



START **SOMETHING**

Investing in Property

ARE YOU CONSIDERING INVESTING IN PROPERTY?

IS NOW A GOOD TIME? SHOULD I WAIT? WHAT'S IN STORE?

These are some of the questions you may be asking yourself as you consider your next move.

When it comes to purchasing an investment property, timing is everything and we believe there's no time like the present to snatch up your next investment property.

Discover more about savvy property investment with St Trinity Property Group.

➤ WHY PROPERTY IS IMPERATIVE

Despite the challenges that COVID-19 presented, the Australian property market continues to perform, and is still the number one choice when considering investment.

Sydney property values rose 0.4% in January 2021, achieved 1.6% growth for the quarter and grew 2% from last year (Corelogic National Home Index Jan 2021).

Investing in property is a popular investment strategy as the product you are investing in is tangible, and is much easier to understand than investing in the stock market or other assets.



The advantages associated with investing in property can include:

- Take advantage of several tax breaks and deductions
- Build equity and gain leverage
- Earn a passive income
- Increase cash flow with rises in rent
- Turn a profit when it's time to sell.

FAIL TO PLAN, PLAN TO FAIL

BEFORE YOU INVEST, DEVISE A PLAN THAT SUITS YOU BEST

Before investing in property, there are two key criteria to take into consideration:

- whether or not the property is affordable
- whether or not that property is desirable to potential tenants.

You need to devise a plan that suits you and your needs, so before you start attending inspections or bidding at auctions, consider the following:

- **Your budget:** What can you afford? How would you be situated if the property were to become vacant, could you continue to pay the mortgage? Is the property appealing to quality tenants?
- **Your goals:** It is important to review both your short term and long term goals, as well as the benefits of long term ambitions.
- **Affordability:** How much can you afford to borrow? How big is your deposit, as well as the kind of deposit you plan to use, equity, cash, etc. What about your ongoing costs of your investment?
- **Tenant appeal:** Do you know what tenants look for when choosing a rental property? Typically, families may seek properties close to transport, shopping and schools. Professional couples may wish to reside close to work and family. Good quality properties, that are well looked after, attract high quality tenants.





> **FINANCING YOUR DREAM**

When it comes to purchasing a property, it is important to note what type of costs are involved for the life of a property, not just the upfront costs. Upfront costs can include, deposits, inspections, stamp duty, legal fees and so on; ongoing costs are inclusive of mortgage interest, body corporate fees, property management fees, council rates, land tax, insurances tax agents, repairs & maintenance.

Talk to your mortgage broker or preferred financial institution about the right type of loan to suit your circumstances - ensuring you allow for the worst case scenarios, such as loss of income, property vacancy, interest rates increase, and so on.

> **SUSTAINABLE WEALTH CREATION** Selecting your investment strategy

Everyone's investment journey is different. Using bank finance, and renters to pay down your mortgage, whilst hopefully achieving some great tax incentives along the way, is the great appeal when investing in property.

If you're seeking rental income to supplement your lifestyle, then a yield strategy focused on rental income may be your focus. If future capital growth is your goal, you'll need to be committed to holding onto your investment for the longer term.

Along the way, you'll build equity for additional investments, and as the mortgage is paid down, you'll start supplementing your income.

Many look to property investment in order to earn a passive income, either before or after retiring. What better way to earn income and build personal wealth at the same time?



> **PROPERTY INVESTING FOR BEGINNERS** Invest confidently

Property investing is not just for the wealthy. It is a valid investment strategy designed to help everyday Australians achieve their financial goals and build wealth.

Whether it's your first home or first investment property, investing in property is a smart move.

Rentvesting is a popular investment strategy for those new to the property market, whereby you invest in your first property with the intention to rent it out to tenants, who pay down your mortgage, whilst you remain in your own rental accommodation that suits your lifestyle and budget.

> **BUILDING AND LEVERAGING A PORTFOLIO**

Now that you've defined your goals, identified the property investment strategy that works best for you and purchased your first investment - it's now time to build your portfolio.

The key points to take into consideration:

- Location selection is paramount
- High quality properties are more likely to deliver strong capital growth
- Short term yield vs long term capital growth properties
- Rationalise your portfolio as you go - don't hesitate to sell if your property is under performing
- Harness equity to purchase additional properties

“
90%
OF ALL MILLIONAIRES
become so through owning
**REAL
ESTATE.**
”

Andrew Carnegie
#inspirationalquote







WE'RE HERE TO HELP

St Trinity Property Group offers support and guidance designed to help you succeed, let's start something today



Whether you're a first time investor or an experienced investor looking to expand your portfolio, we're here to help.

[SPEAK TO OUR TEAM](#) | [ENQUIRE TODAY](#)

PROPERTY INVESTORS GROW THEIR WEALTH BY TAKING ADVANTAGE OF MARKET OPPORTUNITIES. THEY DON'T SIT BACK AND WAIT TO SEE WHAT OTHERS ARE DOING, THEY KNOW THE KEY FACTORS:

The earlier you buy the better off you'll be in the long run

> BUT WHAT DO SMART INVESTORS HAVE IN COMMON?



PATIENCE

They have the patience to invest for the long term is crucial - you mightn't build wealth quickly, but you will over the long term. Patience enables you to observe and eliminate any potential mistakes or threats.



GOAL ORIENTED

It stems from setting and timing your personal and financial goals, as well as understanding the extent of your borrowing power. St Trinity Property Group will guide you through these steps, before showing you potential properties that best suit your next investment move, whether you're seeking capital growth, rental yield or anything in between.



LONG TERM FOCUSED

They're not lured into investing by short term incentives, they are in it for the long haul. Break your long term goal into smaller, measurable goals - this will help you remain consistent. By doing so, you are able to give yourself small wins which in turn will give you the motivation you need to keep going and stay focused.



OPPORTUNIST

Making smart investments involve more than simply choosing the right property. They display the capacity to take advantage of opportunities before others, which is crucial to success and can make or break your chances at investing efficiently. It is also important to acknowledge that some opportunities may be better suited to you and your goals than others, and that you stay focused on goals you set.



COST MANAGEMENT

They don't over capitalise and are savvy with their expenditure. St Trinity Property Group specialises in off-the-plan and new developments, giving investors peace of mind knowing there are no unforeseen costs on repairs, maintenance or renovations. New properties tend to require less general maintenance, which in addition to new appliances and fit outs, attract quality tenants.



UNDERSTANDING

Savvy investors understand market cycles and invest throughout downturns and upturns - understanding that a downturn sets the stage for the next property boom. Understanding the market cycle helps to minimise the stress that comes with the Sydney property market.



RENTER FRIENDLY

They acknowledge that renters influence and determine investor purchases. Investors focus on properties where there is greater demand from tenants over the long term. Location, product with wide appeal, low vacancy rates, quality finishes and great nearby amenities (e.g. shopping centres, schools, employment and transportation options) are factors influencing a renter's decision.



RATIONAL

They are able to make rational decisions versus emotional attachments with regards to investing. It is vital to avoid making influenced or emotionally charged decisions, and that you remain focused on your long term goals.



WILLING TO ACT

They display a willingness to take a calculated risk, having consulted their real estate team or advisors. The only thing that may be stopping you from making the right investment decision could be risk related - if you're well supported and informed, take the leap!



WELL-RESEARCHED

Successful investors ensure they have access to, and interrogation of, quality market information. When you invest through St Trinity Property Group, you can be assured you'll have access to quality resources to begin building real wealth.

Knowledge is power, and nowhere is more evident than in the world of investing.



THREE STEPS TO BUILDING YOUR WEALTH THROUGH PROPERTY WITH ST TRINITY

AT ST TRINITY, OUR GOAL IS TO CONNECT YOU WITH YOUR PROPERTY GOALS, FASTER.

People invest in property for a variety of reasons. Our three-step process to planning, selecting and buying a property helps take the stress out of building your wealth

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Step 1: Property portfolio planning

- **Initial consultation.** A St Trinity consultant will work with you to understand your property journey, whether it be home ownership or building an investment portfolio; helping you unlock your investment potential and your property goals.
- **Decision making – Home or Investment?** St Trinity have hundreds of properties that meet a variety of budgets, lifestyles and circumstances. Think you can't afford where you want to live but still want to get a foot on the property ladder? We'll help you do both through rent-vesting.
- **Unlocking your borrowing power.** We can help you uncover your borrowing power and potential repayments. You can discuss your approach with your financial advisor, broker or lender, or we can request a financial health check-up with [It's Simple Finance Team](#).

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Step 2: Selecting your property

- **Location. Location. Location.** Close to transport and shopping, easy access to work or school, or just love a particular area? St Trinity have hundreds of properties stretching across Sydney to Wollongong and the South Coast.
- **Quality to suit.** In addition to our own development projects, we partner with leading Australian developers and builders to bring you a selection of quality properties, with finishes that you'll love, in the very best locations.
- **Property selection.** We will help you weigh up the pros and cons of each potential property, helping you find the right property to best meet your needs. Check out a selection of our properties for sale or investment

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Step 3: Purchasing your property

- **Securing your property.** To secure your chosen property, payment of a \$2,000 holding deposit is required to reserve your property (conditions apply) . You should also nominate your solicitor or conveyancer.
- **Reviewing and signing contract.** The contract of sale will be emailed to your nominated solicitor or conveyancer to review. If you wish to proceed you'll need to sign this within 5 business days.
- **Exchanging contracts.** Once you've returned your original contract and s66W Certificate, you can pay the balance of your 10% deposit and we'll exchange contracts unconditionally on your behalf. You now have the right to own the property on settlement.

**NOW IT'S TIME TO ENJOY YOUR
NEW HOME OR INVESTMENT...**
UNTIL WE HELP YOU BUY YOUR NEXT ONE.



**To find out how to best leverage property
to build your portfolio and wealth**

TALK TO US ON [02 9099 3412](tel:0290993412) OR VISIT US AT STTRINITY.COM.AU

The information contained in this document is intended to be of a general nature only. It has been prepared without taking into account any person's objectives, financial situation or needs. You should always seek advice when it comes to making important financial decisions