

BTA MONTHLY

Before The Agent

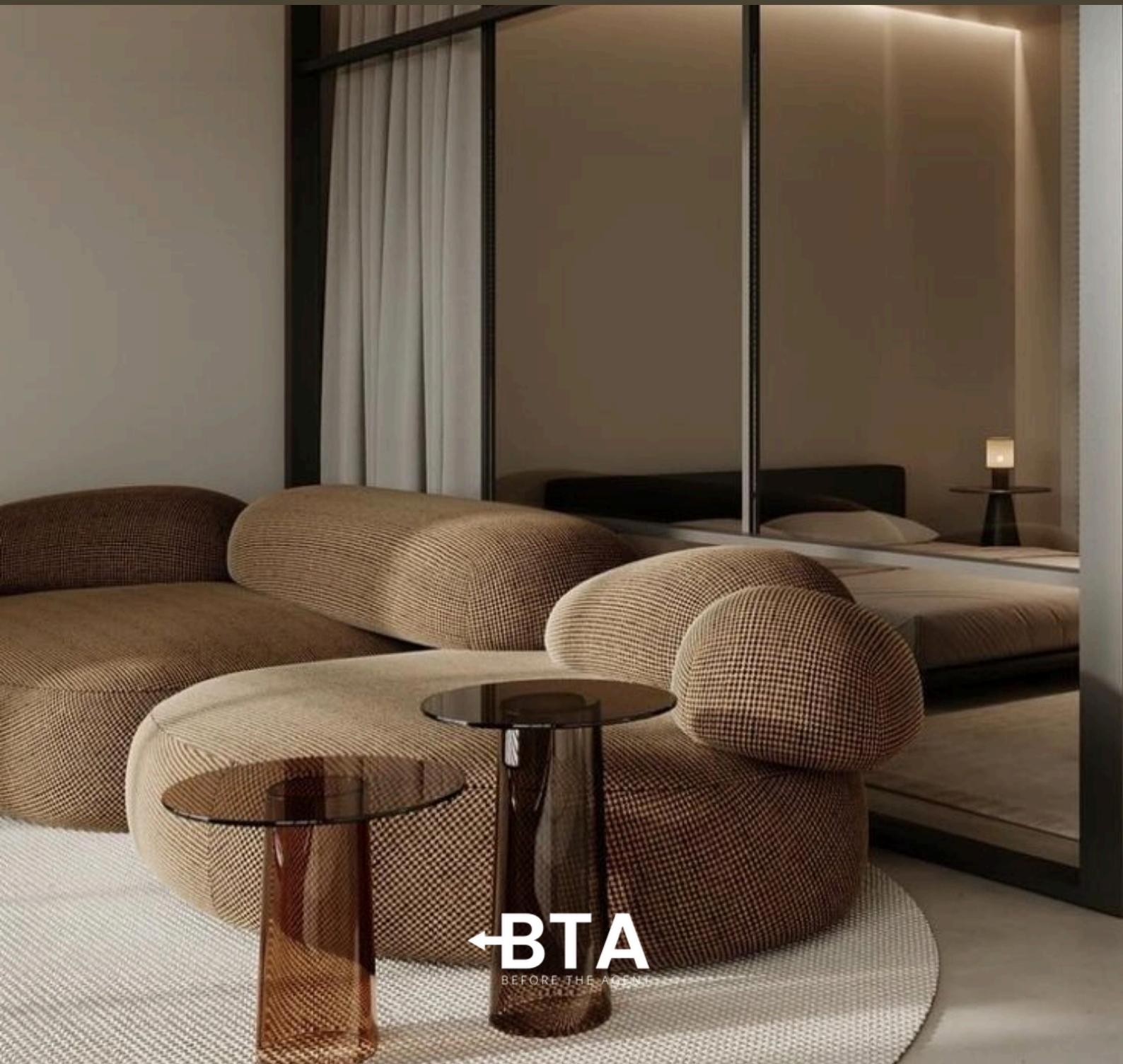
SEPTEMBER MARKET REPORT



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BEFORE THE AGENT



Welcome to our monthly newsletter, and thank you for staying connected with us.

Each month, we'll bring you a curated update on the Melbourne real estate market, including key trends, price movements, and insights into what's shaping buyer and seller activity.

We'll also highlight important policy changes and regulatory updates that may impact your property decisions, along with other relevant news and opportunities across the market.

Our aim is to provide clear, practical information to help you navigate the evolving property landscape with confidence.

If there are specific topics you'd like us to cover, we'd love to hear from you.

KEY DATA – SEPTEMBER 2026



RESIDENTIAL

Consumer confidence remains subdued, with Melbourne dwelling values falling 1.1% in August and auction clearance rates sitting at around 57%, suggesting buyers are continuing to approach the market with caution.



COMMERCIAL

Confidence across Melbourne's commercial market remains mixed. CBD office vacancy sits at around 20.5%, while the industrial market continues to show greater resilience, particularly in the sub-\$1 million segment.



FINANCE & POLICY

Household confidence weakened further in September as the cash rate rose to 4.60%. The Consumer Sentiment Index fell 5.2%, while sentiment among mortgage holders declined by 13%.

PROPERTY OF THE MONTH

26 FLINDERS STREET, BULLEEN

Client: Downsizer

Price: \$1,100,000 to \$1,200,000

Days on market: 12

UNDER OFFER: Circa \$1,150,000

Pre Sale: BTA coordinated agent proposals and managed minor pre-sale presentation improvements.

Together with Woodards Manningham we identified a private sale as the best way forward following the recent change to the disclosure of auction and expression of interest reserve prices.



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Your Lending Solutions

Upgrading in a soft Melbourne market? How to buy your next home before you sell

Melbourne's property market is in a holding pattern. Interest rates remain high, further rises are possible, and buyer confidence remains subdued. Many would-be buyers are staying on the sidelines as they wait for greater certainty.

For families ready to upgrade, however, that hesitation can create an opportunity. With fewer buyers competing, there may be more room to negotiate on the price of your next home.

The challenge is timing. The right property may not wait for you, while selling your current home in a subdued market can take longer than expected.

If you sell first, you risk being left without somewhere to live or feeling pressured to settle for the wrong property. If you buy first, you need a way to fund the new purchase, which can create financial pressure if you're relying on the proceeds from your sale.

How bridging finance helps

Bridging finance is a short-term lending arrangement that allows you to purchase and settle on your new home before selling your existing property. It then gives you a set period to complete the sale, providing more time to secure the right price rather than feeling pressured to accept the first offer.

It can also help you avoid the added cost and disruption of temporary accommodation or having to move twice.



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Your Lending Solutions

Peak debt and end debt: the two numbers that matter

While you own both properties, your total borrowing is known as your peak debt. This includes your existing mortgage, the amount borrowed for your new purchase, and any associated costs or interest added to the loan.

Once your current home sells, the proceeds — after agent fees and other selling costs, are used to reduce this debt. What remains is your end debt, which becomes your ongoing home loan.

For downsizers, the sale proceeds may sometimes clear the borrowing entirely. For upgraders, the key consideration is whether the end debt is manageable for your circumstances, particularly if interest rates rise further.

What do you repay in the meantime?

This depends on the lender and how the bridging loan is structured. Some lenders require interest payments during the bridging period, while others allow the interest to be added to the loan balance and repaid when your property sells. This is known as capitalised interest.

Capitalising interest can help ease cash flow while you're managing two properties, but the interest still needs to be repaid and will increase your overall debt. It's also important to understand what repayments you'll need to make on any separate ongoing home loan from day one.



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Your Lending Solutions

Get the plan right before you buy

In today's market, having a realistic understanding of your likely sale price matters more than ever. Bridging finance works best when there's a clear plan to sell within the lender's agreed timeframe.

The longer your property takes to sell, the more interest you may pay, while a lower-than-expected sale price could leave you with a larger ongoing loan than anticipated.

That's why getting a clear, realistic view of your property's likely sale price before committing to your next purchase is so valuable. Before The Agent can help you understand where your property sits in the current market, so you can make your next move with greater clarity.

Disclaimer: This article contains general information only and does not constitute financial, tax, legal or investment advice. The information has been prepared without regard to your personal objectives, financial situation or needs. You should seek professional advice tailored to your individual circumstances before making any financial decisions.



HOW WE WORK:

01 Engagement

We will shortly provide a brief engagement letter for your review and signature so we can formally commence the process.

02 Property Walk-Through

We will arrange a suitable time to conduct a walk-through of your property. This allows us to gain a detailed understanding of the home and identify opportunities to maximise its presentation and market appeal.

03 Pre-sale Presentation

Following the inspection, we will identify and oversee any recommended pre-sale presentation improvements. Our role is to ensure the property is positioned to achieve the strongest possible result in the market.

04 Agent Selection Process

Once the property is prepared, we will introduce your home to a carefully selected shortlist of suitable agents. We will review their proposals, assess their strategies, and guide you through the selection process to ensure the right agent is appointed.

05 Listing the Property for Sale

After an agent has been engaged and the campaign strategy agreed, the property will be launched to market.

06 Duing the Sales Campaign

Once your property is on the market, we will continue to oversee the process to ensure the appointed agent meets agreed service standards and expectations.

We will provide ongoing advice and guidance as required and act as your conduit to the agent, ensuring clear communication and accountability throughout the campaign.

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