

## PROPERTY INVESTOR

# NEWSLETTER

SEPT –  
OCT 2015

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

### FROM OUR PROPERTY MANAGEMENT TEAM

## THE HIDDEN COST OF CAPITAL GAINS

Are you thinking of selling your investment property? Don't forget to factor in the cost of Capital Gains Tax (CGT). CGT is generally payable when you sell a property that is not your main home of residence and you make a financial gain. So, if you wish to dispose of a property that you have purchased (and have tenanted), inherited, received as a gift or won as a prize that is not your main residence you will be liable for CGT. You are taxed on your net capital gain at your marginal tax rate.

*Your net capital gain is: Your total capital gains for the year minus your total capital losses (including any unapplied net capital losses from previous years), minus any CGT discount and CGT small business concessions to which you are entitled.*

There are ways to reduce your liability by offsetting your capital losses from other properties and assets that can be discussed with your Accountant.

# SPRING IS HERE AND IT IS THE TIME TO BUY & SELL

Spring is definitely a time and season when there is a stir and freshness in the air... The birds are chirping, young are being born and many people are coming out of hibernation from the winter months.

It is a time for spring cleaning, getting active and planning.

If you are thinking about buying or selling now is the time.

### SELLING AN INVESTMENT PROPERTY

Research and past sales results in the industry have shown that if you are considering selling then Spring is the time to list your property on the market. Don't leave it too late when the market is flooded with opportunities.

Be the first to capture the interest of sellers.

If you are looking at selling take the time to prepare and present the property to ensure that you do everything to position yourself for a quick sale. Our friendly sales team can discuss what you need to do before marketing and advertising the property.

### EXPANDING YOUR INVESTMENT PORTFOLIO

With an abundance of new properties coming on the market, Spring is also a great time to consider expanding your portfolio.

The equity in your current property/s can often require no capital investment from you to purchase the property.

If you are thinking about purchasing another investment it is always important to do your own research.

Consider the type of tenant you would like to attract (a family, sole tenant or couple, etc.), and then choose a home that is likely to appeal to that demographic.

Look for a low-maintenance property as it will make life much easier for both you and the tenant, and will minimise the effort and cost involved in the upkeep of the home.

The market is turning and there are many buyers looking.

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**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.ppmssystem.com](http://www.ppmssystem.com)

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# NOT ALL PROPERTY MANAGEMENT DEPARTMENTS ARE THE SAME



Owning and managing investment properties has become serious business with the ever evolving legislation and compliance regulations that must be adhered to during the day-to-day management of the property and the tenant.

Like everything in life, whether it is getting a haircut, buying a product from the supermarket or choosing a service... there are always differences.

What we do well:

- Complete all documentation accurately in accordance with legislation requirements to ensure the tenancy is binding and actions that may be required are enforceable at a point of law
- Take the time to be thorough and descriptive when completing condition reports to minimise disputes at the end of the tenancy. It is important to describe in detail the fixtures and fittings within a property, such as the colour, make and type
- Have a mindset with everything we do to work towards maximising your income and putting more money in your back pocket. This is achieved by regular rent increases, negotiating tenancy renewals to reduce advertising costs and vacancy periods, and being proactive with our inspections to identify preventative maintenance issues
- Keep up-to-date on legislation changes to protect your investment and financial wealth
- Promptly respond to requests to reduce disputes and work towards caring for the landlord's and tenant's needs

Property management is about ensuring your investment is appreciating rather than depreciating. We really do care. If you have any concerns or feel we are not delivering on our promises, please let us know.

**INVESTMENT PROPERTY**  
open to offers  
**16 Southport Ave**



**WHAT IS MY PROPERTY WORTH? Guess or know**

The statistics are indicating that property prices are on the rise in many areas throughout Australia. If you would like a complimentary, 'no obligation' market appraisal of your investment property, please feel welcome to contact our agency.

**TALK TO THE PROPERTY EXPERTS**

**BUYING, SELLING & PROPERTY MANAGEMENT**

Call us if you are thinking about buying or selling or know of someone that is.

We also rent out short term Holiday Rentals

My **target** is to get your property **LEASED**



*We are on the lookout for new rental properties.*



Do you have another investment property?

Or do you know of a family member or friend who requires the services of a professional property management agency?

We have many tenants waiting. Refer a successful new rental property and receive \$100

**Call us...**

*Your Property Managers are*

**Cath Norris**  
- 042 865 4000

**Eliza Jones**  
- 047 431 5000

**WE ARE FOCUSED ON MAXIMISING YOUR RENTAL INCOME AND OPTIMISING YOUR CAPITAL GROWTH**

