

Property Investment Report

28 Lock Drive, Swan Hill VIC 3585

Prepared on 04 August 2025

Property value
by **Cotality™**



Property Investment Report

28 Lock Drive, Swan Hill VIC 3585

🛏 3 🚿 1 🚗 2 🏠 119m² 📏 602m²



📅 Purchase Date	Purchase Price	📅 Tenure	📈 Est. Equity
27-05-2021	\$320,000	4 yrs 2 mths	\$184,108
📅 Rented Date	Rented Amount	📅 Tenancy Tenure	📈 Est. Gross Yield
01-01-2021	\$465/w	4 yrs 7 mths	5.3%

Swan Hill

Last 12 months

Median Value	Median Rent	Median Gross Yield	Change in Median
\$451,000 State Average \$817,000	\$450/w State Average \$550/w	5% State Average 3.3%	3.3% State Average -0.6%

Capital Growth and Value Estimate

Estimated Capital Growth for 2024/2025 Period	Estimated Capital Growth since Purchase	Estimated Value
\$20,424 ↗ 4.7%	\$135,000 ↗ 42.2%	\$455,000
Medium Confidence	Medium Confidence	Medium Confidence

Estimated Price Range	Medium Confidence
\$396,000 - \$514,000	

Median Asking Rent vs Indicative Gross Yield (12 months)



*Statistics are calculated over a rolling 12 month period
 **Statistics are calculated at the end of the displayed month

Rental Analysis

Suburb Median Rent	Gross Cash Flow	Est. Gross Yield
\$450/w	\$441/w	5.3%

Estimated Rental Range	High Confidence
\$417 - \$553 per week	

Investment Strategy Score

See how this property rates against different investment strategies.

Cash Flow Score

62.5

Cash Flow Score: A higher score indicates the property has increased in value over a longer period, so it is less likely only to be due to recent market forces. It is also likely to command higher rent than average and therefore attract higher-income tenants. Furthermore, it is likely to be easier to sell in the future due to strong market health indicators in the suburb it is located in.



Capital Growth Score

33.375

Capital Growth Score: A higher score indicates the property has recently experienced significant capital growth, and the short-term outlook for further growth is likely to be good, given strong market health indicators.



Lower Risk Score

71.5

Lower Risk Score: A higher score indicates the property has a higher-than-average estimated gross yield and is located in a suburb with similarly high-yielding properties.

Swan Hill at a Glance

See how this suburb compares against state averages for VIC

Median Gross Yield	Changed Median Value (1 y)
5% VIC Average 3.3%	9.4% VIC Average 1.1%
Changed Median Value (5 y)	Estimated Weekly Rent
65.8% VIC Average 21.7%	\$450/w VIC Average \$550/w
Average Days on Market	Average Seller Discount
31 VIC Average 40	-3.8% VIC Average -3.8%

Recent Comparable Rentals



21 Clark Street,
Swan Hill VIC 3585

 3  1  2  112m²  539m²

Advertised Price: \$450 per week

Advertised Date: 30-07-2025

Distance from Subject: 1.84km



25-37 Thurla Street,
Swan Hill VIC 3585

 3  1  1  -  581m²

Advertised Price: \$550 per week

Advertised Date: 29-07-2025

Distance from Subject: 1.97km

16 Werril Street,
Swan Hill VIC 3585

 2  1  1  105m²  808m²

Advertised Price: \$380 per week

Advertised Date: 21-07-2025

Distance from Subject: 2.17km

Recently Sold Properties



168 Stradbroke Avenue,
Swan Hill VIC 3585

 3  1  4  88m²  587m²

Advertised Price: \$440,000

Advertised Date: 20-05-2025

Distance from Subject: 0.75km



23 Douglas Avenue,
Swan Hill VIC 3585

 3  1  4  -  597m²

Advertised Price: \$450,000

Advertised Date: 22-05-2025

Distance from Subject: 0.84km



29 Boys Street,
Swan Hill VIC 3585

 3  1  2  115m²  590m²

Advertised Price: \$495,000

Advertised Date: 24-02-2025

Distance from Subject: 0.98km

Street and Suburb Insights

Lower Quartile Houses Sale Price last 12 Months	Higher Quartile Houses Sale Price last 12 Months	Houses in Suburb	Houses Currently for Sale
\$580,000	\$580,000	14	0

Houses

Median Value

\$450,703

	Past Sales	Capital Growth
2025	193	▲ 9.4%
2024	177	▲ 4.5%
2023	170	▼ -0.6%
2022	205	▲ 21.7%
2021	183	▲ 19.8%

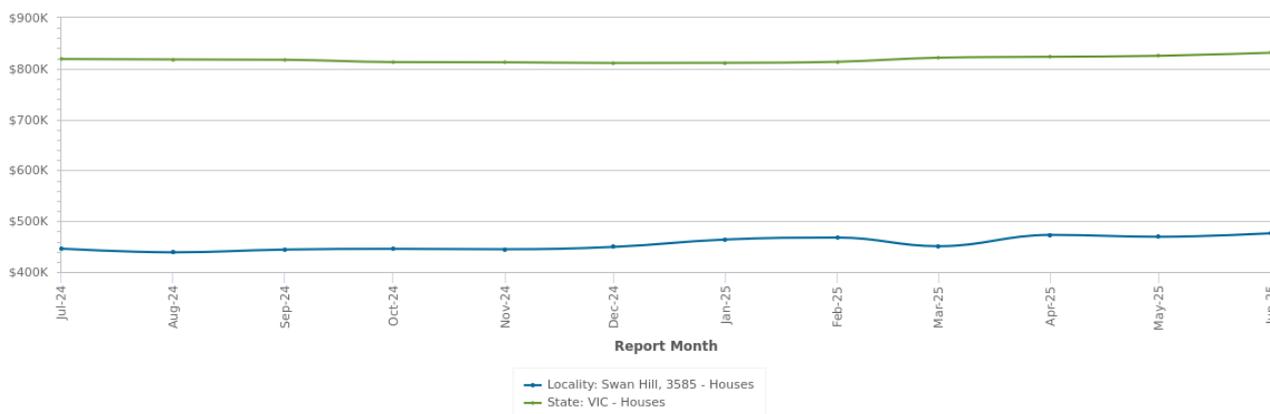
Units

Median Value

\$338,525

	Past Sales	Capital Growth
2025	21	▲ 0.5%
2024	22	▲ 11.8%
2023	22	▼ -8.2%
2022	29	▲ 16.7%
2021	16	▲ 8.4%

Median Suburb Value vs Median State Value (12 months)



Statistics are calculated at the end of the displayed month

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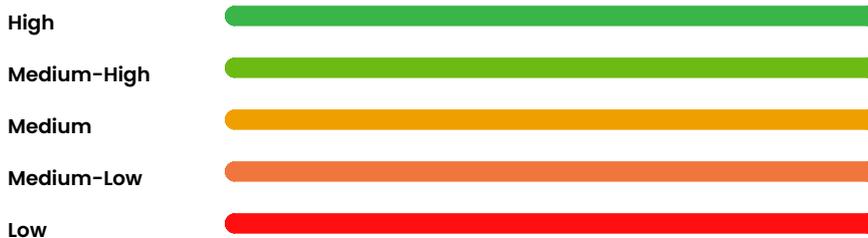
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The Confidence is based on a statistical calculation as to the probability of the Estimated Value being accurate compared to market value. The available confidence values returned are High, Medium-High, Medium, Medium-Low, and Low. An Estimated Value with a 'High' confidence is considered more reliable than an Estimated Value with a 'Medium-High', 'Medium', 'Medium-Low' or 'Low' confidence.

The Confidence is a reflection of amount of data we have on the property and similar properties in the surrounding areas. Generally, the more data we have for the local real estate market and subject property, the higher the Confidence level will be. Confidence should be considered alongside the Estimated Value. Confidence is displayed as a coloured coded range with red representing low confidence, through to amber which represents medium confidence to green for higher confidence.



For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

How we calculate the Cash Flow, Capital Growth & Lower Risk Scores

Each property is given a score out of 100 based on the factors relating to the specific property, Each factor has a specific weighting:

Cash Flow is calculated using the Estimated Gross Yield of the Property & the Median Gross Yield of the Suburb.

Capital Growth is calculated using the Change in Property Value (1yr), Change in Median Value (1yr) (Suburb), Average Days on the Market (Suburb) & Average Vendor Discounting (Suburb).

Lower Risk Score is calculated using the Change in Property Value (5yr), Estimated weekly rent (Property), Change in Median Value (5yr) (Suburb), Average Days on the Market (Suburb) & Average Seller (Vendor) Discounting (Suburb).

Investor Scores are computer generated and should not be regarded as personal or general advice about investing in residential property. They should not be relied on as such – persons seeking to buy or sell residential property should always seek appropriate professional advice. The methodology used to develop the Scores depends on the availability of property data and also depends on certain assumptions and estimates.

Cash flow and yield calculations are estimates based on general formulas. Actual financial performance may vary due to market conditions, expenses, and other factors. It is recommended to consult with professionals and conduct a thorough analysis before making any financial decisions. The user assumes all responsibility for their own analysis and decisions.

If you have any questions or concerns about the information in this report, please contact our customer care team

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