



## PROPERTY INVESTOR

# NEWSLETTER

AUG –  
SEPT 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

**HAPPY FATHER'S DAY TO THE BEST DAD IN THE WHOLE WIDE WORLD FANTASTIC WOULD DO ANYTHING FOR ME BANK OF DAD ALWAYS LOOKING OUT FOR ME ONE IN A MILLION YOU ARE MY HERO WOULD'N'T HAVE IT ANY OTHER WAY LOVE YOU LOTS ☆**

We would like to take this opportunity to wish every father, grandfather, guardian and carer a very special Father's Day.

### BREAKDOWN OF APPLICANCES OR SERVICES

This is a friendly reminder that there are laws relating to the provision of appliances and/or services to a rental property that are included in the tenancy agreement or condition report.

If you are not in a position to replace, rectify or repair – then you may need to negotiate a weekly reduction in the rent as compensation. Otherwise, the tenant could take action or terminate the tenancy.

**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)

## HOW YOU CAN BE A CONFIDENT PROPERTY INVESTOR..

It's easy to be confident when stocks or property prices are going up. But when you read negative news like unemployment rates rising or property prices falling, it's easy to lose confidence.

Here are some tips on remaining confident, no matter what the headlines say.

### Have a positive mindset

With confidence things seem more achievable. Just like getting in the right mindset or a job interview or overcoming a personal challenge. It's no different with investing. Investing with a fear mentality to begin with can prevent investors from finding opportunities, recovering money from past losses or making the right decisions.

Some investors view risk completely different to a confident or experienced investor. Everyone has a different perspective of risk. Know where your limits are so you are able to tolerate market fluctuations. Get in the mindset that accepts that prices do fall and develop a mental strategy on how to stay calm and move forward positively.

### Be well prepared

The way you feel confident about what you're doing in anything is to feel like you *know* what you're doing. Confidence comes from education and research. Investing

in what you understand and know will help you reach your financial goals. Seek advice from professionals if you are unsure.

### Change your focus

It's a high possibility that sometime throughout investing a decision you make won't go as planned. This of course can drop your confidence, but don't let your past stop your future progress. By learning from where you went wrong you can make better decisions and move forward. Focus on what you can achieve, not what you haven't achieved.

### Don't panic

When you hear bad news it's natural to start wanting to act based on this information. However, if you sell during down times out of fear (rather than circumstances) you could miss out on the inevitable upswing, which can sometimes happen quickly. Don't let short-term bumps in the road distract you from your plan.

### Think long-term

Although people have different ideas about when they want to retire and with how much, it's important to have these end goals in mind. A slow and steady approach always wins long-term. Remember, you need to have flexibility for your short-term goals so they can meet the outcomes of the long-term game.

P.T.O. >

### IN THIS ISSUE

- How you can be a Confident Property Investor
- Investing through Financial Hardship
- Need some extra cash?



## INVESTING THROUGH FINANCIAL HARDSHIP

As a property investor it's highly likely that you have or will experience financial hardship at least once during your investment journey. These times of stress and hardship can be caused by many factors, including market fluctuations, periods of rental vacancy, increases to outgoings and maintenance, or even a substantial change to interest rates.

While such periods are never comfortable and can take the fun out of a once high performing portfolio, it's important to know that you are not alone, that such challenges are commonplace in property investing circles around the country and there are options available.

In some circumstances it is often that the investor has a sound portfolio, however, they are just requiring temporary assistance to get them through the tough period and emerge out the other side.

In Australia, banks and financiers are required to consider offering you flexible payment arrangements during periods of financial hardship. Other service providers, like insurance and phone companies, can also provide their customers with financial hardship arrangements.

The key to accessing these flexible arrangements and payment plans is **getting in early**. Ideally, before you fall too far behind, it will place you in good stead to work proactively with them to set a suitable and manageable arrangement.

Here are some tips on dealing with financial hardship:

- Make a list of all the debt you owe. Find out what payments are necessary to bring your accounts up-to-date so that you have a clear position on what you need to negotiate.
- Get real and assess how long your position will last for. Do you require 3, 6 or 12 months of relief? Do you need to plan for longer?
- Formalise a Budget to gain a clear understanding about what income you have to work with, what commitments can be made and which need to be deferred.
- Financial arrangements with banks, financiers and creditors can include: postponed or deferred payments, loan restructuring, interest only repayments, temporary overdrafts, lines of credit or entering into refinancing or debt consolidation arrangements.

There are a number of helpful resources available for further guidance through tough periods outlined below.

[www.moneyhelp.org.au](http://www.moneyhelp.org.au) | [www.doingittough.info](http://www.doingittough.info) | [www.debtrelief.com.au](http://www.debtrelief.com.au)

HARDSHIPS OFTEN  
PREPARE ORDINARY  
PEOPLE FOR AN  
EXTRAORDINARY  
**DESTINY**  
CS Lewis

### INVESTMENT PROPERTY OF THE MONTH

Watch this Space!

In Future Editions we will be offering 3 +1 Dual Key Investment properties capable of achieving 6% Gross Yield. Call us now for the low down!

## Need some extra CASH?



Do you know someone who owns an investment property in the inner Brisbane or Brisbane South to Ipswich areas?

Refer them to us and receive a handsome referral fee for every management that results!

## AND/OR

Do you know someone thinking about buying or selling?

Refer them to us and receive an even more handsome referral fee for every Sale that results!



Do you own another investment property?

Give us an opportunity to manage your other property too and receive a bulk management discount on your portfolio of properties.

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