

PROPERTY NEWS

Ideas to help you when you're buying, selling or renting

Exclusive Units

MANY ADVANTAGES IN BUYING OFF THE PLAN



THE WERONA
PENNANT HILLS



Full Story P.3

In this Issue of Property News:

- Simple Tricks For Your Open House
- An Opportunity Not To Be Missed
- Negative Gearing: Is It For You?

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You'll find us in the heart of Pennant Hills ~ Shop 15, 5 Hillcrest Road, Pennant Hills.

Letter from the Editor

Dear Readers,

Real estate is again proving itself a powerful investment. In the last 12 months it has created excellent gains for mums and dads who simply had not realised how much their homes had increased in value.

Some are using their equity to help their children gain a foothold in the property market. Others are using it to buy an investment property.

There's yet another segment, those selling up, taking the money and using it to down size as well as buy a unit or a house to rent out.

Right now, with the lowest interest rates in 60 years, your alternatives are many. If you can't decide which is the best option for you, feel free to contact us for obligation free advice.

Matthew Walsh
Principal



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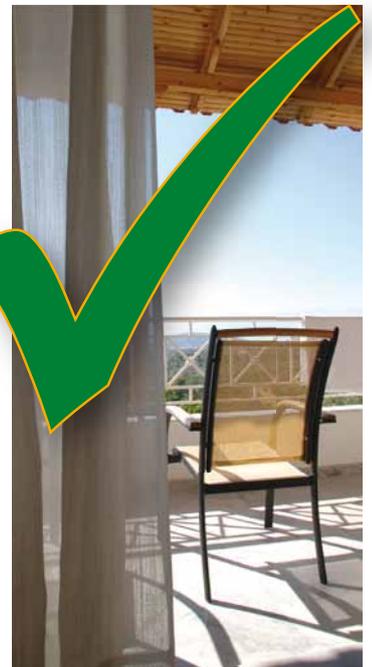
Keep it positive!

Before putting your property on the market make sure you eliminate the negatives

First impressions count. The first few minutes are vital when someone is inspecting your property.

That means you need to follow the advice of the old song, "**Accentuate the Positive, Eliminate the Negative**", to ensure buyers like what they see.

If you've done everything you can to accentuate the positive - clean, tidy and in a good state of repair - be aware of the negatives that might still turn people off.



✓ De-clutter

Prospective buyers need to be able to visualise themselves living in the house. Without depersonalising it totally, leave it as clear as possible so they can picture their own furniture and possessions around them. This doesn't mean taking everything off every bench top, but clear the decks of unnecessary paraphernalia, put three quarters of your personal stuff away and you'll be surprised at the difference it makes.

✓ Deodorise

If you smoke or have pets, newcomers to your home will probably notice odours that you have become accustomed to. Or perhaps you have a piece of furniture or old books whose musty smell doesn't bother you but may bring a wrinkle to the noses of prospective buyers. Track down such odours and remove them by cleaning or putting the items into storage. Put fresh flowers around, open your windows if the weather permits and invest in a few aromatic diffusers for various rooms.

✓ Lighten up

Most people prefer light homes. Besides, if your home's interior is extremely dark, they may wonder what you're trying to cover up. Before your home goes on the market, consider repainting any dark walls in a light, neutral shade. Make sure all the lights work and trim any trees outside windows. Before an inspection, open blinds and curtains to let in as much natural light as possible - and make sure your windows are clean!

✓ Keep your distance

Many people feel intrusive when inspecting a home whose owner is on the premises. If you're at home, keep a low profile and let your agent show the people around.

This will make the process a lot more comfortable for everyone.

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Werona Apartments Now Selling

PENNANT Hills' W Group Estate Agents' has been appointed to sell apartments in the prestigious The Werona development.

Twenty luxury apartments, all of two bedrooms plus a study, are being offered off the plan on the ground and first floors.

The development, in one of the suburb's most sought after streets, is just 400m from Pennant Hills village and the railway station.

Selling agent Matt Walsh said buyers on the agency's investor database had already been quick to realise the advantages of buying off the plan.

"In any market, when you have a desirable quality development in a sought after area it is not unreasonable to expect a profit by the time you actually get the key.

"With Sydney's market at the moment, values are increasing so quickly that many of our investors think this is a given," Matt said.

"We have found the focus to be on local residents who are looking to downsize as well as an option for retirees, many of whom see the prices being asked as extraordinarily good value in comparison to those of existing apartments.

"They are also enamoured of the location's convenience and prestige."

The quality of The Werona is immediately apparent, from European appliances to the highest quality fittings and finishes.

Neutral tones have been utilised to fit



in with individual decors - glass kitchen splashback are in whites and creams, taupe bathroom tiles, white wall tiles and neutral carpets in living areas.

Ground floor apartments have landscaped garden areas while those upstairs have vaulted ceilings.

Matt believes The Werona is easily one of the area's most exciting and welcome new additions.

To find out more about these new lifestyle apartments, located in the heart of Pennant Hills, please phone Matt Walsh on 0416 115 993.

Our sales team is ready to help you

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Why not let our team of professionals help you sell your property? Call us today

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To gear or not to gear?

What is negative gearing, and how can it help investors?

Is negative gearing really a good investment strategy?

The question is often asked by property investors, many of whom do not fully understand the meaning and implications of negative gearing.

In a nutshell, the answer is that it is really more a tax strategy.

Basically, negative gearing occurs where the costs of renting out an investment property outweigh the rental returns that are received from the rental of that property.

The cost of the loan (i.e. interest on mortgage repayments and stamp duty etc) is taken into account when calculating whether the investment is running at a loss. Some of the other costs of running a rental property that can be used to negatively gear a rental property include body corporate fees, building depreciation, cleaning costs, council rates, insurance costs, land tax, repairs, maintenance and water bills.

If the investment is shown to be running at a loss, the Australian Taxation Office allows investors to offset this loss against their income tax assessment.

This means that negative gearing on rental property is more a tax strategy than an investment strategy. While it can help property investors to reduce their taxable income in the short to medium term, it should not be considered the main reason for investing in any property.

There are, of course, obvious tax advantages to the negative gearing of a rental property. But the purpose of investing, after all, is to receive a positive cash flow and to make a profit. Over the longer term at least, you should be aiming to make a profit from your rental returns rather than a loss.

By making a loss in order to negatively gear your investment property, you may be relying too much on making a huge profit when it comes time to sell your property at some point in the future.



Want to rent your property?

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Let us take the worry out of renting your investment property

W Group Estate Agents are committed to protecting your investment and obtaining the best possible return. For an obligation free appraisal of your rental property call today on 02 8407 9190 and we'll look after you.



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