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Investment; Houses vs. Units/Apartments

By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

So, you're an aspiring property investor. Where to start? is it best, for the sake of investment, to purchase a house, or a unit/apartment? In this article, the pros and cons of each will be examined in as objective a manner as possible, and the question will be left to the intelligent reader to answer, on the basis of the knowledge which has here been presented.

All About Appartments

Ease of Entry – The fact of Appartments being the cheaper option means that for the novice investor, it is easier to enter the market through the purchase of such a property. This allows one to gain a foothold in a particular area, or, at least, secure a modest investment through the ownership of property. Although an apartment will almost never appreciate to the degree at which a house will, the fact remains that there is great benefit in having a foothold in the market by most any means.

Potential for Appreciation – As previously mentioned, an apartment is highly unlikely to appreciate to the degree at which a house will. That said, the level of appreciation is nothing to dismiss, with an apartment of good quality potentially possessing the ability to increase by a quarter in value through the course of but five years. This is amplified by conditions such as sought after, inner-city locales, the purchase of which is generally only made possible to the average buyer by virtue of the property size being smaller. Another facet which could increase the appreciation and value of an apartment is if it is period; should an apartment be Victorian, or Art Deco, for example, the demand for and value of the property will increase exponentially with the years, and, in fact, increase by virtue of the years themselves.

Access to Locale – As touched upon in the last point, an apartment can be a desirable property with potential for appreciation by virtue of the fact that many thereof are located in highly desirable and trendy areas. Apartments are usually to be found in the inner-city or inner suburbia, and are, therefore, closer to most forms of entertainment, night life, work and offices, facilities and resources. For most people, a home in this tantalising locales is only made possible by the fact that they come in the form of smaller, more affordable appartments, which will increase in value as the population of any given city rises.

How About Houses?

High Appreciation – The fact of the matter is; houses will always appreciate more than apartments. This is because the value of a house comes not only from the structure itself, but also from the land upon which the structure is built. Think of it this way; new apartments are built every day, but no one can create more of the green Earth upon which they're built. Therefore, it is the land itself which is the more scarce resource, and not the buildings. Naturally then, it will be the houses, which can double their value in a decade, that are more prone to appreciation in price.

Renovation Friendly – As mentioned, when one purchases a house, one has purchased the land. This means that one has freedom to extend or shorten the buildings length, build a pool or playing field, or add a second story to their home so long as they have the money, stay on their property and are in line with their local council. With an apartment, such is not the case. One does not have the freedom to take down walls and make great structural changes, even to the property which they, themselves own, due to the fact that the body corporate which dictates the "nays" and "yays" within the complex are likely to veto anything potentially disruptive to other residents. Therefore, in the instance one renovating, and being able to turn a house you like into a home you love; houses win the day.

Difficulty of entry – For all the benefits which houses have over apartments, one fact still lingers; the price. A house will almost always cost more than an apartment, and as such, the purchase thereof can be daunting to aspiring investors and home-owners alike. Even so, the seemingly impossible becomes ever more achievable when one shifts their focus for the bright lights of the inner city, and into the sleepy haze of outer suburbia. In some cases, and in many cities, a three bedroom house in the outer suburbs can cost as much as a one-room apartment in the inner-city. Think of what could be saved! And when one considers the potential for appreciation? The mind runs wild with the possibilities.

Conclusion

Therefore, it can be rightly said that to different people, in different circumstances, units, apartments, and houses all have different benefits and drawbacks. No matter what your situation or preference is, however, its unlikely that you'll be able to bear the cost without a home loan . If you're looking to buy a home, be it an apartment or a house, Natloans is only a phone call away. Out dedicated home finance team has, over many years, helped hundreds of Aussies into their dream homes, of all shapes, sizes, and categories. Call us today! Its all that stands between you, and your new home.

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