



PROPERTY INVESTOR

NEWSLETTER

OCT –
NOV 2016

This newsletter has been designed to keep you updated on what is happening within the industry and our real estate agency

LANDLORDS ARE OUR NO. #1 PRIORITY

Delivering a superior level of service to our landlords is very important to everyone in our property management team.

If you ever feel that your requests are not being met, please let us know.

Sometimes we can get it wrong, but our focus is to get it right and delight our landlords and tenants.

We are always here to assist and support you.

WORKING IT OUT \$

If you ever find yourself needing to calculate anything related to property investment or your salary the 'Calculate Australia' website can assist with working out:

- Mortgage repayments
- Car loan repayments
- How long it will take to pay off your credit card debt
- Stamp duty on a property
- What your savings will be at a future time period
- How much you can borrow
- Your take home salary

www.calculatorsaustralia.com.au

TOP 10 PROPERTY INVESTMENT TIPS

- **Buy, Don't Sell** – Buy a quality property in a blue-chip area and where possible, never sell. Once you have one appreciating asset you can build up equity, which you can use to purchase your next property.
- **Buy blue-chip** – As mentioned, it's worth paying market value for a better property in a top suburb than it is to get a lower price for a property no-one else really wants. There are always better performing suburbs that retain their value from decade to decade.
- **It's time in the market, not timing the market that counts** – Don't try to be a millionaire overnight. The real secret to wealth is compounding your investments. Aim for consistency.
- **Go against the grain** – Consider doing the opposite to what everyone else is doing. Buy when everyone sells; sell when they buy. Don't listen to negative people telling you you're doing it wrong.
- **Don't fear the gear** – It's perceived that debt is dangerous. Property debt can increase your return and get you a return faster. Know how much debt you are comfortable with.
- **Be passionate about your investments** – Believe in your investments. It will feed your drive and keep you focused.
- **Be driven** – Drive enables you to take risks that very few others would make and get you to where you want to be faster. Constantly focus on the results of your investments
- **Keep refinancing** – Keep tapping into the equity in your properties to buy more properties... and maybe a few luxury items along the way.
- **Stick to your strategy** – Work out what works for you. Once you develop a strategy, stick to it.
- **Don't retire on property rents** – Most people think you've got to pay property off as quickly as possible, and retire on rents. But often it's the capital growth that makes the real money.
- **BONUS TIP** – Always consult the professional experts in their field to assist and guide you with advice.

We are focused on maximising your rental income and optimising your capital growth

MARKET APPRAISAL VERSUS VALUATION

Investors and home owners are sometimes surprised by the substantial difference between a market appraisal and a valuation.

Real estate agents provide property appraisals using their knowledge of sales in neighbouring areas and their professional experience in order to gain a listing.

It is an agent's role to get the best possible price for the seller of a property through marketing and sales techniques.

However, a property valuation is independent of an agenda and is based on facts, property size, features, construction and statistics.

It is a key part of the bank's lending process along with other elements like, employment and credit history or your ability to pay back to the loan.

Obtaining a property valuation is always an important undertaking when purchasing a property.

THE ROLE OF A PROPERTY MANAGER

A property manager has one of the most challenging and diversified roles to undertake.

Yes, it is our role to care for your property, maximise your income and optimise long-term capital growth to ensure that we are putting more money in your bank account, but it encompasses so much more.

We actually undertake many *mini informal* roles that are specialised professions for some businesses.

- Advertisers
- Administrators
- Accountants & bookkeepers
- Debt collectors
- Client service officers
- Cleaners
- Copywriters
- Counsellors
- Front office receptionists
- Interior designers
- Private investigator
- Property inspectors
- Negotiators
- Lawyers
- Mediators
- Salespeople & many more

Can you think of another role?

SUDOKU COFFEE BREAK

Every row & column, and 3X3 box, must contain the numbers from 1-9. Good luck

				7		1		
			9					2
3	4				8			
6	7	1					2	
		5		1		9		
	2					6	8	1
			6				4	9
5					9			
		6		8				



Level 3 - what it means for me

As a city, we should be using 100ML of water per day or less to meet our daily consumption target and make sure the small amount of water we have left in our dam lasts for as long as possible.

On the spot fines will be issued to those not complying with water restrictions.

Residential >> \$365
Commercial >> \$1,828

Residential, rural and commercial lawns and gardens (including school grounds/gardens)

- No sprinkler or irrigation systems
- Handheld watering* only 6am-7am and 6pm-7pm (odd and evens system applies)
- Buckets, watering cans and drip irrigation systems** can be used at any time
- Switch off all automatic watering systems
- Use a broom to clean hard surfaces (not a hose)
- Use a bucket or water efficient car wash to clean vehicles and boats

Even houses - Tuesday and Saturday

Odd houses - Wednesday and Sunday