



RUBY
GUNG AHLIN

Why invest in Ruby Gungahlin?

Considering investing in Ruby?
Here's some compelling data
that might make that decision
a little easier

- **Gungahlin to Canberra City Light rail.** Canberra's \$707 million light rail project is now up and running, linking Gungahlin to Canberra City.
- **Strong population growth.** Gungahlin is not only the fastest growing region in the ACT but also one of the fastest growing regions in the nation. In fact, more than 30,000 people are projected to be moving to Gungahlin between 2017 and 2027.
- **Price Growth.** Canberra is forecast to be one of the strongest performing capital city markets in 2020 with expected growth in house & unit prices of up to 6%.
- **Low vacancy rate.** Gungahlin has one of the lowest vacancy rates in the nation at 0.7%.
- **High rental yield.** Canberra tops the capital cities in terms of rental yield at 6.1% over the past 12 months.
- **New infrastructure projects.** Private and Government funding are continuing to transform Gungahlin into a thriving town centre and a more exciting place to live.
- **Shops and entertaining.** Gungahlin is a thriving town centre boasting numerous restaurants, cafés, bars and entertaining options. You will also find major supermarkets and departments stores such as Coles, Woolworths, Aldi, Kmart, Big W and Bunnings.
- **Recreation hotspot.** Indoor swimming pools, ovals, gymnasiums, parks, lakes, walking & cycle paths and natural reserves are all available to residents.
- **It's in Canberra!** Canberra is a progressive, innovative, world class city with an enviable lifestyle. Since 2011 the ACT's population has grown by 11.4%, driven by the record growth of Gungahlin. New residents are moving to Canberra faster than ever before, attracted by the high standard of living, high quality jobs, healthcare and education services. It is a win/win for ACT investors at the moment with both rental yields and median house prices growing faster than the Sydney and Melbourne markets.

Characteristics of Gungahlin and its residents

Population 2020
(predicted to be more than 110,000 by 2030)

85,000

Median Age	Married	Homes rented
31	55%	32%
Average people per household	Educated to diploma level or above	Median weekly rent
2.9	48%	\$390

Median weekly household income
(well above the ACT average of \$2087 and the national average of \$1438)

\$2247

Dwelling type



- 27% semi-detached or townhouse
- 8% unit or apartment
- 65% Separate house

Age



- 27% aged between 20 and 34
- 40% aged between 35 and 60
- 33% other

Households



- 79% family
- 17% single person
- 4% other

Unit types available at Ruby

(Below table summarises unit types, sizes, price range and forecast rental figures at the Ruby Gungahlin Development)

UNIT TYPE	UNIT NO	INT SQM	EXT SQM	TOTAL SQM	PRICE BRACKET	RENT P/W
2 Bedroom (A)	46	51	9	60	\$350,000 – \$420,000	\$430 – \$450
2 Bedroom (B)	38	58	10–17	68-75	\$380,000 – \$420,000	\$440 – \$460
2 Bedroom + Ensuite	58	73-90	9–54	82-144	\$450,000 – \$500,000	\$510 – \$560
3 Bedroom + Ensuite	24	106	11	117	\$570,000 – \$650,000	\$640 – \$680
Penthouse Collection	12	Note: Due to the unique nature not included in this rental analysis				

Depreciation

UNIT TYPE	AVG PRICE	PLANT & EQUIP	DIVISION 43	TOTAL
2 Bedroom (A)	\$360,000	\$6,519	\$4,521	\$11,040
2 Bedroom (B)	\$390,000	\$6,739	\$5,158	\$11,897
2 Bedroom + Ensuite (A)	\$480,000	\$7,459	\$7,016	\$14,475
2 Bedroom + Ensuite (B)	\$500,000	\$7,458	\$7,633	\$15,091
3 Bedroom + Ensuite	\$640,000	\$7,908	\$9,407	\$17,315

Depreciation of plant is based on the Diminishing value method applying low-value pooling in year 1. Division 43 allowance is calculated using 2.5% depending on the property type and date of construction. Source: BMT Tax Depreciation.

Property investment analysis

	2 BEDROOM (A)	2 BEDROOM (B)	2 BEDROOM+ENSUITE(A/B)	3 BED+ENSUITE
PURCHASE PRICE	\$360,000	\$390,000	\$480,000	\$620,000
ESTIMATED RENT P/W	\$440	\$450	\$530	\$660
DEPOSIT (10%)	\$36,000	\$39,000	\$48,000	\$62,000
GROSS RENTAL YIELD	6.36%	6.00%	5.74%	5.54%

Inflation rate 1.80% Interest rate 5.00% Marginal Tax rate 37% Applicable to incomes between \$90,001–\$180,000
Stamp Duty Note, stamp duty on Investment properties in the ACT is a deductible expense

Cost/(income) per week

1 YEAR	(105)	(117)	(176)	(240)
2 YEAR	(43)	(39)	(70)	(91)
3 YEAR	(40)	(36)	(65)	(87)
4 YEAR	(37)	(33)	(61)	(85)
5 YEAR	(37)	(34)	(62)	(86)

Above table outlines net income (net cash flow into your pocket) per week after tax. These figures are calculated as pre tax cash flow amounts less any tax credits assuming tax refunds are issued in the same year in which they are based.

Investment cost analysis

(2 bedroom + ensuite (A/B) with a 10% Deposit – Year 1)

INCOME/EXPENSE	PAYMENT MODE	37% MARGINAL TAX
TOTAL EXPENSES	Aggregate Costs of running Investment	\$29,150
TOTAL REVENUE		
TENANT	Rent	\$27,030
ATO	Tax saving	\$11,264
YOU	Profit	\$9,144

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