

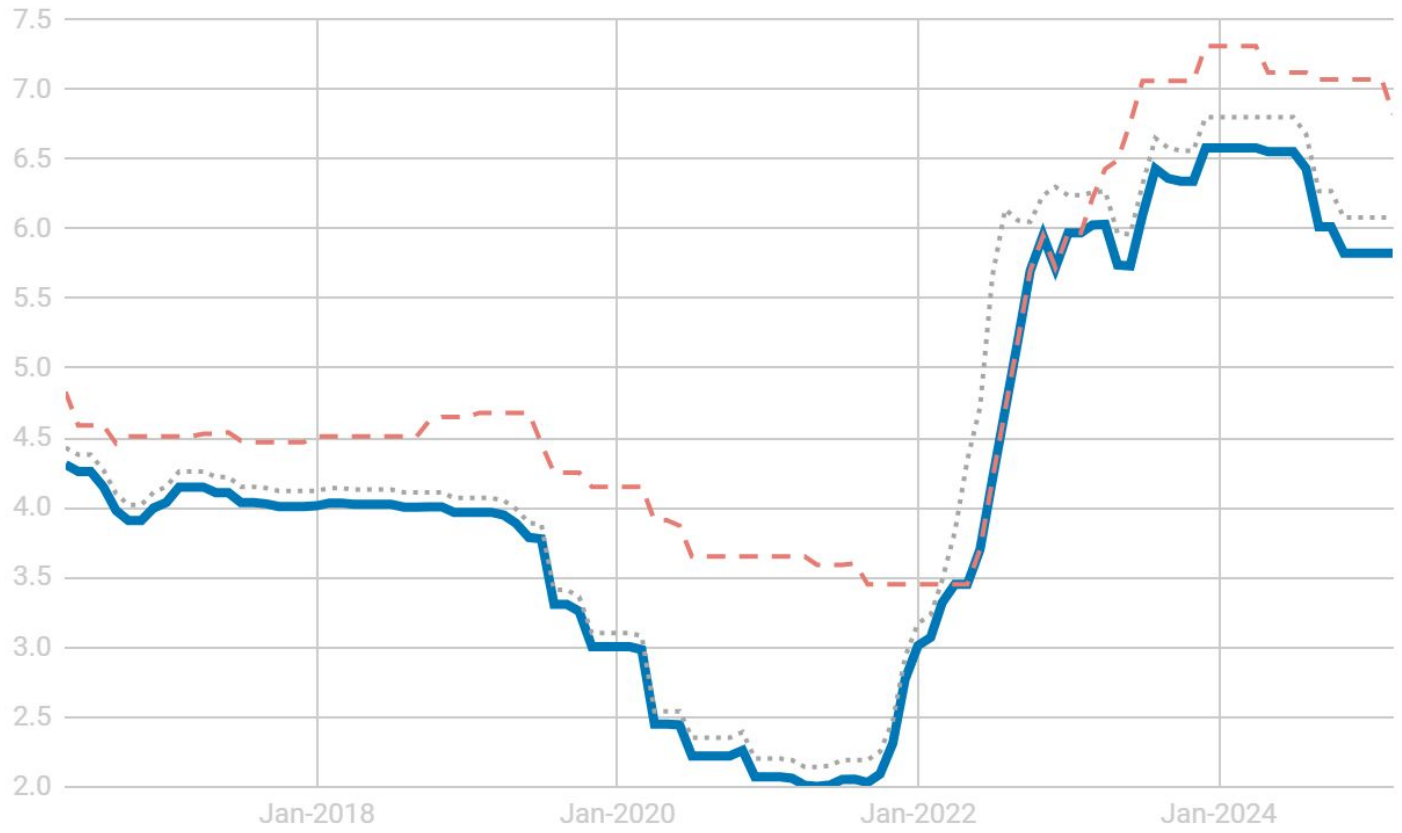


HOUSING AFFORDABILITY UPDATE

Disclaimer:

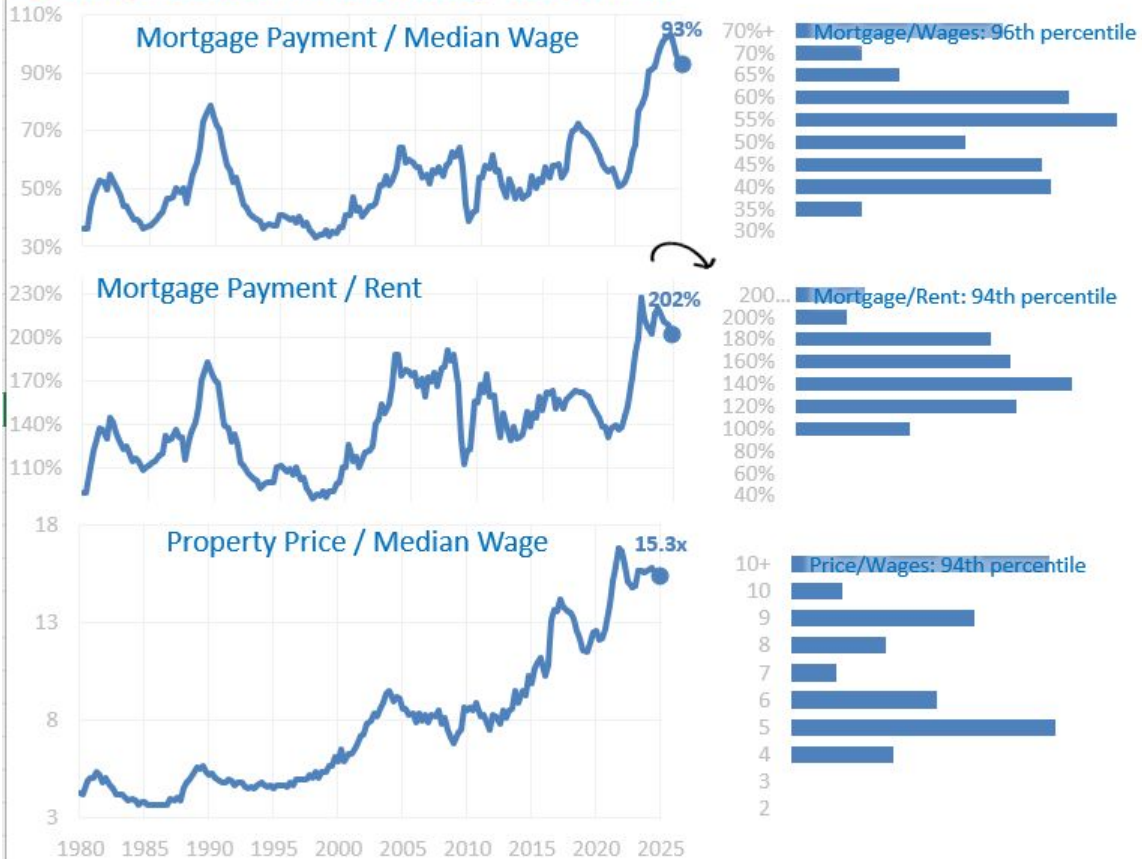
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What even is an interest rate:



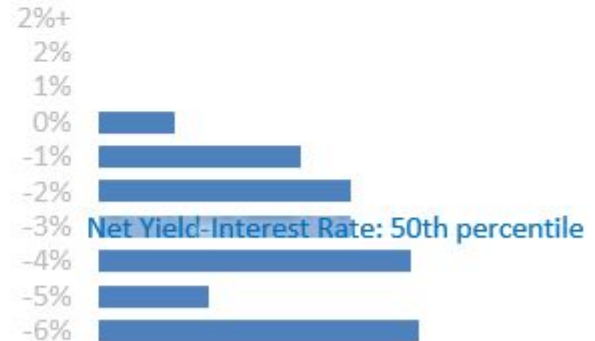
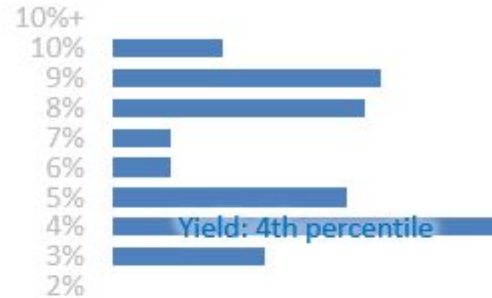
Data:

Sydney House: Affordability Measures



Data:

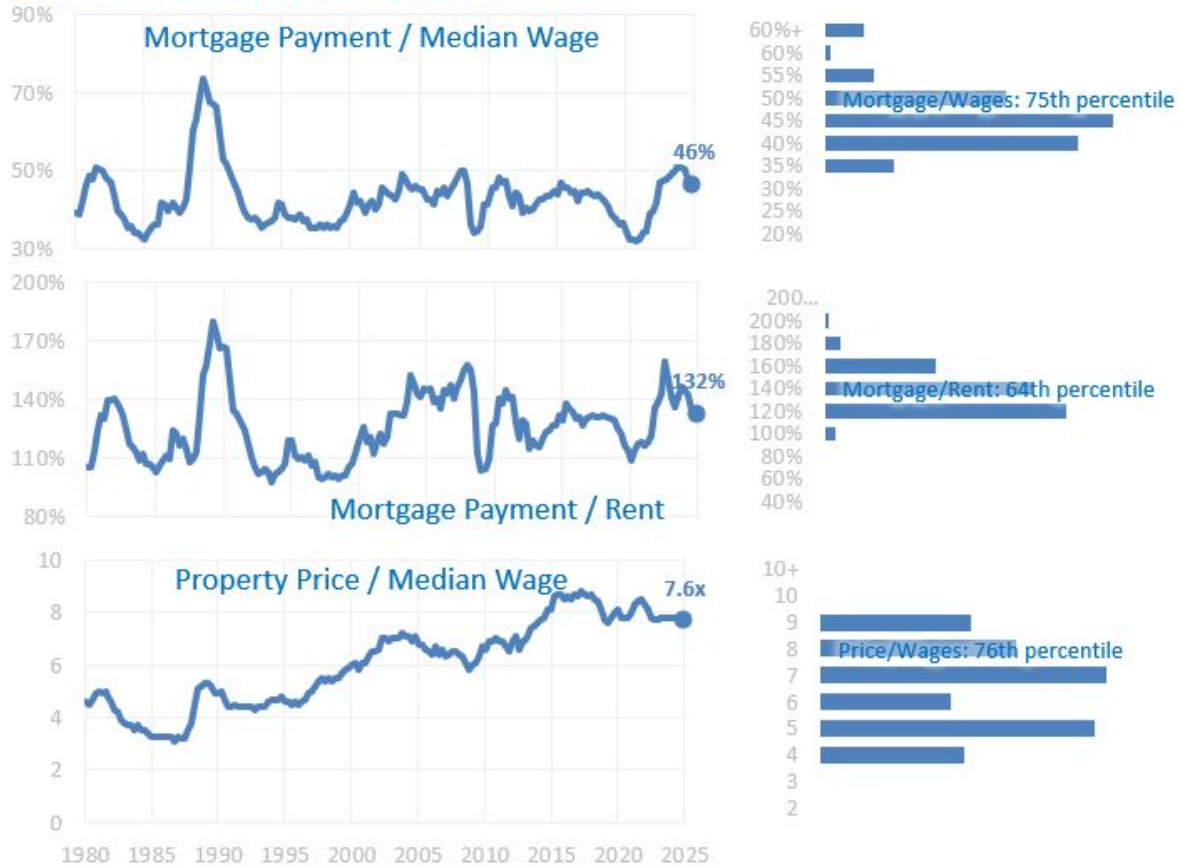
Sydney House: Investment Measures



Source: Nucleus Wealth, ABS, RBA, Domain, Rismark, SQM

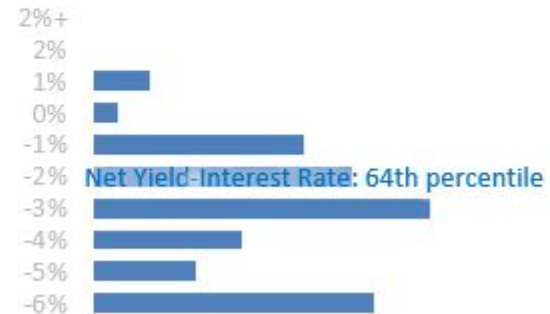
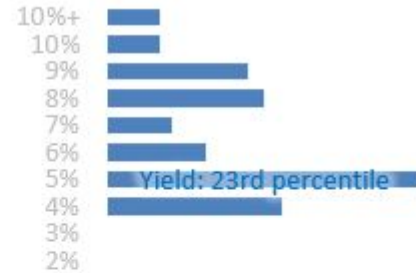
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Sydney Units: Affordability Measures



Data:

Sydney Units: Investment Measures



Source: Nucleus Wealth, ABS, RBA, Domain, Rismark, SQM

Property Valuation Ratios

		Affordability			Investment Returns	
		Mortgage Payment / Rent	Mortgage Payment / Full Time Wage	Property Price / Full Time Wage	Gross Rental Yield	Net Rental Yield Less Interest Rate
Houses	Sydney	202%	94%	15.4	3.0%	-3.8%
	Melbourne	164%	61%	10.0	3.7%	-3.3%
	Brisbane	156%	58%	9.6	3.9%	-3.2%
	Adelaide	152%	60%	9.9	4.0%	-3.1%
	Perth	125%	48%	7.8	4.9%	-2.5%
Units	Sydney	132%	46%	7.6	4.6%	-2.7%
	Melbourne	113%	34%	5.6	5.4%	-2.1%
	Brisbane	123%	36%	6.0	5.0%	-2.4%
	Adelaide	120%	33%	5.4	5.1%	-2.4%
	Perth	94%	27%	4.4	6.5%	-1.4%

Source: Nucleus Wealth, RBA, ABS, Domain, Rismark, SQM

Cheap or Expensive: Current vs Historical Values

Current Value as a Percentile. 1% = Cheap, 100% = Expensive

		Affordability			Investment Returns	
		Mortgage Payment / Rent	Mortgage Payment / Full Time Wage	Property Price / Full Time Wage	Gross Rental Yield	Net Rental Yield Less Interest Rate
Houses	Sydney	94%	96%	94%	92%	48%
	Melbourne	84%	91%	85%	81%	50%
	Brisbane	96%	97%	99%	99%	64%
	Adelaide	92%	98%	100%	100%	56%
	Perth	74%	94%	99%	64%	61%
Units	Sydney	64%	75%	76%	72%	33%
	Melbourne	54%	54%	62%	61%	41%
	Brisbane	77%	75%	97%	76%	41%
	Adelaide	83%	87%	99%	89%	49%
	Perth	42%	64%	74%	51%	27%

Source: Nucleus Wealth, RBA, ABS, Domain, Rismark, SQM

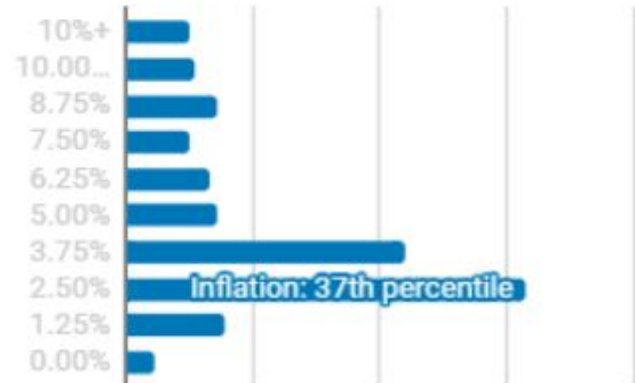
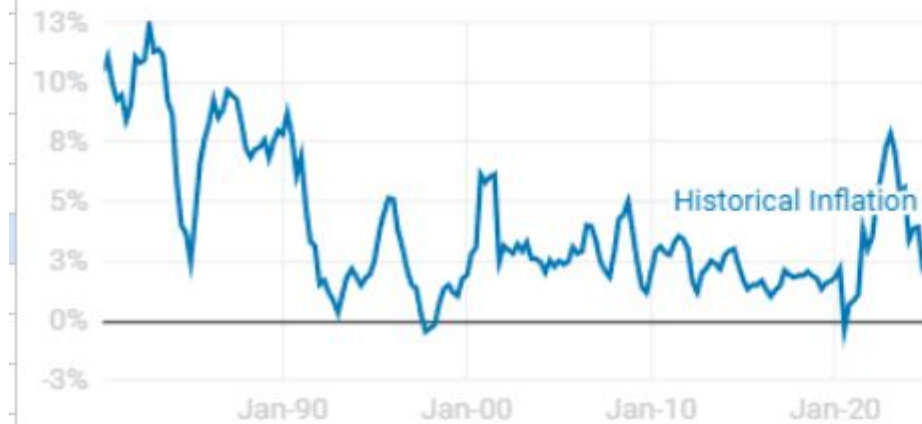
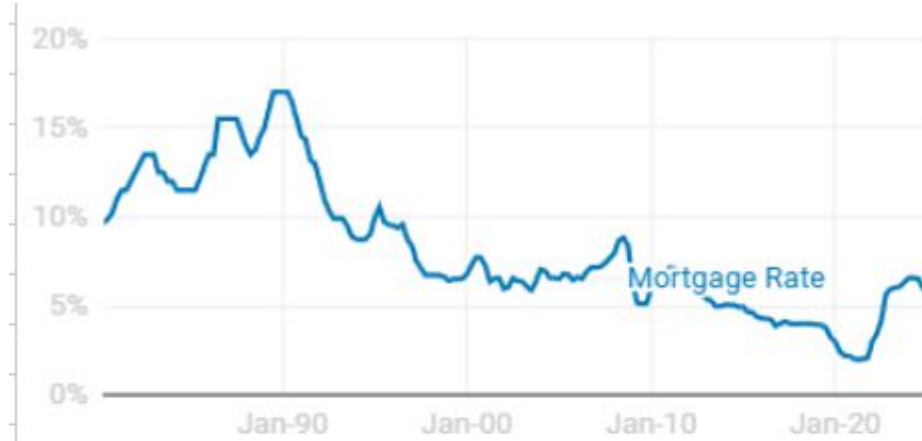
3 month Change in Valuation Ratios

Green = becoming cheaper, Red = more expensive

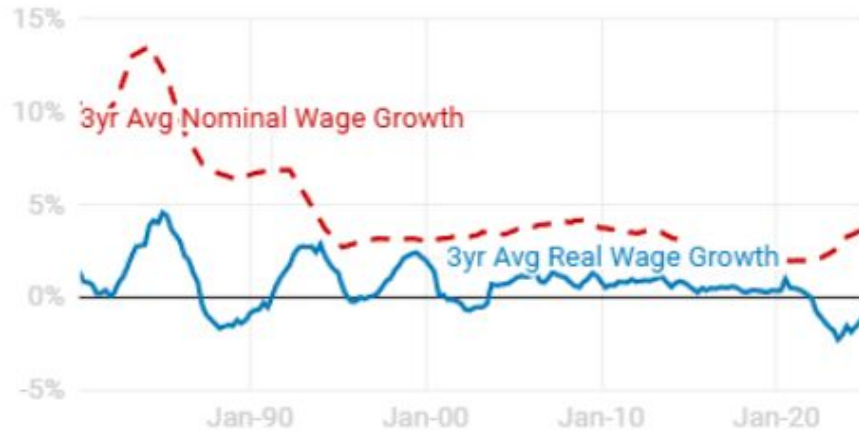
		Affordability			Investment Returns	
		Mortgage Payment / Rent	Mortgage Payment / Full Time Wage	Property Price / Full Time Wage	Gross Rental Yield	Net Rental Yield Less Interest Rate
Houses	Sydney	-5.9%	-3.0%	-0.2	0.0%	0.2%
	Melbourne	-2.1%	-0.8%	0.1	0.0%	0.2%
	Brisbane	9.9%	-0.6%	0.1	-0.3%	0.0%
	Adelaide	-0.5%	-0.9%	0.0	-0.1%	0.1%
	Perth	-3.5%	-0.8%	0.0	0.0%	0.2%
Units	Sydney	-3.2%	-1.3%	-0.1	0.0%	0.2%
	Melbourne	-0.9%	-0.3%	0.1	-0.1%	0.2%
	Brisbane	-1.3%	-0.5%	0.0	0.0%	0.2%
	Adelaide	-2.7%	-1.1%	-0.1	0.0%	0.2%
	Perth	-2.7%	0.5%	0.2	0.1%	0.2%

Source: Nucleus Wealth, RBA, ABS, Domain, Rismark, SQM

Data:



Data:



Source: Nucleus Wealth, RBA, ABS

Choose themes to screen from your portfolio away from (i.e. remove stocks)

Climate Change

War

Human Rights

Health

Vices

Animal Rights

Religion

Asset Class

Thematic

Climate Change

- No Fossil Fuels (Worst Offenders) ⊙
- No Fossil Fuels (Any) ⊙
- No Coal Seam Gas or Fracking ⊙
- No Nuclear Power ⊙
- No Old Growth Forest Logging ⊙

Personalise Your Portfolio

Screens

You can exclude the below to customise your portfolio

Climate Change	War	Human Rights	Health	Vices
Animal Rights	Religion	Asset Class	Thematic	

- No Fossil Fuels (Worst Offenders) ?
- No Fossil Fuels (Any) ?
- No Coal Seam Gas or Fracking ?
- No Nuclear Power ?
- No Old Growth Forest Logging ?

Tilts

You can add the below to customise your portfolio

Investment Style Factors	Climate Change	Technology	
Consumption	Commodities	Military	GICS Sectors

- Quality Stocks ?
- Value Stocks ?
- Growth Stocks ?
- Defensives ?



Personalise your portfolio now >



Build Your Portfolio

Need help with this page? Video Tutorial

- Account Selection
- Investment Choice
- Risk Profile
- Build Your Portfolio**
- Ethical Overlay
- Review
- Applicants
- Bank Details
- Compliance
- Final Review

Portfolio Tilts



Quality Stocks

Value Stocks

Growth Stocks

Oil & Gas Stocks

Gold Stocks

Agribusiness

Large Technology Stocks

Cloud Computing Stocks

Robotics/AI

Video Gaming

Cybersecurity

Clean Energy

Defensives

Battery Supply Chain

Nuclear Power

Defense Contractors

Travel

Luxury Goods

Logistics

Global Communication Services

Global Consumer Discretionary

Global Consumer Staples

Global Energy

Global Financials

Global Health Care

Global Industrials

Global Information Technology

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