

# RAY WHITE **NOW**



Real time residential market insights  
28 July - 3 August 2020

**VOL. 12**



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# MID-WINTER APPRAISAL NUMBERS DIP WHICH TIPS FAVOUR BACK IN BALANCE OF SELLERS AGAIN



## SUMMARY

- Demand continues to outweigh the supply of listings on the market
- Talk to us to understand your current appraisal to be fully informed

As the market continues to defy what most commentators have predicted, the reliance on real time data has never been more relevant. It's this data that contributes heavily to the decision that our clients make each day.

One of the data sources that we rely on to provide a leading indicator of things to come is the volume of appraisals that occur across the country. Many home owners considering selling their home initially engage a real estate agent to provide an appraisal of what the likely selling price will be should they take their property to market. A property appraisal can occur a few days before an owner lists their property for sale through to 12 months prior to making the decision to sell. In some cases property owners may not be selling but just want to establish a current value of what their property may be worth. For us, we use this data source as a key indicator into how much stock may be coming to the market in the near future. So what is the data saying right now?

The Ray White network of members appraises approximately 12,000 properties, over a 28 day period of time. The start of March saw a sharp decline in the volume of appraisals being conducted which continued to decline through to the end of April. The number fell as low as 5,500 appraisals. When we compare this to our new listings that came to the market we saw the trend follow however there was a lag of about three weeks. The number of new listings started to sharply decline at

the end of March and continued until the start of May. During this time we saw a 20 per cent decline in the number of new listings coming to the market. This fall in activity resulted in there being less available listings on the market creating supply levels that favour our seller clients.

Fast forward to May and June when consumer confidence grew and appraisal numbers started to increase to levels on par with previous years. Similarly our new listings rose too, although there was that slight lag.

Over the past few weeks, appraisal numbers have slowly declined again to levels that are now less than previous years. As of 3 August, our network conducted 11,244 appraisals (over a 28 day period of time), some six per cent less than last year and 18 per cent less than 2019-20. So assuming recent history repeats itself, we will see a reduction in new listings come to the market which will again create supply levels that favour our seller clients.

## Regarding house prices, most sectors of the property market across Australia have proven resilient.

The data paints a clear picture however what it doesn't show are the reasons why there are less appraisals taking place. Is there a fear that house prices have fallen or are home owners concerned about being able to have an appraisal conducted in a safe manner given the ongoing concerns of COVID and the associated restrictions?

Regarding house prices, most sectors of the property market across Australia have proven resilient. According to CoreLogic capital city prices are up over the last 12

months in comparison to the year before (as indicated on page six). However in saying this there have been varying markets having price adjustments both up and down. To obtain the best guide as to how your local market has performed it is best to request an appraisal from one of our local sales professionals who can provide relevant, localised data into how your property may have performed.

Some of our property owners do have safety concerns that are preventing physical appraisals from taking place. We understand this and have quickly adapted our processes to ensure that we can continue to provide appraisals during this time. We have adopted virtual appraisal processes which

enable a guided video tour of your property where our agents can see your property virtually and provide the required appraisal. Where this is not possible, there is (and has always been) the ability to provide a desktop appraisal where our agents can provide a detailed appraisal report without physically having to inspect the property.

As buyer demand continues to outweigh the supply of listings on the market, we are seeing many of our clients take advantage of the current market conditions. To obtain an updated appraisal of what your property may be worth in the current market, feel comforted in reaching out to any of our sales professionals for further information.



A large crowd gathered to watch an auction in Alexandria in Sydney's inner west on Saturday.

# SELLING IN THE CURRENT ENVIRONMENT



## SUMMARY

- Australians may be making decisions based on negative media reports.
- The process of selling has changed a little, yet our activities have shown that these processes are working very effectively.

Like most property owners, you'll probably have questions about what has and hasn't changed in the way in which properties are being marketed in the current environment. Is now a good time to market my property for sale? How can we continue to market and sell property in a safe manner as our communities transition back to normal conditions? And so on.

We are concerned that our clients may make decisions to stay out of the real estate market based on media reports that often paint a negative picture.

As Australasia's largest real estate group, selling one in every nine properties across Australia, we are uniquely placed to provide our clients with relevant and timely information and data to assess current market activity. As a family owned and led business with 119 years of experience, we know that we can deliver you the highest quality solutions in today's market.

We have successfully adapted our processes in order to continue to safely fulfil the needs of our customers in the current environment. The process of selling has changed a little, yet our activity over the past two months has shown that these processes are working very effectively.

## National Home Value Index July 2020

	Month	Quarter	Annual	Total return	Median value
Sydney	-0.9%	-2.1%	12.1%	15.3%	\$866,110
Melbourne	-1.2%	-3.2%	8.7%	12.3%	\$678,334
Brisbane	-0.4%	-0.9%	3.8%	7.7%	\$502,167
Adelaide	0.1%	0.3%	2.4%	6.8%	\$441,826
Perth	-0.6%	-2.2%	-2.5%	1.6%	\$439,092
Hobart	-0.2%	0.9%	5.9%	11.5%	\$486,771
Darwin	-0.3%	-1.6%	-2.2%	4.5%	\$384,533
Canberra	0.6%	1.3%	7.2%	12.2%	\$641,360
Combined capitals	-0.8%	-2.0%	7.9%	11.5%	\$637,270
Combined regional	0.0%	-0.1%	3.9%	8.7%	\$395,129
National	-0.6%	-1.6%	7.1%	10.9%	\$552,912

Source: CoreLogic



We've created this document to **provide clarity** to all our customers on what is happening in the market now. If you are considering selling we explain how you can **take advantage of the current conditions** to achieve the best possible sales outcome.

Vendor Joseph - left - with Ray White Manning Earwood Principal Peter Vasil - right - at 4 Trina Crescent, Canterbury, NSW

# IF I AM CONSIDERING SELLING, WHY SHOULD I GO TO MARKET NOW?



## SUMMARY

- List now to sell in spring.
- Avoid potential risks that may arise in the market.
- Home values are protected now.

The fundamentals of the Australian housing market are intact despite the economic upheaval caused by the COVID-19 lockdown. The two biggest drivers of the residential property market have been low mortgage rates and credit growth. The state of the housing market has been a key barometer of economic health and is keenly watched by all levels of government and Treasury. The property market is functioning at a high level with very benign price adjustments if any at all.

Statements by Macquarie Group last week reminded us of the uncertain economic outlook. The Australian-based global investment bank advised it was unable to provide “meaningful earnings guidance at this point... the first time since the global financial crisis”.

The investment bank warned current levels of government support have likely “masked” higher unemployment and a deeper economic slump.

“We’re in a particularly uncertain time,” chief executive Shemara Wikramanayake said last Thursday about the difficult environment. “It’s more difficult than other times during our history to forecast how things are going to play out,” she said.

If Macquarie Group are unable to give earnings guidance, how can anyone be expected to give any firm estimate or predication as to what might happen to the real estate market in the year ahead?

Again, we remind our customers that as current real estate market conditions are broadly very favourable, they can avoid any future economic uncertainty by transacting now.

By listing your property now, you would most likely achieve a sale in early September, which historically has no difference in median price to sales that occur later in the spring and early summer. The key reason to list now is to remove as much risk as possible as to what might happen later in the year. There are many economists predicting property prices will decline over the next year or so. As mentioned earlier there are two basic fundamentals that drive property prices, supply and demand. Many suggest that supply will outweigh demand in the next six to 12 months and possibly longer, creating conditions less favourable for sellers.

**“By listing your property now, you would most likely achieve a sale in early September, which historically has no difference in median price to sales that occur later in the spring and early summer.”**

## What many economists are saying that the next 12 months may hold:

- JobKeeper and JobSeeker support limited;
- Mortgage deferment support extended by all the major banks;
- Significant rise in unemployment; and
- Therefore the number of properties for sale will increase and there may be less buyers looking to purchase property.



RayWhite

4 🚗 2 🚽 1 🚗

...viting in/outdoor flow  
...home office/4th bed  
...deck, outdoor kitchen  
...custom finishes, RLA  
...ite

**Ercan Ersan**  
0423 941 112  
**Shaun Stoker**  
0424 172 217

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**Prescribed**  
**Sale by Auc**  
  
Occupational

Veteran auctioneer James Keenan in full flight at the auction of 340 Belmont St, Alexandria for Ray White Surry Hills.

# WHY ARE WE SEEING STRONG SALES RESULTS NOW?



## SUMMARY

- There has been a return of confidence in the property market.
- Buyer demand is up across all metrics.

Real estate markets are driven by a number of factors however the two basic fundamentals of supply (the number of total properties for sale) and demand (the number of buyers active in the marketplace) play a significant role in establishing market conditions that favour sellers or buyers. In general terms, when supply is low and demand is high, these conditions are favourable for sellers. Conversely, when supply is high and demand is low, these conditions are favourable for buyers. So what are we seeing now?

Over the past three months, supply has been low, in historical terms and we have seen consistent and strong buyer activity (demand). Put simply, there were more buyers competing over less properties, creating conditions that lean towards our sellers obtaining an advantage in achieving better results. Our clients that have come to market over this period have achieved great results because of the basics of supply and demand.

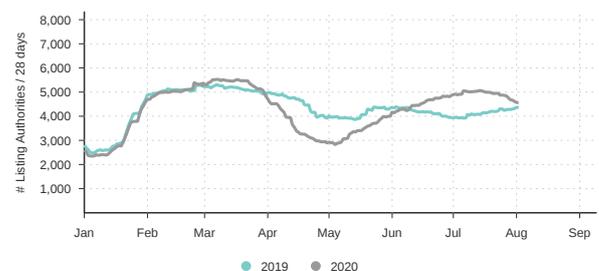
## Supply

When looking at the number of 'New Listings' coming to the market, we have seen a decreasing trend over the past two weeks. Whilst the number of 'New Listings' is up 4.9 per cent compared to last year, the volume is down by 4.3 per cent compared to the prior financial year (FY2019). Simply put the number of "New Listings' for buyers to choose from is decreasing.

Over the past few weeks we have seen a change in the market dynamics from a national perspective, with total number of listings now available up four per cent compared to the same time last year, however when comparing to the prior financial year (FY2019) the total available stock is still down by seven per cent (refer to Chart 2).

## Chart 1: Listing authorities

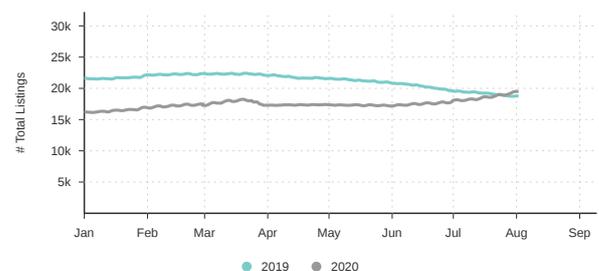
This chart shows the number of new listings have now exceeded levels compared to last year.



Source: Ray White Listings Data

## Chart 2: Total available listings

This chart shows the total number of listings are marginally up compared to last year.



Source: Ray White Listings Data

## Demand

There are a number of considerations we take into account when looking at the amount of buyers active in the market.

Buyers normally start their journey by looking online. Chart 3 shows that the number of buyer enquiries on our websites dipped about 25 per cent in April, but is now up over 11 per cent on this time last year. In fact, we are seeing unprecedented levels of online traffic across our Ray White websites. Industry portals like Domain and REA are also reporting significant increases in buyer enquiry.

From online enquiry, the next juncture is buyer inspections. After a considerable fall in March we have seen a major increase in buyer inspections since restrictions have eased. So much in fact that the number of potential buyers inspecting property now is significantly higher than before March 2020.

The next stage is buyers bidding at property auctions. This is transparently reported through our auction data. When we look at our auctions in recent weeks, we have seen the average number of bidders per auction (chart 4) exceed the numbers that were achieved in what many would consider our peak selling season over the spring months.

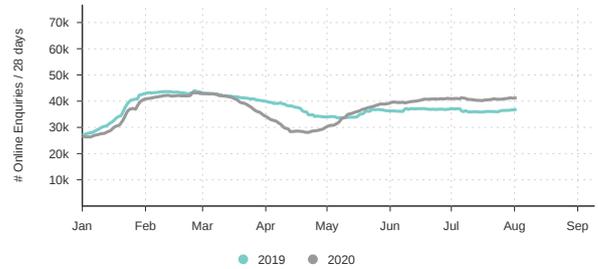
Pre-approvals are a key leading indicator to buyer confidence knowing they have the financial capacity to buy the property. Chart 5 shows the monthly home loan pre-approvals recorded by the Loan Market Group have increased by 236 per cent compared to last year and a massive increase of 17 times compared to FY2019.

## So what factors are contributing to buyer confidence?

- Interest rates are at record lows. Importantly, the general consensus among economists is that they will remain at these low levels for the foreseeable future.
- Banks and lenders remain very supportive of lending for residential property.
- The low Australian dollar is attracting strong overseas buyer interest.
- Record levels of government stimulus are supporting buyer sentiment.

**Chart 3:**  
**Online enquiries**

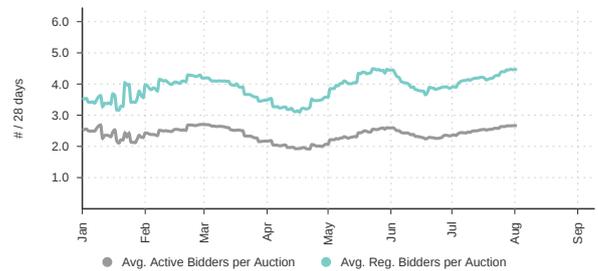
This chart compares the number of online enquiries made through Ray White websites over the 2019 and 2020 calendar years. It shows that online enquiries are 9.9 per cent above levels at the same time last year.



Source: Ray White Online Analytics

**Chart 4:**  
**Bidding by month**

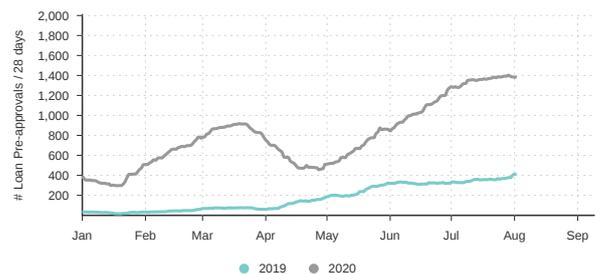
The chart illustrates that the average number of registered bidders per auction has been increasing through 2020 as at 27 July 2020.



Source: Ray White EARS Auction Reporting System

**Chart 5:**  
**Loan pre-approvals**

This chart compares the number of loan pre-approvals submitted via Loan Market brokers over the 2019 and 2020 calendar years. It shows higher levels of pre-approvals now compared to 12 months ago.



Source: Loan Market

# WHY IS THERE BUYER CONFIDENCE AT THE MOMENT?



## SUMMARY

- Interest rates are at all time lows.
- Confidence in buyers with job security remains.
- Current finance terms may drive buyer confidence into the future.

There are many reasons for the current buyer demand. The most significant of these reasons relate to finance.

With interest rates at all time lows and with banks being supportive of purchasers, we are seeing many buyers wanting to take advantage of these factors. Obtaining secure credit on excellent terms while they are available, is certainly influencing demand. This is not only the case with first home buyers, but across all sectors of the market. Fortunately, we continue to see confidence in buyers with job security working in industries not materially impacted by the current economic environment.

In any market environment, there remains a significant number of buyers who are looking at buying and selling within the same market. When you consider this, market conditions generally don't weigh in as much on the decision for those looking to upsize, downsize or relocate.

If there are future risks in the market, why should buyers enter the market?

For buyers, to try and 'game the system', and wait to pick the bottom, it's a difficult game to play.

Things can move against you, and you risk being able to get that thing that you really want, especially if it's a family home. Longer term, there seems broad agreement that Australia's fundamentals post virus should remain strong. Property investment has, and will always be a long term investment.

If finance continues to be provided on the current terms, the purchasing power of buyers is expected to remain strong and be the main driver of buyer confidence.

Brisbane couple, Kate and Chris, both accountants, said it's extremely tough being buyers at the moment.

"Competition is fierce in Brisbane's inner north. It's very clear from numbers at open homes that stock is short and everything we are interested in is snapped up extremely quickly," Kate said. "There must be some very happy vendors out there!"



Ray White Gladstone Park Director and Auctioneer Phillip Mercieca - left - and Sales Consultant Dom Zampaglione - right with buyers Lara and Tyrone - middle - 52 Clarke Drive, Gladstone Park, Victoria

# WHY IS RAY WHITE THE MARKET LEADER?

We believe that we are the market leader because we have built market share during many periods of uncertainty. Maintaining faith in our ability to create competition for our sellers in all markets with relentless enthusiasm has been our uniqueness.

Our role is to be the “Competition Creators”. We understand that once your property has been sold your key question will be, “have we achieved the very best price possible in today’s market?” At Ray White, we do this by creating competition among potential buyers.

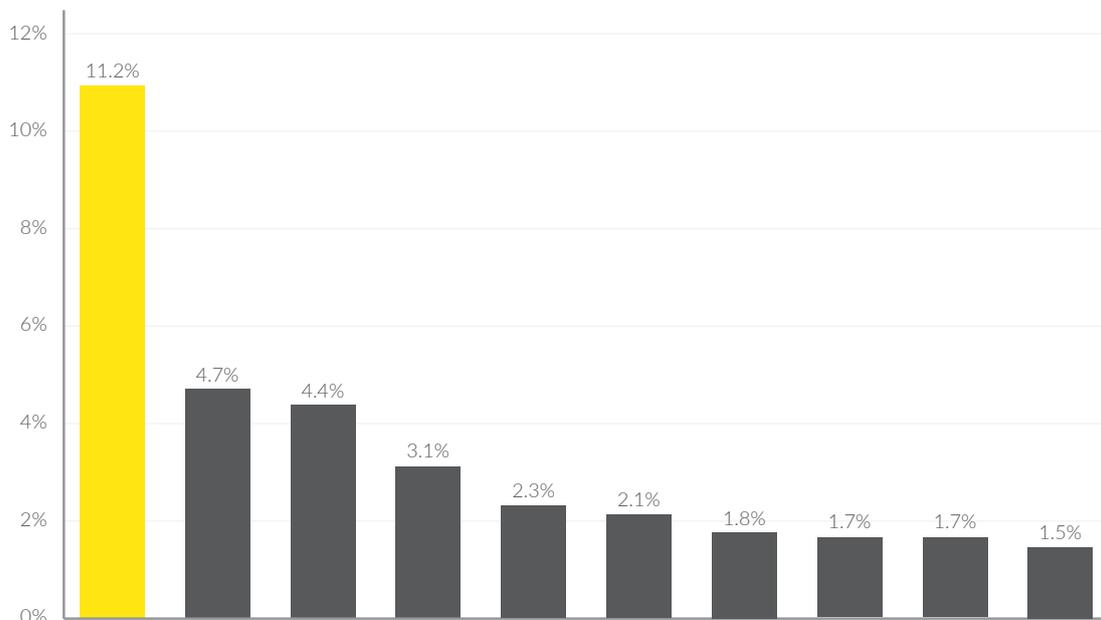
In today’s market, there is a lot of information readily available to buyers through online research. Buyers assess this information and develop a perceived market value estimate and thereby creating a “ceiling” price.

The only sure thing that can change a potential buyer’s mind and increase their offer price is the realisation there are others who desire the property and are prepared and willing to pay more.

Creating competition is the best way to achieve an exceptional result for your property. Through the interplay of competition, it’s our aim to achieve a figure which we are happy to present to our sellers - a figure that is a reflection of the buyers competing for the property.

This is what we call creating competition. That is how we profess to bring true value to our clients who are selling their property.

**Top 10 groups - New online listing share**  
June 2020



Disclaimer: Online listing data based on new listings listed on domain.com.au, developments excluded, house and unit stock only. From January to June 2020 inclusive.

# WITH SO MANY BUYERS IN THE MARKET, SHOULD I STILL INVEST IN A MARKETING CAMPAIGN?



## SUMMARY

- Our ability to create competition has been our uniqueness.
- Creating competition is the best way to achieve exceptional results for your property.

It's true that we are seeing more buyers active in the marketplace. This is reflected in our online traffic, our online enquiries, our bidder registrations and the number of pre approvals we are seeing. The major portals like realestate.com.au and domain.com.au are also seeing a significant increase in their buyer traffic. So with all these buyers looking to purchase property, shouldn't it be easier to find these buyers and sell a property without having to invest in a substantial marketing campaign? While this may seem like a logical approach, almost all of our seller clients have an ambition to achieve not just any price but a premium price for their property when it sells. And so they should. Any real estate agent can sell a property for a price, however to ensure that the premium price

is achieved for your property we must exhaust every avenue to find the buyer who will pay more than any other buyer in the marketplace. From experience, there is a considerable difference between what the premium

buyer will pay and what the next best buyer will pay for any property. In some cases, the difference can amount up to hundreds of thousands of dollars. When considering this, the investment into a complete marketing campaign can have a huge return on investment with the eventual sale price of your property.

**Short answer is yes.  
Ray White is a marketing  
machine at its very  
essence. We don't build  
houses, we market them.**

So how can you be confident that you have achieved the very best price for your property? The reality is for most property sales, we can't guarantee where the premium



buyer will come from or where they will be searching for their property purchase. With this being the case, it's essential that you cover all bases to ensure you are putting your property in front of all potential buyers.

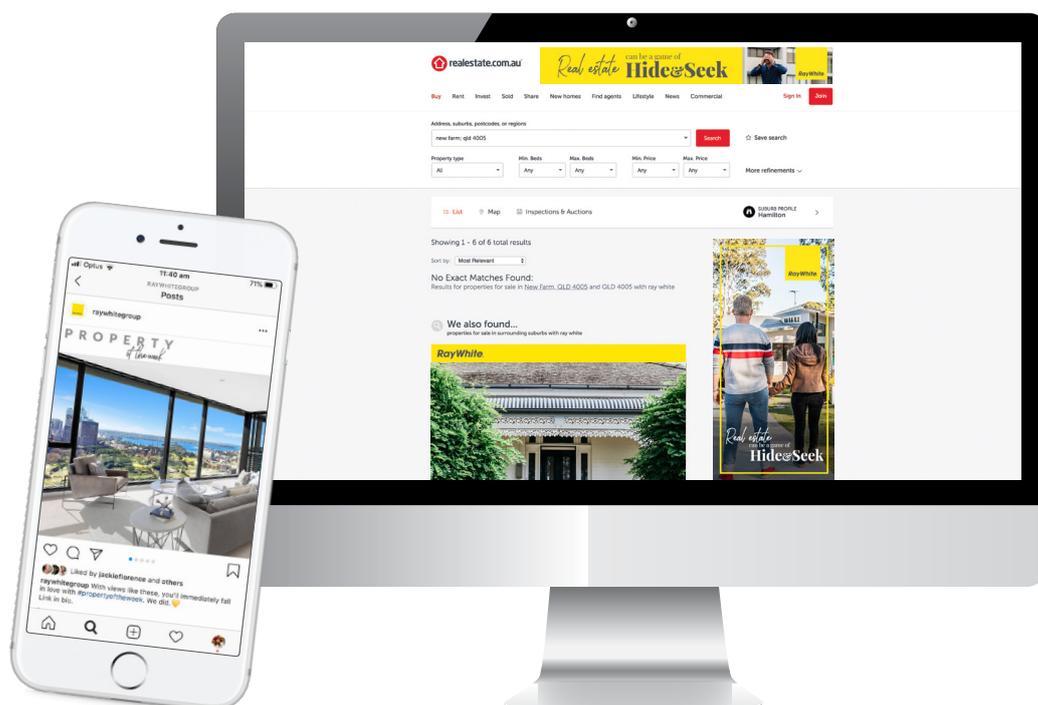
Short answer is yes. Ray White is a marketing machine at its very essence. We don't build houses, we market them. We know it works. We are essentially playing a contact sport and need to get in contact with as many buyers as we can quickly to secure you a sale at the best possible price. Creation competition is our end game. Our agents ability to create competition for your property is what will ultimately drive the premium price.

As listing numbers rise, so too does competition and marketing matters as it can elevate your property above others.

Each of our sales and marketing professionals will tailor a marketing campaign to suit your property. There are a wide variety of platforms available for you to ensure every buyer has a chance of seeing your property, they include:

- Signboards - your 24 hour a day sales agent. Designed to capture the attention of locals who may be considering their next purchase or may know someone who is looking to buy into the area.
- Database marketing is an essential element to ensure that your agent can market your property to all buyers who have previously made contact with their agency.

- Online property marketing portals - REA's realestate.com.au and domain.com.au dominate the online property space and you should consider being on both platforms.
- Social media - ask your agent to post across their personal and office accounts.
- Paid social media - Be Seen is a targeted Facebook marketing tactic that has been developed for Ray White which allows for a cost effective way of targeting buyers currently in the real estate cycle.
- Print media - advertising in your local paper is still a great way to get in front of your local community. Your buyer is probably already living in your neighbourhood and actively in buying-mode by looking at the paper.
- DLs and letterbox drops are designed to capture your local buyer or a neighbour who may know someone who is looking to purchase in the area.
- Professional photography, floor plan and videos are a must in 2020. Genuine buyers will start their emotional connection to a property from their first impressions.
- Possibly use a PR strategy as you can't put a price on the power of this media coverage for your sale. So effective is this publicity in generating buyer interest. It's so credible.



# SO HOW DO WE CREATE THE MOST COMPETITION FOR YOUR PROPERTY?

## 1. Marketing dominance



### **Finest auction business in Australia**

Our market leading position comes from an unwavering commitment to auctions. Ray White listed 15 per cent of all auctions across the country last week. We had 181 auctions scheduled last week. Auction volume has been building week on week as confidence grows. Last week our sellers who stayed the course and sold under the hammer were rewarded. When comparing the highest offer prior to the final sale price, home sellers received 8.21 per cent more by selling under the hammer. All our corporate auctioneers can offer both on-sites and online auctions. Our national team of auctioneers led the industry by quickly adapting to the new auction environment, using unique technology that had been created by our team of in-house experts. Our auction campaign clearance rate was 67 per cent nationally last Saturday. To put this in perspective that's seven per cent higher than the same time last year.

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### **Private Treaty**

Our approach to private treaty is aligned with the auction method of creating competitive situations between buyers to create the best outcomes for our seller clients.

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We have never lost faith in the value we can bring our sellers in a challenging market through effective marketing. If you choose to sell, we will be suggesting an investment in marketing, as we believe it enables us to maximise competition and clearly illustrate your intent to sell and therefore attract genuine buyers. We appreciate that some people would prefer to sell quietly, or off-market, and avoid an investment in marketing, but our experience tells us that this most often leads to little competition and therefore you're negotiating from a weak position.

## 2. Unrivalled brand presence and media profile

As Australasia's largest real estate group, supported by a dedicated and highly experienced team of news hounds in our PR team, we are able to generate maximum exposure for our customers.

Our media exposure dominates all other brands in terms of publicity - which is the sweet spot.

Our profile in newspaper advertising and editorials - along with having the largest number of listings on realestate.com.au and domain.com.au - is huge.

To put a price on the power of the media coverage we received \$5.5 million worth of earned media mentions

across print, online, radio and TV this month so far alone, according to the iSentia media intelligence service.

We have a dedicated team of highly experienced in-house journalists who can get your property the exposure that money can't buy.

When a home is listed with Ray White, our clients are introduced to the national public relations service; a team that's plugged into the Australian media and has the sole focus of achieving more exposure for the properties we sell, to the audience that matters most.



**Left:** AFR Weekend - Buy or sell now, or wait until market settles. **Right top:** 9 News Sydney - Ray White NSW Auctioneer Tim Snell. **Right bottom:** 7 News Adelaide - Ray White SA Chief Auctioneer John Morris.

### 3. Generating buyer enquiry

Being the biggest real estate group in the country has direct advantages for our sellers. Our ability to target the largest pool of buyers within a campaign is a strength which you can be confident will assist us in delivering the best possible result for you. In the current market conditions, it's critical to target the broadest possible audience and to be as efficient as possible in tailoring appropriate messaging to your potential buyers. After all, our focus is to seek out the buyer for your property that will pay more than everyone else.

We do this by having the greatest number of relationships with buyers in the market today. Combine our relationships with our use of technology, we can engage with buyers on a level that will ensure we can find the premium buyer for your property.

In addition to our ability to target broad audiences, Ray White Concierge, our communication specialists, unique to Ray White, can target one of the most

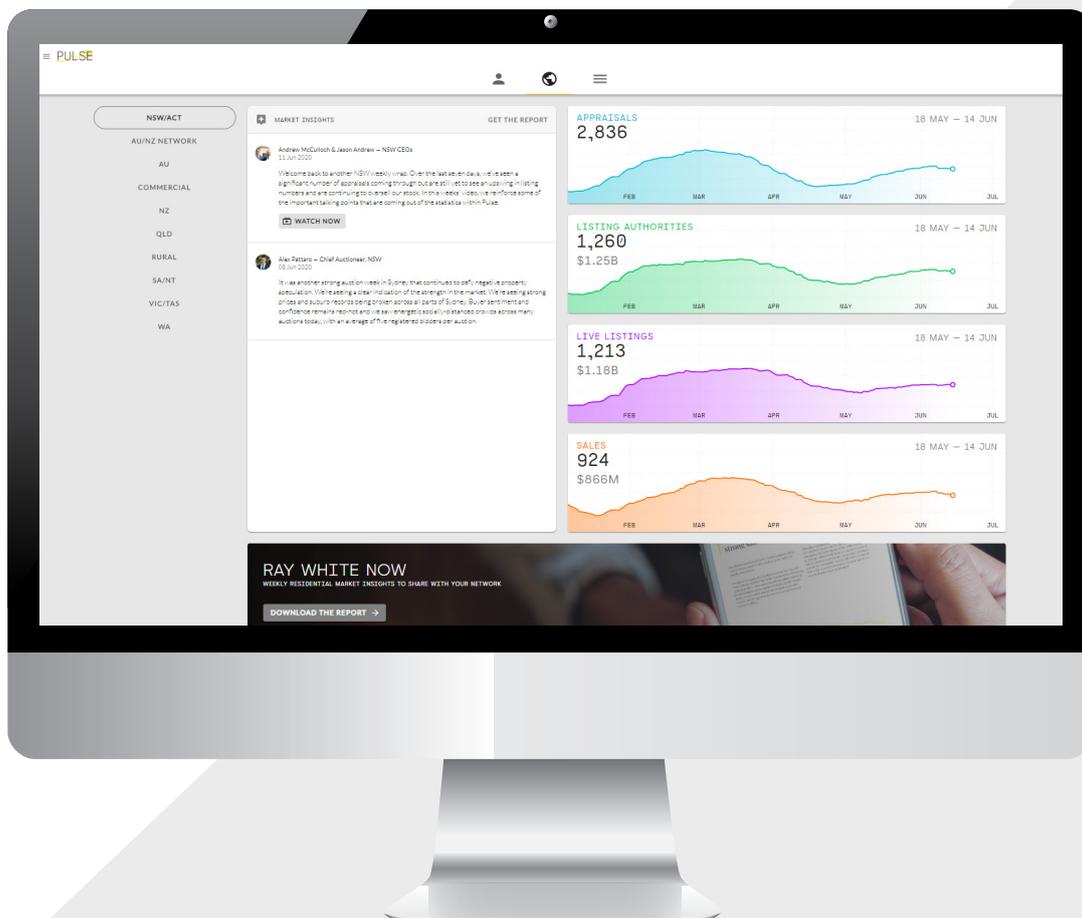
influential audiences, our local communities. Our 119 years of real estate experience has enabled us to understand that a catalyst for creating competition is leveraging the local community and our data shows that in some cases, up to 60 per cent of property purchasers come from neighbours and their friends.

Concierge is able to communicate to property owners in surrounding streets, positioning your property to ensure that it is at the centre of our communities' attention. With our dedicated team of 100+ Ray White Concierge specialists, Concierge in coordination with our appointed agent, can deliver a layered community communication program including telephone calls, SMS and email, ensuring that the most influential people are alerted early to the sale of your property.

## 4. Deep data set

In times of uncertainty, property sellers need facts not media speculation, to be able to create informed decisions. Whether that be a decision to list your property on the market or to be in touch with real time market conditions. The reliance on data and proof points has never been more important for good decision making.

As the largest real estate group in Australasia, we have access to the largest pool of up to date information available and have the experience to help you analyse relevant data to help you make the right decision.



Ray White's innovative data portal, Ray White Pulse.

# HOW HAS COVID-19 RESHAPED THE SELLING PROCESS?

Our processes put your safety first. We understand that you may have some concerns for your well being when considering listing your property in the current environment. We remain confident that our members have had the best support to ensure they can market and sell your property in the safest way possible.

It's important to note that some of our members have been so successful with the implementation of technology to support the selling process throughout COVID-19 that many are going to continue to use some of these processes beyond the current environment.

There have been a few changes to the way in which we can go about achieving the best results for our clients. Rest assured, we at Ray White have led the way with

innovation in how we have adapted to these changes while insisting on safety for all of our clients. Whether it's an online auction, online appraisal or private inspection, technology is now a greater part of real estate processes than ever before. Ray White is fortunate to have the scale and ability to leverage technology and tools to attract buyers to listed properties through online and digital processes.

All of our members have been supported to ensure they are practicing physical distancing practices, no touch policies on all surfaces within a property as well as mandatory hand sanitising upon entry. Traditional 'open inspections' have been adjusted to protect you and your family and the health of all prospective buyers.



Ray White Victoria Auctioneer Jeremy Tyrrell calling 16 Miller Road, Heathmont, VIC

# OUR FULL SAFETY POLICY FOR ARRANGING OR CONDUCTING INSPECTIONS AND AUCTIONS INCLUDES THE FOLLOWING:



## SUMMARY

Each state's operating guidelines vary to ensure we are keeping inline with government directions. It's important that you take recommendations from your local professionals who will ensure that they adhere to their state specific government guidelines. This week in Victoria the government directions require our members to revert back to conducting 'Online Auctions' and 'Private inspections' in restricted areas. In addition, the wearing of masks will become mandatory in these areas this week.

- Check the occupants are not ill, self-isolating or under quarantine before arranging and attending.
- Arrange with the owner to prepare the property for contactless inspections. Have key drawers, pantries and wardrobes open and ready to view. Open as many doors and windows as possible to minimise the need for attendees to do the same. Attendees are to be encouraged not to touch.
- We will limit the numbers stipulated as per state requirements.
- We will schedule appropriate numbers and timings for open inspections to ensure limits are adhered to.
- Where required we will enforce the 4 sqm rule and collect details of contacts for tracing purposes.
- Arrange to have all surfaces of the home, including benchtops and door handles, wiped down with cleaning products.
- Have hand sanitiser available at the entry of the property.
- As a condition of entry, require attendees to indicate that they are not ill, self-isolating or under quarantine and have not returned from overseas in the last 14 days.
- Prohibit physical contact, including shaking hands. We will greet you with a wave, bow or another contactless greeting instead!
- Observe 'physical distancing' protocols of staying 1.5 metres away from others wherever possible.
- On completion, arrange to have any surfaces of the home that were touched wiped down with cleaning products.

# ABOUT RAY WHITE

Ray White is a fourth generation family owned and led business. It was established in 1902 in the small Queensland country town of Crows Nest, and has evolved into Australasia's most successful real estate business, with over 1,000 individual offices across Australia, New Zealand, Indonesia and Hong Kong. Last year, Ray White sold \$44.22 billion, up 8.6 per cent year on year, worth of property.

Ray White today spans residential, commercial and rural property as well as marine and other specialist businesses. Now more than ever, the depth of experience and the breadth of Australasia's largest real estate group brings unrivalled value to our customers. A group that has thrived through many periods of volatility, and one that will provide the strongest level of support to enable its customers make the best real estate decisions.



Ray White's first auction house, 'The Shed'.  
Crows Nest, Queensland.

**Loan  
Market**

Loan Market, Australia's multi-awarding winning mortgage group has been helping Australians with their financial goals for over 26 years (and counting). In these trying times, brokers have been supporting clients to understand their options when in hardship, help navigate the complex banking world and ensuring everyone can get access to a more competitive deal when it comes to loans.





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