



Property Investment Guide



WOLFBROCK
RESIDENTIAL

Your Clear Path to Property Wealth



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Your clear path to property wealth

At Wolfbrook, we believe that property investment should be both attainable and rewarding, not overwhelming. Whether you're just starting out or looking to grow your portfolio, we're here to make the process simple, transparent, and stress-free.

Our homes are designed for long-term value, located in areas with strong rental demand and future growth potential. With Wolfbrook, you'll be supported every step of the way.

Why property investment?

Kiwis have long chosen property as a way to grow wealth and secure their financial future. It's not just bricks and mortar – it's about building an asset that:

- Appreciates in value over time
- Generates ongoing rental income

This combination means your investment can grow alongside you, for years to come.





Why invest with Wolfbrook?

- **Homes Built to Last:** Crafted with quality materials and smart layouts that attract modern tenants.
- **Prime Locations:** Close to schools, transport, and employment hubs – places where people want to call home.
- **Investor-Centred Designs:** From conceptual planning to final delivery, our homes are built with investors in mind.
- **Comprehensive Support:** We offer rental guarantees, full property management, and expert advice so you can relax, and allow your investment to work for you.

1000+
Homes Built



Homes built to last



Prime locations



Investor-centred designs



Comprehensive support



Getting started: Budget breakdown

Having clear financial oversight from day one keeps your investment on track.

At Settlement:

- Legal fees (solicitor)
- Valuation or loan application costs (if required)
- Council rates and insurance
- First year Resident's Society levies (if applicable)

Ongoing Costs:

- Mortgage repayments
- Property management fees
- Rates, insurance, and occasional maintenance
- Residents' Society levies (if applicable)

Work with a trusted team

The right professionals make all the difference:

Solicitor

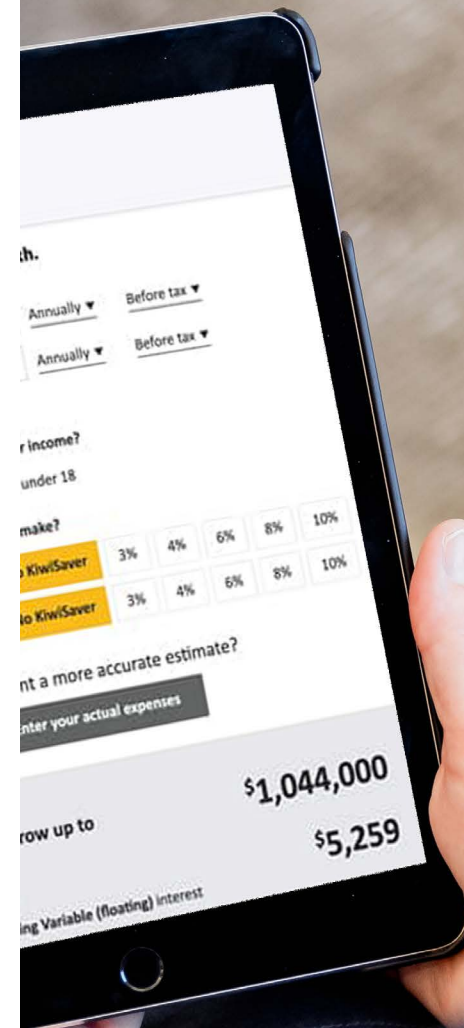
Manages the contracts
and settlement

Accountant

Structures your investment
& optimises tax deductions

Mortgage Broker or Bank

Handles loan pre-approval
and mortgage structuring



Buying off the plans

Buying off the plans with Wolfbrook lets you:

- Lock in today's price – before construction completes
- Prepare finances and grow your deposit over time
- Minimise maintenance with a brand new home
- Benefit from the stronger rental returns typical of new builds



Property management and rental guarantee

We offer full-service property management plus a 2-year rental guarantee, ensuring peace of mind and steady income.

Our team specialises in new home tenancy management, covering everything from tenant selection to maintenance.



How to fund your first investment

You can invest using:

- A cash deposit
- Equity from your current home



Lower deposit needed?

New builds often qualify for LVR exemptions, sometimes requiring as little as a 10% deposit.

Choosing the right loan

There's no one-size-fits-all loan, but common options include:

- **Interest-only loans** — great for cashflow, but don't reduce the principal
- **Longer loan terms** — lower early repayments
- **Fixed vs. floating rates** — helps manage interest rate risk

Your broker will help you choose the best structure for your goals.



Understanding tax

- Rental income is taxable, but many expenses can be deducted
- Interest deductibility: 80% from April 2024, 100% from April 2025
- Selling within 2 years may trigger the Bright-line test

A property-savvy accountant can help maximise your tax efficiency.

The Wolfbrook build process

1.

Confirm all purchaser conditions in the Sale and Purchase Agreement, such as finance approval.

2.

Pay your deposit to secure the property

3.

Construction begins and you'll receive monthly progress updates

4.

Your solicitor prepares for settlement while your broker or bank arranges the loan

5.

Settle the property once construction is complete

6.

Wolfbrook can manage your property and tenants after settlement



Example investor journeys



First Time Investor

Sarah used equity from her home to invest in a \$600K townhouse. With our rental guarantee and a reliable tenant, it essentially pays for itself.



Veteran Investor

Mike added a Wolfbrook home to his portfolio. With minimal maintenance and steady rent, it aligned perfectly with his long-term strategy.

Hear from other investors

“

Wolfbrook made it easy — they handled everything. From the first call to the tenant moving in, I barely lifted a finger.

— David M

I've bought a few new builds, and Wolfbrook was by far the smoothest experience.

— Claire T

”

Cashflows matters

While capital gains are valuable, it's essential your property works day to day. We support you with:

- Market-informed rental appraisals
- Clear visibility of expected ownership costs
- Practical strategies to help maximise returns

Minimising risk

We can't control the market, but we reduce common risks:

- **Vacancy:** Covered by a 2-year rental guarantee
- **Maintenance:** New builds with full warranties
- **Interest rate rises:** Smart mortgage structuring
- **Market changes:** We build in high-demand areas

Exit strategies

Your plan might include:

- Holding long-term
- Selling (optimally after the Bright-line period)
- Refinancing to fund future investments
- Transitioning to other investment types

We'll help you identify the best fit for your goals.



Built for the long run

Wolfbrook homes feature:

- Durable, low-maintenance materials
- Energy-efficient design
- Contemporary aesthetics that appeal to top-tier tenants



Mersey Street, Christchurch

Ownership structures

Choose a structure that best suits your goals:

- Personal ownership
- Joint ownership (partner/friend)
- Trust or company ownership (for protection or scaling)

Discuss your goals with our adviser to determine the best fit.

Location strategy

We invest in regions with:

- Strong growth potential
- Access to employment and transport
- Quality schools and amenities

Current focus areas:

Auckland, Tauranga, Wellington, Kaikōura, Christchurch, Queenstown, and Dunedin.



The buy-and-hold strategy

This is the cornerstone of most investor portfolios:

- **Set-and-forget:** Professional property management
- **Low stress:** Avoid renovation or flipping
- **Long-term gain:** Steady capital growth

Returns and growth

Our homes are built in city-fringe or central areas with zoning that supports growth. This means:

- Healthy rental yields today
- Steady long-term capital appreciation

Running the numbers

Our team helps you understand key investment fundamentals, including:

- Market-informed rental appraisals
- Indicative cashflow breakdowns
- Area-specific capital growth insights

Your mortgage broker, accountant, or financial advisor can guide you further through the numbers to ensure they align with your goals.

FAQs

Can I use equity to invest?

Yes! Many investors start this way.

How much deposit do I need?

As little as 10% for new builds. In some cases, no deposit is required if equity is available.

Where should I invest?

Look for areas with growth, employment, and infrastructure – we'll help guide you.

How do I decide how much rent to charge?

Our team provides an in-depth rental appraisal and market insights.





Ready to get started?

Begin your investment journey with confidence.

Our support extends from your very first question through to tenants moving in — and beyond.

Reach out to start the conversation today.

Wolfbrook. Built for Investors.

wolfbrook.co.nz



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