

THANK YOU

I would recommend the whole team at Scarce Real Estate to anyone contemplating the sale of their property. It was refreshing to work with people that really cared about the sale. The entire team was exceptionally professional. They always kept us up-to-date with any changes and I was never chasing them for information.

K & R Tilson

We commend Matt and his company for the most professional and successful way you handled the sale of our Tusmore Avenue property. The final outcome exceeded our expectations and we would happily recommend you to anyone wanting to sell, especially in Tusmore.

K & B Davis



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PACKING AND MOVING TIPS

Whether you're moving or clearing a home, packing up household items is a time consuming and tedious task. Here are a few ideas that may help you along the way.

1. Add bi-carb soda to clothing, books and linen. Before stowing clothes and books away, add a sprinkle of bi-carb soda to prevent that stale scent from occurring. Including a fragrance bag of dried lavender will add a pleasant, fragrant touch.
2. Recycle cartons for packing Christmas decorations. Egg cartons, shoe boxes and iPhone cartons are perfect for separating items and making them easy to find. Winding fairy lights around a flat piece of cardboard is an easy way to avoid them getting tangled.
3. Pack mirrors and picture frames upright. Logically, many people pack these items horizontally, but by packing them in vertically and tucked in tight, they are less likely to break. Blankets are best to protect these fragile pieces.
4. Pack linen within its own pillow case. Just like socks, pillows and sheets of a set easily go missing. To avoid this and to keep linen tidy, fold everything and place inside one of its own pillow cases.
5. Match up item shapes. To maximise space when packing items, match up similar shapes. For instance, if packing away kitchen trays, put all the rectangular trays together and all the circle trays together.
6. Tape screws, bolts and allen keys to matching furniture items or toys. In the rush of a clean or a move, it's easy to misplace these essential parts. It's the same with electrical items — ensure the cord is attached or taped to the item to make it easier when unpacking.
7. Remove batteries from toys, gadgets and appliances. This will prevent items from accidentally being switched on while also protecting these items from battery corrosion.
8. Teabags are useful for fridges. After cleaning the fridge, it needs to stay ajar. Placing teabags on each corner is a handy way to do this before wrapping.
9. Prevent damage using mobile storage options. If external storage is needed, opt for mobile storage. This prevents double handling of loading and unloading items, which helps ensure belongings remain intact.



INTRODUCING OUR SALES ASSOCIATE... GRACE CENTOFANTI

Grace started her career in property at the age of 17 where she worked in an administrative capacity for a family operated real estate company; progressing to 12 years as a Property Manager within a government organisation. Grace has further progressed from our Property Management Department to join our Sales Team as a Sales Associate.

With a strong focus on customer service, Grace is always ready to assist with your real estate needs.

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STEPS TO GETTING STARTED IN PROPERTY INVESTMENT

Have you been thinking about purchasing an investment property? Yet when it comes to taking that final step, you get stopped...

Many people get overwhelmed by the purchasing process and the thought of owning another property. However, property investing is pretty simple if you know how, and here are 6 steps to help you start your property portfolio:

1. CHECK YOUR FINANCES

Be aware of your assets and work out your expenses. This will give you an idea of how much you have to invest. If you have a stable position and a reasonably good income you should be able to get a loan.

2. GET A PRE-APPROVAL

There are a number of ways to go about getting pre-approval, whether this is direct through a bank or a Mortgage Broker, whatever way you choose to go, just make sure you don't apply for multiple pre-approvals. Each lender will check your credit record and multiple enquiries is a red flag to a lender and may refuse your application.

3. SET YOUR GOALS

Setting your goals and a timeframe you would like to achieve the goals within is essential to

understanding why you are investing. Having time frames allows you to break the whole process down into smaller parts meaning that it won't be as overwhelming.

4. START BUDGETING

Budgeting is the only way to make sure you balance your income and expenses. You will be able to see where your money is going and it will help you plan for bigger expenses that come up. There are many different types of software available or a simple spreadsheet will do.

5. CREATE A PURCHASE PLAN

Having a plan for purchasing properties for your investment portfolio will help you maintain your goals and reach the growth or income you're aiming for.

6. STAY FOCUSED

Investing in property is not an emotional choice, it is a business one. Stick to your goals and create a timeline so you can see your milestones.

Adelaide Oval ZXU

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PROPERTY MARKETS WHAT TO EXPECT IN

2015

onthehouse.com.au research suggests that Australian house prices grew by 7.05% overall last year, while unit values increased by 6.35%, with the eastern state capital city markets dominating growth across the nation in both the house and unit markets. But what's in store for 2015?

1. INTEREST RATES

The cost and availability of home and investor loan finance is a key driver in the market. In 2014, this was at historically low levels with no Cash Rate movement – the recent rate cut will of course improve the cost of finance for those looking to invest in the near future.

2. UNEMPLOYMENT

Australia's unemployment rate has been steadily rising for the past year or so, and is currently sitting around 6.0%. The 2014 Budget predicts the unemployment rate will rise to 6.25%.

Unfortunately the spectre of increasing unemployment will be with us for the foreseeable future. However, while there is still some hope that conditions will improve over the next 12 to 18 months, with more people out of work and increasing uncertainty around job security – the willingness and ability to buy property may be affected.

On balance though, this is unlikely to be reflected in material price movements because of the strong underlying demand from home buyers and investors with relatively secure jobs.

3. HOUSING STOCK

Families prefer properties with a land component and most of us want to live in areas close to public transport with good schools, shops, amenities and recreational facilities nearby. Of course, these types of properties are in areas that have limited supply. Combine this with an increasing population and you have upward pressure on property prices. This pressure should continue into 2015.

4. AFFORDABILITY

Affordability is the biggest issue and dampener on house price growth into 2015 and beyond. Growth is already starting to slow from the unsustainable levels experienced in 2014.

Median house and unit price growth has outstripped median wages growth and this is putting pressure on many households to meet mortgage payments, especially for Sydney and Melbourne.

A simple rule of thumb is mortgage repayments should be 40% or less of after tax earnings: Adelaide mortgages for houses is 29.8% and 22.4% for units.

5. 2015 AND BEYOND PREDICTIONS

Onthehouse.com.au data reveals that our markets have passed their peak period of growth for this cycle, and auction clearance rates across the nation have now dropped back a little and are hovering around the low 70% mark. This all points to a slower market in the next 12 months. Predictive models indicate the market will slow in 2015 followed by moderate growth for the next two or three years.

CONCLUSION

Residential property should be viewed as a long term investment and you should not base your buying or investing decisions on a single year's performance. It is also important to remember that while growth rates will be lower in the short term, there will be individual suburbs, streets and properties that will outperform the general market if you do your research and buy wisely.

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