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TO CHART THE WAY FORWARD

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DODGY BUILDING PRACTICES

Issue 24 – FEB 2026

CONVEYANCER.  
AUSTRALIAN

# The *next* **BIG** MOVE

President Jennie  
Tonner outlines  
her mission

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Australian Conveyancer welcomes feedback about any aspect of its activities and appreciates suggestions for future editorial coverage.

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With our “heads down and bums up” doing all we can to better inform conveyancers of the issues impacting them, the *Australian Conveyancer* team rarely takes a moment to reflect on its work. Hand on heart, it was just by coincidence that I realised that this February edition is our 24th. So, that’s two years since we sketched an idea on a whiteboard to create a publication that would bring burning issues to the forefront using strong, independent journalism.

The mission is to constructively advance conversations and we have a formula: interview those who can ably guide the industry with their insights, talk to the policy creators and decision makers – the people who conveyancers may not otherwise get access to. It seems to have played out nicely and we thank you for your support. However, to reinforce the notion that we don’t reflect too much on what we’ve done, we fix our gaze on the horizon with the aim to do even more and do even better. It has also been important to us to make this resource available to practitioners free of charge.

In the past six months, *Australian Conveyancer* has rebranded with the assistance of editorial production house Pagemasters. We’ve upped the ante with our content and made it even more people focused. We’ve brought on highly experienced editors and journalists in Richard Cunningham (former senior news producer with the Seven Network) and Tony Thomas (former *Daily Telegraph* news executive). Both bring a wealth of news credentials and contacts. Also, James Dore is our marketing manager, translating the success he enjoyed in his own agency into a strong audience growth strategy.

These days, *Australian Conveyancer* is much more than a print and digital magazine. Our editorial mandate has made its way to a dynamic free website ([australianconveyancer.com.au](http://australianconveyancer.com.au)), weekly newsletter (also free) and social media presence – all of which continue to grow.

## NOW STREAMING

Perhaps our most interesting surprise packet has been the launch of our video podcast *Settlement Day*. Episode one on looming AML/CTF law reform with AUSTRAC CEO Brendan Thomas in the spotlight attracted 285,000 views. Episode two, which is a fascinating look forward on AI (with tech titan Christian Beck), property (with property guru John McGrath) and conveyancing (with Dott & Crossitt founder Jared Zak), raked in 647,000 views. Seven’s property editor Angelique Opie hosts these episodes on our behalf.

The key here: Relevant topics, top talent and highly professional production.

Our next major podcast features high-profile presenter and small business advocate David “Kochie” Koch, who meters out business advice to conveyancers Nadean Tawhai (Next Move Conveyancing) and Sue Mosely (Hunter Legal). The episode will be available to stream from February 20 and is sure to resonate with many of our readers.

## AND WE’RE IN 3D, TOO

After our live Beyond Conveyancing event in Werribee last year, *Australian Conveyancer* will stage a significant event in Sydney next month. Under the banner of “What’s coming next?”, *Australian Conveyancer* will have strictly limited space for 150 people at Pier One Sydney Harbour for a unique conference experience on Wednesday, March 4. We recommend you reserve a seat early. There will be a keynote from renowned executive coach Carlii Lyon, who will talk about being courageous and strategic visibility. Then the main conference space will take on a TV studio vibe: seven rapid-fire face-to-face interviews with some of the industry’s best-informed people on the state of conveyancing, property projections, market analysis, the mechanics of AML/CTF reforms, interoperability... and more. Seasoned broadcast interviewers will put the experts under the spotlight. The event will be filmed so it can be streamed afterwards.

## WE WANT YOUR FEEDBACK

As always, we welcome your thoughts on what we’re doing and suggestions on topics of broad interest you believe our team should cover.

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Tony Gillies, Publisher



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**Images:** Neil Bennett and Australian Associated Press





# Numbers game: Charting a homes future

A new role, new challenges and new publications to inform property professionals: That's the mission of leading economist Dr Sherman Chan. She's been on a national road trip to present her initial findings, but gives *Australian Conveyancer* a preview

By *RICHARD CUNNINGHAM*  
Photos *NEIL BENNETT*

As the Australian Property Institute's inaugural Chief Economist, Dr Sherman Chan is a woman on the move, literally.

She recently transferred from a similar role at Business NSW in Chifley Square to the API in York Street, only to have API move its HQ four blocks north to Clarence Street, where we find her in brand-new office space. But she's used to change, packing and unpacking. Even at home "a lot of things are still in boxes".

Her other positions have included stints at APRA, Moodys, HSBC, the NSW Treasury and Audit Office, and MinterEllison.

That's a lot of jobs, but Dr Chan says it's all been about gaining experience and expertise. "Twenty years ago, you might have called me a job hopper," she says. "But now it's the norm."

Born in Hong Kong and living in Sydney from the age of 14, Dr Chan excelled at mathematics in high school and initially pursued actuarial studies at UNSW.

But she switched to economics, completing an honours degree and PhD.

She describes herself as an "economics ambassador".

"Why economics?" she asks. "I'm just a very curious person, and I can see economics in everything. It gives you the framework to make investigations, ask questions, do analysis and interpretation."

It helps that her top marks included creative writing; now turning raw data into incisive insights for API members.

Or, as she said in a recent online post, "commentary that doesn't beat around the bush".

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"We give members the facts, to make it easier for them to do their job," she tells *AC*. Her output includes those regular commentaries, a quarterly Market Update, and now a new product: the 24-page Australian Property Market Outlook.

While the Update looks back, the Outlook – based on a comprehensive survey of property practitioners – projects forward.

"We're not just asking for general public opinion," Dr Chan says. "We want professional views."

She designs surveys to elicit opinions as well as data, with open-ended questions that allow respondents to expand, "to tell me what I haven't pre-empted".

"I personally read every single survey that comes in," she adds. "And people remark on that: I tell their stories at presentations."

Her report also includes several 0-10 indices of property market sentiment.

The API Property Market Outlook Index is sitting at 7.1 overall.

WA is the frontrunner on 8.7, Queensland 8.3, South Australia 8.0, NSW 6.5 and Victoria 5.8 (Tasmania and the territories are omitted due to low sample sizes.)

Dr Chan believes Sydney and Melbourne might be subdued partly due to

**"I personally read every single survey that comes in and people remark on that: I tell their stories at presentations."**

– Dr Sherman Chan

their exposure to global conditions, but "Western Australia always has this degree of optimism."

Queensland is also upbeat, buoyed perhaps by planning for the 2032 Brisbane Olympics.

Overall, the residential outlook remains positive, "although we're seeing a little retreat from the last three months. But still better than office, retail, industrial or agricultural."

Office property might be affected by general business confidence and work-from-home arrangements.

Conversely, online shopping could be hurting retail space but benefiting industrial property, via the demand for warehouse space.

The Outlook includes Dr Chan's Top 7 Research Insights. Among them: "A buoyant property market may give the illusion that it is smooth sailing for property-related businesses."

"In reality, only 3.6 per cent of survey respondents expect no challenges for their business in 2026. In other words, 96.4 per cent expect challenges... e.g. the cost of doing business and the difficulty in finding the right talent."

There's one question not addressed by the Australian Property Market Outlook: why Sherman, for someone born in Hong Kong?

Impolite of me, perhaps, but "I knew you'd ask about that!" she laughs.

Her mother, who until recently worked in banking, wanted a name that bridged cultures.

The frontrunners were Sherman and Samantha. Sherman won. **C.**



Dr Sherman Chan is the Australian Property Institute's inaugural Chief Economist.



#### WHAT IS THE API?

The Australian Property Institute this year marks its 100th anniversary. It was founded in 1926 as the Commonwealth Institute of Valuers, held its first convention in 1941 and admitted the first female member in 1962.

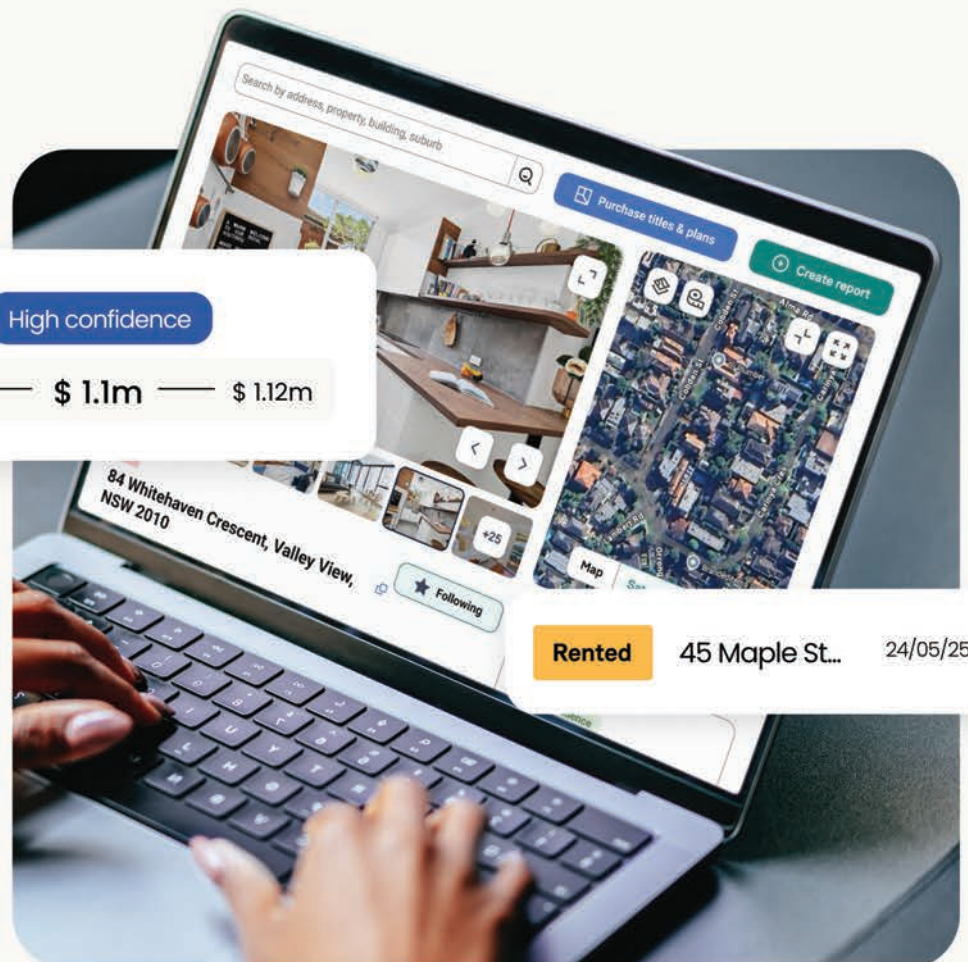
In 1991, it became the Australian Institute of Valuers and Land Economists and in 1998, the Australian Property Institute Limited.

With some 7,000 members, the API has a focus on education, certification, ethics and professional conduct. Many financial institutions require valuers to be API members. It also represents analysts, fund managers, property lawyers and real estate agents.



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# PRESIDENT PLOTS HER NEXT MOVE

*Tonner goes full tilt on legal standing of conveyancers*

At the top of her lengthy to-do list, Jennie Tonner's "number one focus" is for conveyancers to have professional standing comparable to that of lawyers

By RICHARD CUNNINGHAM  
Photos NEIL BENNETT

One thing the game of chess teaches is to never underestimate the power of a woman: namely, the queen. She can move forward, backwards, sideways and diagonally, conquering enemies and defending the king.

Handy for conveyancers, too, hustling around the real-estate board to guide and protect their clients. Often, says Jennie Tonner, as their last line of defence.

"That's our role," she says. "We're there to eliminate or minimise risk as much as possible for the client."

Tonner has since October been President of the NSW Division of the Australian Institute of Conveyancers and is also a director of the Real Estate Institute of NSW.

She baulks at being compared to a queen. Perhaps a knight, she concedes, tilting at the challenges to her profession.

"But we're finding that harder and harder because of the way property is being sold in this state," she says.

It involves undue haste, greed and new players. But first, some background to the battle.

Tonner runs Sydney's Cremorne Conveyancing, a four-person outfit handling up to 350 matters a year.

She has more than 30 years' experience but describes herself as an "accidental conveyancer".

Tonner initially trained as a travel consultant after moving from Leura in the NSW Blue Mountains to Sydney at age 17.

She worked in a suburban real estate agency and wound up handling conveyancing for a local solicitor.

"I just loved it," Tonner says. "It really suited my personality. I really liked the juggling, helping people buy their first home: the Australian Dream."

At 21, she switched to the city, first with lawyers Makinson d'Apice and then Allen Allen & Hemsley, which won a bid to handle disposal of about 560 service stations. "I had to learn national conveyancing in less than a week," says Tonner. "I did that for five years and loved it."

She also gained her diploma. The national experience saw her head-hunted in 2000 by Mallesons Stephen Jaques, spending six months preparing the sale of Sydney's iconic Centrepoint Tower.

It was to have been offered internationally on September 12, 2001. The day before, terrorists flew planes into New York City's World Trade Centre "and the world changed".

CONTINUED ON PAGE 10



**“All we’re saying is that when it comes to conveyancing, we do the exact same work, we have the same obligations in terms of insurance, risk, continuing legal education, and protecting the consumer.”**

– Jennie Tonner

CONTINUED FROM PAGE 08

Centrepont was eventually bought by Westfield, the late October deal to be finalised before Christmas.

“A massive learning curve,” says Tonner. “It wasn’t just the sale of real estate, it was the licences for pedestrian bridges, tunnels, signage, service agreements.”

Commercial property became her life for 10 years. “I was working on the biggest deals in the country. It was fantastic.”

Then the GFC hit, work dried up and she was offered a redundancy, deciding to launch her own business.

“I initially ran it out of my home at Cremorne, then premises at Mosman and for the last six years, North Sydney.”

Tonner was elected to the AICNSW Board and is proud of what she’s achieved so far, including a closer relationship with the REINSW and improvements to the conveyancing curriculum at Macquarie University.

But there is plenty more to be done.

### Legal parity

Tonner’s “number one focus” is for conveyancers to have professional standing comparable to that of lawyers.

“We’re not saying we’re lawyers. We are not,” she explains.

“All we’re saying is that when it comes to conveyancing, we do the exact same work, we have the same obligations in terms of insurance, risk, continuing legal education, and protecting the consumer.”

AICNSW wants conveyancers and lawyers governed by one regulator, ultimately the Supreme Court. Presently, conveyancers are covered by Fair Trading.

“Under Fair Trading we can’t strike off

a bad conveyancer, whereas lawyers can,” Tonner says. “The result of that is that our PI insurance skyrockets.”

There are other inconsistencies including disciplinary penalties and the treatment of interstate practitioners.

Tonner is urging reform, warning the NSW Government of potentially “disastrous” consequences.

“The consumer must be protected first and foremost,” she says.

“And I believe that this is the best way: for the industry to have the same benchmark when it comes to care and responsibility.

“We’re really going to be pushing that hard in 2026.”

### Short-term loans

Also of concern, are short-term loans for vendors to pay for real estate styling and

marketing. These can be in the order of \$30,000 at 19 per cent interest, justified by the promise of a higher sale price.

Tonner believes sellers – already facing fat agency commissions and expensive online listing – might not realise what they’ve agreed to.

“They don’t need to spend \$10,000 on styling,” she says. “But they’re being told it’s all about getting the best price possible.”

Conveyancers are often left in the dark. “These companies ring us and say, ‘Oh, you need to make sure our invoice gets paid at settlement.’ And we say, ‘Who are you?’”

### Deposit holders

A third issue is “deposit holders” offering to hold buyer deposits in trust, manage AML/CTF compliance, pay agency commissions and enable settlement via PEXA.



Jennie Tonner is President of the NSW Division of the Australian Institute of Conveyancers and is also a director of the Real Estate Institute of NSW.



This is in an agreement separate to the Contract for Sale. Traditionally, deposits are held in a real estate agent or solicitor's trust account until settlement.

Why? Because the contract is still on foot and the purchaser is still completing due diligence.

"Agents will love it, because it's less work for them, less paperwork," says Tonner.

But it's not a free service, and a potential risk if the arrangement is not in the contract of sale.

Tonner's own firm has refused such offers. "We went, 'That's not going to happen. No way.'"

### Unseemly haste

Another area that concerns Tonner is the haste involved in today's supercharged, FOMO [fear of missing out] real estate

market. She sees buyers, sellers and agents rushing to exchange contracts before conveyancers have a chance to fully review them, conduct searches and perform due diligence.

In one case, her firm received a contract at 10pm, for exchange at 3pm the following day and settlement within 20 days.

"I pushed back and said 'No, I'm not doing that'. This was a \$4.5 million sale."

There's too much at stake, she says, booby traps to be discovered and disarmed. But still, corners are cut.

"Agents can't start showing or marketing a property until they have a draft contract," Tonner explains.

"They put enormous pressure on conveyancers for a contract that's not complete, which we should not be doing.

"But a lot of sole traders out there rely

entirely on agents for work, so they'll do it. That's got to change."

### The end game

Don't get Tonner started on fees. Conveyancers are well acquainted with the issues, plus the likely cost of AML/CTF compliance. Clients need to be educated so they understand the value of the work. "They'll pay \$50,000 or \$100,000 in agent commissions, but quibble about the conveyancing fee," she says.

And what of Tonner's end game? Will her knight be a winner? "I'll give it a go," she says. "I'm not doing this for attention or to have my face out there. This is my legacy for an industry that I love and have spent my whole career in. When I retire, or step back in three years' time, I want to know that I've given it everything." **C.**



# HOW *auctions* HAMMER HOME

THE PULSE  
OF THE  
PROPERTY  
MARKET

By LEWIS PANTHER

With auctions soaring, the spring selling season is in full swing. However, beyond this uniquely Australian spectacle lies a high-stakes, high-pressure process that buyers, sellers and conveyancers must navigate

A part from on NRL and AFL finals weekends, auction numbers are regularly topping 2,000 with clearance rates above 70 per cent.

It's clear the spring selling season is in full swing as prospective buyers flock to the very unique Australian drama of homes going under the hammer.

For those from outside Australia, they are certainly an eye-opener.

New Domain boss Andy Florence,

whose US-based CoStar property data empire bought the Australian listings portal for \$2.8 billion earlier this year, admitted being amazed by the experience.

So much so he made 18 of his global executives attend one while on a fact-finding mission. But how important are they?

The actual number of properties on the market stood at 239,044 in August, dwarfing the 10,000 or so properties being pushed through the high-pressured pitches

CONTINUED ON PAGE 14

By LEWIS PANTHER

## Auctions open the door on data that even the RBA watches

Despite amounting to just a fraction of homes on the market, properties that go under the hammer are a gold mine of data, according to auctioneer Clarence White



Homes going under the hammer can have a double-whammy benefit – boosting the price for sellers while being transparent for buyers.

That's the verdict of leading auctioneer Clarence White, whose clutch of awards includes being the 2022 Australasian Auctioneering Champion.

The Sydney-based auctioneer, whose business books around 2,200 a year, also explains why they are more than just theatre and are in fact a barometer of the real estate market.

Despite the fact there are a quarter of a million homes on the market on any given week, it's always the 2,500 auctions around the country that get the airtime.

"When you put competitive people in a room at an auction, it's interesting because it is a live theatrical forum," White says. "People like to come and watch. All the neighbours are interested to know what their home could be worth. It's natural."

Noting the RBA's own use of auction clearance rates in analysing the market, he adds: "It's a great barometer because of what it tells you about competition. When you look at a private treaty sale, it may have sold in 14 days at a certain price. That's one set of statistics. If you looked at just purely the auction statistics you

would see more. When you go to an auction that can be one better. At auction where there's been 16 people competing on the auction floor, belting it out to a max price, you get a sense of the competition in the market. If there are a lot of bidders, that also says things about liquidity and about borrowing capacity of buyers – about confidence in that market as well so you know it is a great barometer of a lot of things in real estate."

While auctions are more prominent in well-heeled suburbs and are aimed at maximising the price for the seller, their transparent nature means buyers also have a true picture. And auctions do not always favour the seller, White says.

"Obviously the seller is doing it to try and maximise price. There's no question about that, but it depends how it goes," he says.

"Auctions come in all shapes and sizes – and sometimes auction day can be a good day for buyers. "The campaign might have not gone as well as the seller hoped, and there might be an opportunity to buy well."

"The advantage for the buyer is that it's a transparent way to purchase. You can see what everybody else is willing to pay – which is one of the challenges of buying in private treaties. You don't really know what others are offering."

CONTINUED FROM PAGE 13

up and down the east coast during the month.

Yet they have a significant hold on market sentiment, with even the Reserve Bank using clearance rates as a barometer in its forecasting toolkit.

It's the auction numbers that make the hot-off-the-press headlines on Saturday evenings – out almost as quick as the footy scores.

For under-the-pump conveyancers they are yet another part of the juggling act at the heart of running a business.

"For us as your conveyancers, the lead-up to an auction is an intense period that requires significantly more work than a standard sale," says Julian Silva, of Flash Conveyancing.

"We often field inquiries and negotiate contract amendments for multiple prospective buyers – sometimes 10 or more.

"Each request requires us to carefully explain the legal risks and consequences."

Like Silva, All Hours Property owner and AICVIC President Shakila Maclean sees the benefit of auctions, but is also well-aware of the pitfalls.

"From the conveyancer's perspective, auctions are a mixed bag," she says.

"They generate buzz and can speed up transactions, but they also create pressure as timelines are compressed.

"Purchasers are often making huge financial decisions under emotional strain.

"As a conveyancer, acting for a purchase means ensuring disclosure is complete, advice is crystal clear, building and pest inspections are complete, finance is pre-approved and clients are prepared before they even raise a hand to bid."

While auctions are part of the spectacle of Australian property, they're not the whole story.

With hundreds of thousands of properties quietly listed and sold via private treaty, auctions can sometimes overshadow the day-to-day reality of conveyancing, says Shakila.

"They're loud, high-stakes moments, but in the bigger picture they're just one way property changes hands," she says.

For Angie Nguyen, owner of Convey Property Settlements, preparation and all the right due diligence is key, especially as there is no cooling-off period.

But the AICSA and national AIC representative has noticed a trend creeping in that can cause problems.

"More buyers are bidding and signing



without their finance actually in place,” she says.

“The clue? A request for a long settlement [90 days or more]. From my experience, developers are the usual suspects here.

“As a conveyancer, that’s a red flag. The contract might be unconditional, but if finance isn’t sorted, things can unravel very quickly.”

Another worrying trend is clients wanting to bid at auction before selling their own home.

The challenge is that an auction contract cannot be subject to the sale of an existing property.

“This can put buyers in a tricky spot, often scrambling for bridging finance,” she says. “And if a property is passed in, negotiations that follow may still require the purchaser to waive cooling-off rights and sign under auction conditions.”

When acting for sellers, ensuring finance pre-approval is in place, and recommending building and pest inspections are done before auction day is crucial.

**“As a conveyancer, acting for a purchase means ensuring disclosure is complete, advice is crystal clear, building and pest inspections are complete, finance is pre-approved, and clients are prepared before they even raise a hand to bid.”**

– *Shakila Maclean,  
All Hours Property owner  
and VIC AIC President*

“It’s about helping clients know their obligations under the contract so they can bid with confidence,” she says.

Domain chief economist Dr Nicola Powell has witnessed the rising popularity of auctions. “People are addicted to attending them and love knowing what the weekly clearance rate is,” she says.

While they’re concentrated on Sydney and Melbourne and tend to be in the higher price range, the property expert does see them as a “barometer of buyer and seller sentiment.”

“Clearance rate really does give an indication of whether sellers are meeting buyers,” she says.

“Buyers are finding a very competitive market and there’s been analysis by the RBA showing that a clearance rate below 60 per cent really meant a buyers’ market.

“A price above 60 per cent shows that prices are going to rise. When you get to an 80 per cent clearance rate, that’s when the market is just so heated you know that is FOMO [fear of missing out] at its best.” **C.**

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OPENING *the*  
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HOW AUTHORITIES TOUGHEN  
THEIR STANCE ON DODGY  
BUILDERS AND DEVELOPERS

*By* RICHARD CUNNINGHAM



# PERFECT PRACTICE

## When construction is not up to scratch, homeowners often face massive repair or litigation costs. As regulators strive to lift standards, considerable efforts are being made to protect consumers

A survey of Australian apartment owners and residents has painted a damning picture of housing standards, with 63 per cent reporting building defects.

That's a two per cent increase from the last survey in 2023 and nine per cent more than in 2021.

The most common issues reported in the 2025 Australian Apartment Advocacy (AAA) survey were poor waterproofing, cracks, noise, plumbing and tiling.

AAA director Samantha Reece says developers and builders tend to blame each other for cost-cutting and shoddy work.

"The consumer is piggy in the middle," she tells *AC*, with owners often facing massive repair or litigation costs.

"We've had people in their 80s facing defect bills of \$400,000, and they're pensioners! That is criminal."

Twenty-four per cent of those surveyed had not had any defects fixed. Fifty-one per cent reported some had been, but not all.

Reece wonders if flaws are damaging the appeal of apartment life, with many respondents saying they'd rather live in a house.

But they'll likely find as many defects in a single residence, as in flats.

A report last year by the Australian Housing and Urban Research Institute (AHURI) found 70 per cent of households had building problems.

That extrapolates to nearly eight million dwellings, old and new.

AHURI managing director Dr Michael Fotheringham says there's no reason to believe the situation has improved.

"I don't think there's been real change," Fotheringham says.

"Our report included existing stock

and most of them won't have been modified unless someone is undertaking major renovation."

Fotheringham concedes the push to meet government housing targets might tempt some builders to cut corners.

"We have to be careful not to reduce standards," he says. "We don't want to make it easier to build rubbish houses."

Both Reece and Fotheringham hail recent efforts to enforce building codes, especially in NSW and Victoria.

After the Mascot and Opal Tower evacuations of 2019-2020, NSW established a Building Commission that now has more than 450 staff and the power to impose hefty fines.

As well as inspectors, there are lawyers, investigators, policy experts and intelligence analysts. They've been busy: this past year

conducting more than 700 inspections and issuing almost 300 building work orders. During the 2024/25 financial year, BCNSW also issued 1,512 penalty notices, almost triple the number of the previous year.

NSW Building Commissioner James Sherrard says the state is leading the way for compliance.

"Builders know that if their output is not up to scratch, they will face consequences," he tells *AC*.

"These could include large fines, suspended or cancelled licences or permanent bans. Positively, we're finding that building work around the state is improving, as a result of inspections, education and co-operation from industry."

Victoria has its Building Reform Program underway, including a new mandatory insurance scheme.

The AAA's Reece agrees insurance is a key area, with massive excesses payable in some strata body claims.

"That's not true insurance," she says. "I have owners saying they get better protection on a \$10 kettle from Kmart than they do on their \$5 million apartment." **C.**



**"Builders know that if their output is not up to scratch, they will face consequences."**

– NSW Building Commissioner James Sherrard



## DEFECTS: A CONVEYANCER'S DUTY

Conveyancers aren't building inspectors, but they do have a duty of care to clients regarding any flaws they might uncover.

"We would always recommend that a Pest and Building Report and/or Strata Report be obtained by the purchaser," says AICNSW President and Cremorne Conveyancing principal Jennie Tonner.

"We would review it and provide legal advice on it and then ask specific due-diligence questions on defect issues."

Tonner stresses that reports need to be obtained by the property buyer

themselves. "They cannot legally rely on it unless they purchase it," she says.

For strata, conveyancers should look for any past, present or likely future defects, and whether the buyer might be liable for special levies.

If structural renovations have been carried out, conveyancers should check for council compliance, final occupancy certificates, and warranties.

They'd also review off-the-plan and new build contracts for warranties against major and minor defects, plus the strata insurance policy.

It's a lot of reading and

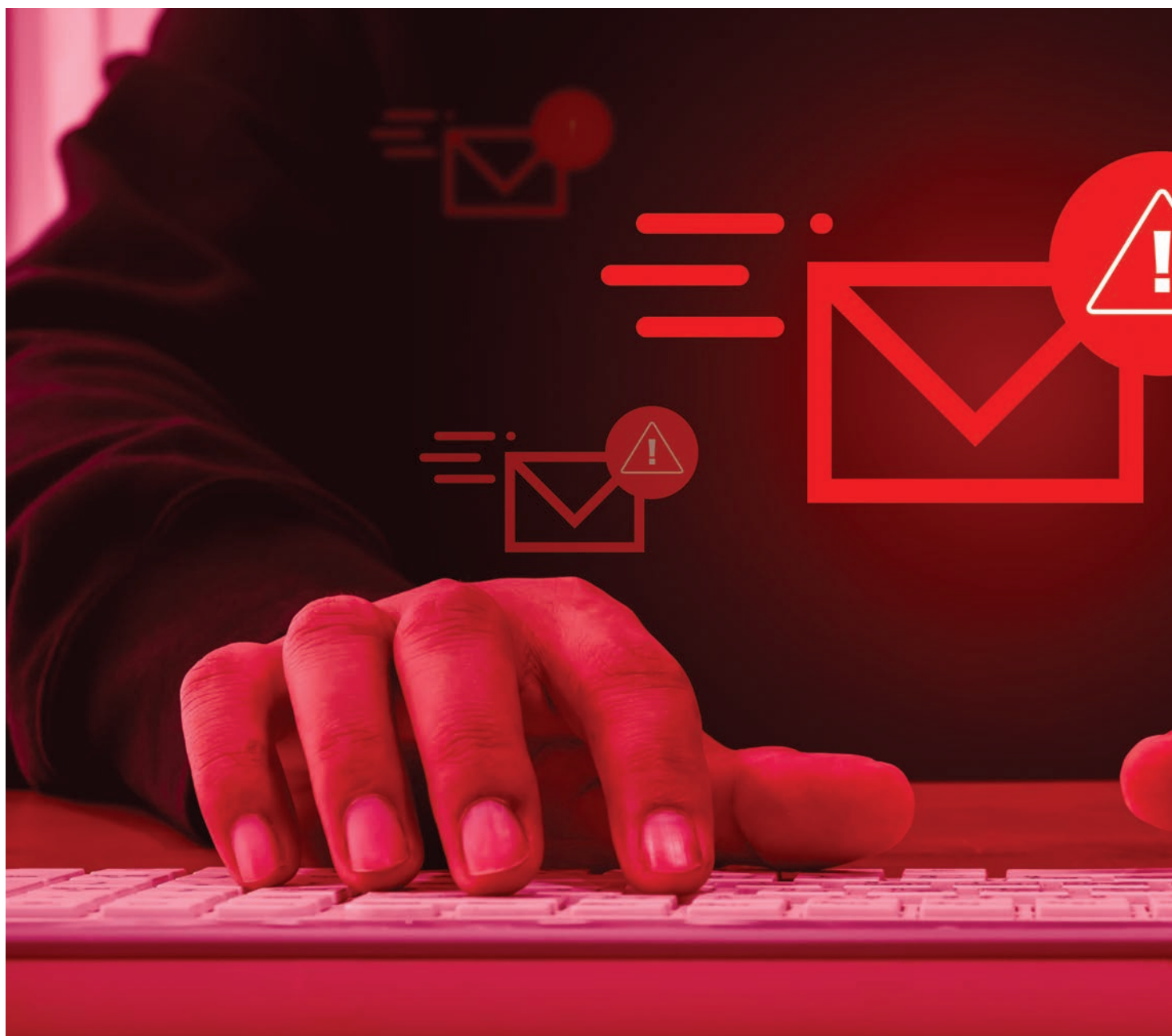
responsibility but, adds Tonner, "That's how I work."

However, she is concerned at the pressure imposed when clients and agents are rushing to exchange.

"It is impossible to do the above properly and diligently when we have such ridiculous time restraints," she says.

But without those vital checks, "the client would have to satisfy themselves, which they could not do as they would not know what to look for."

A situation where *caveat emptor* or "buyer beware" demands professional oversight.



# SLAM THE SCAMS: PAYMENT CONS NET \$152 MILLION

The ACCC's National Anti-Scam Centre has renewed its warning against false billing, in which tech-savvy fraudsters impersonate legitimate businesses such as conveyancers and intercept or misdirect payments by clients. The cruel hoax can often lead to financial ruin

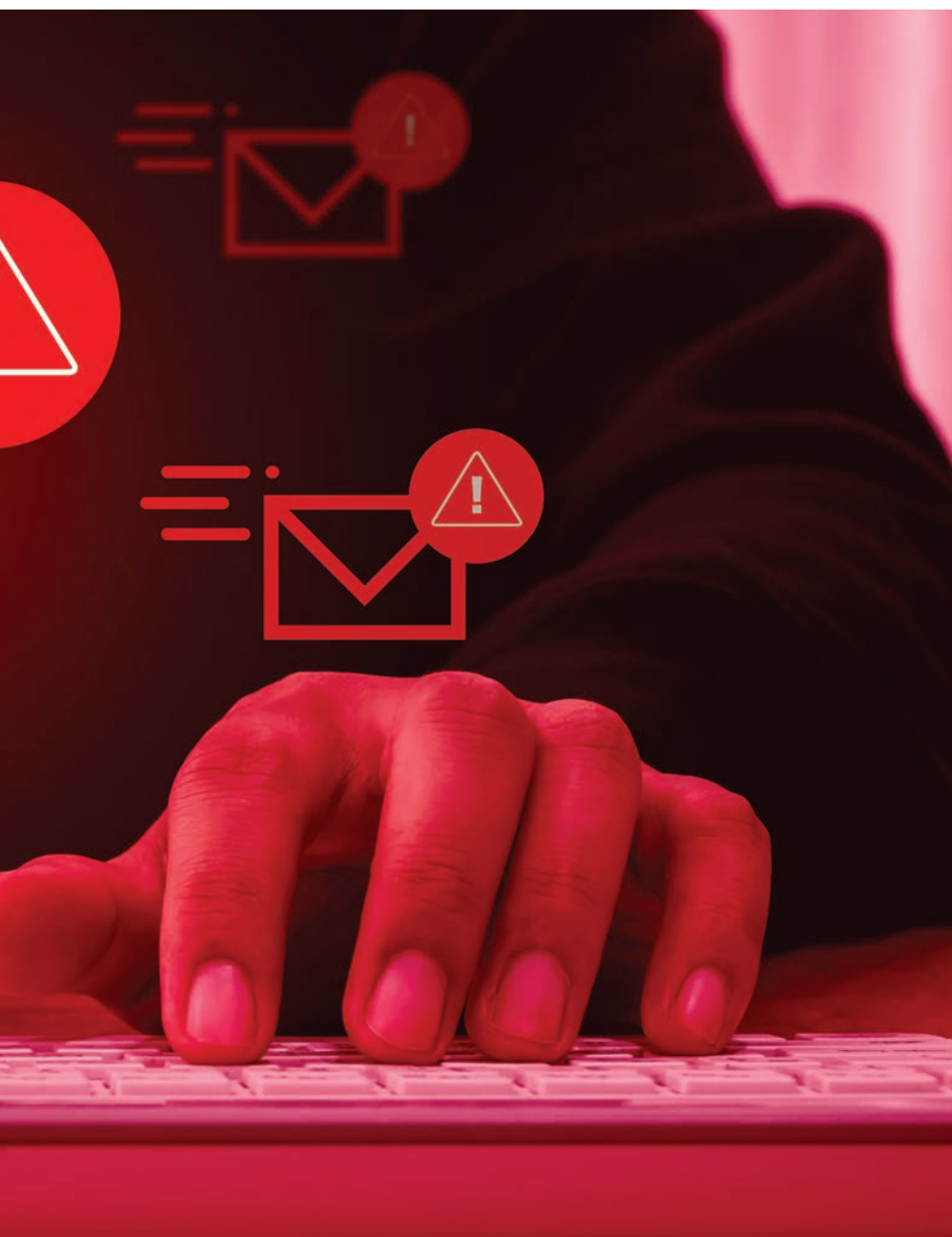
*By RICHARD CUNNINGHAM*

A Sydney couple unknowingly transferred \$970,000 to scammers during what they believed was a routine property settlement.

A West Australian home buyer lost \$732,000 after crooks intercepted emails and inserted false bank details.

These are just two examples of "payment redirection" scams that last year cost Australians at least \$152 million. That was a 66 per cent increase on 2023, making payment redirection our third most common rip-off after investment (\$945 million) and romance (\$156 million) scams.

The businesses most commonly targeted are those that regularly deal with large transfers of money, such as the real estate and legal sectors. "Property transactions involve large sums, short timeframes and



routine reliance on email – the exact scenario scammers like to exploit,” states this year’s PEXA White Paper on the subject. The victims are usually clients responding to fake invoices that sometimes arrive late in the day and demand urgent payment.

“This scam is hard to detect because the scammer will either hack into the email system of the business or impersonate the business’ email address by changing as little as one letter,” says ACCC Deputy Chair Catriona Lowe.

Often the victim won’t find out it has happened until they get a formal demand for payment of a bill they believe they’ve already paid.

“If you receive an invoice via email, take the time to call the business on a number you have found yourself to confirm that the payment details

**“This scam is hard to detect because the scammer will either hack into the email system of the business or impersonate the business’ email address by changing as little as one letter.”**

– ACCC Deputy Chair  
Catriona Lowe



## A DUTY OF CARE

Conveyancers and lawyers need to do more than just warn clients. They should also ensure their own systems are secure, using strong passwords and the latest security updates.

“A compromised conveyancer’s email or practice management system can enable fraud, so their cyber hygiene is critical,” states PEXA’S White Paper.

Banks generally won’t reimburse lost funds. But they do help by flagging unusually large transfers, checking for mismatched accounts (CoP), and issuing warnings on high-risk transactions.

Most also remind customers of the potential scam risks when they elect to transfer funds to a new payee.

are correct,” Ms Lowe says. The advice is ‘stop, check, protect’. Did I expect this request for payment? Are the bank details correct?

Look up the business yourself and call them. Don’t rely on links or phone numbers in the invoice or email.

Be suspicious of last-minute changes to settlement instructions, particularly if they involve new bank account details.

If a client suspects they’ve been scammed, they should contact their bank immediately. Sometimes they can freeze or recover funds before they are moved beyond reach.

Clients should also pay attention to Confirmation of Payee (CoP) warnings.

Banks alert customers if the account name they enter doesn’t match the account number. Any client seeing such a warning this should stop and check.

Be aware that scammers are becoming smarter, often “grooming” clients involved in a transaction.

They might not ask for money in the first email, but wait to the fifth, when trust has been established.

“Criminals know they don’t need to compromise systems, they just need to compromise trust,” says PEXA.

Most conveyancers already warn clients in bold red type along these lines:

“CYBERSECURITY ALERT: Cyber fraudsters are currently targeting Australian legal practitioners, conveyancers and real estate agents. Always confirm bank account details with us by telephone before transferring any money.”

It’s a message that should be in every email and on every website. **C.**

# Moving the dial

Game-changing  
words and numbers  
that impacted the  
industry this month

“

## Tougher law and order measures

“We know that all of the reforms that we have undertaken so far have delivered a safer territory as we promised.”

– Northern Territory Chief Minister Lia Finocchiaro, who is also police minister.

“

## Healthy jobs market spells rate pain

“With inflation above target, and a tightening (not loosening) jobs market, the case for the RBA to hike strengthens.”

– Chief economist Paul Bloxham

“

## Perth property hits new highs

“As houses have become less affordable, more people have looked to the unit market. These are generally more affordable options, particularly for first-home buyers and people wanting to live close to the city and popular lifestyle areas.”

– Real Estate Institute WA President Suzanne Brown on the health of Western Australia's property market.

# HOUSING

The value of total building work done rose 3.8% to \$43.2b.

# 48,778

## Dwellings units commenced

The total number of dwelling units commenced rose 6.6% to 48,778 dwellings.



## House commencements

New private sector house commencements rose 6.9% to 28,485 dwellings.



# 18,747



## Other residential commencements

New private sector other residential commencements rose 3.5% to 18,747 dwellings.



# 3.4%

Consumer Price Index (CPI) was 3.4% in the 12 months to November, 2025, down from 3.8% in the 12 months to October.

The largest contributors to annual inflation over the past 12 months were housing (+5.2%), food and non-alcoholic beverages (+3.3%), and transport (+2.7%).

# 27,614,411 people

Australia Bureau Statistics  
figures release mid-December.



Population  
growth to  
June Quarter  
2025 was  
82,189 or 0.3%.

Population grew  
by 420,100 for  
the year, a 1.5%



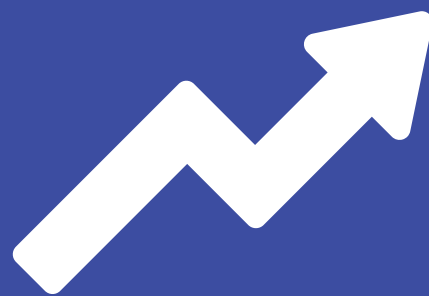
Victoria and  
Queensland  
were the fastest  
growing states  
to June 30,  
2025, according  
the ABS figures  
release in  
December.

*“MORE HOMES, CLEANER  
AND CHEAPER ENERGY  
AND PROGRESS ON  
ADDRESSING AUSTRALIA’S  
LONGSTANDING  
PRODUCTIVITY  
CHALLENGE.”*

– Federal Treasurer Jim Chalmers picks out the  
highlights of an Organisation for Economic  
Cooperation and Development report as  
a part of his 2025 Budget update.



# 3.85%



## \$3.5 BILLION

What Australia's extreme weather conditions cost insurance companies in 2025, according to the Insurance Council of Australia.

The Reserve Bank's monetary policy board lifted the cash rate by 25 basis points to 3.85 per cent on February 3. Coming on the back of hotter-than-expected inflation data, the hike is a hit to borrowers already feeling the pain of the cost of living.

— AICNSW President Jennie Tonner is seeking a higher professional standing for conveyancers.

***“WE’RE NOT SAYING WE’RE LAWYERS. WE ARE NOT. ALL WE’RE SAYING IS THAT WHEN IT COMES TO CONVEYANCING, WE DO THE EXACT SAME WORK, WE HAVE THE SAME OBLIGATIONS IN TERMS OF INSURANCE, RISK, CONTINUING LEGAL EDUCATION, AND PROTECTING THE CONSUMER.”***



# 10 THINGS

## THAT HAPPENED IN THE AUSTRALIAN ECONOMY IN THE BACK END OF 2025

**1 Australian economy continued to grow**  
The Australian economy grew by 0.4 per cent during September quarter 2025 and matched the steady growth since the end of the COVID-19 pandemic. GDP per person was flat this quarter following a 0.3 per cent uptick in June.

**2 Falling borrowing costs and low vacancy rates created favourable conditions for property investors**  
Growth in the value of new investor loans of 17.6 per cent was the strongest quarterly growth since June quarter 2021. This compared with moderate growth of 4.7 per cent for owner occupiers.

**3 Household consumption rose**  
Household consumption rose 0.5 per cent during the quarter. The 4.2 per cent rise in spending on electricity was due to the phase out of State government rebates and increased usage during an especially cold winter. Spending on health was driven by a bad flu season where consumers bought more over-the-counter medicines.

**4 Household savings increased as incomes outpaced payments**  
Employee incomes rose \$6.2 billion during the quarter, while Australians paid about \$2.6 billion more in

income tax. Interest paid on housing loans fell for the third quarter in a row on the back of interest rate cuts. Households saved 6.4 per cent of their income during the quarter, compared to 6.0 per cent in June.

**5 The unemployment rate ticked up to 4.5 per cent in the September month**  
Growth in filled jobs were relatively flat, rising 0.7 per cent to 16.1 million. The total number of hours worked was 0.2 per cent higher than last quarter. Demand for labour eased slightly, with job vacancies down 1.9 per cent over the quarter.

**6 Private investment growth was driven by equipment for data centres**  
Business investment contributed 0.5 percentage points to GDP growth. Investment in machinery and equipment rose 7.6 per cent during the quarter, driven by the expansion of data centres as businesses look to take advantage of artificial intelligence and cloud computing capabilities.

**7 Dwelling construction rises with drier weather on east coast**  
Dwelling construction increased 1.8 per cent. This was largely driven by house building on the east coast, where construction companies took advantage of

dry weather. Average completion times for new houses fell during the quarter.

**8 Mining firms run down inventory stocks**  
Mining production fell with increased maintenance at both iron ore and LNG sites. Mining inventory stocks were run down (\$1.6 billion) to meet export demand. This drove an overall \$1.9 billion rundown in inventories, which detracted 0.5 percentage points from GDP growth.

**9 Accommodation and food services went up around sporting events and activities**  
Accommodation and food went up 0.2 per cent during the quarter and 3.6 per cent over the year. Footy finals, sporting tours and a bumper snow season drove high hotel occupancy rates.

**10 Households pay more for electricity, travel and accommodation**  
Consumer prices rose 1.3 per cent during the September quarter, and 3.2 per cent annually. The rise was caused by a 9 per cent increase in electricity costs as annual price reviews came into effect. Changes to the timing of Commonwealth bill relief rebates also had an impact in some States. The cost of travel and accommodation rose 2.9 per cent during the quarter due to school holiday demand.



**"Even though I was building the brands of these amazing individuals, I wasn't ever thinking of my own brand."**

*– Carlii Lyon*



By JENNI GILBERT

# LYON'S SHARE

Executive coach, motivational speaker and author Carlii Lyon wants people to have more courage to build their self-belief and put themselves out there

What do Sir Richard Branson, Oprah Winfrey, Aretha Franklin, Simon Cowell and Quentin Tarantino have in common?

All dropped out of high school and went on to become rich and famous.

It's no guarantee of success, mind you, but Australia also has an outstanding example: executive coach, motivational speaker and author Carlii Lyon.

Carlii's first home was a caravan in front of her grandmother's house. At 15, she quit high school and became a hairdresser "to fund my party-going lifestyle."

A few years later, a wellness retreat helped her realise there was more to life.

By 27, she was running her own PR consultancy in New York, building brands for high-profile individuals, from supermodel Miranda Kerr to bestselling authors, inventors and musicians.

A great achievement – but at 35, she hit a crunch point.

Carlii was on extended maternity leave (she has two sons) and "felt invisible" without her career.

"Even though I was building the brands of these amazing individuals, I wasn't ever thinking of my own brand," she says.

She consulted an admired ex-colleague about an idea for rebooting her business.

They shot it down. Carlii was devastated.

"For whatever reason, I had carefully placed this person up on a pedestal of having, knowing and being more than me," she says. "It was a recipe for disaster."

"I realised I wanted [her former colleague's] support of the idea and, in truth, their approval of me as an extension of it."

Her husband questioned why she let the negative feedback get to her.

"It got me thinking: why did I care so much? What was I really seeking? Then it hit me. For 35 years I had tried to make everyone happy. Having everyone's approval was of paramount importance, even when it meant going against my own better judgment."

The perceived rejection was the jolt she needed. "Making intuitive decisions in

the face of disapproval and rejection is never easy," she says. "But I made a promise to myself, to always follow my heart."

Carlii introduced herself in a businesswomen's networking group, and everything changed. At 43, she is a celebrated speaker working with some of the world's most iconic brands.

They include Top 50 ASX companies and global names including the *Financial Times*, Spotify, Warner Discovery Group, Volvo, GPT, Microsoft and L'Oréal.

She recently published a book, *Courage To Be*, on how to stop playing small and start thinking big.

"I want people to have more courage to put themselves out there," she says. "Whether that be speaking in a meeting or reaching out to make new connections."

Carlii not only helps remarkable people worldwide but is dedicated to helping everyday folk establish a personal brand.

"It is wonderful to gain recognition, approval, love and acceptance from those around you, but when you give yourself all of these things first and foremost, you are in a real position of personal empowerment," she says.

"I recall my good friend and mentor [behavioural scientist] Dr John Demartini, saying to me once: 'The bigger the game you play, the more challenge you will face.'"

"I think the confusion that we will often feel comes from not listening to ourselves and convincing ourselves that everyone around us knows better."

**"We must confront who we think we are, question whether our ideas work for us, then consciously decide who we want to be."**

– Carlii Lyon



## CARLII'S TOP TIPS

Carlii Lyon is often asked for tips on personal branding. Here are a few highlights from a piece she wrote for Forbes Australia that offers advice for females aged 40 and over:

1. Don't act your age. "Acting our spirit rather than our age allows us to challenge convention and maintain a youthful vibrant energy," Carlii says.
2. Develop a strong personal look. Don't dress to stereotype. Be different and stylish, "remaining visible by forging a standout style."
3. Invest in a professional bio and photos on social media. "Your profile image can have a dramatic impact on your perceived levels of credibility, likability, and influence."
4. Make your digital footprint count, she says, "by ensuring what comes up when you Google your name is recent and resonates with where you want to go."
5. Network with younger (and even older) people. Carlii says that can "help us evolve our thinking, discover new sides to ourselves and freshen our perspective."

Carlii feels self-belief could also benefit conveyancers, some perhaps suffering crises of confidence and undervaluing themselves while carrying heavy responsibility.

"As we journey towards the life we want to have and the person we want to be, we must first face our unhelpful thoughts, ideas and beliefs about ourselves," she says.

"We must confront who we think we are, question whether our ideas work for us, then consciously decide who we want to be."

Whether it's a life crisis or just feeling in a rut, "think of the smallest viable step you can take that has a semblance of forward motion."

"That might be going to a networking event or reading a book or signing up to a course. It's all based on asking yourself, 'What's one small step I can take today to move myself forward and out of that rut?'" C.



# IS RENTVESTING THE *KEY* FOR ‘GENERATION RENT’?

Even with government assistance, the dream of home ownership is out of reach for many young Australians. As a result, they’re turning to other ingenious initiatives to get on the property ladder

By *LEIGH REINHOLD*

As interest rates decrease and buying power strengthens, many young Australians are looking at rentvesting to get a foot on the property ladder.

Growing in popularity as an investment strategy, rentvesting is when property buyers rent in the cities where they want to live and work, and then invest in property in regional or rural markets which have the potential for wealth creation.

“One of the advantages of rentvesting is the opportunity for people to rent in areas that they typically wouldn’t be able to afford to buy in, given rent is usually more affordable than mortgage repayments in expensive suburbs,” Nicola McDougall, the chair

of the Property Investment Professionals of Australia (PIPA), tells *AC*.

“Also, the ability to include rental income in serviceability calculations can make financing more achievable – especially for young people who are purchasing their first properties.”

Yet Nicola advises rentvesting needs careful consideration and planning.

“Rentvesting has grown in popularity over the past decade, however, low vacancy rates means that the strategy may not provide the same level of housing security that is available to owner-occupiers,” she says. Nevertheless, the Great Southern Bank’s No Place Like Home report shows



## RENTVESTING IN THE REAL WORLD

When self-employed plumber Peter Holmwood left his job in the navy he decided to use his superannuation to invest in property but he realised he couldn't afford to buy in Sydney.

"To purchase property around where I live is near impossible for me, so the rentvesting thing is a good thing because you can reside where you wish to reside and purchase elsewhere," says Peter, who lives in his family home on Sydney's lower north shore with his mother and his partner.

"So I'm living my life where I want to live it and yet I've got a block of dirt that I'm paying off elsewhere."

That "block of dirt" is actually a two-bedroom apartment on the 68th floor of a 100-storey high rise in Brisbane, which Peter bought off the plan in 2018 after doing "plenty of homework". "At the time Brisbane was pitching for the Olympics and I thought it was a good idea to invest there as a long-term goal," he says.

The estimated rental returns and projected 80 per cent growth in the property's value over a 20 to 25-year period were enough to convince Peter to sign on the dotted line.

"I'm currently renting the property

out fully furnished to long-term renters because I want to avoid the wear and tear which happens with short-term rentals like Airbnb," he says.

Peter, who makes about \$4,600 a month from his rentvestment, says working for himself makes it easier to structure his finances. "I pay myself a minimal wage and I let the company pay everything else," he explains. "Paying myself a low wage means I can offset it with my income from the Brisbane property so I don't fly into too high a tax bracket." Peter cautions would-be rentvesters to research the property's outgoings before buying. His strata fees alone are about \$3,300 per quarter because of ongoing lift maintenance in his 110-storey block.

In the past, Peter rentvested with his mother in an apartment in the Sydney beachside suburb of Cronulla. "We had that property for about 11 years and it doubled in price," he says. "We had to pay a bomb in capital gains and that hurt, but it was still a good result."

Peter says he intends to rentvest in another Queensland property to add to his portfolio, and he hopes his new investment will eventually become his home when he retires.

34 per cent of millennials and 36 per cent of Gen Z plan to purchase an investment property within the next three years.

"In order to achieve home ownership, younger generations are showing remarkable resilience and creativity," says Great Southern Bank COO Rolf Stromsoe.

"More than any other demographic, they're looking for investment opportunities in property. "Generation Rent" is also adopting some clever, realistic strategies like leaning on family for support or opting for a more modest property in order to secure their future home."

According to Westpac's annual Home Ownership Report, more than half (54 per cent) of first-home buyers are considering the rentvesting option and 82 per cent of buyers are open to purchasing in an area they haven't originally considered.

"Interest rates are almost certainly having an influence here," says Westpac's Senior Economist Matthew Hassan.

**"Rentvesting offers an alternative pathway that allows people to manage some of the financial risks that are involved with becoming a first-time buyer, while also sort of balancing lifestyle arrangements."**

– Matthew Hassan

"For rentvestors, the rate moves bode well for increased buying power."

However, they're still at the "pointy end of the affordability problems in Australia and becoming a first-time buyer is the hardest step of entering the market."

"Rentvesting offers an alternative pathway that allows people to manage some

of the financial risks that are involved with becoming a first-time buyer, while also sort of balancing lifestyle arrangements," Hassan says.

The Westpac report shows NSW is leading the way as the rentvesting capital of Australia, with 61 per cent considering rentvesting in the state, followed by Victoria at 54 per cent, and Queensland at 52 per cent. In Brisbane, the race is on for investors to buy a slice of the Olympic city before the 2032 Games, with a Finder survey showing seven per cent of the Australian population – about 1.5 million people – want to buy into the Queensland capital.

Westpac also found many aspiring homeowners are looking to buy sooner with 13 per cent wanting to purchase a new home by the end of this year, compared with 10 per cent in 2024.

Research from CoreLogic shows rentvesting could potentially pay handsome dividends, with the combined regions outperforming the combined Australian capital cities by 18 per cent over the past five years, while top-performing regions have lifted by up to 100 per cent. **C.**

# Dwelling values

Date range 12 months to January, 2026

According to Cotality, national home value growth accelerated to 8.6 per cent in 2025, the fastest pace since the 12 months ending in May 2024. Every capital and region recorded a rise, from 18.9 per cent in Darwin to 4.8 per cent in Melbourne. However, the quarterly rate was starting to ease through the final months, to 2.9 per cent nationwide.

## Sydney



Sydney's most expensive sale in December is believed to be \$85 million for a waterfront mansion at 19 Bayview Hill Rd, Rose Bay, a new suburb record.

## Melbourne



Coonac, an Italianate mansion at 65 Clendon Rd, Toorak sold early last year but is said to have settled in December for a rumoured \$130 million.

## Brisbane



A four-bedroom waterfront home at 17 Julius St, New Farm, which sold in October for \$25 million, was rated in December at \$45 million. But that includes a planned \$20 million rebuild.

## Adelaide



The priciest house sale reported in Adelaide for December 2025 was a property at 3 Victoria Ave, Unley Park, which sold for \$11.2 million.

## Perth



Perth's highest December house sale was said to be \$16.2 million for a Peppermint Grove property. The top price for 2025 remains \$22.75 million in Saunders St, Mosman Park.

## Hobart



Hobart's best price for December was said to be 48 King St, Bellerive, which fetched \$4.025 million, smashing the previous suburb record by more than \$1 million.

## Darwin



The most expensive house sale reported in Darwin for December 2025 was 114 East Point Rd, Fannie Bay, selling post-auction for "a mid-\$3 million price."

## Canberra



A four-bedroom house at 46 Beauchamp St, Deakin was said to be Canberra's most expensive December sale at \$2.495 million.

For year **+5.8%**

Last quarter **+0.8%**

For year **+4.8%**

Last quarter **+0.8%**

For year **+14.5%**

Last quarter **+5.6%**

For year **+8.8%**

Last quarter **+5.1%**

For year **+15.9%**

Last quarter **+7.6%**

For year **+6.8%**

Last quarter **+3.6%**

For year **+18.9%**

Last quarter **+5.4%**

For year **+4.9%**

Last quarter **+2.2%**

***Kiani Mills***  
*Director at Impériale  
Conveyancing*



## *Success and the investment in people*

Impériale Conveyancing Director Kiani Mills has built and grown her business in Victoria and Queensland over the past decade. She is respected across the industry for both her tenacity and engagement with people. Kiani is an inspiration and a mentor to many. Her journey has come with challenges, but she takes these as life lessons. Kiani was ever so willing to share her experience in her own words, and in the hope it may help others in some small way:

AFTER more than a decade in conveyancing, one truth has become impossible for me to ignore: this profession is not just technical, it's deeply human.

On paper, conveyancing is about contracts, timelines, compliance and precision. In practice, it's about holding people steady during one of the most stressful transitions of their lives. We sit at the intersection of money, family, fear and expectation. That reality demands more than procedural competence and box-checking. It demands emotional intelligence, leadership, and self-regulation.

The biggest mistake I see practitioners make is believing that success comes from working harder. Longer hours. More files. More pressure. That approach might work short-term, but it eventually breaks people. I've seen exceptional conveyancers burn out, lose confidence or leave the industry entirely, not because they weren't capable, but because they were unsupported and operating in survival mode.

Sustainable success in conveyancing requires three things.

First, mastery of self. If you cannot manage your own energy, boundaries and nervous system, no system or software will save you. The industry is fast, reactive and constantly changing.

You need the capacity to stay calm, decisive, and clear under pressure.

Second, clarity of structure. Strong processes are not about control; they're about freedom. When your business is well-designed, your team can perform at a high level without constant firefighting. Structure reduces stress, errors and emotional load. It protects both your clients and your people.

Third, community and mentorship. Conveyancing can be isolating, particularly at senior levels. Having access to peers, mentors, and honest conversations is not a luxury; it's essential. Growth accelerates when practitioners stop trying to do everything alone.

Balancing life and work in this profession isn't about perfect harmony. It's about integrity. Knowing when to lead, when to rest, and when to evolve. The conveyancers who thrive long term are not the ones who sacrifice themselves for the job, but those who build businesses that support their lives, values, and wellbeing, and their people.

Conveyancing is changing. Client expectations are higher. Regulation is tighter. Technology is advancing rapidly. The future belongs to practitioners who are willing to evolve personally, not just professionally. That's where the real work begins.

AUSTRALIAN  
**CONVEYANCER.**

PRESENTS  
A UNIQUE EVENT EXPERIENCE  
YOU CANNOT AFFORD TO MISS

# What's coming **NEXT?**

Experts and decision-makers under the spotlight  
in face-to-face broadcast interviews

STRATEGIC INFLUENCE  
THE SHAPE OF THE INDUSTRY  
INTEROPERABILITY  
PROPERTY MARKET  
AML/CTF  
OUR ECONOMY  
REGIONAL LANDSCAPE  
CYBERSECURITY



**Host:**  
Amber Sherlock

**Host:**  
Angelique Opie

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Starts 11am, Wednesday, March 4  
Pier One, Sydney Harbour



**\$95 PP**  
Seats strictly limited