

2026  
HAPPY YEAR OF THE  
HORSE



## Property Market: Keeping You Updated

### Rented:

37/2-6 Junction St, Ryde  
B04/3-5 Porter St, Ryde

### For Rent:

2 Swan Ave, Strathfield  
3801/9 Marquet St, Rhodes

### For sale:

45/77-87 Fifth Ave, Campsie  
1/34-36 Gover St, Peakhurst  
22/37-43 Forest Rd, Hurstville

## Featured Property: Coming Soon...



2 bed / 2 bath / 1 car  
Contact: Olive Li  
Phone: 0424 873 428

**1/34-36 Gover St, Peakhurst**  
Offers Invited

- Modern full-brick ground-floor unit with 208m<sup>2</sup> area, located on a quiet street, ideal for 1<sup>st</sup> home buyers and downsizers
- Large combined north facing living/dining area with air-con opens to an under covered alfresco and sunny courtyard
- Open plan kitchen with stone bench tops, gas cooking, ducted rangehood and dishwasher
- 2 large bedrooms both have built-ins
- 2 modern bathrooms
- Security car space and storage

### Competition for Homes to Intensify

The Albanese Government's revamped first-home buyer scheme, introduced late last year, may be working against those chasing an affordable home, new data has revealed. The government in October raised price and income caps on its First Home Guarantee Scheme, expanding the number of people who could purchase with 5% deposits without needing to pay pricey lender's mortgage insurance. Analysis of price growth figures has shown that since September last year, those lower-priced homes which fall within the scheme's price caps have generally recorded stronger growth than those above it. Competition for these affordable homes is going to continue to intensify as new listings decline nationwide, according to the Real Estate Buyers Agent Association of Australia (REBAA).



Chart 6 – Housing Affordability Index and Repayment to Income (%)



Source: HIA, Haver, KPMG

According to REBAA, Australia's housing market is set to face one of its "most significant supply shortages in years". Currently, total national residential listings are now about 10% lower than a year ago, according to SQM Research.

REBAA president Melinda Jennison said buyers are now competing in markets where quality stock is scarce and sells quickly. "We're not just dealing with seasonal fluctuations because there is a structural shortage of listings and buyers are feeling the pressure nationwide," she said. "Despite the fact there aren't enough houses being built, buyers in these cities are prepared to pay more than the supply shortage would justify.

"As a result, at the entry level, the market will continue outperforming this year, with more young people seizing the opportunity to break the rent cycle and lock in their first home sooner, intensify competition at the affordable end and ensuring prices remain firm."

### Buying vs. Renting – 2026 Trends

Paying off a mortgage is now cheaper than rent in dozens of Sydney suburbs following another surge in rental prices, new analysis has revealed.

The Finder.com.au data showed there were now 48 suburbs across Greater Sydney where owning a unit was cheaper each week than renting one.

Many were inner city markets where a surge of student arrivals from overseas has created an extreme rental shortage without there being an equivalent rise in home buyer demand.

Conditions were similar in the suburbs near the Parramatta CBD, where an influx of renters – many new migrants or locals fleeing pricey inner areas – has swallowed up available rentals.

There were an additional 17 suburbs in regional NSW where repayments on a median-priced unit bought with an 80 per cent loan at typical interest rates would be cheaper than market rent.

Experts revealed the phenomenon of repayments being cheaper than rent was more the result of rental demand than genuine property affordability. Finder head of consumer research Graham Cook said repayments being cheaper than rent didn't mean buying was within more people's reach.

