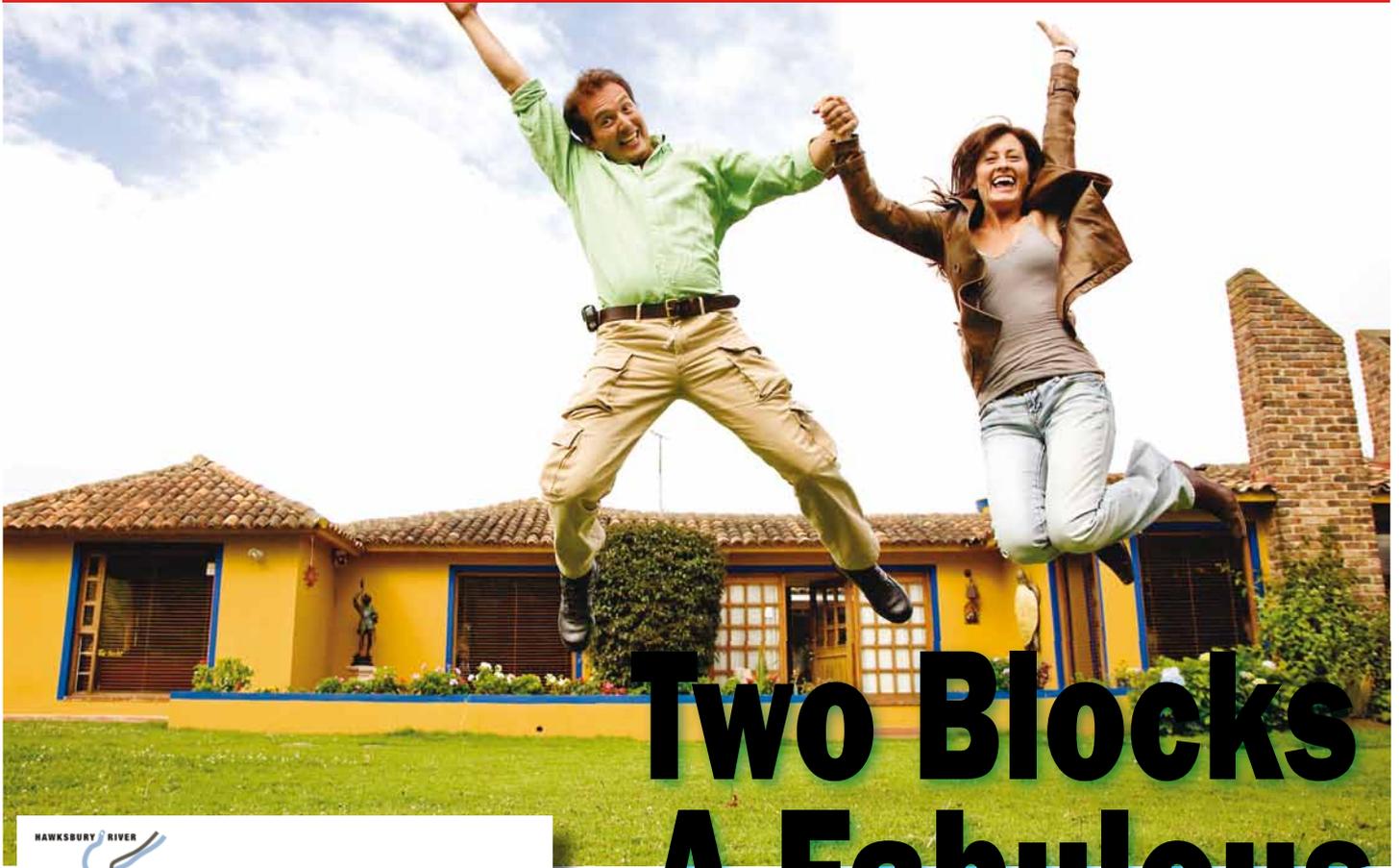


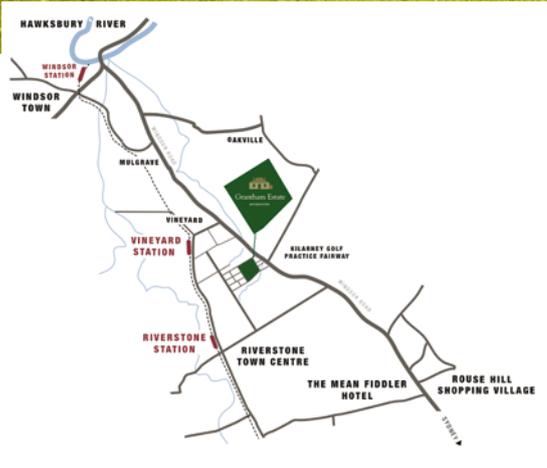
PROPERTY NEWS

Ideas to help you when you're Buying or Selling

CHOOSE YOUR OWN DESIGN, BUILDER ...



Two Blocks A Fabulous Opportunity



Sydney's property prices have suddenly made building a new home a very good investment and House To Home Realty has the missing ingredient ... land on which owners are free to build their own design using the builder of their choice.

DETAILS P.3

In this issue of *Property News*:

- Preparing For An Open House
- Building Adds up To Value
- Tips For First Time Investors

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HOUSE 2 HOME
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02 8883 3553

LETTER FROM THE PRINCIPAL

Dear Readers,

Westpac chief economist Bill Evans recently joined Deutsche Bank, Goldman Sachs and others in predicting the Reserve Bank would need to cut the cash rate by 0.5 percentage points after Christmas.

Such a reduction would see the cash rate at 2% - the lowest in Australia's history.

The economists share a view that rising unemployment and declines in commodity prices could lead to a slowing of the housing market.

However, while concerns over job security might reduce the buying activity of owner occupiers, falling commodity prices always see investors returning in numbers to the security of bricks and mortar.

Buying or selling - there has never been a better time.

Kind regards,
Stephen Lord
Principal



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Getting ready for an Open House

There's nothing like the prospect of guests to inspire a whirl of house cleaning.

And when you're opening your home to an unknown number of people, one of whom you hope will buy it, there's even more reason to get out the vacuum, duster and household cleaners and get ready for action.

As well as cleaning your home, you will want to ensure it is inviting to purchasers. So, while you need to make it as appealing to them as possible, you should also remove some of the personal touches that have made it your home, such as family photographs, sporting trophies, holiday souvenirs, children's drawings, appointment reminders and paraphernalia on the fridge.

In addition to removing most of your personal items, it's also a good idea to declutter your home. You've probably arranged your furniture for your family's comfort and convenience, but now it's time for a change. Clear counter tops and remove some furniture to make your rooms look more spacious. Try to



take at least one piece of furniture out of every room, and rearrange what's left to provide the best effect. It's even worth considering putting some furniture into storage to improve the appearance of your home and to make it easier for people to envisage themselves living there.

As well as being fresh and clean for the inspection, your property should also smell that way. Try to keep fresh flowers throughout the house. Room fresheners can also be used, but keep them in inconspicuous areas, so that people don't wonder what you're trying to hide. If you have pets it is advisable to keep them outside or even get friends to take them for the day. Potential buyers will not necessarily love them or their fragrance as much as you do, and might even be allergic to them.

It's a lot of work but it's worth the effort to make your home clean, sparkling and ready for inspections.

By making it as attractive as possible to buyers, you're likely to sell it more quickly and also to get a better price for it.



Building A New Home Stacks Up

Sydney property values across the board have risen more than 30% in the two years since June 2012, increases that have made building a new home a financially sensible decision. The problem, though, is finding land not tied to project home builders.

House to Home Realty is offering two such blocks in Riverstone's very popular, new Grantham Estate.

Now up to Stage III, the estate has all but sold out.

Centrally located in the North West growth area, the estate is within walking distance to railway stations, shops and schools and is surrounded by parks and conservation areas.

Stephen Lord of House To Home is offering Lots 273 and 151, fronting respectively onto Boydhart and Putland Streets.

Lot 273 is 390 sq.m with a 13m frontage while Lot 151 has the same frontage but is marginally deeper and measures 399 sq.m.

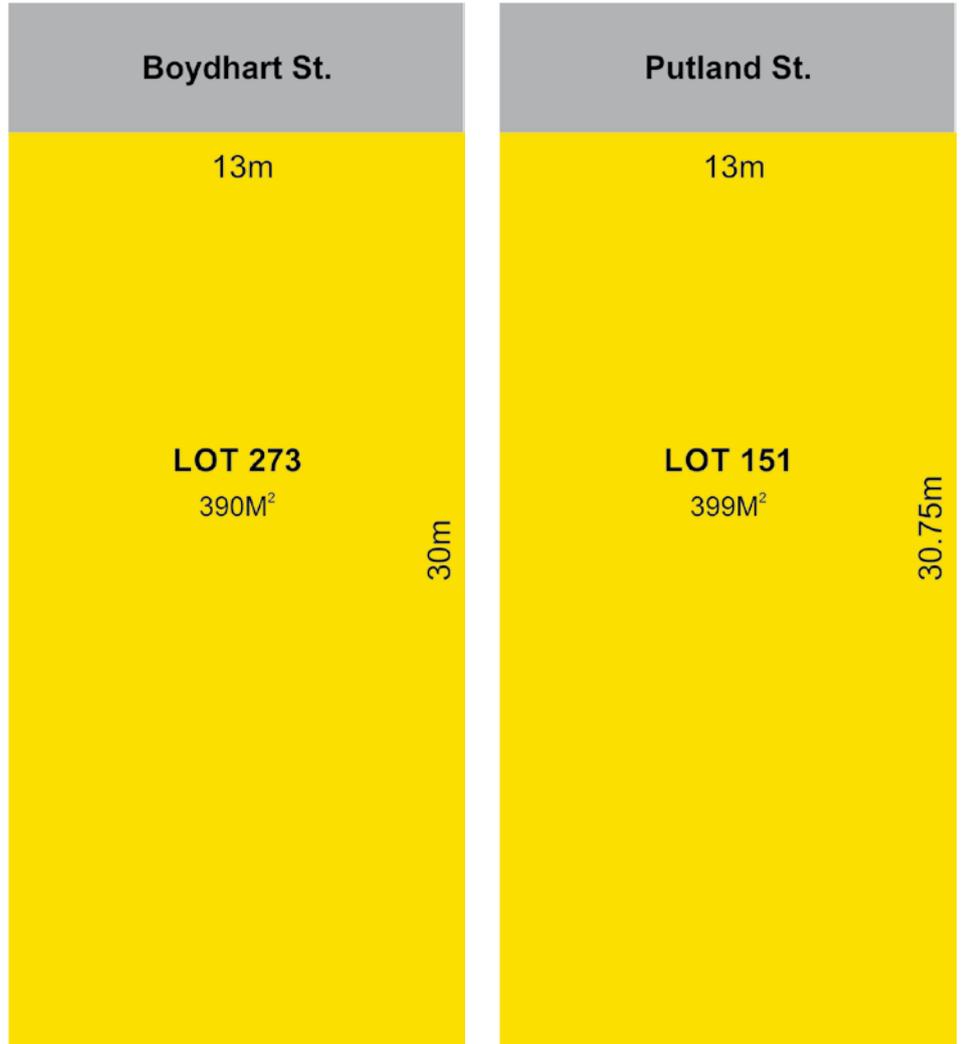
The lots are available at offers above \$400,000.

Stephen said that anyone doing even the most rudimentary maths on typical building costs as compared to the median price for existing homes in the area will soon see the value in this offering.

"It stacks up even before you consider the taxation benefits such as depreciation," Stephen said.

"The blocks are registered ready to build on. They are flat and fully serviced so they represent easy building.

"Because the buyers will not be locked into any one builder, the opportunities are there to be as cost effective as necessary.



"This is a value proposition as attractive to the owner-builder and owner-occupier as to the investor. "

If you don't really know where to start, contact Stephen Lord to see what's involved. It's not that difficult.



Would you like to have your home sold by the best in the business?

Stephen Lord has a proven record of success and an impressive portfolio of clients who are totally satisfied by his outstanding level of service.

Ph 02 8883 3553 or 0412 260 022
www.h2hrealty.com.au

Top tips for first-time property investors

Planning, research and good management will help you to enjoy your investment

The purchase of your first investment property marks an exciting new financial phase in your life.

It may also cause some butterflies as you venture into this unfamiliar territory.

As with any first-term venture you may well encounter some problems but here are some tips that should help you to avoid, or at least reduce, some of the issues associated with being a landlord.



Screen tenants

Check their details carefully and contact their referees and former property managers. It takes time but it helps to ensure your property is in good hands.



Watch the money

Don't let tenants get behind with payments or you'll set an unfortunate precedent and find yourself out of pocket. If payments are late take immediate action to show you mean business.



Insure yourself

A landlord insurance policy can cover you against potentially expensive payouts and loss of rental income. Among its benefits is the protection it can provide if tenants damage your property.



Do your sums

Rental income yields are below home loan interest rates, so make sure you can cover the interest cost differential. Other expenses could include council, land and water rates, and maintenance.



Plan for a rainy day

As well as planning financially for the expected, you need to anticipate and provide for the unexpected, such as an unplanned vacancy or a sudden interest rate rise.



Put things right

Failure to attend to maintenance issues could prove a legal liability risk for you if tenants are injured. Have repairs done as quickly as possible, and keep an eye on general maintenance.



Keep your distance

Resist any temptation to become your tenant's new best friend; otherwise it could be difficult to take action if issues arise. This is a business relationship and should stay that way.



Inspect regularly

A minor maintenance problem now could become a costly repair job in the future. Regular inspections by you or your property manager can save a lot of time and trouble.



Don't be greedy

If you try to squeeze every last dollar of rental income from your tenants, you might lose them. This could result in a vacancy that can be more expensive than taking less in rent.



Consider delegating

Many people dream of owning investment properties but don't want the work of managing them. In that case, for a small percentage of the rental income it's worth appointing a property manager with time and expertise to look after your investment.

Looking to rent your property?

Let us take the worry out of renting your property with one phone call

Speak to any local and they will tell you that House 2 Home Realty, Principal, Stephen Lord has a track record of providing quality service and understanding when it comes to successfully managing rental properties.

Please phone 0412 260 022 to secure your new tenant today!