

How To Protect Yourself and Profit from the  
WORST Economic Meltdown in 100 Years

# AFTERSHOCK

## FINANCIAL SUMMIT

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I remember a similar period in History when the Market Sentiment was the same – it was in the throws of the Global Financial Crisis (GFC)



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**Steve KEEN**

- Sell your Real Estate Australia
- Buy GOLD and SILVER
- House Prices are going CRASH by 40%

**Professor of Economics**  
Head of the School of Economics,  
History and Politics  
at Kingston University London

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So will I be **RIGHT**  
this time?

You make up your  
own mind!



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Some of the things we are going to  
**COVER** today...



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## **DISCLAIMER**

I am not medically trained  
This is an Economic / Property

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Download 'The Source' Covid-19 Crisis Edition now at <https://iloverealestate.tv/the-source-crisis-edition/> or scan the QR code

A stack of several copies of 'The Source' magazine. The top cover is the most prominent, featuring a dark background with the headline "HOW TO SAVE YOUR FINANCIAL FUTURE AND EVEN PROSPER IN THE 2020 PANDEMIC CRASH" in white and red text. The magazine's logo "The Source" is visible at the top left of the cover. A QR code is located in the upper right corner of the advertisement area.

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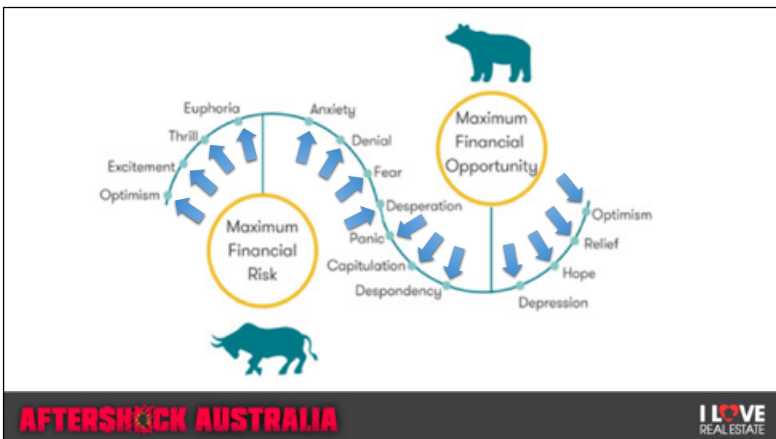
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## Reactions to COVID Crisis?

You have 3 choices

1. Act in FEAR, ANXIETY and PANIC
2. Hibernate and do nothing – Netflix holiday
3. Position yourself for the future



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## Dymphna Boholt Accountant, Economist Author, Educator, Mentor



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## Highest Grossing Price Paid for an E-book anywhere in the world! **\$19,102**

Donated to Australian Charity OZCHILD



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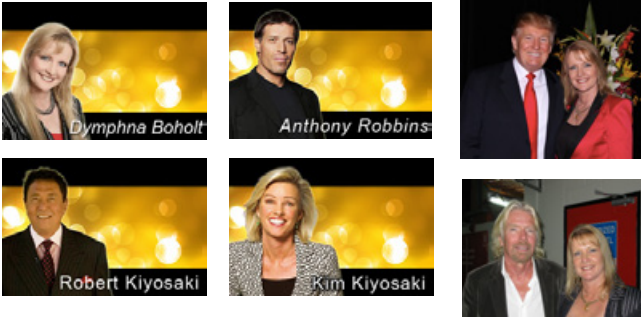
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**One of the Highest rated PODCAST with the most down loaded podcasts on iTUNES finance section.**



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**National Economic Tours**  
Where is Australia Heading? With Dymphna Boholt



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### My Story – The Accidental Millionaire

How did I go from;  
Stressed, working 40 – 60 hrs/wk

Juggling sole parenting and establishing own  
accounting business.

To totally replacing accounting income with passive  
real estate income and growing portfolio to \$3.5 million  
in 18 mths?

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### Disclaimer

The content in todays presentation has been derived from my own investment  
experience and that of the experience of my clients. This presentation is general  
information only and must not be relied upon as personal legal, financial or  
investment advice. No consideration has been given or will be given to the  
individual specific investment objectives, financial situation or need of any  
particular person. The testimonials and case studies featured have been supplied by  
the clients themselves, no remuneration or payment was offered and have not been  
vetted. Ongoing coaching and mentoring will be offered for purchase today.  
All purchases are covered by our generous money-back guarantee policies. Be  
aware that all property investing is subject to both profit and loss and may not be  
suitable for you. Past performance is no guarantee or reliable indication of future  
results.

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## The DISASTER CYCLE

- What is a Disaster Cycle?
- Have we had other Disaster Cycles n recent History?
- What happens to Property prices in a Disaster Cycle?

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## Classic Disaster Cycle

- Are we living in unprecedented times? – Actually NO
- Economic upheaval in history shows us markets respond in a similar way
- Often we look at prices, because as investors, that's often what interests us most – But it is Economic Activity that shows the way.



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## Classic Disaster Cycle – the GRIND

- In this phase, the lingering impacts of the disaster weigh on the economic recovery.
- Three things can happen here.
  1. First, a string of minor flesh-wounds can snowball into a broader economic downturn. Multipliers kick in and the economy beings a fitful grind lower.

At this point, the economy is particularly vulnerable to triggers like the end of Stimulus causing a sudden shifts in market sentiment.



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## Classic Disaster Cycle – the GRIND

2. In the second scenario, the economy just grinds sideways. We manage to hold ground, but those 'lingering impacts' stop any meaningful recovery from taking root.
3. In the third scenario, we get enough momentum (or government stimulus) to offset the lingering impacts, and the economy returns to growth.

However, the disaster has left permanent scars, and the economy struggles to return to previous output levels, or previous rates of growth.



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## Classic Disaster Cycle – the GRIND

- It's hard to say exactly how long the grind phase will last for. With a natural disaster, like a bushfire, it could be very short lived, as the economy shrugs it off and gets back to business as usual.
- However, with COVID-19, we're not likely to be so lucky. It's not even clear that Australia has gotten on top of the virus, and we're one of the better-placed countries on a global scale.
- The impact of COVID-19 is likely to have a long tail. That means the grind phase will be longer too.
- At this stage, I'm expecting something under 12 months, but that could easily get to 18 months or more, depending on how the virus itself plays out from here.

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## Classic Disaster Cycle – the GRIND

- However, we can say one thing for certain, and that's at some point, **we will put the disaster behind us**. The economy will find its stride again.
- At that point, **the fundamentals will reassert themselves**, driven by cumulative pent-up demand. We also know that government stimulus measures always come off much later than they should.
- Together, these **fundamentals and government support will drive the economy into a boom phase**.
- In the case of COVID-19, this boom phase is going to be substantial. I'd even go so far as to say that it's going to be **massive**.
- We already know that they've had a massive impact. They've carried the economy as pretty much the entire nation was moth-balled.

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## 2 Factors Leading the GRIND

- Government Stimulus
- Fundamental Demand

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## Government Stimulus

- **Job Keeper** - An estimated \$16bn to extend Job Keeper to March next year but with payments stepping down to \$1200 and then \$1000 a fortnight for those who worked 20 hours or more per week in February and to \$750 and then \$650 for others and businesses having to meet the turnover reduction test at the end of the September and December quarters to keep receiving it
- **Job Seeker** - An estimated \$3.8bn to extend the Job Seeker Supplement to December at the pared back rate of \$250 a fortnight.
- **Job Trainer** - \$2bn in spending on subsidies for apprentices & Job Trainer;
- This additional \$22bn in spending along with prior coronavirus-related economic support (in the form of actual spending, tax breaks and health measures) takes the COVID-19 response package to nearly **\$174bn**.

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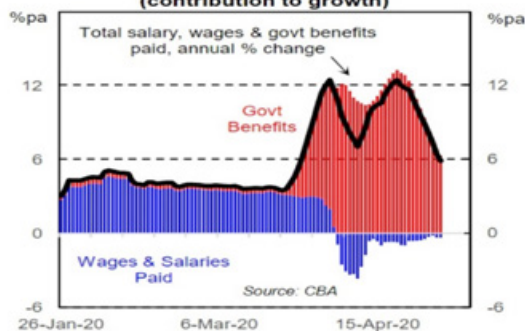
## Government Stimulus

- **Home Builder** package offers a grant of \$25,000 for the purchase of new home or unit and renovators and is aimed at supporting new construction and jobs in the construction industry.
- **Strong First Home Buyers Grants** across the States
- **Stamp Duty exemptions or reduction for First Home Owners**
- **Hardship exemptions from Land Tax in some States**

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### WAGES & GOVT BENEFITS PAID (contribution to growth)



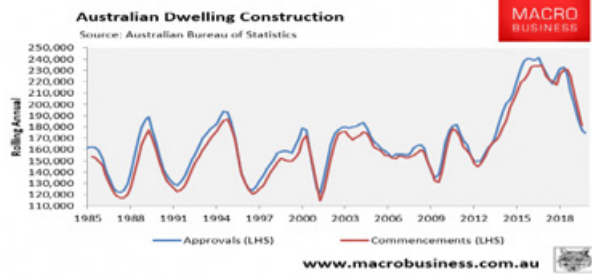
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## 4. Undersupply of Stock



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## Construction / Supply

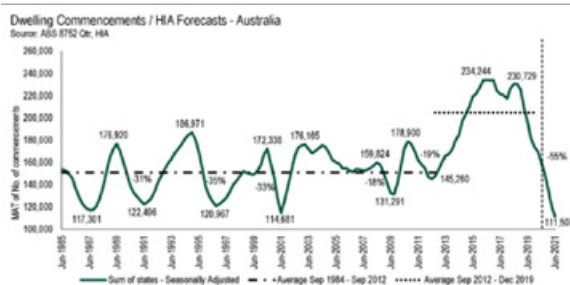
- Higher-density apartments being built were 2 ½ times detached houses
- Slow response of supply mainly due to percentage of high and medium density housing.
- Higher-density development requires more certainty around demand
- Hence a LAG EFFECT
- Around 70 per cent of housing sales are from the existing housing stock PRE- COVID



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Dwelling commencements have been falling for a few years now. High-rise construction in particular is down 41% on its 2016 peak!



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## 5. Population Growth will again be a contributing Factor in our Growth

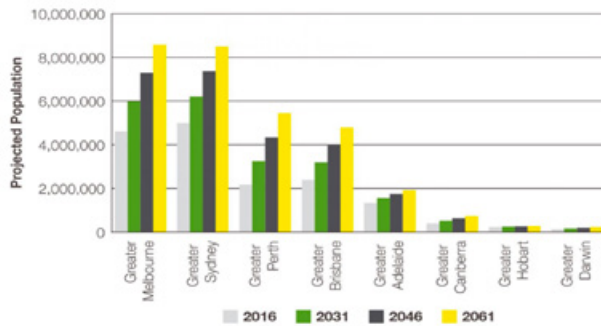
- ABS predicts by 2036, Australia's population is expected to be 32.4 M and, by 2056, 39.8M
- Sydney and Melbourne are expected to accommodate most of this growth.
- Sydney is forecast to increase to 6.6 million in 2036 and to 8.1 million in 2056
- Melbourne growing to 6.4 million in 2036 and to 8.2 million in 2056.
- That is households approximately 154,000 households new households / yr by 2056.



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### Long Term Population Predictions have not changed

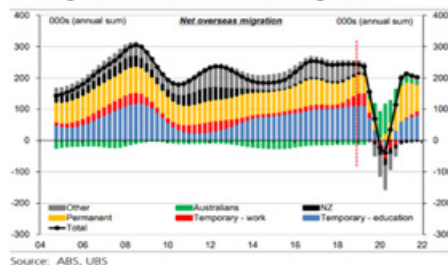


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### Long Term impact still strong but Short Term Impact Negative

Figure 2: Travel restrictions are likely to see migration turn negative in 2020, before rebounding in 2021



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## And then we have the Hong Kong Factor

- Tensions between Hong Kong and China seem to be coming to a head. If things deteriorate rapidly it could mean we find a rush of Hong Kongers heading for the safe and welcoming arms of Australia.



- Prime Minister Scott Morrison says. "Australia is "actively considering" offering safe haven to Hong Kong residents to come to the country after controversial national security laws imposed by China came into effect "

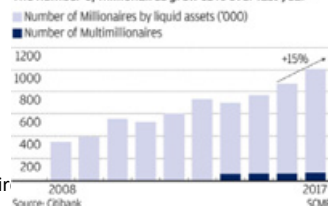
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- We recently took 12,000 refugees from Syria, so I think something in that order of magnitude is easily conceivable.
- 12,000 would have to be a minimum if things really hit the fan. But this has interesting implications. Because, on average, people from Hong Kong are very wealthy.
- On a per capita basis, they're the 12th richest country on Earth, just one spot behind the US, and several places higher up the ladder than Australia.
- 1 in 7 people in Hong Kong are a US\$ Millionaire

### Millionaire population in Hong Kong

The number of millionaires grew 15% over last year



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- On a per capita basis, they're the 12th richest country on Earth, just one spot behind the US, and several places higher up the ladder than Australia.
- With population of 7 Million and 1 Million are US \$ Millionaires it will have a significant impact on Australia.
- The UK has said it would take 3 Million and you can understand why.

### GDP per Capita Based on PPP Valuation

Current International dollars



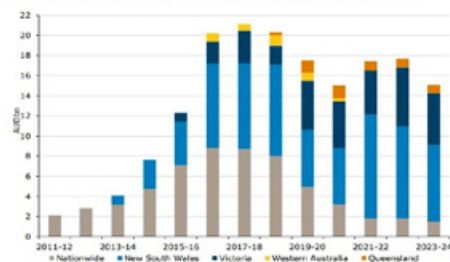
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## Major Project Spending by State

Figure 3. Major public projects pipeline, by state



Source: Company reports, Deloitte Access Economics, state government budget papers, ANZ Research

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## 7. Cheap Money

- Cheap money is the medicine that governments the world over have thrown at the economy.



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## 8. Money Printing

- Cheap money is the medicine that governments the world over have thrown at the economy.



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- RBA has cut rates as low as they can go (0.25%)
- It has launched QE to anchor short-term rates on government bonds.
- Some analysts think this is worth \$50bn, but it's open ended. The RBA will do whatever it takes.
- The RBA has also set aside \$90bn for a facility to support banks to lend to small and medium enterprises.
- So QE1 in Australia is worth north of \$70bn



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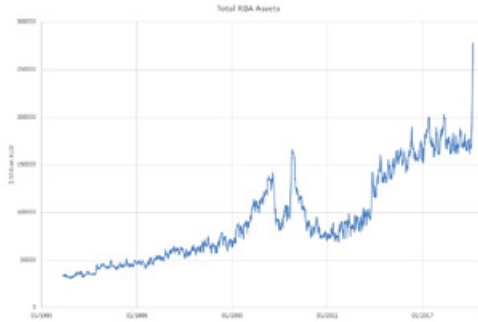
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### Australian Quantitative Easing



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**QE Lift**  
+  
**Safe Haven flows**  
+  
**Fundamental drive**  
+  
**Residential Prices Urge**



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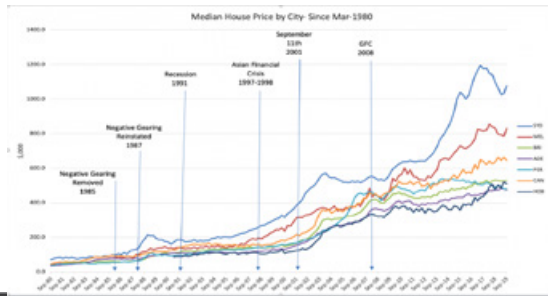
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## PROPERTY THE OBVIOUS CHOICE



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## 9. Australia is Property Centric

Residential Real Estate Underpins Australia's Wealth



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Despite predictions of property prices tumbling because of distressed sales, recent data from [Domain](#) shows that most capital cities around the country have seen only very marginal increases in distressed listings, while in Canberra and Brisbane the number of distressed listings has actually fallen.

Urgent sales

Capital	Feb	Mid-May
Sydney	1.4%	1.6%
Melbourne	0.5%	0.5%
Brisbane	3.0%	2.9%
Perth	2.3%	2.4%
Adelaide	0.9%	1.1%
Canberra	0.7%	0.6%
Darwin	2.8%	2.8%
Hobart	0.7%	1.0%

Source: Domain

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- The **Property Council of Australia** says properties are the nation's biggest industry and largest employer, accounting for 13% of Australia's GDP and provides 1.4 million jobs, more than the mining and manufacturing industries combined.
- The **Australian Bureau of Statistics** has established that every \$1 of residential construction generates \$3 activity across the broader economy.
- **Commonwealth Bank** estimated that every \$1 million reduction in spending on residential construction cuts seven jobs on a full-time equivalent basis.

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### 10. Changing Demo Graphics

- Smaller households are becoming the norm
- Multi-generational household will change as Millennials , making up one third of the property market require their own homes
- There will be a trend towards smaller houses for both Millennials and the booming 65+ demographic down sizing.
- Partly due to affordability, partly due to practicality and partly due to a change in life style
- More one and two people households means that we will need more dwellings for the same number of people.

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### 10. Changing Demo Graphics

- There will be more renters
- As the Millennials move through the age brackets we will soon have 40% of the population renting, partly because of affordability issues but also because of lifestyle choices.
- First home buyers are back with a vengeance, in part thanks to the government's scheme to encourage them, but also because of cheap finance and rising property values.
- As first homebuyer save to enter the market they will find the market will move faster than they can save, so they need to hop on board the property train as quickly as they can.

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## 11. 238 Year Old Property Cycle

Massive Impact  
We will cover this after  
Lunch

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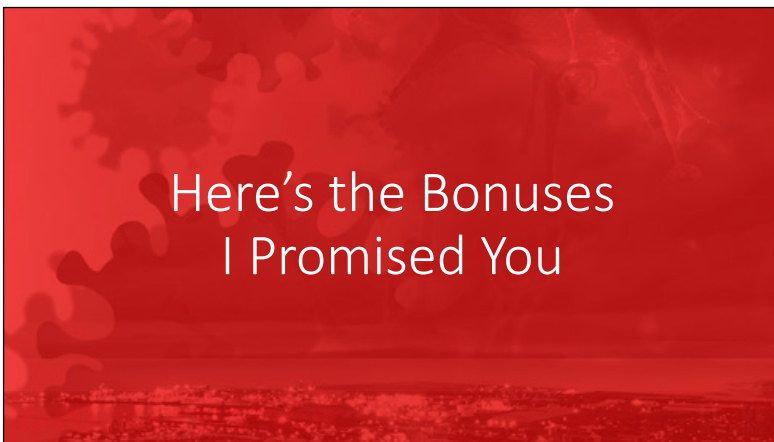
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## Bonuses #1: The Investment Series



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## Bonuses #1: The Investment Series

Download now at  
<https://bit.ly/ilr-bonus>  
or scan QR Code below



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FOUNDATION  
BLUEPRINT  
Risk >> Legacy

No successful building, relationship, empire,  
company or even country is possible without  
solid foundations!

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CASHFLOW  
Rat. Race >>  
Lifestyle

Cash Flow gives you life style!  
Cashflow gives you choice!  
Cash Flow gives you freedom!  
Cash flow buys back your  
time!

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Growth means you are  
able to continue to invest  
and build a sustainable  
empire that has longevity!

GROWTH  
Cash Poor >>  
True Wealth

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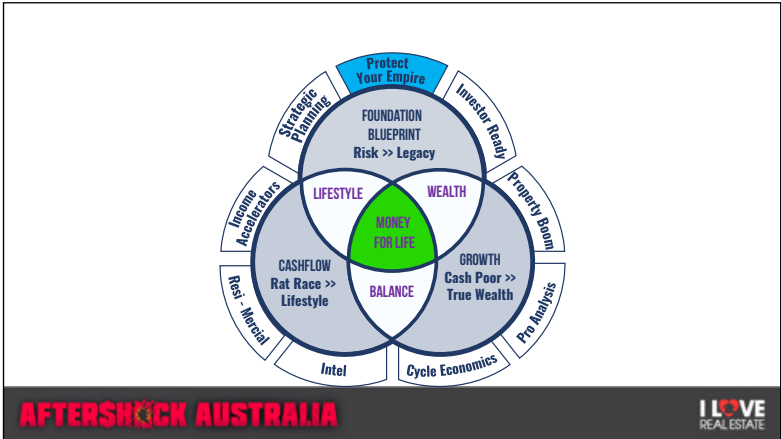
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**PROTECT YOUR EMPIRE**

1. Do you own your investment property/ies in your own name?      RED. AMBER. GREEN     

2. Do you have your home protected with structure and/or friendly debt?     

3. Do you have your **assets** and **liabilities** isolated and quarantined from each other and **YOU**?     

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Australia – 2nd most litigated Country in the World

NSW - is the 3<sup>rd</sup> most litigated State in the world

Areas of most litigation

- Business ownership
- Property ownership
- Defamation
- Personal Actions involving motor vehicle

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## Areas of Most Litigation in Australia

### Personal Actions Involving Motor Vehicles



If you;

- Drink Drive
- Forget to Register your Car
- Drive friend Car that's unregistered
- Forget to renew you License
- Have Too Many Speeding Fines
- Drive with Bald Tires
- Drive with tires older than 5 yrs

And have an Accident and hurt someone – they can sue you for everything you own in your own name

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## The Key is Asset Protection

- **Separation of Assets**
  - Separate all assets away from you and away from other assets
- **Prevention is better and cheaper than cure**
  - Fixing ownership of an asset is too expensive
  - Stamp Duty
  - Capital Gains Tax
- **Much better to get it right from the beginning**

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## Structures available in Australia

- Sole Trader
- Partnership
- Company
- Trusts – Unit, Hybrid, Discretionary
- Superannuation Funds



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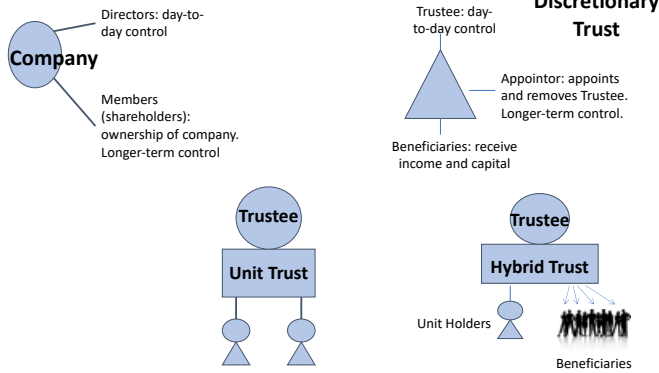
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### So what is available?



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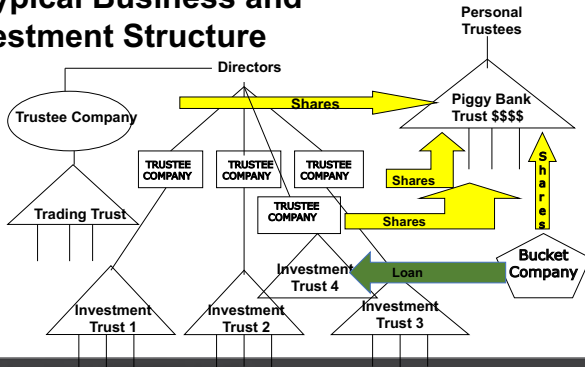
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### A Typical Business and Investment Structure



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Broke but still controls \$40,000,000 worth of property !

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## What about Protection from the BANKS?

- **Massive Mistake Most investors make**  
Cross Securitisation is the Investor Enemy  
Banks LOVE it you should HATE it
- **Debt Management**  
Passive form of asset protection
- **Tax Management**
- **Money Management**



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## COVID UPDATE Reserve Bank Rate Cuts

- 2 rate cuts in one month
- Currently sitting at emergency level – 0.25%
- Most banks passed on the first cut, but what did they do with the second?
  - Majority didn't pass it on
  - Instead they increased their Term Deposit rates, and;
  - Significant sharpened up their fixed rates reducing them on average 50-70bpps
- Is now the time to consider fixing?

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## COVID UPDATE Crazy New Bank Policies

- Not lending to employees of certain industries
- Current confirmation of self-employed income required
- Changes to how most valuations are being completed
- Employment checks and asking for pay slips 24 hours prior to settlement
- Interest-only extension for 12 months for customers that their only-period is expiry in the next 6 months
- Caution on reliance of Commercial Property rents

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## COVID UPDATE Repayment Holidays

- Most mainstream lenders are providing relief to customers affected by the coronavirus pandemic
- Focus mainly towards Home Loans and Business Lending
- Must apply and prove you have been directly impacted via loss of job or significant drop in business income
- No repayment periods range from 3-6 months for most lenders with one lender allowing 12 months
- Lenders have different policy for how the additional repayment will be dealt with

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## PROTECT YOUR EMPIRE

- |                                                                                                                    | RED.                  | AMBER.                | GREEN                 |
|--------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------|-----------------------|
| 1. Do you own your investment property/ies in your own name?                                                       | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 2. Do you have your home protected with structure and/or friendly debt?                                            | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| 3. Do you have your <b>assets</b> and <b>liabilities</b> isolated and quarantined from each other and <b>YOU</b> ? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

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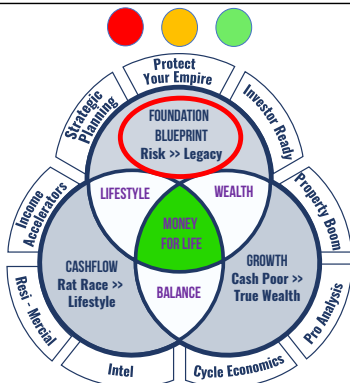
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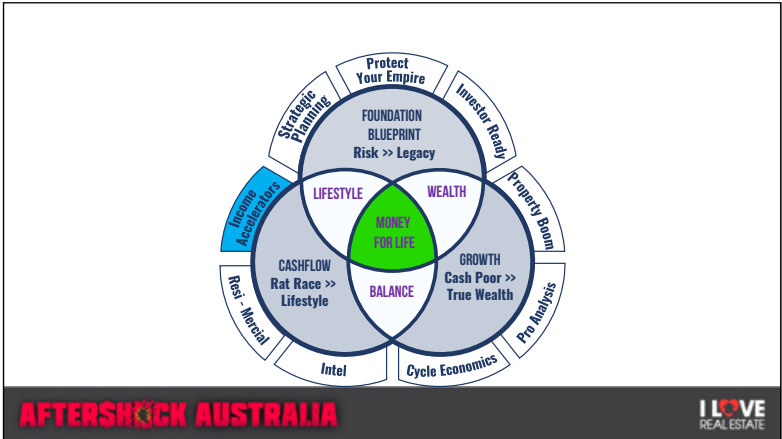
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## INCOME ACCELERATORS

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1. Do you know **exactly** what style of property you need to be accumulating to give you Passive Income and ultimately Income Replacement?
2. Do you know **how many** properties you will need to Replace your Income?
3. Are you **actively** following a strategic plan to replace your income?

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## Types of Income Properties

Direct

Indirect

**CASH FLOW**

Let's look at some examples

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## What is a Cash Cow?

All Income

less

All Expenses

Positive Amount

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## WHAT IS NOT A CASH COW?

It's called Negative Gearing

I call it Tax Driven Poverty (18/6/85)

- Negative gearing became the investment fad in the mid 1980's
- Investor psychology changed to one of vain hope for future growth
- Might be OK in moderation after you have replaced your income in a rising market but what if the market is flat or the banks restrict lending?

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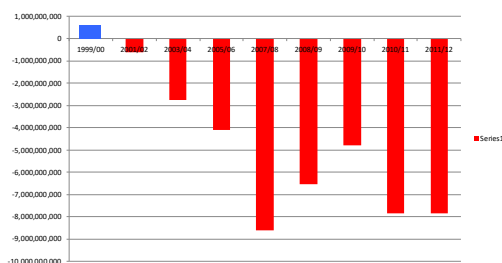
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## Total Net Rental Income from Property Investment



Source: ATO Statistical Reports

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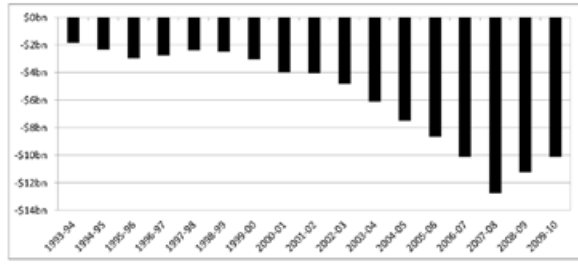
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Amount of Money lost through negative gearing by middle class Australian!



Source: ATO

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## NEGATIVE GEARING SPIRAL



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## NEGATIVE GEARING



**2 in 3**

PROPERTY INVESTORS CHOOSE NEGATIVE GEARING  
But does that make it a good investment strategy?

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## Metro - Fast Turn Around



- Purchased \$410K
- Reno \$35K
- Stamp Duty \$12K
- Legals \$2K
- Refinanced \$550K
- Profit \$91K
- Air BnB income \$25,000 Net/yr

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## Develop & sell down for cash flow 1 into 6

- Bought \$470,000  
*(Below MV)*
- Development Cost \$2 million.
- Sold 5
- Total sales \$2,345,000.
- Retained 1, No debt.
- **\$22,000 positive.**
- **Profit \$469,000**



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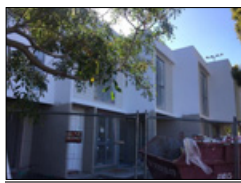
## Residential High Cashflow



Passive +\$31,000  
Eq. Profit +\$50,000



Passive +\$22,000

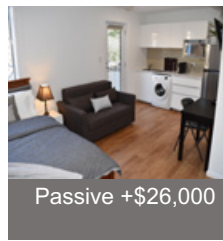
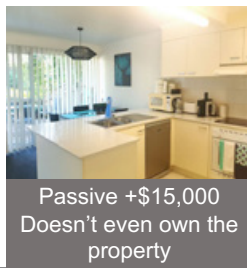


Passive +\$30,000  
Eq. Profit ~\$680,000

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## Air Cashflow Student Examples



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## Great Student example of Manufactured Cash Flow

Buy it direct – build it - add it on to existing

Existing block of Land owned  
65 units –  
Rent at 90% occupancy \$79,153  
Expenses & operatings (\$38,910)

**Total Cash flow \$40,243**  
**Currently \$57,000**  
**Cash Flow Positive**



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## Sublease - Sydney

Start up \$6,100  
Hold Cost \$43,860  
Annual Income \$57,720

**Total Net \$13,860**



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Indirect Income Example deal



Purchased 210k spent 50k  
Income over \$35K / yr

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**GLORIA – Single Mum**

Earning \$45k in her job – replace \$71K with ILRE



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**GLORIA – Single Mum created \$71K passive income**



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## Tack & Poe– Power of Cashflow

PROPERTIES	16
NEGATIVE	91k
Joined	
PROPERTIES	11
VALUE	8 MIL
EQUITY	4MIL
CASHFLOW	27k
TURN AROUND	117k+



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## Tack & Hoe Ping - \$91K negative cash flow



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## Myriad of Income Strategies

**Business  
Real  
Estate**

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### Sergio and Charity's Results

Pre ILRE early 2018  
Positive Cash Flow on  
existing investment Property \$10,000

Post ILRE late 2019  
Positive Cashflow on 3  
investment Properties \$255,600



\$65,900 +



\$41,700 +



\$148,000 +



\$48,200 +  
For his Parents

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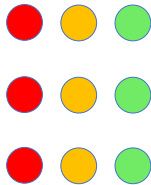
I LOVE REAL ESTATE  
is  
Changing Lives

TRALIA

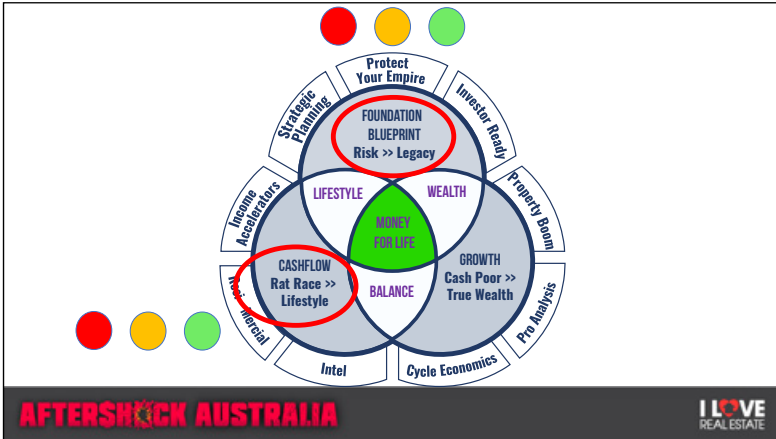
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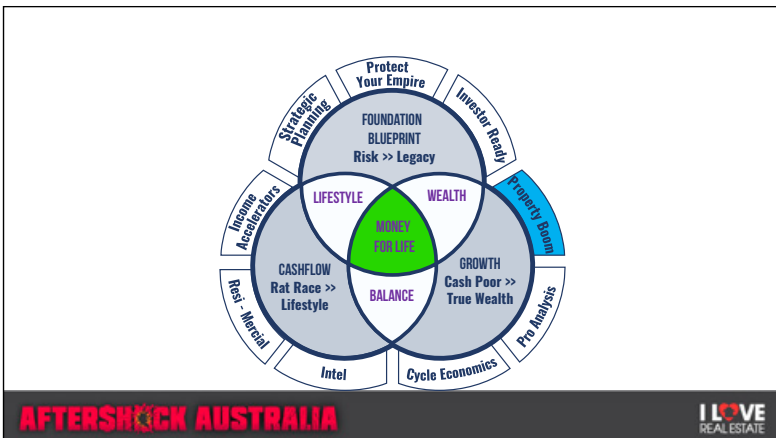
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**Create your Own Property Boom**

1. Do you have your next 3 Manufactured Growth Strategies mapped out?
2. Do you use the 3 + 3 + 3 = 21 focus model for targeting investments?
3. Do you consistently make more profit than the market?

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## Types of Growth Properties



Direct



Indirect

GROWTH

Let's look at some examples

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## Chunk Deal Methods

- **Direct Growth**  
Buying well
- **Natural Growth**  
Slow process and no control over out come
- **Manufactured Growth**  
Need to do **Grid Variance Analysis** first  
Then do **Feasibility Study** on actual deals and compare  
Need to be using Opportunity Cost Analysis and Sensitivity Analysis and Return on Equity Analysis



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## Quick Deal

- One property – 2 titles – already subdivided
- Old dilapidated / fronting Be...

Sold Each for 250k  
\$333k Purchase for \$500k Value!  
Over \$100,000 in 8 weeks!






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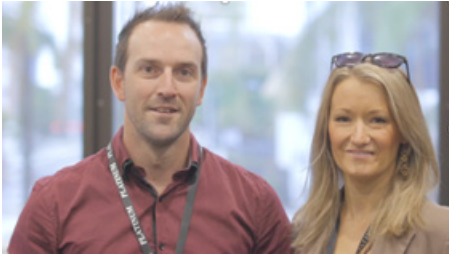
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Az & Em – great example of doing what it takes



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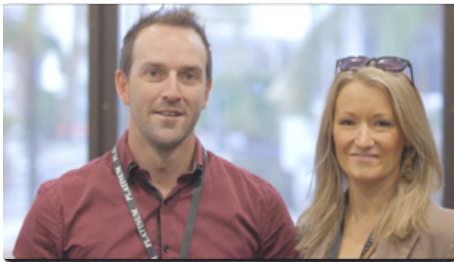
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**What a difference 13 months can make!**



\$107,000 Profit  
in 90 days

\$60,000 Profit  
in 3 weeks

\$105,000 Profit  
in 8 weeks

\$100,000 Profit  
in 6 weeks

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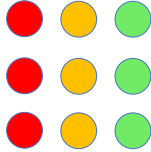
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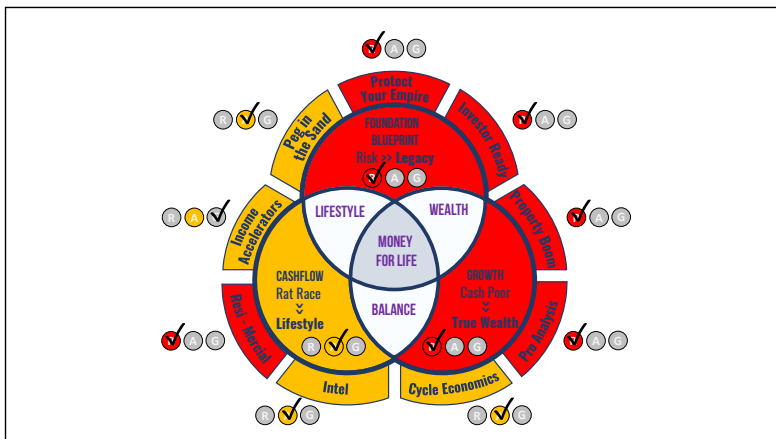
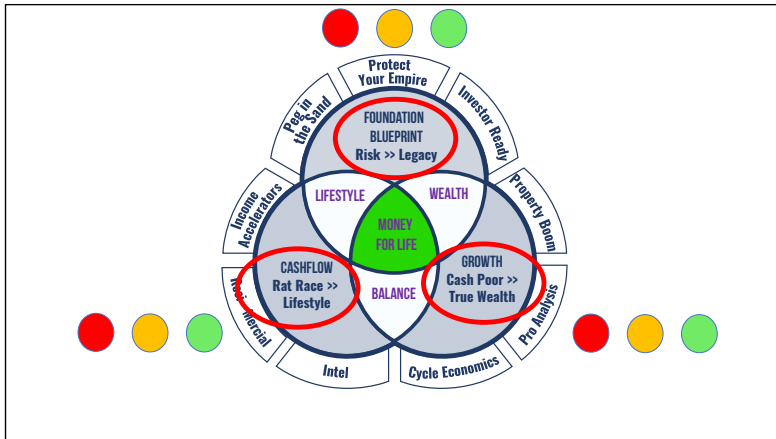
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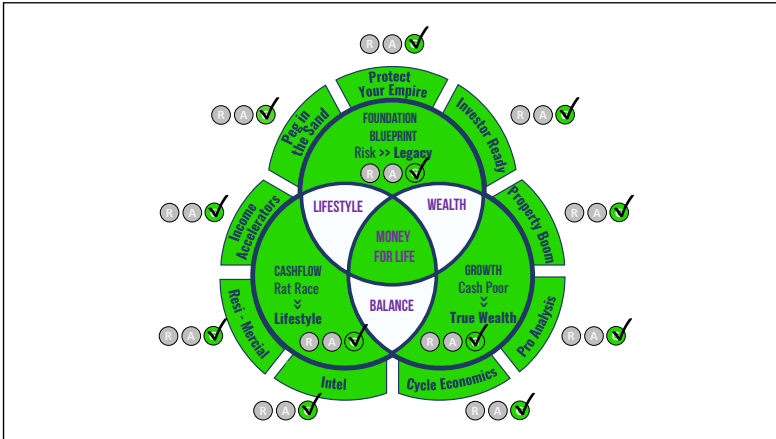
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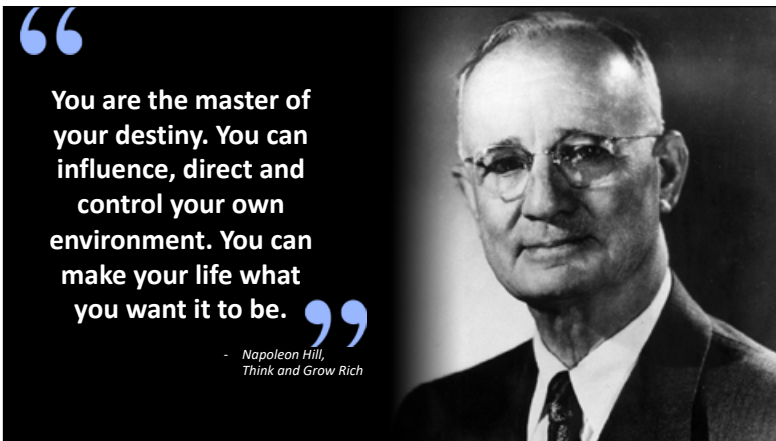
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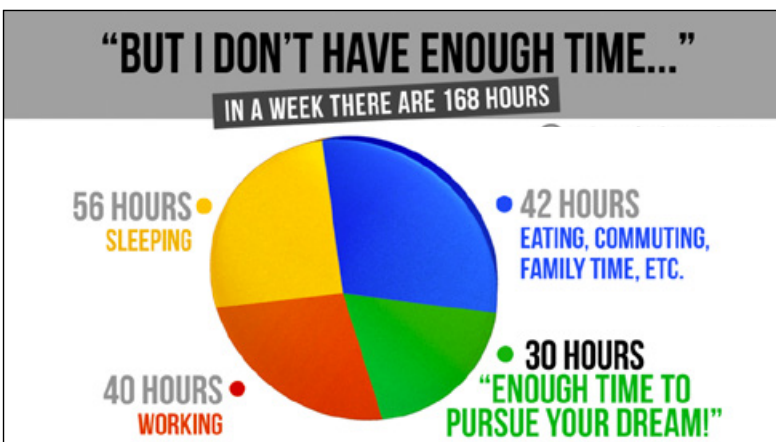
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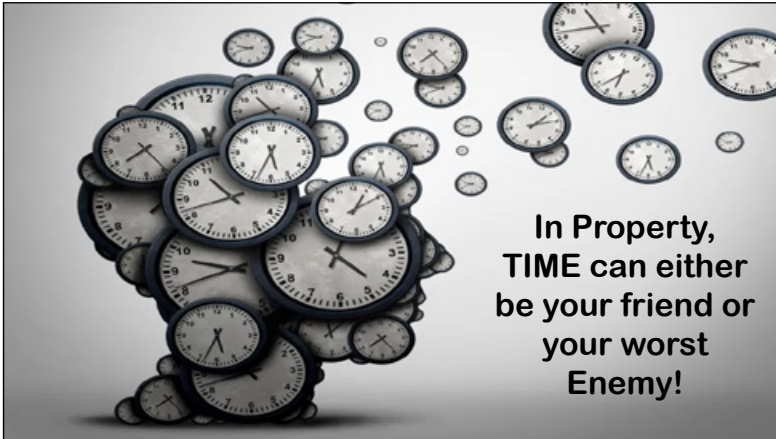
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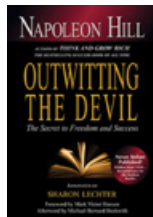
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### Written in 1938 – Published 2010

In a conversation with the Devil - Napoleon asks

“How do you get people to Fail at Life?”

- And the Devil replied, “There are 3 things,
1. Get people to drift
  2. Have them drift in a hypnotic rhythm ( Habit)
  3. Let time pass



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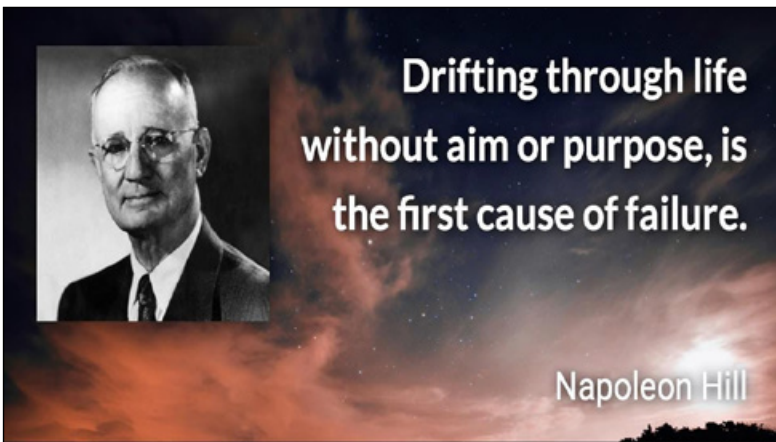
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# 11. History Repeats

The best way to predict the **Future** is to look at the **Past**

1. The Spanish Flu
2. Black Monday
3. The Asian Financial Crisis
4. The Tech Wreck
5. The GFC



All these Events had **ONE THING** in Common

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## 1. The Spanish Flu

- 1918 /19 saw the pandemic called the **Spanish Flu**
- The coronavirus crisis is taking an almost identical course – amazingly similar.
- Which means our property markets are likely to be respond in the same way they did back then.
- Started in Europe in 1918
- Came to Australia by soldiers returning home at the end of the First World War and rapidly moved around all our major cities.
- Death toll overseas was horrific - estimated to be over 50 – 100 Million
- Media went crazy with fear and hysteria
- People panicked and grabbed anything off the selves



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### Spanish Flu cont'

- The government acted quickly by quarantining overseas arrivals, including all returning soldiers and nurses.
- They closed the schools, churches, theatres, restaurants and hotels and cancelled sporting events.
- Even the Sydney Royal Easter Show was cancelled and war victory celebrations were postponed.
- People wore facemasks and those infected were isolated and the worst cases hospitalised.

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## Spanish Flu cont'

### RESULT

- Economic and social hardship and disruptions
- 40% of the Australian population had caught the virus.
- 15,000 Australian had died from the Spanish flu,
- The death toll equated to .29% of the Australian population
- Much lower than the rest of the world




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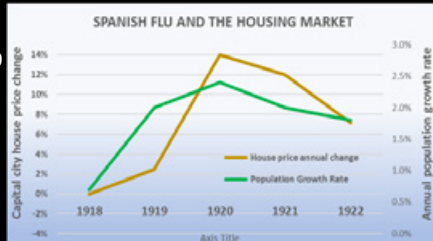
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## Spanish Flu cont'

### ECONOMIC RESULT

- When the dust settled - Housing demand totally overwhelmed the effects of the flu
- Property markets in Capital cities didn't fall at all
- They actually boomed in 1919 and then continued to rise by more than 10%
- As Population increased so too did House Prices




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Stoppages at Boarder Crossings



## Spanish Flu cont'

### ECONOMIC RESULT

- During 1919 Australia's population grew by over **100,000 people**, despite the fact that the Spanish flu had taken 15,000.
- That is **1.9%** of the Population increase back in 1919
- Mainly soldiers returning home and thousands of refugees and immigrants fleeing a disease and war-ravaged Europe to start new lives in Australia.
- Current growth rate is similar to the post First World War period and it is driven largely by permanent overseas arrivals who need immediate housing.
- Current Population Increase running at around **1.6%**

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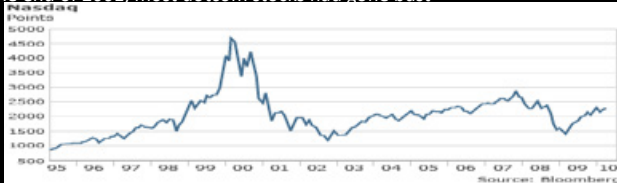
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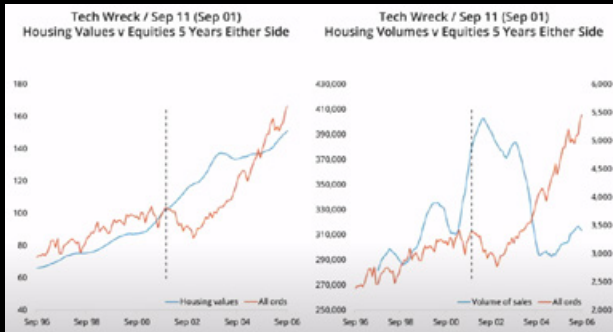


## 4. The Tech Wreck

- The dotcom bubble, bull market in the late 1990s.
- The value of equity markets grew exponentially in the late 1990s with the technology-dominated Nasdaq index rising from under 1,000 to more than 5,000 between the years 1995 and 2000.
- In 2001 and through 2002 the bubble burst, with equities entering a bear market.
- The crash saw the Nasdaq, which had risen five-fold between 1995 and 2000, tumble from 5,048.62 on March 10, 2000, to 1,139.90 on Oct 4, 2002, a 76.81% fall.
- By the end of 2001, most dotcom stocks had gone bust

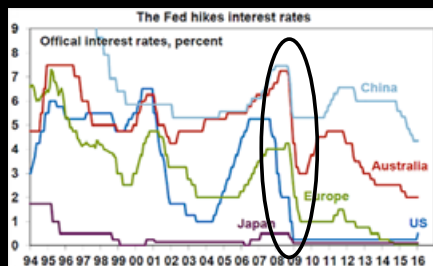


## But look what happened to Property



## 5. The Global Financial Crisis (GFC)

- The most recent of our Crisis s'
- Caused by irresponsible lending practices – Mainly in the US and Europe
- As The GFC hit the RBA, US Federal Reserve and other World Banks did 2 things
  - Aggressively cut interest rates
  - Implement Quantitative Easing



## GFC & Australian Interest Rates

INTEREST RATES



As the GFC hit, the RBA cut rates aggressively.

By the time they were done they had cut interest rates over 4% in a matter of months.

It was the most aggressive, most sudden reduction in interest rates in history.

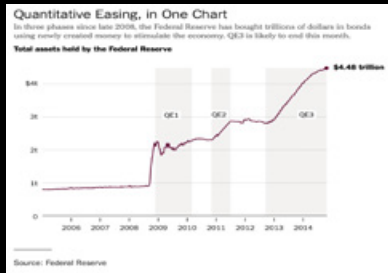
## And it worked

- As borrowing costs dropped, the economy came back to life. And as people were able to start borrowing again, sentiment returned to the housing market, and prices soared.
- There were a few wobbles along the way, but with interest rates remaining low and heading lower, there was a permanent shift in the housing market, and house prices moved higher.
- In fact, when the interest rate impulse combined with an income surge during the mining boom, it gave us one of the most spectacular property booms of living memory.

## But they had a problem

- They had cut rates so far that they had hit zero. They just couldn't cut rates any further. But they weren't out of the woods yet, so what could they do?
- They decided to get "unconventional". The US Fed turned to "unconventional monetary policy". Specifically, they launched a massive financial experiment called 'Quantitative Easing'.
- Quantitative easing is a fancy word for money printing.
- The Fed was printing and pumping billions of dollars into the economy every month.

Federal Reserve pumped a massive \$4.48 Trillion into the Economy




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Think about that for a second

A crisis hits and one of the first things the Fed does, is throw trillions of dollars at the housing market.

**Well It worked**

Borrowing costs for both businesses and households tanked.

Mortgage rates in particular dropped like a stone.



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**With the benefit of hindsight, this saved America from total financial collapse.**

- Something weird started to happen though. With all that money slushing into the economy, real activity was failing to pick up.
- Unemployment remained high, GDP growth was unimpressive, and inflation was practically non-existent.
- All that money had saved the economy, but the real economy wasn't improving
- Where did all that money actually go?
- The answer is... **Hard Asset Prices**

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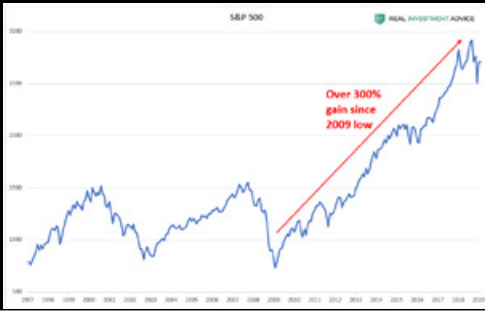
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## The Stock Market



Until the recent crash, the American market had effectively tripled in value in less than ten years.

... and all at a time when the real economy was posting pretty ordinary results.

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## But Hard Assets also means Real Estate



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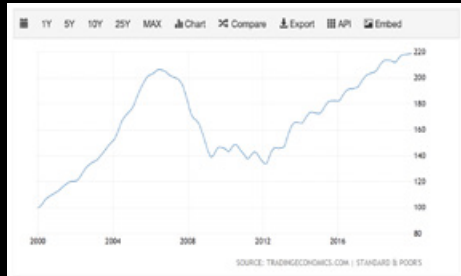
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## GFC and Property Prices

HOUSE PRICES



May be not as impressive as the Share Market

– but remember the US Property Market had been smashed

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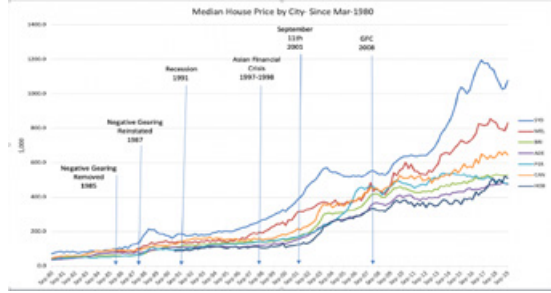
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Lot more Spectacular in Australia when viewed over the long term



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QUANTITATIVE EASING – MONEY SUPPLY AND ASSET PRICES



**Most important chart you'll ever see**

You can see here that they line up pretty closely.

**When you print money, when the money supply goes up, asset prices go up too.**

And periods of high asset price growth go hand in hand with periods of high monetary growth.

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**Key Takeaway**

Printing Money  
=  
Higher Asset Prices

**Is it fair?**

**No.  
Unless you are a property owner – the more you own the more profit you make**

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## 12. Market Cycles Repeat



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### Sydney Morning Herald

Headline Published on  
11 Jan, 1992

*“Australian house prices among the world’s highest!”*

Here is an excerpt from the article, published on 11 January, 1992:

*‘It is expected this week’s falling interest rates should lead to a further improvement in Sydney home loan affordability.*

*‘But NSW – where the average house costs \$178,000 – continues to be the dearest State for housing. And an international survey by The Los Angeles Times reveals Australian residential prices are among the most expensive throughout the world.*

*‘With the median annual family income in NSW being \$35,700, the average home loan required 34 per cent of income. The average monthly loan repayments fell by \$171 to \$1,040 in the September quarter.*

*‘Although the NSW figures are the lowest level since September 1988, the REI president, Mr Bob Hunt said: “We still have a long way to go to promote affordability in NSW, and in Sydney in particular.”’*

You can read the rest of the article [in the Fairfax archives here](#).

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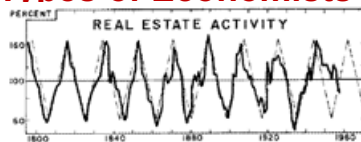
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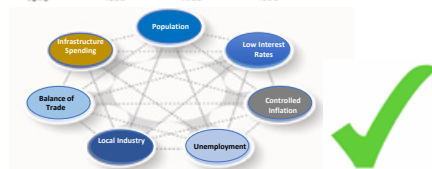
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## Here are 2 Types of Economists

- The Chartist



- The Fundamentalist



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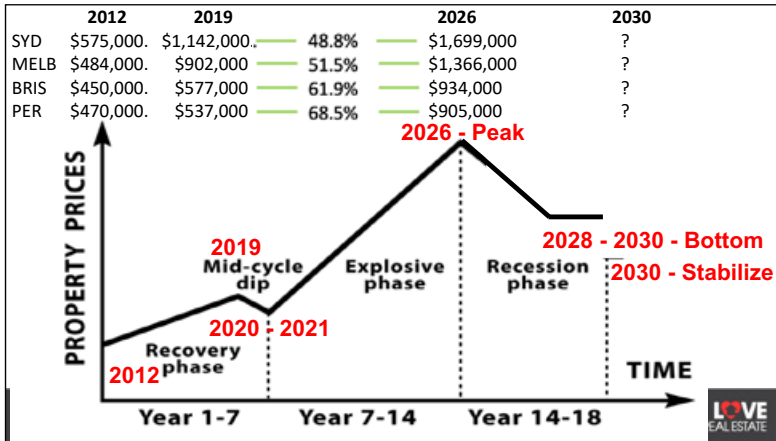













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	2012	2019		2026	2030
SYD	\$575,000.	\$1,142,000.		\$1,699,000	?
MELB	\$484,000.	\$902,000		\$1,366,000	?
BRIS	\$450,000.	\$577,000		\$934,000	?
PER	\$470,000.	\$537,000		\$905,000	?

Sydney

20% = \$228,400 + \$48,400 (s/duty) = \$276,800

80% = \$913,600

Cash on Cash Return = 201%  
 $(\$557,000 / \$276,800) \times 100$

\$1,142,000

\$1,699,000

\$557,000 Gain ↑

Melbourne      Cash on Cash Return = 200%

Brisbane      Cash on Cash Return = 277%

Perth      Cash on Cash Return = 289%

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### Let's Address the Elephants in the Room

1. Inflation
2. Unemployment
3. Immigration

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# Let's Address the Elephants in the Room

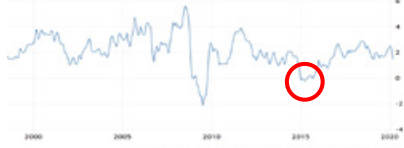
## 1. Inflation

### PARADIGM SHIFT IN ECONOMICS RIGHT NOW

Old School of thought:

Money printing causes inflation. Always.

U.S. INFLATION RATE



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## 1. Inflation

### PARADIGM SHIFT IN ECONOMICS RIGHT NOW

**Old School of thought**

Money printing causes inflation. Always.

**New School of thought (Modern Monetary Theory - MMT)**

Money printing causes inflation...

... but only in sectors where capacity is constrained.

#### WHERE IS CAPACITY CONSTRAINED?

Not in production – therefore no CPI inflation

Asset Markets! – therefore asset price inflation

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## 1. Inflation

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**AFTERSHOCK AUSTRALIA** LAND is the ultimate 'constrained' market – they're not making any more of it!

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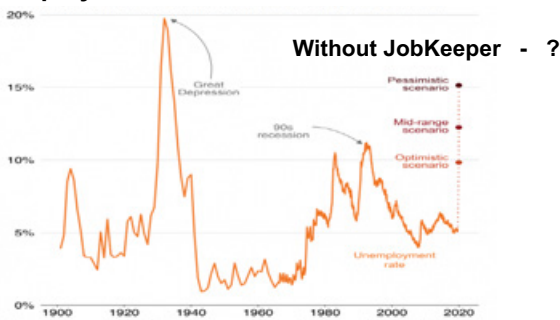
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## 2. Unemployment



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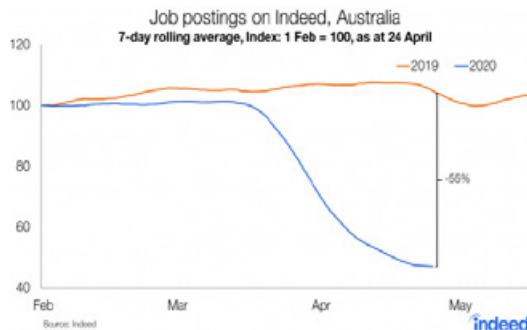
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## 2. Unemployment

### Without JobKeeper - ?



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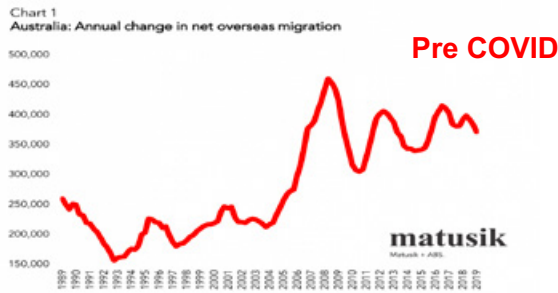
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### 3. Immigration



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### 3. Immigration

#### Interstate Migration

Table 1  
Australia: Population growth by state/territory

State/Territory	Total population	Annual population growth	
		Total population growth	Net overseas migration
New South Wales	8,089,817	109,649	86,155
Victoria	6,596,039	134,020	84,479
Queensland	5,094,510	85,086	32,373
South Australia	1,751,963	15,436	14,059
Western Australia	2,621,509	27,328	15,715
Tasmania	534,457	6,159	2,992
Northern Territory	245,929	-1,129	718
ACT	426,704	6,325	3,110
<b>Australia</b>	<b>25,365,571</b>	<b>382,883</b>	<b>239,602</b>

Matusik + ABS, Fiscal 2019.

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### 3. Immigration

Most of these areas are in either Sydney or Melbourne and most occupy inner-city or middle-ring locations.

Table 2  
Top 25 Australian LGAs ranked by net overseas migration

Local Authority Area, State and Rank	Annual population growth			Local Authority Area, State and Rank	Annual population growth				
	Total growth	Net overseas migration	% total growth		Total growth	Net overseas migration	% total growth		
1 Brisbane (Q)	Qld	23,044	13,666	58%	14 Greater Dandenong (Vic)	Vic	2,061	3,915	190%
2 Melbourne (Vic)	Vic	8,638	8,597	100%	15 Casey (Vic)	Vic	13,429	3,840	29%
3 Parramatta (NSW)	NSW	6,132	6,720	110%	16 Georges River (NSW)	NSW	1,188	3,692	311%
4 Sydney (NSW)	NSW	6,241	6,471	104%	17 Moreland (Vic)	Vic	3,987	3,548	89%
5 Monash (Vic)	Vic	2,635	6,168	234%	18 Inner West (NSW)	NSW	2,975	3,293	111%
6 Gold Coast (Q)	Qld	13,990	5,540	40%	19 Hume (Vic)	Vic	9,048	3,221	36%
7 Canterbury-Bankstown (NSW)	NSW	4,431	5,445	123%	20 Brimbank (Vic)	Vic	779	3,168	407%
8 Cumberland (NSW)	NSW	4,922	5,380	109%	21 Darebin (Vic)	Vic	2,531	3,118	123%
9 Wyndham (Vic)	Vic	15,120	4,689	31%	22 Whittlesea (Vic)	Vic	6,891	3,065	44%
10 Bayside (NSW)	NSW	4,178	4,543	109%	23 Fairfield (NSW)	NSW	1,218	2,813	229%
11 Blacktown (NSW)	NSW	8,373	4,303	51%	24 Ryde (NSW)	NSW	3,931	2,735	70%
12 Whitehorse (Vic)	Vic	2,466	4,264	173%	25 Glen Eira (Vic)	Vic	2,591	2,734	106%
13 Randwick (NSW)	NSW	1,504	4,138	275%					

Matusik + ABS, Fiscal 2019.

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There is a lot of Chatter saying:

“WORST DATA SINCE THE GFC...”

= “BEST OPPORTUNITY  
SINCE THE GFC...”

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Let's Analyse the Charts:

**Australian House Prices**  
Combined Capital Cities, Index



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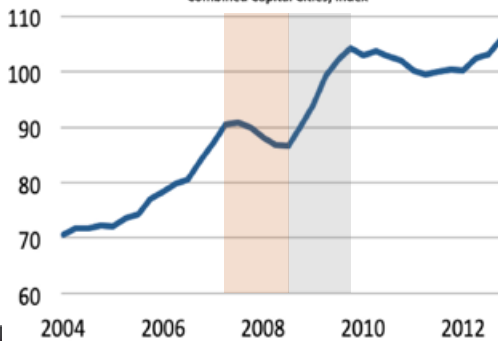
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**Australian House Prices**  
Combined Capital Cities, Index



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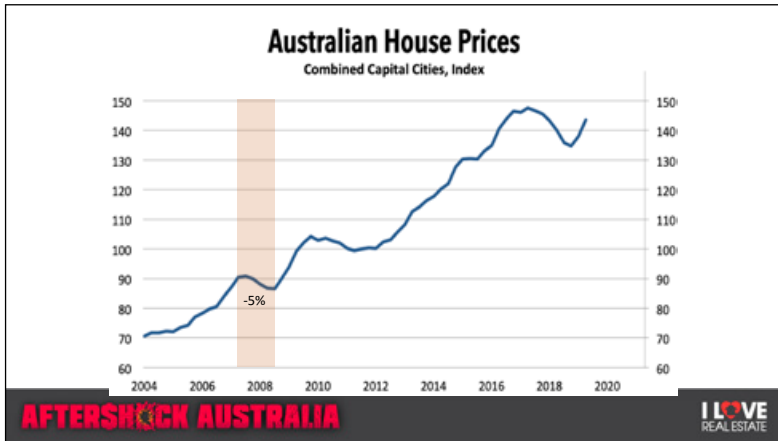
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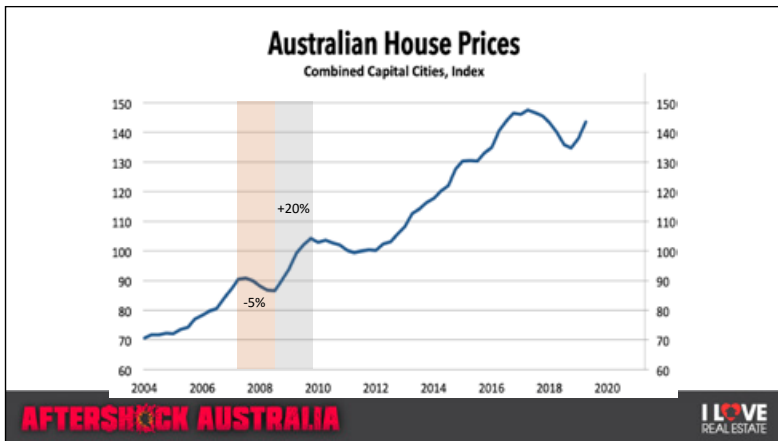
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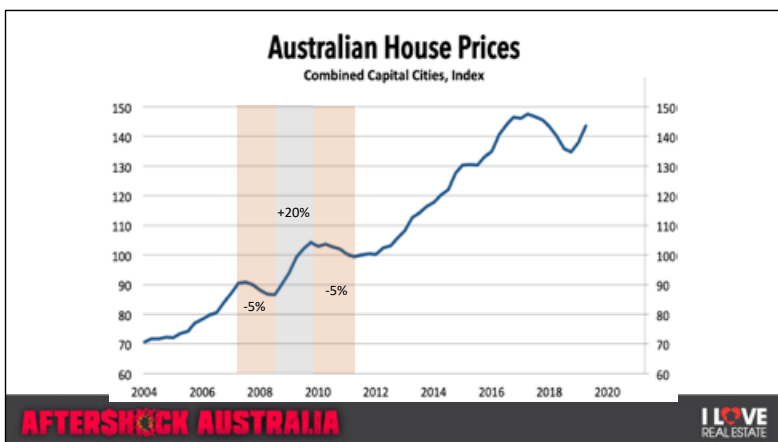
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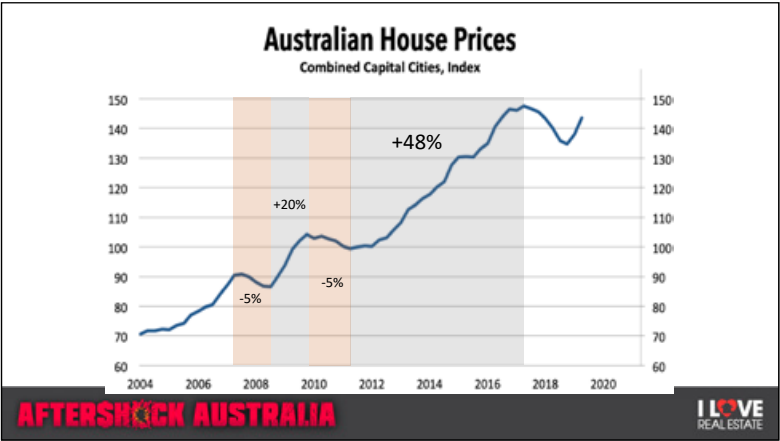
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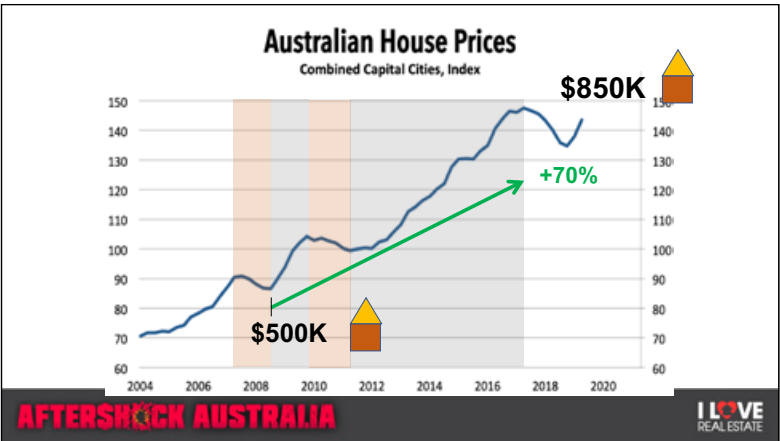
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**SO WHAT ARE THE CERTAINTIES:**

- \* THE MARKET WILL OVER-CORRECT
- \* THE MARKET WILL REBOUND
- \* STIMULUS WILL HAVE EFFECT

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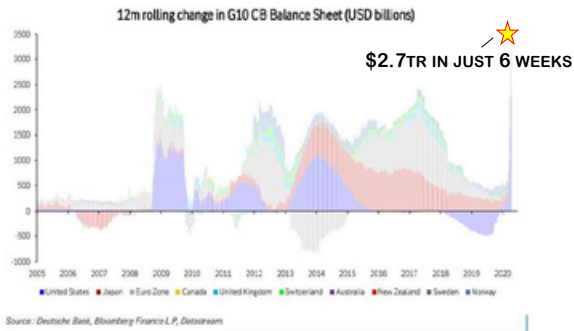
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### STIMULUS WILL HAVE EFFECT



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**“WORST DATA SINCE THE GFC...”**

= **“BEST OPPORTUNITY SINCE THE GFC...”**

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**“WORST DATA SINCE THE GFC...”**

Weekly Clearance Rate, Combined Capital Cities



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**SO NOW – IF HISTORY SINCE GFC REPEATS  
PROJECTIONS... TO 2026  
WOULD LOOK LIKE THIS**

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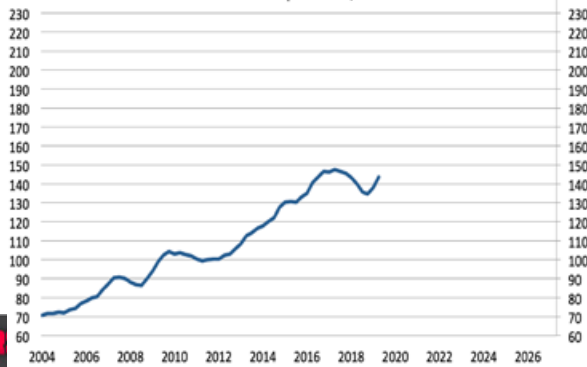
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### Australian House Prices

Combined Capital Cities, Index



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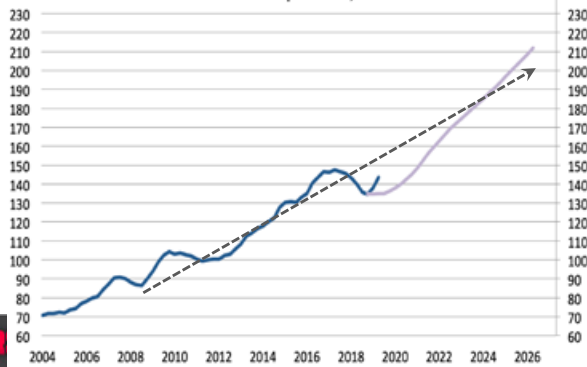
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### Australian House Prices

Combined Capital Cities, Index



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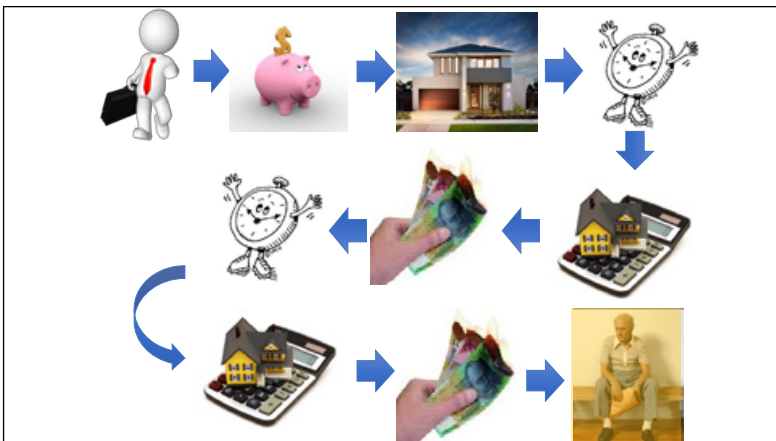
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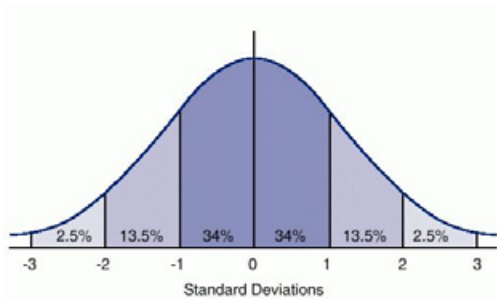
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A **Bell Curve** is a graph that is considered to be a normal distribution (**AVERAGE**).




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Most people never achieve their life Goals – let alone even small goals in life because they have formed a HABIT of making excuses

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How can I possibly start when I don't have any money?

“A Man without Education is like a Building without Foundation”

Education creates Value  
Applied Education = Profits

- Spotters Fees
- Joint Ventures
- Option Flips
- Vendor Finance
- Seller JV
- Income Uplifts

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I am **Time Poor** – how much time do I need to be successful?

WE ALL MAKE TIME FOR WHAT WE FEEL IS IMPORTANT IN OUR LIVES.

I replaced my income on 2.5 hrs a week  
That is my minimum requirement

Any thing less – You are not serious

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What is the market crashes..... What if.....What if.....What if??

"FEAR KILLS MORE DREAMS THAN FAILURE EVER WILL"

This makes me smile  
The question is masking something much bigger!

FEAR

Education conquers Fear!

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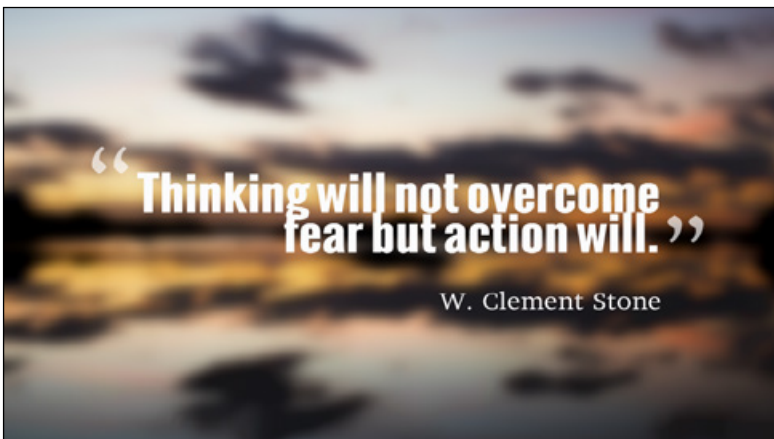
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the  
**DIFFERENCE**  
 between **WHO**  
**YOU are &**  
 who **you WANT**  
 to be is >>>>  
**WHAT DO**  
 you **DO**

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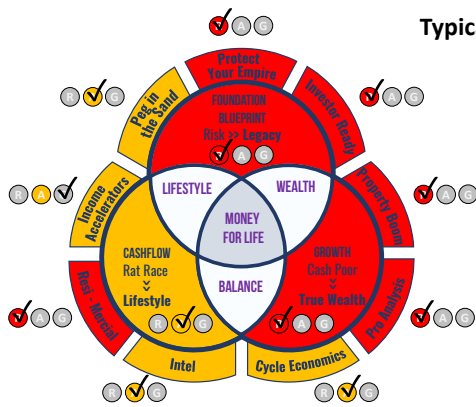
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Typical Outcome




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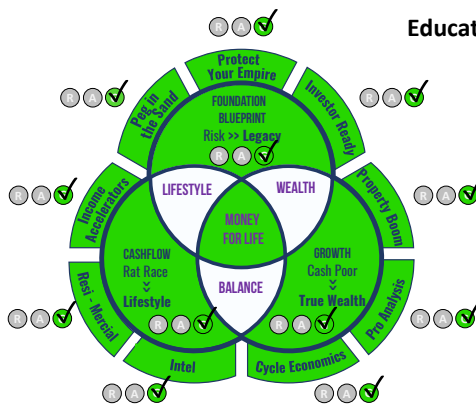
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Educated Outcome




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