



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**

**FREE PROPERTY
APPRAISAL ON
YOUR INVESTMENT**



Do you know how much your property is worth in the current market?

Many of our landlords are pleasantly surprised to discover that their property is worth much more than they expected.

If you would like a FREE, no obligation appraisal for your investment property, contact our agency and speak with one of our friendly sales consultants 9800 0700.

SUMMER IS ON THE WAY

With the weather warming up... so do rental homes. A number one request from tenants is for the property to have air conditioning. If your property does not have air conditioning now might be the time to take action. It is a tax deduction.



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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

HOME IMPROVEMENTS

Is your property due for an upgrade?

Does your investment property need attention? When was the last time you upgraded your property? Improvements and renovations to a rental property are important to protect the short-term return (rental income) and long-term capital growth of the investment. A poorly presented property will only attract a similar style of tenant, resulting in further deterioration of the property.

It is a fact that rental properties are exposed to tenant 'wear and tear' and therefore will require work from time to time. You should budget to upgrade the property on average every five years.

Following is a list of areas where improvements are often required:

Kitchens: An old kitchen can be renovated by replacing cupboard doors and benchtops. It is often not necessary to replace the entire kitchen.

Bathrooms: Sometimes just re-grouting tiles and giving the walls a splash of paint can do wonders.

Exhaust fans: Ensure that there are working exhaust fans in the kitchen, bathroom and toilet areas to avoid a build-up of moisture, mould or heat stains.

Landscaping/Exterior Painting: The kerbside presentation or the initial impression is important to the property's appeal. Ensure that trees and large shrubs are pruned, clear gutters, wash eaves and external walls. If necessary you should paint the exterior of the property.

Interior Painting: Paint the walls throughout in a neutral colour and use a washable paint. Remove or paint over outdated wallpaper.

Replacing Floor Coverings: Choose a carpet that is long-wearing and durable. Avoid light tones that will easily stain. If replacing the floor coverings in the kitchen area, do not lay soft vinyl. Moving a fridge can easily cause cuts and tears. Use heavy grade linoleum or tiles.

By attending to improvements on a regular basis you will be preserving your investment.

Our agency will always keep you updated following our routine inspections. If you would like a quote on any of the above, please contact us.

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IN THIS ISSUE

- Home Improvements
- Refinancing – What is right for you and are you on the best rate?
- Properties recently rented & sold





Refinancing

What is right for you and are you on the best rate?

How do you know if refinancing is right for you and where do you begin? By taking the time to research the best finance options and rates available it can save you thousands over the term of the loan.

1) Do you know what your current interest rate is?

Many property owners know how much they are paying every month, but they often don't know what their actual rate is. If you don't know what rate you are on, how do you know if it's a good rate, or if it's competitive with what else is out there? Find out!

2) Are you paying more than 5 per cent?

Take a look at your monthly statement. If you have a variable home loan rate that's above 5 per cent, you can probably do better and should consider shopping around. You need to compare products and prices, and choose the best one based on your needs and budget.

3) How do I know if I have a good deal now?

Once you know what your rate is, utilise a home loan calculator to find out how your rate compares. You can search loan calculators online that that will show you how much savings is possible, depending on the size of your mortgage and your current interest rate.

4) How to choose what's best for you?

If you contact a mortgage broker they can do the hard work for you. They will ask about your goals and plans for the future. A good mortgage broker will be working with all the major lenders, including the major banks and smaller ones, to make sure you get the best possible deal.

One call to compare if you are on the best interest rate can put more money in your back pocket each month. Call now!

We have moved premises, the white terraces opposite Knox City.

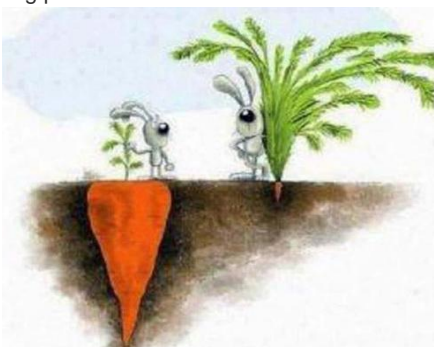
We look forward to seeing you at 2A, 426 Burwood Hwy, Wantirna South.



LONG-TERM REWARDS

Success is not always what you see

Building a property portfolio sometimes does not always show quick short-term financial returns. However, the investor who keeps building will prosper from long-term capital growth. Keep focusing on the big picture.



Properties Recently Rented!

Keeping you updated on the local rental market

HOUSES

Cherrington Sq, Wantirna 4 Bed, 2 Bath, 2 Car Accom	\$380p/w
Ramona Court, Boronia 4 Bed, 1 Bath, 2 Car Accom	\$380p/w
Lindfield Court, Knoxfield 3 Bed, 2 Bath, 2 Car Accom	\$380p/w
Aringa Court, Ferntree Gully 3 Bed, 1 Bath,	\$350p/w

UNITS

Darling Rd, Malvern East 1 Bed, 1Bath, 1Car Accom	\$350p/w
Simpson Rd, Ferntree Gully 2 Bed, 1 Bath, 1 Car Accom	\$355p/w
Laurel Ave, Boronia 2 Bed, 1 Bath, 1 Car Accom	\$330p/w
Darwin Rd, Boronia 2Bed, 1 Bath, 1 Car Accom	\$350p/w
Linda Crs, Ferntree Gully 3 Bed, 2 Bath, 2 Car Accom	\$390p/w

INVESTMENT PROPERTY OF THE MONTH!

Keeping you updated on the local sales market

G01/436 Stud Rd, Wantirna South
\$380,000 Plus Buyers



Brand new ground floor North facing apartment opposite Swinburne University short walk to Knox City

1 Huntingdale Street, Officer
\$495,000 Plus Buyers



Ex display home 'Stoneleigh' positioned conveniently to sporting grounds and shopping centre on a small manageable block

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

