

Welcome to

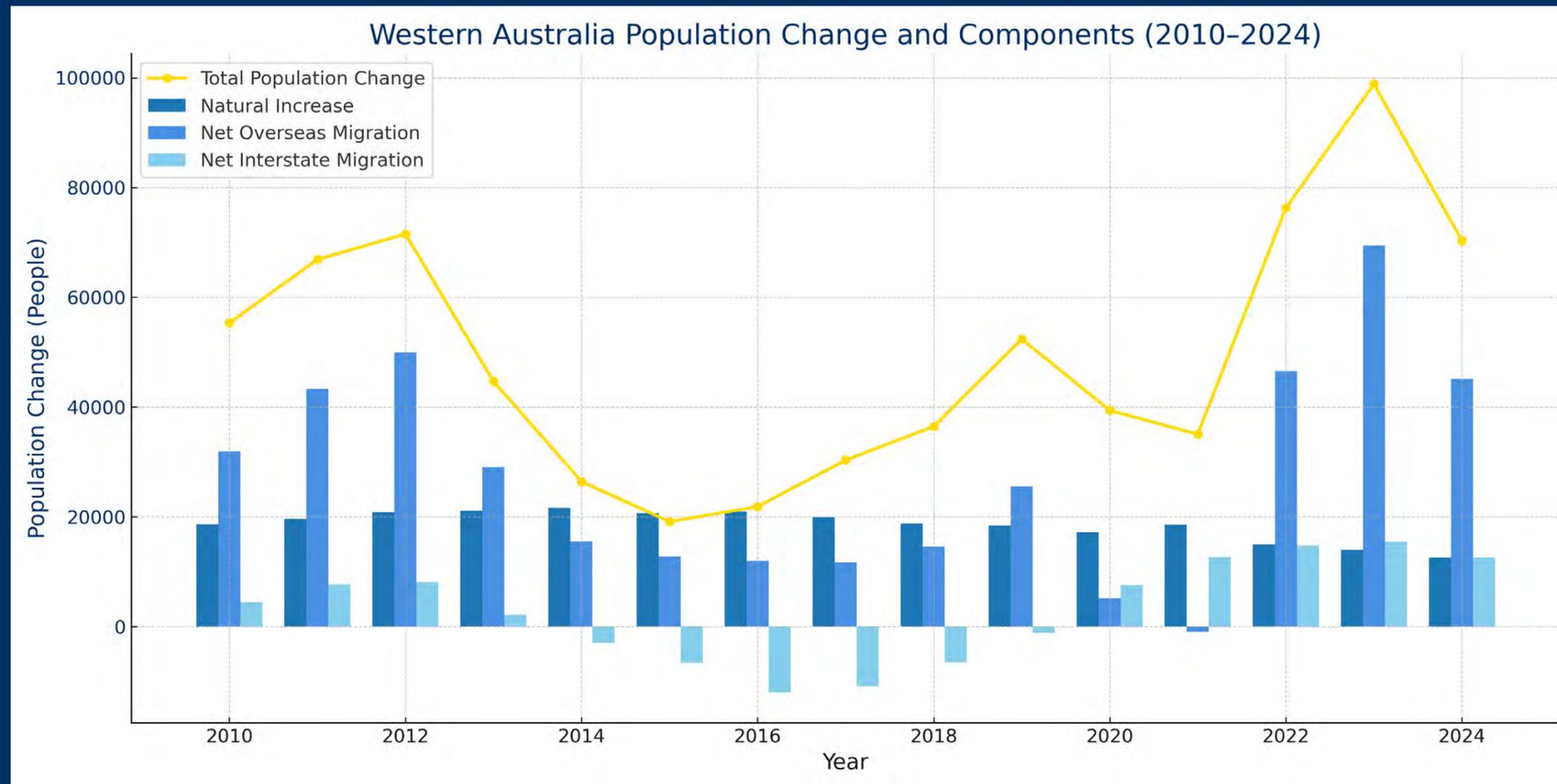
# The NEXT SUPER CYCLE? YOUR IMMEDIATE PROPERTY PLANS



With Nick Holt & Chris Shellabear

# What is a Super Cycle ?

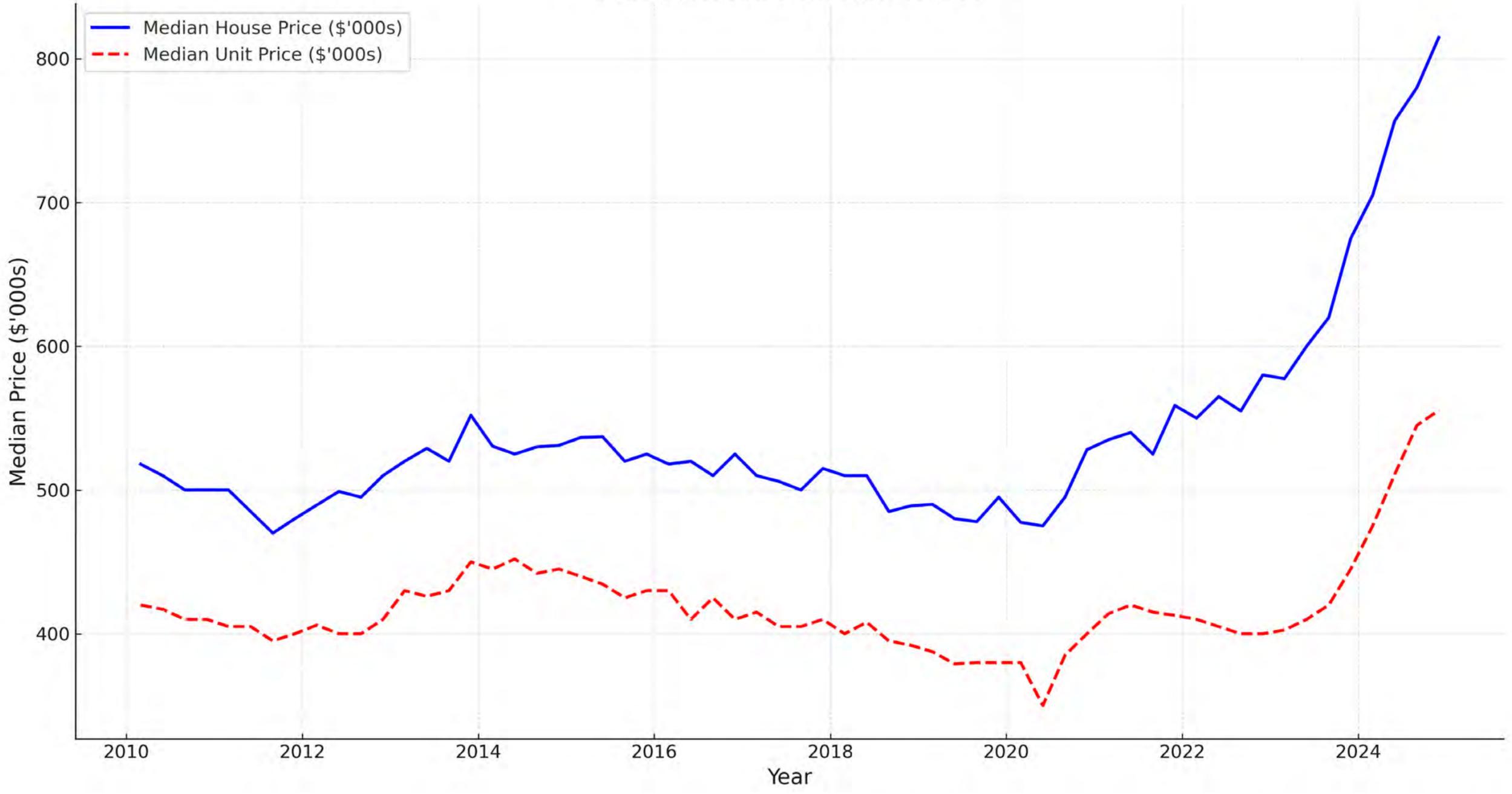
- What Actually is a Super Cycle? - A prolonged period of above-average growth
- Historically rare but powerful



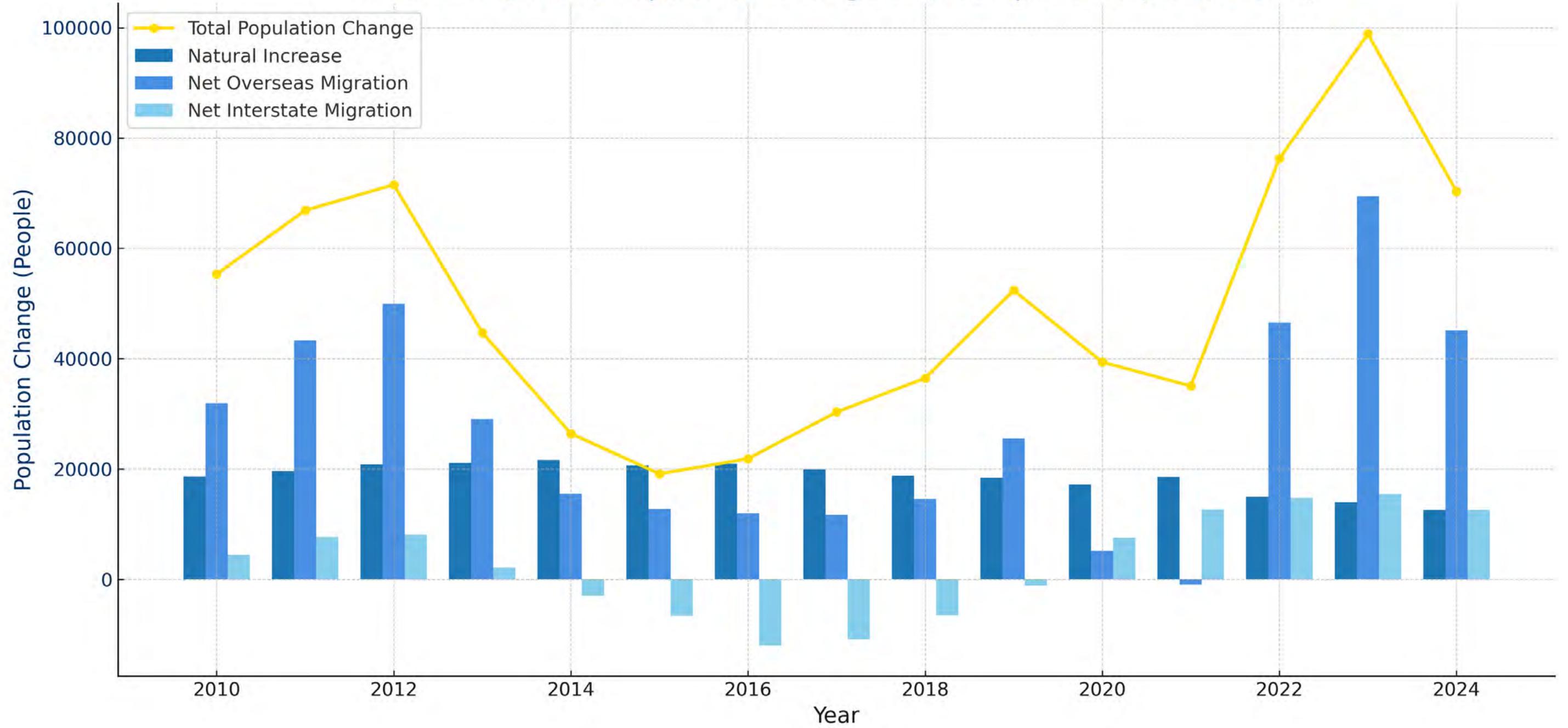
# Where have we been?

- Early 80s – easing of money supply and price reaction
- 1987 – Stock market crash – return to safe harbour assets
- 1991/2 - 'The Recession we had to have'
- 2000 – Y2K
- 2001 – 9/11 and the rise of China
- 2007 – GFC
- 2014 – WA Mining construction transitioning into operation
- 2020 – Covid, never-before-seen monetary expansion and the subsequent effect on inflation with interest rate reaction

### Perth Property Market (2010-2024) Median House vs Unit Prices

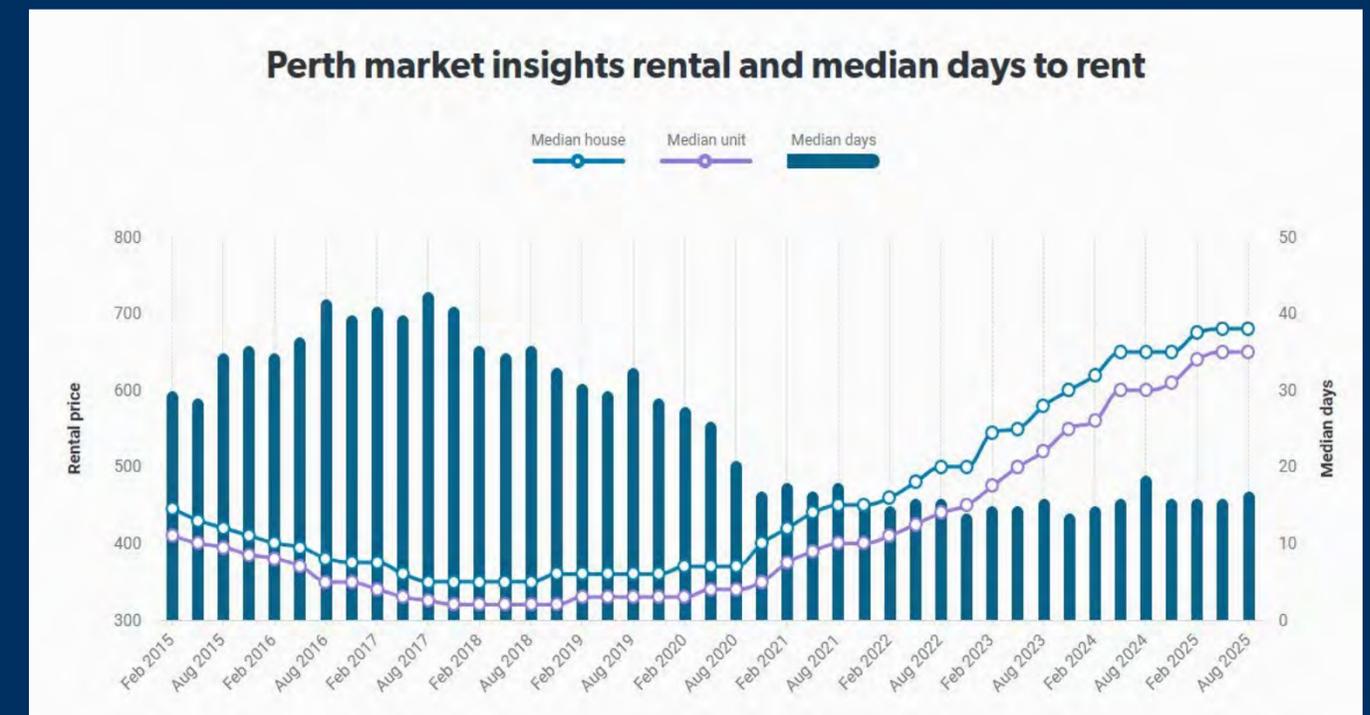


### Western Australia Population Change and Components (2010-2024)

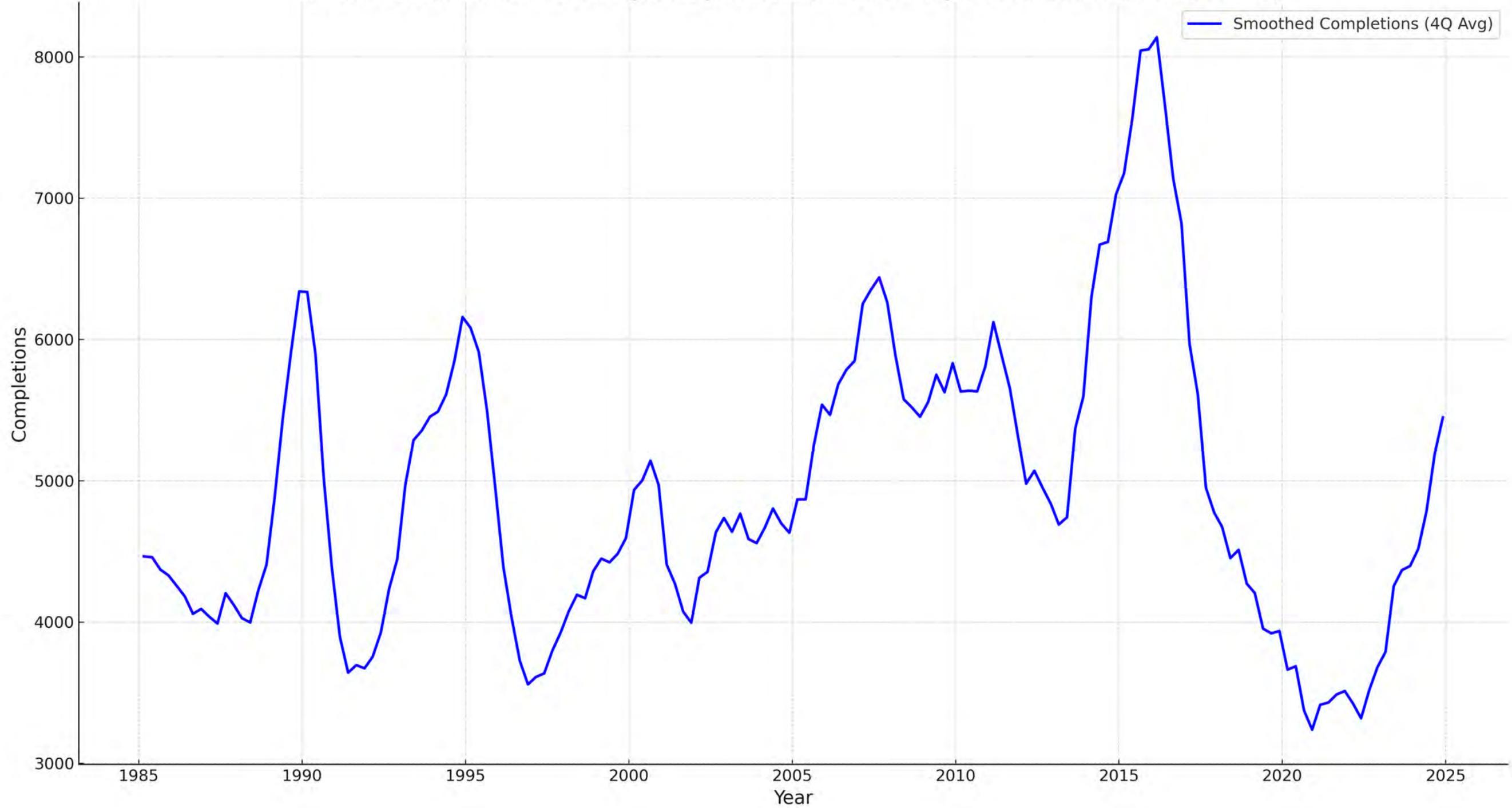


# Perth's Property Pulse

- What's Happening Right Now in WA and more locally in the Western Suburbs?
- Listings at record lows
- Rentals tightening supply even further
- Net migration hitting new highs
- Construction delays keeping supply constrained
- Banking requirements not aligned with commercial reality on building contracts



Western Australia - Dwelling Completions (All Dwellings, Total Sectors, Smoothed)



# Drivers of the Next Cycle

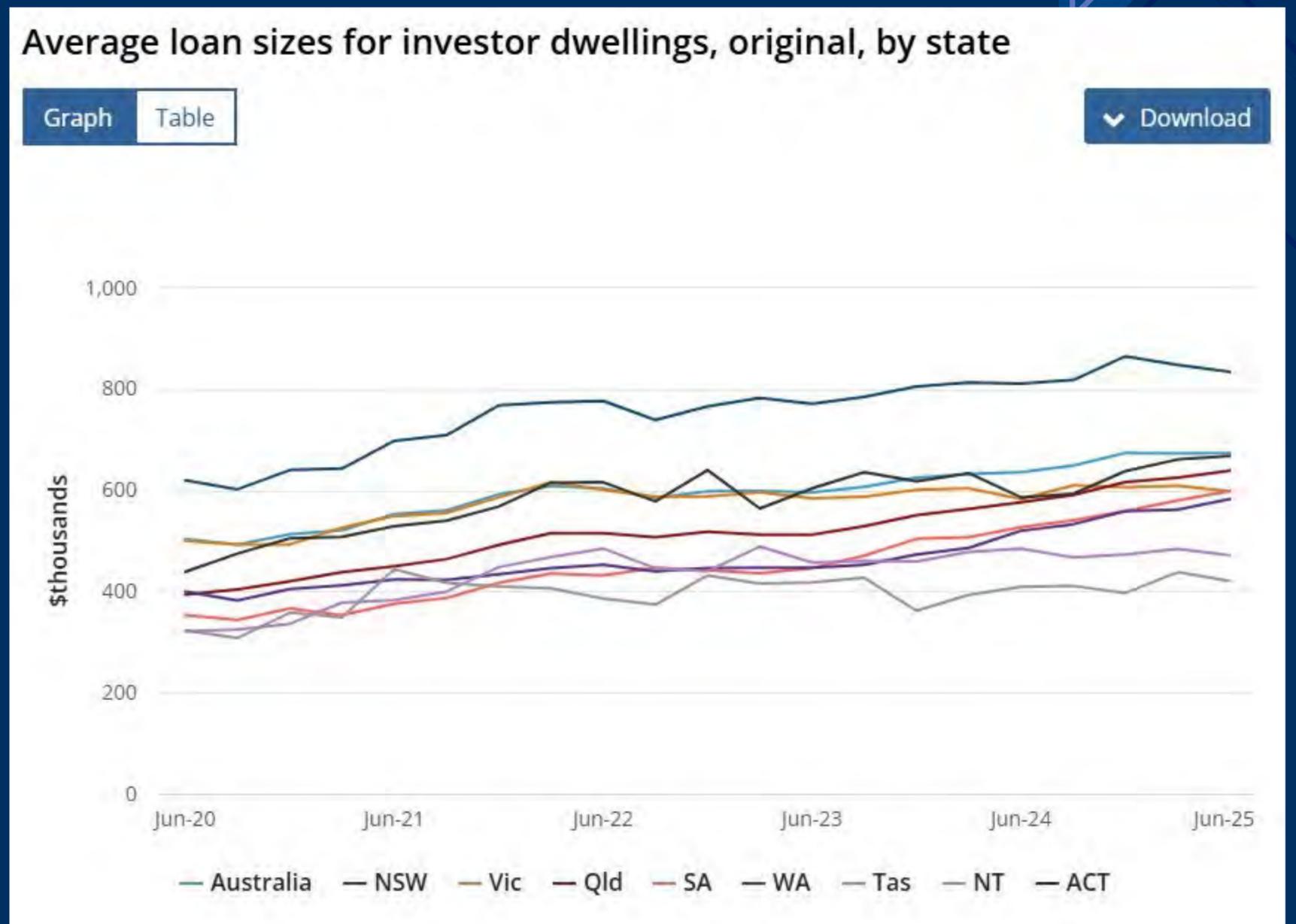
## 6 KEY FORCES TO WATCH

1. Population growth
  2. Rental yields attracting investors
  3. Construction constraints
  4. Falling Interest Rates potential
  5. Infrastructure & employment growth
  6. Banking Regulation and policy settings
- 

# Risk Factors

## WHAT COULD STALL THE MOMENTUM?

- Interest rate uncertainty
- Regulatory changes
- Economic shocks or global events
- Employment shock with Black Swan events



# WA Property Outlook

## WHAT'S ON THE HORIZON?

- Outlook for interest rates
- Expected migration & employment trends
- Regional vs Metro opportunities
- Affordability constraints

# What This Means For You

## YOUR IMMEDIATE PROPERTY PLANS

- If you're buying: prepare finance, act quickly, focus on value not just price. never take the Bank for granted
- If you're selling: strong buyer demand, limited competition
- If you're investing: strong yields, suburb and property selection matters



# Selling Isn't an Exit — It's a Strategy

- You don't have to just sell - you can redeploy
- Unlock equity while buyer demand is strong
- Move your capital into better performing or better located assets
- Downsize, upgrade, invest - but do it with clarity and purpose
- The next super cycle could reward those who are repositioned early

Property Sale → Capital unlocked → New home / investment / debt reduction

*“Selling isn't about cashing out, it's about stepping up. A smart sale gives you the chance to reposition for better growth, stronger returns, or simply a better lifestyle.”*

# Your Next Step

LET'S TALK ABOUT YOUR PLANS

- Complimentary property plan session
- Tailored advice for your next move

"YOUR NEXT BEST PROPERTY DECISION STARTS NOW"



Rolling quarterly change in values, dwellings



# Perth

In July, Perth's dwelling values were up by

**0.9%**

Over the quarter dwelling values increased by

**2.6%**

Over the year dwelling values rose by

**6.5%**

Perth dwelling values are currently at a record high.

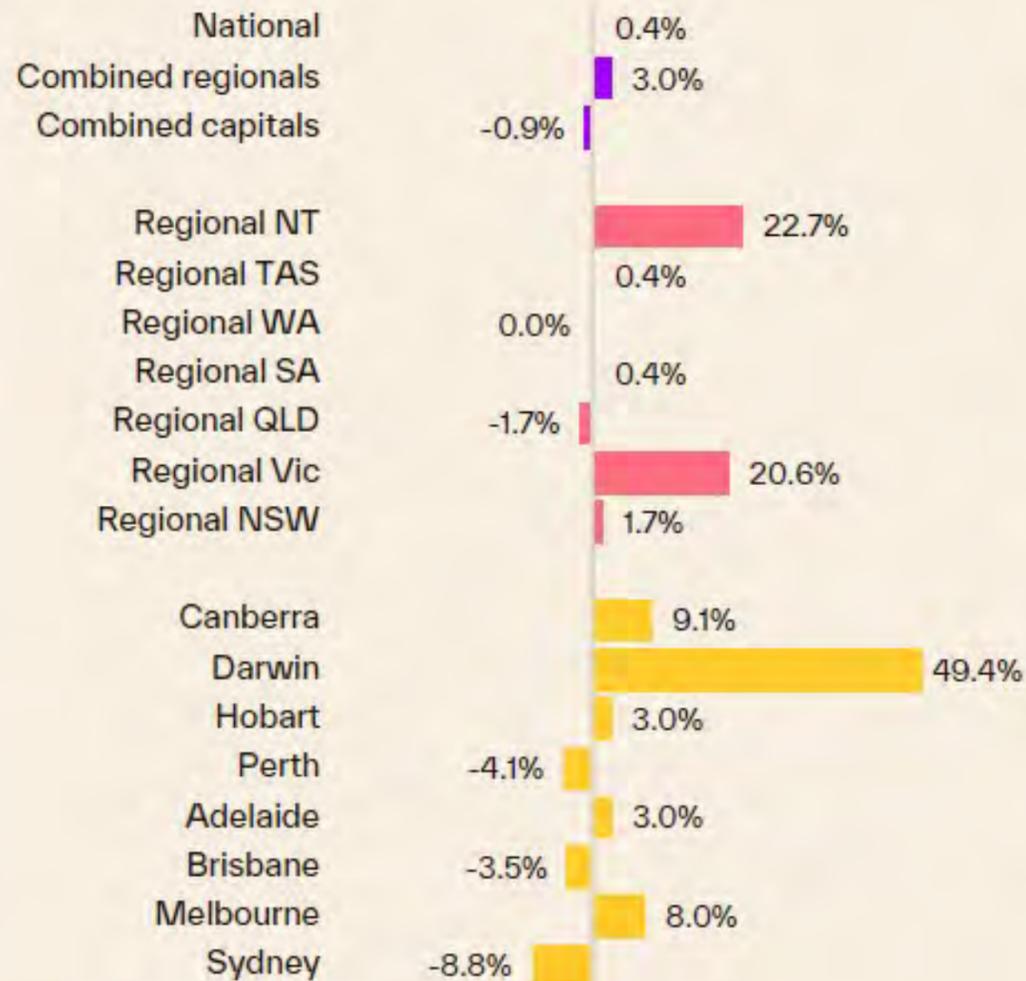


Change in sales volumes, twelve months to July 2025

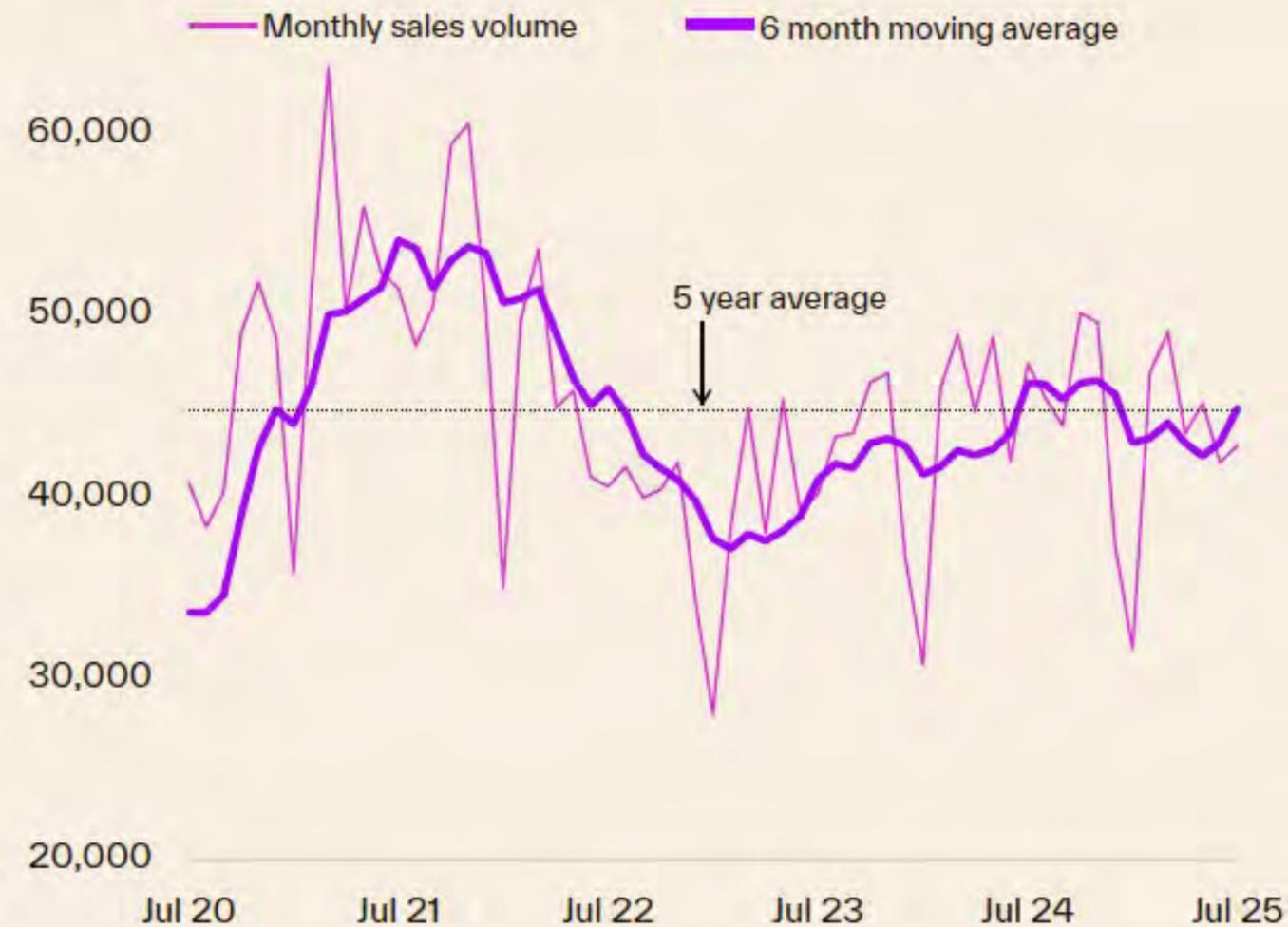
Australia  
**0.4%**

Combined  
Capitals  
**-0.9%**

Combined  
Regionals  
**3.0%**



Monthly sales with six month moving average - National



Note: recent months of sales volumes are modelled estimates, and are subject to revision

### Number of new listings, National dwellings

New listings over the 4 weeks ending August 3 2025

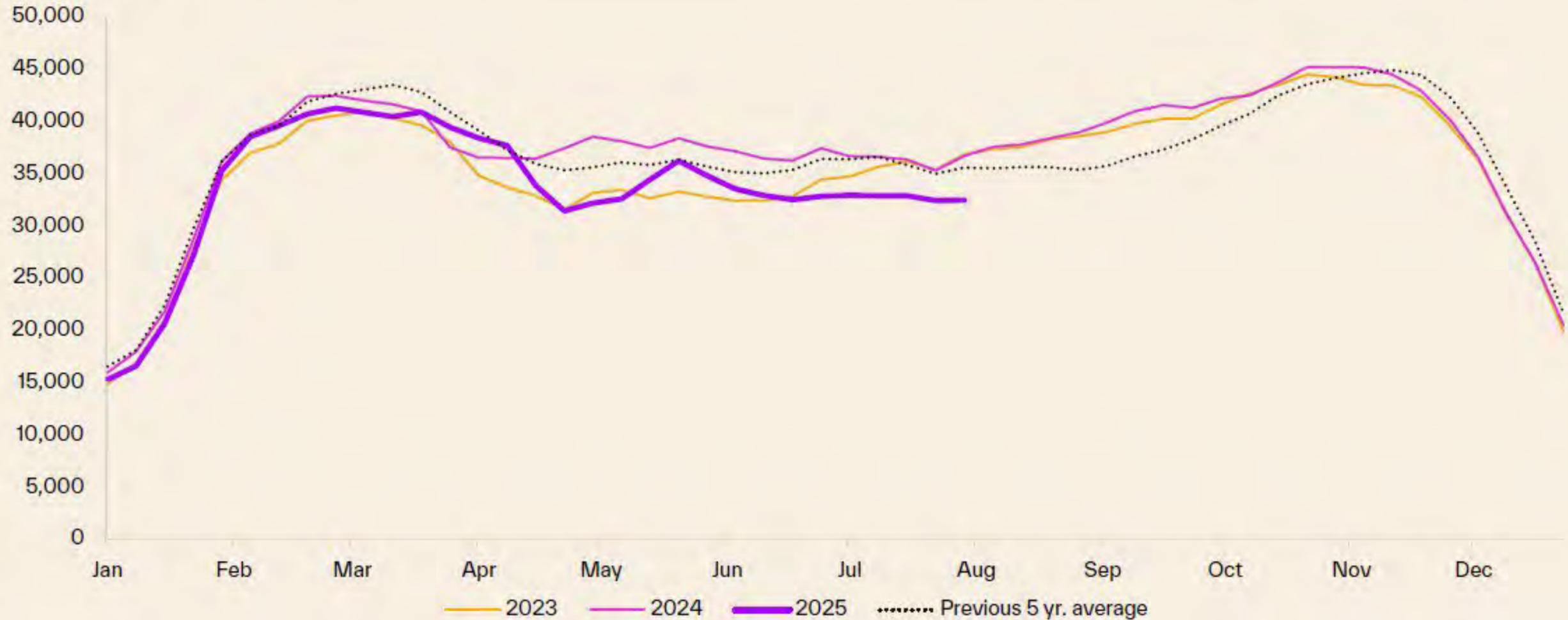
**32,481**

Compared to same time last year

**-11.5%**

Compared to 5-year average

**-8.8%**



### Number of total listings, National dwellings

Total listings over the 4 weeks ending August 3 2025

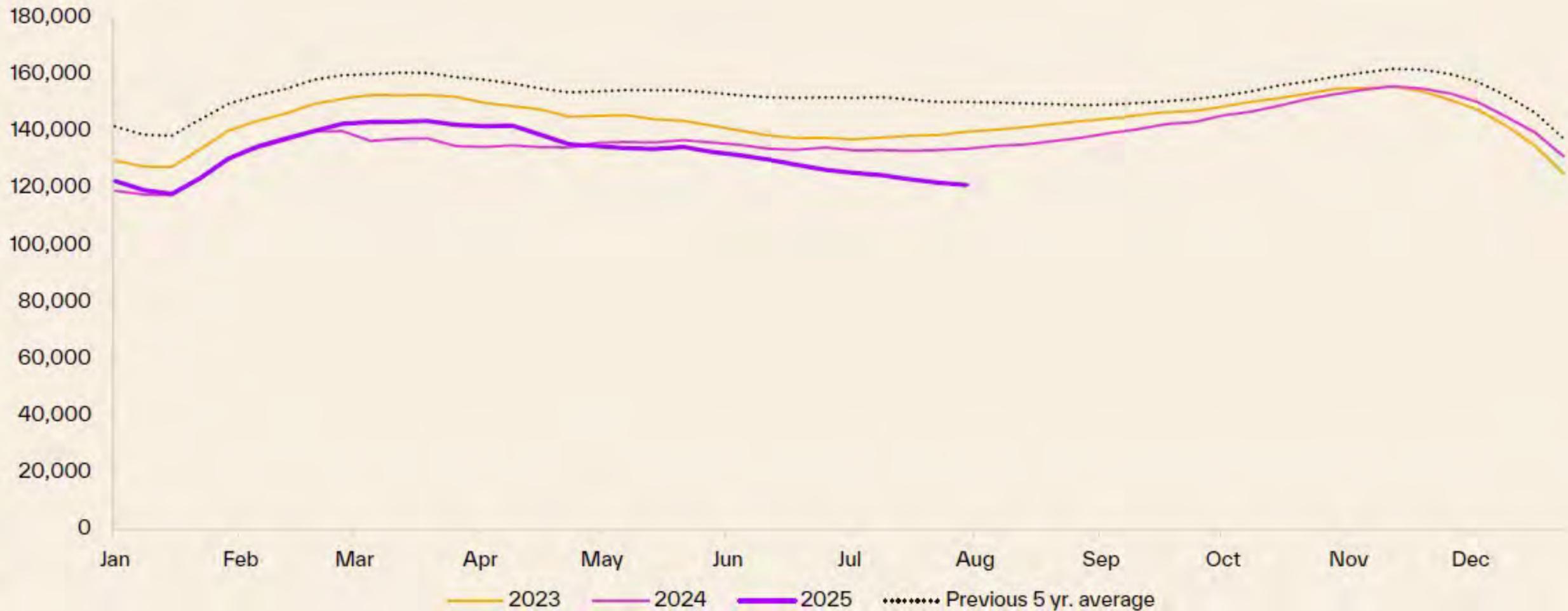
**121,113**

Compared to same time last year

**-9.5%**

Compared to 5-year average

**-19.4%**



New listings, change from equivalent period last year

Australia

**-11.5%**

Combined Capitals

**-12.2%**

Combined Regionals

**-10.2%**



Total listings, change from equivalent period last year

Australia

**-9.5%**

Combined Capitals

**-9.5%**

Combined Regionals

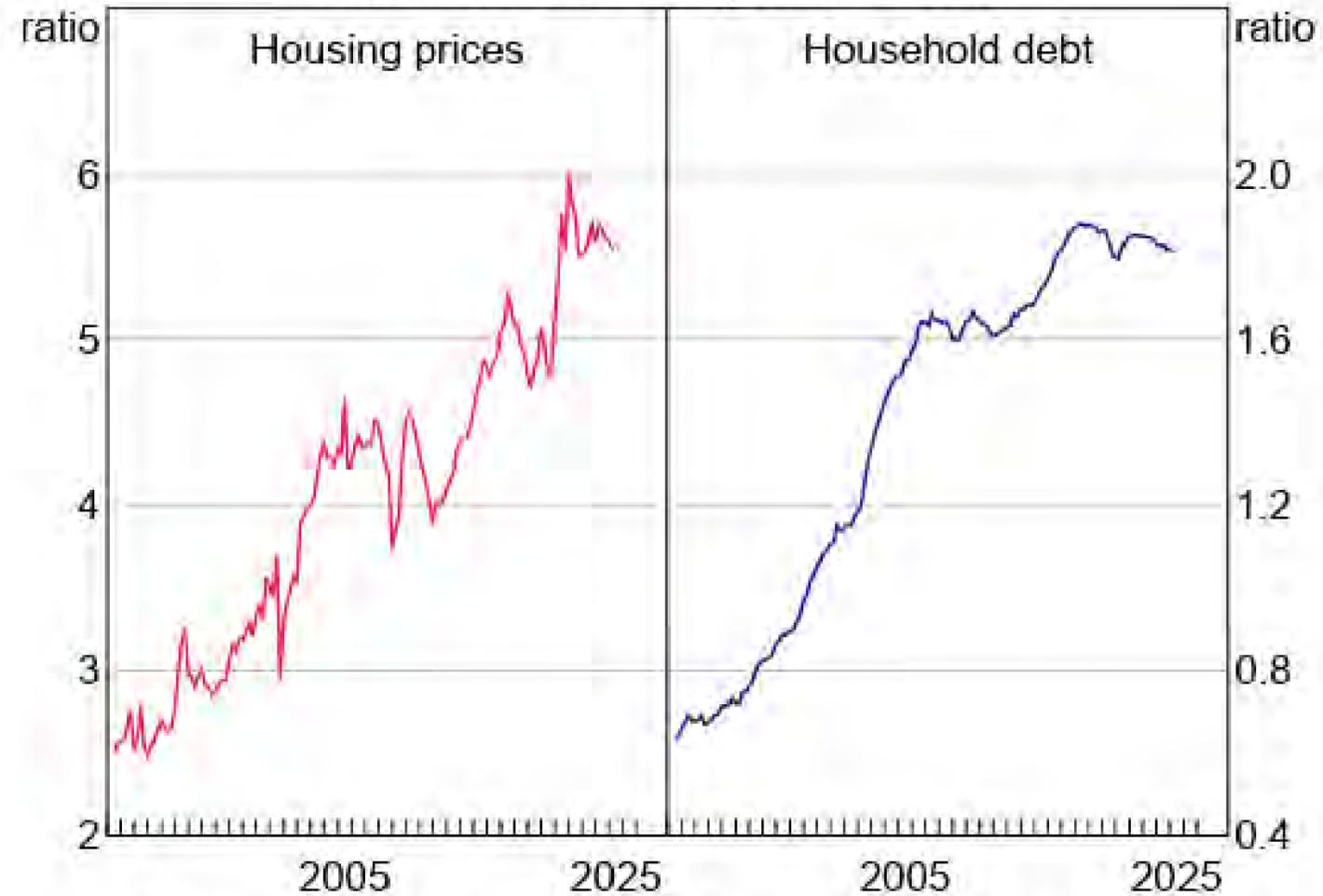
**-9.5%**



Data is for the four weeks ending 3 August 2025

## Housing Prices and Household Debt\*

Ratio to household disposable income

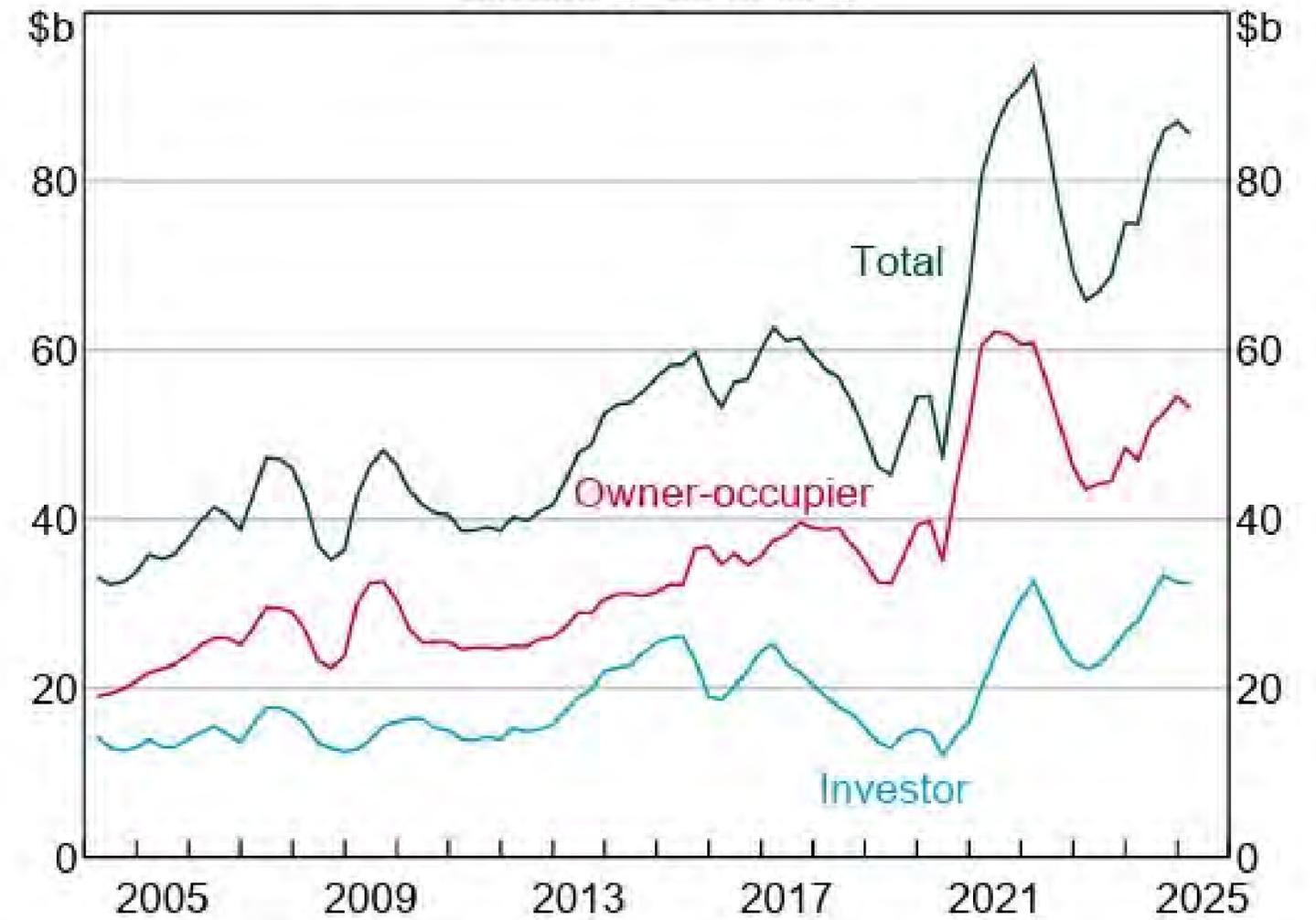


\* Household disposable income is after tax, before the deduction of interest payments, and includes income of unincorporated enterprises.

Sources: ABS; Cotality; RBA.

## Quarterly Housing Loan Commitments\*

Excluding refinancing



\* Seasonally adjusted.

Sources: ABS; RBA.