





# ABOUT US



## WELCOME TO NEW HOMES DIRECT

At New Homes Direct our motto is "Where Service Exceeds Expectations". We live and breath our motto by providing you with an exemplary level of personal integrity, honesty and professionalism to enable us to achieve the highest level of results for our clients, creating an experience that will truly exceed all expectations. We are dedicated to providing exceptional service.

Company directors Anthony Ferraro and David Mega started out in general real estate and opened an office in December 2010 selling established properties and vacant land. There was a growing demand in the marketplace for a professional and ethical business to help clients navigate the financial, legal, design and acquisition processes of purchasing land and building a new home.

The team at New Homes Direct has combined experience of over 60 years in the property industry. We take a tactical approach in helping first home buyers and investors enter the market. Before presenting a property option to a client, we give consideration to a comprehensive checklist of specific items to ensure the property is tailor made to suits their needs and Requirements. We also prepare a customised road map for each client, which sets out step by step what we need to do to acquire the property.

Welcome to new homes direct we look forward to working with you to achieve the property ownership dream.



# WHY DO WE INVEST?



## WHY DO WE INVEST?

People invest for different reasons. Some are concerned that they won't have enough in their superannuation for retirement and are worried that the pension won't exist in the future. Others recognize that house prices will continue to rise and want to invest now so that they have the means to help their children in the future. Some of the other reasons that people invest include but are not limited to:

### **FINANCIAL SECURITY**

Sleep easy knowing you have that money for a rainy day. Investing protects you against life's unforeseen or unexpected events. Investing will also provide financial independence allowing you not to have to rely on the money of others.

### **EARLY RETIREMENT**

Investing will allow you to compound your money overtime which will give you choices like full or semi-retirement.

### **BUILD YOUR WEALTH**

It's difficult to save your way to wealth, investing strategically will strengthen your financial position over time.

### **BEAT INFLATION**

Australian banks are offering 3% interest on savings where inflation is currently at 6%. Property in Melbourne has traditionally grown at well above the inflation rate.

### **EARN ADDITIONAL INCOME**

It's possible to generate extra cash flow to be used as a source of income to supplement day to day living expenses.

### **ATTAIN YOUR GOALS**

Some people set specific goals to take a trip around the world or buy a new car.



# OWNING A INVESTMENT PROPERTY



## WHY INVEST IN PROPERTY

### WEALTH CREATION

Owning a property allows you to build significant wealth over time. Older Australians who own their home are more than 20 times better off than those who rent.

### CAPITAL GROWTH

The median Melbourne house has increased by 7.9% per annum over the last 40 years. This is what has led to a doubling effect roughly every 10 years. In 1982 the typical Melbourne home cost \$46,750 now the median house price is around \$1,000,000.

### RENTAL INCOME

Is the income and associated payments that you receive for leasing out the investment property which can be increased over time.

### TAX BENEFITS

There are many different tax deductions that become available when you invest in property which includes but is not limited to; interest, rental expenses, depreciation of the building, depreciation of fittings, loan costs, holdings costs and accounting costs. By taking full advantage of the tax breaks available can be a great way to maximize the return on your investment

### INFLATION

Inflation helps push up the value of your asset overtime. If for example you chose not to pay down the mortgage on your investment and just paid interest only, your property will increase in value, but your mortgage will remain the same in dollar terms. Inflation has the opposite effect on your loan as the real value of your debt falls against the value of the asset.

### LEVERAGE

Being able to leverage allows your money to work harder for you by using the banks! Investing in residential property will require a 10% to 20% deposit. If you had savings of \$100,000 you could potentially borrow anywhere from \$500,000 to \$1,000,000 to invest. With the combination of leverage, compounding, and time you can achieve significant growth on your initial investment

### SOLID INVESTMENT

There are many options when it comes to investing not many investments are safe as houses. It has been widely reported that over the last two centuries about 90% of the worlds millionaires have been created by investing in real estate.



# WHY BUILD A NEW INVESTMENT PROPERTY



## WHY BUILD A BRAND NEW INVESTMENT

### LARGER DEPRECIATION BENEFITS

Brand new properties will give you higher depreciation amounts. We will provide you with a depreciation schedule which will allow you to maximize your tax benefits and put more money back into your pocket.

### SIGNIFICANTLY LOWER MAINTENANCE COSTS

As the property is brand new there is a 10 year structural warranty. The property is also less likely to incur maintenance costs as everything is brand new.

### HIGHER RENTS

Being a brand new property it is normally more attractive to tenants which creates a higher demand which increases the overall rental return. You can also choose the best floor plan layout that will maximize your returns.

### LOWER ENTRY COSTS

The cost of land is usually cheaper than an existing property in an established area as the amenities and infrastructure may still be in progress. Stamp duty is only payable on the land price rather than the entire home price which saves you thousands of dollars.

### INVESTING IN GROWTH CORRIDORS

Take the opportunity to invest in new growth corridors. As new residential developments are getting developed it is the best time to secure a property before the amenities and infrastructure to the area are built, this allows you to increase your capital growth as prices generally increase once the area is developed.



# YOUR NEW INVESTMENT PROPERTY



## WANT TO BUY A INVESTMENT PROPERTY BUT DON'T KNOW HOW?

At New Homes Direct, we take our clients through an easy step by step process that allows you to transition from a tenant to a property owner:



### STEP 1:

**Strategic Finance Plan** - We sit down with you work out your requirements and have our qualified finance experts establish a strategic finance plan to secure your investment property.



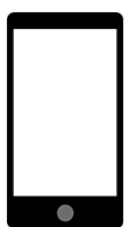
### STEP 2:

**Property Road Map** - Once we have established a finance strategy we can map out the exact plan on how we can get your investment property. We look for land options that fit your budget and use our expertise to find the best location to maximize your returns.



### STEP 3:

**Property Presentation & Selection** - Here we will present your tailor made property options and discuss the benefits of investing.



### STEP 4:

**Document Preparation & Finance approval** – Once you have selected your investment property we will arrange all the necessary contracts and documents to secure the property and arrange your finance approvals.



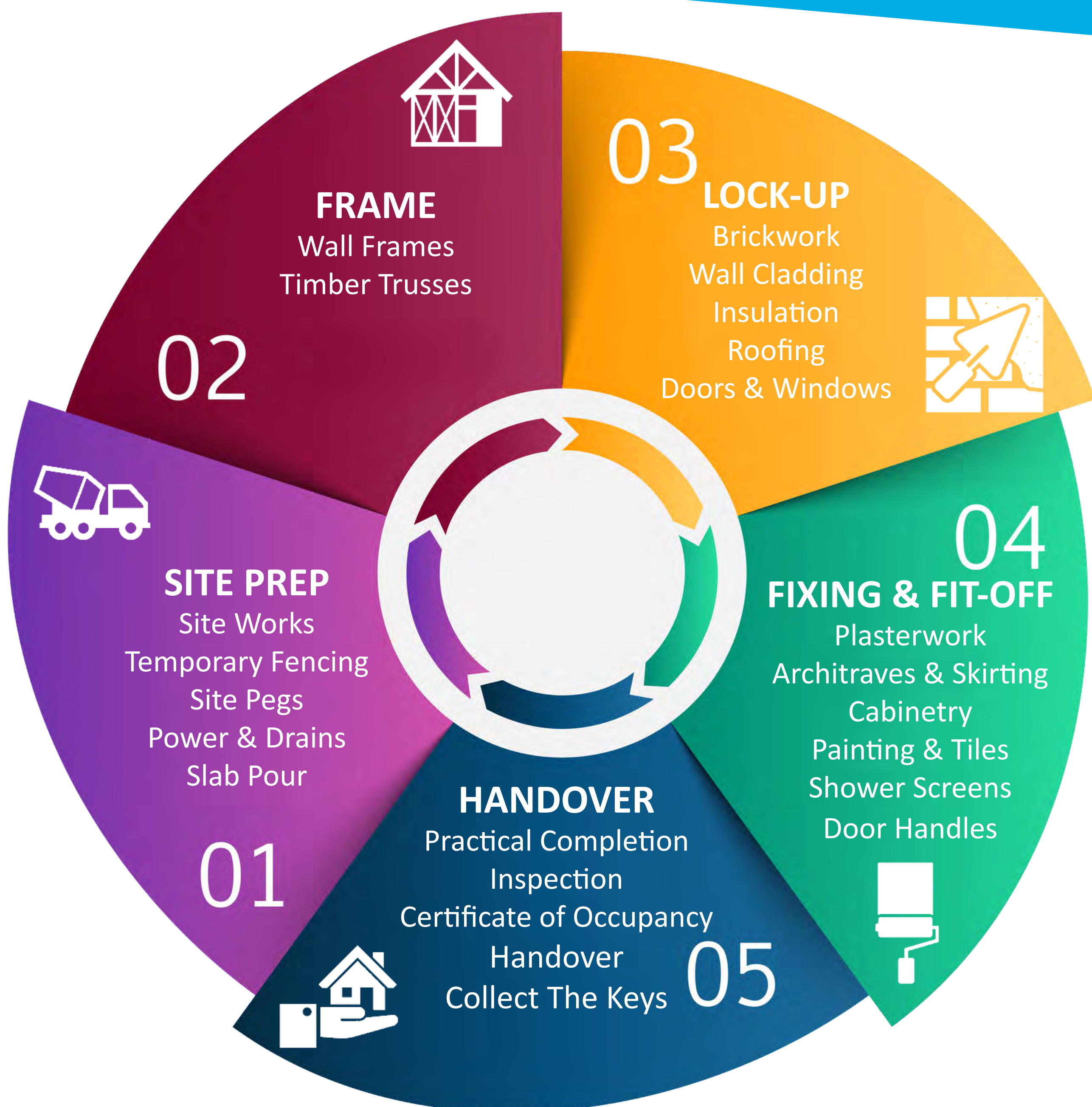
### STEP 5:

**The Exciting Part** – Once your finance is approved we help arrange the settlement of the land. Once the land settles the builder will arrange permits and construction of your new home will commence.

There is no better time than right now.  
**Give us call on 9393 2600** we may just surprise you!



# BUILDING PROCESS



Contact New Homes Direct on 9393 2600 | [www.nhdirect.com.au](http://www.nhdirect.com.au)