PROPERTY INVESTMENT INTELLIGENCE

YOUR PORTFOLIO HEALTH CHECK

A clear, plain-English read on every property you hold - and where the numbers are pointing.

PREPARED FOR

Sample Client

3 active investment properties across VIC, WA and QLD

Date: 23 July 2026 | Data period: 30 June 2026

The client and properties in this sample are fictional. The market data and analysis are real.

Contents

What's in this report and where to find it.

Read it end-to-end for the full picture, or jump straight to a property in sections 5 to 7 if you only want one read.

1. A note before you start

Hey Sam,

First, the obvious: you're not real. This is a sample of the exact report a real client receives. The 3 properties in here are fictional, but nothing else is - every suburb number, every growth figure, every vacancy rate is live data for the quarter ending 30 June 2026, and the analysis is the same depth, the same honesty, and the same format we deliver to paying clients. And a simple filter: if you read this and genuinely don't find value in it - if you could already make these calls confidently on your own - then the service isn't for you, and we'd rather you knew that now.

For our fictional Sam, the headline is a good one: the portfolio has generated around $1,345,000 of paper gain on $1,295,000 invested. It has more than doubled. Nothing in this report is a scorecard on past decisions - it's a forward-looking read on what each property is set up to do from here.

- **Nothing here is urgent.** The strongest action in the report is a hold-or-sell conversation on 1 property, on a 6-month clock, not a 6-day one.
- **The data is what the data is, but the decisions are yours.** We show the patterns. You choose what to do with them.

Adi
Alaya Property

2. How to read this report

A quick map before you dive in.

- **3 lenses per property.** The suburb (30+ market signals across 3 timeframes), the local pocket (hazard and location factors specific to the property), and the bigger picture (who lives there, what pays the bills, and whether local incomes actually support the prices).
- **A plain-English verdict per property.** Every property lands on 1 of 8 verdicts - the legend is below.
- **A dual-track affordability check on every suburb.** What current owners are paying as a share of their income, and what a new buyer entering today would face. The gap between those 2 numbers tells you where future growth can come from.
- **The detail sits in the appendix.** If you want the full explanation of how the lenses work, it's at the back.

Quick verdict legend

Verdict	What it means
CONSIDER REFINANCE	Suburb and pocket are both strong, the cycle isn't overheated, and usable equity is sitting there.
HOLD - [THE ANCHOR]	Strong property, but the cycle or timing says don't touch it - let it keep doing its job.
HOLD CAUTIOUSLY	Suburb is strong but the immediate location has question marks.
HOLD - LOCAL POCKET IS WHAT SAVES IT	The suburb-wide signals are mixed, but the specific position holds it up.
WATCH AND DECIDE	Genuinely mixed signals. Set a review date and re-run the numbers.
CONSIDER PLANNING AN EXIT	The medium-term signals are deteriorating. Not urgent, but plan rather than react.
MIXED SIGNALS - INVESTIGATE FURTHER	The data disagrees with itself. More property-specific work needed before any move.
CONSIDER SELLING	The data says the strongest years are behind it. If selling is on the cards, timing matters.

Every action mentioned in this report is a suggestion backed by data, not a recommendation. The data shows what the patterns are; the decisions about what to do with your portfolio are yours.

3. Where you stand right now

$2.64m	$1.35m	41%
COMBINED BANK VALUE	PAPER GAIN SINCE PURCHASE	PORTFOLIO LVR

Your portfolio at a glance

Active properties	3 (1 each in VIC, WA and QLD)
Combined bank valuation	$2,640,000
Combined debt	$1,083,000
Net equity	$1,557,000
Portfolio LVR	41%
Combined rent	$1,670 / week ($86,840 / year)
Total paper gain	$1,345,000 on $1,295,000 invested
Strongest long-run suburb	Baldivis WA
Worth the closest look	7 Sample Court, Marsden QLD

What's working

- **The portfolio has more than doubled.** $1,345,000 of paper gain across 3 properties, driven by disciplined entries (Frankston North at $305k in 2016, Baldivis at $430k in 2021) and a strong national upswing since 2023.
- **The debt position is conservative.** 41% portfolio LVR with no single property above 49%. That's optionality - you're not forced into anything by a lender.
- **Genuine geographic spread.** 3 states, 3 different economies, 3 different points in the cycle. Most 3-property portfolios we review are concentrated in 1 state.
- **Existing-owner affordability is healthy everywhere.** In all 3 suburbs, current owners are paying a comfortable share of income on their mortgages - nobody around your properties is under forced-selling pressure.
- **Baldivis has been exceptional.** A $550,000 paper gain in 5 years. The suburb compounded at roughly 19% a year over that window.

What we are seeing across the 3 properties

Property	Verdict (and what it means)	What we're seeing
14 Sample Street, Frankston North VIC	HOLD - LOCAL POCKET IS WHAT SAVES IT The suburb-wide signals are mixed, but the position holds it up.	A decade of quiet compounding. Supply is extremely tight (almost no new building), prices sit about where the long-run pattern says they should, and momentum is at a peak. The watch item is the lower-income buyer base.
22 Sample Avenue, Baldivis WA	HOLD - THE HARD WORK IS DONE, LET THE CYCLE COOL Strong suburb, but the sprint is over.	27% a year growth for 3 years - and now days to sell have doubled in 6 months and prices sit a long way above their own history. The family-suburb foundations are real. The next stretch is slower.
7 Sample Court, Marsden QLD	CONSIDER SELLING - THE CYCLE IS TURNING The strongest years look behind it.	A 64% paper gain in 3.5 years, almost all of it from the broader cycle. Underneath: the weakest forward growth signals in the portfolio, prices well ahead of local incomes, and slow buyer activity right now.

The biggest pattern across your portfolio

- **All 3 properties rode the same national upswing.** The difference from here is what each suburb can do without the cycle's help - and that's where the 3 verdicts split.
- **New-buyer affordability is stressed in all 3 suburbs.** Current owners are comfortable everywhere, but a new buyer entering today would be stretched or worse in every one. Growth from here leans on rate cuts and income growth, not on easy affordability.
- **Supply tells 2 different stories.** Frankston North and Marsden have almost nothing new being built. Baldivis approved 666 new dwellings last year - new stock keeps landing there.
- **Rents haven't kept up with prices.** Yields sit between 3.0% and 3.7% across the portfolio. The rent is real and growing, but the last 3 years of price growth outran it everywhere.
- **Same product type, 3 times.** All 3 are outer-suburban family houses in the $740k to $1.03m band. The states are diversified; the property type isn't.

What to consider doing

KEY TAKEAWAY

Resolve Marsden first.

Worth considering a sale conversation on 7 Sample Court in the next 6 months, while days to sell are still around 40 and the cycle is still flattering the price. Get 3 agent appraisals now - the decision gets easier with real numbers on the table.

Other thoughts:

- Frankston North and Baldivis do the holding. Neither needs action this year - re-value both around mid 2027.
- No equity moves while Baldivis cools. The equity is large on paper, but the patient move is to let the cycle settle and re-value first.

4. Your 3 properties in 1 view

Source: licensed Australian property analytics layer. Period ending 30 June 2026.

Property	Suburb	State	Held	Bank value	Yield	Where the cycle sits	Verdict
14 Sample St	Frankston North	VIC	Personal	$740,000	3.65%	Momentum at a peak; prices in line with the long-run pattern	**HOLD**
22 Sample Ave	Baldivis	WA	Personal (joint)	$980,000	3.18%	Cooling after a 3-year sprint; prices well above their own history	**HOLD**
7 Sample Crt	Marsden	QLD	Family trust	$920,000	3.11%	Growth decelerating; prices well ahead of the local market	**CONSIDER SELLING**

5. 14 Sample Street

Frankston North, VIC | Held: Personal | Settled August 2016

The numbers right now

Bank valuation	Owed	LVR	Equity	Rent / wk	Yield
$740,000	$295,000	40%	$445,000	$520	3.65%

The quiet workhorse. Bought for $305,000 in 2016, valued at $740,000 today with the loan paid down to $295,000. Frankston North has spent a decade doing the unglamorous thing - compounding at around 8% a year while nobody was watching. The suburb's momentum is at a cycle peak right now, and unusually, prices still sit about where the long-run pattern says they should. This run has been catch-up, not overshoot.

Signals across timeframes

What we look at	Timeframe	What you've got	Verdict
Annual price growth	1-3 yrs	+15.8%	Strong
Days to sell	1-3 yrs	25 days	Strong
Rental vacancy	1-3 yrs	1.14%	Strong
Recent growth track record	4-6 yrs	Moderate	Watch
Owners typically hold for	4-6 yrs	9.1 years	Strong
Buyer pool quality	7-10+ yrs	Lower-income, working-class residents	Weak
Worst price drop in past cycles	7-10+ yrs	-10.3%	Watch
Have prices run ahead of the local market?	All	No - prices look about right	Strong

Short term (1-3 yrs): Strong | Medium term (4-6 yrs): Watch | Long term (7-10+ yrs): Watch

The short-term row is the strongest in the portfolio. The long-term rows are where the questions sit.

What's behind the numbers

The bigger picture	What it looks like
Buyer pool quality	Lower-income, working-class residents
Local economy	2,306 local businesses. Top industry: Construction
How stable prices have been	Volatile - prices swing more than typical
Bushfire risk	Distant
Flood / cyclone risk	Distant
Buyer activity in the area	Strong buyer activity
Existing residents (current mortgages)	Comfortable (29% of income)
New buyer entering today	Stressed (54% of income)

- **Current owners are fine, but new buyers would be stretched.** Today's owners bought earlier when prices were lower and aren't under any pressure. But a new buyer at today's price would find it a real stretch (mortgage at ~40%+ of their income). That tells you **most of the recent price growth has come from the broader cycle**, not from new buyers being able to afford the area. Capital growth from here is likely to be **slower**.
- **Momentum is at a peak, but prices aren't overrun.** Growth is running at 15.8% for the year, yet prices sit slightly below the suburb's own 10-year pattern. Markets in this position usually flatten rather than fall when momentum fades - the worst drop this suburb has seen in past cycles is about 10%.

Lender and insurance flags:

- Nothing here a lender would blink at. LVR under 40%, fire and flood exposure distant, vacancy near 1%.

The verdict

HOLD - LOCAL POCKET IS WHAT SAVES IT

Our thoughts

- **The supply story is the quiet asset.** 5 building approvals last year across a suburb of 2,700 dwellings, stock on market at 0.35%, and owners holding for 9 years on average. Almost nothing new competes with this house.
- **The buyer base is the honest watch item.** This is a lower-income, working-class area, and a new buyer entering today would be paying over half their income on the mortgage. Growth from here depends more on the broader cycle than on local incomes.
- **No action needed.** Rent sits at $520 against a $532 suburb median - a small top-up at the next renewal. Re-value around mid 2027 and revisit.

6. 22 Sample Avenue

Baldivis, WA | Held: Personal (joint) | Settled March 2021

The numbers right now

Bank valuation	Owed	LVR	Equity	Rent / wk	Yield
$980,000	$340,000	35%	$640,000	$600	3.18%

The overachiever. Bought for $430,000 in 2021, valued at $980,000 today - the suburb compounded at 27% a year for the last 3 years. Nobody plans for that. The question now isn't whether it was a good buy. It's what a suburb does after it has already sprinted - and the early signs of cooling are visible: days to sell have gone from 21 to 44 in 6 months.

Signals across timeframes

What we look at	Timeframe	What you've got	Verdict
Annual price growth	1-3 yrs	+21.1%	Strong
Days to sell	1-3 yrs	44 days	Strong
Rental vacancy	1-3 yrs	2.07%	Strong
Recent growth track record	4-6 yrs	Strong	Strong
Owners typically hold for	4-6 yrs	5.8 years	Watch
Buyer pool quality	7-10+ yrs	Middle-income residents	Strong
Worst price drop in past cycles	7-10+ yrs	-16.1%	Weak
Have prices run ahead of the local market?	All	Yes - by a wide margin	Weak

Short term (1-3 yrs): Watch | Medium term (4-6 yrs): Watch | Long term (7-10+ yrs): Watch

The snapshot rows still look green. The direction of travel is what pulls the short-term read to Watch.

What's behind the numbers

The bigger picture	What it looks like
Buyer pool quality	Middle-income residents
Local economy	421 local businesses. Top industry: Construction
How stable prices have been	Stable - prices have moved predictably
Bushfire risk	Distant
Flood / cyclone risk	Distant
Buyer activity in the area	Strong buyer activity
Existing residents (current mortgages)	Comfortable (21% of income)
New buyer entering today	Stressed (39% of income)

- **Current owners are fine, but new buyers would be stretched.** Today's owners bought earlier when prices were lower and aren't under any pressure. But a new buyer at today's price would find it a real stretch (mortgage at ~40%+ of their income). That tells you **most of the recent price growth has come from the broader cycle**, not from new buyers being able to afford the area. Capital growth from here is likely to be **slower**.
- **The cycle has turned from sprint to cool-down.** Growth momentum has come right off its highs, and prices now sit far above the suburb's own long-run pattern. That's not a crash signal - it's a flattening one. Expect prices to mark time while incomes and rents catch up.

Lender and insurance flags:

- The building pipeline is the flag: 666 new dwelling approvals last year in a suburb of 19,000 dwellings, with vacancy at 2.1%. Fine today - worth watching as new stock lands.

The verdict

HOLD - THE HARD WORK IS DONE, LET THE CYCLE COOL

Our thoughts

- **The foundations under the price are real.** 78% of homes are owner-occupied, the median age is 31, and residents are middle-to-higher income young families. Suburbs like this hold value because people live there, not because investors trade it.
- **But the price got ahead of the story.** At a $1.03m typical price on local household incomes around $133k, a new buyer entering today is stressed. The last stretch of growth came from the boom, and booms don't repeat back to back.
- **The equity is there; the timing isn't.** Roughly $444,000 sits accessible on paper at an 80% lend. Pulling equity at the top of a sprint means buying your next asset with a valuation that may not hold. The patient move is to re-value in 12 months once the cycle has settled.

7. 7 Sample Court

Marsden, QLD | Held: Family trust | Settled February 2023

The numbers right now

Bank valuation	Owed	LVR	Equity	Rent / wk	Yield
$920,000	$448,000	49%	$472,000	$550	3.11%

This is the honest conversation. Bought for $560,000 in early 2023, valued at $920,000 today - a 64% paper gain in under 4 years. The number looks great. What's underneath it doesn't: the weakest forward growth signals in the portfolio, prices well ahead of what local incomes support, and buyer activity that has gone quiet.

Signals across timeframes

What we look at	Timeframe	What you've got	Verdict
Annual price growth	1-3 yrs	+16.6%	Strong
Days to sell	1-3 yrs	40 days	Strong
Rental vacancy	1-3 yrs	1.28%	Strong
Recent growth track record	4-6 yrs	Poor	Weak
Owners typically hold for	4-6 yrs	8.8 years	Strong
Buyer pool quality	7-10+ yrs	Lower-income, working-class residents	Weak
Worst price drop in past cycles	7-10+ yrs	-4.1%	Strong
Have prices run ahead of the local market?	All	Yes - by a wide margin	Weak

Short term (1-3 yrs): Strong | Medium term (4-6 yrs): Watch | Long term (7-10+ yrs): Weak

The short-term row still looks healthy. The long-term rows are the reason for the verdict.

What's behind the numbers

The bigger picture	What it looks like
Buyer pool quality	Lower-income, working-class residents
Local economy	889 local businesses. Top industry: Transport, Postal and Warehousing
How stable prices have been	Volatile - prices swing more than typical
Bushfire risk	Distant
Flood / cyclone risk	Distant
Buyer activity in the area	Slow buyer activity
Existing residents (current mortgages)	Comfortable (22% of income)
New buyer entering today	Stressed (41% of income)

- **Current owners are fine, but new buyers would be stretched.** Today's owners bought earlier when prices were lower and aren't under any pressure. But a new buyer at today's price would find it a real stretch (mortgage at ~40%+ of their income). That tells you **most of the recent price growth has come from the broader cycle**, not from new buyers being able to afford the area. Capital growth from here is likely to be **slower**.
- **The gain came from the cycle, not the suburb.** Prices ran at 17.8% a year for 3 years and now sit a long way above the suburb's own long-run pattern, while buyer activity in the area is slow. Past-peak markets like this typically see growth flatten - and the price today is still being flattered by the run.

Lender and insurance flags:

- Flood and fire exposure is distant, and vacancy is tight at 1.3%. The flag is the market itself: slow buyer activity and a renter-heavy area (53% of homes rented) make valuations harder to defend if the market goes quiet.

The verdict

CONSIDER SELLING - THE CYCLE IS TURNING

Our thoughts

- **If selling is on the cards, the window matters.** Days to sell are still around 40 and the price still reflects the boom. A sale near today's valuation would free roughly $440,000 before selling costs and before tax - your accountant is the right person on the trust and timing side of that question.
- **If you keep it, keep it deliberately.** Vacancy at 1.3% and $550 a week means the rent side works. The case for keeping this property is income, not growth - and that's a fine reason, as long as it's chosen rather than defaulted into. Set a hard review for July 2027.
- **Don't let the paper gain make the decision.** A 64% gain feels like proof the property is a winner. The forward signals say the suburb borrowed that growth from the cycle. Those are 2 different things.

8. Patterns across your portfolio

Each property read on its own only tells you so much. This is what the 3 look like side by side.

The bigger picture across all 3

	Frankston North VIC	Baldivis WA	Marsden QLD
Who lives there	Lower-income, working-class	Middle-to-higher income young families	Lower-income, renter-heavy
Owner-occupier share	55%	78%	47%
Local economy	2,306 businesses; construction trades	421 businesses; new-estate services	889 businesses; transport and warehousing
Days to sell	25	44 (doubling)	40
Rental vacancy	1.1%	2.1%	1.3%
Where the cycle sits	Momentum peak, prices at trend	Cooling after the sprint	Decelerating, well above trend

Risk patterns across the portfolio

Pattern	What the data shows
Where each suburb sits in its cycle	2 of 3 are decelerating after very large runs; 1 is at a momentum peak with prices still at its long-run pattern.
New-buyer affordability	3 of 3 suburbs are stressed for a new buyer entering today. Existing owners are comfortable in all 3.
How far prices have run ahead	Baldivis and Marsden sit far above their own 10-year patterns. Frankston North sits slightly below its pattern.
Climate exposure	3 of 3 properties sit distant from flood and fire zones.
Geographic mix	Genuine 3-state spread - no shared state economy or lending market.
Property type	3 of 3 are outer-suburban family houses in the $740k to $1.03m band.
Rents vs prices	Rents grew in all 3 suburbs, but prices outran them everywhere - portfolio yields now sit between 3.0% and 3.7%.

What this means for the portfolio

- **The dual-track affordability pattern is the single biggest theme.** Every suburb is comfortable for the people already in it and stressed for the people trying to get in. That's the signature of a market late in its run - it doesn't mean prices fall, but it does mean the easy growth is behind you.
- **The state spread is doing real work.** VIC at a momentum peak, WA cooling, QLD decelerating - the 3 holdings are not moving as 1 asset, which is exactly what diversification is for.
- **The 41% LVR is the quiet advantage.** Whatever you decide on Marsden, you're deciding from strength. No lender pressure, no forced timing.
- **Growth from here is uneven.** Frankston North still has room against its own history. Baldivis needs a breather. Marsden's forward signals are the weakest of the 3.
- **Only 1 decision has a timing component.** The Marsden conversation is easier while the market there still reflects the boom. Everything else in this report can wait for the calendar.

Your portfolio's cashflow vs growth profile

- **Frankston North - the balanced one.** Strongest yield in the portfolio (3.65%), a decade of steady compounding, and a tight-supply setup that supports both rent and price.

- **Baldivis - growth-tilted, already delivered.** The $550k gain is the growth story. From here it's a patient hold while rents ($600/wk and rising) catch up to the new price.
- **Marsden - neither, from here.** Yield of 3.11% and the weakest forward growth signals. It has done its job; the question is whether its capital now works harder somewhere else.

Whether your next move adds more cashflow stability or pushes for more growth depends on your broader strategy and timeline - that's the conversation that sits after this report, not inside it.

9. Where the opportunities sit

Equity available right now

- **All 3 properties clear the threshold that matters.** At an 80% lend: roughly $297,000 in Frankston North, $444,000 in Baldivis, and $288,000 in Marsden.
- **Available isn't the same as usable.** The Baldivis number is the biggest, and it's also the one priced at the top of a 3-year sprint. Equity pulled against a peak valuation is the expensive kind.
- **Frankston North is the cleanest of the 3 -** prices at their long-run pattern rather than above it, and the lowest-risk timing if equity is ever needed. Still no rush.
- **The real lever isn't a refinance at all.** It's the Marsden decision. A sale near today's valuation frees roughly $440,000 before costs and tax - more usable capital than any refinance, without adding a dollar of debt.

Cashflow, not equity, is the real day-to-day lever

- **$1,670 a week of rent against $1,083,000 of debt** is a healthy engine room. Small rent top-ups are available in Frankston North ($520 vs a $532 median) at the next renewals.
- **Baldivis rents are still climbing -** 7.4% in the last year. The cashflow side of that property improves on its own from here.
- **Rate reviews are worth the phone call.** 3 loans between 5.89% and 6.09% - worth a quick chat with your broker about where they sit against the market.

Where you are concentrated

- **By state: well spread.** VIC, WA, QLD - no overlap in state economy or cycle timing.
- **By product: all-in on 1 type.** 3 outer-suburban family houses. No metro, no units, no regional. The spread of states hides a concentration of product.
- **By buyer base: 2 of 3 lean on lower-income areas.** Frankston North and Marsden both depend on buyer bases that are stretched at today's prices. Baldivis is the exception.

Capital you could redeploy

- **If Marsden sells:** roughly $440,000 before costs and tax - enough to fund the next purchase outright without touching Frankston North or Baldivis.
- **If Marsden stays:** the next purchase waits on a Baldivis or Frankston North re-valuation in mid 2027, or on new savings.
- **Either way, the gap in the portfolio is visible:** something that isn't an outer-suburban house - a different product type, a different buyer base, a different rung of the market.

KEY TAKEAWAY

The next move is a decision, not a purchase.

Resolve Marsden first. Every other opportunity in the portfolio - the redeploy, the diversification, the next acquisition - sequences off that 1 answer.

10. Your action calendar

Everything below is a suggestion backed by data, sequenced so nothing gets rushed and nothing gets forgotten.

Within the next 90 days

- **Get 3 agent appraisals on 7 Sample Court, Marsden.** Real numbers turn an abstract hold-or-sell question into a concrete one.
- **Confirm insurance renewals across all 3 properties -** exposure is low everywhere, so this is housekeeping, not firefighting.
- **Check the 3 loan rates.** 5.89% to 6.09% across the portfolio - a quick review call to your broker covers it.

Within the next 6 months (by January 2027)

- **Make the Marsden call.** With appraisals in hand, decide hold-for-income or sell-and-redeploy. If selling, the data favours listing while days to sell are still around 40.
- **Rent review on Frankston North** at the next renewal - $520 against a $532 suburb median.
- **Do nothing on Baldivis.** Deliberately. Let the cycle cool.

Within the next 12 months (by July 2027)

- **Re-value Frankston North and Baldivis.** Fresh bank valuations after a year of cooling tell you what the equity is actually worth, not what the boom said it was.
- **Hard review on Marsden if it stayed.** If days to sell have blown out and prices have gone flat, the income-hold case needs to be re-argued, not assumed.
- **Revisit rents across all 3.** Baldivis in particular - rents there are still growing at 7%+ a year.

12 to 24 months out (July 2027 onwards)

- **If Marsden sold: redeploy into a different shape of asset.** The portfolio's gap is product type, not geography.
- **If equity is needed: Frankston North first, Baldivis second -** in that order, and only after the re-valuations.
- **Revisit the portfolio LVR ceiling.** 41% today; agree with yourselves what number you're comfortable holding through the next cycle.

Long horizon (3+ years)

- **Frankston North is the 10-year hold.** Tight supply and a decade of steady growth behind it - the argument for patience is on its side.
- **Re-run this health check annually.** Verdicts are snapshots. Suburbs earn them and lose them.
- **Keep the winning habit:** every property in this portfolio was bought below its suburb's typical price at the time. That entry discipline is worth more than any single suburb pick.

Appendix - how the 3 lenses work in detail

For anyone who wants the full explanation. Skip this if you only want the conclusions.

Lens 1 - the suburb

- **3 timeframes, read separately.** Short term (1-3 years): days to sell, vacancy, price momentum. Medium term (4-6 years): the growth track record and how long owners hold. Long term (7-10+ years): who the buyers are, how prices behaved in past downturns, and whether prices have run ahead of the suburb's own history.
- **30+ signals feed the read.** Each lands on Strong, Watch or Weak - and the timeframes are allowed to disagree. A suburb can be hot today and fragile underneath, or quiet today and building.
- **The verdict weights the long term.** Property is a long-hold asset, so the 7-10+ year signals count most.

Lens 2 - the local pocket

- **Suburb averages can hide the street.** Flood, fire and cyclone exposure are checked for the property's position, not just the suburb-wide overlay.
- **Hazard bands are graded** from Distant (no realistic exposure) through Buffer zone to In zone (direct exposure and insurance implications).
- **The pocket can save or sink a verdict.** A mixed suburb with a clean, well-positioned property reads differently to a strong suburb with a compromised one.

Lens 3 - the bigger picture

- **Who lives there.** Income levels, owner-occupier share, and age profile - because they decide how prices behave under pressure.
- **What pays the bills.** The count and mix of local businesses, drawn from official business register data.
- **The dual-track affordability check.** Track 1: what current owners pay as a share of local income (are the people around your property under stress?). Track 2: what a new buyer entering today would pay (who is left to push prices higher?).
- **Both comfortable:** the healthiest setup - growth can continue without the cycle's help.
- **Owners comfortable, new buyers stretched or stressed:** the recent growth came mostly from the cycle. Expect slower growth ahead. This is where all 3 of your suburbs sit today.
- **Both stretched:** the warning sign - rate-sensitivity is high and downturns compound.
- **Prices vs the suburb's own history.** Every suburb has a long-run pattern. Far above it, expect flattening. At or below it, there's room.

How we combine the 3 lenses into a verdict

The suburb's long-term read and the local pocket grade combine into 1 of 8 verdicts, and the bigger picture shapes the commentary around it. Where the standard verdicts don't fit the reality of a property, we write a custom one - the label has to describe what you can actually do, not just what a framework says.

Every verdict is an observation from the data, NOT financial or investment advice.

IMPORTANT

This report is a data-driven read of each property's current position, based on historical market patterns and live data at the time of analysis. **None of the content here is financial advice, investment advice, or a recommendation to buy, hold, or sell.** Past performance does not guarantee future results, and property markets are influenced by factors that data alone cannot capture. Decisions about your portfolio should be made in consultation with a licensed financial adviser, accountant, or property professional who understands your specific circumstances.

Source: licensed Australian property analytics layer. Period ending 30 June 2026. Data confidence: high for Frankston North and Marsden; moderate for Baldivis, where a wide new-estate mix widens the typical price range.

Sample report. The client and the 3 properties are fictional; the suburb data and the analysis are real. © Alaya Property 2026