



firstnational
REAL ESTATE

| Murwillumbah

2026

WWW.FNMURWILLUMBDAH.COM.AU

An aerial photograph of a modern, two-story house with a white roof and grey walls. The house features a large swimming pool with a blue interior and a black metal fence. There are solar panels on the roof and a covered patio area. The property is surrounded by lush green trees and a well-maintained lawn.

PROPERTY MANAGEMENT GUIDE



02 6672 7828



rentals@fnmurwillumbah.com.au



64 Murwillumbah Street,
Murwillumbah NSW 2484

Meet Our Rentals Team

Welcome to our second-generation family business, proudly serving the Tweed and Murwillumbah community since 2010. Over the years, we've expanded our team, but our roots remain deeply embedded in family values and community focus.

At First National Murwillumbah we don't just provide services; we make it our mission to understand your needs and build lasting relationships. Our team members are chosen for their integrity and extensive local knowledge, ensuring that your investments are managed by the best in the field. Join us and experience the warmth and dedication of a truly local, family-run business.



Scott Reading
Director/Licensee



Sarah Reading
Assistant Manager



Izobel Penfold
Property Manager



Tegan Anderson
Property Investment
Specialist/ Senior Property Manager



Kathy Alexander
Reception/Admin

Our Commitment

👉 Personal Commitment - We treat your investment as our own – with respect, dedication, and a personal touch.

💬 Transparent & Honest - Open communication, always. You'll know exactly how your property is performing.

💡 Innovative Management - We embrace new technologies and smarter methods to maximise your property's value.

✓ Reliability - We do what we say. Your trust is earned through consistent action.

🏡 Community & Family - Our roots in Murwillumbah run deep. We manage your property with the same values we live by.

★ Excellence in Everything - Every interaction matters. Every decision is made to benefit your investment.

Management Fees

Standard Agency Fees



Management Fee	8.8%
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Let Fee	2 weeks rent + GST
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Advertising & Professional Photography	\$ 279
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Technology Fee	\$ 18.80 per month
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Covers PropertyMe portal access, Inspection Express 360° reporting, and digital communication tools

Lease Preparation/Renewal Fee	\$ 110
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Refer to Management Agreement for special circumstance fees



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REAL ESTATE

Murwillumbah

Why us?

Family-Owned & Locally Rooted

We're a second-generation family business with deep roots in the Tweed Valley. When you work with us, you're not just a number – you're part of our community.

Your Own Dedicated Property Manager

Every property is assigned a dedicated manager with direct mobile access. One point of contact who knows your property inside out.

Industry-Leading Results

Our vacancy rate sits at [X]% – well below the industry average. With a median leasing time of just 17 days (vs market median of 19), we get quality tenants into your property faster.

360° Property Scan Technology

Using Inspection Express, every inspection includes a complete 360° virtual scan of your property – giving you detailed, transparent reports you can view anytime, anywhere.

5-Star Google Reviews

Don't just take our word for it. Scan the QR code to see what our landlords and tenants say about working with us.

Scan to read our Google Reviews



24/7 Online Portal Access

Our online property portal offers 24/7 access to essential information about your rental property, ensuring you are always informed and in control.

Proactive, Not Reactive

Daily arrears monitoring. Swift maintenance response. Regular rent reviews. We manage your property as if it were our own – because that's what your investment deserves.

Murwillumbah Rental Market Snapshot

2024 vs 2025 Year-on-Year Comparison

Market Overview 2025 – For the suburb of Murwillumbah

\$700 Median Rent All properties	\$720 Houses Median rent/week	\$500 Units Median rent/week	+4.5% Rent Growth YoY increase
103 Total Rentals Advertised 2025 (up from 86)	22 Days on Market Median leasing time	+19.8% Rental Activity More properties leased	<1% Vacancy Rate Tight market

Year-on-Year Market Comparison (CoreLogic Data)

Metric	2024	2025	Change
Total Residential Rentals Advertised	86	103	+19.8%
Median Weekly Rent (All)	\$670	\$700	+\$30 (+4.5%)
Median Rent - Houses	\$695	\$720	+\$25 (+3.6%)
Median Rent - Units	\$495	\$500	+\$5 (+1.0%)
Days on Market	21 days	22 days	Stable

First National Murwillumbah Performance

First National	2024	2025	Change
Market Share	18.6%	25.2%	+6.6pp
Median Rent Achieved	\$615	\$735	+\$120 (+19.5%)
Days on Market	19 days	20 days	Stable

2025 Agency Rankings - Top 3

 First National Murwillumbah: 25.2%  : 21.4%  : 13.6%

Key Highlights:

- ✓ First National achieved \$735 median rent vs \$700 market median (+5% premium)
- ✓ Market share grew from #2 (18.6%) to #1 (25.2%) in 12 months
- ✓ 62.5% increase in properties leased while maintaining fast leasing times

Data source: CoreLogic RP Data (Jan-Dec 2024 & Jan-Dec 2025)

What does Property Management look like with us?

PREPARATION

Prepare - Getting your property rent ready

Is your property legally compliant and rent-ready?

- ✓ Safety risks identified before they become your liability
- ✓ Compliance sorted—pool certificates, smoke alarms, electrical, water efficiency
- ✓ Presentation advice that helps secure higher rents
- ✓ Trusted, insured trades at prices we've negotiated over years

One missed compliance item can void your insurance or land you in tribunal.



Identify improvements & advise of presentation



Identify safety concerns & assist in rectifying



Organise tradespeople, cleaning & handymen

TENANCY

Tenants Selection

The wrong tenant can cost you thousands

- ✓ Every applicant met and vetted in person
- ✓ ID verification
- ✓ Rental references contacted and verified
- ✓ Income assessed against a 40% rent-to-income ratio
- ✓ National database screening (TICA) for red flags
- ✓ You have the final say—backed by our recommendation

A bad tenant can mean months of unpaid rent, property damage, and costly eviction proceedings

Start of Tenancy

Set expectations from day one—or pay for it later

- ✓ Bond collected and lodged correctly
- ✓ Thorough condition report with photographic evidence
- ✓ Face-to-face induction covering lease, payments, maintenance and inspections
- ✓ Tenants educated on how to care for your property

Skipping this step leads to disputes, bond claims that don't stick, and tenants who "didn't know."

MANAGEMENT

Arrears Control

Chasing rent is awkward. We do it daily.

- ✓ Arrears followed up from day 3—every single time
- ✓ Formal breach and termination notices issued correctly
- ✓ All actions compliant and enforceable through Fair Trading

Issuing the wrong notice or missing a deadline can reset the whole process—and cost you weeks of lost rent.

Maintenance and Repairs

Small problems become expensive problems fast

- ✓ Issues spotted early at every routine inspection
- ✓ Urgent repairs actioned quickly—before they escalate
- ✓ 24/7 emergency line and online portal for tenants
- ✓ Quotes sourced, trades coordinated, you stay informed
- ✓ Trusted local professionals who know the area and do the job right

That slow leak or dodgy fitting? Ignore it and you're looking at water damage, mould, and insurance headaches.

Our role is to maximise your return on investment by skillfully guiding you through the process of renting your property.

Setting the Rent

Get it wrong and you lose money either way

- ✓ Rent recommendations tailored to your property and the current market
- ✓ Comprehensive Comparative Market Analysis (CMA) reports
- ✓ Local knowledge applied—not just algorithms
- ✓ Annual rent reviews to keep your returns on track
- ✓ Strategic pricing to attract quality tenants and minimise vacancy

Set it too high and your property sits empty. Set it too low and you're leaving money on the table—every single week.

Marketing your Property

We work with you to tailor a marketing package that best suits your property.



Professional Photography



Social Media



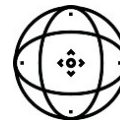
Database



Property Portals



Floor Plans



Virtual Tour



For Rent Signs

During Tenancy



24/7
PropertyMe
access



3 Routine
Inspections
Annually



Tenant Payments
and Arrears
Control



Disputes



Tax
Depreciation



Financial
Reporting



Lease
Renewals &
Reviews

The management of your property is our focus, and we understand the importance of detailed reporting and maintenance assessments.

End of Tenancy

Changeover done right protects your investment

- ✓ Detailed outgoing condition report compared against the original
- ✓ Photo evidence to support any claims
- ✓ Outstanding rent and charges collected before bond release
- ✓ Trades and cleaning coordinated to get your property market-ready fast
- ✓ Bond released correctly once all matters are settled

A rushed or sloppy changeover means missed damage, lost bond claims, and longer vacancies.

Online Owners Portal

Your property, your information—anytime you want it

- ✓ 24/7 access to your Owner Portal (PropertyMe)
- ✓ Live financial status and activity summary
- ✓ Historical statements and copies of all bills
- ✓ Inspection reports with photos
- ✓ Lease dates, property details, and assigned trades—all in one place

No chasing emails. No wondering where your money went. Full transparency at your fingertips.



Let's get started!

Whether you are an experienced investor, or first time Landlord, we are here for you. Our team works comprehensively to ensure that your needs are met and your questions are answered.



Advice



Support



Knowledge



Do I need Landlords Insurance?

Short answer... yes.

You are not legally required to have Landlord insurance to rent your property however, even the best property managers can't stop the tenants from damage or paying their rent at time. Landlord insurance will cover your expenses until the tenant reimburses you so you are never out of pocket. Having insurance can also dramatically decrease your chances of attending Tribunal which will save a lot of court and preparation costs. Below is our recommended Insurance company. We recommend having a good read and really weigh your options.

Ask us for a referral and we can connect you directly

What's Covered

Loss of rental income

Protects you from loss of rental income as a result of scenarios such as those listed below.

Provides cover for:

- ✓ Absconding tenant ?
- ✓ Defaulting tenant ?
- ✓ Failure to give vacant possession ?
- ✓ Death of a tenant ?
- ✓ Hardship ?
- ✓ Untenantable property ?
- ✓ Prevention of access ?
- ✓ Rent reduction ?

Contents

Protects those furnishings you forget, like curtains, carpets, blinds and light fittings. [What contents are covered?](#)

Provides cover for:

- ✓ Tenant Damage ?
- ✓ Flood ?
- ✓ Storm or rainwater ?
- ✓ Escape of liquid ?
- ✓ Fire (including bushfire) or explosion

[Show more](#)

We do not insure you for bushfire, storm, flood or tsunami in the first 72 hours of your policy. Very limited exceptions apply. Read the [PDS](#) for more detail.

Building

Protects your building against: loss or damage caused by tenants, their family or their invited guests. [What does building include?](#)

Provides cover for:

- ✓ Tenant Damage ?
- ✓ Pet damage ?
- ✓ Scorching ?

Additional benefits

- ✓ Legal expenses up to \$5,000* ?
- ✓ Representation costs up to \$500* ?
- ✓ Bailiff/Sheriff fees up to \$300 per claim ?
- ✓ Replacement of locks up to \$250 ?
- ✓ Re-letting expenses in excess of the bond up to \$500* ?
- ✓ Removal and storage of goods up to \$500 ?
- ✓ Legal liability cover up to \$20 million ?
- ✓ Emergency Service damage up to \$1,000 ?

*Reletting, legal expenses and representation costs are only covered under the Landlord Preferred Policy and Scheer Short Stay Policy.

 **1800 804 016**

 <https://www.terrisheer.com.au/landlord-insurance/>

Our Google Reviews



We regularly received Google reviews from our clients; both landlords and tenants thanking us for the service we provide and recommending us.

Mark Cochrane

9 reviews



★★★★★ a week ago

NEW

A big "Thank You" to Tegan and Avalon. I've been in real estate agency for 56 years and chose Scott's team to manage a river front property in Murwillumbah. These ladies are definitely 5 star. Very professional, very thorough and delightful people. I've met every sort of agent you can possibly imagine, from incompetent to the crooked. I've also met some wonderful, honest, hard working ones too. These ladies are right up there at the top. Well done and keep it up girls!

Mark Cochrane

Laura Hancock

1 review • 0 photos



★★★★★ 9 weeks ago

Tegan and her team have made being a landlord very easy. Professional, efficient, friendly, communicative, fast to re-tenant our property and reasonably priced. Highly recommend them for anyone wanting to lease their property. Thanks again team!

Trish Webster

Local Guide • 7 reviews • 4 photos

★★★★★ a week ago

NEW

Wonderful service & staff

josephine Conway

1 review • 0 photos



★★★★★ 22 weeks ago

If there was the ability to give 7 stars out of 5 that is closer to my estimation of the entire team. Friendly, professional, helpful and kind would be at the top of the list! I'm so glad that I'm with First National they've helped me in many ways and I look forward to a long association with the entire team. Lovely lovely people

Ewan Perrin

3 reviews



★★★★★ 9 months ago

I don't usually write reviews, but I want to call out Tegan and the rentals team for outstanding service getting my property ready for rental and tenants organised, and all the last minute maintenance bits and pieces that needed to be done. Also for keeping me completely up to date the whole time. Very professional and gives me a high level of confidence in their service ethic. Thanks Tegan.

See what our clients have to say

Scan to read our Google Reviews



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Murwillumbah

Advertising to find a suitable tenant



At First National Murwillumbah, we enhance your property's visibility to secure the highest possible rent.

Our package includes professional photography at a great rate and prominent placement on RealEstate.com.au with our Unlimited Premier Plus package, ensuring top search result visibility and maximum size display. Additionally, we distribute e-brochures to our database and showcase your property in our brochure stand located on Murwillumbah's main street, reaching both online searchers and local passersby, including those not online.

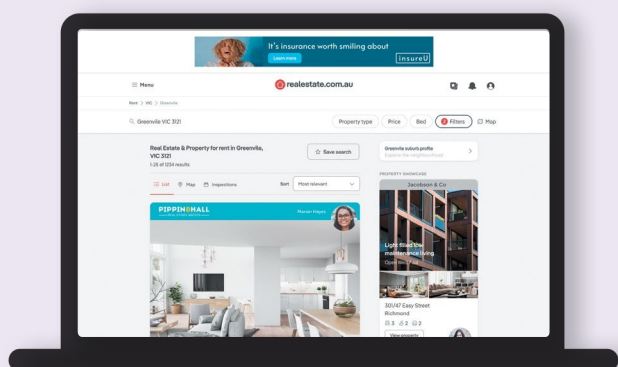
Maximize Returns with Our Comprehensive Property Marketing Package



Amplify your listing and reach even more tenants with **Premiere+**

Unlimited Premiere+ listing

Appear at the top of the realestate.com.au search results, move your property faster and get a better result with an unlimited Premiere listing, realestate.com.au's best-performing listing.

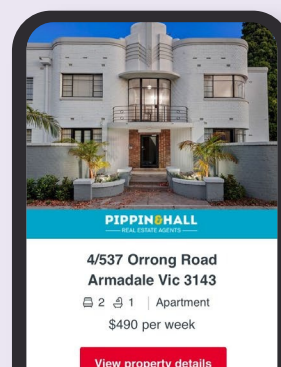


Listing Bump

Listing Bump allows your property manager to bump your listing to the top of the search results at a key time in your campaign, to drive further engagement.

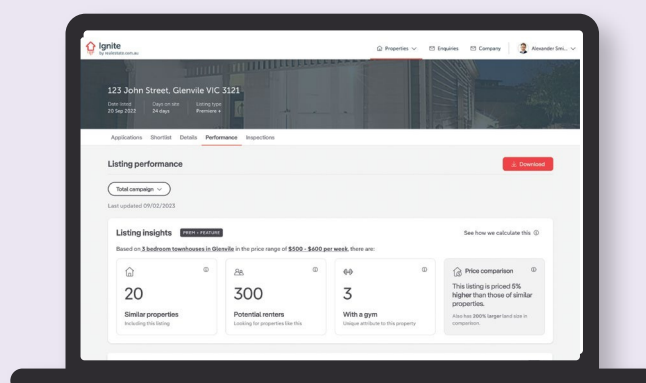
eBrochure Rent

An eBrochure targets relevant tenants in their inbox, as soon as they show intent in properties like yours, helping to drive more views to your listing.



Listing Optimisation

Your property manager can refresh your listing to attract new interest with insights and recommendations from the Listing Optimisation tool.

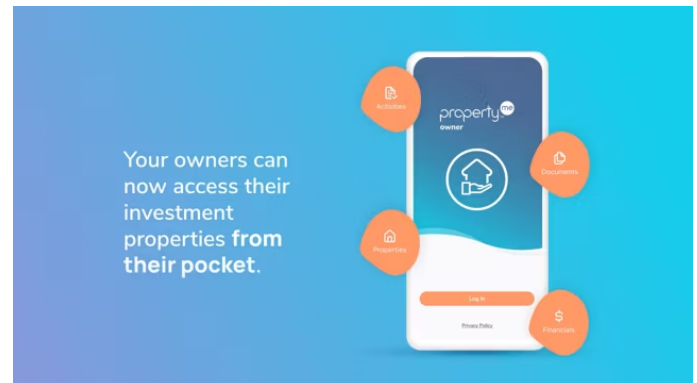
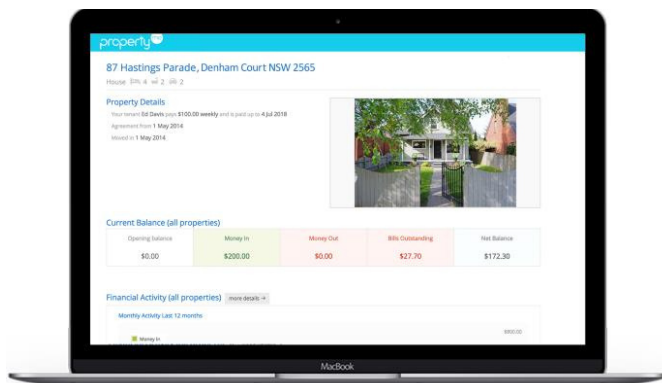


To get the best result for your rental property, speak to your property manager about Premiere+ today.





Access all your property and financial information
from anywhere, anytime.



Stay in the loop

Know what's going
on with your
properties in real-
time



Easy to use

Designed to be
easy to
navigate



Online Access

Log in from
anywhere in the
world at any
time

Download the app





PREPARING YOUR PROPERTY FOR RENT

When preparing your property for rent, there are some compliance reports that need to be completed prior to a new tenancy. This is to ensure the property is safe to live in and you are not liable for any issues that may arise when leasing your property.

WHAT WE NEED

Smoke Alarm Compliance

You are required to get a Smoke Alarm compliance prior to a new tenancy. We can arrange this with our Smoke Alarms company or your preferred electrician. We recommend using our utilised company as they charge an annual fee to conduct yearly compliances and any repairs required throughout the tenancy are attended to free of charge!

Water Efficiency/ Gas Compliance

You are required to get a Water efficiency report if your property is separately metered to be able to charge the tenants water. This covers any leakages & flow rates to make sure the tenants water usage is accurate. Gas compliance reports are to make sure the gas meets with the legislation requirements to ensure the property is safe and compliant. These can both be arranged as one with our recommended Plumber as he is also licensed in Gas Plumbing.

Structurally Sound Report

We recommend engaging a builder to inspect the property and ensure it is structurally sound. This is only a recommendation, but we aim to minimize your exposure to risk and reduce your liability.



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Murwillumbah



Industry-Leading Inspection Technology



We've invested in Inspection Express to deliver a higher standard of property management.

Every inspection includes a 360° Property Scan, providing you with comprehensive, detailed reports and a complete virtual view of your property — anytime, anywhere.

Better technology means better care for your investment.



FAQ's



What if I don't want pets at my property?

Your choice! You can choose whether to allow them or not. If you choose to allow them, the tenants are required to sign a pet agreement which states they are responsible for any damage it may cause & are required to have a professional flea & carpet treatment at the end of their tenancy.

When do I receive payments?

We hold them in a trust account and electronically disburse them to you either monthly or twice monthly (based on your preference). You will receive a statement which shows and debits eg maintenance, council rates

Where is the Bond kept?

The Bond is held with NSW Fair Trading Rental Bonds Online until the tenant vacates and the Exit Inspection has been finalised and we are satisfied with the condition of the property.

Who organises repairs?

Our Property Management Team will arrange a qualified and licensed Tradesperson to attend to all matters and follow up invoices and arrange for them to be paid from rent monies. You don't have to do anything except give us the thumbs up to go ahead!

What if the tenant falls behind in rent?

We monitor rent arrears daily. If the tenant falls behind, they will be contacted & notified. We will Breach the tenant at 8 days and notify you. If the tenant reached 15 days, we can issue the tenant a Termination Notice with your approval

What Insurance do I need?

It is highly recommended to have 'Landlord Protection Insurance' in addition to building cover. We are able to provide you with options for different companies. Please don't hesitate to ask.

Who pays for water/electricity?

To be reimbursed for water costs, the property must have a Water Compliance Certificate. If the property is connected to a water source and possesses this certificate, tenants are responsible for reimbursing you. For properties on tank water, if they have a compliance certificate the tenants are responsible to refill it as needed. The same applies to gas bottles (Gas Compliance Certificate required for tenants to pay for gas). For electricity, if separately metered, tenants are responsible for arranging their connections and paying the amounts.

Leaning towards selling?

We can help!



Scott Reading

Licensee In Charge &
Licensed Sales Agent
0401 938 937



Sarah Reading

Assistant Manager &
Licensed Sales Agent
(02) 6672 7828



Anne Besgrove

Licensed Sales &
Stock and Station Agent
0402 608 503



John Besgrove

Licensed Sales &
Stock and Station Agent
0403 513 924

Our Sales Team

Our experienced sales team knows the Tweed Valley inside out. With deep local connections and proven marketing strategies, we work hard to achieve outstanding results – often in record time.

From appraisal to settlement, we make selling your home a seamless, stress-free experience

As a proud family business since 2004, we bring genuine care to every transaction..

Talk to us to find out what your property could be worth.

Work out your costs?

Write it down!

Estimated Weekly rent \$_____

Advertising & Leasing Costs	Amount
Advertising & Professional Photography (inc realestate.com package)	\$279.00
Let Fee (2x weeks rent + GST) Let Fee Furnished(2x weeks + GST)	
Total First National Leasing Costs	

Ongoing Management Fee's	Amount
8.8% of weekly rent (inc GST)	Weekly Fee (rent x 0.088)= Yearly Fee (weekly fee x 52)= Monthly Fee (yearly fee ÷ 12)=
Monthly Technology Fee	\$18.80
Total Monthly Charge	
Lease Renewal Fee (every 6 or 12 months)	\$110.00

Notes

[illegible]

Ready to Get Started?

Here's what happens next:

Step 1 – Let's Chat Call or email our Property Investment Specialist, Tegan Anderson, to discuss your property and answer any questions.

☎ 02 6672 7828 ✉ rentals@fnmurwillumbah.com.au

Step 2 – Free Rental Appraisal We'll visit your property, assess its rental potential, and provide you with a comprehensive market appraisal – no obligation.

Step 3 – We Handle the Rest Once you sign on, we take care of everything: compliance, photography, marketing, tenant selection, and ongoing management. You can sit back knowing your investment is in safe hands.

Have Questions?

We're always happy to chat. Whether you're a first-time landlord or an experienced investor, our team is here to help you get the best return on your investment.

Contact Us

☎ 02 6672 7828 ✉ rentals@fnmurwillumbah.com.au

📍 64 Murwillumbah Street, Murwillumbah NSW 2484

🌐 www.fnmurwillumbah.com.au



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