

WELCOME TO OUR

# Monthly Newsletter



Thank you for being a part of our community!

Nationally, the market has continued to show resilience through winter, despite listings dropping across most capitals. Prices are still ticking up month-on-month, driven by low stock levels and steady demand. With rents now easing and borrowing power set to improve for many first-home buyers, the second half of the year is shaping up to be an active one.

The RBA's decision to hold rates steady in July came as a surprise to many, especially with inflation trending lower and economic momentum softening.

As we pass the midway point of 2025, we look at how house price growth has remained remarkably consistent. Capital city gains are converging, and regional markets are holding strong.

As always, we're here to guide you through every step—connecting you to smarter property decisions.

## In this newsletter you will find:



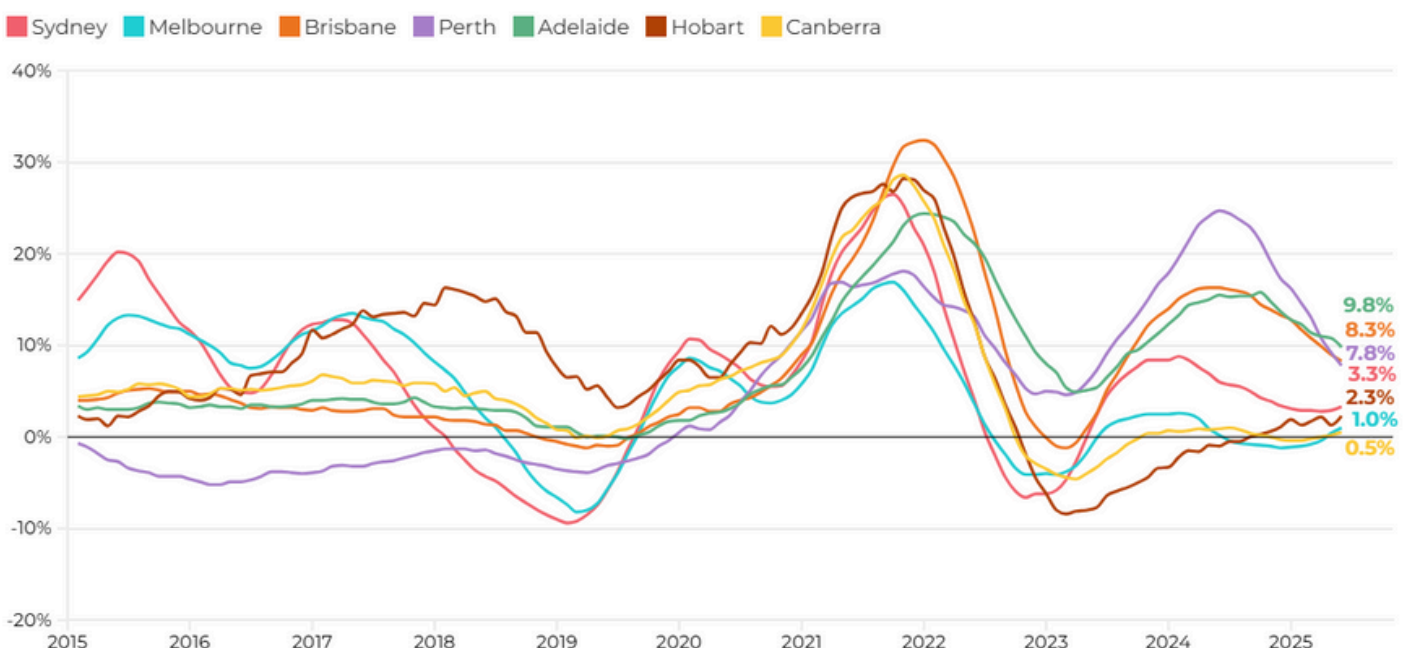
News and market insights from the last month, a glance at the Q2 growth rates of our nation's capitals, and July's edition of 'Connect Corner'.



- National Housing Accord Falling Behind** - One year on, the National Housing Accord's target of 1.2 million new homes is under pressure. The HIA warns that just 168,050 homes started in 2024, with only 986,000 forecast by 2029—well short of the goal. Core issues remain: land shortages, slow planning, rising costs, and labour constraints. While government intent is clear, the HIA says it's time for real reform to clear delivery roadblocks and boost housing supply. (source: HIA)
- Queensland's New Seller Disclosure Laws to Commence August 1st** - From 1 August 2025, sellers in Queensland must provide a prescribed disclosure statement before contracts are signed. The new law, part of the Property Law Act 2023, standardises key info like title details, easements and planning matters. While REIQ supports the reform, it warns that poor infrastructure and high prep costs may burden sellers—especially in regional areas. Buyer beware still applies, so due diligence remains essential. (source: REIQ)
- NAB to Ignore HELP Debt in Lending** - From 31 July, NAB will no longer count HELP debts under \$20K in home loan assessments — boosting borrowing power for many first-home buyers. The move aligns with similar changes from CBA and is part of a broader push to ease access to finance for younger Australians. More lenders may follow as new APRA guidance rolls out in coming months. (source: NAB)
- Interstate Investors Drive NT Property Boom** - Interstate buyers are flooding the NT market, pushing up prices and snapping up properties before locals get a chance. Darwin's rental vacancy rate has plunged to just 0.3%, the tightest market in the country. With rental yields of 6–8%, investors are targeting homes under \$650K, leaving local renters and first-home buyers squeezed out. (source: PropertyBuzz)
- Listings Down, Prices Up in June** - Property listings fell nearly 9% in June as winter cooled the market, yet prices continued rising, marking a fifth straight monthly gain. SQM Research data shows fewer sellers but steady buyer demand, with capital city prices up 0.6% for the month. While Sydney and Melbourne saw the biggest listing drops, annual supply is still up slightly—except in Darwin, where stock has plunged 33%. (source: Australian Broker News)
- Rent Growth Slows Nationwide** - After a year of record highs, Australia's rent growth has finally eased. New data shows rents have held steady over the past 12 months, with landlords hitting tenant affordability limits. While prices remain elevated, especially in capital cities, growth has cooled — except in Darwin. In the June quarter, house rents in capitals stayed flat, while regional house rents rose 1.8% and unit rents climbed 4%. (Hotspotting)

## Home Price Growth

Annual, PropTrack Home Price Index



Source: Proptrack

PropTrack



# 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 the team at **TDA Tax Depreciation**.



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

TDA is the first tax depreciation company in Australia to franchise its business model, offering expert tax depreciation and property valuation services nationwide. We help property investors maximise their returns by claiming depreciation on their investment properties Australia-wide.

Co-founders Daniel Farrugia and Theo Mavratzakis each bring over 18 years of experience in construction, property, and tax depreciation. Both are Registered Tax Agents and Certified Quantity Surveyors (AIQS), known for their industry expertise, strong work ethic, and client-first approach. With backgrounds in property development and project management, they deliver tailored strategies that drive real results.

## **2. What is a tax depreciation schedule, and why is it important for property investors?**

A tax depreciation schedule is a detailed report that outlines the depreciation deductions an investor can claim on their property over time. It breaks down the wear and tear of a building and its fixtures, allowing investors to legally reduce their taxable income.

For property investors, it's a powerful tool to maximise cash flow and increase overall returns. Without a depreciation schedule, investors often miss out on thousands of dollars in potential deductions each year.



# Connect Corner

## **3. How much can the average investor expect to save annually with a depreciation schedule?**

On average, property investors can save between \$4,000 to \$15,000 in the first year alone by using a tax depreciation schedule, depending on the property's age, type, and fit-out. Over the life of the investment, this can add up to tens of thousands of dollars in tax savings.

## **4. Can investors backdate their depreciation claims if they haven't done one before?**

Yes, investors can generally backdate their depreciation claims for up to two previous financial years if they haven't claimed them before. This means you may be able to amend past tax returns and recover missed deductions, resulting in a lump sum refund from the ATO.

*If you'd like to know more, you can get in touch with the TDA team at [info@tdaqs.com.au](mailto:info@tdaqs.com.au) or via their website [tdaqs.com.au](https://tdaqs.com.au)*





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*Let's get in touch*

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