



# **BALLARAT – AUTUMN 2019 MARKET COMMENTARIES** RESIDENTIAL & PRESTIGE RESIDENTIAL MARKET OVERVIEWS AND HOW ARE BALLARAT'S REAL ESTATE AGENTS SEEING THE CURRENT MARKET?

## **About This Report**

With the Easter break almost upon us, Preston Rowe Paterson take a look back at how Ballarat's residential and prestige residential market has performed, and we talk to several local real estate agents to get their opinions on the state of the current market.

Preston Rowe Paterson prepare market commentaries across a range of markets within which we operate in each of our capital cities and major regional locations.

We regularly undertake valuations of commercial, retail, industrial, hotel and leisure, residential and special purpose properties for many varied reasons, as set out later herein.

Other services we provide include depreciation schedules, insurance valuations, property management, asset and facilities management for commercial, retail, industrial property as well as plant and machinery valuation.



## **AUTUMN 2019**

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## Family Law & Legal Valuations

If you require a Family Law or other Legal Valuations, our residential and commercial teams at Preston Rowe Paterson Ballarat and other regional and metropolitan areas can help. For all your or your clients' enquiries or to obtain a quotation, call our office on 03 5334 4441 or email us at [ballarat@prp.com.au](mailto:ballarat@prp.com.au).

## Market Commentary Database

If you don't yet receive our Ballarat property market commentaries and would like to, please email us at [ballarat@prp.com.au](mailto:ballarat@prp.com.au).

## Ballarat's Residential Market

By **Darren Evans** (Certified Practising Valuer) and **Chris Torpy** (Certified Practising Valuer)

### General Market Overview

Ballarat's residential property market continues to remain buoyant despite much of the negative press emanating from the Melbourne and Sydney markets. The buying frenzy that resulted in a record number of sales transactions throughout Ballarat in 2017 and 2018 appears to have slowed in 2019, although real estate agents are still reporting strong attendance numbers at open homes and good enquiry levels.

With the federal election now locked in for the 18th of May, the outcome may play a significant role in the housing market. If elected, Labor is proposing to limit negative gearing on investment properties to new housing only (with investments purchased prior to 1 January 2020 to be fully grandfathered), as well as to halve the capital gains tax discount for all assets. This is aimed at slowing property price growth, although it is unknown what consequences may arise if such policy is implemented in an already slowing market.

If history is to go by, there is also likely to be a lull in the national property markets in the lead up to the election, which may result in a slight softening of housing prices in the immediate term.

There has also been a notable increase in Borrower's finance approval times due to the tighter Lender requirements imposed on some institutions following the Royal Commission into the Banking, Superannuation and Financial Services Industry.

Before we take a break to celebrate the Easter period with family & friends, we have taken the opportunity to take a brief look at the depth of Ballarat's premium residential market and investigate how it compares to our closest regional competitors, Geelong and Bendigo.





## The Depth of Ballarat's Premium Residential Market

The days of \$1,000,000 buying only Ballarat's most prestigious residential properties are well and truly behind us. There were more than 50 residential properties sold for over the magical mark in 2018 alone. Already in 2019, we have seen a record sale price of \$4,250,000 for an architecturally designed, 7-bedroom, 4-bathroom residence on Lake Wendouree's foreshore, continuing the trend of big prices being paid for Ballarat's premium dwellings and locations.

Delving further into the premium residential market, we have taken a look at the number of sale transactions above \$1.5 million. We have excluded rural lifestyle and coastal properties to focus solely on the urban house market.

There has been 15 settled residential sales above \$1.5 million in Ballarat from April 2017 to April 2019, although we are aware of several other sale transactions above this mark which have not yet settled.

There are also 5 dwellings currently on the market, with an asking price in excess of \$1.50 million.

By contrast, Bendigo achieved 5 settled residential sales over \$1.5 million, with the top price of \$1,973,000 being achieved for a fully renovated, two-storey Victorian era dwelling, positioned in central Bendigo. There are currently 7 dwellings currently on the market, with asking prices in excess of \$1.50 million.

Unsurprisingly, Geelong, being a substantially stronger market, outperforms both Ballarat and Bendigo in this sector. There have been 20 settled sales over \$1.5 million since April 2018 alone, with the top recorded price of \$3,300,000. Interestingly, despite the healthy volume of sales, the top sale price was below the historical Geelong residential benchmark of around \$5m. There are currently 17 dwellings on the market, with an asking price over \$1.50 million.

The data shows that from both a value and volume perspective, Ballarat (per capita) is more than holding its own in the Premium Residential market, by comparison to Geelong and Bendigo. We consider that this in turn has had a positive flow on effect to the balance of Ballarat's residential property market, with good buyer confidence also remaining in the mid and lower market segments.



# We have *property* covered.

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Government. Insurance. Occupancy. Sustainability. Research.



## How are Ballarat's Real Estate Agents seeing the current market...?

We have taken the opportunity to have a chat to a few of Ballarat's real estate agents, to see how they are seeing things at the coal face of Ballarat's property market.



**Mark Nunn**

**Director, Buxton Ballarat**

### **What's happening in Ballarat's residential property market?**

In general, we are seeing the market hold pretty steady. In terms of growth, this appears to have slowed however we aren't seeing a drop in prices. Therefore, the market trends are steady and constant.

### **How are you seeing the prestige residential market?**

The top end of the market is performing quite well. There are many sales above \$1mil more frequently than I've ever seen in the past.

### **What does your crystal ball show for Ballarat in 5 years' time?**

Ballarat certainly is an appealing option for many people. We have a terrific regional city with many job opportunities and all the amenities you could ever need. The next 5 years looks positive and I expect to see growth in pricing and house density throughout the next 5 years.

### **You've been given \$600k to buy a property or properties – what are you buying and where?**

I'd purchase a property in Newington, Central Ballarat or Soldiers Hill. You can still find good value for homes under \$600k in these suburbs.

### **What is the biggest change you've seen to Ballarat over the last 10 years?**

Population growth. The last 10 years has brought more out of area buyers and tenants to the region than previous 50 years. This is fantastic for the town in all areas of industry, economic factors and growth.

### **Are you more likely to go to the AFL at Mars Stadium or White Night Ballarat?**

Both of these events are huge for the local economy. I support both of these events and support them continuing into the future.

**Tip for the AFL premiership?** Melbourne Demons

**What is your favourite local food spot?** The Forge





**Andrew Lewis**  
Managing Director  
Colliers Ballarat

**How are you seeing Ballarat's retail market at the moment?**

The retail market is divided between two sectors; large format retail in outer area of DTC and Wendouree is continuing strongly, and inner CBD smaller retail is struggling. This has been most strongly evidenced by the decline in rental rates in the Bridge Mall.

**How are you seeing Ballarat's industrial market?**

The sale and lease of sheds is strong with prices stable across the market. Land sales have slowed in volume but the rate per square metre remain strong, with Winter Valley Business Park (formerly Icon Park) showing the best sales rates of late.

**What are your expectations for Ballarat's property market over the next 12-18 months?**

We have no expectation of any significant change up or down. The government's attitude to negative gearing of commercial real estate is still unclear but may have an impact.

**What does your crystal ball show for Ballarat in 5 years' time?**

We believe an increase of 30% is not an unreasonable expectation, we see comparisons with Geelong and Bendigo every day and Ballarat commercial is undervalued.

**You've been given \$1.0m to buy a property or properties – what are you buying and where?**

I am seriously considering buying 30 & 32 Sturt Street after it did not sell last week so inner city small retail with development upside, 436 Sturt Street would be another opportunity.

**What is one thing that would improve Ballarat?**

Train times to Melbourne and seat availability

**Are you more likely to go to the AFL at Mars Stadium or White Night Ballarat?**

White Night.

**Tip for the AFL premiership?** Tigers again, especially after last week

**What is your favourite local food spot?** The Forge



## Sean Toohy Director, McGrath Ballarat

### What’s happening in Ballarat’s residential property market?

It’s certainly the best market I’ve experienced in my time in Real Estate (8 years). Heavily driven by a large volume of Melbourne buyers, the past 18 months has seen unprecedented growth. Not only Melbourne investors but also those looking to relocate to the regional centres. There are a lot of factors behind this including affordability, lifestyle, rental yields, etc, which make the decision to invest in our market an easy one and there’s no surprise Ballarat is one of the most talked about hot spots in Australia for property investors.

### What are your expectations for Ballarat’s residential market over the next 12-18 months?

At this point I can’t see any signs of the current market slowing down with a number of properties still selling above expectations within the first week or two of hitting the market. I predict for prices to continue to increase, perhaps not at the rapid rate we have seen in the past 12-18 months but still a steady increase.

### You’ve been given \$600k to buy a property or properties – what are you buying and where?

Top of my list would be a central period style home with room to add value through renovation. Perhaps around \$400K-\$450K on the home allowing \$150K-\$200K for improvements.

### What is your favourite thing about Ballarat?

Our stunning heritage buildings and gardens.

### Are you more likely to go to the AFL at Mars Stadium or White Night Ballarat?

AFL at Mars Stadium

### What is your favourite local food spot?

Bodega Café – Great coffee & food with exceptional service every time.

### Tip for the AFL premiership?

Richmond Tigers





## Francesca Nicol Director, Biggin & Scott Ballarat

### **How are you seeing the Ballarat residential property market?**

Very solid. While prices in some ranges seem to have softened 5-10%, we are still seeing numerous buyers fight it out for properties that have been priced in this market. Far higher clearance rates on private sale properties & low days on market, given most buyers in the market are not willing to bid under auction conditions.

### **How are you seeing the prestige residential market?**

There have been far higher volumes of these, we have seen far stronger & faster results on these in the first half of the year & sales of properties in the 3-4 million range.

### **What are your expectations for Ballarat's residential market over the next 12-18 months?**

We expect the market to remain stable with average growth of round 7% in central areas depending on price range. Wendouree & Golden Point are likely to still experience higher rates around 10% due to high demand in the price ranges those suburbs both offer. Given the bottom of the market for Melbourne is projected to be around mid-year, most of the buyers advocates appear to be pulling back & buying with more discretion & will turn their sights & increase their quotas in the capital cities (pulling out quite large quotas they have been buying here on a monthly basis). Despite this, we are finding the announcement of the regional line upgrade being locked in, the Gov Hub & Transport Hub are all bolstering the investor market, so we feel confident that mum & dad investors will take up the slack. Should Labor be voted in & negative gearing be removed, buying investments in Melbourne & Sydney with only 2-3% rental return will no longer be an attractive option, this is also likely to push people towards areas like Ballarat that offer cost neutral investment options.

### **What is the biggest change you've seen to Ballarat over the last 10 years?**

The fabulous amount of festivals & restaurants that have opened over the last few years. It's so great to see so many people moving here passionate about food, music, art & enjoying life...

### **You've been given \$600k to buy a property or properties – what are you buying and where?**

A 3-bedroom property in Golden Point or on the border of Mount Pleasant on large land. Alternately property close to Grammar or the basketball stadium in Wendouree.

### **What is your favourite local food spot?**

I just can't pick a favourite! Webster's for breakfast on a Sunday, Meigas for dinner when it's just us, Bonnie's Sushi on Sturt Street for superbly a fresh Japanese lunch, but probably Thai Sala Pavilion or Tin Roof café when we are eating with the kids.

### **Are you more likely to go to the AFL at Mars Stadium or White Night Ballarat? White night all the way!!**

**Are you more likely to go to the AFL at Mars Stadium or White Night Ballarat? White night all the way!!**





## **Need to discuss your property needs?**

If you would like to discuss any of your property needs with our experienced team of valuers and consultants, we can be contacted on +61 3 5334 4441 or via email at [ballarat@prp.com.au](mailto:ballarat@prp.com.au)

### **Our Research**

At Preston Rowe Paterson, we pride ourselves on the research which we prepare in the market sectors within which we operate. These include Commercial, Retail, Industrial, Hotel & Leisure and Residential property markets as well as infrastructure, capital and plant and machinery markets

### **We have *property* covered**

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- Listed Fund, Property Trust, Super Fund and Syndicate Advisors
- Plant & Machinery Valuation
- General and Insurance Valuation
- Economic and Property Market Research

### **We have all *real estate* types covered**

We regularly provide valuation, property and asset management, consultancy and leasing services for all types of Real Estate including:

- CBD and Metropolitan commercial office buildings
- Retail shopping centres and shops
- Industrial, office/warehouses and factories
- Business parks
- Hotels (accommodation) and resorts
- Hotels (pubs), motels and caravan parks
- Residential development projects
- Residential dwellings (individual houses and apartments/units)
- Rural properties
- Special purpose properties such as: nursing homes; private hospitals, service stations, oil terminals and refineries, theatre complexes; etc.
- Infrastructure

### **We have all types of *plant & machinery* covered**

We regularly undertake valuations of all forms of plant, machinery, furniture, fittings and equipment including:

- Mining & earth moving equipment/road plant
- Office fit outs, equipment & furniture
- Agricultural machinery & equipment
- Heavy, light commercial & passenger vehicles
- Industrial manufacturing equipment
- Wineries and processing plants
- Special purpose plant, machinery & equipment
- Extractive industries, landfills and resource based enterprises
- Hotel furniture, fittings & equipment

### **We have all *client profiles* covered**

Preston Rowe Paterson acts for an array of clients with all types of real estate, plant, machinery and equipment interests such as:

- Accountants
- Banks, finance companies and lending institutions
- Commercial and Residential non bank lenders
- Co-operatives
- Developers
- Finance and mortgage brokers
- Hotel owners and operators
- Institutional investors
- Insurance brokers and companies
- Investment advisors
- Lessors and lessees
- Listed and private companies corporations
- Listed Property Trusts
- Local, State and Federal Government Departments and Agencies
- Mining companies
- Mortgage trusts
- Overseas clients
- Private investors
- Property Syndication Managers
- Rural landholders
- Self managed super funds
- Solicitors and barristers
- Sovereign wealth funds
- Stock brokers
- Trustee and Custodial companies





## **We have all *locations* covered**

From our capital city and regional office locations we serve our client's needs throughout Australia. Globally, we operate directly or via our relationship offices for special purpose real estate asset classes, infrastructure and plant & machinery.

## **We have *your needs* covered**

Our clients seek our property (real estate, infrastructure, plant and machinery) services for a multitude of reasons including:

- Acquisitions & Disposals
- Alternative use & highest and best use analysis
- Asset Management
- Asset Valuations for financial reporting to meet ASIC, AASB, IFRS & IVSC guidelines
- Compulsory acquisition and resumption
- Corporate merger & acquisition real estate due diligence
- Due Diligence management for acquisitions and sales
- Facilities management
- Feasibility studies
- Funds management advice & portfolio analysis
- Income and outgoings projections and analysis
- Insurance valuations (replacement & reinstatement costs)
- Leasing vacant space within managed properties
- Listed property trust & investment fund valuations & re-valuations
- Litigation support
- Marketing & development strategies
- Mortgage valuations
- Property Management
- Property syndicate valuations and re-valuations
- Rating and taxing objections
- Receivership, Insolvency and liquidation valuations and support/advice
- Relocation advice, strategies and consultancy
- Rental assessments and determinations
- Sensitivity analysis
- Strategic property planning



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