



Perth

WA 6000 · City of Perth · Perth CBD — city centre

COMPLETE SUBURB INTELLIGENCE REPORT

Prepared for: Single applicant · Declared income: \$104,000 gross p.a.

Price methodology: 6-month rolling settled median | October 2025 – March 2026 | Most accurate in rising markets

6-mo median \$1,080,000	12-mo growth +36.2%	Unit yield 6.49%	Days on mkt 14 days
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SUBURB SCORE

BORROWING NOTE

Houses: beyond \$104K
single income capacity.
DTI 8.3x — exceeds 6.0x.
Units at \$595K are
more accessible.
See page 8 for detail.

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Report date: 25 April 2026 · Price basis: 6-month rolling settled median

Purchaser: Single applicant · Income: \$104,000 · RBA: 4.10% eff. 18 March 2026

This report is for informational purposes only. Not financial, investment or credit advice.

Always consult a licensed mortgage broker before making any property or finance decisions.

01 PRICE & CAPITAL GROWTH

SuburbIQ 6-month methodology

12-month median \$1,020,000 → 6-month median \$1,080,000 (+\$60,000 gap). At 36%+ annual growth, buying on 12-month median understates today's Cotality Home Value Index confirms: \$1,017,698 as at March 2026, up 24.3% annual. All sources point to same story.

6-month median (current) \$1,080,000 October 2025 – March 2026	12-month median (historic) \$1,020,000 CoreLogic to Jan 2026	12-month growth (houses) +36.2% Perth leading nationally	5-year growth +91.2% Cotality HVI confirmed
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6-month median house price (current)	\$1,080,000
12-month median house price (historic)	\$1,020,000
Cotality Home Value Index (March 2026)	\$1,017,698
12-month capital growth (houses)	+36.2%
Annualised growth — 6-month window	+42.0% annualised
5-year capital growth	+91.2%
Unit median price	\$595,000
Unit 12-month growth	+17.83%
House sales past 12 months	94 settled transactions
Unit sales past 12 months	732 settled transactions
House days on market	14 days
Unit days on market	15 days

Price source comparison

CoreLogic/YIP 12-month \$1,020,000 Settled median, 12 months to Jan 2026	Standard reference — understates today's market
SuburbIQ 6-month (this report) \$1,080,000 Settled median, 6 months to Mar 2026	What you pay today
Cotality Home Value Index \$1,017,698 All dwellings, March 2026	Broader measure — confirms same trajectory

02 RENTAL MARKET

House gross yield (6-mo) 4.12% On \$1,080,000	Unit gross yield 6.49% On \$595K — strong	Vacancy rate 0.5% Record low — landlord mkt	House rent growth +14.5% YoY est. Strong demand
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Unit market stands out on yield:

Perth CBD units at \$595K median with \$750/wk rent deliver 6.49% gross yield — one of Perth's strongest unit yield stories. House yield of 4.12% is mod

Median weekly rent — house	\$855/wk
Median weekly rent — unit	\$750/wk
Gross yield — house (on 6-mo median)	4.12%
Gross yield — unit	6.49%
Vacancy rate (SQM Research April 2026)	0.5%
Vacancy note	Fewer than 1,000 rentals available metro-wide
Rental growth estimate	Strong — unit rents +17.8% YoY
Median leasing time — house	14 days
Median leasing time — unit	15 days

Net yield for borrowing calculations:

House: \$855/wk x 52 = \$44,460/yr gross. After 9.5% expenses = \$40,241/yr = \$3,353/mo net.

Unit: \$750/wk x 52 = \$39,000/yr gross. After 9.5% = \$35,295/yr = \$2,941/mo net.

03 DEMOGRAPHICS

Dominant age group 20–29 years Young professionals	2021 population 13,670 +19.6% from 2016	Owner-occupiers 32.5% Predominantly renters	Dominant occupation Professionals High income earners
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Dominant age group	~25 years
2021 census population	13,670
Population growth 2016–2021	+19.6% from 2016–2021
Owner-occupiers	32.5%
Renters	67.5%
Average household type	Childless couples predominantly
Dominant demographic	Young professionals, 20–29 dominant age group
Your income vs suburb profile	\$104,000 — above median but below top-earning professionals

Tenure split — distinctive for Perth CBD



What this means for investors:
 High renter rate (67.5%) signals strong rental demand. Young professional demographic means quality, stable tenants. Vacancy of 0.5% is expected.

04 SCHOOLS & AMENITIES

School	Type	Years	ICSEA	vs 1000
Perth Modern School	Public Select	7-12	1,132	+132
St George's Anglican Grammar	Independent	K-12	1,118	+118
Trinity College	Independent	K-12	1,105	+105
Highgate Primary School	Public	K-6	1,091	+91

AMENITIES & INFRASTRUCTURE

Transport	Perth Station & Perth Underground (Armadale, Joondalup, Mandurah lines) • CAT bus network • Cycle paths
Shopping	Hay Street Mall • Murray Street Mall • Northbridge restaurants & bars • David Jones • Myer
Parks	Hyde Park • Kings Park 400m • Supreme Court Gardens • Elizabeth Quay foreshore
Infrastructure	METRONET complete 2026 • Elizabeth Quay development • Yagan Square • Optus Stadium precinct

ICSEA scores explained:

Index of Community Socio-Educational Advantage. National average = 1,000. All Perth CBD schools significantly above — reflects high-income professional catchment area.

05 RISK FLAGS

● Low risk ● Medium risk ● High risk

● **Flood risk**
Low — minimal flood exposure in core CBD residential zones

● **Bushfire risk**
Very Low — fully urban, no vegetation interface

● **Apartment supply pipeline**
Medium-high — significant apartment development pipeline in inner Perth/Northbridge

● **Noise & urban activity**
Medium — CBD noise, Roe Street entertainment precinct, construction activity

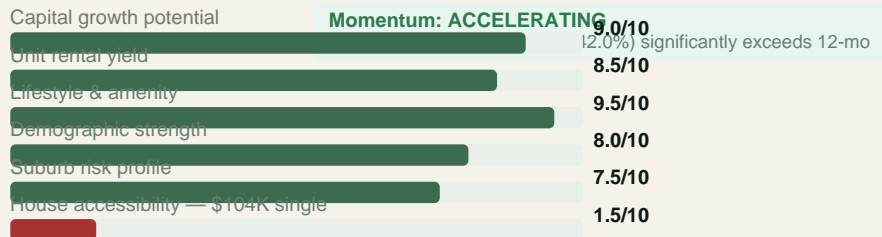
● **Single income affordability — houses**
High risk for single \$104K income — see borrowing intelligence

Supply pipeline note — important for unit investors

Significant apartment development is approved and underway in inner Perth and Northbridge.

This adds rental supply over 2026–28. Monitor new completions before committing. Check City of Perth DA register for your specific street.

06 SUBURB VERDICT



WHO PERTH CBD SUITS — AND WHO IT DOESN'T

+ High-income couples \$200K+ combined

Houses within reach. CBD lifestyle, strong capital growth, quality schools nearby.

+ Unit investors \$120K+ single income

Units at \$595K pass serviceability at 20% deposit. 6.49% yield is exceptional.

+ Owner-occupiers wanting lifestyle

World-class amenity, walkability, entertainment. Renting is the dominant lifestyle here.

- Single income \$104K — houses (this report)

House at \$1.08M does not pass. DTI 8.3x vs 6.0x limit. Unit market is different — see page 8.

- Cash flow investors targeting yield

Units yes (6.49%). Houses no (4.12% gross yields, CBD supply pipeline risk).

Plain English verdict

Perth CBD is one of Australia's best-performing postcodes. Growth, lifestyle and rental demand are all exceptional. For houses at \$1.08M your income doesn't work.

The unit market at 6000 is a different conversation entirely. See page 8.

CAN'T AFFORD PERTH CBD? SIMILAR SUBURBS TO CONSIDER

Suburb	PC	6-mo median	Growth	Yield	Distance to CBD
Vic Park	6100	\$820K	~+22%	4.8%	8km to CBD
St James	6102	\$750K	~+19%	5.1%	9km to CBD
Bayswater	6053	\$710K	~+18%	5.4%	8km to CBD

Comparison pack — 2 complete reports for \$229 • Get full borrowing intelligence for any two suburbs • getsuburbiq.com.au

07 BORROWING INTELLIGENCE — 6-MONTH MEDIAN \$1,080,000**Complete report exclusive — built on current RBA rates and APRA 2025 rules****Current rates — 25 April 2026**

RBA cash rate (effective 18 March 2026)	4.10%
Standard variable rate — big 4 average	6.84%
APRA assessment rate (SVR + 3.00% buffer)	9.84%
Next RBA meeting	5 May 2026 — hold expected

Your income profile

Gross annual income	\$104,000
Income tax + Medicare levy (2025-26)	\$26,347
Net annual income after tax	\$77,653
Net monthly take-home	\$6,471
35% gross income ceiling (bank limit)	\$3,033/mo — binding number

Income scenarios — Perth house at \$1,080,000 with 20% deposit (\$216K)

Income	35% ceiling	Assessment	DTI	Passes?
\$80K single	\$2,333/mo	\$7,480/mo	10.8x	No — well outside
\$104K single	\$3,033/mo	\$7,480/mo	8.3x	No — \$4,447 over ← YOU
\$120K single	\$3,500/mo	\$7,480/mo	7.2x	No — \$3,980 over
\$160K dual	\$4,667/mo	\$7,480/mo	5.4x	No — \$2,813 over
\$200K dual	\$5,833/mo	\$7,480/mo	4.3x	No — \$1,647 over
\$260K dual	\$7,583/mo	\$7,480/mo	3.3x	YES — passes

Perth house at \$1,080,000 — serviceability result

Purchase price (6-month median)	\$1,080,000
Deposit (20%)	\$216,000
Loan amount	\$864,000
LVR — LMI position	80% — No — LVR at 80%
Monthly repayment at 6.84%	\$5,656/mo
Net cost after rent (\$3,353/mo)	\$2,303/mo
Assessment repayment at 9.84%	\$7,480/mo
Your 35% income ceiling	\$3,033/mo
Excess over ceiling	\$4,447/mo over limit
Debt-to-income ratio	8.3x — significantly exceeds 6.0x APRA
Serviceability verdict	DOES NOT PASS — both DTI and stress test fail

Rate cut sensitivity — what changes if the RBA cuts rates

RBA scenario	Assessment rate	Max loan	Max purchase 20%	Impact vs today
No cut (today — 4.10%)	9.84%	\$350,362	\$437,952	Current position
One cut (3.85%)	9.59%	\$360,100	\$450,125	Max loan +\$9,738 · Max purchase +\$12,173
Two cuts (3.60%)	9.34%	\$370,200	\$462,750	Max loan +\$19,838 · Max purchase +\$24,798
Three cuts (3.35%)	9.09%	\$380,600	\$475,750	Max loan +\$30,238 · Max purchase +\$37,798

Next RBA meeting: 5 May 2026

A hold is widely expected. Each 0.25% cut meaningfully improves your maximum borrowing capacity.

08 YOUR OPTIONS — FOUR PATHS FORWARD

Your borrowing capacity at \$104,000 single income

Max assessment repayment (35% gross)	\$3,033/mo
Maximum loan at 9.84% APRA assessment rate	\$350,362
Maximum purchase price at 20% deposit	\$437,952
DTI at maximum loan	3.4x — well within 6.0x

Four paths to owning in Perth

Option 1 — Buy a Perth CBD unit at \$595K median

Unit at \$595K with 20% deposit (\$119K) → loan \$476K. Assessment repayment: \$5,100/mo.
Still tight vs \$3,033 ceiling — but closer. With 30% deposit (\$178K) → loan \$417K,
assessment \$4,473/mo. Still over. Add co-borrower or build to 40% deposit.

Option 2 — Target inner suburbs with houses under \$440K

Suburbs with medians under \$440K are within your borrowing capacity.
Vic Park, Cannington, St James, Bentley — all within 8km of Perth CBD.
Invest there now. Use equity to move into CBD later.

Option 3 — Add a co-borrower

Adding a partner at \$60K: combined \$164K → 35% ceiling rises to \$4,783/mo.
A Perth CBD unit at \$595K becomes achievable at 20% deposit.
This is the fastest route to the Perth CBD market.

Option 4 — Build deposit to 40%+ for the unit market

At 40% deposit on \$595K unit → loan \$357K. Assessment: \$3,825/mo.
Above ceiling but only by \$792/mo — many lenders may apply discretion at 3.4x DTI.
Have a broker assess. This may be closer than the numbers suggest.

Postcode 6000 lender flags: No known postcode restrictions for 6000 — standard lender panel

DATA SOURCES & METHODOLOGY

SuburbIQ price methodology

6-month rolling settled median (October 2025 – March 2026) — Landgate/REIWA. 12-month medians shown for reference only.

CoreLogic / YIP Magazine April 2026

12-mo median \$1,020,000 · growth 36.18% · yield 4.09% · rent \$855/wk house, \$750/wk unit

REIWA / Landgate Estate Institute of WA — updated 26 April 2026

Settled transaction data. 12-month period ending March 2026. Primary price source.

Cotality HVI Home Value Index, March 2026

\$1,017,698 dwelling value · +24.3% annual · +91.2% five-year

SQM Research Commercial data licence

Vacancy rate 0.5% April 2026. Fewer than 1,000 available rentals metro-wide.

ABS Census Australian Bureau of Statistics

Population 13,670 · +19.6% growth · 32.5% owner-occupied · 20–29 dominant age

Landgate WAWA Land Information Authority

Flood zones · bushfire risk · zoning. Perth CBD rated very low on both.

ACARA Australian Curriculum Assessment Authority

School ICSEA scores 2025. All Perth CBD schools above national average 1,000.

RBA Reserve Bank of Australia

Cash rate 4.10% effective 18 March 2026. Next meeting 5 May 2026.

ATO Australian Taxation Office 2025-26

Tax: \$5,092 + 32.5c per \$1 over \$45,000 + 2% Medicare levy. Net income \$77,653.

APE Blog Australian Property Experts, April 2026

METRONET completion 2026. REIWA weekly transactions 800–860/week March 2026.

FREE BROKER CALL — INCLUDED WITH YOUR COMPLETE REPORT

The report showed you the numbers. A broker shows you the path.

At \$104K income a broker can confirm what actually works right now
— and what milestone gets you into the Perth market.

- Your exact borrowing capacity at current rates — confirmed, not estimated
- Whether a Perth CBD unit at \$595K works with your deposit level
- Which lenders assess most favourably at your income and DTI ratio
- What deposit or income growth gets you to the Perth house market

Book your free call at getsuburbiq.com.au

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Broker referral arranged by SuburbIQ. SuburbIQ may receive a referral fee if a loan settles.

SuburbiQ

Perth suburb & borrowing intelligence

Prepared for: Single applicant · \$104,000 · 25 April 2026

Price basis: 6-month rolling settled median (October 2025 – March 2026) = \$1,080,000

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Borrowing intelligence is indicative only. RBA 4.10% effective 18 March 2026. Consult a licensed broker.
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