

BTA MONTHLY

Before The Agent JULY MARKET REPORT



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BEFORE THE AGENT



Welcome to our monthly newsletter, and thank you for staying connected with us.

Each month, we'll bring you a curated update on the Melbourne real estate market, including key trends, price movements, and insights into what's shaping buyer and seller activity.

We'll also highlight important policy changes and regulatory updates that may impact your property decisions, along with other relevant news and opportunities across the market.

Our aim is to provide clear, practical information to help you navigate the evolving property landscape with confidence.

If there are specific topics you'd like us to cover, we'd love to hear from you.

KEY DATA - JULY 2026



RESIDENTIAL

Metro Melbourne remains price-sensitive. Sellers who prepare and position their properties strategically are selling well, while those that miss the market are struggling.

We are observing more private sales and tougher negotiations from buyers, with clearance rates falling below 50% in recent weeks.

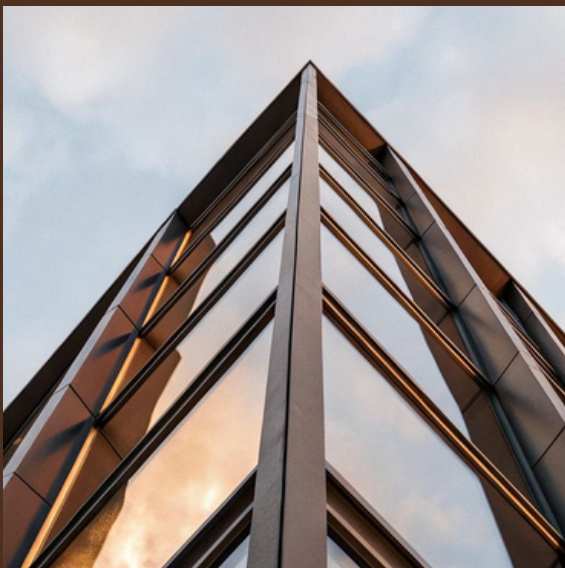


COMMERCIAL

Industrial property: Owner-occupiers dominate, driven by logistics and e-commerce businesses.

Offices: Struggling overall. Vacancy is now above 20%.

Retail and shops: Performing well in high street locations, supported by demand for food and service businesses.



FINANCE & POLICY

The cash rate remains the same (4.35%), but some recent commentary suggests further increases could be possible. The November election will prove critical for overall market confidence.

PROPERTY OF THE MONTH

76 CLYDE STREET, DIAMOND CREEK

Client: Investor

Appraisal: \$800,000 to \$880,000. **Sold off-market for \$890,000**

Pre-sale: BTA coordinated substantial pre-sale improvements, including interior and exterior repainting, refurbishment of the rear deck and landscaping work.

Our pre-sale strategy identified an opportunity to engage a prominent local agent and explore an off market sale.

Seven buyers inspected before listing and a strong offer was made.

This process saved our client about \$15,000 in selling costs.



NICK & EXPERTS

Rocky Romano – Velar Finance

As a mortgage broker working with buyers and homeowners across Melbourne every day, here are a few trends I'm currently seeing in the market.

Buyer confidence is gradually returning.

While higher interest rates and cost-of-living pressures have made buyers more selective, recent improvements in sentiment and the expectation of further rate relief have encouraged many buyers back into the market. This is particularly evident among first home buyers and owner-occupiers looking to upsize.

Melbourne continues to offer good buying opportunities.

Many buyers now see value in the Victorian market, particularly established family homes in well-located suburbs. While some higher-priced areas have softened, quality properties that are well presented and priced appropriately continue to attract strong competition.

Lenders remain highly competitive.

Despite the economic uncertainty, banks continue to compete aggressively for quality borrowers. We're regularly seeing lenders sharpen their pricing, negotiate discounts, and offer policy flexibility for strong applications. Importantly, the lowest advertised interest rate doesn't always translate to the best overall outcome. Borrowing capacity, loan structure, turnaround times and flexibility can be equally important.

Finance approvals remain relatively efficient.

Most mainstream lenders are currently issuing conditional approvals within approximately 2-5 business days, with formal approvals often following within 2-10 business days once all documentation has been received. More complex lending scenarios may take longer, but lender service levels are generally stronger than they were 12-18 months ago.

Best rates for LVR under 70% O/O 5.89%.



HOW WE WORK:

01 Engagement

We will shortly provide a brief engagement letter for your review and signature so we can formally commence the process.

02 Property Walk-Through

We will arrange a suitable time to conduct a walk-through of your property. This allows us to gain a detailed understanding of the home and identify opportunities to maximise its presentation and market appeal.

03 Pre-sale Presentation

Following the inspection, we will identify and oversee any recommended pre-sale presentation improvements. Our role is to ensure the property is positioned to achieve the strongest possible result in the market.

04 Agent Selection Process

Once the property is prepared, we will introduce your home to a carefully selected shortlist of suitable agents. We will review their proposals, assess their strategies, and guide you through the selection process to ensure the right agent is appointed.

05 Listing the Property for Sale

After an agent has been engaged and the campaign strategy agreed, the property will be launched to market.

06 Duing the Sales Campaign

Once your property is on the market, we will continue to oversee the process to ensure the appointed agent meets agreed service standards and expectations.

We will provide ongoing advice and guidance as required and act as your conduit to the agent, ensuring clear communication and accountability throughout the campaign.

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