

Pinnacle
GREGORY HILLS

INVESTOR
REPORT

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Pinnacle, Gregory Hills by Bronx offers investors and tenants a range of benefits like no other. We take a look at the reasons why Pinnacle is an astute investment in Gregory Hills – a destination that’s been named a Top Ten Growth Suburb by realestate.com.au since 2014.

INVESTMENT TRIFECTA

When you look to invest, ideally you want to seek three things: strong capital growth, solid rental yield and low vacancy rates. You can have it all, underpinned by population growth, we call it the Investment trifecta.

10%

OUTPERFORMING CAPITAL GROWTH

Residex predicted capital growth is strong at 10% per annum for the next 5 years and set to outperform Sydney's metro at only 6% per annum.

Source: Residex, October 2021

0.7%

VERY LOW VACANCY RATE

Vacancy Rate is incredibly low at 0.7%, meaning the demand to rent homes in the area exceeds the supply.

Source: SQM Research, October 2021

3.2 – 4.2%

SOLID RENTAL YIELD

Pinnacle Gregory Hills offers a range of properties and price points with yields around 3.2-4.2% according to rental appraisals.

22.78%

POPULATION INFLUX

The population growth of 10,531 is expected to welcome an additional 3,699 people into the local area by 2041.

Source: Forecast .id Includes Gregory Hills up to Camden Valley Way in the west and north, the municipal boundary in the east and south, and by Turner Road.

WELCOME TO GREGORY HILLS

Gregory Hills is a vibrant and growing community, attracting those looking to escape the hustle and bustle of city life yet remain well connected to amenities and delightful lifestyle options.

MEDICAL

1. Gregory Hills future Hospital (approx. 4 minutes 2.5km)
2. Camden Hospital (14 minutes 11.6km)
3. Campbelltown Hospital (17 minutes 11km)

SHOPS

4. HomeCo Gregory Hills Town Centre (2 minutes 1.1km)
5. Grima Bros (5 minutes 2.3km)
6. Narellan Town Centre (6 minutes 3.8km)
7. Camden Produce Market (13 minutes 8.7km)
8. Macarthur Square (10 minutes 6.7km)
9. Cobbitty Farmers' Market (14 minutes 10.6km)

RESTAURANTS/CAFES

10. Product of Italy (2 minutes 1.1km)
11. Gregory Hills Hotel (4 minutes 2km)
12. El Patron Bar & Restaurant (4 minutes 2km)
13. Milky Lane (4 minutes 2km)
14. Sweet Treats by Rhi (13 minutes 8.2km)

GREENSPACES/PARKS

15. The Australian Botanic Garden Mount Annan (5 minutes 2.7km)
16. Lakeside Golf Club Camden (10 minutes 7.3km)
17. Campbelltown Golf Course (15 minutes 9km)
18. Camden Bicentennial Equestrian Park (15 minutes 9.2km)

ENTERTAINMENT

19. Ultimate Karting Sydney (4 minutes 2.5km)
20. Howard Park (6 minutes 4km)
21. Campbelltown Arts Centre (11 minutes 7km)

PUBLIC TRANSPORT

22. Campbelltown Station (10 minutes 6.9km)

Closest proposed new stations on the South West Rail line:

- Oran Park (10 minutes)
- Narellan (10 minutes)

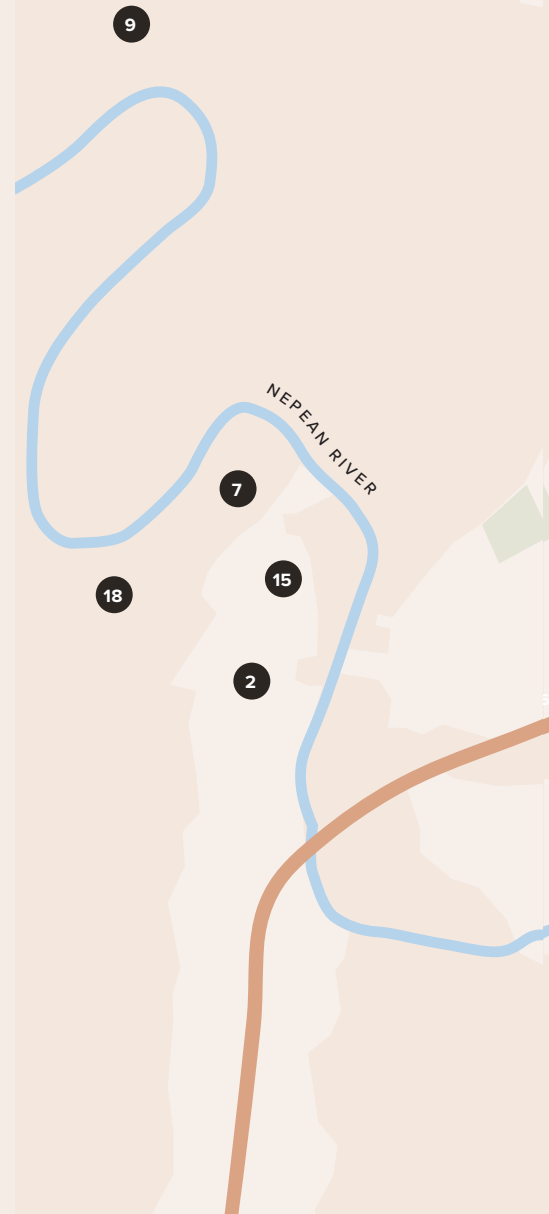
EDUCATION

- 4 Childcare centres < 3 minutes
- 4 Primary schools < 6 minutes and proposed Gregory Hills primary 2023
- 7 Highschools < 13 minutes
- Tafe Campbelltown < 9 minutes
- UWS Campbelltown < 8 minutes

Download full education list at pinnaclegregoryhills.com.au/education



Penrith **45min**
Western Sydney Airport
/Aerotropolis **30min**



Disclaimer: Mention of future and planned infrastructure is based on information available at time of writing in November 2021 and is subject to change.



Liverpool **25min**
 Sydney CBD **60min**

Campbelltown **15min**

Camden **13min**

Wollongong **55min**

Source: Google maps distance via car from closest Pinnacle boundary.
 Travel times may vary and are approximate to act as a guide only.

A GROWTH REGION

\$20 BILLION

AREA INVESTMENT

Pinnacle, Gregory Hills is located in the new Western Parkland City (WPC) area. All three levels of government are investing over \$20 billion in WPC's future as Australia's leader in advanced industry, agriculture, research, export, skilled employment, education and STEM. Investment into WPC and its infrastructure is driving demand for quality tenancies.

25 MINUTES

TO WESTERN SYDNEY AEROTROPOLIS

The Western Sydney International (Nancy-Bird Walton) Airport and surrounding 11,200-hectare Aerotropolis will be at WPC's heart (opening 2026). It will offer increased employment opportunities and the doorstep convenience of being able to fly domestically and internationally without driving into Sydney's CBD!



SUPREME CONNECTIVITY

FOR SHORTER COMMUTES

Tenants will enjoy being a short 10-minute drive to Campbelltown Station and the proposed Oran Park Station and less than an hour to Sydney's CBD, Parramatta, Wollongong, Penrith and Liverpool.



30 MINUTES

TO THE NEW \$1 BILLION SMART CITY

Bradfield - a new \$1 billion smart city in the heart of WPC - will attract globally competitive advanced industries and drive the creation of 200,000 new jobs. Bradfield will be brilliantly accessible from your Pinnacle investment home thanks to planned new and renewed roads, trains and metro rail corridors, making it a highly attractive tenancy.

A FLOURISHING LIFESTYLE



ESTABLISHED COMMUNITY

CITY MEETS COUNTRY LIFESTYLE

Pinnacle lets your tenants escape the hustle and bustle of city living yet remain connected to every amenity in the Camden LGA. They'll love the proximity to green spaces, national parks, dog parks, fantastic shopping and dining options, farmers' markets, entertainment and more.

20 NEARBY EDUCATION FACILITIES

AND A NEW LOCAL SCHOOL

Pinnacle has a breadth of childcare, schools and tertiary education campuses at its feet and plans are underway to build a new Gregory Hills Public School (primary) well before 2027.

48%

Couples with Children in Gregory Hills are estimated at 48% of the population, making your investment in a Pinnacle family-friendly home ideal for this area.

Source: Forecast .id



EXCELLENT HEALTHCARE

AND A NEW HOSPITAL

Family tenants will enjoy peace of mind with convenient and excellent medical facilities, including Campbelltown Hospital (5.8km) and numerous Family Health and Medical Centres. Construction has begun on The George Centre – a new 78-bed, \$100 million state-of-the-art private maternity and paediatric health facility from Acurio Health.



CHOICE OF PROPERTIES

TO MAXIMISE RENTAL INCOME

Choose between Pinnacle's stunning single-storey cottages, double-storey homes and multi-generational homes designed with tenants in mind, featuring a self-contained flat with two separate entrances that can be rented to two parties.

PACKAGE	RENT/WEEK	YIELD*	CAPITAL GROWTH**
Multi-Gen Manor	\$995 - \$1065	4.0%	10% p.a
Multi-Gen Hillside	\$965 - \$1025	4.2%	10% p.a
Australian Farmhouse	\$790 - \$820	3.2%	10% p.a
Australian Hamptons	\$780 - \$820	3.3%	10% p.a
Hillside Haven	\$770 - \$820	3.4%	10% p.a
Hillside Retreat	\$770 - \$800	3.2%	10% p.a
Country Cottage	\$740 - \$780	3.4%	10% p.a
Elevated Cottage	\$740 - \$780	3.4%	10% p.a

*Based on package prices at July 2022 on 300sqm lots

**Gregory Hills Residex predicted growth for the next 5 years per annum – October 2021.





RENTAL APPRAISAL

BOSTON
MARKETING

July 2022

RE: Pinnacle | Gregory Hills

Based on the current market conditions and taking comparable rentals into consideration, we believe the following rental estimates are achievable

Type				Rental Estimate
Multi Gen Manor	4	2	1	\$520 - \$580 per week
	2	1	0	\$475 - \$485 per week
Total Multi Gen Manor home				\$995 - \$1065 per week
Multi Gen Hillside	3 + Study	2	1	\$500 - \$550 per week
	2	1	0	\$465 - \$475 per week
Total Multi Gen Hillside home				\$965 - \$1025 per week
Australian Farmhouse	4 + Study	2.5	2	\$790 - \$820 per week
Australia Hamptons	4 + Study	2.5	1	\$780 - \$820 per week
Hillside Haven	4	2	2	\$770 - \$820 per week
Hillside Retreat	4	2	1	\$770 - \$800 per week
Country Cottage	4	2	1	\$740 - \$780 per week
Elevated Cottage	4	2	1	\$740 - \$780 per week

Should you require any further assistance, please do not hesitate to contact me on 0416 767 766 or email me at sarina@bostonmarketing.com.au.

Yours Sincerely
Boston Marketing



Sarina Abnoos
Investment Management

BOSTONMARKETING.COM.AU





Your forever home

INTRODUCING MULTI GENERATIONAL HOMES







Multi-gen homes are perfect for homeowners wanting an income producing home or investors looking to maximise rental yield. Services are shared (water, electricity) but extra bins can be arranged for a small annual fee from council if required. As it's a home on one title, only one set of council rates applies making this floorplan the ultimate in terms of flexibility.

5 Bedroom Multi-Gen Hillside

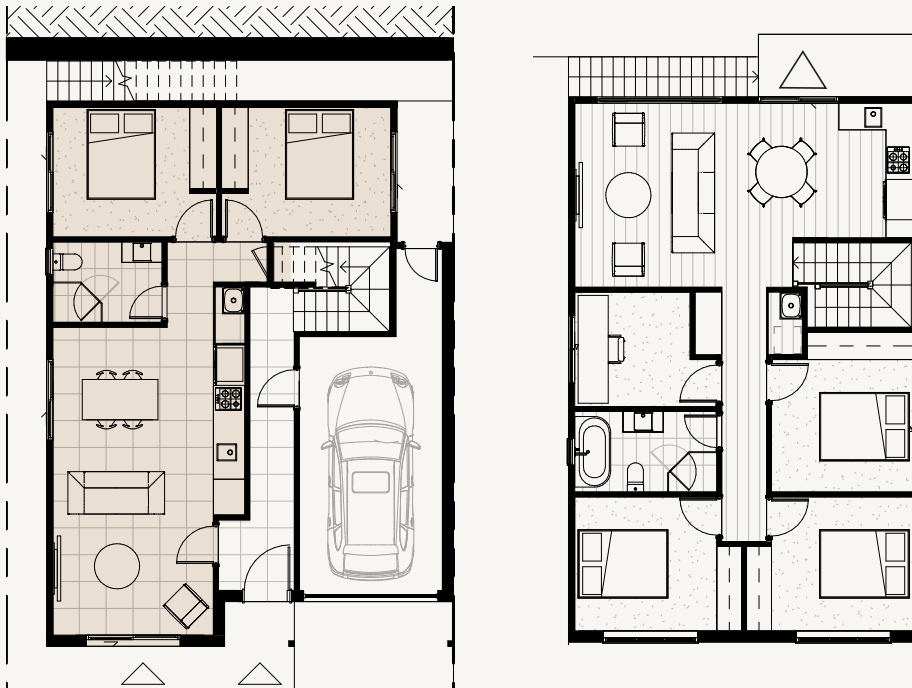
4.2% yield

10%p.a. Residex predicted capital growth for next 5 years

\$1025 rent per week

					
3+ study & 2	2	2	1	183m ²	Front yard - 22m ² Back yard - 119m ² ^Total - 141m ²

Floor Plans









6 Bedroom Multi-Gen Manor

4.0% yield

10%p.a. Residex predicted capital growth for next 5 years

\$1065 rent per week

					
4 + 2	3	2	1	217m ²	Front yard - 21m ² Back yard - 60m ² ^Total - 81m ²

Floor Plans



WHEN CHOOSING AN INVESTMENT PROPERTY, CONSIDER THE COST OF HOLDING THE PROPERTY, NOT JUST THE PURCHASE PRICE.

Owning the right investment property doesn't have to be costly and can help you build wealth over time. In this example, a Sydney couple were looking for a long-term investment property with good rental income, low vacancy rates and situated in a Sydney growth corridor to benefit from capital growth.

In Example 1, the couple could purchase the 5 bedroom Multi-Gen Hillside Home and their out of pocket expense is calculated to be only \$6,422 in the first year after tax.

In Example 2, the couple could purchase the 6 bedroom Multi-Gen Manor Home and their out of pocket expense is calculated to be only \$8,466 in the first year after tax.

Example 1

Multi-Gen Hillside with 10% deposit

PROPERTY PURCHASE PRICE	\$1,282,034	TODAY	YEAR 1
Property Market Value		\$1,282,034	\$1,342,931
Loan Amount		\$1,184,819	\$1,184,819
LVR (Loan to Value Ratio)		92%	88%
Equity in Property		\$97,762	\$158,659
Deposit + Costs ROC return %			19%
Available Equity @	90%	(\$30,441)	\$24,366
Annual Rent (water/electricity allowance added to rent)			\$57,500
Gross Yield			4.5%
CASH DEDUCTIONS			
Total Interest Payments (Including Equity Used)			\$62,648
Principle Repayments			\$0
Annual Property Expenses			\$15,300
Pre-Tax Cashflow Per Annum			(\$20,448)
Pre-Tax Cashflow Per Week			(\$393)
NON CASH DEDUCTION			
Depreciation			\$18,000
Total Deductions			\$96,148
Net Profit/(Loss)			(\$38,648)
Tax Refund			\$14,026
After Tax Cashflow Per Annum			(\$6,422)
After Tax Cashflow Per Week			(\$123)
TOTAL NET WEALTH INCREASE PER ANNUM			
After Tax Cashflow p.a.			(\$6,422)
Capital Growth p.a.			\$63,789
TOTAL (AFTER TAX CASHFLOW + CAPITAL GROWTH)			\$57,368

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Assumptions: 250k income with 36% tax bracket, 10% deposit, Legals \$2000, Stamp duty of \$27,988 on land only, Rates estimated at \$1700 p.a., Insurance \$2000 p.a., 8% Property management fee, 4% vacancy rate, Electricity & Water allowed for \$6000 p.a. at Landlords cost which has been added to the rent, Interest only investor rate 5.29%, Holding costs excluded (estimated at 16 weeks to build from Land settlement). Rental Appraisal prepared by Boston Realty based on market rates at June 2022. Capital growth calculated at 4.75% - doubling every 15 years (even though actual Residex estimate is 10% p.a. for the next 5 years).



Example 2

Multi-Gen Manor with 10% deposit

PROPERTY PURCHASE PRICE	\$1,377,166	TODAY	YEAR 1
Property Market Value		\$1,377,166	\$1,442,581
Loan Amount		\$1,270,438	\$1,270,438
LVR (Loan to Value Ratio)		92%	88%
Equity in Property		\$106,728	\$172,143
Deposit + Costs ROC return %			20%
Available Equity @	90%	(\$30,989)	\$27,885
Annual Rent (water/electricity allowance added to rent)			\$59,000
Gross Yield			4.3%
CASH DEDUCTIONS			
Total Interest Payments (Including Equity Used)			\$67,206
Principle Repayments			\$0
Annual Property Expenses			\$15,420
Pre-Tax Cashflow Per Annum			(\$23,626)
Pre-Tax Cashflow Per Week			(\$454)
NON CASH DEDUCTION			
Depreciation			\$18,000
Total Deductions			\$100,826
Net Profit/(Loss)			(\$41,826)
Tax Refund			\$15,180
After Tax Cashflow Per Annum			(\$8,446)
After Tax Cashflow Per Week			(\$162)
TOTAL NET WEALTH INCREASE PER ANNUM			
After Tax Cashflow p.a.			(\$8,446)
Capital Growth p.a.			\$68,523
TOTAL (AFTER TAX CASHFLOW + CAPITAL GROWTH)			\$60,076

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Life without compromise

MULTI-GEN HOMES ARE INCOME PRODUCING HOMES

A home with the ability to generate a rental income offers can help you manage your mortgage repayments. For retirees, who may own their home outright, a home that can offer a rental income can give you ongoing peace of mind financially.

RENTVESTING

In the example below, Ms. Lee wants to purchase a 5 bedroom Multi-gen home, and live in the 3 bedroom section and lease the 2 bed section.

With a 10% deposit on a purchase price of \$1,282,034, Ms. Lee could expect an annual mortgage repayment of \$61,463 (based on her 3 year Principal and Interest fixed rate of 5.19%). However, if she leases the 2 bed side, her annual mortgage reduces to \$40,122 per year (\$772/week).

Furthermore, if she decides to live in the 2 bed side and lease the larger side, her mortgage will be \$36,753 per year (\$707 per week) saving her significantly and allowing her both a place to live and an ongoing income from her home.

Example 3

5 Bedroom Multi Gen Purchase Price:	\$1,282,034
Loan:	\$1,184,272
Interest Rate 3 year fixed P&I owner-occupier:	5.19%
Annual mortgage repayments:	\$61,463 (\$1,181/week)

*SCENARIO A: LIVE IN 3 BED AREA AND LEASE 2 BED AREA:

2 bed leased at \$475/week for 12 months with 4% (2 week) vacancy period	\$23,712
Less Property Management fee @ 8%	\$1,896
Less Letting fee	\$475
Total Rental income	\$21,341
Therefore, mortgage repayments:	\$40,122 (\$772/week)

*SCENARIO B: LIVE IN 2 BED AREA AND LEASE 3 BED AREA:

3 bed leased at \$550/week for 12 months with 4% (2 week) vacancy period	\$27,456
Less Property Management fee @ 8%	\$2,196
Less Letting fee	\$550
Total Rental income	\$24,710
Therefore, mortgage repayments:	\$36,753 (\$707/week)

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Assumptions: mortgage cost estimates exclude costs such as stamp duty, legal costs, mortgage insurance, loan establishment fees, annual bank fees and assumes a 90% loan to value ratio (LVR). Property Management fees are calculated at 8% of weekly rent plus a letting fee equal to one weeks rent, 12 month lease with 4% (2 week) vacancy period. Such figures are not to be relied upon as advice. Calculations and approved loan amounts will vary with respect to your personal circumstances, financial standing and investment portfolio.

SAVINGS

NO STAMP DUTY

ON THE BUILD

Pinnacle homes are fixed-price turn-key homes that offer great value with no strata fees.* Prices include all site costs, and everything tenants need to move in and start enjoying the height of good living (except blinds and flyscreens). As a house and land package, you only pay stamp duty on the land cost.

*With the exception of Townhouses

16 WEEKS*

BUILD TIME

Because Bronxx is a developer-builder, we can start building your investment property as soon as land registers, saving you significant holding costs. It means you'll begin earning an income sooner!

*Build times subject to unforeseen delays and Contract terms.

LOCAL AGENTS

WITH AREA EXPERIENCE

Our relationships with Gregory Hills property managers help you get your property tenanted sooner, so you don't miss out on rent

LAST RESIDENTIAL RELEASE

IN GREGORY HILLS

Pinnacle is the final residential-sized land release in Gregory Hills, providing a superb investment property proposition in a growing neighbourhood that connects your tenants to the city, country and everything wonderful in between. Hurry! These high-demand homes are selling fast.

QUALITY HOMES MADE FOR AUSTRALIA

TRUSTED AND ENDURING QUALITY

Drift Homes are beautifully designed and built by Australian-owned and multi-award-winning Bronxx. Using high-quality, considered materials that suit our Australian climate, your tenants will benefit from year-round comfort with seamless indoor-outdoor living and a level of luxury that endures.

6-YEAR

WARRANTY

You're covered by a six-year warranty on major defects and a two-year warranty on minor defects. Most importantly, we are accountable, dependable and ready to look after you with our renowned after-sales support service.



For further information

Call 1800 BRONXX (1800 276 699)

pinnacle@bostonmarketing.com.au

[#PinnacleGregoryHills](https://www.instagram.com/PinnacleGregoryHills)

pinnaclegregoryhills.com.au