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WEALTH OF KNOWLEDGE

Issue 30 – AUG 2026

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DRIVEN

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TURBO-CHARGED CONVEYANCING

There's no doubt that technology has had a dramatic impact on the conveyancing industry. Automation tools on digital platforms, and the evolution and implementation of smart AI tools, have made the process of settling a property sale faster and more efficient.

And it needed to go that way.

Conveyancing can be a low-margin business if practitioners are mired in admin at the expense of serving clients with the richest advice.

Add to that, the market challenges.

The property sector is in a state of flux. Economic uncertainty is affecting sales, and, in turn, lightening conveyancers' caseloads.

Despite all this, there are conveyancing firms that are not only riding out the challenges but are flourishing.

Just how are they doing it? What is their secret sauce? What is their performance mindset?

Australian Conveyancer found half a dozen at the very top of their game and pumping out a high volume of matters. Each was willing to openly share the habits – their daily routines – that drive them forward. They did it in the hope it may help others.

In a 16-page spread, we get into the mindsets of Nic Gould, Melissa Warbrick, Jared Zak, Sue Mosely, Jodie Polik and Khiem Lam to see just what keeps them revved up.

This also seemed like the perfect time to wheel a metaphor out of the garage for this special edition of the magazine, called DRIVEN. We had a bit of fun with a couple of classic cars in a Sydney photo studio.

On this journey, we found that technology has been a factor in their growth, and they've all taken different roads to success. But one thing they do agree on is that elite customer care keeps their firms firing on all cylinders.

You can look under the bonnet from page 12.



Tony Gillies, Publisher



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OUR CARS

E-Type Jaguar 1972
Series 3 Coupe
5.3 litre V12
4-speed manual

Triumph Stag 1974
Convertible
3.0 litre V8
4-speed manual

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STRENGTH IN COLLABORATION

With Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) legislation now in place, Suzanne Brown, the president of the REIWA, expects the relationship between conveyancers and real estate agents will grow stronger.

"I think we will see increased engagement and interaction in a positive and collaborative way," said Brown.

"Conveyancers are a core part of the transaction ecosystem, and the better the working relationship between agents and conveyancers, the better the outcome for buyers and sellers."

Brown said it will take "meaningful engagement" between the two parties to bring the professions closer.

"That means more regular forums on transaction efficiency, more cross-profession education around pain points in sales and settlement, and more structured input from conveyancers."

And Brown believes part of that cross-profession interaction could go some way to addressing the question of disparity when it comes to agent commissions and the lower payments conveyancers can earn.

"Agents and conveyancers perform very different functions, carry different business models, and assume different commercial risks, so a straight fee comparison is not possible," she said.

"That said, conveyancers often do highly technical, time-sensitive work that is not always well understood or valued by consumers.

"What REI can do is help, where possible, to elevate understanding of the professional value conveyancers bring, support more respectful cross-industry relationships, and help advocate for transaction settings that do not keep adding complexity without recognising the labour required to administer it."



By LEIGH REINHOLD

Focus on the future: WA's need for speed

Faced with a property market under pressure, REIWA president Suzanne Brown understands there isn't a single solution for supply shortages but believes that time is of the essence

With supply shortages, intense buyer competition, and sustained price growth in Perth and regional Western Australia, the state's Real Estate Institute (REIWA) believes future expansion is heavily dependent on the fast-tracked construction of more housing.

"What we can say with confidence is that WA will continue to be shaped by population growth, the strength of the state economy, relative affordability compared with the eastern states, and the success or failure of our housing delivery system," the president of the REIWA, Suzanne Brown, told *Australian Conveyancer*.

"My broad view is that WA should remain a growth market over the medium to long term, but future performance will depend heavily on how well we expand supply and improve housing choice."

Brown said the top three issues facing the state are housing supply, affordability and workforce capability.

"Firstly, demand has stayed strong, but the market is still not producing enough new homes, or enough diverse housing, quickly enough to properly rebalance conditions," she said.

"The REIWA's view is that the supply-demand mismatch remains the central pressure point across both the sales and rental markets.

"Secondly, affordability is becoming more complex and any advantage that WA has had is being eroded by sustained price growth, rent pressure and higher borrowing costs.

"And, thirdly, the industry is operating in a far more demanding regulatory and service environment. Consumers expect speed, transparency and accuracy, and rightly so.

"At the same time, the sector is managing major reform across tenancy, compliance and settlement processes. That means the quality and capacity of the workforce matters more than ever."

REIWA president
Suzanne Brown.

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Brown said the convergence of “five forces at once” is shaping the WA housing market:

- **Population growth** WA has been recording the strongest population growth in the country, placing pressure on rental and sales markets.
- **Constrained supply** Even though WA has improved housing activity, supply has not yet caught up with demand.
- **Affordability relative to the eastern states** Perth still looks comparatively accessible, and that has increased owner-occupier, investor and interstate buyer demand.
- **Interest rates** Higher rates affect borrowing power and keep a lid on how far and how fast some buyers can stretch.
- **Sentiment** WA has strong employment, population growth and comparatively better affordability, so confidence has held up better here than in some other parts of the country, although many households are still under pressure.

Brown said WA has done better than many jurisdictions in lifting housing activity, and there have been some positive policy moves from the government.

“But the market is still playing catch-up after several years of very strong demand,” she said.

The REIWA expects conditions will improve gradually for stakeholders.

“There are signs of movement: more policy attention, more housing investment and better recognition that supply needs to increase across a broader mix of dwelling types,” said Brown.

“So, over the next few years, we would hope to see periods of easing and rebalancing.

“Over the longer term, WA can improve its position if it keeps releasing land, enabling medium-density housing, supporting infrastructure, and reducing delivery delays.”

According to Brown, the single biggest bottleneck to improving housing supply in WA right now is the speed of delivery.



“The housing challenge will not be solved by one announcement. It will be solved by a lot of competent, unglamorous execution.”

– Suzanne Brown

“The time and complexity involved in turning demand into completed homes is the issue,” she said.

“Land may be identified, zoning may shift, policy may be announced, and finance may be available, but if the system cannot produce available land more efficiently and completed dwellings at scale, supply still lags.

“That bottleneck shows up across planning, infrastructure provision, construction capacity, skilled labour, feasibility and holding costs, but the common thread is delivery speed.”

The REIWA believes keeping up with demand requires more housing diversity

rather than building more single dwellings.

“WA needs more townhouses, terraces, apartments and medium-density stock in well-located areas,” said Brown.

“We also need infrastructure and servicing to keep pace with land release, and we need planning pathways that are faster and more predictable.

“The government should keep working with industry on practical barriers, not just headline commitments.

“The housing challenge will not be solved by one announcement. It will be solved by a lot of competent, unglamorous execution.”

Brown said the REIWA is currently advocating with the government for practical measures to deliver faster and more predictable housing supply, address affordability settings and remove unnecessary barriers that slow housing delivery.

They would also like to see reform aimed at providing rental supply and system stability through encouraging long-term private investment and an increase to social housing.

“We continue to advocate for settings that support rental supply, because private investment remains a critical part of the housing system and private investors provide 86 per cent of the rental properties available,” she said.

“We are asking that any changes to tenancy legislation strike a fair balance between owner and renter’s interests.

“We would love to see an incentive for investors to make their rental more affordable for eligible tenants in lieu of potential discounts from either council rates or land tax. This would be an easy way for affordability to be improved for those that are vulnerable in our community.” **C.**



THE PLACE TO BE

Greater Bunbury and the broader South West corridor are on the watch list of investors, first-home buyers and sea changers alike, with Bunbury experiencing around 16 per cent growth in the past 12 months.

“Greater Bunbury and the broader South West corridor sit at the intersection of population, lifestyle and economic fundamentals,” said REIWA president Suzanne Brown.

As WA’s second largest urban area, Greater Bunbury provides an attractive blend of relaxed coastal lifestyle with robust local job opportunities and a median sale price for a three-bedroom house sitting at \$962,000.

“Bunbury is not simply a lifestyle market but has genuine economic depth, established community infrastructure and a broader regional role,” said Brown.

“It also speaks to a wider question: where can we support growth outside Perth in a way that is economically grounded and liveable?”

Bunbury has a booming \$2 billion diversified economy driven by its port, tourism, and major mining operations.

The state government has also committed to massive infrastructure projects, including the \$471.5 million allocated to the Bunbury Regional Hospital expansion and a \$69.2 million

waterfront transformation, which are creating long-term jobs and enhancing the city’s overall liveability.

Prime suburbs like South Bunbury offer walkability to pristine white-sand beaches, vibrant cafe strips and the iconic lighthouse.

And, with a tight rental market and vacancy rates frequently hovering at record lows, many investors are capitalising on the opportunity for steady rental yields.

“From a housing perspective, Bunbury is interesting because it combines regional appeal and offers relative affordability compared with Perth,” said Brown.



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- Mark Pinto, triSearch

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CLEARED *for* TAKEOFF

AIRPORT MAY SEND LOCAL HOUSE MARKET SKY HIGH

By SAM MCKEITH

There is new hope in Sydney's west as the region eyes the runway to success later this year

New Western Sydney International (WSI) Airport flight paths will have mixed effects on the city's property market ahead of the \$6 billion facility's opening, real estate experts say.

New flight paths took effect in July, before full air traffic starts at the landmark western Sydney development in October.

Flight paths are also set to shift at Kingsford Smith and Bankstown airports.

Ahead of the changes, Sydney councils have flagged noise concerns about a swathe of areas stretching from the Blue Mountains to inner southwest suburbs like Campsie, Belfield, Clemton Park, Belmore, Croydon Park, Ashbury and Hurlstone Park.

Nat Gordon, founder of real estate consultancy Propoholic, said it was tough to assess the impact of the new routes given some areas would also see upside from WSI.

"Currently there is uncertainty while the flight paths are still to be finalised, so noise and potential environmental implications cannot be fully assessed," Gordon told *AC*.

"In reality, much of the uncertainty has less to do with noise, and more with planning.

"Suburbs that have benefited from rezoning, density changes or clear inclusion into the broader airport precinct are seeing stronger price performance. Those areas have a defined role in the future economy

of the region."

The centrepiece of the 11,000 hectare aerotropolis is Nancy-Bird Walton Airport, but it also includes a new motorway and rail stations. These are set to underpin a new urban hub, Bradfield City, with the NSW government last year injecting \$835 million into the precinct to support construction of homes and businesses in the area.

Gordon said areas at risk of missing out on upside of the development were those hit by aircraft noise and not slated for infrastructure upgrades.

She highlighted places like Greendale and Rossmore, which she described as being caught inside the airport's "geographic footprint" but without significant zoning changes.

"While they saw increased price growth and interest initially when the WSI proposal was confirmed in 2017-18, these suburbs did not sustain momentum when it emerged that they had less direct importance to the aerotropolis infrastructure," the consultant said.

"Without that planning uplift, they do not capture the same level of buyer demand or investor confidence."

In the longer term, it was likely that the new airport would buoy property prices, despite the impact of flight paths, according to Gordon.

That is because the new airport would, over time, likely lead to more planning

CONTINUED ON PAGE 10

Prime Minister Anthony Albanese, Western Sydney International Airport (WSI) CEO Simon Hickey and federal minister for transport Catherine King attend the unveiling of the terminal building at the new airport.



Propoholic founder Nat Gordon: Keeping an eye on the impact of air routes and their impact on real estate values.

“[A new airport] typically creates long-term upward pressure on property values across the region. Properties that benefit from improved access, connectivity and employment will see stronger growth.”

– Propoholic founder Nat Gordon

CONTINUED FROM PAGE 09

shifts, new transport links, employment hubs and zoning changes being rolled out in the city’s west.

“That typically creates long-term upward pressure on property values across the region,” she said. “Properties that benefit from improved access, connectivity and employment will see stronger growth.”

“Properties directly impacted by flight paths, zoning or environmental factors may experience softer demand relative to their neighbours, usually in the short term.”

Suburbs close to the new airport like Luddenham, Greendale, Silverdale, Wallacia and Kemps Creek are among those to be most heavily impacted by the new flight paths.

In those areas, plane noise is predicted to be so loud that the federal government has urged residents to apply for noise treatment works on their properties.

The July changes applied to air cargo movements ahead of passenger flights starting in October.

Buyers agent Rasti Vaibhav said in suburbs affected by flight paths, property prices would likely follow similar trends to those in other parts of Australia.

As a guide, Vaibhav, the founder of Get Rare Properties, pointed to suburbs around

Brisbane’s second runway, Melbourne Airport and Perth Airport.

“Flight path suburbs and aerotropolis-adjacent suburbs move in opposite directions – the gap is bigger than most buyers realise,” he said.

“The market is already pricing the airport in, but unevenly across the catchment, with national precedent showing the biggest price moves happen 18 months either side of opening, not after,” he added.

Suburbs most exposed to WSI flight paths would see a “big devaluation”, while those positioned close to new infrastructure would gain.

He pointed to the “noise contour rule” as the best guide to separating winners from losers.

Noise contours are map-based lines showing predicted aircraft noise exposure on an airport’s flight paths, and used to generate an “ANEC” – a cumulative noise measure.

Government forecasts show the highest ANECs in Badgerys Creek, near the airport’s centre.

Austin Buyers Agents founder Luke Bindley agreed that close-by suburbs would suffer. “Badgerys Creek, Londonderry, Bringelly, Greendale, those areas are right next to the airport so you’re going to have



NSW Premier Chris Minns (front right) leads a delegation through the newly constructed Western Sydney Airport.



noise whether they’re under a flight path or not,” he said.

“They have earmarked significant noise for Mount Druitt, Penrith and St Marys as well.”

However, Bindley cautioned against focusing too much on flight paths, saying they were not a deal breaker for most buyers in Sydney’s fast-growing west.

“I live in western Sydney and I’m told that we’re not in a flight path but every single day I see more planes than the previous day,” Bindley said.

Western Sydney International Airport is set to open for passenger flights in October.



Plane noise is predicted to be so loud that the federal government has urged residents to apply for noise treatment works on their properties.

"It's definitely a conversation you can have with people but it's never been something where they've said 'I'm not going to buy'."

To this end, he said parts of Sydney's inner west, such as Leichhardt, had been under Kingsford Smith Airport's flight paths for years without a big impact on prices.

Indeed, experts have previously told *AC* of difficulties in forecasting the impact of aircraft noise on suburbs, and house prices, in Sydney's west until the airport opens.

The best strategy for buyers and sellers

is to hit on a "sweet spot" between airport proximity, enabling convenience and noise intrusion from planes, they said.

Nadine Connell, founder of commercial property brokerage Smart Business Plans, said the airport was having a positive impact on nearby commercial property.

"While most respondents will likely point you to the residential suburbs hardest hit by flight noise, the bigger structural property story is the inverse: the same flight corridors that depress residential prices are where commercial property values are

accelerating fastest," Connell said.

"Industrial property actively wants to be on flight paths. Twenty-four-hour airport operations, runway proximity, and freight connectivity define the aerotropolis precinct's purpose," she added.

Connell said this would be accompanied by up to 200,000 jobs, underpinning residential property prices in the wider region "even as the immediate flight-path pockets soften".

From a commercial finance perspective, she said enquiries for owner-occupier industrial finance in aerotropolis-adjacent corridors have shifted from "speculative to active" over the past 18 months.

Even so, Propoholic's Gordon warned that the aerotropolis would not "create a single outcome", making predictions tricky.

Rather, she said it was better to consider how the precinct could "reshape the hierarchy of suburbs within a region".

"The key drivers here will be planning and zoning outcomes, access to employment and transport, and how buyer perception evolves over time," Gordon said.

"In my experience, projects of this scale tend to amplify underlying fundamentals rather than completely change them.

"So, while there will be winners and underperformers at a micro level, the broader direction for western Sydney is one of growth, driven by investment, connectivity and long-term economic expansion." **C.**



DRIVEN

By MELISSA IARIA

THE BEHAVIOURS THAT ACCELERATE SUCCESS

Six of the sector's high-performing practitioners share the key lessons they learned along the way

What makes a truly successful conveyancer? Is it hard work, timing, talent – or something less obvious?

Australian Conveyancer sat down with six of the sector's most successful practitioners to understand not just what they do, but how they think.

Everyone is wired differently. Everyone is motivated by different things. But by exploring their mindsets and behaviours, we set out to identify traits that others in the industry might learn from, and even emulate.

So what “drives” their every waking moment?

Across vastly different businesses, markets and personal styles, one thing became clear: the fundamentals don't change. Trust, credibility and the client experience emerged as the common thread running through every conversation.

Each of these practitioners understands their clients' needs on a deeper level. And time and again, the conversation returned to one word: empathy. What our six leaders demonstrate is that the practitioners who thrive long-term are the ones who never lose sight of the person on the other side of the transaction.

While there are many examples of good practice, we highlight six of the best here. They are truly firing on all cylinders. **C.**



Corporate Edge
director John Colbert.

John Colbert: Getting into the right headspace

By *MELISSA IARIA*
Photos *JULIAN ANDREWS*

Key behaviours of highly effective people

- Clarify behaviour you want to change and why it matters
- Understand mindset is a choice
- Set your day's focus before looking at your phone
- Know when to put your phone away and be fully present
- Practice gratitude

Challenges at work are inevitable, but while some people thrive when faced with curveballs, others falter.

Our mindset plays a “massive” role in how we behave in the office, said Corporate Edge director John Colbert.

He has coached countless companies and leaders to perform better, from improving team effectiveness and navigating tricky workplace relationships to adapting leadership styles as responsibilities grow.

Colbert said mindset is largely shaped by unconscious beliefs formed through childhood, education and workplace experiences.

“We’re largely on autopilot, and that’s driven by belief systems formed over time, what we believe is true, right and the way to do things,” he said.

“To change any behaviour, you’ve got to challenge the beliefs.”

While some people have a “growth mindset” – seeing challenges as a chance to learn – others may be held back by a more limiting “fixed mindset”.

Thankfully, mindsets can change. Once people recognise the beliefs holding them back, they can choose a different way of thinking.

“We educate them to understand the way they think about something is a choice,” Colbert said.

Coaching begins by identifying the behaviour someone wants to change and why it matters. From there, it’s about uncovering the beliefs driving the behaviour and replacing those that no longer serve them.

Colbert recommends, as a simple exercise, replacing “but” with “and”.

Rather than saying: “I want to get fit but don’t have the time”, say: “I want to get fit and I’m busy,” which naturally leads to asking, “so what needs to change?”

The shift encourages ownership and a focus on solutions rather than obstacles.

He also recommends starting the day with intention before looking at your phone. Set out a focus and clear affirmation and carve out time for wellbeing, like exercise.

Also, don’t let screen time creep into time meant for family, health and wellbeing.

Reading physical books and reflective handwriting also provide a break from digital life and spark creativity, he said.

And taking time to express what you’re grateful for can build resilience and confidence for the next challenge.

Ultimately, Colbert said, mindset is a choice.

“Sometimes if the situation you’re in doesn’t look likely to change, you’ve got to change the way you’re looking at the situation.”



JARED ZAK

MY FIRST CAR: Daihatsu Charade

MY DREAM ON WHEELS: Frog Green 1978 Porsche 911 SC Targa

With law and commerce degrees under his belt, Jared Zak worked at a top-tier law firm before moving to London to join a prestigious practice.

Despite rising to an elite level working on billion-dollar transactions for a 'Magic Circle' law firm, the experience left him unfulfilled.

"I was just working on these massive transactions... some of the biggest transactions the world's ever seen, but literally pushing paper," he recalled.

After being poached to work for a London bank, he still felt like "very much a small cog in a big wheel".

"It was just very transactional – there wasn't really much of a human element."

Returning to Australia, Zak decided to leave big corporate law behind.

"I wanted to do my own thing and have a more human experience practising law," he said.

Conveyancing, he realised, was "probably the most human legal product you could do".

His firm Dott & Crossitt opened in 2014 and grew steadily, as conveyancing shifted to the PEXA platform, enabling far more daily settlements.

Today, it has 10 offices nationwide and ranks number one in NSW for settlement volumes on the PEXA scorecard, with hopes to achieve the same nationally.

Zak rejects the idea of overnight success, insisting it's about years of doing good work, hiring good people and earning word-of-mouth referrals.

"It's a business that you grow slowly each year," he said.

"It just takes years and years of doing the right thing.

"Ultimately it's the service industry and you build your reputation by doing a good job day in, day out."

In contrast, businesses built on heavy spending and rapid expansion often enjoy only a short term "sugar hit", he added.

Zak has deliberately built a business that avoids the image of an elitist law firm, instead focusing on approachable service. The first conveyancer he hired

"Ultimately it's the service industry and you build your reputation by doing a good job day in, day out."

– Jared Zak

still works for the business today.

With around 80 staff, monthly meetings celebrate successes, reflect on lessons learned and encourage improvement.

He also regularly visits his various offices, believing face-to-face conversations are key to keeping staff engaged.

Despite overseeing thousands of settlements, Zak reminds staff that each transaction is deeply personal to the client.

"Sometimes it really takes a mindset change to say: 'OK, this is another transaction for me but for them this is probably the most important thing they're doing transactionally, certainly in the next three or four years' and just to make sure you practise empathy accordingly."

Simply picking up the phone can completely change a customer's experience, he said.

"Don't be a keyboard warrior," he told staff. "Pick up the phone and talk to them. That can completely change the experience, and it has."

Key behaviours of highly effective people

- Practise empathy when dealing with clients
- Overnight success doesn't exist – great businesses are built on good service and word of mouth
- Hiring good staff and nurturing them pays off
- Never forget the human element

MELISSA WARBRICK

MY FIRST CAR: A Suzuki Sierra soft-top that my friends and I would scoot to the coast in

MY DREAM ON WHEELS: It's gotta be a Mercedes G-Wagon

Melissa Warbrick, chief executive of Ownit Conveyancing, describes herself as a “growth junkie”.

Early on she realised the business she purchased from her boss in 2015 would hit a ceiling if it relied on her alone.

“There was definitely a time where I was a jack of all trades – I did everything from trust accounting and drawing a check, to running files, to going out and variation of mortgage work,” Warbrick said.

But Warbrick soon realised that scaling required investing in the right people, processes and technology without compromising service quality.

“That’s been a huge change and allowed us to scale,” she said.

“You need an aerial view rather than being in the day-to-day-weeds. There’s just no way you can scale and do that at the same time.”

Being an early technology adopter also positioned the firm well for challenges such as Covid.

“I love the idea of doing things differently,” she said.

“Our willingness to embrace change and invest ahead of the curve has been one of the biggest drivers for our success. If we can dream it, we can build it.”

Leadership has taught her every new stage of growth requires a different version of herself.

“A big lesson was to continuously learn, adapt and grow so I could support the team through that scaling process,” she said.

Integrity, she adds, is non-negotiable, with trust taking “years to build and a minute to lose”.

Regular team meetings focus on learning rather than blame.

“If something goes wrong on a file, we will have a huddle. There’s no blame here, it’s a learning opportunity.”

That mindset extends to continuous improvement.

“We genuinely believe there’s always a better way and curiosity is the most valuable leadership trait I can adopt,” she said.

Investing in people is another core value, particularly creating opportunities



“It’s very easy to spend the day reacting to problems. The real value comes from taking a moment to think ahead, identify opportunities, and how we chase those down.”

– Melissa Warbrick

for those with the right attitude rather than the right qualifications.

“Investing in your people is the biggest impact you can have,” she said.

“People have been in very difficult situations and we’ve given them an enormous opportunity. And they’ve stayed with us for years and shown incredible loyalty. We’re not always bound by ‘you must have a degree’.

“If you’ve got a great attitude and willingness to learn, we will invest in you.”

Listening to frontline staff, who are closest to customers, has also been “invaluable to our growth”, helping shape decisions and improve the business.

Her work day begins by identifying two to three priorities, while protecting time for strategic thinking.

“It’s very easy to spend the day reacting to problems,” Warbrick said.

“The real value comes from taking a moment to think ahead, identify opportunities, and how we chase those down.”

Key behaviours of highly effective people

- Believe there is always a better way
- Investing in people delivers the greatest impact
- Integrity first
- Own outcomes







*Photos ALANA LANDSBERRY & LAUREN TROMPP
Hair & makeup CHLOE LANGFORD & ANA COSTA
Styling NAT SHEHATA*



From left: Sue Mosely, Khiem Lam, Nic Gould,
Jodie Polik and Melissa Warbrick.



JODIE POLIK

MY FIRST CAR: A purple Hyundai Excel

MY DREAM ON WHEELS: Hmmm that's a hard one, as long as it has heated seats, I am happy!

One of the biggest lessons Jodie Polik learned early in business was never being afraid to ask for help.

With two young children and a rapidly growing firm, JP Conveyancing Works, she knew she needed support - both professionally and personally.

"That made a world of difference," she said.

"It takes a village. You can't conquer anything on your own. Having that support network, workwise and in my personal life, meant so much."

Growing up in regional Victoria, Polik began her career at a law firm, with no experience.

"I worked my backside off," she said. "I told them I wasn't scared to try anything."

That willingness to try new challenges has underpinned her success.

"Even though I always have those butterflies in my stomach and overthink everything, you've just got to keep pushing through."

The law firm closed because the owner fell ill. Polik, who was on maternity leave, completed a diploma in advanced conveyancing and launched a home-based business while raising her children.

"We moved into an office within six months because we hit the ground running well and truly," she said.

Having never run a business, she turned to local conveyancers for advice.

"We've got a really good group down here. I know that I could ring any of them and ask a silly question," she added.

"I remember going to visit them and picking their brains."

Polik has never been embarrassed to seek help.

"I'll never say that I know everything," she said. "I probably do doubt myself a little bit too much and will look for that reassurance and bounce ideas off other people, which in turn helps them as well, because often they're feeling the same way."

After years of hard work, the business she founded in her hometown Moe, in 2013, has grown, moving to a larger office, and opening a second office in a neighbouring town.



"I'll never say that I know everything. I probably do doubt myself a little bit too much and will look for that reassurance and bounce ideas off other people, which in turn helps them as well, because often they're feeling the same way."

– Jodie Polik

For Polik, success comes down to treating people well.

"It's about always taking time for people, no matter what, and not thinking that you're above anybody," she said.

Trust, integrity and good communication, she confessed, are key to building genuine relationships.

She also fosters a relaxed, supportive work environment, from shared coffee breaks to lunchtime walks, creating a culture where people enjoy coming to work.

"It's just building those relationships, so you're happy and excited to go to work, but you've got those friendships as well," she said.

Giving back to the local community is equally as important.

Having grown up locally, Polik said the support she has received inspires her to give back by sponsoring sports clubs and helping keep young people active.

Key behaviours of highly effective people

- Don't be afraid to seek help
- Treat people well
- Stay grounded
- Create an enjoyable work culture

NIC GOULD

MY FIRST CAR: A 1982 XE Ford Falcon Sports Pack in cream

MY DREAM ON WHEEL: Love all the classics but especially an Aston Martin DB5

When Nicholas Gould bought a 50-year-old law firm, it brought its share of challenges.

The Australian Army veteran-turned-property-lawyer faced the hurdle of transforming a long-established business, operating in an industry known for its conservative approach.

He had to rethink how Queensland-based Colwell Conveyancing operated, introduce new ways of working and improve service delivery for clients.

"The industry is so conservative and has been run a certain way for so long that change is very, very difficult," Gould said.

"That was probably the biggest challenge, that internal change, but also change in the industry."

One of his biggest lessons was understanding both the customer journey and the priorities of referral partners.

Communication became core to the business, with different clients preferring different ways of engaging, from face-to-face meetings for less tech-savvy clients to online portals for younger, more digitally confident clients.

Managing change was another key learning opportunity. As the business evolved, it had to bring staff along the journey amid changing tools and processes, while still delivering for clients.

Gould also learnt that change isn't for everyone.

"People come and go, and change isn't for some, and that's cool, where others come on board and they love it. It has its ups and downs, that's for sure," he said.

Along with communication, Gould has built the business around accountability, integrity and challenging the status quo.

Morning staff meetings help reinforce those values, with daily priorities, goals and achievements shared across the team.

"That's really key for us as a team," he said. "Property law and conveyancing is so fast-paced, you have to be really on the ball."

"Sometimes you've got some staff members dealing with a number of issues, so they might be stretched from a resource perspective, but we've always got team



"Sometimes you've got some staff members dealing with a number of issues, so they might be stretched from a resource perspective, but we've always got team members able to jump in and give support."

– Nic Gould

members able to jump in and give support."

Setbacks are inevitable, Gould said, but the key is to learn from them and keep moving forward.

"As long as you're doing that one per cent better every day, you'll eventually get there," he added.

"It's a long game, you've just got to keep going, and every day's a new day".

He also believes taking time to properly define a problem before reacting often leads to better decisions.

"Sometimes taking that moment to just define the problem will tell you whether you need to keep ploughing through or take an alternative approach."

Exercise, family time and interests outside of work help him maintain perspective.

"The worst thing you could do is probably just have it as your sole thing in life – you need to have those outlets," he said.

Key behaviours of highly effective people

- Communication is key
- Integrity is number one
- Maintain outside interests
- Keep pushing forward







SUE MOSELY

MY FIRST CAR: A little red Mitsubishi

MY DREAM ON WHEELS: I just got it – a custom Porsche Macan

After taking over her father's law firm, Susanne Mosely has managed to grow the business without losing the personal touch.

Mosely began as a paralegal with her dad, Philip Hill, more than 25 years ago, before becoming a licensed conveyancer in 1999.

"He put me through university, allowed me to be a wife, mother and have a career at the same time," she said.

She expanded the family business into Hunter Legal and Conveyancing in 2014, growing the team of five to 14.

Mosely said she wanted the business to retain the personal touch her father fostered over more than 60 years.

"His heart and soul were in his community. Trying to grow a business without becoming all business was our motivation," she said.

"We wanted to change what a law firm looks like, I guess you could say, and bring it into the new era but offering that same traditional customer service."

Finding the right employees has been key, she added. While staff have come and gone over the years, her core team of six has remained with the business since the beginning.

"Their heart is the same as mine. It's the same as Phil's. Everybody reflects that same motivation, passion and love for helping people. If they don't have that, you can't build on it."

The team meets regularly for team-building activities and views challenges as opportunities to learn.

"We don't throw our hands in the air and think 'I can't do this' or 'the obstacle's too big'," said Mosely. "We find a way around it. We work together as a team."

Training and life-coaching sessions help staff members with focus. Four staff have become licensed conveyancers through the firm's work-study program.

Mosely places a strong emphasis on staff wellbeing and work-life balance, through spa treatments, cleaning help, meal support and an office crèche over Christmas.

For practitioners working long hours, "it's just life changing".



"We wanted to change what a law firm looks like, I guess you could say, and bring it into the new era but offering that same traditional customer service."

– Sue Mosely

"I want to take care of my staff and know their work-home life is balanced," she said.

The team is like "family", supporting each other inside and outside work and attending Christmas at Mosely's home.

"We just have that feel of family but I think it's because we've been in the same core team for so long – our husbands are all friends, we've cruised together," she said.

"I come in here to 14 women and they're just like sisters."

Mosely's daughter joined the firm full time at 18, becoming its third generation and being mentored by the same staff Mosely had once mentored.

For Mosely, the firm's success comes down to its people.

"I love what I do, I love building my team. My passion is customer service and my community, but I'm nothing without this team," she said.

She credits her father with teaching her the value of leading by example and investing in people.

"Without the right team, it goes nowhere. I could not be prouder."

Key behaviours of highly effective people

- Embrace opportunity
- Do business with heart
- Support your team

KHIEM LAM

MY FIRST CAR: My first real car after a Holden Commodore hand-me-down was a Japanese-spec Nissan 200SX

MY DREAM ON WHEELS: The car I'd really love to have is Porsche 356 Speedster

Provey Legal founder Khiem Lam pivoted from criminal law into conveyancing during the era of paper settlements.

To him, the process seemed “over-complicated” and ripe for change.

“I thought I'd have a good crack at simplifying the process, creating better systems and building out a different kind of conveyancing business, challenging the old-school way of doing it, and bringing it to the 21st century,” Lam said.

The self-confessed “nerd”, who enjoyed building websites, created an informational conveyancing website around 2008 as a university side project.

“I built it and left it there. It wasn't really a real business,” he said.

“The website gained some traction. That's how I jumped into it officially when we were able to get actual clients.”

Lam invested early in online marketing and search-engine optimisation, when digital marketing was still in its infancy.

“We ended up getting about 20 clients per week,” he said.

Operating solo, he developed digital systems to manage the growing workload “so I wouldn't drown”, before opening a physical office in Victoria.

One lesson he learnt is to trust his instincts. Conservative by nature, he once worried he wasn't taking enough risks as competitors grew quickly.

“I saw myself as not risk-taking enough but, in hindsight, with almost 20 years of experience, I've seen that conservative nature actually benefit me,” he said.

“The lesson for me was to trust my own strategy, my own approach and being patient.”

Problem solving has also been central to his success.

“I enjoy thinking of new ideas and novel ways to solve a real life problem,” he added. “In conveyancing, there's always a new issue.”

Running helps him manage stress and keep perspective.

“In the last five years I've really struck the right balance with physical and mental health,” he said.



“There's always something to tweak after the end of a disappointing setback. I always find a few golden nuggets I can extract.”

– Khiem Lam

He acknowledges business owners rarely switch off completely.

“Work-life balance for an owner is different from the work-life balance of an employee.

“I have time with my kids, where I just completely switch off. But I definitely work on weekends and after hours and early mornings as well.”

Lam said setbacks are learning experiences and credits his team for helping him navigate challenges.

“Having a sounding board allows you to not suffer in silence,” he said.

“There's always something to tweak after the end of a disappointing setback. I always find a few golden nuggets I can extract.”

He also prioritises supporting staff by recognising their strengths and investing in their development.

By matching people to their strengths, he has built a loyal team.

“They care about the business and now we feel very unstoppable because everyone is in the right place, doing the thing that is their strength,” Lam said.

Key behaviours of highly effective people

- Treat setbacks as learnings
- Protect mental and physical health
- Nurture employees





Moving the dial

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



The national auction clearance rate for July – up from a low in June of 47.4 per cent. But this rate includes the country's 10th consecutive week of auction clearance below 55 per cent.



National unemployment rate as of June 2026

“

“In some areas, we’re still seeing multiple offers or several bidders competing at auction for a property, but they’re not converting to sales.”

– Real Estate Buyers Agents Association of Australia president Melinda Jennison

“

“Ongoing conflict in the Middle East remains a threat to inflation, inflation expectations and hence the policy rate outlook.”

– NAB senior economist Taylor Nugent

“

“The increase in building approvals is welcome, particularly for higher-density housing, but approvals alone do not build homes.”

– Property Council of Australia executive, policy and advocacy, Matthew Kandelaars

“

“Regulation is important, but too much or poorly designed regulation can stop new homes being built, make projects slower and more expensive, and reduce the types of housing available to us.”

– Productivity Commission chair Danielle Wood.



18,328

The number of dwelling building approvals granted in June. This is a 7.1 per cent increase over May and an 8.8 per cent lift year-on-year.



\$928,421

National median home value at July 30

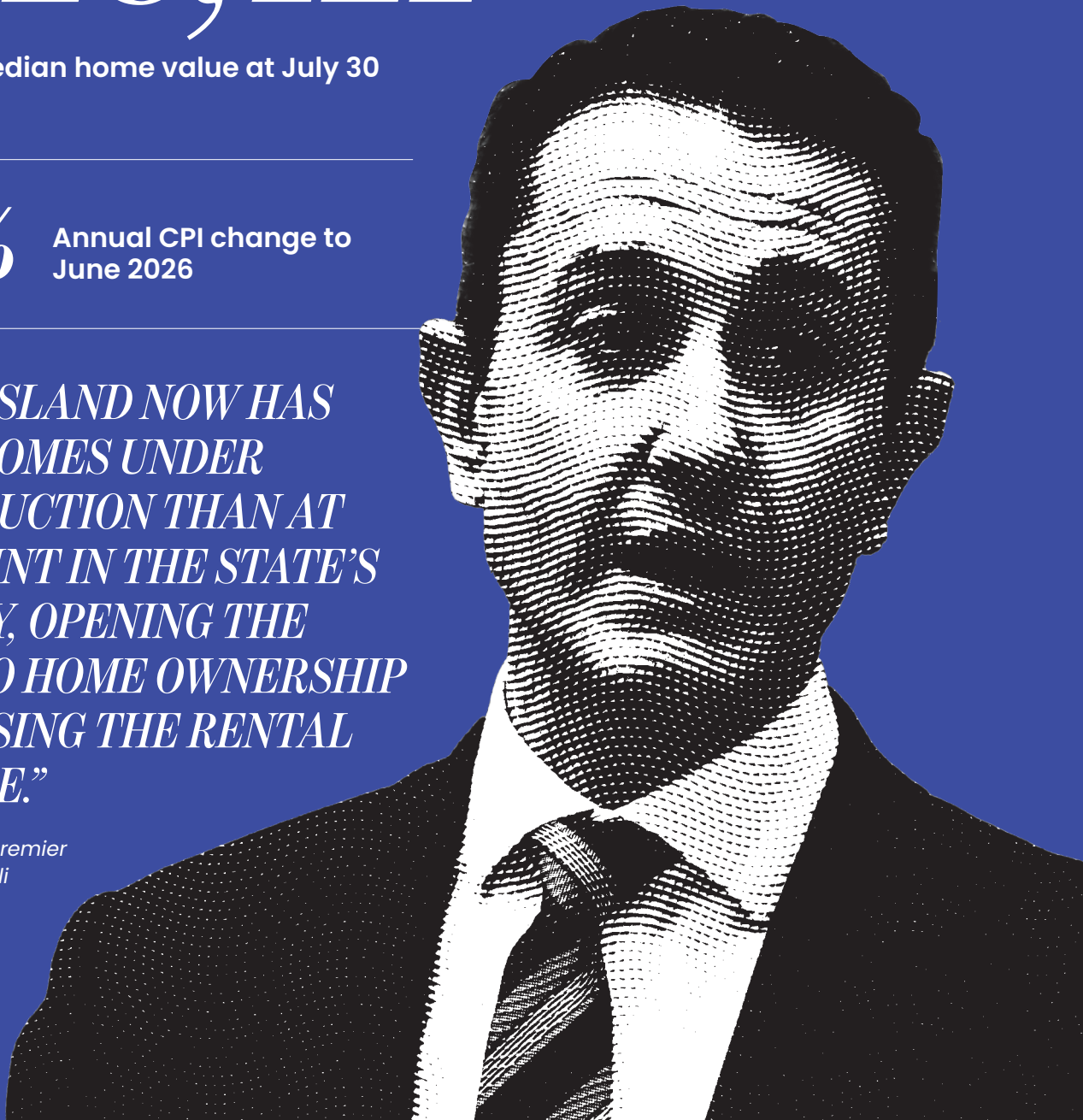
Source: Cotality

3.8%

Annual CPI change to
June 2026

*“QUEENSLAND NOW HAS
MORE HOMES UNDER
CONSTRUCTION THAN AT
ANY POINT IN THE STATE’S
HISTORY, OPENING THE
DOOR TO HOME OWNERSHIP
AND EASING THE RENTAL
SQUEEZE.”*

– Queensland premier
David Crisafulli





DEPOSIT FLICKING

Deposit flicking has emerged as a controversial practice by some real estate agents who hand over the house purchase deposit from buyers to a third party for holding until settlement. It has been argued that it leaves the door open for agents to bypass AML/CTF obligations and it raises concerns that purchasers could lose that money, should the third party become insolvent. In NSW, Fair Trading is investigating the issue. AML/CTF regulator AUSTRAC is warning agents and monitoring but the real estate and conveyancing peak bodies have been vocal.

REINSW CEO Tim McKibbin's recommendation to members:

- Do not agree to release, transfer or direct a deposit to be paid to another party.
- Do not insert, or agree to insert, a special condition notifying an alternative stakeholder on your own initiative.
- Treat with caution any assurance from a commercial promoter that its model is endorsed by, or reduces your obligations to, NSW Fair Trading or AUSTRAC

“WE ARE VERY CONCERNED THAT ONE PARTY COULD HOLD UP TO BILLIONS OF DOLLARS OF DEPOSITS AND IF THEY WENT BANKRUPT OR RECEIVERS WERE APPOINTED OR THEY WERE SCAMMED AND LOST ALL OF THE FUNDS, WHAT PROTECTION DOES THE CONSUMER UNDER A CONTRACT HAVE TO GET THEIR DEPOSIT BACK?”

– AIC NSW president
Jennie Tonner



***“WHERE A THIRD PARTY
IS INVOLVED IN HOLDING,
TRANSFERRING OR
RELEASING DEPOSIT
FUNDS, PRACTITIONERS
NEED TO UNDERSTAND
EXACTLY HOW THE
ARRANGEMENT
OPERATES.”***

– AIC Victoria president
Shakila Maclean



-4.1%

July fall in Sydney home values

-2.1%

July fall in Melbourne home values



*“The comments do not
meet the threshold for
relevant offences.”*

– AFP decision on Pauline Hanson’s
Muslim comments



*“Housing is a long-term
investment and we continue
to expect over the course of
the coming years that prices
will continue to rise but more
modestly than before.”*

– Treasurer Jim Chalmers



*“There remains a mismatch
between the pricing
expectations of buyers
and sellers.”*

– Cotality head of research
Gerard Burg

Dwelling values

Date range 12 months to 30 July 2026

The outlook has genuinely deteriorated, reports Cotality research director Tim Lawless, but not catastrophically. He sees a gradual drift lower in values rather than a sharp correction. Sydney (down 2.0 per cent for the year to July 30) and Melbourne remain most exposed, but parts of Perth, Brisbane, Adelaide and Canberra are vulnerable. Auctions are losing their shine and new listings slowing as clearance rates fall. The nation's median dwelling price sits at \$928,421.

Sydney



Sydney's median dwelling price is now \$1,244,617, down 1.4 per cent for the month and down 2.0 per cent for the year. Significant July sales included 2 Surfside Avenue, Avalon Beach, for \$11,000,000.

Melbourne



Melbourne values were down 3.4 per cent through the quarter, off 1.2 per cent in July, with the median dwelling price now \$797,354. Significant sales included 56 William Street, Essendon, for \$4,440,000.

Brisbane



Brisbane joined the retreat, with dwelling values down 0.6 per cent in July. The median price was \$1,104,094. Significant Queensland sales included 16 Amaroo Drive, Buderim, for \$5,600,000.

Adelaide



Adelaide property values were also down 0.2 per cent in July, up just 0.1 per cent for the quarter and 10.5 per cent for the year. The median dwelling value was \$944,909. Significant sales included 4 Penarth Avenue, Beaumont, for \$4,115,000.

Perth



Perth is still strongest for annual price growth, but values rose just 0.1 per cent in July, down 0.3 per cent. The median dwelling is \$1,029,797. Significant sales included 3 Hamersley Street, Cottesloe, for \$4,050,000.

Hobart



Hobart values were up 0.1 per cent in July, 1.4 per cent for the quarter. A median dwelling is \$756,951. Top Tasmanian sales included 95 Cahill Place, Acton Park, for \$2,125,000.

Darwin



Darwin is still the most affordable capital, values up 2.4% for the quarter, 16.3% for the year. A median dwelling is \$642,175. Top NT sales included 15 Cullen Bay Crescent Larrakeyah for \$2,480,000.

Canberra



The national capital again saw negative growth, down 0.1% in July and down 2.1% for the quarter. The median dwelling value is \$883,138. Top sales included 56 Girrahween Street Braddon for \$2,100,000.

For year **-2.0%**

Last quarter **-4.0%**

For year **-2.8%**

Last quarter **-3.4%**

For year **+14.8%**

Last quarter **-0.6%**

For year **+10.5%**

Last quarter **+0.1%**

For year **+20.5%**

Last quarter **-0.3%**

For year **+9.3%**

Last quarter **+1.4%**

For year **+16.3%**

Last quarter **+2.4%**

For year **+1.0%**

Last quarter **-2.1%**

The value in sharing a wealth of knowledge

Denise McKay founded Adelaide-based McKay Business Services in 1997, but last year stepped back to become a consultant and mentor. A former president of the Australian Institute of Conveyancers South Australia, in 2025, she was recognised as one of AC's top 10 most influential conveyancers

After 28 years, I sold McKay Business Services, not to retire, but to rewire into a new, interesting and hopefully more relaxed chapter.

My time in conveyancing has been an extraordinary journey, from serving as president of AICSA to receiving awards for excellence, but the true reward has always been the people and the profession itself.

I did not begin my working life in property, starting off in banking and bookkeeping.

Conveyancing found me almost by accident, yet it quickly became the career that suited me best.

To me, conveyancing has never been just paperwork. It is guiding people through one of the most significant transactions of their lives, often with equal parts technical knowledge, patience and care.

Over the years there have been uplifting moments, difficult days and many satisfying reminders that I was in the right profession.

I have seen enormous change: typewriters, posted documents, queues at RevenueSA, and the camaraderie of the settlement room at the Land Titles Office.

I embraced change wholeheartedly, including becoming the second firm in South Australia to complete a PEXA transaction, a significant step at a time when many were sceptical.

For a small business to maintain a top 10 ranking in those early months was

something of which I remain proud.

A good conveyancer wears many hats: problem solver, analyst, communicator, systems thinker, numbers person and meticulous document manager. Above all, you must love helping people.

It is not always easy and it is certainly not a profession for anyone seeking a quiet day. I have been tired, stressed, overworked, jubilant and deeply satisfied – but never bored.

Communication is at the heart of the work.

Every client is different: some want the facts, some need reassurance, some enjoy a chat and others simply want to know the next practical step. Learning to be the right fit for each person is essential.

My advice to conveyancers is simple: do not sweat the small stuff, believe in yourself and never cut yourself short.

Be professional, build strong relationships and charge what you are worth. Undercutting fees is a road to nowhere.

I have always treated my clients like family and it has been a joy to welcome them back for the next stage of their property journey.

While my role is changing, my passion for the industry remains.

I look forward to doing some conveyancing work, mentoring others, helping establish systems and procedures and being a sounding board whenever needed.

Denise McKay
*Consultant,
McKay Business Services*

AUSTRALIAN
CONVEYANCER.

REFLECT RE-ENERGISE RELOAD

What's Next? _

TUESDAY NOVEMBER 17

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A time of uncertainty calls for wise heads and a safe pair of hands to guide into 2027

- The year we've had
- Economic outlook
- The future of property
- Conveyancing's biggest issues
- The AML/CTF effect
- Getting your head right for 2027
- Valuing your good work
- Growing your business through referral
- Keeping your business secure

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