AFFINITY

Affinity Property Management & Investor Services



AFFINITY

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Our Property Management & Investor Services



Our Service Commitment to You

At Affinity we understand the importance of renting your property to the best possible tenant/s who will care for your property and ensure the property is maintained to a high standard. We also understand the importance of achieving the best possible rent and getting your property let or re-let in the fastest possible time.

Communication is Fundamental

We recognize the fundamental importance of reliable and ongoing communication and understand the requirements of each property owner are different. Most property owners do not wish to be notified of minor management issues, whilst other property owners wish to be notified of all occurrences. At Affinity Property we welcome your specific requests regarding levels of communication and pledge to abide by them throughout our association with you and your property.

We make this pledge due to our advanced systems and training that provides us with the tools required to ensure all property management team members are fully aware of each owner's requirements and specific requests.

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You can also expect the highest standard of communication throughout every change relevant to your property, our team or industry requirements. It's just one of our guarantees and we have no doubt you will love our hands on, caring approach to ensuring all our clients feel special and looked after.

How we get your property rented

We take great pride in marketing our rental properties with the same high quality marketing that most agencies devote to selling properties. This high quality marketing achieves the best possible price in the shortest time, ensuring my client landlords minimize vacancies and maximize their rental income whilst also capturing the largest possible pool of good prospective tenants.

We aim to achieve the best possible rental price for your property by ensuring it is marketed correctly to the widest audience of potential tenants. Marketing through our high traffic web site is complemented with advertising through national real estate portals such as realestate.com, Domain and realestateview.com, along with social media marketing (on Facebook, Instagram and Youtube) and direct marketing to our extensive databases. A well maintained and smartly presented property that is marketed effectively can often achieve a 50% - 100% increase in enquiry which can mean an extra 5% - 10% in the weekly rent. Our rental property marketing achieves a high volume of tenancy applications per property.

Our company has the best marketing in the industry and we have a highly experienced team who can assist clients with all their property needs including buying, selling, property management, marketing, due diligence, insurance, maintenance, assistance with accounting and tax services, bill payments, auctions, development and body corporate management.

Rent Collection & Arrears Management

We have a dedicated Trust Accounts Manager and have a very strong focus on maximising cash flow for our property owners. Our arrears management is the best in the industry and we consistently have arrears at less than 1%. **For the 2017-18 year we achieved arrears at less than 0.5%**.

Our rental receipting and rent arrears process is performed daily and we have strict financial process controls in place. We commence the rent arrears follow-up process from day one of arrears so you can be confident that the financial management of your property is being managed effectively to maximise your monthly income.

We disburse rental funds twice per month; mid-month and end of month. The disbursements are sent to your nominated bank account unless otherwise instructed.

Payment of Bills

We understand that many investors' lead busy lifestyles and they wish for their property manager to be responsible for all aspects of their investment property. As such, we can arrange the payment of bills from funds collected, before the due date. Included in this service is the payment of local authority rates and charges, insurance premiums and any other costs as they fall due. We'll take care of the entire process and make your investment the easiest asset you own.

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Expenses that Affinity Property can pay on your behalf can include:

- Water Rates
- City Council Rate
- Body Corporate Fees
- Property Insurance invoices
- Repairs & Maintenance invoices

Tax Deductible Fees

Affinity Property's fees are set out in the schedule of fees. Fees are charged monthly or twice monthly during mid/end of month account finalisation and transfer. All fees attract GST and this is automatically deducted. All fees are tax deductible and are itemized for your convenience in monthly statements. Record keeping for end of financial year is a breeze with Affinity Property. We provide the End of Financial Year Statement breaking it down for each property to show revenue, expenses, fees and commissions for each (GST is also shown on the statement).

Income Security

Affinity Property ensures all tenants pay a bond equivalent to four weeks rent. This bond is lodged with the RTA in a trust until both parties agree, usually at the end of the tenancy, to distribution and refund of the bond. Should a dispute arise regarding the distribution and refund of the bond, dispute resolution and possible Small Claims Hearings could result so that neither party can unfairly claim the bond. This process is done through QCAT, Queensland Civil and Administrative Tribunal.

Cient testimonials

Please check our client testimonials on our web site. We have many very satisfied clients.

Recently leased properties

We aim to have properties re-let within 5 days from the end of a tenancy. In many instances we turn properties around within 48 hours. Please see link to our recently leased properties.

Local market knowledge

Our company has been operating in the South East Queensland property market for more than 10 years and we manage properties on the Sunshine Coast, Moreton Bay Region, Brisbane & Ipswich Region.

Our team

The depth of our team is outstanding. We can guarantee you great service that will deliver excellent outcomes for your investment property

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Existing Tenants

We have a large portfolio of existing quality tenants and past tenants (more than 1,200) that we regularly communicate with through our CRM (Client Manager) system.

Tenant Inspections

We personally invite every quality prospective tenant to inspect the property at specific times. All inspections are attended by our Property Managers. For those prospective tenants who are unable to attend an inspection, we provide: full colour photography property report; an online tenancy application form to create a sense of urgency for the tenant to apply for the property; and other relevant information that presents your property in the best possible light.

Request Rental Appraisal

If you would like us to provide a management appraisal for your property, we always inspect a property prior to quoting and liaise with you to determine the management package that works best for you. Please contact us today if you would like to arrange a time for us to inspect your property and provide you with a tailored appraisal and quote?
Request Appraisal

Links

Download Tips for Renting your Property Fast & Stress Free
http://www.portplus.com/storage/4389/content/4389_260418120134_735.pdf

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The Affinity Difference



At Affinity, we recognise the role of a real estate agent has fundamentally changed. Nowadays, people want to speak with an Expert Property Advisor. Consequently, in addition to our traditional sales and property management services, today we provide clients with a range of value-added services. We have a highly experienced team and long-established expert partners, who assist clients with all their property needs. This includes: buying; selling; leasing; affordable housing; marketing; property finance; contract negotiation, conveyancing and legal services; due diligence; insurance; maintenance; assistance with accounting and tax services; bill payments; auctioneering; property development; retirement living; body corporate management; property investment services; renovation information and services; styling and staging properties for sale and rent; and property planning in your transition to retirement.

How things have changed when it's Time to Sell or Lease Your Home

Contrary to popular belief, Real Estate Agents don't sell your property - the marketing strategy does! When your property is for sale or lease, it is in competition - not isolation. So it's important that your property stands out and makes a lasting impression.

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We've helped thousands of clients sell and lease their properties over the past 14 years. In doing so, we've learned the importance of personalising a property marketing strategy using various channels to maximise the exposure of our clients' properties. We have access to the latest technology and marketing expertise to promote your property, so it stands out from the crowd.

If you'd like expert advice on how to lease or sell your home fast and stress free, please **click here** for an obligation free property appraisal.

Please like and share our Facebook page.

Notes

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How We Maintain Your Property



Property Maintenance

We arrange all property maintenance repairs associated with your property and utilise only licensed, experienced and trusted tradespeople employed or contracted by Affinity Property Australia. We will always contact you to seek authorisation for maintenance repairs prior to sending work orders. Alternatively, you can specify for maintenance repairs to be carried out without prior authorisation if they fall below the maximum spend of a predetermined budget

Emergency Repairs & Maintenance

Emergency repairs (as defined) must be dealt with immediately and we will always endeavor to contact you and provide you with advice. In the absence of your instructions, we shall act in your best interests and attend to the repair; particularly in matters of possible high risk. The tenant has the right under the RTRA Act to spend up to two weeks rent in an emergency repair within a reasonable timeframe.

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Meaning of Emergency Repairs

Emergency repairs are works needed to repair any of the following:

- A burst water service or a serious water service leak;
- A blocked or broken lavatory system;
- A serious roof leak;
- A gas leak;
- A dangerous electrical fault;
- Flooding or serious flood damage;
- Serious storm, fire or impact damage;
- A failure or breakdown of the gas, electricity or water supply to premises;
- A failure or breakdown of an essential service or appliance on premises for hot water, cooking or heating;
- A fault or damage that makes premises unsafe or insecure;
- A fault or damage likely to injure a person, damage property or unduly inconvenience a tenant of premises;
- A serious fault in a staircase, lift or other common area of premises that unduly inconveniences a tenant in gaining access to, or using, the premises

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Tenant Selection & Inspections



Tenant Assessment and Selection

Applications are taken from prospective tenants on a daily basis and are promptly assessed in accordance with our quality assurance procedures and other eligibility criteria. We conduct checks against national tenancy databases, scrutinize references from other agencies and consider income suitability. Once the assessment of applications has been completed, we will forward our recommendations to you, and allow you to choose your preferred occupant for your property.

Comprehensive Cleaning Guides

Tenants are issued with a comprehensive cleaning guide when they inform us they wish to vacate their dwelling. This guide provides instructions on what needs to be cleaned at the completion of the tenancy, in order to maintain the dwelling in its original condition and to ensure the full return of the tenant's bond payment.

Routine Inspections

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The completion of routine inspections occurs every 3 or 4 months, to ensure the terms and conditions of the lease are upheld and the property is being maintained as expected. Not only are owners notified of any concerns or obvious breaches, but they are notified if the tenant is maintaining the dwelling above expectations. If a tenant fails to comply with their responsibilities as outlined in the Form 18a (General Tenancy Agreement) then an RTA Form 11 - Notice to remedy breach will be issued.

Entry Condition Reports

We thoroughly inspect the dwelling prior to the incoming tenant taking possession, and prepare an Entry Condition Report (ECR). All entry condition inspections include photographs of the interior and exterior of the dwelling. The ECR informs the incoming tenant of the condition of the property at the commencement of the tenancy, and establishes how it should be left at the end of the tenancy period taking into account fair wear and tear.

Exit Condition Reports

A detailed final inspection is carried out once the tenant vacates the dwelling and returns keys. An Exit Condition Report is prepared including photographs of the interior and exterior of the dwelling. The Exit Condition Report clearly details the physical condition of the dwelling and is compared against the Entry Condition report. The tenant is required to complete further cleaning if the Cleaning Guide was not adequately followed, or repair any damages/unapproved alterations.

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Managing Risks & Compliance

Public Liability and Landlord Protection Insurance

It is a policy of Affinity Property that we require property owners to have Landlord Protection policies for each individual property. This protects the landlord, the tenant and the property manager and ensures the landlord is not exposed to potentially catastrophic damages and financial liabilities. The policies offer coverage for arrears in rent, vandalism and malicious damage, and contents cover.

Lessors are required to provide adequate insurance on their property, with particular attention to public liability insurance to a minimum of $20,000,000 (twenty million dollars). Landlord Protection Insurance policies also provide this required public liability insurance. Tenants are advised at the time of signing their General Tenancy Agreement that they must organise contents insurance for their own personal belongings.

Water

If your investment property does not have an individual water meter, water charges cannot be passed onto to the tenant. If your property has an individual water meter and is not water efficient, the lessor must pay for a reasonable amount of water. If your property has an individual water meter and is deemed water efficient, the lessor may pass on total water consumption charges to the tenant. It is strongly recommended that a plumber certificate or sufficient evidence is kept on file in the event the tenant disputes that the property is water efficient in compliance with the relevant legislation. A rental premises is considered water efficient if certain water fixtures meet the standards listed in the table below. The requirement for taps applies only to internal cold water taps that are installed over a hand basin, kitchen sink or laundry trough (including single mixer taps). The requirement does not apply to other taps in the premises such as bath tub taps, outside taps for the garden, or taps which supply washing machines or dishwashers. These taps are not required to be water efficient.

How can the lessor/agent prove the premises are water efficient?

At the start of the tenancy agreement, the lessor/agent and tenant should negotiate arrangements for water charging. The presence of water efficient devices should be noted on the Entry Condition Report (Form 1a). Lessors/agents should be able to demonstrate the presence of water efficient devices where it may be unclear, such as by providing copies of:

- plumbing reports
- paperwork from 'Home Water Wise' services
- receipts
- packaging
- warranties or instruction manuals for taps and showerheads, etc.

For any water fixtures produced from 2005 onwards, the easiest way to check if they meet the required efficiency standard is to look for products with a WELS rating of three stars or higher. WELS is Australia's water efficiency

labelling scheme which rates fixtures including taps, showerheads and toilets according to water efficiency - the more stars the better. To find out more about the scheme or search the registered product database, visit www.waterrating.gov.au

Pool Safety Laws

The Building Act of Queensland sets out the legal requirements for pools and spas. A rental property (house or unit) with a pool cannot be rented without a pool safety certificate. In addition, all pools and spas in Queensland (regardless if they are a rental property) must be registered on the State Government pool register. Shared pools (units generally) are required to also have the pool safety certificate in a conspicuous position at the property or on the pool gate. We recommend that you speak with the body corporate for more information in this regard. Pool safety certificates are valid for two years from the date of issue for non-shared pools, and one year for shared pools.

Smoke Alarms

It has been a requirement in Queensland since July 1 2007 for smoke alarms to be installed in all homes, including all owner occupied and rental properties. Every property listed for sale and/or rented in Queensland must have minimum smoke alarms installed. Smoke alarms in all properties must be in working order at all times. For rental properties, lessors have further requirements and obligations in relation to cleaning, testing and battery maintenance. Tenants also have responsibilities. The Legislation which governs these requirements is the Fire and Rescue Service Act 1997 (Qld).

The Fire and Emergency Services (Domestic Smoke Alarms) Amendment Act 2016 (Qld) commenced on 1 January 2017 and imposes additional obligations on property owners/managers with regards to the installation and maintenance of smoke alarms at domestic dwellings.

If the existing smoke alarms were manufactured less than 10 years ago, and are still in good working order, they will comply with the new legislative requirements. However, it is important for property owners/managers to understand the new requirements and the timeframes that apply.

Pets

As a Landlord, you have the right to accept or refuse pets at your investment property. If your property is a house with suitable fencing, we would ask you to consider allowing a pet at the property. Fenced houses are appealing to people with pets which broadens your options in the market place and making your property more appealing to prospective tenants. A special term can be written in to only allow pets to remain outside of the home or if you allow pets to be inside this can occur. Also, a special term will be added to the tenancy agreement to require tenants to carry out pest control and carpet cleaning upon ending the tenancy.

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National Rental Affordability Scheme



Would you or someone you know like to save 20% or more on rent?

If your answer is 'YES', then you should check out the National Rental Affordability Scheme (NRAS). This fantastic government funded program helps tens of thousands of people gain access to high quality new properties including houses, duplexes, townhouses and apartments.

Affinity Property Australia is an industry leader in NRAS property management, sales and providing investors with expert NRAS advice. We have a 100% compliance success rate and have been managing NRAS properties since the scheme was launched in 2008. We manage properties under multiple NRAS programs and we know what works well for investors and tenants and what doesn't work well.

NRAS Explained by Peter Switzer, Sky News

For information on how we can assist you with NRAS, please click on the link below:

Links

Learn more about the National Rental Affordability Scheme
http://affinityproperty.net.au/?/category/nras

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Can you afford your Dream Home?



Many people think they'll never be able to afford their dream home and this belief prevents them from having the property they really want. When it comes to making a major decision like whether or not to move, it pays to know what to look for and to think outside your zone.

To read more on tips to find your dream home at a price you can afford, please click the link below:

Links

Read more on how you can afford your Dream Home
http://www.portplus.com/storage/4389/content/4389_240418022848_335.pdf

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How to Earn $100,000 p.a. in Retirement



One of the questions we are often asked by clients is **'How do I set up a property portfolio to earn a good income in retirement?'** This outcome is achievable through investing in property. Affinity has developed a 4-part expert series, providing clients with a simple, achievable strategy of working towards earning $100,000 per annum (over $1,900/week) in your retirement.

Importantly, there is a range of different property investment scenarios to achieve your end goal of earning $100,000 per annum from property.

Our 4-part education series covers:

what does your end goal look like?

understanding the costs of investing

the importance of yield and capital gains

how to calculate your break-even point on each investment and generate extra 'free cash flow'

selecting good investment properties and avoiding bad investments

property finance options and determining which loans to use and when to use them

paying down debt and using equity to build your property portfolio

and much more …

For part 1 of "Earning $100,000 per annum in Retirement" Series, please click on the link below:

Links

Read more on Your Road to Earning $100,000 Per Annum in Retirement
http://www.portplus.com/storage/4389/content/4389_181217045839_336.pdf

