

# Investing in Lifestyle:

## A Guide to Luxurious Real Estate Choices



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September 2025

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## Abstract

Australia's luxury real estate market is experiencing unprecedented demand, driven by both domestic buyers and international investors seeking lifestyle, security, and long-term wealth. Properties valued from \$5 million to \$10 million are in particularly high demand, with Sydney, Melbourne, Perth, and select coastal regions leading the way. This guide explores the intersection of lifestyle aspirations and investment strategy, offering readers insights into market trends, property ownership dynamics, rental pressures, and policy reforms shaping high-end real estate.

## Getting Started

Entering the world of luxury real estate requires clarity, planning, and a keen understanding of both the market and personal lifestyle goals. Start by identifying your vision: the type of property, preferred location, architectural style, and lifestyle features that matter most. Assess your financial position and set a realistic budget, considering not just the purchase price but ongoing maintenance and investment returns. Familiarise yourself with current market trends, property values, and regulatory requirements to ensure your choices are informed. This guide provides a structured approach, combining market insights, practical steps, and global perspectives to help you confidently navigate the journey of acquiring a high-end Australian property.

## Home ownership in Australia



Home ownership in Australia is considered a key cultural icon, and part of the Australian tradition known as the Great Australian Dream of "owning a detached house on a fenced block of land." Home ownership has been seen as creating a responsible citizenry; according to a former Premier

of Victoria:[who?] "The home owner feels that he has a stake in the country, and that he has something worth working for, living for, fighting for."

By 2021, there were more than 10.8 million private dwellings in Australia, each with an average of 2.6 occupants, where 70% were separate houses, 13% were townhouses and 16% were apartments. Around 1 million of these dwellings were reported unoccupied. Two thirds of households owned their home outright or with a mortgage. The remainder were rented dwellings.



Owner-occupied housing in Australia is not treated as an investment asset. Mortgage interest is not tax deductible as, for example, in the United States. An owner-occupied residential home is not subject to the capital gains tax on sale and is not counted in the assets test for Centrelink pension purposes. It is also not taxed for land tax, although such taxes are traditionally determined at a state level.

There are significant regional differences in rates of homeownership around Australia, reflecting average age differences (e.g., older age people tend to own houses more than younger people), as well as socio-economic differences.

### **Statistics**

In the 2015–16 Survey of Income and Housing, it was found that an estimated 30% of households owned their homes outright (i.e. without a mortgage) and 37% were owners

with a mortgage. A further 25% were renting from a private landlord and 4% were renting from a state or territory housing authority.

Between June 1995 and June 2015, the proportion of households without a mortgage declined from 42% to 31%, while the proportion with a mortgage rose from 30% to 36%. Since 1999-2000 the proportion of households renting from state/territory housing authorities has declined from 6% to 3% while the proportion renting privately increased from 20% to 26% in 2019-20. While a greater proportion of all renting households are renting from private landlords, there is an increased number of private renters receiving Commonwealth rent assistance.

Home ownership in Australia decreased to 67% in 2011, the lowest level in over 50 years. Tasmania has the highest home-ownership rate at 70%, and the Northern Territory the lowest at 46%.

As of the 2016 Census, home ownership in Australia had decreased to 65%.

### **Property as an investment**



The 25% of dwellings which are rented by private landlords may be considered income-producing or investment properties, and the private landlords as investors, though some owner-occupiers may also view their dwellings as investments. Private landlords generally collect rent from a tenant as taxable income, whilst an owner-occupier derives imputed rent from living in the dwelling, and is also not subject to capital gains tax. Similarly, the investor can claim expenses relating to the property, including property taxes, interest and



depreciation, whilst the owner-occupier cannot. The rent paid by a tenant for private or domestic purposes is not generally an allowable deduction of the tenant, nor are any expenses relating to the property.

A property investor can utilise calculations such as the Land-to-Asset Ratio. The land-to-asset ratio is a real estate valuation measure that compares the value of the land on which a property stands to the total value of the property - including the land, buildings, and any improvements. This ratio is particularly useful to property investors and agents as it helps determine the intrinsic value a piece of land holds in a property, thereby influencing its potential for appreciation and impact on returns.

The formula for calculating the land-to-asset ratio is very straightforward: Land-to-Asset Ratio = (Value of Land / Total Value of Property) \* 100%

### **Affordability**



Rising house prices, stagnant wage growth, and increasing interest rates have all contributed to a decline in housing affordability in Australia.

The median dwelling value to income ratio has increased to 8x, almost 20% above the average of the past two decades. With an annual savings rate of 15% per annum, it takes the average Australian household over a decade to save a 20% deposit for an average dwelling, placing Australia among the most expensive housing markets globally.

## **Characteristics**

New homes have increased in size and hold fewer people on average than in the past. The proportion of houses with four or more bedrooms increased from 15% in 1971 to greater than 30% in 2001.

## **Immigration to Australia**



A number of economists, such as Macquarie Bank analyst Rory Robertson, assert that high immigration and the propensity of new arrivals to cluster in the capital cities is exacerbating the nation's housing affordability problem. According to Robertson, Federal Government policies that fuel demand for housing, such as the currently high levels of immigration, as well as capital gains tax discounts and subsidies to boost fertility, have had a greater impact on housing affordability than land release on urban fringes.

The RBA in its submission to the same PC Report also stated "rapid growth in overseas visitors such as students may have boosted demand for rental housing". However, in question in the report was the statistical coverage of resident population. The "ABS population growth figures omit certain household formation groups – namely, overseas students and business migrants who do not continuously stay for 12 months in Australia." This statistical omission lead to the admission: "The Commission recognises that the ABS resident population estimates have limitations when used for assessing housing demand.



Given the significant influx of foreigners coming to work or study in Australia in recent years, it seems highly likely that short-stay visitor movements may have added to the demand for housing. However, the Commissions are unaware of any research that quantifies the effects." Some individuals and interest groups have also argued that immigration causes overburdened infrastructure.

### **Foreign investment in residential property**

In December 2008, the federal government introduced legislation relaxing rules for foreign buyers of Australian property. According to FIRB (Foreign Investment Review Board) data released in August 2009, foreign investment in Australian real estate had increased by more than 30% year to date. A 2025 poll, found that 69% of Australians polled supported a temporary 2 year ban on foreign investment in residential property, only 9% were opposed and 22% were unsure. A second question found that 47% supported a permanent ban, while 29% supported temporary ban and 23% were Undecided.

## **Home ownership and housing tenure**



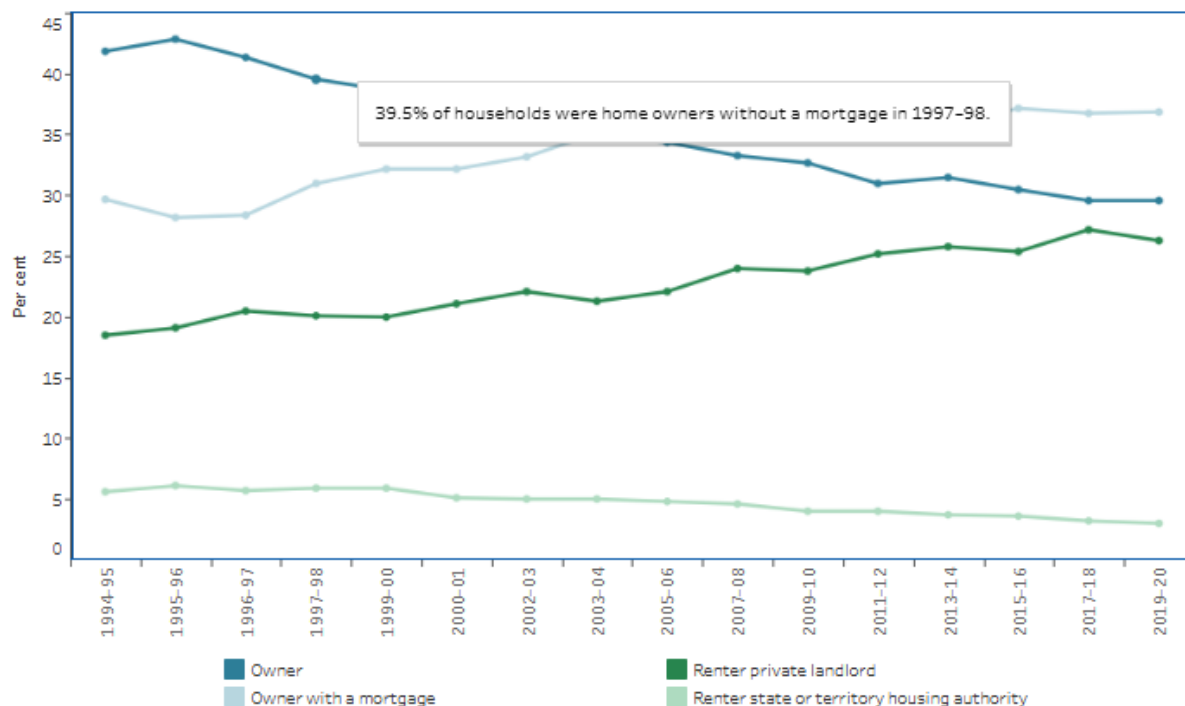
Secure and affordable housing is fundamental to the wellbeing of Australians. Home ownership continues to be a widely held aspiration in Australia, as it affords owners with security of housing tenure and both long-term social and economic benefits (AIHW 2023). There has been ongoing public conversation about the rate of home ownership and

housing affordability in Australia. For related topics, see Housing affordability and Housing assistance. In 2021, there were nearly 9.8 million households in Australia (ABS 2022a). Where household tenure was known:

- 67% (6.2 million households) were home owners
  - 32% (2.9 million households) without a mortgage
  - 35% (3.3 million households) with a mortgage
- 31% (2.9 million households) were renters
  - 26% (2.4 million households) were renting from private landlords
  - 3.0% (277,500 households) from state or territory housing authorities
  - 2.4% (223,600 households) from other landlords.
- 2.1% (192,200 households) were other tenure, including households which are not an owner with or without a mortgage, or a renter (ABS 2022a).

Although 2021 Census of Population and Housing (Census) data provides the most comprehensive view of housing tenure among Australian households, it is only conducted every 5 years. The Survey of Income and Housing illustrates similar trends to the Census. In the 20 years to 2019–20, there was a decline in the proportion of households owning their home without a mortgage and increases in households with a mortgage and in private rental agreements (Figure 1).

**Figure 1: Proportion of households by housing tenure type, 1994–95 to 2019–20**





Note: Values have been interpolated for non-survey years.

Source: ABS 2022b

### **Trends in home ownership**

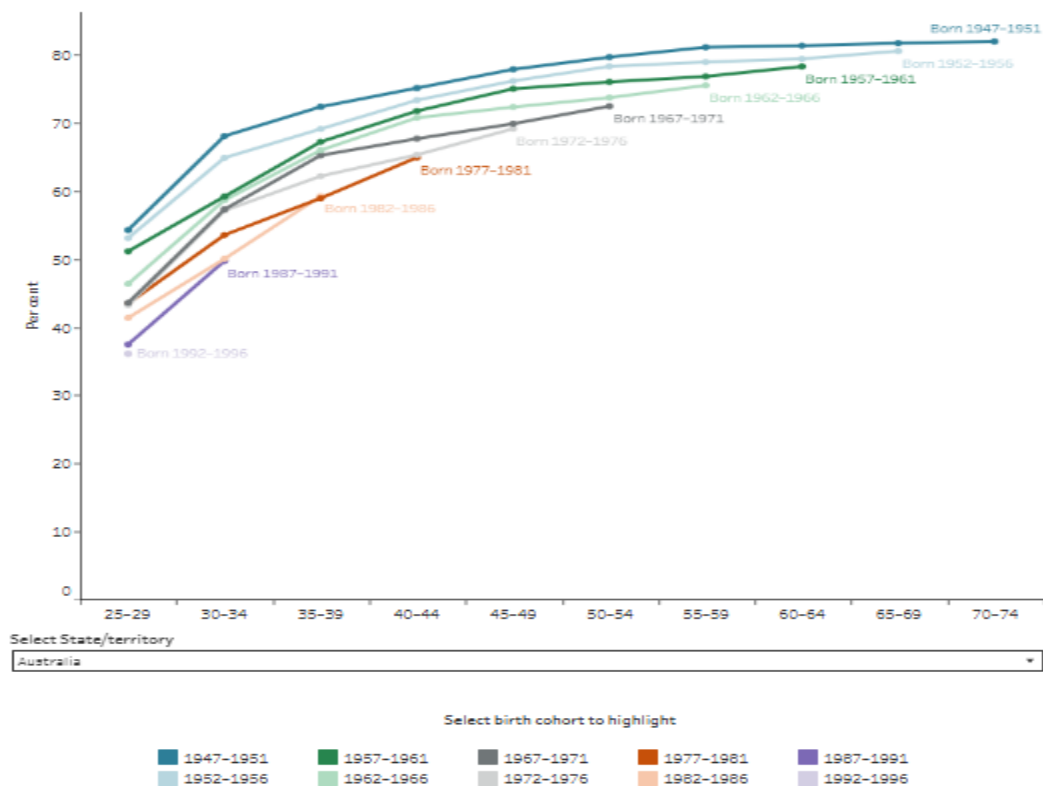
Home ownership rates have declined, especially among younger Australians, while older generations maintain higher ownership levels.

Census data from 2021 indicate a home ownership rate of 67% – including both outright owners and those with mortgages – down from 70% in 2006.

Home ownership among 30–34-year-olds fell from 64% in 1971 to 50% in 2021, and for 25–29-year-olds it dropped from 50% to 36% (Figure 2). Among those nearing retirement, home ownership also declined; for 50–54-year-olds, the rate decreased from 80% in 1996 to 72% in 2021.

Home ownership rates have generally decreased with each successive birth cohort (Figure 2). The home ownership rate has been higher in only two instances; 0.2 percentage points for the 1977–1981 cohort in the 25–29 age group and 0.3 percentage points for the 1982–1986 cohort in the 35–39 age group. In the most recent results, the home ownership rates in birth cohorts 1972–1976, 1977–1981 and 1982–1986 increased to similar levels as their preceding birth cohort. However, rates were still lower compared with older birth cohorts.

### **Figure 2: Home ownership rate by birth cohort and age group, 1947–1951 to 1992–1996**



## Notes:

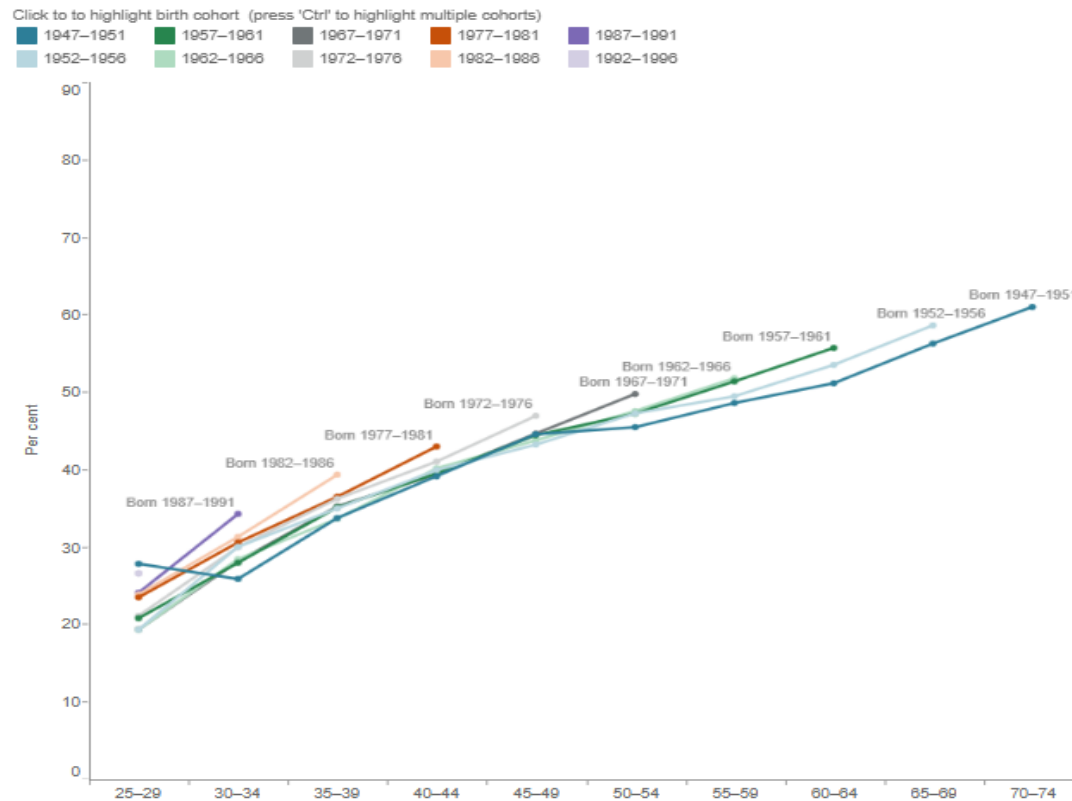
1. Analysis excludes not stated.
2. Home ownership rates reflect the year the household reference person was born.
3. Census data; data for 1991 has been extrapolated.

Source: Unpublished, AIHW analysis of ABS data.

The home ownership rate for Aboriginal and Torres Strait Islander (First Nations) people in 2021 was 42%. This was the highest rate ever reported for First Nations people, with home ownership rates steadily increasing from 25% in 1981. Broadly, the rate of home ownership for First Nations people has increased for each successive birth cohort (Figure 3), however, rates for First Nations people were consistently around 20 percentage points lower than home ownership rates for non-Indigenous Australians across all birth cohorts and age groups.

**Figure 3: First Nations home ownership (%), by birth cohort and age group, 1947–1951 to 1992–1996**





## Notes

1. Analysis excludes not stated.
2. Home ownership rates reflect the year the household reference person was born.
3. Data are small for some states/territories and some age groups within birth cohorts; data points have been suppressed where the numerator is less than 20.
4. Comparisons over time should be approached with caution as trends may be affected by changes in Indigenous identification over time.

Source: Unpublished, AIHW analysis of ABS data.

## Financial support for home buyers

Financial support plays a critical role in shaping access to home ownership in Australia. Government programs and lending by financial institutions work together to reduce barriers for individuals and families.

## Government support

Governments offer various financial supports to help individuals and families purchase a home, particularly for first home buyers, low-income households, and First Nations people.

Key programs include Home Purchase Assistance, the Home Guarantee Scheme, the First Home Owner Grant Scheme, and the First Home Super Saver Scheme. These programs provide support to eligible buyers, helping them purchase homes with smaller deposits.

Home Purchase Assistance are state/territory government initiatives designed to help low-income households access and maintain home-ownership. They provide various forms of financial support including direct lending, concessional loans, and mortgage relief. In 2023–24, around 32,000 households in Australia received Home Purchase Assistance – a decline compared to previous years, with 36,900 households receiving HPA in 2022–23 and 43,300 in 2021–22 (AIHW 2025).

Another major initiative is the Home Guarantee Scheme (HGS), which helps Australians enter the property market sooner by reducing the deposit required to buy a home. This is made possible through a government guarantee that eliminates the need for Lenders Mortgage Insurance. The Scheme includes the First Home Guarantee, Family Home Guarantee, and Regional First Home Buyer Guarantee (RFHBG), each targeting different groups of eligible buyers. Buyers apply through participating lenders, and once pre-approved, they can secure a place in the Scheme.

In 2023–24, 50,000 HGS places were made available – 35,000 for first home buyers, 10,000 for regional buyers, and 5,000 for eligible single parents or carers – with almost 9 in 10 (88%) places taken up (Housing Australia 2024).

The Indigenous Home Ownership Program supports First Nations people by providing affordable home loans and tailored assistance to help them buy a home. Launching in late 2025, the Help to Buy program will enable eligible low- to middle-income earners to purchase a home through a shared equity model, reducing the deposit and mortgage burden.

### **Lending commitments from financial institutions**

Financial institutions are an essential part of the housing market, providing finance to access home ownership, particularly for first-time buyers.

The number of new lending commitments to owner-occupier first-time home buyers has fluctuated considerably in recent years. From around 103,000 commitments in 2018, increasing to a peak of approximately 163,000 in 2021, before dropping to 111,000 in 2023.

Over 12 months to March 2025, commitments have remained relatively steady at 117,000 (ABS 2025a).

### **Trends in the rental market**



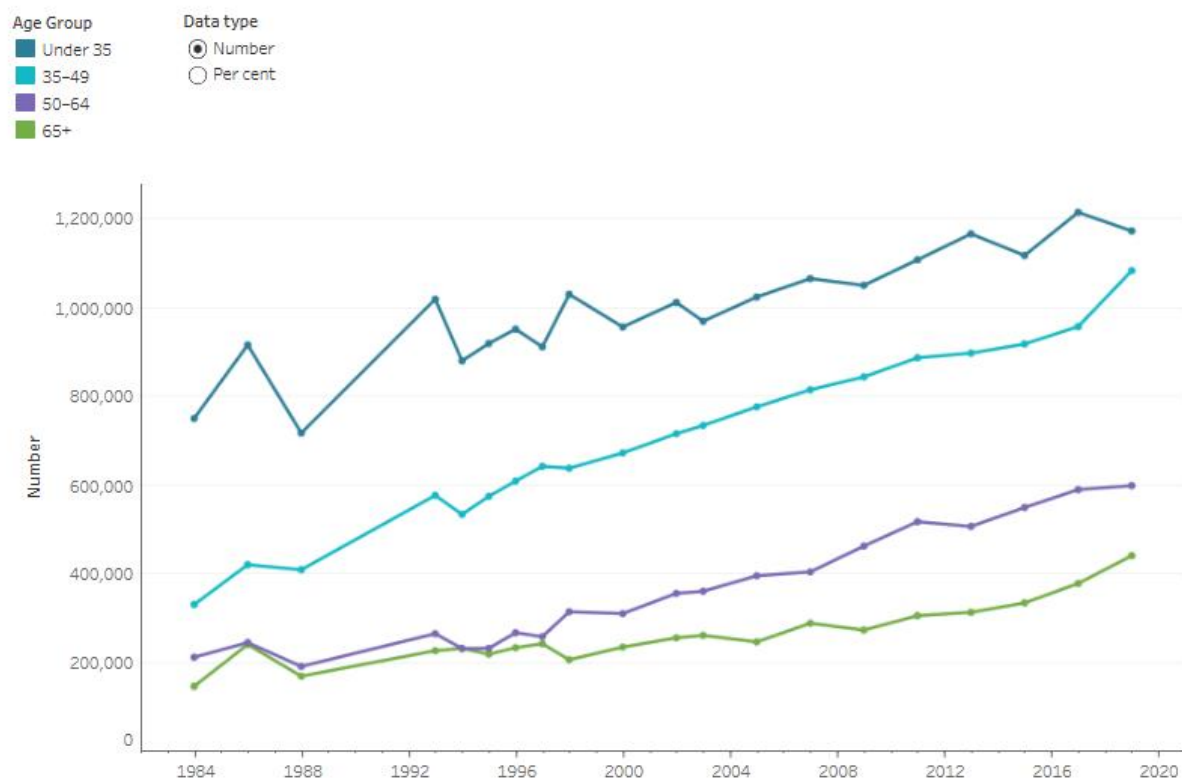
The overall proportion of households renting has increased over the past couple of decades.

The following is based on the Australian National University's PolicyMod data to illustrate how this trend has evolved across different household types.

Notably, since 2000 the rise in the share of renting households is most pronounced among households headed by the middle two age groups – 35–49 and 50–64 years – highlighting a growing reliance on rental accommodation among working-age Australians who, in previous generations, were more likely to be homeowners (Figure 4).

**Figure 4: Households renting, by age of household reference person, 1984 to 2019-20**





## Notes

1. Figure 4 uses data from PolicyMod, a microsimulation model based on the ABS Survey of Income and Housing (2019–20).
2. Figure 4 presents data from calendar years for 1984 and 1986. From 1988 to 2019, the data represent financial years (e.g., 1988–89 to 2019–20).
3. Renters includes households renting through private landlords, state and territory housing authorities, and all other landlord types.

Source: Unpublished, AIHW analysis of PolicyMod data (ANU CSPR 2025).

## What factors are influencing these changes over time?

Rising house prices, subdued wage growth, and changes in family formation and household composition have shaped home ownership trends in recent decades. Combined with increased investment in residential property and ongoing population growth, these factors have contributed to a decline in home ownership and a corresponding increase in private renting.

### Escalating house prices

House prices have been a key determinant in shaping patterns of home ownership over the past decade. Between the December 2011 and December 2024 quarters, the mean price of residential dwellings more than doubled, rising from \$486,900 to \$995,600 (ABS 2025b).

### **Income-housing gap**

While housing costs have risen, wage growth has remained relatively subdued. Between 2011–12 and December 2024, median household disposable income grew by 56%, with a 104% rise in the mean price of residential dwellings over a similar period – from December 2011 to December 2024 (ANU CSPR, ABS 2025b). This widening gap has made it increasingly difficult for many Australians to save for a home deposit.

As of September 2024, it would take a median income household 10.6 years to save a 20% deposit for a median-priced dwelling – longer than the 20 year-average of 9.0 years since 2004 (ANZ and Corelogic 2024). Consequently, renting has become a more financially viable option for many, especially younger Australians, compared to home ownership.

### **Family formation and household composition**



Family structure and marital status are closely linked to housing tenure (Baxter & McDonald 2005; Stone et al. 2013). Extended time spent in education, delayed entry into full-time work, and later transitions into marriage and family life are among the factors suggested to contribute to lower home ownership rates, particularly among younger adults (Baxter & McDonald 2004).

In addition, in recent decades, there has been an increase in single-person and single-parent households, contributing to a decline in average household size. These household types typically have lower home ownership rates compared to couple-based households (Parliamentary Library 2019).

### **Increased property investment**



Over the past two decades, the Australian residential property market has experienced a sharp rise in investor activity (ATO 2024b).

While the investment market has expanded the availability of rental housing, it has also reduced the number of homes available to owner-occupiers. As a result, many aspiring first-time buyers face greater competition, making it more likely they will remain in the rental market.

### **Population growth and urbanisation**

Population growth leads to the formation of more households, which increases demand for housing (ABS 2024c). Between 2014 and 2024, Australia's population increased by 3.7 million, with most of this growth concentrated in the capital cities.

Collectively, Australia's capital cities grew by 428,000 people (2.4%) in 2023–24 and by 554,000 people (2.9%) in 2022–23 – both figures substantially exceeding the average



annual growth of 294,000 people (or 1.8%) for the capital cities over the past two decades (ABS 2024).

## Analysis on Australia's rental markets



Around 31 per cent or nearly 3 million households in Australia are renters, with 26 per cent of households renting from private landlords and 3 per cent of households renting from state or territory housing authorities. Changes in the rental market are important because they typically accommodate lower income earners who are more vulnerable to experiencing housing stress. The COVID-19 pandemic period has had a substantial impact on Australia's rental markets, with vacancy rates now at low levels in most cities and regions. There has also been an unusually high degree of variance in rental markets due to specific local demand and supply drivers.

This paper provides a comprehensive snapshot of Australia's rental markets. It covers social housing rentals and how they relate to private rentals in capital city and regional areas, including the distribution of rental changes. It also looks at gross rental yields for all major cities and states, and catalogues the top 10 Local Government Areas (LGAs) in major city and regional areas with the highest and lowest rental growth and highest and lowest vacancy rates.

Key insights from the research report include:

- Vacancy rates are at exceptionally low levels in most markets. The Sydney and Melbourne markets were most affected by border closures during the pandemic but have recovered strongly. However, vacancy rate pressures are less acute in these markets, particularly Melbourne.
- Advertised rents are increasing strongly in Sydney, Melbourne and Adelaide, with rents in these cities rising by at least 10 per cent (and up to 15 per cent in Adelaide) over the year to October, however the rent paid in existing rental agreements across the entire dwelling stock is rising more modestly. In the short to medium-term, the pressure on advertised rents will spill over into existing rental agreements as they come up for renewal.
- After surging rent growth during the pandemic, annual rent growth in all regional areas has peaked and is now slowing. This suggests some of the internal migration patterns and behaviours observed during COVID-19 might be unwinding. For example, annual rental growth in regional Victoria while still strong has halved to 6 per cent from 12 per cent in 2021, while in regional NSW it has slowed from 12 per cent to 7 per cent.
- Advertised rents have also peaked and are slowing in Brisbane, Perth, Hobart, ACT and Darwin. As an example, rental growth in Perth in the second half of 2021 peaked at 18 per cent but has since eased to around 12 per cent.
- During the pandemic and into 2022, in Sydney and Melbourne, the lowest vacancy rates (and strongest rent increases) were typically observed in the outer areas, with inner city areas recording higher vacancy rates (and lower rental pressures). More recently inner-city areas are experiencing stronger rental growth as population growth picks up.
- The strongest rental growth has been at the top-end of the market, including luxury apartments and detached homes. There is also upward pressure at the bottom-end of the market. NSW, Victoria and Queensland are seeing rent at the middle and lower ends of the private market increase more rapidly than the rent paid in social housing, making it more difficult for social housing tenants to transition into the private market.

## **Ultimate Guide To Finding Your Dream Luxury Property**

Luxury properties are a part of the investment portfolios of most affluent individuals. They own multiple assets across the country to diversify their investments and stay safe in times of crisis, such as a financial downturn. Many of them utilise these properties to generate a substantial income through leasing or use them as trophy homes to display wealth. These

are prized possessions that are managed with tender love and care. They are used as primary residences and serve as safe havens, away from the scrutiny of the media and the general public.

### **1. Identify Your Lifestyle Needs**



When buying a mansion for sale, it is essential to understand your requirements for the dream home clearly. Buyers must list their needs related to size, amenities, view, architecture, proximity to schools, hotels, shopping precincts, and other factors. It is essential to identify the best features on the property that can help buyers maintain their living standards and a wealthy lifestyle.

They should check the latest property trends and design elements that should be incorporated into the dream house. Many luxury property seekers also invest in land and build their homes, often with elaborate plans for lavish living. They should also choose luxury developers who are building such properties for the high end segment to find the right properties.

### **2. Set the Budget for Your Luxury Home**

Once they have visualised their dream home with all the ornamental features, they must work on the costing and finances. It is vital to check your budget for investment with the accountant. They can provide a realistic budget for purchasing a house with a mortgage and down payment. It ensures that buyers do not overrun their set budgets and can effectively manage the expenses of owning the property after purchase.



They should assess the funding required to buy the property and how soon it can be arranged. With a list of desired amenities, they can effectively estimate their budget. A professional real estate agent can help check the practicality of the budget. It can ease the process of finding properties that fit into the budget.

### **3. Choose the House Location Carefully**

The next step is to narrow down the location to find one of the best mansions for sale that matches the budget and lifestyle requirements. While most buyers aim to stay close to the city centres, many choose offbeat locations. The choice depends entirely on the buyer and their priorities.

If they want to be close to the noise and gridlock, they can choose the capital cities offering a view of the majestic skyscrapers. Conversely, if they want to live privately, away from the crowds or near the beach, they must be specific with their search. Waterfront properties can be found in Sydney, Gold Coast and Perth. Many suburbs also offer scenic views of calm waters, such as Vaucluse, Darling Point, Brighton, Hervey Bay, and Shoalhaven.

### **4. Understand Luxury Property Market Trends**



Buyers must identify market trends to understand the viability of their investment and avoid overpaying for a property. The market has been showing an upward trend in prices for luxury homes in 2025. Most homes priced between \$5 and \$20 million are selling quickly due to the growing population of ultra high net worth individuals in the country.

In addition, Sydney and Melbourne are now considered overcrowded by many affluent buyers seeking privacy and security. They are opting for Brisbane, Perth, Adelaide, the Gold

Coast, and other cities with beautiful locales and a high standard of living. Prices are expected to rise as many offshore investors showcase their interest in purchasing trophy homes in Australia.

### **5. Inspect the Property Structure and Design**

When searching for the best mansions for sale, buyers should select properties that meet their specific needs and desires. They must use the list created at the beginning of the buying process to identify houses that have the right number of bedrooms, the desired view, a garden, and a suitable kitchen, among other features. They must find real estate with preferred architectural design, such as classic, contemporary, Queenslander, modern, and other unique styles.

Many ultra wealthy families are opting for open floor plans and sustainable homes that are energy efficient and help conserve natural resources. Additionally, they are seeking smart home automation to reduce dependency on manual work for security, comfort and appliance usage. Buyers must pick a house that offers them the things they want.

### **6. Assess Home Amenities and Features**

Once the buyer has identified luxury homes that meet their satisfaction levels for design and layout, they must inspect these properties internally. They should hire property inspection professionals to assess the structural durability, internal systems responsible for smooth water flow, and electricity connections. They must analyse the security features on the property and other luxurious amenities that make it a high end home.

### **7. Determine Financial and Legal Obligations**



After the mansion for sale has been finalised by the buyer, they must contact the sellers to understand the pricing and prepare for negotiations. Since the cost of a luxury home is quite high, buyers must understand the actual cost of buying and the expenses that will continue after the purchase. They should verify the taxes and fees to be paid and hire a real estate lawyer to review the purchase agreement.

If the buyer intends to renovate the property to make it more luxurious, they must understand the zoning laws and obtain the necessary permits before undertaking any construction work. The property must comply with the regulations, and revamps must be legal to avoid getting penalised.

#### Wrapping Up

Luxury homes are scarce due to their limited supply. However, the demand for these properties is rising, driving prices to record levels. With the number of millionaires growing, buying these homes is becoming common. The guide above can help first time buyers find their dream luxury homes with ease.

**National Housing Supply and Affordability Council calls for reform, investment and innovation**





The National Housing Supply and Affordability Council's annual State of the Housing System 2025 report shows housing affordability continued to deteriorate in 2024, with worsening trends across most capital cities and regional areas.

Housing prices and rents increased to record-high levels, as new housing supply continued to fall short of demand. Labour shortages, high material costs and elevated interest rates have reduced project feasibility, limiting new housing supply.

Chair of the Council, Susan Lloyd-Hurwitz, said systemic reform and ongoing investment from government and industry are urgently needed to ensure that housing in Australia is affordable, fit for purpose and secure for households of all incomes and in all locations.

'The Australian housing system remains far from healthy and is continuing to experience immense pressure,' Ms Lloyd-Hurwitz said. 'The nation is still very much in the grips of a housing crisis that has been decades in the making through our persistent failure to deliver enough homes to meet demand. For many Australians right across the country, the ability to access an affordable, fit for purpose and secure home remains a challenge, if not out of reach entirely, and is a source of significant stress.'

The Council's second State of the Housing System report adds to the growing body of evidence about Australia's housing system. It details Australia's current housing demand, supply and affordability conditions, and the Council's expectations for these over the coming years.

## Where The Ultra-Rich Are Buying Their Next Homes

Let's consider instead how many HNW and UHNW individuals are now looking out beyond the shock-proof windows of their penthouses on Central Park, their Lake Como villas, their private helicopter pads in Hong Kong to where the horizon is beginning to shimmer in a haze of uncertainty. Many are sizing up their where-to-next options.



Back in the ordinary world of UHNW wealth, security, privacy, seclusion and escape are the priority search terms. Ken Jacobs, director of Sydney-based Private Property Global, believes Covid-19 was a watershed that created a seismic shift in people's priorities. "For many, the pandemic resulted in a focus on mortality and reassessment," he says. "Life balance was the clarion call. Alongside the most basic human trait of flight to safety is the fact that greater wealth gives greater options."

While much noise on the predicaments of uncertainty emanates from the U.S., Jacobs is resolute in his analysis that the shift in clients' priorities is playing out globally. "Here in Australia, I'm witnessing an increase in enquiries from a wide range of international buyers looking for safe havens. A small but increasing number of UHNW individuals are wanting escapes that are totally self-sustainable ahead of what they see as advancing mayhem."



Such thinking began as the pandemic swept into 2021. Back then, the South China Morning Post reported that global enquiries from UHNWs seeking private islands had doubled in the past 12 months, while agents in French Polynesia were reporting a fivefold increase in interest. They were not alone. Since then, requirements—like the world events driving them—have become more multi-layered.



## Conclusion

Australia's luxury real estate market offers a unique blend of lifestyle, prestige, and long-term investment potential. From understanding home ownership trends and rental market pressures to navigating national housing reforms, buyers are equipped with insights to make informed decisions. Practical steps, as outlined in the Million Dollar Mansions guide, help translate aspirations into reality, ensuring properties meet both lifestyle and financial goals. Additionally, global perspectives highlight the appeal of Australian luxury homes as safe-haven assets for high net worth individuals, reinforcing their value beyond borders. By combining strategic planning, market awareness, and personal priorities, buyers can confidently secure a property that not only reflects their lifestyle but also serves as a lasting investment in Australia's dynamic property landscape.

## References:

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### **Analysis on Australia's rental markets**

<https://www.housingaustralia.gov.au/research-data-analytics/analysis-australias-rental-markets>

### **Ultimate Guide To Finding Your Dream Luxury Property**

<https://www.milliondollarmansions.com.au/blogs/Ultimate-Guide-To-Finding-Your-Dream-Luxury-Property>

### **National Housing Supply and Affordability Council calls for reform, investment and innovation**

<https://nhsac.gov.au/news/release-state-housing-system-report-2025>

### **Where The Ultra-Rich Are Buying Their Next Homes**

<https://www.forbes.com/sites/forbes-global-properties/2024/10/19/even-safer-havens-uhnw-buyers-prep-for-an-uncertain-future>