AUSTRALIAN PROPERTY MARKET OUTLOOK 2025–2030

THE GREAT SUPPLY CRUNCH COMING

PROPERTYBUYER®

Contents

EXECUTIVE SUMMARY

Introduction

Australia is entering a pivotal five years for housing. The government's target of 1.2 million new homes by 2029 is set to fall short by roughly 426,000, with New South Wales needing nearly half of the extra supply on its own. Queensland and Victoria also face notable gaps, while many local regions are already behind schedule. These shortfalls create real pressures for families searching for their first home, renters struggling with limited options, and property investors navigating a tight market. Capital cities will grow unevenly. Sydney houses are expected to rise reaching roughly $2.22 million, with units near $1.08 million, reflecting tight inner-city supply and strong competition among buyers. Melbourne houses may climb to about $1.40 million and units to $804,000, nudging many first-home buyers toward outer suburbs or nearby towns where budgets stretch further. Brisbane shows slightly faster growth, with houses rising roughly 30 per cent to $1.45 million and units just above $1 million, supported by migration, lifestyle shifts, and strong demand.

Demand is shaped by changing lifestyles and household preferences. Families increasingly seek space in regional towns, retirees favour low-maintenance homes, and younger buyers are turning to apartments, medium-density dwellings, or co-living options. Detached houses remain the most reliable long-term investment, while medium-density homes offer a practical entry point in high-demand markets. The RBA cash rate has stabilised around 3.6 per cent, and first-home buyer schemes continue to help households save faster, though affordability challenges remain.

Household composition is evolving alongside these pressures. Lone-person households now make up roughly 35 per cent, families with children just over 30 per cent, and multi-generational living is becoming more common. Combined with chronic under-building and strong migration, these trends indicate that the next five years will strongly shape supply, affordability, and access across Australia

Methodology

This report draws on insights from more than 20 leading housing analysts, supported by data from realestate.com.au (REA), Domain, Cotality, SQM Research, and Ray White, providing a detailed view of trends, prices, and market activity. Proprietary and public data from the Housing Industry Association, ABS, Reserve Bank of Australia, and other property research forecasts add context and verification. By combining expert commentary with these datasets, the analysis identifies not only how many homes are likely to be built, but also who will be most affected, where demand is strongest, and which dwelling types will matter most over the next five years.

Applying our own research expertise and analysis of current and likely future market conditions we have compiled a 5-year forecast on where we expect housing prices to land in 5 years' time. Note – these are predictions based on many assumptions and market conditions could change rapidly as we have seen during recent Covid times!

Figure 1: Australia Capital Cities 2025 – 2030 Dwelling Price Forecast

City / Type	2025	2026	2027	2028	2029	2030	5Y Growth
Sydney – House	$1,751,728	$1,837,564	$1,927,605	$2,022,057	$2,121,138	$2,225,074	27%
Sydney – Unit	$890,000	$925,000	$965,000	$1,002,000	$1,042,000	$1,084,000	22%
Sydney – Dwelling	$1,320,864	$1,381,282	$1,446,303	$1,512,029	$1,581,569	$1,654,537	25%
Melbourne – House	$1,083,043	$1,140,444	$1,200,888	$1,264,535	$1,331,556	$1,402,129	29%
Melbourne – Unit	$640,000	$675,000	$706,000	$737,000	$770,000	$804,000	26%
Melbourne – Dwelling	$861,522	$907,722	$953,444	$1,000,768	$1,050,778	$1,103,065	28%
Brisbane – House	$1,111,000	$1,195,000	$1,254,000	$1,316,000	$1,382,000	$1,450,000	31%
Brisbane – Unit	$790,000	$845,000	$887,000	$931,000	$977,000	$1,026,000	30%
Brisbane – Dwelling	$950,500	$1,020,000	$1,070,500	$1,123,500	$1,179,500	$1,238,000	30%
Adelaide – House	$950,000	$1,017,000	$1,067,000	$1,120,000	$1,176,000	$1,235,000	30%

City / Type	2025	2026	2027	2028	2029	2030	5Y Growth
Adelaide – Unit	$650,000	$696,000	$730,000	$767,000	$805,000	$845,000	30%
Adelaide – Dwelling	$800,000	$856,500	$898,500	$943,500	$990,500	$1,040,000	30%
Perth – House	$955,000	$1,031,000	$1,085,000	$1,138,000	$1,194,000	$1,250,000	31%
Perth – Unit	$655,000	$701,000	$736,000	$773,000	$812,000	$850,000	30%
Perth – Dwelling	$805,000	$866,000	$910,500	$955,500	$1,003,000	$1,050,000	30%
Hobart – House	$750,000	$790,000	$823,000	$860,000	$899,000	$950,000	27%
Hobart – Unit	$560,000	$584,000	$607,000	$631,000	$656,000	$685,000	22%
Hobart – Dwelling	$655,000	$687,000	$715,000	$745,500	$777,500	$817,500	25%
Canberra – House	$1,040,000	$1,092,000	$1,141,000	$1,192,000	$1,246,000	$1,300,000	25%
Canberra – Unit	$600,000	$627,000	$652,000	$678,000	$705,000	$740,000	23%
Canberra – Dwelling	$820,000	$859,500	$896,500	$935,000	$975,500	$1,020,000	24%
Darwin – House	$685,000	$740,000	$777,000	$815,000	$856,000	$901,000	32%
Darwin – Unit	$425,000	$453,000	$473,000	$494,000	$516,000	$542,000	28%
Darwin – Dwelling	$555,000	$596,500	$625,000	$654,500	$686,000	$721,500	30%

Source: Propertybuyer December 2025

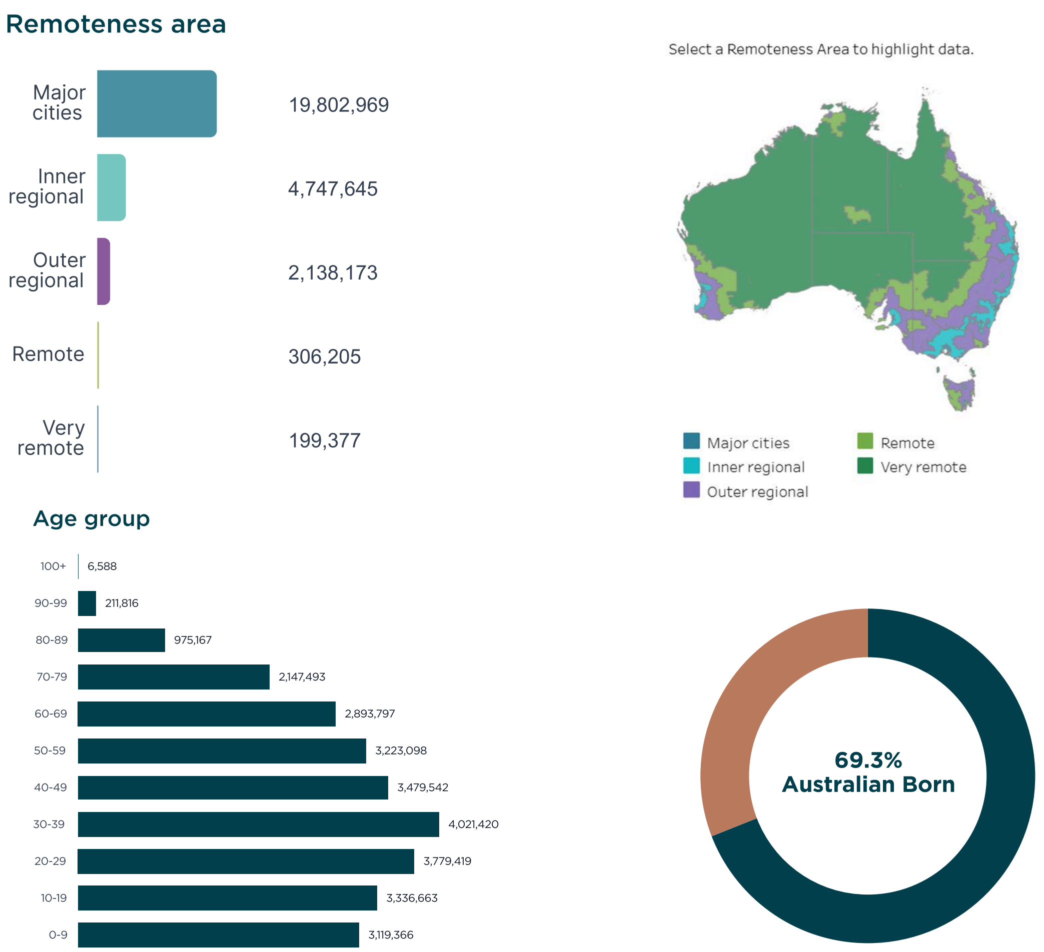
MACRO CONTEXT

Housing Pressure Rises with Population Shifts

Population growth continues to shape housing across Australia. By March 2025, the population reached around 27.5 million, up just over 420,000 in the past year, roughly 1.5 per cent growth. Slower than the post-COVID surge, yet still enough to keep housing demand strong, particularly in the fastest-growing states.

> **Propertybuyer Industry Expert Interviews**
>
> **"In the last three years, absolutely. We've had far more new households, new population. And although the rate of increase is declining, it's still above historical levels. So, for all of those reasons, yes, there is a supply issue."**
>
> **- Prof Hal Pawson, Professor of Housing Research and Policy UNSW**

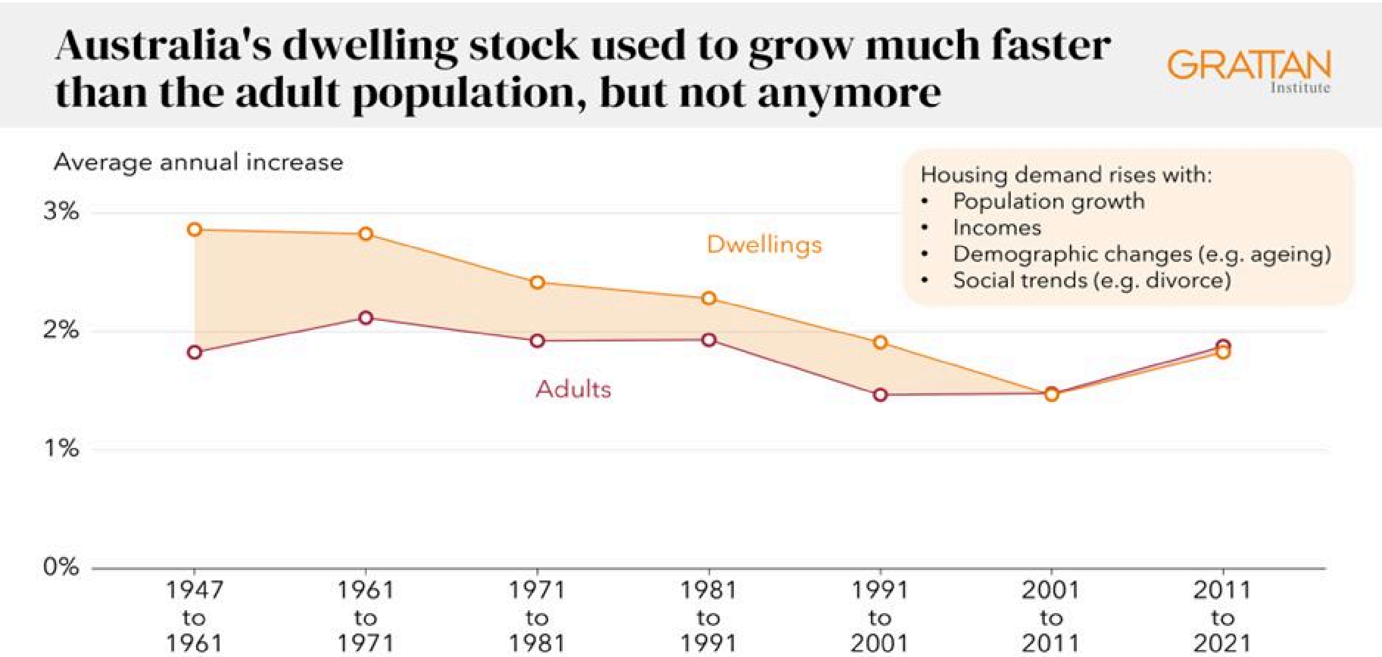
Figure 2: Australian Demographic Snapshot



Source: Australian Institute of Health and Welfare (AIHW) April 2025

For the first time in decades, Australia's housing stock is growing more slowly than its population. Back in the latter half of the 20th century, the number of dwellings consistently outpaced the growth of adults, leaving a buffer that helped keep housing relatively accessible. Since 2000, that buffer has disappeared, and supply has struggled to keep up with population expansion, as Figure 3 illustrates.

Figure 3: Dwelling vs. Adult Population Annual Increase



Source: Grattan Institute November 2025

State Growth and Property Market Implications

Each state is growing differently, and these patterns feed directly into housing demand. Imagine deciding whether to stay in Sydney or try your luck in Brisbane or Perth. The population story in each state shapes what you find in the market.

New South Wales, growing at around 1.2 per cent

NSW added just over 100,000 residents, mostly from overseas arrivals. Natural growth contributed, but roughly 26,000 people moved interstate, often chasing affordability or more space in Queensland or WA. Strong overseas inflows are keeping Sydney's demand firm.

Victoria, rising at roughly 1.8 per cent to just over 7 million residents

Victoria relied heavily on overseas migration, adding just over 93,000 people. A modest interstate loss tempered growth slightly. Rental demand in Melbourne is strengthening, particularly in inner-city areas where students and newcomers settle.

Queensland, increasing at around 1.8 per cent with a net interstate gain near 24,000

Queensland remains the main destination for movers from NSW and Victoria. Its interstate gain was more than double that of WA. Anyone attending a rental inspection in Brisbane will feel the pressure, with demand concentrated in the south-east.

Western Australia, expanding at roughly 2.3 per cent

WA is the fastest-growing state, supported by overseas arrivals and positive interstate movement. Perth faces low vacancies and rising investor interest, helped by relatively high rental yields.

South Australia, increasing at around 1.1 per cent

SA added close to 20,000 residents, mainly through overseas migration. A small interstate loss had little effect on overall growth. Adelaide's market remains steady, with demand strongest in well-located suburbs.

Propertybuyer Industry Expert Interviews

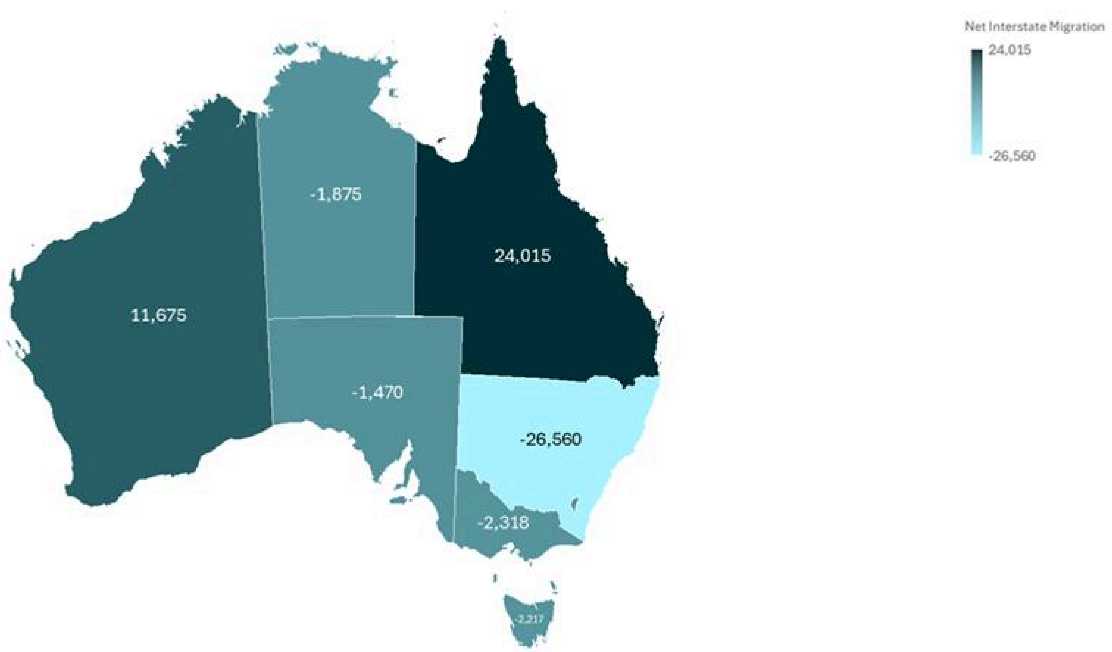
"We are seeing a lot of internal migration from Sydney and Melbourne into regional towns and cities. That migration is putting upward pressure on property prices in those markets because supply cannot keep up."

- Nerida Conisbee, Chief Economist Ray White

A Quick Note on Net Interstate Migration

People are still moving around Australia, and where they go has a dramatic impact on demand. Queensland and WA are seeing the biggest gains, together attracting roughly 35,000 residents. By contrast, New South Wales lost about 26,500 people, and Victoria around 2,300. Smaller states such as South Australia, Tasmania, the Northern Territory, and the ACT saw minor declines. Figure 4 illustrates these patterns. Even with this uplift, overall movement remains slightly below pre-pandemic levels, keeping housing pressure higher in Queensland and WA while easing conditions elsewhere.

Figure 4: Australia Net Interstate Migration



Source: Australian Bureau of Statistics (ABS) March 2025

Migration as the Primary Demand Driver

Think about the people moving to Australia each year. Around 316,000 arrived via net overseas migration in the year to March 2025, while roughly 107,000 came from natural increase. That's a lot of new faces looking for homes, apartments, and rentals. Even if arrivals settle closer to 280,000 a year, supply remains tight, so anyone hunting for a place will feel the squeeze.

Propertybuyer Industry Expert Interviews

"Housing shortage around 200–300 thousand dwellings; may reduce slightly as population growth slows and home building picks up, but still likely larger by 2030."

- Shane Garret, Chief Economist at Master Builders Australia

Ageing Population and Property Preferences

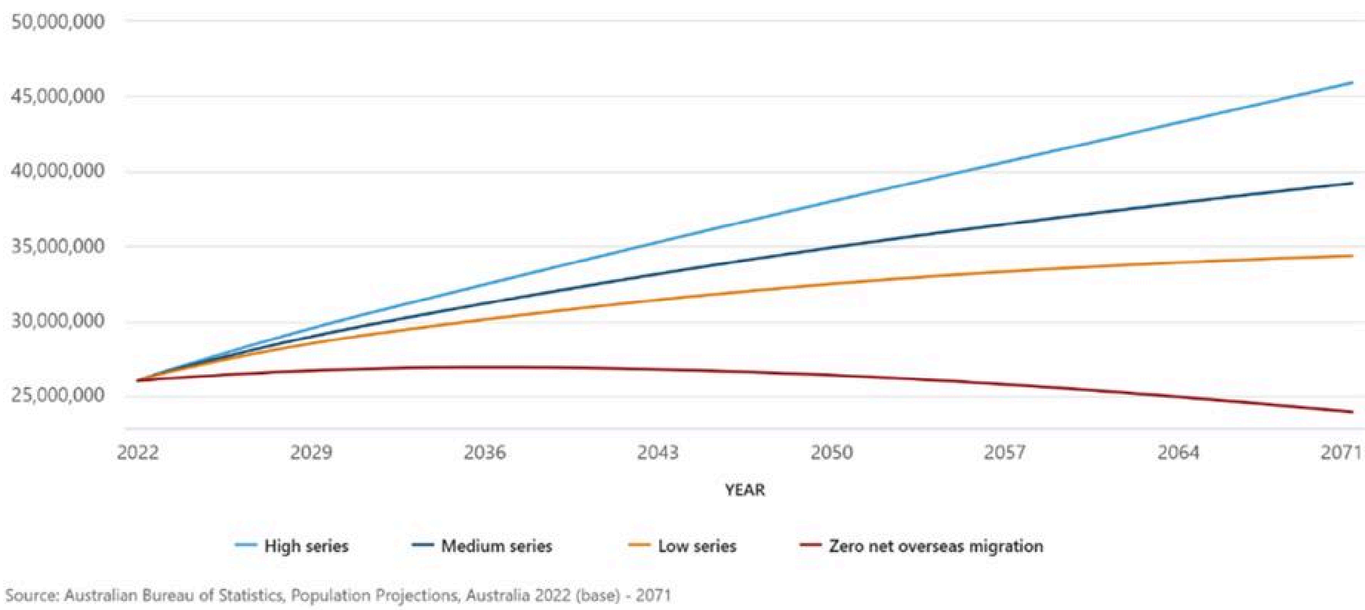
Australia's median age is about 38, shaping the kind of homes people want. Older couples downsizing in cities drive demand for accessible housing and retirement living, while slower household formation in some regions keeps growth steady. In regional areas, the median age is expected to rise from roughly 42 to 45 over the next decade, nudging demand toward smaller homes and properties linked to healthcare or community facilities.

Urban Concentration and Future Housing Demand

Nearly three-quarters of Australians live in major cities, so capitals carry most of the growth. Rising apartment demand, limited land, and stretched infrastructure push prices up, creating the familiar tension between availability and affordability.

Population growth is expected to slow to around 1.2 per cent per year by 2034–35. Net overseas migration will remain the main driver, while natural increase stabilises. Cities are projected to grow almost twice as fast as regional areas, and younger people will keep moving for jobs or study, filling apartments near universities or vibrant inner-city suburbs. Figure 5 shows that under a central growth scenario, Australia's population could reach about 40 million by 2071, painting a picture of denser, lively communities.

Figure 5: Australia Projected Population



Source: Australian Bureau of Statistics (ABS) November 2023 (Latest Release)

Propertybuyer Industry Expert Interviews

"In the last three years, more new households and population were added than historical averages, though the rate is declining; supply issues persist."

- Prof Hal Pawson, Professor of Housing Research and Policy UNSW-

Labour Market, Wages & Household Borrowing

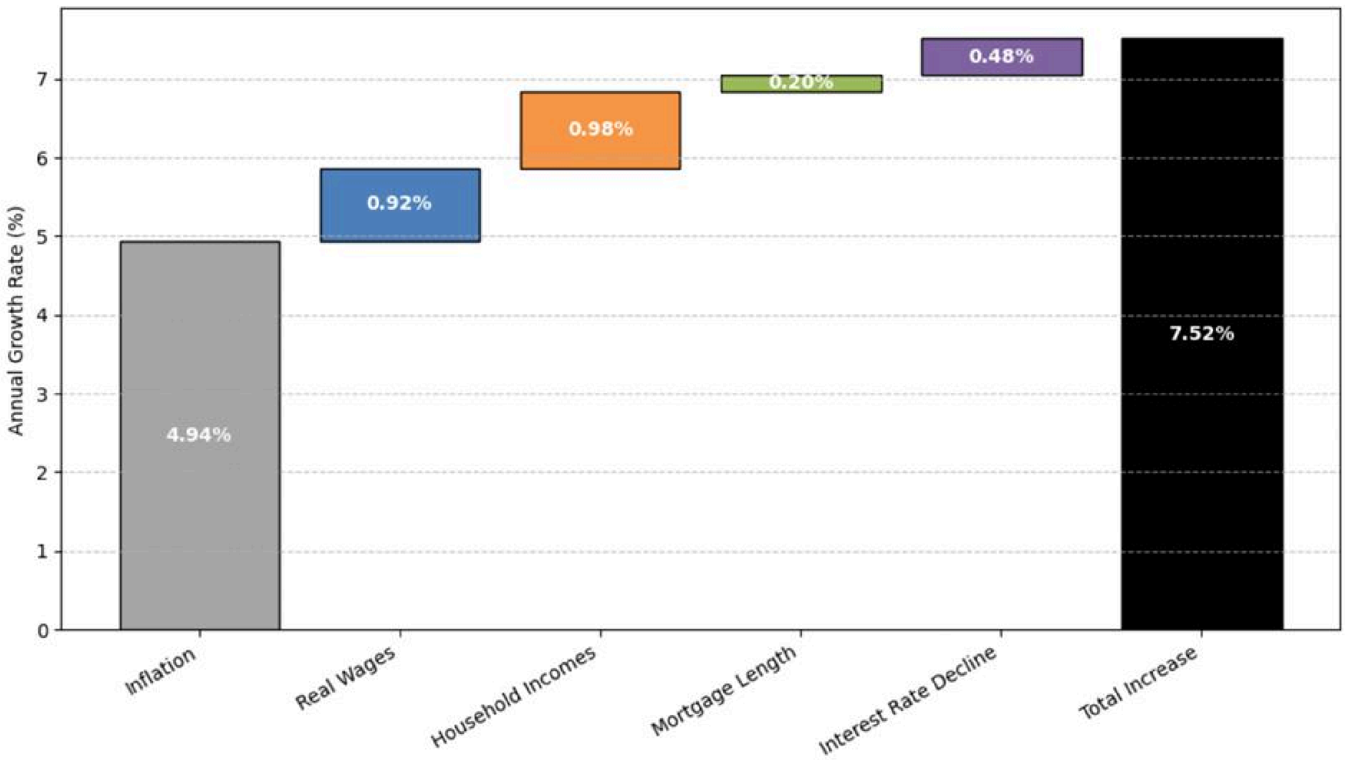
Labour and wages play a big role in housing supply and household capacity. Skilled trades like bricklayers, tilers, roofers, and carpenters remain scarce. Recruitment has eased slightly in 2025, but regional areas still face bigger shortages than capital cities.

A young couple in regional Queensland trying to build a home might face months-long delays. The industry loses around 110,000 workers each year, and temporary visas only partly fill the gap. Public infrastructure projects often attract higher-paying workers, which limits the labour available for residential construction.

Wages are also shaping household budgets. Overall pay grew about 3.4 per cent year-ended in the June quarter, slightly above long-term averages. Real disposable income rose around 1.8 per cent in 2025, while unemployment sits near 4.5 per cent. This combination makes it easier for households to cover mortgages or rent, giving people more confidence to enter the market.

Over the long term, steady wage growth, dual incomes, longer mortgage terms, and lower interest rates have lifted borrowing power by roughly 7.5 per cent per year, fuelling house price growth over the past five decades. Figure 6 shows that income factors contributed nearly 2 per cent, approaching half the effect of inflation, while mortgage term extensions and lower interest rates added smaller lifts, highlighting the main forces shaping households' ability to buy.

Figure 6: Drivers of Borrowing Power Growth



Source: Morningstar August 2025

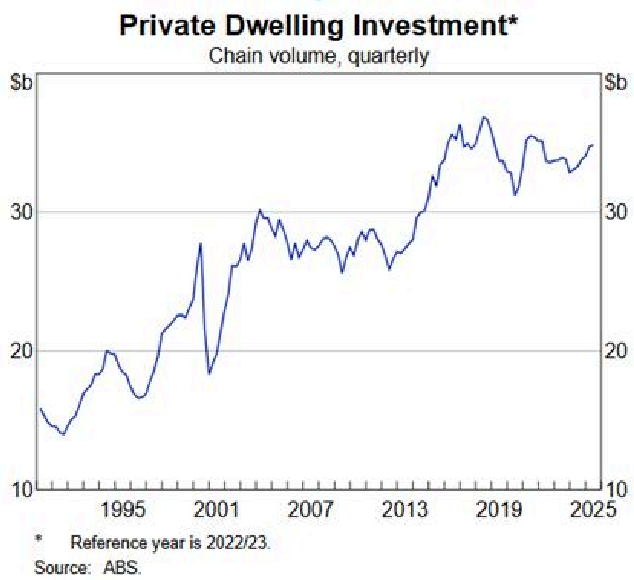
Economic Growth Outlook

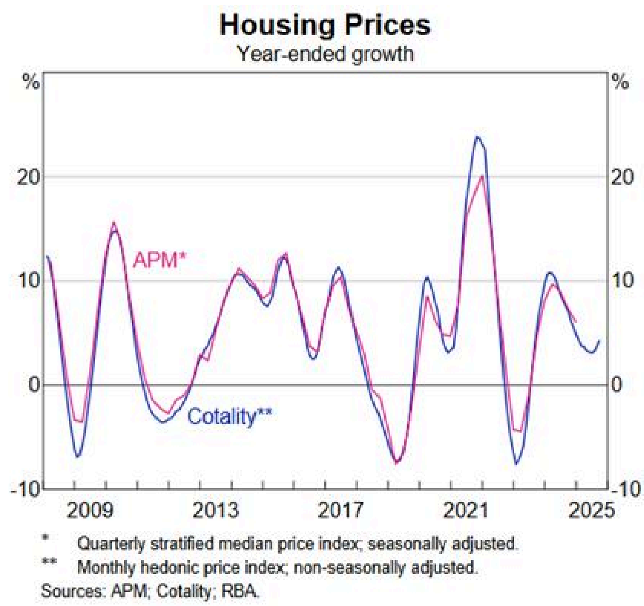
Australia's economy faces both global and local challenges, from trade tensions to natural disasters. Inflation has risen above 2 to 3 per cent and is expected to remain elevated for a while. The jobs market stays healthy, with unemployment around 4.5 per cent, giving households the confidence to spend, save, or borrow. GDP is forecast to grow just under 2 per cent this year, supported by steady household and business demand.

Housing conditions have been stronger than expected. Dwelling investment rose about 5 per cent year-ended to mid-2025, helped by higher building approvals and a large project pipeline. Some capacity pressures eased as major infrastructure projects finished. House prices increased just over 2 per cent in the September quarter, auction clearance rates hit 18-month highs, and household wealth grew roughly 4.5 per cent, making people more confident about buying or investing.

First-home buyers, for instance, can now access properties they might have missed a year ago, while investors see opportunities in tighter rental markets. Figure 7 shows Australian private dwelling investment and housing price growth. Investment has stayed high, and housing price growth is picking up again, signalling renewed momentum in the market.

Figure 7: Dwelling Investment & Housing Price Growth





Source: Reserve Bank of Australia (RBA) November 2025

THE SUPPLY GAP: WHY THE 1.2 MILLION TARGET WILL BE MISSED

Government Target vs Current Build Trajectory

Australia's plan to build 1.2 million well-located homes by FY2029 is ambitious, requiring an uplift of roughly 462,000 homes above the current baseline. Current projections suggest that jurisdictions will collectively deliver about 738,000 homes, achieving just over 60 per cent of the national target. That means a substantial increase in construction is needed across the country to stay on track.

Progress varies sharply by state and territory. New South Wales, with the largest target of 375,000 homes, faces the greatest challenge, requiring nearly half of the national uplift on its own. Queensland also has a significant shortfall, needing around 96,000 additional homes to reach its 247,000 target. Victoria's gap is smaller, with roughly 71,000 homes required to hit its 308,000 target. Western Australia, South Australia, Tasmania, and the Northern Territory each face smaller deficits, while the ACT is the only jurisdiction currently on track to meet its 21,000-home target without additional acceleration.

Figure 8 illustrates the difference between each jurisdiction's baseline projections and the uplift required to achieve the 1.2 million goal. It highlights the stark contrast between states like NSW and Queensland, which carry the heaviest burden, and the ACT, which is fully on track. The chart also shows the proportional deficits in Tasmania and the Northern Territory, with the NT projected to achieve only about 18 per cent of its target, while NSW is roughly halfway toward its goal.

Figure 8: 1.2 Million Homes Progress

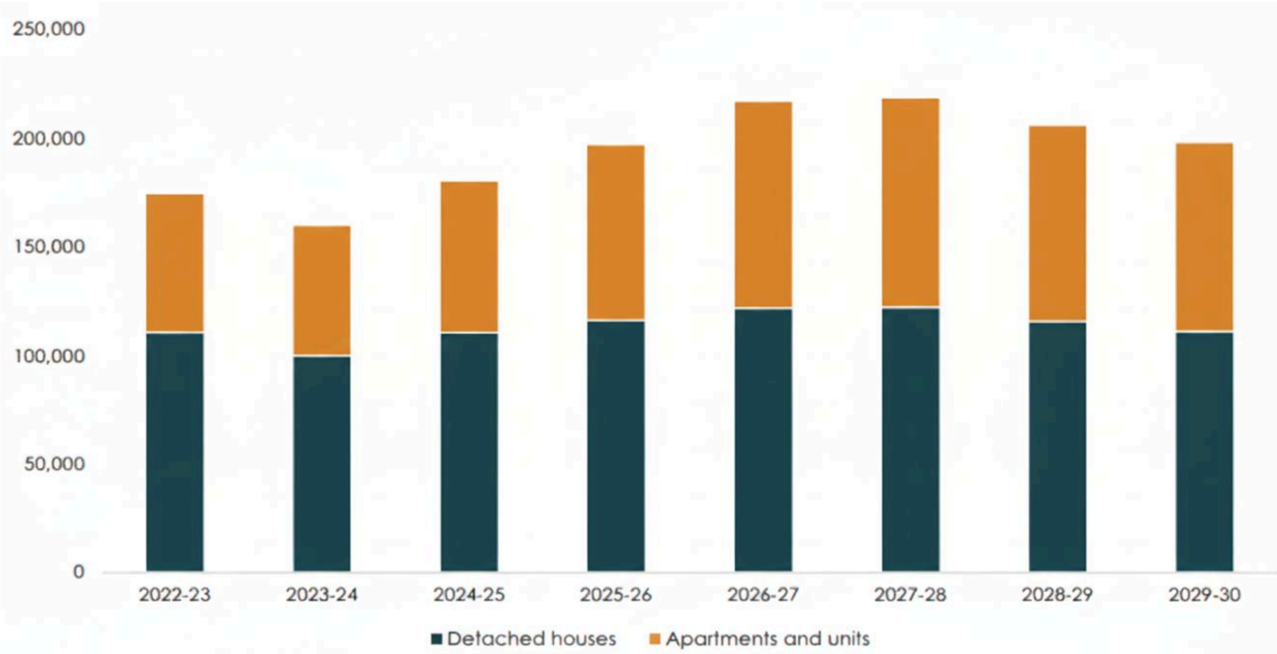
Victoria is currently projected to reach 237,000 homes by the end of FY2029, or about 77% of its target of 308,000 new homes. NT is on track to achieve about 18% of its 11,000 target, making it the jurisdiction with the greatest proportional uplift required.

Source: Property Council of Australia March 2025

Propertybuyer Industry Expert Interviews

"I believe that Brisbane will be most impacted by the supply shortfall along with Sydney; new housing is just extremely difficult to make feasible in these cities." - Cameron Kusher, Director of Economic Research realestate.com.au

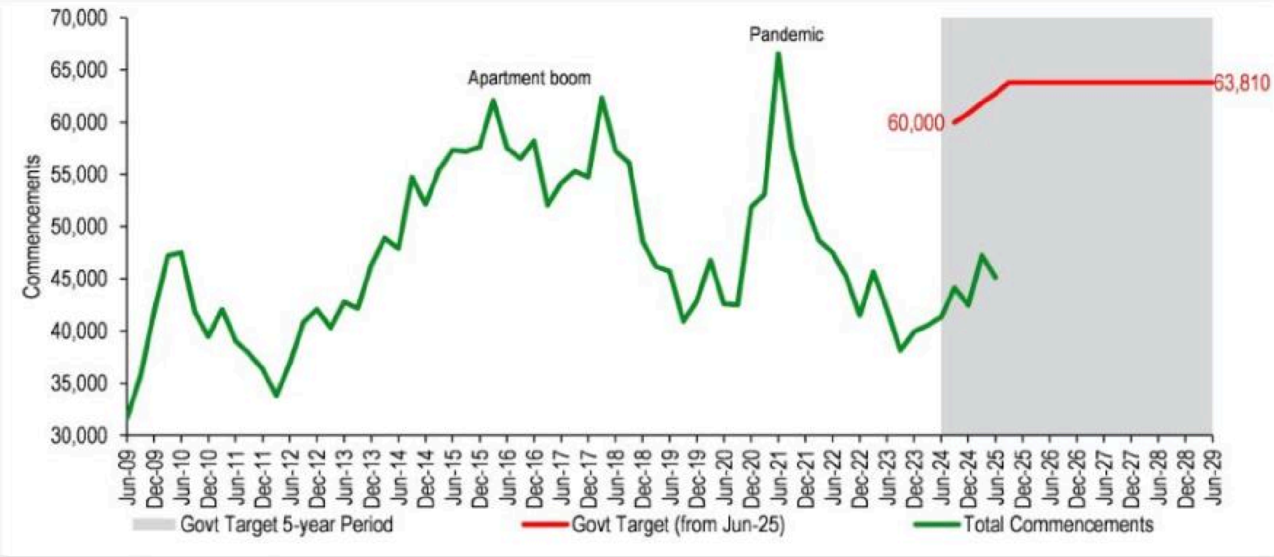
Figure 9: Master Builders Forecast



Source: Master Builders Australia (MBA) September 2025

The shortfall is widespread. The ACT is on target, with Victoria close behind, but NSW, the Northern Territory, and Tasmania are falling behind. At a local level, more than 85 per cent of regions are off schedule. Communities in places like Tweed Valley, Gladstone, and Mackay are facing delays exceeding 70 per cent of their expected starts. Figure 10 shows how current commencements sit well below the pace needed to meet the government's target, underlining the challenge ahead over the next four years.

Figure 10: 1.2 Million Homes: Actual Commencements and Quarterly Target



Source: ABS, HIA Economics

Source: Housing Industry Association (HIA) October 2025

The Impact and Barriers to Supply

The effects go beyond numbers. Families waiting for a first home, students hunting rentals, and builders juggling stretched resources all feel the squeeze. Recent reforms, such as fast-tracking EPBC approvals, removing LMI requirements for first-home buyers, and easing planning barriers, should help, but skills shortages, infrastructure bottlenecks, and high costs remain major obstacles. Policymakers need to tackle these challenges to support a full range of housing, from greenfield homes to inner-city apartments.

Key Factors Holding Back Supply

- **Construction costs:** Prices are around 40 per cent higher than before 2020. Timber, steel, bricks, and concrete remain costly, though price growth has slowed to roughly 1.5–2 per cent recently.
- **Labour shortages:** Skilled trades like bricklaying, roofing, and carpentry face 75 to 125 per cent more vacancies than five years ago. Builders compete across public and private projects, pushing wages just above the private-sector average. Even families with savings can face months-long delays due to this shortage.
- **Land supply:** Greenfield lots dropped about 25 per cent nationally in 2023, roughly a third below the 10-year average. Land costs vary widely, from over $1,500 per m^2 in Sydney to just above $600 in Adelaide. Rising costs, fixed-price contracts, and tight margins mean about 30 per cent of builders report negative cash flow.
- **Planning delays and community resistance:** In Sydney, residents in suburbs like Woollahra oppose higher-density developments. Builders sometimes report approvals taking longer than construction itself.

Propertybuyer Industry Expert Interviews

"The main driver of property prices is demand exceeding supply. We are not building enough homes to meet population growth and household formation." - Tim Lawless, Head of Research Cotality

Quantifying the Shortfall

The numbers highlight a serious gap in housing supply. By 2029, the National Housing Supply and Affordability Council projects only around 1.04 million new dwellings will be built after accounting for demolitions, well short of the 1.2 million target. That leaves roughly 160,000 homes unmet, making it increasingly difficult for younger Australians and low-income families to enter the market.

The shortfall is heavily concentrated. New South Wales leads with a deficit of over 33,000 homes, roughly double the gap in Queensland, which is short by just over 14,000 dwellings. Victoria follows with around 9,000 homes behind, while Western Australia, South Australia, Tasmania, the Australian Capital Territory, and the Northern Territory each have smaller deficits ranging from about 5,800 down to just under 1,920 homes.

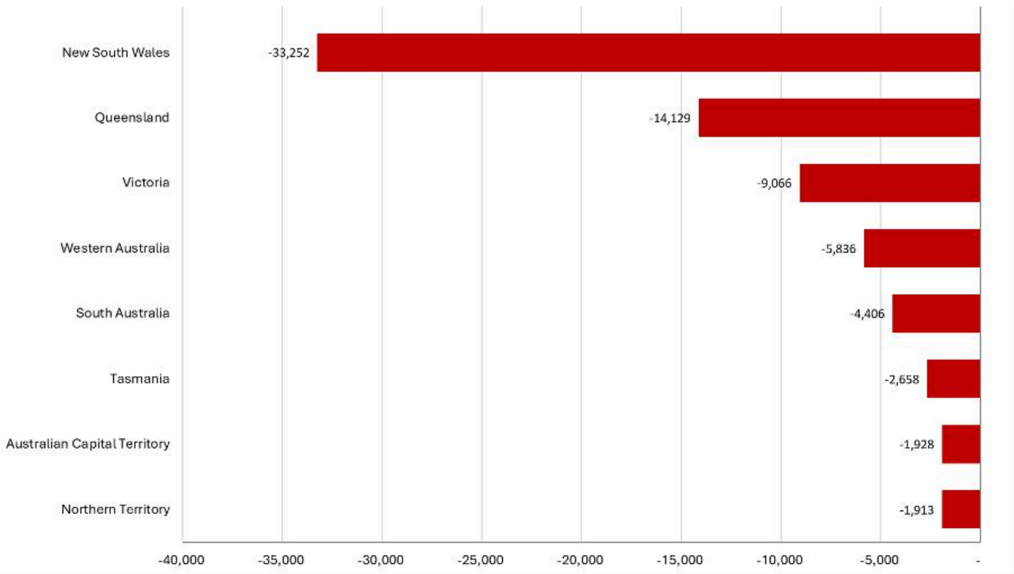
In percentage terms, New South Wales is around 44 per cent below its first-year target, Queensland about 29 per cent short, and Victoria roughly 15 per cent behind. The smaller gaps in other states and territories show that while the national shortfall is significant, it is dominated by just a few regions, with New South Wales carrying nearly half of the total gap. Figure 11 illustrates these differences, highlighting where the pressure on housing is most acute.

Propertybuyer Industry Expert Interviews

"Many new developments lack financial viability; labour supply is insufficient and land is always a challenge. Infrastructure projects and mining also divert workers from home building."

- Shane Garret, Chief Economist at Master Builders Australia

Figure 11: Percentage Annual Difference from 1.2 Million Dwelling Building Target



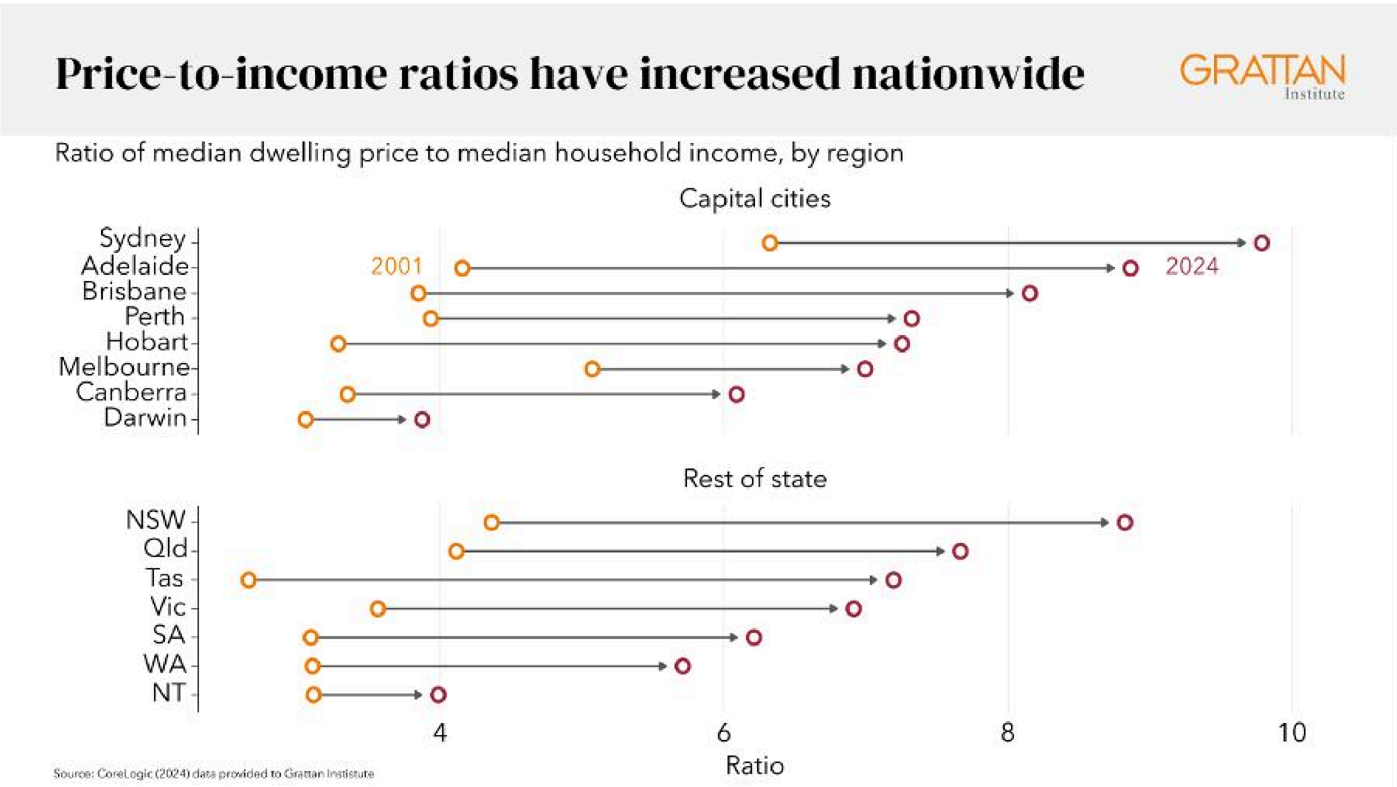
Source: Australian Bureau of Statistics (ABS) October 2025

Implications for Prices, Rents & Affordability

The housing shortfall is having real effects on Australians' household budgets. In 2022–23, only around one in eight homes sold were affordable for a typical household, leaving younger buyers increasingly shut out. Median dwelling prices sit just under $775,000, about 1.7 times the average wage assuming a 6 per cent mortgage rate, putting ownership out of reach for many first-time buyers.

As Figure 12 shows, the price-to-income ratio has surged across the country since the early 2000s, rising from about four times median incomes back then to more than eight times today, and nearly ten times in Sydney. Housing has also become more expensive to rent, especially since the pandemic, with asking rents climbing roughly 20 per cent in Sydney and Melbourne over the past four years, and even more sharply in Brisbane, Adelaide, and Perth. This underscores how both buying and renting have become increasingly unaffordable for many households nationwide.

Figure 12: Australia's Surging House Price to Income Ratios 2001 vs 2024



Source: Grattan Institute March 2025

Population growth is adding to the strain. Between early 2023 and 2025, Australia welcomed over a million new residents. Even if the Accord's target of roughly 240,000 new homes per year were fully met, it would still leave a shortfall. Nearly two million additional homes would be needed nationwide to bring prices within reach for the average buyer. Shortfalls vary by city: Adelaide requires just over 100,000 homes, Sydney nearly half a million, with Melbourne and Brisbane somewhere in between.

For investors, this ongoing undersupply is a double-edged sword. Prices and rents are rising, creating opportunities but also risks if affordability limits demand. First-home buyers face longer waits and higher deposits, while planners and governments are pressed to fast-track approvals, support high-density projects, and deliver infrastructure. Without urgent reforms in workforce capacity, planning, and financing, affordability pressures are likely to continue well into the next decade.

Propertybuyer Industry Expert Interviews

"The structural undersupply is already evident, particularly in New South Wales and Victoria. Even with steady building over the next few years, the shortfall relative to population growth means we will continue to see a deficit of housing stock."

- Mark McCrindle, Founder & Principal McCrindle Research

DEMAND PRESSURES

Migration, Investor Activity & Lifestyle Trends

Migration, investor activity, and lifestyle trends are keeping housing markets on their toes. Around 316,000 people arrived via net overseas migration in the year to March 2025, compared with roughly 107,000 from natural population growth.
Most new arrivals rent first, often near universities, workplaces, or transport hubs, before moving into homeownership. In Parramatta, young migrant families may share apartments while saving for their first home, while regional towns are attracting families

and hybrid workers seeking space, lifestyle benefits, and more affordable housing. Prices in these areas are rising moderately as demand grows.

Lifestyle choices also shape demand:

- Families leaving capital cities for larger homes with yards
- Retirees seeking smaller, low-maintenance properties in scenic towns
- Professionals prioritising proximity to transport, work, and amenities

Investor activity adds another layer of pressure. Brisbane, Perth, and Adelaide have seen strong growth for both houses and units. Tight rental markets, low vacancies, and rising rents make it harder for first-home buyers to compete. In Brisbane, prospective renters often attend multiple inspections in a single day, sometimes sharing a property with friends or relatives just to secure a place.

State-level differences also matter:

- Victoria continues to grow, with Melbourne's inner-city rental demand strengthening
- Queensland attracts many movers from NSW and Victoria, with south-east Brisbane particularly competitive
- Western Australia is growing fast, boosted by overseas arrivals and interstate migration

Lifestyle and structural pressures interact. Families seek space, retirees want low-maintenance homes, and professionals focus on accessibility. Infrastructure projects and easing interest rates help buyers feel more confident. Sydney sits in the middle: rental pressures are easing, house prices are rising moderately, and investor activity remains strong, yet supply constraints limit options for first-home buyers.

Propertybuyer Industry Expert Interviews

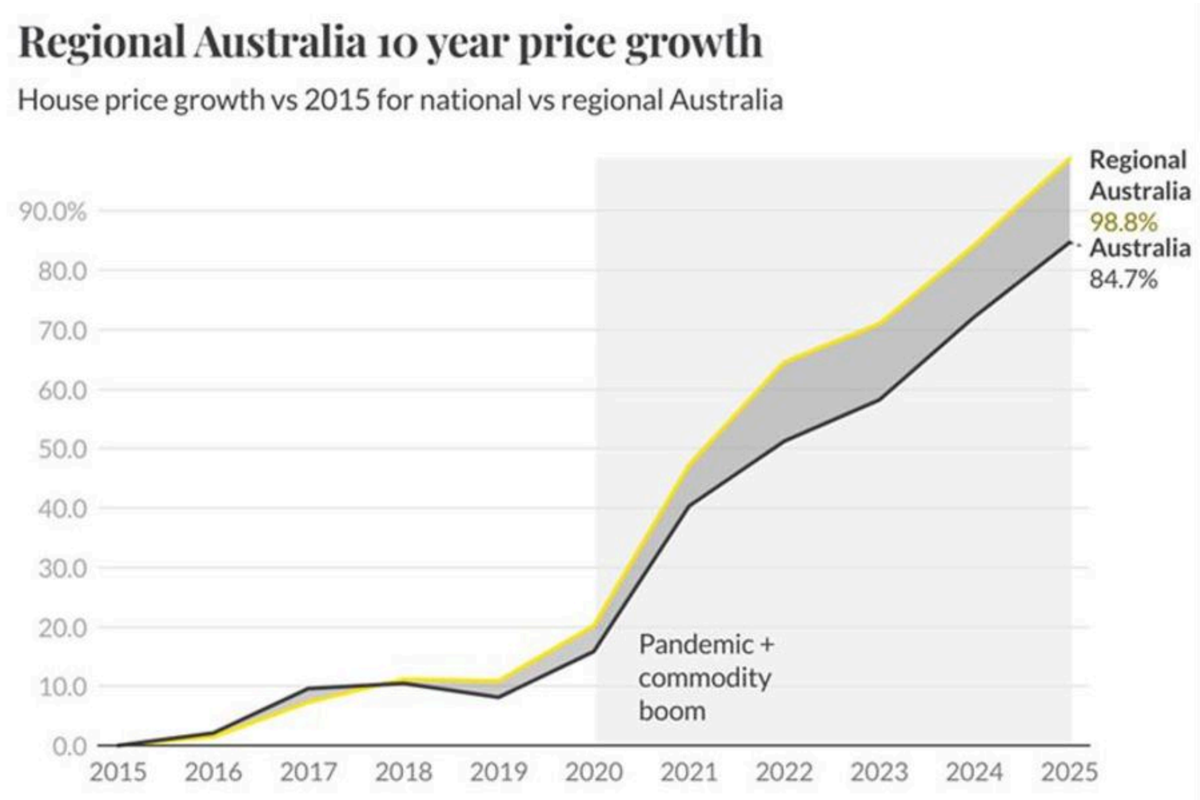
"Darwin is really hot. Big jump in searches and price growth – this is one market to watch in 2026."

- Anne Flaherty, REA Senior Economist

Shifts Between Capital Cities & Major Regionals

Regional housing markets are picking up faster than the capitals. Median house prices in these areas are rising around five per cent a year, compared with closer to three per cent in cities. Migration is a key driver, with net inflows up roughly 23 per cent in the September 2024 quarter. Figure 13 shows that regional markets have outpaced the national average over the past decade, especially after 2020, highlighting how lifestyle and affordability considerations are reshaping where Australians are choosing to live.

Figure 13: House Price Growth National vs Regional



Source: Ray White November 2025

Regional Growth Trends

Growth remains uneven across Australia, with coastal and lifestyle regions pulling ahead. The Sunshine Coast, Greater Geelong, and Lake Macquarie continue to attract people seeking a better mix of space, climate, and community. Inland areas like Maitland and Moorabool are growing for more practical reasons, since they offer affordability and room to move. Picture a young couple leaving Melbourne for a small apartment near the beach on the Sunshine Coast, a simple example of the lifestyle shift driving demand.
Several patterns stand out:

- WA, QLD, NSW, and SA are seeing strong property value growth, while VIC and TAS are only beginning to lift.
- Rents follow a similar path. Weekly rents in Albany in WA are up by roughly eighty dollars.
- Coastal hubs keep drawing lifestyle seekers, while inland towns appeal to buyers looking for affordability and larger blocks.

Propertybuyer Industry Expert Interviews

"Regional areas with affordable housing and strong economies attract buyers, though overvalued markets like parts of the Gold Coast require caution."

- Nerida Conisbee, Chief Economist Ray White

Over the past decade, NSW and VIC have led regional growth through a mix of lifestyle demand and affordability pressures, and SA is now seeing similar momentum. QLD and WA have moved in cycles due to commodity shifts, but both continue to offer attractive long-term gains and solid rental yields. Think of regional Australia as a set of waves, with some areas rising quickly and others building more gradually.
Investors are widening their search beyond Sydney, drawn by lower entry prices and steady rental returns. Three-bedroom homes in towns such as Bathurst, Young, Lismore, and Casino rent for roughly $480 to $500 per week, giving investors predictable income. Duplex projects are also gaining attention as they add supply and help improve cash flow.

Regional populations now exceed 8.5 million, which is placing pressure on housing, labour, and local infrastructure. Planning approvals, environmental checks, and workforce shortages continue to slow new construction. Regions with diverse economies, strong transport links, and consistent migration are best positioned to sustain growth.

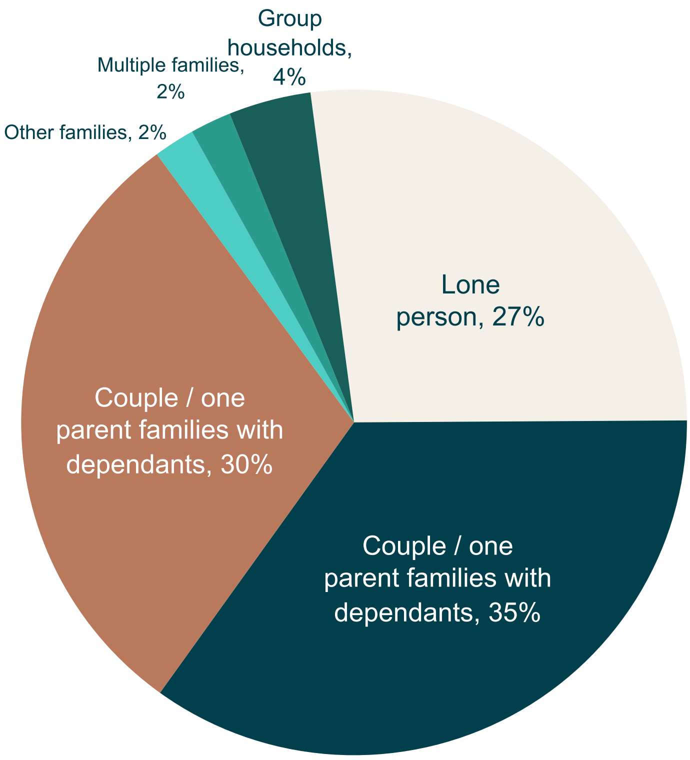
Capital cities are regaining strength as interest rates ease, although affordability limits and tight supply mean demand pressures will continue in both cities and regions into 2026. The key point is that while the capitals draw headlines, regional markets remain resilient, offering lifestyle benefits and long-term potential wherever population inflows stay strong.

Changing Household Composition

Walk into any inner-city apartment building and you will likely find a mix of living arrangements that did not exist a generation ago. A young couple renting their first place might be juggling high rents and limited space, and their situation mirrors broader shifts across Australia.

By 2021, there were nearly 10 million households nationwide, with ownership still slightly ahead of renting. The most striking change is the rise of smaller household types. Lone-person households now sit at around 35 per cent, which is just above families with children at roughly 30 per cent, while childless couples make up the rest.
These patterns influence everything from apartment design to local services. Developers look for ways to build efficient, compact homes, and councils must plan for communities where more people live alone or in pairs. Figure 14 highlights this shift towards smaller households, capturing how Australian living arrangements continue to evolve.

Figure 14: Composition of Household Types in Australia



Source: Cotality August 2025

Propertybuyer Industry Expert Interviews

"We're seeing more diverse household types, including multigenerational households and shared living arrangements, which is shaping demand for different types of housing."

- Dr. Andrew Wilson, Chief Economist My Housing Market

Family dynamics are also changing. Men now prefer less than two children, down from just over two in 2005, while women's preferences have fallen slightly to just over two. More people are planning for one child or none at all, influenced by financial pressures and the high cost of raising children.

Older Australians are considering downsizing, though many remain in larger homes due to emotional attachment, limited supply of smaller dwellings, or financial barriers such as stamp duty. Those who move usually seek single-story, low-maintenance homes with modern layouts, often including a home office or guest space. Location remains important, with proximity to services, shops, and social networks influencing decisions.

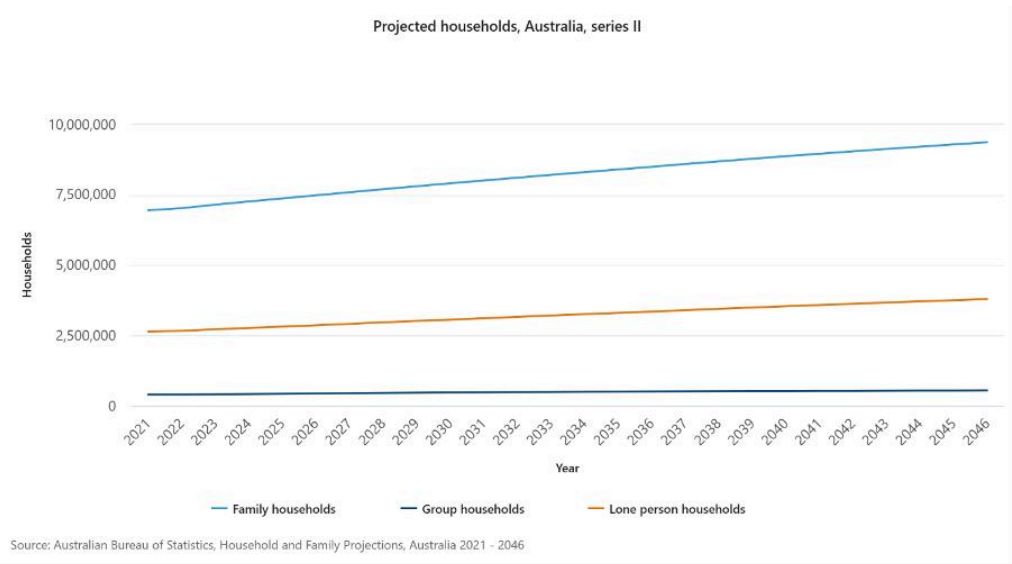
Propertybuyer Industry Expert Interviews

"An ageing population increases demand for units and apartments suitable for older people, especially in accessible suburbs near services and transport." - Mark McCrindle, Founder & Principal McCrindle Research

Multi-generational and group living is rising in response to financial pressures and lifestyle choices. Household growth projections, shown in Figure 15, illustrate the trend clearly:

- Family households: seven million in 2021 → roughly 9.5 million by 2046
- Lone-person households: about 2.6 million → 3.7 million
- Group households: small growth, remaining the smallest category

Figure 15: Projected Household Types in Australia



Source: Australian Bureau of Statistics (ABS) 2024 (Latest Release)

Homes designed for a traditional family of four no longer meet everyone's needs. Smaller, adaptable, and better located options will be increasingly sought after. Key

patterns include:

- Young professionals may prioritise apartments with flexible layouts.
- Downsizing older couples often seek low-maintenance homes near services.
- Families with children still need schools and parks, but fewer follow the classic template.
- Students or flatmates increasingly share apartments, reflecting urban rental trends.

Housing planning, design, and policy will need to respond to these shifts. Areas that offer smaller, versatile homes in well-serviced locations will be much better placed to meet future demand, and developers who adapt to these changing patterns will be better positioned for long-term success.

PRICE OUTLOOK TO 2030

Drawing on our proprietary research frameworks, independent data analysis, and deep understanding of housing cycles, we have prepared a five-year forecast outlining where we expect residential property prices to settle by the end of this period. These projections are informed by current market conditions and forward-looking indicators, including supply constraints, demographic trends, economic settings, credit policy, and buyer behaviour. While all forecasts rely on assumptions and no model can predict every shock, our approach is designed to identify probable outcomes rather than short-term noise. As history has shown during periods such as the COVID era, conditions can change quickly, which is why our analysis focuses on resilience and long-term direction rather than momentary volatility.

This forecast is underpinned by more than two decades of active participation in Australia's residential property markets, supported by thousands of real-world transactions across multiple cycles. Our insights are not theoretical. They are continually tested against on-the-ground evidence from buyer activity, agent intelligence, and shifting demand patterns across capital cities and key regional markets. By combining macro-level research with micro-market experience, we are able to stress-test assumptions, challenge consensus views, and identify emerging trends earlier than headline data alone allows.

Figure 16: Australia Capital Cities 2025 – 2030 Dwelling Price Forecast

City / Type	2025	2026	2027	2028	2029	2030	5Y Growth
Sydney – House	$1,751,728	$1,837,564	$1,927,605	$2,022,057	$2,121,138	$2,225,074	27%
Sydney – Unit	$890,000	$925,000	$965,000	$1,002,000	$1,042,000	$1,084,000	22%
Sydney – Dwelling	$1,320,864	$1,381,282	$1,446,303	$1,512,029	$1,581,569	$1,654,537	25%
Melbourne – House	$1,083,043	$1,140,444	$1,200,888	$1,264,535	$1,331,556	$1,402,129	29%
Melbourne – Unit	$640,000	$675,000	$706,000	$737,000	$770,000	$804,000	26%
Melbourne – Dwelling	$861,522	$907,722	$953,444	$1,000,768	$1,050,778	$1,103,065	28%
Brisbane – House	$1,111,000	$1,195,000	$1,254,000	$1,316,000	$1,382,000	$1,450,000	31%
Brisbane – Unit	$790,000	$845,000	$887,000	$931,000	$977,000	$1,026,000	30%
Brisbane – Dwelling	$950,500	$1,020,000	$1,070,500	$1,123,500	$1,179,500	$1,238,000	30%
Adelaide – House	$950,000	$1,017,000	$1,067,000	$1,120,000	$1,176,000	$1,235,000	30%
Adelaide – Unit	$650,000	$696,000	$730,000	$767,000	$805,000	$845,000	30%
Adelaide – Dwelling	$800,000	$856,500	$898,500	$943,500	$990,500	$1,040,000	30%
Perth – House	$955,000	$1,031,000	$1,085,000	$1,138,000	$1,194,000	$1,250,000	31%
Perth – Unit	$655,000	$701,000	$736,000	$773,000	$812,000	$850,000	30%
Perth – Dwelling	$805,000	$866,000	$910,500	$955,500	$1,003,000	$1,050,000	30%
Hobart – House	$750,000	$790,000	$823,000	$860,000	$899,000	$950,000	27%
Hobart – Unit	$560,000	$584,000	$607,000	$631,000	$656,000	$685,000	22%
Hobart – Dwelling	$655,000	$687,000	$715,000	$745,500	$777,500	$817,500	25%
Canberra – House	$1,040,000	$1,092,000	$1,141,000	$1,192,000	$1,246,000	$1,300,000	25%
Canberra – Unit	$600,000	$627,000	$652,000	$678,000	$705,000	$740,000	23%
Canberra – Dwelling	$820,000	$859,500	$896,500	$935,000	$975,500	$1,020,000	24%
Darwin – House	$685,000	$740,000	$777,000	$815,000	$856,000	$901,000	32%
Darwin – Unit	$425,000	$453,000	$473,000	$494,000	$516,000	$542,000	28%
Darwin – Dwelling	$555,000	$596,500	$625,000	$654,500	$686,000	$721,500	30%

Source: Propertybuyer December 2025

Capital Cities Forecast

Sydney

Houses in the largest city are expected to rise by around 27 per cent over the next five years, bringing the median to roughly $2.23 million by 2030. Units increase a little more slowly, reaching about $1.08 million, which often pushes younger buyers or first-time owners toward outer suburbs where their budgets stretch further. Hot market periods could accelerate gains, while softer conditions may ease the pace, reminding buyers that timing and location remain important. The appealing lifestyle, climate and diversity of jobs with higher paying incomes will continue to position Sydney as the pre-eminent capital city for house prices.

Melbourne

Urban growth in the southern hub is steady, with houses rising roughly 29 per cent to around $1.40 million and units edging up a little faster to about $804,000. Students and young professionals often find smaller units appealing, while families explore outer suburbs or nearby towns for more affordable options. Lifestyle and budget continue to shape choices, showing how city dynamics affect who buys where. Melbourne could exceed these predictions if more favourable housing and tax policies were amended to attract more investors.

Brisbane

The river city is quietly attracting families seeking more space without Sydney or Melbourne prices. Houses could grow by about 30 per cent to roughly $1.45 million, with units following closely to just over $1 million. Suburban neighbourhoods are becoming increasingly popular for those balancing cost, space, and lifestyle. This steady growth pattern offers buyers predictability, which can be a relief compared with larger, more volatile markets. The Olympics in 2032 and associated infrastructure growth is a big driver for this market.

Adelaide

Price rises in the coastal southern city are consistent, with houses and units likely to increase roughly 30 per cent, reaching around $1.24 million and $845,000 respectively. Available land and steady population inflows create a reliable environment. Buyers who prefer gradual growth over headline-grabbing spikes often find the market here more approachable. However, house price to income ratios may be a strong headwind in this market.

Perth

Along the western coast, houses and units are also on a steady upward path, with gains similar to Adelaide, bringing medians to roughly $1.25 million for houses and $850,000 for units. Local supply delays can occasionally create minor fluctuations, but overall growth remains steady, rewarding buyers who plan ahead.

Hobart

The island market continues to impress, with house prices predicted to increase around 27 per cent to about $950,000 and units rising more slowly to near $685,000. For newcomers or retirees, this city offers a more manageable pace, yet growth remains promising. Smaller markets often reward patience, allowing buyers to see their investment appreciate steadily.

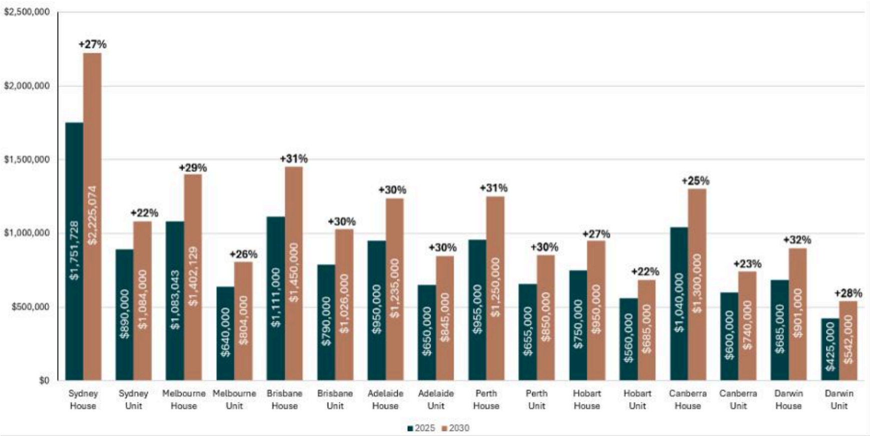
Canberra

The inland administrative hub shows houses rising roughly 25 per cent to about $1.3 million, with units slightly less at $740,000. Buyers here benefit from predictable growth without the extremes of larger capitals, making it an appealing option for families or long-term investors.

Darwin

Houses in the tropical northern capital may grow closer to a third, reaching roughly $901,000, with units a little slower at $542,000. Families and long-term buyers can find reasonable value here, as the city provides solid growth potential without the pressures of Sydney or Melbourne. However, the transient nature of employment is a risk factor for this market.

Figure 17: Australia Capital Cities 2025 – 2030 House & Unit Price Forecast



Source: Propertybuyer December 2025

Drivers behind the projections

Key factors influencing these trends include:

- Supply limits – genuinely affordable homes remain scarce, pushing prices higher.
- Population shifts – congestion and remote work encourage moves to outer suburbs or smaller capitals.
- Interest rates – mortgage costs influence how far buyers can stretch.
- Local development – cities with more available land tend to experience steadier growth than denser capitals.

Even though Sydney and Melbourne dominate headlines, smaller capitals quietly offer steady, manageable growth. For everyday buyers, these cities often provide opportunities where budgets, lifestyle, and long-term gains align more comfortably.

Propertybuyer Industry Expert Interviews

"I expect the strongest price growth over the next five years in Brisbane and Sydney due to strong demand and low supply, with Melbourne accelerating later. Perth and Adelaide will see growth initially, though affordability constraints may start to limit increases."

- Cameron Kusher, Leading Independent Property Consultant

INTEREST RATES & CREDIT CONDITIONS

Property Prices & Interest Rate Correlation

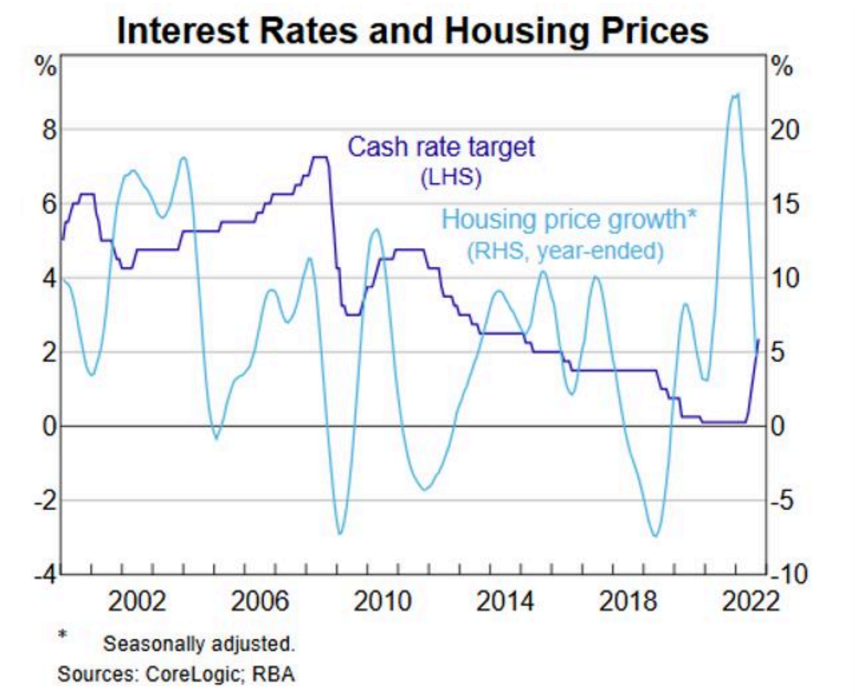
Interest rates affect housing affordability, but they are only one part of the story. Supply, demand, and lifestyle trends often have a bigger short-term impact, especially in cities like Sydney where under-building pushes median prices towards $2 million.

Think of it like a crowded concert hall. Even if ticket prices drop, limited seats create competition. Similarly, home prices respond more to the number of available dwellings than small shifts in borrowing costs.

Figure 18 illustrates this. The cash rate moves steadily, while housing growth swings dramatically. Between 2007 and 2008, rising rates saw growth fall sharply, while 2012–2013 shows the opposite trend. During 2020–2021, near-zero rates coincided with a surge to around twenty per cent growth, driven by record-low mortgage rates, government support, and tight supply.

For buyers, this shows that interest rates matter for long-term affordability, but local supply and demand often dominate short-term outcomes.

Figure 18: Correlation Between Interest Rates & Housing Prices



Source: Reserve Bank of Australia (RBA) 2022

RBA Cash Rate Forecast

The path for the RBA cash rate has shifted in recent months. Markets now expect the rate to hold at 3.60 per cent through the remainder of 2025 and into mid-2026, reflecting the ongoing “higher for longer” sentiment. Economists have become slightly more hawkish, forecasting a modest increase to around 3.85 per cent by mid-2026. For everyday borrowers, this means mortgage rates are likely to stay steady for now, rather than dropping sharply as some had hoped.

Key paths for the cash rate:

- **RBA Technical Assumption:** The Board assumes the rate remains at 3.60 per cent through much of 2026, with perhaps one small cut later in the forecast period.
- **Market Expectations:** Flat or slightly rising, reflecting financial traders’ caution and scepticism about the RBA’s ability to achieve its inflation target without further action.
- **Median Economists:** Forecast slightly higher rates around 3.85 per cent by mid-2026, signalling their view that policy may need to be tighter than the RBA currently assumes

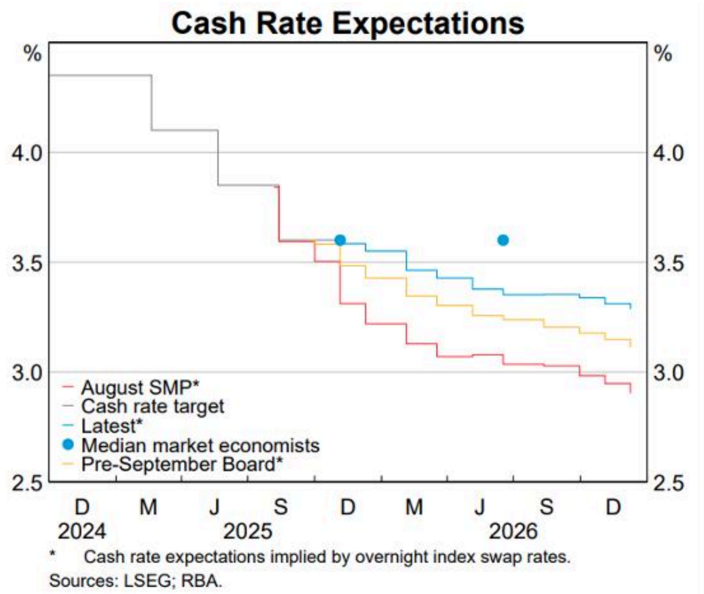
Propertybuyer Industry Expert Interviews

"The cash rate may fall to around 3.1% early next year, cycling around that over the next five years, with inflation averaging near the RBA's 2.5% target. There is some upside risk due to global and Australian inflationary pressures."

- Shane Oliver, Chief Economist AMP

The RBA’s cautious approach keeps rates “a little restrictive” to gradually bring inflation back to the 2–3 per cent target. Household credit growth and other financial conditions are easing slowly, meaning borrowers may feel some relief, but large shifts in repayments are unlikely. Figure 19 illustrates these updated expectations and highlights the contrast between the RBA’s official view and external market and economist assessments.

Figure 19: RBA Cash Rate Forecast



Source: Reserve Bank of Australia (RBA) November 2025

Lending Standards & Credit Availability

The policy rate is only one part of the story. Who can actually enter the property market depends just as much on lending standards, borrower serviceability, and credit availability.

- APRA continues to maintain prudential buffers, keeping households from becoming over-leveraged even though debt-to-income ratios are hovering around 180 per cent.
- Non-bank lenders make up roughly 6 per cent of the financial system but are expanding selectively, helping borrowers who struggle to access major bank loans.
- Risk management remains central. Lenders continue rigorous underwriting and stress testing, ensuring people are not overextending themselves even as competition increases.

Think of it like a family trying to get into a busy train at peak hour. Even if there's space on the train (low rates), safety rules and crowd limits (prudential checks and serviceability tests) determine how many can board. A young couple in Sydney, for instance, can now save a deposit in about three years thanks to the first home buyer guarantee, instead of nearly a decade in the past. But their repayments would still eat up over 70 per cent of average household income. Even with attractive rates, disciplined lending rules keep borrowing realistic.

Propertybuyer Industry Expert Interviews

"Interest rate changes strongly affect affordability. Even small rate cuts could encourage more buyers to return over the next 12 months."

- Tim Lawless, Head of Research Cotality

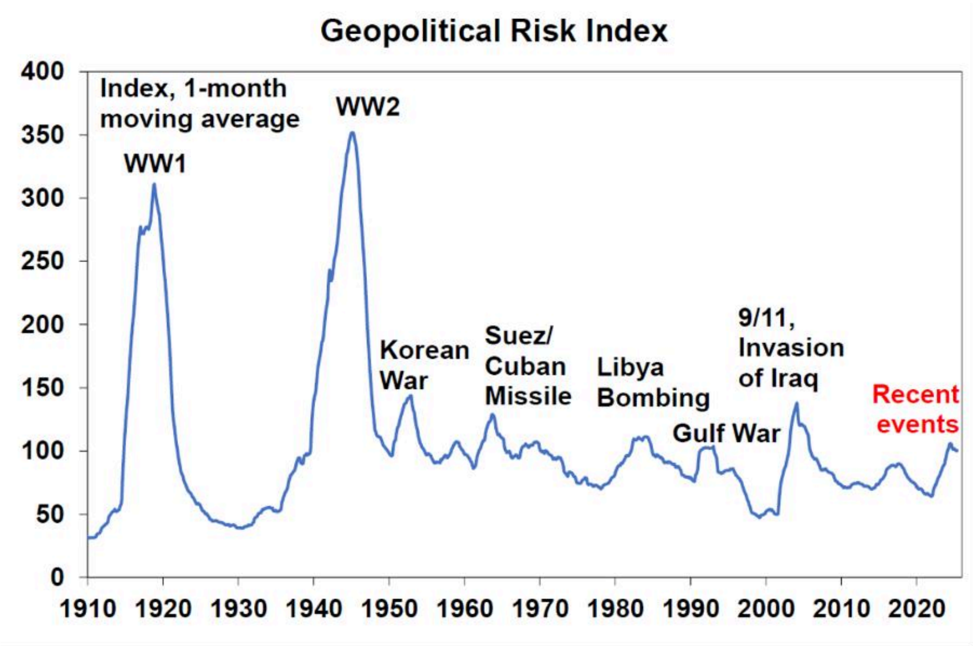
Potential Impact of Global Factors

Global shocks rarely come out of the blue. Often, tensions simmer for years before reaching a tipping point. Lately, it has felt like the world has been moving from one geopolitical flashpoint to another, from the war in Ukraine and Middle East tensions to China-Taiwan friction, trade disputes, and social unrest. These events ripple through markets, and households are on the frontline, feeling the impact through borrowing costs, inflation, and access to credit.

The Geopolitical Risk Index provides a measure of these tensions by counting newspaper articles mentioning threats of war, terror, military buildups, and related crises. Figure 20 illustrates this long-term record, showing spikes around 9/11, a relatively calm period for much of the following decade, and a rising trend in the 2020s. For households, these market reactions can translate into higher mortgage rates, shifts in consumer prices, or changes in credit availability.

The other major impact of global uncertainty and events (but typically not discussed) is the impact on consumer confidence. When consumers feel happier (or wealthier or more settled) they typically are willing to act and spend or invest. But when they feel threatened or cash strapped, they hold back from spending and investing. The smart investor knows how to manage their emotions and cashflow through all economic and political cycles and take advantage of situations where fear abounds.

Figure 20: Australia Geopolitical Risk Index



Source: AMP June 2025

Households in advanced economies have generally strengthened their balance sheets, with debt-to-income ratios around 110–120 per cent. In Australia, many variable-rate borrowers have seen monthly repayments stabilise after a period of hikes, while some New Zealand households could see short-term fixed rates ease. By contrast, UK households with older fixed terms might face rising payments, highlighting how global policy differences and geopolitical events directly shape household finances.

Even families with stable incomes can feel the effects. Geopolitical shocks may prompt households to delay large purchases, adjust spending, or draw on savings to buffer against uncertainty. Highly leveraged households are especially sensitive, as small swings in rates or prices can make a noticeable difference to monthly budgets.

For Australia, three global vulnerabilities are particularly relevant to household finances:

- **International financial markets:** Shocks can increase borrowing costs, affecting mortgages and personal loans.
- **China's financial sector:** Weak demand for Australian exports can push up prices for energy, food, and other essentials.

- **Operational and digital risks**: Cyber disruptions or payment outages can interrupt everyday household transactions.

Some numbers help put these risks in context. Non-bank financial institutions manage around 45 per cent of global assets, half of committed capital in US private equity funds is tied up in older investments and leveraged loan defaults are nearing GFC-era levels. While Australian banks are comparatively insulated, households could still feel ripple effects through higher credit costs or rising prices.

MARKET SEGMENTS: WHAT WILL PERFORM BEST & WHY

When thinking about property, it helps to picture the different types like three lanes on a highway, each moving at its own pace. Detached houses remain the backbone of Australia's market. Over decades, they have generally outperformed apartments in capital growth, partly because larger land parcels create scarcity. Over the past year, the national median house price climbed from roughly $756,000 to about $834,000, pushing the price gap with apartments from around 22 per cent to just over 23 per cent. Houses appeal to families with more space, privacy, and flexibility to upgrade or extend. Supply reflects this demand: in 2024, roughly 111,000 detached houses were completed, nearly double the output of medium- and high-density options.

Medium-density housing, such as townhouses and duplexes, is increasingly filling the "missing middle" in urban areas where land is scarce. Approvals have risen notably across several states:

- Western Australia around 63 per cent
- South Australia about 37 per cent
- Queensland roughly 26 per cent
- New South Wales near 19 per cent

This segment offers a practical balance, providing more space than an apartment but better affordability than a detached house. Streamlined approvals and pre-designed developments are helping buyers enter the market sooner, making medium-density a growing choice for cost-conscious families or first-time buyers seeking a lifestyle upgrade.

High-rise apartments are more limited in long-term growth, though they serve specific needs. Median prices are roughly 30 per cent lower than houses, and rental yields can be higher, appealing to smaller households or investors. Short-term growth, such as the 15–23 per cent increase in Perth, Brisbane, and Adelaide in 2023/24, shows potential for gains, but over decades apartments rarely match houses in capital growth. Their value is more in accessibility, location, and convenience, with fees and space constraints tempering returns for families or larger households.

Key Highlights:

- Detached houses are the most reliable long-term performers, particularly for families seeking space and flexibility.
- Medium-density housing provides a balance of affordability, livability, and growth potential, benefiting from faster approvals.
- High-rise apartments offer accessibility and higher yields but generally lag in capital growth and lifestyle flexibility.

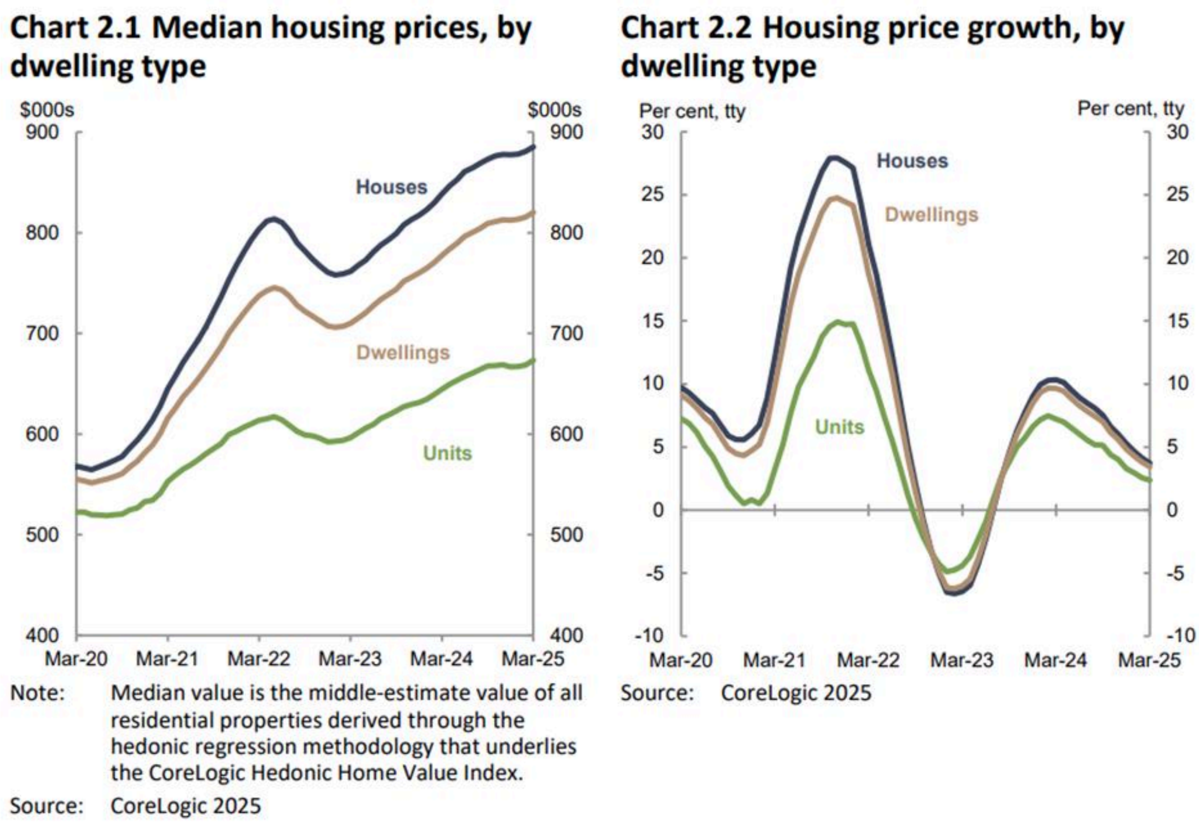
Propertybuyer Industry Expert Interviews

"Micro housing solutions (shared houses, rooming houses, boarding houses, granny flats) likely; rents expected to rise 5–6% over the next 12 months."

- Louis Christopher, Owner & Managing Director SQM Research

Recent trends, shown across both panels of Figure 21, support these observations. In the left chart, which displays median prices, the median house price by March 2025 was approaching $900,000, compared with over $800,000 for all dwellings and around $700,000 for units. In the right chart, which presents year on year growth, houses and the broader dwelling market rose at rates above 25 per cent during the boom from 2020 to 2022, while units peaked closer to 15 per cent. After a brief dip in 2023, growth returned to about 5 per cent by March 2025. These movements, illustrated in Figure 21, show the stronger appreciation of houses, the growing role of medium density homes for buyers seeking a balance between cost and lifestyle, and the steadier but slower growth profile of apartments.

Figure 21: Australia Geopolitical Risk Index



Source: National Housing Supply and Affordability Council (NHSAC) May 2025

Owner-Occupier vs Investor Stock

A useful way to understand the property market is to recognise that owner occupiers and investors approach housing with different intentions. Owner occupiers buy a home to live in and usually select properties based on liveability, long term suitability, and proximity to amenities. Investors focus more on rental return, cost efficiency, and future capital growth. These motivations shape the type of stock each group prefers and influence how that stock performs over time.

Owner occupiers make up the majority of Australian buyers, so properties that attract them often deliver firmer and more reliable capital growth. Homes with larger layouts, appealing natural light, convenient access to schools, transport, shops, parks, or beaches, and positions in quieter or lower density streets generally fall into this category. When a higher proportion of residents want to live in a home rather than rent it, the competition for these properties tends to support both values and stability during periods of softer market activity.

Investor dominated areas behave differently. High density precincts with many similar dwellings often face higher turnover and more variable rental conditions. Capital growth in these areas can be slower because pricing movements are influenced by investors seeking yield rather than residents seeking long term comfort. When a large volume of near identical stock is available, landlords face stronger competition for tenants, and this creates greater risk regarding vacancies and rental performance.

You can see the contrast between the two types of stock through their typical characteristics.

Owner occupier style property usually includes:

- Locations with practical access to schools, shops, public transport, beaches, or parks
- Suburbs or streets with a higher share of residents rather than renters
- Smaller scale or boutique apartment buildings with fewer neighbours
- Larger internal areas and more practical layouts suited to long term living

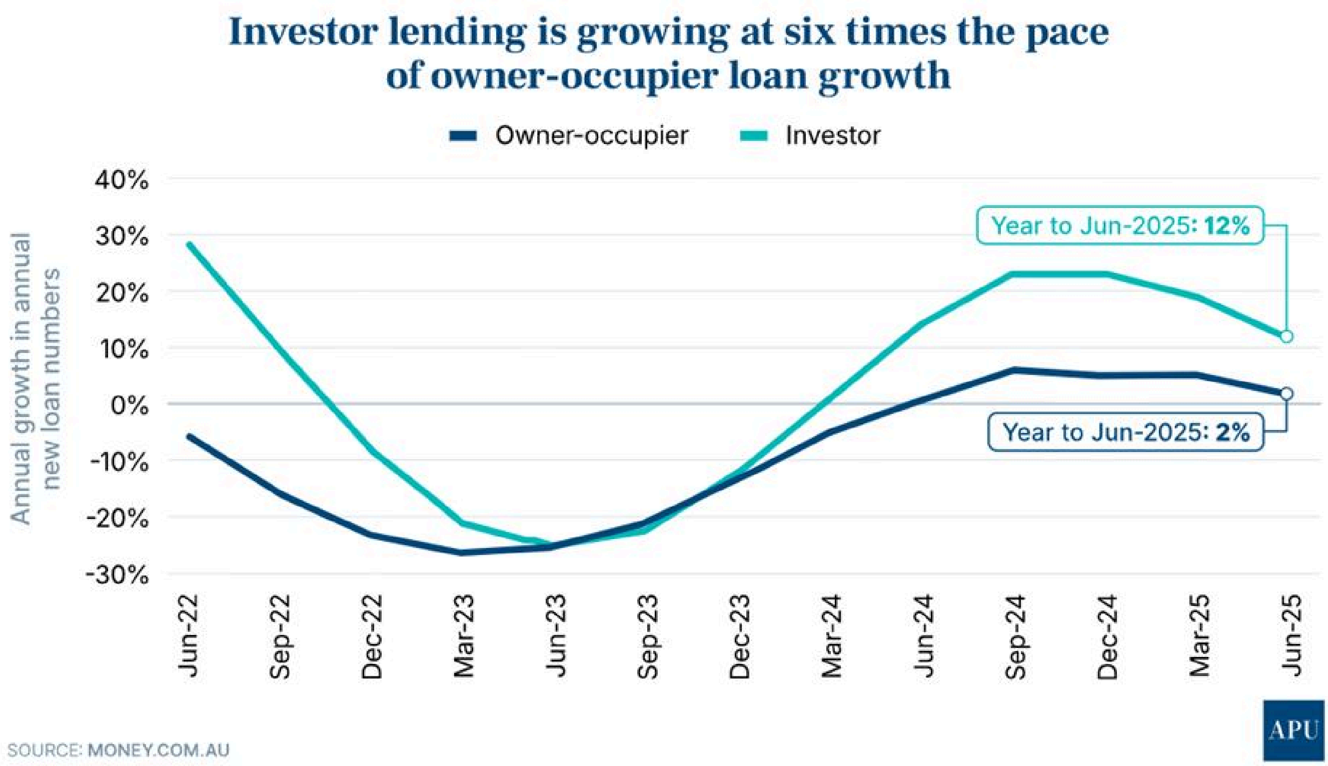
Investor dominated stock commonly features:

- High density developments with many similar dwellings
- Areas where a large proportion of homes are rented
- Smaller floorplans created for cost efficiency rather than comfort
- Locations where supply can grow quickly and place pressure on prices

Recent lending trends make the contrast between the two buyer groups easier to see. Figure 22 shows that both owner occupier and investor loans fell sharply in 2022 and early 2023, but the recovery that followed was much stronger on the investor side. The lines in the figure separate through 2024, leading to the projection for June 2025, where investor loan growth of about 12 per cent compares with roughly 2 per cent for owner occupiers. This is where the figure highlights investor lending growing at about six times the pace of owner occupier lending.

Figure 22 also indicates that part of the recovery has come from larger average loan sizes rather than a strong lift in borrower numbers, which suggests buyers returning to the market have needed to take on more debt to secure a purchase.

Figure 22: Investor vs Owner Occupier Lending



Source: Australian Property Update (APU) September 2025

State results mirror this pattern. Queensland and South Australia show the strongest momentum, while high borrowing costs in New South Wales continue to slow the owner occupier side. Tight rental conditions across the country appear to be drawing investors back in more quickly than households buying a place to live.

Even so, the most reliable long term performers remain homes that appeal to owner occupiers. These properties attract wider and more stable demand, hold their value more firmly during weaker conditions, and usually see stronger competition when sold.

Build-to-Rent & Co-Living Models

At the moment, owner-occupier demand is shaping much of the housing market, although investor activity also plays a role in certain segments. Build-to-Rent (BTR) apartments are expanding rental stock, particularly in Melbourne and Brisbane, giving first-home buyers or young couples more options than traditional rentals. Since early 2025, four BTR schemes have opened, adding around 1,300 units, two in Melbourne and two in Brisbane.

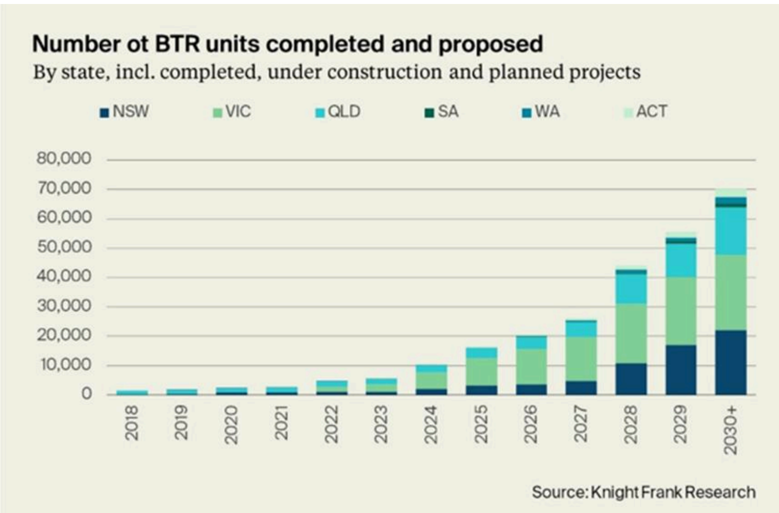
Propertybuyer Industry Expert Interviews

"The variety of property types is increasing, including build-to-rent and co-living, giving buyers more choice."

- Anne Flaherty, REA Senior Economist

Figure 23 shows completed and proposed BTR units across Australian states. Victoria leads, followed by New South Wales and Queensland, while the ACT, Western Australia, and South Australia contribute smaller volumes. Expansion has accelerated since 2023, with the pipeline set to peak beyond 2030. This highlights where tenants and investors face the most competition and opportunity. For families seeking rental security, Victoria's scale offers more choice and smoother outcomes.

Figure 23: BTR Units Pipeline by State



Source: Knight Frank August 2025

Co-living trends are emerging alongside BTR. In Sydney, students and early-career professionals increasingly choose co-living to balance affordability with community, showing that smaller units in high-cost areas can still deliver strong rental returns.

Key drivers of BTR and co-living growth include:

- Lower interest rates improving buyer affordability
- Rising construction costs influencing the type and location of developments
- Policy support for BTR and co-living schemes

The BTR pipeline has grown around 35 per cent nationally, concentrated in major capitals, while regional markets see fewer units and more constrained growth potential.

Regional Hotspots

At the moment, regional property markets are performing strongly, often outpacing capital cities. Dwelling values rose around 6 per cent over 2024, compared with roughly 4 per cent in capitals. Rental yields in regional areas remain higher, and entry prices are about 40 per cent lower.

Queensland regional markets stand out:

- Townsville continues to attract buyers, with growth just under 27 per cent.
- Cairns offers strong rental yields.
- Gladstone and Mackay benefits from local employment and steady demand.

New South Wales regional markets show variation:

- Dubbo has grown around 9 per cent over five years.
- Lismore and Singleton continue to perform well.
- Bowral-Mittagong faces slight declines.

Victoria has pockets of opportunity:

- Bendigo delivers growth around 6 per cent and rental yields near 4.3 per cent.
- Wodonga benefits from transport links and steady commercial activity.
- Mildura shows growth around 6 per cent.

Western Australia has high-growth regions:

- Geraldton leads nationally with annual growth of 28 per cent.

Tasmania is emerging as a regional hub:

- Launceston and Greater Hobart offer rental yields around 5 per cent.
- Sunshine Coast demand rises, supported by major developments.

These trends highlight that regional markets provide affordable, higher-yield opportunities for investors, while owner-occupiers can access lifestyle benefits and housing options increasingly constrained in capitals.

RENTAL MARKET OUTLOOK

National & City-by-City Vacancy Rate Trends

Some mornings the rental search feels like trying to grab the last seat on a busy bus, because you can see the destination, yet space to settle in feels limited. Nationally, vacancies sat around 1.2 per cent in September 2025, largely unchanged from August, with roughly 36,000 homes available. Listings active for three weeks or more give a clearer picture of what renters can actually secure.

Major cities each move at their own pace:

Sydney Vacancies near 1.3 per cent with about nine and a half thousand listings. Options in the inner rings feel narrow, and unless supply grows, tightness is likely to continue through the year.

Melbourne Settled around 1.8 per cent with just over nine thousand listings. Flats near campuses or business hubs turn over quickly, keeping competition lively in those hotspots.

Brisbane Close to 0.9 per cent, with only a small set of homes around the river precincts fitting what renters want. Population inflows and limited choice suggest the search will stay brisk.

Propertybuyer Industry Expert Interviews

"National rental vacancy rate is 1.2%, favouring landlords. Tightest markets: Hobart, Adelaide, Perth, Brisbane, and some of Sydney. Melbourne vacancy is 1.8%."

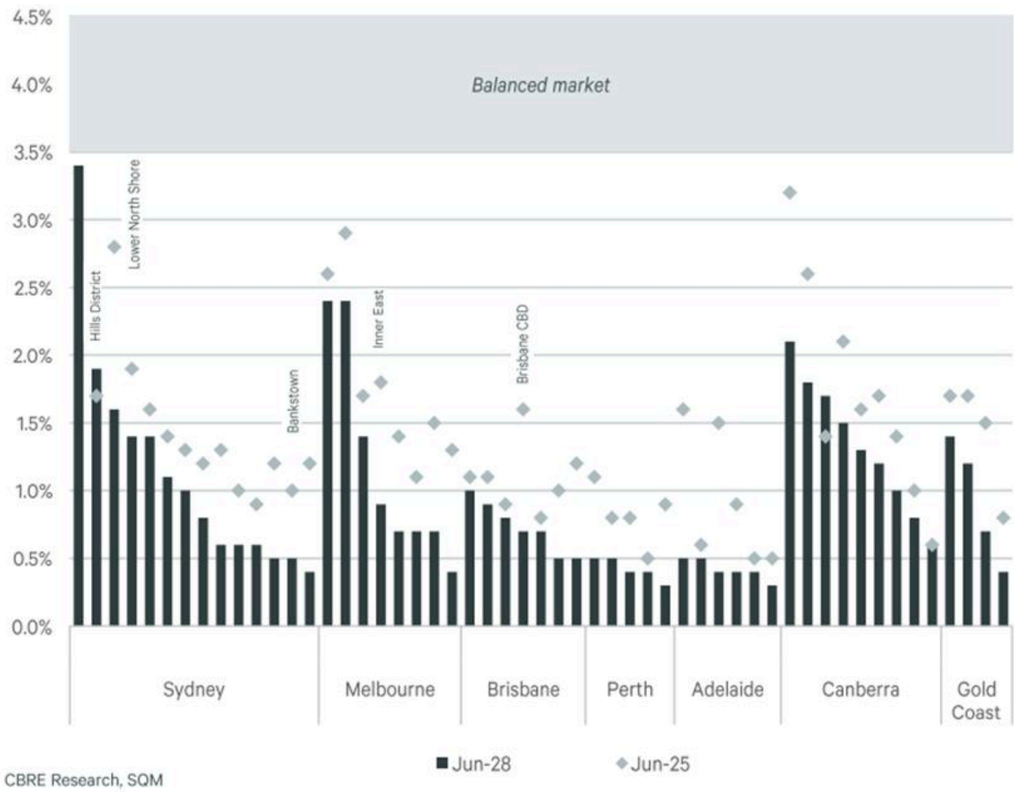
- Louis Christopher, Owner & Managing Director SQM Research

Smaller capitals tell a similar story with their own pace. Perth and Adelaide remain at the lower end, yet searches move quickly. Canberra hovers near one and a half per cent, Darwin stays in the lower band, and Hobart is tightest at about 0.4 per cent, where early planning can make the difference between securing a home or stretching budgets. Limited supply and steady demand hint these conditions are unlikely to ease soon.

Figure 24 helps clarify the contrast. The Hills District in Sydney sits near 3.4 per cent, just under the balanced zone, while many precincts cluster closer to half a per cent. Canberra ranges from just above two per cent down to 0.4 per cent, Melbourne peaks near 2.3 per cent, and the Gold Coast spans roughly one and a half per cent down to levels similar to the tightest capitals. The patterns show gradual tightening in higher-rated areas and steady pressure in the lowest, almost like stretches of coastline responding to the tide at their own pace, suggesting that while small easing may appear in some places, most markets will remain competitive through the next year.

Across the capitals combined, vacancies stay below 2 per cent. Regional markets hover near 0.7 per cent, so even beyond major centres, patience and timing matter as much as pinpointing the right suburb.

Figure 24: Australian City Precincts Vacancy Rate Forecast



Source: CBRE September 2025

Rental Growth Projections

Rents across Australia continued to rise in early October 2025, with the national average around $655 per week and capital city rents near $756. Houses have edged up slightly faster than units over the past year, though most changes feel steady rather than dramatic.

City highlights show how conditions vary across the country:

Sydney	Houses sit near $1,100 per week. In popular inner suburbs, options can disappear quickly, and apartments in the Lower North Shore are projected to reach around $1,750 by 2030.
Melbourne	City apartments are expected to climb toward $900, with outer suburbs slightly lower. Flats near campuses or business hubs often move fast, even when overall growth is moderate.

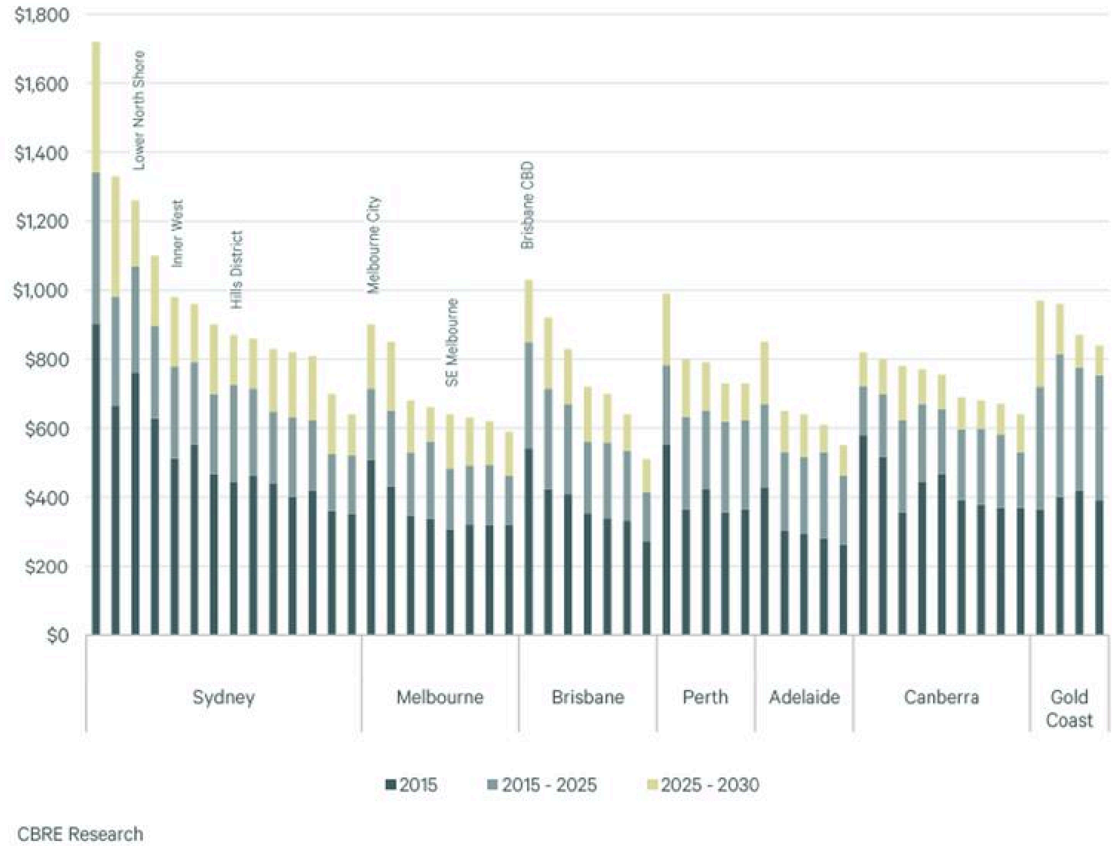
Brisbane	The CBD is projected to exceed $1,000 for two-bedroom apartments, reflecting strong demand. Renters may find competition high and choices limited.
Perth and Adelaide	Rents generally sit in the mid-$700s to low $800s, with steadier growth and fewer changes, making searches feel more predictable.
Canberra and Gold Coast	Rents are slightly higher, with steady increases expected in precincts close to workplaces or lifestyle hubs.
Hobart	The market is small but growing, with annual increases above average. Planning ahead can make the difference between securing a home or stretching the budget.

KPMG analysis suggests population growth continues to outpace new housing supply, maintaining upward pressure on rents, though growth is expected to ease slightly to around 3.5–4 per cent annually through 2026. For many households, this sustained pressure makes home ownership an appealing option.

Houses remain the higher-rent option, while units often deliver stronger yields in inner-city and coastal areas. Even where affordability limits slow growth, locations with steady demand are likely to maintain solid returns. Timing and location remain crucial, as small shifts in supply or popularity can significantly affect outcomes for renters and investors.

Figure 25 provides additional context, showing projected two-bedroom apartment rents across Australian city precincts. Sydney precincts, particularly the Lower North Shore and Inner West, are expected to see the largest absolute increases, while other capitals follow moderate trajectories, highlighting the varied pace of growth across the country.

Figure 25: Australian 2 Bed Apartment Rental Forecast



Source: CBRE September 2025

Impact of Tenancy Reforms & Investor Sentiment

Australia's rental market is under unusual strain, and tenants are feeling it first-hand. A rising number of property investors are stepping back, which is pushing rents up and leaving fewer vacancies. The 2025 Annual Property Investor Sentiment Survey by the Property Investment Professionals of Australia (PIPA) shows roughly 17 per cent of investors sold at least one property last year, up from about 14 per cent the previous year and 12 per cent in 2023. This marks the fastest rate of exits since the survey began in 2022.

The pace of exits varies across states. Queensland leads, with just over a third of investors selling, while regional areas there have seen sales more than double from the prior year. Victoria, ranked lowest for pro-investment policy in Figure 26, is also experiencing elevated exits, especially in Melbourne. New South Wales, despite a slight decline, continues to tighten supply. Here is a snapshot:

- **Queensland:** roughly 35 per cent sold, regional areas about 16 per cent
- **Victoria:** around 30 per cent, Melbourne 22 per cent
- **New South Wales:** close to 12 per cent

Several factors are driving this trend. Rising operational costs, state-specific taxes, and complex regulations are weighing on investors. Victoria combines new land taxes, vacancy levies, and tenancy reforms, while New South Wales landlords face the end of no-grounds evictions and automatic pet approvals. Many report operational costs climbing by roughly 10 to 40 per cent, most of which they absorb themselves rather than passing on to tenants.

The effect on renters is clear. Only around 40 per cent of sold properties remain in the rental pool, with the rest taken by owner-occupiers or first-home buyers. Imagine a young couple hunting for a two-bedroom unit in Brisbane or a small landlord in Victoria deciding whether to hold a property in an uncertain regulatory climate.

Figure 26 shows how state policies shape these trends. Western Australia ranks as most supportive of investment, while Victoria is least supportive, followed by the Australian Capital Territory. These differences help explain why investor departures vary so widely. Each property leaving the rental pool adds pressure for tenants, making searches longer, rents higher, and choices more limited.

Figure 26: State Support for Property Investment: Best to Worst

Source: realestate.com.au (REA) September 2025

Pressures on Affordable Housing

Renters are feeling the squeeze. Over the past decade, average rents in capital cities have jumped more than half to around $742 per week. Some cities have climbed even faster: Adelaide up roughly 80 per cent, Hobart 75 per cent, Brisbane 65 per cent, and Perth 60 per cent. Social housing makes up just over 4 per cent of dwellings, well below the 10 per cent target needed to meet demand.

The 2025 Rental Affordability Index shows a mixed picture. Sydney, Melbourne, and Adelaide are stabilising, while Perth and Brisbane remain deeply unaffordable. Regional areas outside South Australia are also struggling. In Perth, rent consumes nearly a third of household income, outpacing Sydney. A full-time hospitality worker may spend over 40 per cent of earnings on rent, while JobSeeker recipients would need more than their entire income. In Melbourne, low-income renters continue to face pressure despite overall stabilisation.

Falling investor participation and affordability gaps further limit rental options. Tenants may need to look at regional towns, shared housing, or adjust expectations, while policymakers must urgently expand affordable housing supply. These trends are structural, not temporary, and the human impact is immediate: families juggling bills, young workers delaying independence, and communities feeling the squeeze.

CONSTRUCTION & DEVELOPMENT PIPELINE

Where Major New Projects Coming Online

Australia's construction and development landscape remains busy, with infrastructure, energy, and critical minerals projects driving jobs, investment, and regional growth. These projects reflect government priorities while creating real opportunities for workers and communities across the country.

Key infrastructure projects

- Western Sydney International Airport is on track for a late 2026 opening, with major work this year focused on terminal and transport link milestones, supporting thousands of construction roles.
- Inland Rail advanced sections such as Narrabri to North Star in 2025, strengthening the Melbourne to Brisbane freight corridor.
- Melbourne Metro Tunnel has been progressing toward completion, adding five underground stations and easing commuter congestion.

Cultural and community-focused projects have also shaped city life throughout 2025. Melbourne's Suburban Rail Loop East continued tunnel boring and station construction, providing work for local tradespeople and engineers.

Hospital, road, and water projects

- Adelaide's New Women and Children's Hospital ($3.2 billion) expanded healthcare access during 2025.
- Queensland's Capacity Expansion Program supported additional hospital developments, improving regional health outcomes.
- Major road projects, including Melbourne's North East Link and Adelaide's North–South Corridor, remained the bulk of road investment.
- Water initiatives such as South Australia's Northern Water desalination and Queensland's Paradise Dam rebuild focused on long-term supply security.

Mining and energy developments

Australia's energy and minerals sectors continued to advance LNG, hydrogen, renewable, and critical minerals projects in 2025:

- Scarborough LNG and Pluto Train 2 in Western Australia approached completion, boosting domestic and export energy capacity.

- Large-scale projects, such as the Australia-Asia PowerLink (around $60 billion), Australian Renewable Energy Hub ($30 billion), Cape Hardy Green Hydrogen ($35 billion), and Murchison Green Hydrogen ($15 billion), are planned or proposed, supporting jobs, regional investment, and decarbonisation.

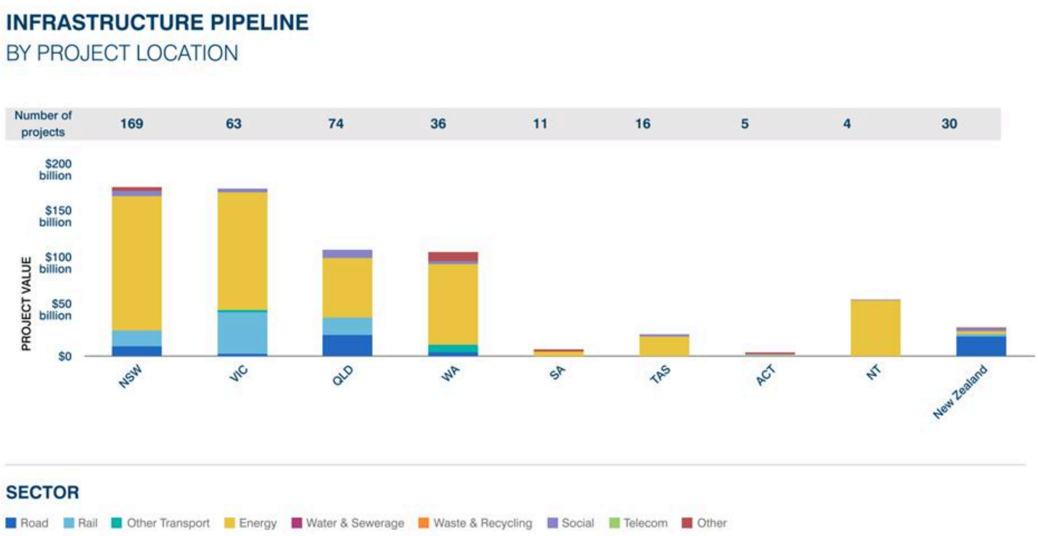
- Critical minerals projects such as Donald Rare Earths ($0.392 billion), Gonneville ($1.6 billion), and Sunrise Battery Materials Complex ($2.609 billion) underpin battery production and industrial supply chains.

National pipeline and outlook

Total construction work in Australia is on the rise, reaching around $334 billion in 2024–25 and expected to grow steadily over the next two years to just over $350 billion. Major road projects continue to attract about $13 billion annually, while hospital developments are set to exceed $6 billion by 2027. Renewable energy infrastructure is expanding, and mining is increasingly focused on critical minerals, supported by initiatives such as the $4 billion Critical Minerals Facility and planned processing plants, including the $6.4 billion urea plant on the Burrup Peninsula. Together, these projects are creating thousands of jobs and adding lasting capacity to housing, industry, and energy across the country.

The overall distribution of this investment by state and sector, including transport, energy, and social infrastructure, is illustrated in Figure 27, showing how resources are concentrated across the country while highlighting regional opportunities and growth.

Figure 27: Australian Infrastructure Pipeline by State



Source: Australia New Zealand Infrastructure Pipeline (ANZIP) 2025

Development Risks in Construction Projects

Large-scale construction projects rarely run perfectly on schedule. Some risks are obvious, while others can catch developers and stakeholders off guard, creating delays or unexpected costs.

Financing delays: Projects often rely on multiple funding sources. For example, a regional developer had to pause construction for around six weeks while waiting for bank approvals. Even minor cashflow interruptions can ripple across timelines and affect other contractors.

Zoning and approvals: Local councils can be unpredictable. A residential community in Queensland waited months longer than expected for rezoning approvals, delaying the start of construction. Engaging with consent authorities early can prevent costly hold-ups and keep projects moving smoothly.

Environmental and site challenges: Soil contamination, flood-prone areas, or protected wildlife habitats can stall projects. Builders often discover these hurdles only once work is underway, which adds unexpected costs and delays that can ripple through schedules.

Supply chain and labour shortages: Even when permits and finances are secured, materials and skilled workers are not guaranteed. A Sydney apartment project recently paused plastering for a few weeks due to a shortage of specialised tradespeople. Planning ahead and maintaining flexible schedules can reduce these risks significantly.

Managing development risks effectively requires proactive planning. Monitoring financing, engaging early with authorities, and keeping contingency plans ready helps developers and investors avoid surprises and ensures projects stay as close to schedule and budget as possible. These precautions not only protect investment but also improve outcomes for communities relying on the new infrastructure.

Propertybuyer Industry Expert Interviews

"House building block prices have risen across all capital cities except Adelaide. Sydney leads with a median block price of $780,000 and an average size of 350 square metres, nearly $2,500 per square metre."

"Building costs are increasing 5–6% year on year, making it difficult to reduce costs. Overall building costs are above 6%." - Dr. Andrew Wilson, Chief Economist My Housing Market

TECHNOLOGY, INNOVATION & SUSTAINABILITY TRENDS

PropTech, AI-Driven Valuations & Green Building Standards

2025 is proving a turning point for technology in real estate. The global PropTech market is expected to reach about $41 billion, with AI solutions growing roughly 30 per cent annually. Almost all agents in major brokerages now use AI, showing how central these tools have become to daily property operations.

Developers and property managers are already seeing the benefits. One mid-sized developer, for instance, used AI to assess multiple feasibility studies, cutting a two-day task down to a few hours, and around two-thirds of these projects closed faster than usual. Families hunting for homes are noticing the difference too: a Melbourne family secured a property within three months by viewing multiple listings at once.

Operational efficiency is rising alongside speed. Some AI tools double the number of prospects converted into property tours, and most routine work orders are automated. Lease-to-collect times now average just under three weeks, while delinquency rates stay below 2 per cent.

Adoption varies by region. Urban centres are nearly saturated, while smaller markets are catching up. Sustainability is increasingly tied to technology: green building standards and smart energy management reduce costs while tracking water, energy, and carbon emissions, making eco-friendly practices financially and operationally advantageous.

What matters most is the human impact. Developers close deals faster, property managers spend less time on repetitive tasks, and investors make decisions based on real-time insights. By 2025, success in real estate depends as much on these smart tools as on traditional know-how, and those who embrace them are clearly ahead.

Sustainability Requirements Influencing Buyer Demand & Pricing

For many buyers, sustainability is no longer optional, it can be a key factor when choosing a home. Environmental performance, energy efficiency, and other green credentials now influence property values, tenant preferences, and long-term returns. Homes with strong sustainability credentials tend to attract higher prices, better tenants, and increased rental yields.

Climate change is shaping which locations buyers and investors favour. Areas with favourable environmental conditions see stronger demand, while properties exposed to extreme weather, rising sea levels, or other climate risks can lose value. Understanding these geographic factors helps investors identify resilient markets.

Energy efficiency is increasingly central. By 2025, more than half of houses and just under 40 per cent of units sold included energy-efficient features, often delivering price premiums of roughly 14 per cent for houses and 12 per cent for units. Features such as solar panels, good insulation, and north-facing orientation are particularly valued.

Not all features add equal value. North-facing homes command the highest median prices, projected at nearly $1.2 million, followed by double-glazed houses, which add around $145,000 nationally and up to $495,000 in Sydney. Solar panels, while common, generally produce a smaller uplift because they are easier to install later and perceived as optional.

First-home buyers are leading the shift toward sustainable housing. About two-thirds prefer homes that lower running costs and environmental impact. Rising energy prices make this financially significant, while benefits such as improved thermal comfort provide immediate lifestyle gains. For example, a young couple relocating may find that a double-glazed home offers lower bills and quieter interiors, shaping their choice.

Adoption is strongest in specific areas:

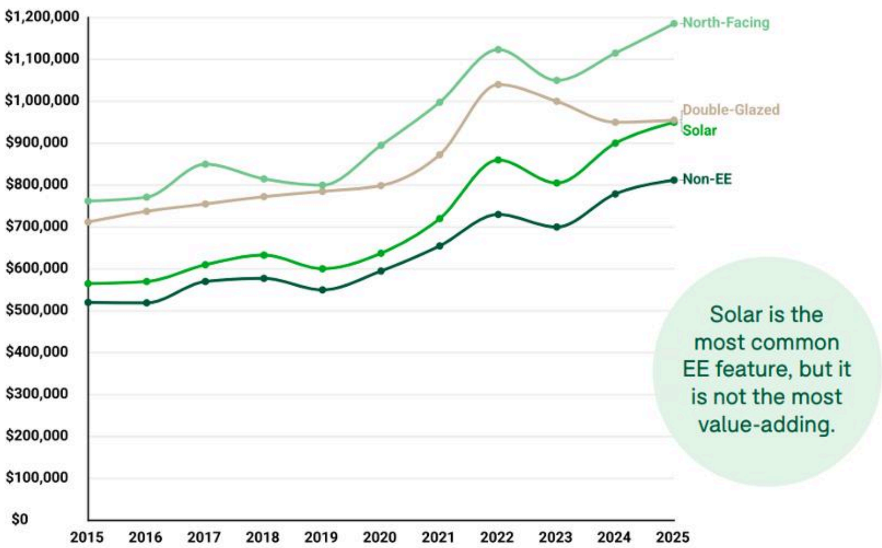
- Suburbs with middle-income households are driving demand, showing sustainable housing is not just for affluent buyers.
- Outer-metro and regional growth corridors, where new developments meet higher efficiency standards, make energy-efficient homes more accessible. Buyers often pay a premium for solar panels or double glazing even when similar non-efficient properties are available.

Technology complements sustainability. Energy management systems, environmental monitoring tools, and smart building features reduce operating costs, improve comfort, and enhance appeal. Renewable energy, water efficiency, and other sustainable design features are increasingly expected.

Policies, incentives, and green finance further shape supply and demand. Investors who consider these factors can build resilient, appealing portfolios with better long-term returns while supporting broader sustainability goals.

Homes with strong energy ratings and high-value features, particularly north-facing orientation or double glazing, should be prioritised for long-term value, especially in regional markets where premiums are rising and competition is increasing. These trends are illustrated in Figure 28.

Figure 28: Australian Median House Price by Energy Efficient (EE) Feature



Source: Domain.com.au May 2025

Propertybuyer AI Tools

Sometimes property investing feels like navigating a maze blindfolded, especially when portfolios are complex or information conflicts at every turn. Propertybuyer's AI tools act like a guiding light, turning raw data into insights you can rely and act upon.

Take Dr Jenny, an investor with roughly ten units and houses. Instead of spending weeks crunching numbers, she relied on Propertybuyer's AI-powered Portfolio Reviewer. The system gathered historical purchase prices, current valuations, loan details, rental yields, and suburb-level growth forecasts from Microburbs. It then applied predictive modelling to estimate future equity and cashflow over the next four to ten years.

- Multiple growth scenarios for each property were simulated automatically.
- One underperforming property with negative cashflow was flagged, with suggestions to sell or restructure financing.
- Dr Jenny could explore different strategies in real time, weighing risks and potential rewards.

Figure 29: Propertybuyer Portfolio Review

Property Growth & Valuation Analysis

Property Address	Totality Valuation	Variation to Client Value	Next 4 Year Annual Growth (Microburbs)	10 Year Annual CAGR (DSR)	Average Growth (Microburbs + DSR)	Estimated Next Annual Growth (Microburbs)	Estimated Next Annual Growth (DSR)	Estimated Next Annual Growth (Average)	Comparables Check
Narrabundah ACT	$410,000	7%	4.2%	2.3%	3.3%	$17,220	$9,430	$13,325	-
Annerley QLD	$625,000	+42%	7.8%	4.8%	6.3%	$48,750	$30,000	$39,375	Accurate Valuation
Armidale NSW	$520,000	+18%	10.9%	4.7%	7.8%	$56,680	$24,440	$40,560	-
Armidale NSW	$520,000	+18%	10.9%	4.7%	7.8%	$56,680	$24,440	$40,560	-
North Toowoomba QLD	$835,000	+44%	7.4%	8.6%	8.0%	$61,790	$71,810	$66,800	Accurate Valuation
Paddington QLD	$2,120,000	6%	7.0%	6.7%	6.9%	$148,400	$142,040	$145,220	-
Paddington QLD	$3,450,000	+13%	7.0%	6.7%	6.9%	$241,500	$231,150	$236,325	-
Spring Hill QLD	$685,000	+37%	7.0%	5.2%	6.1%	$47,950	$35,620	$41,785	Accurate Valuation
Annerley QLD	$750,000	+9%	7.8%	4.8%	6.3%	$58,500	$36,000	$47,250	-
South Brisbane QLD	$1,070,000	+34%	10.3%	4.5%	7.4%	$110,210	$48,150	$79,180	Too High Valuation
TOTAL / AVERAGE	**$10,985,000**	**+23%**	**8.0%**	**5.3%**	**6.7%**	**$847,680**	**$653,080**	**$750,380**	**-**

Table 2 — Cashflow Analysis

Property Address	Purchased Price	Mortgage Repayments per Annum	Total Expenses	Cashflow per Annum	Gross Rental Yield	Net Rental Yield	Expense Ratio	Estimated Next Annual Growth (Average)	Growth + Cashflow
Narrabundah ACT	$240,000	$18,960	$34,563	-$11,475	9.62%	-4.78%	68%	$13,325	$1,850
Annerley QLD	$330,000	$19,740	$30,363	-$5,767	7.45%	-1.75%	43%	$39,375	$33,608
Armidale NSW	$280,721	$15,906	$23,625	-$1,785	7.78%	-0.64%	35%	$40,560	$38,775
Armidale NSW	$280,721	$15,906	$24,657	-$3,337	7.59%	-1.19%	41%	$40,560	$37,223
North Toowoomba QLD	$382,000	$25,680	$35,197	-$8,157	7.08%	-2.14%	35%	$66,800	$58,643
Paddington QLD	$710,000	$35,976	$46,940	-$15,560	8.80%	2.19%	18%	$145,220	$160,780
Paddington QLD	$3,050,000	$332,400	$367,541	-$367,541	0.00%	-12.05%	-	$236,325	-$131,216
Spring Hill QLD	$425,000	$21,684	$33,539	-$1,819	7.46%	-0.43%	37%	$41,785	$39,966
Annerley QLD	$445,000	$21,708	$30,843	-$1,917	7.36%	0.43%	28%	$47,250	$49,167
South Brisbane QLD	$601,000	$35,268	$49,090	-$3,590	7.57%	-0.60%	30%	$79,180	$75,590
TOTAL / AVERAGE	**$6,744,441**	**$543,228**	**$676,359**	**-$385,995**	**7.07%**	**-2.09%**	**37%**	**$750,380**	**$364,385**

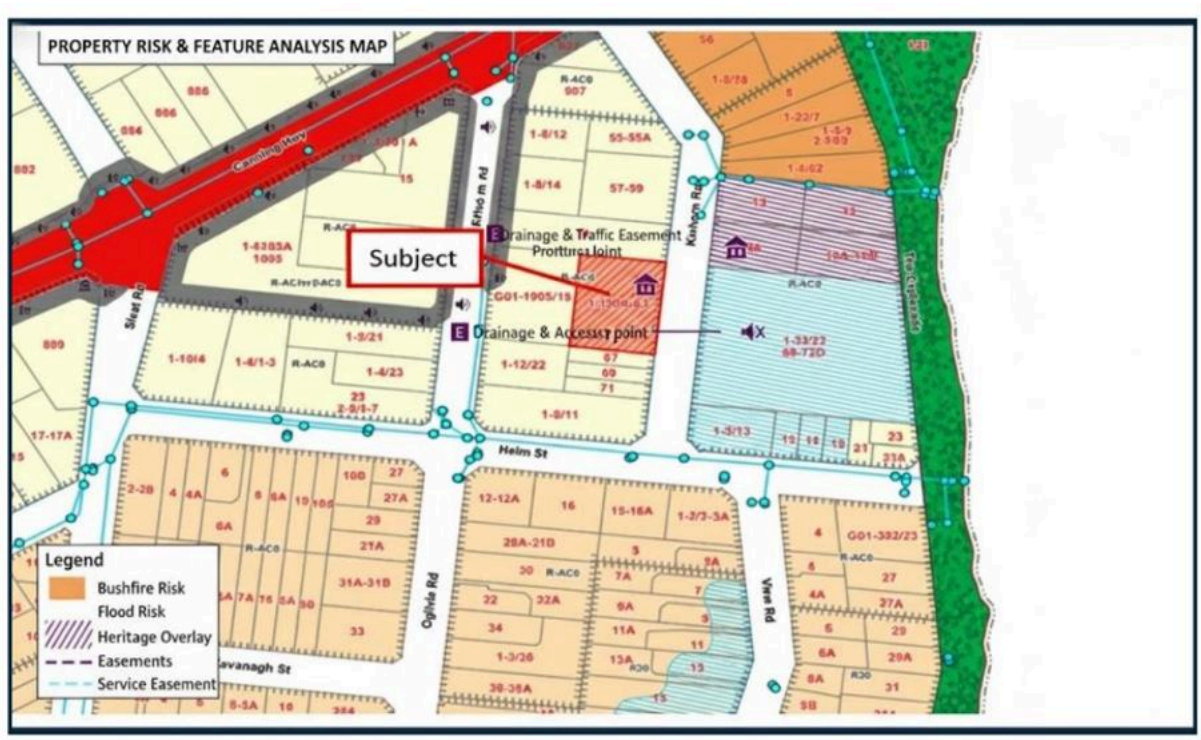
Property Investment Analysis Report — Generated December 2025

For her, decisions shifted from guesswork to confidence. Seeing projections unfold on a dashboard made the whole process feel tangible and manageable, like having a financial compass pointing the way.

Commercial clients also find clarity with Propertybuyer's AI tools. In one instance, a commercial property underwent full due diligence with AI support. The system analysed surrounding infrastructure, including major highways, schools, shopping centres, train stations, and the airport. It confirmed zoning compliance, checked bushfire and flood risks, and even scanned site photos for easements, drainage, or heritage overlays. Suburb-level insights highlighted population growth, economic activity, and retail trends, while foot and vehicle traffic data identified peak visibility periods.

- Nearby developments that could affect value were highlighted.
- Clients combined Propertybuyer's AI insights with traditional research to make fully informed decisions.

Figure 30: Propertybuyer Due Diligence Property Map



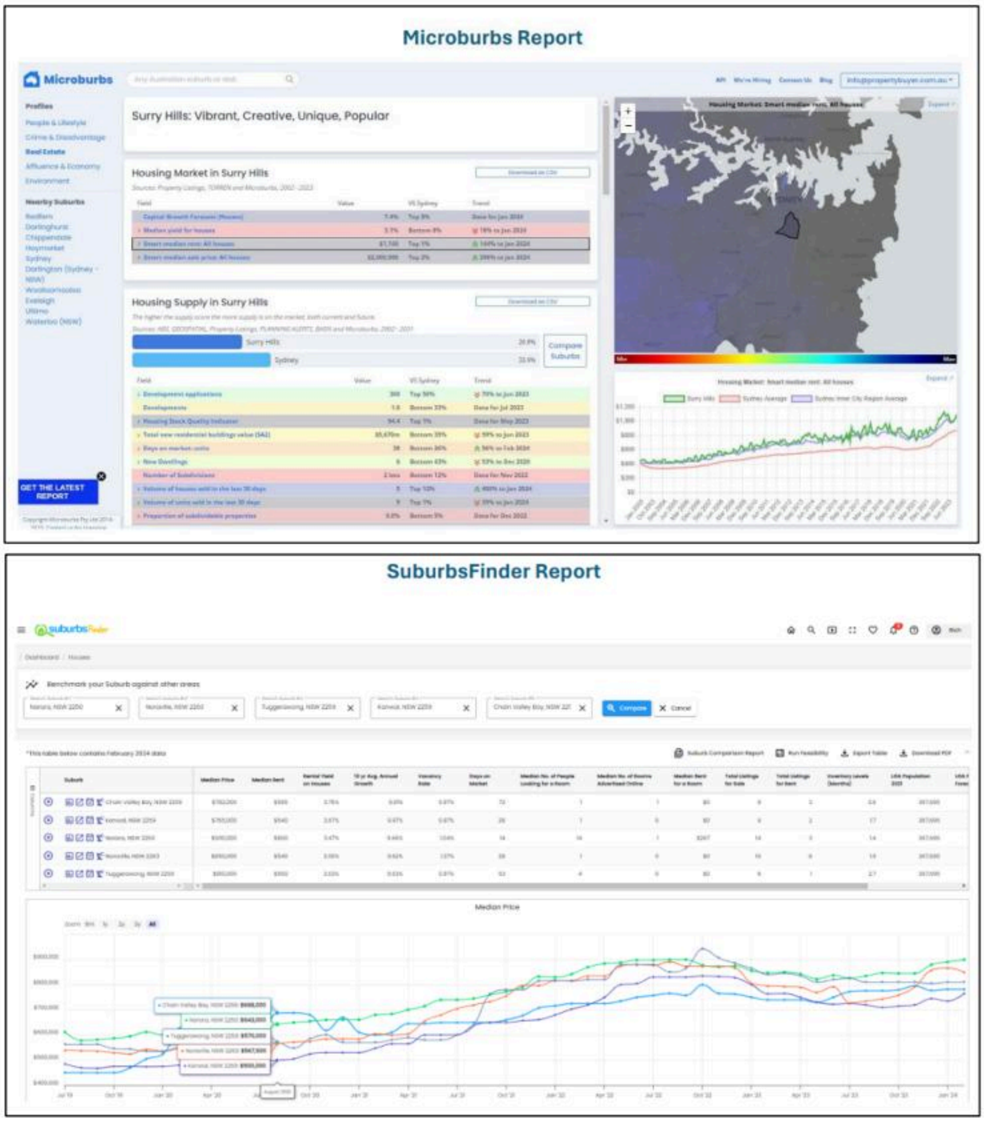
Source: Propertybuyer December 2025

Even when investors are flooded with conflicting advice, Propertybuyer simplifies suburb selection. One expat client wanted a long-term strategy but felt overwhelmed. Using Suburbs Finder's predictive filters with Microburbs' hyperlocal data, Propertybuyer modelled suburbs across New South Wales and Queensland.

The system assessed yields, vacancy rates, affordability, online demand, income demographics, and five-year growth trends to produce a ranked shortlist. Each option came with an Investment Scorecard, helping the client secure a property below market value with above-target yields.

The client later described it as "the first-time property investing ever made sense." Moments like this show how AI tools do more than analyse data: they give clients clarity, confidence, and control in a market that can otherwise feel unpredictable.

Figure 31: Propertybuyer AI Tools



Source: Propertybuyer December 2025

STRATEGIC INSIGHTS & TAKEAWAYS

Positioning for the Next Five Years

Buyers should keep detached houses front of mind for long-term growth, while medium-density homes can offer a smarter entry point without compromising on lifestyle. Look for energy-efficient features, such as north-facing orientation and double glazing, which are increasingly prized by both owners and tenants. Regional markets are worth exploring too, as they often offer lower prices and stronger rental yields than capital cities.

Investors should focus on areas with strong demand and low vacancies, keeping a close eye on state regulations and market exit trends. Build-to-Rent and co-living developments are emerging options that can provide stable returns, particularly in growing cities.

Developers will benefit most from medium-density projects in growth corridors where approvals are quicker. Using AI and PropTech tools can streamline processes and reduce costs, while including sustainability features adds long-term value and appeal.

Policymakers need to boost affordable housing supply, balance tenant protections with incentives for investors, and support sustainable building standards alongside regional infrastructure. These steps help markets remain resilient while giving households more secure and comfortable options.

Action Checklist

Buyers:	Research suburbs for growth potential, check energy-efficiency ratings, compare regional vs metro options.
Investors:	Review vacancy rates and rental yields, assess state policy risks, consider BTR/co-living projects.
Developers:	Identify areas with streamlined approvals, implement tech tools for efficiency, include sustainability features in designs.
Policymakers:	Track housing affordability metrics, evaluate investor incentives, prioritise sustainable and regional development projects.

HOW CAN PROPERTYBUYER HELP

Market Insights & Investment Strategy

Propertybuyer provides clear, up-to-date insights on property trends, growth corridors, and regional hotspots, helping buyers and investors make smarter decisions. By understanding the market, you can focus on properties that match long-term goals and lifestyle priorities.

Custom Search & Due Diligence

Finding the right property is easier with a tailored search. Propertybuyer digs into local data, council approvals, and historical trends to shortlist options that suit your needs. Every property is thoroughly assessed so you can make decisions with confidence.

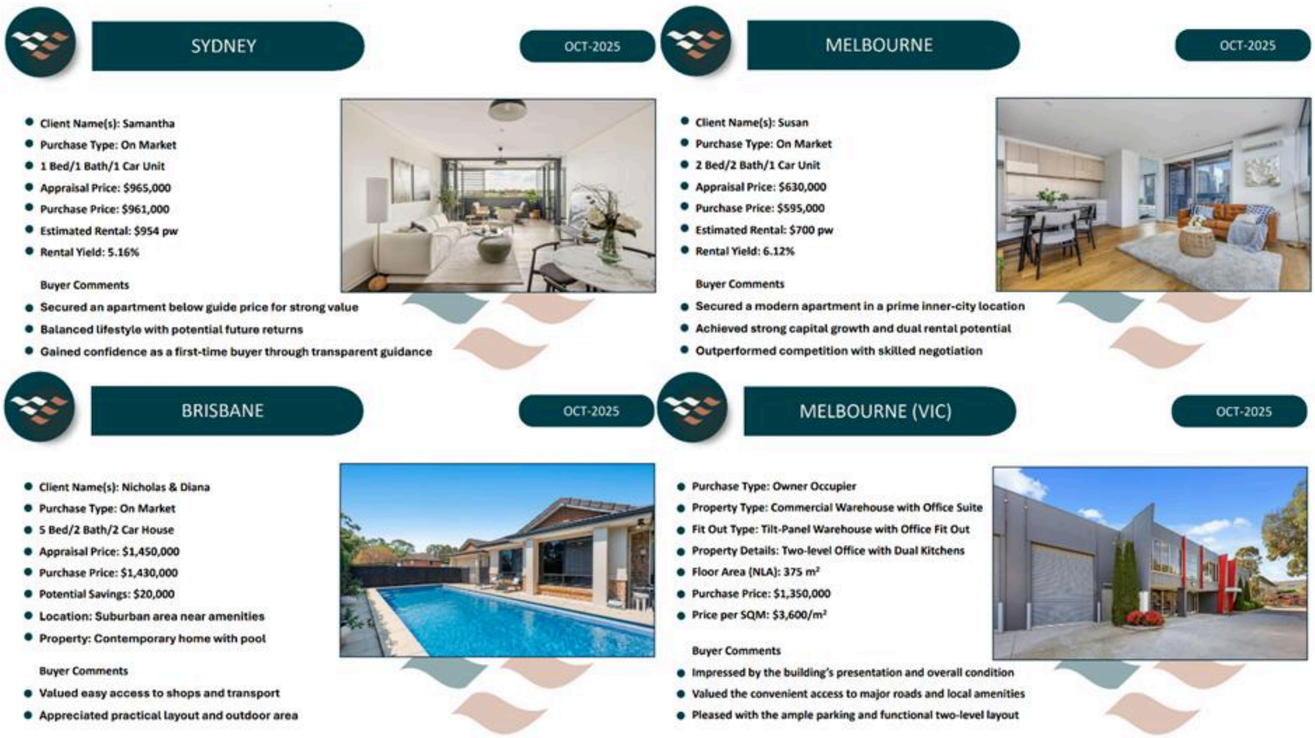
Negotiation & Post-Purchase Support

Propertybuyer works to secure the best price and terms, handling negotiations on your behalf. After purchase, support continues with guidance on settlement, renovations, or preparing the property for rent, ensuring a smooth experience from start to finish.

Case Studies & Success Stories

Real examples show how buyers and investors have achieved strong returns or found their dream home through Propertybuyer. These stories highlight practical strategies and demonstrate the value of expert advice in navigating complex markets.

Figure 32: Propertybuyer Case Studies



Source: Propertybuyer December 2025

If you'd like help navigating the property market in finding and securing your next property (residential home, investment property, commercial property or development site), please reach out to start a conversation with my team of buyers advocates to help you on your journey. We'd be delighted to assist you.

Rich Harvey

CEO & Founder

Propertybuyer.com.au

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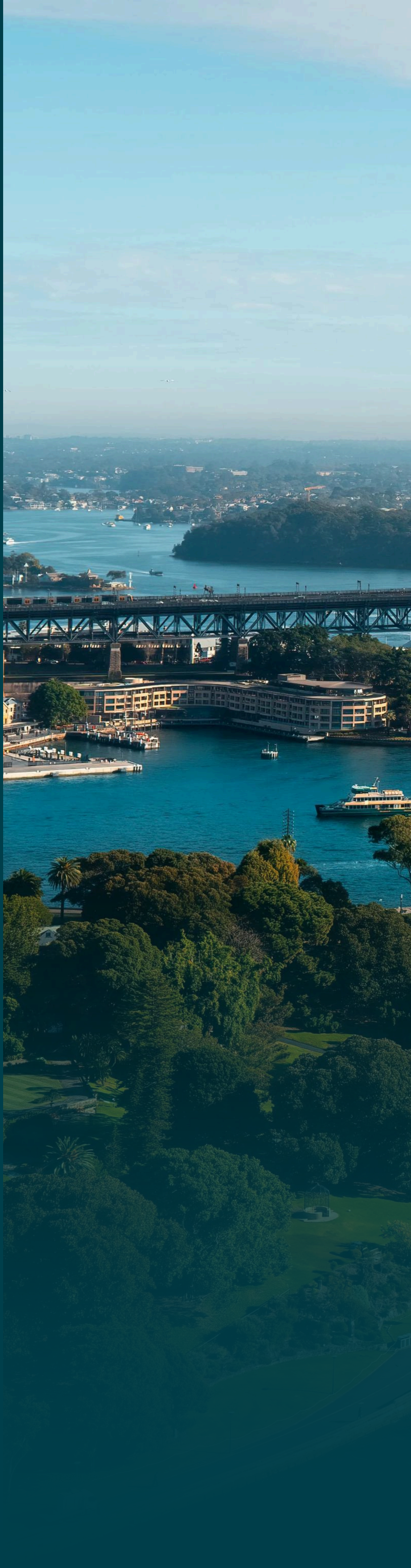

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