

# ETHICAL PROPERTY INVESTING

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## What the Government does not tell you about Property Investment

By The Urban Hippie

If you think working hard in a job or profession is the most sensible way to create wealth, think again. Although it's satisfying to earn a high income and have the luxuries you can afford, the situation can change quite dramatically (as we have just seen with COVID-19) when you stop working, and the regular deposits to your bank account come to a halt.

There are many reasons why you should invest in the Australian property market, but here is the best one: Government policies favour wealth creation through property investment.

They will not tell you this, but the signs are there for you to see.



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# Let's take a closer look

There is a sense of urgency around property investment in the current market. Interest rates are now lower than ever, which makes it attractive for property investors to borrow money. The truth is, cash is a commodity, and while it is cheap, we should buy lots of it and put it into an income-producing asset.

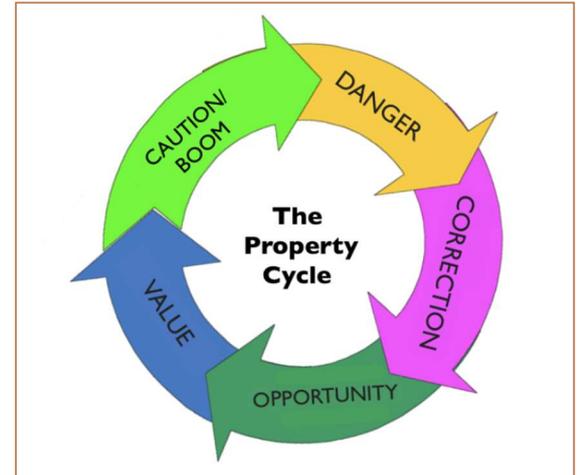
Many people believe that the Australian dream of owning property is becoming harder and harder, but this is not true. I actually think that it is easier to purchase property today, than it was when I first started twenty-odd years ago! The reason is that we have the lowest cash rate in the history of our nation, and the Government is still giving out grants like First Home Buyer and HomeBuilder. Not to mention builders and developers are also willing to contribute (from their profits) to first home buyers and investors by way of cash rebates and/or bonus inclusions.

Paying tax is optional. What do I mean by that? Let me explain! Firstly, let us look at land tax - if we buy property below the land tax threshold (which is what we currently do) we do not pay land tax. Secondly, capital gains tax - if we never sell our assets, we never have to pay land tax. In fact, if we pass the asset on to our children, thereby creating generational wealth, they will not have to pay it either (we currently do not have inheritance tax in this country). But wait! It gets even better. If you, as a PAYG/PAYE taxpayer, decide to go out and buy an investment property and put tenants in place (thereby saving the government from having to house those tenants), you will also have access to further tax breaks. These tax breaks are available under the ATO's PAYG Tax Variation, which basically means you end up with more money in your pocket, rather than having to wait for a refund at the end of the year. \*

\* Variations are issued at the discretion of the Commissioner for Taxation and should be done under the advice of an accountant or financial planner.

## The Property Cycle

By The Urban Hippy



Over the past 2 generations (50 years), well-located capital city properties have seen their values double every 7 - 10 years or so (growing at around 9 - 11% per year on average). However, at some stages of the cycle values increase and at other times they stay flat or decrease.

All capital cities of Australia are in different phases of the property cycle.

After the financial crisis in 2015, we saw a 28% capital growth rate in Sydney (in just 2 years), which represented a massive opportunity to get into the market and begin creating wealth.

That opportunity is knocking again right now! We are constantly doing our own due diligence, along with following the market and economists' predictions, which are currently taking us into areas (not Sydney / Melbourne) that are likely to be one of the best performing investment property markets, over the next few years (set to go up by 20%), which make great long-term investments.

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***'Some people sense opportunity knocking and they find their way to the right doors ... then they capitalize on it!'***

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# Australia is a great place to invest in property

By The Urban Hippie

Foreign investors have recognized Australia as one of the safest places to invest and they are ploughing in the money. There are several reasons why Australia is a great place to invest in property:

1. We have a stable political economy
2. We have masses of mineral resources \*
3. Mining of those resources is a largely automated process, which means labour costs are quite low.

\* Iron ore and our mineral resources are so important in discussions of property investment, is due to their close ties to interest rates

We need to keep Australian property in Australian hands, and this is my major motivation for wanting to teach you how to keep property here, how to invest wisely, and how to create generational wealth.

I want to assure you that the Australian dream is still easily achievable if we follow the rules. Houses are assets, but homes are liabilities (the definition of an asset is something that makes money). Do not buy a home first. Start with an investment property and leverage yourself into a home. For every five investment properties that are purchased on the bases of sound logic and mathematical principles, you can buy one property in which you are emotionally invested. This is your home. It does not have to make you money, it just has to make you happy!

In summary, when it comes to property, the Government's got your back (*safe as houses*). My passion and focus are to show others how to create wealth for their families, pass on their assets and create generational wealth, and still use that wealth to fund their lifestyle ... all through ethical property investing!

## Are you ready to start your Investment Property journey?

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So ... If you need a change or maybe your just frustrated with your current position, we can show you how to set yourself up now, for a future income stream and job security.

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From the team @ Ethical Property Investing

