



# PLAN

## DEVELOPMENTS



**PROPERTY INVESTMENT**  
Exclusive House and Land Packages

## ■ Who is Q-Plan?

Q-Plan was founded to be able to bring the vast breadth of knowledge, experience and contacts in the field of Real Estate and Construction available to the Investor.

We are unlike real estate agents and marketing companies in that we are also a developer and partner with top quality builders.

Information normally available to our team of Accountants and Financial planners is now available to you, the retail Investor.

By using our contacts we are able to source opportunities not normally available to the retail investor such as bank mortgagee sales. We also work direct with builders to bring House and Land Investment homes specifically tailored to the Investor in a complete turn key package with no hidden costs.

We have a full education service including consultations and provide sourcing and market reports at no cost to Investors everywhere.

Our partners have a combined experience of over 30 years and a team of independent property professionals, accountants, solicitors, brokers and planners available for you.

## ■ Research Methodology

Unlike other retail houses and marketing companies we are different in that we can draw on our network of builders and developers to really assess Land Supply. We believe that is a crucial step left out by most as Land supply drying up is a pre-cursor to retail prices moving up.

We also utilise our banking contacts to know what is happening in money supply as this will have a direct bearing on Price Assessment, Property Valuations and properties being sold.

We then draw upon other market researchers for their independent viewpoint on the market such as RP Data, Residex and ABS, and current market results and trends.

With such information available we are able to pinpoint with uncanny accuracy real value for our investors.

## ■ Sydney Market

### Introduction

Sydney is the capital city of NSW and Australia's most populated city and is home to 4.4million people. Sydneysiders are rightly proud of their city as its boasts Australia's most famous landmarks and Sydney harbour itself is the world's largest natural harbour.

It is the financial and information technology capital of Australia and boasts the largest economy in Australia and alone accounts for 25% of Australia GDP.

It is also home to the RBA and ASX and most national and international Financial Institutions such as Citibank, HSBC and around 500 multinationals such as IBM, Google etc.

The Sydney market has proved to be very resilient even through the toughest of economic times and as such the Sydney market represents the most stable of Australia's capital markets.

## ■ The Property Market

The median house price is \$500,000 and \$398,000 for Units – the highest in the country. Fuelled by low supply and high demand the market shows clear signs of having bottomed out now that the GFC has passed and set for a wide recovery.

The market itself is diverse and is a series of smaller markets. A driver for this has been the growth of Parramatta as Australia's fastest growing city and Sydney's second financial hub. Many of Australia's well-known businesses such as Coca Cola and NSW State Police have relocated their head offices to Parramatta.

The natural geographic features of Sydney limit the outward growth boundaries through the western corridor to Penrith, the N.W. corridor and the S.W. corridor down to Campbelltown.

This has led to a concentration of new housing developments throughout these growth corridors proving to be a popular choice for younger families looking for an affordable community-based lifestyle.

## ■ Sydney Population

The population was estimated at 4.4 million in 2008 and will increase to 5.75 million by 2030.

This is an average increase of 60,000 plus people per annum. Given that the demographic of Sydney is younger than that of the State average with a strong representation in the 19-50 years old bracket the average household size is 2.5 people.

This then means there is a demand for housing of an extra 24,751 dwellings per annum.

The demand for new housing is far outstripping supply where there were only in the region of 4500 new dwellings completed in 2010. (ref Reed Construction Data). With the future of new constructions is still very uncertain with restricted lending conditions to developers and soaring land prices this situation is not expected to improve in the near future which is creating upward pressure on the rental market.

## ■ Rental Market

Vacancy rates are currently at their lowest point recorded in 7 years at a staggering 1.4% well below the 3% considered to be a market balance.

Investors have been rewarded with higher yields with the average now being 5.2% well above the long term average of 4.77% attracting investors back into the Property sector especially in light of the current uncertainty in share markets.

Research conducted by BIS Shrapnel in 2009 suggested that rents would increase by as much as 21% over the next 3 years outstripping capital growth.

## ■ Recap of Important Market Drivers

- 60,000 people per annum population growth in Sydney
- 24,751 additional dwellings required per annum
- Only 4500 new dwelling completed in 2010
- Rents increasing 21% over next 3 years
- Vacancy rates at critical lows of 1.4%
- Safe rental yields attracting investors
- Population will increase to over 5 million in 20 years
- Australia population grows at twice the world population growth at 2.1%
- An extra 373,000 arrive to Australia p.a. on temporary visas
- Sydney – Australia’s most resilient market

## ■ Conclusion

It has been a while since we have seen so many strong indicators indicating a market with such amazing growth prospects due to the imbalance of Demand and Supply. The population, due to Federal immigration policy, is growing faster and shows no sign of letting up, creating strong demand for housing in Sydney.

The lead indications all confirm this with rising rental yields set to continue.

No improvement on the supply side where uncertainty in financial markets and the banking sector put pressure on construction funding which makes the situation even better for investors.

With land supply being limited, most future activity and growth is going to be in the growth corridors where property will be at its most affordable.

Exclusive Architect Designed



**MORE DESIGNS AND FLOOR PLANS AVAILABLE**

## ■ 5 Point Plan

### 1. INITIAL CONSULTATION

*... to discuss your specific needs and to find out more on how we can help you.*

### 2. FINANCE CONSULTATION

*... with one of our brokers to review your numbers, various structures, affordability and apply for a loan pre-approval.*

### 3. PROPERTY CONSULTATION

*... to talk about the market, property, designs, builders and locations in your selected range.*

### 4. PROPERTY INSPECTION

*... you will be taken out to see specific properties suitable for you, specific locations which all meet strict investment criteria.*

### 5. COMPLETE PAPERWORK

*... our selected Solicitors will visit you in your own home and go through contracts with you.*

■ We make property investing stress-free and easy

Then Q Plan developments will do all the necessary paperwork, submit drawings for council approval, monitor the construction and progress, provide weekly updates and arrange independent inspections upon completion. They will then help to find the tenant prior to settlement.



■ Contact us now!

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