YourLand
Developments

The Smart Property Playbook for Investors

Contents

Your guide to investing in property

Australians love talking about property. It's a national pastime, a shared aspiration, and for many, a path to financial security. If you've been dreaming of joining the ranks of property investors but feel overwhelmed by the complexities, this guide is your starting point.

This Smart Property Playbook will help you to navigate the exciting world of property investment with clarity and confidence. Containing expert insight from **Ello Lending Co.**, **Urbis Research**, **Smith Feutrill Financial Services**, and **Core Property Management Services**, the guide is your handy companion for deciphering financial jargon and accessing data-driven insights into Melbourne's growth corridors, where rental yield, capital appreciation, and population trends converge to create lucrative opportunities.

Whether you're dreaming of building a portfolio or simply securing your financial future, YourLand's Smart Property Playbook will help you navigate on your investment journey with confidence.

> It has all the amenities that we need there. We've had a great opportunity to reach out to the builders of our choice and we've come up with a great design for a four-bedroom home.
>
> **Chrissy and Nick, Marran Run, Thomastown**

Understanding the property market

Think like an investor

Thinking like an investor is all about having a clear vision and being smart with your money. It's about knowing what you want to achieve with your investments, whether that's building a nest egg for retirement, creating a steady income stream, or leaving something behind for future generations of your family.

Successful investors are proactive planners, thinking ahead about their investment timeline, how they'll enter and exit the market, and how their personal circumstances might impact their decisions.

They're always looking for ways to make their money work smarter, using tax benefits like negative gearing and depreciation to their advantage. And of course, they do their homework, staying on top of market trends and seeking out expert advice when needed.

It might sound like a lot, but it's all about building a solid foundation for your investment journey. Remember, you're the one in the driver's seat, making the decisions that will shape your financial future.

The opportunity to buy something in a brand-new estate and be able to select the home, select what you wanted as well as being in this environment - it was too good an opportunity to miss for us.

Anne and Alfred, River Valley, Sunshine North

Choose the investment strategy that's right for you

Choosing the right investment strategy is crucial for maximising your returns and aligning your property investment with your financial goals and risk tolerance. Let's delve into some of the most common strategies to help you identify the best fit:

1. Cash flow focused:

- **Goal:** Generate immediate positive cash flow through rental income that exceeds property expenses.
- **Ideal for:** Investors seeking regular rental income to supplement their finances, support lifestyle needs, and assist with paying back an investment loan.
- **Key considerations:** Properties with strong rental yields, high tenant demand, and minimal ongoing expenses are ideal.

2. Capital growth focused:

- **Goal:** Long-term wealth creation through property value appreciation.
- **Ideal for:** Investors with a longer investment horizon, with a tolerance for lower yields while building toward higher capital growth.
- **Key considerations:** Properties in growth areas with good infrastructure, potential for future development, and a track record of capital appreciation are suitable.

3. Balanced cash flow/capital growth:

- **Goal:** A combination of positive cash flow and long-term capital growth.
- **Ideal for:** Investors seeking a middle ground between immediate income and future wealth accumulation.
- **Key considerations:** Properties with decent rental yields and potential for capital growth, often found in established suburbs with good infrastructure and development plans.

Expert guidance is key

When choosing an investment strategy, carefully consider your financial situation, risk tolerance, desired timeline, and personal goals. Remember, there's no one-size-fits-all approach. Consulting with a financial advisor or mortgage broker is highly recommended. They'll assess your financial situation, discuss your goals, and provide tailored advice that's specific to you.

Do your homework

Successful property investment begins with a commitment to thorough research. While seeking advice from friends and family is easiest, remember that their experiences may not reflect the current market realities. Similarly, media reports often focus on extremes, creating hype or fear rather than balanced insights.

Instead, turn to trusted sources for reliable information. Consult specialist mortgage brokers like Ello, delve into suburb data from reputable firms like Urbis, and tap into the unbiased resources available on government websites such as **moneysmart.gov.au**. Research rental demand, median prices, and growth projections to identify promising areas.

Combine this market knowledge with a clear understanding of your financial capabilities. Assess your income, expenses, goals, and job security to determine a realistic investment budget. With these insights, you can confidently explore suitable locations and property types that align with your investment strategy.

Choose your location well

When it comes to property, location is everything. Successful investors prioritise areas with strong growth potential and rental demand, often looking beyond established neighbourhoods to discover up-and-coming areas that offer attractive returns and are benefiting from quick population growth and significant infrastructure investment.

Consider factors that will appeal to a wide range of tenants, such as:

- **Desirable amenity:** Proximity to schools, shops, parks, and public transport.
- **Safety and security:** Low crime rates and a sense of community.
- **Growth potential:** Areas undergoing development or with planned infrastructure improvements.
- **Rental demand:** Locations with a strong rental market and low vacancy rates should particularly be on your radar.

Remember, the key is to think objectively. Focus on what would make the area attractive to tenants, not just to you. This broader perspective will open up opportunities and maximise your chances of securing a profitable investment.

Officer Central, Officer, by YourLand

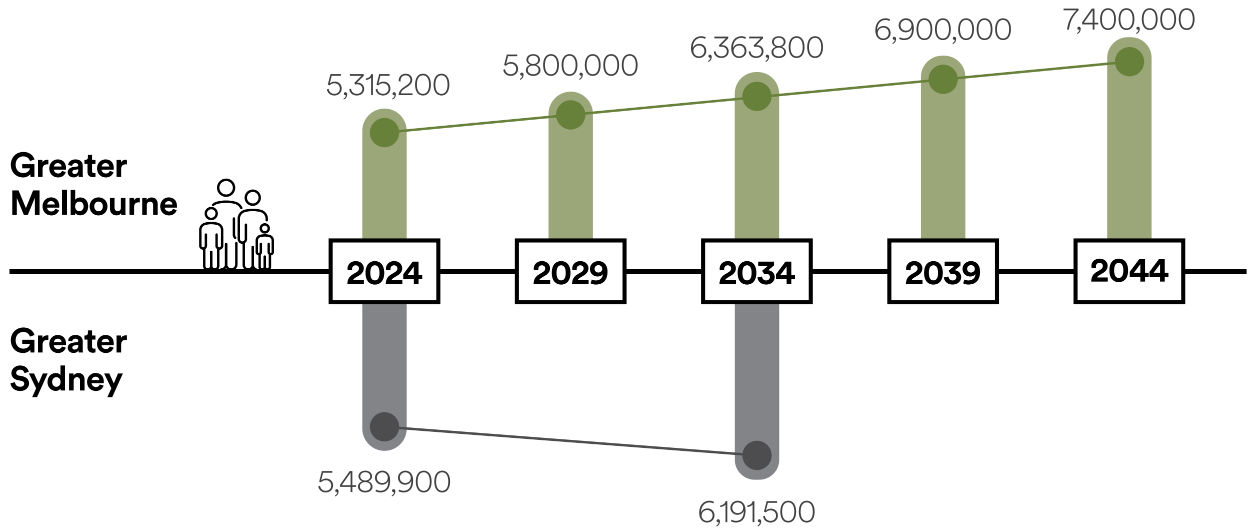
Melbourne: A world-class city with world-class investment potential

Melbourne consistently appears near the top of the world's most liveable cities lists.

Its cosmopolitan allure and vibrant multicultural energy create an inviting atmosphere for its five million-plus residents. With predictions of surpassing Sydney's population by 2029, Melbourne's property market presents a compelling prospect for investors.

As Sydney maintains its position as Australia's priciest capital city and Brisbane's property values continue to climb, Melbourne stands out as an undervalued market with significant growth potential. The city's projected population boom and its enduring appeal make it a prime opportunity for those seeking long-term gains in the property market.

Market Outlook by Urbis



Source: VIF 2023, NSW Planning 2022, Urbis 2024

A dwelling surge

Melbourne is anticipated to see a 20% increase in total dwellings over the 10 years to 2034. Most of this will stem from greenfield developments in the west and south metropolitan regions. With house prices having decreased over the past 12 months, along with increased rental returns, Greater Melbourne has become an attractive investment opportunity in greenfields locations.

Current rental yield for houses within Greater Melbourne sits at 3.4%, above Greater Sydney (2.9%). Houses are an attractive investment option within the Greater Melbourne region, being a more affordable option than Greater Sydney, and positioned for strong long-term price growth.

Click here to download the full Urbis Melbourne Market Report. Source Urbis 2024.

GROWTH SUBURBS MARKET ANALYSIS

Click on suburb name to download full Urbis suburb report.

Suburb	House price growth (10 year growth p.a.)	Median house rental growth (yr to June 2024)	Residential vacancy rates (up to June 2024)	Gross yield - houses (yr to June 24)
Fraser Rise	11%	10%	1.5%	3.8%
Melton	8%	5%	3.0%	4.2%
Officer	9%	14%	1.3%	3.9%
Skye	7%	12%	1.1%	3.8%
Sunshine North	6%	14%	1.5%	3.4%
Thomastown	6%	22%	1.7%	3.5%

Source: Urbis 2024

Fraser Rise

Houses in Fraser Rise recorded a median price of $712,500 in the year to June 2024, remaining relatively affordable compared to surrounding suburbs despite seeing a significant growth of 11% per annum over the last decade. This rate has outperformed most surrounding suburbs and Greater Melbourne (8% p.a.).

Houses in Fraser Rise realised 10% total growth in weekly median rent over the year to June 2024, indicating a resilient rental market. In the past year, some of the suburb's four-bedroom homes achieved a $700 weekly rent, although yields ranged depending on the product mix and quality.

Click here to download the full Urbis Fraser Rise suburb report. Source Urbis 2024.

Melton

Median price points grew annually by an average of 8% for houses and 8% for vacant land in the Melton region, over the last decade. This outperformed many surrounding neighbourhoods including Rockbank and Brookfield.

Houses recorded a 5% median weekly rent increase in the year to June 2024. This rental growth is also reinforced by a 4.2% indicative gross rental yield, outperforming the Greater Melbourne region.

Click here to download the full Urbis Melton suburb report. Source Urbis 2024.

> We've been in Melton since 2011 or 12 and we didn't want to move anywhere outside Melton. We're thinking how lucky we are to have invested in this area. It's home to us.
>
> **Ajay and Ruchi Kumaar, Seventh Bend, Melton**

Officer

Houses in Officer have experienced robust price growth. Sales records show an average price increase of 9% per annum over the past decade, above the Greater Melbourne average of 5% per annum.

Overall, Officer recorded a median weekly rent of $570, following a 14% rent increase over the 12 months to June 2024. The suburb's strong rental growth is reinforced by a residential vacancy rate that has averaged 1.3% over the last five years. This outperforms Greater Melbourne's 2.7% average over the same time period.

Click here to download the full Urbis Officer suburb report. Source Urbis 2024.

Society 1056, Fraser Rise, by YourLand


Officer Fields, Officer, by YourLand

Skye

Both houses and vacant land in the suburb have achieved strong price growth, achieving growth rates of 7% and 12% per annum over the past decade, respectively.

Skye has seen strong growth in median weekly rents over the 12 months to June 2024.

House median weekly rents achieved rates between $380 to $650, seeing growth of 12% over the past year. Skye's rental market remains tight with a 5-year vacancy rate average of 1.1%, lower than the Greater Melbourne average (2.7%).

Click here to download the full Urbis Skye suburb report. Source Urbis 2024.

> You're next to everything that's outdoorsy and you've got everything nearby. You've got some farmland to look at for the kids, lots of parks, beaches - it just makes you feel like you're in the country, without being in the country.
>
> **Melissa and Hayden, Wedge Rd, Skye**

Sunshine North

Sunshine North recorded significant property price growth with house prices increasing 6% and vacant land increasing 9% each year over the past decade.

Sunshine North experienced robust median weekly rent growth of 14% over the year to June 2024. Over this period, rents for houses ranged from $380 to $700 in Sunshine North.

The suburb's rental market continues to be highly competitive, with a five-year average vacancy of 1.5%. This remains considerably below the Greater Melbourne average (2.7%).

Click here to download the full Urbis Sunshine North suburb report. Source Urbis 2024.

Thomastown

Thomastown's detached houses provide an affordable offering compared to neighbouring suburbs. With median house price having grown at a rate of 6% annually over the last 10 years, the suburb positions to be an attractive option for investors.

In Thomastown, newly built townhouses achieved higher median weekly rents than houses, over the last year to June 2024. In contrast, houses realised higher median weekly rent growth, when compared to townhouses, over the same period.

Click here to download the full Urbis Thomastown suburb report. Source Urbis 2024.

Wedge Rd, Skye, by YourLand

Marran Run, Thomastown, By YourLand

The fundamentals of property investing

Equity

Understanding what equity is and how to use it to create a property portfolio is fundamental to being a successful property investor.

What is equity?

Equity in its simplest form tells you how much of your home you can truly call your own. The equity you have in your home is also one of the factors that helps lenders decide whether they'll loan you money to invest in more property.

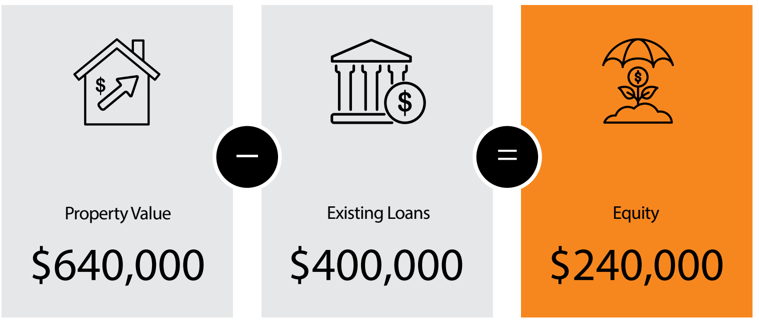
Equity is affected by two things – how much of your home loan you've already paid off and how much your property has grown in value. Equity is calculated by subtracting the balance you owe on your mortgage from the present-day value of your property.

How can you build equity?

The good news is that as you consistently pay off your home loan, your equity naturally grows, assuming your home maintains or increases in value. You can actively accelerate this growth with a few easy steps:

1. **Increase your mortgage repayments.** Review your household budget annually and see if there are extra funds you can direct towards paying your loan down faster. Every little bit helps and unexpected windfalls like annual bonuses, tax refunds, and pay rises can make more of a difference than you'd expect.
2. **Offset your mortgage.** An offset account is a transaction account you can link to your home loan and use as you would a normal everyday account. Its benefit is that the balance of money in that account will be deducted from the balance of your loan and your home loan interest will only be charged on that reduced balance.

Figure 1: How to calculate equity



HANDY HINT

Think of an offset account as a secret weapon against interest. Let's say you have a $500,000 home loan and $100,000 in your offset account. You'll only pay interest on $400,000, saving you thousands over the life of your loan.

Accessing equity to accelerate your investment goals

As your equity grows, you can leverage it to achieve your financial objectives and help create a financially secure future. Many homeowners use the equity in their existing home to invest in additional properties. This can be a strategic move when you're financially secure, the market is favourable, and your property has experienced substantial growth.

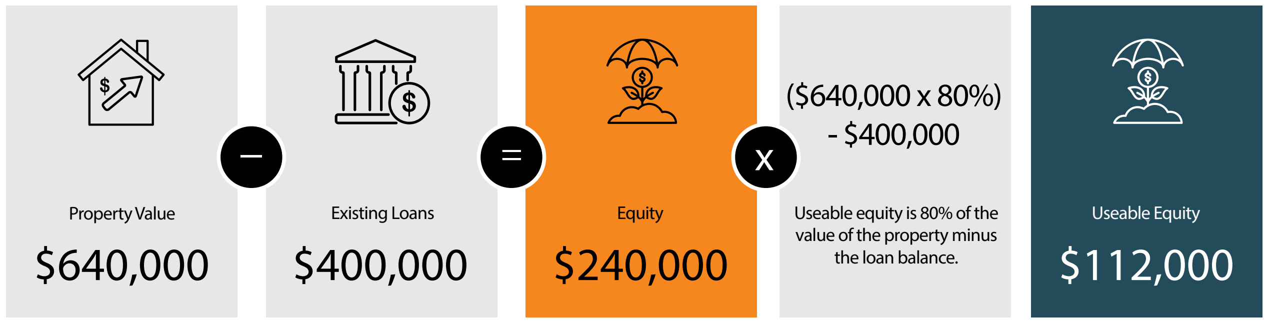
If this sounds like a journey you'd like to be on, it's important to understand how lenders assess your equity. They typically will only lend up to 80% of the current market value of your home, which is called "usable equity". This figure represents the portion of your equity that you can potentially access for further investments.

Once your lender has calculated how much usable equity you have, they may agree to lend you the additional funds you need. These funds can then be used as a deposit to buy another property.

HANDY HINT

Having enough equity doesn't guarantee you'll get approved to access it. Lenders consider a range of factors, including your income, household earning capacity, age, family status, and existing debts, before approving any further lending.

Figure 2: How to calculate useable equity



Debt recycling

Debt recycling is a strategy that can help you pay off your non tax-deductible home loan faster while simultaneously building a portfolio of income-producing assets. It involves leveraging the equity in your home to invest in assets that generate tax-deductible interest, such as rental properties or shares.

How it works:

1. **Pay down your home loan:** Make additional repayments on your home loan to reduce the principal and build equity faster.
2. **Access equity:** Once you've built up sufficient equity, redraw or refinance to access those funds.
3. **Invest the redrawn funds:** Use the borrowed equity to invest in income-generating assets. The interest on this new loan is tax-deductible, as it's used for investment purposes.
4. **Use investment income to pay down debt:** The income generated from your investments can be used to make further repayments on your home loan, accelerating its payoff.

Benefits of debt recycling

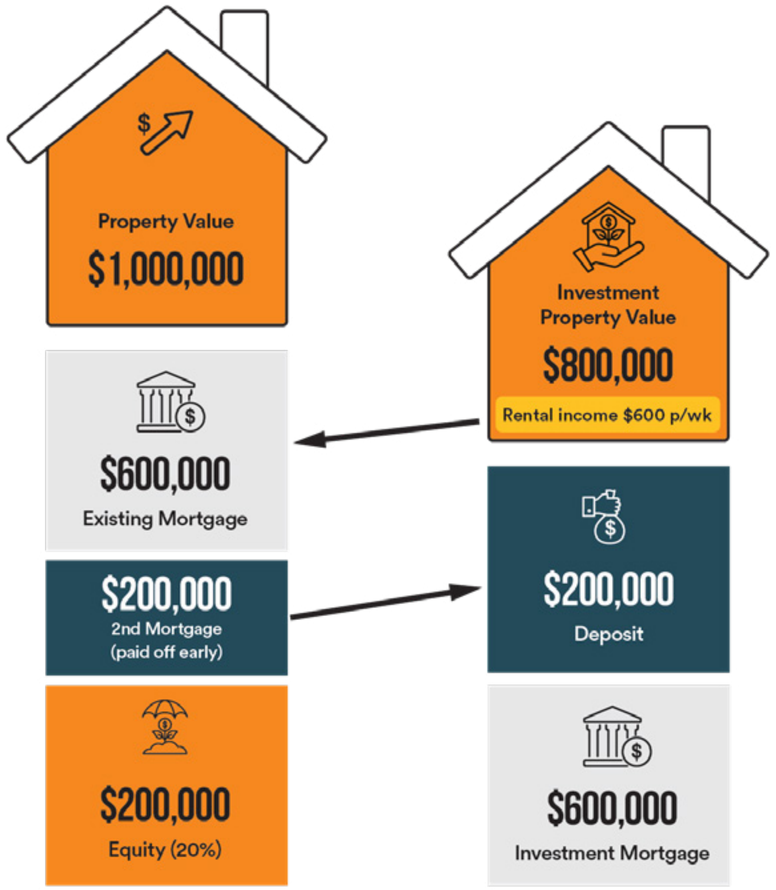
- Accelerates repayment of your non-deductible home loan
- Builds a portfolio of income-generating assets
- Maximises tax deductions through deductible interest on investment loans
- Creates a cycle of wealth building

Debt recycling is a sophisticated strategy that involves risks. It's crucial to seek professional financial and tax advice before implementing it. Factors such as interest rate fluctuations, investment performance, and your overall financial situation should be carefully assessed.

EXAMPLE

Imagine you have an $800,000 home loan. You split it into two sub-accounts: one for $600,000 and another for $200,000. Focus on paying off the $200,000 sub-account. Once it's paid off, redraw those funds and use them as a loan to yourself for investment purposes.

Figure 3: Debt recycling example

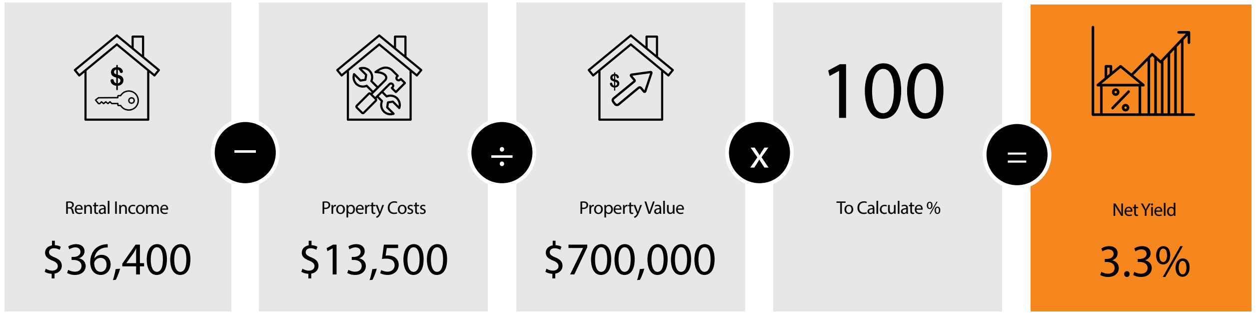


Rental yield

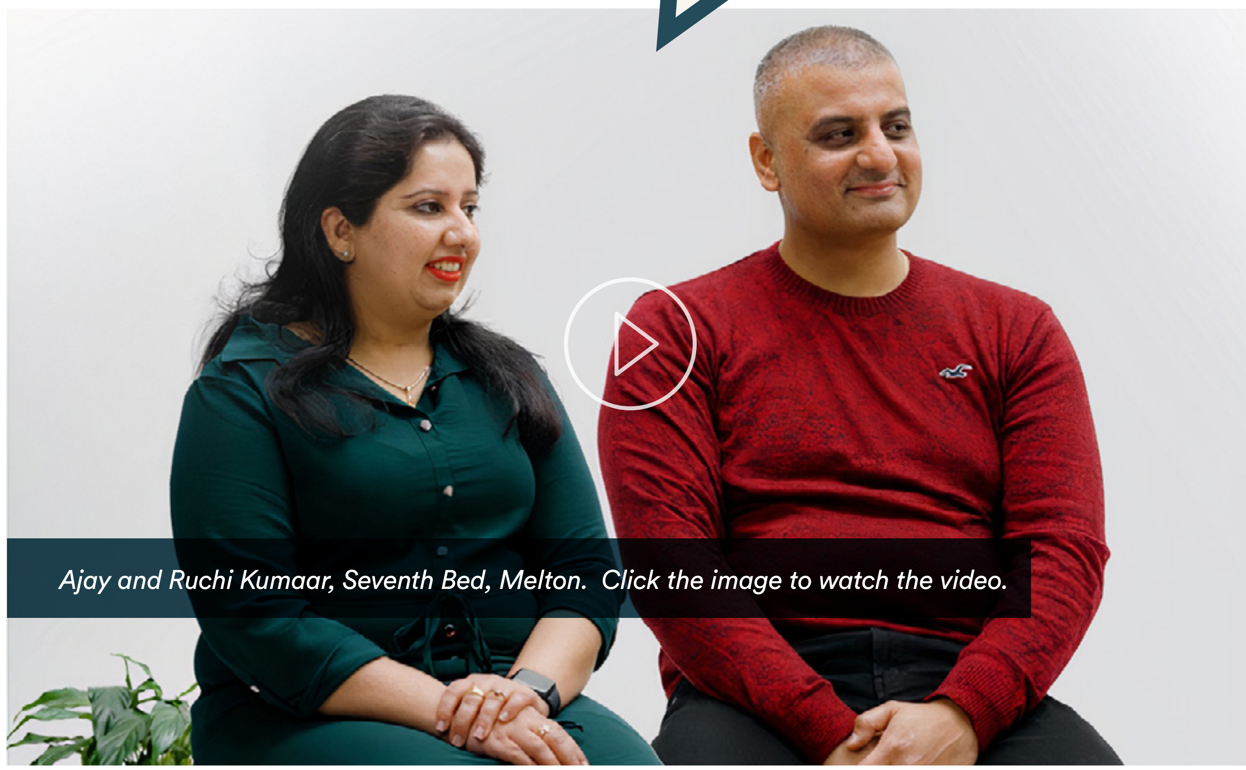
Before deciding to buy an investment property to rent out, you should work out the 'net rental yield'. This will tell you how profitable your investment can be after expenses. Start with your estimated rental income, then subtract ownership costs like mortgage repayments, rates, body corporate fees, insurance, property management fees, maintenance costs and so on. Divide that figure by the present-day value of the property and multiply by 100 to get the percentage yield.

Generally speaking, a net rental yield of 5% or higher indicates a healthy return on your property investment.

Figure 4: Net rental yield



> We bought the block of land one and a half years ago at around $315,000 now it's around $100,000 up already at $415,000. The bank valued the land much more than we expected.
>
> **Ajay and Ruchi Kumaar, Seventh Bend, Melton**



Ajay and Ruchi Kumaar, Seventh Bed, Melton. Click the image to watch the video.

Capital growth

You'll see the terms capital growth and capital appreciation being used interchangeably, but in essence this refers to an increase in the value of your property over time. This is a long-term strategy and may involve periods of volatility during economic downturns. It requires patience and a strong mindset.

Take for example, in the last decade alone, house values have grown nationally by almost 40%, with some capital cities like Melbourne growing by 96%*. Despite a couple of cyclical downturns over that period, the resilience and long-term value of property investment makes it a highly attractive option, thanks especially to robust market demand and increasing economic prosperity.

Another example of capital growth can be seen when buying a house and land package. Even as you patiently await the construction of the house, the value of the land itself can appreciate. This can happen as the area gets more popular, neighbouring houses increase in value, or newly added infrastructure enhances the area's appeal. This demonstrates how time, combined with strategic location and the enhancing value of development, can passively contribute to capital growth.

** Source: propertyupdate.com.au*

Depreciation

Property is one of the many things in life that deteriorates with age, and as a result, investors can claim tax deductions on this 'ageing', called depreciation. Investors can claim depreciation on income-generating properties as an expense on everything from structural elements (repairs, improvements, and renovations) to the decline in value of assets (certain furnishings and fittings for example), to the borrowing expenses related to the loan you took out to purchase the property.

HANDY HINT

You can find depreciation calculators **online** that can help you get a broad idea of depreciation deductibles. But like all things online, use them as a suggestion only, and seek detailed advice from a qualified quantity surveyor.

Negative gearing

Negative gearing is a tax reduction tool that can be used when the costs of ownership of your property are more than the income it's generating. If you are comfortable covering some initial losses, you may want to consider negative gearing as part of your investment strategy.

Negative gearing involves investing in properties with longer term capital gain prospects, even if the rental income doesn't fully cover your expenses on that property. The tax benefits of negative gearing can offset your losses, setting you up for significant capital gains in the long run. However, this approach requires careful financial planning and expert advice, so talk to your accountant or financial advisor.

Decoding the jargon - a handy glossary of investment terms

Equity - the difference between your home's current value and the outstanding balance on your mortgage.

Offset account – linking a transaction account to your home loan account to reduce your interest charges.

Usable equity - the portion of your home's equity that you can access and use for borrowing.

Rental yield – the gap between the costs and income of your rental property that tells you if it's a good investment or not.

Capital appreciation - the increasing value of your property because of market changes.

Depreciation - tax deductions that can be claimed due to ageing elements of a property.

Negative gearing - a tax reduction strategy used when the costs of ownership of your property are more than the income it's generating.

How to be a strategic investor

We've covered the fundamentals of investing, but there are some other considerations that can also help you become a successful and strategic first-time property investor.

Affordability and risk

Property investment offers a range of strategies, but it's wise to start with what you can comfortably manage, especially when venturing into new territory. Building a sustainable investment portfolio often begins with taking measured steps and prioritising financial security. Ensure you can confidently handle both loan repayments and the ongoing costs of property ownership. If you're considering negative gearing, carefully assess your ability to cover potential shortfalls and unexpected expenses like maintenance and rate increases.

Behind the scenes

There can be a lot of paperwork in being a property investor. You'll need good administrative skills and a mindset for keeping up with property maintenance and tax obligations as well as tenant communications and actively managing your investment. Building a team of trusted professionals like property managers, accountants, mortgage brokers, and legal advisors is crucial for getting the best from your investment.

Long haul or quick wins

Long-term investments offer the potential for significant capital growth but require patience and resilience. Shorter-term options can generate quicker returns but can also be associated with higher risks and capital gains impacts. Tap into the expertise of an accountant or financial planner to help define your investment horizon. They'll help you navigate the risks and timings that come with short term investments, as well as the ongoing re-evaluation you need to do with a long-term investment.

Managing your rental property

A crucial aspect of your investment success is how well your property is managed. While some investors prefer the expertise of a property manager, others opt for a hands-on approach and self-manage. Both choices come with pros and cons.

Property Managers: They offer specialised knowledge, efficiently handling tenant interactions, maintenance, and legal obligations. This can be particularly valuable when disputes arise. However, keep in mind that they manage multiple properties, so your investment might not always receive top priority.

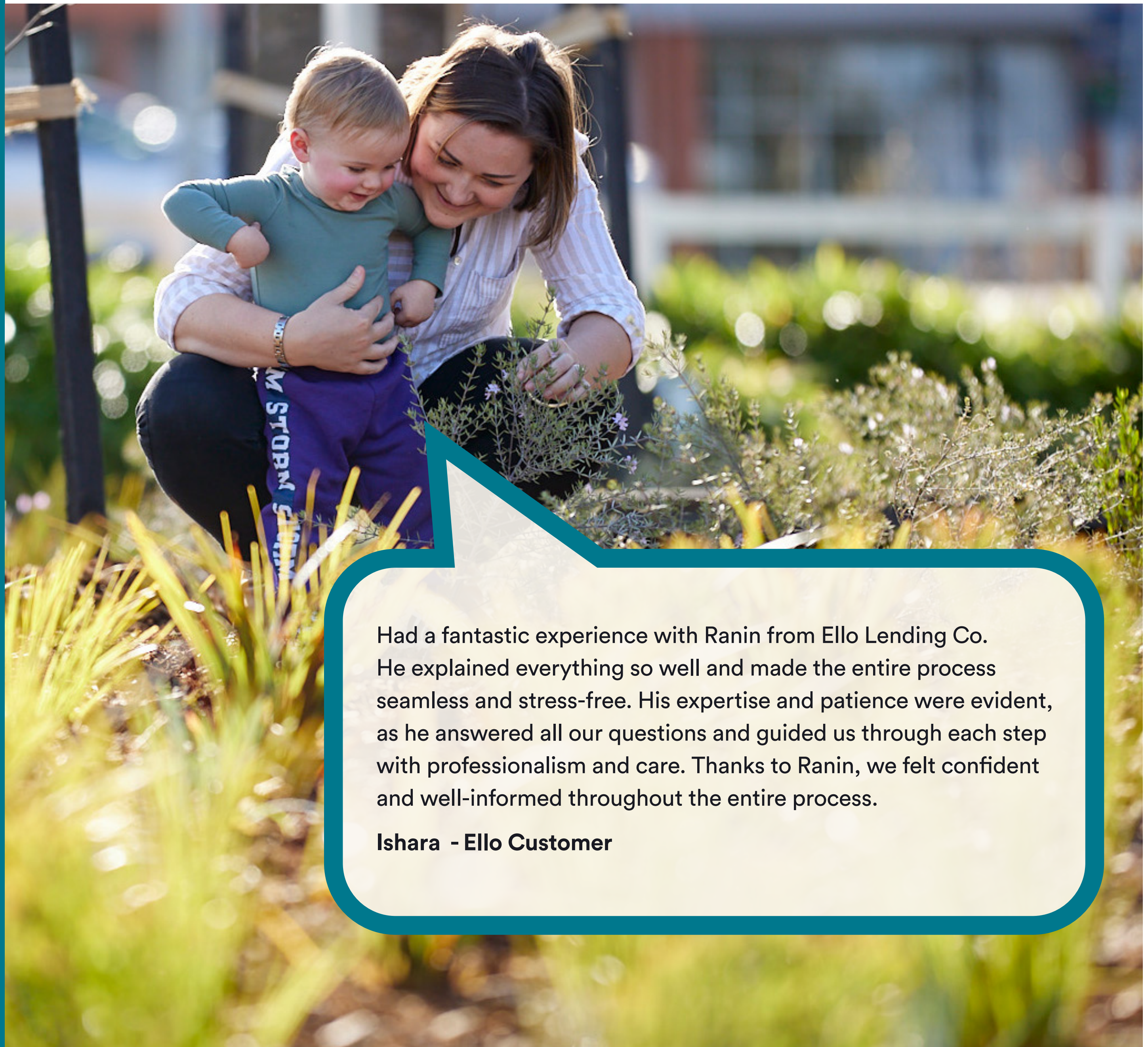
Self-Management: Taking the reins yourself allows you to save on fees and stay closely connected to your property and tenants. However, it requires significant time and administrative effort. You'll be responsible for advertising, tenant screening, rent collection, and handling any issues that arise.

Before deciding, seek advice from trusted individuals who have experience with property management. Consider your time availability, administrative skills, and desired level of involvement in your investment.

Securing finance

Now that you've got the fundamentals of property investment down, it's time to start thinking about financing.

If you're considering various loan options or need assistance comparing offers, a mortgage broker can be an invaluable asset. They have access to a wide range of lenders and can help you secure competitive rates and terms that align with your needs.



Had a fantastic experience with Ranin from Ello Lending Co. He explained everything so well and made the entire process seamless and stress-free. His expertise and patience were evident, as he answered all our questions and guided us through each step with professionalism and care. Thanks to Ranin, we felt confident and well-informed throughout the entire process.

Ishara - Ello Customer

Say Ello to your teammate in finance.

Established in 2022 by YourLand, Ello Lending Co. is a mortgage broking service that specialises in lending for land, and house and land buyers, helping future homeowners like you navigate the unique requirements of land and construction finance.

Whether you're a first-time investor or looking to refinance an existing loan, Ello are here to help. Their team of experienced mortgage brokers have access to competitive rates and provide personalised service, making it easy for you to find the perfect loan for your needs.

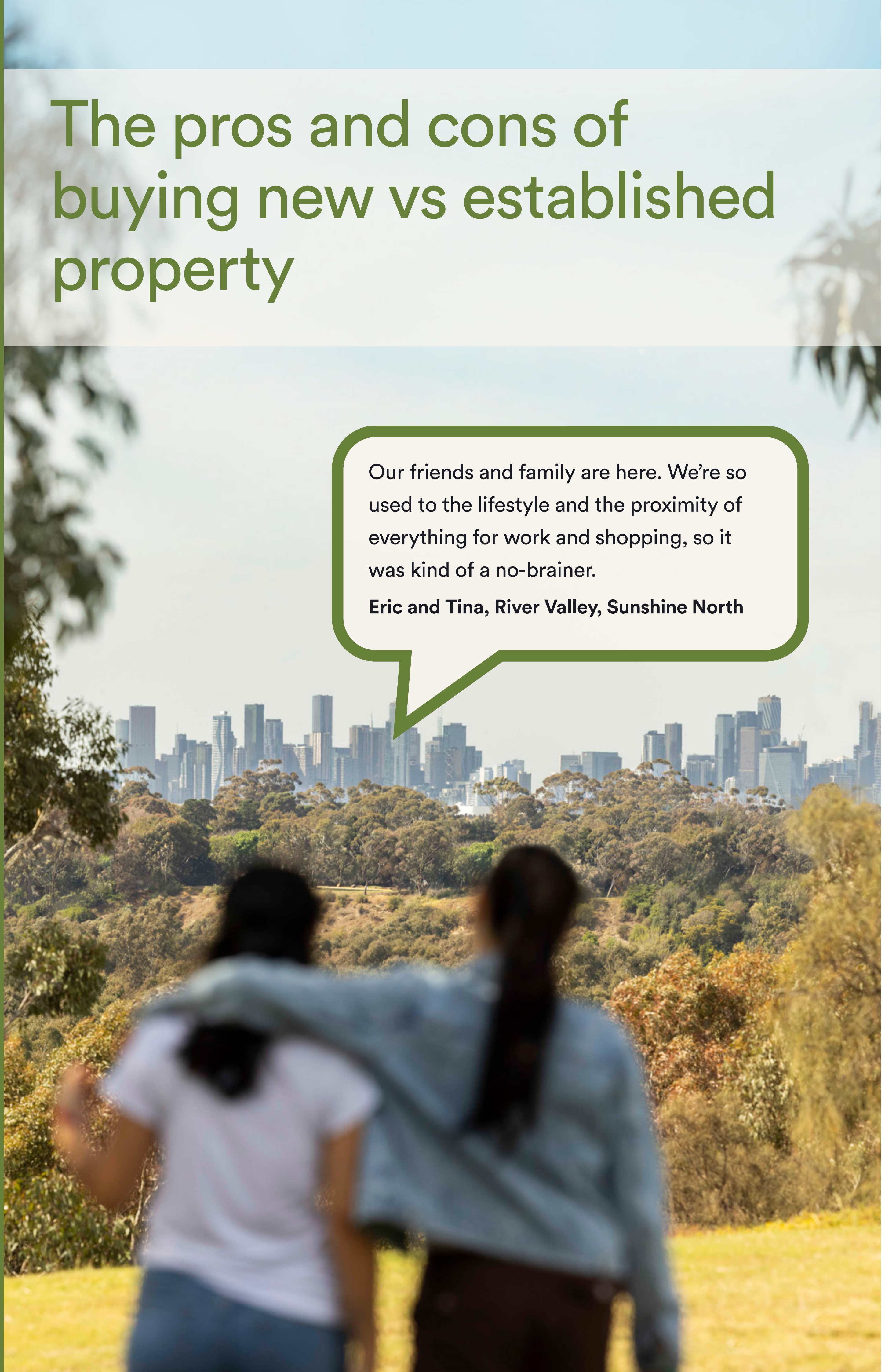
Say ello to Luke or Ranin today on 0475 753 705.

The Ello Difference

- **Free strategy session:** Get personalised guidance on your property goals with a complimentary strategy session tailored to you.
- **Access to over 30 lenders:** They open the door to a wide range of lenders, increasing your chances of finding the perfect home loan with competitive rates and terms.
- **Regular check-ins and ongoing service:** They won't just secure your loan; they'll stay in touch, monitoring your home loan to ensure it continues to meet your needs over time.
- **Stress-free process:** Ello handles the detail and complexities of the mortgage process, saving you time and effort so you can focus on finding your ideal property.
- **House & Land expertise:** Ello's deep knowledge in land purchase and house and land packages help to streamline the process if you're dealing with a developer and / or builder.

Click here to learn more

The pros and cons of buying new vs established property



> Our friends and family are here. We're so used to the lifestyle and the proximity of everything for work and shopping, so it was kind of a no-brainer.
>
> **Eric and Tina, River Valley, Sunshine North**

The property market offers a wide array of choices, from charming period homes brimming with character to sleek, contemporary properties boasting all the latest features. But there's much more to consider than just how the property looks.

Savvy investors evaluate both established and modern properties with a critical eye, weighing their pros and cons objectively. Consider factors like:

- **Maintenance and upkeep:** Older properties can require more extensive maintenance and renovations, potentially impacting your rental income and overall return on investment.
- **Energy efficiency:** As is now required by law through the National Construction Code, new homes in Victoria must be built to minimum 7-Star energy efficiency rating. Using the latest energy-efficient technologies and materials, these homes result in lower utility bills and increased appeal to tenants.
- **Rental demand:** Assess the tenant market in your target area to understand the demand for different property types. Consider factors like the size, layout, and features that potential renters might prioritise.
- **Depreciation potential:** Depreciation varies significantly for established vs new properties. New builds typically offer higher depreciation deductions in the early years of ownership. This is because they feature modern fixtures, fittings, and appliances that depreciate at a faster rate. If construction commenced after September 15, 1987, you can claim a capital works deduction of 2.5% per year for 40 years on the building's construction costs.

Ultimately, the choice depends on your budget and investment goals. If you prioritise steady cash flow and lower maintenance, a modern property might be the better choice. However, if you're drawn to unique features and willing to invest in upkeep, an established property could offer long-term value and character appeal.

Remember, successful property investment is about making informed decisions based on a thorough understanding of your financial goals and market trends. Don't let personal preferences outweigh sound investment principles.

HANDY HINT

The Victorian Government is proposing legislation that will require all rental properties to meet certain standards for heating, cooling, water use, insulation and comfort for tenants. For older style rental properties, this may mean substantial improvements will be required.

Invest in new home and land in Melbourne's booming growth corridors

Melbourne's population is predicted to boom over the coming decade, and with that growth comes exceptional investment opportunities.

YourLand has partnered with some of Australia's leading builders to offer a range of house and land packages situated on prime land within their vibrant communities.

Packages are designed to streamline the investment process, offering a turnkey solution for those seeking to capitalise on Melbourne's expanding population and future infrastructure developments.

By investing in these growth corridors, you're not just buying a property; you're securing a stake in the future of Melbourne, where the majority of its population is projected to reside in the coming decades. Embrace the power of new, and unlock the potential for significant capital growth and rental returns.

Officer Central, Officer, by YourLand

Discover your future investment with YourLand.

North, south-east, or west, there are 7 thriving YourLand communities in Melbourne's growth corridors ready to invest in.

New investment properties with attractive rental yields

YourLand is proud to offer a curated selection of house and land packages in Melbourne's growth corridors, designed to deliver attractive rental yields and long-term value. These turnkey solutions provide a seamless pathway to property investment, combining prime locations within thriving YourLand communities with contemporary homes built by leading Australian builders.

To further enhance your investment journey, YourLand has partnered with Core Property Management Services. Their expert team has meticulously assessed our projects and provided comprehensive rental appraisals, available upon request. This valuable insight empowers you to make informed decisions and confidently estimate your potential rental income.

> There has been a considerable demand for well-presented rental properties from prospective tenants, most of whom are seeking security of tenure for at least a twelve-month period.
>
> **Core Property Management Services.**

To view more investor suitable H&L packages visit https://yourland.com/house-land-packages/

NORTH GROWTH CORRIDOR - THOMASTOWN

Available as at 24/10/24. Subject to availability.

Fixed Price
$806,900*
4 bed 2 bath 1 car

Hibiscus 24 — Lot 118
Lot Size: 305.0m² 10.0m frontage
House Size: 15 sq
Orientation: West

Marran Run

ESTIMATED RENTAL MARKET VALUE — **$610-$640** *per week*

DOWNLOAD FLYER
ENQUIRE TODAY

* For terms, conditions and inclusions please download the package flyer.

WEST GROWTH CORRIDOR - FRASER RISE

Available from
$679,000*
4 bed 2 bath 2 car

Corella 20 — Lot 229
Lot Size: 314.0m² 12.53 x 25m

Society1056

ESTIMATED RENTAL MARKET VALUE — **$540-$570** *per week*

DOWNLOAD FLYER
ENQUIRE TODAY

* For terms, conditions and inclusions please download the package flyer.

WEST GROWTH CORRIDOR - FRASER RISE

Fixed Price
$639,460*
4 bed 2 bath 2 car

Harrlex — Lot 336
Lot Size: 306.0m² Frontage: 13m
House Size: 16.4 sq
Orientation: East

Society1056

ESTIMATED RENTAL MARKET VALUE — **$540-$570** *per week*

DOWNLOAD FLYER
ENQUIRE TODAY

* For terms, conditions and inclusions please download the package flyer.

WEST GROWTH CORRIDOR - WEIR VIEWS, MELTON

Fixed Price From
$710,900*
4 2 2

Arlo 19
Lot Size: 386.0m² Frontage: 12.50m
House Size: 19 sq
Orientation: South

Lot 1407

SEVEN TH BEND

ESTIMATED RENTAL MARKET VALUE

$490-$520 *per week*

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SOUTH EAST GROWTH CORRIDOR - OFFICER

Fixed Price
$626,707*
3 2 1

Malin 14
Lot Size: 263m² Frontage: 10.5m
House Size: 14 sq
Orientation: North

Lot 835

OfficerCentral

ESTIMATED RENTAL MARKET VALUE

$640-$670 *per week*

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SOUTH EAST GROWTH CORRIDOR - OFFICER

Fixed Price
$729,280*
3 2 2

Berkeley 139
Lot Size: 276m² Frontage: 12.50m
House Size: 16sq
Orientation: East

Lot 719

OfficerCentral

ESTIMATED RENTAL MARKET VALUE

$640-$670 *per week*

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NORTH GROWTH CORRIDOR - THOMASTOWN

Fixed Price
$811,400*
3 2 1

Mia 14
Lot Size: 341m² Frontage: 10.5m
House Size: 14 sq
Orientation: North

Lot 153

Marran Run

ESTIMATED RENTAL MARKET VALUE

$530-$560 *per week*

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Your neighbourhood.
Your future. YourLand.

Established in regional Victoria, YourLand is one of Victoria's largest privately owned property developers.

As we've grown and diversified over the last 15 years, we've never lost sight of our country roots. In fact, it's shaped what matters most to us: hard work, integrity, deep relationships, imagination, respectfulness, and the positive legacy we aim to leave through the places we create.

These values keep us humble. We're privileged to craft the streets and suburbs where Victoria's families live and work.

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YourLand
Developments

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