

04 CONVEYANCING IN
THE AGE OF AQUARIUS

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Issue 21 – OCT 2025

CONVEYANCER. AUSTRALIAN

Housing Minister Clare O'Neil
fighting NIMBYs brick by brick

I'll WALK
the TALK
to get the
JOB
DONE

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PLEASE MIND THE GAP

YOU don't have to spend too much time talking with leaders and influencers of the conveyancing sector to appreciate the passion they have for what they do.

It's clear there is both professional satisfaction and pride that comes with the knowledge they are helping families navigate the complexity of purchasing property.

It is also obvious that conveyancers do much more than search title histories, and tick boxes.

It's advice. It's raising red flags. It's strict compliance. And it's a heavy burden of responsibility because missing a crucial detail could lead to a financial loss for the client.

It's fair to argue that an agile digital environment has made this approach more vulnerable than the paper-shuffling ways as evil actors find a way to penetrate the online ecosystem and ply their craft.

Experience and a commitment to research, training and education are the most powerful weapons against scammers.

But as we uncover in this edition of the *Australian Conveyancer*, there is a fear that not all newcomers to the industry are well-enough equipped to deal with the responsibility that comes with being a practitioner.

Is it too easy to get a licence to trade? Are standards – and trust – at risk if this is not addressed?

The varied applications of law in numerous state jurisdictions are a challenge, but surely there must be a base set of standards that can be agreed upon nationally, and then the nuances of each state and territory considered beyond that. With so much at stake, particularly for "mum and dad" property investors, the barrier to entering this profession needs to be comfortably high.

We're hearing calls for national standards. And it makes sense.

Our Spotlight report on the great skills gap starts on page 18. We'd love to hear your views at editorial@australianconveyancer.com.au

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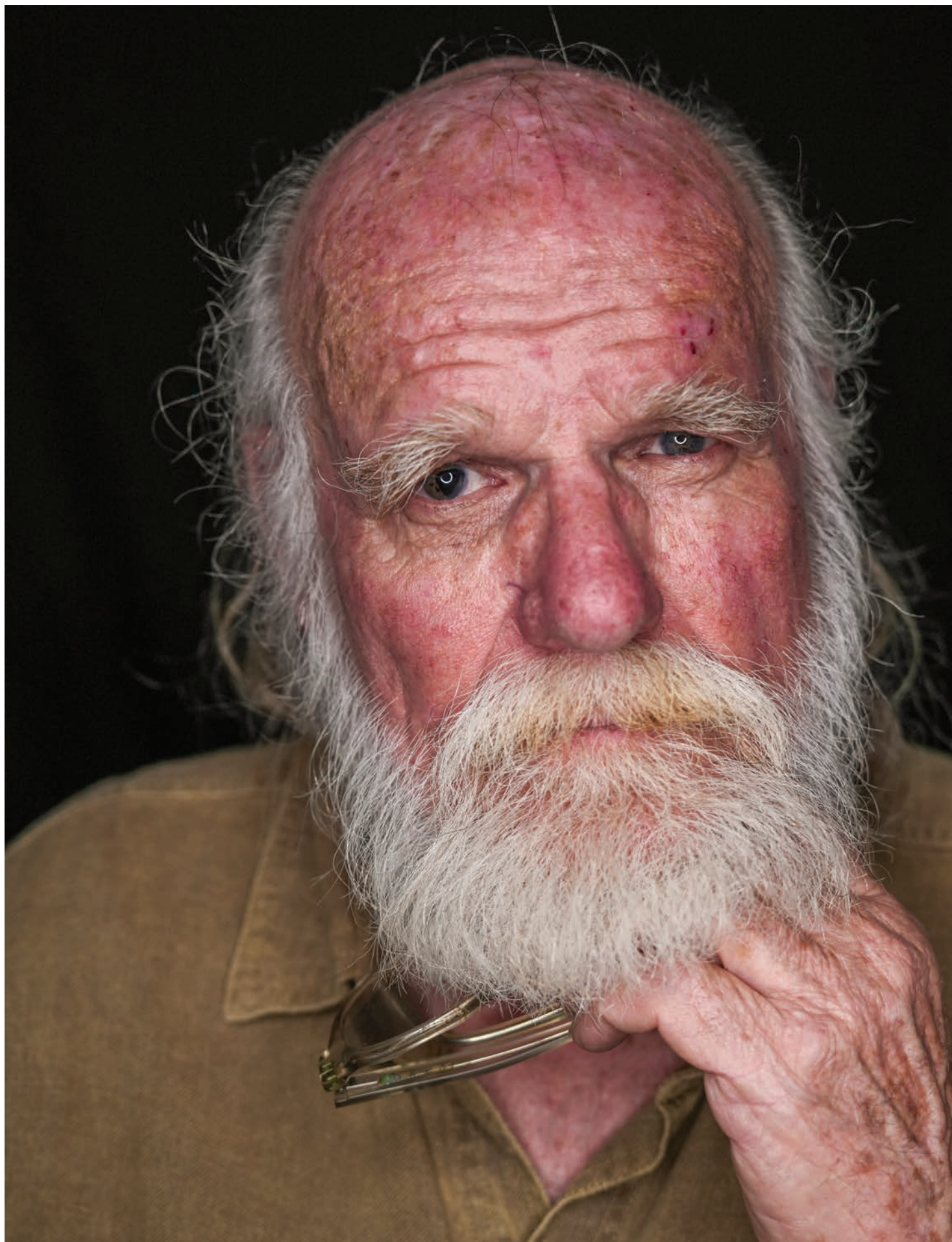
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Communes: Hippie havens or happy housing?

By *RICHARD CUNNINGHAM*

Photos: *NEIL BENNETT*

Once the preserve of 1970s hippies, communes are touted by some as an answer for modern house-hunters. But are they a practical alternative? AC investigates the pros and cons of tribal life.

IT was the early 1970s, the dawning of the Age of Aquarius, when hippies discovered Nimbin in the Northern Rivers of NSW and established the region's first communes.

They provided off-grid living for folk united by ideals of peace, love and sustainability.

Electricity, water, sewage and road access could be a problem, but shares were cheap: some originally as little as a few hundred dollars.

Local legend and unofficial "Mayor" of Nimbin Michael Balderstone, 77, (pictured left) paid far more but still reckons it was a bargain.

He forked out \$25,000 in the mid-1980s for a 4.8-hectare (12-acre) plot on an old dairy farm.

"It was quite reasonable," he says. "It's unusual in that we've each got a big chunk of land. Most of us have just let it grow back to the bush, except for the little patch around our houses."

Utilities were a challenge, now overcome. "We've got rainwater tanks, dams, composting toilets, solar power," he says.

Michael's Sphinx Rock community

is Company Title, with each tenant a shareholder.

Estimates suggest NSW has 150 to 200 such communes. Ownership models include multiple occupancy, tenancies-in-common, companies, co-ops, not-for-profits and unit trusts.

Some in the Nimbin area have been advertised at around \$500,000. So, are they a viable housing alternative? Or a sensible investment?

For many the answer is no. "I wouldn't touch it with a bargepole," one local conveyancer told us.

Apart from isolation and lack of amenity, the big problem is title. Subdivision is usually not possible, so there are no individual titles, and no mortgages.

Peace might guide the planets, but property professionals prefer a piece of paper.

They say communes need a clear and solid legal basis.

Mullumbimby lawyer Wroth Wall has been practising in the area for more than 30 years.

"My preferred model for Multiple

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Occupancies is Company Title with Leasehold,” Mr Wall says.

That is, a company that issues shares entitling shareholders to 100-year-plus leases over approved houses with licenses requiring individual members to maintain a specified area of surrounding land.

That said, communes almost by definition attract people living outside of society.

“Often, improvements have been erected without council approval,” Wall adds. “There are issues with dysfunctional members, and inadequate mechanisms to deal with defaulting and difficult members.”

The attitude of local councils ranges from acceptance of the original communes to discouragement or outright banning of new ones.

They have cited environmental, legal and safety concerns, including bushfire risk, water pollution, wildlife conservation and weed control.

Michael Balderstone, though, feels his 40-year experience has been overwhelmingly positive.

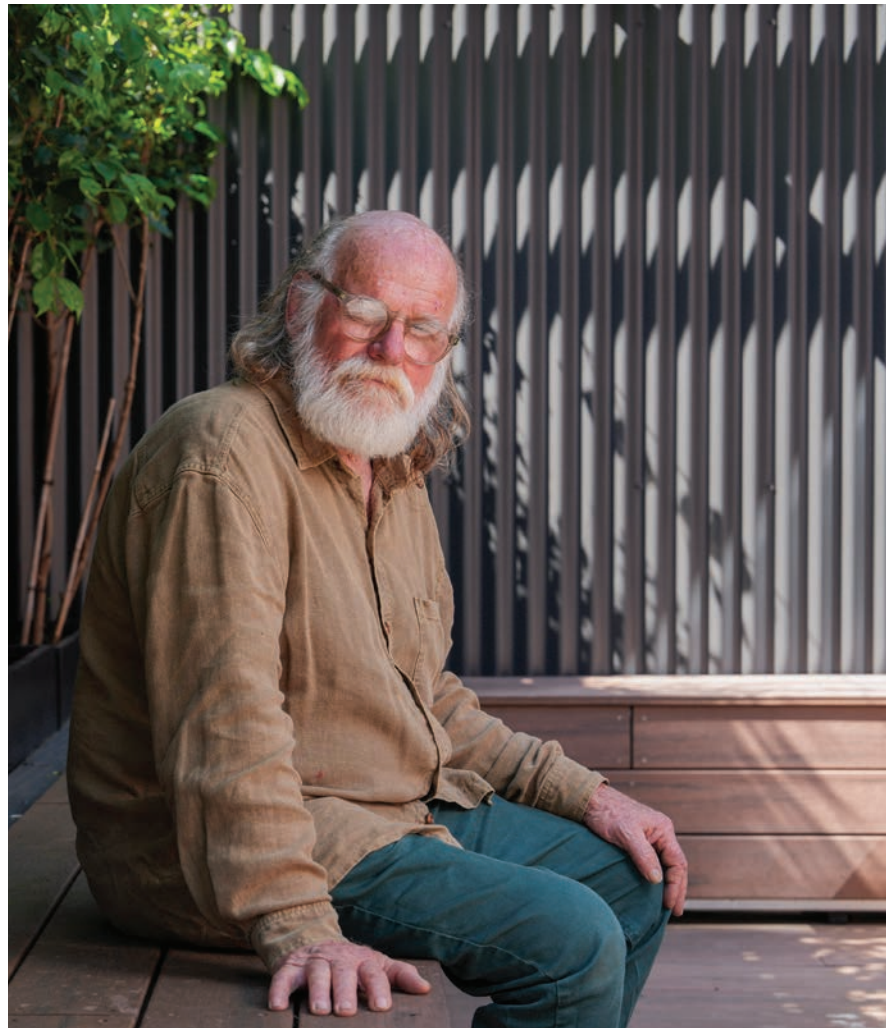
“I totally recommend it,” Michael says. “It’s cheap, healthy, practical.”

And a long way from his beginnings as a Victorian private schoolboy and London stockbroker.

Seeking meaning beyond “making rich people richer” he hit the hippie trail to Kathmandu and eventually wound up in Nimbin.

Each occupant pays \$10 a week into a kitty for rates and maintenance of community assets such as the access road.

“Mostly, we’re in our 70s,” Michael adds. “We’re all mates, look out for each



“There are issues with dysfunctional members, and inadequate mechanisms to deal with defaulting and difficult members.”

– Mullumbimby lawyer Wroth Wall

other, have a meeting every three months.”

Many have raised families there. “Raising children is terrific in community life,” he says. “It’s a safe place for them, plenty of room to run around. And the wildlife’s great: wallabies, potoroos, goannas, carpet snakes.”

But what of the future, as veterans of the Age of Aquarius become the Aged of Aquarius? Michael says shares can be sold; one now asking \$650,000.

“Twelve acres in the Tweed Valley? If it were freehold, it would be \$1 million.” **C.**



THE OFFICIAL DRAWBACKS

“Rural land-sharing communities have proven to be problematic,” one NSW council planning document noted a few years ago. Among the reasons listed:

- Difficulty in obtaining a mortgage due to lack of personal assets.
- Difficulty in leaving the community for similar reasons to that above.
- Added burden on the community when members are unemployed.
- Ability to maintain common property like roads, fences, and vegetation.
- Maintenance of appropriate bushfire brigade access.
- Social breakdown as members age and attitudes change.
- Difficulty transferring ownership of dwellings that lack approval.

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YIMBY versus NIMBY *MINISTER TAKES up the FIGHT to* *BRING HOUSING* *back WITHIN* *REACH*



By JACOB SHTEYMAN

EXCLUSIVE: As part of an election pledge, the federal government set a target of 1.2 million homes to be built within five years to help ease a critical shortage of supply. Critics have called it unrealistic, but Clare O'Neil, the minister overseeing the plan, is staring them down and vows to walk the talk – backing large-scale development, even in her own well-to-do neighbourhood.

FEDERAL Housing Minister Clare O'Neil will not bow down to anti-development voices in her electorate, signalling important support for efforts to fix Australia's housing crisis.

At the risk of courting a NIMBY (an acronym for the phrase "not in my backyard") backlash from locals opposing the Victorian government's efforts to densify Melbourne's established inner suburbs, Ms O'Neil backed large-scale developments in her home suburb of Oakleigh in the city's well-heeled east.

The mother of three took aim at communities that accepted the need for more housing but only if it was

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“in someone else’s neighbourhood”, calling them one of the biggest barriers to meeting Australia’s supply challenge.

“Oakleigh’s my home, and I want my kids to be able to afford a house one day. So of course, it’s going to mean more densification near where I live,” Ms O’Neil said in a one-on-one interview.

Oakleigh is one of 50 new “activity centres” announced by the Victorian government.

Centred on high-frequency train and tram stops across some of Melbourne’s highest-amenity suburbs, the changes will raise height limits for new developments up to 16 storeys and exempt eligible applications from tribunal (VCAT) review.

Oakleigh is largely made up of low-rise, one- or two-storey developments.

The train station at the heart of the suburb, which is set to enjoy increased frequencies and improved services to the city when a metro tunnel is complete, is surrounded by surface parking and rows of one-storey shops.

While Ms O’Neil acknowledged some of her constituents would be concerned

about the changing nature of the neighbourhood, she believed people understood the need for more housing.

“One thing that is absolutely solid right throughout my community is concern about housing and concern about how it’s impacting the next generation,” she said.

Jonathan O’Brien, lead organiser of pro-housing group YIMBY Melbourne, said it was “super important” for the federal government to support Victoria and NSW’s upzoning agendas in the face of NIMBY opposition.

“Insofar as a lot of these powers sit at the state level, one of the most important things the federal government can do while

the states are implementing these reforms is to back them in,” he said.

When Premier Jacinta Allan unveiled the upzoning plans in October 2024, incensed residents of the exclusive bayside suburb of Brighton took to the streets in protest.

Local state MP James Newbury, who is also the Liberal opposition’s planning spokesman, addressed the crowd, vowing to halt the government’s plan if elected.

He is one of many politicians who support more housing supply on a conceptual level but still find it challenging to back development in their own neighbourhoods amid vocal opposition from constituents.

“We just need to help people understand the connection here. If we want to solve these problems, then we need to build more housing more quickly, and part of that is going to involve middle-ring densification.”

– Housing Minister Clare O’Neil

Federal teal MP
Monique Ryan.



Federal teal MP Monique Ryan also criticised the Allan government for failing to consult communities about the plans, while Labor MP Andrew Charlton pushed to stop construction of an eight-storey apartment complex in his electorate of Parramatta.

And it's not confined to one side of the political spectrum.

Federal teal MP Monique Ryan also criticised the Allan government for failing to consult communities about the plans, while Labor MP Andrew Charlton pushed to stop construction of an eight-storey apartment complex in his electorate of Parramatta.

Sydney teal Nicolette Boele opposed an 11-storey development in the leafy north shore suburb of Castlecrag.

Ms Boele chafed at the NIMBY vs YIMBY "false binary", arguing communities supported reasonable increases in density when they were properly consulted, in an August op-ed in the *Australian Financial Review*.

The problem with community consultation is it is inherently unrepresentative of the community, argues YIMBY Melbourne.

Participants skew towards time-rich property owners and older residents over time-poor renters and younger residents, while people outside of the council area who would also benefit from more housing don't get a say at all.

In a YIMBY Melbourne analysis of 17 community consultations across seven Melbourne councils, homeowners were over-represented compared to the demographics of the area in 100 per cent of the sample.

While more supply benefits society broadly, it comes with the local cost of altering the status quo, Mr O'Brien said.

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By LEWIS PANTHER

Economists: Prices to surge as housing schemes kick in

Recent history shows similar initiatives resulted in double-digit percentage price increases, according to a round-up of respected economists critical of the government scheme.

Prospective buyers need to be quick off the mark to take advantage of the government's Home Guarantee Scheme.

Economists are warning the fast-tracked initiative will see a double-digit percentage hike in property prices as demand surges.

Domain chief economist Dr Nicola Powell said: "My advice to first-home buyers is if you want to use that policy, get in quick.

"People who are going to benefit are those who get into the scheme first.

"We have a long history in Australia of governments loving to turn on the demand switch through an incentive - which is what this is.

"That supports rising property prices.

"Ultimately, wave one of first-home buyers will benefit.

"Wave two will be paying higher pricing.

"The only way to counterbalance that is if we see an increase in affordable supply and that isn't happening."

Veteran analyst Louis Christopher - managing director of SQM Research - highlighted the way prices surged after a similar initiative in 2009.

Noting first-time buyers will potentially save more than \$100,000, he said the "huge saving" is similar to the experience from 2009 after the GFC.

Buyers saved up to \$15,000 that year, and the number of home buyers entering the marketplace doubled, pushing prices up 18 per cent.

"In terms of the health of affordability over the medium to

long-term, it's going to be bad news."

Former REA and CoreLogic analyst Cameron Kusher said: "I think Treasury is kidding itself if it believes the overall impact is 0.5 per cent over six years.

"We've seen this play out before. First-home buyers jump at these incentives and start buying, which pushes prices higher, allowing existing owners to upgrade and invest which pushes prices even higher.

"I just can't see at this point a way in which this incentive - or ones that provide even greater assistance in the future are ever taken away - and that's the problem."

Housing Industry Association chief economist Tim Reardon said: "There can be no doubt, that at least in the short term, that this announcement will see home prices rise.

"Removing the requirement for Lender Mortgage Insurance provides first-home buyers with an extra \$25,000 in their deposit and will see more first home buyers active in the market from 1 October, 2025.

"At the same time the supply of homes is fixed. It takes at least six months to build a new home. A rise in demand, while supply is fixed, will see home prices rise."

Property Council chief executive Mike Zorbas is another who noted the price rise inevitability.

"I cannot emphasise strongly enough, scheme design will need to be carefully reviewed on a regular basis from 1 July, 2026 to ensure key housing markets do not overheat," he said.

Victorian Premier
Jacinta Allan
unveiled the
upzoning plans
in October 2024.



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“One of the things that has ossified housing growth in our cities for decades is no one is willing to take on localised change for society-wide benefit,” he said.

“I think we’re beginning to see that shift as people understand what needs to be done if they want their kids to be able to live near them.”

Ms O’Neil said she didn’t like to label herself but would accept the label of YIMBY if others applied it to her. “I’m sure every person in parliament is really concerned about increasing homelessness that we see in all of our suburbs around the country,” she said.

“We just need to help people understand the connection here. If we want to solve these problems, then we need to build more housing more quickly, and part of that is going to involve middle-ring densification.”

Ms O’Neil said the federal government’s \$43 billion housing agenda was the most ambitious since the Second World War.

More than 5000 social and affordable homes have been completed with Commonwealth funding since the Albanese government was elected, while more than 25,000 are now in construction and

planning as part of the Housing Australia Future Fund.

Labor has also moved to freeze the National Construction Code, started work on a national occupational licensing scheme and put more support behind modular construction methods to help speed up the delivery of new homes.

But Australia is still destined to fall short of its target of 1.2 million new homes over five years.

Opposition housing spokesman Andrew Bragg called the national housing accord a “dead duck”.

“The facts don’t lie: Labor is spending more money than ever to build fewer homes. They have no idea about housing, and their policies are making things worse,” he said. **C.**

Publisher’s note: The Australian Conveyancer exclusively commissioned Australian Associated Press for this interview.

AUSTRALIAN PROPERTY PRICE TRACKING

CITY	MEDIAN PRICE \$ AS AT JUNE 2024	MEDIAN PRICE \$ AS AT JUNE 2025	PREDICTED MEDIAN PRICE \$ AS AT JUNE 2026
Sydney	1,653,635	1,722,443	1,830,000
Canberra	1,079,479	1,069,751	1,100,000
Melbourne	1,046,934	1,063,719	1,110,000
Brisbane	986,519	1,060,311	1,090,000
Adelaide	908,070	1,012,335	1,050,000
Perth	871,982	954,686	982,000
Hobart	681,850	725,882	Not available
Darwin	608,940	578,322	Not available

Source: Domain

RENT or BUY: First Home grants schemes: Time to do the math

October 1 saw an early start to the federal government's expanded offer of 5 per cent deposits for first-home buyers. Under the changes, all first-home buyers have access, with no caps on places or income limits. And, they won't have to pay Lenders Mortgage Insurance. So, is the Australian Dream now much more affordable? AC crunches the numbers.

By *RICHARD CUNNINGHAM*

So, you've been paying rent but are struggling to save much towards a down payment on your first home.

Maybe your parents would like to help, but not to the extent of the 20 per cent deposit demanded by most lenders. Like \$200,000 on a million-dollar property.

Now the federal government has loosened the strings attached to its First Home Guarantee scheme.

As of October 1, all first-home seekers are eligible to purchase with just a 5 per cent deposit. There's no cap on the number of applicants, and no income limits.

Importantly, the eligible property price caps have been raised from \$900,000 to \$1.5 million in Sydney, to \$1 million in Brisbane and Canberra, \$950,000 in Melbourne, \$900,000 in Adelaide, \$850,000 in Perth, \$700,000 in Hobart and \$600,000 in Darwin.

Lesser limits apply to regional areas. Details are at housingaustralia.gov.au, but Cotality estimates almost 52 per cent of homes available nationally will now be within the limits, and nearly 94 per cent of units.

According to the Government, the median house price today is \$844,000. Five per cent of that is \$42,200. The last time \$42,200 covered the 20 per cent deposit for a median home was in 2002.

The expanded scheme means a first-home buyer in Brisbane can purchase a \$1 million home with a \$50,000 deposit.

They could save up to 10 years off the time it takes to save for a deposit, save about \$42,000 in mortgage insurance, and could pay up to \$350,000 towards their own loan instead of paying rent.

Let's do some more math on that example. A couple have a \$50,000 deposit. They'll need to borrow \$950,000 from a participating lender at say 5.7 per cent, or



about \$5,500 a month in repayments.

They'll stop paying rent, and in Brisbane that's a median \$2,800 a month for a house. Our couple still needs \$5,500 minus that \$2,800, or \$2,700 a month to manage the loan. That's \$675 a week. The average weekly single wage is about \$2,000 before tax.

That seems just manageable, though it would be easier if both worked. Spending more than 30 per cent of income on loan repayments risks financial stress.

The figures could also be improved if rent was less (say, on a \$2,000-a-month unit), the purchase price lower, the deposit larger... and the interest rate better.

But AC's enquiries to participating banks indicated no special rates on offer.

They said a 5 per cent deposit and 15 per cent government guarantee meant a loan could be assessed as if it were 80 per cent Loan to Value Ratio.

That is, a normal mortgage at prevailing rates, which would be advantageous.

Matt Dawson, NAB Executive of Home Ownership, had this to say:

"Home loan applications under the expanded First Home Guarantee scheme are assessed on a case-by-case basis.

"Eligible customers may benefit from competitive rates depending on their individual circumstances."

Cotality applauded the new price caps, saying they make many more suburbs affordable to first home buyers.

Adelaide, for example, had just eight affordable suburbs under the old homes cap. Now there are 130.

Cotality economist Kaytlin Ezzy said: "While this is a demand-side policy that will undoubtedly put some upward pressure on values, it will help create a more equitable starting point."

Housing crisis: The people fighting the good fight

The national goals to ease the pain of housing are well-intended, but is it moving fast enough? Settle Easy's Sam Almaliki, who is on a personal mission to get young people and families into the market, says there's a lot more to be done.

By SAM McKEITH

Photos: AARON FRANCIS

SAM Almaliki is a straight-talker when it comes to the nation's housing crisis.

"While some progress is being made to make housing more accessible and affordable, it's not occurring fast enough. We need a national housing authority that binds all levels of government, the private sector, unions and civic society," Almaliki, the high-profile co-founder of national conveyancing firm Settle Easy, tells the *Australian Conveyancer*.

Almaliki's views demand attention not just because he's a rising industry star.

His first-hand experience of housing insecurity gives him credibility on this topic.

He spent several years in public housing after arriving in Sydney from Iraq as a child with his refugee family in 1997. In his mid-30s, he is also a renter himself.

CONTINUED ON PAGE 16





"The delivery of housing in Australia needs to be done at greater scale and speed, far more productive. We need to significantly reduce red tape, regulatory barriers and overall construction cost."

– Settle Easy's Sam Almaliki

CONTINUED FROM PAGE 14

"The federal government is right to focus on the supply issues underlying the housing crisis," Almaliki says.

"The delivery of housing in Australia needs to be done at greater scale and speed. We need to significantly reduce red tape, regulatory barriers and overall construction cost."

His comments come as the federal government battles to come to grips with a shortfall of affordable housing across the country, especially in the nation's capital cities.

The government's current approach, signed with states and territories in 2023, aims to see 1.2 million new well-located homes constructed over five years.

It's one plank that the government says is a broad strategy on housing that includes spend on social and affordable housing and extra support for renters and homebuyers.

"It's only when all the critical players are in absolute lockstep to make housing affordable and accessible that we can expect to see the scale of change needed to solve the housing crisis," Almaliki says.

The Melbourne-based CEO, who recently shared a stage with Prime Minister Anthony Albanese for the 2025 Curtin Oration, hosted by Labor-backed think tank the John Curtin Research Centre, says stronger action on housing is needed as a priority.

A big reason, he says, is that those without secure housing, commonly young families and couples, tend to suffer from



a feeling of instability the longer they stay renting.

"I can understand the anxiety that particularly young people and young couples have in a market that is super-hot and not necessarily accessible for many people," he says.

"Home ownership, like a job, brings dignity, and it's the roof and the foundation to having a dignified life, and also a well-functioning family life. It's not everything but it's integral.

"When you have affordable and accessible home ownership, you then have thriving individuals and families, and ultimately a better and fairer society."

Almaliki's advice is to take the approach he has adopted to business – don't give up.

Settle Easy, launched in March 2020, just before COVID-19 hit Australia, battled through the pandemic to become one of the largest conveyancing firms in the country.

More than 100 conveyancers and lawyers now work at the rapidly expanding company, which operates nationally except for the Northern Territory.

According to Almaliki, getting the



Settle Easy Conveyancing's Sam Almaliki with Prime Minister Anthony Albanese at the 2025 Curtin Oration.



“While some progress is being made to make housing more accessible and affordable, it’s not occurring fast enough. We need a national accord on housing that binds all levels of government, the private sector, unions and civic society”

– Sam Almaliki

The tough initiation to Australia came after the family fled their home country, ruled in 1990s by dictator Saddam Hussein. Escaping the brutal regime, Almaliki has previously said the family arrived in Australia on fake passports provided by people smugglers.

In the years since, it’s been a rapid ascent for Almaliki. In addition to co-founding Settle Easy, he has worked as the Head of Commercial at road safety tech company Acusensus (ASX:ACE), where he helped secure more than \$120 million in contracts in less than five years.

The businessman has also held senior roles at the ABC Advisory Council, Cricket Australia and currently chairs Melbourne’s Caulfield Racecourse Reserve Trust.

Almaliki attributes his rise, in part, to growing up with migrant parents.

“Family influence obviously played a big role but also being acutely aware of the circumstances – a new migrant seeing my parents just work so bloody hard and not complain or compare,” he says.

“They just got on with it, they toiled away and really have given us the best chance at life. I was always very conscious of that; the sacrifices they made.”

He says he harboured a desire to be a lawyer ever since seeing a lawyer help refugees in Villawood. The detention centre was also where he picked up English in a matter of months, enabling him to act as an interpreter to the Arabic-speaking detainees.

By contrast, he describes his entry into conveyancing as a case of right place, right time.

He says a friend told him about Settle Easy being on the lookout for a co-founder and CEO – an opportunity he viewed as too good to pass up.

“I said you should go for it, but if you don’t want to take it up I will, and it’ll be a great chance for me to say to my parents I’m finally doing something in the law.”

Almaliki gained a law degree from Wollongong University last year, 15 years after he enrolled into the course.

“Today I’m CEO and a major shareholder of a business that’s helping thousands of Australians settle, and I’m the product of public housing and public schools,” he says.

“That’s really my passion around it to be honest – it’s about helping people get into home ownership and realise their dreams.”

Settle Easy, which has logged rapid growth in the past 12 months, is now closing in on being in the top 10 conveyancers by number of settlements lodged per year.

“We have always had a strong emphasis on being hi-tech and high touch and that’s about providing a very personalised professional service that’s enabled by the appropriate technology platform – and that’s really been the core of our proposition,” Almaliki says.

On the company’s future prospects, he says that the “proof is in the pudding”.

Settle Easy has “97 per cent customer approval ratings and over 94 per cent approval ratings by brokers and referring agents,” he says.

“We don’t get it right every time but our amazing team gets it right nine-and-a-half out of 10 times and our job is to continue to make sure we’re inspecting what we expect and delivering on our promise to help Aussies ‘settle easy’.” **C.**

company to where it is now has “been a lot of hard work”.

“The reason we’re still here today is because the genius thing we did is to not give up,” he says. “The pandemic, particularly here in Victoria, took its toll on many businesses in the property and conveyancing sectors and saw many shut because they could not continue to operate – there were no auctions, there were no property listings so you couldn’t transact and help people.”

Against this difficult backdrop, Almaliki says he fell back on a personal credo to never give up.

“I’m a great believer that, yes, life is largely about chance, yet you can’t leave anything to chance,” he says. “That’s the attitude I have in terms of how I approach work and life in general.

“You’ve got to put in the hard yards and you never take anything for granted.”

It’s an attitude that has led to much success for the 36-year-old, who’s a product not only of public housing but also public schools in Sydney’s south that he attended after exiting Villawood Immigration Detention Centre with his parents and siblings.



*By LEWIS PANTHER &
RICHARD CUNNINGHAM*



UNDER-COOKED: WHY WE *need* TO TACKLE THE SKILL CHILL

There's a huge demand for new recruits in conveyancing but sector leaders contend the entry-level diplomas inadequately prepare them for the responsibilities that come with the heavily regulated profession. It's time to toughen up.

INDUSTRY leaders have joined a call for a better, more practical qualification benchmark to address a worrying skills gap among conveyancing newcomers.

With the sector facing unprecedented challenges, including ever-increasing demands for compliance, professional bodies are adamant more needs to be done by education providers.

"From an educational perspective, those coming into the industry do not have enough practical skills," said AIC NSW President Ann Blannin-Ferguson.

"This is an industry that is run by small businesses. Most have fewer than five people working there."

Blannin-Ferguson says even straight out of college, recruits should be able to converse with clients straight away.

"And I'm concerned that's not the case," she said. "They need to be able to run files and talk to vendors to tell them

CONTINUED ON PAGE 20



AIC NSW President Ann Blannin-Ferguson says industry newcomers need more time and experience before they take on the work.

“I think it should be at least three years, and the licensed conveyancer should have at least five years’ experience.”

– AIC NSW President Ann Blannin-Ferguson

CONTINUED FROM PAGE 19

why they need all the certificates that are required, at the very least.”

But as small business owners, principals don’t have time to offer that practical training, a concern echoed by AIC NSW chief executive Chris Tyler. “The criticism I get from members is that they get new people out, who supposedly have just graduated, and they can’t run a file,” Tyler said. “They just don’t have the skills.”

Blannin-Ferguson is also worried about the ease which relatively new conveyancers can become independently licensed after just two years tutelage, without rigorous regulatory checks.

Currently, conveyancers can obtain a licence after just two years working under a licensed conveyancer.

“I don’t think that’s enough time and I don’t think the level of experience of the

practitioner they worked under is high enough,” Blannin-Ferguson added. “I think it should be at least three years, and the licensed conveyancer should have at least five years’ experience.”

The fact that conveyancers can progress from a restricted licence to a fully-fledged independent practitioner with barely any government agency checks is a bugbear for Blannin-Ferguson, who has personal experience.

In NSW, a conveyancer with the two years’ experience simply applies to Fair Trading for a full licence.

“But there is no due diligence – no one there to ask questions, quiz conveyancers about what they know,” Blannin-Ferguson said.

“And I know, because I know someone who worked for me who decided to get their licence. No one came back to me for a reference.”

Other conveyancers told the *Australian Conveyancer* that this is an ongoing problem.

Ann is passionate that conveyancing is seen as an important part of the legal profession and recognises those falling short need to be pulled up.

Referring to a Facebook page used by conveyancers asking even the most basic questions, Ann admitted to contacting the posters privately to ask if they had not learnt those skills at university.

“I don’t want to attack them, just find out why they didn’t learn these things as part of their qualifications,” she said, adding that one way new conveyancers can continue to learn is by seeking out a mentor.

Paul Denny Principal Craig Radford has a similar view of the lax entry requirements to be given a full conveyancing licence.

“There’s an easy path to someone getting a licence and running their own business,” he said.

“After you finish a two-year course and you’ve got two years of experience working in the industry, you can go out and open your own business.

“That’s not anywhere near enough to be



IT'S TIME TO TOUGHEN UP

Former AICSA president Denise McKay highlights a lack of rigour in the course undertaken by conveyancing students.

"New conveyancers coming out from TAFE, which is the main place to get the Diploma in SA, really do not have enough knowledge to be fully qualified as a registered conveyancer," Denise said.

"The course is limited and the everyday practicalities are not robust enough.

"What we are seeing in SA are students who qualify and setup their own businesses straightaway.

"The risks involved in allowing this are significant as it is the old adage 'you don't know what you don't know.'

"Whilst I was president of the AICSA we were advocating for a minimum of two years working in a conveyancing office before being allowed to set up a business on your own.

"This is where they would get the knowledge and practicalities that they require to both minimise risk and to be a better conveyancer.

"The subjects taught are a good starting point, but the course keeps getting dumbed down rather than beefed up.

"What used to take four years is now completed in two and conveyancing is not an easy process by any means.

"With all the cybercrime, fraud and money laundering that is now prevalent in our industry this is of a major concern.

"There are now apprenticeships and conveyancer ready programs being held in SA which is a great way of teaching new conveyancers the ropes but none of these are compulsory.

"These need to be addressed and the minimum CPC requirements should be compulsory for the renewal of a conveyancing licence each year legislation. The government currently does not appear to take the industry seriously enough."



AIC SA president Denise McKay says "significant risks" come with training shortcuts.

able to run your own business, particularly if you're running it as a sole practitioner," Radford said.

"We see that a lot of sole practitioners asking questions that they should really know the answers to."

It is an even shorter time to qualify for a licence in Victoria: just one year.

That's not enough, according to AIC VIC President Shakila Maclean, who is another industry leader echoing calls for better practical qualifications for new

recruits. "We need the regulations to change," she said.

Chris Tyler highlights COVID as one reason for sliding standards, the pandemic forcing a move to online lessons, and a lack of rigorous exams.

"Education did suffer as they've gone online," he said, "because it's a very collegiate vocation, and you need to deal with other people.

AIC WA has teamed up with REIWA to be a Registered Training Provider to

create a pipeline of new settlement agents.

Feedback from members was that some newly qualified settlement agents did not hit the ground running as fast as they should, according to AIC WA chief executive Brook Durling.

The issue, he said, was the Advanced Diploma of Conveyancing was too generic.

"As we are the peak industry body, we have a vested interest in developing amazing settlement agents for Western Australia," he said. **C.**

HOW *to get a* FOOT *in the* CROWDED HOUSING MARKET

By LEIGH REINHOLD

Cracking the property market has become increasingly difficult for individuals and couples. An entrepreneur and venture capitalist is bringing the housing stakes within reach of thousands in a crowdfunding scheme.

CORPORATE lawyer and venture capitalist Steve Maarbani is on a mission to democratise the Australian property investment scene, once considered the exclusive domain of the “top end of town”.

The CEO of property crowdsourcing company VentureCrowd, Maarbani says his digital investment model helps ordinary people secure a stake in high-growth residential and commercial property developments with relatively low entry requirements.

“We can allow people to invest as little as \$10,000 or \$20,000,” he tells the *Australian Conveyancer*.

“No property developer or broker anywhere could possibly justify speaking to an investor for \$10,000, it just doesn’t work for them financially.

“But we can provide that kind of

access because it costs us a lot less to facilitate because of our digital processes, and we’re able to bring together lots of different people with all sorts of different cheque sizes.

“In the past, this kind of investment has typically been reserved for the top end of town, but we believe it should also be made available to as many people as want to diversify their portfolio into the higher return, higher risk categories.”

Global management consultants IMARC Group says Australia’s crowdfunding market is picking up pace topping \$USD368 million in 2024 with expectations it will reach \$USD1,321.6 million by 2033, exhibiting a predicted growth rate of 15.26 per cent between 2025 and 2033.

IMARC says the rise of digital platforms, such as VentureCrowd, are facilitating the ease of crowdfunding and are the



“In the past this kind of investment has typically been reserved for the top end of town, but we believe it should also be made available to as many people as want to diversify their portfolio into the higher return, higher risk categories.”

– Steve Maarbani



Corporate lawyer
and venture
capitalist Steve
Maarbani.



Top, the Cannon Hill development in Brisbane's green-belt inner-east. Bottom, Alford Grove in Glenvale, Toowoomba, sits atop the Great Dividing Range.



SOME OF THE VENTURE-CROWD PROJECTS

Alford Grove

Situated atop the Great Dividing Range, Alford Grove in Glenvale is Toowoomba's newest master-planned community created by VentureCrowd Property Projects. Covering 36.42 hectares with 314 homesites, stage six of the project will soon be ready for release.

Parqway Townhomes

A private community in Albany Creek, 15km from the Brisbane CBD, Parqway Townhomes is a residential, riverside development of 49 new homes. VentureCrowd offers investment in the project via preference equity or through its Super High Yield Fund, targeting construction and development of the site.

Co-living in Morningside

With new tenancy rates in Queensland climbing 45 per cent since 2020, VentureCrowd has plans to develop a co-living project of 114 studio apartments aimed at young couples and singles, located in Morningside on Brisbane's booming Southside.

primary driver of the market's growth across the country.

VentureCrowd's Property Director David Whitting, formerly the general manager of billion-dollar construction companies Grocon and Multiplex, says VentureCrowd, which entered the market in 2014, is a "first mover in this space, in terms of property development and crowdfunding".

"Crowdfunding allows small investors to invest more easily in property and property development just like they can in shares," says Whitting.

With a company focus on property projects in the "fertile market" of southeastern Queensland, Maarbini says VentureCrowd investors can choose their preferred entry levels in the property capital stack.

"Investors can opt to be in on the ground floor of greenfield investment during the equity or acquisition stage – which is the highest potential return part of the process – through to the mezzanine/preferred equity stage of civil works, to the first mortgage debt stage of construction

through to completion of the dwellings and sales," says Maarbini, who has so far paid out more than \$20 million to his property investors.

As part of its business model, VentureCrowd also supports 'proptech' companies such as PublicSquare and Land Lease Home Loans to raise funds via their platform. Both companies are also offering "alternative and affordable solutions" for consumers wanting to enter the property market.

VentureCrowd's property clients can choose to fund specific projects to meet their individual investment principles with the company offering developments focused on providing more housing in under-supplied regions, or projects which tick environmental, social and governance (ESG) boxes like conservation initiatives and energy-efficient housing.

Maarbini says his clients can monitor their VentureCrowd investments in real time from day one.

"Investors get access to a password-protected dashboard with access to all of the investment information that's relevant

to their investment from the minute they press the button to invest," says Maarbini, who claims a 57 per cent reinvestment rate from clients.

Nevertheless, he cautions every investment comes with exposure, and property developments can be challenged by many variables including unpredictable weather, rising construction costs and general market conditions.

"Property development is a risky business," he says. "You cannot be absolutely certain at any point in a project that it's going to perform the way you originally estimated."

So, Maarbini advises, it's vital any new or experienced investor conduct due diligence, seek independent advice and manage their property investments as part of a diversified portfolio. **C.**

Moving the dial

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

*“IT’S A NECESSARY
RESET OF THE WAY THE
PLANNING SYSTEM AND
ITS PATHWAYS WORK
... IT TACKLES THE
PRACTICAL DELAYS THAT
ARE HOLDING UP THE
DELIVERY OF HOMES
AND JOB-CREATING
PROJECTS AND DRIVING
UP COSTS.”*

– NSW Planning
Minister Paul Scully
announcing a
more efficient
development
approvals process
to boost housing



180,000

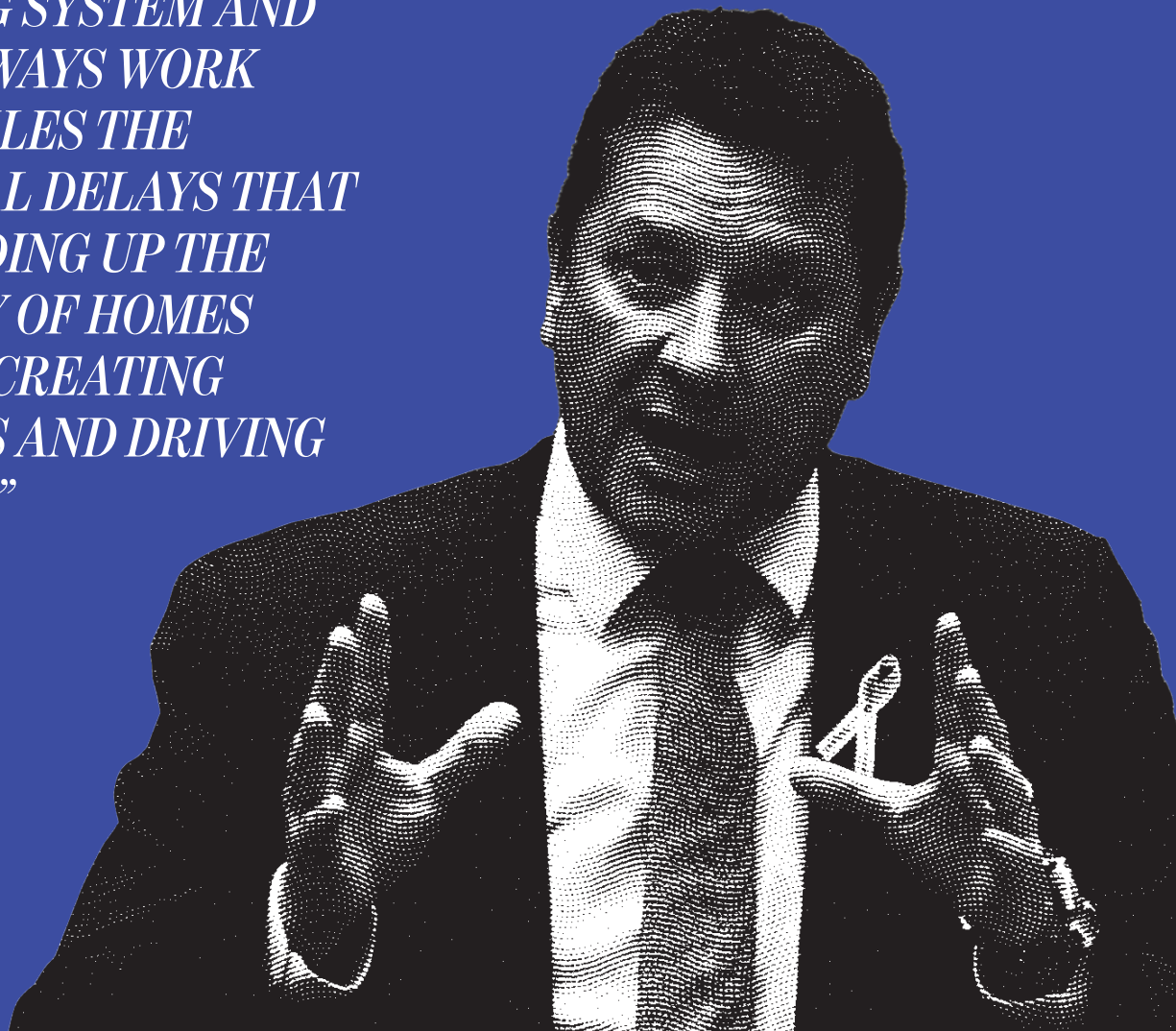
Predicted shortfall in new homes to be built
by 2029 as part of National Accord target of
1.2 million homes has grown by an additional
20,000 since April – to 180,000.

Source: Master Builders Australia

\$678,011

Average value of new home loans reached
a record high of \$678,011 in the June quarter,
up 7.5 per cent since the same time last year,
according to new figures.

Source: Australian Bureau of Statistics



Up to 3.0%



“

“One thing that is absolutely solid right throughout my community is concern about housing and concern about how it’s impacting the next generation.”

– Federal Housing Minister Clare O’Neil on fighting the good fight to ease the homes crisis

Inflation rate

Inflation in August ticked up 3 per cent year-on-year, rising from 2.8 per cent in July. Housing was one of the largest contributors to the annual upward movement of the consumer price index, with a 4.5 per cent rise. Food and non-alcoholic beverages were up 3.0 per cent. The annual trimmed mean figure – an alternative measure that factors irregular or temporary price changes – was 2.6 per cent to August, down from 2.7 per cent to July.

“

“The criticism I get from members is that they get new people out, who supposedly have just graduated, and they can’t run a file. They just don’t have the skills.”

– AIC NSW CEO Chris Tyler on the shortcomings of some practitioners new to the industry

\$770 billion



Climate losses

Losses in Australian property values could increase to \$770 billion by 2090 if government’s do not adopt tough climate reduction targets.

Source: Climate Council

“

“Mostly we’re in our 70s. We’re all mates, look out for each other, have a meeting every three months.”

– Nimbin’s Michael Balderstone on communal living

\$12,000



Monthly price rise in Brisbane

Brisbane dwelling values up 1.2 per cent in August, 3.0 per cent over the quarter and 7.9 per cent annually, taking the city’s median dwelling value to \$949,583. To put the current pace of growth in context, a 1.2 per cent monthly rise is roughly \$12,000 on a \$1 million purchase price.

Source: COTALITY



4.2%

Employment

Around 5400 people lost work in August, but the unemployment rate held steady at 4.2 per cent.

Source: Australian Bureau of Statistics



“ELNOS ARE SERVICE PROVIDERS; THEY ARE NOT CUSTODIANS OF PROPERTY RIGHTS. THE INDEFEASIBILITY OF TITLE RESTS WITH THE TORRENS SYSTEM AND STATE REGISTRIES. THINK OF ELNOS AS A DELIVERY VAN. THE REGISTRY IS THE VAULT.”

– Angie Nguyen, speaking about Electronic Lodgement Network Operators at the Senate Hearing into Micro-Competition Opportunity



34%

First-time buyers in market

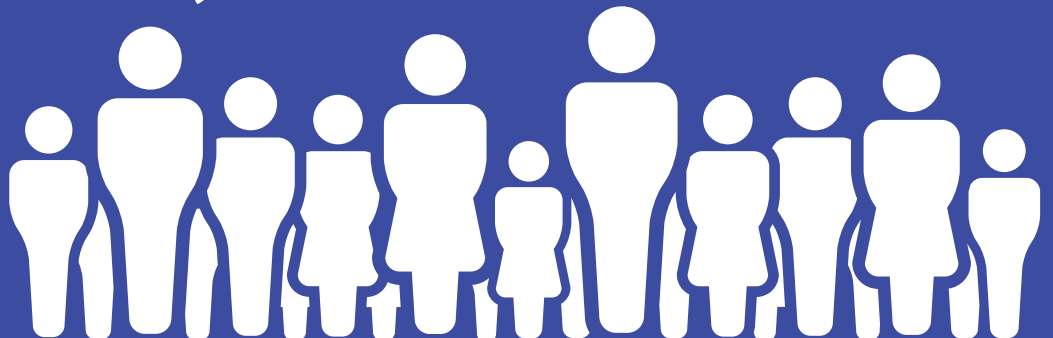
First-home buyers make up 34 per cent of those interested in purchasing a property – the highest share since 2022.

Source: NAB Residential Property Index

27,536,874

Population

Australia's population has grown to 27,536,874 people, according to figures from 31 March, 2025. Annual growth was 423,400 – a rise of 1.6 per cent.



Source: Australian Bureau of Statistics



3.1%

The Westpac–Melbourne Institute Consumer Sentiment Index, which has been running for 50 years, declined 3.1 per cent to 95.4 in September from 98.5 in August.

Source: Westpac–Melbourne Institute



35,914

Knock-down Rebuilds (Kdr)

Of the 1,120,139 new residential dwellings approved to be built across Australia between July 2019 and June 2025, 19.2 per cent of these were on the same site as a dwelling demolition approval that occurred within the three years prior. This equates to 35,914 dwellings per year approved in KDRs. Most were in New South Wales and Victoria

Source: Australian Bureau of Statistics

Up 1.3%

Australia's economy grew by 1.3 per cent over the 2024–25 financial year.

Excluding the COVID-19 pandemic period, this was the lowest annual growth since the early 1990's.



Source: Australian Bureau of Statistics



Big money:
Australia's
wealth

\$11.7 trillion

Residential real estate

\$4.3 trillion

Superannuation

\$3.6 trillion

Listed stocks

\$1.3 trillion

Commercial real estate

Source: Cotality, RBA, APRA, ASX



INQUIRY: ARNECC NEEDS MONEY OR POWER TO ACT

eConveyancing regulator ARNECC comes under the spotlight as Senate committee hears how a lack of enforcement power and scant resourcing has delayed competition in the \$330 million market.

By *LEWIS PANTHER*

INTEROPERABILITY in eConveyancing was supposed to be fully functional by the end of 2025, but the viability of the system where multiple eConveyancing platforms coexist on the same digital network continues to be dogged by delays.

The fact that the regulator ARNECC (Australian Registrars' National Electronic Conveyancing Council) is currently carrying out three reviews – two of which are due in late October and another in late 2026 – suggests a successful rollout of interoperability will not happen anytime soon.

That a consensus of those giving evidence at a recent Federal Senate Committee hearing noted ARNECC lacks enforcement powers or enough resources is quite telling.

Even PEXA – whose monopoly over eConveyancing came into question at the hearing and stands to lose most from a competitor such as Sympli – admitted the regulator should be better resourced.

Senator Deborah O'Neill was one of those on the committee unimpressed by ARNECC's annual budget of between \$4 million and \$5 million.

Speaking to the regulator's representatives at the Melbourne hearing, she said: "We've got an entity (PEXA) that has been asserted as making \$1 million

"If regulation of the end-to-end eConveyancing transaction rests with several regulators, their roles and remit are not clearly defined."

*ARNECC Chair
Matthew Kamarul*

a day, and you've got \$4 million across a whole year with seven people trying to keep that train in check."

It's not just financial clout that is needed, though, as highlighted by Angie Nguyen and Shakila Maclean, who were both speaking on behalf of Australian Institute of Conveyancers.

Noting that the individual State registrars who make up ARNECC do not have enforcement powers, Ms Maclean said: "Their hands are tied."

Mrs Nguyen added that the challenge was with the States-based registrars and the level of expertise.

"Most of them are government employees who have never practised in industry or don't have the acumen for the commercial understanding of how a big commercial player, such as PEXA, Sympli or InfoTrack, works," she said.





"I think sometimes a lot of the aspects are outside of their scope."

ARNECC Chair Matthew Kamarul did not share this view, saying that members had expertise in eConveyancing processes. But he conceded there were gaps in their "requisite experience in relation to the financial aspects of e-conveyancing transactions".

He went further, highlighting a glaring gap in eConveyancing regulation.

"There is currently no single regulator with clear remit to oversee an end-to-end eConveyancing transaction and clear authority to effectively regulate all participants," he said.

"If regulation of the end-to-end eConveyancing transaction rests with several regulators, their roles and remit are not clearly defined. There's been no overall analysis to ensure that all activities within



Far left, Sympli CEO Philip Joyce; left, PEXA chief executive Russell Cohen.

eConveyancing that need to be regulated are regulated and, if so, by whom."

NSW Registrar General Danusia Cameron, who was one of those noting the need for federal intervention, also acknowledged resourcing challenges.

"We're very aware that we don't have the bandwidth to deal with the issues that confront us, even within the remit that is ARNECC's," she said.

"As was mentioned earlier, the regulatory review will be a really significant piece of work, and it will take a lot of time. Part of that is the resourcing challenge."

For several of the 30 witnesses speaking at the hearing, the reason Interoperability is still delayed is that ARNECC was not set up correctly in the first place.

Australian Competition and Consumer Commission (ACCC) general manager Matthew Schroder was another to suggest Interoperability was hampered from the beginning.

"The ideal would have been to create a competitive structure – before you privatised PEXA into that structure – that would have had competition, safeguards and interoperability," he said.

"We've seen that with telecommunications, but it stands to reason that, if you privatise a monopoly – or a near monopoly – without the regulation, it becomes very difficult to unscramble the eggs afterwards."

For PEXA chief executive Russell Cohen, ARNECC's oversight is strong enough.

"We operate under a robust regulatory and pricing oversight regime through ARNECC," he said.

"We are highly reliable, minimising any service disruptions; we have kept costs

low for our users, with our fee representing just \$140 of the typical \$40,000 transaction costs of a home sale; we continuously innovate to enhance user experience; and, with regard to reliance.

"PEXA is classed by the banks in Australia as a material supplier and hence is reviewed under APRA's Prudential Standard CPS 230 in line with each bank's respective governance and compliance program. It's crucial that any changes to our sector build upon rather than diminish what has been achieved. The PEXA platform represents Australian innovation at its finest."

Sympli CEO Philip Joyce put it to the inquiry that interoperability works the same way mobile phones operate, sharing the same digital infrastructure.

"People on Telstra talk to those on Optus or Vodafone without knowing what network the person on the other end is using," he said.

"Currently, all parties to a house sale – usually two banks and two conveyancers – must be on the same network, whether it is PEXA or Sympli. Which is like needing a mobile phone to talk to people on Telstra and a separate one for every other network like Vodafone, Optus and so on. That would be madness, wouldn't it?"

InfoTrack CEO John Ahern, whose company owns half of Sympli, put it more bluntly, saying: "If we exit, there won't be another one." **C.**

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DISCLOSURE OVERHAUL *BRINGS* TEETHING PROBLEMS FOR *QUEENSLAND* PRACTITIONERS

BY SAM MCKEITH

The rollout of new seller disclosure laws in Queensland is causing headaches for both buyers and sellers of property. Industry insiders share their insights.

CONVEYANCERS say Queensland's new seller disclosure laws, the biggest overhaul to property laws in 50 years, have run into problems as buyers and sellers acclimatise to the regime.

Under the new rules, which took effect in August and bring Queensland into line with the rest of Australia, a property vendor must provide to a buyer a "seller disclosure statement" and prescribed certificates prior to signing a sale contract.

The stakes are high, with a failure to comply on seller disclosure meaning a buyer may be allowed to terminate the contract prior to settlement.

MAP Lawyers director Megan Roberts says the regime is "coming with its challenges", especially with body corporate certificates taking a long time and often being incorrect.

"I feel for the body corporate managers because they I don't think it's been rolled out particularly smoothly for them," says Roberts, whose Brisbane-headquartered firm operates in several locations across the state, and specialises in conveyancing.

Roberts says, in the case of incorrect certificates, her firm is "going back and saying this has got to be corrected, but there's a whole lot of firms that aren't doing that".

"The contract gets signed and then it's giving a buyer a right to terminate – the consequences are pretty catastrophic."

Another issue, she says, are third parties offering drafting services, or agents drafting independently, resulting in forms that are "riddled with mistakes" and another way a right of termination or a potential claim for compensation is being created.

"It doesn't really, in my view, address

what the Queensland government set out to achieve because there's no obligation on a seller to disclose unapproved building works unless there's enforcement notices or a show cause being issued," she says.

"There's a lot of buyers out there thinking that the seller has to disclose everything but that's not necessarily the case."

Jared Zak, principal solicitor and founder of Dott & Crossitt, a franchise network of licensed conveyancers and solicitors, says the seller disclosure was being produced in the form of a document prior to marketing and that it "seemed like a pretty simple thing".

"In NSW and Victoria lawyers are involved from the outset to produce documentation and the agents and the conveyancers work together and they achieve that," Zak says.

By contrast, he says the relationship between agents and conveyancers in Queensland has got off to a rocky start under the revamp.

According to Zak, lawyers "now need to be involved at the start of the process and that's creating huge friction because agents aren't used to dealing with solicitors."

"What's causing massive issues is that agents are complaining about huge delays. In the scheme of things they're not huge delays it's taking five or six days to provide a pre-marketing legal document. That's standard in NSW but it's kind of blowing their minds."

Kirsty Paynter, a law lecturer at Queensland's Griffith University, says it's not unsurprising issues have emerged with the new regime given its recent commencement.

"Unfortunately, with any big change



It's the biggest
overhaul to
property laws
in 50 years

Contracts



"It doesn't really, in my view, address what the Queensland government set out to achieve because there's no obligation on a seller to disclose unapproved building works unless there's enforcement notices or a show cause being issued."

– Megan Roberts

that there are going to be teething problems as people try to understand what is and what isn't included with seller disclosure," Paynter says.

The academic, like Roberts, points to an issue with the term "seller disclosure statement" being used when some important information, such as flood risk, pest infestation and structural soundness, are not mandated inclusions.

"I think that the form does a great job in highlighting, in the very first part of the form, that the statement doesn't include information about flooding or other natural hazard history, but I think the issue is that it's called a seller disclosure statement," she says.

"I think there's a legitimate expectation from a buyer that flooding – whether a property they want to buy has been flooded – would be disclosed to them from the seller."

"We certainly haven't fully moved from the buyer beware situation we were in," she adds.

A Queensland Law Society spokesperson said it appreciated that the new laws are a fundamental shift for property sales in Queensland.

"With such a big change, we know many practitioners are experiencing a period of adjustment," the spokesperson in a statement

"The new laws are a welcome consumer protection measure that delivers great benefits for both buyers and sellers," the spokesperson said, describing them as "the culmination of more than a decade of sustained advocacy" since 2013.

The state's peak legal body said similar laws operated in other states "and we expect that practitioners in Queensland will likewise find the changes soon become business as usual." **C.**

Dwelling values

12 months to August 31 2025

According to Cotality, national dwelling values rose 4.1% in the year to August 31. Darwin again led the pack, up 5% for the quarter, followed by Perth (+3.1%) and Brisbane (+3.0%). Demand outpaced supply, with listings 20% below average and auction clearance rates hitting 70%, the highest since early 2024.

Sydney



The most expensive Sydney sale in August was \$28.4 million for 2 Cove St, Watsons Bay.

Melbourne



The most expensive sale in August is believed to be 1-3 Sackville St, Kew, listed at \$10.5 million to \$11.5 million. The price was undisclosed.

Brisbane



Queensland's top sale for August was 11 Little Cove Rd, Noosa Heads, for \$13.25 million.

Adelaide



The top sale for August is believed to be 34 Cudmore Ave, Toorak Gardens, going for an undisclosed price.

Perth



The most expensive sale for August was \$22.75 million for 24 Saunders St, Mosman Park.

Hobart



Tasmania's most expensive August sale is believed to have been Glenbothy Estate, near Launceston, with the vendors seeking offers over \$3.75 million.

Darwin



The NT's top price for August was \$2 million for an outback property at 14 Minahan Rd, Ross, outside Alice Springs.

Canberra



The ACT's most expensive August sale is believed to have been 9 Hartog St, Griffith, although the price remains unconfirmed.

For year **+2.1%**

Last quarter **+1.7%**

For year **+1.4%**

Last quarter **+1.0%**

For year **+7.9%**

Last quarter **+3.0%**

For year **+6.5%**

Last quarter **2.1%**

For year **+6.6%**

Last quarter **+3.1%**

For year **+2.6%**

Last quarter **-0.6%**

For year **+10.2%**

Last quarter **+5.0%**

For year **+1.6%**

Last quarter **+1.5%**

Why is it so important to reflect and give back?

JARED Zak is the Principal Solicitor and founder of Dott & Crossitt, with more than 20 years' experience in law and finance in Japan, London and Sydney.

He founded Dott & Crossitt in 2014 with a vision to build a client-centric law firm focused on genuine engagement and reducing the stress associated with property transactions.

He says that at its heart, there is a belief that buying a home is a pivotal life event, and that the legal support behind it should be accessible, human, and exceptional.

Dott & Crossitt has grown from handling just five transactions per month to now managing more than 500 per month across six offices.

Success has taken a toll on Jared's personal time, yet he still leaves space for a contribution to the world around him in the hope it will make a difference. He is active in the work of Homes for Homes and The Anawim Society – both of which serve socially disadvantaged people.

What motivates him?

"Dealing with thousands of property transactions each year, most of them being worth millions of dollars each, and making a successful career out of that, does bring a significant amount of Christian guilt," he says

"I'm reminded that there is a dark side of the property market – those being left behind, the 'have nots'. I feel we have a responsibility not to forget the homeless

or those struggling to financially to accommodate their families."

As his business career scales, Jared says he makes a conscious effort to pause, reflect, and assess.

"It (charitable interest) was not something present in my mind early in my career, I was too focused on getting Dott & Crossitt to the position it is today," he said.

"But nowadays with more time to reflect and the very obvious social problem that is house price affordability and homelessness, it is much more on my mind.

"I was raised a Catholic but for many years in early adulthood stopped attending church and rarely reflected deeply. Recently, I've started going again, inspired by good friend Father Thomas Stevens, who is the founder of Anawim. Anawim comes from the Hebrew word for 'the afflicted' and is a charity supporting homeless people, specifically putting on meaningful dining experiences for them as an expression of 'service'.

"Father Tom Stevens is very much a role model for me. We have great conversations about the concept and importance of 'service', usually over a few of glasses of red.

"It certainly feeds the soul. Focusing relentlessly on your own business or personal pursuits can be very corrosive on the soul. Take time to take care, no matter how busy you are."

Jared Zak
Dott & Crossitt founder

Dott & Crossitt

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