

12 Top Tips You Need to Know on How to Purchase an Investment Property in Australia from New Zealand



Introduction

In this booklet we will share with you 12 tips to help you understand the rules and regulations around buying an investment property in Australia from New Zealand.

Australia is a fantastic country to purchase an investment property just like New Zealand. Plus being a New Zealander it creates a great opportunity to purchase property in Australia as you are treated the same as an Australian purchasing a property in Australia, not as a foreign investor.

Since 1985 Key to Australia has provided professional finance and investment strategies to help New Zealanders purchase a home or investment property in Australia.

Our team offers superior market knowledge, property investment expertise and professional development connections for New Zealanders to purchase the right investment property.

Key to Australia's properties are built brand new and tenant ready to move in on day one. We provide a one-stop shop service for Kiwis, leaving them with a stress and hassle-free purchase.

We provide all the necessary services to help Kiwis purchase an investment property. From land, build, completion, finance, tax and ongoing property management.



Contents

- Page: 4** - Can I buy an investment property in Australia?
- Page: 6** - Can I borrow money in Australia?
- Page: 8** - Can I use my equity in New Zealand as a deposit?
- Page: 10** - Why are so many NZ citizens investing in Australia?
- Page: 12** - Can you avoid the stamp duty surcharge?
- Page: 14** - What type of investment property should you purchase?
- Page: 16** - Should you purchase a brand new build or an existing property?
- Page: 19** - How to save yourself thousands of dollars on stamp duty
- Page: 21** - How to choose the right location
- Page: 25** - Should you manage the property yourself?
- Page: 28** - How do I claim tax?
- Page: 31** - How does property compare in Australia to New Zealand?
- Page: 33** - Would you like our help to purchase an investment property in Australia?
- Page: 35** - Check out some of our client's stories and their Australian investment properties

TIP 1

Can I buy an investment property in Australia?



Many people from New Zealand look to purchase an investment property, or to buy a new home in Australia. The options available differ slightly between NZ citizens living in Australia, NZ citizens living in NZ and permanent residents of New Zealand (NZ).

New Zealand citizens living in Australia

New Zealand citizens living in Australia are treated in the same way as Australian permanent residents. Therefore, the banks and lenders will be the same, and the application process is fairly similar. This is because a citizen of New Zealand is able to obtain a Special Category Visa (SCV), giving you the same borrowing rights as a permanent resident of Australia.

NZ citizens living in Australia can therefore purchase any type of real estate they desire. This includes investment properties, and old or new homes to live in.

NZ citizens living in NZ and permanent residents of NZ, will be treated the same as any other foreign citizens in Australia

New Zealand Citizens living in New Zealand

However, as holders of their SCV (Special Category Visa Subclass 444), citizens of New Zealand do not need to apply for FIRB approval. Permanent New Zealand residents however will need to apply. FIRB, or the Foreign Investment Review Board, is responsible for approving all foreign investment within Australia.

So, put simply, if you are a NZ citizen living in NZ you can purchase a property in Australia. The rules around foreign investment do not apply.

There are many other government rules and regulations so please contact us to help you decide if you are eligible to purchase a property in Australia.

TIP 2

Can I
borrow
money in
Australia?



KEY TO
AUSTRALIA



LIVING IN AUSTRALIA:

New Zealand citizens living in Australia can borrow up to 95% of the property value.

NON-NZ CITIZENS LIVING IN AUSTRALIA:

Non-New Zealanders on a 461 visa (New Zealand Citizen Family Relationship Visa) can borrow up to 95% of the property value.

NEW ZEALANDER LIVING IN NZ:

Some of our lenders will allow you to borrow up to 85% of the property value.

NEW ZEALANDER LIVING IN ANOTHER COUNTRY:

Some of our lenders will allow you to borrow up to 80% of the property value.

NEED HELP?

Please call us on 07 5574 1331 (+61 7 5574 1331 if overseas) to discuss your personal situation and see if we can help you qualify for a property loan.



TIP 3

Can I use my equity in New Zealand as a deposit?



KEY TO
AUSTRALIA



KEY TO AUSTRALIA

When purchasing an investment property in Australia you will need at least 20% deposit which will need to come from New Zealand.

You can get this deposit from equity in your own home, other investment property or use cash.

The other 80% you will borrow from an Australian lender. The banks and lenders in Australia will complete the same process you use in New Zealand to purchase a property, including income and debt serviceability.

During this finance application process, you will need to use both an Australia broker and a New Zealand broker to put the deal together.

We highly recommend you use brokers who have completed these types of transactions before as it needs to run smoothly otherwise it will cost you time and money.

At Key to Australia we have brokers in Australia and New Zealand who do these types of loans for all our Kiwi clients, contact us if you would like our help.

TIP 4

Why are so many NZ citizens investing in Australia?



In October 2016, the Reserve Bank of New Zealand put a 'speed limit' on banks, which has reduced the number of loans they can approve for investors who have less than a 40% deposit.

This has now decreased to 35% (as of August 2019) of the purchase price on an investment property. For you to purchase an investment property in Australia requires just 20% deposit.

NEW ZEALAND: PP \$500,000 - 35% DEPOSIT REQUIRED = \$175,000

AUSTRALIA: PP \$500,000 - 20% DEPOSIT REQUIRED = \$100,000

THAT'S \$75,000 LESS TO PURCHASE THE SAME PRICED PROPERTY IN AUSTRALIA THAN NEW ZEALAND

As a result, NZ property investors have increasingly turned to Australia because they can still buy a property with a small deposit, at a much lesser price than the major cities in NZ.

TIP 5

Can you
avoid the
stamp duty
surcharge?



KEY TO
AUSTRALIA



Currently as an Australian resident or citizen you must pay 3% of the purchase price of the property you are buying but if you are a foreign buyer you must pay 10%.

However, if you purchase a land and build property you only pay either the 3% or 10% on the land price not the total purchase price. Hence why at Key to Australia we save our clients thousands of dollars by helping them purchase investment property through land and build packages.

Obviously, there are other benefits we will discuss later but this is a massive cost saving.

In 2016, the Australian Government introduced a stamp duty surcharge or FPAD (foreign purchase additional duty) for foreigners that want to buy property in Australia.

When New Zealand citizens arrive in Australia, they are automatically granted a special visa known as a Special Category Visa (Subclass 444).

This visa may exempt you from having to pay the stamp duty surcharge which applies in New South Wales (NSW), Victoria (VIC), Queensland (QLD), Western Australia (WA), South Australia (SA), the Australian Capital Territory (ACT) and Tasmania (TAS), but be careful!

In New South Wales, for instance, you need to be in the country for at least 200 days and at the time of contract exchange in order to avoid the stamp duty surcharge.

We help our NZ clients purchase investment property by reducing their Stamp Duty (legally) from 10% to 3% in certain states.

TIP 6

What type of investment property should you purchase?



KEY TO
AUSTRALIA



Just like New Zealand, Australia has many different types of options including residential, commercial, retail or industrial.

Retail, commercial and industrial property investments require a greater amount of due diligence and when you are living in New Zealand, we would not recommend these types of investments unless you are a very experienced investor and have contacts here in Australia.

Residential property is far easier to understand than other types of property and there are not many different aspects when it comes to purchasing a property in Australia from New Zealand.

It's still bricks and mortar, buying in the right location and finding the right tenant. Of course, the numbers have to work but again the same principles apply when doing your numbers in Australia as you would do so in New Zealand.

However right now the numbers are much better in Australia than they are in New Zealand.

TIP 7

Should you purchase a brand new build or an existing property?



KEY TO
AUSTRALIA



If you're looking to purchase a property in Australia you will need to decide if your intention is to buy a property and fix it up then rent out or buy a new build property to then rent out.

Let's first discuss buying an existing property, renovating then renting out.

If you are going to buy an existing property to renovate then rent out we would highly recommend that you actually have the intention of living in Australia.

Just like any renovation whether in your own country or not being onsite is extremely important when it comes to renovating. Costs can get out of control and finding the right trades people to do a great job becomes difficult.

If you already have a rental property in New Zealand don't miss judge the fact that it's the same easy process. Remember you are buying an investment property that's in a different country with different ways of doing things including systems, processes, laws, taxes and of course Australians (kiwi banter).

Trying to do it all yourself can be stressful that's why we recommend land and build packages.

Building times are around 16 weeks, much faster than NZ and building costs are around \$1,200 to \$1,400psm. Again much cheaper than NZ at over \$3,000psm

Land and build package - Buying brand new

This is the most popular way for many kiwis either looking to invest in Australia or purchase a home.

There are substantial tax savings through depreciation, less stamp duty to pay and the whole process is managed from the start to finish including a tenant moving in.

Yes you won't even need to find a tenant, plus the property is managed from day one.

Therefore, building brand new would not only save you thousands of dollars but with the help of Key to Australia the whole process is taken care of for you at no extra cost.

Whether you are looking to buy your first or tenth investment property, buying brand new outweighs buying existing properties.

With brand new property you won't have to worry about allocating time to create, design and appoint tradesmen and you won't have to worry about on-going maintenance costs associated with older homes.

As discussed with brand new dwellings the accelerated depreciation benefits which results in very large personal income tax savings year on year. Yes as a New Zealander you can claim these taxes.

TIP 8

How to save yourself thousands of dollars on stamp duty



Buying a house and land package rather than an established dwelling saves you thousands of dollars on stamp duty. What creates this saving is all to do with the conveyance (transfer of title).

When you buy a block of land which already has a dwelling on it, you are charged stamp duty on the price of the land and the existing house. When you buy a vacant block of land and build a brand-new home on it you only have to pay stamp duty on the part that is transferred to you.

So, for example you purchase the below properties in Queensland

HOUSE 1 - EXISTING HOUSE

Total cost including land and building \$500,000

Total stamp duty to pay: \$15,000 (\$500,000 @ 3%)

HOUSE 2 - LAND AND NEW BUILD HOUSE

Total cost including land and building \$500,000

Land \$250,000

Building - \$250,000

Total stamp duty to pay: \$7,500 (\$250,000 @ 3%)

That's a saving of \$7,500 plus the costs associated with the loan of \$7,000 @ 4% over 25 years

(Please note this is an example only and there are other variables to consider including investment property, first home buyer and state)

This is exactly what Key to Australia does for our New Zealand and Australian clients on a daily bases, contact us today for your free consultation admin@keytoaustralia.com.au or by calling 09 9691632

TIP 9

How to
choose the
right
location



KEY TO
AUSTRALIA



As you can imagine, the Australian property market is massive compared to New Zealand.

Currently the Australia population is just over \$25 million and growing at a rate of 1.6% per year. This means if the growth rate keeps going up at the same rate, Australia needs to build over 200,000 dwellings per year.

Which means the building sector is not going to stop but you need to make sure that you buy in the right location!

Brisbane, Gold Coast, Sunshine Coast, Sydney, Melbourne, Adelaide, Perth, Cairns or mining towns?

Where would you even begin?

Without doing months if not years of researching, talking to hundreds of people and/or living in the area you want to invest in, it's very difficult and dangerous just to go off a thought, your friends' ideas, media or just focusing on the major cities.

You want to be able to invest in areas that have long term sustainable growth, not small mining towns, cheapest areas in the country or areas that are not growing.

You also have to consider property prices, right now both Sydney and Melbourne have finished their massive booms and are either still declining or hit the bottom. Currently Melbourne's median house price is around \$834,000 and Sydney \$1,027,000.

So, if you are looking for both cash flow and capital growth you have to look elsewhere.

Just like New Zealand, the current and future value of land in a particular area is driven by population growth (demand) and supply of dwellings in that area. Populations gravitate towards areas of comfort, convenience and safety, which means areas in close proximity to shopping centres, schools, transport, healthcare, police and parks are highly desirable.

With both Australia and New Zealand being surrounded by water these areas become more desirable.

If supply of dwellings is fixed in this area, the population moving there will push up the price of the area and this is what creates growth (both rental and capital land growth).

In an established real estate market, property values experience organic growth (growth that occurs in accordance with GDP growth in the domestic economy), whereas in a new real estate market, where new estates and dwellings are being built, property values can experience acquisition growth.

Acquisition growth is where a new estate is built and following its completion, new shopping centres, schools and transport infrastructure are built around it.

These community facility 'add-ons' increase the desire to live in this new location.

This increase in desire drives population to the area, which results in a price increase in property and land values. So, if you buy in these types of areas your property will rise in value as these new malls, shops, schools and trades are built around you

With Key to Australia having been in the business for 30+ years of finding the right areas for our investors to purchase land and build packages, we understand and know the right areas to invest in.

TRUE STORY: We had one client who came and saw us who wanted to purchase a property on one side of the motorway, we suggested against that and recommended the other side because of various factors. The client decided to go ahead himself and purchase on the wrong side of the motorway only because it was cheaper.

Of course, he came back to us knowing he made a mistake and missed out on over \$100,000+ in capital growth.

Cheap is not always better, it's the knowledge and expertise that help you find the right area to invest in. Let us help you find the right property and location for your next investment in Australia.

TIP 10

Should you
manage the
property
yourself?



KEY TO
AUSTRALIA



When investing in Australia it's important to get the right tenant, because as I'm sure you would agree, one of the biggest concerns for property investors is, what if I don't get a tenant and or what if the tenant is terrible and trashes the property or doesn't pay the rent?

We highly recommend using a professional property manager to find a tenant and manage the property.

At Key to Australia we have a full rental management company called Key to Rentals, even if you don't use our services do not do it from New Zealand by yourself.

Find a professional property manager that has a good track record.

Even though managing a property in Australia is similar to New Zealand, it's more prudent to have a manager based in Australia close to your property who can handle situations as they arise quickly and efficiently.

Once you find the right property manager the next step is to sign a Form 6 which contractually binds them to manage your property at a set fee for a period of time (typically 6-12 months).

The typical fee for property management is 8.5% of your annual rental income.

If you already have a rental property in Queensland, and having issues with your property manager contact our sister company Key to Rentals on +61 75574 1331. Or if you are looking to invest in property through Key to Australia, we provide a full turnkey investment property including property management.

Once the purchased land and build has come close to build completion we advertise for a tenant, show them through the property, complete a background check and setup a tenancy agreement. So, from day one you will have a quality tenant paying you your rental income.

In Australia they have tenancy databases which are privately owned lists which contain people's rental history. This includes tenants who have violated the terms of their previous lease which could mean, the tenant didn't pay rent, damaged the property or used their bond to pay for unpaid rent.

TICA

National Tenancy Database

TRA (this is reference website for landlords and property managers)

Property managers pay to use these databases to check if potential tenants are on those lists, if they are then that potential tenant is never chosen. This is a great service to use which is not available in the New Zealand rental market.

TIP 11

How do I
claim
tax?



KEY TO
AUSTRALIA



Part of investing in property is the tax savings which can be substantial especially over time. Australia and New Zealand have similar tax savings for rental properties but recently New Zealand has got hit hard by the latest government tax changes.

In Australia you can claim rental losses against other income as well as building depreciation (this was removed in New Zealand in the 2010 Budget). Of course, there are the standard tax deductions like, expenses, interest on loans etc.

At the time of writing New Zealand has just commenced “ring-fencing” where you could offset rental property losses against other income. Instead the rental property losses will be “ring-fenced” and carried forward to future years. These losses can then only be offset against taxable income from rental properties.

Australia does not have ring-fencing however if you live in New Zealand as a tax resident any property you purchase in Australia will be subject to ring-fencing at time of writing. Though do not fear, there are many other tax advantages and we will go through them. Please note we are not giving tax advice this is general information, please seek tax advice from a qualified accountant. If you don't have one we can recommend one for you.

Deducting expenses from assessable income reduces the amount of income tax payable by the investor. For property, typical expenses include advertising fees, bank charges, borrowing expenses, capital works, rates, insurance, legal fees, management fees, travel and water charges (if any not paid by tenant). These expenses can only be deducted however if the property is rented or available for rent.

The income from the asset is taxable at the individual marginal rate. What makes property (in particularly brand-new property) extremely tax effective is the capital works deduction.

Effectively the capital works undertaken to construct the house can be depreciated annually for a period of 25-40 years at a rate of 2.5% p.a. provided construction began after 17 July 1985 and the property is used for residential accommodation or to produce income.

For fixtures and fittings with a low value, a depreciation rate of 18.75% can be used to depreciate these over their shorter useful lives. To ensure that the asset is depreciated in complete detail it's very important to provide the accountant with a depreciation schedule of the property. Depreciation schedules or reports outline the figures in detail for depreciation purposes and are typically carried out by a licensed quantity surveyor.

At Key to Australia we supply our clients with the depreciation schedule for their property at no extra cost.

As a New Zealander purchasing investment property in Australia you will require an accountant in New Zealand and Australia to complete both country's tax returns.

Again, we make sure that it is easy and stress free for our clients by providing qualified accountants in both New Zealand and Australia who understand property tax law.

TIP 12

Follow
the
numbers



KEY TO
AUSTRALIA



Investing in property in Australia is a great option for you and/or your family. Like any property investment, take your time and don't expect to be a multi-millionaire in the next year, but what you will be is a lot wealthier in years to come, compared to doing nothing. Invest wisely in the right areas doing the right things and you will enjoy the ride.

Right now, the New Zealand market is not the best place to be investing, the economy is down, property prices are very expensive compared to rent, wages are not increasing, rents are stagnant meaning yields are low.

Currently (at the time of writing these tips) you can purchase a brand-new property in Flatbush, Auckland for \$1,029,000 and achieve \$695 in rent.

In the fastest growing areas of Australia (Queensland) you can purchase the same type of property for \$500,000 with \$480 rent, makes more sense don't you think!

Queensland

Brand new property in Queensland

4 bed 2 bath – Double garage

Building size 200sqm

Land size 400sqm

Price \$500,000

Rent \$480

Gross yield 5%

Tenant ready to move in on day one



Auckland

Brand new property in Flatbush

4 bed 2 bath – tandem garage

Building size 193sqm

Land size 248sqm

Price \$1,029,000

Rent \$695

Gross yield 3.5%

On Trademe for sale

Not tenant ready



Would you like our help to purchase an investment property in Australia?

At Key to Australia we specialise in helping New Zealanders purchase investment property in Australia. We offer a turnkey service which enables you to purchase a land and build package with full service along the way at no extra cost to you.



30+ YEARS EXPERIENCE

Since 1985 Key to Australia has provided professional finance and investment strategies to help clients like you purchase a home or investment property.



RESEARCH EXPERTS

Our team offers superior market knowledge, property investment expertise and professional development connections to suit your investment strategy.



TURNKEY INVESTMENT PROPERTIES

Our properties are built brand new, and you or tenant ready to move in on day one. We provide a one-stop shop service leaving you stress and hassle-free.



PROFESSIONAL SERVICES

We provide all the necessary services to help you purchase an investment property. From land, build, completion, finance, tax and ongoing property management.

Our service includes

- FREE consultation with one of our highly qualified property experts to identify your future financial goals and to understand your financial position (meeting in NZ either in person, phone or SKYPE).
- Finance broker in both New Zealand and Australia
- Finding you the right investment property in Australia around developing and growing areas so you can achieve cash flow and capital growth depending on your needs
- Help you complete all the necessary paperwork and documents needed to purchase an investment property in Australia
- Give you updates of the build progress every step of the way, including progress photos
- Arrange for a tenant to be ready to move in on full completion of the build
- Ongoing property management of your rental property
- Recommend an accountant in both New Zealand and Australia
- Above is a simplified version of what we do, however what we do know that investing in Australia can be daunting and stressful, our aim is to make sure that its as easy as riding a bike
- Key to Australia offers a full turnkey solution to purchasing property in Australia

Feel free to give us a call on

+61 7 5574 1331 or 09 969 1932

Email: office@keytoaustralia.com.au

An aerial photograph of a coastal city, likely Sydney, Australia, featuring a dense cluster of high-rise apartment buildings along a sandy beach and the ocean. The image is overlaid with a semi-transparent blue filter. A solid yellow vertical bar is positioned on the left side of the frame.

**Check Out Some of Our
Client's Stories and their
Australian Investment
Properties...**

Duncan Garner – Auckland New Zealand

"As a journalist working on Radio Live I interviewed Mark Scarrott as he was promoting Key to Australia on our programme.

I decided to see if they were the real deal or just all talk. Being a journalist, I went to Australia to see what they were doing (at my own expense with no intention of purchasing) and ended up purchasing a property.

The process was so easy, their knowledge of the market is exceptional, and they walk you through everything. I received constant updates on the building of the property from just a dirt site to full completed.

On the day it settled a tenant moved in and I've never missed a rental payment. They did what they said they would with no glamorous claims, I trust them, and I would highly recommend them. I received no preferential treatment, they treated me just like any other client of theirs"



Brad and Linda Cunningham - Bayswater, Victoria

“Lindy and I were keen to enter the property investment market for the first time, but were novices and unsure of how to proceed.

Upon meeting Mark for the first time we were immediately struck by his professionalism and excellent knowledge and experience of the property market.

Mark understands the needs of his clients and is capable of explaining the complexities in easy to understand terms. Working with Mark and his team has been both a success and a pleasurable experience.

We whole heartedly recommend Mark and will have no hesitation in utilising his services again.”



Neil and Tessa Prestipino – Victoria

“It is with pleasure that I give this testimonial for Mark Scarrott. My wife and I first met Mark in 2003 and have since then obtained three (3) investment properties with Key to Australia.

Through our association, we have gained a much clearer picture of our future and also many other opportunities have presented themselves along the way.

Mark has assisted us through the entire process of property investing and it has always been at our pace and within our comfort zone.

I have no hesitation in recommending Mark and his company as they have at all times being upfront, diligent and supportive of our goals and assisted us in preparing for our future.”



Aaron & Sophie Keown-Christchurch, New Zealand

“We had heard about Key to Australia (KTA) for some time and finally thought it was time to give them a call and see what they had to offer.

We hadn't considered buying in Australia before but always liked the idea, especially seeing properties on holiday.

I didn't know much about the Australian market but talking to KTA and how the market works, where is the best places to buy and avoid which helped me get over the line in purchasing the property.

The whole process felt easy and it was, though like anything it takes time. But KTA made is so simple and they were always there answering any questions or queries we had.

They helped us with the finance in both Australia and New Zealand as well as making sure the tax was setup right. We never felt locked in or pressured to do anything, KTA have a great team.

Once the first stage was done the property was built extremely fast and we had a tenant move in (which KTA organised) on day one of completion. We are constantly updated on the property and never had issues with our tenant. We are proud owners of an investment property in Australia, wish we did it earlier.

We would highly recommend KTA, give them a call it was so simple.”



Chris & Julie Thomason - Port Kennedy

"Julie and I would like to thank you, not only for your invaluable advice but also for your time and inexhaustible patience while setting us up with our properties.

Your professional approach in all matters prompted a feeling of confidence and not the expected sensation of anxiety or intrepidation!

Julie and I have benefited enormously from your expertise and we would recommend your services to all our friends, family and work colleagues.

Once again, many thanks to yourself and the team behind the scenes."



Shawn and Colleen Mollentze - Auckland, New Zealand

"We have been happy from day one with our dealings with Key to Australia, they had shown us a few properties and advised us on what would be best for us to buy.

I felt very comfortable with their honesty, service and advice. Through them we have bought a really good investment and are considering buying another property from Key to Australia.

I would highly recommend them to anyone that's interested in buying an investment in Australia."

Geoff and Rodger - Auckland, New Zealand

Thank you Salara!

We are both very happy to be progressing to the next stage :)

Thank you for all your efforts. You'll definitely be getting an invite to our first house party in the new house!

Linda Storey & Jim Rafferty - Auckland, New Zealand

"We initially met Key to Australia at our home to discuss what this "Key to Australia" is all about. First meeting with Key to Australia, we were really impressed. Every correspondence we have had with Key to Australia since has been prompt and courteous. They explained everything in detail and answered all our questions.

We took the plunge and decided to go over to Brisbane and see for ourselves if everything that they had discussed with us was correct.

We were blown away when we got there. Mark Scarrott met with us and went over the finance side of things. He was very thorough and explained it in terms we could understand. After that we went out with the team to view some land and house packages. They took us not only to the properties to view, but gave us an excellent insight into the new infrastructure being built in the area and a bit of history. Very informative and certainly knew their stuff.

At the end of the day we were exhausted, but we decided the whole project was too good to pass up and we signed up for two properties next door to each other.

We could not recommend Key to Australia enough. They are all a pleasure to deal with, friendly and we will be dealing with them again in the future once these properties are underway and we find out feet ready to invest with them again. They make it all sound so simple - and it is."

Deb Smith, Feilding, New Zealand

"Prior to my contacting Key to Australia I had been considering for some time that I would like to purchase property in Australia but did not know the best way to go about this.

When I heard their promotions on the radio I contacted them immediately. At the time I was staying in Auckland with family which was probably rather fortuitous as Key to Australia was free to visit us within a couple of days.

I was very pleased with all the information Key to Australia was able to give me and was able to answer our many questions. I was able to decide then and there that this would be an excellent way for me to begin investing in housing in Queensland.

Within a few short weeks my sister and I flew to the Gold Coast to meet the rest of the staff at Key to Australia and be driven around the new housing estates.

I am now the proud owner of a section in Ecco Ripley and cannot wait to see the new house when it is finished. If you want to invest in housing in Queensland these are the guys to go with."

**Thanks for Reading
Our 12 Top Tips.
We Hope You
Enjoyed it!**

WWW.KEYTOAUSTRALIA.COM.AU

