

WELCOME TO OUR

# Monthly Newsletter

Thank you for being a part of our community!

May has delivered another confidence boost for property buyers, with the RBA announcing its second rate cut of the year. With more reductions anticipated, momentum is building—especially among buyers who had been waiting for clearer signals from the market.

Green shoots are emerging across various regions, with buyers gravitating toward suburbs offering value, infrastructure, and long-term growth. Investor interest is also rising in areas where rental demand is strong and supply remains tight.

This month, we turn the spotlight to due diligence—the smart checks that can help you avoid costly mistakes and move forward with clarity.

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, we highlight the importance of completing due diligence, and May's edition of 'Connect Corner'.



- **Labor Wins – Housing Policies Ahead** - Labor's re-election brings renewed focus on housing, with plans for 100,000 first-home buyer properties, 30,000 affordable homes via a \$10B fund, and an expanded Help to Buy scheme. A \$2B boost to social housing and increased rent assistance also headline their agenda. (source: REA Group)
- **RBA Cuts Rates to 3.85% Amid Easing Inflation** - In May, the RBA cut the cash rate to 3.85%—its second cut this year—as inflation continues to ease. Major banks are passing on the reduction, offering relief to mortgage holders. The move is expected to lift buyer confidence and could place upward pressure on property prices in the coming months. (source: SPI)
- **South Australia Unveils Rent-to-Buy Scheme** - SA has launched a new rent-to-buy program to help renters become homeowners. Participants can rent at below-market rates for up to three years, with the option to buy at a fixed price. While the initial rollout is limited, the scheme is part of a broader push to expand affordable housing across the state. (source: adalaidenow)
- **Refinancing Surge Amid Rate Cuts** - Following the Reserve Bank of Australia's recent interest rate reductions, there's been a notable increase in mortgage refinancing activities. Homeowners are opting to refinance to secure better rates, with refinancing applications rising by 22% over the past year. (source: The Australian)
- **Moderate Growth Continues** - National housing values rose by 0.3% in April, slightly down from March's 0.4%, indicating a gradual stabilization in the market. Annual growth has slowed to 3.2%, reflecting a transition to steadier conditions. (source: Cotality)
- **Inner Melbourne Leads Price Rebound** - Inner Melbourne has recorded the strongest property price growth in the country since the February rate cut, with house prices up 3.6% and units surging 5.9%, according to PropTrack. Other top-growth areas include the Gold Coast, Darwin, and Brisbane's inner city. (PropTrack)

## Due Diligence: The Real Secret to a Smart Buy

Buying property is exciting — but the best purchases start with careful checks. Before you fall in love with a home or investment, make sure it stands up to scrutiny.

That dream property might look perfect on the surface. But behind the fresh paint and polished floors could be costly issues — or hidden risks that affect how you use it long-term.

Here's just a few important things to check before committing to a purchase:

- ✓ Building & pest inspections – Even pristine homes can hide structural issues or termite damage.
- ✓ Title & zoning checks – Spot easements or overlays that limit what you can build or change.
- ✓ Population & growth – Areas with strong, stable population growth tend to attract better infrastructure, amenities, and long-term capital gains.
- ✓ Neighbourhood insight – Checks can include flood/fire risk, insurance costs, flight paths, crime rates & social housing.
- ✓ Rental returns, growth & vacancy rates – Dig into trends, not just listing prices/current statistics.
- ✓ Connectivity & infrastructure – Current access to public transport, roads, and future infrastructure spending. Upcoming projects can boost long-term value.

Due diligence isn't about killing deals — it's about protecting yourself from the wrong ones, and buying with clarity when the right one comes along.

**Good property decisions start with great questions - ask them early.**





# 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 ***Evelyn Clark*** of **Everlend**.



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

Hi! I'm Evelyn Clark, Director and Mortgage Broker at Everlend — a boutique mortgage and finance brokerage based in St Kilda, Melbourne. We're proudly not your average brokerage. Our mission is to financially empower our clients through education and smart lending strategies that align with their goals. We assist clients Australia wide, whether it's buying a first home, upsizing, investing, or refinancing. Since launching in late 2020, we've helped over 800 clients and have been recognised in the top 3% of brokerages within our aggregator nationally.

## **2. What are the biggest shifts you're seeing in lending policies or interest rates this year?**

February 2025 marked the first official cash rate cut since November 2020 — a long-awaited move that's brought a noticeable lift in buyer confidence. Economists are predicting more cuts ahead, and this, coupled with the recent federal election, has particularly boosted activity in Victoria, which had seen one of the slowest recoveries nationally over the past two years.

From a lending policy perspective, we're seeing some exciting developments. Banks are increasingly using AI in their decision-making processes to speed up turnaround times, and many are moving toward relying on clients' credit reporting data instead of requesting traditional documents. This is a big win for efficiency and ease. We're also seeing more flexible options for self-employed clients, including policies that accept just one year of financials rather than two — a really positive shift that better reflects how modern businesses operate.



# Connect Corner

## **3. How can buyers get the most out of working with a mortgage broker?**

Approach the process as a partnership. The more transparent you are with your goals, income, lifestyle, and concerns — the better tailored our advice will be. Great brokers don't just source the cheapest rate; they structure your lending to support your short and long-term plans, including property strategy, cash flow, and risk management. And don't be afraid to ask questions — it's our job to guide you, explain your options, and make sure you feel confident every step of the way.

## **4. You've been involved in some incredible fundraising and charity work—what inspired you to get involved, and which organisations or causes have you supported?**

Giving back has always been a core value for me personally and for Everlend as a business. We believe that financial empowerment should be accessible to everyone — including underprivileged women and children in developing countries who are often disproportionately disadvantaged. Since launching, we've partnered with the not-for-profit Just Peoples and have raised over \$100,000 through our annual International Women's Day charity luncheon. These funds have gone directly to grassroots projects in Kenya, Malawi, Bangladesh, and Vietnam, supporting initiatives like clean drinking water, vocational training, and small business start-ups for women and children in poverty.

## **5. What kind of impact have the fundraising efforts had so far, and what are you most proud of?**

The most rewarding part has been seeing the direct impact of our contributions. In 2023, I had the opportunity to travel to Bangladesh to visit one of the projects we supported, meeting the women and children whose lives had been transformed. That moment really brought home the 'why' behind what we do. I'm most proud that our fundraising isn't just an annual feel-good moment — it's embedded in our business model. A portion of Everlend's profits are committed to these initiatives, and our team is genuinely passionate about making a difference beyond the day job. It's about using business as a force for good.

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