



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**

HAPPY HOLIDAYS

As the holiday season is upon us, we find ourselves reflecting on the past year and those who have helped to shape our business. It's been quite a year for us all! We hope that 2014 has been just as memorable for you, your colleagues and your loved ones. We look forward to working with you in the years to come. We wish you all the happiest of holiday seasons, and good health and good fortune throughout 2015.



**CHRISTMAS & NEW YEAR
OFFICE HOURS**

Our property management department will be closed from XX/XX/XX and will reopen XX/XX/XX. We will have an emergency point of contact during this period, which will be XXX.



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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

HOLIDAY TIPS & UPDATES

December has arrived. With another year almost over it is a time for last minute shopping, organising holidays and family and friend catch ups.

HOLIDAY TIPS & UPDATES

Rent Arrears: With Christmas approaching many people get caught up in overspending, which can impact on rental payments. Our agency has been updating tenants to pay a little extra leading up to December. However, we do find that it can be a highest month for tenants falling behind in their rent. We will continue to be proactive and vigilant with our follow up in accordance with legislation requirements..

Going Away: If you will be taking leave over the holiday season we ask that you contact us to let us know of an emergency contact if you will be unavailable.

Quieter Month: December is often a time where tenants are so busy with holiday activities that they put on hold moving property, which can lead to a slight increase in the vacancy period if your tenant vacates during this time.

January and February are our busiest months with tenants moving

after the holidays and before school term starts. If your property does become vacant during December, our agency suggests that you enter into an alternative tenancy term to ensure that the expiry date does not fall in December.

Holiday Safety Tips:

- If you are going away let your neighbours know. Ask them to collect your mail or bring the bins in.
- Don't leave Christmas tree lights on overnight or when out.
- Ensure that children are always supervised in the pool and make sure there are no climbable objects around the pool fence area.
- Only purchase child approved safe toys.
- Pack a safety kit and back up supplies if going on a road trip, and don't forget to take rest breaks.
- Double check you have locked all doors and windows.
- Don't record your address on key tags.

Until our next issue released in 2015, we wish you a happy New Year.

IN THIS ISSUE

- Holiday Tips & Updates
- Investing in Property with Self-Managed Super Funds
- Smart Money-Saving Tip
- Properties Recently Rented and Sold





INVESTING IN PROPERTY WITH YOUR SUPER

The great Australian dream for many is to build long-term financial stability. For some it is for a secure retirement, providing better education opportunities for the children, improved lifestyle or inheritance for the children.

Changes to the Superannuation laws have made it possible to borrow to purchase real estate from SMSFs (*Self-Managed Super Funds*) as long as strict legal requirements are adhered to.

Previously, purchasing investment properties with Super has been difficult due to the high upfront capital required. These changes have made it possible to borrow up to 80% for residential property and 70% for commercial.

There are a number of factors that should be discussed with your financial advisor or accountant to become more aware of the legal requirements for investing with your superannuation. Some questions to ask: Is your current superannuation enough to purchase another property? Is it financially viable for you to have a SMSF? Will the rental returns sustain the investment?

SMART MONEY SAVING TIP

With the average family feeling the pinch of tighter money, every extra dollar can assist. If you have not done so yet, consider having your wage transferred to your mortgage account, reducing your weekly interest, which can save you thousands. Pay your living expenses on your credit card and then before the interest period occurs transfer the balance from your mortgage to the card. To make this interest saving work, you must have an achievable budget (not overspend) and ensure that the credit card is paid on time.



SUDOKU COFFEE BREAK

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

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

INVESTMENT PROPERTY OF THE MONTH

INSERT PHOTO AND DETAILS



ONLY \$595,000

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.

Do you own another investment property? We are here to help

Properties Recently

Rented!

Keeping you updated on the local rental market

HOUSES

[\[click to add property details\]](#)

[\[click to add property details\]](#)

[\[click to add property details\]](#)

UNITS

[\[click to add property details\]](#)

[\[click to add property details\]](#)

TOWNHOUSES/DUPLEXS

[\[click to add property details\]](#)

[\[click to add property details\]](#)

Properties Recently

SOLD!

Keeping you updated on the local sales market

[\[click to add property details\]](#)

[\[click to add property details\]](#)

[\[click to add property details\]](#)



[\[click here to add news\]](#)

Good news on the area, market research, staff holiday leave, personal facts on staff, awards achieved, rate notice due reminder, personal note, etc.)



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