

motherhood



The Inside Perspective

"HOMEMAKING IS SURELY IN REALITY THE
MOST IMPORTANT WORK IN THE WORLD."

C.S. LEWIS

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by Jodie Walker

This month, Secret Agent revisits the subject of health in the living environment, but with a particular focus on expectant mothers and newborns. As the harm from toxins and chemicals is amplified on our young, choosing a new family home must be carefully considered.

Introduction

Motherhood is a time of joy and excitement. For expectant mothers, this often brings about changes in their living environment and behaviour. Many women choose to give up alcohol and caffeine whilst pregnant, and become more cautious about their diet as well as the kind of activities they partake in. Moving to a bigger house to make room for the new family member is also common.

You might be wondering why a property company is writing about motherhood. Our recent Healthy Environments report highlighted many aspects of a domestic environment that can have an impact on adult health. Since many of Secret Agent's clients are mothers themselves, we thought it would be interesting to look at health again, this time with an emphasis on prenatal life and risks that expectant mothers should be aware of in the domestic environment.

There is plenty of research to suggest that the environment an infant is raised in has life long implications on their future health. Newer research shows that our external environments can impact the unborn baby in more troubling ways than you would expect.

The developing foetus is one of the most vulnerable stages of life. Links have been found between the shared family environment when the child is still in the womb with obesity, depression and anxiety once the child has grown up. (Boomsma et al, 2005) Other effects can include brain damage, reduced birth weight and missing limbs. (Cherry, 2015)

Secret Agent decided to put together a report to assist expectant mothers in finding a safe and comfortable home for their newborn. We've divided this report into the following household concerns: water quality, lead content, air pollution, plastics, noise, backyards, pesticides and electromagnetic radiation. Every mother and father should know what to look out for when searching for their family home.

Water Quality

In a developed country like Australia, water quality is something we don't think about too much, if at all. Our water is monitored and is relatively clean from bacteria, toxins and sewerage.

A long standing controversial issue with our water supply is the addition of chemicals such as chlorine and fluoride. Fluoride has been added to drinking water in Australia since the 1960s as a public health measure to improve dental health amongst the population. As of 2012, 70% of the population's drinking water was artificially supplemented with fluoride. It is well known that fluoride can cross the placenta and directly affect the foetus, but the exact effects remain inconclusive.

There is no firm causal link between fluoride and developmental defects. However, there are a number of population based studies which indicate that fluoride is a risk factor for preterm birth and hypothyroidism. (MacArthur, 2015) In the 1950s, fluoride was used pharmacologically to treat overactive thyroid glands, so its link to hypothyroidism is not surprising.

A study in the UK found that people living in areas where water was treated with fluoride were up to 30% more likely to have hypothyroidism than people living in non-treated areas. (Peckham et al, 2015) Long term, hypothyroidism and preterm birth have both been associated with neurological disabilities in children.

Fluoride is a neurotoxin and has been likened to alcohol in terms of its detrimental effects on the foetus and newborn babies. The concentration of fluoride in tap water is high enough for an infant being fed formula using tap water to technically overdose.

With the prevalence of neurological disorders such as autism increasing rapidly each year, environmental toxins are thought to play a large contributing role in the causation. (Glandjean and Landrigan, 2014)

Whilst it is difficult to control what goes into our water, what you can do is install special filters which remove approximately 90% of the fluoride from the tap water. Alternatively, you can look for homes with these filters already installed in the kitchen. Since fluoride is a non-essential mineral for the developing foetus and newborn babies it might be safer to avoid drinking from the tap altogether.

A number of other chemicals have been found to affect water quality. Our water is monitored up until it reaches a property, however there is no quality control over what actually comes out of the kitchen tap. The problem here arises from the kind of pipes used in the property's plumbing system. It was common practice up until 1989 to use lead-based solders on brass fittings and copper pipes.

Corrosion causes lead to leach into the water after prolonged contact. This means the first run of tap water in the morning is the most hazardous.

In fact, a Perth study found that cold water from kitchen taps had higher lead levels than the acceptable standard in 5 % of samples. 12% of them were above the limit for copper and 2% for cadmium. (McCafferty et al, 1995) If tap water containing these metals is consumed by an expectant mother, lead, copper and cadmium particles can cross the placenta and affect the foetus by directly depositing in their tissues.

Copper toxicity increases the chance of a miscarriage, and is associated with low birth weight and muscular weakness in a new born baby. High cadmium levels in pregnant women have been associated with lower IQ scores, cardiac abnormalities and deformities in a newborn's facial structure. (Kapoor and Tiwari, 2013)

Lead exposure in pregnancy has been linked to miscarriage, low birth weight, and neuro-developmental delays. Perhaps the greatest danger of lead is its detrimental impact on brain development since this damage appears to be permanent. (Mazumdar et al, 2011) Young adults who had high concentrations of lead in their blood stream as an infant have been found to have reduced brain volumes and experienced poorer performance in school. (Cecil et al, 2008) Tap water is not the only source of lead around the home as we will discover in the following section.



Buying Tips:

- 1 Choose a property with a filter system installed or consider installing one yourself.
- 2 Flush your pipes before drinking or cooking with water from the tap. This could be leaving the tap running anywhere from 2 to 5 seconds.
- 3 Do not use warm or hot water from the tap for drinking or mixing baby formula.

Lead

Many new mothers welcome their baby into a family home that is often an older style property. Whilst Secret Agent loves the character, renovation potential and value that these kinds of homes offer, caution should be taken especially if you are pregnant. In addition to the sort of flooring and presence of any vinyl materials, the type of paint on the walls should also be investigated.

Properties built prior to 1970 will most likely have lead-based paint on the internal surfaces. Even if the walls have since been repainted, the window frames, doors, skirting boards, exterior railings and kitchen or bathroom cupboards may not have received the same treatment. Paint that is flaking is a particular problem, but it is the invisible sources of lead that poses the greatest risk.

Damaged or disturbed lead paint, through a future renovation or a recently completed one, creates a lead hazard in the household. If the paint is not handled or removed properly, the lead dust and paint chips can accumulate in carpets and in the garden.

Here, lead can remain for many years without you realising it, as you happily watch your baby learn to crawl on the carpet or in the backyard. Lead contaminated soil can turn into toxic dust in summer, potentially affecting your neighbour's children too. Further, vegetables can absorb the lead from the soil very effectively. In this instance, your home grown organic produce may not be any better for you than what you can buy from the supermarket.

Buying Tips:

- 1 When inspecting a property ask when it was last repainted and take note of any chipped or peeling paint.
- 2 Try to choose a property with floorboards in living areas to minimise the amount of carpeted area.
- 3 If the house is in an older neighbourhood or near a busy road, have the soil tested for lead.
- 4 If planning to renovate a pre-1970 property, ensure your budget allows for alternative accommodation until the renovations are complete.



Plastics

Another source of concern in the family home is the vast array of chemicals which are found in plastics. These are in the water bottle you bought from the convenience store, in your shiny vinyl flooring and in the toy you just bought for your child. The chemicals in plastics can interfere with how our hormones function within the body and are referred to as endocrine disruptors.

Endocrine disruptors have been widely researched for many years. Two of the most common endocrine disruptors are Bisphenol A (BPA) and Polychlorinated Biphenyls (PCBs). BPA is used in the production of plastic products, such as water bottles, and can leach into liquid or food when the plastic is heated. PCB production in Australia stopped after 1970 but exposure can still occur through use of old fluorescent lighting fixtures, electrical devices and appliances, eating contaminated food such as fish and by breathing in air near hazardous waste sites. These chemicals were also added to paints, plasticisers and many other industrial products. (NPI, 2014) Both BPA and PCBs can cross the placenta and affect reproductive development.

A recent study on rats found that prenatal exposure to PCBs results in changes in gene expression in the region of the brain involved in reproduction and metabolic function. The first generation born rats from the PCB exposed rats were tested then bred through two additional generations. It was found that the third generation rats also had changes in the genes in the same brain area, and all three generations of rats weighed more than the control rats. This implies that the effects of PCBs are inheritable. (Manocha, 2015)

Another endocrine disruptor is a group of compounds known as phthalates. These are ubiquitous in our environment and it is impossible to completely eliminate them. Epidemiological research looking at human populations have found that

phthalate exposure prenatally and in early life is associated with changes in infant sex hormones, changes in sex specific behavioural patterns and allergic asthma. (Main et al, 2006) The anti-androgen effects of phthalates have been supported by many animal experiments. (Howdeshell et al, 2007)

A comprehensive study in Finland documented the exposure to phthalates of infants from birth to 14 months. Premature babies and approximately a third of the full term babies had levels that exceeded the recommended concentrations when tested. After they were discharged from hospital, the phthalate metabolite concentrations increased in all infants showing that the domestic environment is a primary source of exposure. (Frederiksen, 2014)

Phthalates are present in many consumer products. These include plastics, food packaging, toys, anything with a fragrance including shampoos and air fresheners, and building materials around the home such as vinyl flooring, drapes, shower curtains and fixatives. A New York investigation found that children from homes with vinyl flooring had significantly higher urinary concentrations of phthalates than children from homes with wood or carpet flooring. (Just et al, 2015)

Phthalates have also been found in dust sediments. The same New York study also found higher concentrations of phthalates in the indoor air in rooms with vinyl flooring. Exposure occurs through inhalation, ingestion and contact with the skin.

Whilst phthalates are also found in adults and older children, it is crucial to minimise exposure during the prenatal and early infancy period which is critical for reproductive development. Evidence suggests that newborns metabolise phthalates differently to older adults and thus the effects may be more pronounced. Minimising the risk of endocrine disruptive effects of phthalates is recommended.

Buying Tips:

- 1 Avoid drinking from plastic water bottles, especially if warm.
- 2 Choose a home that is made with quality materials including wood, glass and stainless steel, and ensure any floor coverings are PVC-free.
- 3 Ensure the layout of the property allows for good air circulation and minimise the use of artificial air fresheners or fragrant products.
- 4 Make sure the size of the property is appropriate and easy to keep clean.



Air Pollution

Air quality is just as important as water quality for the developing foetus and its mother. It has been known for a long time that smoking is detrimental to human development in utero. Polluted air is composed of many of the same toxins as cigarette smoke.

Air pollution in general can cause a plethora of negative consequences for the foetus. These include foetal growth restriction, heart defects, preterm birth, reduced lung function and increased development of childhood respiratory illnesses such as asthma. They also have a higher risk of adverse health outcomes later in life. (Ritz and Wilhelm, 2008)

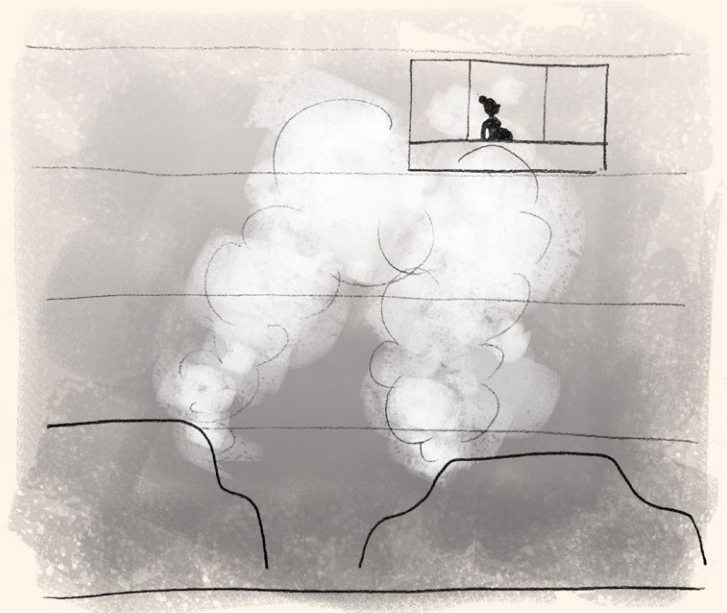
Most of the research on the effects of air pollution on reproductive health have been focused on one specific modern day source: traffic exhaust. The location of your home will have the biggest impact on whether you are exposed to air pollution from exhaust fumes.

In our highly urban society it is increasingly popular for young women to choose to live near the heart of the city.

This usually means living close to main roads and freeways where pollutants from cars are at their highest concentrations.

The exact mechanism of damage from these pollutants remains largely unknown, however it is thought that chemicals formed by the combustion of petrol contribute to the cause. These chemicals can stick to ultra fine particles found in vehicle exhaust and are easily inhaled into the lungs. Once in the mother's bloodstream, these can cross the placenta and expose the foetus to the harmful chemicals. In the mother, they can cause inflammation and this may promote early labor.

A study in Florida examined data from 22,000 women who gave birth between 2004 and 2005, and matched this to environmental data from their communities. They estimated how much air pollution these women were exposed to during pregnancy and found that higher exposure levels increased the risk of developing gestational hypertension, preeclampsia and eclampsia, which can be deadly. (Frawley, 2014)



Another American investigation on the effects of exposure to air pollution from vehicle exhaust found that there is an association between prenatal exposure and the development of autism in these children. (Volk et al, 2013)

One of the major components of air pollution in both the external and internal living environments is Carbon Monoxide (CO). Sources of CO in the home include unvented gas heaters, leaking chimneys and furnaces; back-drafting from vents, gas water heaters, wood stoves, and fireplaces; gas stoves, generators and other gas powered equipment; and car exhaust from attached garages. Gas appliances and heating are generally cheaper to run than their electrical equivalent. This means that many prospective buyers will regard gas cooking and heating as a positive when looking for a home.

If these appliances are faulty or poorly serviced, they may contribute to higher levels of CO in the home than what is generally considered to be safe. At high concentrations CO can be fatal.

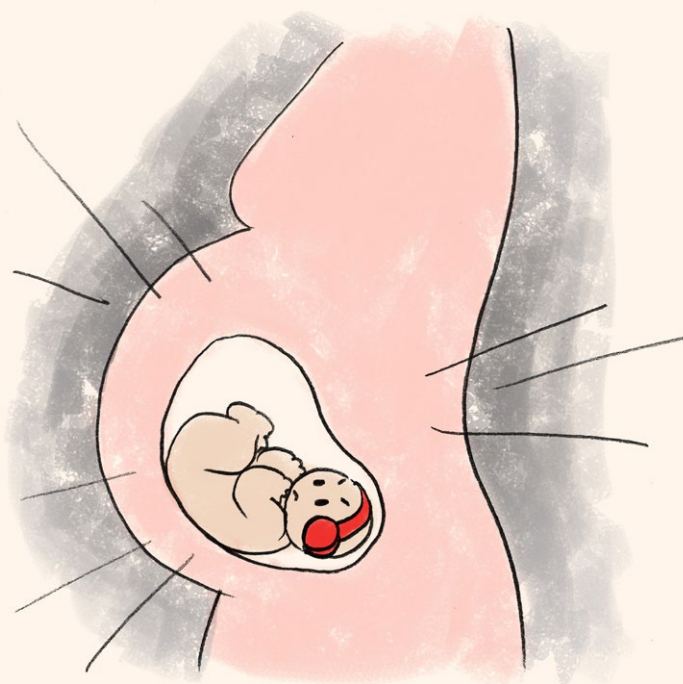
Short-term exposure to low concentrations of CO is thought to be innocuous, but it is still not exactly known what consequences exist for the developing foetus.

One study conducted on mice suggests that “brief sub-clinical CO exposure during a critical time in development could have profound and long lasting neuro-developmental implications.” (Cheng et al, 2012) A human study investigating the effects of low level CO exposure from kerosene stoves found that up to 3 hours of exposure resulted in lower scores on neuropsychological tests. (Amitai et al, 1998)

Since infants are more vulnerable to toxins, it could be expected that exposure could have more profound effects and may contribute to the aetiology of neuro-cognitive impairment. More research is needed to determine whether this is the case.

Buying Tips:

- 1 Choose a property located in a quieter street away from frequently used roads.
- 2 If a gas heater is in use, ensure that it is serviced annually.
- 3 If gas cooktops are in use, ensure there is a good exhaust fan over the stove.
- 4 Avoid using a fireplace to heat the home.
- 5 Install a CO alarm monitor if gas heating and cooking appliances exist.
- 6 Consider a property where the garage is not directly connected to the main home and never leave your car idle in the garage.



Noise

High noise intensity is a health concern for adults as previously discussed in Secret Agent’s Healthy Environments report.

Location is a critical consideration not only to improve the air quality of the outdoor environment, but to also limit exposure to noise pollution.

Whilst sound is an essential stimulus for the foetus, intense and sustained sound “has serious implications for the developing vasculature and brain of the foetus and premature infant with resultant physiological and behavioural effects.” (Krueger, 2012)

A meta analysis of all research performed on the topic found that there is a consistent relationship in the literature between exposure to high residential noise levels and the development of gestational hypertension and congenital malformations. (Dzhambov, 2014)

An experiment on rats has prompted US researchers to predict that frequent exposure to common background sounds in the home, such as humming traffic, construction sounds, trams, trains, planes flying overhead, TVs, fridges and washing machines, has a negative impact on the hearing regions of the developing brain. This contributes to hearing and language related delays in development. (Chang et al, 2003) Rats were raised in an environment of continuous white noise and their brain development was mapped through imaging techniques. They found that the region of the brain responsible for auditory functions took three times longer to mature in these rats. These findings can be applied to humans since research has shown that there are parallels between human and other mammalian brain development.

Buying Tips:

- 1 Choose a home away from busy roads and other sources of external noise.
- 2 Try to avoid living under flight paths, close to airports and opposite train and tram lines.
- 3 Take note of any construction sites near the property of interest and search the local council for any planning permits under application.

Backyards

One of the benefits of buying a house is that it comes with a backyard. This can be very exciting for young couples who have been living in apartments for most of their adult life. However, for a pregnant woman, the backyard can be even more dangerous than the house itself, perhaps because most of us don't really take much notice of it.

Considerations are normally limited to physical features such as the size, whether it is fenced properly, the degree of privacy, the landscape design, amount of established greenery, and the presence of a pool or entertainment area. It is easy to overlook certain dangers when all you can think about is how nice it will be to celebrate your child's first birthday with a barbecue and jumping castle in the comfort of your beautifully landscaped garden.

Often it is the things we cannot see that have the most devastating effects. There could be venomous spiders or maybe even snakes lurking behind the shrubs, but these are not what we should be worried about. The humble garden can be the source of microscopic parasites that can infect you and your unborn baby.

Toxoplasmosis is a disease caused by such a parasite. Although labelled as a rare infection, globally the disease affects more humans than latent tuberculosis. (Flegr, 2014)

Cats are the main host of the parasite and are a source of transmission to humans through contact with their faeces.

Toxoplasmosis can affect the foetus in a number of ways depending on what stage of the pregnancy the mother is infected with it. It can result in stillbirth, premature delivery and neurological damage. Moreover, an infected baby may at first appear perfectly healthy but then go on to develop severe disability later in life including epilepsy, blindness, other eye disorders and mental retardation. (Foulon, 1992)

Even if you don't have a cat, soil can be contaminated with cat faeces either from a cat that previously lived in the property, or from a neighbour's cat that is using your garden as a litter box. If you have contaminated soil on your hands, then you can infect yourself by touching your mouth or your eyes.

Gardening can be a relaxing pastime for some women and there is no need to completely avoid it if proper care is taken.

Buying Tips:

- 1 Expectant mothers looking to purchase should ask whether a cat has been living in the property.
- 2 Wear gloves when gardening and wash your hands afterwards.
- 3 Wash any fruit or vegetables that have been picked from the garden before eating them.



Pesticides

Another concern for pregnant women who like to be involved in the garden is pesticides. Many women would be aware that the use of pesticides should be restricted whilst pregnant. These include fly sprays, flea treatment for pets, weed killers and insect repellents. However, the residue of pesticides that have been used around the home, whether inside or outside, can linger for many years after the initial use of the chemical. Further, pesticides that have been used in public parks and even on sidewalks can be transported into the home on your clothing or shoes. (Thomas, 2015)

Pesticides produce volatile organic compounds and other air pollutants that not only contribute to health issues in adults but are also neurotoxic to a developing brain.

Exposure to pesticides in the early stages of life can cause permanent changes to the basic structure of the brain, leading to lifelong impacts on health and behaviour, including the development of autism. (Laugeray, 2014)

There isn't a lot you can do to completely avoid exposure to pesticides in the home. Even wind can carry them in via open windows and doors from farms and gardens that are far away. (Sayer, 2014)

Buying Tips:

- 1 Take your shoes off before entering your house.
- 2 Ensure proper cleaning of the home is maintained to minimise the build up of residue on surfaces.
- 3 Stop using any pesticides and give your pet a tablet form of flea treatment.

EMR

Electromagnetic radiation (EMR) was previously discussed in our Healthy Environments report as a growing concern to the health of children and adults. You might be wondering if this also has negative consequences for pregnant women and the health of their baby. At this stage, the answer is not clear. Experiments in animals and epidemiological studies have found no strong evidence in terms of the effects of EMR on cognitive function and behaviour.

“The non-ionising radio frequency radiation through which devices such as mobile phones communicate is of low energy, and as yet no plausible biophysical mechanism has been established by which exposures below internationally recommended limits could cause adverse effects in humans. Furthermore, this radiation generally penetrates tissues poorly, giving up its energy as heat in the first few centimetres. Thus, the foetal brain should be well shielded.” (Coggon, 2014)

The studies performed so far have found possible links between prenatal exposure to EMR with an increased risk of hyperactivity and behavioural issues, or neural cell damage in exposed animals. (GEE, 2014) However, each of these had major limitations in their methodology. In animal studies, the dosage of radiation that animal subjects were exposed to was much higher than what a foetus would, in reality, be exposed to. This means that the results cannot be extrapolated to humans. More research will need to be undertaken in this field before any conclusions can be drawn.

Buying Tips:

- 1 Keep a distance from Wi-Fi routers when they are transmitting.
- 2 Do not hold personal wireless devices against the body.
- 3 Reduce the amount of time spent using Wi-Fi.



Conclusion

Whilst many things around the home can be dangerous to adult health, the harmful effects are amplified on a foetus and newborn baby since their organ systems are still forming.

Emerging research suggests that the development of many behavioural, reproductive and metabolic diseases in children and adults, is linked to the environment we were raised in while inside the womb.

Although it is difficult to prevent exposure to all known harmful substances, it is possible to minimise risk by exercising caution when upgrading your living environment for the arrival of a baby.

Things to be mindful of:

- 1 The quality of the water coming from the kitchen tap. Is there a filter system installed?
- 2 The age of the house and whether there is lead paint on the walls. If a renovation is necessary can alternative accommodation be arranged?
- 3 Location. Is the property exposed to loud traffic noises and exhaust?
- 4 What type of heating and cooktop is installed? If gas, does the heater have a vent and does the exhaust fan above the cooktop work well?
- 5 Ventilation. Does the layout of the property and number of windows allow for adequate air flow?
- 6 Materials. Is the property fitted out with quality materials and free from vinyl flooring, countertops, drapes and shower curtains?
- 7 Soil contamination. Have cats lived in the property previously or are there cats living in the properties next door? Has the soil been tested for lead?
- 8 The size of the house. Is keeping it clean manageable?

Leadership spills, sharemarket turmoil and global instability.

September was a full-on month in both domestic and internal affairs. For Australia, the ousting of Tony Abbott by Malcolm Turnbull was a huge deal. The promise of economic reform and greater communication of Australia's economic direction was seen as pivotal by this new leadership.

The leadership change has failed to stem the flow of losses from stock markets, with the sharemarket dropping below 5000 points multiple times. Only a few months ago the market looked certain to break 6000 points. This is an important point to consider as wealth evaporates from companies and stock holders in the public market. The 2008 sharemarket crisis has drifted over to the property market, with banks calling in on margin calls, and many stock holders needing to sell property to generate capital for their margin obligation.

The downstream impact on local property markets will be interesting. Less wealth could mean reduced budgets for a property purchase, yet it could also push the property market upward with the public believing that the property market is the last safe place to park funds.

Australian cities are slowing down and are starting to stagnate in their values, with the exception of Melbourne and Sydney. Sydney, which has had a stellar run from land owners, is now skyrocketing to very dangerous levels.

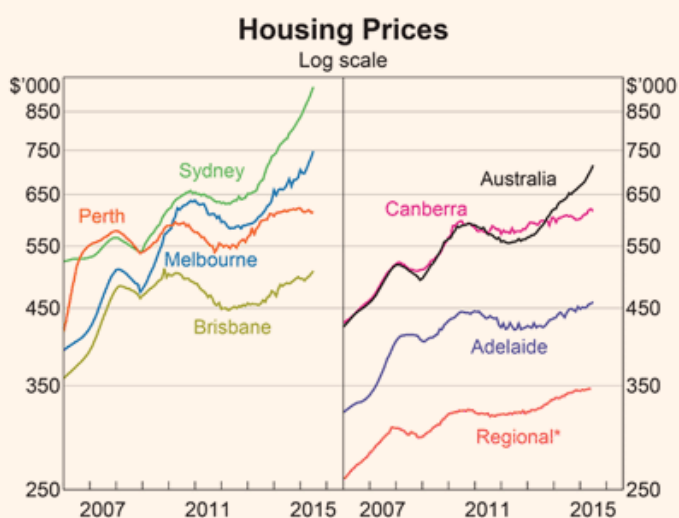


Figure 1. Excludes apartments; measured as areas outside of capital cities in mainland states. Sources: CoreLogic RP Data; RBA.

In local terms, Secret Agent has noticed that growth rates and auction clearances are easing for the inner city suburbs we track. Overall house prices fell for the quarter by 1.33%. A more accurate measure is the square metre rate, which has in fact increased by 11.49%. This now makes houses worth a median of \$5,925 per square metre of land and highlights the market's fascination with purchasing land.

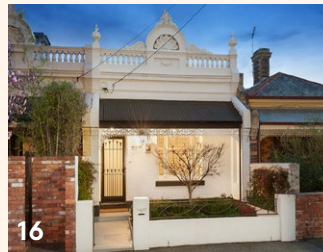
The hottest Melbourne suburbs at the moment are Brunswick, Brunswick East and Northcote, which are all classified as being under boom conditions (3 consecutive rolling quarters of growth) at present. The only booming apartment market was in Northcote. We note that recessionary conditions have started to appear in Richmond, Princes Hill, Fitzroy North, South Yarra and Albert Park, with declining values being recorded for consecutive quarters. Apartments in Port Melbourne, Flemington, Travancore, Docklands and West Melbourne have also been off the boil.

Looking at the year-on-year performance, CBD apartments have now fallen by 7.19% in real terms. This is a supply and demand problem. If you compare houses and apartments in the areas tracked in this report, the current inventory of available apartments is 10 times that of houses. If we include off-the-plan projects in our calculations, then this ratio will blow out many times more.

Townhouses have also experienced a reduction in inventory, down by 10.78%.

On the commercial front, there remains substantial appetite for select development sites in and around the inner city from both local and off-shore investors. With potential interest rate cuts on the horizon, we should see further competition and investors lowering their expectation around likely yield, pushing up prices further.

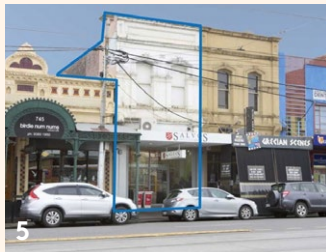
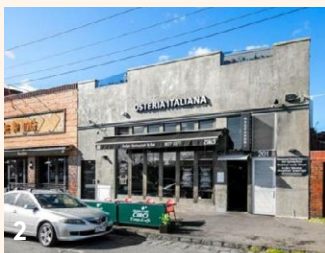
TOP 16 RESIDENTIAL SALES



- 1 **\$2,365,000** 1/82 Vale Street, East Melbourne
- 2 **\$2,990,000** 2 Crossakiel Court, Hawthorn
- 3 **\$2,875,000** 4 Wood Street, Fitzroy
- 4 **\$1,620,000** 4/27-29 Hodgson Street, Brunswick
- 5 **\$2,520,000** 28 Munster Terrace, North Melbourne
- 6 **\$1,890,000** 35 Albert Street, Port Melbourne
- 7 **\$2,220,000** 38 Type Street, Richmond
- 8 **\$2,217,000** 48 Ramsden Street, Clifton Hill
- 9 **\$2,180,000** 52 Foote Street, Albert Park
- 10 **\$1,650,000** 85-87 Gooch Street, Thornbury

- 11 **\$2,625,000** 119 Osborne Street, South Yarra
- 12 **\$3,520,000** 129 Park Drive, Parkville
- 13 **\$2,350,000** 291 Richardson Street, Middle Park
- 14 **\$1,510,000** 344 Cardigan Street, Carlton
- 15 **\$1,780,000** 408 Clarke Street, Northcote
- 16 **\$1,394,000** 657 Canning Street, Carlton North

TOP 5 COMMERCIAL SALES



- 1 **Undisclosed** 75-77 Harmsworth Street, Collingwood
- 2 **Undisclosed** 201-203 Queens Parade, Clifton Hill
- 3 **Undisclosed** 209-211 Smith Street, Fitzroy
- 4 **\$3,300,000** 390-394 Brunswick Street, Fitzroy
- 5 **Undisclosed** 747 Nicholson Street, Carlton North



TOP 5 DEVELOPMENT SITES



- 1 **\$3,400,000** 1 Barkly Street, Brunswick East
- 2 **\$5,400,000** 1-3 Short Street, Glen Waverley
- 3 **\$2,850,000** 1-4/2 Tennyson Street, St Kilda
- 4 **\$1,504,000** 30 Collins Street, Preston
- 5 **\$5,350,000** 704-706 Station Street, Box Hill

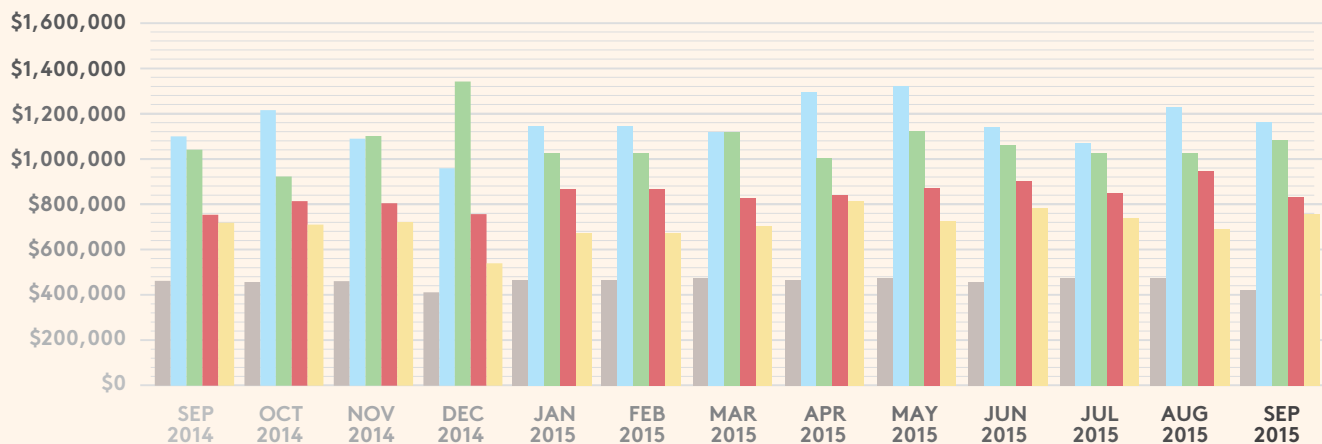
Quarterly Scorecard

JUL, AUG & SEP 2015

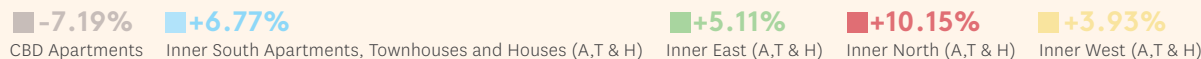
	Apartments	Houses	Townhouses
QUARTERLY GROWTH/DECLINE	-1.12% ↓	-1.33% ↓	+3.49% ↑
MEDIAN PRICE	\$530,000	\$1,185,000	\$919,000
AVERAGE PRICE	\$604,159	\$1,365,234	\$1,059,132
MEDIAN SQM	-	\$5,925 +11.49% ↑	\$6,858 +20.48% ↑
STOCK INVENTORY	3237 +0.72% ↑	331 -8.05% ↓	91 -10.78% ↓
 BOOM	Northcote ↑	Brunswick ↑ Brunswick East ↑ Northcote ↑	-
 BUST	Docklands ↓ Flemington ↓ Port Melbourne ↓ Travancore ↓ West Melbourne ↓	Albert Park ↓ Fitzroy North ↓ Princes Hill ↓ Richmond ↓ South Yarra ↓	-

YEAR ON YEAR
LOOK

Median Prices



SEP 2014 - SEP 2015
GROWTH/DECLINE



NOTES

- Houses and townhouses in all regions saw strong growth in median prices, despite an increase in Housing Price Index for Melbourne properties by the Australian Bureau of Statistics.
- Inner North properties had the biggest increase in prices, over 10% higher in real terms compared to this time last year. Brunswick, Brunswick East and Northcote have consistently been on our Boom list for at least 5 consecutive months.
- CBD apartment listings have increased again, making stagnant prices most likely a result of an oversupply. CBD apartment median prices are 7.2% lower in real terms compared to September 2014.

LEGEND

- Inner Melbourne is defined by suburbs falling into the 8km radius of the CBD.
- Overall growth/decline is based on changes in median price between quarters.
- A boom! is recorded when a category records three consecutive quarters of positive growth.
- A bust! is recorded when a category records two consecutive quarters of negative growth.

Quarterly Turnover

JUL, AUG & SEP 2015

		PREVIOUS QUARTER (APR, MAY, JUN 2015)				CURRENT QUARTER (JUL, AUG, SEP 2015)			
		Apartments	Apartments (by area)	Houses & Townhouses	Houses & Townhouses (by area)	Apartments	Apartments (by area)	Houses & Townhouses	Houses & Townhouses (by area)
Central	Docklands	4.26%		8.89%		3.08%		4.44%	
	Melbourne	1.44%	1.72%	0.00%	10.46%	0.81%	1.21%	0.00%	4.44%
	Southbank	1.21%		1.57%		1.33%		0.00%	
Inner North	Brunswick	1.40%		0.81%		1.93%		0.94%	
	Brunswick East	2.08%		0.84%		0.85%		1.12%	
	Carlton	0.80%		1.29%		0.76%		0.99%	
	Carlton North	1.52%		0.86%		1.52%		0.43%	
	Clifton Hill	0.40%		1.36%		0.80%		0.71%	
	Collingwood	1.76%	1.13%	0.83%	0.88%	1.68%	1.07%	0.70%	0.84%
	Fitzroy	0.96%		0.57%		0.87%		1.46%	
	Fitzroy North	1.08%		1.18%		1.00%		0.73%	
	North Melbourne	0.74%		0.68%		0.85%		1.04%	
	Northcote	1.81%		0.82%		0.93%		0.74%	
	Parkville	0.58%		0.72%		0.94%		0.43%	
	Princes Hill	0.00%		0.16%		0.00%		0.49%	
Inner East	Abbotsford	2.60%		1.27%		1.56%		1.04%	
	Burnley	0.00%		0.49%		0.68%		0.00%	
	Cremorne	0.55%		0.79%		0.55%		1.18%	
	East Melbourne	2.00%	1.58%	0.89%	1.41%	0.94%	1.49%	0.53%	1.37%
	Hawthorn	1.34%		1.20%		1.32%		0.98%	
	Prahran	1.60%		1.65%		1.64%		1.86%	
	Richmond	1.60%		1.44%		1.37%		1.56%	
	South Yarra	1.61%		1.75%		1.80%		1.53%	
Inner South	Albert Park	0.59%		0.71%		0.59%		1.04%	
	Middle Park	0.63%	1.55%	0.77%	0.99%	0.84%	1.06%	0.68%	1.02%
	Port Melbourne	1.88%		1.41%		1.32%		1.29%	
	South Melbourne	1.48%		0.89%		0.84%		0.74%	
Inner West	Flemington	0.71%		0.79%		0.77%		1.51%	
	Kensington	2.31%	1.55%	0.99%	1.02%	1.83%	1.15%	0.89%	1.06%
	Travancore	2.08%		0.37%		1.25%		0.00%	
	West Melbourne	1.77%		2.20%		0.83%		1.40%	

Total sales for the period against total housing supply. Table compiled from data collected from April to September 2015.
Total private dwellings information from the 2011 Census Report from the Australian Bureau of Statistics.

Apartments

PRICE COMPARISONS BY ROLLING QUARTERS

PREVIOUS QUARTER (APR, MAY, JUN 2015)

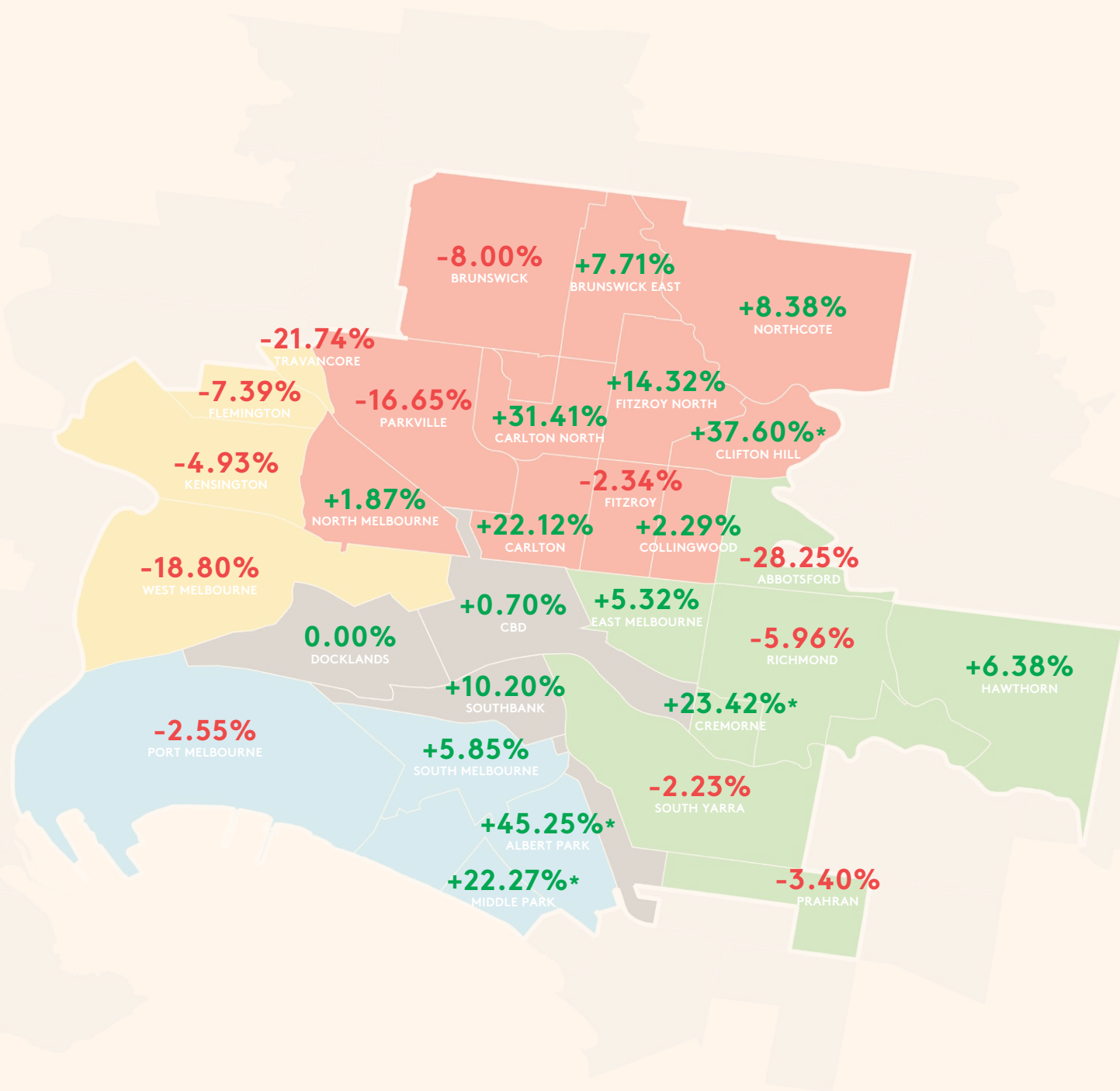
CURRENT QUARTER (JUL, AUG, SEP 2015)

	Average Price	Median Price	Lowest Sale	Highest Sale	Average Price	% change	Median Price	% change	Lowest Sale	Highest Sale
Docklands	\$698,444	\$600,000	\$355,000	\$1,485,000	\$706,052	↑ 1.09%	\$600,000	↑ 0.00%	\$335,000	\$1,750,000
Melbourne	\$558,795	\$500,000	\$179,000	\$2,100,000	\$560,884	↑ 0.37%	\$503,500	↑ 0.70%	\$180,000	\$2,000,000
Southbank	\$633,048	\$522,250	\$300,000	\$2,800,000	\$596,174	↓ -5.82%	\$575,500	↑ 10.20%	\$335,000	\$1,200,000
Brunswick	\$498,000	\$500,000	\$225,000	\$1,290,000	\$471,418	↓ -5.34%	\$460,000	↓ -8.00%	\$225,000	\$775,000
Brunswick East	\$479,676	\$480,000	\$267,500	\$917,500	\$486,313	↑ 1.38%	\$517,000	↑ 7.71%	\$300,000	\$615,000
Carlton	\$354,000	\$330,000	\$138,000	\$720,000	\$492,646	↑ 39.17%	\$403,000	↑ 22.12%	\$122,000	\$1,255,100
Carlton North	\$578,571	\$390,000	\$300,000	\$1,410,000	\$495,000	↓ -14.44%	\$512,500	↑ 31.41%	\$382,000	\$637,000
Clifton Hill	*\$387,000	*\$387,000	\$325,000	\$449,000	*\$590,375	↑ 52.55%	*\$532,500	↑ 37.60%	\$321,500	\$975,000
Collingwood	\$646,125	\$633,500	\$395,000	\$1,025,000	\$669,459	↑ 3.61%	\$648,000	↑ 2.29%	\$290,000	\$1,351,000
Fitzroy	\$706,750	\$640,000	\$276,000	\$1,400,000	\$587,227	↓ -16.91%	\$625,000	↓ -2.34%	\$315,000	\$938,000
Fitzroy North	\$542,375	\$476,750	\$350,000	\$930,000	\$574,200	↑ 5.87%	\$545,000	↑ 14.32%	\$380,000	\$765,000
North Melbourne	\$542,375	\$509,000	\$407,500	\$818,000	\$589,028	↑ 8.60%	\$518,500	↑ 1.87%	\$127,500	\$1,411,000
Northcote	\$472,865	\$489,000	\$235,000	\$708,000	\$536,647	↑ 13.49%	\$530,000	↑ 8.38%	\$315,000	\$840,000
Parkville	*\$711,500	*\$711,500	\$413,000	\$1,010,000	\$582,833	↓ -18.08%	\$593,000	↓ -16.65%	\$408,000	\$742,000
Princes Hill	-	-	-	-	-	-	-	-	-	-
Abbotsford	\$765,250	\$773,500	\$270,000	\$1,275,000	\$694,500	↓ -9.25%	\$555,000	↓ -28.25%	\$381,000	\$1,675,000
Burnley	-	-	-	-	*\$445,000	-	*\$445,000	-	\$445,000	\$445,000
Cremorne	*\$474,000	*\$474,000	\$474,000	\$474,000	*\$585,000	↑ 23.42%	*\$585,000	↑ 23.42%	\$585,000	\$585,000
East Melbourne	\$1,037,375	\$940,000	\$379,000	\$3,815,000	\$1,089,385	↑ 5.01%	\$990,000	↑ 5.32%	\$400,000	\$2,365,000
Hawthorn	\$598,377	\$517,000	\$105,000	\$1,990,000	\$609,378	↑ 1.84%	\$550,000	↑ 6.38%	\$206,000	\$1,900,000
Prahran	\$540,121	\$500,000	\$115,000	\$1,410,000	\$493,826	↓ -8.57%	\$483,000	↓ -3.40%	\$299,000	\$1,120,000
Richmond	\$550,705	\$537,000	\$286,000	\$1,250,000	\$556,066	↑ 0.97%	\$505,000	↓ -5.96%	\$198,000	\$2,685,000
South Yarra	\$691,700	\$560,000	\$280,000	\$5,150,000	\$687,673	↓ -0.58%	\$547,500	↓ -2.23%	\$260,000	\$3,140,000
Albert Park	*\$574,667	*\$537,000	\$537,000	\$650,000	*\$701,667	↑ 22.10%	*\$780,000	↑ 45.25%	\$395,000	\$930,000
Middle Park	*\$641,167	*\$527,500	\$511,000	\$885,000	*\$646,250	↑ 0.79%	*\$645,000	↑ 22.27%	\$410,000	\$885,000
Port Melbourne	\$921,977	\$685,000	\$435,000	\$3,300,000	\$832,254	↓ -9.73%	\$667,500	↓ -2.55%	\$377,000	\$2,525,000
South Melbourne	\$722,068	\$607,000	\$227,500	\$2,200,000	\$676,929	↓ -6.25%	\$642,500	↑ 5.85%	\$445,000	\$1,230,000
Flemington	\$427,583	\$426,500	\$285,000	\$596,000	\$375,192	↓ -12.25%	\$395,000	↓ -7.39%	\$168,000	\$492,000
Kensington	\$473,960	\$471,750	\$315,000	\$735,000	\$468,274	↓ -1.20%	\$448,500	↓ -4.93%	\$305,000	\$698,500
Travancore	*\$460,000	*\$460,000	\$285,000	\$695,000	\$349,583	↓ -24.00%	\$360,000	↓ -21.74%	\$263,000	\$400,000
West Melbourne	\$653,417	\$542,500	\$415,000	\$1,361,000	\$472,500	↓ -27.69%	\$440,500	↓ -18.80%	\$365,000	\$642,000

Table compiled from data collected from April to September 2015. A dash indicates no recorded sales for the quarter, inability to show a quarterly change or no quarterly change. Directional arrows indicate change in comparison to the previous rolling quarter. * indicates an average or median value calculated using 5 sales or less.

Apartments

QUARTERLY MEDIAN CHANGE BY SUBURB



Based on data collected from April to September 2015. Princes Hill and Burnley were omitted due to insufficient data.
* indicates a median value calculated using 5 sales or less.

PRICE COMPARISONS BY ROLLING QUARTERS

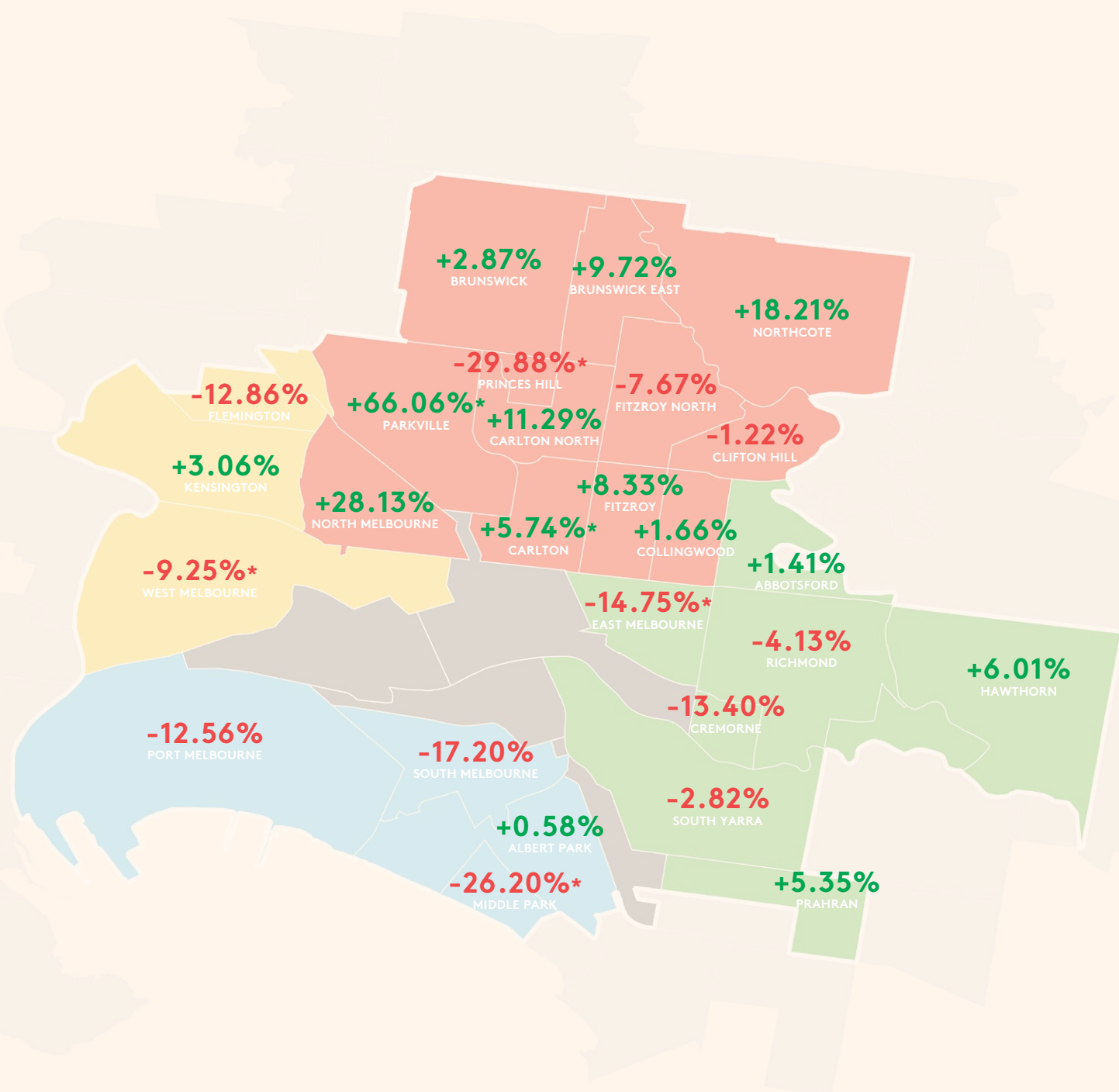
PREVIOUS QUARTER (APR, MAY, JUN 2015)

CURRENT QUARTER (JUL, AUG, SEP 2015)

	Average Price	Median Price	Lowest Sale	Highest Sale	Average Price	% change	Median Price	% change	Lowest Sale	Highest Sale
Docklands	-	-	-	-	*\$6,150,000		*\$6,150,000		\$6,150,000	\$6,150,000
Melbourne	-	-	-	-	-		-		-	-
Southbank	-	-	-	-	-		-		-	-
Brunswick	\$921,529	\$905,000	\$610,000	\$1,900,000	\$975,183	↑ 5.82%	\$931,000	↑ 2.87%	\$420,000	\$2,005,000
Brunswick East	\$1,010,818	\$900,000	\$793,500	\$1,450,000	\$1,164,125	↑ 15.17%	\$987,500	↑ 9.72%	\$775,000	\$3,400,000
Carlton	\$1,280,706	\$1,202,000	\$740,000	\$2,605,000	\$1,189,714	↓ -7.10%	\$1,271,000	↑ 5.74%	\$801,000	\$1,528,000
Carlton North	\$1,366,063	\$1,160,000	\$810,000	\$2,920,000	\$1,254,313	↓ -8.18%	\$1,291,000	↑ 11.29%	\$900,000	\$1,824,000
Clifton Hill	\$1,288,429	\$1,147,500	\$929,000	\$2,006,000	\$1,235,600	↓ -4.10%	\$1,133,500	↓ -1.22%	\$892,000	\$2,217,000
Collingwood	\$916,900	\$902,500	\$618,000	\$1,420,000	\$941,944	↑ 2.73%	\$917,500	↑ 1.66%	\$785,000	\$1,230,000
Fitzroy	\$1,425,833	\$1,266,000	\$862,000	\$2,600,000	\$1,569,114	↑ 10.05%	\$1,371,500	↑ 8.33%	\$899,000	\$2,875,000
Fitzroy North	\$1,492,030	\$1,330,000	\$740,000	\$3,400,000	\$1,284,750	↓ -13.89%	\$1,228,000	↓ -7.67%	\$870,000	\$2,505,000
North Melbourne	\$1,031,611	\$960,000	\$688,500	\$1,551,000	\$1,269,000	↑ 23.01%	\$1,230,000	↑ 28.13%	\$670,000	\$2,520,000
Northcote	\$1,082,651	\$1,005,000	\$642,500	\$1,755,000	\$1,227,920	↑ 13.42%	\$1,188,000	↑ 18.21%	\$737,500	\$2,820,000
Parkville	*\$1,423,875	*\$1,445,250	\$855,000	\$1,950,000	*\$2,400,000	↑ 68.55%	*\$2,400,000	↑ 66.06%	\$1,280,000	\$3,520,000
Princes Hill	*\$1,300,000	*\$1,300,000	\$1,300,000	\$1,300,000	*\$911,500	↓ -29.88%	*\$911,500	↓ -29.88%	\$850,000	\$973,000
Abbotsford	\$1,112,000	\$925,000	\$610,000	\$2,180,000	\$983,417	↓ -11.56%	\$938,000	↑ 1.41%	\$685,000	\$1,482,000
Burnley	-	-	-	-	-		-		-	-
Cremorne	*\$1,079,625	*\$1,053,750	\$986,000	\$1,225,000	\$1,145,000	↑ 6.06%	\$912,500	↓ -13.40%	\$790,000	\$2,225,000
East Melbourne	*\$2,204,000	*\$2,000,000	\$1,720,000	\$3,150,000	*\$1,705,000	↓ -22.64%	*\$1,705,000	↓ -14.75%	\$1,705,000	\$1,705,000
Hawthorn	\$2,180,851	\$1,830,000	\$465,000	\$6,850,000	\$2,256,050	↑ 3.45%	\$1,940,000	↑ 6.01%	\$1,110,000	\$5,040,000
Prahran	\$1,288,052	\$1,216,000	\$820,000	\$2,380,000	\$1,417,409	↑ 10.04%	\$1,281,000	↑ 5.35%	\$819,000	\$3,510,000
Richmond	\$1,247,875	\$1,150,000	\$740,000	\$2,740,000	\$1,150,250	↓ -7.82%	\$1,102,500	↓ -4.13%	\$110,000	\$2,470,000
South Yarra	\$2,130,379	\$1,700,000	\$820,000	\$4,555,000	\$2,040,655	↓ -4.21%	\$1,652,000	↓ -2.82%	\$864,000	\$4,500,000
Albert Park	\$1,916,045	\$1,710,000	\$1,160,000	\$4,210,000	\$1,787,174	↓ -6.73%	\$1,720,000	↑ 0.58%	\$849,000	\$3,700,000
Middle Park	\$2,929,667	\$2,551,500	\$1,640,000	\$5,750,000	*\$1,831,500	↓ -37.48%	*\$1,883,000	↓ -26.20%	\$1,210,000	\$2,350,000
Port Melbourne	\$1,788,702	\$1,492,500	\$820,000	\$4,560,000	\$1,387,448	↓ -22.43%	\$1,305,000	↓ -12.56%	\$715,000	\$2,350,000
South Melbourne	\$1,512,692	\$1,250,000	\$750,000	\$3,210,000	\$1,208,214	↓ -20.13%	\$1,035,000	↓ -17.20%	\$830,000	\$1,920,000
Flemington	\$1,317,813	\$915,750	\$660,000	\$2,900,000	\$892,719	↓ -32.26%	\$798,000	↓ -12.86%	\$702,000	\$1,560,000
Kensington	\$927,333	\$897,500	\$590,000	\$1,400,000	\$997,567	↑ 7.57%	\$925,000	↑ 3.06%	\$700,000	\$1,536,000
Travancore	*\$1,000,000	*\$1,000,000	\$1,000,000	\$1,000,000	-		-		-	-
West Melbourne	*\$1,159,700	*\$1,081,000	\$875,000	\$1,660,000	*\$1,096,200	↓ -5.48%	*\$981,000	↓ -9.25%	\$730,000	\$1,550,000

Table compiled from data collected from April to September 2015. A dash indicates no recorded sales for the quarter, inability to show a quarterly change or no quarterly change. Directional arrows indicate change in comparison to the previous rolling quarter. * indicates an average or median value calculated using 5 sales or less.

QUARTERLY MEDIAN CHANGE BY SUBURB



Based on data collected from April to September 2015. Docklands, Melbourne, Southbank, Burnley and Travancore were omitted due to insufficient data.
* indicates a median value calculated using 5 sales or less.

Townhouses

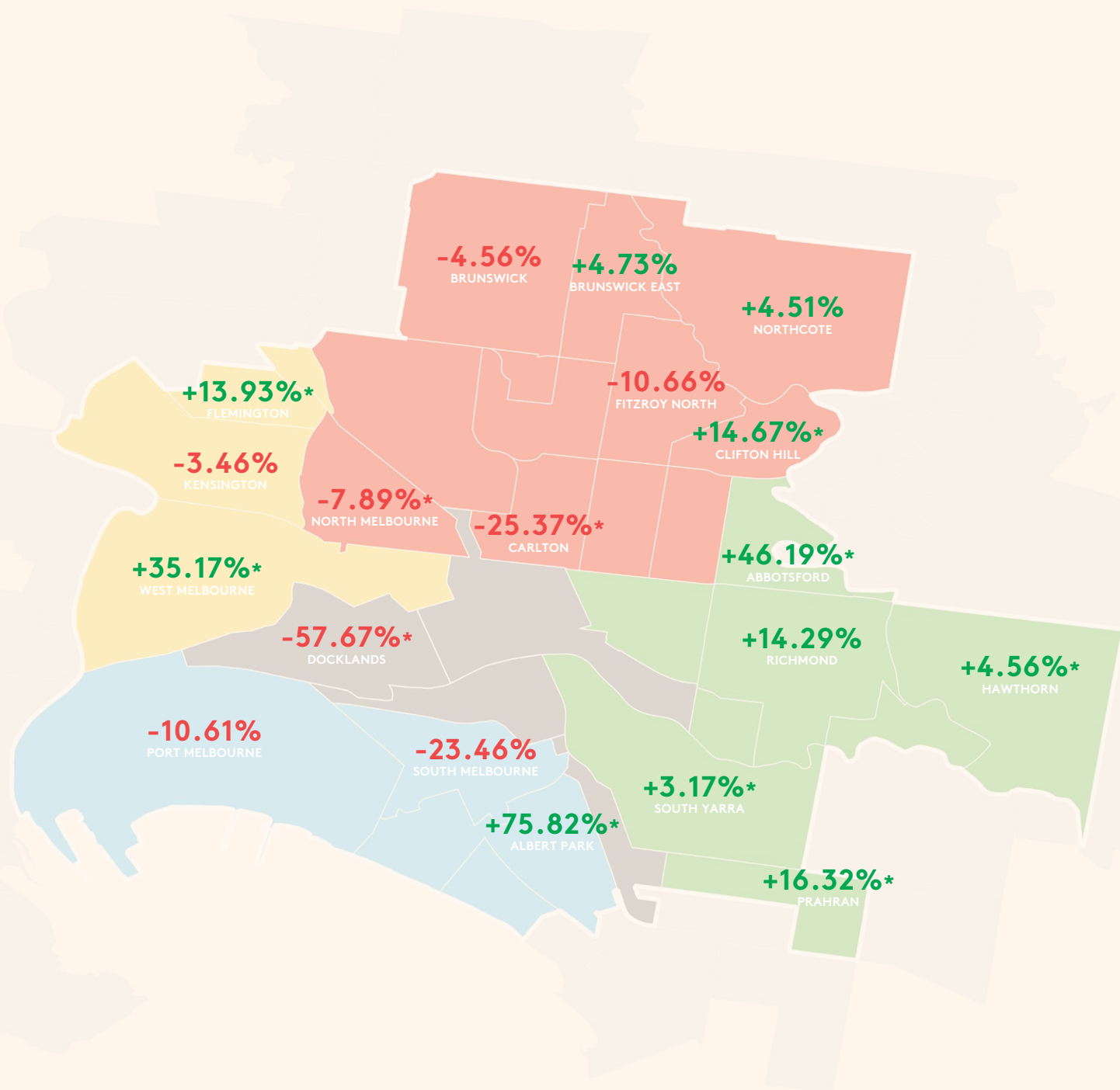
PRICE COMPARISONS BY ROLLING QUARTERS

	PREVIOUS QUARTER (APR, MAY, JUN 2015)				CURRENT QUARTER (JUL, AUG, SEP 2015)					
	Average Price	Median Price	Lowest Sale	Highest Sale	Average Price	% change	Median Price	% change	Lowest Sale	Highest Sale
Docklands	*\$3,494,000	*\$3,494,000	\$888,000	\$6,100,000	*\$1,479,000	↓ -57.67%	*\$1,479,000	↓ -57.67%	\$1,479,000	\$1,479,000
Melbourne	-	-	-	-	-	-	-	-	-	-
Southbank	*\$1,172,500	*\$1,172,500	\$1,145,000	\$1,200,000	-	-	-	-	-	-
Brunswick	\$722,143	\$740,000	\$460,000	\$825,000	\$845,250	↑ 17.05%	\$706,250	↓ -4.56%	\$605,000	\$1,620,000
Brunswick East	\$685,200	\$687,500	\$458,000	\$805,000	\$761,278	↑ 11.10%	\$720,000	↑ 4.73%	\$605,000	\$865,000
Carlton	*\$1,230,000	*\$1,230,000	\$1,230,000	\$1,230,000	*\$960,400	↓ -21.92%	*\$918,000	↓ -25.37%	\$845,000	\$1,075,000
Carlton North	-	-	-	-	-	-	-	-	-	-
Clifton Hill	\$979,000	\$992,000	\$835,000	\$1,115,000	*\$1,137,500	↑ 16.19%	*\$1,137,500	↑ 14.67%	\$1,090,000	\$1,185,000
Collingwood	-	-	-	-	*\$870,000	-	*\$870,000	-	\$870,000	\$870,000
Fitzroy	-	-	-	-	-	-	-	-	-	-
Fitzroy North	\$999,125	\$945,000	\$630,000	\$1,468,000	\$990,083	↓ -0.90%	\$844,250	↓ -10.66%	\$712,000	\$1,460,000
North Melbourne	*\$720,000	*\$760,000	\$630,000	\$770,000	*\$700,000	↓ -2.78%	*\$700,000	↓ -7.89%	\$700,000	\$700,000
Northcote	\$761,833	\$765,500	\$650,000	\$840,000	\$791,429	↑ 3.88%	\$800,000	↑ 4.51%	\$667,000	\$912,500
Parkville	*\$940,000	*\$940,000	\$940,000	\$940,000	-	-	-	-	-	-
Princes Hill	-	-	-	-	-	-	-	-	-	-
Abbotsford	*\$752,000	*\$749,000	\$737,000	\$770,000	*\$1,095,000	↑ 45.61%	*\$1,095,000	↑ 46.19%	\$1,095,000	\$1,095,000
Burnley	-	-	-	-	-	-	-	-	-	-
Cremorne	-	-	-	-	-	-	-	-	-	-
East Melbourne	-	-	-	-	*\$1,380,000	-	*\$1,380,000	-	\$1,380,000	\$1,380,000
Hawthorn	\$1,017,857	\$899,000	\$461,000	\$1,508,000	*\$1,029,100	↑ 1.10%	*\$940,000	↑ 4.56%	\$722,500	\$1,805,000
Prahran	*\$1,195,000	*\$1,195,000	\$1,000,000	\$1,390,000	*\$2,014,667	↑ 68.59%	*\$1,390,000	↑ 16.32%	\$904,000	\$3,750,000
Richmond	\$1,031,789	\$980,000	\$809,000	\$1,350,000	\$1,185,467	↑ 14.89%	\$1,120,000	↑ 14.29%	\$726,000	\$2,000,000
South Yarra	\$1,391,667	\$1,200,000	\$810,000	\$2,600,000	*\$1,142,000	↓ -17.94%	*\$1,238,000	↑ 3.17%	\$805,000	\$1,355,000
Albert Park	*\$910,000	*\$910,000	\$890,000	\$930,000	*\$1,609,500	↑ 76.87%	*\$1,600,000	↑ 75.82%	\$1,190,000	\$1,855,000
Middle Park	-	-	-	-	-	-	-	-	-	-
Port Melbourne	\$1,304,200	\$1,320,000	\$825,000	\$1,990,000	\$1,234,269	↓ -5.36%	\$1,180,000	↓ -10.61%	\$804,000	\$2,000,000
South Melbourne	*\$1,466,667	*\$1,300,000	\$900,000	\$2,200,000	\$1,171,143	↓ -20.15%	\$995,000	↓ -23.46%	\$708,000	\$1,675,000
Flemington	*\$610,000	*\$610,000	\$610,000	\$610,000	*\$693,333	↑ 13.66%	*\$695,000	↑ 13.93%	\$595,000	\$790,000
Kensington	\$805,462	\$810,000	\$590,000	\$1,041,000	\$787,389	↓ -2.24%	\$782,000	↓ -3.46%	\$455,000	\$956,000
Travancore	-	-	-	-	-	-	-	-	-	-
West Melbourne	*\$725,000	*\$725,000	\$650,000	\$800,000	*\$980,000	↑ 35.17%	*\$980,000	↑ 35.17%	\$980,000	\$980,000

Table compiled from data collected from April to September 2015. A dash indicates no recorded sales for the quarter, inability to show a quarterly change or no quarterly change. Directional arrows indicate change in comparison to the previous rolling quarter. * indicates an average or median value calculated using 5 sales or less.

Townhouses

QUARTERLY MEDIAN CHANGE BY SUBURB



Based on data collected from April to September 2015. Melbourne, Southbank, Carlton North, Collingwood, Fitzroy, Parkville, Princes Hill, Burnley, Cremorne, East Melbourne, Middle Park and Travancore were omitted due to insufficient data. * indicates a median value calculated using 5 sales or less.

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