

REAL ESTATE NEWS *With Luke*

Introducing ESPA vendor advocacy

**Meet Luke Lawlor –
Founder and Director of Emergency
Services Property Advisors**



Emergency Services Property Advisors is a **FREE** vendor advocacy service dedicated to assisting the emergency services community sell their homes for the highest price with minimal stress.

There are dedicated banking institutions, health providers, superannuation and other services tailored to the needs of emergency service workers. But, until now, there has never been one specifically focused on assisting members with selling their homes and navigating the often complex world of real estate.

Founded in 2021 by long-time real estate agent Luke Lawlor, Emergency Services Property Advisors was born from Luke's extensive experience and his large client base of emergency service workers.

Luke owned and operated real estate offices on the Mornington Peninsula for over 25 years. After selling his real estate businesses, Luke is now fully committed to helping the emergency services community with all their real estate needs.

His approach is based on six key pillars when helping you sell.

- 1 Extensive research on property values in the area
- 2 Agent selection
- 3 Eliminating unnecessary costs
- 4 Keeping it stress and risk-free
- 5 Getting you the highest price
- 6 Helping you through to settlement

Emergency Services Property Advisors also assists members with the buying process and provides other real estate support as needed.

With every successful sale, Luke also donates to a variety of charities including Blue Ribbon, Legacy and Police Veterans Victoria.



Get in touch

For more information on Emergency Services Property Advisors
Call Luke **0414 757 705** or visit the website **espropertyadvisors.com.au**

Selling during an Election

Australian's will see a federal election before the end of May, in 2025. Federal elections are a time when industries, businesses large and small, households and individuals cannot escape the constant promises and campaigning of politicians. The 2025 election is a big one, (I will try and stay neutral here) as we are seeing most businesses and individuals struggling with cost-of-living pressures, inflation, higher interest rates and a rapidly changing world, just look at the recent US election. So, how will this effect someone looking to buy or sell during the next few months?

Humans love certainty, it gives us confidence to make decisions, knowing that it is unlikely anything will occur that will dramatically change our situation. Since COVID, it would be fair to say that we have not had this certainty in our lives. This makes it harder to confidently make decisions about our future without some doubt that things could change, that will significantly affect us.

We have seen this in real estate with less people moving unless they have a need to do so for work, lifestyle or retirement. When things get tougher, we generally bunker down.

Election campaigns are a time of uncertainty for many businesses and individuals. Depending on who wins, it can have a huge financial impact on them for at least the next three years.

During an election campaign, whether it be federal or state, the trend is that there are normally less homes on the market. Owners will generally press pause on going to market, until there has been a result, with some buyers will also wanting certainty before committing to a purchase.

Interestingly, the 2025 election campaign and election day will occur during one of the peak selling times of the year, the late summer into autumn season.

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My advice would be, if you are considering selling now, do so. There are buyers in the market right now that have to buy and if there are less homes available then it works in the seller's favour.



We normally see an influx of property come to the market once school returns at the end of January, with the owners wanting to be sold prior to the Easter holidays. If these owners hold off this year due to the election, they will most likely be looking at a late autumn into winter campaign, which isn't ideal.

Sellers also need to consider that there is still good buyer demand and there are a lot of buyers who sold in December and January, that have to buy now.

My advice would be, if you are considering selling now, do so. There are buyers in the market right now that have to buy and if there are less homes available then it works in the seller's favour. If you decide to hold off, what we normally see after an election, is a period of optimism and confidence that we now know what the future looks like. This can be a positive, when selling but you need to consider increased properties on the market and the timing of your campaign heading into winter.



Property Predictions for 2025

Most of us come out of the holiday season and look at the year ahead with optimism, hoping that this year will be a better than last year. Property has certainly been a roller coaster over the last few years and predicting the future has been fraught with danger. Let's have a look at the major factors that will shape the property market in 2025.



The Federal Election

The result of the election will definitely help shape the property market in 2025. Both parties have different policies around immigration, taxes and affordable housing. No matter who wins the election, I believe you will see a period of stability, optimism and confidence in the months after the election. This should see more properties coming to market and good competition from buyers, as we still have a higher demand than supply.

Interest Rates

Hopefully we will have seen an interest rate drop by the middle of the year and the optimist in me, says we may see another one later in the year. These reductions may only be small ones, but they will bring confidence to the market and any reduction will be a welcome relief for home owners and buyers.

Supply and Demand

It's a numbers game and we simply cannot build homes quick enough to keep up with current immigration numbers. Even if the Liberal Party win the election and reduce the number of immigrants to Australia, it will take years to catch up. With more buyers than there are sellers, the market should stay stable in 2025.

Conclusion

I am confident that 2025 will be a good year for real estate, there will be a bit in it for both buyers and sellers. A reduction in rates, making it more affordable for buyers and this will flow onto strong prices for sellers, with increased borrowing capacity and competition amongst buyers.

Let's hope, I'm right.



Get in touch

For more information on Emergency Services Property Advisors
Call Luke **0414 757 705** or visit the website **espropertyadvisors.com.au**

FINANCE NEWS *With Marcus*

Victoria Police pay negotiations – an opportunity to reassess your future

Victoria Police pay negotiations are crucial and often contentious, affecting perceptions of winners and losers. They also prompt members to consider their futures, possibly reassessing career paths and planning transitions if considering leaving soon. Now could be the right time to assess your options and think about your transition.

Understanding your entitlements

A key factor in any exit strategy is understanding employer entitlements. Consider:

- How will your accrued leave be treated?
- How will your Superannuation be affected?

- Are you financially ready? Understanding the implications ahead of time puts you in control.

Get clarity on your financial future

Financial planning isn't just about numbers—it's about making decisions that align with your goals, values, and lifestyle. The right advice can help you:

- Save on tax by structuring your entitlements and income effectively.
- Understand how much you need to retire and what your financial future could look like.
- Maximise your options so you can transition on your terms, rather than feeling forced into a decision.

A no-obligation chat to help you weigh up your options

If you're considering your next steps, a **free 30-minute Clarity Call** is a great place to start. It's an opportunity to ask questions, gain insight into your financial position, and start mapping out a plan that works for you.

Marcus Nyholm is an ex-member – working with a few select clients to provide tailored advice that aligns with their goals, values, and lifestyles.

Marcus is a Provisional Financial Planner; this information is general and has not considered your personal circumstances.

LIVE

Financial Planning



Marcus Nyholm
Provisional Financial Planner

Call Marcus for a **FREE** chat about financial planning on **0417 541 421**

livefinancialplanning.com.au

LENDING NEWS *With Nikki*

Could you save money if you changed your loan repayments to fortnightly?

No one enjoys being in debt, and the sooner you can pay it off, the better. What many banks won't tell you is that several strategies may reduce the total interest you pay on your loan. Here are a few tips designed to help you get there.

Change your loan repayments to fortnightly or weekly

This could reduce the total amount of interest payable. This simple adjustment could save you money over time.

Banks calculate your loan's daily interest by multiplying your balance by the interest rate and dividing it by 365. At the end of the month, they add up these

daily interest charges, which is the amount you see on your statements. Increasing the frequency of your repayments can help you reduce the term of your loan as you'll be paying an additional month per year.

Make additional lump sum payments

A potentially beneficial method is making additional lump sum payments, which can impact both the total amount of your home loan repayments and the time it takes to pay off your debt. Every extra dollar you contribute directly reduces your principal.

Check your financial situation

Switching to more frequent repayments like fortnightly or weekly can reduce interest and loan term. Adding extra payments accelerates this. Consult your mortgage broker to tailor options.

At Cherry Lending & Finance, we are committed to providing you with the support and guidance you need to thrive in your property and financial endeavours. If you're confused about how to get a home loan, talk to us!

Credit Representative (499652) is authorised under Australian Credit Licence 389328

The figures displayed are general in nature and is not to be taken as financial advice. Your full financial situation would need to be reviewed prior to acceptance of any offer or product.



Nikki Berzin
Mortgage Broker

Call Nikki for a **FREE** chat about your lending needs on **0436 441 998**

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