

### IMPORTANT FACTS *for* Informed Decision-Making

#### Quarterly Median House Prices – Capital Cities (000's)

| Year | Quarter | Syd   | Melb  | Bris  | Adel  | Perth | Canb  | Hob    | Dar   |
|------|---------|-------|-------|-------|-------|-------|-------|--------|-------|
| 2004 | Sep     | 543   | 352   | 300   | 263   | 253   | 350   | 256    | 259.6 |
|      | Dec     | 546   | 370   | 309   | 270   | 275   | 360   | 265    | 260   |
| 2005 | Mar     | 536   | 345   | 307.5 | 275   | 285   | 360   | 271    | 275   |
|      | Jun     | 528   | 360   | 310   | 275   | 295   | 348   | 260    | 279.8 |
|      | Sep     | 520   | 355   | 310   | 275   | 310   | 340.5 | 266.5  | 300   |
|      | Dec     | 518   | 372.4 | 320   | 278   | 335.9 | 369   | 276.5  | 328   |
| 2006 | Mar     | 516   | 356   | 324   | 279   | 360   | 375   | 282.5  | 335   |
|      | Jun     | 523   | 371.1 | 326   | 287   | 400   | 380.1 | 277    | 350   |
|      | Sep     | 520.3 | 381   | 330   | 289   | 440   | 393   | 290    | 385   |
|      | Dec     | 523.6 | 393   | 339.5 | 295   | 457   | 410   | 290    | 370   |
| 2007 | Mar     | 516.5 | 380.5 | 345   | 304   | 465   | 420   | 294    | 390   |
|      | Jun     | 525.5 | 415   | 366.3 | 312.8 | 455   | 426.5 | 310    | 395   |
|      | Sep     | 538.4 | 420   | 383.5 | 325   | 463.5 | 445   | 317    | 400   |
|      | Dec     | 551   | 472.5 | 410   | 355   | 470   | 477.5 | 330    | 412.5 |
| 2008 | Mar     | 554   | 430   | 416.5 | 365   | 465   | 465   | 335    | 420   |
|      | Jun     | 542   | 450   | 420.3 | 370   | 448   | 467.8 | 325    | 423.3 |
|      | Sep     | 529   | 430   | 410   | 365   | 436   | 435   | 320.9  | 426   |
|      | Dec     | 536   | 423   | 398   | 360   | 420   | 445.5 | 321.75 | 432   |
| 2009 | *Mar    | 527   | 410   | 399   | 353   | 430.0 | 450   | 315    | 455   |
|      | *Jun    | 544   | 441.9 | 419   | 359   | 450.0 | 458   | 336    | 537.1 |

#### Vacancy Rates, All Rented Dwellings – June Each Year (%)

| Year | Quarter | Syd | Mel | Bri | Ade | Per | Can | Hob | Dar |
|------|---------|-----|-----|-----|-----|-----|-----|-----|-----|
| 2005 | June    | 2.5 | 2.6 | 1.9 | 1.8 | 2.5 | 2.7 | 2.2 | 1.9 |
| 2006 | June    | 2.1 | 1.7 | 2.2 | 1.6 | 1.8 | 2.0 | 2.2 | 2.4 |
| 2007 | June    | 1.4 | 1.4 | 1.5 | 1.3 | 2.1 | 2.4 | 2.3 | 1.2 |
| 2008 | June    | 1.1 | 1.0 | 2.2 | 1.5 | 2.8 | 2.0 | 2.4 | 0.3 |
| 2009 | June    | 1.3 | 1.4 | 3.0 | 1.4 | 3.5 | 1.5 | 2.1 | 0.8 |

#### Residential Investment Property Returns: 3 Bedroom Houses (%)

|   | Syd | Mel  | Bri  | Ade  | Per  | Can  | Hob  | Dar  |
|---|-----|------|------|------|------|------|------|------|
| <b>Annual Yield: Jun 08-09</b>                      | 2.7 | 2.8  | 3.4  | 3.4  | 3.3  | 3.6  | 3.9  | 4.3  |
| <b>Q'ly Return: Mar 09-Jun 09</b>                   | 3.7 | 9.7  | 5.9  | 2.0  | 5.5  | 3.1  | 7.7  | 20.3 |
| <b>Annual Return: Jun 08-09</b>                     | 2.2 | 1.0  | 3.0  | 0.2  | 3.8  | 1.5  | 7.3  | 32.1 |
| <b>Average return 5 years:<br/>Jun 04 – Jun 09</b>  | 1.3 | 5.7  | 10.0 | 12.0 | 15.1 | 8.4  | 11.2 | 18.8 |
| <b>Average return 10 years:<br/>Jun 99 – Jun 09</b> | 9.4 | 10.5 | 15.0 | 15.5 | 15.1 | 15.0 | 16.2 | 15.1 |

Source REIA

220 Charman Road, CHELTENHAM 9884  
1355  
83 Balcombe Road, MENTONE 9584  
2522  
878 Nepean Highway, HAMPTON  
0553 1822

#### Malcolms' Extensive Network Spans:

Aspendale – Aspendale Gardens – Beaumaris – Bentleigh – Bentleigh East – Black Rock –  
Brighton East Chelsea – Cheltenham – Dingley – Edithvale – Hampton – Hampton East –  
Heatherton – Highett  
McKinnon – Mentone – Moorabbin – Oakleigh South – Ormond – Parkdale – Patterson Lakes

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## Median Weekly Family Income (\$)

| Quarter            | NSW   | VIC   | QLD   | SA    | WA    | TAS   | NT    | ACT   | AUST  |
|--------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Jun-05             | 1,147 | 1,184 | 1,091 | 963   | 1,158 | 854   | 1,644 | 1,942 | 1,127 |
| Jun-06             | 1,170 | 1,200 | 1,130 | 1,004 | 1,190 | 902   | 1,676 | 2,011 | 1,154 |
| Jun-07             | 1,223 | 1,241 | 1,179 | 1,034 | 1,348 | 977   | 1,680 | 2,163 | 1,212 |
| Jun-08             | 1,245 | 1,300 | 1,242 | 1,062 | 1,506 | 977   | 1,781 | 2,254 | 1,271 |
| Jun-09             | 1,316 | 1,369 | 1,321 | 1,127 | 1,646 | 1,044 | 1,842 | 2,378 | 1,316 |
| <b>% Change:</b>   |       |       |       |       |       |       |       |       |       |
| June-08 to June-09 | 5.7%  | 5.3%  | 6.4%  | 6.2%  | 9.3%  | 6.9%  | 3.4%  | 5.5%  | 3.5%  |
| June-05 to June-09 | 14.7% | 15.6% | 21.1% | 17.1% | 42.1% | 22.3% | 12.0% | 22.4% | 16.8% |

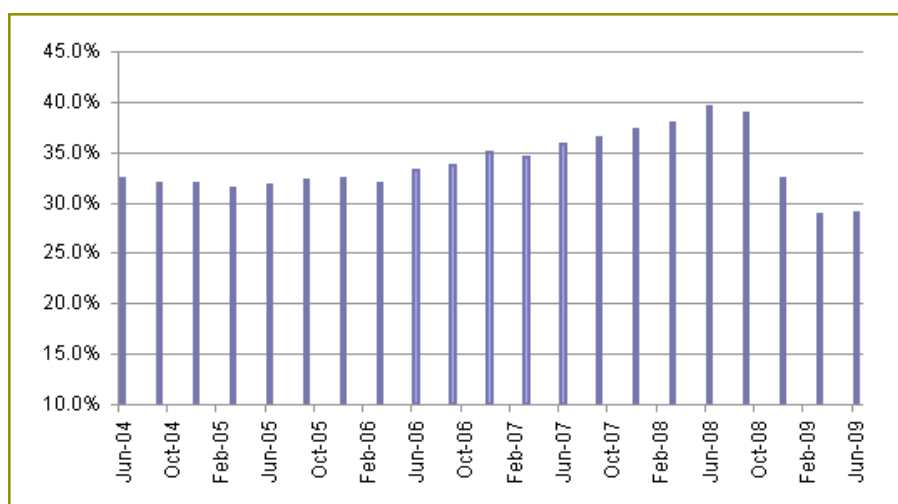
## Average Monthly Loan Repayment (\$)

| Quarter            | NSW    | VIC    | QLD    | SA     | WA     | TAS    | NT    | ACT    | AUST   |
|--------------------|--------|--------|--------|--------|--------|--------|-------|--------|--------|
| Jun-05             | 1,825  | 1,573  | 1,562  | 1,164  | 1,297  | 1,107  | 1,329 | 1,680  | 1,552  |
| Jun-06             | 1,875  | 1,628  | 1,648  | 1,308  | 1,576  | 1,229  | 1,405 | 1,675  | 1,660  |
| Jun-07             | 2,018  | 1,847  | 1,875  | 1,485  | 1,975  | 1,420  | 1,625 | 1,920  | 1,880  |
| Jun-08             | 2,301  | 2,158  | 2,194  | 1,770  | 2,274  | 1,556  | 1,945 | 2,262  | 2,177  |
| Jun-09             | 1,775  | 1,621  | 1,705  | 1,367  | 1,849  | 1,231  | 1,771 | 1,787  | 1,775  |
| <b>% Change:</b>   |        |        |        |        |        |        |       |        |        |
| June-08 to June-09 | -22.9% | -24.9% | -22.3% | -22.8% | -18.7% | -20.9% | -8.9% | -21.0% | -18.5% |
| June-05 to June-09 | -2.7%  | 3.1%   | 9.2%   | 17.4%  | 42.6%  | 11.2%  | 33.3% | 6.3%   | 14.4%  |

## Proportion of Family Income Needed to Meet Average Loan Repayments (%)

| Quarter | NSW  | VIC  | QLD  | SA   | WA   | TAS  | NT   | ACT  | AUST |
|---------|------|------|------|------|------|------|------|------|------|
| Jun-05  | 36.7 | 30.7 | 33.0 | 27.9 | 25.9 | 30.0 | 18.7 | 20.0 | 31.8 |
| Jun-06  | 37.0 | 31.3 | 33.7 | 30.1 | 30.6 | 31.5 | 19.4 | 19.2 | 33.2 |
| Jun-07  | 38.1 | 34.3 | 36.7 | 33.1 | 33.8 | 33.6 | 22.3 | 20.5 | 35.8 |
| Jun-08  | 42.6 | 38.3 | 40.8 | 38.4 | 34.8 | 36.7 | 25.2 | 23.2 | 39.5 |
| Jun-09  | 31.1 | 27.3 | 29.8 | 28.0 | 25.9 | 27.2 | 22.2 | 17.3 | 28.9 |

## Proportion of Family Income to Meet Average Loan Repayments – Aust (Graph)



Source REIA