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## HOUSING NEWS FROM THE FEDERAL BUDGET

Australia's housing market has grown every month in 2025, and momentum continues to build. As reported by [CoreLogic](#), national home values rose by 0.4 per cent in March, pushing the median house price to an all-time high.

Higher prices reflect the current lack of supply, which is why the Australian government's recent Federal Budget introduced several initiatives aimed at addressing housing affordability, increasing supply and supporting prospective homeowners.

Here's an overview of the measures focused on first home buyers and construction projects:

### Expansion of the Help to Buy scheme

An additional \$800 million was allocated in the budget to expand the Help to Buy scheme and help up to 40,000 first-home buyers. This expansion raises income thresholds and property price caps, allowing buyers to secure homes with deposits as low as 5%, with the government providing equity contributions of up to 40% for new builds and 30% for existing properties.

The [income cap](#) for the scheme is now \$100,000 for single applicants and \$160,000 for joint candidates. Property price caps vary state by state as follows:

- NSW: \$1.3 million
- Brisbane / Canberra: \$1 million
- Melbourne: \$950,000
- Adelaide: \$900,000
- Perth: \$850,000
- Hobart: \$700,000
- Darwin: \$600,000

### Investment in modular and prefabricated housing

To accelerate construction and address supply constraints, the government is investing [\\$54 million](#) in modular and prefabricated housing initiatives. This approach aims to reduce build times and mitigate supply chain disruptions by leveraging offsite manufacturing.

As part of this, \$4.7 million will go towards developing a voluntary national certification process for offsite construction to streamline approvals while ensuring high-quality standards are met. The remaining funds will support state and territory programs that grow the prefab and modular housing sector.

### Ban on foreign purchases of existing homes

A two-year ban on [foreign buyers purchasing existing dwellings](#) will be implemented starting April 1. This measure aims to address

housing shortages and affordability issues by prioritising housing availability for Australian residents.

### Increase in Housing Australia's liability cap

As part of its budget announcements, the Government re-affirmed its commitment to achieve the national target of 1.2 million new homes over five years.

Housing Australia's cap on liabilities has been increased from \$10 billion to \$26 billion. This enhancement enables Housing Australia to commit to more significant funding initiatives, such as the Housing Australia Future Fund (HAFF), which aims to build 30,000 new social and affordable homes.

### Support for social and affordable housing

The budget allocated [\\$9.3 billion](#) to states and territories for homelessness support, crisis housing, and social housing maintenance. This includes doubling funding for homelessness services to approximately \$400 million annually, aiming to provide immediate relief and long-term solutions for vulnerable populations.

### Investment in construction workforce development

Recognising the need for a skilled workforce to meet housing targets, the government launched the [Key Apprenticeship Program](#). This initiative aims to build a robust pipeline of construction and housing workers, by giving eligible apprentices staged payments of up to \$10,000.

While reactions to the budget have been mixed, according to the Treasurer [Jim Chalmers](#), the latest budget is "Tackling the housing shortage from every responsible angle – Making home ownership more affordable for young Australians and young families in particular."

### Meanwhile... interest rates

While it's not directly related to the budget, news came in April that the Reserve Bank of Australia has left interest rates on hold. The [cash rate remains at 4.1 per cent](#), with the next update due in mid-May.

**Want help to understand how the budget or interest rates may change your prospects to buy or build a home? Reach out to your local **Professionals** agent today.**



## IS YOUR INVESTMENT PROPERTY PROTECTED? 2025 GUIDE TO INSURANCE

Owning an investment property comes with plenty of benefits and the prospect of capital gains, but it also comes with risk.

From storm damage and broken appliances to unpaid rent or legal disputes, there's no shortage of things that can go wrong—and that's where insurance becomes more than just a box-ticking exercise.

Here's what every investment property owner should know about the different insurance to protect your asset and give you peace of mind in 2025.

### 1. Landlord insurance

Landlord insurance is designed specifically for investment properties and typically includes cover for:

- Damage to the building or contents caused by tenants or natural disasters
- Loss of rental income due to tenant default, property damage or legal eviction
- Legal liability if someone is injured on the property
- Optional extras like malicious damage or pet-related issues

Tenant damage can be accidental or deliberate—and while bonds offer some financial protection, they rarely cover the full cost of repairs. Landlord insurance can help to cover bills if the property is damaged by careless use, vandalism or even pets (depending on your policy).

When you take out a policy, it's important to be clear on what's considered general wear and tear versus insurable damage. Insurers won't cover things like worn carpets or faded paint, so regular maintenance remains your responsibility.

Every policy is different. It's worth reviewing the details carefully and choosing one that suits your property type and tenancy arrangement. If you're confused, ask your [property manager](#) to review the fine print for you.

### 2. Building and contents insurance: Know what you need

If your investment property is a freestanding house, you'll generally need both building and contents cover. Building insurance includes the physical structure—walls, roof, fixtures, and fittings—while contents insurance covers appliances, curtains, carpets and other items inside the house.

If you own a unit or apartment, the building may be covered under the strata policy, but it's still important to insure your contents, especially if the property is furnished.

### 3. Rental income protection

A key feature of landlord insurance is rental income cover. If your tenants stop paying rent or have to leave the property unexpectedly—say after a fire, flood or major damage—this component of your policy can help cover the loss while the property is being repaired or re-tenanted.

Some policies also cover loss of rent if access to the property is restricted due to external events (like nearby construction or council orders), so it's worth checking for those inclusions.

### 4. Legal liability and public risk

If a tenant, visitor or tradesperson is injured on your property due to a safety hazard, you could be held legally responsible. Landlord insurance typically includes liability cover, protecting you from costly legal claims and medical bills.

Given the rise in litigation and the unpredictability of accidents, this is one of the most important protections your policy can offer.

### Protect your investment and your tenants in 2025

The insurance landscape continues to evolve. In 2025, insurers are placing greater scrutiny on risk exposure—particularly in regions prone to floods, bushfires or cyclones. Premiums are increasing in high-risk zones, and exclusions are becoming more common.

As a landlord, it's smart to:

- Review your policy annually, especially after property upgrades
- Compare providers, not just on price but on inclusions and claim limits
- Keep detailed records of tenancy agreements, inspections and maintenance
- Notify your insurer of any changes to the property or how it's used

### Get the right advice

Choosing the right insurance for your investment property can feel overwhelming, especially with so many variations between policies. Talk to your local Professionals property manager... who can connect you with experienced insurance specialists and help ensure your property is adequately protected.

**Need help to ensure you have the right insurance in place for your investment property? Connect with your Professionals property manager today.**



## FIVE THINGS THAT ARE IMPACTING YOUR PROPERTY'S VALUE (AND HOW TO FIX THEM)

When you're thinking about listing your home, understanding what turns buyers off is important.

Some issues are obvious, while others are more subtle—but all of them can chip away at your property's perceived value when the For Sale sign goes up.

Here are five common issues that could be dragging down your home's value—and what you can do to turn things around and walk away with more money in your pocket.

### 1. Visual clutter and lack of presentation

Over the years, it's easy for our homes to fill with belongings—some practical, some sentimental, and some simply outdated. When it's time to sell, that “lived-in” feeling will work against you. Worn-out furniture, dusty décor and overstuffed cupboards don't just make your home feel smaller; they can also distract buyers from seeing its true potential, even though they won't be keeping the furniture themselves.

**How to fix it:** Start by decluttering surfaces, rearranging furniture to create flow and clearing out any storage spaces buyers are likely to peek into. Consider hiring a professional home stylist to elevate your place's presentation before opening it to buyers. They can help highlight your home's best features and create a sense of space, light and calm so your buyers fall in love.

### 2. Personal taste that overpowers appeal

We all have a personal style, but when it comes to selling, it's best to play it safe. Brightly coloured feature walls, unusual artwork or overly quirky decorations might suit your personality, but they can alienate potential buyers who struggle to see past them.

**How to fix it:** A more neutral palette creates a blank canvas, helping buyers imagine themselves living in the space. Fortunately, this is easily achieved with a fresh coat of paint. Once you have updated your paintwork with soft, light tones, scale furniture to suit each room, and remove any décor that could distract buyers from the home itself.

Subtle styling doesn't mean boring—it means strategic.

### 3. First impressions that fall flat

Curb appeal matters. If your home looks uninviting from the street, it may never get the chance to impress, especially if there is a lot of competition in the area. Simple updates to your exterior so the place looks good as you walk up to it can make a significant difference.

**How to fix it:** Repaint your front door, replace worn hardware like door handles or house numbers (make sure the number can easily be seen from the street), tidy your garden and add a few fresh plants. Clear away leaves, clean gutters and pressure-wash paths and driveways. Buyers begin forming opinions the moment they arrive—give them something positive to notice.

### 4. Bad smells

From pet odours to damp and drainage issues, unpleasant smells can be an instant turn-off, even if a home is in good condition. You

might have become ‘nose-blind’ to it, so it's worth asking a trusted friend or your real estate agent for their honest opinion.

Air fresheners will only do so much, and if you empty a whole can into a room before people arrive, it will make things worse!

**How to fix it:** Before buyers come for inspections, make sure pet beds are clean or new, litter boxes are removed, and carpets have been thoroughly vacuumed or professionally cleaned. Address any plumbing issues, leaks or mould.

### 5. Amateur renovations or unfinished projects

DIY can save money, but if it's poorly executed, it will cost you when it's time to sell. Patchy paintwork, dodgy tiling or incomplete updates send red flags to buyers who see future repair bills, not potential.

The other issue with this is council approval. Deck or pool fences, for example, need to be up to code and if they're not, the next buyer could get stung with a bill to rectify the situation. If you have made any upgrades, you might need to explore whether or not they are compliant with local regulations.

**How to fix it:** Before you put your home up for sale, walk through it with a critical eye. Finish what you started, and if something's outside your skillset—especially anything involving plumbing or electrical—call in the pros to get the job done.

### 6. Border confusion

When people live in their homes for a long time, it's easy to forget where the legal boundaries are. Fences and flower beds creep towards next door's property, and it's not an issue until someone decides it is, which is when legal issues can arise.

**How to fix it:** If you're not sure about the boundaries of your property, you may need a surveyor to double check for you before you sell. Work with them to prove that fences and other features don't overlap with your neighbour's land.

### 7. Unmotivated real estate agents

Beyond presentation, layout and finishings, one of the biggest factors influencing your property's sale price is who you sell with.

A lot of agents are in a hurry, rushing to get to their next job. They don't take the time to achieve the highest price possible, and as a result, you can miss out on thousands of dollars. It's only a small amount of commission for them, but it can make a big difference to you.

**How to fix it:** Your local Professionals representative brings market insights, smart strategy and genuine care to every sale. With the right advice, support and marketing, you'll be positioned to sell for every dollar your home is worth.

**Whether you're preparing to sell or just want an honest chat about where your property stands in terms of value, reach out to your local Professionals agent today.**





## BUYERS: HOW RESILIENT IS THE PROPERTY?

When you're in the market for a new home or investment property, it's easy to get caught up in the kitchen finishes, natural light and gorgeous view.

But while the cosmetic features of the home make you fall in love, beneath the surface, one of the most important things to consider is resilience—how well the property would hold up in the face of storms, floods or other weather events.

Australia's climate can be unpredictable. In recent years, we've seen an increase in extreme weather events, from flash flooding and bushfires to damaging winds and hail. Then there's time, which has a way of wearing everything out sooner or later.

That's why it's essential to look beyond aesthetics and ask: how structurally sound is the property? And is it built to withstand what nature might throw at it?

Here's what to consider before you lock in your offer.

### 1. Check the bones of the building

Start with the structure. Are there signs of movement, cracks in the walls, uneven floors or sagging ceilings? While some issues may be cosmetic, others could point to foundational concerns that are costly to fix.

If you're seriously considering buying a property, always organise a professional building inspection. A qualified inspector can identify red flags like termite damage, moisture issues, poor drainage or inadequate structural support—all of which can compromise a property's resilience over time.

### 2. Understand the materials used

Brick, steel, timber—different materials age in different ways. For example, homes built with treated steel frames may be more resistant to termites and warping, while double brick constructions often offer better insulation and durability.

Ask questions about when the home was built, what materials were used, and whether any major upgrades or renovations have been completed. Well-maintained, quality materials tend to hold up better during storms or other weather events, and they withstand the test of time as well.

### 3. Consider the roof and drainage

There is nothing worse than having a home that rains on the inside!

The roof is your first line of defence during extreme weather, so it needs to be in good condition. Look for signs of rust, loose tiles, blocked gutters or poor flashing. A leaking roof can lead to internal damage, mould and insulation issues—none of which are easy fixes.

Good drainage around the property itself is just as important. Check the slope of the land, the placement of downpipes and the flow of water away from the property. Flood-prone areas should have adequate flood mitigation measures in place, such as raised floors or proper waterproofing. Apartment buildings with underground parking should be waterproof or have a pump to get rid of floodwater.

Again, your property inspector is invaluable. They will let you know if the home's roof and drains are in decent condition.

### 4. Research the property's history and location risks

Is the property in a flood zone? Has it been affected by past bushfires, floods or storms? This information should be disclosed during the sales process, but it's worth doing your own research.

Local council records, flood maps and past insurance claims can all give you insight into potential risk. You can also check the property's Bushfire Attack Level (BAL) rating by checking the local rural fire department website ([e.g. here, for NSW](#)) or speaking with a bushfire consultant. Talk to the selling agent about this rating and see what information they have.

It's also worth asking what the current insurance costs are—properties in high-risk zones may come with higher premiums or limited cover.

### 5. Look at climate-conscious design features

More buyers are now looking for homes that are not just sustainable, but resilient. Features like reinforced windows, elevated structures, sealed foundations and fire-retardant materials can all add long-term value.

Homes that are designed with the local climate in mind tend to offer better comfort, lower maintenance costs and greater protection during extreme conditions.

### Do your research and buy well

A resilient property doesn't just protect your investment—it gives you peace of mind. While it's easy to be swayed by style, location and sweeping views, structural resilience has a big role to play in the long-term liveability and value of a home.

A final note: Structural issues don't have to mean walking away from a home you love. You can use the information you access to negotiate with the seller and reach a fair price.

**Need help assessing the true potential of a property? Your local Professionals agent can offer guidance on what to look for, what to ask, and how to make a smart, secure purchase.**



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