



REIA

REAL ESTATE INSTITUTE
OF AUSTRALIA

Real Estate Institute of Australia

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Issue 23. June 2009

Investors return to the property market

The Real Estate Institute of Australia (REIA) President, Mr David Airey said there is increasing evidence that investors are starting to return to the property market, due to attractive yields, low interest rates and the ability to earn a positive return.

“First home buyers have dominated the property market for the past 9 months as a result of decreasing interest rates and the First Home

continued on page 2>>



REIA releases Mortgage Choice Real Estate Market Facts: owning a home becomes more achievable but no relief for renters

The Real Estate Institute of Australia (REIA) has this week released the Mortgage Choice Real Estate Market Facts publication for the March quarter 2009.

REIA President, Mr David Airey said that capital cities have shown varied results this quarter with Sydney, Melbourne, Adelaide and Hobart recording a decrease in median house prices while Brisbane, Perth, Canberra and Darwin median house prices have increased, some for the second quarter in a row.

This quarter has shown that with housing affordability improving and rents continuing to rise or stabilise, it is cheaper to own a home than to rent in Hobart, Darwin and Canberra, when compared with average loan repayments for the March quarter.

“This data shows that the reality of owning a home is becoming more achievable, especially for first home buyers. The availability of

continued on page 2>>

REALBUSINESSFIRST 
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Article courtesy of Deloitte

Benchmarking is knowledge

You can improve your agency's profits with the right tools and know-how.

Many agencies focus on the top line and concentrate their efforts on making new listings. But listings

are not the only way to make more money. You can improve your bottom line profits simply by fine-tuning the way your agency operates.

This is especially true of small businesses, where a little knowledge can go a long way to helping your agency grow.

Powered by Deloitte, Real Business First helps agencies grow their

continued on page 2>>

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Deposit Power Housing Affordability
Report and the Mortgage Choice Real
Estate Market Facts publication

THIS WEEK...

Investors return to the property market	Page 1
Deloitte article: Benchmarking is knowledge	Page 1
REIA release Mortgage Choice Real Estate Market Facts publication	Page 1
REIA meet with ACCC	Page 2
Deposit Power continues corporate relationship with REIA	Page 2
REIA Board meeting	Page 3
Banking fact sheets to help small business	Page 3
Mortgage Choice: tax returns benefits for borrowers	Page 3

the real news[©]

Issue 23. June 2009

<< continued from page 1 - Investors return to the property market

Owners Grant Boost (FHOG Boost), however, we are now beginning to see signs of investors returning to the market", said Mr Airey.

In April, the seasonally adjusted value of finance commitments for investment housing increased for the second consecutive month. This is the first time investment in housing has increased for two consecutive months since mid 2007.

Based on median house prices and median rents, investors in six of the eight capital cities can expect a positive return based on a 25 per cent deposit and by using an interest only loan.

To view the full media release, [click here](#).

<< continued from page 1 - REIA releases Mortgage Choice Real Estate Market Facts Publication

the First Home Owners Grant Boost (FHOG Boost) and increases or no change in median rents makes now an opportune time to purchase", said Mr Airey.

"We are running at almost 90% over and above the 8,818 first home buyers who entered the mortgage market in August 2008, before the FHOG Boost was introduced and cash rate cuts began to occur", said Kristy Sheppard, Senior Corporate Affairs Manager at Mortgage Choice.

To obtain a copy of the REIA's Mortgage Choice Real Estate Market Facts publication, visit www.reia.com.au/market_reports or phone REIA on 02 6282 4277. To view the full media release, [click here](#).

REIA meet with ACCC to discuss component pricing

REIA met with the Australian Competition and Consumer Commission (ACCC) to discuss the new requirements under component pricing as it relates to the real estate and building industries. The ACCC has undertaken to prepare examples of various scenarios which will be available on their website soon. For more information, contact Jock Kreitals at jock.kreitals@reia.com.au.

Deposit Power continues corporate relationship with REIA

REIA is pleased to announce Australia's leading provider of deposit guarantees, Deposit Power, will continue its corporate relationship with REIA.

"Our association with Deposit Power is an important part of our business and we look forward to growing the relationship we have established", said REIA President, Mr David Airey.

Deposit Power's National Manager Keith Levy said Deposit Power was delighted to continue supporting the REIA's contribution to the real estate sector.

To view the full media release, [click here](#).

<< continued from page 1 - Deloitte article

business. The first of its kind for real estate agents across Australia, Real Business First is an interactive benchmarking tool that allows you to easily review your current financial position and compare it to other like agencies.

Linking in with supported business accounting software packages, Real Business First compares your accounts with those of other subscribing agencies of similar size. You can instantly see how your agency stacks up to other agencies and model potential changes to increase your profits.

The figures are updated each month so you can stay up to date with what other agencies are doing. All of your information is confidential and anonymous. Take a more active role in the financial management of your agency with Real Business First and achieve real financial success for your business. With Real Business First you can harness the power of knowledge.

Find out more at www.realbusinessfirst.com
Real Business First is \$49.50 per month for REI members or \$69.50 for non-REI members (prices are GST inclusive).

Deloitte.

THIS PAGE...

Investors return to the property market

Deloitte article: Benchmarking is knowledge (cont.)

REIA release Mortgage Choice Real Estate Market Facts (cont.)

REIA meet with ACCC

Deposit Power continues corporate relationship with REIA



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REIA Board meeting

REIA held its June Board meeting in Brisbane on Thursday 19 June 2009. The REIA Board used the opportunity of being in Brisbane to meet with the Board of the Real Estate Institute of Queensland (REIQ).

Banking fact sheets to help small business

The Australian Bankers' Association (ABA) and CPA Australia have developed a series of fact sheets to provide small businesses with information on applying for loans and how to deal with debt. The two fact sheets are:

1. Applying for a loan – One of the key challenges for many small to medium businesses is working out how to approach the bank for a loan. Small businesses often look to finance their business needs with debt. This fact sheet will discuss how small to medium businesses can prepare for the bank finance application process. To view this fact sheet, [click here](#).

2. Dealing with debt – how banks can help if the small business is experiencing financial difficulties. Recent changes in the financial environment and the domestic economy have affected many bank customers including small business customers. If you do encounter problems, it is best to get in touch with your bank as quickly as possible and together work out a strategy for keeping on top of your loan. To view this fact sheet, [click here](#).

Tax returns benefits for borrowers: tips to reduce debt during tax time

With less than three weeks until the end of the financial year existing and potential mortgage holders still have time to implement tax strategies to save money.

Senior corporate affairs manager for Mortgage Choice, Kristy Sheppard said, "Mid-year is a great time for borrowers, or those looking to purchase property, to utilise any tax savings to reduce debt and/or increase their borrowing power."

"For example, investors can make a number of taxable deductions for rental property expenses including, but not limited to, advertising costs, agent fees, body corporate fees, council rates, gardening, pest control, repairs and maintenance, water charges, bank charges and even loan interest," she said.

To view the full release issued by Mortgage Choice, [click here](#).

FIND YOUR REI

REIA has eight members, these members are the State and Territory Real Estate Institutes.

Your State or Territory body can assist you with information which is relevant to being an agent in your State or Territory, for contact details, see below:

REIACT

02 6282 4544

www.reiact.com.au

REINSW

02 9264 2343

www.reinsw.com.au

REIQ

07 3249 7347

www.reiq.com.au

REINT

08 8981 8905

www.reint.com.au

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08 9380 8222

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www.reiv.com.au

REIT

03 6223 4769

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WHAT'S ON NEXT WEEK...

- REIA Management meet with ATO - Commissioner's Small Business Consultative Group
- FIABCI Australian Executive Teleconference

THIS PAGE...

REIA Board meeting

Banking fact sheets to help small business

Mortgage Choice: tax returns benefits for borrowers

Find your REI

What's on next week