

# PROPERTY NEWS

Ideas to help you when you're Buying or Selling

# KELLYVILLE HOME SOLD

**We promoted 11 Craigmere Drive, Kellyville in last month's issue of our Property News newsletter and in no time at all we had buyers lining up.**

**Stephen Lord, House 2 Home**



**Read our full report on page 3 >>**

In this issue of *Property News*:

- Have you registered your swimming pool?
- Kellyville owners delighted with sale
- Is your rental property insured for fire loss?

[www.h2hrealty.com.au](http://www.h2hrealty.com.au)



**02 8883 3553**

## Letter from the Editor

Dear Reader,

If you are planning to sell a home in the local area now is a good time.

We have been developing an extensive database of potential buyers, we may well have a buyer on our books who is looking for a property just like yours.

With interest rates at an all-time low, and demand growing for quality rental properties now is a great time to purchase a rental property.

We would also like to point out that we are increasingly getting more and more buyer inquiries.

So if you are thinking of selling then don't hesitate to contact me directly on 0412 260 022 as I have people ringing me from time to time wanting to buy in our local area.

Kind regards  
**Stephen Lord**  
Principal



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# Have you registered your swimming pool?



**Pool owners will expose themselves to a possible \$2200 fine if they have not registered their pool online. The cut-off date for registering was the 29th of October 2013.**

This pool registration process is a state government initiative to curb backyard drownings. If you haven't registered, act today and register your pool.

This applies to both property owners who live at their property and landlords who rent properties which contain a swimming pool.

**Councils will start inspecting pools in November and pool owners who fail to comply will be slapped a fine of \$220 or up to \$2200 if it is referred to court.**

It's free to register your pool online; however if you don't have access to a computer, council can do this on your behalf for a fee of up to \$10.

Owners can download a pool inspection self-assessment checklist to ensure their pool fence meets the appropriate Australian Standards.

All tourist, visitor and multi-occupancy developments with pools are required to attain a current pool compliance certificate.

Compliance certificates are valid for three years and council can charge a maximum of \$150 for an initial inspection.

If a further inspection is required, a maximum fee of \$100 may be charged.

Portable or inflatable pools aren't

exempt from the register either.

All portable and inflatable pools capable of being filled with water to a depth of greater than 30 centimetres require a child proof fence.

If you're worried about a pool at another address, for example you are looking at purchasing or renting a property you can search the Swimming Pool Register to check if the pool is registered.

With many thousands of pools unregistered many property owners could make the mistake that it will take forever for an inspector to visit their property.

Don't be fooled by this type of thinking as councils have access to information on pools through aerial photography and have many other means of finding out if your property has a pool.

When Councils take this information and cross-references it with the pools that have been registered, it won't take long for them to find out that your pool is unregistered and you will be receiving a notice from the council which could include a hefty fine.

**Is it worth the risk leaving your pool unregistered and leaving yourself open to a \$2200 fine?**

You can register your pool at [www.swimmingpoolregister.nsw.gov.au](http://www.swimmingpoolregister.nsw.gov.au).

# Kellyville owners delighted

**Stephen Lord gained for the owners an extra \$15,000 more than what other agents told them was possible**



**How does Stephen Lord achieve such good results? There are three keys to marketing a property for sale:**

**1, Having the right database.** Stephen constantly develops relationships in and around the community. Which means as soon as he finds himself with a new property to sell, Stephen can match it with a potential buyer.

And the results speak for themselves. Not long after the marketing program commenced, due to his database marketing approach he found himself with

three buyers making offers and eventually there was one buyer ready to sign for a price that the owner was more than happy with.

**2, Utilising the best marketing tools.** Unlike most agents, Stephen Lord has gone out of his way to promote the property he represents in the most effective means available. With his monthly newsletter program about to be published, he pulled out all stops and had his editorial people produce a double page feature on the merits of this attractive Kellyville property.

By positioning the property as the main story in the newsletter, the marketing worked as it attracted much interest and ultimately found a willing buyer.

### **3, Correct pricing and negotiating.**

Stephen Lord is a good judge of the market. He watches the market closely and realising that the market had risen by \$20,000 on average he was able to set a selling price that attracted a great deal of interest.

“It’s not about selling quick, it’s about getting the right price in the end,” says Stephen Lord, Principal, House 2 Home.

“Some agents are in such a hurry to make their commission that they rush the whole selling process, missing out on opportunities to get a better price. In this case my older owners loved the fact that I took the time to explain the process and what the benefits were for them.”

### **What was the result?**

“The vendor told me after the property sold, that I got \$15,000 more than what other agents told them was possible,” says Stephen.

**For the best chance to market your home effectively for sale, make sure you contact Stephen Lord on 0412 260 022 or on 8883 3553.**



## 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](http://www.h2hrealty.com.au)**

# BE CAREFUL

## The New South Wales bush fires have revealed a lot of people were not properly insured. Is your rental property insured to cover any loss from fire?

As we enter the start of what is likely to be one of Australia's worst bushfire seasons for some decades; there seems to be a false belief amongst Australian homeowners, that their home would be insured if anything happened and they would be covered financially. However, it is not until something goes wrong, that they realise the harsh reality.

Insurance is an extremely important issue and taking out the right cover could save you from a possible financial disaster.

In this article we will outline a number of options when you need to insure your rental property.

**House and strata title properties have very different policies, therefore landlords should be aware of the different exclusions.**

Individual title properties may hold a building insurance policy, which can include cover for public liability. Some Body Corporates are required to hold Building and Liability Insurance, however the policy usually excludes actual units or townhouse properties from the paintwork inward.

This type of cover can catch landlords out as it leaves them without public

liability coverage. Landlords may take out a separate 'Landlord Contents' policy to protect themselves and they should also take out their own contents insurance to protect personal belongings.

**Typical building and landlord contents insurance policies do not cover rent or damage caused by a tenant.**

There are some insurance policies available that provide coverage against rent default for up to 6 weeks, as well as the malicious and accidental damages caused by the tenant, their family or their guests.

Insurance premiums can be costly, but there can be different risks involved in owning a rental property, so it is worth the extra expense.

Even the most reliable tenant can experience the loss of employment, illness or could find themselves struggling financially.

The right kind of policy should provide comprehensive rental insurance for strata title properties as well as landlord's contents and public liability.

A building insurance policy should be maintained in addition to the standard policy for individual title properties.



**Consumers should remember some key points when considering home insurance, including:**

1. Even if you think you have enough insurance, you should check your level of cover, particularly if you haven't increased it for a number of years.
2. If you think you can't afford to increase your cover, consider changing your excess and using the money saved on the premium.
3. If you have calculated your level of cover by taking the purchase price of your property, and deducting the value of the land, then you are at risk of being underinsured.

*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!**