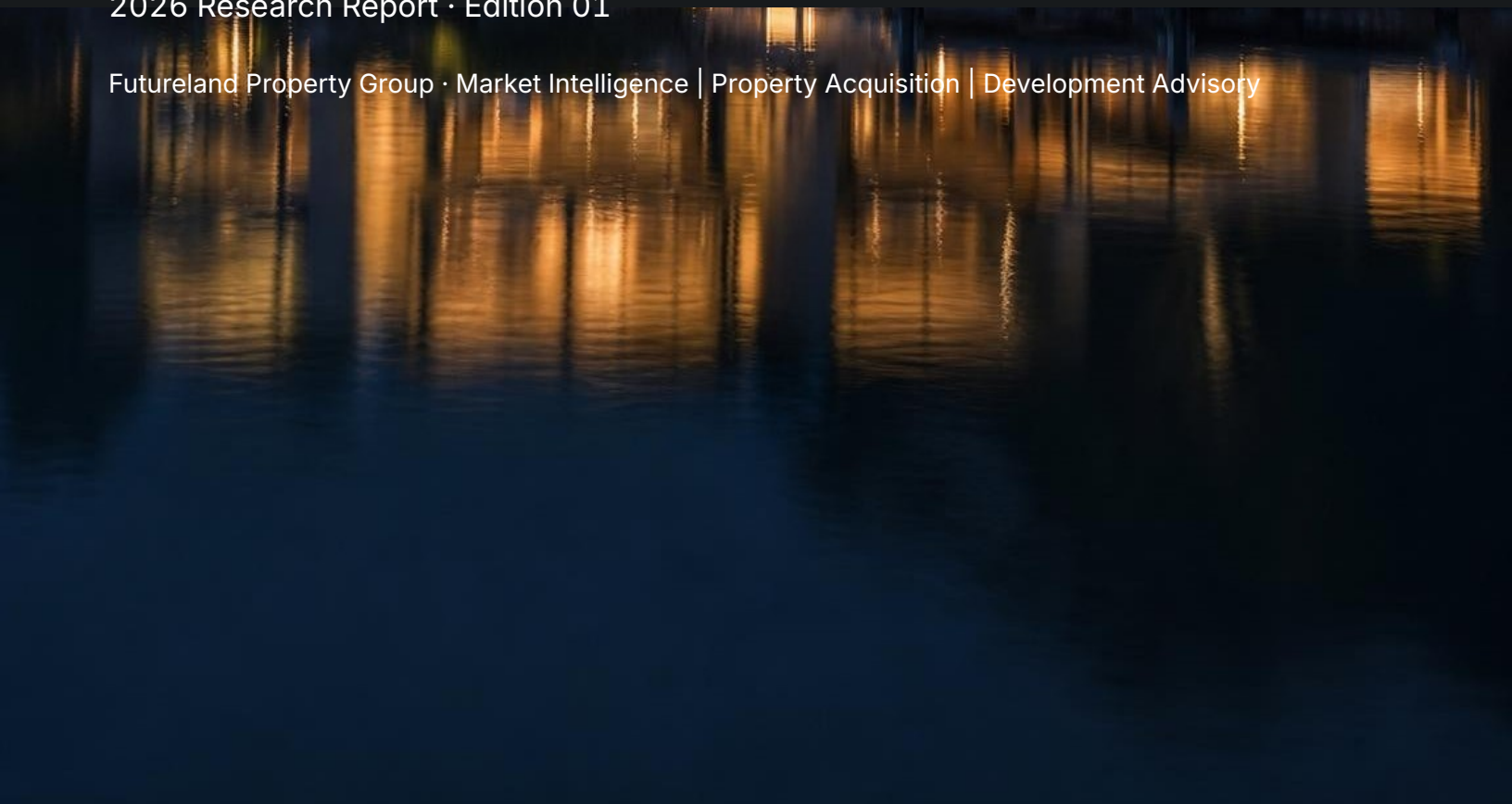
FUTURELAND
PROPERTY GROUP

Australia's Premium & Luxury Property Market

The changing geography of Australian wealth, prestige property and development opportunity

2026 Research Report · Edition 01

Futureland Property Group · Market Intelligence | Property Acquisition | Development Advisory



Luxury is evolving. Scarcity is everything.

Australia's premium market is entering a more selective cycle. Price alone no longer marks out the assets that hold and grow their value.

The strongest properties share a short list of traits: an irreplaceable location and genuinely limited supply, architectural distinction, lasting lifestyle value, exposure to wealth migration, and a deep pool of buyers paired with disciplined pricing. Where these align, demand concentrates. Where they are missing, a high price buys far less protection.

Our view for 2026 is that genuine premium assets may prove more resilient than expensive property without distinguishing traits. That distinction runs through every page of this report.



> "The market is not rewarding price. It is rewarding scarcity."

Prestige property by the numbers

The top end of Australian housing has grown deeper and broader. Transactions above A$5M have multiplied over five years, and while Sydney still dominates, the buyer pool is no longer confined to capital-city strongholds.

3,295 Australian residential sales above A$5M in 2024	**+5.2%** annual growth in A$5M+ transactions

+217% rise in prestige transactions over five years	**62.8%** Sydney's share of national A$5M+ sales	**+3.2%** global prime residential price growth, 2025

What the numbers say

Prestige demand has spread. Brisbane, Perth, Adelaide and regional Queensland have all reached prestige milestones, a sign that wealth and the willingness to deploy it at the top end now span the country rather than two cities.

Sources · Westpac Private Bank/CoreLogic Prestige Property Report 2025; Knight Frank, The Wealth Report 2026. Australian metrics refer to 2024.

Not all expensive property is prestige property

Price defines an entry point. Scarcity, quality and desirability define the asset. We use four tiers to separate what is genuinely premium from what is simply costly.

01 Premium

The top 10–15% of a local market by price, quality, position or buyer depth. Premium is relative: it is defined against its own suburb.

02 Prestige

The top 5% by value, with A$5M+ serving as the national benchmark for prestige transactions.

03 Ultra-prestige and trophy

Generally A$20M and above, defined less by price than by scarcity, land, waterfront, privacy and generational appeal.

04 Premium development product

Boutique apartments, townhouses and architect homes created for wealthy owner-occupiers and downsizers.

A high price is the ticket to the category, not proof of membership. The question is always whether the asset could be replicated.

Source · A$5M+ benchmark: Westpac Private Bank/CoreLogic Prestige Property Report 2025.

Luxury is no longer a two-city market

Sydney and Melbourne remain the anchors, but prestige demand has expanded north and west. Interstate lifestyle migration, high-net-worth wealth creation, infrastructure investment, coastal land scarcity, downsizers and mobile business ownership are redrawing the map.

Established anchors

Sydney, Melbourne

Expanding

Brisbane, Gold Coast, Perth, Sunshine Coast / Noosa

Emerging lifestyle

Geelong and selected regional locations



FUTURELAND VIEW

Prestige capital is increasingly geographically mobile.

Buyers now choose a lifestyle first and a city second.

The wealth effect

Luxury demand behaves differently from mainstream housing. It is driven by accumulated wealth rather than borrowing capacity.

The buyers behind it are diverse: founders and high-net-worth executives, family offices and private capital, mobile Australians who can work from anywhere, equity-rich downsizers, interstate lifestyle buyers and multi-generational families moving wealth between generations.

Founders & executives

Liquidity events and high incomes

Family offices

Private capital seeking hard assets

Downsizers

Equity released from family homes

Lifestyle migrants

Mobile, interstate, multi-generational

Knight Frank's Wealth Report 2026 notes continued growth in global private wealth and names Brisbane among the future prime growth markets.

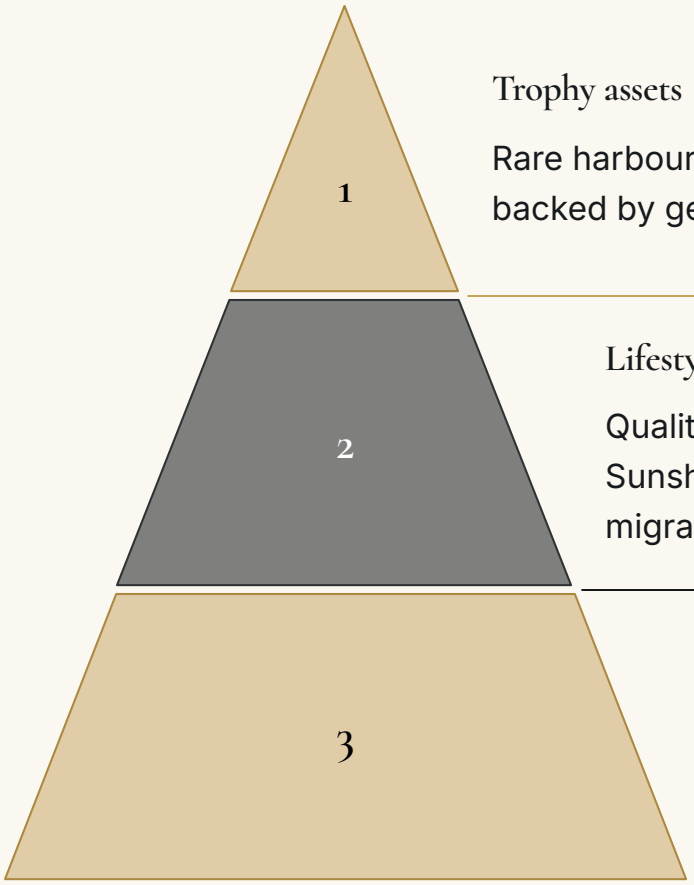
IMPLICATION

Wealth supports long-term demand, but it does not guarantee that every prestige asset appreciates.

Source · Knight Frank, The Wealth Report 2026.

A market divided by quality

The premium market is not one market. It splits into three tiers with very different levels of conviction, and the gap between them is widening.



Trophy assets

Rare harbour, beach, river and landmark estates backed by generational wealth.

Lifestyle wealth assets

Quality property in Brisbane, Gold Coast, Sunshine Coast, Noosa and Perth, driven by migration and changing work.

Expensive-but-not-premium

High prices without scarcity, design, views or resale depth. Our weakest conviction.

The greatest risk is paying a prestige price for a property that is merely expensive.

Sydney and Melbourne: established wealth, selective opportunity



Sydney: the trophy market

Australia's deepest ultra-prestige pool, with globally recognised harbourfront assets and scarce eastern suburbs stock. Entry prices are high, growth from an elevated base may be slower, and buyers resist compromised assets.

Our view: pursue genuine rarity and don't expect broad discounts.



Melbourne: selective recovery

Heritage and architectural homes, a deep wealth base, and relative value after a period of weaker performance. Focus on Toorak, Brighton, Kew, Hawthorn, Malvern, Canterbury, South Yarra and Armadale.

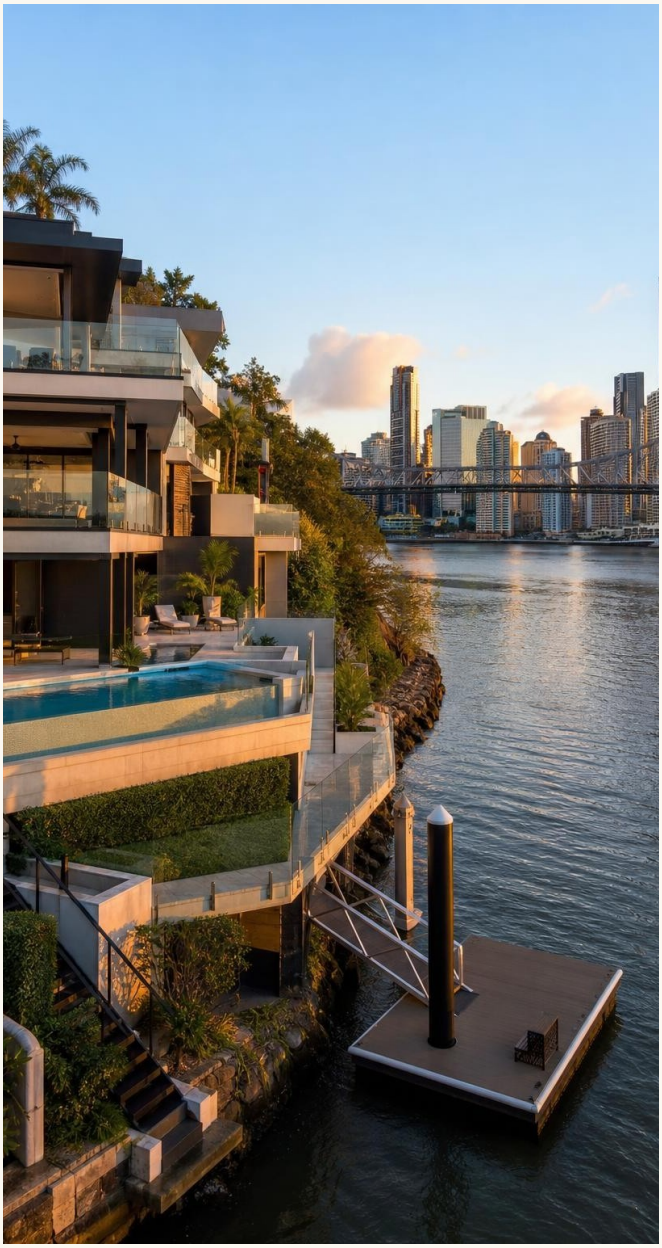
Our view: counter-cyclical buys where replacement cost, demand and pricing align.

Figure 1 · Futureland 2026 outlook for the two established anchor markets

Brisbane: from relative value to genuine prestige

Brisbane is moving beyond its reputation as the affordable alternative and building a prestige market of its own.

High-income migration, infrastructure investment and the Brisbane 2032 Olympics are adding momentum, while limited riverfront land, relative affordability against Sydney and demand for premium owner-occupier apartments deepen the top end.



PRIORITY SUBURBS

New Farm, Teneriffe, Hamilton, Ascot, Bulimba

PRODUCT

Riverfront homes, inner-ring family residences, boutique luxury and downsizer apartments, architect townhouses

FUTURELAND VIEW

The next phase depends on product quality and scarcity, not postcode.

Gold Coast: a national centre for lifestyle wealth

The Gold Coast is now an accepted prestige market. Interstate wealth migration, scarce beachfront land, downsizers and international appeal underpin demand, especially on the southern beaches.



Priority

Palm Beach, Burleigh Heads, Mermaid Beach, Main Beach, Tugun, Kirra, Coolangatta

Preferred product

Boutique beachfront apartments, beach-adjacent residences, low-density buildings, sites with planning and design upside

Discipline

Avoid speculative pricing and undifferentiated high-rise. Outperformance rests on boutique scarcity and product-market fit.

Sunshine Coast and Noosa: irreplaceable coastal property

Constrained prime land, lifestyle migration, affluent downsizers and the crossover between holiday and permanent living give this coast long-term scarcity value.

The risks are real. Yields are lower at premium prices, planning limits constrain supply and exit alike, resale can be thin at extreme price points, and emotional buying can inflate what a property is truly worth.



"Buy scarcity, not holiday emotion."

What we look for

- Prime location
- Real land scarcity
- Superior design
- Privacy and natural amenity
- Proven demand

Perth, Geelong and Adelaide: the next markets to watch



Perth

Resources wealth, tight premium supply, river and coastal lifestyle and strong momentum. Focus on scarce, land-backed homes.

Geelong

Value relative to Melbourne, waterfront renewal and access to the Bellarine and Surf Coast. Selective, lifestyle-led buys with real buyer depth.

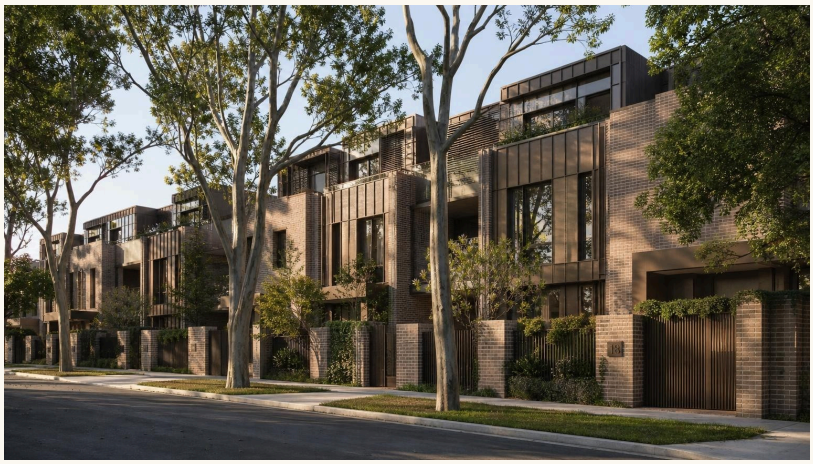
Adelaide

A smaller but maturing prestige market with a deepening upper end.

National momentum doesn't remove local asset risk.

What is most likely to outperform?

Four product types stand out for 2026. Each pairs scarcity with genuine end-user appeal, which is where we expect pricing to hold best.



01 Boutique premium apartments

Low-density and architectural, built for owner-occupiers and downsizers.

02 Luxury townhouses

House-scale space and privacy with lock-and-leave ease.

03 Prestige detached homes

Scarce, land-backed and supported by replacement cost.

04 Coastal development sites

Planning uplift and boutique project potential.

Our preference: scarcity, end-user desirability, sound feasibility and a credible exit.

Boutique apartments: low supply, high design, discerning buyers

Boutique apartments are one of Futureland's highest-conviction opportunities for 2026.



The specification buyers expect

Two to four bedrooms on generous floorplates, secure parking and storage, views, privacy and light. Low density, walkability, a strong architectural identity and low maintenance complete the brief.

Who buys

Equity-rich downsizers, professionals, lifestyle migrants and affluent owner-occupiers.

VERDICT

Preferred where genuine undersupply meets proven demand.

Design must justify the premium

Houses and townhouses earn premium pricing for different reasons. The test is the same: the features buyers pay for must be real and hard to replicate.



Prestige detached homes

Irreplaceable land, privacy, water, elevation or outlook, architectural merit, quality renovation, strong school catchments and defensible replacement value.

Luxury townhouses

Residential scale and individuality, private outdoor space, secure parking and storage, acoustic privacy and genuine amenity.

Rule: don't pay trophy pricing for a non-trophy asset.

Where planning, design and capital create value

The opportunity is controlling scarce land where a better development strategy creates measurable value.



1. **Control:** secure the site on the right terms.
2. **Optimise:** planning pathway, yield, design and product-market fit.
3. **Revalue:** uplift through planning progress and de-risking.
4. **Refinance:** debt and equity against verified milestones.
5. **Deliver or exit:** only where feasibility and the market support it.

Create value before committing full development capital.

The buyer has changed. The product must follow.

The traditional prestige buyer was anchored to one city and one large home. Today's buyer is often mobile, time-poor and running a life across several locations.

TRAIT	TRADITIONAL BUYER	MODERN BUYER
Profile	Anchored executive	Mobile founder
Living pattern	Primary residence	Multi-location life
Priority	Large status home	Privacy and utility
Ownership style	Tolerates maintenance	Lock-and-leave, turnkey architecture
Location	Traditional suburbs	Open to emerging markets



Implication

Design around lifestyle, convenience, security, space efficiency and usability.

Premium pricing doesn't replace good feasibility

A premium price point can hide weak fundamentals. Before committing, every opportunity should pass eight questions.

01

Scarcity

Can it be replicated?

02

Buyer depth

Are there buyers at this price?

03

Design

Is it genuinely premium?

04

Revenue

Is the price evidence conservative?

05

Cost

Realistic and controllable?

06

Funding

Staged and achievable?

07

Exit

Can it sell or refinance?

08

Fallback

Is there a lower-risk path?

Five risks premium investors must respect in 2026

Premium assets are not immune to the pressures facing the wider market. These five can erode returns quietly and quickly.

RISK	WHY IT MATTERS
Financing costs	Lift holding expenses and strain feasibility.
Construction escalation	Complex design and specialist trades push costs up.
Land overpayment	Erases profit before building starts.
Generic premium product	Expensive finishes aren't differentiation.
Local fragmentation	Demand, liquidity and confidence vary suburb by suburb.

Stress-test capital costs, construction, prices, programme and exit liquidity before acquiring.

Futureland's 2026 opportunity ranking

A qualitative conviction ranking, not a return forecast. It reflects where scarcity, demand and feasibility align most strongly.

RANK	OPPORTUNITY	CONVICTION
01	**Boutique coastal apartments, supply-constrained SEQ**	**Very high**
02	**Southern Gold Coast infill and beach-adjacent sites**	**Very high**
03	Brisbane inner-ring apartments and riverfront homes	High
04	Noosa and Sunshine Coast scarcity assets	High
05	Perth land-backed prestige	High
06	Melbourne blue-chip recovery	Medium–high
07	Geelong waterfront and lifestyle premium	Medium–high
08	Sydney trophy assets	High, price-sensitive
09	Luxury townhouses, blue-chip family suburbs	Medium–high
10	Generic premium apartments, oversupplied corridors	Low

Table 1 · Futureland opportunity ranking, 2026. Source: Futureland Premium & Luxury Property Report 2026. Qualitative assessment only.

Buy, avoid, underwrite

Three disciplines turn the outlook into decisions: what to pursue, what to walk away from, and what to assume when the numbers are run.

Buy

- Scarce coastal and waterfront property
- Boutique assets and land-backed homes
- Walkable locations and credible planning uplift
- Assets below replacement cost and real buyer depth

Avoid

- Generic high-rise stock and luxury without scarcity
- Compromised sites at premium prices
- Aggressive price assumptions and thin resale
- Overcapitalised projects

Underwrite

- A 10–15% revenue downside
- Cost escalation, longer holds and higher finance
- Approval risk and absorption
- Exit and refinance risk

Protect the downside before underwriting the upside.

Six principles for the next property cycle

The themes of this report reduce to six working rules for investors, developers and family offices.

01 Buy scarcity

02 Create value early

03 Respect feasibility

04 Design for the buyer

05 Protect capital

06 Exit into real demand

Disciplined decisions, not expensive addresses, drive premium returns.

Intelligence-led acquisition and development

Futureland works with private clients, investors, developers, landowners, brokers, funders and partners. We pursue opportunities where scarcity, design, financial discipline and long-term value align.



PREMIUM ACQUISITION

Sourcing, research, due diligence and negotiation, including prestige and off-market opportunities.

DEVELOPMENT ADVISORY

Site identification, concept and planning assessment.

FEASIBILITY

Feasibility and investment analysis.

CAPITAL STRATEGY

Capital and project strategy with qualified partners.



CONCLUSION

The future of luxury belongs to the selective

The next cycle will be shaped by scarce coastal land, private wealth and migration, architectural quality, owner-occupier demand, low-maintenance living, planning and construction limits, and disciplined capital.

Buy scarcity. Create value. Protect capital.

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Based on the Futureland Premium & Luxury Property Report 2026 (May 2026); references include Knight Frank, Westpac/CoreLogic, AFR, Mordor Intelligence and REA. General commentary only, not financial, legal or tax advice; seek independent advice.