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Financial Services



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## What's happening with the Property Market?

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The market seems to have peaked and is now presenting as if it is going to revert to a period of much lower growth. The current trend in Sydney's growth pattern is not abnormal. It is simply a function of an asset that is increasing in value and constantly outperforming wage growth. This coupled with current levels of low affordability leads many to believe that Sydney house prices, in dollar terms, are reaching their peak value in this growth cycle. The silver lining in this situation is that while house price growth in Sydney will probably slow for the remainder of the year, other states and capital cities still have some growth to achieve before reaching their peak value for this growth cycle.

The following link gives more details-

<http://blog.residex.com.au/2014/03/26/february-property-market-update/>

## To fix or not to fix that is the question

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The issue of fixed versus variable home loan rates can be a vexed question for borrowers. Hayden at Carnegie Finance is always happy to help you with this decision but if you'd like to do some background reading of your own the information found at this link may prove helpful.

<https://www.moneysmart.gov.au/borrowing-and-credit/home-loans/fixed-vs-variable-home-loans>

Hayden Thorpe at Carnegie Finance is always ready to help you with your borrowing needs be it for a car, a boat, house, investment property or something else. Give him a call on 9687 1966 or send him an email – [hayden@carnegiefinance.com.au](mailto:hayden@carnegiefinance.com.au)