



**Ballarat**  
**Property Values Report**  
**Spring 2018**

Alfredton, Bakery Hill, Ballarat Central, Ballarat East, Ballarat North, Black Hill, Buninyong, Canadian, Delacombe, Eureka, Golden Point, Invermay Park, Lake Gardens, Lake Wendouree, Lucas, Miners Rest, Mount Clear, Mount Helen, Mount Pleasant, Newington, Redan, Sebastopol, Soldiers Hill, Wendouree



## The market of 2018 is very different to preceding years

At the beginning of this year, we examined a few forces that would lead to a flattening of house prices in Melbourne: cycle length, tighter lending, and less foreign buyer demand. There's little doubt that these forces have bitten.

The graph adjacent shows how median house prices in Melbourne have fluctuated over the last 25 years. Each bar represents a quarter in time (Jan-Mar / Apr-Jun / Jul-Sep / Oct-Dec), and the height shows whether prices were up compared to the same quarter in the previous year, or down.

In every quarter since late 2012, we've experienced solid year-on-year growth; the value of the typical Melbourne house has increased about 70% over the period. But, notice how the rate of growth has fallen over the most recent 4 quarters – from about 15% in September 2017 to near 0% in June 2018.

Melbourne has experienced similar sharp changes in price growth several times before, each with different outcomes:

- The flattening from Dec-2003 was short-lived, and prices ramped back up pretty quickly
- From Jun-2008, prices actually went backwards for 2 consecutive quarters, but then growth returned in dramatic fashion
- From Sep-2010, prices again went backwards, this time for nearly 2 years

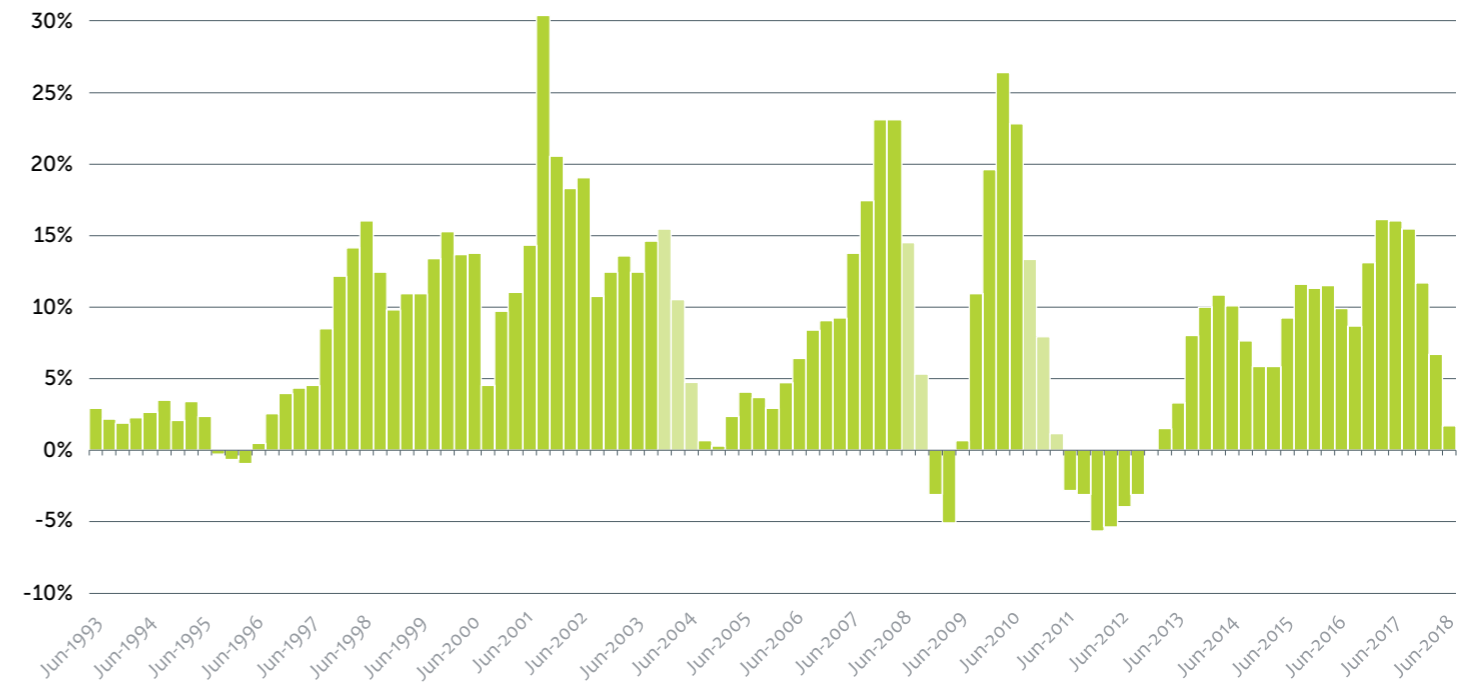
So, will price growth return quickly? Will values fall a bit, then build back gradually? Or, are we in for a hard landing and a rough couple of years ahead? The obvious truth is that nobody knows for certain. But, a reading of some fundamentals suggests that the middle path is most likely...

Yes, we've seen the market perform really strongly over the last 5 years, but peak growth was around 15% in early 2017. The fact that it never hit the dizzying heights seen in 2008 and 2010 gives some comfort that a boom-bust scenario isn't playing out. And, the fact that prices have gone backwards in only 10 of the last 100 quarters suggests that any potential falls are likely to be short lived.

Changes in lending criteria continue to act as handbrakes on the property market, and outcomes from the banking royal commission loom. But, Interest Rates remain at record lows, and are likely to stay there through 2018, making it unlikely that a large number of existing homeowners will be forced to sell at discounted prices due to mortgage stress.

Finally, demand from cashed up overseas investors has certainly subsided, but continued high levels of overseas immigration and interstate migration into Victoria means that Melbourne is projected to become Australia's largest city by 2030. A growing population means growing demand for housing, and you know the saying – they're not making more land.

Year-on-Year % Change in Median House Prices: Melbourne



**This statistical analysis was conducted by Property Analytics Australia**

Australian Bureau of Statistics compiles capital city indexes for Established Houses on a quarterly basis for each capital city. The indexes measure price movements over time.

We're undoubtedly in a different market today than we were 12 months ago, but this shouldn't come as a surprise to anyone who follows real estate. The seller's market couldn't last forever. Real estate transactions in coming months will be shaped more by rational decision-making than by emotional fear of missing out, and those who are informed and well advised will do well.

**143,400**  
is how much the VIC population grew by last year (compared to 116,800 in NSW)

(Source: ABS)

**44 days**

is the average time it takes to sell a property in Regional VIC.

35 days in Melbourne.

(Source: REIV)

**0.6%**

is the difference between Owner Occupier Interest Rates and Investor Interest Rates

(Source: RBA)

**1.6%**

is the vacancy rate of residential properties in Regional VIC

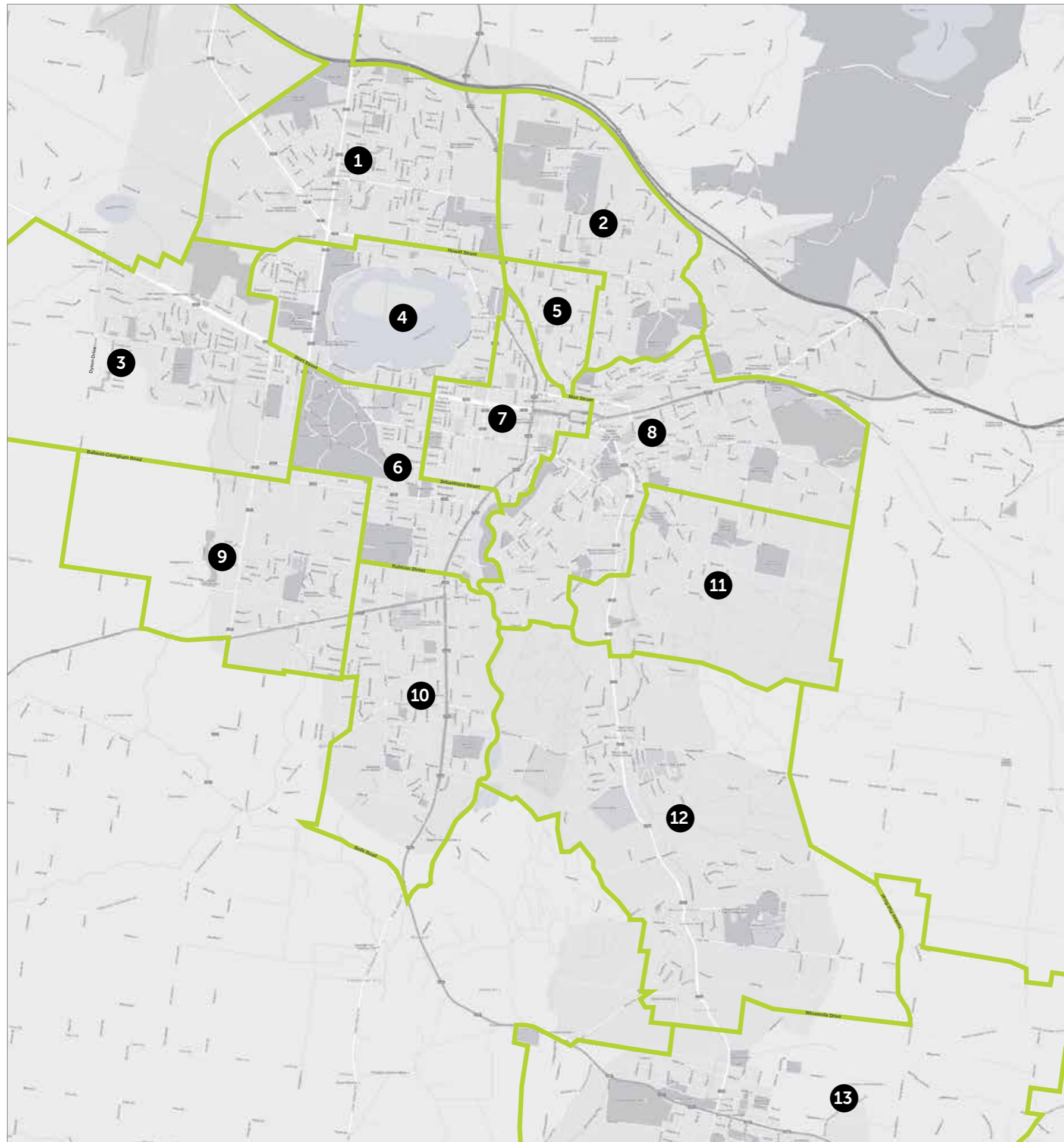
1.9% in Melbourne

(Source: REIV)

\* Property Analytics ([www.propertyanalytics.com.au](http://www.propertyanalytics.com.au)) provides independent statistical information to real estate professionals throughout Victoria and New South Wales.



## Ballarat suburbs and surrounding areas property values



### Houses: FY18

| Zone  | 1-3 Bed     | 4+ Bed      | All Houses  |
|---|-------------|-------------|-------------|
| <b>1 - Wendouree / Miners Rest</b>  |             |             |             |
| Number Sold   | 289         | 84          | 373         |
| Median  | \$275,000   | \$384,750   | \$291,000   |
| Highest   | \$435,000   | \$800,000   | \$800,000   |
| <b>Median 3 year % change</b>   | <b>11</b>   | <b>10</b>   | <b>13</b>   |
| <b>2 - Ballarat North / Invermay Park / Black Hill</b>                          |             |             |             |
| Number Sold   | 142         | 65          | 207         |
| Median  | \$335,000   | \$510,000   | \$370,000   |
| Highest   | \$550,000   | \$1,500,000 | \$1,500,000 |
| <b>Median 3 year % change</b>   | <b>13</b>   | <b>13</b>   | <b>17</b>   |
| <b>3 - Alfredton / Lucas</b>  |             |             |             |
| Number Sold   | 132         | 184         | 316         |
| Median  | \$339,950   | \$457,000   | \$410,000   |
| Highest   | \$655,000   | \$1,155,000 | \$1,155,000 |
| <b>Median 3 year % change</b>   | <b>6</b>    | <b>8</b>    | <b>12</b>   |
| <b>4 - Lake Gardens / Lake Wendouree</b>  |             |             |             |
| Number Sold   | 58          | 41          | 99          |
| Median  | \$485,000   | \$719,628   | \$512,000   |
| Highest   | \$1,600,000 | \$2,600,000 | \$2,600,000 |
| <b>Median 3 year % change</b>   | <b>-3</b>   | <b>10</b>   | <b>-2</b>   |
| <b>5 - Soldiers Hill</b>  |             |             |             |
| Number Sold   | 67          | 14          | 81          |
| Median  | \$432,500   | \$500,000   | \$438,000   |
| Highest   | \$690,000   | \$670,000   | \$690,000   |
| <b>Median 3 year % change</b>   | <b>44</b>   | <b>8*</b>   | <b>32</b>   |
| <b>6 - Newington / Redan</b>  |             |             |             |
| Number Sold   | 139         | 36          | 175         |
| Median  | \$305,000   | \$432,000   | \$325,000   |
| Highest   | \$625,000   | \$1,315,000 | \$1,315,000 |
| <b>Median 3 year % change</b>   | <b>7</b>    | <b>18</b>   | <b>10</b>   |
| <b>7 - Ballarat Central</b>   |             |             |             |
| Number Sold   | 189         | 41          | 230         |
| Median  | \$408,000   | \$562,500   | \$425,000   |
| Highest   | \$900,000   | \$1,600,000 | \$1,600,000 |
| <b>Median 3 year % change</b>   | <b>24</b>   | <b>9</b>    | <b>15</b>   |
| <b>8 - Ballarat East / Eureka / Bakery Hill / Golden Point / Mount Pleasant</b> |             |             |             |
| Number Sold   | 311         | 50          | 361         |
| Median  | \$305,000   | \$429,000   | \$315,000   |
| Highest   | \$880,000   | \$820,000   | \$880,000   |
| <b>Median 3 year % change</b>   | <b>15</b>   | <b>22</b>   | <b>13</b>   |
| <b>9 - Delacombe</b>  |             |             |             |
| Number Sold   | 72          | 50          | 122         |
| Median  | \$317,000   | \$387,500   | \$346,000   |
| Highest   | \$420,000   | \$1,050,000 | \$1,050,000 |
| <b>Median 3 year % change</b>   | <b>14</b>   | <b>8</b>    | <b>12</b>   |
| <b>10 - Sebastopol</b>  |             |             |             |
| Number Sold   | 218         | 29          | 247         |
| Median  | \$258,500   | \$327,500   | \$265,300   |
| Highest   | \$435,000   | \$650,000   | \$650,000   |
| <b>Median 3 year % change</b>   | <b>10</b>   | <b>6</b>    | <b>11</b>   |
| <b>11 - Canadian</b>  |             |             |             |
| Number Sold   | 47          | 28          | 75          |
| Median  | \$300,000   | \$412,500   | \$338,500   |
| Highest   | \$520,000   | \$965,000   | \$965,000   |
| <b>Median 3 year % change</b>   | <b>-12</b>  | <b>10</b>   | <b>-5</b>   |
| <b>12 - Mount Clear / Mount Helen</b>   |             |             |             |
| Number Sold   | 69          | 73          | 142         |
| Median  | \$325,000   | \$419,500   | \$370,000   |
| Highest   | \$520,000   | \$900,000   | \$900,000   |
| <b>Median 3 year % change</b>   | <b>7</b>    | <b>6</b>    | <b>7</b>    |
| <b>13 - Buninyong</b>   |             |             |             |
| Number Sold   | 30          | 32          | 62          |
| Median  | \$415,000   | \$565,000   | \$470,000   |
| Highest   | \$900,000   | \$1,000,000 | \$1,000,000 |
| <b>Median 3 year % change</b>   | <b>28</b>   | <b>14</b>   | <b>31</b>   |

Buxton has divided the map on this page into 13 different property value areas. To find out the median house value in your neighbourhood, simply locate your street on this map to discover which area your property is in, then look up the relevant chart at left or on the following page. Data shown is for the Financial Year ending June 2018.

\*Median Value 3 years % Change in figure is statistically unreliable due to insufficient sales volumes.

## Units / Townhouses: FY18

| 1 - Wendouree / Miners Rest  | 1-2 Bed     | 3+ Bed     | All Units   |
|--|-------------|------------|-------------|
| Number Sold  | 38          | 14         | 52          |
| Median   | \$185,000   | \$360,000  | \$245,000   |
| Highest  | \$515,000   | \$500,000  | \$515,000   |
| <b>Median 3 year % change</b>  | <b>-20*</b> | <b>24*</b> | <b>-3</b>   |
| 2 - Ballarat North / Invermay Park / Black Hill                          | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 27          | 14         | 41          |
| Median   | \$224,000   | \$315,500  | \$251,000   |
| Highest  | \$240,000   | \$492,000  | \$492,000   |
| <b>Median 3 year % change</b>  | <b>4</b>    | <b>9*</b>  | <b>1</b>    |
| 3 - Alfredton / Lucas  | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 13          | 13         | 26          |
| Median   | \$210,000   | \$317,000  | \$282,000   |
| Highest  | \$280,000   | \$360,000  | \$360,000   |
| <b>Median 3 year % change</b>  | <b>-20*</b> | <b>-5*</b> | <b>-3</b>   |
| 4 - Lake Gardens / Lake Wendouree  | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 21          | 7          | 28          |
| Median   | \$322,500   | \$367,000  | \$362,500   |
| Highest  | \$394,000   | \$550,000  | \$550,000   |
| <b>Median 3 year % change</b>  | <b>20</b>   | <b>-7*</b> | <b>13</b>   |
| 5 - Soldiers Hill  | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 3           | 11         | 14          |
| Median   | \$283,000   | \$467,500  | \$450,000   |
| Highest  | \$283,000   | \$490,000  | \$490,000   |
| <b>Median 3 year % change</b>  | <b>12*</b>  | <b>51*</b> | <b>67*</b>  |
| 6 - Newington / Redan  | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 28          | 7          | 35          |
| Median   | \$225,000   | \$269,000  | \$237,500   |
| Highest  | \$244,000   | \$280,000  | \$280,000   |
| <b>Median 3 year % change</b>  | <b>10</b>   | <b>2*</b>  | <b>14</b>   |
| 7 - Ballarat Central   | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 25          | 4          | 29          |
| Median   | \$262,500   | \$380,000  | \$263,750   |
| Highest  | \$493,000   | \$475,000  | \$493,000   |
| <b>Median 3 year % change</b>  | <b>18</b>   | <b>23*</b> | <b>-11*</b> |
| 8 - Ballarat East / Eureka / Bakery Hill / Golden Point / Mount Pleasant | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 37          | 38         | 75          |
| Median   | \$257,500   | \$315,000  | \$282,000   |
| Highest  | \$493,000   | \$415,000  | \$493,000   |
| <b>Median 3 year % change</b>  | <b>9</b>    | <b>3</b>   | <b>5</b>    |
| 9 - Delacombe  | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 4           | N/A        | 4           |
| Median   | \$252,000   | N/A        | \$285,000   |
| Highest  | \$252,000   | N/A        | \$252,000   |
| <b>Median 3 year % change</b>  | <b>105*</b> | <b>N/A</b> | <b>0*</b>   |
| 10 - Sebastopol  | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 94          | 23         | 117         |
| Median   | \$200,000   | \$258,050  | \$229,900   |
| Highest  | \$450,000   | \$310,000  | \$450,000   |
| <b>Median 3 year % change</b>  | <b>-2</b>   | <b>4</b>   | <b>5</b>    |
| 11 - Canadian  | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 24          | 30         | 54          |
| Median   | \$225,000   | \$266,444  | \$267,888   |
| Highest  | \$332,000   | \$358,500  | \$358,500   |
| <b>Median 3 year % change</b>  | <b>4</b>    | <b>-3</b>  | <b>5</b>    |
| 12 - Mount Clear / Mount Helen   | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 6           | 10         | 16          |
| Median   | \$186,000   | \$310,000  | \$310,000   |
| Highest  | \$335,000   | \$399,000  | \$399,000   |
| <b>Median 3 year % change</b>  | <b>-11*</b> | <b>19*</b> | <b>32</b>   |
| 13 - Buninyong   | 1-2 Bed     | 3+ Bed     | All Units   |
| Number Sold  | 3           | N/A        | 3           |
| Median   | \$290,000   | N/A        | \$297,000   |
| Highest  | \$320,000   | N/A        | \$320,000   |
| <b>Median 3 year % change</b>  | <b>30*</b>  | <b>N/A</b> | <b>-4*</b>  |

## Land: FY18

| 1 - Wendouree / Miners Rest  | All Land    |
|--|-------------|
| Number Sold  | 79          |
| Median   | \$135,000   |
| Highest  | \$280,000   |
| <b>Median 3 year % change</b>  | <b>4</b>    |
| 2 - Ballarat North / Invermay Park / Black Hill                          | All Land    |
| Number Sold  | 33          |
| Median   | \$155,000   |
| Highest  | \$302,000   |
| <b>Median 3 year % change</b>  | <b>-16*</b> |
| 3 - Alfredton / Lucas  | All Land    |
| Number Sold  | 155         |
| Median   | \$154,500   |
| Highest  | \$396,000   |
| <b>Median 3 year % change</b>  | <b>7</b>    |
| 4 - Lake Gardens / Lake Wendouree  | All Land    |
| Number Sold  | 43          |
| Median   | \$210,000   |
| Highest  | \$550,000   |
| <b>Median 3 year % change</b>  | <b>-6</b>   |
| 5 - Soldiers Hill  | All Land    |
| Number Sold  | 2           |
| Median   | \$202,500   |
| Highest  | \$245,000   |
| <b>Median 3 year % change</b>  | <b>29*</b>  |
| 6 - Newington / Redan  | All Land    |
| Number Sold  | 5           |
| Median   | \$252,500   |
| Highest  | \$440,000   |
| <b>Median 3 year % change</b>  | <b>-24*</b> |
| 7 - Ballarat Central   | All Land    |
| Number Sold  | 6           |
| Median   | \$220,000   |
| Highest  | \$300,000   |
| <b>Median 3 year % change</b>  | <b>-7*</b>  |
| 8 - Ballarat East / Eureka / Bakery Hill / Golden Point / Mount Pleasant | All Land    |
| Number Sold  | 40          |
| Median   | \$148,500   |
| Highest  | \$339,000   |
| <b>Median 3 year % change</b>  | <b>5</b>    |
| 9 - Delacombe  | All Land    |
| Number Sold  | 147         |
| Median   | \$143,500   |
| Highest  | \$182,000   |
| <b>Median 3 year % change</b>  | <b>10</b>   |
| 10 - Sebastopol  | All Land    |
| Number Sold  | 36          |
| Median   | \$117,000   |
| Highest  | \$475,000   |
| <b>Median 3 year % change</b>  | <b>11</b>   |
| 11 - Canadian  | All Land    |
| Number Sold  | 17          |
| Median   | \$130,000   |
| Highest  | \$415,000   |
| <b>Median 3 year % change</b>  | <b>0</b>    |
| 12 - Mount Clear / Mount Helen   | All Land    |
| Number Sold  | 18          |
| Median   | \$115,750   |
| Highest  | \$1,600,000 |
| <b>Median 3 year % change</b>  | <b>5</b>    |
| 13 - Buninyong   | All Land    |
| Number Sold  | 16          |
| Median   | \$265,000   |
| Highest  | \$515,000   |
| <b>Median 3 year % change</b>  | <b>38*</b>  |

## Did you know...

## About median values

The median value is a more reliable figure than an average price. This is used as an indicator of price trends in a particular area.

That's why median prices are used by Buxton, the Real Estate Institute of Victoria and the Valuer General. Simply, the average price is obtained by adding up the value of all sales and dividing that figure by the number of sales. The median average is the middle price when all sales are arranged in order from highest to lowest. Data shown is for the Financial Year ending June 2018.

Please note that figures relate to sales of individual residential properties only and exclude sales of multiple dwellings in single transactions (e.g. blocks of units), vacant land, and commercial real estate. The data on these pages also includes Valuer General data and because of the delay in receiving it, the 2017 data may be missing some sales taking place towards the end of the calendar year. Also be aware that if any area has a particularly low number of sales during any period, this may unfairly influence the trend. Whilst every care has been taken to confirm the accuracy of the information presented, neither the authors, editors or publishers can be responsible for errors or omissions or for any consequences from application of the information given.

## Median sale prices by suburb in the last 3 years

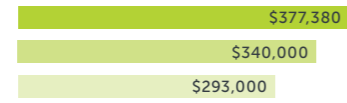
### Houses

2016 2017 2018

Alfredton - 257 sold  
Median Value 3 Year % Change - 14



Black Hill - 64 sold  
Median Value 3 Year % Change - 29



Golden Point - 83 sold  
Median Value 3 Year % Change - 14



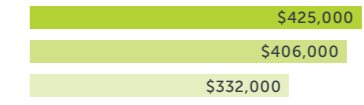
Lake Gardens - 37 sold  
Median Value 3 Year % Change - -2



Mount Helen - 64 sold  
Median Value 3 Year % Change - 12



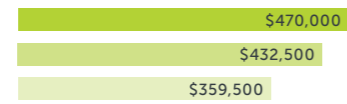
Soldiers Hill - 81 sold  
Median Value 3 Year % Change - 28



Bakery Hill - 11 sold  
Median Value 3 Year % Change - 0



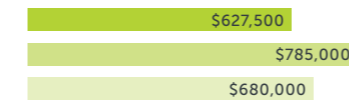
Buninyong - 61 sold  
Median Value 3 Year % Change - 31



Invermay Park - 26 sold  
Median Value 3 Year % Change - 6



Lake Wendouree - 39 sold  
Median Value 3 Year % Change - -8



Mount Pleasant - 67 sold  
Median Value 3 Year % Change - 7



Wendouree - 283 sold  
Median Value 3 Year % Change - 11



Ballarat Central - 323 sold  
Median Value 3 Year % Change - 13



Canadian - 73 sold  
Median Value 3 Year % Change - -5



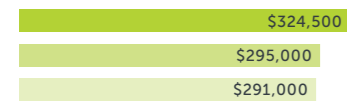
Lucas - 58 sold  
Median Value 3 Year % Change - 10



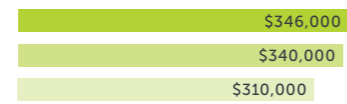
Newington - 47 sold  
Median Value 3 Year % Change - 18



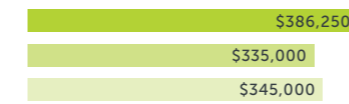
Ballarat East - 193 sold  
Median Value 3 Year % Change - 12



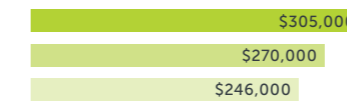
Delacombe - 121 sold  
Median Value 3 Year % Change - 12



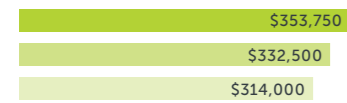
Miners Rest - 89 sold  
Median Value 3 Year % Change - 12



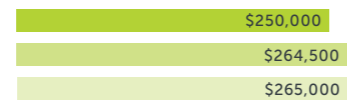
Redan - 124 sold  
Median Value 3 Year % Change - 24



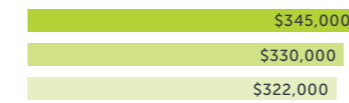
Ballarat North - 114 sold  
Median Value 3 Year % Change - 13



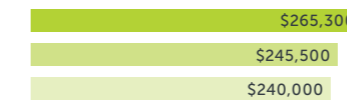
Eureka - 7 sold  
Median Value 3 Year % Change - -6



Mount Clear - 80 sold  
Median Value 3 Year % Change - 7



Sebastopol - 246 sold  
Median Value 3 Year % Change - 11



Units/Townhouses

2016 2017 2018

Alfredton - 26 sold  
Median Value 3 Year % Change - 3  
\$282,000  
\$237,567  
\$291,500

Eureka - 5 sold  
Median Value 3 Year % Change - 19  
\$238,000  
\$537,500  
\$200,000

Mount Pleasant - 15 sold  
Median Value 3 Year % Change - 8  
\$270,000  
\$288,000  
\$249,000

Bakery Hill - 1 sold  
Median Value 3 Year % Change - N/A  
\$269,000  
\$331,600  
N/A

Golden Point - 13 sold  
Median Value 3 Year % Change - 12  
\$307,500  
\$253,000  
\$275,000

Newington - 2 sold  
Median Value 3 Year % Change - 38  
\$257,000  
\$183,250  
\$186,000

Ballarat Central - 30 sold  
Median Value 3 Year % Change - 10  
\$264,750  
\$270,000  
\$295,000

Invermay Park - 0 sold  
Median Value 3 Year % Change - N/A  
N/A  
\$290,000  
N/A

Redan - 31 sold  
Median Value 3 Year % Change - 12  
\$235,000  
\$202,500  
\$210,000

Ballarat East - 40 sold  
Median Value 3 Year % Change - 5  
\$286,000  
\$241,500  
\$272,750

Lake Gardens - 1 sold  
Median Value 3 Year % Change - 3  
\$400,000  
N/A  
\$390,000

Sebastopol - 116 sold  
Median Value 3 Year % Change - 5  
\$229,900  
\$212,000  
\$219,950

Ballarat North - 28 sold  
Median Value 3 Year % Change - 7  
\$259,000  
\$240,000  
\$242,063

Lake Wendouree - 25 sold  
Median Value 3 Year % Change - 17  
\$362,500  
\$372,500  
\$309,000

Soldiers Hill - 13 sold  
Median Value 3 Year % Change - 67  
\$450,000  
\$300,250  
\$269,000

Black Hill - 12 sold  
Median Value 3 Year % Change - 13  
\$226,000  
\$245,000  
\$259,500

Lucas - 0 sold  
Median Value 3 Year % Change - N/A  
N/A  
N/A  
\$305,000

Wendouree - 50 sold  
Median Value 3 Year % Change - 2  
\$245,000  
\$247,500  
\$250,000

Buninyong - 3 sold  
Median Value 3 Year % Change - 4  
\$297,000  
\$279,500  
\$309,000

Miners Rest - 1 sold  
Median Value 3 Year % Change - 5  
\$272,500  
\$129,000  
\$287,500

Canadian - 51 sold  
Median Value 3 Year % Change - 6  
\$269,000  
\$235,000  
\$255,000

Mount Clear - 13 sold  
Median Value 3 Year % Change - 1  
\$240,000  
\$235,000  
\$238,000

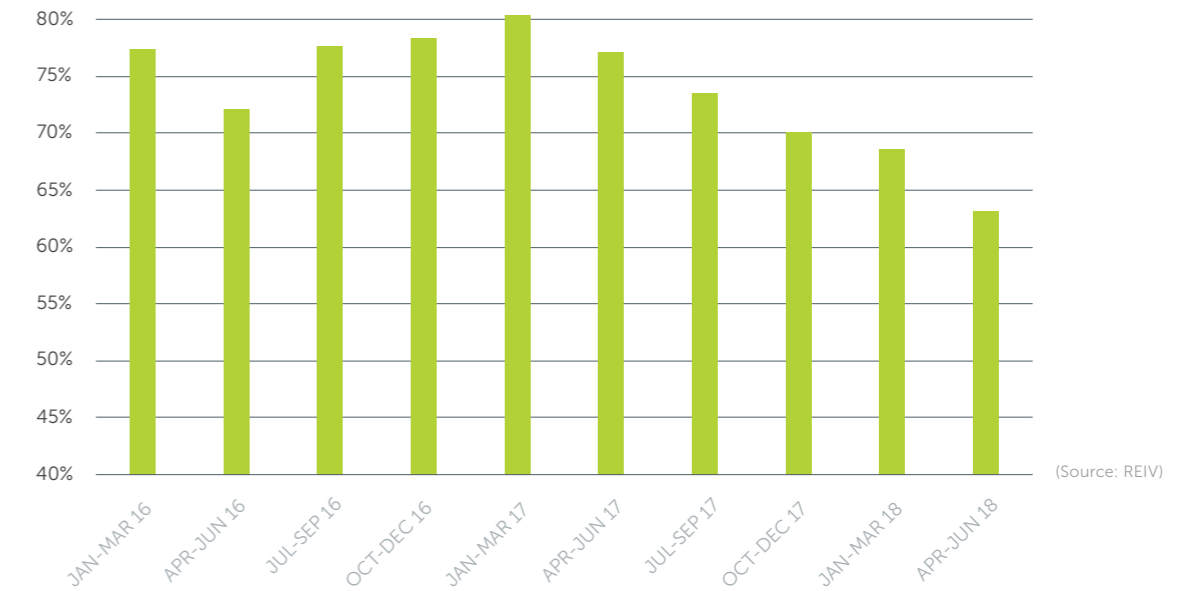
Delacombe - 4 sold  
Median Value 3 Year % Change - 0  
\$285,000  
\$293,750  
\$285,000

Mount Helen - 4 sold  
Median Value 3 Year % Change - 52  
\$350,000  
\$348,000  
\$230,000

# Auction Clearance Rates Are Telling

When assessing the relationship between supply and demand in the market place (and associated leverage between seller and buyer), auction clearance rates can be useful.

## Auction Clearance Rates Across Buxton's 140+ Suburb Area



This graph shows how rates have changed over the last 2.5 years across the 140+ suburbs that Buxton operates in Victoria. While every suburb and region is different, overall we've seen a significant decrease in clearance rates from the beginning of 2017 to now.

What does this mean? Highly competitive auctions with many bidders is becoming rarer, and as a result, vendors must take more care when considering pre-auction offers and when determining their ultimate reserve price. Employing an experienced local agent with in-depth knowledge of active buyers is becoming increasingly important.

**Property  
Values Report  
Spring 2018**

If you are considering selling and would like to achieve the highest price possible, contact a Ballarat local area expert for an up-to-date market appraisal.

**Ben Halsall** 0400 223 887

**Mark Nunn** 0409 412 518

**Peter Burley** 0402 220 356

**Matilda Coutts** 0429 178 496

**Bernie Massey** 0438 396 877

**Chris McAteer** 0419 509 194

**Emma Thorpe** 0497 384 410

**James Montano** 0424 157 499

**Jarrod Cloke** 0407 550 103

**Liam Crowley** 0418 378 177

**Maria McGregor** 0408 863 176

**Matthew Stevens** 0418 501 323

**Michael McIntosh** 0409 307 220

**Tim Veal** 0419 561 915