



CoreLogic®

Top Performing Suburbs Report

NSW | October 2017





Welcome

Welcome to the Top Performing Suburbs Report for NSW October 2017.

Top Performing Suburbs is a new quarterly report by CoreLogic to identify the top performing suburbs and towns across each state as judged by their change in median value over the past 12 months.

This new report uses upgraded new methodologies, data and analytics from CoreLogic, Australia's largest property analytics company. It features data current to 30 June 2017.

This report for NSW identifies the top 50 suburbs that have performed strongly and consistently across an extended period of time. Suburbs selected for this report have had a minimum of 50 sales across the past 12 months, and demonstrated median value growth across the past year, three years and five years. They are then ranked in descending order from highest 12 month median value change down.

In NSW, CoreLogic has identified 14 suburbs where the change in median value is higher than 25% over the past 12 months. In addition, there were 50 suburbs where the change in median value has been higher than 25% over the past 3 years, and 50 suburbs where the change in median value has been higher than 25% over the past five years.

In NSW, the top performing suburb has been houses in [REDACTED] with change in median value over the past 12 months of [REDACTED]. The median value of houses in [REDACTED] is currently \$[REDACTED]. [REDACTED] has also shown consistent growth over the medium to longer term, with 3 year change in median value of [REDACTED] and five year change in median value of [REDACTED].

This report provides you with a starting point when considering purchasing property, and helps identify areas where change in median value has historically been strong. For sellers, it helps you to understand how your suburb has performed and provides an indication of the likely capital gain you should hope to realise upon sale.

But as with all property investing, it is important you do your own detailed research, including visiting the area, understanding local development and infrastructure plans, and assessing your own personal financial circumstances. For buyers, paying the right price for the right property is also crucial, while for sellers, meeting the market to achieve a sale is equally important.

If the suburb that you are interested in is not featured in this report, don't panic. It may still have performed well, but fallen outside the criteria for selection. To see how individual suburbs have performed, you can look up individual suburbs on OnTheHouse.com.au and Propertyvalue.com.au.

We wish you the best for your property research.

The CoreLogic Team

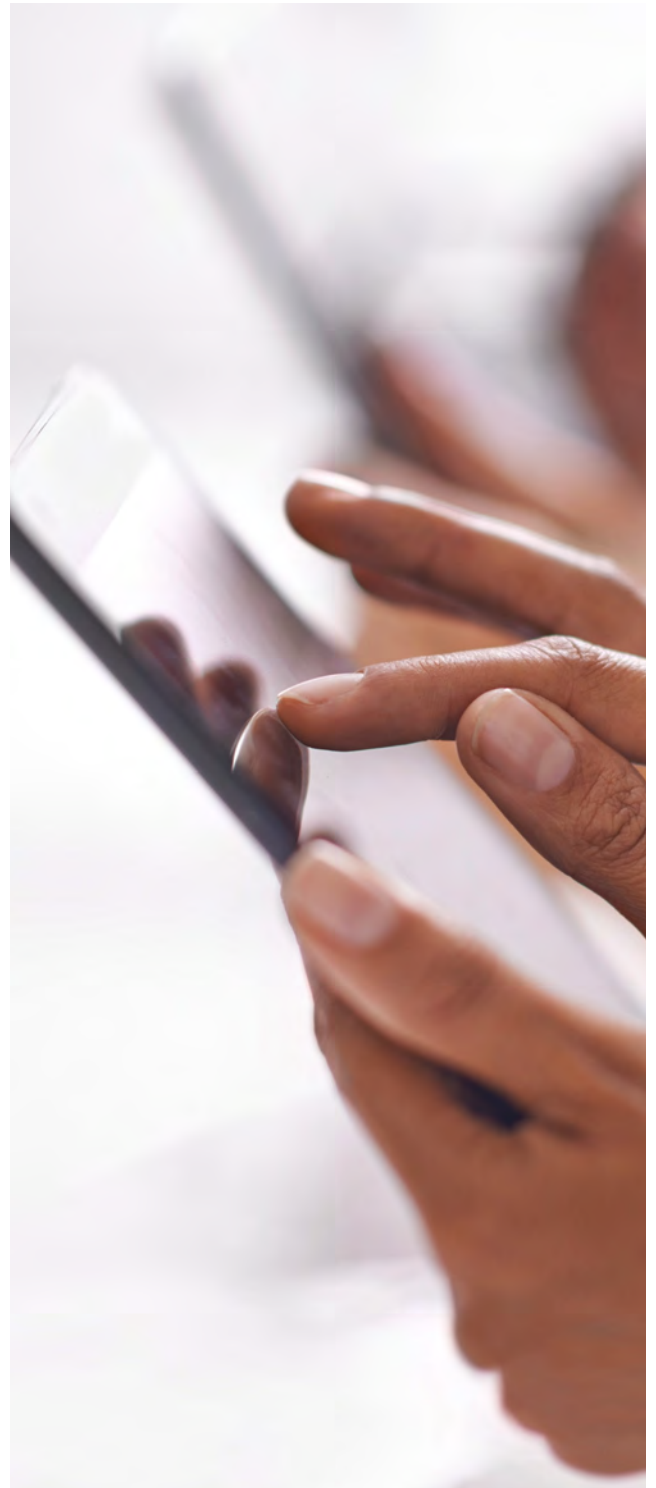
Median value and median sales price - what is the difference?

In this report, CoreLogic uses both median value and compares this to median sales price. The difference between these two figures is this: CoreLogic calculates a median value on a daily basis for every property across Australia. This is seen as more reliable and stable insight into the actual value of a property within the area than a median sales price, which is based only on properties that have sold recently. Median sales can be skewed if a particular type of property is selling (ie: the top end of the market). A median value is therefore more representative of the true value of a property within a suburb or town, while the median sales prices provides an insight into what the middle price property sales are achieving.

Why is the agent's typical sale price sometimes higher or lower than median value?

In suburbs where more sales are occurring at the higher end of the price spectrum, the agent's typical sale price may well exceed the median value. The reverse can be true if sales are occurring at the lower end of the market.

In a buyers market where there are more buyers than sellers, competition for a property will also push prices up. All these factors should be taken into account in your research.



Contents

TOP PERFORMERS BY RANK

#1	[Redacted]	1
#2	[Redacted]	3
#3	[Redacted]	5
#4	[Redacted]	7
#5	[Redacted]	9
#6	[Redacted]	11
#7	[Redacted]	13
#8	[Redacted]	15
#9	[Redacted]	17
#10	[Redacted]	19
#11	[Redacted]	21
#12	[Redacted]	23
#13	[Redacted]	25
#14	[Redacted]	27
#15	[Redacted]	29
#16	[Redacted]	31
#17	[Redacted]	33
#18	[Redacted]	35
#19	[Redacted]	37
#20	[Redacted]	39
#21	[Redacted]	41
#22	[Redacted]	43
#23	[Redacted]	45
#24	[Redacted]	47
#25	[Redacted]	49
#26	[Redacted]	51
#27	[Redacted]	53
#28	[Redacted]	55
#29	[Redacted]	57
#30	[Redacted]	59
#31	[Redacted]	61
#32	[Redacted]	63
#33	[Redacted]	65
#34	[Redacted]	67
#35	[Redacted]	69
#36	[Redacted]	71
#37	[Redacted]	73
#38	[Redacted]	75
#39	[Redacted]	77
#40	[Redacted]	79
#41	[Redacted]	81
#42	[Redacted]	83
#43	[Redacted]	85
#44	[Redacted]	87
#45	[Redacted]	89
#46	[Redacted]	91
#47	[Redacted]	93
#48	[Redacted]	95
#49	[Redacted]	97
#50	[Redacted]	99

TOP PERFORMERS A-Z

H	[Redacted]	39
H	[Redacted]	29
H	[Redacted]	35
H	[Redacted]	97
H	[Redacted]	21
H	[Redacted]	49
H	[Redacted]	99
H	[Redacted]	59
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U	[Redacted]	57
U	[Redacted]	89



Houses - Box Hill, NSW 2056

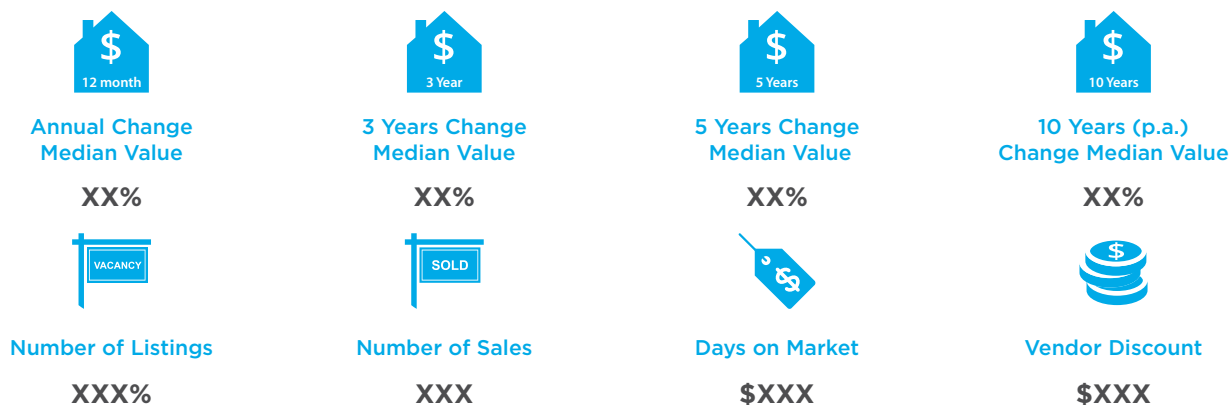
About the area

The population of postcode 4075 in 2006 was 19,674 people. By 2011 the population was 21,225 showing a population growth of 7.9% in the area during that time. The predominant age group in postcode 4075 is 0-14 years. Households in postcode 4075 are primarily couples with children and are likely to be repaying \$1800 - \$2400 per month on mortgage repayments. In general, people in postcode 4075 work in a professional occupation. In 2006, 69.5% of the homes in postcode 4075 were owner-occupied compared with 66.6% in 2011. Currently the median sales price of houses in the area is \$639,125.

Median Value



Current



Dwelling Types



*All data to 12 months unless otherwise stated

Market Performance

Annual Median Value Growth
past 10 years table/graph

Annual Median Value Growth Past 10 years

Monthly Median Value Growth
past 2 years table/graph

Monthly Median Value Growth Past 2 years

Annual Sales Volume Past 10 years
table/graph

Annual Sales Volume Past 10 years

Monthly Sales Volume over 2 years
table/graph

Monthly Sales Volume Over 2 years

Quarterly Listings level graphs
over past 5 years
table/graph

Quarterly Listings Level Over Past 5 years

Median sales prices and performance
over past 5 years
table/graph

Median Sales Prices and Performance Over Past 5 years

People



Population

XXX



Age

Key 1 **XX%**
Key 2 **XX%**
Key 3 **XX%**



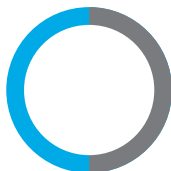
Household Income

\$X,XXX /wk



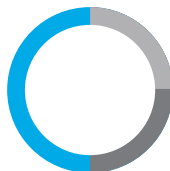
Education

Key 1 **XX%**
Key 2 **XX%**
Key 3 **XX%**



Family Household
Composition

Key 1 **XX%**
Key 2 **XX%**
Key 3 **XX%**



Born in Australia/Overseas

Key 1 **XX%**
Key 2 **XX%**
Key 3 **XX%**



Occupation

Key 1 **XX%**
Key 2 **XX%**
Key 3 **XX%**



Tenure

Key 1 **XX%**
Key 2 **XX%**
Key 3 **XX%**

Understanding the Top Performing Suburbs Report

How are the suburbs selected for this report?

There are around 8500 suburbs and towns with houses in Australia and another 4000 containing units, making well over 12,000 suburbs in total. The initial task was to reduce these to a list of areas that have a reasonable volume of sales to ensure the suburbs put forward are not volatile markets. As such, suburbs with fewer than 50 house or unit sales over the last 12 months were removed.

We then removed any suburbs that did not have a recorded median value, followed by suburbs that did not record median value growth across 12 months, 3 years, 5 years or 10 years (due to a low number of observations over any of these periods). As a final step, our research team conducted a 'sanity check' to ensure the final list did not include any obvious poor choices such as an over-dependency single industries or places with higher risk ratings.

Suburbs were then ranked from highest to lowest by their median value performance over the past 12 months.

Note: this is the first Top Performing Suburbs Report that has been created from predominantly CoreLogic data sets. If you are a regular subscriber, please note that some data elements may be different to past reports.

Important things to know

It is important to remember that units and houses do not perform equally. If a suburb is recommended for houses, then don't assume an investment in units in that suburb will be an equally good bet. Historically, there have been very few suburbs where both houses and units meet the selection criteria for this report.

Caution should be used if you intend to purchase a new unit in a large block, or as an of-the-plan and should not be undertaken unless you have high coincidence that the price you are being asked to pay is in line with other properties in the area. It is extremely difficult to correctly price new and of-the-plan such properties due to the lack of data around "like comparisons" (because essentially, neither the property in question nor its comparisons have been built yet!). If capital growth and a consistent rent stream are your prime objectives, an established property is a lower risk option.

How do I use this data?

We strongly recommend that in whatever area you decide to consider when purchasing – and particularly if you are considering a regional area - you should consider such things as:

Financial Trends: are interest rates likely to rise or fall, and if they rise, will this slow the growth rate of your selected area and will your level of proposed debt be serviceable into the future?

The Economy: what is driving the local economy? Are there new primary (eg mining, agriculture), secondary (eg industrial, construction) or tertiary (eg education, tourism) projects underway or in the pipeline? Areas without a diverse mix of economic drivers can have a higher risk profile.

The Housing Market: Establish for yourself the current number of listings and sales in your chosen suburb or town. Is it a buyers or a sellers market? This information is readily available from www.onthefloor.com.au. You can also obtain independent price estimates for every listed property.

Your Own Personal Circumstances: including your ability to service the mortgage (even if the interest rate rises or the property is vacant).

For many places, you will need to wait and be vigilant for a purchase opportunity as there is a scarcity of well-located quality yielding properties.

Finally, don't forget to check out the areas surrounding your selected suburbs.

Data Definitions

Data Label	Definition
Suburb	Suburb is the smallest geography region in the ASGC geography hierarchy.
Postcode	Australia Post Geography Postcode, 4 digit number divided by State: 2000 = NSW and 2600 to 2618 = ACT 3000 = VIC 4000 = QLD 5000 = SA 6000 = WA 7000 = TAS 0800 and 0900 = NT
Dwelling Types	CoreLogic statistics are calculated across houses, units and houses and units combined. This report uses 2011 Census Data to determine the share of houses, units or other dwelling types in a suburb.
Number Sold	A count of all transactions captured by CoreLogic over the last 12 months.
Median Sales Price	The median sale price of all transactions recorded during the last 12 month period.
Median Value	The median value of all properties across the geography based on the CoreLogic Automated Valuation Model.
Number of Listings	The total unique number of properties that have been advertised for sale and captured by CoreLogic over the past month. To be included in the count, the listings have to be matched to an actual address.
Days On Market	The median number of days it has taken to sell those properties sold by private treaty sale during the last 12 months. The calculation excludes auction listings and listings where an asking price is not advertised. The days on market calculation uses the contract date on the property compared with the first advertised date.
Vendor Discount	The median difference between the contract price on a property and the first advertised price. The figure is expressed as a percentage and is an average of all private treaty sales which sold for less than their initial asking price during the last 12 months. Auction listings and listings without an advertised asking price are excluded from the calculation.
Annual Change in Median Value	The difference between the current median value and the median value one year prior.
3 Year Change in Median Value	The difference between the median value in the current period compared to the same period three years ago. The result is expressed as a percentage.
5 Year Change in Median value	The percentage difference between the median AVM value in the same period compared 5 years ago.
10 Years Change (p.a.) Median Sales Price	The compounding annual change in median sale price based on the current period compared with the same period 10 years ago. The calculation indicates the average annual growth rate and is expressed as a percentage.
Age	The most common age group in the suburb as at the 2011 census.
Household Income	The most common range of weekly household income in the suburb as at the 2011 census.
Education	The most common level of education in the suburb as at the 2011 census.
Occupation	The most common type of occupation in the suburb at the time of the 2011 census.
Tenure	The percentage of households where the occupant is either renting, owns the property outright, is paying off the property or other as at the 2011 census.

A few reasons to choose CoreLogic:

Accurate and timely data with unbeatable breadth and depth of data.

CoreLogic is the data provider most able to turn mountains of data into valuable insights. We collect and maintain the most comprehensive and current property and mortgage database. We apply an exacting set of processes to ensure the highest standards of data quality, deployed on platforms that enable us to store, sort and analyse data quickly and deliver it to our clients in simple and easy to use formats.

We are independent.

Our collection, analysis and research methods are audited regularly, and we are independent of any real estate, media or banking interests.

You can rely on our data and analytics.

We electronically value every property in Australia, every week used by lenders and consumers, and manage about 90% of Australian valuation instructions every month. We help professionals prepare properties for market and finance daily. Lenders rely on our insights to have strong responsible lending programs and consumers who ultimately are the center of the ecosystem need the confidence that they are making the best decisions around their most valuable asset.

We have the scale and experience that matters.

CoreLogic continues to grow with over 650 people employed in ten locations in Australia and New Zealand. Over 20,000 customers and 150,000 end users in property, finance and government use CoreLogic services and platform more than 30,000 times a day.

Who is CoreLogic?

CoreLogic Australia is a wholly owned subsidiary of CoreLogic (NYSE: CLGX), which is the largest property data and analytics company in the world. CoreLogic provides property information, analytics and services across Australia, New Zealand and Asia.

For more information call **1300 734 318** or visit www.corelogic.com.au.



Why you can trust CoreLogic data

At CoreLogic, we are passionate about property data. We're passionate about how we collect it from more than 660+ industry, public and government sources - more than any other provider. We're passionate about how we cleanse the data and ensure quality with a double-entry keying and stringent de-duplication processes including manual reviews of non-matched records. And we protect privacy with our strict Trust Through Transparency policy.

But most importantly, with coverage of 98% of the Australian property market and more than 4.4 billion decision points in our database, we're absolutely passionate about data accuracy which allows us to deliver on our promise of the most reliable and powerful property insights and analytics.

Here are some of the ways CoreLogic's data is different



1. Correct addresses - we triangulate every address against title records, lot numbers and even longitude and latitude coordinates, which significantly improves accuracy.



5. Independently owned - CoreLogic is the only independent property data company in Australia not owned by any real estate, media or banking interests.



2. Newspaper advertisements - we are the only property data company in Australia to manually key in property advertisements from more than 370 newspapers and real estate publications. We do this every week.



6. Regular data audits - we have a 95% accuracy rate on recent sales and regularly capture an average of 10% more auction results every week over our competitors.



3. Our own research team - we have our own researchers who physically visit commercial properties, and manually collect construction data.



7. Entire property lifecycle coverage - we are the only data company who can provide insights into the full lifecycle from zoning, to construction, sale, lease, extension, resale, demolition and the valuations that are affected by these actions.



4. Constant valuation updates - with our systems powering the valuation industry, we update our estimates of the sale and rental value of every residential property in the country every week. The accuracy of these key analytics is then benchmarked against valid sources to confirm accuracy.



8. Trusted by experts - our data is trusted by The Australian Bureau of Statistics and Reserve Bank who have chosen to partner with us because of the quality and reliability of our data.

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