8TH ANNUAL READERS' CHOICE AWARDS

property

READERS CHOICE * AWARDS 2015

READERS' CHOICE Awards 2015

Your Investment Property's 8th Annual Readers' Choice Awards returns with a bang and an unprecedented number of nominations from you, our readers. After sifting through the record number of votes, we're proud to reveal Australia's most trusted property professionals as chosen by you

With thanks to our amazing sponsors





hen it comes to investing in property, the result of misplaced trust can be catastrophic. Unfortunately, whenever the markets pick up, a multitude of shady self-described 'experts' and dodgy advisers come crawling out of the woodwork.

Therefore, you have to be careful about who you listen to, and who you take advice from, in every part of the property investment sector. Whether you're seeking advice from a mortgage broker, a buyer's agent or an accountant, it's essential that you can trust the expert in question.

This might sound obvious. But the many tales of lives shattered thanks to bad – or even fraudulent – advice attest otherwise. But how can you, as an investor, separate the wheat from the chaff?

We asked for your opinions on who has helped you the most on your investment journey and who you believe deserves your trust.

You are the ultimate judge on the quality of service you received from the property professionals you've dealt with and your overwhelming responses showed who's delivered above and beyond their call of duty and helped you achieve your goals.

We've asked you to nominate your favourite experts in five different categories:

- 1. Property investment advisor
- 2. Buyer's agent
- 3. Mortgage broker
- 4. Tax specialist/accountant
- 5. Property manager

The results showed that you value commitment, integrity and inspiration from these experts. Without exception, all our winners displayed unwavering commitment to your success as a property investor.

Thank you for all your effort and contributions to this year's Your Investment Property Readers' Choice Awards.

We're hopeful that by rewarding and highlighting the good deeds of these experts that others will be inspired to do the same.

8TH ANNUAL READERS' CHOICE AWARDS | PROPERTY INVESTMENT ADVISOR



Ben Kingsley

Property Investment Advisor of the Year

After winning last year's title, Ben Kingsley, director of Empower Wealth, is back to take the 2015 award for Property Investment Advisor of the Year. Ben reveals his tips for avoiding spruikers and scam artists

How important is it to have a trusted advisor when investing in property?

You would like to think that anybody that is about to put their financial future on the line by investing in real estate must surely think about getting some professional property investment advice, but you would be surprised how often it doesn't happen. For me, I think it is critical.

A 'trusted' property investment advisor is one who is interested in helping you prioritise your personal and financial goals, educating you on the risks as much as the potential rewards, and giving you balanced and objective insights based on facts, in their efforts to achieve the best financial outcomes for a client.

I know when people seek advice from me, that advice is tailored to their individual circumstances. It's independent of any sales pitch and it's backed by my formal qualification as a QPIA (Qualified Property Investment Advisor) and over 20 years of property investment experience.

How can you tell that you're dealing with a trusted advisor?

The easiest way to tell whether they're a real deal or not is to ask the following probing questions.

1. Do they hold any 'formal' property investment qualifications?

There are plenty of property investors with a couple of properties or more in their portfolio, but that shouldn't automatically qualify them to give advice to others, without formally assessing a client's risk profile, goals, objective and providing 'balanced' advice. Too often, these unqualified types just say 'copy me' rather than outline the many options a prospective investor might have open to them. A formal qualification is one that comes from a reputable source such as a university, TAFE or industry training association. Its syllabus should explore all facets of property investment, laws, regulations, as well as personal risk and financial profiling and professional conduct when giving general and personal advice about clients' financial and personal goals.

2. Are they telling you the truth?

Are they explaining the upside rewards, but also the downside risks? Are they asking lots of questions about you, your finances and future plans, as well as giving you options, and advising, guiding and educating you on this journey? Are they being honest in assessing you and telling you that "you aren't ready just right now", "it may not be the right time now" or "yes, it's the right time, but we need to do it right the first time"?

3. Will they put it in writing?

Are they willing to document what they say in a detailed property plan, including your financial situation, your goals and objectives, their advice, strategy and recommendations, supported by real facts and figures, which will hold them accountable to some degree?

4. Does it feel like a sales pitch?

Do you feel like it's a set sales presentation and they are trying to sell you a certain property 'product' from a set stock list?

5. How are they getting paid?

Are they free for services or are they promoting a free service? If they are promoting a free service, are they fully disclosing just how much they are getting paid and by whom? My favourite question to ask those who receive commissions or kickbacks is "Are you willing to show me your bank statements to validate what you are getting paid?" If they have nothing to hide they will show you.

What are the signs that they might be dodgy?

You can tell a spruiker by the following tell-tale signs.

- They usually are only offering one investment option: the easiest for them to source and sell to you.
- They will try to create a 'sense of urgency', hype or scarcity to get you to act or sign up right away.
- The more questions you ask, the more impatient they get, as they sense the 'sale' is slipping away.
- They try to close the 'sale' on the first meeting.
- They have no formal qualifications to do what they do.
- They aren't involved in the whole process – meaning they (the business) have someone to sign you up, someone to sell you the property and someone to look after you post-sale, so you can never get a straight answer when things go wrong.

How does it feel to win this award for the second time running?

I'm absolutely thrilled to win this award two years in a row. It means a lot to me to be recognised at this level for the work I do in helping others become financially independent. I'd also like to thank my great team here at Empower Wealth; without their help and support I couldn't do what I do.

What readers said

"After some fairly poor advice from real estate sellers dressed up as advisors, you could say we were sceptical of anyone in the property investment advice industry. Ben Kingsley was someone who was willing to listen, someone who – with his team – was able to carefully tailor a plan specifically for us, and then be flexible enough to change that plan as our situation and ideas changed.

Ben's ability to speak plainly and clearly explain some of the very complicated ideas and practices gave us confidence when that confidence had been destroyed by others. There were no promises of quick riches. We highly recommend Ben to our family and friends. His honest and open approach gives him integrity and his professionalism is a light in an industry that often seems shady and inaccessible."

- Emma Palmer

Runner up: Kate Hill

Destiny Financial Solutions Crows Nest



Kate Hill is the branch manager and a Qualified Property Investment Advisor at Destiny Financial Solutions in Sydney. Hill has overseen over 200 property purchases for clients in the last two years alone.

"I just focus on client results. I personally have a significant portfolio of properties, so I'm involved in property investment for the same reason as most of my clients.

"I believe a property advisor needs to be a good communicator, have a proven methodology and really understand why their clients are investing in property in the first place.

"They need to understand a client's financial position, risk profile and long-term goals before making any recommendations.

"To make sure you're working with the real deal, always choose a property advisor who charges based-on-fee for service and avoid advisors that offer you off-the-plan properties. Property advisors should also have minimum relevant academic qualifications (QPIA) and own a significant property portfolio themselves."

What readers said

"Kate has been nothing short of inspirational. Her passion towards property and more importantly towards helping others achieve their goals has meant that I have been able to enter property investment and have a real mentor to whom I can turn to. Kate is always responsive and available to talk to and provides balanced advice and views, and knowing how thorough Kate is in her research gives me comfort of mind that I am getting the best advice in the industry. Not only does Kate have incredible industry knowledge but her attitude and relationship building is something I have applied to business myself." - Shaun Rutherford

Runner up: Cherie Barber

Renovating for Profit



Cherie Barber has become one of the most sought-after renovation experts in Australia thanks to her deceptively simple, yet proved to be extremely lucrative approach to renovating.

She quit her full-time job just after completing her first professional renovation project, leading her to work full-time as a professional renovator. A regular cast member on Network Ten's *The Living Room,* she now has her own renovation shows in Australia and the US. Cherie has completed 58 renovations worth \$50m.

"I think to be a great property advisor, you have to be doing what you preach and doing it day in and day out for years on end. To be taken seriously, you have to have a track record. In that way you can talk with real experience or come from a place of experience, not just theory.

"The ability to relate to the people you're mentoring and to be able to put

What readers said

yourself in their shoes and understand what they are hoping to achieve are important. I'm also recommending safe strategies that require assets but are achievable for everyday Australians to do.

"What makes me proud as an educator is seeing my students changing their lives. That's the greatest rewards for any educator. You don't want to be touting systems that don't work. People part with good money attending property seminars. There has to be at least five-fold return on their investments."

"Cherie Barber, to me, is like the parent I never had who guides me, educates me and supports me every step of the way to ensure I am a success when it comes to renovating for profit. I know I can trust her guidance as my results have proved it. Cherie gave me, an ordinary Australian, hope to an amazing future by following her guidelines." - **Kylie Nolan**



RICH HARVEY

Buyer's Agent of the Year

A seasoned investor and highly respected buyer's agent, Rich Harvey, CEO, propertybuyer.com.au, takes this year's Buyer's Agent of the Year Award

Why you should consider using a buyer's agent?

A good buyer's agent will help you get the right perspective with investing. It's not just about the transaction of buying, but it's the research and thought process that goes into selecting the right strategy and area first.

A trustworthy buyer's agent should consider your goals, personal situation and budget and then match this with the best strategy. I believe there is no one-size-fits-all when it comes to investments. It requires a tailored approach designed to fit your financial situation and risk profile. Having a buyer's advocate on your side makes the process so much easier as you have a professional guide and sounding board along the way.

What are the qualities of a stand out buyer's agent?

Buyer's agents have become popular and the number of operators has also increased accordingly. However, not all buyer's agents are equal. Here are five tips to help you select the best buyer's agent for your situation. Don't just focus on fees – you get what you pay for. Look at the quality and experience of the person/agency you are about to engage.

1. Experience

Look for a buyer's agent who has been working in the real estate industry for over 10 years. Property cycles generally run seven to 10 years and it is wise to get advice from someone who has seen both the ups and downs of the market. A top buyer's agent needs to have expert knowledge of their local markets. Each capital city around Australia may be at a different stage of the property cycle and within each city there are multiple property markets. Whether you are buying a property locally or interstate, it makes good sense to use an expert that knows the local market.

Ask the buyer's agent about what types of properties they have bought for their clients. Have they focused on a particular price point in the market? Do they have a team of experts (not just a sole operator) that can assist with your search? How many years' experience do they have?

2. Independence

Ask if the buyer's agent is totally 'independent'. Does the buyer's agent act 'exclusively' for buyers or do they practise a dual agency and also sell property? Propertybuyer never sells property or accepts sales commission from vendors, developers or their agents. We work exclusively in our clients' best interest to find a property that meets their needs. You want to work with someone who has your best interests at heart and is not driven by sales commission.

Unfortunately, the real estate industry has a tarnished image, so it's critical to select a buyer's agent with the highest integrity and ethics. Ask if they follow the Best Practice Guidelines set out by both the Real Estate Institute of Australia (REIA) and the Real Estate Buyer's Agent Association (REBAA).

3. Credentials

Business is all about reputation. Companies with great reputations generally developed them because they care about the client and the results. Reputation is everything and most companies will work even harder to preserve theirs. Ask what credentials your buyer's agent holds.

- What industry bodies do they belong to and are they credible?
- Are they licensed and what qualifications do they have?
- How long have they been in business?
- How many clients do they have?
- How many transactions have they undertaken?
- Have they won any awards?

4. Research methods

Research is critical. Does the buyer's agent follow a specific process to identify suburbs/regions and then locate suitable properties? Do they have a full-time research analyst on their staff or a valuer?

Whether you are a homebuyer or investor, you need to complete considerable research to find the right property. A good buyer's agent not only understands where to buy but also what type of property represents good value (90% of off-the-plan investment properties do not).

5. Network and contacts

They say your 'network' determines your 'net worth'. This is very true when it comes to buying property. A great buyer's agent should have a widely established network of selling agents. This is essential to get access to properties before they hit the open market. Selling agents like dealing with buyer's agents because they present a qualified buyer ready to transact if the property stacks up.

The buyer's agent treats the selling agent as the 'supplier' of property. A buyer's agent with established relationships is able to get their clients first access to the best deals around.

How do you ascertain if your potential buyers' agent has a strong

network? Ask them who they know in the target area. Do they have seniorlevel contacts in all of the major estate agency networks? How frequently do they find off-market deals?

What's been your most lucrative deal this past 12 months?

We've had many lucrative deals in the past year, ranging from small investors to prestige buyers.

We:

- Saved a homebuyer over \$1m when buying a luxury harbour waterfront for close to \$14m on Sydney's lower north shore.
- Helped a commercial buyer secure a new business premises for \$2.5m in Sydney's south west for his growing business AND have room to subdivide for considerable profit.
- Assisted an investor to complete a small scale duplex in Sydney's middle ring suburbs – with over \$350k profit.
- Helped many investors get over 7% yields and strong capital uplift in the Newcastle market with our dual living strategy.
- Assisted many clients access the Brisbane market for under \$400k and achieve better than 6% yields.

How do you ensure you make big profit on every deal?

Research, research, research. Crunch your numbers before you execute a deal and double-check comparable sales while anticipating the market. However, it's not always about big profit. Sometimes you need to temper your expectation of profit and have patience for capital growth over the long term.

How does it feel to win this award?

It is both an honour and privilege to win this national award and it feels fabulous! I have often thought this would be a great award to win, but I have never entered until this year. It is really a team award as I have a fantastic team of professional buyer's agents specialising in various geographic areas and for different property strategies. It is a great accolade to win.

What readers said

"I first dealt with Rich Harvey in 2006 and purchased my first home from him. I received outstanding service and since then I have referred overseas-based Aussie expats to him and his team. They too, have received outstanding service and results (making me look good!). Great team, honest service and outstanding knowledge of their markets." **- Sue Breen**

Runner up: Andrew Crossley

Author and founder of Australian Property Advisory Group





Going above and beyond the call of duty to make sure the client gets the best deal are just some of the qualities that helped Andrew Crossley won the Buyer's Agent Runner up Award. An active investor himself with a portfolio of 12 properties worth \$4.3m, Andrew is also a qualified mortgage broker.

"What inspires me as a buyer's agent is my passion to help people avoid property marketing companies/ spruikers. I want to help them reduce their risk and improve their chances of success without unnecessarily negatively impacting on their lifestyle. I want to make a difference in someone's life for today and for the future.

"To make sure you're dealing with the real deal, look for someone qualified to provide advice. Not just an order taker who simply follows a brief. You need a buyer's agent who understands the necessary due diligence to underpin an investment property purchase decision.

"Your buyer's agent should have the right contacts. They should have the right qualifications and experience. Also make sure they are not charging above the industry norm and ensure they have current Professional Indemnity Insurance."

What readers said

"Andrew always goes above and beyond to make sure that the client gets something that suits the needs of the buyer. He gets to the heart of what you need, not just what you think you need." - Frazer Yendell

Kathy Dundas

Mortgage Broker of the Year

A highly experienced mortgage broker with No Fuss Homeloans, Kathy Dundas takes the top gong for this year's Mortgage Broker of the Year Award

How important is it to have a trusted mortgage broker, especially in this market?

There have been so many changes implemented by lenders in the investment property loan space recently that it can be very difficult to carry out comparisons between the lenders unless you are across all the facts.

Since APRA stepped in to try and curb the level of investor borrowing, lenders are continually changing their policies to ensure that they are working within the new APRA lending guidelines.

This has resulted in each lender having to adopt different strategies to ensure that they comply. In this market, it is extremely important for investors to ensure that they engage an experienced and trusted mortgage broker to navigate the loan selection process so that they secure the loan that is going to best suit their purposes – not knowing the lending market at the moment can result in customers missing out on closing a property purchase due to a poor choice of lender.

Choosing an investment loan has never been just about who has the best interest rate. A good broker is not there just for the loan application, they are with you for the journey from beginning to end and all the turns along the way.

What are the qualities of a good broker?

The broking industry is now well regulated and all brokers need to have a certain level of qualification and membership to an industry body before they can provide advice on mortgage products.

However, experience would have to be one of the most important qualities of a good broker. A broker needs to gain a good understanding of your situation and your requirements before they can provide you with advice. They also need to be able to gauge your level of understanding of loan products



and the loan process to ensure that they provide you with the right level of advice, so finding a broker with good communication skills is a must. I believe it comes down to trust – you must feel comfortable with your broker; if you do not feel confident in their ability, then you should look for someone who does give you confidence.

When shopping for a broker some good questions to ask:

- How long have you been in the industry?
- Do you have a credit licence?
- · How many lenders do you have on your panel?
- Do you have a favourite lender? (This is a good question

 you do not want a broker who puts all their loans with
 one bank/lender as that could be the only lender they like
 to use you want a broker who will look at all lenders on
 their panel and advise you on which ones best suit your
 purposes)
- Do you charge a fee for your service? (Some brokers charge additional fees for service so ask this upfront)

What are your top tips for applying for an investment loan in the current market?

In the current market (especially in Sydney and Melbourne) it is important that you do your homework on the area you are looking to purchase in to ensure that you have a realistic idea of the market values. I have recently seen clients making high offers in order to secure a property only to find that the bank's valuation comes in short which can result in not being able to proceed with the purchase. This can be a disaster.

Given the recent changes in the investment loan space, it can be invaluable to have a pre-approval of finance in place so that you are certain of your borrowing capacity and that you meet the credit criteria of the lender. Having preapproved finance in place gives you the confidence to start making offers on property, and I also find that real estate agents tend to take buyers who have pre-approved finance more seriously.

How do you ensure you get the finance you need?

- Understand your borrowing capacity this can vary greatly from lender to lender and you will be surprised how significant this difference can be.
- Make sure you have the necessary documentation ready to submit with the loan application.
- If your current circumstances do not allow you to achieve the purchase that you desire at the moment, do not give up. A good broker will advise you on what is needed to get you to the point where you can achieve your goal; it may take a little longer than you anticipated but with the right advice you will get there.

How does it feel to win this award?

Winning the Reader's Choice Award is very exciting as this represents an award given to me by my clients. The majority of awards for mortgage broking are industry driven and are based on the volume of loans written, but this award is based on my clients' satisfaction and appreciation of my work – that's what makes it extra special. It is also confirmation that I am providing my clients with a high level of service and advice. My belief is that for a client to be really happy with their choice of loan, they need to understand the options and make an educated decision to go with the loan that really suits their situation.

What readers said

"Kathy explains everything in plain English and there are no hidden surprises. She offers professional experienced advice on growing your portfolio and getting the best loan for your personal situation. She researches every possible opportunity and helps you weigh up the pros and cons of each loan. Kathy took the time to understand my needs, my unique personal situation and discuss my concerns, then sought out loans to suit these needs. Through her honest communication and professional advice she has given me the confidence to keep adding to my portfolio, knowing she will get me the best loan on offer." - Danielle Boulton

Runner up: Kristin Tunbridge Rise High Financial Solutions



When choosing a mortgage broker, Kristin Tunbridge says look for someone with excellent communication skills and an in-depth knowledge of the market. "I cole for someone who

"Look for someone who understands your goals. A good mortgage broker should want you

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to be a customer for life. It isn't just about finding the best interest rate, but also a product that suits your lifestyle and financial goals and has your best interests at heart. This is particularly true if you are looking to build a property investment portfolio - as a loan is structured differently for investment purposes compared to owner-occupied loans.

"Your broker should be someone who can educate you about more than just the best loan. They should give their clients an understanding of why loans are structured in a certain way, tips and hints on investing, and updates on the economic changes impacting their mortgage and future investing goals.

"You also need someone that you trust, so asking friends and family for a recommendation of a good broker they have dealt with is a good start. Most of my business is generated by happy clients who love recommending me. You also want someone that will go into battle for you to get the right outcome when it comes to dealing with the banks. For example, I have 10 years' experience working in a top 4 bank within residential and commercial lending, and I thoroughly understand the process from the other side and will do whatever it takes to get a great result.

"I get so much satisfaction from helping a client buy their first investment property, and then joining them on their journey to buy their second, third, fourth and beyond. I communicate constantly with my clients even if that means taking a phone call on a Sunday afternoon while at the beach with my family."

What readers said

"Kristin's bubbly customer focus makes us feel like we're the only client in the world. She's always on top of every detail, no matter how small and comes armed with a wealth of knowledge. Outside of her scope? No worries, Kristin knows the perfect person for that! Hit a snag? Before we even have a chance to worry, Kristin's run in to bat with her professional whacking stick and taken it on for the team. Kristin's commitment to our success is second to none. She even made a special trip to meet us while inspecting our yet to settle investment property. On arrival she hangs up on her doctor to go through our finance papers... she's on her way to hospital! Now that's truly going above and beyond." **- Thomas Wakefield**

8TH ANNUAL READERS' CHOICE AWARDS | TAX SPECIALIST/ACCOUNTANT



Shukri Barbara

Tax Specialist/ Accountant of the Year

After winning last year's coveted title of Tax Specialist/Accountant of the Year, Shukri Barbara of Property Tax Specialists is back to claim the 2015 Award again

How important is it to have a trusted property tax advisor?

Having a property tax specialist on your team of advisors will help you avoid costly mistakes throughout the journey. Having someone who is not emotionally involved to check your ideas and plans and advise you on the tax implications of your investments would enable you to make better decisions.

How can investors know they are getting good tax advice?

Maintaining the tax agent registration and membership of the two leading professional bodies – CPA Australia and The Tax Institute – requires us to undertake constant professional development, keeping abreast of changes in the law such as developments in practice and administration of tax in Australia. Experience in life as much as technical matters helps greatly. Clients who keep coming back for support and advice every year is testimony that they are getting good advice. But when they go out of their way to nominate us as for an award such as this suggests that maybe the advice they are getting is really good.

How does it feel to win the award?

Not only am I honoured, but I am totally humbled by and grateful to all those who nominated me. A sincere thank you as I continue to help you succeed and achieve your goals.

What readers said

Shukri Barbara has been my accountant for almost 10 years so far. He has extensive expertise in the areas of property investment and family trusts. I find his advice quite handy. He doesn't limit himself to the accounting aspects of my financial situation. He takes a more holistic approach where he also considers other aspects, such as potential returns of future projects, risk management, finance needs, family and estate planning. In your typical property investment team, where you have buyer's agents, real estate agents, property managers, brokers, etc., normally, it is your accountant who is the one team member who you trust the most for critical decisions. It is important to have an accountant who is familiar with all aspects of the equation, so that you can make the most out of his advice. Shukri has helped me structure my investments in a way that reduces tax expenses, while at the same time complying with all the regulations from the ATO and the government." - **Alex Castillo**

8TH ANNUAL READERS' CHOICE AWARDS | TAX SPECIALIST/ACCOUNTANT

Runner up: David Shaw WSC Group



David Shaw's winning streak also continued this year, returning to claim the Tax Specialist/Accountant of the Year Runner up Award.

"It's again a great honour to be awarded the Reader's Choice Tax Specialist of the Year Runner up.

"Perhaps one of our biggest strengths is the fact that all of our accountants deal extensively with the property investor market so we can build up the expertise in this sector.

"Here are some ways to separate the good from the mediocre accountants:

- Make sure that the accounting firm that you deal with has a Principal who owns their own investment properties. I have an interest in over 30 properties and have imparted much of this knowledge to our staff.
- 2. Make sure that the accounting firm has a reputation in the marketplace for dealing with the property investor tax areas. There are so many accountants that I come across who lack fundamental knowledge when it comes to property investment. This can lead to thousands of dollars being missed on the investor's tax return.
- 3. Make sure the accountant who you deal with is passionate about property. My motto is, 'will this create wealth for my clients?'. This is the sort of attitude you need to look for in your accountant.
- 4. Make sure you conduct your affairs to maximise cash flow i.e. always put together a tax variation or make sure you calculate the tax benefits for self-employed clients by reducing their quarterly instalments."



What readers said

"David Shaw is an expert in the property field and has an in-depth knowledge of the tax implications of owning rental properties, property development and owning property in different structures. David has integrity and is honest as the day is long. I have known David for a number of years and would recommend his services to anyone with a property portfolio and looking to generate wealth in a tax-effective manner." - Daniel Wilkie

BERNIE MCELWAINE

Property Manager of the Year

A knowledgeable local girl, Bernie McElwaine of LJ Hooker Albury takes out the 2015 Property Manager of the Year Award

What are the qualities of a good property manager?

To be a good property manager you need to have strong communication skills as well as the ability to form and build strong relationships. Knowledge of legislation and understanding the needs of both the landlord and tenant are important.

Property managers do not only tend to maintenance issues, our paramount job is to maximise the landlord's return for investment.

What are the things you need to look for when choosing the right property manager?

I believe that a landlord should look to hire a property manager who will treat their properties as if they were their own. Landlords should be looking for property managers who have extensive knowledge of the local real estate market and properties in the area. The right property manager should also have superior communication skills and be willing to give you feedback on your property.

What makes you a good property manager?

I believe I am good property manager because I care about the properties I look after. I've grown up in the Albury Wodonga area and have been working in property management here for over 10 years; as such I have extensive knowledge of the local market and property legislation.

I am eager, passionate and caring, but also show resourcefulness and am



level-headed when faced with an issue. Communication is my number one priority and I work in a very proactive way, looking to fix issues before they even occur. I see each property individually and so work with the landlords to tailor a plan for them that suits their needs, with the end goal being to achieve maximum return and growth.

What readers said

"Bernie's passion for her clients is second to none. Her efficiency and work ethic gets the job done in the most timely, organised and efficient way. She is always available to meet my needs as a landlord, even coming out on weekends and after hours to ensure my issues, concerns or questions are answered. I have had many properties over the last 14 years and have never come across such organised efficiency, professionalism and passion to achieve such high standards in a property manager." – Vicky Zahra

8TH ANNUAL READERS CHOICE AWARDS | PROPERTY MANAGER

Runner up: Rachelle Pitt

Professionals Belmore



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Returning this year to claim the Runner up title, Rachelle Pitt's success stems from her in-depth knowledge and experience, as well as her strong communications skills.

"To ensure that you appoint the right property manager, you need to do your research. Once you have shortlisted a few potential property managers, you should meet with them individually and ask them some key questions to make a more informed decision."

What experience does the property manager have?

Is your potential property manager experienced in managing rental properties? If not, you could face a problem of an inexperienced manager being taken advantage of by tenants, or with a manager turned tyrant with vour tenants.

How many other properties do they manage?

A property manager who looks after too many properties won't have the time to devote their attention to your property.

How much support does the property manager have in their office?

You should look for a property manager with a good support team that is knowledgeable in all areas of real estate including sales, administration, financing and leasing.

Does the agency's owner or principal have a role in the everyday functioning of the property management team?

How focused is the agency on property management? The more important property management is to an agency, the more successful they may be at effectively managing vour property.

How did you determine the rental value of my property? Can you show me some comparable rental properties?

An experienced and knowledgeable property manager will be able to benchmark comparable rental properties on the market and advise you of the optimal rental return you should receive from your property.

What methods would you use to market my property and attract tenants?

A good property manager should have a database of quality tenants looking for a home, along with a clear marketing strategy in order to find quality tenants.

How often do they communicate with their landlords?

It's necessary for your property manager to keep you updated about anything that occurs with your rental property in a timely manner.

Do you have a strategy for finding the best tenant for my property?

A good property manager will take into consideration the appropriate demographic for your property and focus on getting a tenant that comes from it, particularly via methods such as internet advertising.

What systems do you have for vetting the prospective tenants?

To help protect your investment, ensure that your property manager subscribes to a major tenancy database and screens all prospective tenants carefully.

What procedures are in place to take care of any issues that might occur?

It is very important that a property manager discusses every aspect of the management process with you. Find out when the property manager will contact you if the tenant has a problem paying the rent or if there is a maintenance request.

How can you ensure the best returns from my property?

It's not just about collecting rent it's a comprehensive management service. What differentiates this property manager from all the others, and what are their strengths?

What readers said

"As a landlord, I have had many dealings with many different agents over time. Rachelle has managed my investment properties for me for the last few years, and has to date provided the best experience of any of the property managers I have worked with before. I find Rachelle to be helpful and friendly, and whilst positive, honest and consultative with tenants, she understands the need to protect the landlord's investment and keeps this as her foremost priority. I have no hesitation in recommending Rachelle to other property owners." - C. Carmody