SPECIAL ADVERTISEMENT SERIES



INVESTMENT PROPERTIES

SERIES

With Interest Rates the lowest in Australia's history - is now the time to look at investing in property?

Over the coming weeks, Western Property will provide you an Investment Property series to make your journey into property investing easier. Covering topics including Where to get started, Tax



Benefits, Purchasing an Investment Property, Selling an Investment Property and more, we will give you access to the right people, suppliers and experts that you can talk to making sure that you look at all the options for your particular circumstances, allowing you to explore the opportunity of property investing.

WW44768

JUNE 25TH JUNE 11TH MAY 28TH JUNE 4TH MAY 14TH MAY 21ST JUNE 18TH MAY 7TH WFFK 2 WEEK 3 WEEK 5 WEEK 6 WEEK 7 WEEK 8 Purchasing an investment How to get started? Purchasing an Investment Renovating and maintaining property interstate **Property** an investment property Tax Advantages of Purchasing a coastal or rural Renting out my Selling my investment **Investment Properties** investment properties investment property properties

G.J. Gardner. HOMES

Get started with your investment future.

Our team are here to assist in your investment journey.

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ring in a ring in



Brand New Apartments from \$395,000* in the heart of Merrylands

After the successful launch of Stage 1 at Mason & Main in Merrylands, Coronation is pleased to announce the launch of Stage 2. A collection of studio, 1, 2 & 3 bedroom residences from \$395,000* located in the heart of Merrylands and brought to life by globally acclaimed architects Woods Bagot.

Terms and conditions apply please see coronation.com.au/tcs for more information $\!\!\!\!\!^\star$

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SPECIAL ADVERTISEMENT SERIES



INVESTMENT PROPERTIES HOW TO GET STARTED

Property investment can be a great way to boost your income, but there are some key factors to consider before taking the leap!

MoneyQuest Director and local Finance Specialist, Peita Davies, shares some handy tips to help budding property investors navigate the process.

Ms Davies says that property investment may be a great way to increase your wealth over a long period, and suggests first thinking about your investment strategy and financial aims.

"One of the first things you should consider is whether your focus is going to be on capital growth or rental income, as it is rare that one property will satisfy both outcomes. This



may also affect whether your rental income is positively or negatively geared."

Regarding loan types, Ms Davies points out that there is a difference between owner-

occupier loans and investment loans, and your intentions for the property are likely to affect the type of loan you apply for, and the various rates and fees you are charged.

Ms Davies also suggests having your financial circumstances assessed and in order prior to shopping around for a loan, and also emphasises the potential benefits of using the services of a qualified mortgage broker.

"The role of a mortgage broker has never been so important. With so many lenders to choose from and home loans on offer, finding the right

deal for you can be a confusing and timely process. Mortgage brokers have the knowledge and relationships to help make this process easier."

WW44655



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WW41205



Interested in property investing? Do you need an investment loan? We're here to help!

We specialise in helping clients who:

✓ are purchasing their first investment property (residential & commercial);

✓ looking to grow their investment property portfolio or

want to discuss investment loans



We can also assist you with:

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☑ Business Loans

Refinance Loans

✓ Debt Consolidation Loans

✓ Commercial Loans

Car Loans

Call me today Peita Davies

Contact MoneyQuest Penrith & Blue Mountains on 0452 214 202 or penrith@moneyquest.com.au

Peita Davies is a Credit Representative (No. 399495) Money Quest Australia Pty Ltd, Australian Credit Licence 487823





INVESTMENT PROPERTIES TAX ADVANTAGES

How to get the most out of your investment property during tax time?

If you have purchased or are thinking of purchasing an investment property, it is important to understand how you can maximise your investment during tax time. We have listed a few core considerations for you in the lead up to the End of Financial Year:

1. Keep all records:

It's important to keep receipts and records of the expenses incurred by your investment property. Eligible expenses can only be claimed throughout the period the property is leased. You must be aware there are differences between maintenance and improvement expenses, which alter what you can claim, your accountant will provide guidance here. Repairs and maintenance can include lawn mowing, changing lightbulbs, plumbing problems, roof repairs etc. It is often worthwhile to take photos of these

66Quantity surveyor reports are an integral part of tax claims for most investment properties, your accountant will be able to steer you in the right direction when it comes to finding a good independent quantity surveyor. 99

- Ben from Carter's Tax Advisory

receipts in the event they fade or are damaged.

2. Claim Your Interest:

It is a common misconception that you can claim the repayments on your investment loan. The Australian Tax Office stipulates you can claim the interest on your loan for the relevant financial year. A high proportion of your deduction will be claimed from the interest on the loan of your rental property so ensure at the end of the year, you download your bank statement and understand how much interest you have paid.

3. Get a Quantity Surveyor report:

Also known as a depreciation report, they are often overlooked and can make a significant impact on your tax return. A quantity surveyor report is administered by an independent depreciator or quantity surveyor, who will come in and assess the properties value including its structure and items permanently fixed to it. This includes air conditioning units, ovens, garage doors, carpets etc. You are allowed to claim tax deductions on the declining value of these assets and the depreciation report will determine the percentage decline over time. The cost of obtaining the depreciation schedule is also tax deductable.

Investment properties can be a great way to grow your wealth, it's important to seek professional advice on how you can claim on your investment property in the lead up to tax time to ensure you are maximising your tax return.



$\overline{C \wedge R T E R S}$

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BRAND NEW STUDIO, 1, 2 & 3 BEDROOM APARTMENTS FROM \$395,000*

After the successful launch of the First Stage Release at Mason & Main in Merrylands, Coronation is pleased to announce the launch of the Second Stage Release. A collection of studio, 1, 2 & 3 bedroom residences starting from \$395,000*, located in the heart of Merrylands and brought to life by acclaimed architects Woods Bagot.

Terms and conditions apply please see coronation.com.au/tcs for more information $\!\!\!\!\!^\star$

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Would you like to know the value of your home in the current market?



Don't hesitate to get in touch with me today. I look forward to meeting you.

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INVESTMENT PROPERTIES

Purchasing an investment property

Benefits of Building an **Investment Property**

To build or buy established? This is a question many property investors need to consider.

Louise Dale Senior New homes consultant from G J Gardner homes Sydney West enjoys assisting her clients to build portfolios and shares some of the benefits to building new.

There are many benefits to building an investment property over buying established property. Firstly, there is a significant saving in Stamp Duty, as new builds only require Stamp Duty on the land component, where as the full price of an established property is subject to Stamp Duty.

Being a new build, depreciation is at its highest in the first few years.



Capital Works Deduction (Division 43) allows you to claim 2.5% of the construction cost which in turn greatly assists in the potential for the property to become positive cash flow.

Maintenance and up keep are relatively low, which saves you time and money. Further, ease of finding a great tenant increases as generally tenants prefer new property and pay higher rent.

Louise also identifies that building

new provides flexibility to tailor the design of an investment property that:

- Focuses on the end tenant you plan to attract
- Assess maximum rate on return
- Planning for future builds in your portfolio
- Assist in sourcing suitable location and available land

Louise believes that strong communication is the key to a successful stress free build, working closely with a local builder/team, G J Gardner Sydney West will ensure a smoother, quicker turnaround timeframe to optimise your investment returns.

Note article is general in nature that you should discuss further with your accountant.

~ EXPRESSIONS OF INTEREST ~ PROPOSED MEDICAL CENTRE



An opportunity is presented for consideration as an investment proposition in the heart of Kingswood, corner of Bringelly & Derby Roads; 900m approx. to Nepean Hospital. Proposed as a medical centre (412m2) with easy access to on-site parking, 2 level underground secure parking area, parking for 34 cars, would suit investors looking to achieve solid rental return - 8 private medical consulting rooms and various treatment rooms.





PHIL HALEY Mobile: 0412 355 020 Email: shaley@bigpond.net.au

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INVESTMENT PROPERTIES Purchasing an investment property

EXPERIENCE

& RELIABILITY

Purchasing an investment property is a beg step forward in securing your financial future and one that when done correctly can be a great experience. Alternatively if done incorrectly the experience can be challenging both mentally and financially.

There are many different options with investing in property depending on your personal needs. The factors to consider are whether you are looking for a property to be negatively or positively geared.

Are you looking for the largest capital gain in property value or do you need to find somewhere with the lowest vacancy rates to ensure you have a rental cash flow to assist you with the repayments?



Can you purchase a new home and wait for the build time or are you better buying an established home? Have you considered a commercial property investment? There are many questions and everyone's individual situation will be different, so an

investment that suits one will not suit

Phil Haley from Remax said "the best advice I can give your for investing is to seek advice from a trusted source

Whether an agent you have used to buy or sell through before, or your solicitor - seek out a professional to assist you. Family and friends advice may be well intentioned but not always as accurate or as detailed as you need when making such a big decision.

It is a personal decision and it should be looked at for you and your situation but there is no better time with interest rates so low to explore the opportunity to own an investment property."

W/W44911



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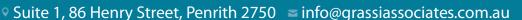
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Terms and conditions apply please see coronation.com.au/tcs for more information $\!\!\!\!\!^\star$

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INVESTMENT PROPERTIES

Purchasing a coastal or rural investment

Buying a Beach House - you need the dedicated SMSF lawyer team!

Buying a beach house can bring excellent returns on investment, reliable income streams, access to a vacation spot and a rental during peak tourism times. However, buying an outright independent investment can be riskier than buying into your existing or new Self-Managed Super Fund.

Decision #1 - Independent investment versus buying into a SMSF?

Currently, the Australian market is alive with SMSF investors purchasing property with many transferring super to a SMSF. It gives you access to a healthy deposit, greater control over your investment strategy and currently bricks and mortar is less volatile than the share and cryptocurrency markets. It also means that you can shore up your family's future with a less risky investment strategy!

Decision #2 - What do you need to consider?

Location, location, location is always the mantra but we advise clients that a beachside investment property purchase also needs to consider:

- Extreme weather events over 10 years;
- · Climate change risks;
- Local council flood plain analysis;
- All other local council and statutory authorities plans for the area.

These factors reduce your property value by 9% if they are not managed.

Decision #3 - What the Mortgage market requires for SMSF funding?

Mortgage funders require signed Independent Legal Advice on your loan agreement. Your legal team sign-off that the documentation has been reviewed, explained to the benefits and risks to you and that you will require a Trust within your SMSF.

Decision #4 - Who will benefit from your investment?

Normal super has nominated beneficiaries. However, an SMSF requires updates to your Will for beneficiaries to your SMSF.

Decision #5 - Your legal team!

Your experienced legal team assists in set-up and ongoing management relative to the SMFS: borrowings, structures e.g. Trust, documentation, trust fund updates, property transfers to effectively reduce your tax and duty costs, refinancing of the next property transaction, leasing of the property and updates to SMSF laws.

Your legal team must also be able to work with your financial advisor or wealth management strategist and property agent in both the purchasing and ongoing property space. Often, we find ourselves in the position where we provide advice to these businesses on your behalf.

Contact us on **9297 2765** or email on **info@ smsflawyers.com**

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INVESTMENT PROPERTIES

Purchasing a coastal or rural investment

Welcome to the **Eurobodalla Shire!**

If you haven't taken the time to drive to the South Coast of NSW, you're missing out on an area that is rich with colour, history and wildlife. The Eurobodalla Shire area was sadly impacted heavily by the Black Summer Fires from Batemans Bay, right through to the Narooma area including Mogo, Surf Beach, Malua Bay, Rosedale, Broulee, Nerrigundah.

It's over 12 months later and the people and the bush have proven their resilience by coming back stronger.

Its time you came to visit! The area



has 83 pristine beaches, fantastic oysters, fishing charters, whale watching tours, gold panning out Araluen way, mountain hikes through the many National Parks, The Bodalla Cheese Factory, Tilba Tilba for wine, food and galleries. Mogo Village has an eclectic mix of arts, crafts and of course the very popular Mogo Wildlife Park.

In Batemans Bay, there are glass bottom kayak tours, Murramarang National Park, restaurants, cafes and river cruises.

In Narooma you can take a boat out to Montague Island and see seals dolphins and of course whales.

If you're looking to go camping there are a variety of caravan and camping parks all along the coast and if that is not for you than there are a variety of accommodations from hotels, motels, Air B&Bs or contact LJ Hooker Batemans Bay on 4472 6455 for a selection of holiday properties that they manage all the way along the coast.

Our team working for you

Our Team

At LJ Hooker we have a highly-dedicated team of professionals ready to service all of your real estate needs from Batemans Bay to Bermaguit































































If You are buying or selling on the South Coast of NSW, you can't go past the strongest network of offices with one of Australia's most trusted brands LJ Hooker Eurobodalla.

LJ Hooker Batemans Bay 4472 6455 | LJ Hooker Malua Bay 4471 2344 LJ Hooker Moruya 4474 4433 | LJ Hooker Tuross Heads 4473 6600

LJ Hooker Narooma 4476 1000

LI Hooker









22 Baringa Crescent Lilli Pilli

This fully renovated waterfront property has Easterly ocean and headland vistas from most of the home. The house itself flows over three split levels. Four bedrooms, the main in its own private wing. Expansive rear deck, private external sitting area and closed in bar/entertaining area.

For Sale Expressions of Interest

View batemansbay.ljhooker.com.au

Agent Rob Routledge 0414 235 976

LJ Hooker Batemans Bay 4472 6455







105 Dalmeny Drive Kianga

Houses like these don't come along very often. This 5 bedroom, 3 bathroom home is designed to make the most of the sea view, with floor to ceiling windows and two decks at the front of the house. Set on a low-maintenance block, this has been used as a holiday rental with excellent tenancy rates.

For Sale Contact Agent

View narooma.ljhooker.com.au

Agent Steve Hutcheson 0407 226 603

LJ Hooker Narooma 4476 1000







41 Heath Street Malua Bay

You won't need shoes when you're this close to 2 amazing surf beaches. Brick and tile 3 bedroom, 2 bathroom home. Perfect for either holiday or permanent living. Garage, bore pump, sleep out, workshop, 3 phase power, BTG solar 5+kW. Inspections Saturday and Wednesdays from

5th June at 11-11.30am

For Sale Auction On-Site 10th July

View maluabay.ljhooker.com.au

Agent Karen Herrick 0417 990 014

LJ Hooker Malua Bay 4471 2344









24B Kauzal Cres Surf Beach

Find your dream coastal home in this luxurious four-bedroom home, positioned above one of the South Coast's most famous and sought-after ocean vistas. Sprawling 9,644m2 block with exquisite panoramic ocean views, immaculately renovated, plus workshop, separate storage, and a fully self-

For Sale \$1,790,000

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Agent Sarah Ralston 0404 051 341

contained living space downstairs.

LJ Hooker Batemans Bay 4472 6455







8,224sqm 🕰

12 Highlands Ave Surf Beach

The Holy Grail Of Land! Don't bother looking for land to compare this to, because this is a rarity. Just under 2 acres of prime land in Highlands Avenue in Surf Beach. Surrounded by the best of the best in homes and with a view that is to die for!

For Sale \$585,000

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8,781sqm - 1ha 🔔

Lots 4, 5 & 6 Pebbly Beach Rd East Lynne

Now offering 3 individual parcels of land in a newly proposed subdivision with power available, sealed road access and featuring a lovely bush outlook. All zoned RU2 Rural Landscape. Located 18km North of Batemans Bay, Pebbly Beach is known for its picturesque landscape, beautiful beaches and wildlife.

For Sale \$330,000 - \$500,000

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Agent Sarah Ralston 0404 051 341

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10 Evans Street Moruya

This three bedroom home is ideally situated for retirees looking for something close to the Moruya CBD, or for the keen investor looking to take advantage of a desirable rental. The home looks over Gundary Oval capturing the view of the distant mountain ranges. 620sqm low maintenance block. Single garage.

For Sale Auction at 11am

View moruya.ljhooker.com.au

Agent James Hamilton 0408 135 553

LJ Hooker Moruya 4474 4433





Lot 3: 1ha Lot 4: 1.5ha

Lot 3 & Lot 4 Bunderra Cct Malua Bay

This is Lyrebird Hill. Private acreages with sealed road access, water, sewer and underground power. Lot 3 is North facing and looks into its own pristine natural valley, and Lot 4 has a lovely forest vista. Close to Malua Bay beach, shops, and the private Lilli Pilli beach.

For Sale Lot 3: \$600,000

Lot 4: \$600,000

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12 Freycinet Dr Sunshine Bay

Live easy. Delightful 3 bedroom, 8 year old home on a nice flat 643sqm block. Perfect for the retiree, fantastic inclusions such as ducted reverse cycle air conditioning, back to grid solar, solar hot water with electric booster, double garage with electric panel lift door, dishwasher, ensuite, and inground pool.

For Sale \$779,000

View maluabay.ljhooker.com.au

Agent Karen Herrick 0417 990 014

LJ Hooker Malua Bay 4471 2344





5⊨ 2 ⇒ 2 ⇔ 300sqm 🖎

80A Sandy Place Long Beach

This property is the pinnacle of beachfront living, only 115m from your back gate to the sand. Coastal modern contemporary feel from the high cathedral ceilings. Water views from the top floor alfresco as well as the kitchen, dining and living rooms. What an amazing lifestyle!

For Sale \$1,100,000

View batemansbay.ljhooker.com.au

Agent Karen Van Der Stelt 0413 221 504

LJ Hooker Batemans Bay 4472 6455





4⊨ 2 ⇒ 2 ⇔ 1.04ha 🟝

43 Maluka Avenue Moruya

Four bedroom sandstone home close to town on 1.04 ha. Main bedroom has ensuite. Large living spaces with formal lounge and dining plus family and media room. Central kitchen with granite benchtops and plenty of storage. Sunny north facing balcony overlooks paddocks and dam. Zoning is R2 (low density residential).

For Sale \$949,000

View moruya.ljhooker.com.au

Agent Janet Donnelly 0428 742 090

LJ Hooker Moruya 4474 4433









40 Willinga Rd Bawley Point

Peaceful and secluded country living just minutes to the ocean, this property delivers it all! Masterfully updated, this family home is less than 5min drive to the water's edge and boasts 10 acres of sprawling green lawns with features to suit any equestrian enthusiast.

For Sale Auction Saturday 12th June @ 11am onsite

View batemansbay.ljhooker.com.au

Agent Sarah Ralston 0404 051 341

LJ Hooker Batemans Bay 4472 6455

WW44725

SPECIAL ADVERTISEMENT SERIES



INVESTMENT PROPERTIES

Purchasing an investment property interstate

Leveraging your SMSF: Purchase Property Interstate

Katherine Hawes | Principal Solicitor

Diversifying, matching markets with your investment strategy and property affordability are the key advantages to buying interstate real estate. You can leverage the capital in your Self-Managed Super Fund to purchase the right property.

Adding to your portfolio means being aware of the pros and cons of interstate property purchasing to mitigate the risk.

- 1. Variable property markets means there are different cycles in different states which means balancing capital gains and rental yields.
- **2. Tax savings** are available as property costs vary between states and territories, who vary government charges like stamp duty and States tax thresholds.

- **3.** A diverse portfolio in interstate property assists in mitigating risk as different markets offer properties at low rates which makes investing more affordable than restricting to your neighbourhood.
- **4. Buyer's Agents and Property Managers** match properties to your investment strategy making leasing to the right tenant easier and the costs are tax deductible.
- **5. Different laws and regulations** means it is common in Sydney to arrange finance in advance, but in Queensland, it is common to sign property contracts subject to approval for finance. Your experienced solicitor can navigate the differences.
- **6. Distance** creates additional costs by going in person or using professionals to assist but these costs are tax deductible and worth the investment.

It also means researching and understanding the new market relative to the best investment e.g., an apartment V tenants preferring to rent houses. Liaise with property managers in the area to get a sense of the market and download property reports to get real insights into your preferred area.

Our advice to you:

Research is required to make the right decision.

Experts engaged in advance - solicitor, accountant, professional property valuator, a property inspector and possibly a buyer's agent.

Local laws and regulations explained by your solicitor so you enjoy tax benefits and returns on investment.

Buy following **inspection** in person, or via buyer's agents.

Hire a property manager.

Use a **mortgage broker** to save money across the lending markets.

WW44916



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INVESTMENT PROPERTIES

Purchasing an investment property interstate

EXPERIENCE

& RELIABILITY

As Sydney's housing prices continue to surge, some investors are looking for opportunities elsewhere. According to Eliza Owen, CoreLogic's Head of Research Australia, affordability and rental returns are motivating factors for investors buying property interstate.

"Record low mortgage rates may boost the appeal of markets like Darwin, where gross rent yields are around 6.1% compared with Sydney's highly compressed yields of 2.7%. Similarly, while Sydney's median dwelling value has hit a record high of \$950,457, Hobart's median price is 41% lower at \$561,254."

But Ms Owen cautions investors to not only consider current



performance, but also the longerterm prospects of the region where they're looking to buy.

"Capital growth returns across Perth and Darwin have been very strong over the past 12 months, but dwelling values are still sitting 15-20% below their record highs. By looking at longterm trends, you get a sense of the market's overall volatility."

Investing in an area dominated by a single industry is another pitfall to beware, says Ms Owen.

"Wherever employment is concentrated - for instance, by resources or hospitality - investors should consider the potential impacts if the economy changes. That's one of the major lessons of COVID-19."

Like with any investment, buying property comes with a degree of risk. Ms Owen therefore recommends getting expert advice before making a decision.

"As well as doing your own research on sites such as CoreLogic's own Propertyvalue.com.au, it's worth speaking to professionals about the local market, including real estate firms and buyer's agents."



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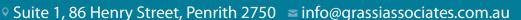
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We've helped hundreds of local and interstate clients become successful property investors over the past 35 years. As the Sunshine Coast experts, we guarantee an affordable high-yield investment property in one of Australia's fastest-growing areas, plus:

- SE Queensland builder with 35 years' experience
- One of the lowest rental vacancy rates in Australia
- 3-year rental guarantee for total peace of mind
- Strong capital growth, positive cash flow and tax benefits
- Low-risk, hassle-free investment journey personally guided by Jason Dwyer

Interstate investor lan Spilsbury from Alice Springs, NT, is just one of our many success stories...



We recently purchased an investment home through Dwyer Property Investments and despite living interstate, in a remote area of Australia, the entire process was smooth and easy from start to finish. Their three-year rental guarantee also gave us added peace of mind.

Jason Dwyer

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INVESTMENT PROPERTIES RENTING OUT MY INVESTMENT PROPERTIES

Now that you have invested in property, renting it out is key to securing the financial outcomes you had planned for and when it comes to renting out your investment property there are many factors to consider.

Some of the things you need to consider include;

What rent can I charge for the property?

How quickly can I find the best tenant?

How can I make sure I am getting the best tenant?



And there are many more questions to think about.

The easy way to answer all these questions is to find the right agent to manage your property for you.

Look for a local agent you trust to provide you advice.

If you don't have a preferred agent then look to see which agents are promoting themselves. Agents that promote themselves in your local paper, on Facebook and have signboards in the front of rental properties are doing more than just using the large real estate online portals, which means they can attract more potential suitable tenants for your property

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to get your property









INVESTMENT PROPERTIES RENTING OUT MY INVESTMENT PROPERTIES

When it comes to renting out your investment property you want to ensure that you rent your property out as quickly as possible and also for the most rent possible. The best way to achieve this is to make sure your property is presented to the highest standard. You must ensure that the property has had a thorough deep clean which includes things like cleaning from top to bottom your windows, ovens, ensuring that your carpets are steam cleaned and don't just have a standard clean performed, it needs to be thorough. This will help present the property well but also ensures that on your ingoing inspec-

tion report there should be no concerns when the tenants are handing you back the



property. This also helps with creating a happier transition in for your new tenants.

Another key factor for renting out your investment property that you need to think about is ensuring your property is advertised to it's full potential including being featured in your agent's local print ads, as well as across their website, on flyers or handouts as well as looking at an upgraded online listing with the major online portals.

You always want to attract the best potential tenants on the market and to do it as fast as possible. It's important to also remember that advertising to secure your tenant can be a tax deduction so don't limit your options on your choice of tenant trying to save a few advertising dollars. Speak with

your agent on the best way to achieve the best results.

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Current industry average for leasing property in Penrith: 23 days Stanton & Taylor Real Estate average for leasing property in Penrith: 11 days

(Source: Domain.com.au)

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INVESTMENT PROPERTIES RENOVATING & MAINTAINING AN INVESTMENT PROPERTY

If you're renovating or decluttering your home, workplace or job site, and need to move lots of waste, give the experienced team at Matt's Skip Bins a call.

Starting out 11 years ago with a single truck and a humble 11 skip bins, Matt's Skip Bins has grown and continues to grow with multiple trucks, over 250 bins in various sizes and a commitment to recycling.

Matt's Skip Bins is committed to doing their part in reducing landfill and takes great pride in ensuring materials such as bricks, concrete, metals, gyprock, green waste etc is recycled and reused!

Matt's Skip Bins provides a friendly, reliable and honest service throughout western Sydney including the Penrith, Blue Mountains, Hawkesbury, Blacktown, Camden/Macarthur, Hills and Liverpool areas.

Whether you're pruning trees, renovat-



ing, cleaning up before a move or just spring cleaning, Matt's Skip Bins can help you. They provide bins of all sizes, from two cubic metres right up to 12 cubic metres. Common usages for their bins include bathroom and kitchen renovation waste, new home builds, landscaping works, household clean ups, tree pruning as well as office and workplace tidy ups.

Matt's Skip Bins take the stress out of big clean-ups by walking you through exactly what kinds of waste can be disposed of in your bin, saving you plenty on disposal fees. If you're a homeowner, a landscaper, builder, carpenter or roofer, you know how important it is to have rubbish removal you can rely on.

That's why you can trust their years of experience to get the job done every time. Matt's Skip Bins can handle mixed building waste, straight bricks and concrete, general household waste, green waste as well as dirt and clay and even asbestos.

Explore the bin sizes on their website or check out the waste types they handle. Or, if you've already made up your mind, it's simple to book their skip bins online at www.mattsskipbins.com.au or by calling the friendly team on 4708 2927.



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HOW IT ALL BEGAN . . . Starting out with a single truck and a humble 11 skip bins, Matt's Skip Bins has grown and continues to grow with multiple trucks, over 250 bins in various sizes and a commitment to recycling. We provide friendly, reliable and honest service throughout Western Sydney including Penrith, the Blue Mountains, Hawkesbury Blacktown, Camden/Macarthur and Liverpool areas. We're committed to doing our part to reduce landfill and we take great pride in ensuring as much waste as possible is recycled and reused!



Contact us on 4708 2927 www.mattsskipbins.com.au



INVESTMENT PROPERTIES

RENOVATING & MAINTAINING AN INVESTMENT PROPERTY

Getting the right tradesman to help with your renovation can be hard. Luckily Hobbs has all the right people! We have a professional group of 45 people ranging from apprentices to fully-qualified tradespeople in plumbing, electrical, carpentry, plastering plus interior designers and design consultants!

Our director Matt Hobbs started his apprenticeship 19 years ago in his father's plumbing business and has since expanded the business to include all aspects of plumbing and drainage, electrical work and construction including kitchen, bathroom and laundry renovations.

We are passionate about providing quality services, both punctually and accurately, to create the best results for you - no matter how big or how small the job is. Our experts can help



with all kitchen, bathroom and laundry renovations; and all plumbing and electrical services - including Level 2 Electrical!

We employ the best local tradespeople the area has so we can offer the best quality workmanship. We are a standout in our industry - our high grade workmanship combined with our exceptional service make us the best around! Choose from our extensive range of top quality fittings to get the style that suits you - from the classic look to all the latest trends we can cater for all tastes. Design consultants will assist you in choosing the layout and all the fittings you desire practically and stylishly. You'll have peace of mind knowing that we are fully insured and offer full guarantees on all our work. With our help your renovation plan will be completed professionally and punctually - we bet your renovated space will become your favourite space in your home!

We are based in the Lower Blue Mountains and service all surrounding areas - so call us to discuss your needs today or check out our website www. hobbsgroup.com.au - it has all our information as well as a photo gallery to give you all the inspiration you need!

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At Hobbs we understand your kitchen is the heart and soul of your family home, it's where you gather to share meals, friends hangout and children do their homework. It's also the room that creates the most return on investment when it comes to home improvement. We'd like to turn your kitchen, or perhaps it's your bathroom or laundry, into your favourite room in the home

Come meet with our consultants today to make your dream a reality. We work within your budget, and the end result is always high quality that is built to last.

Hobbs is a family business that has been thriving for over 30 years. We value our customers. We are proud of the integrity, sincerity and consistent performance that our team of local employees demonstrate every day. We are committed to showing up on time, every time.



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INVESTMENT PROPERTIES

Selling my investment properties

EXPERIENCE

& RELIABILITY

Selling your investment property is the same as selling your family home. You want the best price, in the fastest time.

The advantages of selling an investment property can that the cost of the sale is tax deductable, so you can afford to market the property extensively to ensure the best financial return.

When considering which agent to sell your investment property, look at the agent that understands the best way to present your property to the market.



Whether it will be sold vacant and you can get the property styled or whether it will be sold tenanted and you are looking to provide a financial report for prospective buyers to

review, look for an agent that can offer you what you need to get the best from your sale.

Seek out the agents and agencies that are marketing themselves across many areas including print ads, signboards, flyers, social media, the large real estate portals and their own website.

When an agency promotes itself, they will have a better understanding of what they can offer you, to get the exposure you need to find the right buyer, within the right timeframe to meet your expectations.



PROPERTY & BUSINESS LAWYERS

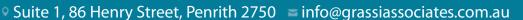
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SELLING YOUR INVESTMENT PROPERTY

Those that have heard me speak or read my thoughts on selling investment property will accept that my position never changes. Don't sell, talk to me to find a better way. BUT if we establish you really have no choice then as with any property sale you need to work with someone that understands your needs and knows how to get the best result for you. Importantly, remember, you only have one chance to make a good impression so the property needs

to look fabulous. If this means spending a few dollars to improve its presentation then do that. We are lucky in that we probably have the best stylist in the business on our team and we are happy to share.

Also make sure your financials relating to this side of your investment property are up to date. Remember, I am happy to talk to you about this or any other property financial matter. Your place or mine at a time to suit you. - Phil

