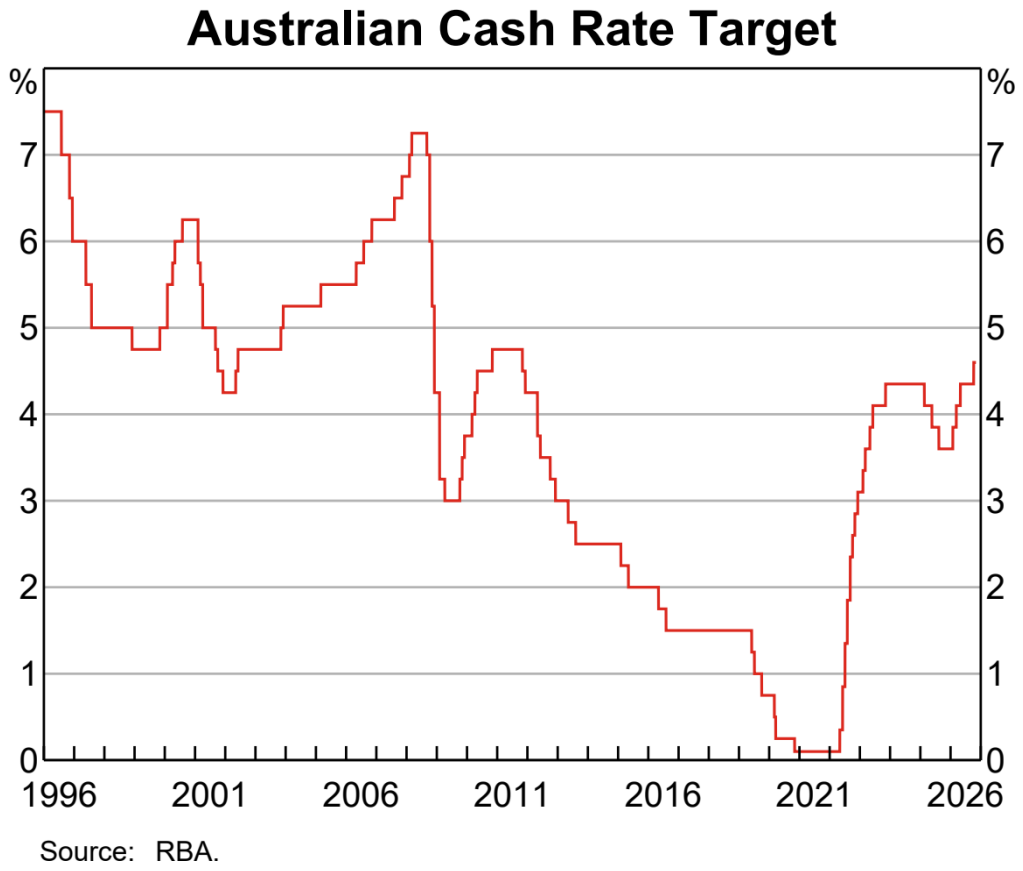


STATE OF THE NATION

What's happening in Australia and what it means for property owners and investors

by George Markoski



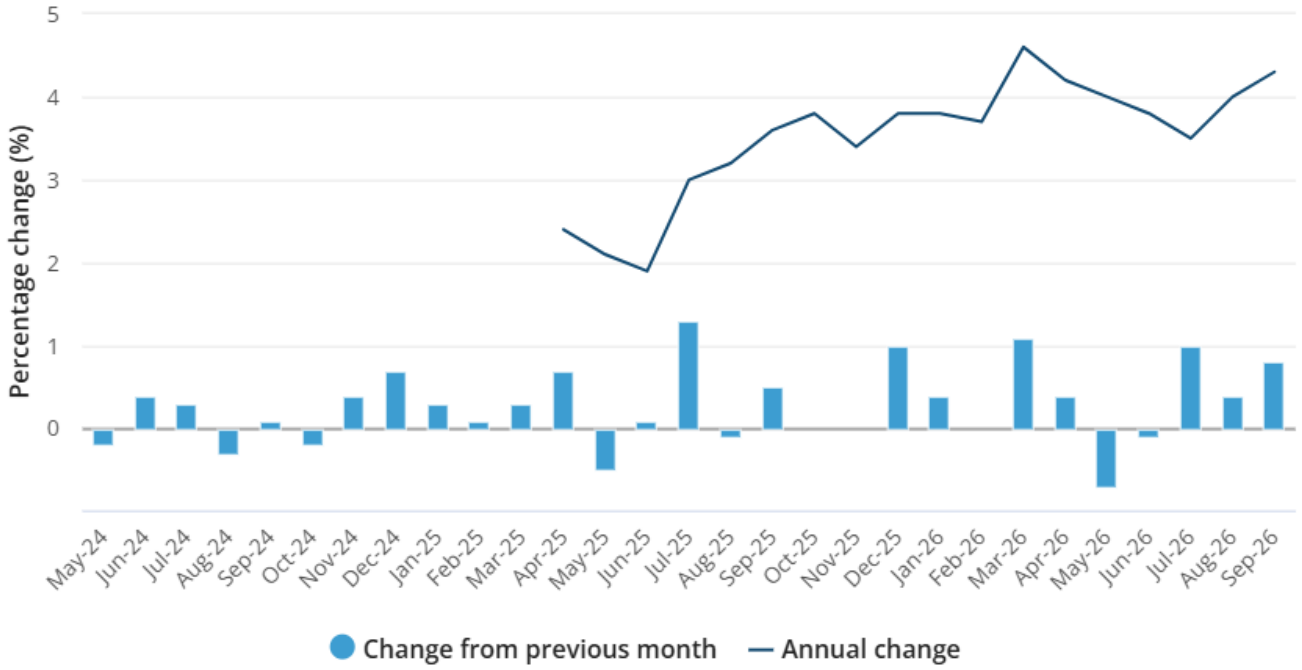
The RBA Has Raised Rates Again

The cash rate rose **25 basis points to 4.85%** on 3 November.

Six board members voted to raise; three wanted to hold.

Source: Reserve Bank of Australia, Monetary Policy Decision, 3 November 2026; chart: RBA Chart Pack, 4 November 2026, data to 29 October (before this rise).

Inflation Is Moving the Wrong Way



4.3%

annual inflation to September, up from 4.0% in August

Source: Australian Bureau of Statistics, "All groups CPI, Australia, monthly and annual movement (%)", Consumer Price Index, Australia, September 2026 (released 28 October 2026).

Where Prices Are Rising Fastest

8.7%

transport, annual rise to September

5.2%

housing costs, annual rise to September

4.7%

education, annual rise to September

Each is rising faster than overall inflation of 4.3%.

Source: Australian Bureau of Statistics, Consumer Price Index, Australia, September 2026 (CPI groups, year to September 2026).

The RBA Doesn't Expect a Quick Fix

Inflation is forecast to stay elevated through much of 2027, reaching the top of the target range around three quarters later than previously forecast.

What should investors do if rates stay high?

Source: Reserve Bank of Australia, Monetary Policy Decision, 3 November 2026.

WHAT IT MEANS FOR INVESTORS

Cutting through the noise to find the signal



Three Things to Review This Week

Repayments

Could each loan stay manageable if rates rise again?

Buffers

How many months of holding costs could you cover today?

Loan structure

When did you last compare your rate and lender?

General information only. Consider obtaining advice from an appropriately qualified professional.

Rates are rising.
The plan still matters most.

Know your numbers now, so a higher rate is a cost you planned for, not a shock.