

AUS LIVING

AUSTRALIAN ARCHITECTURE - HOMES - PLACE

ISSUE 01 - AUGUST 2026

Live beautifully.

A considered guide to Australian homes, property decisions and
the rules shaping both.

REAL AUSTRALIAN HOMES - OFFICIAL SOURCES - PRACTICAL CHECKLISTS

Beauty, with useful depth.

A beautiful home deserves more than a beautiful photograph. It deserves context: how it works with climate, how it supports daily life and how it sits inside the rules, risks and responsibilities of property ownership.

This revised Issue 01 brings design and property intelligence together. The homes and films are real. The legal and market briefing is drawn from current Australian government and regulator material, checked on 17 August 2026.

Use it as a starting map. Mark the pages that matter, open the linked official sources, and confirm the position that applies to your property and jurisdiction before acting.

HOW TO USE THIS ISSUE

- Start with the national snapshot for the latest official signals.
- Go to your state page before making a tenancy decision.
- Use the due-diligence and annual-calendar pages as working checklists.
- Follow the source codes to the official government material.
- Read the full disclaimer before relying on any information.

ACCURACY DATE

Law, policy and rates checked 17 August 2026 (Melbourne time).

Hugo Tran
Founder, AUS Living / W Agent

Four changes to understand now.

01 - CASH RATE

4.35%

The RBA target took effect on 12 August 2026. Check your actual loan rate and repayment, not only the headline cash rate.

SOURCES [R1]

02 - PROPERTY AML

1 Jul

Real estate and property-related professional services entered the expanded AUSTRAC regime. Expect stronger identity and transaction questions.

SOURCES [R3] [R4]

03 - FOREIGN BUYERS

2029

The general prohibition on foreign investors buying established dwellings now runs to 30 June 2029, subject to limited exceptions.

SOURCES [R5] [R6]

04 - VICTORIA

13 Oct

More rental-law changes begin, including strengthened records and safety-check obligations. Prepare before the commencement date.

SOURCES [R7] [R8]

Read the signal. Then read your street.

National data is context, not a valuation. The local property, planning controls, condition, finance and competing buyers still determine the decision in front of you.

17,019

TOTAL DWELLINGS

Approved in May 2026, seasonally adjusted.

+2.8%

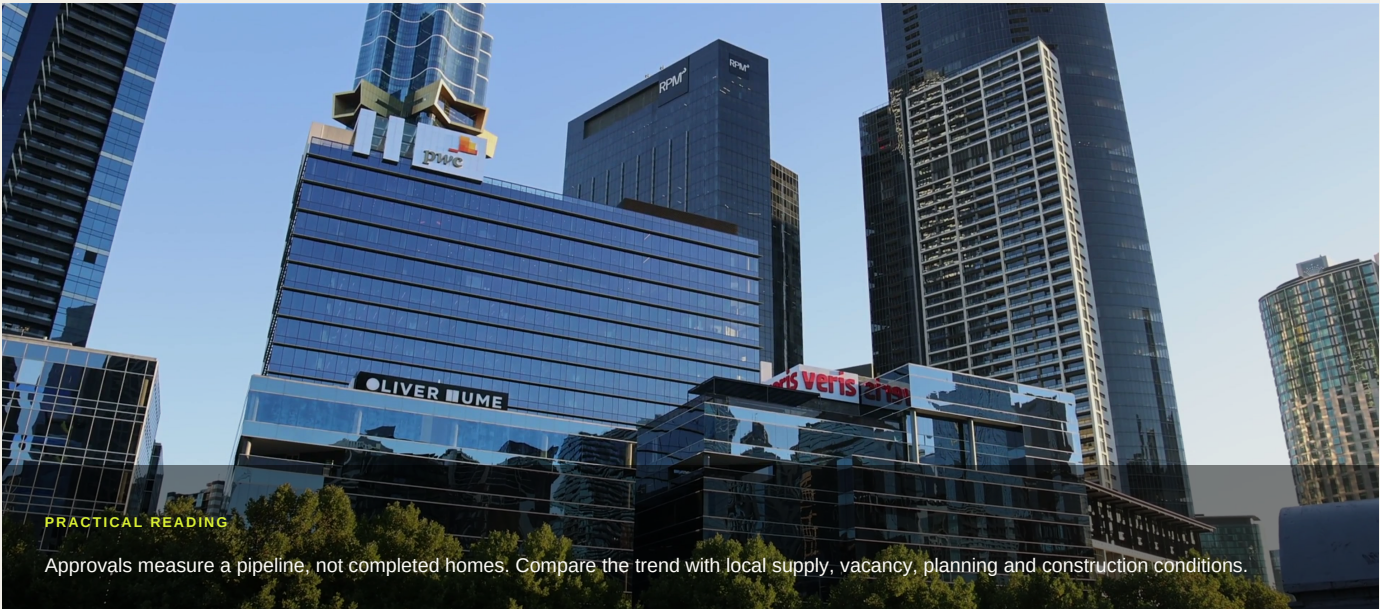
PRIVATE HOUSES

Monthly change to 10,537 approvals.

-10.4%

OTHER DWELLINGS

Monthly change to 6,034 approvals.



SOURCES [R2]

Why property asks more questions.

Australia's expanded anti-money laundering and counter-terrorism financing regime now covers more property professionals. This is a system-integrity change, not a verdict on an individual customer.

WHAT A CUSTOMER MAY NOTICE

- More identity checks and requests for supporting documents.
- Questions about ownership, representatives or beneficial interests.
- Requests to explain the transaction and, where relevant, source of funds.
- Longer lead time if information is incomplete or inconsistent.

HOW TO PREPARE

- Use matching, current names and addresses across documents.
- Keep loan, deposit, gift, sale and trust records organised.
- Tell your adviser early about companies, trusts, overseas funds or authorised representatives.
- Send sensitive material only through an agreed secure channel.

IMPORTANT

The regulated business decides what checks are required under its risk-based program. Do not send identity documents to an unverified email address merely because a message looks urgent.

SOURCES [R3] [R4]

The date changed.

30 June 2029

The Australian Government's current guidance says foreign investors are generally prohibited from purchasing established dwellings from 1 April 2025 to 30 June 2029. Limited exceptions apply.

BEFORE SIGNING

- Confirm whether the buyer is a foreign person under the rules.
- Check the property type and whether an exception may apply.
- Identify approval, fee, register and vacancy obligations.
- Use current official guidance and specialist advice before contract.

SOURCES [R5] [R6]

RULES AND EXCEPTIONS CAN CHANGE



Now, next, and worth preparing.

This page separates requirements already operating from reforms that commence later. It is a planning guide, not a complete statement of Victorian tenancy law.

OPERATING NOW

31 MARCH 2026

A prescribed standard rental application form and limits on the information applicants can be asked to provide began.

SAFETY CHECKS

For agreements covered by the existing rules, gas and electrical safety checks are required every two years, with records and disclosure duties.

COMING NEXT

13 OCTOBER 2026

- Strengthened bond claim notification and evidence requirements.
- Records to demonstrate compliance with rental minimum standards when advertised or offered.
- Mandatory gas and electrical safety checks every two years across all rental properties and agreements.
- A ban on charging rental application fees.

OWNER ACTION

Ask your property manager for the safety-check dates, certificates, minimum-standards evidence and the workflow that will apply from 13 October.

SOURCES [R7] [R8]

One country. Different rulebooks.

NSW

A landlord must use a prescribed ground to end a tenancy. NSW also limits rent increases to once per year for all lease types.

SOURCES [R9]

QLD

Rent generally cannot increase unless 12 months have passed since the current amount became payable. The 12-month clock can follow the property across changes in tenancy, agent or owner.

SOURCES [R10]

WA

Rent increases are limited to once every 12 months. Pets and minor modifications are allowed in most cases, but tenants must seek permission and the statutory process matters.

SOURCES [R11]

SA

A prescribed Form A1 is required for prospective tenants from 1 January 2026. Current reforms also address minimum standards, termination grounds and annual rent increases.

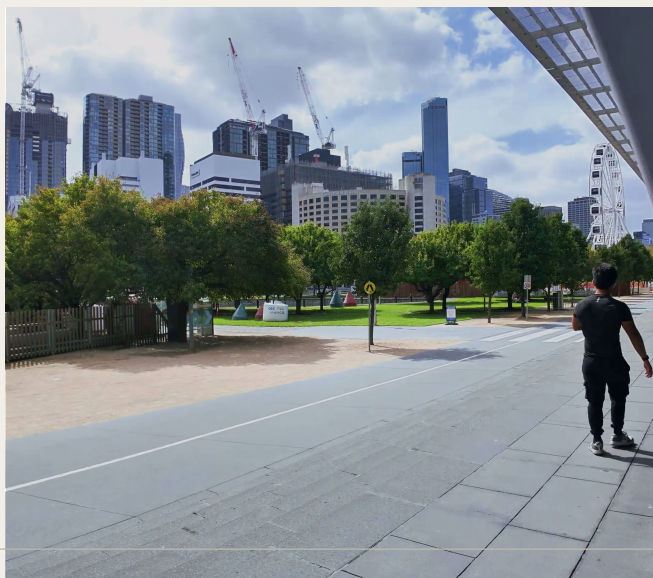
SOURCES [R12]

THE SAFE WORKFLOW

Identify the state or territory, agreement type, dates and proposed action. Then use the current government form and guidance for that jurisdiction. Notice periods, evidence and forms are not interchangeable.

A cleaner file creates better choices.

THE FOUR-FOLDER SYSTEM



-
- 01** **Income** Rent, reimbursements, insurance receipts and other assessable amounts.
-
- 02** **Running costs** Rates, insurance, management, eligible repairs, interest records and invoices.
-
- 03** **Capital** Purchase, sale, improvements, depreciating assets and capital-works evidence.
-
- 04** **Use + apportionment** Private use, vacancy, mixed-purpose borrowing and the basis for every split.
-

DO NOT ASSUME

A repair, replacement, improvement, borrowing cost and capital work can be treated differently. Private use and non-commercial arrangements can require apportionment. Keep the evidence and obtain tax advice for your facts.

SOURCES [R13]

Build room before you need it.

4.35%

CASH RATE TARGET

Effective 12 August 2026.

Daily

INTEREST EFFECT

Offsets usually reduce the balance used for daily interest.

Yearly

LOAN REVIEW

Compare rate, fees and features against how you actually bank.

PRACTICAL STRESS TEST

- Model repayments at your current rate and at a higher rate; include strata, insurance, rates, repairs and vacancies.
- Check whether an offset's extra rate or fees are justified by the balance you will realistically hold.
- Confirm whether the account is a 100% offset and which loan it is linked to.
- Understand the difference between money held in an offset and extra repayments available through redraw.
- Contact the lender early if repayments are becoming difficult; options are usually broader before arrears grow.
-

SOURCES [R1] [R14]

GENERAL INFORMATION - NOT CREDIT OR FINANCIAL ADVICE

Before the emotion, build the evidence.



PLACE

- Flood, fire, coast and climate exposure
- Transport, noise and future development
- Local services and daily walkability

PROPERTY

- Title, easements, owners corporation or strata
- Building and pest inspection
- Services, drainage and unapproved works

MONEY

- Independent finance buffer
- Rates, land tax, insurance and levies
- Renovation and maintenance allowance

CONTRACT GATE

Do not treat this list as a substitute for legal review. Obtain the contract, statutory disclosures and advice early enough for your conveyancer or solicitor to investigate the property and protect your position before deadlines expire.

A property is a living system.

JAN-MAR

Set the year

Update emergency contacts, insurance sums, lease dates, safety records and the planned maintenance budget.

APR-JUN

Prepare tax records

Reconcile income and expenses, identify capital items, confirm private-use periods and gather invoices before year end.

JUL-SEP

Review performance

Compare rent, vacancy, actual costs, loan pricing and upcoming statutory changes. Avoid automatic decisions based on a single estimate.

OCT-DEC

Inspect and renew

Plan safety checks, servicing, gutters, drainage, smoke alarms, weather preparation and longer-lead capital work.

ADAPT TO THE PROPERTY

Bushfire, cyclone, flood, pool, lift, strata, heritage, short-stay and commercial-use risks can add specialist obligations. Your calendar must reflect the property, state, agreement and insurer requirements.

One phone call can protect a lifetime of savings.

PAYMENT-REDIRECTION RULE

Stop. Verify. Then pay.

If bank details arrive or change by email, do not rely on the message. Call the business using a phone number you independently sourced and confirm the account details verbally.



WARNING SIGNS

- New or changed payee details, especially near settlement.
- An urgent request to bypass the usual process.
- A display name that looks right but an email address with one altered character.
- Requests to move the conversation to a new number, link or portal.

If you think money has been sent to a scammer, contact your bank immediately and report the incident through the channels recommended by Scamwatch.

SOURCES [R15]

Climate before style.



THE QUEENSLANDER, RECONSIDERED

Elevation, deep shade, cross-ventilation and a generous edge between inside and outside remain intelligent responses to heat, humidity and daily life.

The lesson is not to copy a historic style. It is to begin with weather, orientation, landscape and ritual - then choose materials and rooms that can age with grace.

DESIGN TEST

Does the home still work beautifully on a hot day, a wet day and an ordinary Tuesday?

Photograph: Commander Keane. East Brisbane, 2009. Public domain via Wikimedia Commons.

A country in motion.



01 - REAL FILM STILL

Melbourne - vertical city

Watch the full 4K portrait at ausliving.au



02 - REAL FILM STILL

Melbourne - living by the water

Watch the full 4K portrait at ausliving.au



03 - REAL FILM STILL

Sydney - harbour icons

Watch the full 4K portrait at ausliving.au

NO SYNTHETIC PROPERTY IMAGERY

The photographic and moving-image stories in this issue use real Australian places and documented real-world imagery.

Government sources. Direct links.

All sources were accessed and checked on 17 August 2026. Links are clickable in most PDF readers. Page titles and dates can change after publication.

[R1] Reserve Bank of Australia

Cash Rate Target Overview

Current target 4.35%, effective 12 August 2026; next update 29 September 2026.

<https://www.rba.gov.au/cash-rate-target-overview.html>

[R2] Australian Bureau of Statistics

Building Approvals, Australia - May 2026

Total dwellings approved fell 1.1% to 17,019; private houses rose 2.8% to 10,537.

<https://www.abs.gov.au/statistics/industry/building-and-construction/building-approvals-australia/may-2026>

[R3] AUSTRAC

New reporting regime now in force

Newly regulated sectors include real estate and property-related professional services from 1 July 2026.

<https://www.austrac.gov.au/new-reporting-regime-now-force>

[R4] AUSTRAC

Changes to transaction reporting from 1 July 2026

Official guidance on AML/CTF programs, customer due diligence, reporting and record keeping.

<https://www.austrac.gov.au/changes-transaction-reporting-1-july-2026>

[R5] Australian Government - Foreign Investment

Residential land guidance

From 1 April 2025 to 30 June 2029, foreign investors are generally prohibited from buying established dwellings, with limited exceptions.

<https://foreigninvestment.gov.au/guidance/types-investments/residential-land>

[R6] Australian Government - Foreign Investment

Residential compliance

Official compliance guidance covering conditions, registers, vacancies and reporting.

<https://foreigninvestment.gov.au/guidance/conditions-and-reporting/residential-compliance>

[R7] Consumer Affairs Victoria

New changes to rental laws

Current and upcoming Victorian reforms, including application rules and changes commencing 13 October 2026.

<https://cms9.consumer.vic.gov.au/housing/renting/new-changes-to-the-rental-laws>

[R8] Consumer Affairs Victoria

Rental providers - gas and electrical safety

Official safety-check timing, record and disclosure requirements.

<https://www.consumer.vic.gov.au/housing/renting/repairs-alterations-safety-and-pets/gas-electrical-and-water>

Keep checking the official position.

[R9] NSW Fair Trading

Changes to rental laws

NSW reforms include prescribed reasons to end a lease, pet rules and annual limits on rent increases.

<https://www.nsw.gov.au/departments-and-agencies/fair-trading/news/changes-to-rental-laws>

[R10] Queensland Residential Tenancies Authority

Rent

Rent generally cannot increase unless 12 months have passed since the current amount became payable.

<https://www.rta.qld.gov.au/rent>

[R11] WA Consumer Protection

WA rent reforms

Current summary of the rent-bidding ban, annual rent-increase limit, pet and minor-modification rules.

<https://www.consumerprotection.wa.gov.au/wa-rent-reforms>

[R12] South Australia Consumer and Business Services

Rental reforms

Current reform timeline, forms, minimum standards, rent-increase and termination information.

<https://cbs.sa.gov.au/campaigns/rental-reforms>

[R13] Australian Taxation Office

Residential rental properties

Official hub for declaring income, claiming expenses and keeping property records.

<https://www.ato.gov.au/rental>

[R14] ASIC Moneysmart

Mortgage offset accounts

How offsets work, possible savings, fees and comparison with redraw facilities.

<https://moneysmart.gov.au/home-loans/mortgage-offset-accounts>

[R15] National Anti-Scam Centre - Scamwatch

Business email compromise scams

Payment-redirection warning signs and independent verification steps, including a property-settlement example.

<https://www.scamwatch.gov.au/types-of-scams/business-email-compromise-scams>

EDITORIAL METHOD

Changing facts were checked against government or regulator pages. We prioritised guidance in force on the accuracy date and clearly labelled future commencement dates.

IMPORTANT INFORMATION

Read before relying.

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