

# DISPLAY HOMES FOR SALE

AN URBANEDGE  
INVESTMENT  
OPPORTUNITY

**urbanedge**  
HOMES

homes that exceed expectations



**HIA members**   
the best in the business

**Please note:**

All images and drawings depicted herein are for illustration purposes only.

The information contained herein is not intended as investment advice and is not to be relied upon as a basis for making a decision to purchase. Prospective purchasers should obtain independent advice.

# PROPERTY INVESTMENT HAS ALWAYS BEEN A PROVEN WEALTH-CREATION STRATEGY

Whilst residential property doesn't offer as high a yield as commercial or industrial property, it is widely considered to be a safer proposition. After all, everyone needs to live somewhere!

The attraction of residential property has led many uninformed or ill-advised investors to rush off and purchase *any* property. This is a dangerous practise. There are a few **do's** and **dont's** that should be adhered to, if possible.

## DO'S

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- Purchase in an area/suburb that is experiencing population growth
- Purchase in an area where the infrastructure is increasing or improving
- Purchase a new building to maximise the tax benefits
- Purchase a property with off street parking. A double lock up garage is the ultimate parking/storage solution for any tenant. Double garages also add more value to the property than they cost to build
- Purchase a property with a reasonable land component. Not only is a yard appealing to the occupier, but it is that part of the property that appreciates over time

## DONT'S

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- Purchase an older property unless it has some architectural significance or is in a highly sought after area where demand exceeds supply. Older buildings do not give you the same tax advantages as new buildings
- Purchase a property via a third party such as a marketing company. You will be paying a substantial commission which will be inflated into the price of the property. This often has the effect of "giving away" the first three years capital growth
- Purchase an investment property amongst other investment properties e.g. an apartment tower. In doing so you would be ignoring the basic economic principles of supply and demand. An excess of supply relative to demand will always have a negative effect on price. Both the property's market value and rental value will suffer as the dynamics of this micro market work against you.
- Purchase a property with no *terra firma* i.e. land, for it is the land that appreciates in value over time. The building actually depreciates. So if you acquire a "landless" property you are limiting the capital growth potential of the property
- Purchase a Strata Titled property. Owner corporation fees and maintenance contributions for common property are an unnecessary expense, which only reduce your net return

**Urbanedge Homes is currently offering a limited selection of display homes.**

Many of the homes will include display bonus upgrades, such as high ceilings, stone bench tops and higher doors. All homes will include refrigerated air conditioning and alarm. And of course the landscaping will be nothing less than display standard!

**Investing in property can often mean a weekly commitment of less than \$100 per week ...**

as demonstrated by the example cashflow on an investment property for a person on an \$85,000 annual income (right). Ask your Urbanedge consultant for an analysis relevant to your personal situation.

**NEGATIVE GEARING AND TAX VARIATION WORKSHEET**

**LOAN REPAYMENT CALCULATIONS**

Deposit	\$	Nil
Purchase Price	\$	470,000
Acquisition Costs	\$	6,500
Total Loan Amount	\$	478,120
Weekly Mortgage Repayment (Interest Only) @ 9%	\$	827
Less Weekly Rental Income	\$	723 (37,586 p.a.)
= Weekly Mortgage Shortfall	\$	104 (5,304 p.a.)

**TAX DEDUCTIONS**

Yearly Mortgage Shortfall	\$	5408
Rates (Council And Water)	\$	1500
Insurance	\$	600
Agent Fees (Letting Fee And Management)	\$	Nil
	\$	7508 p.a. (144 p.w.)
Depreciation - Building	\$	5875
- Fittings	\$	4524
Borrowing Costs (Over 5yrs)	\$	324
Total Yearly Deduction	\$	18,231

**TAX SAVING**

Curent taxable income	\$ 85,000	Current Tax Payable	\$ 21,025
Less Total Yearly Deduction	\$ 18,231	Less	
= New Taxable Income	\$ 66,769	New Tax Payable	\$ 14,882
		= Tax Refund	\$ 6,143 (118 p.w.)

**CAHFLOW SUMMARY**

Outgoings	\$ 144 p.w.
Less Tax Refund	\$ 118 p.w.
= Your contribution	\$ 26 p.w.

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# WATERFORD WOODLANDS ESTATE

LUDO 002 LOT 20 JARVIS RD



## LOT 20 JARVIS ROAD WATERFORD

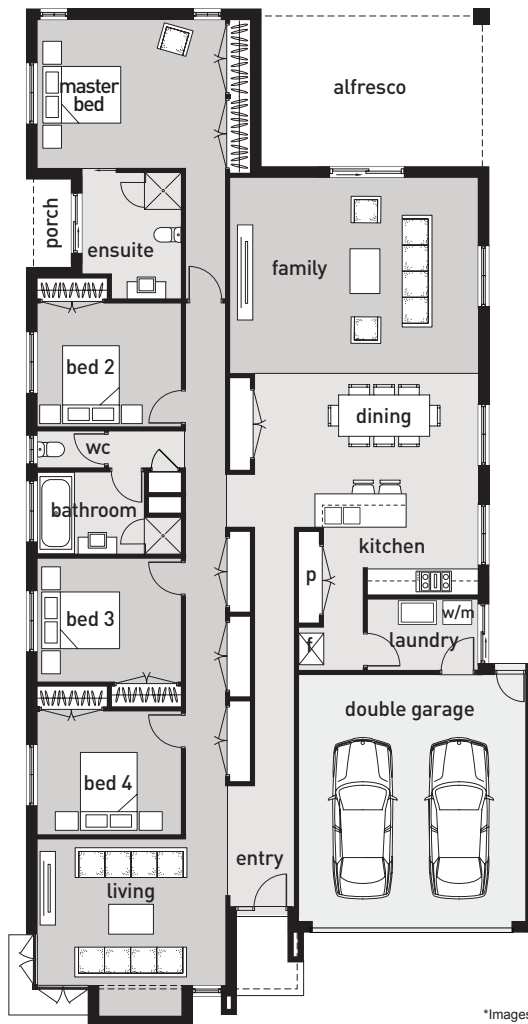
House type	Ludo 002
Facade	Q2
Specification	Edge Series
Display Bonus	Included
Total price	\$490,000

	sq.m	squares
Living	195.37	21.03
Garage	36.33	3.91
Front Porch	4.54	0.48
Alfresco	6.77	0.72
<b>Total Area</b>	<b>243.01</b>	<b>26.14</b>

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# WATERFORD WOODLANDS ESTATE

SENKI 002 LOT 21 JARVIS RD



## LOT 20 JARVIS ROAD WATERFORD

House type	Senki 002
Facade	Q1
Specification	Edge Series
Display Bonus	Included
Total price	\$490,000

	sq.m	squares
Living	207.34	22.31
Garage	36.16	3.89
Front Porch	5.33	0.56
Alfresco	20.97	2.25
<b>Total Area</b>	<b>269.80</b>	<b>29.01</b>

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# WATERFORD WOODLANDS ESTATE

LARNE 006 LOT 22 JARVIS RD



## LOT 20 JARVIS ROAD WATERFORD

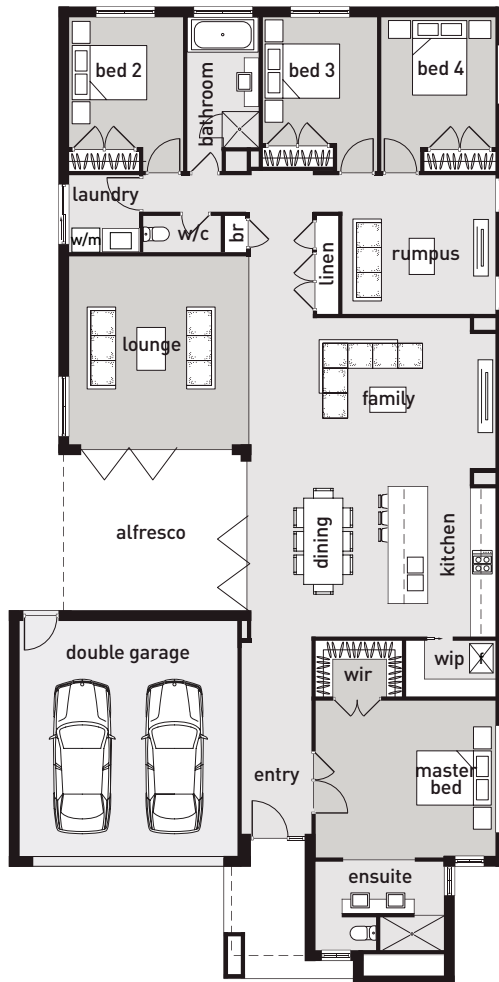
House type	Senki 002
Facade	Q1
Specification	Edge Series
Display Bonus	Included
Total price	\$550,000

	sq.m	squares
Living	233.63	25.14
Garage	37.43	4.02
Front Porch	35.04	3.67
Alfresco	17.57	1.89
<b>Total Area</b>	<b>323.67</b>	<b>34.81</b>

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# ORMEAU ORMEAU RIDGE ESTATE

JARDENE 004 LOT 61 LANSDOWNE RD



## LOT 61 LANSDOWNE RD ORMEAU

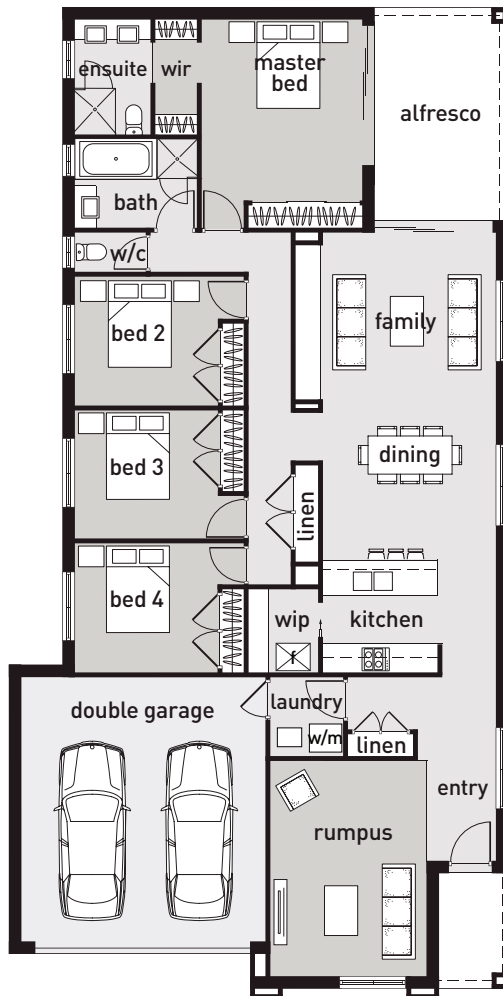
House type	Jardene 004
Facade	Q3
Specification	Edge Series
Display Bonus	Included
Total price	\$559,500

	sq.m	squares
Living	206.32	22.20
Garage	35.95	3.86
Front Porch	7.22	0.77
Alfresco	18.13	1.95
<b>Total Area</b>	<b>267.62</b>	<b>28.78</b>

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# ORMEAU ORMEAU RIDGE ESTATE

COBY 003 LOT 62 LANSDOWNE RD



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## LOT 62 LANSDOWN RD ORMEAU

House type	Coby 003
Facade	Q2
Specification	Edge Series
Display Bonus	Included
Total price	\$525,500

	sq.m	squares
Living	169.28	18.22
Garage	36.05	3.88
Front Porch	4.00	0.43
Alfresco	14.40	1.55
<b>Total Area</b>	<b>223.73</b>	<b>24.08</b>

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