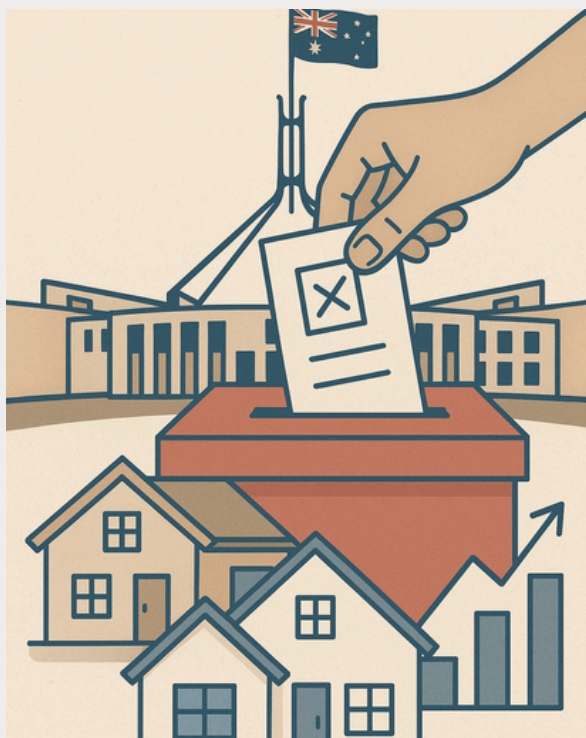


WELCOME TO OUR

Monthly Newsletter



Thank you for being a part of our community!

April has been a turbulent month for property, with auction clearance rates dipping to a four-month low as buyers hold back ahead of this weekend's federal election and the next RBA interest rate decision. Global uncertainty—including ongoing tariff tensions—is also adding to buyer caution.

In a milestone moment, Adelaide has officially joined the million-dollar club—becoming the fifth capital city with a median house price above \$1 million, alongside Sydney, Melbourne, Brisbane, and Canberra.

While the election cycle often brings uncertainty, it's important not to let short-term politics cloud long-term property goals. We explore this further in the newsletter—because staying focused on the bigger picture is key.

Plenty happening, and we're here to help you make the most of it!

In this newsletter you will find:



News and market insights from the last month, a look into how elections can shape the property market and April's edition of 'Connect Corner' - our first featuring a conveyancer!

Market Insights



- **Housing a Key Focus in Election** - Australia's housing crisis is a major election focus, with both major parties pledging to boost home ownership and supply. The REIA welcomed the attention but urged long-term reform and practical delivery. Labor promises low-deposit loans and new homes, while the Coalition focuses on tax breaks and super access. REIA warned some policies could push prices higher and called for policy stability to protect rental supply. (source: REIA)
- **Majority of Investors Facing Cash Flow Crunch** - Nearly 65% of Australian property investors are now in negative cash flow, up from 57% last year, as higher interest rates outpace rental gains. Many homeowners expect this strain to last five years or more, highlighting growing financial pressure as the federal election approaches. (source: PIPA)
- **Home Building Hits Decade Lows** - New home construction fell to 168,050 starts in 2024, the lowest in over a decade, the HIA reports. Chief Economist Tim Reardon warned the downturn is pushing skilled workers out of the sector, risking future capacity. Only 983,000 new homes are forecast over five years, well short of the 1.2 million target, prompting calls for urgent cost relief and long-term reforms. (source: HIA)
- **Rents back on the rise** - After a slowdown in late 2024, rents have risen again, growing 1.6% nationally in the March quarter of 2025. REA Group economist Anne Flaherty predicts modest growth for the rest of the year, although affordability concerns loom, with rents having already risen 14.2% nationally over the past two years. (source: Hotspotting)
- **Adelaide House Prices Crack the \$1 Million Mark** - Adelaide has become the fifth Australian capital city with a median house price surpassing \$1 million, joining Sydney, Melbourne, Brisbane, and Canberra. (source: Domain)
- **Clearance Rates Drop Ahead of Election** - Auction clearance rates have fallen to a four-month low as buyers wait on the sidelines ahead of Saturday's federal election and the upcoming interest rate decision. While sales activity slows, prices remain at record highs. (AFR)

How Election Policies Could Shape the Property Market



With the 2025 federal election approaching, housing is front and centre — and history tells us that when real estate policies are on the line, the market pays attention.

In 2019, investor-focused tax changes proposed by Labor spooked buyers. Activity slowed, clearance rates dipped, and many sat on the sidelines. When the Coalition pulled off a surprise win and scrapped the changes? Confidence surged, and the market rebounded almost instantly.

By 2022, it was a different story — with no major housing policy shake-ups, the market's mood was driven more by rising interest rates than election day.

Fast forward to 2025, and housing policy is back in the spotlight. Labor's pushing shared equity schemes and new supply; the Coalition wants to unlock super for home deposits and offer mortgage tax deductions; and the Greens are calling for rent caps and an overhaul of negative gearing.

When there's this much on the table, buyers, sellers, and investors are right to watch closely. But if history is any guide, once the dust settles, confidence and activity tend to bounce back fast — especially if policy shifts favour market momentum.



Connect Corner

Providing valuable education from other industry professionals each month, helping you make informed investment decisions and stay ahead in the market.

For this month's Connect Corner, we've leant on the expertise of **Ryan Mondon** of **Sargeants Glen Eira & Monash**.



1. A bit about yourself, your business, where you're based & who do you help?

I have been with our team at Sargeants Glen Eira & Monash for coming up to 4 years, prior to this I was in various legal administrative/paralegal roles with senior in-house paralegal experience before taking the dive into full on conveyancing, which I am passionate about. I live in the outer east of Victoria on the edge of the Yarra Valley with my partner Jay, our two crazy dogs and cat.

Our office is based in East Bentleigh, however, we service clients Victoria wide for residential and some commercial transactions!

2. At what stage should a buyer engage a conveyancer—and why is timing so important?

I would say it is important for a buyer to engage a conveyancer at the start of their property journey, even before they start actively looking, just so they can get an overview of the process. Although, it is quite common that we receive a call after a contract has been signed with the phrase "I have been told I need a conveyancer, but I don't know why". It is much easier to be able to have a contract reviewed by a conveyancer prior to signing, to allow negotiations to the terms of a contract if required, rather than post exchange.

With the purchase of property, timing is everything, as there are state based cooling off provisions to consider, together with other critical dates, such as the purchase being subject to a Building and Pest Inspection by a certain date, together with Finance Approval dates.



Connect Corner

3. How do you help buyers avoid costly mistakes during settlement?

There are several moving parts during a conveyance. Arming our clients with prepurchase information surrounding potential Special Levies or Schemes certainly helps to avoid costly mistakes! We also order a full suite of rates information certificates to ensure our clients are never left with any statutory rates or charges which run with a property.

4. Can you share a memorable success story where your involvement made a real difference in a client's experience?

Too many to choose from!

I would really consider all of them memorable in different ways, from assisting first home buyers, to elderly clients selling their long-term family home. Being their support and advisor during such a crucial time with so many different potential hurdles, is really rewarding. To be able to share the knowledge and guide them through the process makes it feel as though you are really making a difference to someone's experience.

If you'd like to know more, you can get in touch with Ryan at ryan@sargeantsmonash.com or via their website sargeantsmonash.com



CONNECT

Through Property

Empowering everyday Australians to achieve financial freedom through strategic property investment and portfolio growth.

Let's get in touch

☎ 0468 877 457

🌐 connectthroughproperty.com.au

✉ info@connectthroughproperty.com.au

