



**HousingHeroes**  
If We Can't Help, No-One Can!

# The Live-In Layby™

## Explained for Sellers



**Live-In Layby™**



**Positive Cashflow for Positive Lifestyle!**





## IT SOUNDS TOO GOOD TO BE TRUE - BUT IT ACTUALLY IS TRUE!



How do you **guarantee a property will be cashflow positive**?

How do you **reduce the risk of having your property damaged** by the people living in your investment property?

How do you retain the same occupants in your home for five years to **minimise vacancies**?

How do you encourage the occupants to pay **“above market” rent** the entire time?

How do you **get someone else to pay your loan repayments**, pay the rates, insurance, repairs, maintenance **and ALL other expenses** on your investment property so you make even more money from the deal?

How do you **turn a negative cashflow property into a positive cashflow property**?

How do you get someone to pay you thousands of dollars upfront (which you can spend) before they move into your investment property?

How do you get the cashflow from one property to pay the negative gearing cashflow shortfall from your other properties.

How do you **sell a home when the current market value is less than your bank debt**?

How do you **secure a future Buyer** for your investment property for a pre-agreed Sale Price which is above current market values?

How do you get a **“set-and-forget”** investment that gives you constant positive cashflow?

How do you get access to **100% of the potential Buyers** in the market so you can achieve the highest possible selling price in the current market?

How do you **make a healthy profit, while making a real and positive difference** in the life of a great Aussie family? (you could be the most important person in the world to this family).

**One Product answers ALL of the above questions.... The Live-In Layby™!**



**Live-In Layby™**







# Profit-Driven Philanthropy!



## Definitions:

**Profit-Driven** - the money made after accounting for all the expenses.

**Philanthropy** (Greek origin) - means "love of humanity" in the sense of caring, nourishing, developing and enhancing "what it is to be human".

## Make a difference while making money!

The Live-In Layby™ is one of those unique opportunities in life that let you make a generous profit while doing some good in the world!

You give a family a real & genuine "kick-start" in life; all inside a positive cashflow property investment strategy that is well managed with reasonably low risk.

**The difference** you make is **real!**

**The cashflow** you make is **real!**

**The Capital Gain** you make is **real!**

**Profit is the result of solving Property-related-Problems for People!**







# Making It Easier to Buy!



**Make it easy to buy & you make it easy to sell!**

Attracting Buyers is all about putting together an attractive offer.

An offer is made up of two components, Price & Terms.

**If you give them the Terms they want, they'll pay you the Price you want!**







**Easier To Buy Gives Everyone An Advantage!**



A home that's easier to buy attracts more potential Buyers.

**More Buyers = More Competition = Higher Prices = Sell Sooner**

Using the Live-In Layby™ gives Sellers & Buyers a definite market advantage.

**The Housing Heroes Advantage!**







### **“Bank-Ready” Buyers**

- ▲ Focused on Price
- ▲ Want to pay less
- ▲ Can buy any house (from any agent)



### **Premium Flexi-Buyers**

- ▲ Focused on Terms
- ▲ Happy to pay more
- ▲ Can only buy from Housing Heroes!

Traditional agents can only attract ONE type of Buyer, Housing Heroes can attract BOTH!

**More Buyers = More Competition = Better Prices & Better Results!**



## **Two Types of Buyers**



**There are two types of Buyers in the property market;**  
**“Bank-Ready” Buyers**, and **Premium Flexi-Buyers**

1) **“Bank-Ready” Buyers** are in a strong financial position. They have their deposit ready and normally have their finance pre-approved.

Because they're in a stronger financial position, they only focus on price.

Therefore, the primary objective of “Bank-Ready” Buyers is to pay LESS for your property.

“Bank-Ready” Buyers can buy any house from any agency.

This is the only type of Buyer targeted by traditional agents.

2) **Premium Flexi-Buyers** want to buy now, however they need some help getting “Bank-Ready”.

Premium Flexi-Buyers are more focused on the Terms of the sale (*as opposed to the price*).

If we help them with the terms and make it easy to buy, they'll pay the price we ask.

If we give them the time they need to get “Bank-Ready”, they'll pay above current market value!

Traditional agents can only attract one type of Buyer ( *“Bank-Ready” Buyers who wants to pay less* ).

**Housing Heroes can attract both types of Buyers**  
(thanks to our unique, trademarked product suite)





# Price V Terms & Conditions



When buying or selling anything, there are two parts to the transaction:

- 1) The Price we pay
- 2) The Terms & Conditions that surround that Price

They have a relationship.

## Shoppers want a “cash discount” for a fast sale

In a retail environment, we all ask for a discount when we buy a TV with cash, however we don't receive a discount when we layby the TV. It's exactly the same with houses.

### There's a relationship between Price and Terms.

People don't negotiate the selling Price if we give them flexible, attractive Terms & Conditions.

This is because flexible Terms make the item easier to buy (regardless of whether it's a TV, fridge, car or house).

This means we don't have to reduce the price to make it easier to sell, you simply improve the Terms.

### The Live-In Layby™ product focuses on improving the Terms for this very reason!

This is how we achieve a higher selling Price and put more money in your pocket!



Price



Terms



A Better Outcome for **EVERYONE!**

You don't have to reduce the price to make it easy to sell, you can improve the terms!

**Flexible Terms = More Buyers = More Competition = Better Prices**







## How It Works!



You own a home.

You're either having trouble selling it, or you want reliable **positive cashflow** (and lots of it), or you want to achieve the **highest possible price** for the property.

We find a Buyer who's having trouble securing bank finance at the moment. They're motivated to buy and they're not fussy. They'll take a home that needs work or may be a little over-priced.

If a Seller can help a Buyer "get-on-their-feet" (giving them time to get "Bank-Ready"), the Buyer is **happy to pay a price higher than today's market value** (making it worthwhile for the Seller).

The Buyer also pays the Seller's bank loan repayments, ALL property related expenses (rates, insurance, repairs & maintenance etc...) AND a weekly profit from start to finish!

**The Live-In Layby™ lets Sellers access a large, "un-tapped" group of potential Buyers who are totally neglected by traditional agents.**

This brings more potential Buyers to your property, which gives you a better chance of achieving the best possible result.

**Title stays in the Seller's name until final settlement (to protect the Seller's rights).**







## It's Like a Sale with A Deferred Settlement



In essence, it's like a sale with a deferred (longer) settlement period.

However, you make money up front, you make money during, and you make money at the end when it settles (at the end of the delayed settlement period).

Because the settlement period can be longer, the Buyer agrees to pay a Premium Price (above current market value).

The Buyer pays your loan repayments and ALL related property expenses from start to finish!

In addition to this, they pay you a weekly profit (in exchange for giving them time & flexibility).

**This makes the investment 100% Positive Cashflow!**







## Time To Get “Bank-Ready”!



The Live-In Layby™ solves problems for people on both sides of the transaction; Buyers & Sellers.

To buy a home a Buyer needs to be “Bank-Ready”.

Traditionally, Sellers can only sell to “Bank-Ready” Buyers.

Sometimes a Buyer needs a little more time to get themselves “Bank-Ready”.

If Sellers can give Buyers more time (to get “Bank-Ready”), Buyers will pay more!

The Seller also “locks-In” a future Buyer who is prepared to pay above current market value.







**You Give Them Time, They Give You Money!  
...as they say, Time Is Money**



**The whole purpose of investing in property is to make money!**

**The Live-In Layby™** is an “Advanced-Legal-Method-Of-Sale-Made-Easy” (exclusively available through Housing Heroes) which is designed to attract more Buyers, achieve higher selling prices and put more money in our Seller’s pocket.

**You give them time, and they give you money!**

**The more time you give them, they more money they give you!**

You can only sell your property once, so you need to ensure you consider every option available to put the most money possible in your pocket.







## Why would a Buyer pay more? ..... Because it's cheaper!



Renters realise they waste tens of thousands of dollars in rent while they save their deposit.

If they pay \$400/wk rent while saving \$100/wk towards their deposit, they waste \$20,000 every year (rent) for every \$5,200 they save towards their deposit.

If \$25,000 deposit is needed to buy a home, they have to rent for five (5) years to save their deposit.

That's \$100,000 wasted in "spent rent" while they "rent & save".

While renting, house prices continue to rise; making it even more expensive to buy.

They'd prefer to pay more for a home today, if it means they can get out of the "Rent Trap" sooner and avoid wasting the \$100,000 in dead rent money.

Plus they "lock-in" price certainty which stops the goal-posts moving on the purchase price!

They can put their money towards paying off their own home; as opposed to paying off their landlord's property.

**Our Live-In Layby™ lets them do that.**

Ironically, they actually save money by paying more for your property!







# The “Rent Trap” Explained



Without a helping hand to home ownership, renters can stay locked in the “Rent Trap” forever!

Today, a house they want to buy might cost \$400,000.

To buy the home, they need to save a 10% deposit (\$40,000) PLUS an additional 3-5% of the purchase price to pay their stamp duty, legal fees, finance fees, moving costs and other purchasing costs.

**In total, they need to save about \$50,000.**

They start saving \$200/wk (\$10,000 per year) towards their deposit while they continue to rent at \$400/wk (\$20,000 per year).

After five years of saving (and losing \$100,000 in rent during that period), they finally have their \$40,000 deposit saved and \$10,000 to cover the other expenses needed to purchase.

However, the same house may now cost them \$480,000 (based on market prices in 5 years).

Their \$40,000 deposit saved is now less than 10% of the new \$480,000 purchase price. They have to continue renting until they can meet the new 10% deposit requirement (i.e. \$48,000).

The cycle repeats, continues and repeats. They're TRAPPED!







## Surrogate Home Owners – Carrying The Baby ‘Til It’s Home!



When a family can’t have a baby on their own, sometimes they engage a “surrogate” who carries the baby during a “gestation” period until it’s ready to be handed over to the new parents.

The family pays all of the expenses incurred by the surrogate and often pays an “allowance” or “incentive” to compensate and thank the surrogate for making the opportunity possible.

**They’re happy to pay extra because they can afford it. Plus, they don’t have another way!**

**The Live-In Layby™** does the same, however instead of someone carrying a baby until it’s ready to be handed over, someone carries the home ownership and home loan until it’s ready for the new family to take possession.







## Have You Ever Wanted To Be A Bank?



**Now you can be the bank!**

Under the Live-In Layby™, the investor acts like a “Stepping-Stone” between the Buyer and the bank.

**You’re like a “bank between the bank”.**

And like all banks, you get paid handsomely for providing your “banking” services!







## Who Works For The Money... ...You or Your Property?



Live-In Layby™ properties earn money for your family, instead of you having to earn it!

A Live-In Layby™ property pays you every week, regardless of whether you get sick or lose your job.

**The cashflow simply keeps coming!**

Properties with negative cashflow destroy your life when something in your personal life turns bad.

**The Live-In Layby™ saves you and your family if the same situations occur!**







## Getting Someone Else To Pay Your Loan Repayments!



**Now that's rare!**

You own the asset, however someone else pays the loan repayments while you keep the cashflow.

**But it gets better!**

They pay the rates, the insurance, the repairs, maintenance and any other property related expenses.

**You received constant positive cashflow!**







## Do You Owe More to the Bank than Current Market Value?



Before the Live-In Layby™, you had very few options if your bank debt was more than the current market value of your home.

Unfortunately all of those options were painful and financially devastating!

Thankfully the Live-In Layby™ now gives you a solution. One that can even make you money.

Because the **Buyer needs time** to get “Bank-Ready”, and **your property needs time** to increase in value above your debt levels, **both problems can be solved for both parties** with one solution....

### The Live-In Layby™!







## Renters Don't Live Here Anymore!



We all know traditional Renters can be high risk. They can treat houses in a disgraceful manner.

As a general rule, home owners take more care and are more “house proud” than tenants.

This it because they have more connection and “ownership” with the property.

Because the Live-In Layby™ is like a sale with a delayed settlement, the occupants know the house is becoming the home that they'll own. Therefore they too are “house proud” and usually have high standards when looking after the home.

In addition, they're more likely to maintain, make improvements and invest in the landscaping etc... to ensure the home presents well and “values up” when they're finally “Bank-Ready”.







# Aussies Helping Aussies



The great Aussie Dream of achieving home ownership is fading for some.

**This doesn't have to be the case!**

One of the most "time-honoured" Aussie traditions is "Aussies Helping Aussies".

There's no better way to demonstrate this "True-Blue-Fair-Dinkum & Bonza" Aussie tradition then to give someone a genuine hand to "get on their feet".

**The Live-In Layby™ program is more Australian than a meat pie!**







## Affordability is at an All-Time Low – How Can They Possibly Do it?



Housing affordability is in crisis.

Many Buyers can't afford to buy a home simply because the required deposits are HUGE!

By the time the Buyers have saved a deposit, house prices have moved higher. The goal-posts keep moving which keeps them out of the market.

**Being kept out of the market means Buyers can't buy your home!**

**The Live-In Layby™** now lets more potential Buyers enter the market and lets Sellers access these potential Buyers who'll pay a Premium Price.







# NEGATIVE GEARING

- Negative by Name, Negative by Nature!



A negatively geared property can be “cash vacuum”.

It sucks cash out of your bank account from start to finish.

“Market Luck” (i.e. capital growth) **determines if the strategy is successful.**

**If you're lucky** - you put some cash back in your bank account at the end

- hopefully enough to reimburse you for all the cash taken out of your account during the holding process.

**If you're unlucky** - it sucks even more money out of your bank account if you sell at a loss.

- If selling for less than the combined purchase price, holding costs, and selling costs.

It costs you cash the entire time you own it and you need to “hope & pray” you can find a Buyer willing to purchase the property for a price higher than you paid.

**That's why they call it “negative”!**







## Turning Negatives Into Positives!



**The Live-In Layby™ turns everything from Negative to Positive!**

**It turns your negative cashflow property into a positive cashflow property!**

**It turns a family's "home-buying options" from negative to positive!**

**It turns a negative property market into a positive property market!**







## ELVIS IS GONE, CASHFLOW IS NOW KING!



The Live-In Layby™ has a totally different focus to negative gearing. Its focus is positive!

It doesn't "hope & pray" the property makes money based on "market luck" (i.e. capital growth), it makes sure the property makes money!

It's a rare investment strategy that will put cash in your bank account at every stage of the transaction.

- **Cash Now** (at the start),
- **Cash During** (while holding the property)
- **Cash Later** (at the end of the transaction).

You get three bites at the cherry 🍒







## Portfolio Accelerator Program!



There's only "so much" money left in your pay packet to fund negatively geared properties.

At some stage, there's no spare cash and the ability to grow the portfolio stops.

The Live-In Layby™ is a **"Cashflow Strategy"** that works like a machine to cover the cashflow shortfall of your negatively geared properties.

The Live-In Layby™ property pays the shortfall **instead of you having to pay the shortfall!**

**This lets you continue to grow a balanced portfolio in an accelerated manner!**







## Licenced To Drive - Extra Licences Required



The Live-In Layby™ is a trademarked product exclusively owned & operated by Housing Heroes.

Therefore, no other agency can legally offer the Live-In Layby™ to the market.

Being a credit related product, the Live-In Layby™ requires an ASIC approved Australian Credit Licence (an ACL). Traditional agents do not hold an Australian Credit Licence.

**Housing Heroes are the only fully licenced real estate  
agency able to legally offer the Live-In Layby™!**

This gives Housing Heroes Buyers & Sellers **The Housing Heroes Advantage** when buying or selling.







# Q & A and the FAQs



## Can Housing Heroes guarantee a result?

We can't guarantee we'll sell the home to a Premium Flexi-Buyer, however we can guarantee the Live-In Layby™ product suite makes it easier to buy, which attracts more potential Buyers.

More potential Buyers means we have more people to negotiate with and more opportunities to achieve a sale. The increased competition creates a better opportunity of achieve a higher price.

Our BEST VALUE AGENCY GUARANTEE! ensures you have the best value fee structure in the market.

## Why doesn't every agency offer this product?

The main reason..... **legally they can't!**

Firstly, Housing Heroes owns the registered trademark for the Live-In Layby™. We therefore retain the exclusive use of the product for the benefit of our own Buyers & Sellers.

The Live-In Layby™ is a credit related product range which is regulated by ASIC (Australian Securities and Investment Commission). Technically we're providing credit.

This means we need to hold an Australian Credit Licence to provide the product. No other known-brand agency has this licence so they cannot provide this selling solution.

Any agency that tries to offer this product without a licence is operating illegally and may put you at risk.

In addition to the strict licensing requirements, most agencies won't risk their own commissions for your benefit. Their business model is to get the listing, negotiate the price down, take their fee and run.

Housing Heroes use every resource we have available to genuinely achieve the highest price possible.

## What's the Housing Heroes Agent Alliance?

**The Agent Alliance program is unique to our agency!**

Most agents want to "sign you up" for 90 days on an exclusive basis. This means you cannot have any other agency sell your home during this time.

**You sign with one agent and you're stuck with them!**

"Conjunctions" occur when the listing agent shares their commission with another agent when the other agent brings them a Buyer.







# Q & A and the FAQs



## *The Housing Heroes Agent Alliance continued....*

Traditional agents don't like sharing commissions (not even with the other sales people in their own office), so they don't share commissions if they can avoid it.

Because they don't like sharing, they don't promote doing conjunctions with other agents.

When they do "conject" with a selling agent, they normally do 80/20 splits. They get the 80% and the selling agent gets the 20%. It doesn't motivate the selling agents to bring their Buyers.

Our Agent Alliance program makes the property available to every single agent from every single agency. We pay 50% of our fee as a conjunction fee if they sell your home to one of their buyers.

Effectively you can have the Best-Of-The-Best agents from every agency all working to sell your home.

This means you sign with one agency (Housing Heroes), and you have access to EVERY agency and all of their sales people. The salesperson gets paid the same to sell our listings as they do to sell their own.

Once we commit to selling your home, we engage every options available to us to make it happen!

## **So why is Housing Heroes better than a traditional agency?**

**Put simply, we can do everything traditional agents can do, but traditional agents can't do the extra things that we can do.**

Our unique credit licence lets us provide more selling options than traditional agents who don't hold a credit licence.

These additional, advanced strategies give you and your home a distinct competitive advantage that simply cannot be offered by other properties listed with other agencies.

Our Magic Marketing programs give you more "bang for your buck". This ensures you receive a Champaign Campaign on a Beer Budget!

- The aim it is to achieve the highest possible price by attracting the maximum amount of Buyers for the minimum advertising investment.

We GUARANTEE there's **more money left in your pocket** with our  
**BEST VALUE AGENCY GUARANTEE!**







# Q & A and the FAQs



## Who Owns the Title?

Our Sellers retain title until they have received all of the money owed by the Buyer.

## Who has the loan?

The Seller holds the loan (secured against the title) in their name until the Buyer is "Bank-Ready" and facilitates the settlement of the agreement.

## What if the property is damaged?

We have access to special insurance policies that cover your risk.

## What if we have to terminate?

We take care of everything to ensure the property is as "hands-off" as possible for you. Our aim is to make it a totally "passive" Investment strategy.

If the agreement is terminated (either voluntarily by the Buyer, or forced termination by Housing Heroes due to the Buyer's breach), we simply take the property back to the market, re-assess the current market value and either sell it outright as a normal sale, or sell to a new Live-In Layby™ Buyer for a new price (normally higher again than the previous Buyer).

## What checks are conducted on the potential home Buyers?

We're very thorough in our due diligence of the Buyers. We don't want to put your property at risk and we don't want to create a management "nightmare" for ourselves by selecting the wrong people.

As part of the process we do a credit check, a TICA check (bad tenant database check), their current and previous employers, their current and previous landlords and any other appropriate people that suggest a discussion may be beneficial (to ensure we mitigate the risk).

## What's the Home Ownership Guarantee?

The Home Ownership Guarantee is a unique market offering made available by Housing Heroes.

We guarantee our Buyers that if they follow our 5-Step Plan, they'll have "Their Own Home In Their Own Name GUARANTEED!"

This indicates our confidence in the Live-In Layby™ program for both our Buyers & Sellers.

As part of this guarantee, we need to be very confident you're in a position to financially honour the commitment you make to the Buyer (to sell them the home at a time when they're ready).

We discuss this at the appropriate time.







# HousingHeroes

If We Can't Help, No-One Can!



Australian Credit Licence: 443249  
Real Estate Agency Licence: 3036593



[www.HousingHeroes.com.au](http://www.HousingHeroes.com.au)



1300 00 HERO (4376)



[info@HousingHeroes.com.au](mailto:info@HousingHeroes.com.au)