

DUE DILLIGENCE AND PROPERTY REPORT

SUNSHINE COAST

A high-angle photograph of a rugged coastline. The foreground is dominated by dark, moss-covered rocks that meet the sea. The water is a vibrant turquoise color, with white foam from waves crashing against the rocks. In the background, a sandy beach is visible, followed by a line of green trees and a multi-story building on a hillside under a clear blue sky.



03 **Overview**

The Sunshine Coast is the 9th largest 'significant urban area' in Australia by population.

06 **Population Growth**

With some 350,000 residents currently living on the Sunshine Coast, the population is expected to grow by 58% to 550,000 by 2040.

08 **Economic Growth**

The Sunshine Coast's Gross Regional Product is estimated at \$17.7 billion and is expected to reach \$33 billion in 2033. (NIER, 2017; AEC, 2018).

11 **Employment Growth**

Massive major infrastructure projects like the Sunshine Coast University Hospital, new greenfield CBD in Maroochydore and airport expansion have stimulated employment growth since 2013 and will continue to drive employment growth into the future.

12 **New Infrastructure**

More than \$50 billion is being invested on the Sunshine Coast, including hospital upgrades, the airport expansion, master planned residential communities, light rail project, state and federal government transport projects, new Maroochydore CBD and Birtinya Town Centre.

22 **Sunshine Coast Properties**

An overview of the Sunshine Coast property market and the three major property types; Houses, Units and Townhouses



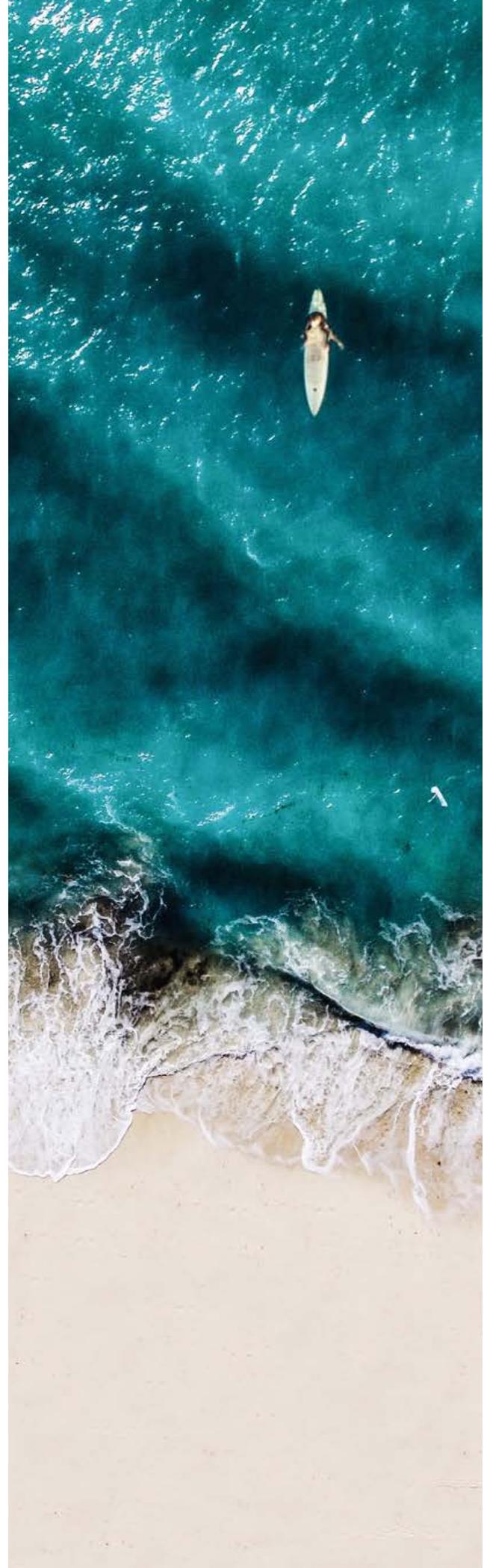
Overview

In a single decade the Sunshine Coast has been awakened from a long and cosy period of hibernation to become one of the country's most sought after locations for investors and owner occupiers alike.

Australia's leading demographer Bernard Salt released "The Activated City: Imagining the Sunshine Coast in 2040" in 2019, and the region's Mayor, Mark Jamieson, also showcased the region's investment mission which is part of the Regional Economic Development Strategy, to encourage job creating investment in the Sunshine Coast's seven high-value industries.

"New investment generates new businesses, which in turn offers more enduring employment opportunities for our residents and helps to deliver new facilities and services to meet the needs of our communities." He said.

Following the Regional Economic Development Strategy, Mayor Jamieson has revealed a clear Economic plan for the Sunshine Coast. He states that "by staying focussed and committed to our plan for the region's economy, we are now experiencing a sustained period with one of the lowest unemployment rates in the State, continuing high levels of business confidence over the last three years and more than \$10 billion of investment in new infrastructure and major commercial and residential developments."



Mayor Jamieson also welcomed the news that an estimated 13,200 jobs had been created on the Sunshine Coast over the course of this year alone.

Bernard Salt also commented in his report that “Long gone is the sense that the Sunshine Coast is an enclave of older retired Australians and New Zealanders”. In fact, the Sunshine Coast has grown from an economic base of tourism & construction to an entrepreneurial, small to medium enterprises in health, technology, professional services, building and retail sectors in order to attract a steady flow of young people into the region. “This was always going to be a game-changer for the Sunshine Coast. No other city of a similar scale offered new and existing businesses the opportunity to reimagine their future in state-of-the-art premises next to the pulsing heart of an established Australian city.”

“The key difference between the Sunshine Coast of 2040 and the Sunshine Coast of today is not the population growth, or the new airport or hospital or even the expanded role of the university; it’s not even the new light rail; it is the sense that locals know that they can do whatever they want to do, locally. This is an important cultural distinction in regional Australia.”



Bernard Salt believes the Sunshine Coast contained about 350,000 residents in 2017. Current projections place this figure at 550,000 by 2040, which delivers net growth of 200,000 or average growth of 8,700 per year.

Generally there are about 10,000 residents per suburb in cities like the Sunshine Coast which means the Coast must invent or deliver one new suburb around every 14 months. It also means that the net population growth by 2040 will underpin demand for around 76,000 new dwellings, split between traditional suburbia and medium density townhouses and apartments. Demand for housing on the Sunshine Coast looks set to continue for many years to come!

The re-imagining of the Sunshine Coast's future isn't about what can be achieved over the next five years (although that is important) it is about setting in place the right framework for the city to capture commercial opportunity over decades into the future. The future for the Sunshine Coast looks very bright indeed.

BESPOKE
— Investment Group —





SUNSHINE COAST

Population Growth

There are more than 350,000 people who call the Sunshine Coast home and this is growing by 2.55% per year. According to KPMG's "Activated Sunshine Coast" Report, this is expected to increase by 57% to 550,000 people by 2040. Demographer Bernard Salt stated that "the growth on the Coast would be driven by thousands of 'knowledge working jobs'".

Residences are attracted by the employment and business opportunities, education and relaxing beachfront lifestyle of the Coast. The new Maroochydore CBD provides a vibrant hub of commerce, technology, innovation, entertainment and inner-city living which attracts young entrepreneurs and generates job opportunities on the Coast. Rapidly growing employment opportunities generated by major infrastructures will also result in massive population growth.

Sunshine Coast 2017 and 2040

		2017	2040
	POPULATION	350,000	550,000
	PRIMARY & SECONDARY SCHOOLS	135	205
	INTERNATIONAL AIRPORT CONNECTIONS	1	15
	DWELLINGS	134,000	200,000
	LABOURFORCE	165,000	272,000
	SCHOOL KIDS 5-18	63,000	95,000
	AGED 80+	18,000	50,000

Sunshine Coast vs Australia Growth % 2017 and 2040

		SUNSHINE COAST	AUSTRALIA
	POPULATION	58%	38%
	LABOURFORCE	74%	44%
	SCHOOL KIDS 5-18	52%	31%
	AGED 80+	179%	141%



Economic Growth

The Sunshine Coast economy is the 9th largest economy in Australia, with a current Gross Regional product of more than A\$17.7 billion. The economy is predicted to grow in a strong and sustainable pattern over the next 20 years to reach A\$33 billion in 2033, accompanied by an increase in high-value employment, export and household income.

A clear vision via a 20-year economic blueprint indicated that the Sunshine Coast is set to be a leading regional economic powerhouse - with a progressive approach to sustainable economic growth and outstanding opportunities which are unrivaled elsewhere in Australia.

With massive capital investment to occur in a new city centre, an international Airport, leading health and education precincts, connectivity with international markets and excellent investment conditions, the Sunshine Coast is expected to transition to a New Economy and create a high value and sustainable economy.

Solar Farm

> \$10 million economic benefit
100% of council's electricity offset by renewables

Airport

2230 Jobs
\$4.1 billion contribution to economy

International Broadband Submarine cable

\$927 million to the Queensland economy
\$463m to Sunshine Coast economy

Sunshine Plaza

\$440 million expansion
creating 5200 construction and retail jobs

Maroochydore

15,000 jobs
\$4.4 billion contribution to economy

University

\$81 million expansion complete
20,000 students by 2020

Bruce Highway

\$1.6 billion expansion and upgrade
First stage to be completed by 2020

Palmview

\$3 billion development
17,000 residents

Beerwah East

44,000 residents
Development ready by 2027

Hospital

4600 jobs
\$1.8 billion investment

Mass Transit Network

Stage 1 by 2025
9000 jobs
\$3.8 billion contribution to economy

Aura (Caloundra South)

50,000 residents
\$7 billion+ investment



Sunshine Coast Major Projects

Mayor Mark Jamieson mail@sunshinecoast.qld.gov.au 07 5441 8242

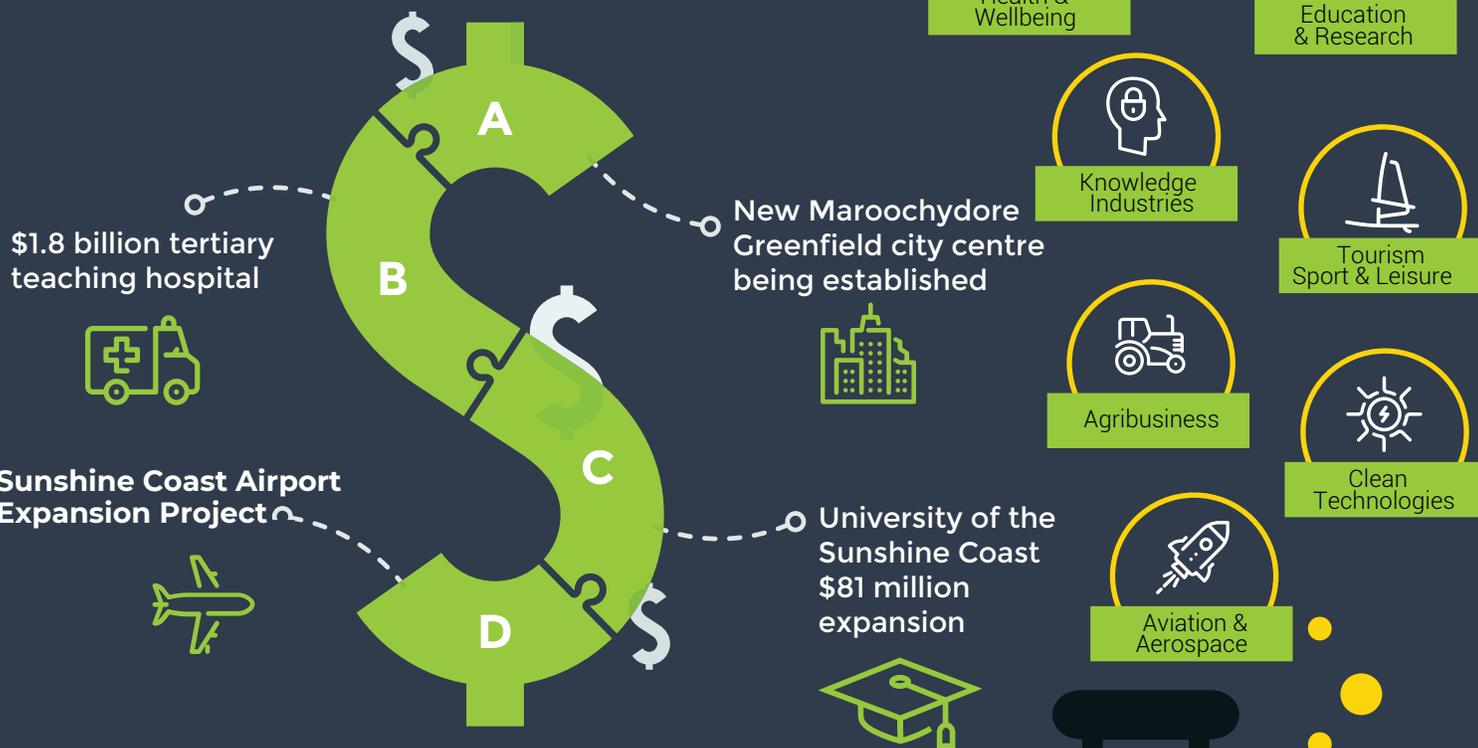


"Entrepreneurial capital"

- Bernard Salt

550,000

The Sunshine Coast is projected to grow to 550,000 residents by 2040



Sunshine Coast Regional Economic Development Strategy 2013-2033

Growth is underpinned by strong leadership, investment in essential infrastructure, fostering business growth in high-value industries.





SUNSHINE COAST

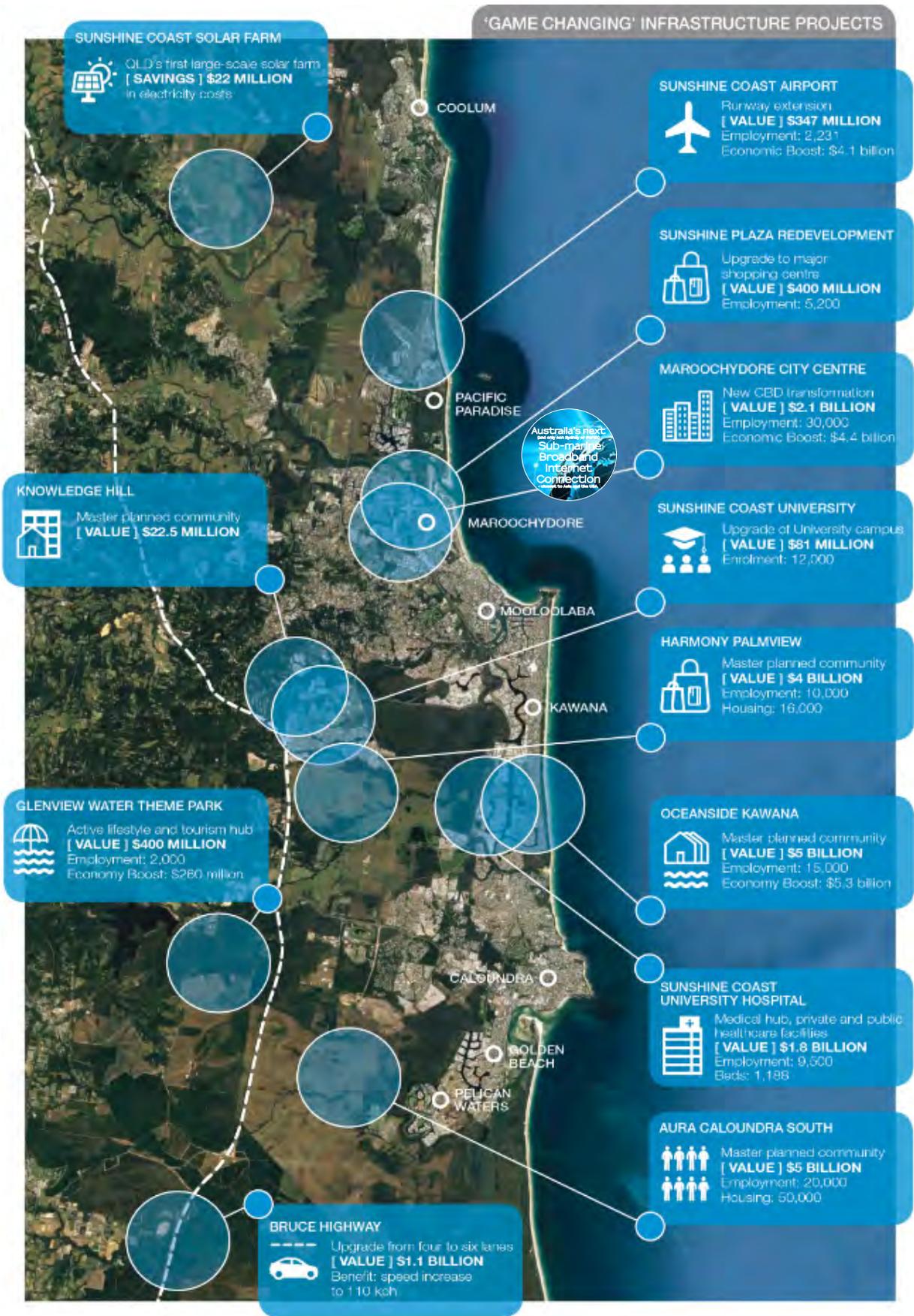
Employment Growth

New industries have been growing on the Sunshine Coast, industries such as education, healthcare and professional services. The region's top five industry sectors by total employment are health care and social assistance, construction, accommodation, retail & food services, education and training.

The unemployment rate on the Sunshine Coast is currently below the Australian and Queensland average unemployment rates. Tens of Thousands of jobs are being created for well into the future as there are major infrastructure developments both planned and underway. For example, Youi insurance, the largest private employer on the Sunshine Coast, moved their Global Headquarters to Sippy Downs and created more than 1,700 job opportunities. Stage two of their expansion will see the addition of a 12,500m² wing, providing space for up to 3,000 staff.

SUNSHINE COAST MAJOR PROJECTS

On the doorstep of Asia and the Pacific Rim, the popular and rapidly growing Sunshine Coast is a local, national and global destination. More than AUD \$4 billion in major infrastructure projects and over AUD \$15.5 billion in private investments are already underway or in the pipeline on the Sunshine Coast.



UNIVERSITY OF THE SUNSHINE COAST & HOSPITAL PRECINCT

The University of the Sunshine Coast (USC) is a unique and successful regional institution, established on a greenfield site at Sippy Downs 20 years ago to support the development aspirations of the Sunshine Coast community. More than 17,809 students are currently enrolled in the USC and 77% of students are studying at the Sippy Downs Campus. There are 2,981 international students from 80 countries studying at USC. According to a 4-year strategic plan from the USC, it is expected to be a comprehensive university of 20,000 students in only a few short years. It has undergone major expansion in the wider South East Queensland with the Moreton Bay Campus opened in 2020 which includes new campuses, study nodes and collaborative health facilities.

Hotspotting founder, Terry Ryder said the Sunshine Coast University and the \$2.5 billion University Hospital were examples of regional game-changers.

“We have this whole new industry now bringing lots of new people to the Sunshine Coast and many of them earning pretty good money so that is a big change to the economy,” he said. Mr Ryder goes on to say “the Kawana precinct between Maroochydore and Caloundra would see demand from both owner-occupiers and tenants ramp up while the airport expansion and the Maroochydore CBD renewal had driven prices.”



\$4 Billion Maroochydore CBD



A \$4 billion, 53-hectare greenfield site in the heart of Maroochydore is being transformed into a Central Business District offering unparalleled investment and development opportunities in Queensland's thriving south east corner. Designed for the 21st Century, this ground-breaking development will be embedded with smart technology throughout, creating a cleaner, greener, dynamic city centre that's not only desirable and liveable; it will have a transformative impact on the region's economy delivered over the next 20 years.

With a population on the rise, booming CBD and major investments in local projects provide a mix of uses, activities and Maroochydore is set to flourish as one of Australia's great regional business centres and with a number of bold initiatives under way to improve living standards and productivity on the Sunshine Coast will bring a \$5.9 billion boost to the economy.



Open Space & Waterways

40% of the site developed over the next 20 years will be open space.

International visitor expenditure in the region is more than \$200m p.a.

100KM

From the QLD capital Brisbane

15,000

New jobs created by the unprecedented multi-billion dollar investment by the year 2025

New central business district

The new central business district will provide a mix of uses, activities and development opportunities that will reinforce it as the identifiable centre of commerce, entertainment and civic life within the region.

Commercial GFA 150,000m²

Retail GFA 65,000m²

Arts
Business
Entertainment
Parks
Hotels
Bars & Cafés

SUNSHINE COAST PRIORITY TRANSPORT PROJECTS

There are a number of major game-changing projects spearheading the Sunshine Coast council's plans to sustain the Coast's prosperity, lifestyle and natural assets into the future.

The Sunshine Coast is expected to experience high population growth over the next 20 years. The areas between Maroochydore and Caloundra will be the focus of economic growth as the Maroochydore City Centre and the new Sunshine Coast Public University Hospital Precinct at Kawana continue to be developed.

Sunshine Coast Mayor Mark Jamieson revealed that 'Planning for this growth is critical to protecting our coastal lifestyle, our outstanding natural assets, character and identity, ensuring we have employment and economic opportunities for our residents in the future'.

'At this point in time there is a unique and exciting opportunity for the Sunshine Coast to plan for a new way to move and accommodate projected growth while protecting the unique and attractive lifestyle for future generations'.

The Airport upgrade, multiple road upgrades including the Bruce Highway upgrade to 6 lanes, Kawana arterial, Caloundra Road intersection upgrades, Steve Irwin Way, rail upgrade between Nambour and Beerwah, and the light rail project will all serve to accommodate the rapidly expanding region.



Airport
\$400 million
 construction value (Council project)



Mooloolah River Interchange
\$440 million
 construction value



Rail upgrade Landsborough to Nambour
 duplication and realignment of rail line
22km
 \$1.6 billion construction value



Bruce Highway Maroochydere Road to Mons Road
 Proposed completion by **2021**



Kawana Arterial
 Upgrade to **4 lanes**



Bruce Highway Caloundra Road to Sunshine Motorway
 Upgrade to **6 lanes**
 \$930 million construction value



Caloundra Road
 Key intersection upgrades



Steve Irwin Way
 Upgrade to **4 lanes**



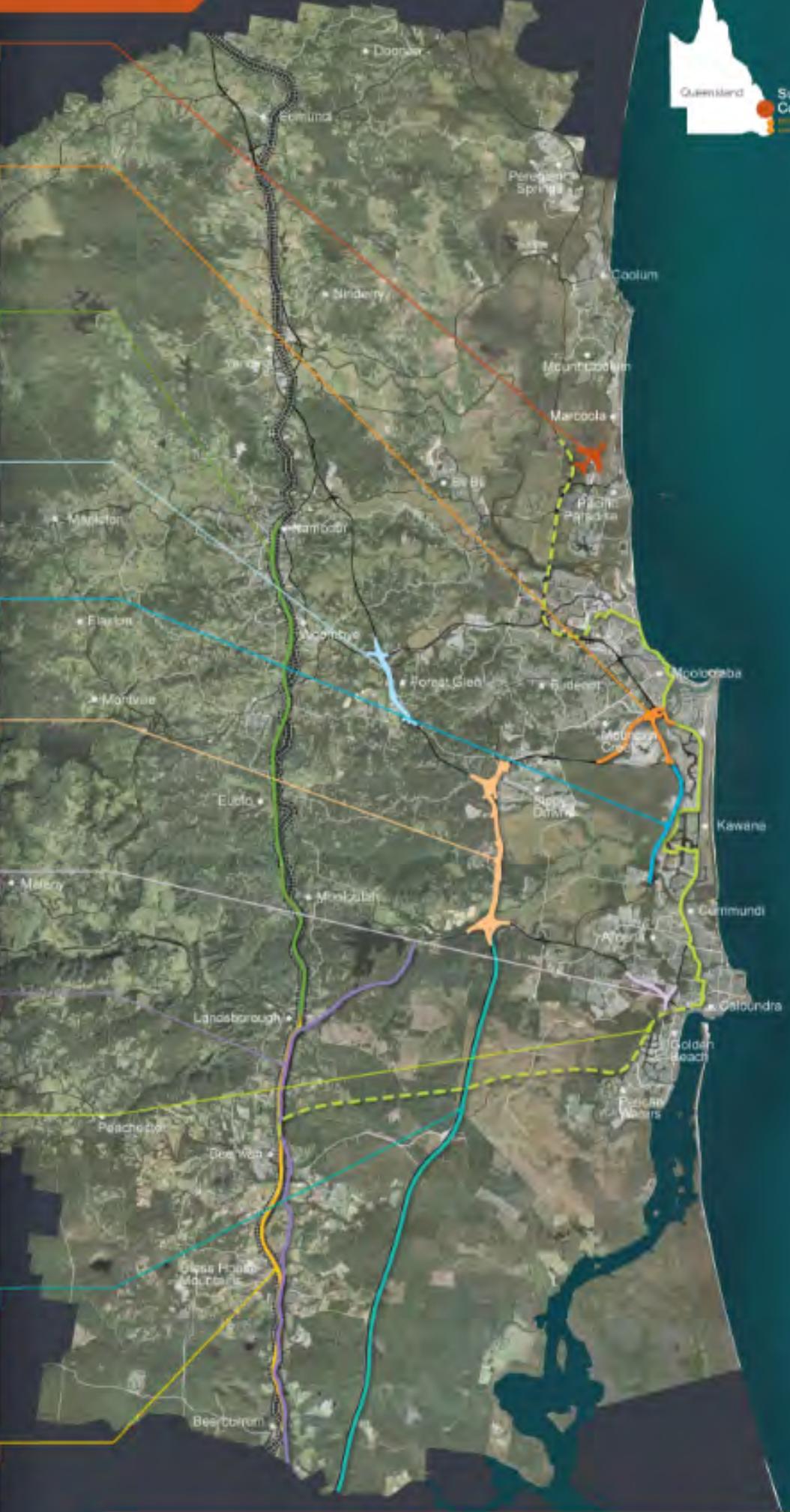
Light Rail
23km long
 \$2 billion construction value for first stages
 --- Future transport connections (CAMCOS)



Bruce Highway Caboolture to Caloundra
 Upgrade to **6 lanes**
 \$2 billion construction value



Rail upgrade Beerburrum to Landsborough
 duplication and realignment of rail line
17km
 \$500 million construction value



Sunshine Coast Priority Transport Projects

Priority Transport projects are to be delivered in partnership with Federal and State governments. Current as at 30 November 2010.

PROPOSED SUNSHINE COAST LIGHT RAIL

CONNECTING MAROOCHYDORE TO CALOUNDRA

PREDICTED TO BE DELIVERED BY 2025

The proposed Sunshine Coast Light Rail has been named one of five major game-changing projects at the forefront of council's plans to sustain the coast's prosperity, lifestyle and natural assets into the future. This will provide an efficient, high quality transport option and has the potential to generate social, economic, transport and environmental benefits across the Sunshine Coast:

- Supporting the direct and indirect creation of almost 9,000 jobs during construction and operation
- Putting an estimated \$3.6 billion of benefits back into the economy
- Protecting lifestyle and natural assets and hinterland
- Connecting people and places to major hubs and areas of employment, education, health and tourism
- Improving mobility, especially for the aged and people with disabilities
- Encouraging new forms of urban development and reinvigorating urban precincts
- Reducing reliance on car travel.

Sunshine Coast Councillor Rick Baberowski said that he hoped the light rail project would be up and running within a decade". He said that "we have 200,000 new residents coming to the Sunshine Coast over the next 20 years and we are making a very serious commitment to light rail".



09. Light Rail

Stage 1 by 2025. 9,000 jobs. \$3.6 billion contribution to economy. Proposed.





PROPOSED \$5B HIGH SPEED RAIL

CONNECTING BRISBANE TO MAROOCHYDORE

200 km of fast rail from Brisbane to the Sunshine Coast has been proposed to the government under The North Coast Connect project. Three stages will be included in the project: upgrading the existing Brisbane to Beerburrum line, building new lines and improving the Beerburrum to Nambour line, and building a 40-kilometre North Coast Line from Beerwah to Maroochydore.

Both Brisbane and Sunshine Coast students and workers will benefit from the fast rail project. It will only take 45 minutes to travel from Brisbane to the Sunshine Coast. The fast rail would hugely relieve pressure from the Bruce Highway and generate job opportunities.

Member for Fairfax Ted O'Brien stated that "connecting the new Maroochydore CBD and new international airport to fast rail would deliver huge economic and social benefits to our region," The ultimate aim is for the rail line to be operational between Brisbane and Nambour within 5 years.





\$347 million Airport expansion

Completed late 2020

The Sunshine Coast airport expansion has delivered a new runway and a parallel taxiway to accommodate larger international and domestic aircrafts, increasing accessibility to new domestic and Asian markets, and to European markets through major Asian hubs.

The expansion project has generated more than 2,230 jobs and is set to attract up to 2 million more passengers annually by 2040 which is significantly beneficial to the tourism industry and local economy.

"It will contribute \$4.1 billion to the Sunshine Coast economy between 2020 and 2040 and has resulted in 3,500 fewer dwellings being affected by noise", Sunshine Coast Mayor Jamieson said.

Maroochydore Chamber of Commerce executive member Jenni Swayne also stated that "Sunshine Coast businesses were already beginning to prepare plans to expand their export businesses or develop new export opportunities".

The project is expected to generate 2,230 new full-time direct and indirect jobs by 2040 and inject around \$4.1 billion into the Sunshine Coast economy in the 20 years following its commissioning in 2020

Sunshine Coast Council



PROJECT FACTS

- New runway 2,450 metres long and 45 metres wide
- \$4.1 billion contribution to Gross Regional Product (2020 - 2040)
- Potential to reach new destinations at home and abroad
- 63 hectares of land will be rehabilitated to offset ecological impacts
- 2,230 new full-time direct and indirect jobs by 2040
- 3,500 fewer dwellings affected by five or more aircraft noise events of 70 decibels or more in 2020
- In 2040, 5,000 fewer dwellings affected by five or more aircraft noise events of 70 decibels or more
- Potential to attract up to 2,000,000 passengers to the Sunshine Coast annually



OTHER SUNSHINE COAST GROWTH PROJECTS

AURA - CITY OF COLOUR

Aura is the largest residential land development in Australia's history, a development which is being rolled out over the next 30 years by Stockland, Australia's largest Master Planned Developer. To put it in to perspective this represents fully one third of Stockland's development in Australia over this timeframe and will be home to some 50,000+ people with over 20,000 new homes when completed. Inspired by some of the worlds' most liveable cities to enhance the unique lifestyle of the Sunshine Coast to create a truly world class city.

SOLAR FARM

Completed in July 2017, Sunshine Coast Solar farm has generated \$10 million economic benefit. With 57,850 solar panels and 7.1 hours of sunlight on average per day, the Solar Farm is expected to generate enough electricity to power 5,000 homes.

BIRTINYA TOWN CENTRE

The 18 hectare, \$830 million Stockland Birtinya Town Centre masterplan development is directly opposite the world class Sunshine Coast Health Precinct. The first stage of the 10,648 square metre centre features a flagship Coles and Aldi supermarket, two mini-majors, an open-air, late night dining precinct, some 30 specialty retailers and 522 car parking spaces, opened at the end of 2018 and generated more than 550 jobs during the construction and more than 14,600 new full time jobs on completion.

YOUI HEADQUARTERS

One of Australia's largest insurance companies Youi, has moved their global headquarters to Sippy Downs, which generated 1,700 job opportunities in Stage 1 and expected to create 3,000 positions in Stage 2.



SUNSHINE COAST PROPERTIES

Industry experts predict the Sunshine Coast property prices will skyrocket on the back of rising infrastructure spending, industry growth, jobs and lifestyle. Experts such as John McGrath are predicting up to 33% growth in the next couple of years alone and Bernard Salt (of KPMG fame) has named the Sunshine Coast as the up and coming fastest growing city.

Property owner-occupiers are attracted by the relaxed lifestyle on the Sunshine Coast, which include downsizing families. Also, residential properties are in huge demand due to professionals who are attracted by employment and business opportunities, such as doctors, health care professionals and entrepreneurs.

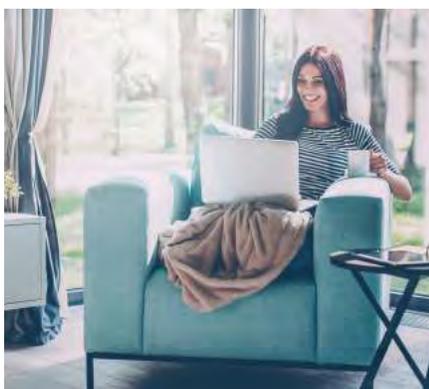
Strong capital growth, appealing yields and extremely low vacancy rates capture astute investors attention and it is considered that the Sunshine Coast will be one of our nation's next property hotspots.

The Sunshine Coast overall has a residential vacancy rate which has consistently decreased over the past five years and is currently under 1%, which is lower than the Gold Coast and Brisbane inner city. Some of the key infrastructure locations have vacancy rates below this. In fact, available rentals are receiving multiple applications with offers above listed rates, such is the demand at present. What this means is that the Sunshine Coast is experiencing a significant undersupply in those key locations where people want to live. According to The Price Predictor Index by Hotspotting, "the Sunshine Coast region has overtaken the Gold Coast as the top market in regional Queensland."



HOUSE & LAND

Angie Zigomanis, senior manager for residential property at BIS Oxford Economics, said Sydney-siders are flocking to Queensland to capitalise on the state's comparatively low prices. "We're starting to see increased interstate migration flows out of NSW – that's being reflected in first-time buyer numbers in Queensland," he said.



According to the Real Estate Institute of Queensland's (REIQ) latest Queensland Market Monitor, the regions house price increased 6.9% over the last 12 months. Queensland's southeast corner, beach front markets of the Sunshine Coast are now among the tightest rental markets in the state. Those migrating north from Sydney are finding they can often secure their own home as well as 1 or 2 investment properties for the same price they would be selling or buying for in Sydney!



REIQ CEO Antonia Mercorella mentioned that "Caloundra (Aura) and Maroochydore have vacancies of less than 1.0 per cent, one of the lowest rates ever recorded, and this means that tenants are going to struggle significantly to get a rental property,"

MAROOCHYDORE
0.4%
VACANCY RATE

HOUSE & LAND



DUAL OCC/ DUPLEX

DUAL INCOME

Earning two incomes from one property is highly sought after in the property investment market. There are a number of types of dual income properties, such as duplex, dual-dwelling and dual-key properties.

A duplex is two adjoining properties on the same title. Each side of a duplex can be separated in to two titles via a process called strata titling, this then provides the owner with two separately saleable assets and typically allows the owner to 'manufacture' capital growth.

Dual occupancy properties are like duplexes in that both sides of the property can be rented out completely independently of one another, however, these can not be placed on separate titles at any time in the future. As a result dual dwellings are typically cheaper than duplexes.

Dual-key properties are properties with floor plans that allow for an area of the residence to be locked off for separate use, this type of property may suit the larger families which may have an adult child or grandparents living with them to help subsidise their rent. These cannot be rented out separately but may be sublet in certain circumstances. These are the cheapest option in this range of property types.

We have access to a range of affordable dual-income properties on the Sunshine Coast. With low vacancy rates and yields over 6%, dual-income house & land packages offer an amazing Return on Investment (ROI).

APARTMENTS

The Queensland government recently declared the number of interstate migration to Queensland was at one of its highest levels in ten years, with 22,831 people moving here during 2018/19. The Sunshine Coast had the highest 'net' migration gains of anywhere in the country!



Strong population growth on the Sunshine Coast is being driven by key factors including increased employment opportunities, generated through major infrastructure projects to be delivered on the Sunshine Coast over the next 20+ years. This increased opportunity is resulting in a strong increase in population and will boost the demand for residential property across the board in key locations on the Sunshine Coast, this includes apartments as more and more people look for lifestyle alternatives.

According to KPMG's "The Activated City" report, it is expected that 'more knowledge workers and a greater influx of tech-savvy 20-somethings' will be attracted into the region due to the new city centre and lifestyle. Apartments at the Sunshine Coast will be quickly soaked up by young professionals, couples and those looking to downsize.

APARTMENTS

BIRTINYA

Birtinya is well known for the new \$5.3 billion Oceanside health hub which, at the time of writing is the largest health infrastructure asset currently being developed in Australia it is expected more than 3,500 staff will be working at the new hospital and about 6,000 staff required by late 2021. In late 2017, Stockland received State and local planning approvals for the proposed \$830 million Birtinya Town Centre, a new civic plaza, walkable waterfront along Lake Kawana and open green space. The \$33 million first stage Birtinya Shopping Centre opened in December 2018.

Limited apartment projects are perfectly positioned to meet the growing accommodation demands for thousands of health and business professionals, enabling them to live across the road from the hospitals and new town centre. With up to 6% rent yields and a 1% vacancy rate for the area, apartments are, and continue to be in hot demand.

RENT YIELDS
ABOVE 5%

SIPPY DOWNS/PALMVIEW

With convenient proximity to the M5 Bruce Highway, the internationally acclaimed Sunshine Coast University Sippy Downs Campus, and Youi Insurance headquarters, Sippy Downs and Palmview have a diverse demographic of residents, from local and international students, young professional workers, to families. Youi Insurance, the largest private employer on the Sunshine Coast, has moved their new Global Headquarters to Sippy Downs, creating over 4,500 new job opportunities for the area. The new Sippy Downs Town Centre adjacent to the University of the Sunshine Coast, is a major regional activity centre and will provide significant retail, commercial and community activities servicing the needs of the growing resident population including that of Palmview just south.

With vacancy rates in Sippy Downs and across the Sunshine Coast under 1%, new residential projects are answering the growing demand for residential development and expansion in the area but continue to struggle with keeping up with demand.

VACANCY RATES
BELOW 1%

TOWNHOUSE

Sunshine Coast Townhouses are popular among investors and owner-occupiers alike due to their typically lower price point and close proximity to infrastructure such as shopping centres, schools, entertainment, beaches and transportation, as well as often providing a secured community for families.



With the close proximity to shopping centres, schools, hospitals, train stations and the famous Sunshine Coast beaches, as well as easy-to-manage lawn and spacious living areas, townhouses are a great option for owner-occupiers and tenants. Townhouses are generally less expensive than single-family homes in the same neighborhood but have similar house size.

New 2, 3 and 4 bedroom townhouses are available in a range of locations on the Sunshine Coast, which includes but is not limited to Buderim, Palmview, Birtinya, Aura, Caloundra and Maroochydore.

Property valuation company Herron Todd White has also said that “the Sunshine Coast has always been a popular investment location for both townhouse dwellings and units alike, with many holiday-let units owned by intrastate and interstate investors”.



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