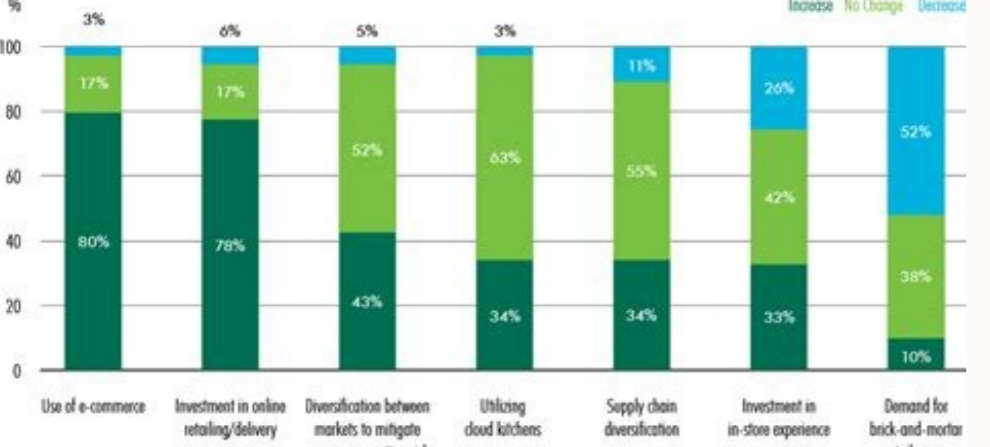
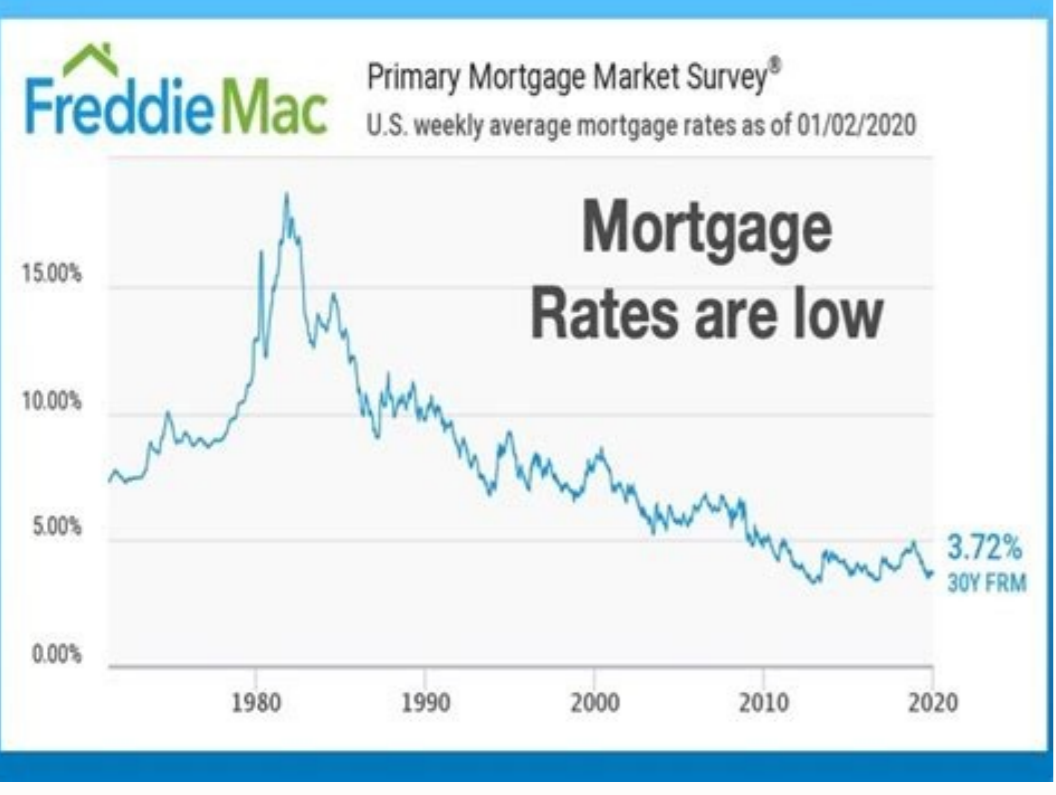
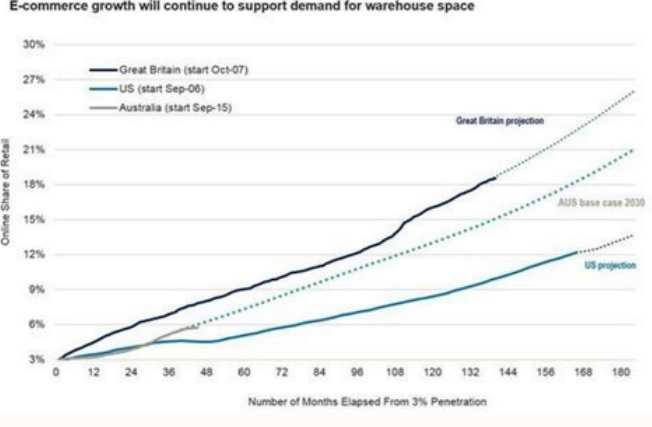
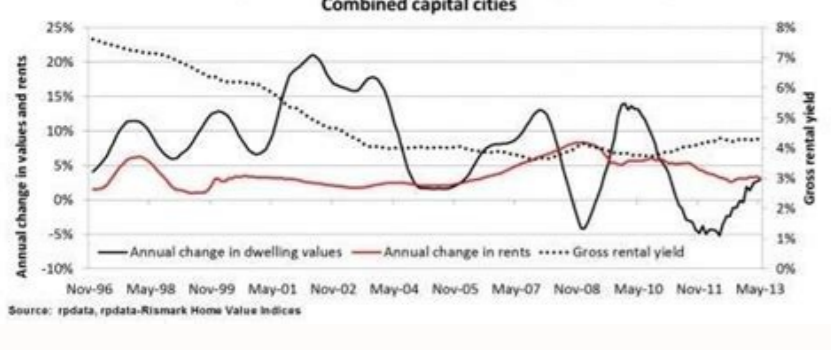


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This year we celebrate 20 years of delivering insights into the housing market through the Australian Housing Outlook report. The report, authored by BIS Oxford Economics and sponsored by QBE Lenders' Mortgage Insurance, deep dives into property market dynamics during this extraordinary time and forecasts where prices are headed over the next three years. These are truly transformative times. The way we live and work continues to evolve as the COVID-19 pandemic creates opportunities as well as challenges, whilst changing our mindsets and priorities. What's driving the housing market? A key theme of the report is the change to migration patterns. With Australia's international borders effectively closed, the usual influx of international migrants and outflow of Australians is not having its usual impact on the housing market. And while cities have long been the centre of commerce and community, many of us made the decision to leave cities for regional towns. This shift in housing preference will be interesting to watch over the next few years. Download the full report now. The information on this page is of a general nature and observations about the property market and its trends are not intended to be construed as financial advice. For property market financial advice, speak with a professional. Australia Real Estate Market Outlook 2019 The Australian economy is facing overseas and domestic headwinds that will slow economic growth in 2019 and adversely impact property markets. But typically, there are two sides to every story, and although change can represent a threat to some, others may deem it an advantage. Economy: Still Growing, But Slowing The economy performed well in 2018 but headwinds that emerged in the latter part of the year suggest economic growth in 2019 will be lower. The slowdown in residential construction will impact the office and retail sectors downstream and falling dwelling prices will weigh on consumer confidence. Office Sector: Growth Convergence to Continue 2019 will see the supply pipeline turned back on after being virtually dormant for two years. The number of flexible office centres will continue its strong growth trajectory. Australian corporates surveyed expect to decrease their traditional leased office footprint over the next two years, whilst increasing their use of coworking space. Retail Sector: Survive or Thrive Retailers will increasingly employ omnichannel strategies in order to capture a slice of the ongoing growth in online retail. The number of major retailer defaults has been on the rise in Australia and we expect this will continue, given the economic headwinds that will impact consumers in 2019. Logistics Sector: Structural Change Driving Growth Well located industrial areas with land availability constraints will see proposals for multistorey warehouses in 2019. Land prices have grown strongly for inner city locations over recent years, yet industrial demand will continue to grow as last-mile logistics becomes increasingly important for supply chain efficiencies. Hotels: Weaker Currency Will Lend Support With the expectation of a lower Australian dollar in 2019, this will benefit hotel operators by attracting international visitors and dissuading Aussies from travelling abroad. The projected weaker AUD reflects a weaker economy, and that being the case we expect the level of corporate travel will decline in 2019. Residential Sector: Correction, But How Much? APRA's imposed limitations on investor lending are now having significant effects on the residential sector. There are also a number of known unknowns that could profoundly impact the residential sector in 2019 such as the findings of the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, the looming federal election, and any changes in Australia's overseas migration intake and related policy. Build to Rent: Market Gaining Traction The pace of progression in this emerging sector is expected to pick up in 2019 as changing conditions in the residential market, particularly falling land values, improve potential returns for prospective build-to-rent developments. With over 3,000 units under construction and a handful of projects opening up this year, the question as to whether the general public embraces the concept will be closer to an answer. Capital Markets: Reaching the Top Transaction volumes this year will likely continue the downward trend since 2016, more attributable to the decline in owners willing to sell rather than a dearth of buyers. There remains strong buyer interest from local and offshore capital and selected Australian office and industrial markets still offer some of the best prospects for rent growth within the APAC region. Global investors requiring an increase in APAC allocation in 2019 will still have Australia on their target list. Australia is a diverse land that is home to a wide range of fascinating natural landmarks and iconic destinations. It is the world's 12th largest economy, and ranks up there as one of the most well-developed countries in the world. Property is one of Australia's largest assets and a strong contributing factor that influences its economic wealth. On a global ranking, Australia has had the 6th highest rise in annual property prices over the last five decades, with house prices surging at an average increase of 8.1% per year. Research by BIS and UBS shows 9 out of 10 properties made a profit in spite of the slowdown in the housing market. However, the market saw a moderation in 2018 with Sydney being the hardest hit, it affected investor's appetite due to the stricter regulatory and lending measures. A prominent factor that underpins the Australian economy is its population growth. Australia's population grew by another 1.6% to 24.7 million in the 12 months to the end of September 2017. Melbourne Home to 4.9 million people. Source: ABC News Known as Australia's cultural capital, this city that is home to diverse landscapes and cultural history is the sanctuary for coffee lovers. From sandy beaches and historic museums to artisan cafes, Melbourne has it all. Voted as the world's most liveable city for seven consecutive years, Melbourne is home to a population of 4.9 million people. The city is set to beat Sydney to become Australia's most populated capital by 2036. After five years of steady growth, the Melbourne property market is in for a soft landing following its peak in November 2017. Though experiencing a slight fall, property prices in Melbourne are unlikely to crash as it is underpinned by a robust economy. Being one of the 10 fastest developing cities and having owned Australia's strongest population growth rate, Melbourne's population is set to increase by 10% in the coming years. This has opened the gateway for higher employment rates alongside 35% influx of skilled immigrants. These factors contribute to the moderate rise in rental rates and property prices in Melbourne. The undersupply of homes is another indicative behind the possible rise of house prices. Urban Development Institute of Australia (UDIA) predicted that if the current situation persists, housing shortage could reach an excess of 50,000 houses by 2020. With the current population growth exceeding 2%, increasing employment rate and construction activity, Melbourne and its surrounding areas are likely to produce many Hotspots going into 2019. Last year, "Melbourne dominated the HIA Hotspots report with 12 of Australia's Top 20 building growth areas located around Victoria's capital," said HIA's Senior Economist, Shane Garrett. According to the HIA Population & Residential Building Hotspots Report 2018, the Mickleham-Yuroke area of Melbourne is Australia's most wanted hotspot, with a population growth of 35.3% during 2016/17 and \$222.9 million in building approvals. Perth Perth is in for advancement. Source: Property Update As Western Australia's sun-drenched capital, Perth has established itself as one of Australia's prominent travel and business destinations. Home to King's Park and Botanic Garden, one of the largest inner city parks in the world, Perth has some of the world's finest brands to shop at alongside a thriving city life. Despite being a city, it is not far from picturesque oceans and beaches. This balance between nature and cosmopolitan living makes Perth an attractive site for investment. The Perth property market has taken a plunge in the last five years since its peak in June 2014. With the falling values, research has suggested that the housing market in Perth is in for a bottom out with median house prices set for a decline over the period of 2018/19. Nevertheless, property prices in Perth are expected to rise in the next two years. The outlook for the state's economy remains positive with the market beginning to retreat again. Industry analyst, BIS Oxford Economics, in its latest report revealed that Perth is tipped to have the second-fastest price growth in Australia by 2021, rising by 10%. In some parts of Perth, prices are on demand year-on-year (y.o.y) where it has increased by 6.6% which indicates that the property market is in for recovery. Perth's vacancy rate was at 5.1% for March 2018 and is forecasted to increase. For investors seeking an investment prospect with promising yields and returns, Perth might just be the answer. Sydney What does 2019 have in store for the Sydney property market? Source: Property Update Sydney is known as Australia's leading global and premier city. It is the destination of choice for entrepreneurs, tourists and students alike. Rich with a number of tourists spots such as the Sydney Opera House and Sydney Harbour, this city continues to grow in popularity. Sydney's housing market recorded a 0.7% price drop as of October 2018, bringing the overall 12-month decline to 7.4% — the largest annual price fall in the city since 1990. Comparatively, on a longer span, over the last five years, statistics show that average house prices have increased by 51%. Despite the current fall, the property market in Sydney is expected to ascend in the near future. Rising economic and population growth alongside the increase in employment rate are aspects that would surge the Sydney property market. Foreign investors continue to channel their interests here as prices are looking to rise again in 2020-21. First home buyers are flooding into Sydney creating a potentially stronger market considering the upcoming initiatives and infrastructure projects. The NSW government will be directing \$A15.3bn towards infrastructure in the next year in order to improve the quality of living and provide a more efficient and convenient commute in and out of the city. See also Is Growth in Store for Australian House Prices? With all these advancements being made, Sydney is on its way to becoming a promising investment for foreign investors. Brisbane Brisbane has the most promising growth in the property market. Source: Property Update Blessed with idyllic weather, award-winning food and wine, adventurous activities and fun destinations for weekend getaways, Brisbane is the hotspot among tourists and investors. With the second fastest population growth in Australia, Brisbane is set for a prosperous year especially in terms of its property market. According to BIS's forecast, this city will see the strongest growth over the next three years with an increase of 13%. Buyers and investors are drawn to the state's affordability that it attracts a larger number of inter-state migrants with an overall dwelling of 5.9% y.o.y. Apart from its affordability, the city also shifted its focus on improving its infrastructure to accommodate increasing population growth, alongside the growing job demand. The influx of large scale developments coupled with major employment hubs will further enhance the liveability of the city. These developments will significantly boost Brisbane's employment growth and increase the demand for housing and property. The Australian property market in for a rise, which means property investors can get better returns by buying now while the market is still low. If you are looking for property in the cities of Sydney, Melbourne, Perth, Brisbane and more — give us a call at (+65) 3163 8343 (Singapore), 03-2162 2260 (Malaysia), or email us at info@csiprop.com! Written by: Lydia Devadas Edited by: Jagdeep Kaur This content has been Digiproved © 2019 CSIPROP.com Some Rights Reserved Original content here is published under these license terms: X License Type: Attribution, Share Alike License Abstract: You may copy this content, create derivative work from it, and re-publish it, provided you include an overt attribution to the author(s) and the re-publication must itself be under the terms of this license or similar. License URL:

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