

# Andrew Winter

TV PROPERTY GURU

## What is the worst property advice you have received?

A phrase that people have tried to influence me with is that real estate equals guaranteed capital growth. However, it is not possible to truly guarantee anything in a free market.

## What is the best property advice you have received?

An experienced building surveyor and valuer taught me this in my early years and it's helped me so much over the years, "valuation is an art NOT a science" and I've acted on that and used it on thousands of occasions.

## What is the funniest thing you have encountered at a home open?

In the master bedroom, prospective buyers always look in the robes. On this one occasion a buyer slid open the door of a built-in robe only to be almost buried in toys, a large inflatable item, partly clothed and videos which had been clearly precariously thrown inside in a hurry. All of the items followed a theme and could be bought online and in shops with darkened windows, or so I'm told.

## What's hot in property?

In no particular order - wallpaper, the big kitchen island, non-bland and personalised spaces, fireplaces and eco-friendly features.

■ **Andrew Winter** is a real estate consumer champion and the host of *Selling Houses Australia* on The LifeStyle Channel. See him live at our free Realestate Masterclass at Event Cinemas, Innaloo on Monday, November 5. To register go to: [www.realestatemasterclass.com.au](http://www.realestatemasterclass.com.au).



# Tonia McNeilly

TM RESIDENTIAL DIRECTOR/SALES AND MARKETING SPECIALIST •  
REIWA'S 2ND TOP SALESPERSON BY VALUE SOLD 2012 - \$74,961,000

## What is the worst property advice you have been given?

I don't listen to anyone's advice; I always do my own research.

## What is the best property advice you have been given?

Worst house, best street, elevated site and close to parks. If you can achieve this then the real-estate gods will shine down upon you when you sell.

## What is the funniest thing you have encountered at a home open?

The best was when the owner's son

unbeknown to the owner or I, was still in bed during the home open with his girlfriend and having a great old time. The buyers who opened the door to that bedroom, I'm sure, are still laughing. The home open was a riot with laughter and sold that afternoon. It must have been because of the loving vibes.

## What's hot in property?

Either architectural homes with significant interest or land value homes around Nedlands or Dalkeith suited to future redevelopment.



# Terry Redman

HOUSING MINISTER

## What is the best property advice you've been given?

Buy property.

## What is the worst property advice you've been given?

A decade ago: Don't buy a house in Karratha or Port Hedland.

## What's the funniest thing you've seen at a home open?

Been to about two home opens in my life. Didn't get excited at either one!

## What's hot in property now?

With interest rates coming down, any long-term investment in property is a good thing. I am encouraging my kids to get into the market as soon as possible. They are 24 and 25 years old and just new into the workforce. Time is on their side, so any entry point is a good one.

## ADVERTISING PROMOTION

# 4 steps to save for your first home



Clive van Horen  
Commonwealth Bank  
General Manager  
Home Loans

Buying your first home might seem like an impossible dream, but it can be done. All you need is a plan. Here are four steps you can take to turn your dream into reality.

- 1. Make a plan.** Sort out how much you need for a deposit. Typically, the deposit is 5 per cent of the purchase price, plus you will need a little extra to cover additional costs such as lawyer's fees and building and pest reports.
- 2. Redirect your spending.** Saving for a deposit usually means you'll need to take a good look at what you spend your money on now and make some adjustments.
- 3. Save as much as you can.** It's worth saving as much as you can to reduce the amount you'll pay in repayments when you do buy a place. Saving a \$40,000 deposit instead of \$20,000 will help reduce your repayments and save you money on costs such as lenders' mortgage insurance.
- 4. Take advantage of government incentives.** Research government incentives for first home buyers, such as stamp duty exemptions or up-front grants for established or new property. Check the rules because they differ from state to state. Once you've estimated any additional costs or rebates you can include this in your plan too. Just keep an eye on the rules as they can change from time to time.



Commonwealth Bank of Australia ABN 48 123 123 124.

# Get advice from the experts

Is now a good time to buy? Should you sell? How do you get the best price for your home? What is the market really doing? How can you save money on your mortgage?

Come along to our **FREE** Masterclass and get the answers from our team of property experts.

SPECIAL GUEST

**ANDREW WINTER**, host of the award-winning TV series *Selling Houses Australia* will share his tips on buying and selling successfully in the current market

ALSO FEATURING

**MARK MORAZA**, senior research analyst at RP Data, on local market trends and hotspots

**COMMBANK HOME LOAN EXPERTS** on how to make informed decisions to help you find the home - and the loan - that's right for you.

PROUDLY SUPPORTED BY

CommonwealthBank



**FREE ENTRY!**

Registration is essential. Register now at [realestatemasterclass.com.au](http://realestatemasterclass.com.au)

## EVENT DETAILS

**Monday 5 November 2012**

6pm - 8.30pm  
(arrive from 5.30pm)

Event Cinemas  
57 Liege Street  
Innaloo

[rpdata.com](http://rpdata.com)  
It's not just data, it's rpdata

**Sunday Times**

PUB: SDT

21-OCT-2012

15:19 19Oct12

RMSTRET

CMYK R5

7

8

10

20

30

40

50

60

70

80

90

dmax dmin