# Raine & Horne Yamba Publication - Issue Seventy Nine DROPERTY NEVS Ideas to help you when you're Buying or Selling

# **Great service wins repeat business**

Vendor praises agent's ability to deliver excellent results

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- Buy Or Rent?
- Relationships Grow Business
- This Month's Best Buys

## Raine&Horne。 02 6646 2474 www.rhyamba.com.au

# Why renting could cost you more in the

# long run?

Why is property ownership still the better long term option when renting a property seems cheaper?

### Raine&Horne.

phone: fax:	(02) 6646 2474 (02) 6646 8981
YAMBA NSW 2464	
Cnr Treelands Drive	
Shop 34 Yamba Shop	ping Fair

email:	yamba@rh.com.au
website:	www.rhyamba.com.au

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#### There is not a day that goes by where people don't find themselves worrying about when is the right time to buy property.

For some the concern becomes too much and they opt out, seeking the far easier option of renting.

On the surface it definitely seems that renting is the cheaper option.

But as with any short term relief, is it really the best decision?

For those who made the extra effort to pay off the mortgage they make a compelling argument as to why owning in the long term is far better than renting.

#### Long-term stability

Home ownership provides a sense of stability.

Not only are you financially better in the long term, there is a definite sense of achievement.

Many people feel rent is 'dead' money, once it has been paid - it's gone forever, whereas every cent spent on home loan repayments becomes a form of forced saving that grows in time to become a considerable investment.

#### Freedom to live your life

When you own your own home there is no landlord to be consulted about renovations.

Plus, the property cannot be sold out from under you.

You decide when it's time to move on, not the landlord.



#### **Builds your wealth**

Every cent you spend on your home loan repayments increases your equity and net wealth, contributing to greater financial independence in the long run.

Plus, home owners can borrow against their equity to use for investment in a business or other venture.

In conclusion, even though the homeowner faces the prospect of increasing interest rates, this short-term pain is truly offset in the long-run as the benefits of home ownership accrue.

In most cases residential property tends to increase in value in most areas over the years meaning that every cent you pay off on your home loan is adding to your long-term wealth and financial stability.



## Your Home. Our Backyard. 8 holidays to be WON! \$40,000

List your home exclusively with Raine & Horne between 3rd August - 30th November and you could **WIN a holiday in our backyard** with your choice of 4 destinations.\*

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Conditions apply, see nt. com au/backyard. Only open to residents of NSW, TAS, ACT, QLD, WA, ANT aged 164. who own an eligible residential properties include single homes, apartments, land and rural properties and exclude projects, commercial property & nortapeer in posesion properties. Ends 5pn A 1995 100/115, Max 1, entry per eligible property, commercial property, appraisals & property management not eligible for entry. Holiday prize for 2 adults. Permits: NSW LTPS/15/05099. ACT TP 15:04-25.

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# Owner thrilled with great sale!

#### The recent sale of this month's cover property at Yamba shows how important it is for vendors to employ professional, skilled agents who understand the market and how a trustworthy agent will earn repeat business simply because an owner knows they can be relied upon.

In this particular case, Raine & Horne principal Denise Jillett said their office had been managing the property for a number of years as a holiday letting and the whole team had a great working relationship with the Vendors.

So when it came time to sell they naturally relied on Denise & the team at Raine & Horne again.

And they didn't let them down.

Denise said both the speed of recent sales and the prices her team are achieving are delighting their loyal vendors.

"One reason why the properties are selling so well is that we know the importance of qualifying buyers before showing them a property. As such, we know those people we introduce to a home are genuine buyers," Denise said.

It is often the case that clients of Raine and Horne are so impressed that they write testimonial letters and deliver thank you gifts praising the agency's ongoing contact feedback and persistence.

Denise said that the agency was very much built on relationships and repeat business.

"Cases such as this are not unusual. Our office has bought, sold and managed properties for our core base of clients for over 32 years now in Yamba."

"Because of the sheer numbers of conventional rental properties and holiday properties that we manage, we are in an enviable position in terms of a database of potential buyers."

"It is not unusual for us to rent a holiday property to a client, sell that person a family or investment home once they fall in love with the area, and then go on to manage properties for them," she said.

Denise believes that this holiday season will see this process

### Raine & Horne Yamba continually earns accolades

Dear Denise and team at Raine 4 erne Yamba, Horne Yamba, Thank you so much for all your effort and professionalism in managing the sale of our property. We very much appreciated your engoing centact, feedback and persistence in gaining the final sale of the property. We lock forward to an opportunity to work with you again. Many thanks, Mr and Mrs Kriflik

grow exponentially, particularly as a result of the Sydney real estate boom of the past 18 months.

"We are increasingly getting inquiries from people who have sold their Sydney properties for a substantial sum and are looking to relocate to, or invest in, this area."

"To cater for what we see will be a growing demand from these people, we are actively seeking more properties to sell."

"There are currently more buyers than sellers in the market and we are achieving rapid sales and very good prices for all of our vendors," she said.

## Why not let our team help you with your property needs?

We know Yamba and the surrounding areas like no others. We have been serving the local community for 32 years. For all your property needs call us on (02) 6646 2474



Denise Jillett Robert Jillett Licensee Real Estate Agent 0439 462 474 0400 480 858



Athena Leonard Donna Law Sales Assistant Office Manager



Bec James Verushka Moyle Holiday Specialist Property Manager

# Raine&Horne.

# **This Month's Best Buys**



#### Life's A Beach

- Awesome location & lifestyle on offer
- Multi-level beach house Ocean views to Angourie
- High on Yamba hill Open plan living Timber floors
- 4 bedrooms 2 bathrooms 2 living areas
- Double length drive through garage
- Rear entertaining deck with views Fenced yard
- Ideal as holiday home, investment or place to live

#### \$795.000

#### **Not A Cent To Spend Here**

- Resort style living Recently renovated villa
- Timber floors Open plan air-conditioned living
- Well-appointed kitchen with new appliances
- Entertaining timber deck with new overhead sail
- New bathroom + separate toilet 2nd shower/toilet
- 2 large bedrooms Remote single lock up garage
- Private rear courtyard area Full use of resort pool

\$319.500



#### **Rare North Facing Waterfront**

- 4 bedroom, 3 bathroom waterfront home
- Offered fully furnished
- Amazing water views from all living areas
- Double lock up garage
- Private boat ramp Fully fenced rear yard
- Fish from your pontoon & jetty
- Great holiday rental

\$829,000 - Fully Furnished

#### **Prime Development Opportunity**

- Attention astute investors and developers
- Prime 803m<sup>2</sup> development site
- R3 medium density zoning
- Opposite Blue Dolphin Holiday Park
- Explosive profit potential Excellent exposure
- Buy now Develop & profit later
- A rare opportunity you can't afford to miss!

\$285.000

# roperties

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