



Rita Robinson



Lee De Giusti



Shannon Mellings



Stacey McDougal

Keeping in touch

Changed jobs, updated your phone or email or heading away on holidays?

It is important that our Office holds up to date information on file in the event that we need to get in touch with you.

Keep us in the loop and advise our Office of any changes to your contact details. Thank you!

Welcome to the summer edition of the Local iQ.

Gosh, spring proved to be quite eventful weather wise: we experienced what seemed to be an earlier start to summer with some very warm days and then quick as a flash, a quite wintery burst. And recently the extremes of nature have been evident. During Victoria's period of below average temperatures and winter like conditions, parts of NSW and QLD were enduring above average temperatures, heatwave conditions and battling catastrophic bushfires. We take this opportunity to acknowledge the wonderful job of all the fire fighters and emergency service volunteers. Our thoughts and prayers are with those who suffered loss.

In this Xmas edition of Local iQ, we provide timely reminders for bush fire safety and rental payments, take a look at why it's important to test your gas bottle & fittings before firing up your barbie this summer and review the First Homeowners Deposit Scheme.

As the year draws to a close and with the festive season almost upon us, we take this opportunity to thank you for your support during 2019. From all of us, we wish you and your loved ones, a very Merry Christmas and all the very best for 2020.

Kind Regards,

Rita, Lee, Shannon & Stacey.

IT'S BARBIE TIME!

Today marks the official start of summer and although the past Spring has been quite a mixed bag, the warmer weather should now be here to stay for awhile. And with the warmer weather comes the great Aussie tradition of firing up the Barbie. But before you do, you should take some time to make sure you'll be grilling safely as many barbeque accidents happen when you first use the grill after a long period of non-use over the winter.

The first thing you should do before using your barbeque is check your gas bottle. If it looks rusty or damaged in any way, replace it. Also check the fittings for leaks, including the hose and connectors. A simple way to test them is to spray on a solution of soapy water and see if there are any escaping bubbles. 'Swap & Go' is widely available at petrol stations & convenience stores and offers the handy & cost effective service of swapping your empty gas bottle for a full one that has been safety checked. However if you prefer to fill your own gas bottle, be aware that

bottles have a maximum life span of 10 years and hoses five years.

But don't roll out the apron & get the tongs ready just yet - even if you left your barbeque clean pre-winter, it will most likely have accumulated dust, spiders and other things that will most definitely not enhance your food offerings, so here's a few cleaning steps to ensure safe barbequing this summer:

- turn BBQ on to burn off built up cooking residue
- allow plates to cool then remove all solids with a brass bristle brush and hot, soapy water
- rinse well and allow to air dry
- spray a light coating of cooking oil over the cold grills and wipe off any excess with paper towel
- don't forget about the drip tray - replace fat absorber and/or volcanic rocks. And now you're ready for the sausages & hamburgers!



Office News

Christmas trading:

Our office hours during the Christmas / New Year period are as follows:

Monday, 23rd December	9.00am to 5.30pm
Tuesday, 24th December	9.00am to 12.00pm
Wednesday, 25th December	CLOSED
Thursday, 26th December	CLOSED
Friday, 27th December	CLOSED
Saturday, 28th December	CLOSED
Sunday, 29th December	CLOSED
Monday, 30th December	9.00am to 5.30pm
Tuesday, 31st December	9.00am to 1.00pm
Wednesday, 1st January	CLOSED
Normal office hours resume on Thursday, 2nd January 2020	

Office closure: Our Office will be closed on Monday, 27th January 2020 for the Australia Day public holiday

Staff News: Milestones: A big congratulations to Lee who celebrated her 5 year anniversary as part of our team on 25-Nov: it's amazing how quickly the years have flown by! Well done Lee!

RENTAL PAYMENTS

With the Xmas period fast approaching, a reminder to have appropriate arrangements in place to ensure that your rental payments are made on or before the due date - yes, we will be checking! Please remember to check the due date when processing BPAY payments as payments scheduled on a public holiday are not processed by the banks until the next available working day.

As always, should you experience financial difficulties at any time, we encourage you to contact our Office.



DID YOU KNOW?

Saving to buy your own home? Well you probably already know that usually, you will be required to pay a deposit of 10% of the purchase price when you sign the Contract of Sale. At the time of settlement, the remaining 90% (plus adjustments) will be required in order to finalise the purchase. Which brings us to Lenders Mortgage Insurance or LMI. Generally, a lender will require LMI where the home loan deposit is less than 20% of the value of the property being purchased. The purpose of LMI is to protect the lender from financial loss in the event that the borrower can't afford to meet their loan repayments. For example: if a borrower defaults on their loan and the sale of the property does not equal the unpaid value of the remaining mortgage, the lender will make a claim on the LMI for the difference. The LMI premium is usually required to be paid upfront or capitalised (added to) the loan total and is typically non-refundable. Different lenders may have different rules, so it is worth checking with your individual lender for their specific requirements.

DID YOU KNOW?



FIRST HOME OWNERS DEPOSIT SCHEME

Announced as part of the election campaign earlier this year, the Federal Government has released details of its First Home Owners Deposit Scheme. The basic premise of the Scheme is that it will assist eligible first homebuyers to purchase a home with just a 5% deposit saved. The Federal Government will then guarantee via the First Home Owners Deposit Scheme, the next 15% of the deposit. Participants will still need to borrow 95% of the loan, however they will avoid costly LMI (see our 'Did You Know' section).

The scheme in summary:

- Singles earning up to \$125,000 pa and couples earning up to \$200,000 pa will be eligible
- Participants must have saved up to a 5 per cent deposit
- Commences on 1-January-2020, but is limited to 10,000 loans each financial year

The loan guarantee caps differ from state to state. For Victorian metropolitan regions the cap is \$600,000 and for the rest of Victoria \$375,000.

Prime Minister Scott Morrison said the scheme comes at a time of declining construction levels for new housing which has a flow on effect to jobs, housing affordability and supply.



BUSH FIRE SAFETY

Over the last few years, Victoria has experienced several extreme bushfire seasons. As we embark on summer, the recent fires that have ravaged NSW and QLD provide yet another reminder just how catastrophic bush fires can be and the trail of devastation they leave behind. Despite bushfires being a common hazard of the Australian summer, many residents are unprepared for the potential for bushfires.

Many parts of the Baw Baw Shire are designated as bushfire prone zones. As such, these are our top 5 tips for bushfire safety:

1. Prepare a Bushfire Survival Plan. The Plan should outline the steps you and your family need to take to ensure their safety. And consider different situations – bushfire conditions can change rapidly, so it's also worth considering a Plan B, C or even Plan D. But it is not enough just to have a Plan - ensure all members of your household are familiar with the Plan and practise it. A real-life bushfire situation will be both physical and emotional and all members of your household need to know what to do.
2. Put together an emergency kit. We found an excellent checklist on the Australian Red Cross website: <https://www.redcross.org.au/getmedia/9c3af5a8-e6ba-4ecb-944e-c0e2c59474a1/2017-09-13-Get-Packing.pdf.aspx?ext=.pdf>
3. Understand bushfire danger ratings. Ensure you are familiar with the different Bushfire Alert levels and Fire Danger Ratings. This will help determine when to trigger your Bushfire Survival Plan.
4. Clean up outside. Clear roof gutters of leaves and debris; ensure wood is situated well away from the house, store flammable liquids, paints and pool chemicals away from the house. It's a good idea to have at least 1 garden house that reaches the perimeter of the property.
5. Leave early. The safest option in a bushfire is to leave early – don't wait until it's too late. You should strongly consider leaving if you are not bushfire prepared or where a Code Red Fire Danger Rating has been issued. Remember, not all properties can be defended nor is everyone physically and emotionally capable of doing so. If in doubt, you should always leave early.



WARRAGUL v DROUIN HOUSE & LAND BATTLE

Well it was a mad rush to the finish, but congratulations to Team Warragul for all their hard work in landscaping and styling 15 Nolan Drive, Warragul in preparation for Auction. The Team Warragul home, situated in the Brandy Creek Views Estate looked amazing and everyone who inspected commented on how wonderful the home looked both inside and out. A huge well done and thank you to all Club members, volunteers, sponsors and donors, for their time, effort, contributions and generosity. The Auction was held on 30-November-2019, so the result was not available at the time of print. Who won the Battle? Head to Facebook and Instagram for the result.



UPCOMING EVENTS

December

Decembeard
1 World Aids Day
3 Eureka Day
26 Boxing Day test v NZ

January

20 – 2/2 Australian Tennis Open
25 Chinese New Year
27 Chocolate Cake Day

February

Ovarian Cancer awareness month
FebFast
14 Valentine's Day
25 Shrove Tuesday