

FROM OUR PROPERTY MANAGEMENT TEAM

HAPPY
NEW YEAR
2011

OUR PROMISE TO YOU

As we enter a new year we would like to take this opportunity to commit to you our 2011 New Year's resolution as your managing agent.

We promise to continue to:

- Find the best possible tenant in the quickest possible time for your property
- Focus on maximising your income by regularly carrying our fair market rent reviews
- Work towards optimising your long-term capital growth by ensuring that your property is well-maintained
- Keep in constant contact so you are kept up-to-date on your property
- Work towards minimising your stress and pressure

IMPORTANT: This is not advice. Clients should not act solely on the basis of the material contained in this newsletter. Items herein are general comments only and do not constitute or convey advice per se. Every effort is made to ensure the contents are accurate at the time of publication. Clients should seek their own independent professional advice before making any decision or taking action. We take no responsibility for any subsequent action that may arise from the use of this newsletter. Published by THE PPM GROUP - www.ppmsystem.com

POST XMAS & NEW YEAR Money Saving Tips...

With Christmas, present buying, holidays and celebrations behind us, many home owners and investors are now faced with 'The Bill – or credit card debit' to manage in conjunction with mortgage payments.

Many will agree that the last 12 months has been very challenging with regards to the economy, job security and property investment in general.

We are aware and understand the pressures that such an economy can place on property investors and tenants, and it is our priority to place a high importance on ensuring that rents are paid on time, that we obtain competitive maintenance quotes and that we carefully manage preventative maintenance and renovation costs to assist in alleviating your financial pressures.

As a value-add to our property investors, we have taken the time to research the *Top Money Saving Tips* for this months newsletter.

Make it your 2011 New Year's resolution to action our 'To-do' list

✓ Money Saving To-Do Tips

Number 1# Tip is to not avoid financial pressures

Establish a budget outlining your income and expenses

Establish a property maintenance plan and budget to cover the unexpected need of a new hot water system, oven or stove, and don't forget to allow for renovations and improvements, such as carpet replacement, painting and new curtains, etc. Make sure you put a little extra away each month for these costs

Review your home loans
Can you get a better rate elsewhere? Is it time to fix your rate? Do you want to split the mortgage to fixed & variable? Can you align your repayments with your pay day or income cycle to minimise interest?

Pay your wage/s into your home loan to reduce your monthly interest

Establish a line of credit or redraw facility on your home loan. Transferring your credit card debt to your home loan can greatly reduce credit card interest charges

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- Going Green – Great Government Rebates
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- Review your car insurance
- Review your house insurance
- Review your phone, mobile, and Internet phone plans

By reviewing your insurance policies and ensuring you are on the best plans can save yourself \$1000s.

Before making any financial decisions about the management of your finances, we strongly recommend that you consult your accountant, financial manager or bank manager to determine the most effective way to save money for your situation. ■

Send us a quick email to let us know if you have saved money by following up on our tips.

Going Green – Great Government Rebates



With power and water bills rising, we wanted to ensure that all property owners are aware of the 'Green Start' program – www.climatechange.gov.au and the Federal and State rebates on offer.

Solar photovoltaic panels – How much you get back from the Federal and State governments depends on the size of the solar panel system and the price of the renewable energy certificate – see www.climatechange.gov.au

Solar hot water – \$1000 rebate from the Federal Government and additional State rebates for replacing an electric hot water system – see www.environment.gov.au

Heat pump hot water – You can earn \$600 from the Federal Government – check with your State Government for additional rebates – see www.environment.gov.au

Rainwater tanks – Rebates up to \$2000 depending on the size of the tank and whether it is connected to the toilet and laundry systems – see www.environment.gov.au

Greywater system – Rebate of \$500 from Federal Government if plumbed back to the house. Washing machine \$150 for a 4.5 star water efficient rating. Dual flush toilet \$200. Contact your State Government. ■

SOLD

Did you realise that, as one of our valued clients, when the time comes, if you sell with Real Estate Works you'll save \$500 on the standard sale commission!

SOLD

**MAKING
REAL ESTATE
WORK FOR
YOU**

Congratulations

To our clients who have saved money by recommending us to a friend or bringing their other/new investment properties to us.

All it takes is a phone call and we do the rest... and you and your friends could be saving money too.

Did you realise that ...

* If you recommend 4 friends and they come on board with us you'll have a whole year with free Management on one of your properties...

* If you have other investment properties and you bring them on board with us you'll save the first 3 months management on each property.... and as a really big saver, having multiple properties with us will reduce your management fees long term...

* If you buy a new investment property and bring it on board with us you'll save the first 3 months management fees.....

All these extra savings are our way of helping you reduce expenses, achieve greater returns and grow your Property Portfolio more quickly. ■