coliving cashflow academy

Module 0 Workbook

Module 0
Introduction

What is Coliving

This module introduces the foundational concepts of Co-Living and HMO (House of Multiple Occupation) as property investment strategies, especially within the Western Australian market.

Key Learnings:

1. Definitions & Concepts
   - Co-living: A modern housing model where tenants rent private rooms (often with ensuites) and share communal spaces. Weekly rent typically includes all bills, WiFi, cleaning, and furniture.
   - HMO: A legal term (from the UK Housing Act 1985) describing a property shared by 3+ unrelated people. Used for communication with councils, lenders, and within the WA planning system.

2. Strategic Advantages
   - Higher yields: Multiple income streams from one property.
   - Fast-renting properties: High demand from professionals, key workers, and essential service workers.
   - Financial sustainability: Works in both up and down markets due to affordability and flexibility.

3. Global Trends & WA Opportunity
   - Huge growth in co-living globally:
   - UK: £1B+ invested since 2020.
   - US: Market projected to hit $300B by 2028.
   - WA is still in early stages—providing first-mover advantages to investors.

4. The Market Gap
   - Mismatch between housing supply (large homes) and demand (smaller households).
   - 26% of households in Australia are single-person, but most new homes are 4-bedroom family homes.
   - Over 296,000 households in WA are in extreme rental stress.
   - Investors have an opportunity to fill this gap and build wealth.

5. Investor Advantage
   - Investors using the HMO model:
   - Get positive cash flow
   - Support the housing crisis
   - Create social impact by providing affordable, community-focused homes

Investing Lingo 101

Activity 1: Define Key Terms
Instructions: Match the term to its definition.

Term	⟷	Definition
HMO		A property rented by 3 or more unrelated individuals who share facilities.
Coliving		A modern housing concept with private rooms and shared spaces.
Gross Yield		The annual rent divided by the property purchase price (x100).
Net Yield		Gross income minus expenses, divided by property value (x100).

Activity 2: True or False
Instructions: Write T (True) or F (False) next to each statement.

1. ___ HMO is a term created in Australia.
2. ___ Co-living tenants usually pay a single all-inclusive weekly rent.
3. ___ There are currently over 400,000 HMOs in England and Wales.
4. ___ WA has an oversupply of the right kind of rental housing.
5. ___ Investors using the HMO model are limited to student tenants only.

Investing Lingo 101

Activity 3: Market Observation
Instructions: Answer in 2-3 sentences.

- What is the biggest mismatch in Australia's housing supply vs demand right now?
- How does co-living help solve the loneliness and affordability crisis?

Activity 4: Quick Calculations
Instructions: Calculate the following based on gross yield formula:

- Formula: (Annual Rent ÷ Purchase Price) x 100
- A property costs $650,000 and earns $1,400/week in rent.
- Your answer: ______________%

Activity 5: Reflect & Write
Instructions: Write a short paragraph (4-5 sentences) answering:

- Why do you think co-living and HMOs are becoming more popular in WA?
- Can you see yourself investing in a model that provides both profit and community impact?

Searching & Feasibility (Un-Furnished)

Summary

- Repeat search with unfurnished properties.
- Factor in $20k–30k furniture packs.
- Key rule: aim for payback in ≤12–14 months.
- Be realistic: market shifts may affect feasibility.

Your Tasks

1. Run feasibility on 1 unfurnished property.
2. Add setup cost for furniture + fire safety.
3. Write: “At current rents, I would break even in ___ months.”
4. Decide: Would you still pursue it? Why/why not?

Conclusion

In this introductory module, we've laid the groundwork for your HMO investment journey.
You've learned:

- What a HMO is and why it's a powerful strategy for generating positive cashflow.
- The mission behind The HMO Property Co — to provide quality, affordable accommodation while delivering strong financial returns for investors.
- The importance of knowing your "why" — a clear sense of purpose will guide your decisions, keep you motivated, and shape your legacy.
- That goal setting is not optional — it's critical. You can't hit a target you haven't set.

This module is about more than just property — it's about aligning your investments with who you want to become, what you want to have, and how you want to contribute.
You are now ready to move forward with clarity, confidence, and purpose.

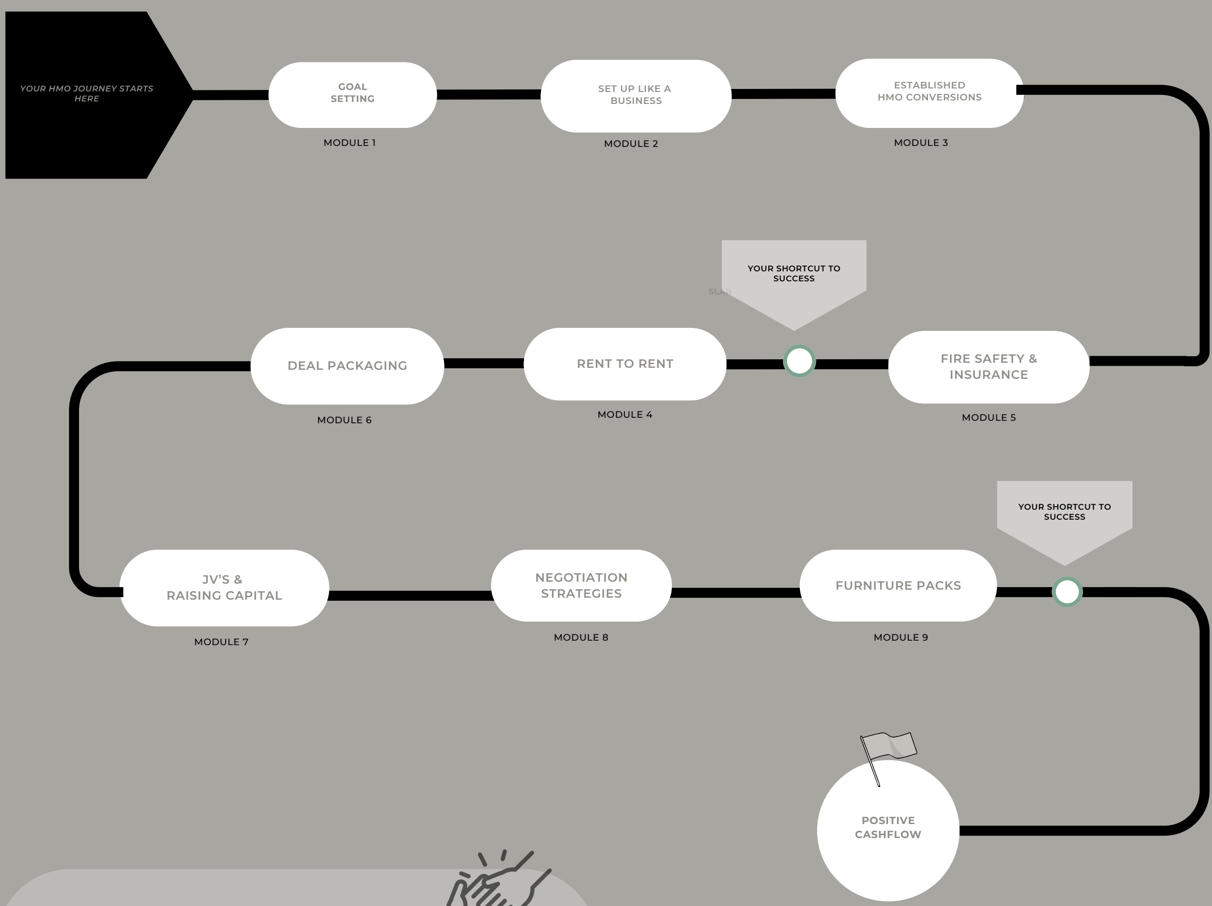
"Clarity precedes success. When you know your why, the how becomes easier."


"EVERY WINNER WAS ONCE A BEGINNER"
NEIL GIBB
@HMOPROPERTYCO

THE ROAD AHEAD

The Cashflow Academy Advantage

This course gives you everything you need to succeed. You'll learn our tried-and-tested HMO model — the exact strategy that has delivered consistent cashflow and strong returns for 90+ investors. Every step, every tool, and every lesson is designed to fast-track your results and give you the clarity to take action with confidence.



Done-For-You Support

We know that even with the best roadmap, sometimes you hit roadblocks. That's why we offer a done-for-you service — your shortcut to success. Whether you get stuck, want to move faster, or simply prefer hands-free investing, we're here to step in and do the heavy lifting for you.

Think of it as your safety net: learn the model, take control, and know that whenever you need it — we've got you covered.