



# The message all medical professionals need to hear

Great news for Australian property investors.  
Research shows right now is the time to buy.

If you're a medical professional who's also a seasoned property investor, you're thinking about getting started, or simply looking for a new home, there is great news about your chances of achieving an outstanding financial outcome if you buy right now. Because a number of industry trends have combined with a raft of recent moves made by the Reserve Bank of Australia (RBA), to produce **one of the most buoyant times to buy property.**



Here's all you need to know, nicely wrapped up in seven seductive, easy to read reasons why you need to move now in order to make more money.



## THE RBA OFFICIALLY ANNOUNCES 'FEEL-GOOD' FACTOR

The RBA has done a lot to assist the economy in these Covid-19 times, including just recently reducing the official cash rate once again, this time by 15 basis points to a new record low of 0.1%. And they have also announced a number of other changes to key policy rates aimed at keeping borrowing costs low.

You would be forgiven for thinking that such drastic measures mean things are bad and the future is bleak, but it turns out that the RBA is very chirpy about the near future. In his statement following the recent announcement, RBA Governor, Phillip Lowe, said these measures will help quicken the pace of recovery, and he had particularly pleasing words for property investors:

“ Encouragingly, the recent economic data has been a bit better than expected and the near-term outlook is better than it was three months ago ”

PHILLIP LOWE, RBA GOVERNOR

# HISTORY SHOWS US HOW STRONG PROPERTY MARKETS ARE

In other words, things are on the up-and-up already. And history shows us this is not unusual, especially when it comes to the sturdiness of property markets during times of national, regional or global crisis. Just look at catastrophes like the Black Monday Stock Market Crash in 1987, Australia's 17% interest rate and 11% unemployment in 1989, the Asian Financial Crisis in 1997, the Tech Wreck and 9/11 in 2001, the Global Financial Crisis in 2008 and Bird Flu in 2013. Following all of these huge challenges, property values have typically rebounded quite strongly soon after the immediate downturns... and these strong recoveries have taken place at times when interest rates were significantly higher than they are now.

Of course, we are likely to see evidence of soft values in certain areas and some markets continuing to struggle, but this confidence from the RBA, when combined with a number of underlying trends, tells us that there is a golden strategic opportunity for well-prepared property investors to take advantage of very strong property price growth - running into 2021 and beyond.

Most media commentators and economists were wrong. Not only did the predictions of large drops of between 30% and 40% fail to eventuate, a look at the factual, real-time data shows property price stability and growth has remained positive across many cities and regional markets throughout the pandemic.

## IF YOU DON'T ACT NOW, YOU'LL REGRET IT. A LOT.

Everywhere you look there is a strong reason to take action, right now. So it's time to talk to property investment professionals who can help you create a plan and set yourself up to take full advantage of the tremendous opportunities.

### REASONS TO BUY PROPERTY NOW

#1

## LOW INTEREST RATES MEAN MORE CASH FLOW & LUCRATIVE RENTS



Historically low interest rates are making borrowing for home or investment finance as cheap and affordable as it has ever been, ensuring that affordability for First Home Buyers, Upgraders, and Investors alike will cause an uplift in credit expansion.

Hand-in-hand with the RBA's interest rate reduction is the easing of credit approval policy by the banks, which will come into play in the first quarter of 2021 and enable you to borrow up to \$80,000 more than you could previously.

As the major banks pass on the rate cuts and offer new loan packages for owner occupiers and investors at rates as low as 1.99% to 3%, while continuing to give cash back rebates in the thousands of dollars to tempt borrowers to switch lenders, the rise in confidence and activity is understandable.

### PUT SIMPLY...

The cost of borrowing is cheaper, so you can invest more to build a larger portfolio. You'll have positive cash flow across your property portfolio, with rental returns easily covering your interest payments and expenses, leaving more of your income in your pocket.

## REASONS TO BUY PROPERTY NOW

# #2

### HIGH DEMAND MEANS VALUE & RENT STARTS GROWING AS SOON AS YOU GET THE KEYS



Research by ANZ bank and the Australian Bureau of Statistics (ABS) shows there is already a housing shortage of 250,000 homes, with the decline in new builds being delayed or cancelled in 2020 ensuring further lack of supply is on the horizon in well-located areas, capital cities and key regional centres.

What's more, the construction landscape is changing in post Covid-19 times, with many renters wanting to move to different locations given the extra freedom that working from home brings to the work / life balance. So, we don't just need to catch up to housing demand, we need to adapt to big changes.

And it takes time to bring new land estates and development projects to market. In some areas it's estimated that it could take a decade to catch up with the lack of supply, which means demand will be driving up property value and potential rent, sharply, over years to come.

#### PUT SIMPLY...

If more people need somewhere to live in a certain location where there's a lack of supply, properties become more valuable, prices and rents go up. So, every day you let slip by without jumping onboard is another potential pile of dollars you're missing out on.



## REASONS TO BUY PROPERTY NOW

# #3

### STRONG POPULATION GROWTH GUARANTEES STEADILY INCREASING DEMAND & VALUE



Prior to Covid-19, Australia's population was growing extremely fast, by around 360,000 every year, meaning we were needing to build around 180,000 new dwellings each year at the very least.

And the important thing is, Covid-19 is not expected to negatively affect that growth much past the short-term, because even in the aftermath of the pandemic Australia will still be considered a 'safe haven', a healthy, comforting destination built on a foundation of freedom. New skilled migrants will still be a golden opportunity for the Australian government to earn more revenue from tax, which ensures the continued creation of new-build housing policy to provide housing capacity for these migrants.

Even though we may face a short-term reduction in population growth, ABS projections still show Australia's population hitting 30 million by 2029, and 49 million by 2066.

#### PUT SIMPLY...

As soon as the borders are open, overseas immigration and the need to house it will return. So, by buying into property now during the temporary lull, you'll set yourself up on the ground floor of the growth in value and rents to come.



# GOVERNMENT SPENDING ON INFRASTRUCTURE WILL SUPERCHARGE HOUSING DEMAND



The Australian government recently committed \$1.5 billion to infrastructure, including the fast-tracking of 15 major projects, with other investments in transport facilities across Australia totalling \$110 billion over 10 years.

That's because they know the construction industry is a significant driver of economic activity in Australia, as the third largest industry in the country behind mining and finance, and that it produces around 8% of our Gross Domestic Product (GDP). So, construction is more essential than ever in navigating Australia out of the pandemic, while maintaining jobs and economic growth.

The deputy prime minister, Michael McCormack, recently summed up what this means for property investors:

“ Almost 110,000 people are employed in heavy and civil engineering construction in Australia and if you include the transport, postal and warehousing sector that amounts to more than seven per cent of GDP and accounts for around eight per cent of employment. ”

DEPUTY PRIME MINISTER  
THE HON - MICHAEL MCCORMACK



WestConnex:	\$16 Billion
Sydney Metro:	\$12 Billion
West Sydney Airport:	\$8.2 Billion
Pacific Highway:	\$971 Million
Port of Newcastle:	\$1.2 Billion
Maitland Hospital:	\$470 Million



Metro Tunnel:	\$11 Billion
West Gate Tunnel:	\$6.8 Billion
Airport Rail Link:	\$5 Billion
Ring Road Upgrade:	\$2.25 Billion
Geelong Fast Train:	\$4 Billion
Ballarat Gov. Hub:	\$100 Million
Ballarat Wind Farm:	\$900 Million



Queens Wharf:	\$3 Billion
Brisbane Airport:	\$1.3 Billion
Cross River Rail:	\$5.4 Billion
Bruce Highway:	\$8.5 Billion
Brisbane Live:	\$2 Billion
Sunshine Coast Airport:	\$345 Million
Sunshine Coast Rail:	\$550 Million

## PUT SIMPLY...

Covid-19 won't slow down housing demand for long, so the smartest move in property investment is to get onboard now with new purchases, while the economic circumstances are so favourable.

# RUSH TO REGIONAL LOCATIONS OPENS UP GOLDEN INVESTMENT OPPORTUNITIES



The work-from-home economy is set to continue for the foreseeable future, giving employees previously tied to capital cities the freedom to move further away in search for affordability and work-life balance. This has a hugely positive impact on regional locations within 60 to 90 minutes of major capital cities.

In some areas this large wave of people working remotely has doubled the demand for housing, and more widely has proved to be a key factor in maintaining strong price performance in most parts of Australia throughout the pandemic.

Industry research published early in October shows Australian real estate's defiance of Covid-19, with most markets recording price growth in September - only Sydney and Melbourne metro falling. Ballarat, Bendigo, Geelong, Orange, Central Coast, Hunter Valley, Newcastle, Sunshine Coast and Port Macquarie are just a few of the regional centres experiencing above average growth during the pandemic.

# YOU HAVE A CLEAR ROADMAP TO SHORTENING DEBT & BUILDING WEALTH



National Investment Advisory (NIA) has continued to offer its celebrated L.E.A.P. Roadmap during the pandemic, which has helped more than 400 beginner and seasoned property investors alike build wealth and improve their quality of life by using investments to pay off their home loans in 10 years or less.

The L.E.A.P. Roadmap removes all the barriers and self-doubt associated with securing your financial future, using a system that is proven to eliminate investment inefficiencies and help you to make educated decisions which directly build your wealth.

## PUT SIMPLY...

Wherever you are in your property investment journey, from first-time buyer to retirement planning, NIA's L.E.A.P. Roadmap enables you to live a financially secure, abundant life.

- L** Leverage the right debt
- E** Education, Earnings, Equity, Emotions
- A** Accounting, Tax Strategy
- P** Portfolio Accumulation, Property, Assets

Take advantage of future property opportunities.  
Pay off your home loan years sooner and take a L.E.A.P.

# THE PROVEN STRATEGY TO DRASTICALLY ENHANCE YOUR QUALITY OF LIFE



NIA is committed to creating and continually refining integrated strategies and systems specifically designed to help build your wealth, with a team of top-shelf financial professionals who specialise in working with medical people to transform your income into lucrative passive wealth, increased capital and much healthier cash flow - quickly.

Getting to know you, how you work and how you want to live is the first step to ensuring your financial success, because NIA knows that building wealth needs the foundation of a lasting relationship. Knowing you enables NIA to support you, educating you throughout your entire property and financial journey.

## PUT SIMPLY...

As medical specialists, we're better together.

NIA has the know-how to ensure you achieve financial goals and open the door to the life you really deserve.

To get the roadmap for a better financial future, contact NIA today.

IF YOU DON'T TAKE  
A CALCULATED LEAP



YOU MAY NEVER REACH  
YOUR GOALS



# Your road to freedom starts here.



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