

As Australian House Prices Cool, Uncertain Buyers Seek Independent Analysis and Valuation: PropCred

With price growth slowing across several capital cities, uncertain buyers are seeking evidence-based valuation before making an offer or bidding at auction.

MELBOURNE, AUSTRALIA, July 15, 2026 /EINPresswire.com/ -- Australian house prices, which climbed steadily through much of the past two years, are now cooling in several capital cities. Cotality's national Home Value Index recorded no growth in May 2026, the first stall point of the current cycle, with annual growth easing from a February peak of around 10% to under 9% by May. Sydney and Melbourne have led the pullback, with dwelling values in both cities now sitting roughly 2 to 3% below the peaks they reached in late 2025.



Australian Housing Market is seeing a slump in sales and values

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PropCred is a Melbourne-based property technology startup providing independent, unbiased data-driven analysis for Australian residential property to help buyers make informed decisions”

Matt Proctor, Principal Analyst, PropCred

Auction activity has slowed alongside prices. National clearance rates fell to around 52% in May, the weakest reading since the early stages of the pandemic in 2020, with Sydney recording clearance rates in the high 40s and Melbourne in the mid-50s, according to Cotality data. Industry benchmarks generally treat clearance rates below 60% as a signal of a buyer's market, where supply is outpacing demand and purchasers have more room to negotiate.

For buyers, that shift has changed the question they're asking. It used to be whether a property would keep rising after purchase. Now it's whether the price on offer reflects what the property is actually worth today.

That uncertainty is harder to resolve than the headline figures suggest. Suburb medians move at a different pace to individual homes. A price guide reflects what an agent expects a property to achieve, not necessarily what the evidence supports. And a

property that looked fairly priced six months ago may not be priced the same way in a market where discounting on final sale prices has been creeping up.

Melbourne property technology company [PropCred](#) says this uncertainty is driving a rise in buyers seeking independent research before they make an offer or bid at auction.

"Buyers used to worry mainly about missing out," said Matt Proctor, Principal Analyst at PropCred. "Now the bigger worry is overpaying for something that's worth less by the time settlement happens. With clearance rates where they are, buyers have more time and more leverage than they've had in years, but only if they know what the evidence actually supports."

PropCred's approach is built on comparable sales. Each property is assessed against recent, genuinely similar transactions nearby, accounting for differences in land size, condition, layout and location that can separate two homes on the same street. For properties currently listed for sale, PropCred provides a [free report](#) with an initial valuation and a summary of relevant comparable sales. Buyers wanting a more detailed view can order an analyst-reviewed [report for a flat \\$39](#) fee, covering valuation scenarios and written commentary on the property's specific strengths and risks.

"We're not telling people what a property will sell for," Proctor said. "Auctions have their own dynamics. What we can tell them is whether the price they're considering is supported by what's actually sold nearby, which gives them a much stronger position to negotiate or bid from."

As price growth continues to slow and clearance rates remain soft across the two largest capitals, PropCred expects demand for independent, property-specific valuation to keep rising among buyers no longer willing to rely on price guides and suburb averages alone.

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