



thinking residential?

think matusik™

this **think matusik** update
is opinion & not advice. the
audience should seek their own
professional advice on the subject
being discussed

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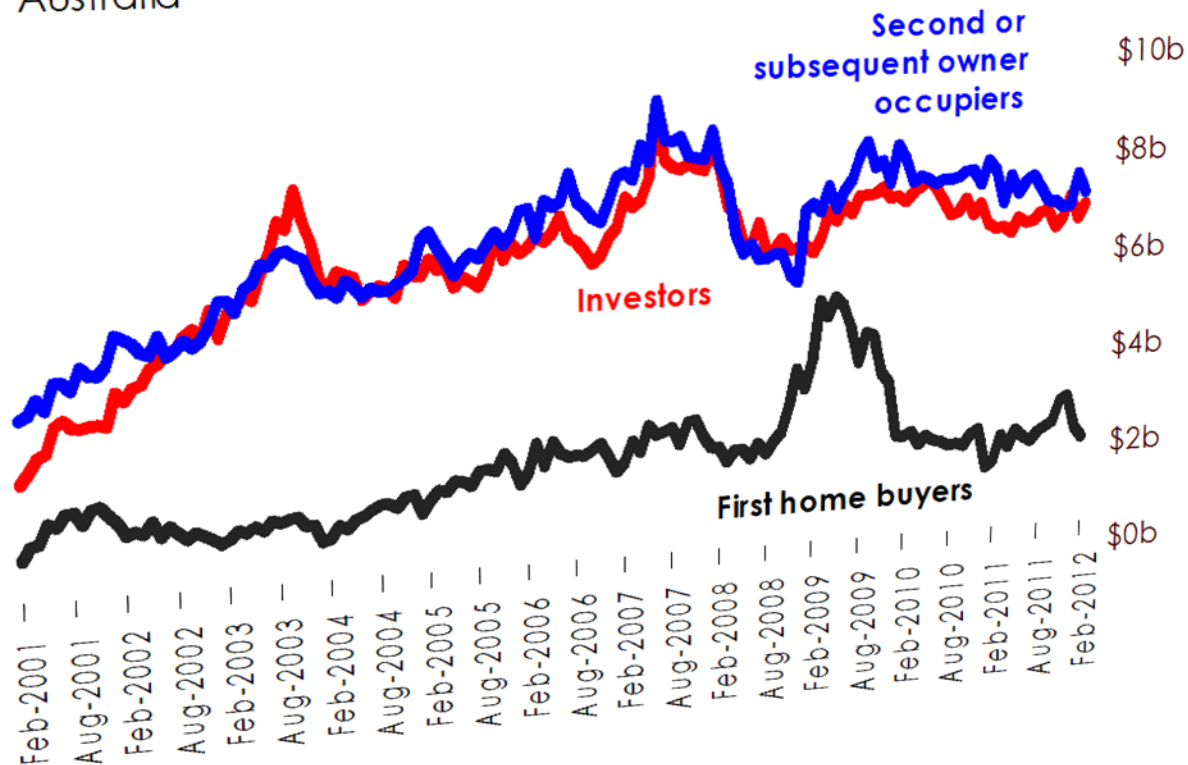
....obvious

- ➔ i. rates low, falling
- ➔ lots resale stock
- ➔ vac. Rate tight/rents rising
- ➔ housing affordable
- ➔ **market going sideways**



Housing finance

Australia



Matusik Property Insights & ABS.

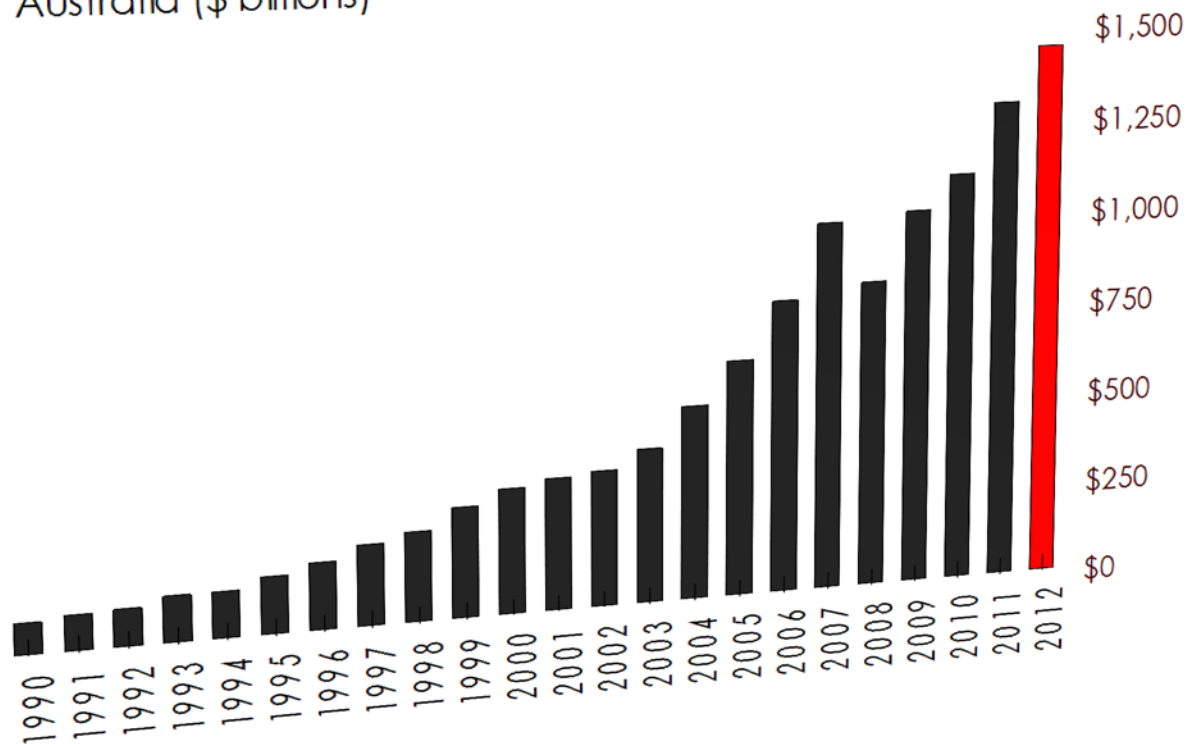
Seasonally adjusted, excluding refinancing. Monthly.

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Superannuation funds

Australia (\$ billions)



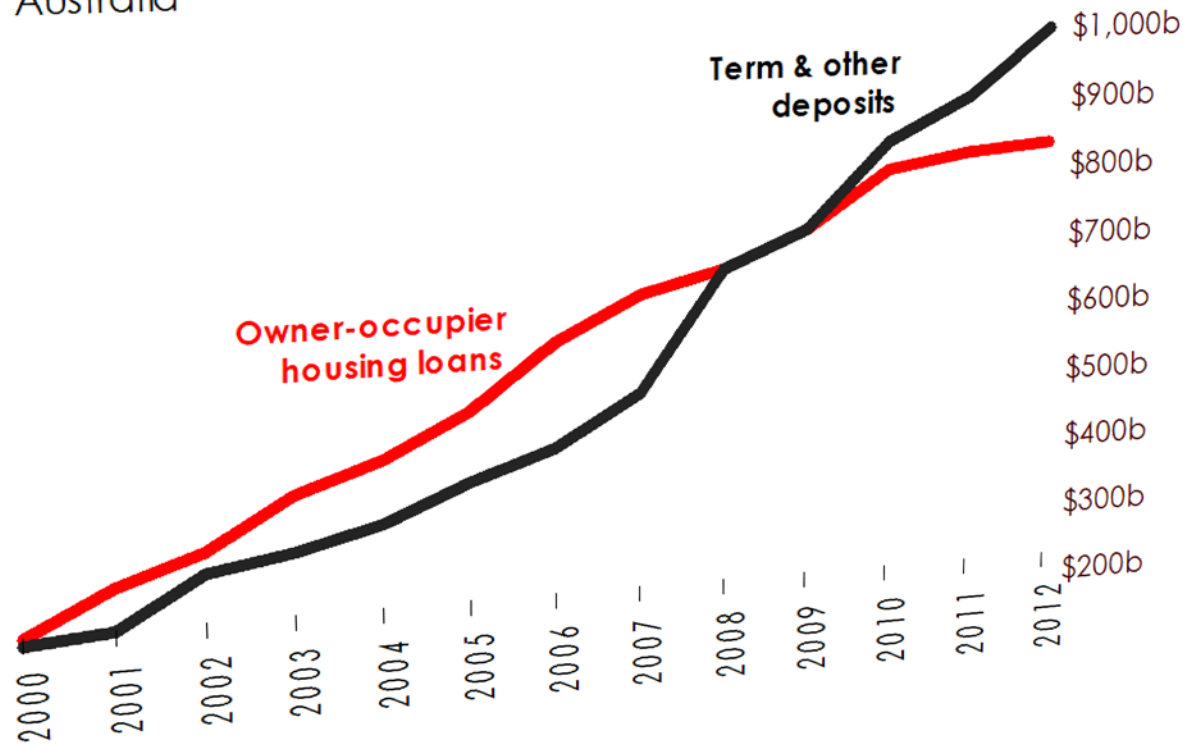
Matusik Property Insights, ABS.
Total superannuation funds outside of life offices.

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Deposits & loans at banks

Australia



Matusik Property Insights, RBA.
Financial years.

....housing cycle

- ➔ 10 cycles since 1880
- ➔ average 8 years
- ➔ 5 years up @ 11% pa
- ➔ 3 years down @ 5% pa
- ➔ since May, up 3.2%



first summary....

- 1 money waiting in the wings
- 2 property market cycle
- 3 affordable **not yet desirable**
- 4 \$A; election & appetite for debt
- 5 but we are in **FRUMP**



Rising sales
CAUTION
Vendor's market

Flat sales
Weather price growth
Steady
Slowdown in b
C...

BAD

GOOD

The property
clock



OKAY

Stagnant
Ur...
Projects being abandonea
Buyer's market



PROPERTY CLOCK



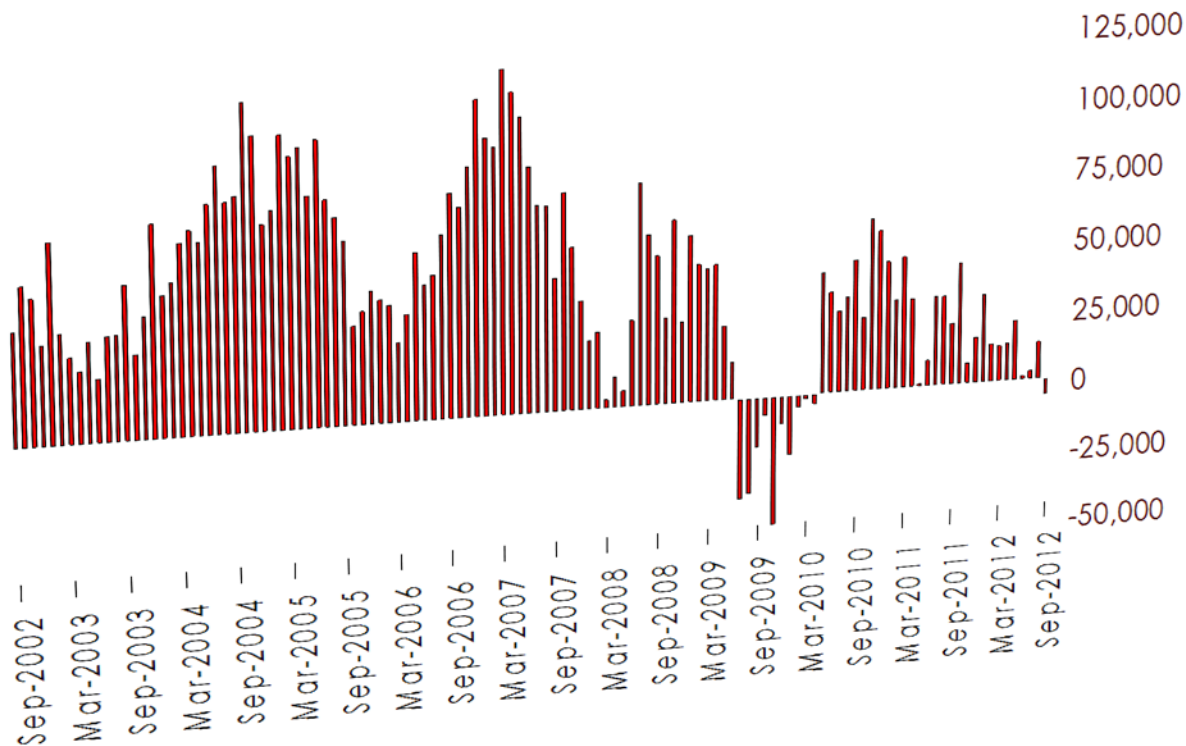
...the clock springs

- ➔ full-time job growth
- ➔ new dwelling supply
- ➔ household formation
- ➔ & confidence



Full-time employment growth

Queensland

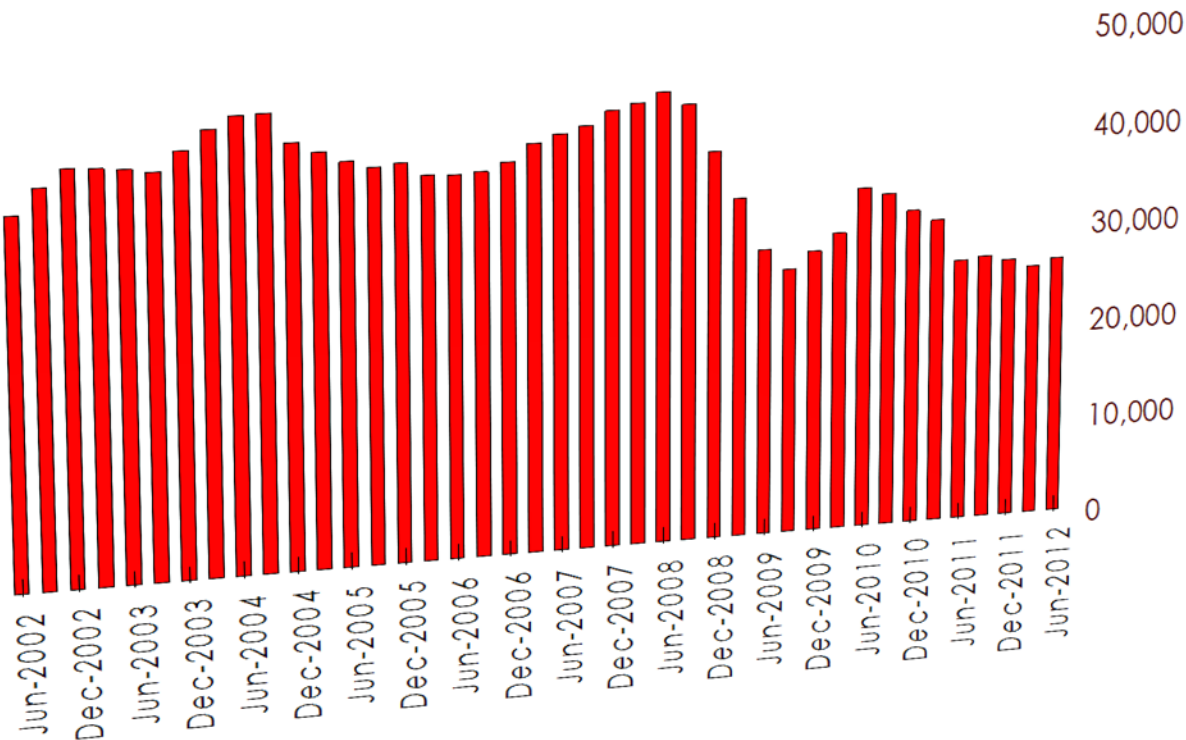


Matusik Property Insights & ABS.
Seasonally adjusted, annual change.



New dwelling starts

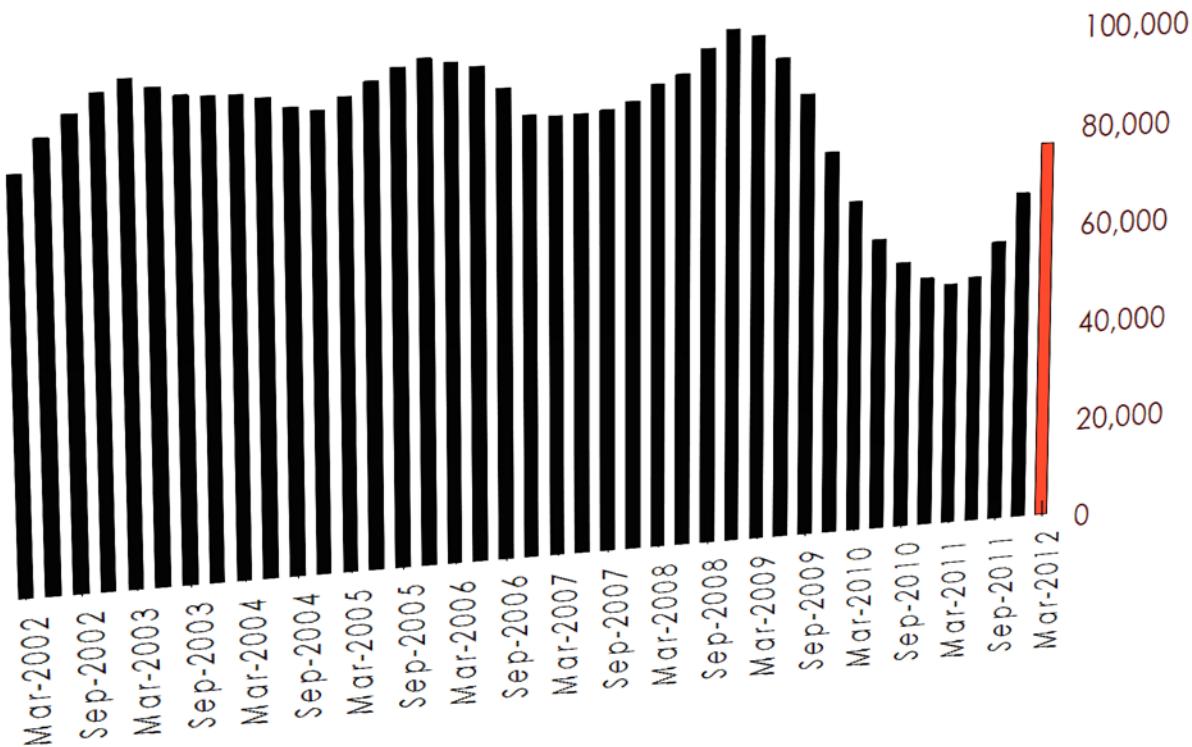
Queensland



Matusik Property Insights & ABS.
Annual change. Dwelling commencements, not approvals.

Population growth

Queensland



Matusik Property Insights & ABS.
Annual change, Matusik estimates for 2012.

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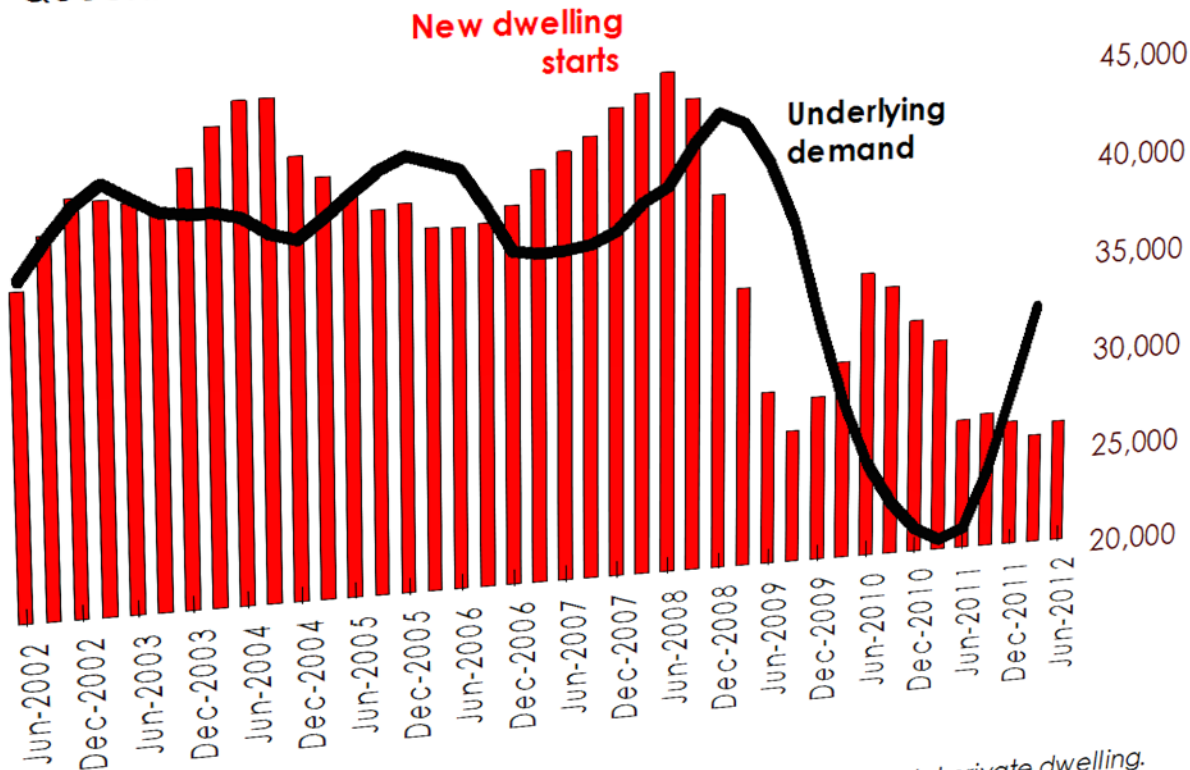
....qld pop growth

| | 10 yrs | 5yrs | today |
|------------|--------|------|-------|
| B v. D | 26% | 32% | 42% |
| overseas | 31% | 41% | 45% |
| interstate | 43% | 27% | 13% |



Supply v demand

Queensland



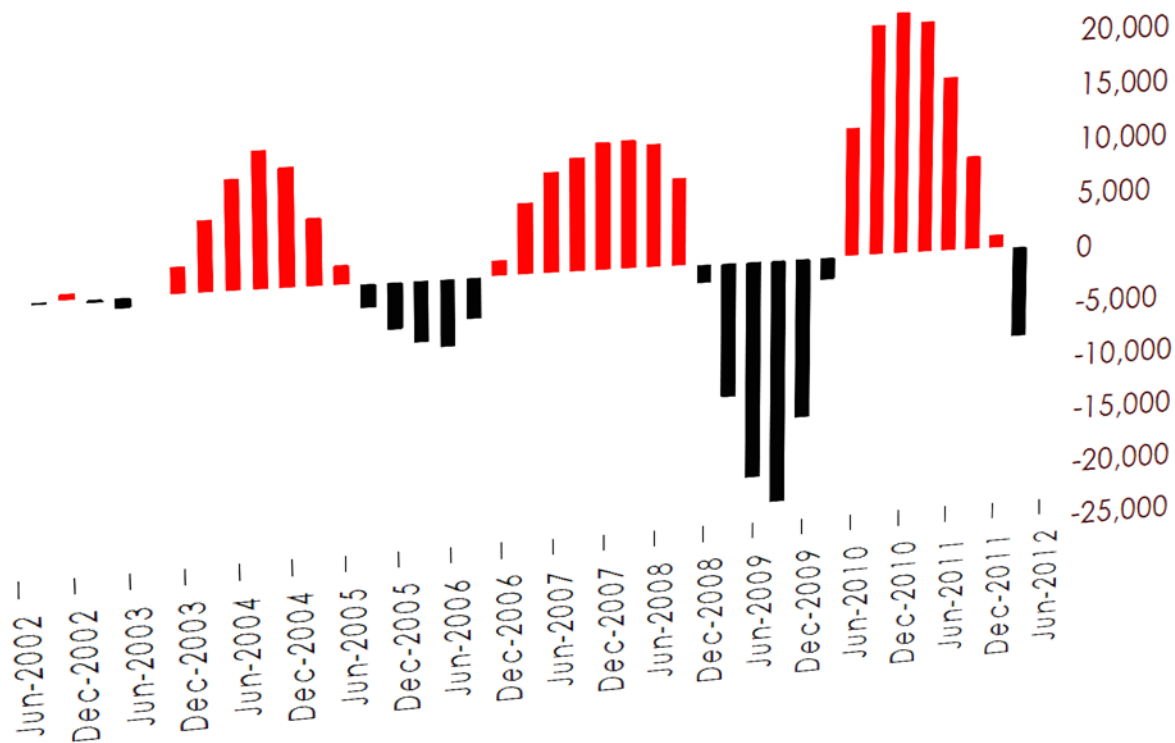
Matusik Property Insights & ABS.
Annual change. Population growth divided by 2.37 people per total private dwelling.

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Accumulative supply status

Queensland



Matusik Property Insights & ABS.

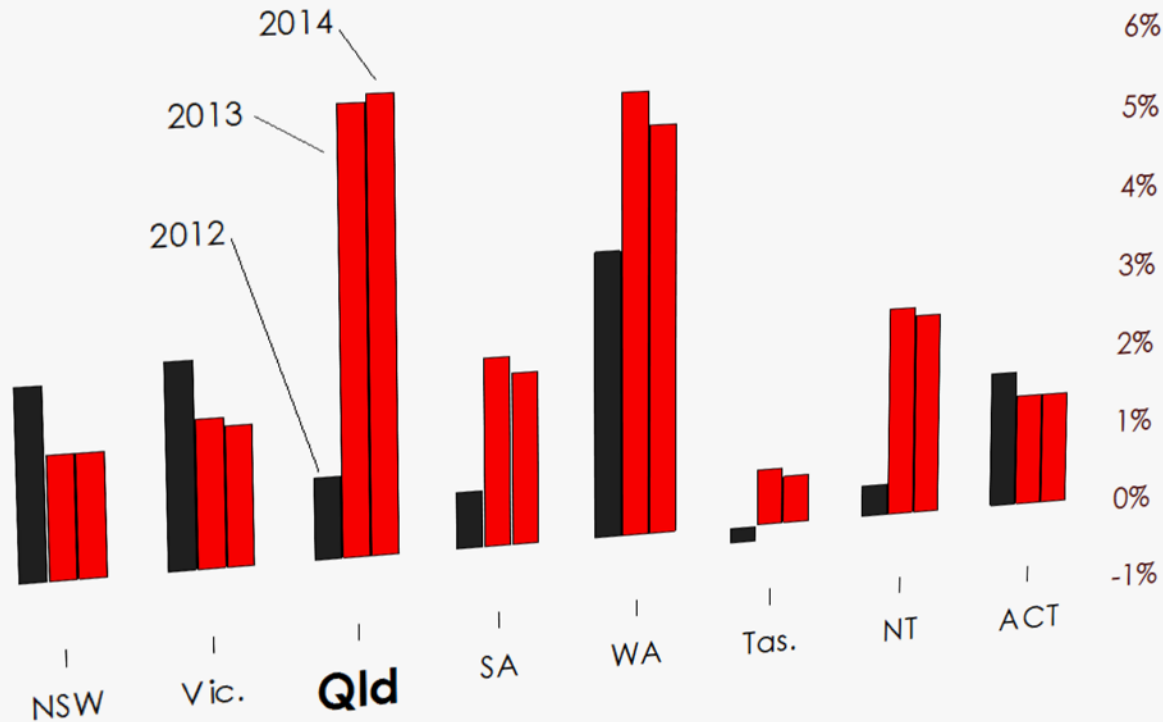
second summary....

- 1 much qld well positioned
- 2 pop. growth returning BUT
- 3 underbuilding BUT
- 4 Jobs & confidence missing
- 5 continue to **MUDDLE-THRU**



Economic growth (forecast)

Australia



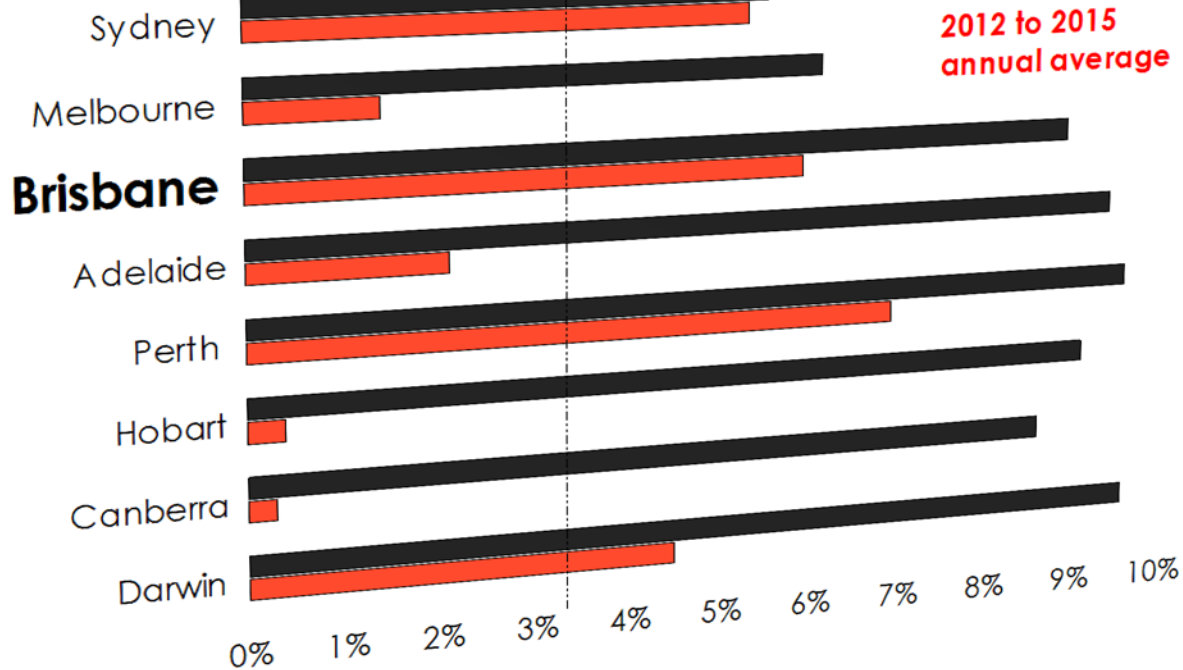
Matusik Property Insights & Australian government, Major Cities Unit.
Financial years. Economic output change on previous year.

Annual price growth

Australian capitals

PAST
2000 to 2012
annual average

FUTURE
2012 to 2015
annual average



*Matusik Property Insights, REIA & BIS Shrapnel.
As at June 2012. Nominal house prices, annual compound growth.*

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About Matusik

After helping over 550 new residential projects come to fruition throughout Australia, I have seen what works and what doesn't when it comes to new residential investment property.

READ MORE

'GREAT PRESENTATION! I'M A BIT OF A PROPERTY JUNKIE AND REALLY LIKE YOUR STRAIGHT-FORWARD DELIVERY AND NO BS APPROACH.'

Website by [Zakk8 Studios](#)

www.matusiktalks.com.au



end comments....

1

property cycles

2

brisbane past bottom

3

no housing crash!

4

rent, tax then capital growth

5

long-term hold, 2 cycles





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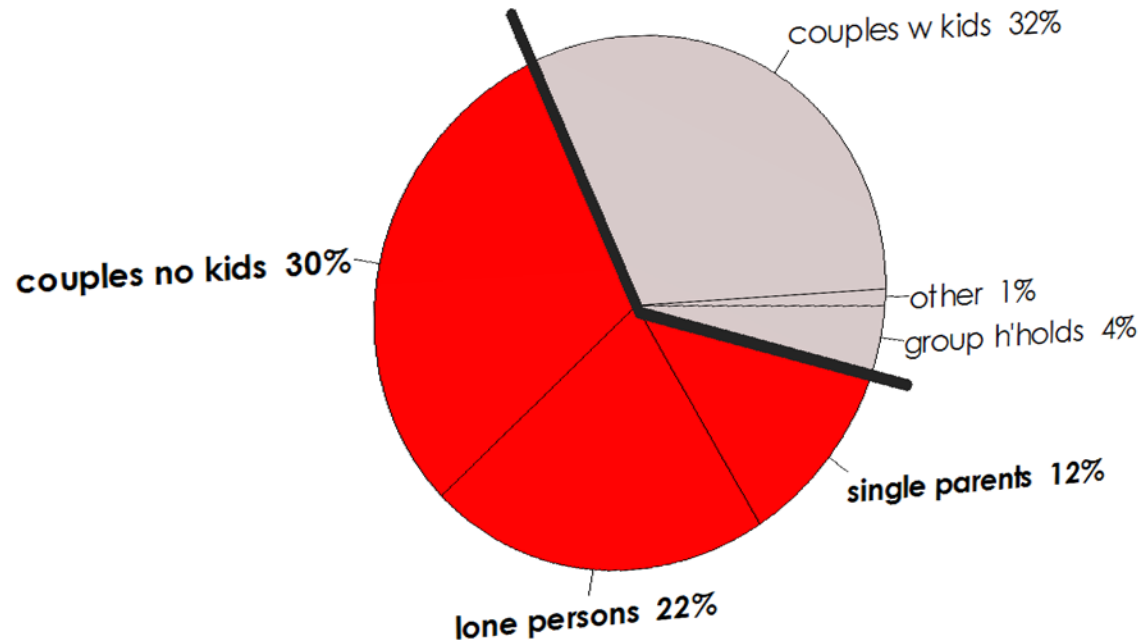
Spare Charts

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Household types

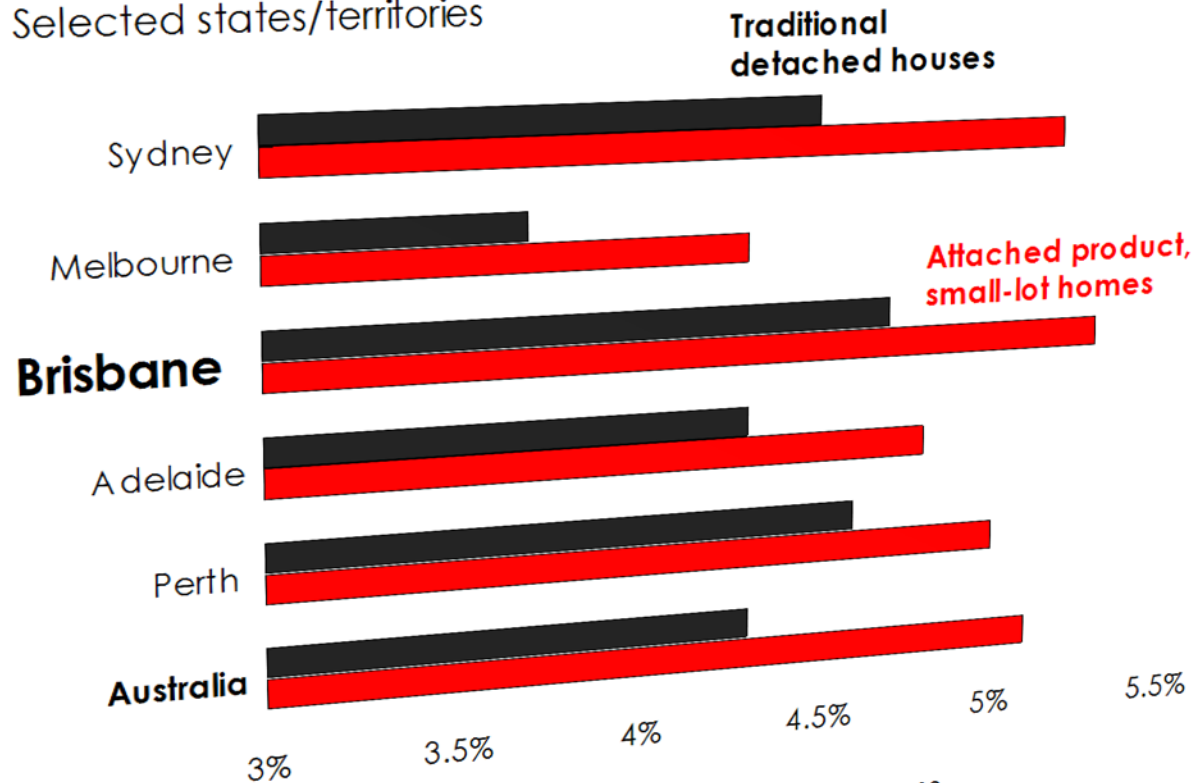
Australia



Matusik Property Insights & ABS.

Gross rental yields

Selected states/territories



Matusik Property Insights, RPData-Rismark, ABS & RBA. February 2012.
Proportion of household income needed to buy median priced dwelling.

