# SMASHA PROPERTY



Mini eBook -

MASTERING PROPERTY INVESTING STRATEGIES IN AUSTRALIA

SMASH PROPERTY INVESTING



ABN

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# SUMMARY

YOUR GUIDE TO STARTING A SUCCESSFUL PROPERTY INVESTMENT JOURNEY

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# SMASH PROPERTY INVESTING

INTRODUCTION: WHY INVEST IN PROPERTY

IN AUSTRALIA?

Australia has long been a favourite destination for property investors, offering a robust market, steady population growth, and diverse economic opportunities. Whether you're a first-time investor or looking to expand your portfolio, understanding the various strategies available is key to making smart investment decisions.

This ebook provides a comprehensive guide to some of the most popular property investment strategies in Australia, offering insights into how each approach works, why it may suit your goals, and the key considerations to keep in mind. From building wealth through long-term capital growth to generating immediate cash flow, the strategies outlined in this ebook will help you navigate the complexities of property investment with confidence.

# CHAPTER 1 RENTVESTING

## **OVERVIEW**

Rentvesting is a strategy where investors rent a property in a location they want to live in but purchase an investment property in a more affordable or high-growth area. This allows them to live in a desirable location while building wealth through property ownership.

### WHY IT WORKS

Rentvesting gives investors the flexibility to live in areas that suit their lifestyle or work needs (e.g., close to the city centre) while owning property in areas that offer better investment potential. This strategy can be particularly useful in cities like Sydney or Melbourne, where buying a home to live in can be prohibitively expensive.

# **KEY CONSIDERATIONS**

Rentvesting requires careful budgeting to ensure that rental payments and investment property expenses remain manageable. Investors should also be aware of the potential tax implications of owning an investment property while renting their primary residence.



# CHAPTER 2 BUY AND HOLD

## **OVERVIEW**

This is one of the most common strategies where investors purchase a property and hold onto it over the long term, aiming for capital growth as property values increase. Rental income helps offset holding costs, and the goal is often to build equity as the property appreciates in value over time.

### WHY IT WORKS

Australia's property market has historically shown long-term growth, making the buy-and-hold strategy a reliable way to build wealth. It's particularly effective in cities like Sydney, Melbourne, and Brisbane, where strong population growth and demand can drive up property values.

### KEY CONSIDERATIONS

Investors should factor in holding costs like mortgage repayments, maintenance, and insurance. This strategy requires patience and the ability to withstand market fluctuations.





# CHAPTER 3 POSITIVE CASH FLOW PROPERTIES

# **OVERVIEW**

Positive cash flow properties generate more rental income than the property's expenses, including mortgage repayments, property management fees, and maintenance costs. The goal is to create an income stream from the property while holding onto it for capital gains

# WHY IT WORKS

This strategy is especially appealing to investors who want to supplement their income or achieve financial independence. It can be more achievable in regional areas where property prices are lower, but rental demand remains high.

## **KEY CONSIDERATIONS**

IWhile positive cash flow properties can provide steady income, they may not always offer the same level of capital growth as properties in capital cities. Investors need to balance cash flow with long-term growth potential.



# CHAPTER 4 RENOVATION OR "FIX AND FLIP"

# **OVERVIEW**

Investors purchase a property that needs work, renovate it, and sell it at a higher price. The goal is to manufacture equity quickly through improvements and sell for a profit.

## WHY IT WORKS

This strategy can be highly profitable if the renovation is done within budget and adds significant value to the property. It's common in older suburbs where there are opportunities to add modern features and improve aesthetics.

# **KEY CONSIDERATIONS**

IRenovation can be time-consuming and costly, with risks such as unexpected expenses or market downturns during the renovation period. Successful "flipping" requires a good understanding of the local market and renovation costs.



# CHAPTER 5 NEGATIVE GEARING

# **OVERVIEW**

Negative gearing occurs when the costs of owning a property (e.g., mortgage interest, maintenance, and management fees) exceed the rental income, resulting in a loss. In Australia, investors can use this loss to reduce their taxable income, making it a popular strategy.

# WHY IT WORKS

Negative gearing can be advantageous for investors in higher tax brackets, as it reduces the amount of tax they owe. The strategy assumes that the property will appreciate in value over time, allowing investors to eventually sell at a profit.

# **KEY CONSIDERATIONS**

This strategy relies heavily on future capital growth to offset the ongoing losses. It's more suitable for those with stable incomes who can manage the cash flow shortfall while waiting for the property to appreciate.



# CHAPTER 6 CAPITAL GROWTH STRATEGY

# **OVERVIEW**

This strategy focuses on investing in areas with strong potential for property value appreciation. Investors aim to buy in suburbs or regions that are likely to see increased demand due to factors like new infrastructure, employment opportunities, or gentrification.

## WHY IT WORKS

Capital cities and high-demand regions have historically experienced consistent growth, making them attractive for investors focused on building equity. The value of the property rises over time, creating the opportunity to leverage the equity for further investments.

# **KEY CONSIDERATIONS**

High-growth areas often come with lower rental yields, meaning investors may need to accept a negative cash flow initially. Researching the right locations and market trends is crucial for success with this strategy.



# CHAPTER 7 SUBDIVISION AND DEVELOPMENT

# **OVERVIEW**

Investors purchase larger blocks of land with the intention of subdividing them into smaller lots or developing multiple dwellings, such as townhouses or units. This strategy allows investors to increase the value of the land and sell or rent out multiple properties.

# WHY IT WORKS

Subdivision and development can significantly increase the value of a property, providing a higher return on investment compared to simply holding the land. It's particularly effective in areas with increasing demand for housing.

# **KEY CONSIDERATIONS**

This strategy can be complex and requires navigating local council regulations, development approvals, and substantial upfront costs. It is best suited for experienced investors or those working with professional advisors.



# CONCLUSION: CHOOSING THE RIGHT STRATEGY FOR YOUR GOALS

Australia offers a variety of property investment strategies to suit different goals and risk tolerances. The right approach depends on factors like your financial situation, long-term objectives, and the time you can dedicate to managing your investment. Some investors prefer the stability and capital growth of holding property in major cities, while others are drawn to the higher cash flow opportunities in regional markets or development projects.

# NEXT STEPS: BOOK A STRATEGY SESSION WITH US

Now that you have a deeper understanding of the various property investment strategies, it's time to take the next step towards achieving your property investment goals. At Smash Property Investing, we specialise in helping investors create tailored strategies that align with their unique circumstances.

Book a free strategy session with our team to discuss your specific situation, explore suitable investment opportunities, and create a plan that sets you up for success. Visit us at <a href="https://www.smashpropertyinvesting.com.au">www.smashpropertyinvesting.com.au</a> to get started. Let's turn your property investment dreams into reality!

# GET YOUR FREE DISCOVERY CALL

BONUS TIP: EMAIL US FOR A COPY OF YOUR FREE
SELF-ASSESSMENT TOOL TO EVALUATE WHERE YOU STAND TODAY AND
IDENTIFY YOUR NEXT STEPS!

ADMIN@SMASHPROPERTYINVESTING.COM.AU

# SERVICEOPTIONS



# INTERESTED IN WORKING WITH US?

If you're ready to take the next step in your property investment journey, we'd love to work with you. Below is a list of the services we offer to help you achieve your investment goals:

### THE BLUEPRINT

A personalized property investment strategy tailored to your unique needs and financial situation. We'll analyse your goals, assess your risk appetite, and create a roadmap to help you build a successful property portfolio.

### THE DEAL FINDER

Leave the property search to us! We'll identify high-potential, off-market deals that match your investment criteria, helping you secure opportunities that align with your goals. This service is perfect for investors looking to fast-track their search process.

### THE FULL SERVICE

Our all-inclusive package covers everything from creating your investment strategy to negotiating deals and managing the purchase process. This service is designed for those who want a hands-off approach while still reaping the benefits of a well-managed investment portfolio.

If any of these services sound like the right fit for you, feel free to reach out for a no-obligation consultation. We're here to answer any questions and discuss how we can best support your property investing journey

# WHAT WE GUARANTEE

- Response Time: We respond to all client phone inquiries within 24 hours and reply to all
  client emails within 48 hours.
- Transparent Communication: We commit to regular updates and maintain open lines of communication throughout the buying process.
- Comprehensive Market Analysis: We guarantee thorough research and analysis of property markets to ensure informed purchasing decisions.
- No Hidden Fees: We provide a clear breakdown of all costs involved, with no unexpected fees
  or charges.
- Access to Exclusive Listings: We promise access to off-market and exclusive property listings that may not be available to the general public.
- Personalised Service: We offer tailored strategies based on your individual needs and investment goals.
- Expert Guidance: We promise access to knowledgeable advisers who stay updated on market trends, legal changes, and investment strategies.
- Proactive Monitoring: We proactively monitor and communicate about any issues related to property financing or market conditions.
- Regulatory Compliance: We stay updated on the rules of conduct under each states real
  estate regulations.

### For the VIP service package we also guarantee;

- Professional Negotiation: We assure clients that our negotiations will advocate for the best possible price and terms on your behalf.
- Post-Purchase Support: We provide ongoing support after the purchase, including
  assistance with your property management team if required, market updates, property value
  reviews bi-annually.
- Thorough Due Diligence: We guarantee detailed inspections and assessments of properties to identify any potential issues before purchase.
- Deal Security: If a Deal falls through due to Building and pest or Finance clauses we will work
  with you to ensure that we are able to secure a new deal

# WHAT OTHERS ARE SAYING

Nick and Akira made the entire process as smooth as it could be, and were fantastic in their communication and updates throughout the process. I am very pleased with the off-market deal they secured for me and am looking forward to working with them again!



Nick and Akira were highly professional and knowledgable, prompt in communication and overall an absolute pleasure to deal with. Definitely recommend their service!



- Daniel L-

Cant recommend Akira and Nick enough, from the first phone call to after settlement, they where both there to help in any way they could. Always on their phones ready to answer or step in when needed. Had all information on hand and ready to go, lots of connections within the Real Estate world with great off market opportunities!! Will be using again, couldnt be more happy!



Highly recommend! Having watched many property investing videos and seminars with other so called 'experts', Nick stood out for his truly genuine and caring approach. He provided us with honest and straightforward advice for our situation and has helped create an investment strategy that gives my wife and I reassurance for our future.



I had no idea what to do and where to begin with investing In property. I'd been sitting on the fence for years missing out on potential gains. Since talking to Nick from Smash property investing I'm on my way to purchasing my first investment property. Helping me from start to finish, as a complete novice I am much more confident in my choices and the outcome ahead thanks to Smash property investing – I would highly recommend Nick for his expertise in the field and patience in explaining things clearly



- Wilson H -

Massive thank you to Nick and Akira from Smash property. They truly gave me the confidence to become a borderless investor. Their data driven knowledge, expertise in understanding the required renovation, leverage of other providers like solicitors really gave me the required helping hand and confidence to make the purchase. A purchase after renovation would be 60-70k below market value in regional QLD for an interstate Sydney investor!
......More on google





# EXAMPLES OF RECENT JRCHASES













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WHETHER OR NOT YOU CHOOSE TO WORK WITH US, WE HOPE THIS DOCUMENT ADDS VALUE TO YOUR JOURNEY TOWARD BUILDING A BRIGHTER FUTURE.