



## RP Data 2011 national property outlook

Australia's housing market changed direction in July 2010 with capital growth grinding to a halt after 17 months of consecutive growth. Moving into 2011 it is likely that vendor expectations will need to adjust to the new market conditions.



## RBA - friend or foe?

The Reserve Bank of Australia (RBA) plays a key role in the management of our economy and regularly makes headlines in the press. Have you ever wondered exactly what its role is and how it makes decisions which impact all Australians and significantly mortgage holders?



## It's tax time soon!

Now is the time to start planning for the end of the financial year. This article looks at some lesser known tax and savings tips to get you thinking!



## **BOOST your borrowing power**

Are you interested in entering the property market as an investor or owner/occupier but just can't seem to get the figures to add up? Well, did you know that your credit card limit directly impacts on the amount you can borrow for your mortgage?



## **The Price Of Power**

The cost of electricity continues to be front page news and is placing stress on household budgets. If you are feeling the heat, you are not alone. We'd like to help you identify a few key areas related to your household's energy bill.