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# ALARMING WAYS

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Want to learn how to step off the rental cycle and be your own landlord?!

Don't have enough savings for the deposit and think there's no way you can afford it? Who says you need a deposit?

You will be amazed at the options available to you through grants and no deposit home loans available to eligible NT residents.

Our specialist home ownership advisers at KRK Properties have years of local firsthand NT experience and expert knowledge of the first time homebuyer market in Darwin to provide you with a tried and tested strategy to achieve your dream home!

## **7 Alarming Reasons Territorians are Getting Trapped in the Rent Cycle for Life**

For many years we've been meeting people living in the NT who have all sorts of reasons for believing they won't get the finance to build their own home. Here's 7 alarming reasons people give which stop them getting out of the rent cycle and achieving their dream home.

**1. "I'm too scared to try this because I probably won't get through. The process is too complex for me and I wouldn't know where to start and who to trust."**

Sadly, people so often self-select out of the process right upfront because they lack the knowledge and confidence to try for a housing loan and believe they won't succeed. It can be daunting to build your own home but KRK Properties (KRKP) will hold your hand all the way through, build your confidence and explain each step of the process. We make sure you get the right coaching!

**2. "I don't have enough savings for a deposit and it's so hard to save living in Darwin. I've been to my bank to enquire and they told me we need about \$30k in savings for a deposit...we'll never be able to save that much."**

If you're a first time homebuyer, there are opportunities in the NT to use your \$26K grant as your deposit if you buy land and build a new home. The banks can't offer this and KRKP will explain how this works and refer you to our team of accredited finance experts. Most of our approved clients need about \$5K in savings, not \$30K... Big Difference! Not a first time homebuyer? Give us a call and we'll explain another grant available to you and a way of reducing the deposit required.

### **3. "I'm casual / part-time in my job(s) so I won't qualify for a housing loan."**

It's amazing how many people think if they're not full-time and/or permanent in their jobs they can't get a housing loan, for example someone with two casual, part-time jobs. Wrong! With the "no deposit home loan" our clients can get housing loans if they've been in their casual job or jobs for 12 months or more. Or self-employed? Give us a call!

### **4. I won't be able to afford the repayments so I'll just have to stay renting...and I'll probably need lots of cash savings to finish off a new house..."**

You need to talk to one of our expert "no deposit home loan" finance team to find out what your repayments would be: we think you'll be pleasantly surprised at how affordable it is... Our custom designed homes are finished to a superb standard and there are no upgrades required. Just move in!

### **5. "We don't earn enough/ are too old / too young so won't get a housing loan."**

It's natural that people have all sorts of pre-conceived ideas about why they think they won't get a housing loan. If you don't ask you don't know! You may not be ready now and our finance team will coach you till you're ready.

**6. “I’m interested but we’ll have to wait till our rental lease ends / I pay off my car loan / we go on holiday / we reduce our credit cards...”**

Like in no 1 above, people who believe they won’t qualify and the process involves some financial pain come up with all sorts of delaying tactics – it’s human nature. We all procrastinate in different ways! As we’ve said before ‘if you don’t ask you’ll never know!’.

**7. “I don’t want to live in the new suburbs and I’d prefer to buy an existing house so I’ll just stay renting till I can afford it.”**

First time homebuyers often don’t realise there are ways (that are never advertised) to use their grant upfront as a deposit if they build a new home. If you buy an existing house you need to save a 5% deposit as you can’t use your grant upfront. Plus, the new suburbs are fantastic with lots of fab facilities close by! We’d love to show you around... ☺

**You focus on the new home design features you want and we coordinate a team of experts to make it all pain-free for you!**

We manage a team of experts in the Darwin market, hand-selected by us over the years, from land agents and conveyancers to Darwin's best brokers and our carefully selected local builders. We're your devoted team leader managing a team of professionals throughout the whole process! Accessing the best advice on a range of issues like budget, borrowing eligibility, grants and types of loans, choice of land and house design is all crucial to your success. There are a lot of potential traps for new players so why not let us handle the process while you concentrate on the important house selection decisions and the big move.

Our no 1 goal is to offer you a seamless, enjoyable experience to ensure the entire process of obtaining your housing finance approval, designing and building your own home and becoming your own landlord is pain-free!

## **Seven irresistible reasons to use KRK Properties!**

We offer you:

- 1. A wealth of knowledge and our closely guarded secrets about how to make this happen without a bank deposit**
- 2. Access to Darwin's best finance brokers uniquely qualified by the NT Govt to assess your capacity for first time homebuyer grants and low deposit loans**
- 3. Highly recommended experts, including legal conveyancing with discounted fees for our clients and a civil engineer's personal assistance in helping you select the right block of land for you**
- 4. Access to fantastic value, top quality, efficient, proven and reliable NT builders**
- 5. A customised house design service at no extra cost: your home will be unique**
- 6. All-inclusive luxurious finishes and contemporary designs to suit your needs.**
- 7. A fixed price build contract with no hidden extras: not a cent more to spend**

## **Obtain a FREE 30-minute financial analysis of your current financial capacity!**

Don't count yourself out before you start! You may well be amazed at what our team comes up with. Planning to buy your own unique house and land package begins with understanding whether you have the financial capacity now to invest in your own future security. We think you will be very surprised to hear you can do this without a bank deposit and with minimal savings. Our specialist advisers are here to help you manage the entire process from beginning to end.

If you're not ready yet, don't worry, our team of experts will advise and guide you on the shortest possible route to get your own home. They will show you how to tweak your financial set-up to prepare for future success and will coach you along the way.

Some say building your first home is daunting but not with KRK! We'll make it dead easy for you and 'hold your hand' all the way through till moving in. Our homeowner clients tell us at the end, it was a dream and they wished they'd met us years ago!

**Find out how to break out of the rent cycle and becoming your own landlord at our free consultation below**

What have you got to lose? Get our FREE Report today, discover your financial capacity to get out of the rent cycle and start the process with some insider facts which come from a wealth of local NT experience.

**Get to know your true financial capacity to own your own home by completing the brief form now in the link below...**

**FIND OUT IF I'M ELIGIBLE**

*We'll Let You Know Within 24 Hours, With Zero Obligation*