

PROFESSIONALS MONTHLY NEWSLETTER



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SPECIAL CELEBRATIONS IN JUNE!



National Rocky Road Day 2nd June

On the 2nd of June we celebrate National Rocky Road Day. So, run down to your local supermarket and grab all of the must have ingredients to make a

Scrumptious Rocky Road Treat!



National Cancer Survivors' Day 5th June

Since 1988 the first Sunday of June each year is celebrated as National Cancer Survivors Day. As a Diamond partner of the National Breast Cancer Foundation Professionals have raised over 4 million dollars for breast cancer research, & hope to achieve zero deaths by 2030.

Spend this day celebrating life!



World Environment Day 5th June

World environment day is all about teaching people about environmental issues and giving people the opportunity to change the habits they have that are affecting the environment. Join the fight against pollution, deforestation, climate change, melting ice caps and other threats to our environment!

Help us work towards change !



TAMWORTH EVENTS IN JUNE?



JUNE 3rd – INSIDE OUT

Sideshow festival featuring the best of Australian Hip Hop including award winning acts
Chillinit, The Veronicas, Kerser, Youngn Lipz & More!
\$79-\$99 Tickets

JUNE 11TH – MANILLA VINTAGE MACHINERY RALLY

2 day gathering of vintage machinery enthusiasts to show and share.
Tractors, Vehicles, Stationary engines, & some weird and wonderful gadgets!
The rally is on at Manilla showground on Saturday/Sunday June long weekend

JUNE 20TH – Reining Australia National Championships

The Australian Reining Horse Championships have 32 buckles & almost \$95,000 Prize money
From 20 June – 25 June
Featured events include : - RA Gold Buckle Futurity worth \$50,000
- RA Green Rider Shootout
- RA Youth Challenge

JUNE 22nd – MELBOURNE COMEDY FESTIVAL

Book now for that much needed live comedy fix when they roll into Tamworth.
Buckle up for a night of stand-up, sketch, Silliness & song Comedy!
\$51 & recommended for ages 15+

JUNE 25TH – NEW YORK, NEW YORK

This production will take you on a journey through New York City.
From Times Square to Wall Street, Broadway to Starbucks and everything in between
Featuring genres of Tap, Jazz, Hip Hop, Contemporary, Lyrical, Acrobatics & musical Theatre!
\$22 - \$35 Tickets

JUNE 25TH – AMY SHARK TOUR

This June Amy Shark hits Tamworth in her biggest tour Ever!
7:30pm-10:15pm
\$90.25



7 WAYS TO PERSONALISE YOUR RENTAL PROPERTY !

1. HOUSE PLANTS:

Not only are hardy houseplants the perfect way to bring the outdoors in, but they will also transform any room. Some of the most resilient plants for indoor areas are *Aspidistra eliator* (AKA the cast iron plant), Peace lilies, *Monstera deliciosa*/swiss cheese plant and *syngonium podophyllum*/arrowhead.

2. ART:

Art in a frame or on canvas will stamp your personality on your space and make it feel like your own. If its not possible to hang art on the wall because of rental agreements, you can prop large pieces on the floor. Get creative, for example, a stack of books can make a clever pedestal to raise a piece higher.

3. UNIQUE FURNITURE:

The building may belong to someone else, but the furniture can be all yours. Even if you rent a furnished place, you can still bring in pieces of your own. The best thing is that when you must move, the new place will feel like yours before you know it because it will be filled with your familiar couch, dining table etc.

4. REMOVABLE FIXTURES:

Anything that you can take off and pack away, you can replace with choices of your own. Cupboard handles, tapware, showerheads, even curtains or blinds can be updated to match your taste.

5. PAINT:

If you can't stand the colours you're surrounded by, your landlord may be open to discussing a paint job. They could offer to pay for it, or other options may be split the cost or for you to choose a colour you like but paint it over before you leave. This is something to discuss with your property manager because there are rules about who can do work on the home.

6: RUGS:

A nice rug can tie a room together and its yours to take with you when you move. Add a pop of colour and really express yourself with your choice of rug.

7: LIGHTING:

You don't have to settle for the lighting the way it is in your rental home. Carefully placed lamps can add mood lighting to any room. Standing lamps work well in larger spaces and a table lamp can do the job in bedrooms.



THE END OF LOW INTEREST RATES?

After many months of warning that it was about to do so, the Reserve Bank of Australia (RBA) has raised the cash rate. For over a year during the pandemic, the RBA set the interest rate at 0.1%. Now they have raised it to 0.35%. Not only is this a significant rise but it is also the first time the RBA has raised rates since 2010.

Why the change in interest rates?

The fact is, extremely low interest rates were an emergency protocol that was necessary because of people losing their jobs and putting their businesses into hibernation during Covid. Now with lockdowns behind us, inflation is on the rise and wages are increasing, the RBA decided it was time to leave the emergency rate behind. At face value it seems counterintuitive. How will rising interest rates help Australians when the cost of living is a serious issue? What will happen, though, is that the rise in the interest rate will stymie the inflation rate. This works because the increased cost of money will lower the demand for other goods and services. As a result, prices should come under more control.

How are major lenders responding?

It didn't take long for the 'big four' banks to announce they were passing the rate rise on to borrowers. As shared by 7News, "Variable interest home loans will increase 0.25% across all banks". If you have a home loan and haven't heard from your lender about an increase to your variable home loan rate, keep an eye out for a letter.

What does this mean?

A jump in interest rates means that buying a home and paying off the loan will cost more in the long run because of higher repayments. This will affect future home buyers and people who have a loan with variable rates. The extra amount you will pay if you already have a loan depends on how much you owe. For example, those with loans of \$500,000 will now pay an extra \$65/month.

What to do?

Interest rates are forecast to keep rising to a potential 2.5%. If you currently have a variable loan, you'll need to rework your budget. If you can refinance to a fixed rate now, it may be worth investigating. Otherwise, expect an increase in your monthly repayments. If you think you're in line for a tax rebate this year, using it to cover increased mortgage repayments may ease the burden. For those in the market for a new home, experts recommend you move now! Prices are leveling, and interest rates are still rising. The sooner you get in, the less interest you will have to pay. The advantage you have is that you may have less competition from other buyers.



GET READY FOR
TAX TIME!

PUT YOUR TAX RETURN TO GOOD USE!

The process of lodging a tax return certainly isn't fun, but the prospect of getting a decent tax refund sure is!

With so many people working from home claiming things like electricity and internet, a lot of us are hoping to get that little bit extra this year.

Why not put that money toward moving?

Winter is a great time to set yourself up in more comfortable surroundings. We definitely spend more time indoors in winter & you can also set yourself up for spring!

Professionals are your local real estate experts. Whether you are looking to Buy, Sell, Rent or Invest, Professionals Tamworth can guide you through the local market!



SNUGGLE UP IN A
HOME YOU LOVE
THIS WINTER




WHY WINTER CAN BE THE BEST TIME TO MOVE!

They say you should move in winter to set yourself up for spring. In the cooler months we tend to stay inside a lot more, so why not spend it in your dream home ?

Whilst moving in the cold and the rain may not seem appealing, you have the time to set yourself up and then celebrate when the warmer weather sneaks up on you in September.

Professionals Tamworth are your local real estate experts. We can help you find your first home, dream home, or home away from home.

Featured Listings

Property	Suburb	Bed 	Bath 	Car 	Price
9 Borrowdale Close	North Tamworth	4	2	4	Contact Agent
11 Matheson Street	Tamworth	3	1	1	\$265,000
131 Warral Road	Tamworth	4	1	2	\$290,000
6 Anthony Road	Tamworth	3	1	1	Contact Agent
30 Stoddart Street	Manilla	0	0	0	\$100,000
1883 New England Highway	Moonbi	3	1	2	SOLD
14 Pine Street	Kootingal	3	1	1	SOLD
17 Morilla Street	Hillvue	3	1	1	SOLD
35 Manilla Road	Oxley Vale	2	1	1	SOLD
120 Anthony Road	Tamworth	4	2	3	SOLD
4 Stewart Avenue	Tamworth	3	1	2	SOLD
5 Stewart Avenue	Tamworth	2	1	2	SOLD
Bent Street Units	Tamworth	4	4	-	SOLD

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