



BLUE CHIP MORTGAGES

Special Edition - February 2015



Hi all,

Well, what an exciting year we have ahead of us, a 'perfect storm', so to speak - launching My Mortgage Mentor, establishing a strong association with the Ryder Group and being situated in Terry Ryder's top hotspot for 2015 (Money Magazine, Feb 2015).

Terry predicts '**ripple effect**' (excuse the pun) as continuing to be the biggest influence on residential real estate this year. I recommend the magazine to you, but here are some of the key observations that Terry makes:

- Sydney's up cycle started, typically, in the top-end suburbs early in 2013. As 2014 progressed, the momentum shifted and the price growth rippled out to the middle-ring and outer-ring suburbs.
- By year's end, the biggest annual growth in Sydney had been recorded in affordable fringe areas, such as Blacktown and Penrith in the outer west.
- Melbourne, which has also had two years of solid growth - though not at the same levels as Sydney - also kicked off its recovery in the millionaire suburbs, driven by an auction frenzy that periodically afflicts the Victorian capital.- during 2013 Melbourne experienced the same ripple effect. As the year ended, the locations with rising activity were all in the middle - and outer-ring areas.

"To create something great, first you must have the vision - then take action"
John Mcgrath



Client Referrals are very

- Brisbane is less advanced in the cycle than Sydney and Melbourne but, in the latter part of 2014, we saw some of the outer parts of the metropolitan area sparking to life.
- All three cities have exhibited a common pattern in real estate: a market recovery starts near the centre of the city and gradually ripples out over a period of (usually) two years.
- Another manifestation of the ripple effect happens when regional areas near the state capital catch the growth wave.
- We saw that occur in 2014, when Gosford, the Blue Mountains and Wollongong, all regional centres close to Sydney, started to show strong price growth. In the case of Gosford City on the central coast, the growth has been exceptional.
- In the latter part of the year, regional cities further afield put their hands up and there was an upshift in activity in places such as Dubbo, Port Macquarie, Orange and Tamworth.
- The new year is likely to see the process further advanced. This means the biggest price growth will likely be on the fringes of the biggest cities and in the best of the regional centres.

RISE OF THE REGIONS

- Investors who shun regional centres missed some of the biggest growth in 2014 and will miss out on more in the year to come.
- More than a dozen suburbs in Gosford City recorded double-digit growth in median house prices in the past 12 months. Rising sales activity in many other regional centres in NSW suggest other rural cities will join the price growth party in 2015 (They include Goulburn, Dubbo, Orange, Tamworth and Port Macquarie).
- Queensland also has a number of regional cities on a growth path, including the Gold Coast, the Sunshine Coast, Toowoomba and Cairns. Victoria, South Australia and Western Australia all have regional centres moving into positive territory on prices.

STANDOUT LOCATION- No.1 - Port Macquarie

Terry commented, "Economies based on tourism and retirement tend to have lukewarm property markets. But a number of coastal markets are rising as their economies diversify, with increased spending on infrastructure. Port Macquarie is the best example in NSW. We saw a significant uplift in sales activity in 2014 and solid price growth is expected in the next 12 months".

I have expanded this, in line with Terry's other core location criteria.

Job Nodes -

- Population approaching 80,000 - Greater Port Macquarie has a \$6 Billion local economy and is a net exporter - considered to be an outstanding performance for a regional economy.
- Construction, Health Disability & Aged Care Services, Tourism & Events, Manufacturing, Education & Training, Transport and Warehousing.
- Agriculture, Aquaculture, Forestry & Fishing, Electricity, Food, Wine, Retail, Small Business & Creative industries such as Music, Performing Arts, Screen & Radio.

Medical Precincts -

- \$104 million expansion of the Base Hospital provides state of the art acute health services for the region.
- Ramsay Health - Private Hospital, in Port Macquarie, (recently upgraded) - 69 bed facility, offering a comprehensive range of services, including 4 operating theatres.

important to our business. If you know of any friends, family members or work colleagues who can benefit from our service please do not hesitate to forward this on to them or even contact us. We would be happy to assist.



Please support Mother Theresa's Holistic Centre in Asembo, Kenya

Activities:

Goat breeding

Sports academy: soccer, netball, volleyball

Computer / technology

Community library

Craft

Agriculture

Entertainment

Social Media

By sending your unwanted DVDs to me C/O PO BOX 1275, Port Macquarie, NSW 2444

Thank you!

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We want our Facebook page to be a great source of information for you, and would love for you to join in the conversation! It's not all interest rates, and home loans - click the link above and 'like' us :)

- Port Macquarie also has numerous medical and dental centres (including disability and aged care facilities), in what has been dubbed the retirement capital of NSW.

Educational Hubs -

- University of Newcastle, Southern Cross University and Charles Sturt University all have campuses - the latter is undertaking a major expansion which commenced in August 2014, with a course profile of up to 5000 students by 2030. For more information, [Click here!](#)
- There are numerous preschool, primary, secondary and technical schools and colleges - public and religious. Please [Click here](#), and scroll down to the Port Macquarie Demographics section for more information.

Urban Renewal -

- Port Macquarie Hastings economic development strategy is the centrepiece of our urban renewal - [Click here](#) to download.

Transport Infrastructure -

- Dual carriageway to Sydney.
- \$21 Million expansion of Port Macquarie Airport, servicing Sydney Brisbane and regional Australia - Melbourne soon, we hope.
- Recent upgrade of Oxley Highway, Pacific Highway to Port - dual carriageway.

Lifestyle Features -

- Beaches, extensive waterways and port facilities.
- Hinterland wild-life - Koala population.
- Climate - considered the most temperate in Australia
- CBD well planned and located
- Cultural Centre
- State forests and National Parks
- Safe community

The Market -

- Can only be described as HOT. Listings do not last long, and pre-approval / early reassurance is paramount so that you can move forward quickly.
- Also, a number of properties do not get to the listing stage, so selling agent relationships can be very beneficial.
- Bluechip enjoy a harmonious relationships with agents, builders and developers (family related business, Collins W Collins, are leading, award winning, building designers).
- Bluechip are Port Macquarie's leading investment property structuring specialists.

As a foot note - Terry's 2014 No.1 prediction was Blacktown, which went on to record a median house price increase of 18% over the year (see Money Magazine Feb 2015 for other highlights).

TERRY RYDER

"Terry Ryder is the owner and creator of hot-spotting.com.au, which helps identify emerging property markets. He has three decades of experience as journalist, author and researcher specialising in residential property". (Money Magazine Feb 2015).

RYDER SELECT REFERRAL PARTNERSHIP

(No cost to clients)

- Introducing you to, and pre-qualifying you for, investment opportunities in the top 8 locations as identified by Terry in each state (ex. SA & TAS).
- Accessible via web portal (House and land, town-houses, apartments and dual-occupant properties).
- Location reports giving investors a critical edge by identifying real estate hotspots and providing solid market data to back up selections.
- Special reports such as getting started / first steps for the investor.
- Regular webinars with Terry
- Ryder Select is very conscious of mitigating risks - one standout is their pre-valuation policy on their stock listed properties - compare this to other investment groups that charge big \$ for membership.
- National network of industry professionals
- Most importantly, a dedicated property coach to help you navigate through the property project information and comparative market analysis best suited to your circumstances!

MY MORTGAGE MENTOR

OK, so I have left the best until last, and I hope that you are not getting weary of the read!

No matter what your circumstances (first home buyer, first time or seasoned investor, parent or friend), you are going to benefit from reading the following link on our website, **HERE**.

Please have a look at our calculators **HERE** and make this your 'go to' site for finance, debt reduction and budgeting guidance and tools.

ANALYSIS PROCESS

- No cost - saving you \$'s compared to similar professionals
- Simply, email me at mchambers@bluechipmortgages.com.au, or phone me on 0412 122 299 and I will send you a confidential analysis enquiry form.
- Importantly, it won't be recorded on your credit file - therefore it will not be detrimental to the "Credit Scoring" practices employed by many lenders at the application stage.

Best regards to all,



Mike

My Mortgage Mentor (reg'd)
0412 122 299

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