

WELCOME TO OUR

Monthly Newsletter



JESS & TOM @ EVERLEND'S
INTERNATIONAL WOMEN'S
DAY CHARITY LUNCHEON
28.02.2025

Thank you for being a part of our community!

March has been a dynamic month for the Australian property market. The RBA's recent interest rate cut has boosted buyer sentiment, leading to a 0.3% rise in national property prices in February, ending a brief 'downturn'.

Melbourne was at the forefront of this growth, leading all capital cities and halting its own downturn in prices.

In the political arena, housing affordability has become a central issue as the federal election has been called for May 3. Both major parties are proposing measures to address rising housing costs and housing supply, reflecting the growing concern among voters. The federal budget has proposed measures to address these issues, however many industry bodies remain sceptical on their real-world impacts.

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, and March's edition of 'Connect Corner' - our first featuring a financial adviser!



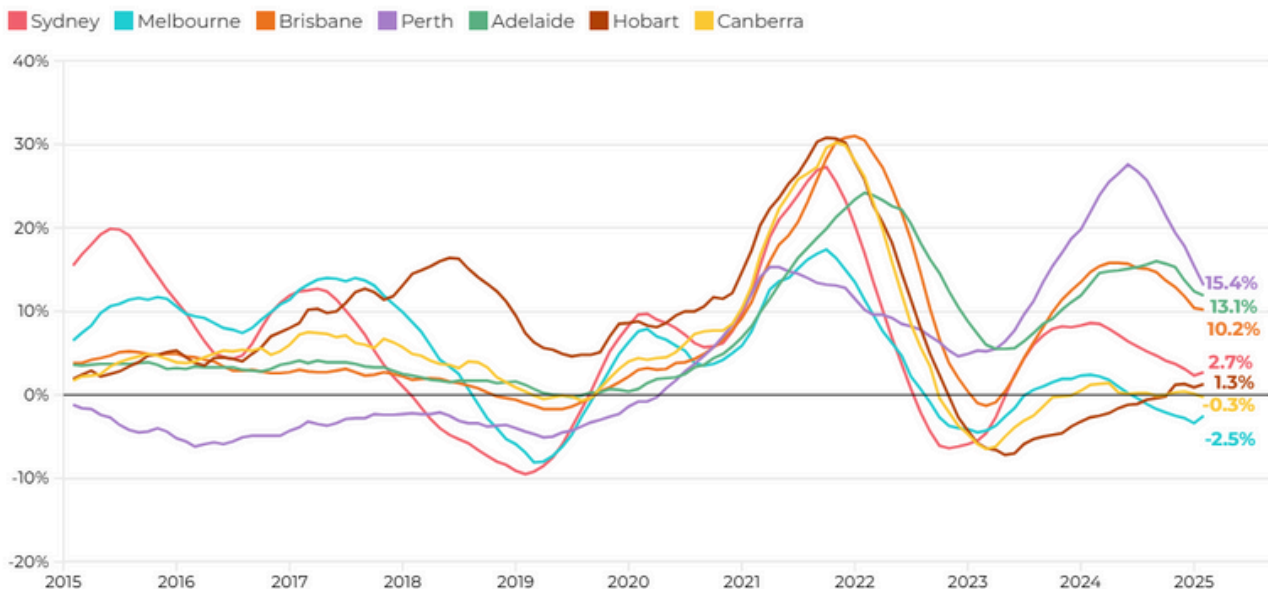
Market Insights



- Federal budget** - The 2025–26 Federal Budget includes \$33B for 1.2M new homes and an expanded Help to Buy scheme. While industry bodies welcome these measures, they argue they fall short of transformative reform needed to address housing supply and affordability. (source: ABC)
- Increase in Australia's student accommodation** - Australia's student accommodation sector is growing, with 5,605 new beds added in 2024, bringing the total to 35,605. Over 11,100 beds are under construction, offering potential relief to the suburban rental market. (source: Hotspotting)
- Housing affordability drops to record low** - Housing affordability in Australia has hit a record low, with mortgage repayments exceeding 50% of median family income. Rising property prices remain a key challenge, but the recent RBA rate cut offers hope for improvement in 2025. (source: REIA)
- Melbourne bounces back** - Melbourne has snapped a long spell of decline, leading all capital cities in price growth for February (+0.4% according to CoreLogic & +0.7% according to Proptrack). Melbourne's recovery is driven by high-end markets, with improved sentiment linked to expectations of lower interest rates. (source: CoreLogic)
- The appeal of regions** - Migration from capital cities to regional areas is 32.2% higher than the reverse, with regional-to-capital moves at their second-lowest since post-COVID. This is reflected by the strong growth experienced in the nation's regions in recent years. (Hotspotting)
- Australia's second million-dollar city** - Brisbane's median house price has reached \$977,000 after 9.6% annual growth, with experts predicting it will surpass \$1 million in the coming months. Strong demand, interstate migration, and lifestyle appeal continue to drive prices higher. (source: PropTrack)

Home Price Growth

Annual, PropTrack Home Price Index



Source: 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 **Natalie McHugh** of **JEM Wealth**.



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

JEM Wealth is 10 years old now and employs 12 people.

That is, 4 advisers, 1 paraplanner and 7 operational and administrative staff.

We have offices in Brisbane and Toowoomba and growing bases with face-to-face meetings in Sydney, Central Coast and Melbourne.

Our services are currently in high demand by the following client profiles: pre-retirees who are working hard in professional, ministerial or trade-qualified roles and want a 10-year exit plan, young professional families who want to build wealth and manage their debt to maximise their options in life, and singles who have savings or simply big life dreams.

2. How does someone know if they are ready to work with a financial adviser, and what should they expect from that relationship?

Everyone needs a financial adviser, but most of our clients initiate once a friend has mentioned the benefits. Usually, as if we are money doctors, once you know that something is sub-optimal or wrong, then you seek professional advice. Many clients make contact at the end of financial year, or once starting a family and at other life stage changes. Maybe they borrow at the edge of their loan capacity, realise the level of education involved in investing in growth assets or realise they have a weakness in budgeting and saving, and want to change this.



Connect Corner

3. How do you recommend people balance short-term financial goals, like saving for a vacation or a new car, with long-term goals like home ownership or retirement?

Life plan before financial plan. There is strategic money moving, and there is moving money in line with your priorities and daily joys of your life. It is often difficult to know the numerical amounts to do both well. Once we know you, we can put numbers to words to ensure your financial plan achieves your life dreams as well as placing you in a strategically sound position for the long-term in terms of risk and return - there is no one solution to achieve this balance.

4. What's the most rewarding aspect of being a financial adviser, and what keeps you passionate about your work every day?

Decision-making guidance is the largest way we make a difference in someone's life. Four couples in the last 12 months have thanked me for showing them that finances support children and have all had another child or their first child earlier than they had hoped. 18 people in the last year have been surprised by their option to retire and have taken that option. We have seen 2 young people claim on their insurance and save their financial situation while they can recover, and 3 single people who never thought they could buy a home and are now living in it.

Countless people learn about novated leases, life insurance, credit cards, wills and enduring powers of attorney, trust structures and small business planning, self-managed super funds, debt management, investing and travel, and have enjoyed these benefits as a result of our advice. If I cannot add material value in 3 simple ways as well as in the complexities of superannuation, personal insurance, investment and estate planning, I would be surprised if that client had not seen a financial adviser before me! We often improve marriages on the financial communication side, which is a life changing benefit we want to see every Australian family enjoy. Having real impact in all areas of someone's life makes this job very enjoyable.

If you'd like to know more, you can get in touch with Natalie at natalie@jemwealth.com.au or via their website jemwealth.com.au



CONNECT

Through Property

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

Let's get in touch

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