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THE INVESTOR

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OUR CHRISTMAS WISH

With so many challenging times that we have all experienced, our Christmas wish is a simple one to you, your family, and your friends that you enjoy this special time during the festive season, and we look forward to connecting with you again in the New Year.

BRING ALL YOUR PROPERTIES INTO ONE

We are looking for new properties and wanted to ask if you have another investment property. Do you know of a friend or relative that requires the services of a professional property management company?

If the answer is yes, we want to hear from you. Call us today, as we are here to assist and support you.

SERVICE TO CLIENTS

Our goal each day is to work towards delighting you with our service. Please get in touch with our office if you feel you are not receiving the attention and level of professionalism you deserve. We want to be known as a company full of solutions, not excuses.

INSPIRATIONAL TIPS

"The greatest mistake you can make in life is to continually fear you will make one."

"People who soar are those who refuse to sit back and wish things would change."



THE BIG BANG IN THE BUDGET TO BUILD ONE MILLION HOMES

Did you know that as part of the 2022-23 Federal Budget, the Government pledged on 25 October this year to introduce the *National Housing Accord*, a landmark agreement to address one of our nation's most significant economic challenges, the supply and affordability of housing?

The Government stated that it would align for the first time with all levels of Government, institutional investors, and the construction sector to help tackle the nation's housing problem.

They say, "Our shared ambition is to build one million new well-located homes over five years from 2024. However, they also recognise that most of this supply needs to come from the market, with the Government playing a key role in enabling and kick-starting this new investment revolution.'

Under the *National Housing Accord*, the Government has stated that they will provide \$350 million to deliver an additional 10,000 affordable dwellings. This is on top of the 30,000 houses they already committed to during the election campaign by creating a *Housing Australia Future Fund*. The Government states that this will call upon superannuation funds and other institutional investors to invest in social and affordable housing by covering the gap between market rents and subsided rents.

Now, one million properties may sound like a lot. However, if you read the Government's joint media release, the numbers don't add up because they rely on private capital from superannuation funds and other institutional investors to fill the gap.

The Government's ambitious housing reform agenda aims to support more people in home ownership and improve the supply and quality of social and affordable housing.

THE BIG BANG IN THE BUDGET Continued

The *National Housing Accord* is said to be the next step to improve housing outcomes for all Australians, our communities, and our economy.

However, is 2024 going to be too late when we are under pressure now as a nation? Whether that be our current housing crises, wide-spread financial hardship, small businesses struggling to keep up, rising inflation and interest rates, not to mention the mental health of our nation post-Covid.

Let's be optimistic and hope that the Government and other stakeholders step up and that the New Year brings better times and prosperity for everyone.

Source: Treasurer of the Commonwealth of Australia

ODD JOB BOB | HANDYMAN VS THE EXPERTS

When it comes to protecting and caring for your home (which is often one of the most significant assets we will invest in during our lifetime), you want to make sure that you don't take shortcuts in the upkeep of the property.

When managing maintenance requests on behalf of our rental providers, we often hear them say they want to attend to the maintenance themselves or go with the cheapest quote.

However, experience has shown us that you need to engage an expert if you want a job done correctly.

Each State and Territory has regulations and laws, but overall, the rule is if the person entering your home does not have insurance coverage or is not licensed to carry out the work – then don't let them in.

That is a fact and the reality because if someone gets injured at your property because of poor workmanship, your insurance will not cover you, and you could be exposed to millions of dollars in a compensation claim.

The next time you consider engaging a tradesperson, take the time to think, is it worth going with quote number two?

SOMETHING LIGHT-HEARTED | WHEN IS THE BEST TIME TO WATER YOUR GARDEN?

The most efficient time to water your garden is when the sun will have the least impact on absorbing the water. If you want to conserve water, this would be either early morning or late afternoon/evening.

READ THE FINE PRINT | AND ASK QUESTIONS

We are currently experiencing challenging times across the nation

, from natural disasters such as storms (including lighting strikes), fires, floods and, on a more global scale, earthquakes, tsunamis, and everything in between.

Now is the time to review your insurance policy and coverage.

What does it cover? Have you read the fine print?

When researching and writing this article, we were surprised to discover that our insurance policy did not cover damage caused by or arising out of war or 'warlike actions', including insurrections (a violent uprising against an authority or Government) and rebellions.

While there are no current pending concerns, it got us thinking about reading the fine print and asking questions.

We suggest you call your insurance company today to ask, 'Are you covered'? So you can update your insurance details.

If you are covered, please let us know so we can change our insurance company.



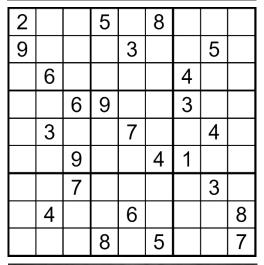
This is a friendly reminder heading into fire season to ensure you are keeping your premises fire safe and in compliance with your local council requirements.

You can contact your local council or CFA for further information on requirements to ensure you are remaining safe and also that you are compliant with regulations to avoid receiving a Fire Prevention Notice.

Or head to the council's website for further information.

SUDOKU COFFEE BREAK

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





TALK TO US, THE PROPERTY EXPERTS BUYING, SELLING & PROPERTY MANAGEMENT

Call us if you need advice



Pete: 0418523307



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No allowance for parts in this promotion, any units found not working will still incurr service fee

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