



PROPERTY MARKET *Report*

NORTHCOTE VIC 3070 Units

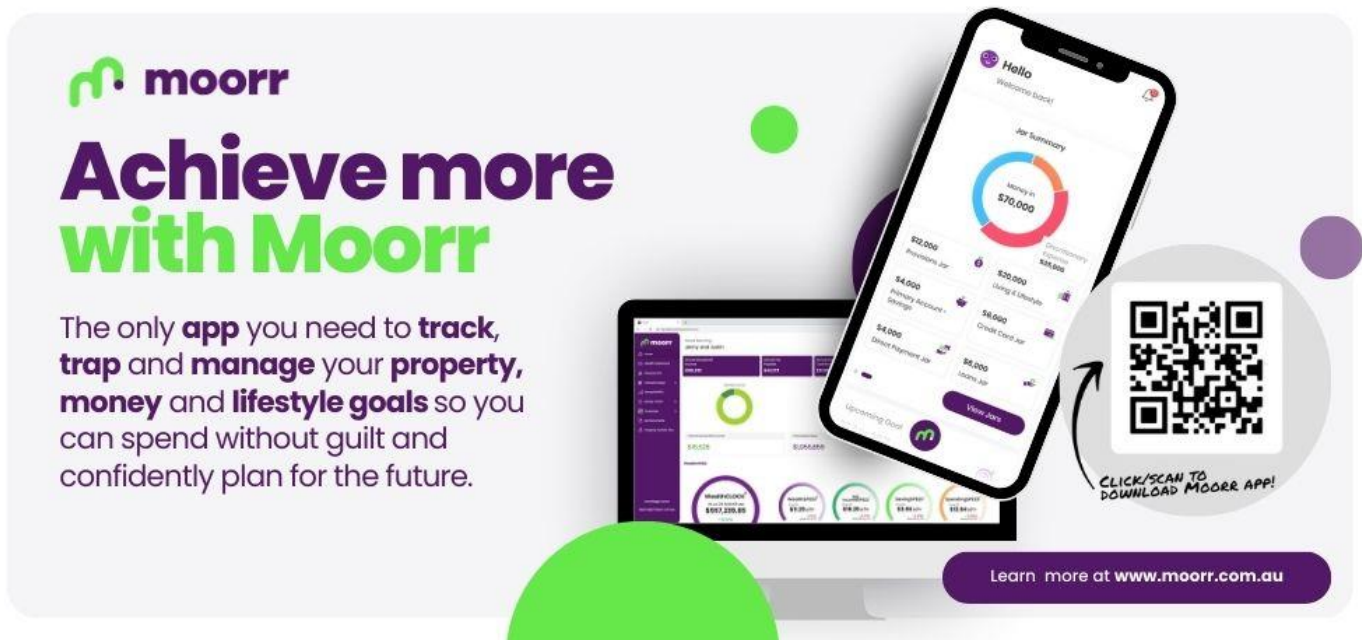
Introduction

Suburb Report for NORTHCOTE VIC 3070 Units for 31 December 2024

Thank you for downloading our Property Market Report! This report offers a comprehensive data insight to help you discover and learn about this property market: the suburb, its community, and the composition and performance of its properties.

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Now that you know who we are, with the introduction covered, let's dive straight into your Property Market Report and share some insights and value your way!



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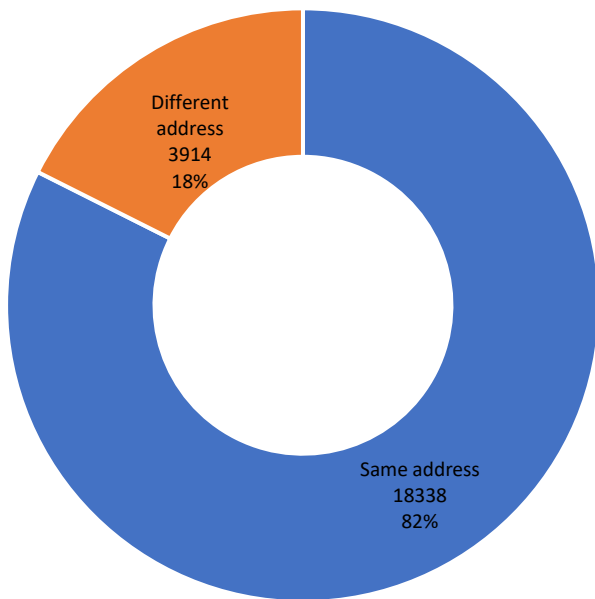
Suburb Profile

Northcote north-east of Melbourne's Central Business District, located within the City of Darebin local government area. Northcote recorded a population of 25,276 at the 2021 census.

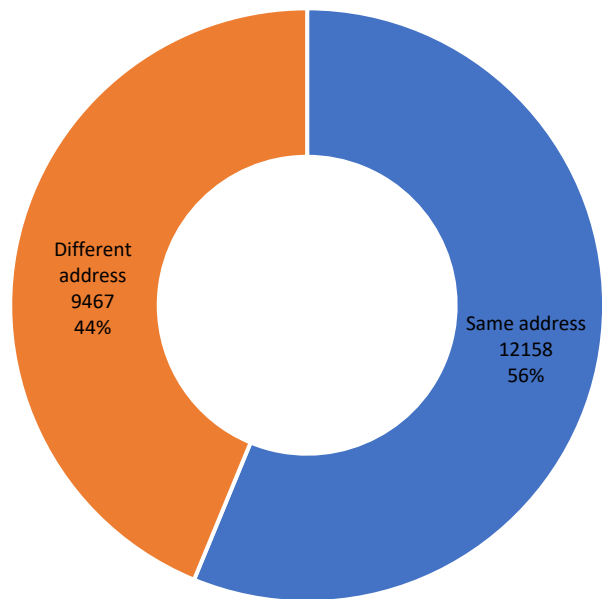
Source: Wikipedia.org

Demographics

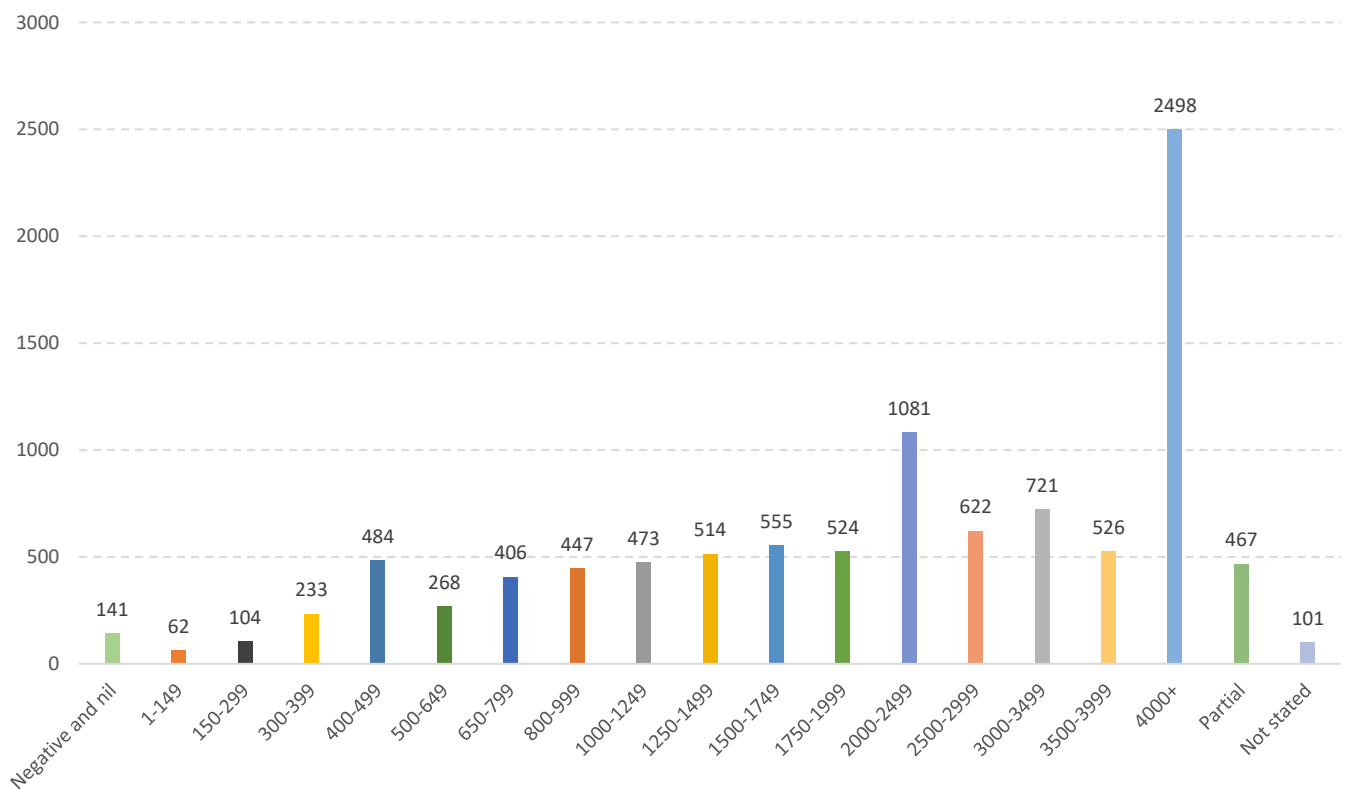
MIGRATION 1 YEAR



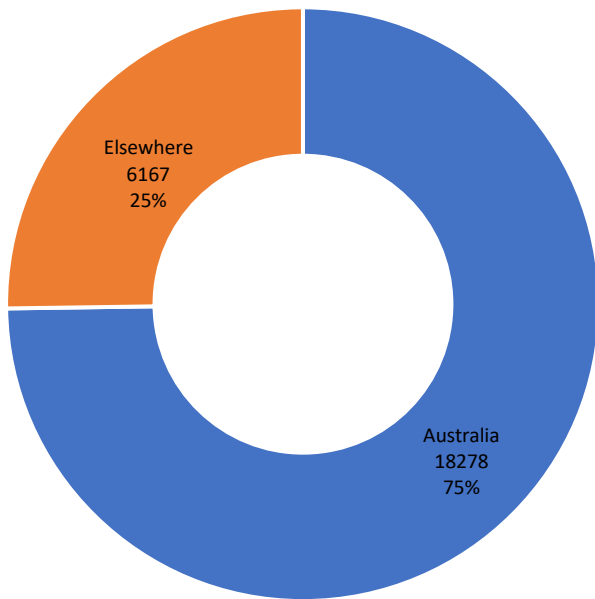
MIGRATION 5 YEARS



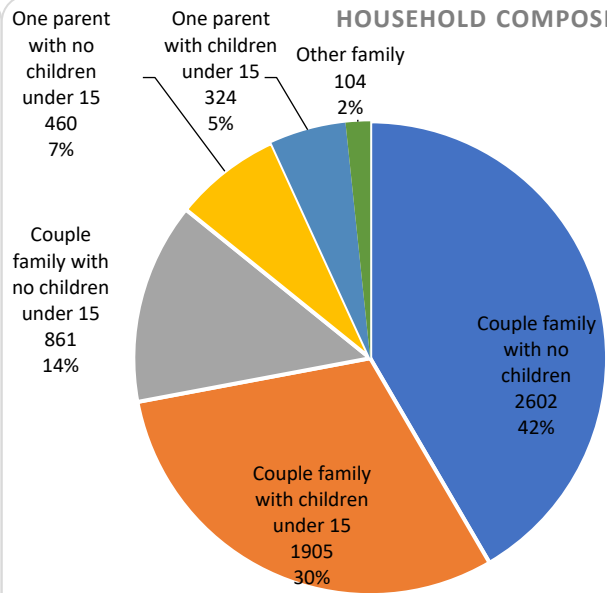
HOUSEHOLD INCOME



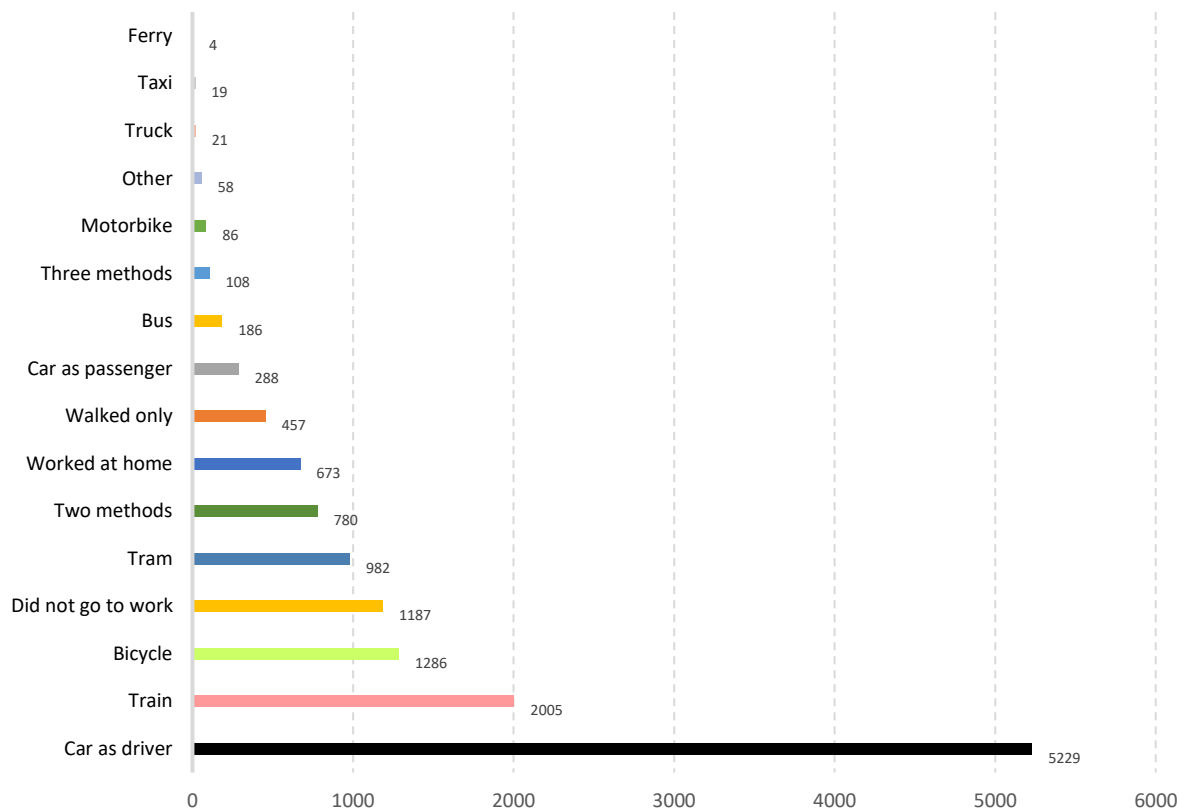
BIRTHPLACE



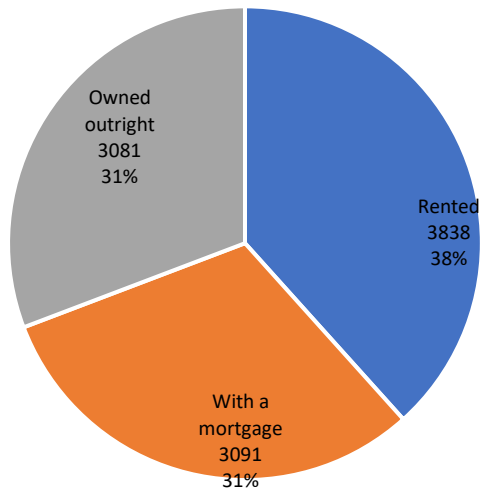
HOUSEHOLD COMPOSITION



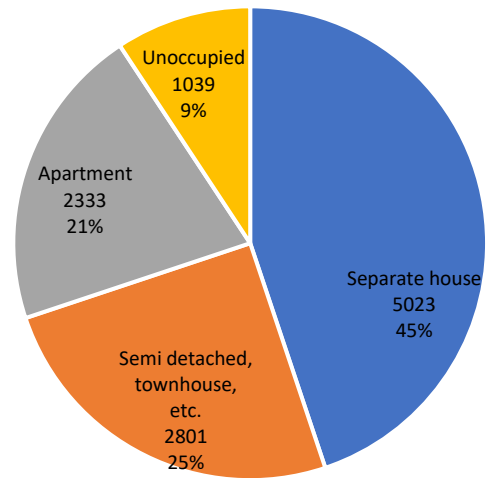
METHOD OF TRAVEL TO WORK



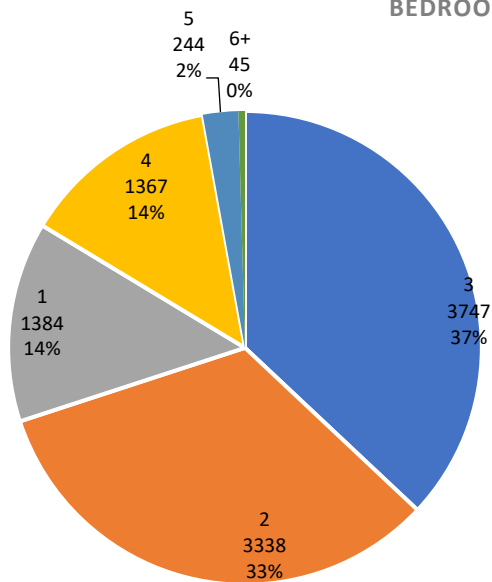
TENURE TYPE



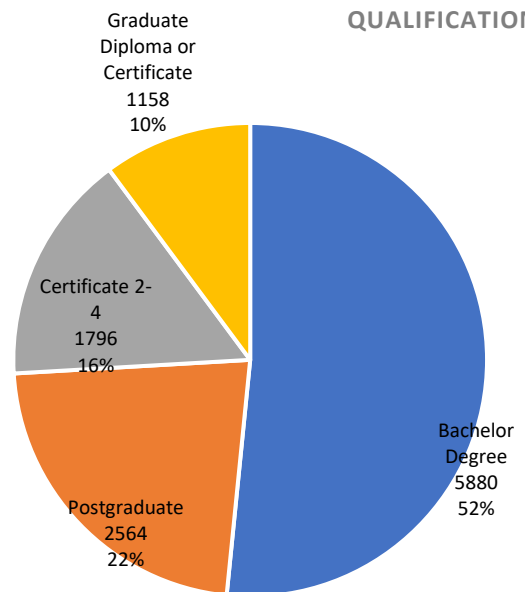
PRIVATE DWELLINGS

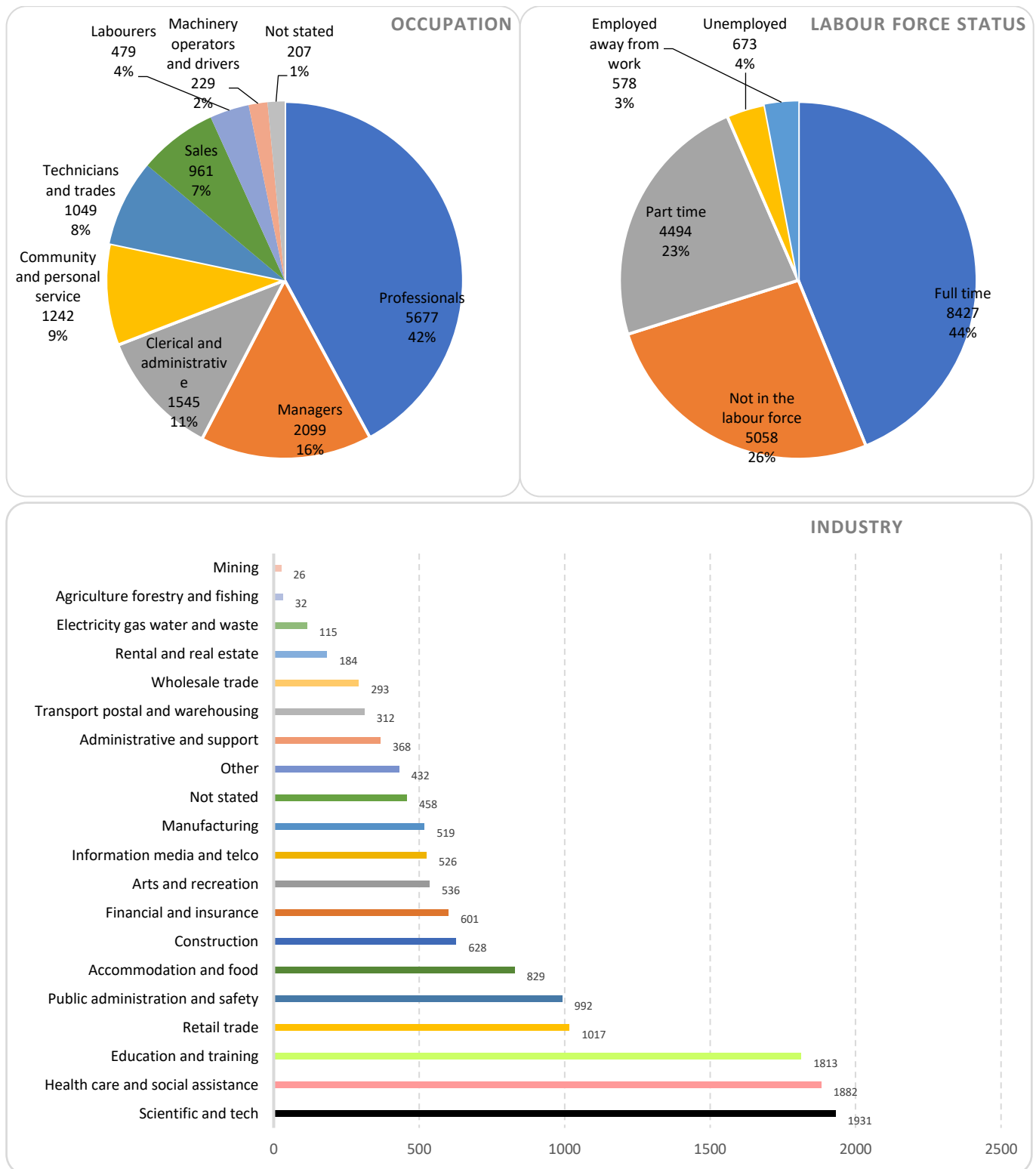


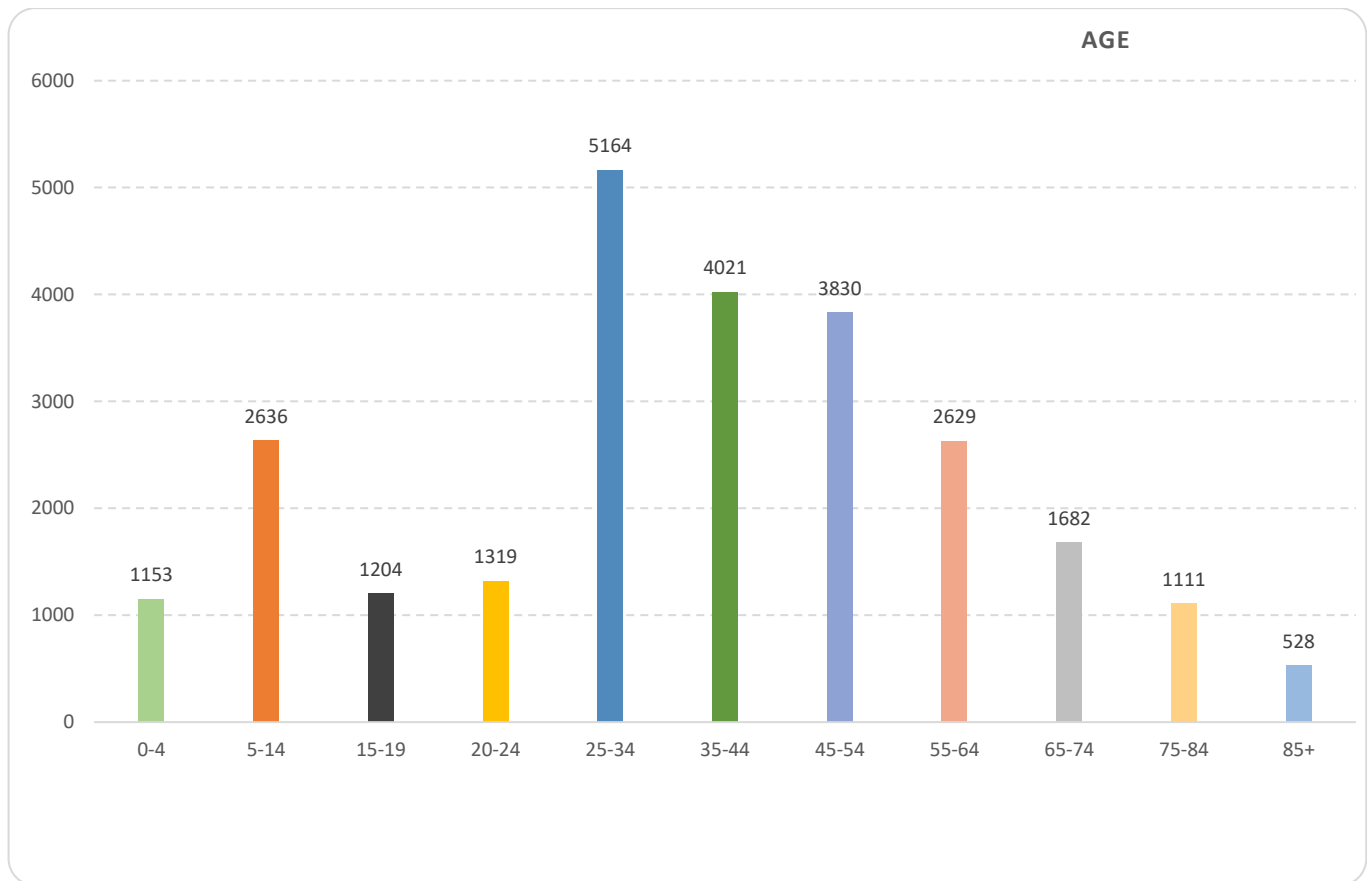
BEDROOMS



QUALIFICATIONS











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Property

In the short-term property values move in response to the changes of supply vs. demand. For prices to rise, demand must exceed supply. If supply exceeds demand, this usually results in downward pressure on prices.

The greater the degree by which demand exceeds supply the greater the pressure on prices to rise in the short term (1 to 3 years).

Over the longer-term property values move through up and down cycles, as demand and supply adjust to their current market conditions. Sustained longer term growth in prices is a result of sustained economic activity and economic growth. This is best illustrated by town that move through economic boom and bust cycles, like mining towns – if the economic activity dries up, the needs for the housing also dries up, resulting in value destruction

When buying property, you want to consider the short-term demand vs. supply picture, but you also must considering the longer-term economic viability and growth of the community, town, city etc. The bigger that town or city grows the greater the probability of sustained growth in land & property prices overtime.

There can be a large number of factors influencing the tug-o-war between supply and demand in the short term. Some changes that might increase demand include:

- New infrastructure
 - Roads
 - Extensions to railway lines
 - New bridges
 - New hospitals or extensions to existing ones
 - Private enterprises setting up in an area or government departments relocating
 - New Education facilities
 - New lifestyle facilities – shopping & entertainment centres etc.

Some changes that might lead to increases in short term supply include:

- Releases of new land or house and land estates
- Replacement of low-density properties with higher density ones

The degree to which these fundamental forces influence demand and supply can be measured using a series of key statistics. This report shares data on these key statistics. Furthermore, it explores and measures the degree of balance between the forces of demand and supply in this market at the time of this report.

Note: This report does not detail circumstances concerning the underlying drivers influencing these statistics. You may wish to undertake such research to better inform your understanding of these underlying drivers.

Terminology

“Property **market**” – we often use the term “market” instead of “suburb” when referring to a specific property type within the suburb i.e., houses or units. Houses in a suburb represent one property market while units in the same suburb are another market.

“**SUA**” – means Significant Urban Area. SUAs are defined by the Australian Bureau of Statistics. They are usually cities e.g., Sydney, Adelaide or Townsville. But sometimes they can refer to an area such as: “Newcastle – Maitland”, “Gold Coast – Tweed Heads” or “Canberra – Queanbeyan”

Reading & Interpreting the Data – (General Comprehension)

In each of the graphs below, historical data is recorded at the Australia, State, Significant Urban Area (SUA) aggregate levels, and the Suburb market level by property type – houses or units. (If you are wondering, unfortunately data isn’t collected at the townhouse level and as such it cannot be reported on, townhouse data in our dataset usually falls within our housing data results).

As you consider each statistic, it is helpful to consider it in the concert with the other data readings, as a whole. As a helpful rule of thumb, look at the Suburb data, and potentially the SUA data combination, as being statistically favourable to that of the wider State, and even more so, to that of the Australian data readings when considering the most recent data (last 6 months by way of example). Ideally the suburb and the SUA data should have a more favourable reading, given it sharpen concentration on that market area, when compared to the state or Australia as a whole data.

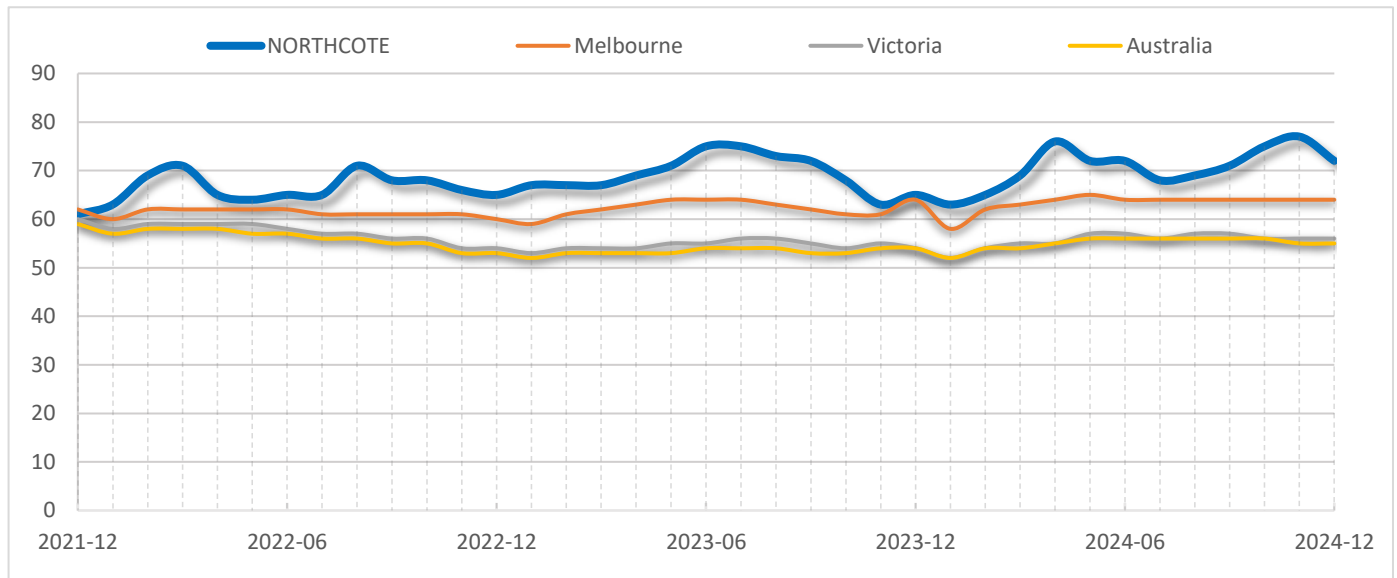
Above each chart is a short explanation of the statistic and below the chart is a more detailed explanation of the data and how it impacts either demand or supply. Most of our statistics will be easy and straightforward to comprehend and assess, however a couple of them might need a little more thought, hence we supplied a more detailed explanation to help with comprehension.

Demand to Supply Ratio+ (DSR+)

A score out of 100 for the ratio of demand to supply in a property market that combines many supply and demand metrics.

The DSR+ for NORTHCOTE Units for the month ending 31 December 2024 was **72**.

The following chart shows the recent history of changes in the DSR+.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

The DSR+ is attempting to detect short term capital growth over the next period of time, best assessed within a 3-year period. DSR+ is a combinational summary score of the 17 statistical metric you will see broken down in this property report, whereby different weightings are used within the algorithm to produce the overall score out of 100. With the DSR+, you are generally looking for a reading at the suburb level of 60 or higher as a good reading. The higher the score, the higher the indication that demand exceeds supply, which in turn should be putting upward pressure on prices in this short-term period.

It's important to understand, it is NOT a perfect algorithm, and just because there is a high reading for a particular market, it doesn't guarantee that future capital growth will occur, other factors might be in play within the market or new factors or events could impact both demand or supply in both the short or longer term. That said, its performance when back tested and benchmarked to results of markets has identified as having a high DSR+ has an above average outperformance result compared to the overall Australian property market.

Think of it as another very helpful and insight tool within your research toolkit to help you identify locations to consider buying or investing in.

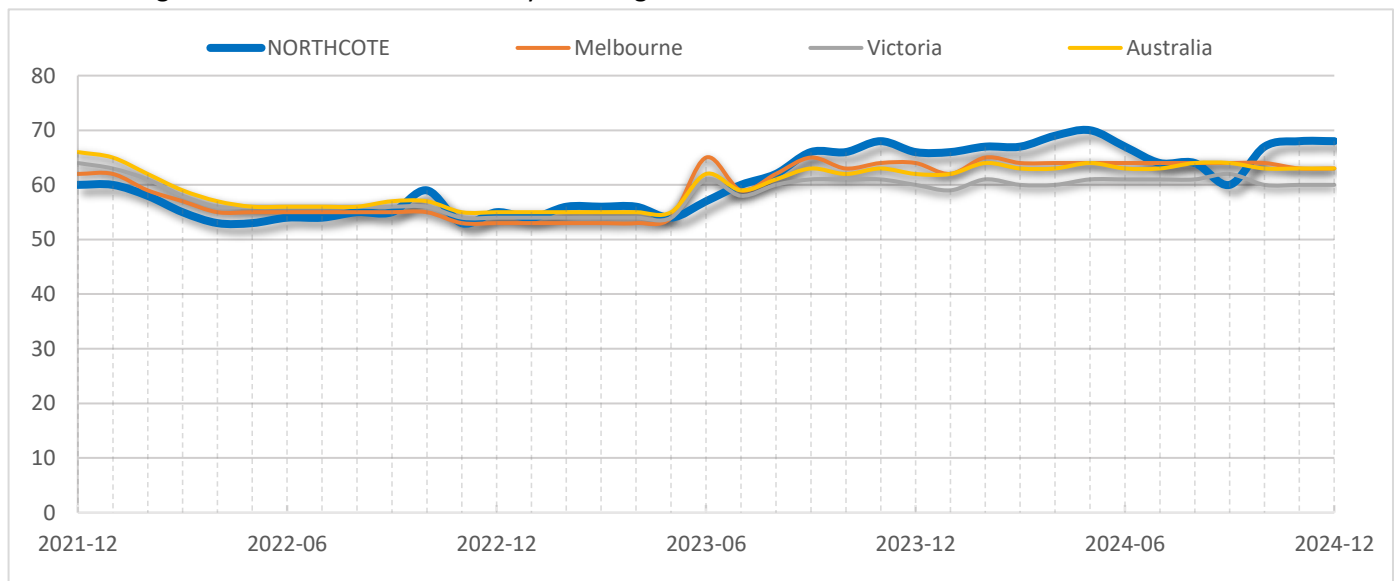
Demand to Supply Ratio (DSR)

A score out of 100 for the ratio of demand to supply in a property market that combines a number of supply and demand metrics.

The DSR for NORTHCOTE Units for the month ending 31 December 2024 was **68**. This is “Good”.

Sellers are in no panic and buyers are making decent offers. This is a healthy market for investors. Demand is ahead of supply but not alarmingly. Buyers are rarely able to get away with low-ball offers. Sellers are usually getting the prices they ask for. Expect growth to exceed the national average.

The following chart shows the recent history of changes in the DSR.



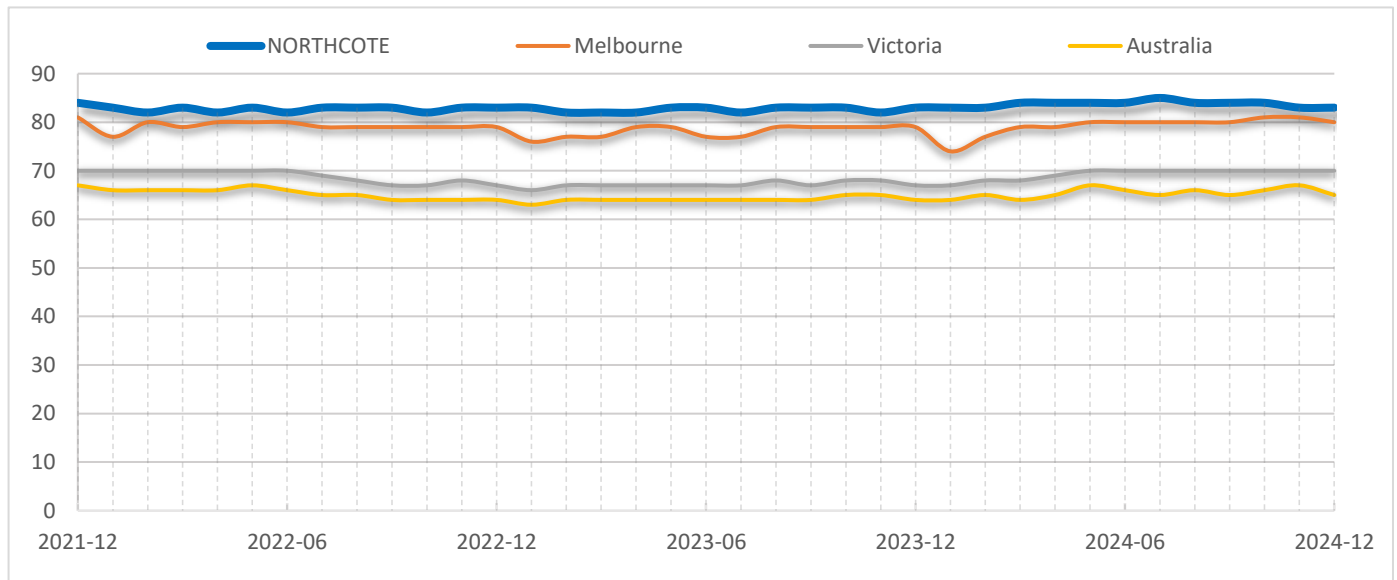
Note: Any gaps that appear in the timeline history are the result of unavailable data.

Statistical reliability+ (SR+)

A score out of 100 for the statistical reliability of the DSR+ for a property market.

The SR+ for NORTHCOTE Units for the month ending 31 December 2024 was **83**.

The following chart shows the recent history of changes in the SR+.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

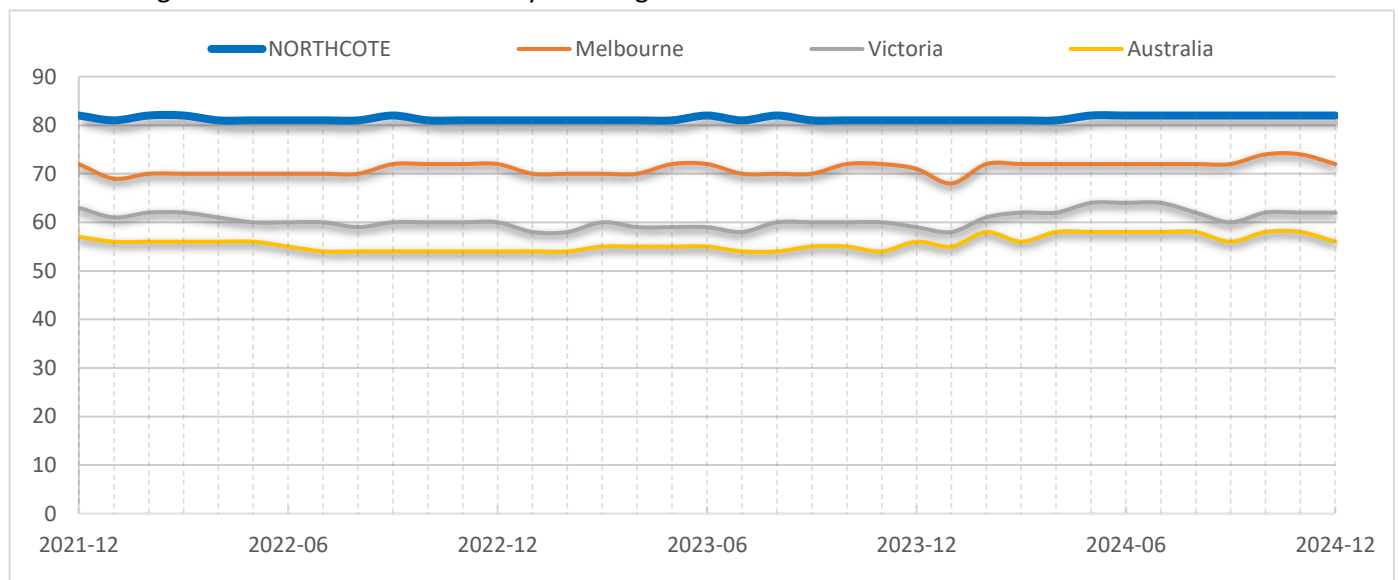
The higher the SR+, the more reliable the data which was used to score the property market from a DSR+ perspective. Whilst every effort is taken to secure reliable and sufficient data across all our metrics which make up the DSR+ score, the data is not always sufficient and fully available for every property market, so you need to assume there can be data missing. What the SR+ score tells us, with a higher score we are more comfortable to believe we have got enough data to consider the score as reflecting the market conditions. Naturally if the SR+ score is low, the DSR+ score might not be a reliable read of the market and more research will need to be undertaken.

Statistical reliability (SR)

A score out of 100 for the statistical reliability of the DSR for a property market.

The SR for NORTHCOTE Units for the month ending 31 December 2024 was **82**.

The following chart shows the recent history of changes in the SR.



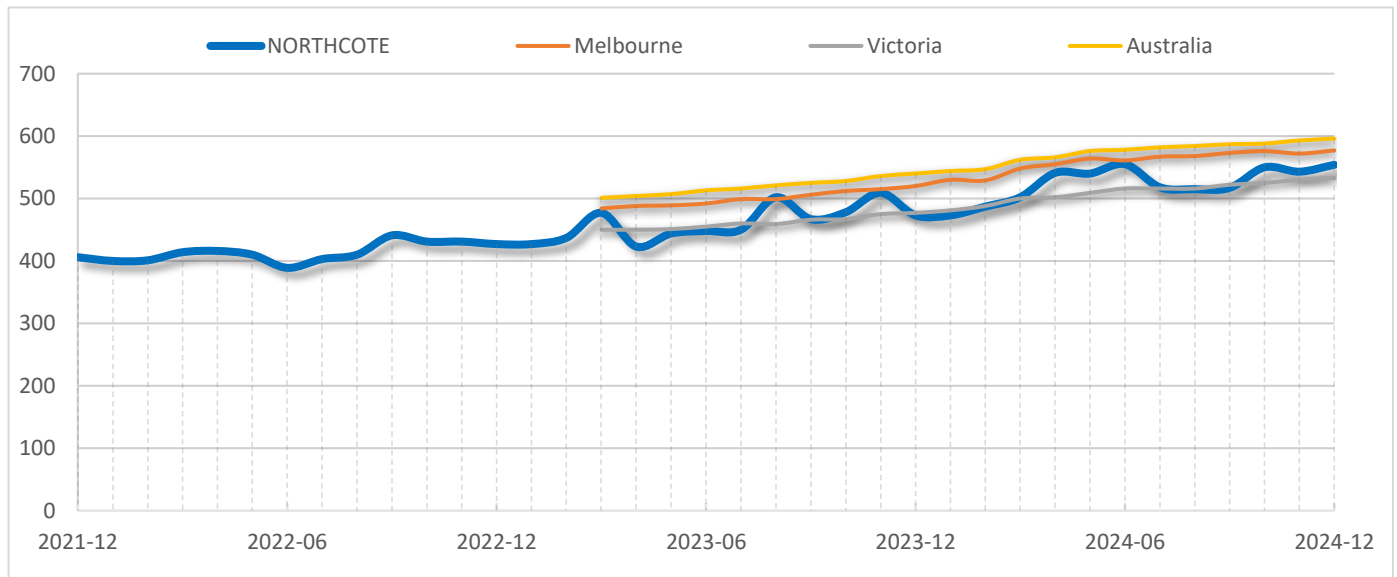
Note: Any gaps that appear in the timeline history are the result of unavailable data.

Typical rent (TR)

An estimate of the typical rent in a market.

The TR for NORTHCOTE Units for the month ending 31 December 2024 was **\$554**.

The following chart shows the recent history of changes in the TR.



Note: Any gaps that appear in the timeline history are the result of unavailable data.



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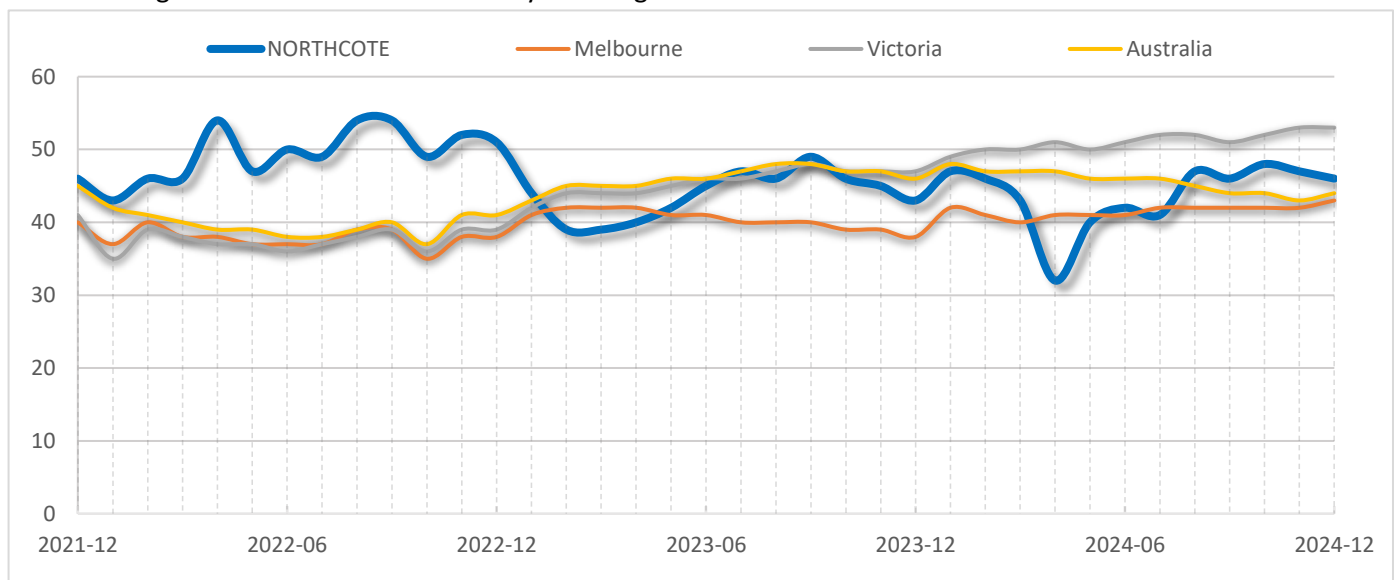


Days on market (DOM)

The count of the number of days a property is listed for sale before eventually selling.

The DOM for NORTHCOTE Units for the month ending 31 December 2024 was **46 days**.

The following chart shows the recent history of changes in the DOM.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

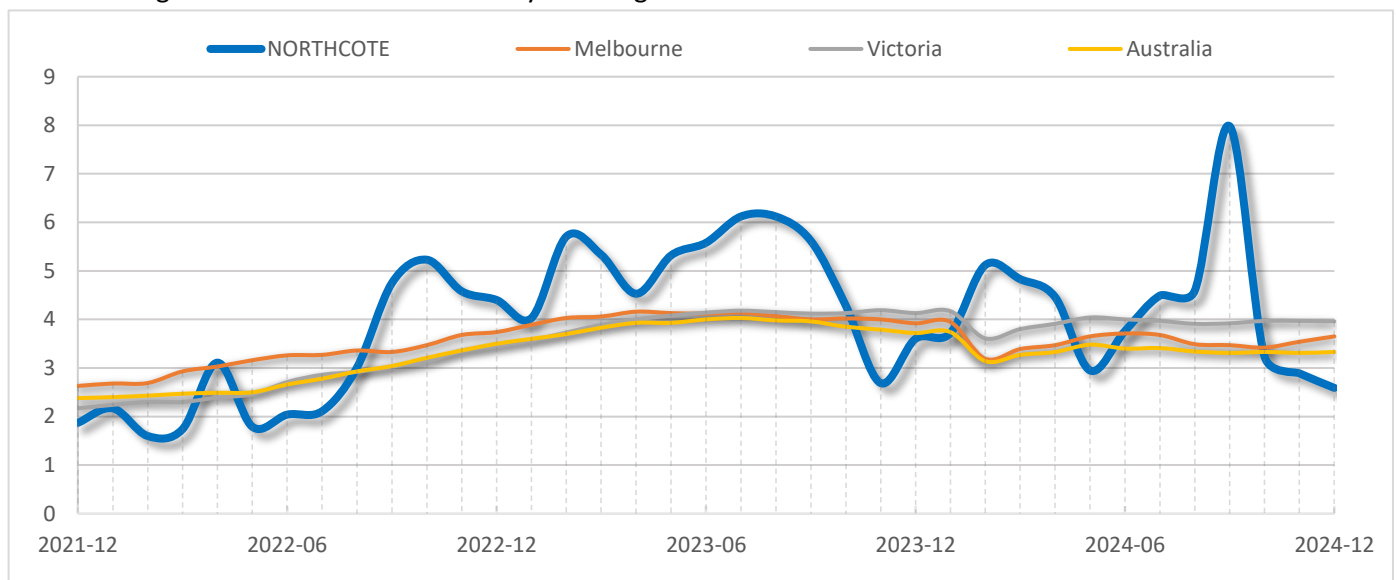
DOM is a count of the number of days a property will typically spend advertised for sale before eventually selling. The shorter the days on market the better. An illustration of demand balancing supply i.e., buyer interest in that section of the market. When assessing this statistic, the direction of the trend line is a helpful insight to better assess this local market to the broader market data also presented in the graph.

Avg vendor discount (DISCOUNT)

The % difference between the original asking price and the eventual sale price.

The DISCOUNT for NORTHCOTE Units for the month ending 31 December 2024 was **2.59%**.

The following chart shows the recent history of changes in the DISCOUNT.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

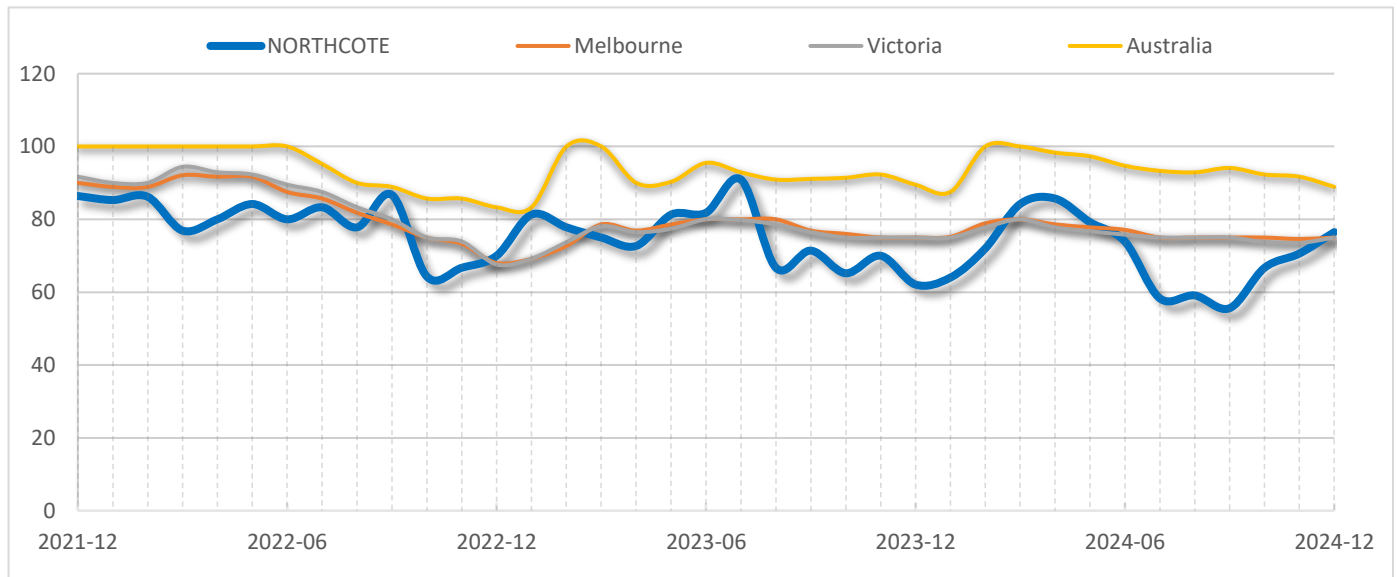
The longer the property stays on the market, the higher probability the owner will reduce the price. By measuring this change, this statistic you are getting is an insight into the typical discount being offered, as a part of private treaty sales occurring in that area. The higher the discount offered the lower the evidence of pent-up demand in that location. A negative discount value represents a premium paid by the buyer to secure the property compared to originally advertised price.

Auction clearance rate (ACR)

The % of properties for sale by auction that actually sell during the auction.

The ACR for NORTHCOTE Units for the month ending 31 December 2024 was **76.5%**.

The following chart shows the recent history of changes in the ACR.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

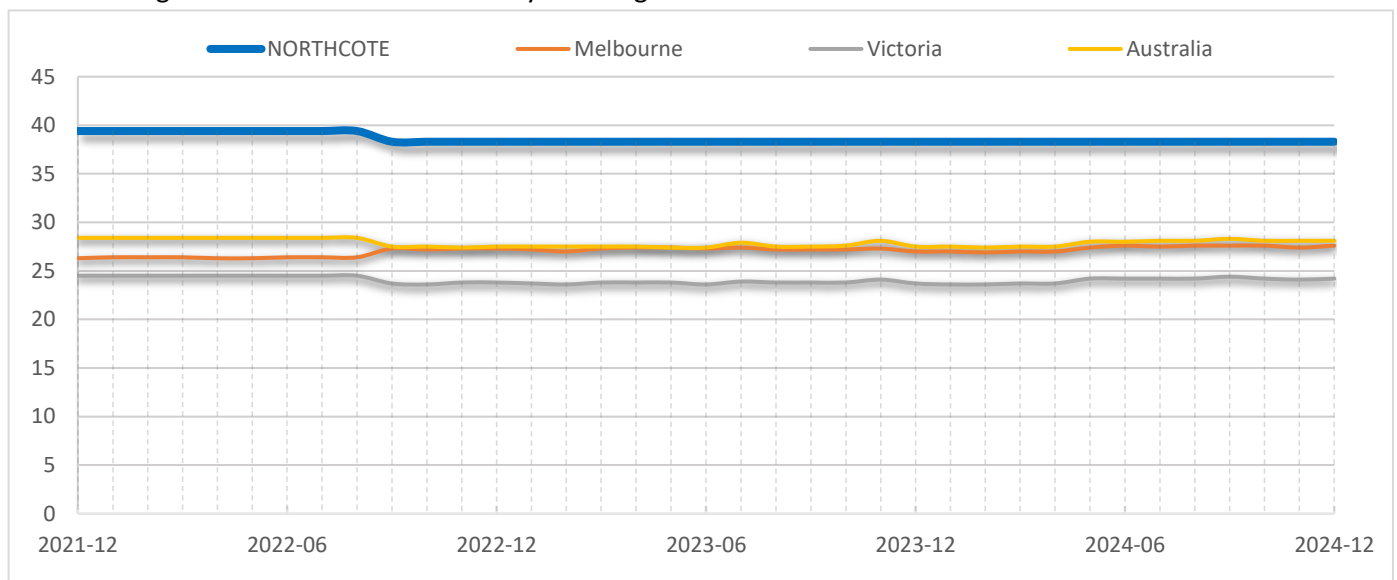
ACR is a terrific measure of demand in the market, subject to that market actually preferring to use auctions is its primary sales method. Usually, auctions are only used in very limited markets in both Melbourne and Sydney to be a reliable statistical measure and on occasion you might only have one auction – if it sells, then that would give a reading of 100% of it, if it doesn't sell, then that might give a reading of 0% clearance rate.

Percent renters in market (RENTERS)

The % of renters in the market as opposed to owner-occupiers and all other resident types.

The RENTERS for NORTHCOTE Units for the month ending 31 December 2024 was **38.3%**.

The following chart shows the recent history of changes in the RENTERS.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

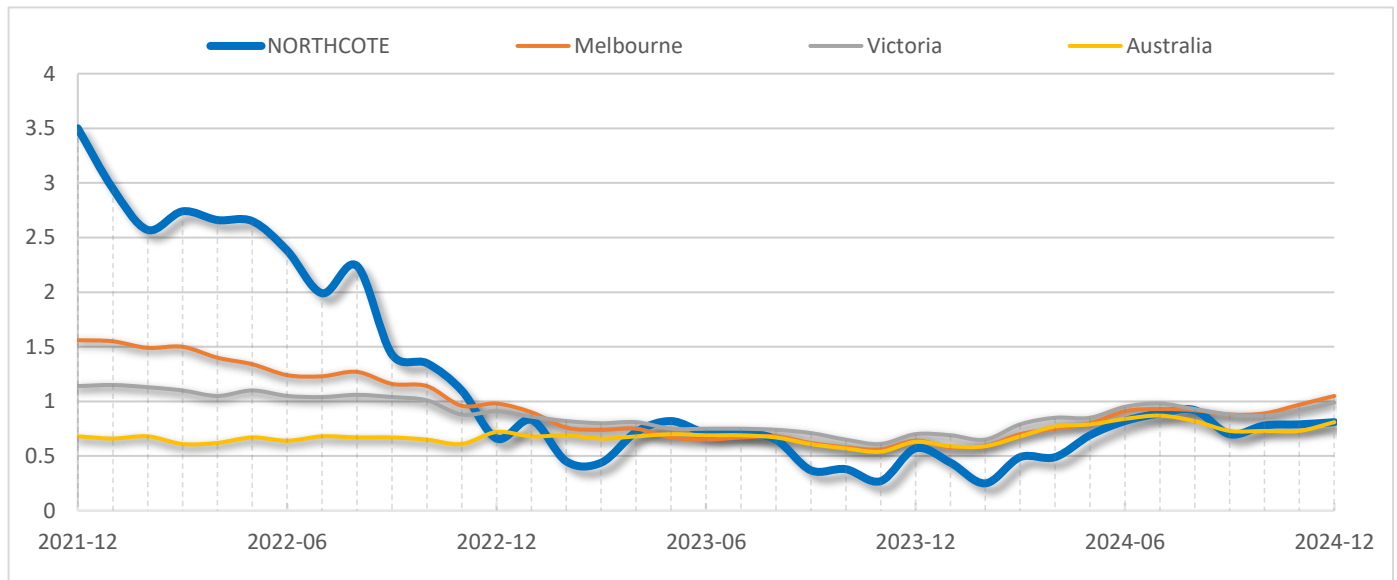
RENTERS metric attempts to measure the mix of renters within a market. You don't want to buy into a suburb where the percentage of renters is too high, as typically home owners are more property proud than renters and nice neighbourhoods attract demand interest from both future owners and investors. So, outside of the very touristy city or beachside locations where lots of renters might not be a bad thing in terms of neighbourhood appeal, other suburb where high rates of renters might signal less attractive neighbourhoods to attract buyers.

Vacancy rate (VACANCY)

The % of rental properties currently unoccupied.

The VACANCY for NORTHCOTE Units for the month ending 31 December 2024 was **0.81%**.

The following chart shows the recent history of changes in the VACANCY.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

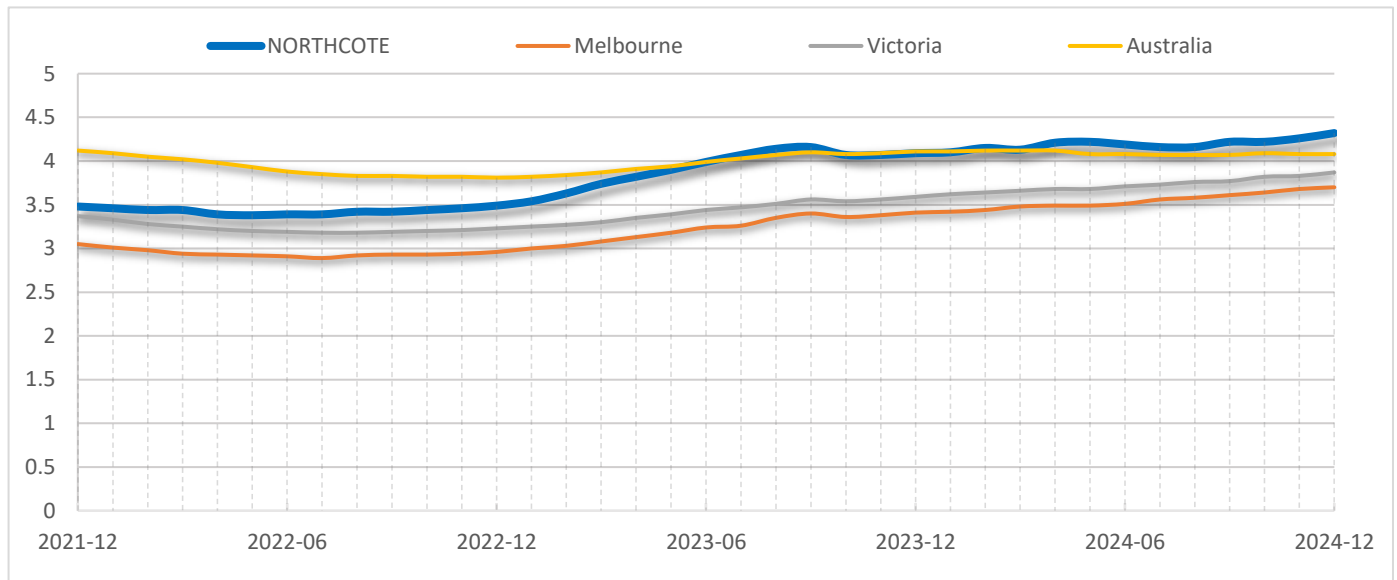
VACANCY helps us understand the demand for those looking to rent, putting upward pressure on rental rates. This helps with cashflow and so attracts additional buyer demand interest from investors into this market. The lower the vacancy rate the better.

Gross rental yield (YIELD)

The typical rental incomes (annual gross) as a percentage of typical property values.

The YIELD for NORTHCOTE Units for the month ending 31 December 2024 was **4.32%**.

The following chart shows the recent history of changes in the YIELD.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

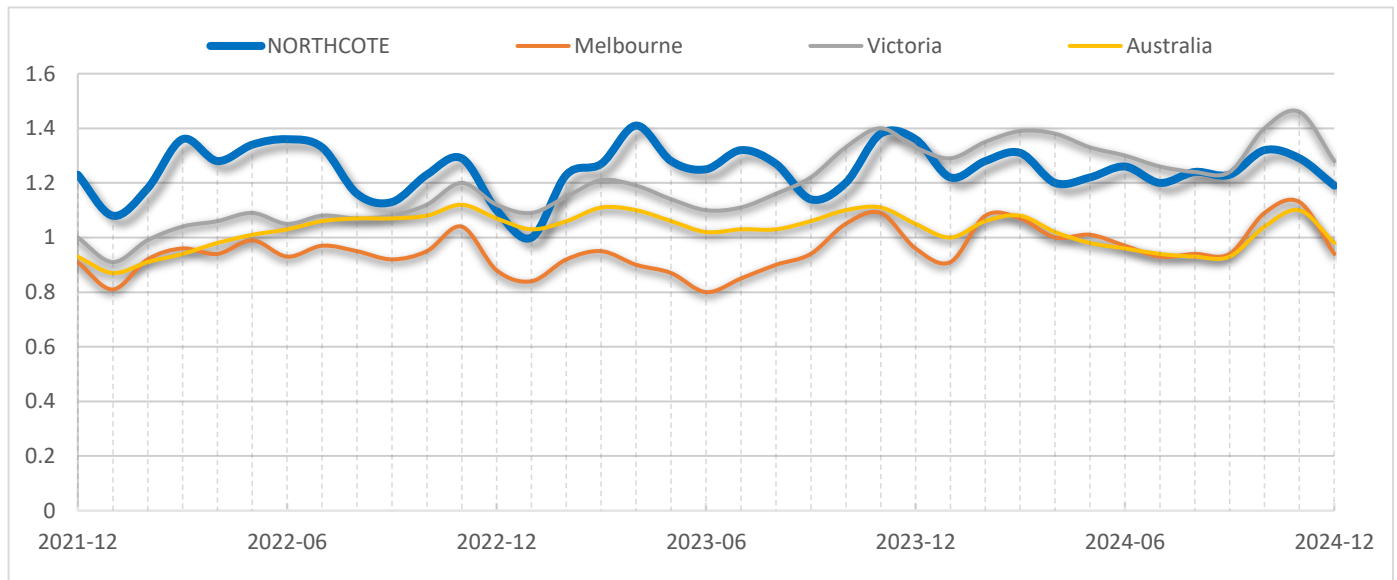
YIELD is driven by the supply of rental stock within the area, as measured by the vacancy rate. Higher yield potentially attracts more investor demand interest, so the higher the better, generally speaking. However, exceptions to this principle exists and can be found with locations offering high rental yields because the capital growth prospects might be limited, or sporadic or in examples like mining towns, a lot riskier and more volatile.

Percent stock on market (SOM%)

The % of stock in a property market that is currently listed for sale.

The SOM% for NORTHCOTE Units for the month ending 31 December 2024 was **1.19%**.

The following chart shows the recent history of changes in the SOM%.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

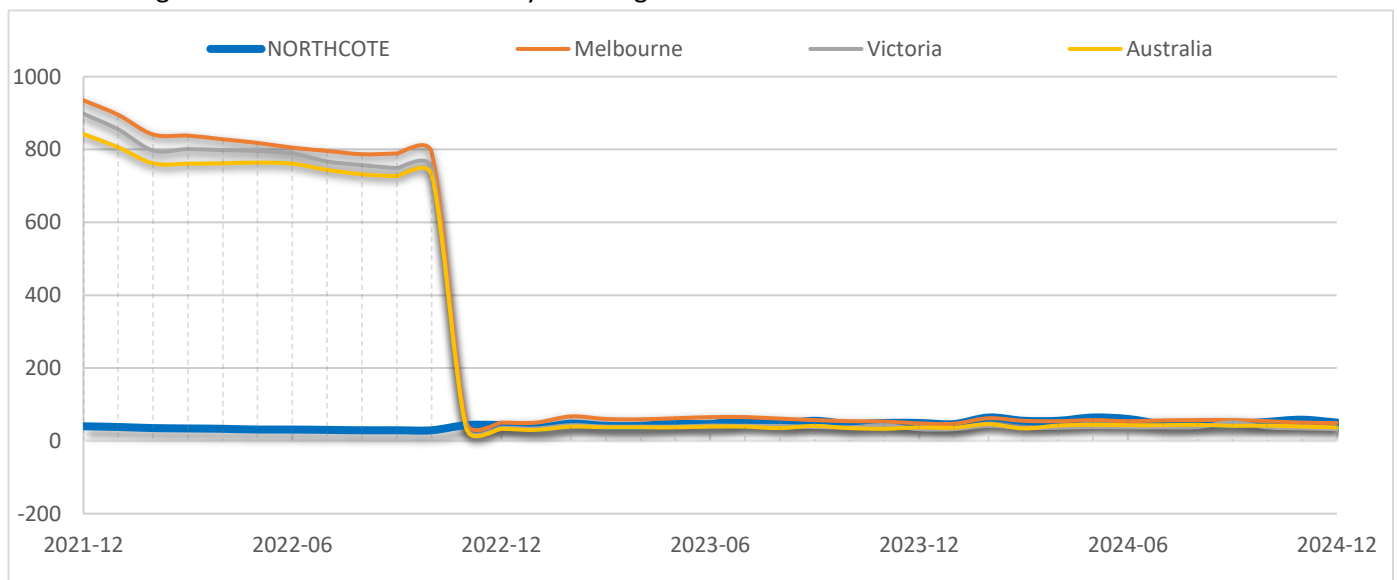
SOM helps interpret the cycle of buying and selling activity (or lack of) within the market. The lower the SOM the better, as it's indicating the demand is evident, putting upward pressure on prices. The opposite is also true, if supply is increasing, then this would put downward pressure on prices.

Online search interest (OSI)

The ratio of people searching online for properties versus the number of properties available online.

The OSI for NORTHCOTE Units for the month ending 31 December 2024 was **50**.

The following chart shows the recent history of changes in the OSI.



Note: Any gaps that appear in the timeline history are the result of unavailable data. Note that in late 2019 there was a change to the method used to calculate the OSI.

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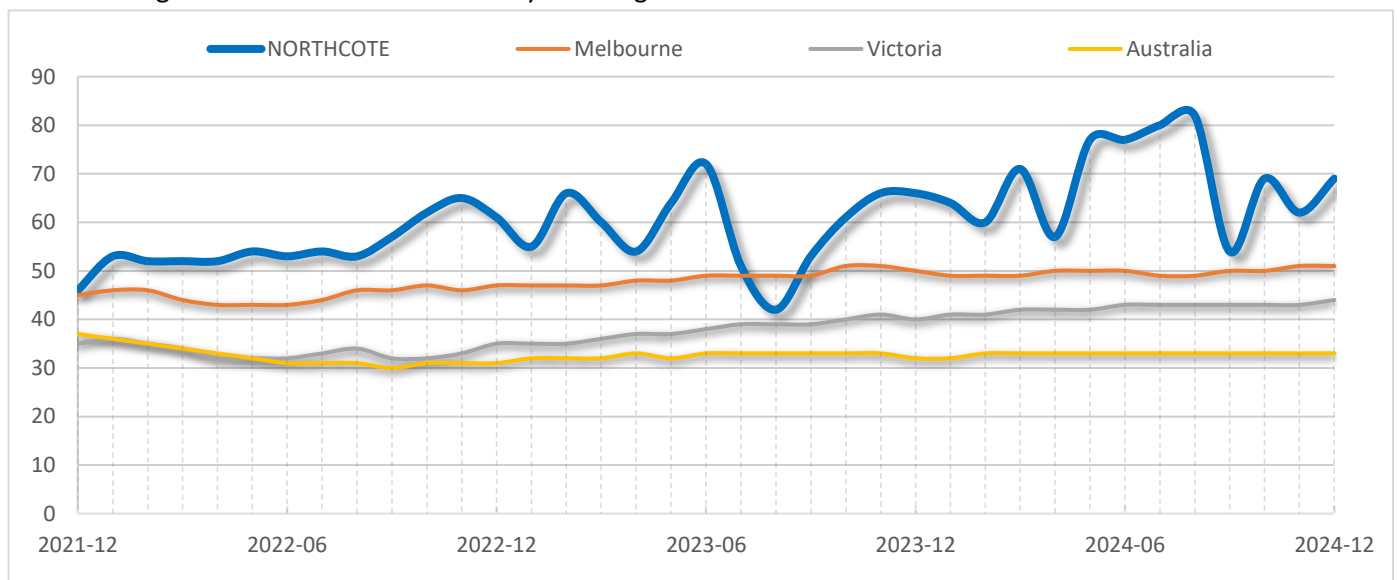
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Market cycle timing (MCT)

A score out of 100 for the likelihood of a property market being at the start of its next surge in price growth.

The MCT for NORTHCOTE Units for the month ending 31 December 2024 was **69**.

The following chart shows the recent history of changes in the MCT.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

MCT help measure the cycles within a market, trying to predict if this market is entering into a new growth phase. Markets don't typically move in a nice linear upward trajectory, they often have different phases like short growth short down cycles and of course flat periods as well. The MCT looks for both low long-term growth AND high recent growth. This means the MCT is designed to score markets highly if they have just entered their next growth surge, this means the higher the MCT score the better, the next surge in price growth may be in the near future. MCT is one of the very important statistic built onto our overall DSR+ algorithm.

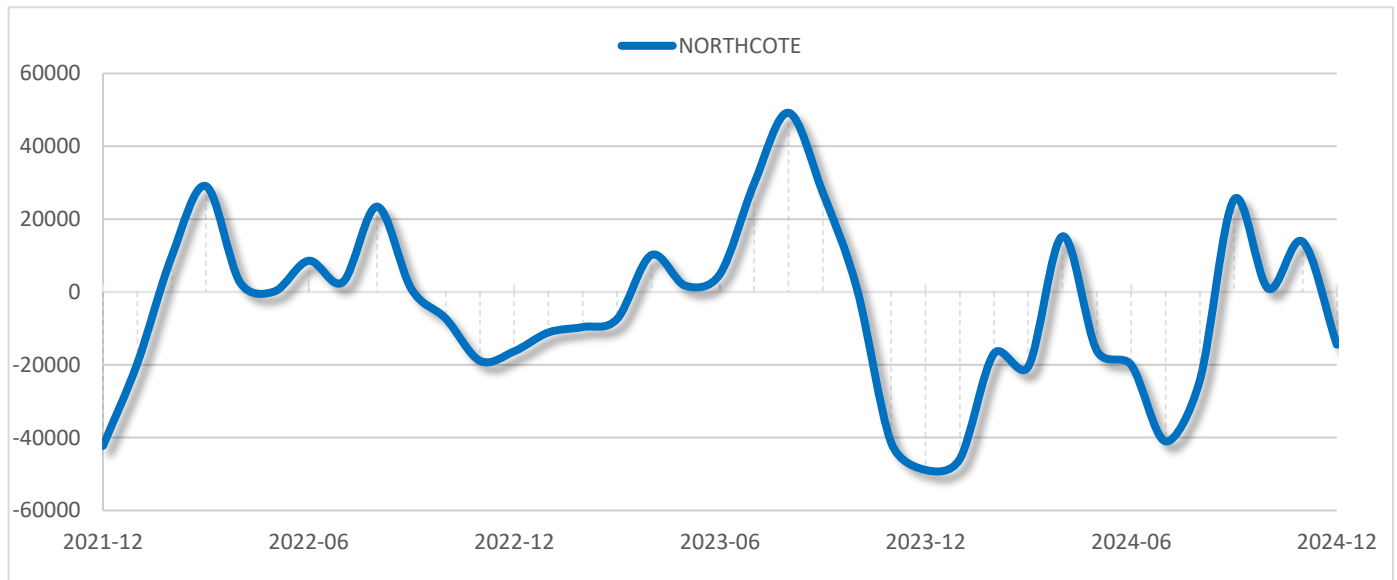
The MCT is heavily dependent on having accurate historical values. Long term growth is not so susceptible to anomalies, since it covers such a long period. So, this aspect of the MCT is usually reliable. However, a more likely problem is if there is a recent volatility in prices, which may give a less accurate figure. Check recent price changes of this property market closely, to insure you read the MCT correctly.

Neighbour price balancing (NPB)

The difference in typical value per km between the property market and its closest neighbours as a weighted average of distance.

The NPB for NORTHCOTE Units for the month ending 31 December 2024 was **-14,451\$/km**.

The following chart shows the recent history of changes in the NPB.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

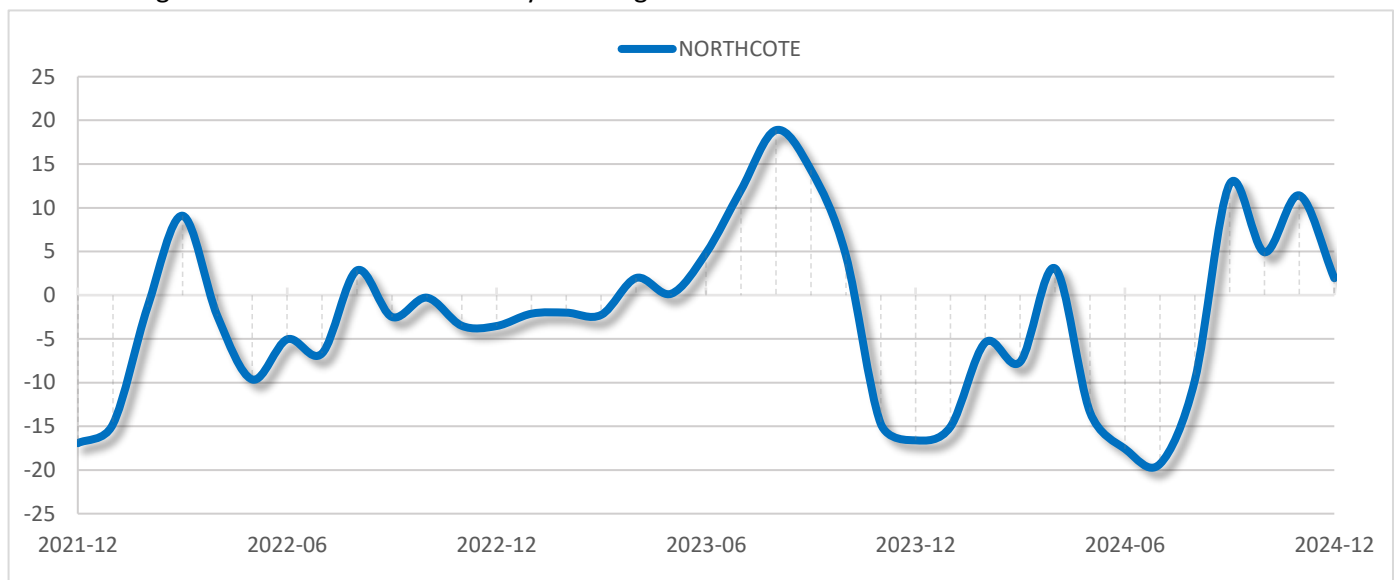
NPB works on the principal of measuring neighbouring suburbs price values and comparing it to this suburb. If there is a meaningful difference in values, this statistic is trying to detect that difference and is working on the principal that this market over time will catch up and restore pricing balance. It may never surpass the neighbouring values, but based on demand and affordability dynamics in play, it's assuming these lower price markets won't fall too further behind either, as these affordability constraints push buyer demand into close-by markets.

Ripple effect potential (REP)

The recent growth of neighbouring markets minus that of the target market indicating potential for growth to ripple..

The REP for NORTHCOTE Units for the month ending 31 December 2024 was **1.94%**.

The following chart shows the recent history of changes in the REP.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

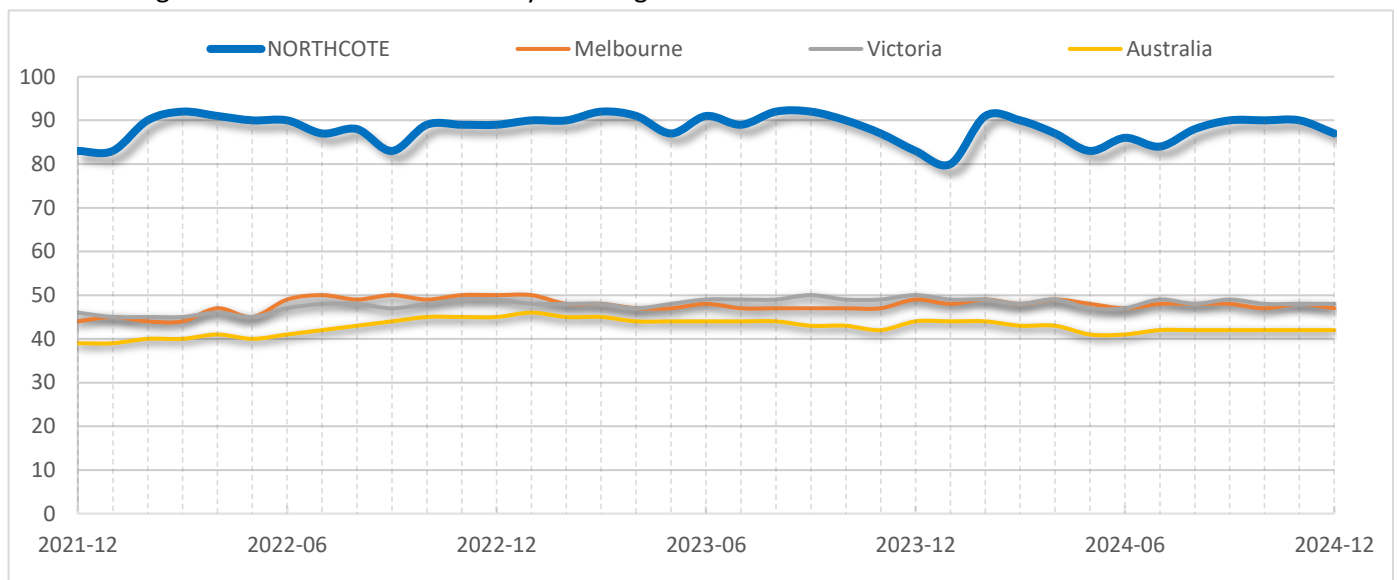
REP builds on the concept of buyer behaviour, similar to NPB. The logic is that typical price growth is enjoyed by locations and land values closer to the epicentre of commerce and production – usually Central Business Districts where large numbers of people undertake mass-trade. Demand remains high for these prized locations, but the affordability reality always plays out, which results in neighbouring locations experiencing the next wave of demand and price growth, as buyers settled for their next alternative options – hence ripple demand effect occurs. The REP is an estimate of the amount of growth required by a property market to match that of its neighbours recently. The more growth the market's neighbours have experienced, the higher the REP will be. It's measured by the change in the weighted average of the neighbouring suburbs.

Unit to house value (U2H)

A score out of 100 for the value of units compared to houses for a unit market or vice-versa for a housing market.

The U2H for NORTHCOTE Units for the month ending 31 December 2024 was **87**.

The following chart shows the recent history of changes in the U2H.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

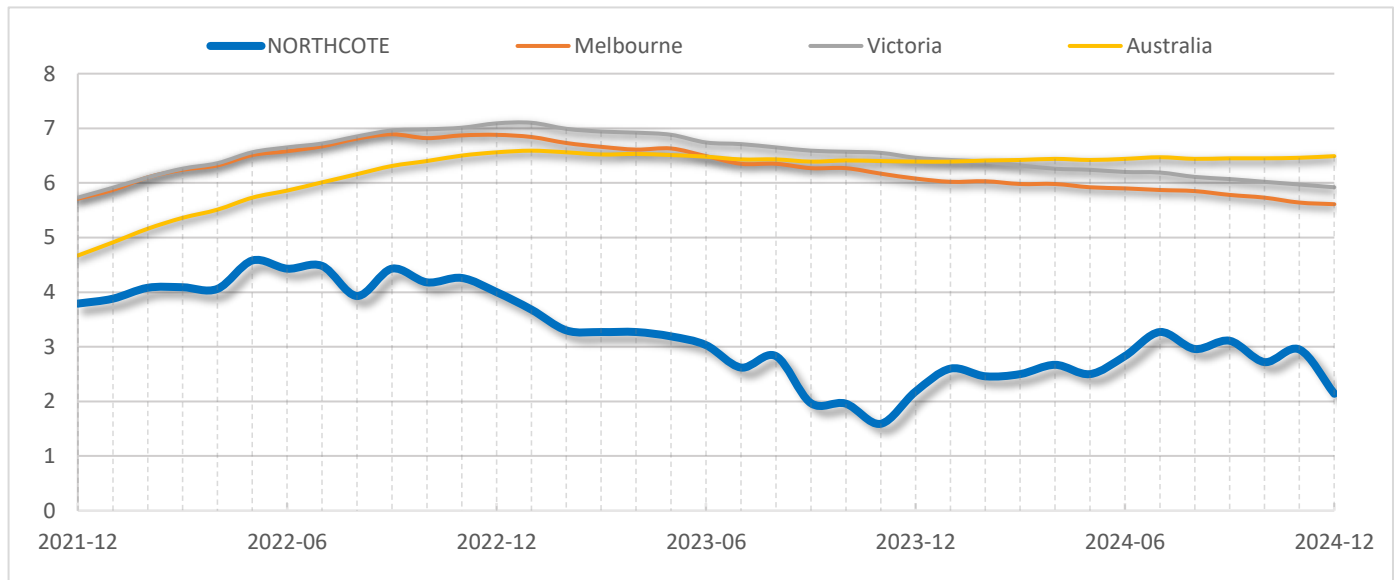
U2H measures the balance in value between Units and Houses within a market. It's another metric exploring the behaviour of buyers in determining cycles of demand and supply as they consider affordability, location and lifestyle decisions. This works on the principles of if the U2H is high for a unit market, it means they are good value compared to houses in the same suburb. Similarly, the U2H will be high for a housing market if prices represent good value compared to units in the same suburb. In other words, the score considers the property type of the market under examination. If the U2H is around 50, it means neither property type is better value than the other. During the pandemic we have seen buyers demand for units in many locations deteriorate and price differentials increase to some of the highest levels on record. It remains to be seen if this trend will continue or if longer term behaviour continues and unit markets return to more longer term historical growth like performances. Property should always be assessed from several angles and U2H is another example of this.

Long term growth (LTG)

The % growth per annum for the last 10 years.

The LTG for NORTHCOTE Units for the month ending 31 December 2024 was **2.14%**.

The following chart shows the recent history of changes in the LTG.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

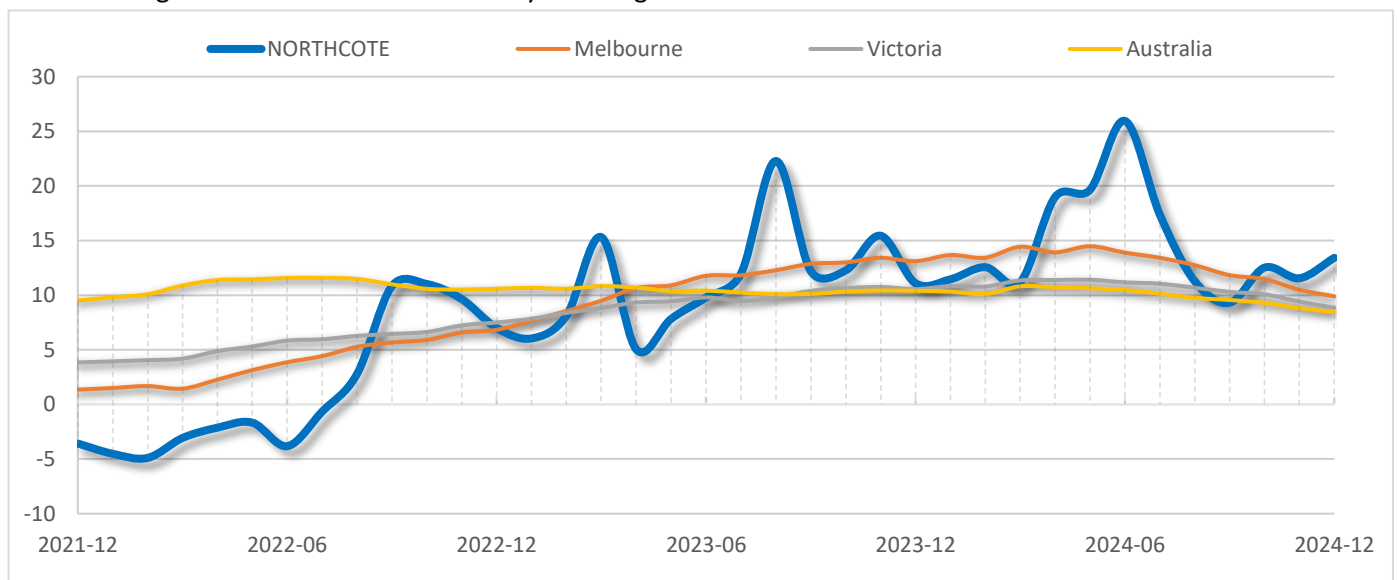
Historically if a market has experienced a period of outperforming value growth, it's usually going to then experience a period of below average growth, generally speaking a period of rest before it's next upward growth spurt. LTG can be used by buyers to avoid entering a market that might be near the end of its last surge in price growth and can be considered in concert with MCT. If the suburb in the chart above has outperform the percentage terms compared to the SUA, State or Australian market, then generally speaking it might be a market to avoid for now, unless you have other data or information you believe is justifying an investment in this market. Also if you have a real longer term view of this market in the range of 20, 30 or 40 years and beyond, then you may decide this statistic is only helping to judge short term opportunity rather than an extended longer term opportunity to buy or invest.

Percentage rent growth (PRG)

The % of growth in typical rents over the last 12 months.

The PRG for NORTHCOTE Units for the month ending 31 December 2024 was **13.42%**.

The following chart shows the recent history of changes in the PRG.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

PRG is reporting on the rental growth of the suburb based on the type of dwellings (houses or units). Whilst this information isn't attractive to owner occupiers, it is attractive for the approx. 30% of buyers who are property investors. Strong rental growth will be attractive for investors who require a higher yield to help support their investment's cashflow in the short term.

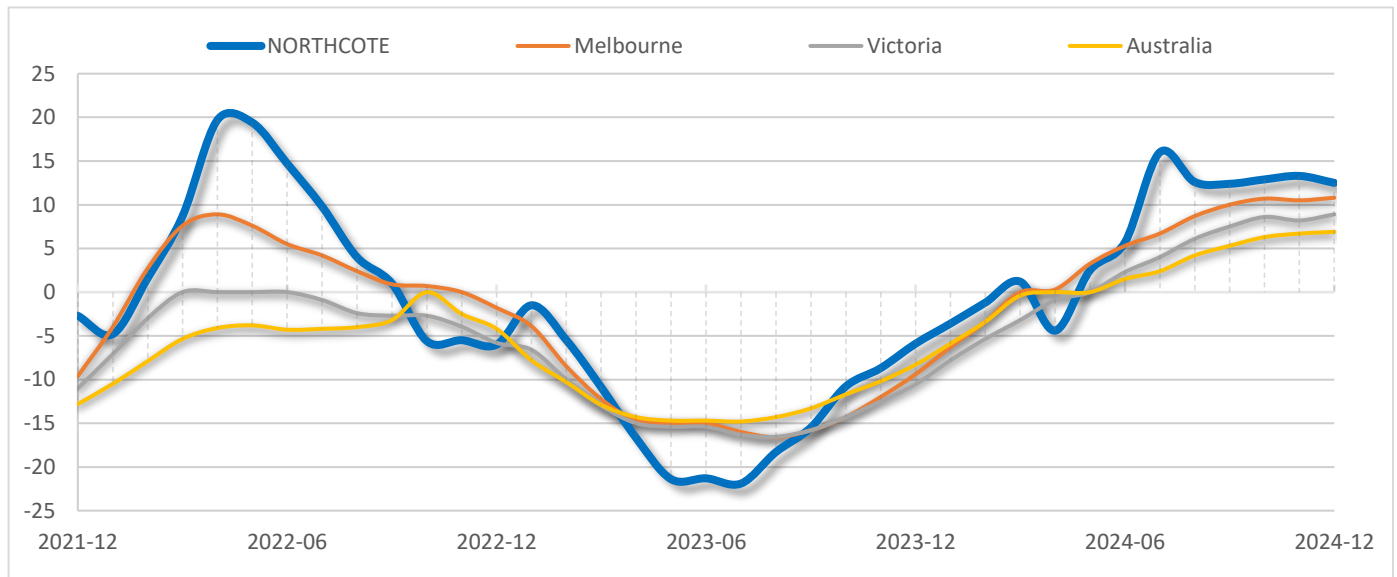
Looking at this metric in isolation for future price growth could be misleading. Like all these statistics it's the sum of the parts that matters, even when rents are increasing in this location, you really need buyer demand from owner occupiers and investors for sustainable price growth.

Percentage sales growth (PSG)

The % of growth in sales volume over the last 12 months.

The PSG for NORTHCOTE Units for the month ending 31 December 2024 was **12.5%**.

The following chart shows the recent history of changes in the PSG.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

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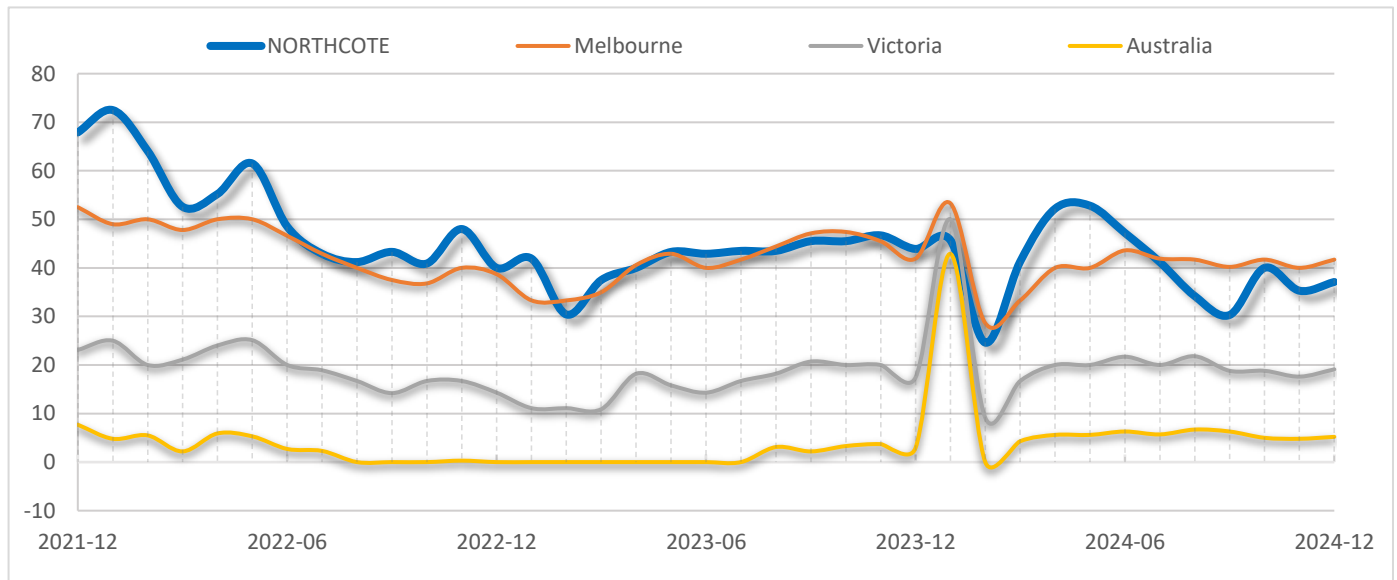
thepropertycouch.com.au/masterclass

Percent sales by auction (SBA%)

The % of properties listed for sale by auction as opposed to those listed for sale by other means.

The SBA% for NORTHCOTE Units for the month ending 31 December 2024 was **37.1%**.

The following chart shows the recent history of changes in the SBA%.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

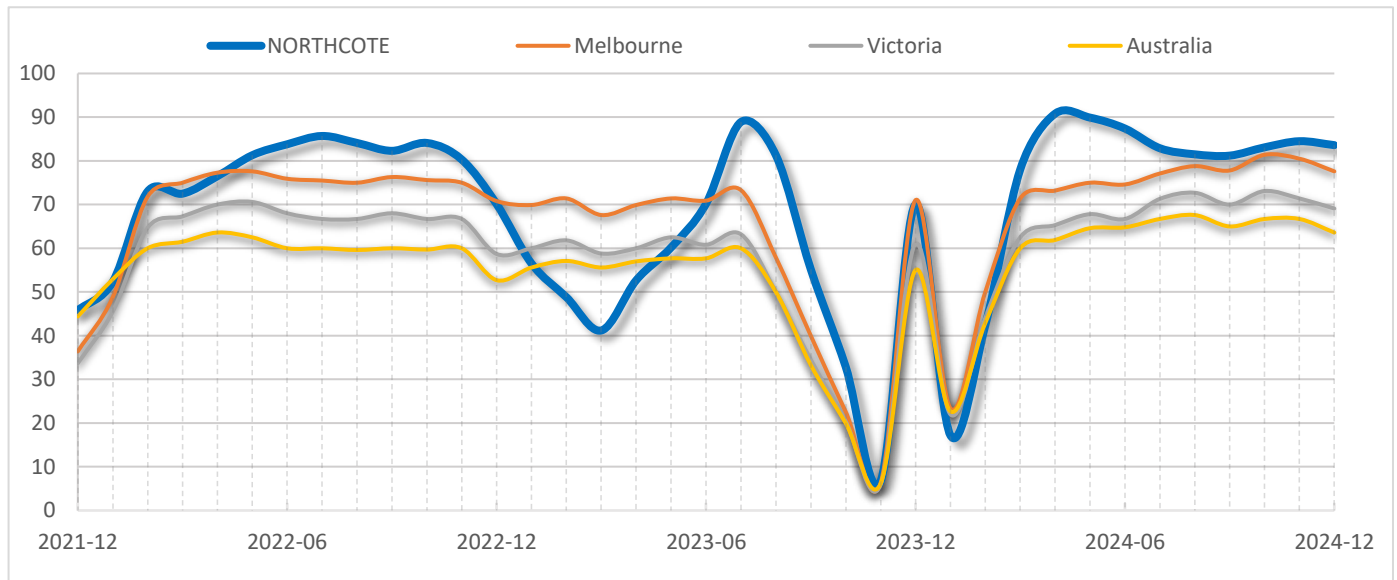
SBA attempts to measure the properties set to sold by auction within a market. This metric is important because selling under auction conditions tells us that the selling agent is confident there are enough buyers demand to use the method of sale. The higher the percentage of sales occurring by auction the greater the confidence of the level of demand within that market.

Percent open for inspection (OFI%)

The % of properties listed for sale with open inspection dates as opposed to those viewed by appointment only or other means.

The OFI% for NORTHCOTE Units for the month ending 31 December 2024 was **83.6%**.

The following chart shows the recent history of changes in the OFI%.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

OFI identifies and measures properties that are open for inspections. Newly listed properties in most locations have a sales campaign that offers open times to inspect the property in the early stages of the campaign. The longer the sales campaign goes on and the property remains unsold, these set open dates reduce or the agent switches over to inspection by appointment only, which means demand is weak. The more properties open for inspections in a market, the higher the probability the market has enough demand for agents and the vendor to utilise their time to present the property.

There are a few exceptions to this rule. The most notable one is very higher end, exclusive properties in exclusive locations where viewings of these properties are by approved invitation, as opposed to open for inspection, but the number of events in these cases across the country remain low.

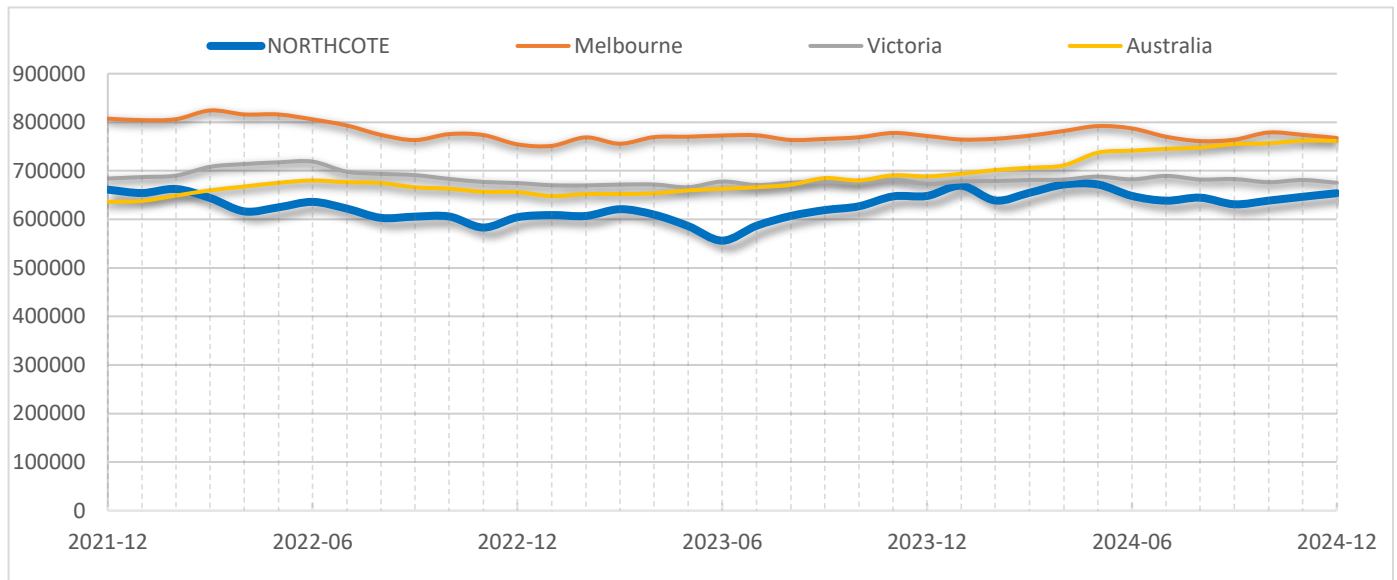
An accurate OFI reading does require a decent number of properties listed for sale, if there is only one listed property for sale, then the statistical value can only either be 0% or 100%, please take this into your consideration of this statistic.

Typical value (TV)

An estimate of the typical value of properties in a market.

The TV for NORTHCOTE Units for the month ending 31 December 2024 was **\$653,800**.

The following chart shows the recent history of changes in the TV.



Note: Any gaps that appear in the timeline history are the result of unavailable data.

TV is based on the most recent sales data we were able to collect. TV is calculated by looking back in recent time until there are enough sales for a reasonably reliable estimate of what "typical" properties have sold for. Half a dozen sales are far too few. So, for thinly traded markets, this might mean going back more than just a few months. But the absolute upper limit is set to 12 months. The sales are analysed to come up with a recent trend in movement. Then based on that trend the algorithm calculates an estimated value of a typical property at the end of the month of interest. This allows us to report a value each month and track changes over time.

Another popular method of estimating the market value – "median over 12 months" offers a value which, although is easy to understand and explain, but is very lagging in recency and very dependent on when the level of activity happened. Even in a case when, for example, market was very steadily growing with more or less equal activity during the last 12 months the calculated median value will be more representative of how prices looked like around 6 months ago and will probably look very outdated compared to the current market prices. The TV is designed to provide the most representative and up-to-date (recent) estimate for property values.

Historical Price Performance

The following table shows the **total growth** for this market compared to the SUA and Australian over time.

Name	Total growth last N years %						
	1	2	3	5	10	20	30
NORTHCOTE Units	-3.35	1.93	-5.93	11.01	33.4	162.4	703.8
Melbourne SUA	0.13	-1.01	1.68	22.17	55.12	167.12	556.67
Australia	7.02	8.13	25.25	58.63	43.35	131.48	443.48

Price performance converted to **compound per annum**.

Name	Compound growth per annum last N years %						
	1	2	3	5	10	20	30
NORTHCOTE Units	-3.35	0.96	-2.02	2.11	2.92	4.94	7.19
Melbourne SUA	0.13	-0.5	0.56	4.09	4.49	5.04	6.47
Australia	7.02	3.99	7.79	9.67	3.67	4.29	5.8

Median value.

Name	Median Value (\$)						
	1	2	3	5	10	20	30
NORTHCOTE Units	657000	623000	675000	572000	476000	242000	79000
Melbourne SUA	787000	796000	775000	645000	508000	295000	120000
Australia	584000	578000	499000	394000	436000	270000	115000

Change in median value over years.

Name	Change in Median Value (\$)						
	1	2	3	5	10	20	30
NORTHCOTE Units	-22000	12000	-40000	63000	159000	393000	556000
Melbourne SUA	1000	-8000	13000	143000	280000	493000	668000
Australia	41000	47000	126000	231000	189000	355000	510000

Note: Although longer term performance of a market provides a helpful guide, this past performance is no guarantee of future performance. For long term performance think about the future economic activity and growth for which this sub-market rest.

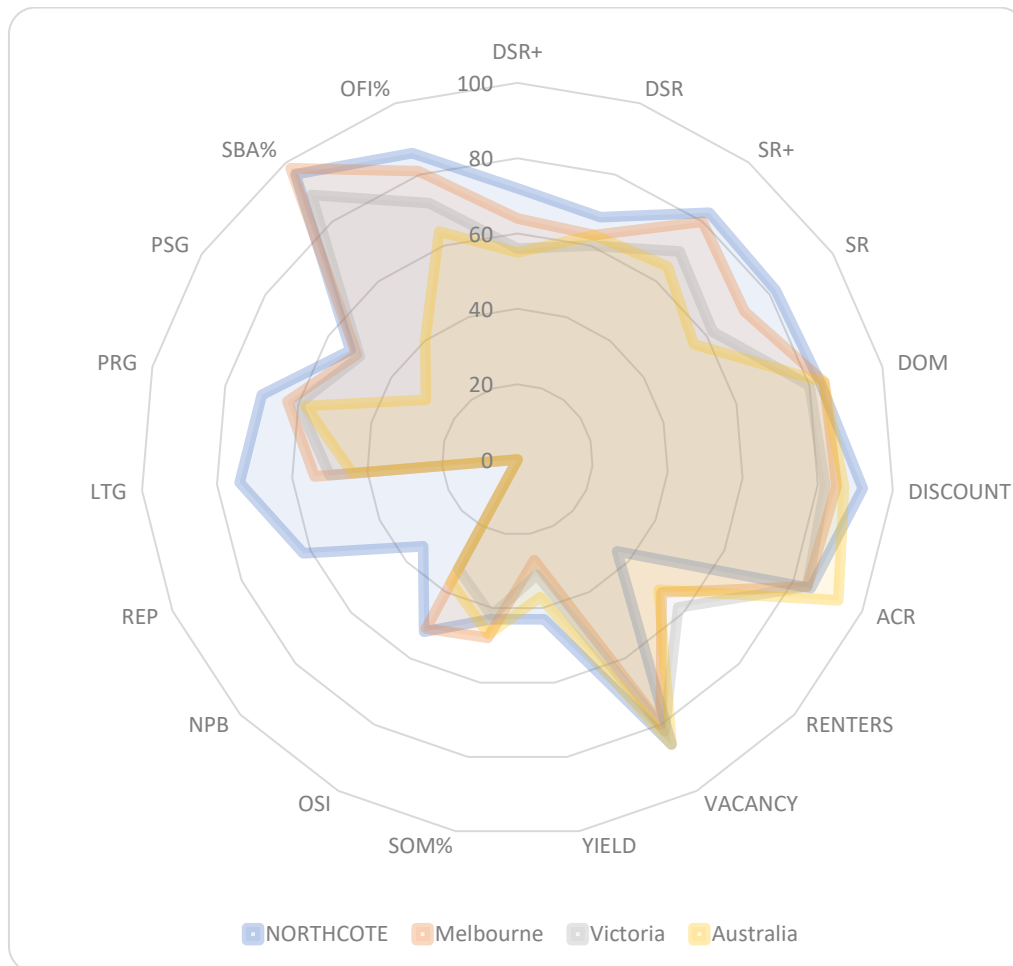
Statistics Summary

The previously mentioned statistics are summarised in the following table for NORTHCOTE VIC 3070 Units for month ending 31 December 2024:

Statistic	Value
Demand to Supply Ratio+ (DSR+)	72
Demand to Supply Ratio (DSR)	68
Statistical reliability+ (SR+)	83
Statistical reliability (SR)	82
Typical rent (TR)	\$554
Days on market (DOM)	46 days
Avg vendor discount (DISCOUNT)	2.59%
Auction clearance rate (ACR)	76.5%
Percent renters in market (RENTERS)	38.3%
Vacancy rate (VACANCY)	0.81%
Gross rental yield (YIELD)	4.32%
Percent stock on market (SOM%)	1.19%
Online search interest (OSI)	50
Market cycle timing (MCT)	69
Neighbour price balancing (NPB)	-14,451\$/km
Ripple effect potential (REP)	1.94%
Unit to house value (U2H)	87
Long term growth (LTG)	2.14%
Percentage rent growth (PRG)	13.42%
Percentage sales growth (PSG)	12.5%
Percent sales by auction (SBA%)	37.1%
Percent open for inspection (OFI%)	83.6%
Typical value (TV)	\$653,800

Strengths and Weaknesses

The following chart highlights the strengths and weaknesses of NORTHCOTE VIC 3070 Units with respect to each of the metrics. Each metric is scaled to a score out of 100 so they can all be evenly compared.



The vertices close to the outside edge of the chart highlight the market's strengths. Whereas a weakness is seen by a vertex close to the centre of the circle, so the fuller the polygon, the better the market. Please note that if there was no data available for a metric, an average will be used instead.

DSR+	Demand to Supply Ratio+	OSI	Online search interest
SR+	Statistical reliability+	MCT	Market cycle timing
TR	Typical rent	NPB	Neighbour price balancing
DOM	Days on market	REP	Ripple effect potential
DISCOUNT	Avg vendor discount	U2H	Unit to house value
ACR	Auction clearance rate	LTG	Long term growth
RENTERS	Percent renters in market	PRG	Percentage rent growth
VACANCY	Vacancy rate	PSG	Percentage sales growth
YIELD	Gross rental yield	SBA%	Percent sales by auction
SOM%	Percent stock on market	OFI%	Percent open for inspection

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Our goal is to build the best property, financial, and wealth management platform for aspiring Australians. For instance, if you're an existing property investor, Moorrr is the ideal place for you to track and manage your property investments.

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Really love the new Moorrr platform

My partner and I are really enjoying the functionality of the Moorrr platform and find it incredibly impressive. Previously we've worked off spreadsheets and struggled to predict our financial position into the future or see areas of opportunity where we can do better. The Moorrr platform really helps to paint a clear picture in easy to understand graphs which helps us to digest the information. Thank you!

AbbeyW21 on iOS



Game changing money management app.

Much more than a budget, this lets me strategise our spending to help us plan for and set mindful targets for as many categories as we need. This helped us build a surplus so we can make better financial choices.

Andy Williams on Android



Best budgeting software.

It gives my wife and I a clear view of our portfolio and spending behaviour. I share it with all my mates that speak to me about property investment and building wealth. It's amazing how this app starts open and honest conversations around the fire that we weren't so open to before. Rather than telling someone how I built my wealth or how to, I can share the tools through this app. Thanks Legends!

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- [Top 10 FOMO Mistakes](#) Investors Make
- Our [Top 5 Frameworks](#) for Property Investors
- I Have [a Property, What's Next?](#) - Find out when and what your next property should be!
- [Is My Property Portfolio Enough?](#) - We answer commonly asked questions from experienced investors!
- [10 Tips Every Landlord Needs to Know](#) to Protect Their Property

Mortgage Broking

- The [7 Common Mistakes](#) People Make When Choosing a Loan
- 7 Reasons to [Use a Mortgage Broker](#)

Buyers Agents

- 5 Fundamental Tips When [Negotiating a Property Purchase](#)

Financial Planning & SMSF

- 5 Must Ask Questions When [Choosing a Financial Planner](#)
- Top 10 Reasons to [Set up A Self-Managed Super Fund](#) (SMSF)

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- How to [Make Your Own Superannuation Contributions](#)
- When One Becomes Two: [Tax Implications of Building a Duplex](#)
- [Year End Considerations](#) for Rental Property Owners

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