property management

Property Management

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introduction

'For things to change you must change.' Sounds simple doesn't it? However in reality it is very difficult unless we keep at it and that means not giving up. Tom Hopkins, one of the world's top success coaches says that it takes at least 21 days to reprogram a bad habit.

In my years of evolving from an electrician to a successful business person creating change required daily attention. While reading hundreds of books and attending many seminars, I learned about the importance of writing down our day-to-day expenditures.

What I found was nobody had developed a system of how to do that, so I thought okay, I'll do it for myself and to help people who are in the same position I am. The following 'work' book is designed so you can personally address the key areas that will create change in your life. My previous staff and sales consultants were my first guinea pigs and they had great fun and success. So, good luck, have an open mind and go for it!

In the Property Management Ebook I have compiled some sheets and forms in each key area to help guide you and prompt your brain.

Don't forget to send me feedback on your success to: phil@apin.com.au

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Property Name: ______________________

No: ______________________

Street Name: ______________________

Suburb: ______________________

Date When Purchased: ______________________

Purchased From: ______________________

Agent: ______________________

Solicitor: ______________________

Accountant: ______________________

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Capital Costs of Property and Property Description

capital growth

Watch your property grow in value

We advise all of our clients to telephone their Property Management Agent every year and check the increase in the Market Value of their property.

Insert the Date in Column One and the Current Market Value in column Two. You can then calculate the Capital Growth of Your property in Column Three.

	Year	Date	Market Value	% Growth
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

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capital cost of the property

For future tax purposes, your accountant will need to know the Capital Cost of your investment property:-

Price paid on contract	$_______________
Stamp duty paid to government	$_______________
Legal costs involved in the purchase	$_______________
Travel expenses incurred in the purchase of the property	$_______________
Total capital cost at time of purchase	$_______________

Note: If it is your intention to improve the value of the property by additions or renovations then these costs will add to the Capital Cost of the investment.

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Taxation Information

tax responsibilities

In Australia, we operate under a 'self-assessment' tax basis … where self-assessment means the Australian Taxation Office uses the information you provide in your tax return to calculate your refund or tax liability at the end of the financial year.

For this reason it is very important for you to know your rights and to be properly informed of your tax responsibilities. In fact, you are required by law to make sure you have shown all your assessable income and claimed only the deductions and rebates to which you are entitled.

The following information is designed to merely offer you a guide into your tax responsibilities as a property investor and in no way does this information give specific advice relating to your individual circumstance.

Since you are still legally responsible for the accuracy of your claims even if someone else (including your tax agent) helps you prepare your return, APIN strongly recommend that you consult with your accountant prior to making any taxation claims.

Although the information is provided in good faith, it is also given on the basis that no person using the information, in whole or in part, shall have any claim against APIN.

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applying for income tax deductions

Application under Section 221D of the Income Tax Assessment Act.

To apply for a variation of Income Tax Instalments on your present assessable income, you must first complete the Application Form which was sent to you when you first purchased your property. This must be given to your Accountant to lodge with the Australian Taxation Office. Please note that the Taxation Office can take 4-6 weeks to process your application.

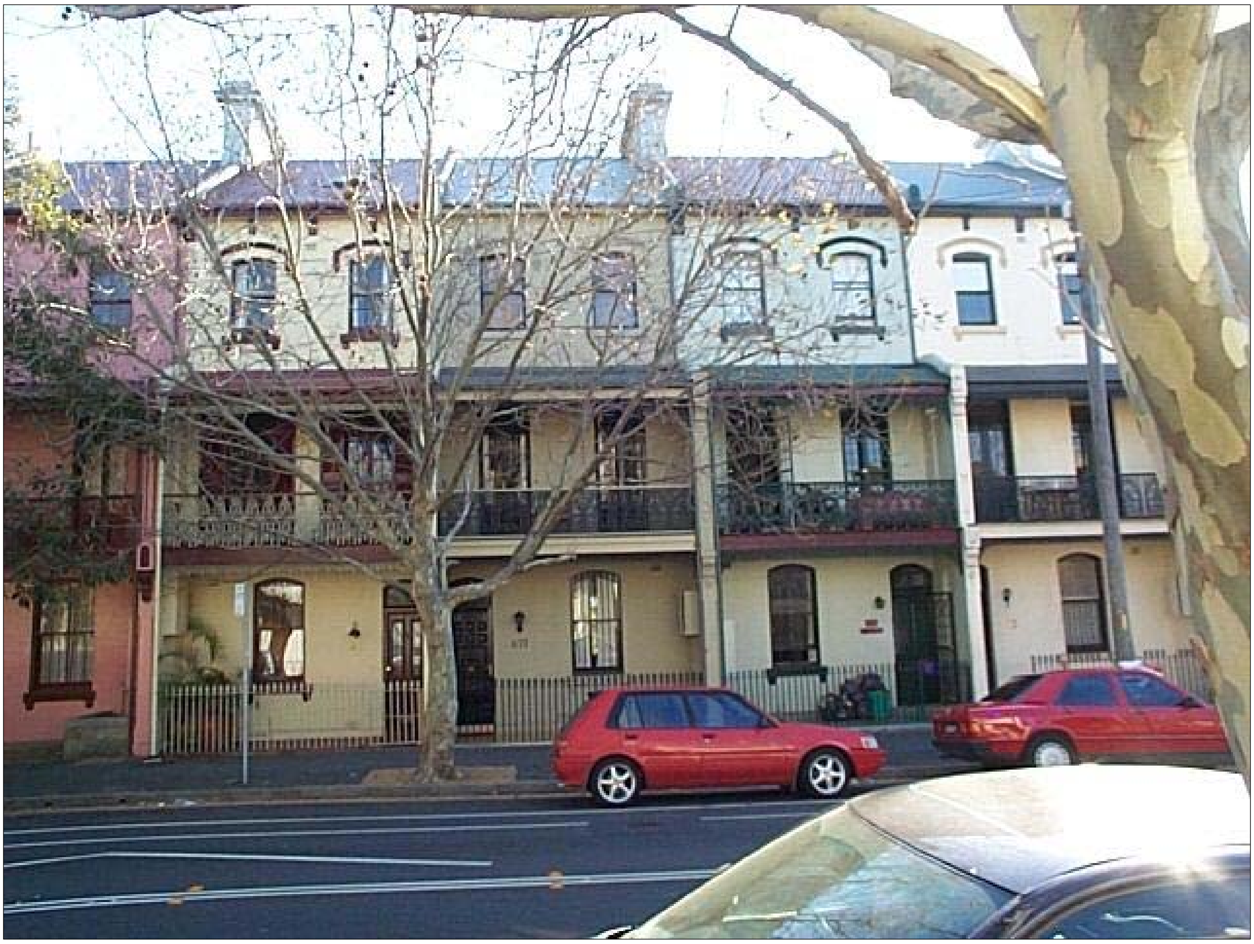
You mill be required to complete a form from the beginning of each financial year.

Forms can be obtained from your nearest Taxation Office.

income tax rates for residential individuals for the year commencing July 1, 2003

Taxable Income Ranges	Tax on this income
0 to 6,000	Nil
6,001 to 21,600	17c for each $1 over $6,000
21,601 to 52,000	$2,652 plus 30c for each $1 over $21,600
52,001 to 62,500	$11,772 plus 42c for each $1 over $52,000
Over 62,500	$16,182 plus 47c for each $1 over $62,500

The above rates do not include the Medicare levy of 1.5%.



land tax

Land Tax is levied by state governments on the unimproved value of land upon which your building is situated. The unimproved value of land is determined by the Valuer General's office. Land Tax is assessed at varying rates depending on the value of the land. There are exemptions from land tax in the case of resident land owners who use the property as a place of principle residence using the land for certain specified purposes (e agriculture etc

In Queensland for example, owners may be liable for land tax where the unimproved value of the land owned by them is equal to or greater than:

a) $179,143 for all natural persons (other than absentees & Trustees);

b) $179,143 for deceased estates under administration;

c) $40,000 for Trustees of testamentary trusts.

d) $40,000 for companies, absentees, trustees, clubs, association societies, managers of time-share schemes;

Exemptions/deductions may apply in calculating the taxable value of a person land.

Land tax applies according to a sliding scale of rates (maximum 1.8%).

There is also a rebate for companies and trusts with land holdings valued at $165,000.

Taxation Tip: Where two people (i.e. Husband and Wife) are considering purchasing two properties jointly, they should purchase one in each individual name, This will lessen the possibility of land tax if purchasers own a number of properties.

investor travel to and from interstate

Tax Deductions are allowable for travel and accommodation costs associated with property ownership (eg to organize major repairs, to settle tenancy disputes, to inspect your property, to arrange for rental reviews etc.), It may be necessary for the investor to satisfy the Australian Taxation Office as to the purpose of the visit.

To satisfy the Australian Tax Office as to deductibility, substantiation of all travel costs (i.e. production of invoices, tickets, other vouchers etc.) will be necessary. A daily travel diary should also be maintained. The investor will need to produce sufficient evidence to demonstrate the purpose of the visit.

Travel costs specifically associated with the initial inspection and purchase of the property will not be tax deductible. However, these costs can be added to the cost of the property for capital gains tax calculations.

If the property is purchased in conjunction with a vacation or extended leisure travel in Australia, the costs will not be allowable for capital gains tax purposes. For this reason, Australian Residential Marketing suggest that intending purchasers avail themselves of the inspection service provided, thus obtaining maximum benefit under the Australian Taxation Laws.

taxation substantiation

To substantiate the tax deductibility of various property expenses, investors need to retain all documentary evidence supporting the expenses paid. Such expenses include loan statements, correspondence with financiers, evidence of interest paid (debit notes, invoices, correspondence from lenders), bank statements, telephone accounts, solicitor and accountant fee notes, real estate agent statements and invoice vouchers from tradesmen carrying our repairs.

The Australian Taxation Office places the onus on the investor to substantiate his claims. Documents need to be kept for up to 5 years. In the event that a tax audit is held and the claims cannot be substantiated, the investor will be denied income tax deductions for the unsubstantiated expenses and be liable for tax penalties

Capital Gains Tax

Documentary evidence of capital acquisitions such as property must be kept for the entire life of the asset in question.

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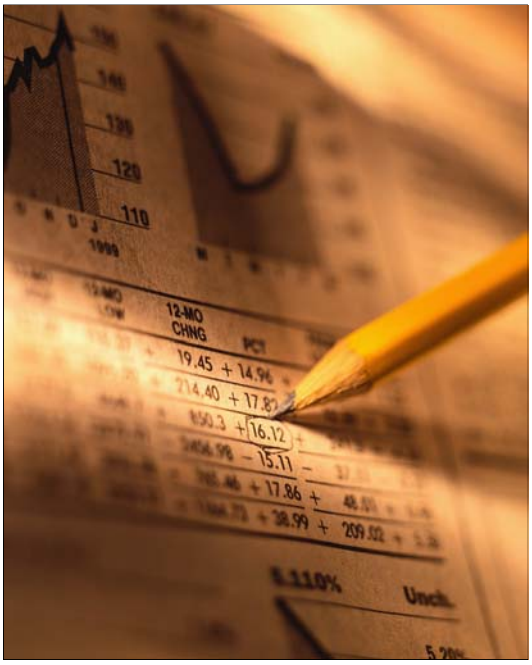
Property Investment Analysis Details

(ensure that you keep all records of Property Investment Analysis Details.)



Tax Credit Applications

(ensure that you keep all records of Tax Credit Applications)

Managing Agent Details and Correspondence

(ensure that you keep all records of Managing Agent Details and Correspondence)

Rent and Insurance

rental income

Rental and other related income is the full amount of rent and associated payments that you receive, or become entitled to, when you rent out your property. You must include the full amount you earn … that is, your Gross Rent … in your tax return.

Gross rent means the total amount paid by the tenant either to you or to your agent.

You must also include rental bond money as income if you become entitled to retain it … for example, where you derived it because a tenant defaulted on the rent or because of damage to the property requiring repairs.

rental statements

Ensure that all original statements and receipts are retained.

Transfer the details in summary on the following 'Rent Received' sheet to make it quicker and easier for you to reconcile your rental income.

rent received

Received for period	Gross amount	Agent fees deducted	Other deductions

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deductions allowed against rental income

- Documents, records, & receipts must be kept
- Initial costs
- Loan application fees
- Mortgage preparation fees
- Mortgage stamp duty
- Mortgage registration fees
- Title registration fees
- Valuation charges
- Lenders legal costs
- Purchase disbursements
- Accountancy fees
- Bank charges and fees
- Managing agents fees
- Postage & telephone
- Legal costs
- Travel & accommodation
- Council & water rates
- Body corporate levies
- Insurance's
- Interest payments
- Property repairs & maintenance

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deductions

You can claim a deduction for some of the expense you incur for the period your property is rented or is available for rent … however … you cannot claim expenses of a capital or private nature.

Expenses you may be able to claim include:

- advertising for tenants
- bank charges
- body corporate fees
- cleaning
- council rates
- electricity and gas
- gardening and lawn mowing
- in-house audio/video service charges
- insurance: building, contents, public liability
- interest on loans
- land tax
- legal expenses
- lease costs: preparation, registration, stamping
- pest control
- property agent fees and commission
- quantity surveyor's fees
- repairs and maintenance
- replacements of crockery, bedding, linen
- secretarial and bookkeeping fees
- security patrol fees
- servicing costs-such as servicing a water heater
- stationery and postage
- telephone calls and rental
- tax-related expenses: rent collection, inspection of property, maintenance of property
- water charges

You can claim a deduction for these expenses only if you have incurred the expenditure.

When you claim a deduction for expenses incurred in gaining your gross assessable rental income, there may be situations where the expenses need to be apportioned between deductible and non-deductible expenses.

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Examples include:

If the property is not available for rent for the full year, you may need to apportion some of the expenses on a time basis.

If only part of the property is used to earn rent, you can claim only that part of the expenses that relates to the rental income. As a general guide, apportionment should be made on a floor area basis-that is, by reference to the floor area of that part of the residence solely occupied by the tenant, together with a reasonable figure tenant access to the general living areas, including garage and outdoor areas.

If you combine travel to inspect or maintain your rental property with travel for private purposes, you may need to apportion your travel expenses.

Borrowing expenses, depreciation on plant, and special building write-off deductions may be allowable as deductions number of income years.

Expenses that you are not able to claim include:

- stamp duty on conveyance of a rental property
- expenses not actually incurred by you such as water or electricity charges borne by your tenants
- expenses that are not related to rental of a property such as expenses connected to your own usage of a holiday home that you rent out for part of the year.

Negative gearing

A rental is negatively geared when it is purchased with the assistance of borrowed funds and the net rental income, after deducting other expenses, is less than the interest on borrowings.

The overall taxation result of a negatively geared property is that a net rental loss arises. In this case, you may be able to claim a deduction for the full amount of rental expenses against your rental and other income - such as salary, wages or business income - when you complete your tax return for the relevant income year.

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Acquisition and disposal costs

You cannot claim a deduction for the costs of acquiring or disposing of your rental property.

Examples of expenses of this kind include the purchase cost of the property, conveyancing costs and advertising expenses.

However, if you acquired the property after 19 September 1985, these costs may form part of the cost base of the property for capital gains tax purposes.

Body corporate fees & charges

You are able to claim a deduction for body corporate fees and charges that you incur for your rental property.

Body corporate fees and charges may be incurred to cover the cost of day-to-day administration or they may be applied to a special purpose sinking fund.

You may only be entitled to claim a partial deduction for body corporate fees and charges if the expenditure you incur includes a contribution to a special purpose sinking fund. This is because payments to a special purpose sinking fund are considered to be capital, or of a capital nature, and are not an allowable deduction.

If the body corporate fees and charges that you incur are for things like the maintenance of gardens, incidental repairs and building insurance, you can't also claim for these expenses as part of other outgoings. For example, you can't claim for garden maintenance as an expense separate from the total body corporate fees and charges if that expenditure is already included in those fees and charges.

Borrowing expenses

Theses are expenses directly incurred in taking out a loan for the property. They include establishment fees, valuation fees, title search fees and costs for preparing and filing mortgage documents.

Interest expenses do not qualify as borrowing expenses. If the total cost of theses items is over $100, the deduction is spread over 5 years or the term of the loan, whichever is the lesser. If the total cost is $100 or less, it is fully deductible in the first year.

If you repay the loan early, and in less than 5 years, you can claim a deduction for the balance of the borrowing expenses, in the year of repayment.

If you obtained the loan part way through the income year, the deduction for the first year will be apportioned according to the number of days in the year that you had the loan.

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Depreciation

Depreciation provides a basis for writing off the capital cost of an item of plant over its estimated life.

For depreciation on plant to be deductible, the plant must be used during the year for the purpose of producing assessable income, or installed ready for such use.

In the case of rental properties, plant includes items such as carpets, furniture and washing machines.

You can claim a percentage of the cost, or undeducted cost, of each item of plant each year as a deduction for depreciation. Where plant is used to produce assessable income for only part of the year, your entitlement to a depreciation deduction is reduced proportionately.

For example, where you purchase an asset 3 months before the end of an income year, you are entitled to only one-quarter of a full year's depreciation deduction.

There are two methods of working out depreciation deductions:

1. the Diminishing Value Method, and
2. the Prime Cost Method.

You must choose one of the 2 methods to apply on an item-by-item basis for items that are first depreciable on or after 1 July 1998.

Make your choice for the income year in which a depreciation deduction is first allowable.

Generally, for plant which was first depreciated before 1 July 1998, the same costs and method previously used to calculate depreciation are to be used in the 1998-99 and subsequent income years.

Prime cost method

This method uses the cost of the plant as the basis for calculating depreciation. Where the item was purchased at the start of the income year, you can claim the same amount of depreciation deduction each year.

For example:

If you purchase an item of plant for $1,000 at the start of the income year, with a prime cost rate of depreciation of 10%, you will be allowed a $100 depreciation deduction ($1000 x 10%) for the item for each of the next 10 years.

Depreciation

Diminishing value method

The depreciation allowed under this method is worked out each year on the undeducted cost of the item and the rate used is one and a half times the equivalent prime cost rate.

In this example, you purchase an item of plant for $1000 at the start of the income year and the diminishing value rate of depreciation is 15 per cent. The equivalent prime cost rate is 10 per cent. In the first year you can claim a depreciation deduction of $150 (15% of $1000). In the second year you can claim a depreciation deduction of $128 (15% of $850).And so on.

Depreciation using this method is greatest in the first year. In the second and subsequent years, you work out the depreciation on the undeducted cost - that is, on the amount remaining after taking away from your cost the sum of your depreciation deductions and any further depreciation amounts that you could not deduct because you did not use the plant for producing assessable income or because a deduction is prevented by the income tax law.

Items costing < $300 with an effective life of < 3 years - you are entitled to claim a deduction for the full cost of an item of plant in the year you first use it for income producing purposes, or install it ready for use for income producing purposes, if you acquired the item of plant after 30 June 1991, and it had an initial cost of $300 or less, or an effective life of less than 3 years.

For example, if you bought a $250 video recorder for your rental property in January 1998, you can claim full depreciation on it as an outright deduction in the 1998-99 year.

Purchase and valuation of second hand items

If you purchase a second hand item of plant after 30 June 1997 you can generally claim a depreciation deduction based on the cost of the item to you.

Depreciation rates

From July 1 1991, you can either; make your own estimate of the effective life of depreciable property you acquired after 12 March 1991, based on how you use it, or adopt the effective life periods listed in Taxation Ruling IT2685-Depreciation.

Examples of depreciable items

- above ground swimming pools
- air conditioning units
- carpets, vinyl, linoleum
- curtains
- electronic security systems
- furniture and fittings
- heaters
- hot water systems
- lawn mowers
- microwave ovens
- radios
- rain water tanks
- refrigerators
- reticulation pumps and timers
- roller door motors
- solar water heaters
- stoves
- swimming pool filtration and cleaning system equipment
- synthetic lawn
- television antennas
- television sets
- video recorders
- washing machines

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Depreciation

Examples of non-depreciable items

- built-in kitchen cupboards
- clothes hoists
- door and window fittings
- driveways and paths
- electrical wiring
- fencing and retaining walls
- floor and wall tiles
- garages and non portable sheds
- in-ground swimming pools, saunas and spas
- plumbing and gas fittings
- reticulation piping
- roller door shutters
- roof top ventilators and skylights
- security doors and screens which are permanently fixed to the building
- sinks, tubs and baths
- wash basins and toilet bowls.

Special building write-off (construction costs)

You can deduct certain kinds of construction expenditure. In the case of residential rental properties, the deductions would generally be spread over a period of 25 to 40 years. These are referred to as 'special building write-off' deductions.

The deduction is limited to 100% of the construction expenditure.

Deductions based on construction expenditure apply to capital works such as building, or an extension - such as adding a room or garage; alteration - such as removing or adding an internal wall; or improvement to a building- such as erecting a pergola, patio or carport.

Deductions are allowable only for the period the property is rented or is available for rent.

Where you are entitled to special building write-off deductions, the construction expenditure on which those deductions are based cannot be taken into account in working out any type of deductions to be claimed, such as depreciation.

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Depreciation

Amount of deduction

The following rules apply for residential rental properties

If construction of the building started before 18 July 1985, special building write-off cannot be claimed.
If construction of the building started between 18 July 1985 and 15 September 1987, the annual special building write-off allowable is 4% of the construction expenditure.
If construction of the building started after 15 September 1987, the annual special building write-off allowable is 2.5% of the construction expenditure.

The deduction can be claimed for 25 years from the date construction was completed in the case of a 4% deduction, and 40 years from the date construction was completed in the case of a 2.5% deduction.

Deductions may also be allowable for structural improvements undertaken after 26 February 1992. Examples of structural improvements include sealed driveways, retaining walls and fences.

Estimating construction costs

Where a new owner is unable to determine precisely the construction expenditure associated with a building, an estimate provided by an appropriately qualified person may be used.

Appropriately qualified people include:

- A clerk of works, such as a project organiser for major building projects
- A supervising architect who approves payments stages of projects
- A builder who is experienced in estimating construction costs of similar building projects
- A quantity surveyor

Unless they are otherwise qualified … licensed valuer's, real estate agents, accountants and solicitors generally have neither the relevant qualifications nor the experience to make such an estimate.

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interest, legal expenses and repairs

Interest

If you take out a loan to purchase a rental property, you will be entitled to claim the interest on that loan, or a portion of the interest, as a deduction.

However, the property must be rented (or available for rental) in the income year for which you claim a deduction.

You may also claim interest on loans taken out to purchase items of plant, for renovations, or for repairs to the property occasioned by your use of the property to produce assessable rental income.

Legal expenses

Some legal expenses incurred in gaining or producing your assessable rental income are deductible-such as the cost of evicting a non-paying tenant.

Most legal expenses, however, are of a capital nature and are therefore not deductible. These include:

purchase or disposal of your property
costs of resisting land resumption
defending your title to the property

Non-deductible legal expenses may, however, form part of the cost base of your property for capital gains tax purposes.

Repairs

Expenditure for repairs you make to the property may be an allowable deduction.

However, the repairs must relate directly to wear and tear or other damage that occurred as a result of your renting out the property.

Repairs generally involve a replacement or renewal of a worn out or broken part - for example, replacing some guttering damaged in a storm, or a part of a fence that was damaged by a fallen tree branch.

However, replacement of an entire structure or unit of property, such as a complete fence or building is not a repair. Expenses of this type are of a capital nature and are not deductible.

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travel expenses, capital gains and being a co-owner

Travel Expenses

If you travel to inspect or maintain your property or collect the rent, you may be able to claim the costs of travelling as a deduction.

You are allowed a full deduction where the sole purpose of the trip relates to the rental property. However, in other circumstances you may not be entitled to a deduction or you may be entitled to only a partial deduction.

If you fly to inspect your rental property, stay overnight and return home on the following day, all of the airfare and accommodation expenses would generally be allowed as a deduction.

Apportionment of travel expenses

Where travel related to your rental property is combined with a holiday or other private activities, the expenses may need to be appointed.

If you travel to inspect your rental property, and combine this with a holiday, you need to take into account the reasons for your trip.

If the main purpose of your trip is to have a holiday and the inspection of the property is incidental to that main purpose … you are not entitled to a deduction for the cost of travel.

However, you may be entitled to claim local expenses directly related to the property inspection, and a portion of accommodation expenses.

Capital gains tax

If you acquired your rental property, or plant used in relation to your rental property, after 19 September 1985, capital gains tax may apply when you dispose of the property and the plant.

Co-owners of an investment property

A co-owner of an investment property is regarded as an investor who is not carrying on a rental property business, either alone or in conjunction with the other co-owners. This is because of the limited scope of the rental property activities, and the limited degree to which a co-owner actively participates in rental property activities.

Joint tenants must divide the income and expenses in accordance with their legal interest in the property. With joint tenancy, each joint tenant holds an equal interest in the property. A partnership agreement, either oral or in writing, cannot change this.

Tenants in common must also divide the income and expenses in accordance with their legal interest in the property. However, with a tenancy in common, the tenants in common may hold different proportionate interests in the property. A partnership agreement, either oral or in writing, cannot change this.

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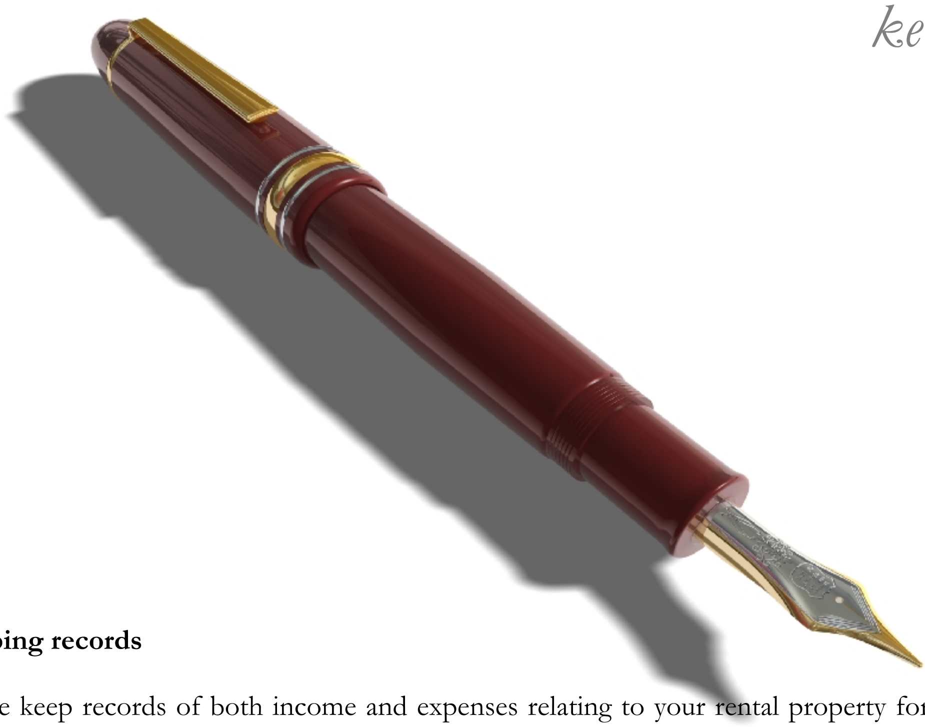

Keeping records

Please keep records of both income and expenses relating to your rental property for 5 years from the date you lodge your tax return.

For capital gains tax purposes you must start keeping records if you purchase or inherit assets, receive an asset as part of a divorce settlement or as a gift, or make improvements to property.

You must keep records relating to your ownership and all the costs of assets for 5 years from the date you dispose of them.

You must keep records setting out in English:

- The date you acquired the asset
- The date you disposed of the asset and anything received in exchange
- Any amount that would form part of the cost base of the asset.

Do not send theses records in with your tax return. Keep them in case the ATO asks to see them.

Telephone Log

telephone log

Date	To	Reason For Call	Time	Length Of Call

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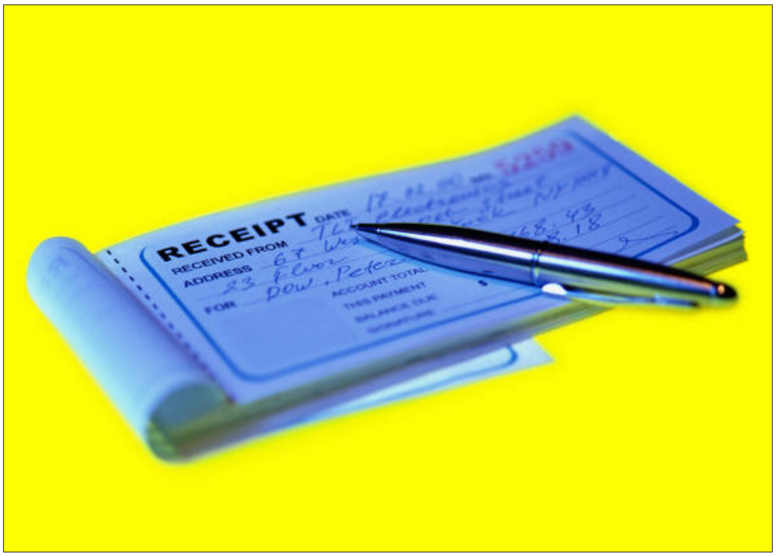
Bank Statements and Deposits

(ensure that you keep all records of Bank Statements and Deposits)

Invoices and Receipts

(ensure that you keep all records of Invoices and Receipts)



paid accounts

Any accounts associated with the maintenance of your property should be recorded here.

It will be necessary to determine which items need to be depreciated and which are immediately claimable in the financial year of expenditure.

Date Paid	Being For	Amount

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Legal Correspondence and Copy of Contract

(ensure that you keep all records of Legal Correspondence and Copy of Contract)

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some **work** others **network**

learn how to
drastically advance **your financial future**
through property and personal investment

Australian Property Investors Network (APIN)

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What does **APIN** offer ?

Seminars & Workshops

Why is that most people aren't taught how to be rich or happy? We are trained to do most things in our lives, in order to do them well enough to get by. We are taught how to read and write, how to cook, how to drive. We are taught how to do incredibly complex and challenging tasks like designing and building bridges over wide spaces, how to cure diseases, to fly airplanes, yet when it comes to creating personal wealth and happiness, we're left to find out for ourselves.

There's another, more subtle reason why most people don't achieve wealth and happiness. Deep down they don't believe that there is a choice to be made between being rich and being happy. They believe that somehow you can't have both, which is why in the end they don't get either.

The money that slips through your fingers could make you wealthy if spent more wisely.

Our free seminars and information evenings will provide you with leading edge valuable and up to date information. As a bonus you will be able to meet other like minded people who are either starting out on the road to success or are avid investors sharpening their investment knowledge. As a further advantage we encourage you to meet and freely talk with our alliance

partners. These hand picked people both male and female are leaders in their own right, they are also licensed, qualified and independent.

These evenings are fun and informative plus you will have access to lots of support material in the form of e-books, books and cd's on a wide range of topics. Come and learn the many strategies used by successful investors NO SECRETS just sensible plain English techniques that really work in any market at any time.

Education

It's true what they say "*the difference between the rich and poor is what they know and what they do*". Property is more than houses and unit investing. Do you know how to buy a property using an option, how about knowing all the ins and outs of being your own "DIY Developer"?

There are many ways to make money in real estate and with the correct tools and strategies you too can play with the best.

TIME x INTENSITY = SUCCESS.

You can't expect to get results in life if you have all the information but fail to apply the principles needed to succeed.

Our programs, e-book, books and home study kits will give you the ability to learn and gather what you need at your own pace in your own time. We encourage you to learn from our expert alliance partners all that you can, so when you are ready to act you will have the education to get into your first investment or do your own JV building renovation makeover.

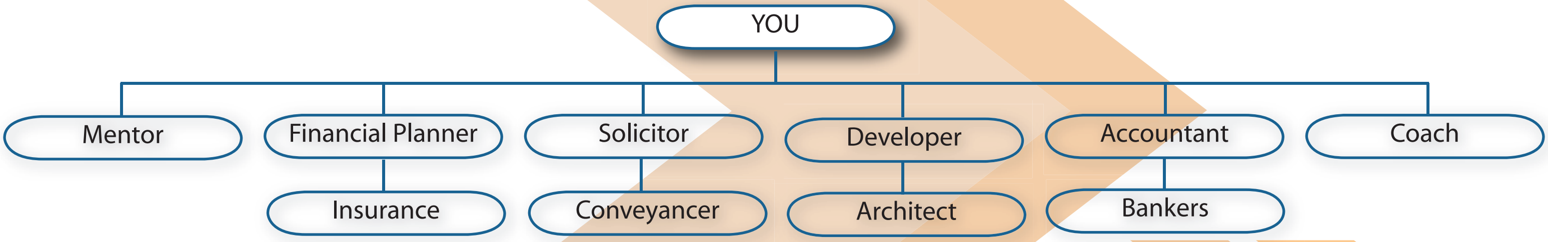
On going Support

Through APIN's Alliance Partners and Discussion Forums you can fortify your ideas and gain strength by exchanging information. Creating alliances generates business opportunities increasing your network and of course - your cashflow.

We have a mentoring service for those that are not quite ready to take those steps without guidance, extra information and some affirmation. Helping you to create a "*safe*" environment for your first steps.

Who is on your team?

When looking at people who are successful, you will notice they have a hand selected group of people to support and advise throughtout the journey to success.



Property Opportunities

Through our Australia wide network we select opportunities that "stack up". We use an independent Research company (Guardian) who are licensed financial planners and real estate agents to use our pre selection due diligence program. From investment properties, development sites, future land subdivisions, building makeovers to even golf course resort projects.

APIN also align ourselves with a select group of builders and developers where we negotiate wholesale purchasing, saving you 10% off the retail price. These opportunities are not available to the public but only members of the APIN site. We can introduce you to the key people who are experts in their fields, saving you thousands of hours of frustration and heartache. Very shortly APIN will also be offering FREE property advertising on our site through resisearch.com who are one of our alliance companies. APIN is fast becoming the most exciting site in Australia.