Market Update

July 2026

Realcrats

Stricter Anti-Money Laundering Laws to Take Effect this July 2026

A major regulatory shift has come to Australian real estate.

Effective 1 July 2026, Australia has officially expanded its Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) laws. This expansion brings a new cohort of businesses, often referred to as "Tranche 2" entities, into the regulatory fold to close gaps that financial criminals exploit.

Who is affected?

Previously, AML/CTF regulations primarily targeted banking, financial services, and gambling sectors. The new legislation extends these strict compliance rules to front-line professionals handling high-value transactions:

- Legal Professionals & Conveyancers
- Accountants
- Real Estate Professionals
- Trust & Company Service Providers
- Dealers in Precious Stones and Metals

What does this mean to all home sellers and buyers?

Property transactions will involve additional checks including:

- Identity verification of buyers, sellers, and beneficial owners (where applicable)
- Reasonable steps to verify the source of funds
- Record keeping and reporting of suspicious matters

Expect extra paperwork and questions if you are:

- Paying with a lot of cash, typically $10,000 or more
- Using a web of companies to buy a property
- Trying to flip a property too fast

For Brisbane buyers and sellers, this simply means a few extra steps, but ultimately safer, more transparent transactions.

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The real estate market has dwindled over the last two months.

The market is undergoing a necessary stabilization, meaning buyers finally have room to breathe, more stock to choose from, and less urgency to rush their decisions.

A combination of high interest rates, persistent cost-of-living pressures, and recent federal tax reforms have heavily slowed down buyer sentiment. And because properties are taking longer to sell, active listings are accumulating. This has dragged auction clearance rates down and officially transitioned Brisbane into a buyers' market.

It's a good time to buy so we recommend the buyers to take advantage of the current market conditions.

CHANGE IN DWELLING VALUES

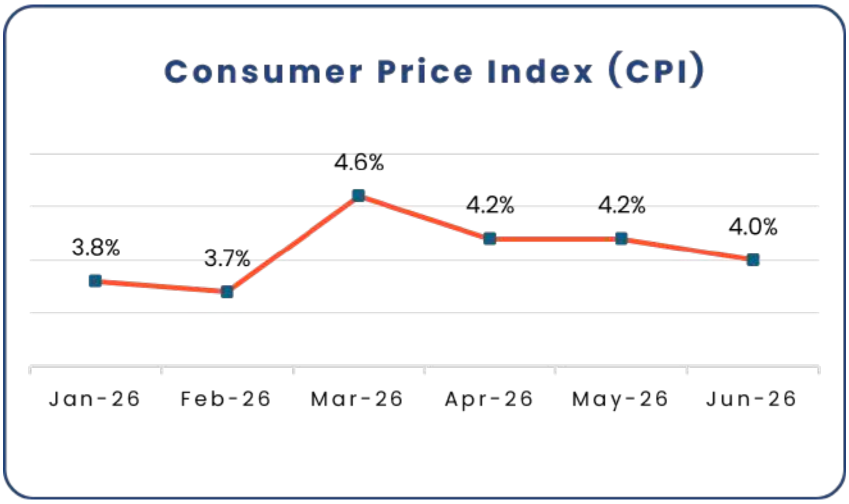
Capital city values dropped 1.3% in June, led by Sydney and Melbourne. While Adelaide values held steady, Perth and Brisbane led the charge with gains of 0.7% and 0.3% respectively.

	Month	Quarter	Annual	Median Value
Brisbane	0.3%	1.3%	17.4%	$1,118,306
Sydney	-1.2%	-3.2%	0.3%	$1,265,608
Melbourne	-1.0%	-2.6%	-0.9%	$808,486
Adelaide	0.0%	1.3%	11.6%	$945,868
Perth	0.7%	2.0%	23.9%	$1,046,551
Hobart	0.6%	1.4%	9.3%	$752,760
Darwin	1.4%	5.0%	19.8%	$638,187
Canberra	-0.6%	-1.3%	2.9%	$885,254
Combined Capitals	-0.6%	-1.3%	6.1%	$1,024,840
Combined Regional	0.3%	1.1%	11.0%	$771,642
National	-0.4%	-0.7%	7.3	$937,722

Source: cotality.com/au

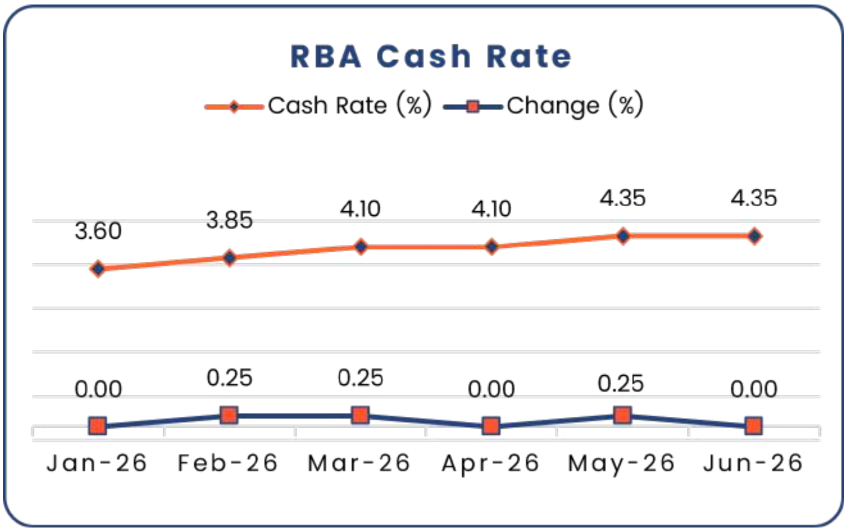
INFLATION

Inflation eased slightly in June, with the CPI indicator falling from 4.2% to **4.0%**. The next update is scheduled for 29 July 2026.



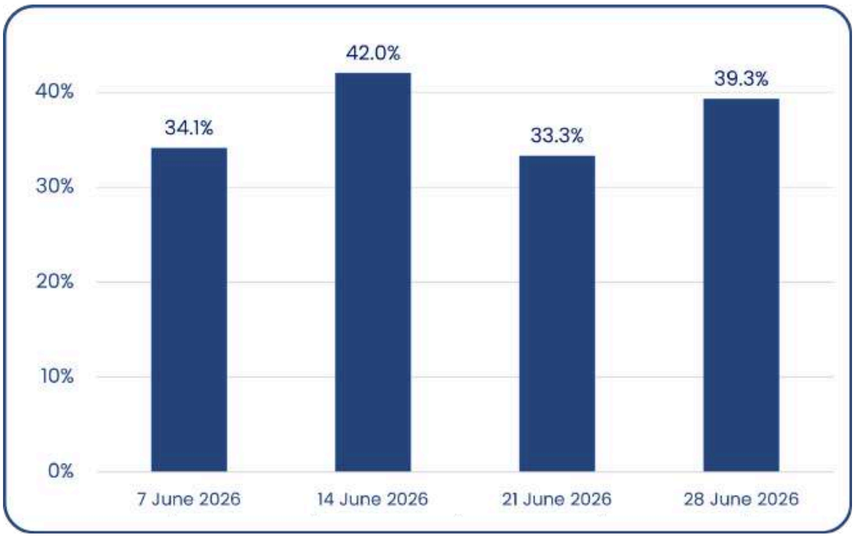
INTEREST RATES

On 16 June 2026, the RBA left the cash rate unchanged at **4.35%**. The next update will be on 11 August 2026.



BRISBANE WEEKLY AUCTION RESULT

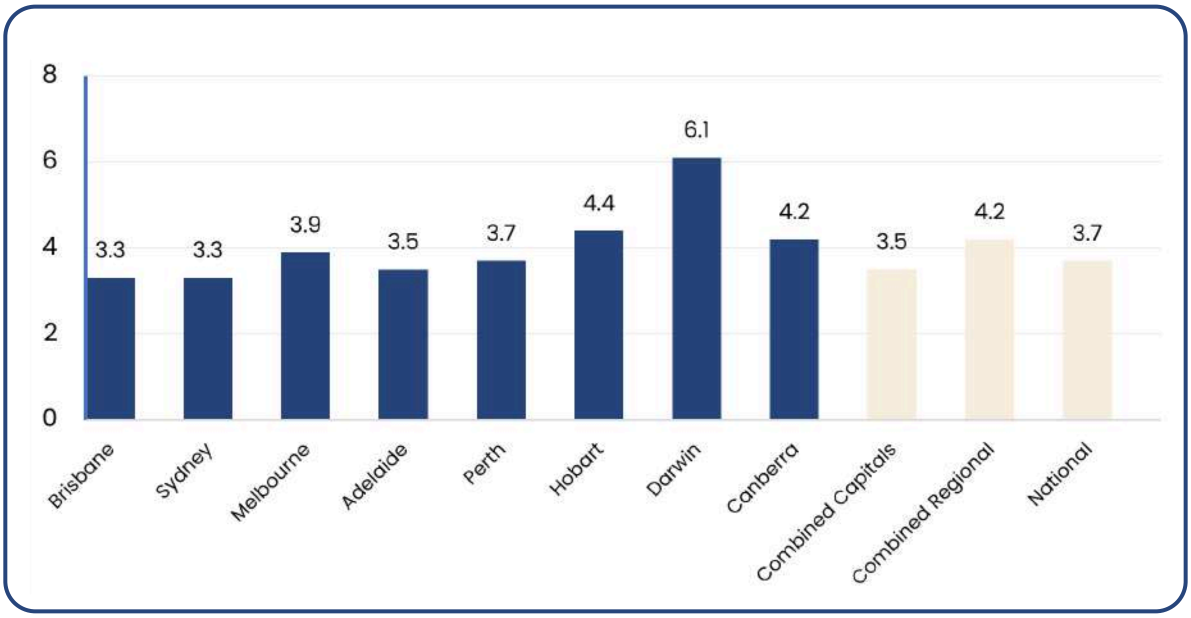
Auction clearance rates have slowed down this June, peaking at 42% compared to last month's 55.7%. The average clearance rate for the month was **37.2%**.



Source: cotality.com/au

GROSS RENTAL YIELDS (ALL DWELLINGS)

Rent growth maintained its steady pace in June, rising **0.4%**. While this roughly aligns with May's 0.5% increase, it remains below the recent high of 0.6% recorded in January.



Source: cotality.com/au

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