of over \$370 million. A seasoned property investor, he teaches and applies a system of Investor Mindset and Financial Intelligence through integrated Property Wealth Planning and Finance Strategies. He encourages and urges people to become educated, focus on the numbers and correct system and strategy, engage the right team and take action.

Former Senior Lending Specialist

Qualified Mortgage Broker

Qualified Property Investment Adviser

Real Estate and Buyers Agent Licences - VIC 082572L, NSW 20228833, QLD 4289734

CLIENT TESTIMONIAL

“ Matt has deep knowledge on investment properties and financial planning, and he is always willing to go the extra mile - he arranged and managed everything for me, from finding land, to construction, to securing tenants. ”

Jignesh Patel

YOUR L.E.A.P. ROADMAP TO FINANCIAL SUCCESS



WE'VE HELPED MORE THAN 400 PEOPLE JUST LIKE YOU LIVE LIFE BY BREAKING DOWN BARRIERS TO A STRONG FINANCIAL FUTURE.

Wherever you are in your investing journey, from first-time property buyers to those planning retirement, our LEAP Roadmap is proven to ensure you live a financially secure, truly abundant life.

Here's how it works, in 6 simple steps.

STEP 1: EMBRACE YOUR LEVERAGE

In essence, leverage means achieving more with less. In financial terms, leverage means borrowing money to invest in assets that produce a return.

Realistically, most people borrow money and spend it on items that don't provide any return on investment, and that results in bad debt. And too much debt is a heavy burden.

If you have an ever-increasing debt burden, it is impossible to get ahead and leverage your assets to produce growth and a recurring passive cash flow.

When you engage NIA, our priority is to teach you how to pay yourself first. This means your money will have a purpose. Because when cash doesn't have a purpose, it disappears quicker than it's made.

We want to help you to escape this curse!

That's why we'll help you restructure your finances. We can find you a better deal for your home loan and consolidate all your bad debts (like credit cards, personal loans and car financing).

This will relieve your financial stress and reduce your cash flow inefficiencies, which are a big drain on your household income.

STEP 2: USE YOUR EQUITY

Equity is the total value of your assets, minus the debt you owe on them.

For example, let's say you purchased a property for \$700,000 with a loan and you've paid off \$100,000. What you've paid back is your equity. The more you pay back, the more equity you have in your asset (in this example, your property).

Having under-utilised equity in your home or other property assets is a lost opportunity and will limit your ability to invest in future properties and build real wealth.

Your equity wealth may be sitting in your home, but it's not producing income. We'll show you how you can change that by investing your equity safely and securely, so that you can utilise it to produce great investment returns.

STEP 3: INCREASE YOUR EARNINGS

Earnings is your total income after you have paid tax, so the key to building wealth is maximising your cash flow as a priority.

We can help you to achieve this. Could you get a higher income from your day job, start a side line or online business, or create additional streams of income? If you have any such ideas or dreams, we can help make them happen.

The fact is, if you can make more money or create additional income opportunities, you'll be able to leverage even more, building wealth faster.

STEP 4: MANAGE YOUR EMOTIONS

How many times have you been told to remove the emotion when buying or selling a property?

Well, it may be a cliché, but it's good advice. Unchecked emotions, like getting too attached to an investment property, can prevent you from creating wealth and benefitting from our LEAP Roadmap.

That's why we'll provide you with the education and practical advice you need to clarify your purpose and solidify the pathway forward, allowing you to realise your financial goals, now and into the future.

We call this 'switching to an investor mindset'. Once you do, you'll be able to make smart, informed decisions about your finances, supported by a strategy that is free of the emotional pull from being in love with your investment property.

At NIA, we're proven experts in helping you find the wealth building mindset.



CLIENT TESTIMONIAL

“ I've had the absolute pleasure of working with Matt Bower for over 25 years, an outstanding service professional who provides acumen and strategies which deliver unsurpassed results. ”

Jamie Hurst, Brand Builder & OS&E Specialist

STEP 5: TAKE ACCOUNTING SERIOUSLY

For most people, their accounting ability extends to filing a simple tax return, but you need to go further by maximising your tax deductions. This is a vital part of your investment journey.

While it's reasonable to pay a certain amount of tax, for years governments have been trading off our inability to fully understand our tax requirements, which means many of us are paying far too much.

Through the effective use of proven tax strategies, we'll empower you to take advantage of legitimate tax incentives in the system, so that you can avoid paying more than you need to. The truth is, tax is a game and the wealthy know how to play it really well - we want you to be just as good at it!

The more you invest, the less tax you will pay, and less tax equals more cash flow... which will enable you to drive down your debt and invest more seriously in your portfolio.

STEP 6: PORTFOLIO PLAN

A portfolio plan is a wide-ranging strategy that informs your long-term decisions on investing.

Planning your portfolio involves adhering to your investment goals and mitigates potential risks. We'll work with you to ensure your portfolio plan meets your needs, is easy to follow, and will help you achieve financial freedom.

Ultimately, a portfolio plan is more than just a list of transactions. It's a system that can be repeated every time you want to invest.

The NIA LEAP Roadmap has been proven to help people just like you overcome the greatest obstacle they face in building generational wealth: procrastination. Instead we'll keep you moving in the right direction with a structured system across every part of your investment plan... meaning you'll transform income into capital and then capital into profits for future generations.



SO, EXACTLY WHAT IS A 'TOWNHOUSE' ANYWAY?

IMPORTANT DISTINCTIONS

THE LOW DOWN ON TOWNHOUSES

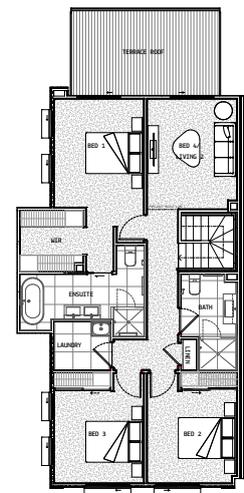
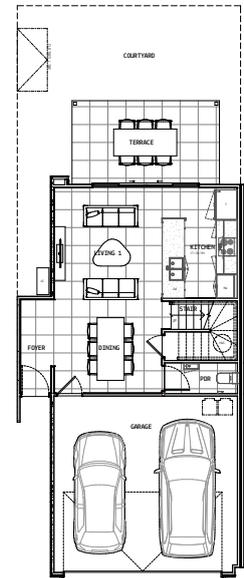
Floor plans

Townhouses, also referred to as 'town homes', are traditionally 2 to 3 level homes that can be standalone, or share common walls with a neighbour. They can range in scale from small developments of 3 to 4 townhouses, up to medium density 'master-planned' estates with more than 50 townhouses.

A typical townhouse configuration is 3 bedrooms, with 2 or 2.5 bathrooms and a single or double garage. However, their growing appeal has resulted in more variety in design, with 2, 3 or 4-bedroom floorplans and 1 or 2 car spaces. Most townhouses also have their own outdoor courtyard space at front or rear, and a separate alfresco living area on the title. Many townhouse developments have their own street frontage and are highly valued.

Floor plans and layouts will vary depending on the size and design of a 2 or 3 bedroom townhouse. Usually all living areas are on the ground level together with a powder room, the bedrooms are upstairs, there's an ensuite bathroom for the master bedroom and a main second bathroom.

Some townhouses come with a small media room or study space at the top of the stairs. Other tri-level designs will have a combination of bedrooms on the ground floor and second level, with extra living spaces on upper levels.



Common facilities & amenities

It is common for townhouse estates to have communal facilities exclusively for residents, such as modern BBQ leisure areas, internal playground parks, low maintenance swimming pools and car wash bays.

In a medium density environment, townhouses may be configured in clusters or blocks of 2, 3 or 4 homes in a row, often with separate visitor parking at the front of the complex or within common areas beside selected clusters.

CLIENT TESTIMONIAL

“Matthew truly worked miracles for me,

he not only managed to find some urgently required finance but also managed to draw out sufficient equity from other assets to enable a second investment property. ”

Joe Caprara,

Formwork Solutions For The Civil & High Rise
Construction Industry



TOWNHOUSE ATTRACTION #1



BIG BENEFITS FOR YOUR PORTFOLIO

You can take our word for it: townhouses work. We've done the research.

For the best part of 20 years, the brains behind NIA have worked closely with thousands of investors in the property investment world. While many things in the industry have changed over that time, one key question we get asked by investors has remained the same:

In the **age-old debate** that rages around **'new versus old'**, we get asked if **capital growth** is better or worse than **cash flow positive...** should you buy a **house, apartment or townhouse**, and should you aim for **inner metropolitan**, or scope out **regional city locations?**

**The right answer is not black & white.
Your specific circumstances come into play.**

Whether you're in the market for 'buy and hold', renovation, development, sub-dividing, new off the plan or old established properties, each strategy has its own intrinsic positive and negative characteristics - each producing a particular outcome which may or may not be an ideal 'fit' for your specific circumstances.

Whatever level of property investing you look at, you will see some people succeeding, and other people failing, with the exact same strategy. This is not a flaw in the strategy, it's simply a reflection of the differing underlying circumstances affecting the individual investor.

Perhaps the required cash flow in the chosen strategy was too much for one investor, but no problem for someone else. Maybe the rental return wasn't enough, or the capital growth too low for their purposes.

The truth is, whilst there are certain properties and strategies that are highly sought after by many investors, not all those strategies will work in alignment with every investor's specific goals, objectives, or financial situation.

Make sure you get it right with townhouses - follow the 'LEAP Roadmap'.

To ensure you make all the right moves and get the right returns, your position needs to be fully assessed, considering key factors like your equity or cash position, borrowing capacity, affordable cash flow commitment, long term portfolio target and, most importantly, the purpose for your investing.

Put simply, what do you want to happen next?

At NIA our LEAP Roadmap is a formula that we apply to your situation to help answer all these questions thoroughly and create a solid foundation from which to strategically plan for your financial future.

Remember these two words: ‘repeatable accumulation’.

One of the key principles which underpins the LEAP Roadmap is the laser focus on financial integration. What that means is successful property investing with clarity and purpose, not just about buying properties in isolation or as a single transaction.

The property is a vehicle to achieve a positive wealth creation outcome in the future, with the purpose of establishing a **system of repeatable accumulation** in a portfolio management approach, to continuously build assets that **deliver equity growth and recurring cash flow** to preserve your **income for life**... freeing you from your current economic limitations and opening the door to the **life you truly want to live**.



Why townhouse investment strategies succeed for all types of investors.

When considering new townhouses for your portfolio, there's a strong chance you'll find your perfect solution that beautifully balances capital growth, rental yield, cash flow and affordability, while at the same time complementing your existing budget and providing a superb Self-Managed Super Fund (SMSF) vehicle.

Whether townhouses are in a metro blue chip capital city, or an expanding greenfield master-planned lifestyle development that's 30km from the CBD, they make an ideal diversification for your portfolio plan... especially when you consider the affordability factor at a lower price or higher yield when compared to free-standing houses, or house and land in the same location.



TOWNHOUSE ATTRACTION #2

WHAT WORKS WELL



LOCATION DIVERSITY

When developed in the right location, townhouses play an important part in the residential housing product mix. In a well-planned community, apartments are usually closest to the shops, transport and other amenities, while houses are found further out in the quieter, private streets.

Townhouses fill a lucrative gap between the two.

In middle ring suburbs, 10km to 20km from the CBD, townhouses are often the preferred housing type for developments, because new free-standing houses can be prohibitively expensive for the market's taste, and apartments are not suitable for the local area. Stronger demand exists for those located near shops, transport, cafes, employment hubs, medical precincts and hospitals, airports, business parks and education facilities.

In outer ring suburbs and 'greenfield' land estate developments, 20km to 25km or more from the CBD, townhouses have become increasingly popular, especially in providing a more affordable entry price to the market compared to local house and land packages.

In master-planned house and land estates, townhouses are usually adjacent to parks, schools, retail centres, medical centres and shopping villages.



AFFORDABILITY

As land prices become increasingly higher due to development costs and infrastructure contributions, there has been a strong trend in creating smaller blocks of land to meet the affordability tipping point in the market. This planning trend also caters to increasing population demands and has led to the creation of the multi-design, low to medium density townhouse as an affordable housing option.

Due to their smaller size, townhouses are generally more affordable than an existing home on a large block of land, or a house and land package.

Noting this, it is important to compare like for like when looking at prices. We often see new investors try to compare the price of an existing house in a suburb to a brand-new townhouse – which are two completely different properties. When looking at the price of a new townhouse in an established area, investors need to understand what the cost of new housing is in that location.

In some areas you will only be able to get a brand-new house in an established area by buying an old home, knocking it down and rebuilding. When comparing this to a newly built townhouse, it is easy to see their relative affordability.

On the flip side, when looking at townhouses within a master-planned estate, pricing can often appear remarkably like the entry level pricing of a house and land package. Investors should be wary though, because sometimes the 'bait' advertised price of house and land packages does not include all costs that are required to deliver a 'turn-key', tenant-ready property... for example, landscaping, driveway, window furnishings and fencing.

A growing population is a key factor which influences housing demand, and as the population continues to seek affordable housing options in the capital cities, medium and higher density housing meets this need. The big Australian backyard is becoming unattainable or nonviable with skyrocketing land prices, strict land zoning and the demand for medium density housing options in our cities.

HOT PROPERTY

ALL YOU NEED TO KNOW ABOUT 'HOT' PROPERTY TRENDS IN AUSTRALIA

TOWNHOUSES
NOW HAVE
12.7%
MARKET SHARE
& COUNTING



There's a significant shift in Australian property demand... city buyers are turning to townhouses.

It's official, recent industry research confirms that urban home buyers are increasingly "hungry" for townhouses, with demand and market share shooting through the roof.

That's because townhouse sites perfectly match Australia's downsizing population. What's more there has been a lot of land made available for low-density housing in growth corridors within urban districts.

This has led to a rise in the number of first-home buyers and people searching for townhouse stock – particularly at the pricey end of the market.

Townhouse demand is exceeding supply... so superb growth awaits!

TOWNHOUSES SUIT MANY OF TODAY'S MODERN LIFESTYLE CHOICES

The shifting in the way we live, work and play is showing that more Australians are choosing to live in higher density housing, with a huge move towards townhouses. Townhouses are an ideal fit for busy lifestyles and the affordability and demographic changes taking place.

 **High Quality**  **Low Maintenance**  **Desirable across all demographics**

Professionals, couples, young families, first-home-buyers, upsizers, downsizers, retirees and all other financially stable groups are attracted to the 'lock up and leave lifestyle', in the right locations to cope with population explosions, busier roads and increased travel times.

Put simply, townhouses promote convenience, in a world where convenience is increasingly hard to find.

TOWNHOUSE ATTRACTION #3

THE 'HOLY GRAIL' OF CAPITAL GROWTH & CASH FLOW

WHY COMPOUNDING CAPITAL GROWTH IS BETTER THAN INCOME ALONE

One of the hottest common debates in the property industry is about capital growth versus cash flow, and over the years we've helped hundreds of clients realise that the two are not necessarily mutually exclusive. You can generate both income and capital growth, if you know what you are doing.

Yes, income is important...
but to truly grow wealthy
from property investment,
you must have capital growth.

And townhouses fit perfectly
into this combined strategy.

Successful investors understand the 'miracle' of compound growth. Continuous growth in the value of investments year after year has generated vast fortunes over time.

“Compound interest is the
greatest mathematical
discovery of all time.”

A comment often attributed to **Albert Einstein**

The inner-city dilemma

Properties in the inner-city suburbs of our major capital cities often see the highest capital growth. Demand for properties is generally highest in these areas due to proximity to population, infrastructure, employment, education and lifestyle amenities. As these suburbs are highly developed already, local Councils place restrictions on new developments and density levels, which keeps housing supply in the area low despite increasing demand.

The outer-suburb attraction

Outer suburbs or regions that see strong capital growth are experiencing a significant increase in local investment, infrastructure projects, lifestyle movements and job prospects. Often these areas benefit from new attractive infrastructure that is not provided in other more established areas in the inner suburbs.

Government office jobs, major transport expansions, new improved medical facilities, sporting amenities, tourism attractions, logistics hubs, technology centres... outer suburbs attract them all.

The townhouse flexibility

Townhouses are a great investment in both the inner-city and outer growth regions. They enable investors to enter the market at a lower price point but still benefit from high capital growth and high rental yields. Depending on the location, the price of townhouses can be anywhere from 15% to 30% lower than the corresponding existing median housing price.

Getting better rental yields & boosted cash flow

It varies market-to-market, but a well-built townhouse in a good location usually sees stronger rental yields than houses in the same area. For investors seeking cash flow for their property portfolio, townhouses can be an



appealing option when compared to a free-standing, older style house... and the cash flow boost from substantial tax depreciation benefits cannot be ignored when building a multiple property portfolio.

Many investors get stuck and hit the finance 'brick wall' because they have focused solely on capital growth property in high growth locations. These are nearly always heavily negatively geared and the out-of-pocket cash flow holding costs can easily become unsustainable. Worse still this can severely restrict your future borrowing capacity.

BEWARE THE JUDGEMENT OF THE BANKS!

When calculating and assessing your borrowing or servicing capacity, a bank will look at your job income, your rental income, expenses and your current debt obligations. Too many heavily negative properties will impede your ability to expand your portfolio.

Investing in townhouses helps keep the judgement of the banks at bay.

TOWNHOUSE ATTRACTION #4

GREATER TENANT APPEAL

THE CRUCIAL INVESTMENT CRITERIA THAT IS OFTEN OVERLOOKED

One of the key investment selection criteria that is often given only minor consideration, or even completely overlooked, when buying an investment property is getting to know who your ideal tenant is. In other words, the demographic profile which will suit your property.

What amenities do they need? Can their income comfortably support the rent? Which type of tenant suits the demographic of your townhouse development? By matching the design elements, floorplans, amenities and open spaces directly to the tenant demands, you will create a long term zero vacancy experience.

TOWNHOUSES ARE A PIVOTAL PART OF THE PERFECT '20-MINUTE NEIGHBOURHOOD'



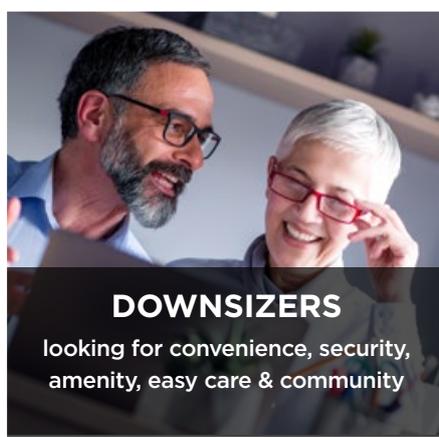
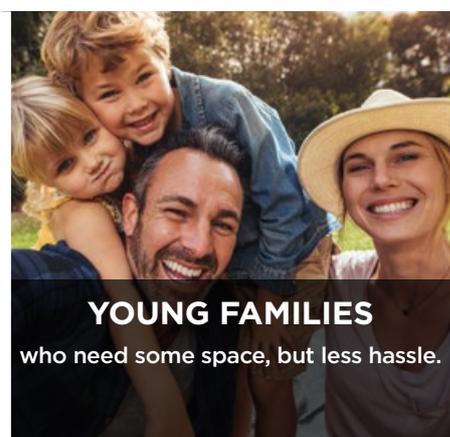
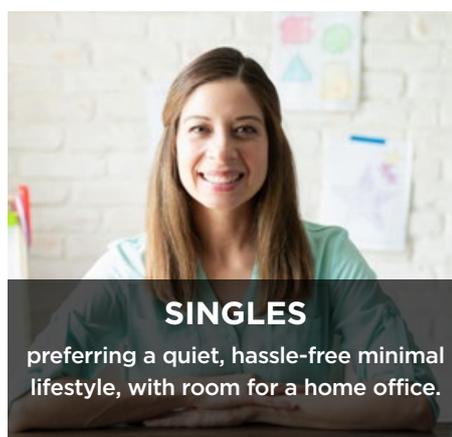
The wide scope of townhouse appeal across all demographics

As a savvy portfolio investor, you want to ensure the lowest vacancy possible, combined with the highest rental income achievable, ideally maintaining a long-term tenant. The type of tenant and the type of ideal townhouse may differ depending on whether it is an inner-metro or suburban location.

Townhouses are a great alternative for a discerning tenant who does not want a large house to maintain or spend extra time looking after gardens and lawns. Many tenants do not want to deal with maintenance issues that occur on older houses. And let's face it, these issues become your issues and by default, your costs.

At the other end of the spectrum, townhouses also provide a perfect alternative to an apartment complex. Apartments often have poor floor plans, average amenities, a lack of privacy and noise issues.

DIVERSE TENANT APPEAL



TOWNHOUSE ATTRACTION #5

'OLD VS. NEW', THERE'S A CLEAR WINNER

NEW TAX DEPRECIATION CHANGES INCREASE APPEAL OF NEW PROPERTY OVER OLD

Investors of second-hand properties will be disadvantaged compared to investors of new properties following the 2017-18 Federal Budget announcement proposing tighter restrictions on depreciation claims relating to plant and equipment deductions.

According to tax depreciation specialists, BMT, under the proposed changes, investors who exchange contracts on a second-hand residential property after 7:30pm on 9th May 2017 will no longer be able to claim depreciation on plant and equipment assets installed at the time of settlement.

Investors who purchase a new property will be able to continue to claim these items as they were previously.

"It is expected that investors will be able to depreciate the plant and equipment assets within a brand-new property as they have been previously which is a clear advantage over second-hand property," said BMT Tax Depreciation Chief Executive Officer, Bradley Beer.

Plant and equipment assets are the easily removable or mechanical assets found within an investment property, such as air conditioners, hot water systems, smoke alarms, garbage bins, blinds and curtains.

"This is extremely positive news for all property investors of brand-new dwellings with a buy and hold strategy, and represents a key benefit for buying new property over old," said National Apartments Manager, William Mitchell.

"As the example from BMT demonstrates, the difference between the depreciation claimable for second-hand versus new properties is substantial; representing potentially thousands of dollars worth of depreciation entitlements each year.

*Depreciation scenario – purchasing before and after 9th May 2017
Source: BMT Tax Depreciation*

	PROPERTY PURCHASE PRICE \$650,000			
	First Full Year Depreciation Claim		Five Year Total Depreciation Claim	
	Before	After	Before	After
Three Year Old Property	\$12,716	\$7,155	\$56,114	\$35,775
Brand New Property	\$13,832	\$13,832	\$59,811	\$59,811

The depreciation deductions in this example have been calculated using the diminishing value method. According to BMT, investors will still be eligible to claim capital works deductions on the structure of the building on properties that commenced after 16th September 1987.

OLD HOUSE VERSUS NEW TOWN HOUSE



	OLD HOUSE	BRAND NEW TOWNHOUSE
Purchase Price	\$850,000	\$790,000
Land Size	600 SQM	186 SQM
Configuration	3 Bedrooms, 1 Bathroom, 1 Car Garage	3 Bedrooms, 2.5 Bathrooms, 2 Car Garage
Annual Rent	(2.65%) \$430 PW \$22,360	(4%) \$600 PW \$31,600
Tax Deductions & Depreciation	Limited	Maximum
Future Maintenance Costs	High	Low
Cash Flow	Negative	Neutral / Positive



REFERENCES & RESOURCES

OUR DATA SOURCES & LINKS TO MORE HANDY INFORMATION

	Australian Bureau of Statistics abs.gov.au
	.idcommunity profile.id.com.au
	Walk Score walkscore.com
	Better Education bettereducation.com.au
	Core Logic corelogic.com.au
	BMT Tax Depreciation bmtqs.com.au
	DSR Data dsrdata.com.au
	SQM Research sqmresearch.com.au
	BIS Oxford Economics bisoxfordeconomics.com.au
	Ryder Property Research

FREE BONUS GUIDE



EXPERT TIPS TO BUYING THE RIGHT PROPERTY

National Investment Advisory places significant value on the importance of accurate and up to date property research to underpin the value of the investments that you are acquiring. In researching the appropriate locations for property investment acquisitions, we apply a strict research methodology. Our experienced Acquisitions team filters each project, adhering to a thorough system of analysis as follows;

- ✔ Population Movement
- ✔ Demographics Profile
- ✔ Market Data Analysis
- ✔ Supply/Demand Ratios
- ✔ Valuation
- ✔ Design & Finishes Upgrades
- ✔ Infrastructure Projects
- ✔ Lifestyle Amenity
- ✔ Education Zones
- ✔ High Rental Yields
- ✔ Approved Developers
- ✔ Employment Growth Trends
- ✔ Transport Upgrades
- ✔ Capital Growth Corridors
- ✔ Low Vacancy Rates
- ✔ Endorsed Builders, Architects, Designers

In order to determine viable investment markets, our Research & Analysis team conducts preliminary research that includes analysing government, council and private infrastructure projects and budgets, government vision statements, historical sales statistics and the number of approvals for future developments to prevent oversupply.

Among many other markers, the R&A team look at migration statistics, wage growth, employment growth trend, demographic mix, ratio of houses to apartments, ratio of owner occupier to investor, distance to education, parkland, lifestyle amenities, growth corridor expansion and urban restriction boundaries.



Rigorous due diligence, including:

Background checks on builders / developers. We have an extensive network of builders that we have vetted and approved to reduce risk exposure and maintain quality. National Investment Advisory are constantly vetting new suppliers and we refuse to work with any builders that cannot meet our high standards.

Benchmarks for investment grade properties. This means high quality, durable fittings and fixtures that will be desirable to tenants and have the longevity to withstand years of use. These standards maximise the rental yield and minimise property vacancy. The right inclusions are imperative to distinguish your property from the rest, generating interest so you can ultimately attract higher calibre tenants, with wholesale negotiated fixed price contracts which are fully turnkey and tenant ready.

A rental appraisal - conferring with real estate agents and property managers to give our clients a realistic notion of what they can expect to receive in rental income.

Investment returns - reviewing comparable property data, both historical and current, in the location to ensure your investment returns align with your wealth creation strategy.

Cash flow analysis - reviewing the property selection and investment returns against your property wealth plan to have a clear understanding of the cash flow impact of your portfolio with this purchase.

Negotiation with developers, builders and real estate agents to get the absolute best price for the product.

Shortlisted properties are chosen specifically to align with National Investment Advisory valuation guarantee guidelines.

Growth corridor expansion or urban restriction boundary.

Land Scarcity pockets within desirable and in demand areas.



YOUR TOWNHOUSE TICKBOX CHECKLIST

MAKE SURE YOU TICK ALL THE RIGHT BOXES FOR MAXIMISED CAPITAL GROWTH & INCOME

- Target locations with the highest possible average household income
- Review 'Demand & Supply Ratios' across different property types
- Look for government & council projects or capital infrastructure programs
- Check restrictions, density caps, height limits, dwelling covenants & approvals
- Review employment trends, jobs growth & diversity in local industries
- Get across population growth, household formations & immigration trends
- Check proximity to services like retail, education, leisure, cafes, medical & parks
- Review ratio of future supply of houses, apartments, villas & owner occupied vs. investors
- Check distance to upgraded public transport hubs, services & major road access
- Ensure locations in zones for top ranked primary & secondary schools
- Look for an easy walk or drive to major cafes, restaurants & shopping centres
- Note that master-planned developments offer all amenities & facilities within the community
- Is there optimum site layout & density in smaller projects of 40 homes or less?
- Modern Open Plan, 3 - 4 Bedroom, 2.5 Bath, Powder Room, Study, 2 Cars, Courtyard
- Insist on townhouses with high end, top quality fixtures & fittings
- Quality amenities in-house: Storage, Car Wash, Security Access, Communal Garden
- High level of street appeal with a modern & timeless look to attract all types of tenant
- Award-winning, reputable developers & well-known architect / designer brands

IMPORTANT NOTE & DISCLAIMER:

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