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Elders Lifestyle Group expands its footprint with strategic acquisition in Ballina

Elders Lifestyle Group, a prominent real estate group operating from Forster to Brunswick Heads in NSW, proudly announces its latest expansion with the acquisition of Professionals Ballina, which will now be known as Elders Lifestyle Group Ballina. This strategic move further solidifies the group's commitment to fostering connections and collaborations within the real estate sector while enhancing its offerings in the Northern Rivers region.

Elders Lifestyle Group, known for its aggressive approach to acquiring new offices in key locations across the NSW mid and north coasts, views their latest Ballina acquisition as a significant milestone in its growth journey. The newly acquired office strategically positions itself in proximity to the existing Evans Head and Brunswick Heads offices, fortifying the group's presence in the Northern Rivers region.

David Gray, CEO & Director at Elders Lifestyle Group, emphasised the strategic fit of this new acquisition. 'We're so excited about this game-changer for Elders Lifestyle Group, enabling us to expand our footprint across the Northern Rivers. By uniting our offices in Evans Head, Casino, Lismore, Ballina, and Brunswick Heads, we're poised to enhance our services and create greater opportunities for the entire Northern Rivers community' he stated.

The new office, situated at the corner of River & Martin Streets, Ballina, boasts a strategic location that enhances the group's ability to serve clients effectively and expands its regional reach. Elders Lifestyle Group believes in contributing positively to the local community and looks forward to further engagement with the residents of Ballina and the surrounding areas.

'This acquisition aligns seamlessly with our overall growth strategy, and we are excited about the opportunities it presents for us and our clients. We remain committed to providing exceptional real estate services and contributing to the prosperity of the regions we serve. Our clients can now anticipate an elevated standard of real estate services. Rest assured, you'll find the same friendly faces here in Ballina, now operating under a fresh and dynamic brand, ready to provide unparalleled service and support. As a welcome, we are currently offering twelve months free landlords insurance on new property managements for owners wanting to experience the Elders Lifestyle Group difference' said Jonathan Maggs, Elders Lifestyle Groups Head of Brand & Client Experience.



About Elders Lifestyle Group

Elders Lifestyle Group is a dynamic real estate group operating across NSW, spanning from Forster to Brunswick Heads. With a mission to foster connections and collaborations, the group strategically acquires offices to expand its reach and enhance services for clients. At the core of its business, Elders Lifestyle Group operates with a commitment to supporting regions and contributing positively to local communities.

For further information, please contact:

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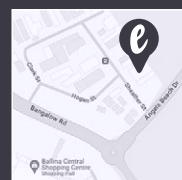
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Building from scratch

Deciding to build a home from scratch is no small feat and is not for the faint-hearted, but if you know what you want then building your own house can give you your dream home.

The first thing to do is look at a site to build on. This is an important aspect of your decision as it can impact both the design and cost of your build.

‘The site of your build can make a big difference, in the ability to achieve an approval, as well as the cost to construct and operate the house,’ says Craig Adams, Director of CA Construction Management and non-solicitor director of Castrikum Adams Legal.

‘Approvals (whether council or private certifier) require specific compliance in matters such as building heights, floor space ratios (the building footprint), setbacks, landscaping and open space, vehicular access and parking, privacy for you and neighbours, solar access, fencing, earthworks, stormwater management and ecological factors including maintaining existing native trees.’

Local builder Chris King from Chris King Constructions agrees, telling Echo Property that ‘a challenging site such as a steep block will cost more and limit design potential and things like site access can also impact build costs.’

Energy efficiency, access to services, and how long the road you will need to build to access a particular site are important points of consideration when you are looking to buy a property to build your own home on.

‘Buildings that are heavily shaded do not receive sufficient sunlight to the living areas, nor offer access to solar power. This will decrease the energy efficiency of the building, requiring additional heating and cooling to achieve comfortable conditions for the occupants,’ explained Mr Adams.

Looking at the size of the site, how much usable space there is available for the build as well as recreation need to be considered.

When you are looking to buy land and build a house remember that the process takes time – from design to council approval to the actual build – and getting good advice from the beginning will help you design a house you can afford to build.

‘Siting of a house is important for compliance, but also to provide the owners with a pleasant area to relax and use for recreation,’ said Mr Adams.

Get the right people on board

You can design your own home yourself or look for an off-the-plan model but whichever way you decide to go getting key people on board early is important.

‘Designing a functional and efficient house which works well for your needs and also looks good is worth investing in. My advice is do not skimp on design, it will reward you later,’ said Mr King.

Working out the best way to utilise your site, build a house that meets your needs, and ensure you address the wide range of requirements from putting in a development application (DA) to how you work out your

finishing touches takes a significant amount of knowledge. Mr Adams reminds anyone wanting to build their own house that ‘having an expert provide their expertise for your benefit’ is key.

‘An architect or building designer is trained to provide a design that is not only compliant with the regulations (of which there are many), but also to tailor the design to the location, the site, orientation, your preferred finishes and recommend material solutions that are cost-effective or enhance the finished product,’ Mr Adams explained.

‘If you are looking for a basic square box, or simple (cheaper) project home, then buying a pre-made plan can offer cost efficiencies. However, if you buy a pre-made solution, costs will increase if you amend the plan to suit location, orientation or finishes. When considering a pre-made plan, this is usually provided by the builder who offers “their” take on the ideal design, however, this is often tailored to cost and construction simplicity.

‘Where the house of your dreams needs significant custom arrangements, seek the help and guidance of a professional. Always take the view, especially with building your dream home, that you want to “start the way you mean to finish”, which may require careful planning, extensive detailing and understanding how the finished product will look.’

Getting a DA

Once you have your house designed then you need to put your DA in to your local council – a process that can take anything from three to 18 months. To keep the length of time for approval down having all the relevant material in order is vital. If you don’t have the required documents then this will delay the process and your local

council will be coming back to you asking for more information or the DA will be refused.

Both Mr King and Mr Adams agree that a basic DA will cost up to around \$5,000 – the costs and charge are set down on your local council’s website.

‘For example the fees for a dwelling in Byron Shire are determined by the value of the construction cost. We have based this example on a construction cost of \$1,000,000. An application will depend upon the type of assessment required, based upon the location of the property, zoning of the land, building type, road access, connection to water and sewer, inclusion of a swimming pool and any requirements for advertising,’ explained Mr Adams.

‘A basic application will be in the order of \$3,000 – \$5,000 for the development consent. Once that is approved a construction certificate is required, with an estimate (based upon the example), along with the fees charged for the completion certificate, likely to be in the order of \$3,000 – \$4,000.

‘Be mindful that to achieve a compliant submission, the cost of the architect/designer is only part of the submission. You will require a town planner, structural engineer, a geotechnical engineer, landscape designer and a BASIX consultant, as a minimum. Additional consultants that may be required include experts in ecology, hydraulic engineering (sewer/water/ stormwater), heritage, parking and vehicular movements (civil), ground contamination, surveyor, bushfire, acoustics, flooding and electrical services.

‘The cost of the consultants is likely to be in the order of \$20,000 – \$50,000, depending upon the requirements to be satisfied and the complexities of the site and the building. This is often similar to what a “project home” builder will charge for their services, after contracting with you and prior to achieving an approval. More complex designs, or sites that are challenged by ecology, structural engineering and bushfire can see consultant costs of up to \$60,000 – \$80,000.’

> Read more overleaf



> Continued from previous page

Now it's time to build

Once you have council approval for your DA then it is time to get building but with many builders having become insolvent you need to do your homework and ensure you are not putting yourself or your investment and future home at risk.

Mr Adams says you are required to have a licenced builder and ensure they have home building compensation fund insurance. You can check that they are licensed at <https://verify.licence.nsw.gov.au/home/Trades> by entering the builders name.

'If they are not there, they are NOT licensed, and you are not protected,' said Mr Adams.

'In the nine months prior to the end of April 2024, ASIC advise there were 1,601 construction insolvencies, the highest in over a decade. Owners wanting to protect themselves from insolvency events have the regulated insurance provided by the Home Building Compensation Fund. Previously and commonly referred to as homeowners warranty insurance, this protective measure is limited in value to \$340,000 and is only available to owners where the builder's insolvency occurs within 12 months of the cessation of construction work.'

Detailed planning is important as this means you can manage your costs effectively and reduce the risk of going over your budget, said Mr King.

'Detailed planning, with as much detail and material selection as possible, needs to be made at the pricing stage,' he explained.

'As builders, we can only price what is in front of us. Also limit the changes you make, everyone makes changes but lots of changes mean that it is very difficult for a builder to maintain a budget.'

Mr Adams suggested three key questions to ask when you are looking at hiring a builder:

1. Are you licensed and can you provide a copy of the licence and confirm you have insurance with reference to the Home Building Compensation Fund?
2. Please provide me with three examples of houses that you have built in the last two years that are of the level of cost and quality that I am seeking. Look at the quality of the finished product to see that you are happy with their workmanship and potentially speak with the owner of the example, or the architect/project manager, to confirm the experience that the owner had during the building.
3. Are the finishes that I have requested in the price? Are you finishing the whole job, including landscaping, driveways and arranging all approvals for me? Provide me with the price that shows the inclusions that I requested.

Ensure you receive answers, then do your homework to confirm the advice you are receiving is correct,' he said.

It takes time and money

When you are looking to buy land and build a house remember that the process takes time – from design to council approval to the actual build – and getting good advice from the beginning will help you design a house you can afford to build.

'I would suggest that people do not plan to design to the absolute limit of their capital, because your build will cost more than you think,' said Mr King.

'I would also suggest engaging a builder early on to get an understanding of the cost of your plans, before you submit a DA. We find that the plans a client approaches us with are often well in excess of their budget. If you want a cheaper build, make it smaller, it's that simple.'

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Rentvesting

In the Northern Rivers rentvesting could be a way for some people to get into the property market, even if they think they might not have the chance. The idea behind rentvesting is that you rent a house or property in the area you want to live then buy a house or property in another location.

Why would you do this?

For some people the reality is that they want to live in a place they may not be able to afford to buy but can afford to rent. This might be because they appreciate the community, they need to live near work, they are currently happy with where they are living but want to invest, or would like to buy a place where they would like to move to in the future. This means that it might work more effectively for them to rent in one place and live in another.

Investments

But whether you are investing in the stock market, or investing in property you need to think carefully about the pros and cons of that investment. Unlike investing in the stock market investing in 'bricks and mortar' – a house or property, means that you can't quickly liquidise your asset and turn it into cash like you can if you decided to sell shares on the stock market. Investing in a house or property – you need to consider if you have the liquidity to invest and enough cash flow to ensure you don't require a quick cash injection because to sell a house or property can take time depending on the market.

Deposit

A big challenge to buying any property can be saving up the deposit. It is normally recommended that you have a minimum of 20 per cent for a deposit on the property you wish to purchase. For an area like Byron Shire where the median house price is around \$1.38 million that is a minimum of \$276,000. However, in other regions that have lower house prices you would need a lower deposit, making the initial hurdle of the 20 per cent deposit more achievable.

When you are looking to invest, rather than buy your dream home, it is important to look at a range of elements that would ensure you are buying a property that is going to provide you with what you require financially. This might be a steady income stream or perhaps you are looking to take advantage of negative gearing. This will impact both the area, property and expectations around what you are looking for in an investment property.

Good rental market

When you own a property to rent you need to consider how easily you can rent it out. If you have a period where you are unable to get a tenant or you need to do repairs then you will still need to cover the mortgage costs so as a rentvestor you need to have the income or savings to cover any period where you may not have a tenant. Currently across NSW there is a tight rental market with housing rental vacancy rates often below two per cent. That means there is low rental vacancy, or there are very few properties available on the market to rent and that lowers the risk of having an empty house and no income. However, as a rentvestor you need to be prepared for changes in the market, for example if the rental market vacancy is four per cent or above then it is considered oversupplied, and that is when a property owner runs the risk of not having a tenant.

If you are renting a property, maintenance and repair of the property is the cost of the landlord so as a renter you avoid those long-term costs. But as a landlord you will need to factor in the costs of management of repairs to the property you own. It is important to look at the condition of any property you buy and what will be needed to maintain it as well as considering things like insurance, securit, and if you are buying a flat or apartment then the costs involved with the body corporate and strata title.





Location, location

It is vital that you look at the area in which you are buying your investment property as this will impact your potential for selling in the future. As a rentvestor you are not tied to buying a house or flat in the area you want to live so this provides you with the flexibility to look at the market and ensure you buy a property in an area that has both a tight rental market but a good future opportunity to sell. This reduces the risk that when you want to sell and access the monetary value of the property you not stuck waiting for the house to sell.

Value growth

If you are buying a property, looking at the future increase in value of the property is a key part of your analysis. Buying a property in an area that has low growth in property values means that your investment will not grow quickly so it is important to consider if you are looking for significant growth in value, a regular, stable income from rent, to utilise negative gearing, or a combination of these strategies. If you have high growth you also need to consider the impact of capital gains tax when you sell as this property is not your primary home.

For a person not living in the house they are buying they are also not eligible for the First Home Owner Grant which are traditionally tied to you living in your purchased home for a period of time.

While there are risks associated with rentvesting there are significant benefits that allow people to get into the property market while still being able to live in their preferred location, especially when they may not be in a position to buy in the area they want or need to live. Whenever you look at buying property, either as a rentvestor, investor, or homeowner, it is important to seek out good financial advice and have a clear strategy concerning what you are looking to gain from the investment so that you can make clear decisions and ensure you are not left out of pocket at the end of the experience.



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Echo Property Magazine

Edition #12, July 2024 • *The Byron Shire Echo*, issue 39.04

Cover photo: Unsplash: Jennifer Latuperisa Andresen

Echo sales team: Kim Beaver, Anna Coelho, Lesley Hannaford, Katie Thompson

Advertising enquiries: adcopy@echo.net.au or 02 6684 1777

Echo Property Magazine is distributed with the first issue of *The Byron Shire Echo* published each month.

Echo Property Magazine is proudly produced by

Echo Publications

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