

# Is 2025 the Right Time to Invest in Property? A Strategic Outlook for Australian Investors - Natloans

Canonical: <https://www.natloans.com.au/is-2025-the-right-time-to-invest-in-property-a-strategic-outlook-for-australian-investors/>

## Details:

Car Loans Personal Car Loans > Business Car Loans > Chattel Mortgage > Electric Vehicle Loans > Low Doc Car Loans > Finance Lease > Bad Credit Car Loans > Car Loan Refinancing > Sale & Leaseback Finance > Novated Car Lease >

Home Loans Buy a new home > Refinance my home loan > Buy an investment property > First home buyers > Low Doc home loans > Construction loans > Apply for a home loan now >

Personal Loans Low rate personal loans > Debt consolidation > Home renovation loans > Bike loans > Boat loans > Caravan loans > Jet ski loans > Green Loans > Medical, Cosmetic & Dental Loans >

Business Loans Low doc business loans > Truck finance > Business overdrafts > Commercial property loans > Private lending > Equipment Finance > Working Capital Finance > SMSF Commercial Property loans >

Helpful Resources Loan Calculators > Get My FREE Property Report > Get My Credit File > Send My Bank Statements > Blog > Personal Loan calculator

1300 955 791 Free Consultation Click here

# Is 2025 the Right Time to Invest in Property? A Strategic Outlook for Australian Investors

#### By Mary Nebotakis, Managing Director, Natloans, B. Eco, Dip. Financial Services

As we enter 2025, many Australians are asking the same question: is now the right time to invest in property? The answer, as always, depends on timing, research, and strategy — but there are compelling indicators that suggest this year could offer significant opportunities for smart, well-prepared buyers.

## Why Understanding Your Borrowing Power Matters

Before stepping into the property market, understanding your borrowing capacity is crucial. This isn't just about how much the bank will lend you — it's about how much you should borrow, based on your unique financial position, goals, and appetite for risk.

At Natloans, we help clients assess their borrowing power through detailed analysis, incorporating factors like:

Current income and expenses

Investment objectives

Risk tolerance

Future financial goals

Using advanced calculators and personalised guidance, we ensure our clients are empowered with the knowledge and strategy they need to make confident decisions.

## ## Key Property Market Trends Heading into 2025

The property market in 2024 was marked by sharp contrasts and shifting momentum. As we move into 2025, several forces continue to shape the landscape for investors.

### ### 1. Interest Rates

Since 2022, the Reserve Bank of Australia (RBA) has implemented multiple rate hikes to curb inflation. While higher interest rates can challenge borrowers, they also cool overheated markets — creating windows of opportunity for buyers with strong strategies and flexible finance.

### ### 2. Population Growth

Immigration-driven population growth is boosting demand for housing, particularly in capital cities. With infrastructure under pressure and more people competing for places to live, rental markets remain tight — a clear advantage for property investors.

### ### 3. Rental Vacancy Rates

According to SQM Research, vacancy rates remain at historic lows in most cities:

|      |              |     |     |           |      |        |      |          |      |          |      |       |      |
|------|--------------|-----|-----|-----------|------|--------|------|----------|------|----------|------|-------|------|
| City | Vacancy Rate | --- | --- | Melbourne | 2.2% | Sydney | 2.1% | Brisbane | 1.2% | Adelaide | 0.8% | Perth | 0.7% |
|------|--------------|-----|-----|-----------|------|--------|------|----------|------|----------|------|-------|------|

Lower vacancy means higher competition for rental properties — and correspondently higher rent.

### ### 4. Housing Supply Shortages

Despite strong demand, new housing supply remains limited. Builders face rising costs, supply chain delays, and planning constraints — all of which reduce new stock coming to market. For existing homeowners and investors, this imbalance drives up both prices and rental yields.

## ## Where Are the Opportunities?

Data from CoreLogic shows that while cities like Sydney, Brisbane, Adelaide, and Perth reached record dwelling values by late 2024, others like Melbourne and Hobart saw modest declines — potentially positioning them for future growth.

### ### Spotlight on Melbourne

Melbourne may be one of 2025's most promising investment destinations. Here's why:

**Population Surge :** Now Australia's largest city again, with over 5.3 million residents.

**Market Cycle Timing :** Experts suggest Melbourne may be nearing the bottom of its cycle — a critical point for value buyers.

**Long-Term Growth Trends :** Suburbs such as Darebin have a history of doubling in value multiple times over past decades.

**Supply Shortages :** Like other capitals, Melbourne is grappling with limited new supply and rising demand.

With the right timing and strategy, Melbourne may present significant upside potential for investors with a long-term view.

## ## Average Weekly Rental Costs by City (2024 Data)

| City | Avg. Weekly Rent | | --- | --- | | Sydney | \$775 | | Melbourne | \$580 | | Brisbane | \$625 | | Adelaide | \$600 | | Perth | \$660 | | Canberra | \$680 | | Hobart | \$550 |

Source: ABS, Domain Research

These rental figures, paired with low vacancy rates, show why residential property continues to be a compelling asset class.

## ## Tips for Property Investment Success in 2025

Focus on Fundamentals Look for areas with strong infrastructure, employment hubs, and population growth.

Do Your Research Data-backed decisions are far more reliable than emotional or speculative buys.

Get the Right Advice Partner with a finance expert who understands investment property and can tailor a solution to your situation.

## ## How Natloans Supports Smart Property Investors

At Natloans, we offer more than just financing. We help our clients develop a full-spectrum investment strategy, including:

Tailored loan solutions for investors

Access to competitive rates and flexible terms

Free property reports and insights

Budget planning tools and calculators

Expert advice on maximising borrowing power

Ongoing support for portfolio growth

## ## Thinking About Investing in 2025?

If you're considering stepping into the property market this year — or expanding your existing portfolio — now is the time to seek expert guidance.

Whether you're a seasoned investor or just getting started, we're here to help you unlock your financial future with confidence.

Call us today on 1300 955 791 Or explore our resources and tools to get started online.

PrevTips for Setting a Household Budget: Your Guide to Financial Success 5 Top Finance Tips for First Home BuyersNext

## ##### Categories

<https://www.natloans.com.au>

## #### Want a tailored finance solution?

Contact Us Car Loans

Personal Car Loans

Business Car Loans

Chattel Mortgage

Electric Vehicle Loans

Low Doc Car Loans  
Finance Lease  
Bad Credit Car Loans  
Car Loan Refinancing  
Sale & Leaseback Finance  
Novated Car Lease  
Personal Loans  
Low Rate Personal Loans  
Debt Consolidation  
Home Renovation Loans  
Bike Loans  
Boat Loans  
Caravan Loans  
Jet Ski Loans  
Green Loans  
Medical, Cosmetic & Dental Loans  
Home Loans  
Buy A New Home  
Refinance My Home Loan  
Buy an Investment Property  
First Home Buyers  
Low Doc Home Loans  
Construction Loans  
Apply For a Home Loan Now  
Business Loans  
Low Doc Business Loans  
Truck Finance  
Equipment Finance  
Business Overdraft  
Commercial Property Finance  
Private Lending  
SMSF Commercial Loans  
Working Capital Finance

[Mortgage Brokers](#)

[Melbourne Mortgage Brokers](#)

[Sydney Mortgage Brokers](#)

[Brisbane Mortgage Brokers](#)

[Adelaide Mortgage Brokers](#)

[Darwin Mortgage Brokers](#)

[Perth Mortgage Brokers](#)

[Hobart Mortgage Brokers](#)

[Finance Brokers](#)

[Melbourne Finance Brokers](#)

[Sydney Finance Brokers](#)

[Brisbane Finance Brokers](#)

[Adelaide Finance Brokers](#)

[Perth Finance Brokers](#)

[Darwin Finance Brokers](#)

[Hobart Finance Brokers](#)

[About Us](#)

[About Us](#)

[Compliments and Concerns](#)

[Privacy Policy](#)

[Blog](#)

[#### Want a tailored finance solution?](#)

[Contact Us](#)

[Call Us](#)

[1300 955 791](#)

[Email Us](#)

[info@natloans.com.au](#)

[Text Us](#)

[0419 348 152](#)

[Visit Us](#)

[7/296 Bay Rd Cheltenham VIC 3192](#)

[Copyright © 2026 Natloans. All rights reserved.](#)

Natloans is part of the Natloans group of companies, proudly owned by Natloans Holdings Pty Ltd. All services delivered under the Natloans brand are provided by licensed entities within our group — and we'll always confirm the relevant entity in your documentation for complete transparency.