

Loan
Market™

YOUNG
Buyers
CLUB

BUYING
PROPERTY,
YOUR **way.**

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Things may look *a little different now*

We've all been in that situation, sitting at the dinner table, hearing the “**back in my day**” spiel from an older relative who bought their first home while supporting a family of 5. While we love they could set themselves up with a pocketful of hopes and savings from just a few years of working - the reality is things have changed.

A quick summary for those of you looking for an educated response:



In the early 1980s, the typical house cost about **3x** the annual income, making the deposit around **66%** of one year's income.



Today the typical home costs about **10.4x** the average annual income, making the deposit about **208%** of one year's income.

So yeah - that feeling you have that the benchmark seems pretty high to get into the property market is correct. And trying to buy property the way our parent's generation did - putting aside a slither of your income every month into a low-interest savings account - could take a while.

But your dream of owning property is achievable. You may just need to approach it a little differently.

In this guide we will look at the different ways you could become a property owner sooner than you thought. We will also outline some of the basics so you're empowered with the knowledge you need to make smart choices with your finances.

The paths to property ownership

Your first step is to consider what your strategy for property ownership is. Do you want something to live in (owner occupied) or to get your foot onto that escalator with an investment property?

There are so many different paths you can take to become a property owner -

a mortgage broker can help you understand what options are available to help get started.



Here are some examples:

Ella bought with her sister

By combining their savings and annual income, they could pull together a deposit and increase the amount they could borrow to buy a property.

Savannah's parents guaranteed her loan

Her parents used their own property as security to guarantee her loan, which enabled her to purchase with a low deposit. They will be removed as guarantors once Savannah has built up 20% equity in the home.

Gregory bought an investment property and is renting where he wants to live

He liked living close to work and his favourite cafe, but prices were out of his budget. Instead, he bought in a regional area and rented it out, while continuing to live where he wanted.

Pete's parents gifted him money (on a Pete's parents)

While he could demonstrate a solid genuine savings habit, Pete did not have enough for a deposit. His parents gifted him money to use as a deposit and the lender was satisfied that his income and history showed he would be comfortable meeting repayments.

Dom used the 5% Deposit Scheme

By using the Federal Government's scheme, he could buy a home with only a 5% deposit without having to pay for lenders mortgage insurance (LMI).

Viktor got an LMI waiver due to his profession

As an accountant, some lenders were happy to loan to Viktor with less than a 20% deposit without having to pay LMI.

What is a mortgage broker?

When you're taking a big step - and buying property is a pretty huge step - it is a good idea to lean on people who specialise in it (we're talking mortgage brokers, not stair builders).

A mortgage broker has connections with a panel of lenders and can quickly compare them based on your circumstances and goals to create a shortlist for you to consider and let you know approximately how much you may be able to borrow.

They also know things like how long different lenders are currently taking to process applications and whether they have any different criteria requirements that could help or hinder your application.

Once you have chosen your preferred lender, your mortgage broker can help you apply for pre-approval (this is optional but can be a good idea to give you confidence to make offers).

Once you want to proceed, they will

- ✓ complete the paperwork on your behalf and
- ✓ do all the liaison with the lender, your conveyancer or solicitor, and anyone else involved in the process.

This means less work for you and the confidence someone is working hard to get all the ducks aligned for that important settlement date.

After the settlement date, your mortgage broker is there to help with any teething queries you have. They will also regularly check if your loan is still competitive, and if it isn't, they can either negotiate with your lender or help you move to another.

Why a Loan Market broker?

There are a lot of moving parts when it comes to buying property. As a first-home buyer, you can remove the uncertainty with the help of someone experienced in the process and who is by your side every step of the way - your broker.

Why a Loan Market broker?:



Putting you first.

We don't work for shareholders or a bank we work for your best interest (something a bank doesn't legally need to do).



Experience that counts.

We've been helping Aussies and Kiwis achieve their ambitions since 1994.



More choice.

With 90+ banks and lenders on our panel, we can find and negotiate competitive solutions based on your unique needs and situation.



For your home and other loans.

From buying a car to growing your business, we can help you with a wide range of loans.



Free for you*.

We get paid by the lender you choose.

* We may charge a fee to cover additional time required by our team. Any fees will be discussed with you in advance so you can make an informed decision before proceeding with your application.

Navigate the *loan process*

Just say you were in a position where you were comfortable with getting the ball rolling with purchasing property. There are a number of steps between now and hanging your photos on walls. But we are here to help at every step. Here's what the process usually looks like.

1. Meet with your broker

In your initial meeting, your broker will discuss your situation and goals. You don't need to have your full deposit saved to begin the process - your broker will help you understand your options, calculate your borrowing power (meaning the amount of money a lender may agree to lend you) and whether you are eligible for any government incentives. From here you can set your plan to get to where you want to be.

2. Get your Game Plan

We hunt through our panel of lenders to find the loans we recommend for you based on your goals. These are sent to you in your tailored Game Plan. When you are ready to proceed, let your broker know which option you would like to proceed with.

3. Pre-approval

We will let you know if we require any further documentation from you and arrange your pre-approval application. If all goes to plan, you could have your conditional pre-approval within a few days. It is usually valid for around three months, giving you a clear idea of your spending limit.

4. Organise a conveyancer

It is a good idea to find a conveyancer or solicitor who is available to work with you when you find the property you want to make an offer on. They will take care of the property transfer process including final checks on the property and council reports, as well as checking the contract of sale on your behalf.

5. Get house hunting

Now you know how much you are likely to be able to borrow, you can have the confidence to get hunting for your home and start making offers.

6. Make an offer

When you make an offer, think carefully about whether you want to include conditions. It is normal to include a clause for a building and pest inspection and for finance to be formally approved. The building and pest inspection will set you back a few hundred dollars, but will let you know if there are any major defects or problems with your potential home. You can also include other conditions such as repairs.

An unconditional offer is where you offer to purchase the property outright, as is. It could make your offer more competitive but carries more risk. This is the only choice if bidding at an auction.

7. Formal approval

If your offer is accepted, it is go time. Your broker will sort the paperwork for your formal finance approval. In the meantime, you will need to arrange insurance and your lender will arrange a valuation of the property. Once this is over the line, the lender will run its assessment of your application and once approved, a settlement date is agreed on.

8. Settlement day

In this final stage, your broker will organise settlement with your conveyancer and lender. We will let you know the moment everything is finalised and you can celebrate the major milestone.

Nail your deposit and budget

Buying a home is no small feat. And yes, it is expensive and likely one of the biggest purchases you will ever make.

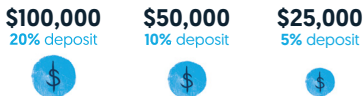
The reality is, if your goal is to buy property, unless you are fortunate enough to win the lottery, you will likely need to get serious about ensuring you save a deposit and can demonstrate good savings habits.

The deposit

The general rule of thumb is the ideal deposit is at least 20% of the total house price.

For example,

if you were looking to purchase property worth **\$500,000**, a **20%** deposit would be **\$100,000**. This isn't 100% essential as some lenders may accept as low as **5%**, but it is likely you will need to pay for lenders mortgage insurance (LMI), which is insurance the lender takes out to protect against the risk of you not being able to repay the loan.



In some cases it may be worthwhile paying the LMI to help you get into your home sooner but a broker can help you run the calculations to understand what this would mean for you and your repayments.

What is LMI?

Lenders mortgage insurance (LMI)

is insurance you pay for that protects the lender if you default on your loan. This only protects the lender and you will likely be required to sell your home to repay the loan.

Can I fast forward the deposit?

If you don't have a 20% deposit, there could be other options available. **Some include:**

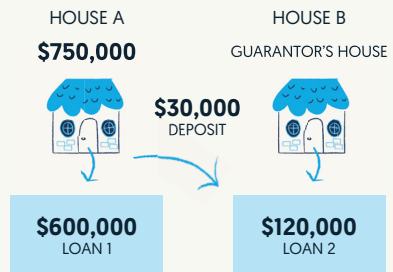
Guarantor

A guarantor is someone who **"guarantees"** a certain portion of your loan. They can be your parents, parents-in-law, step-parents, grandparents or siblings. They provide security (usually equity in their home) as security for your home loan, effectively boosting your deposit.

A security and income guarantee not only uses the guarantor's equity as security, but also their income to be calculated toward determining the serviceability of the home loan, meaning whether they could assist you to meet repayments should you experience troubles.

If your circumstances change and you can no longer meet your repayments, the guarantor will be liable for the portion of the loan they guaranteed. This could mean having to sell their home to cover the costs. For this reason, it is a good idea to have open, honest conversations and for them to seek legal advice before entering a contract.

Example loan structure



Sydney and Oliver want to purchase a home for **\$750,000**.

- They have saved **\$30,000** for the deposit.
- They need to borrow **\$720,000**.

The loan structure

- **Loan 1 - \$600,000**
Their deposit is 5% of this amount. Secured against the property.
- **Loan 2 - \$120,000**
The remaining amount is secured by the guarantor (usually the guarantor's property).

5% Deposit Scheme

The 5% Deposit Scheme, also known as the **First Home Guarantee (FHG)**, is an initiative by the Australian Government to help first-home buyers build or buy their first home sooner.

How does it work?

Eligible first-home buyers can purchase or build a home with a deposit between five but under 20% of the total purchase value, and the Government guarantees the remainder up to a 20% deposit. This saves the buyer from paying LMI.

Am I eligible?

To be eligible you must:

- ✓ be an Australian citizen or permanent resident
- ✓ be over 18 years old
- ✓ can buy by yourself or with another person
- ✓ never have owned residential property in Australia
- ✓ have saved at least a 5% deposit
- ✓ live in the property
- ✓ purchase a property under your state or territory's price cap

LMI waivers for some professions

Some lenders will waive LMI for people who work in some professions - generally law, medicine, finance and emergency services.



This is because lenders see these jobs as stable and borrowers to be low risk. The waiver means you may be able to get a home loan with a deposit under 20% without having to pay for LMI.

Speak to your broker to see if you qualify.

Budgeting

When working out your budget, make sure you factor in additional expenses such as stamp duty, conveyancer/solicitor fees and costs for the move. Some states and territories offer stamp duty concessions for first-home buyers up to a certain cap. Your broker can calculate how much you may need to budget for based on your goal and where you're buying.

Once you have your goal, set a budget and stick to it. Work out how much your income is and all your living expenses so you can understand your spending habits. You may then be able to identify areas where you could cut back on spending to supercharge your savings.

Hot tip:

We have a bunch of free calculators on our website to help you including budget, savings and stamp duty calculators.

Budget
planner



Savings
calculator



Stamp
duty



Genuine vs non-genuine savings

Lenders have a look at your savings account to see what your savings habits are like. This can give them confidence you will meet your repayments.

The accumulation of your deposit demonstrates **genuine savings**.

Non-genuine savings could include lump-sum inputs such as gifts from your parents.

These are helpful to meet your deposit goal, but lenders will want to see you have a history of being responsible with your money as well.

How debts can impact your borrowing capacity

When lenders assess your application, they will look at what debts you have. This is because a portion of your income will need to go toward our existing debt repayments before it goes toward paying off your home loan. Because of this, existing debts usually reduce the amount of money a lender may be willing to lend to you. If you make any late repayments or have applied for a number of loans or credit (such as credit cards) in a short period of time, this can also impact your credit score, which also reduces how much you may be able to borrow.

However, not all debt is considered the same way. For example, HECS or HELP debt is generally considered lower risk and lenders may ignore it if you are close to paying it off (such as within 12 months).

Credit cards:

lenders don't only look at how much debt you owe on your credit card - they look at what your credit limit is. So even if you only put \$2,000 a month on your card, if your limit is \$10,000, that is the amount the lender will factor into its calculations.



What is pre-approval?

A pre-approval is basically the lender giving you the heads up that they feel comfortable lending a certain limit to you, based on the circumstances we presented to them. There is no obligation for you to take out the loan and equally, the lender is not guaranteed to approve the loan approval – particularly if your circumstances change. It does, however, help you to refine your property search, bid with confidence and show vendors you are serious about buying.

In general, pre-approval can be valid for around three months, depending on the lender. This can often be extended if you need longer. It is important to note the pre-approval is conditional (and based on your circumstances at the time of application), and not an absolute guarantee of being approved for the loan. Some lenders have restrictions around the type of property you can purchase and will also conduct an evaluation before the loan is approved to ensure it is satisfied with the value offered.

Some limitations can include:

- Serviced apartments
- High-density properties in inner-city areas (particularly if you have less than a 20% deposit)
- Commercial or company title properties
- Properties under 50sqm

Number crunch - deposit example

You have your eye on a
home worth \$750,000
A 20% deposit is \$150,000

If you qualify for the 5% Deposit Scheme or have a guarantor, you could purchase with as little as a 5% deposit of \$37,500. (If you have a guarantor and you put forward a \$37,500 deposit, they would need to guarantee the remaining \$112,500).

What is stamp duty?

Stamp duty is a state government tax on your property to cover things like transfer and mortgage duty, mortgage registration and transfer fees. Each state or territory charges different amounts based on the value of the property.

Rentvesting

Rentvesting is where you purchase property in an area you can afford, while choosing to rent and live in an area you want to be in.

This can be a good strategy for people looking to get into the property market with a smaller deposit. It requires researching property sales, vacancy rates and rental prices to find an area you want to invest in.

The benefit is you are not limited by areas you want to live in, so can remove the emotional component of buying your first home.



What is rental yield?

Rental yield is the money you earn from rental income minus any expenses you have to pay. It can be calculated as a gross percentage (before expenses are deducted) or as a net percentage (with expenses included).

Gross rental yield (%)

Rental income
/ total property cost x 100

Net rental yield (%)

(Annual rental income - annual expenses)
/ total property cost X 100

The costs to consider when crunching your own numbers include:

- **Insurance:** It is a good idea to consider landlord insurance to provide financial protection from damage caused by tenants or missed payments. If the property is a house, you will also want to consider building insurance. Chat to us for help with this.
- **Land tax:** If you are liable for land tax, this is paid annually to your state government.
- **Council rates:** Council rates vary depending on where you live and are paid to your local council.
- **Strata fees:** If your property is an apartment, townhouse or part of a strata, you will need to pay body corporate fees. This usually includes fees for management, sinking fund and building insurance.
- **Rental management:** Most investors choose to pay a property manager to look after the property, at a fee. The management includes finding tenants, regular inspections and fielding tenant requests on your behalf.
- **Maintenance:** As the owner, you are responsible for ensuring everything remains in working order.

Also keep in mind that typically investment properties attract a higher home loan interest rate than owner-occupied properties. It's important to do your homework to make sure the loan you choose is competitive and suits your needs.

Your broker can help you with your purchase in any area, including other states and territories. They will prepare a shortlist of loans for you and play hardball with lenders on your behalf.

Reduce your taxable income - let's do the sums.

You rent out an apartment for:	\$1,600 per month
Your monthly loan repayments are:	\$1,900 per month
You pay other costs of:	\$300 per month
You have a shortfall of:	\$600 per month
Which is a shortfall of:	\$7,200 per year.
Your annual salary is:	\$100,000
Your salary minus your annual shortfall is your new taxable income:	\$92,800

What is your investment strategy?

When you purchase an investment property to rent to tenants, it could be positively or negatively geared.

This refers to whether the income you receive for the property is higher or lower than the overall amount you pay to own it. These can have implications for the investor, not only for how much you have in your pocket week-to-week, but also when it comes to tax. The right strategy will vary depending on your situation.

Here we'll break down the difference between the two, how to know which your property is, and what it means for you as an investor.



Positive vs negative gearing

At a basic level, the term 'gearing' means money you borrow to invest. Whether you're positively, negatively, or neutrally geared depends on the rental income and your outgoings, including interest and other associated expenses.

Positive gearing

Your property is positively geared if the income from your investment is more than your interest payments and outgoings like maintenance and repair costs.

Negatively gearing

Your property is negatively geared if the income from your investment is less than your interest payments and outgoings.

Neutral gearing

Your property could be neutrally geared, which means the income is equal to your interest payments and outgoings.

This part is pretty straightforward - you're either actively making money from your investment property, or paying out of your pocket to have the property. However there are other implications such as tax that you should consider.

You may be able to claim a tax deduction for things like body corporate fees, advertising for tenants, insurance, land tax, gardening and cleaning fees, and council and water rates.

Check the ATO's rental property guide for a list of things you may be able to claim, and always consult with your tax advisor for more information.

How to calculate whether a property is positively or negatively geared

Whether you already own the property or are looking to purchase one, there are a number of costs to consider when calculating whether it is positively or negatively geared.

The amount you have coming in for rent is your income, from which you deduct all your outgoings which can include:

- Mortgage repayments and fees
- Council and water rates
- Land taxes
- Real estate agent fees
- Insurance premiums
- Repairs and maintenance
- Body corporate fees (if applicable)

If your income exceeds your outgoings, your property is positively geared. If your outgoings are higher than your income, your property is negatively geared.



Choosing negative gearing as an investor

At first glance, finding a positively geared property sounds like the most logical strategy, however, negative gearing can have its place for some tax-savvy investors. If your property is negatively geared, you'll need to cover the shortfall out of pocket, but it could in turn reduce your taxable income.

Under Australia's tax law,

you might be able to claim the interest and some outgoings as expenses.

For example, you may be able to claim the interest part of your loan repayments, along with repairs and maintenance costs on the property as expenses. Your net loss on the property could also be offset against your personal income, which means your taxable income would be reduced.

For example,

if your salary is **\$90k per annum** and your property leaves you out of pocket by **\$5k per year**, you may be able to deduct this amount from your taxable income, bringing it down to **\$85k**.

By the same token, investors with a positively geared property may need to pay tax on their rental income profit.



For more information, the ATO provides a guide to rental income and expenses. It is important to speak to your accountant or financial advisor for personalised advice based on your unique circumstances.

While negative gearing offers financial benefits, it's important to keep in mind tax savings only play a role in the bigger picture of a viable investment property.

So while negative gearing could in some circumstances help you save on tax, this shouldn't be the only reason you're investing in a particular property or the sole driver of your strategy.

For example, you may not be looking for regular income from the property but be more focussed on finding a property with high capital growth potential, meaning the value of the property is likely to increase above average over time.

Bottom line: which strategy is best?

Both negative and positive gearing have their place, and the right option will depend on your circumstances. It is a good idea to develop a thorough understanding of how each works, including what, if any, deductions you will be able to claim. Additionally, as an investment, it is a good idea to look for a property with good capital growth prospects.

Property investment isn't without its risks, so make sure you have the financial foundation to cushion

- a fall in the value of your property,
- a rise in interest rates,
- and/or long vacancy periods.

Your Loan Market broker, can work with you to understand what your loan repayments could be if you are looking to invest.



Know your options - *the loan cheat sheet*

There are a lot of home loans out there. It isn't quite as simple as deciding you need a loan, and going out to get just any one. To help you understand the difference between your options, we've listed the variations in this cheat sheet.

Variable-rate loan:

The interest rate varies over the life of the loan. If interest rates rise, you pay more, and vice versa.

Fixed-rate loan:

The interest rate is locked at an agreed rate over the specified term (usually one to five years). This means repayments remain the same until the end of the term where the loan will transfer to a variable rate or you can choose to refinance.

Split loan:

You can choose to have a portion of your loan with a variable rate and the remainder with a fixed rate. This can enable you some certainty with the fixed rate, but access to features attached to a variable-rate loan.

Packaged loan:

You have the option to package your home loan with other banking products such as an offset account, credit card, car loan, savings account and insurance (home and contents, car, etc). These can offer discounted rates however often come with a package fee charged annually.

Introductory rate loan:

Also referred to as 'honeymoon rate loans', these offer a lower interest rate for a short period (such as a year) before converting to a standard variable rate.

Principal and interest repayments:

This is where your repayments go toward paying off the principal (which is the loan amount) as well as the interest charged on the loan.

Interest-only repayments:

Some lenders may enable you to only make interest repayments, without paying down the principal, for a set period of time. This could help lower the repayments, however it means you are not making progress toward paying off your home loan principal.

Construction loan:

These are designed for people who are building a home. The lender will provide the money in instalments as it is needed for each stage of the construction. You only pay for interest on the amount you've drawn down and these loans are often interest-only for the first year while the construction is underway.

There are also a few options that can accompany the loan, potentially helping you to pay it off sooner. These are:

Offset account:

This is attached to the home loan but sits separate. Any money you deposit into your offset account counts towards money paid off for your loan, meaning you don't need to pay interest on that amount. However, it usually is accessible, so you can withdraw it if you need to. These more commonly accompany variable-rate loans and can come with fees.

Redraw facility:

This enables you to make extra repayments toward your loan (which reduces the amount of interest you pay), but also withdraw any additional repayments you made if you need it.

Additional repayments:

Some loans allow you to make additional repayments toward the loan. Doing this could save you thousands of dollars in interest.



Find your *dream home*

Once you've set your budget and have an idea of where you want to buy, it's time to start looking. Find out what the future plans are for your suburb and think about what your priorities are in a home. If you're unsure what type of property you may want, here is a breakdown on buying a house vs a unit/townhouse and buying new vs existing.



Buying a house

- + Historically has seen greater potential to grow in value
- + More scope to improve value and appeal through renovations, additions and landscaping
- + Not limited by body corporate

-
- Usually costs more to buy and you are responsible for all repair costs
 - Council rates can be higher
 - Insurance may be more due to size and security requirements

Buying a unit

- + Often cheaper to buy and can enable you to purchase in a more desirable suburb
- + Owners can share some repair costs through the body corporate
- + There could be shared facilities such as a pool or gym

-
- Body corporates may limit renovations and additions
 - You are generally closer to your neighbours and can share walls
 - You may need to pay money to the body corporate including for strata insurance

Buying new

- + There shouldn't be many repairs or maintenance required immediately and there may be a warranty on the build
- + Amenities and technology will be modern
- + Likely higher energy standards which can mean lower running costs for heating and cooling
- + There may be government grants available

-
- Construction timelines may not run to plan
 - There is less opportunity to add value through renovations and improvements
 - Often new homes are located in suburbs further from the city centre
 - Knock-down rebuilds can carry complications, additional costs and project management

Buying existing

- + Could be more choice in the location you want to purchase in
- + Greater potential to renovate to add value
- + More straightforward process and can be a shorter timeframe to move in
- + More evidence of value growth - new apartments can be in overdeveloped areas or new houses can be on smaller land plots.

-
- Likely to have more need for repairs and maintenance
 - Amenities and technology may be older and less modern
 - The energy standards may be lower, meaning higher operating costs for things like heating and cooling
 - No ability to customise the floorplan outright, any changes will need to be done by you

Property buying checklist

(as an investment)

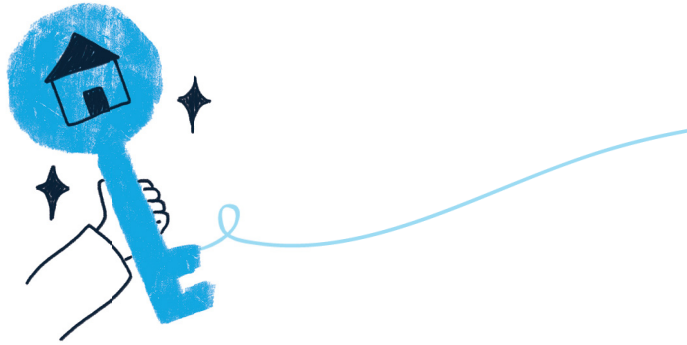
Here are some key considerations when looking for property to buy:

- What is your borrowing power?
Do you have pre-approval?
- How much rent do you need to make the investment feasible?
- What area do you want to purchase in [this could be based on accessibility for yourself, potential rental yield, demand, demographic, etc]?
- Would you rather a house, apartment, townhouse or student housing?
- What facilities do you want to be close to attract tenants [such as public transportation, shops, cafes and schools]?

Once you have narrowed your search, consider:

- What state is the building in?
Look for structural defects including cracks in the wall, termites, wiring and dampness.
- Are there any developments planned nearby?
Check your state government or local council's websites.
- Are there parking spots?
- Is the property at risk of flooding or natural disasters?
You can get free insurance quotes online or ask us to get a quote on your behalf.
- What are the ongoing costs for the property [such as council rates and body corporate]?
- Are there zoning or building restrictions on the property?
You can check this with your local council.
- Will updates need to be made such as to the bathrooms or appliances?
- Is there much growth potential in the area?
Consider past price growth [though past performance is not an indicator of future performance].
If it is near a major industry, is it stable [such as mining]?





Property buying checklist

(to live in)

Here are some key considerations when looking for property to buy:

- What is your borrowing power?
Do you have pre-approval?
- What area do you want to purchase in and does it enable you to purchase property that supports your lifestyle?
- Would you rather a house, apartment or townhouse?
[Note, this goes hand in hand with the location as inner-city areas are more expensive and can limit the type of property you can afford].
- What facilities do you want to be close to [such as public transportation, shops and schools]?
- Is there much noise in the neighbourhood?
Consider traffic, neighbours, bars/restaurants and flight paths.

Once you have narrowed your search, consider:

- What state is the building in?
Look for structural defects including cracks in the wall, termites, wiring and dampness.
- Are there any developments planned nearby?
Check your state government or local council's websites.
- Does the floor plan suit your needs (or can you afford renovations)?
- Are there enough parking spots?
Is visitor parking important to you?
- Is the property at risk of flooding or natural disasters?
You can get free insurance quotes online.
- What are the ongoing costs for the property [such as council rates and body corporate]?
- Are there zoning or building restrictions on the property?
You can check this with your local council.
- Will updates need to be made such as to the bathrooms or appliances?
- Have you inspected the property at different times of the day to check traffic, noise and sun exposure?



Ready to get started?

Do your first time right with
a Loan Market broker by your side.

Chat to your local mortgage broker

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