



# JSA



PROPERTY

# JSA Property Services

Property has always been an asset that Australians have loved and it has provided some great results over the years.

However, it has been hard to get support for your property decisions in a structured, professional environment – until now.

JSA Property offers direct property support that matches your needs and fits within your financial plan. Clients that we are able to offer support to include:

- First home buyers
- Downsizing retirees
- Investors
- Developers
- SMSF property strategy
- Investment syndicates

We can help.



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# Our Approach

Our first focus is on what YOU want. If clients are unsure of what you want, we can actually help you map your goals. Then implement a plan to support and achieve those goals. Our success is measured by your success.



## The JSA Advantage

JSA Property is aligned with the JSA Financial Group, which includes specialist divisions for Accounting & Tax, Financial Planning, Mortgages & Finance, Superannuation and Salary Packaging. JSA Financial Group is an award winning business originally established in 1976 with over 38 years' experience servicing clients in the Hunter Region.

## Our Fees

As our services are tailored to specific individual needs, our fees can vary significantly. All fees are disclosed to you upfront before we begin working with you. Our first consultation is completely obligation free and at our cost. Ongoing fees are discussed openly at the initial consultation meeting.



# Property Education

## The Need

For the vast majority of people, any decision around property is made by them with very **little knowledge or experience**. Their focus is (as it should be) on their family, their job, their life.

Few people understand the nature of the property market and how the market influences their desired outcomes.

How often have you heard somebody say

*“If only I’d kept that property...”*

*“If only I’d bought back then...”*



## The Service

JSA Property can offer your clients:

- an explanation on how property cycles move, and why there are thousands of property markets across Australia all moving in different ways;
- knowledge on how cash flow, capital growth and tax benefits can work for, or against, their goals;
- advice on expected “boom” areas.

## The Fee

If the initial consultation tweaks your interest and you’d like to learn more, we can tailor an education program to suit your needs and budget. Starting from as little as \$250, the likely return on your investment is enormous.

# Property Investment Planning

## The Need

You are an individual and your property plan should be too. We help you determine what is important to you and work with you to set goals and implement a plan that suits your individual needs.

## The Service

Initially, we will analyse your current financial situation. Using this information, we help you to build some targets to aim for. Once the targets have been set, we work with you on a strategy to reach those targets.



## The Fee

The fee will be dependant on the level of support we offer. A simple plan will start from \$500.

# Property Investment Implementation

## The Need

Now that you have a better understanding on how the property market works, as well as having goals set, it's time for someone to help you get there!

## The Service

Finding a property, a builder, a block of land or the next hot spot is best done by someone who does it full time.

If you are building an investment property, how many bedrooms, bathrooms, car spaces, will get the best results? What size should it be? What inclusions work best? Are contracts fixed price?

The questions are endless. We have answered these questions for our clients and ourselves time and time again.



When dealing with a builder, real estate agent, solicitor or bank, it helps to have someone on your side who knows the ropes. We are happy to 'hold your hand' the whole way.

## The Fee

The fee will be dependant on the level of support we offer. Often we get paid by a service provider like a builder at no extra cost to you. As always this fee is discussed with the you.

# Property Portfolio Strategic Management

## The Need

Managed to acquire a property or a portfolio over time but not sure which ones are performing and which ones are not?

Perhaps you are looking to improve cash flow as you approach retirement. Should you sell some property? When?

Maybe a renovation could improve cash flow, but by how much?



## The Service

Using our experience and understanding of your needs, we can look at all the possible options then 'run the numbers' on possible scenarios.

If there are sales involved, we can manage the process in full, or just provide you with a few tips.

We can also actively monitor market movements, rental returns and building issues.

## The Fee

For a single property to be reviewed annually, we can provide you with an RP Data valuation, a market summary and a review of your goals to see if the property still meets your needs. This service is \$250.

For more complex portfolios, the price will be adjusted as per mutual agreement.



# Property Development Assessment

## The Need

The back of the envelope numbers look great. Buy the land, add the build costs and when you take that from the sales numbers you're going to make a killing...

But just some of the questions to be answered are:

- Will council allow it?
- What are the likely council contributions?
- Can it be staged?
- How hard does the GST hit your profit?
- What structure should I purchase it in?



## The Service

At JSA we look at a site from a developer's point of view with no attachment or pre-conceptions. We can quickly obtain assessments from both our in-house and external network of professionals.

## The Fee

The level of complexity of the project and the comfort level you are looking for, will determine the size of our fee.



# Property Development Implementation

## The Need

Once you are at a stage where you feel comfortable that financially, things are looking good, it's time to look at how to make the development work. What are the steps you need to take, and who do you need to help you get through those steps?

## The Service

We assist you by bringing a developer's view to the process, followed by engaging the right professionals for the job.



## The Fee

All property developments are varying, as will be our input. Typically we charge around 2% of the construction cost to support the entire development process.

# Home Owner Support for First Home Buyers

## The Need

Being a first home buyer can be particularly daunting. There are so many questions that need to be answered:

- Am I eligible for a First Home Buyers grant?
- Do I see this purchase as a future investment property?
- Is this my dream home?



## The Service

We help you work out where they're going so you can work out what it is you need to do to start.

If you know this is a stepping stone to the next property in a few years, your plan should be different to someone looking to build their dream home as their first home.

Perhaps you are considering keeping this property as an investment when you move to your next house, or are contemplating renting a room or part of the house to assist financially. We can analyse all of your options and considerations, check the numbers on your commitments, cashflows and projections to help you make informed decisions.

## The Fee

If your needs stretch beyond our initial free consultation, we can support you from as little as \$250. If you'd like us to act as a full advocate throughout the process, typically we charge 0.5% of the purchase price.



# Home Owner Support - Buying

## The Need

When buying a property, typically you will find all of the expertise sits on the other side. The seller has an agent to hold their hand, someone with extensive experience, up-to-date knowledge of the market and practiced negotiating skills. As a buyer, you have yourself and maybe a 'helpful' family member.

## The Service

We can offer some expertise on your side. Our access to the same tools as the selling agent allows us to level the playing field, resulting in a better chance to achieve your desired outcomes as the property buyer. Data on recent sales, time spent on the market and market movements allows you to make informed decisions and enter into negotiations with increased confidence. It may also be useful to have someone by your side with less emotional involvement, who can help you stick to your plan and avoid making a decision you may later regret.

## The Fee

Generation of reports providing you with the knowledge to make confident decisions start from \$500. If you'd like the complete 'hand holding' service, typically fees will be around 1% of the purchase price.



# Home Owner Support - Selling

## The Need

When contemplating selling a property, there are many questions to be answered:

*'Should I sell?'*

*'What will it mean for my next step?'*

*'Which real estate agent should I use?'*



## The Service

We can help you answer these questions and more. We provide another level of comfort for you through a significant step in your life. Access to data on recent sales, time on the market and market movements allow you to make informed decisions and enter into negotiations with increased confidence. It may also be useful to have someone by your side with less emotional involvement, who can help you stick to your plan and avoid making a decision you may later regret.

## The Fee

Generation of reports providing you with the knowledge to make confident decisions starts from \$500.

# Self Managed Super Fund - Purchases

## The Need

Holding property investments inside your own self managed superannuation fund has always been an option. Over the last 5 years it has become easier to borrow to buy property in your super fund. This has opened up the option to many more Australians. However, all the rules and compliance around property purchases are focused on the structure and paperwork.

If you choose a property that doesn't entirely meet your needs, regardless of how many structures you have in place, you will have a dud investment.

## The Service

With education, data, your goals and a plan in place, we can help you make the right property choice for your individual circumstances.

We also have access to new and discounted properties before they are seen on the open market



## The Fee

Generation of reports providing you with the knowledge to make confident decisions start from \$500. If we find a property we may receive a commission in the order of 2% which you will be paying in any transaction.

# The Guy Behind The Name



**Mark Scott**

**Director and Senior Consultant**

BSc, DFS (FinPlanning), Real Estate Licence, G.CertBA, G.CertHRM

Mark joined the JSA team in 2013 bringing with him 25 years of personal property investing experience. Prior to joining the JSA Group, Mark successfully ran his own licenced property advising business for over 10 years, subsequently bringing with him the knowledge and experience to fully service your property needs.

Mark's arrival as director of JSA Property has created an expansion of JSA's service offering to clients. There is now support for you to build your property portfolio in line with your overall strategy. Or if you are considering any property transaction and you have some doubts or questions, Mark can help.

Before commencing his career in real estate, Mark held state management roles in leading resource businesses, so he understands the needs of working professionals, investors and business owners alike.

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or visit [www.jsagroup.com.au](http://www.jsagroup.com.au) for testimonials and client feedback.

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