



# RMG

REAL ESTATE

## What is the NDIS and the SDA?

- Approximately 17% of the population, equivalent to over 4.3 million Australians, have some type of disability.
- Among them, about 530,000 individuals have a lasting and substantial disability, necessitating extra assistance.
- Approximately 35,000 individuals will need Specialised Disability Accommodation (SDA) along with other supports. This is a long-term initiative that is here to stay.
- The demand for NDIS support will keep increasing due to a growing aging population

## Why RMG Homes?

- RMG homes believe that positive cashflow is the best and most effective way for everyday Australian's to invest in property.
- Holding a property for the long term provides the most stable and consistent capital growth return for most people investing in the Australian property market
- RMG Homes supports capital growth with regular yearly returns that are easier to manage from a tax perspective
- With high interest rates and a high cost of living, Australian's can't afford to risk their personal cashflow to prop up their property investments
- RMG Homes provides the best range of higher income and positive cashflow properties to our clients Australia wide.



**WE INSPIRE  
YOUR STYLE!**

# Ajay Pasupulate

- I'm Ajay Pasupulate, a real estate professional affiliated with RMG Homes. With a decade of industry expertise, I am a certified property appraiser and a licensed agent.
- I've lived in Melton with my family for 12 years, helping clients in Melbourne's western suburbs buy and sell houses, manage Home and Land packages, and deal with vacant lands and acreage properties. My specialization lies in selling UGZ and PSP lands to estate owners.
- I hold a degree in Project Management, a diploma in Building Construction, and a Certificate IV in real estate.
- Utilizing my expertise ensures optimal deals for constructing a property portfolio, gaining substantial equity, and improving cash flow.
- Maximize your returns by making strategic investments with minimal capital, allowing you to achieve significant financial gains.



## WHAT IS SDA?

- Some participants are forced to live in inappropriate institutional housing due to meagre funds.
- NDIS introduced SDA as an extra “rental subsidy,” offering each participant \$76,000 to \$100,000 to contribute to their rent.

### Four main classifications of NDIS SDAs.

- Enhanced livability
- Fully Accessible(FA)
- High Physical Support(HPS)
- Robust

## How can anyone invest in it?

- Any investor is eligible to invest in an SDA property.
- Rental returns vary, ranging from 13% or \$1300 per week for a double participant property to over 20% or \$3500 per week for the same type of property.
- Government-supported income with lease terms extending up to 20 years, ensuring prolonged stability.
- Up to a 90% loan is available for our SDA properties.
- RMG Homes properties located Australia wide.
- Net returns, following deduction of all property expenses, can exceed \$120,000.
- The federal government raises SDA rentals annually, and the July 2023 rental adjustments mark the most significant increase in SDA history.

## Access Living

### OUR SDA PROVIDERS

Residents' independence is paramount. We carefully choose optimal home locations, ensuring accessibility to support and social networks, fostering a sense of community belonging. This encourages long-term residency, safeguarding your investment.

### FLEXIBLE DESIGNS

Our aesthetically pleasing homes, meticulously designed by architects, not only fulfill but surpass SDA (Specialist Disability Accommodation) requirements outlined in the NDIS scheme. This positions your home as a premier option for tenancy. Each residence is crafted to empower residents in leading the life they desire, featuring tailored designs for comprehensive accessibility and robust physical support covered by SDA funding. Additionally, our homes offer onsite overnight accommodation for 24-hour carers.

### FULL TURNKEY INCLUSIONS

Your premier investment, their enduring joy: Access Living homes provide exceptional quality inclusions meticulously tailored to residents' requirements, right down to the smallest details. Prioritizing comfort and independence, the residences incorporate home automation and smart technology. Residents can also personalize their living spaces by selecting from three contemporary design schemes and choosing a feature wall color. Terms and Conditions apply.

### FIXED PRICE CONTRACTS

Find reassurance in the fact that your newly constructed Access Living home operates under a fixed-price contract endorsed by the Housing Industry Association (HIA), devoid of concealed charges. Any unexpected expenses that may arise are covered by the builder. The construction process involves standard progress payments, following the typical guidelines outlined in HIA contracts.



- Land – 500 sqrs
- House 23 sqrs
- Total package –\$884,662.00
- Estimated rental returns – \$213,000.00
- Participants -3 and 1 carer
- 4 x Ensuities, 4 x Bathroom, 2 x Cars

- Our estimated maximum rental returns for a multi-classification Specialist Disability Accommodation
- (HPS, FA, Robust and IL categories) SDA home for 3 participants plus OOA, with fire sprinklers is
- \$213,720.00 fully tenanted with HPS participants, which equates to \$71,240 per HPS participant,
- including the participant's Maximum Recommended Rental Contributions (MRRC) of \$10,912.00 per
- participant. Please note this amount is a guide only and will need to be confirmed with participant's
- SDA funding when applying for the property.

- Purchase price: \$-\$884,662.00
- Bank lend -80% or 707,729.00
- Deposit – 176,932.00
- Rental Income: \$213,720 or \$4,110.00 per week
- Less Rental cost allowances: \$43,200.00
- Less interest @7.00%: \$51,239.00
- Estimated net income after all costs: \$119,281.00 p.a.



**Our estimated rental return for a 2 participant plus OOA High Physical Support category house at the above address is as follows:**

Referenced Document: Pricing Arrangements for Specialist Disability Accommodation 2023-24	
Building Type	House 2 Participants
Design Category	HPS
Onsite Overnight Assistance Provided	Yes
With sprinklers	Yes
Location	Melbourne West
Expected Annual Income (inc MRRC)	
HPS: Per participant	\$97,608.00 PA
HPS: 2 Participants	\$195,217.00 PA
Fully Accessible: Per participant	\$85,015.00 PA
House 2 Participants	\$170,030.00 PA

**Our estimated rental return for a 3 participant plus OOA High Physical Support category house at the above address is as follows:**

Referenced Document: Pricing Arrangements for Specialist Disability Accommodation 2023-24	
Building Type	House 3 Participants
Design Category	HPS
Onsite Overnight Assistance Provided	Yes
With sprinklers	Yes
Location	Melbourne West
Expected Annual Income (inc MRRC)	
HPS: Per participant	\$71,240.00 PA
HPS: 3 Participants	\$213,720.00 PA
Fully Accessible: Per participant	\$62,433.00 PA
House 3 Participants	\$187,300.00 PA