



Australian Wealth
Advisory

AUSTRALIAN WEALTH ADVISORY

THE INVESTMENT PROPERTY MYTH BUSTER



FREE GUIDE



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Investor Myth-Buster Guide

Presented by Australian Wealth Advisory - oakZERO

Debunking Common Property Investment Myths

1. General Property Investment Myths

❌ Myth: "Property always goes up in value."

✅ Reality: Markets fluctuate. Local downturns, policy changes, or overdevelopment can reduce value.

❌ Myth: "You need to be rich to invest in property."

✅ Reality: Innovative models like oakZERO lower the barrier to entry using equity, cash, or super.

❌ Myth: "Negative gearing is the best path to wealth."

✅ Reality: Negative gearing only works if capital gains outweigh long-term cash flow losses.

❌ Myth: "You only need one property to retire."

✅ Reality: One property rarely provides sufficient post-tax income. A scalable strategy is key.

❌ Myth: "Tenants always pay rent and maintain the property."

✅ Reality: Vacancies, arrears, and property damage require active management.

❌ Myth: "Off-the-plan apartments are safest."

✅ Reality: Oversupply, poor construction, and low growth can erode performance.

2. Build-to-Rent (BTR) Investment Myths

❌ Myth: "BTR is only for institutions."

✅ Reality: AWA makes BTR accessible for individual investors via fractional or direct ownership.

❌ Myth: "BTR doesn't deliver returns."

✅ Reality: BTR offers stable yield, particularly in high-demand rental markets.

❌ Myth: "You don't own anything in BTR."

✅ Reality: Investors own the dwelling and benefit from secure leasing structures.



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❌ **Myth: "You can't add value to BTR properties."**

✅ **Reality: Design, energy systems, and services enhance yield and asset value.**

3. Myths About Tiny Home Build-to-Rent (oakZERO Model)

❌ **Myth: "Tiny homes aren't real investments."**

✅ **Reality: They are relocatable, income-generating assets with high rental demand.**

❌ **Myth: "Banks won't lend for tiny homes, so they're risky."**

✅ **Reality: AWA's model uses cash, equity, or super—avoiding mortgage dependency.**

❌ **Myth: "No one wants to live in tiny homes."**

✅ **Reality: Demand for affordable, modern, off-grid living is rising—especially in regional Australia.**

❌ **Myth: "Tiny homes aren't legal to rent out."**

✅ **Reality: oakZERO targets compliant sites with accepted or exempt planning schemes.**

❌ **Myth: "Tiny homes lose value and are hard to sell."**

✅ **Reality: These homes generate income from day one and are portable or resale-ready.**

❌ **Myth: "Off-grid living means rough living."**

✅ **Reality: oakZERO homes include potable water, solar power, and composting systems—engineered for comfort.**

❌ **Myth: "You need a real estate license to manage them."**

✅ **Reality: AWA allows direct leasing under business management models—no trust accounts needed.**

oakZERO by Australian Wealth Advisory

🚀 **Changing the game in affordable housing.**

Traditional Model

oakZERO Model

Fixed dwellings

Relocatable homes

Requires DA/approvals **Designed for DA exemption pathways**



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Traditional Model	oakZERO Model
Bank loan dependent	Cash/equity/super funded
Urban-focused	Regional and land lease innovation

🔗 Ready to build income and impact? Contact us at www.gbank.com.au or your AWA representative.

✦ *This guide is educational only and does not constitute financial advice. Please consult your advisor.*

🚀 **Final Thought:**

**Property investment has evolved. Don't let outdated myths hold you back.
Knowledge is power—let's rethink what's possible!**