RR26

Regulation Rumble 2026

BCA | Business Council of Australia



Comparing regulations and tax policies across states and territories to inspire a race to the top.


Australia cannot tax, regulate or redistribute its way to higher living standards.
We have to grow and we have to become more productive.

A more productive Australia

To become more productive we have to create the conditions for businesses to invest, innovate, expand and employ more Australians.

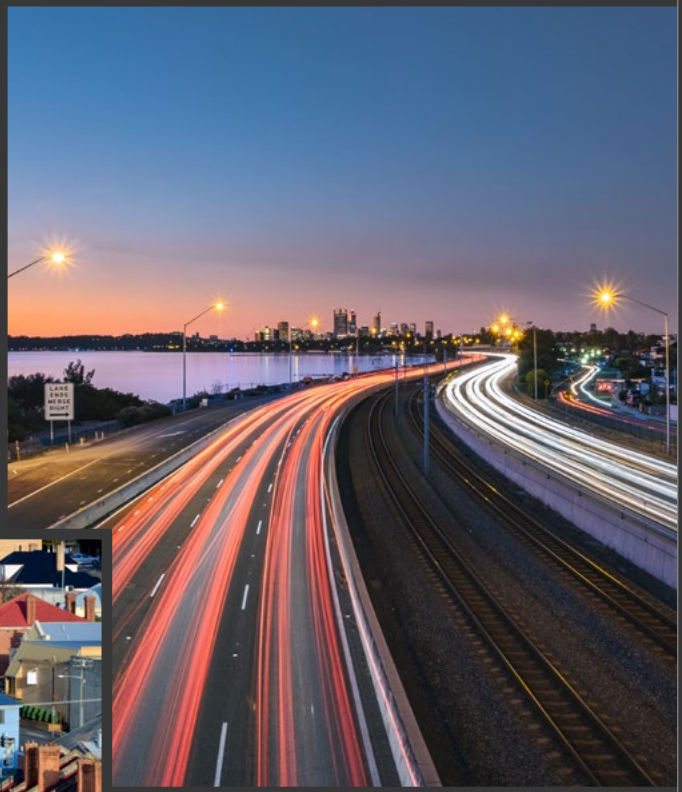
Poor regulation, red tape, and poorly targeted taxes, make it more difficult and more costly to run a business. They can destroy productivity. That means fewer jobs and less investment.

This is the fourth year that the BCA has prepared our Regulation Rumble comparison of the states and territories to identify good regulatory and tax settings and practices across Australia. Regulation Rumble helps to highlight what is working well. It is intended to encourage states and territories to learn from each other. It compares state and territory planning systems, payroll taxes, land taxes, licensing and other regulations that are holding Australia's productivity back. Importantly, the settings assessed, and the assessment weightings attached to settings, are those that members and businesses right around the country tell us matter most to them when it comes to making investment decisions.

Regulation Rumble presents the BCA's view on how the states and territories compare. The rankings are based on policy that has been implemented through to mid-2026. That means that prospective policies announced but not yet in place are not generally factored into results.

The research informing this paper has been put together by experts in the planning industry, together with economists and policy experts with expertise in taxation and regulatory reform. It builds on previous editions of Regulation Rumble, as well as policy work by the BCA around regulation and productivity, infrastructure, and on housing supply. Those reports are available on our website.

By combining the 'cost and regulation ranking' together with the 'planning ranking' we identify the best jurisdictions in the nation in which to do business.





Recognising complexity and work underway

Over the four years the BCA has released this report, state and territory engagement with the BCA Regulation Rumble rankings has grown.

This is driving real, positive change to address areas in need of reform, particularly in planning. The need to fix Australia's productivity and improve the nation's regulation is now a part of the national policy agenda.

Governments across the country are working to improve their regulatory settings to lift economic performance, providing a better environment to do business and support the broader economy. Regulation Rumble is playing its part in helping drive that positive change with a focusing effect on important pieces of regulation and taxation.

State and territory governments are moving ahead with reforms to deliver more housing supply. That means many announcements have been made in the planning space, a major component of Regulation Rumble. Some of those changes have been implemented, but others are still to be brought online. It is important to note that even once in place, some of these will take time to see results that are measurable.

The BCA also recognises that with the planning system, the larger states are likely to face greater complexity in terms of the projects that they have to assess. That complexity naturally leads to systems that are designed to deal with greater variation in the scale and nature of projects, and potentially longer decision-making timeframes. This is an additional burden that those systems need to carry which may not be faced by smaller jurisdictions. Those larger jurisdictions, however, also have more resources to put towards their systems. Ultimately, Regulation Rumble is intended to assess the environment that is experienced by businesses.



Capturing a point in time

Regulation Rumble 2026 captures a point in time, being mid-2026. Changes that occur after that are not captured, and will be incorporated into the next edition.

Overview: scorecards



Best features across the nation

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States and territories should follow each other's lead by adopting the best features from across the nation.

COST AND REGULATION	Leading examples
01 **Competitive payroll tax** The lowest top payroll tax rate in the country for large employers.	SA ★
02 **Harmonised payroll tax rulings** Adopting the nationally agreed rulings, so employers operating across borders face consistent rules.	NSW ★
03 **Low or no land tax on commercial property** Removes an annual charge on the premises businesses operate from. Alternatively, appropriately tiered and indexed thresholds.	ACT ★ NT ★ SA ★
04 **No stamp duty on commercial property** Businesses can buy, relocate and expand without paying a transaction tax.	SA ★
05 **No insurance duties** Insurance premiums are not taxed, lowering the cost of covering business risk	ACT ★
06 **Low workers' compensation premiums** The lowest average premium in the country, held steady for two years.	QLD ★
07 **Unrestricted retail trading hours** No legislated limits on trading on regular days or public holidays.	ACT ★ NT ★
08 **Lean business licensing** The fewest licensing requirements to open a café, childcare service or retail store.	SA ★

PLANNING SYSTEMS	Leading examples
09 **Deemed approvals** If the assessment deadline is missed, the application is approved rather than refused.	QLD ★
10 **Limits on stopping the clock** Requests for more information are time-limited or need the applicant's agreement, so assessments cannot stall.	QLD ★ WA ★
11 **Coordinated referrals** One whole-of-government response to agency referrals, within a set timeframe.	QLD ★ WA ★ NSW ★
12 **Timeframes across the whole process** Statutory timeframes for rezonings, development applications and building approvals.	TAS ★
13 **Deemed-to-comply housing code** Housing that meets published standards gets a faster, more certain approval with limited third-party objections.	VIC ★
14 **One planning instrument** All planning rules in a single document that applies across the jurisdiction.	SA ★ NT ★
15 **Set development contributions** A published, rules-based charge rather than case-by-case negotiation.	ACT ★
16 **Open data and one portal** Lodge and track applications online, with public reporting on council and agency performance.	NSW ★

Best for business in 2026

In 2026 the BCA has again found that, overall, South Australia has the best regulatory and tax settings for doing business in Australia. This is the fourth year that South Australia has topped the Regulation Rumble rankings.

Why is South Australia consistently at the top?

South Australia comes out in front in terms of its payroll tax system. The state also ranks in the top three performers for property taxes and charges, business licensing, and its planning system. These are consistent elements of the South Australian regulatory system over the last four years. Other jurisdictions are working to improve their planning systems and their licensing requirements, and there has been movement in those areas of the rankings; but South Australia is also working to better its absolute performance in those elements.

Meanwhile, no other state or territory has undertaken comprehensive or substantial positive changes to their payroll or property tax systems which helps South Australia score so well and remain ahead of other jurisdictions in these rankings.

South Australia does however have room for improvement. It still has restrictive retail trading settings compared with much of the nation and ranks last in terms of insurance duties. Generally, however, in comparative terms today, the state still provides the best overall environment in which to do business.

Why is Victoria consistently at the bottom?

Amongst the states and territories, Victoria again has the most work to do in improving its business environment. This has been the case year after year now. This is not to say everything is negative, as Victoria performs well in terms of its insurance duty ranking, and has improved its business licensing ranking.

But the state remains at or near the bottom of the ranking for property taxes and charges and payroll taxes. While business licensing requirements have improved, those remain towards the bottom of the ladder when compared to the rest of the nation. It has also fallen significantly in terms of the state's planning system. Many of Victoria's most significant reforms will not come online until 2027, while other states are already implementing their reforms. All of that heavily weighs down the state's performance. That means Victoria continues to have much room for improvement to make it competitive from a business perspective.

★★★★★

WINNER – BEST FOR BUSINESS 2026

South Australia

		Change from last year
1st	**South Australia**	
2nd	**Tasmania**	
3rd	**Aust. Capital Territory**	▲ 1
4th	Northern Territory	▼ 1
5th	New South Wales	
6th	Queensland	
7th	Western Australia	
8th	Victoria	

Approach to ranking

The patchwork of regulation across the nation discourages investment and is a barrier for companies to expand and trade across state lines or overseas. A competitive tax system, and effective and efficient regulation, are part of the economic fundamentals necessary for a more resilient, diversified, and dynamic economy.

Regulation Rumble is based on research by planning professionals, together with the BCA's economists and policy experts. The rankings are based on analysis of current settings as at mid-2026, including state and territory budgets and current legislation, together with outcome data that provides real-world planning system performance.

Because Regulation Rumble 2026 is focused on the performance and policies in place as at mid-2026, policies that have been announced, but are not yet in place, are not captured in the rankings. This is particularly relevant for planning systems, with many states in the process of reforming their systems, meaning legislative changes may not be fully implemented, and the results will take time to show up in the data, although there is some recognition of legislative reforms that are underway.

All states and territories should strive for best practice regulatory settings. We want to see jurisdictions rise up the ranking as they seek to outperform others in a race to the top. Together this will lift Australia's productivity and facilitate further business investment and employment growth.

The BCA has selected metrics that impact businesses across the nation, imposed at a state and territory level, to rank how jurisdictions perform in relative terms.

Jurisdictions that achieve a higher ranking are generally better placed to capture business investment and support employment growth. The rankings are from a business and customer perspective. There are ten individual scorecards, across two distinct areas (shown right).

Further detail on each of the individual scorecards and the methodology used is contained in the background reports to Regulation Rumble 2026. These separately cover 'cost and regulation' and 'planning systems', and both are available on the BCA's website.

The combined 'best for business' ranking applies a 70 per cent weighting to cost and regulation, and a 30 per cent weighting to planning systems. This is consistent with the approach of previous years. The following pages expand on the detail in each of these two areas.

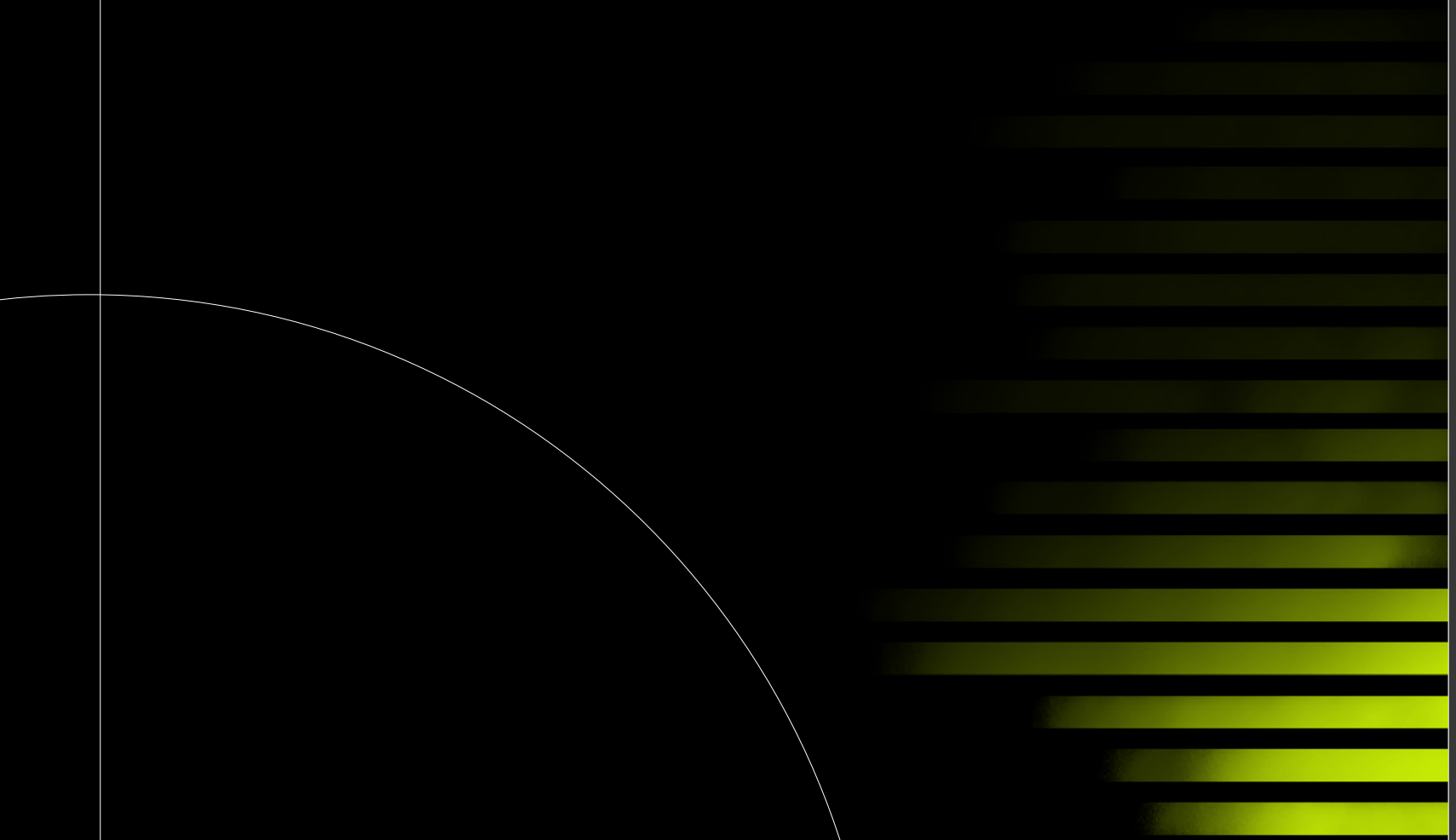
COST AND REGULATION

- Taxes on employing workers (payroll taxes)
- Charges for owning and transacting property (land tax and stamp duty)
- Flexibility of retail trading hours
- Cost of workers compensation schemes
- Licensing and requirements to do business
- Cost of insurance duties

PLANNING SYSTEMS

- Efficiency in assessment and decision-making processes
- Consistency in land use planning, based on standardisation, paperwork, and flexibility for proponents
- Certainty in land use planning, based on regulated timeframes, delegations, and development contribution approaches
- Transparency in land use planning

COST AND REGULATION



Regulation Rumble 2026

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COST AND REGULATION: Best in 2026

This master scorecard ranks the states and territories' taxation, regulatory cost, and trading regulation from a business perspective. It brings together six elements. Each element is expanded on in its own scorecard:

1. Taxes on employing workers (payroll taxes)
2. Charges for owning and transacting property (land tax and stamp duty)
3. Flexibility of retail trading hours
4. Cost of workers compensation schemes
5. Licensing and requirements to do business
6. Cost of insurance duties

Updates since 2025

Since the last report, Australia's productivity growth rate has continued to struggle and inflationary pressures remain acute.

In key policy changes since last year, there have been amendments to payroll taxes in the Northern Territory and Australian Capital Territory. Other individual updates are highlighted in each scorecard.

Overall cost and regulation outcome

Regulation Rumble 2026 finds that South Australia is the best performing jurisdiction in terms of the regulatory environment and taxation, with the Australian Capital Territory now second. New South Wales has moved up to equal third position, together with the Northern Territory which has fallen since last year's rankings.

South Australia performs best on payroll tax and business licensing requirements, and also ranks highly in terms of property costs. The Australian Capital Territory ranks first in property taxes and insurance duties, and equal first in trading hours, although it does come last in terms of its payroll tax system.

Victoria is the least competitive state or territory in terms of cost and regulation. Its property tax settings were the least competitive nationally, and it also ranked uncompetitively in terms of payroll tax and licensing requirements.

		Change from last year
1st	**South Australia**	
2nd	**Aust. Capital Territory**	▲ 1
3rd	**New South Wales**	▲ 1
	Northern Territory	▼ 1
5th	Tasmania	
6th	Queensland	
7th	Western Australia	
8th	Victoria	

1 Payroll tax

Payroll tax is an additional cost that businesses must absorb when they hire more staff. A national business must also deal with eight different payroll tax regimes with differences in rates, thresholds, scaling systems, exemptions, and administration across the country.

Payroll tax penalises businesses for increasing wages or employing more staff. This can deter a business from expanding and hiring workers in a particular jurisdiction, which is counterproductive for governments seeking to create more jobs in Australia. It also perversely means that employers that offshore jobs are implicitly rewarded.

What was measured?

Highest payroll tax rates charged (including levies and surcharges)

Thresholds for when payroll tax is applicable

Payroll tax rates charged for different payroll sizes

Alignment of payroll tax revenue rulings

1st	**South Australia**
2nd	**New South Wales**
3rd	**Queensland**
4th	Northern Territory
5th	Tasmania
6th	Western Australia
7th	Victoria
8th	Aust. Capital Territory

1 Payroll tax (continued)

Key findings

South Australia retains its first-placed ranking for payroll tax. The state has the lowest payroll tax rate for large employers, and a scaling system that also performs well across much of the tested payroll range.

Queensland has improved to third place, and the Northern Territory has slipped to fourth, following the Northern Territory's introduction of a new, higher, top tax rate for large employers.

The Australian Capital Territory continues to rank last. It has introduced a new top rate of 8.75 per cent. This is the highest payroll tax rate in the country. It also reduced its tax-free threshold from $2 million to $1.75 million. While the Australian Capital Territory retains the second-highest tax-free threshold, it ranks second lowest for small expanding businesses, with the high tax rate rapidly offsetting the benefit of the threshold as payroll costs increase.

The Australian Capital Territory and Northern Territory were the only jurisdictions to change their highest payroll tax rate. Both changes fall on large employers and took effect in 2026. Taxing the wage bills of the largest employers most heavily works against the scale and investment that generate jobs.

The Northern Territory retains the highest tax-free threshold in the nation at $2.5 million, while Victoria and Western Australia remain the lowest at $1 million.

South Australia continues to record the lowest effective rates on average across the tested range, reflecting its phased approach and low headline rate. Western Australia records the highest effective rates on average, although at the largest payroll sizes in the range, the Australian Capital Territory's effective rates are higher still.

The Victorian and Queensland payroll tax systems are unique in that, subject to specific criteria, they have reduced rates for regional employers. For the first time, we have recognised these regional rates in the scoring for Queensland and Victoria, by reflecting the value of regional payroll tax concessions relative to the overall payroll tax base. However, this ultimately did not result in a change to the rankings.

Nationally consistent revenue rulings help clarify the interpretation of administrative provisions within payroll tax legislation. The extent to which each jurisdiction has adopted these rulings affects the level of consistency experienced by businesses operating across multiple jurisdictions. New South Wales leads, having adopted the most rulings, while Western Australia has adopted the fewest.

What changed?

Assessment changes

- For the first time, the BCA has adjusted Queensland and Victoria's rates to account for their regional payroll tax concessions.
- Updated data on adoption of revenue rulings.

Major policy changes

- The Northern Territory introduced a new rate of 6.5 per cent for employers with Australia-wide wages of $100 million or more. This is the third-highest rate applying to large employers, behind Victoria and the Australian Capital Territory.
- The ACT reduced its first-band rate from 6.85 per cent to 6.75 per cent, lowered its tax-free threshold from $2 million to $1.75 million, and introduced a new top rate of 8.75 per cent on employers with Australia-wide wages above $150 million.

2 Property taxes and charges

Land tax and stamp duty are significant contributors to the cost of doing business when holding or transacting land and property.

Land tax is an ongoing operational expense, whereas stamp duty is a one-off cost incurred at the point of acquisition, effectively increasing the upfront purchase price. While land tax is typically lower than stamp duty initially, it can accumulate to a substantially higher cost over time. In contrast, stamp duty is widely regarded as economically inefficient, as it discourages transactions and penalises economic activity.

Land tax and stamp duty systems differ across states and territories. These systems also vary based on the ownership structure, whether the entity is an individual, company, trust, or a foreign equivalent, and the type of property, such as residential or commercial.

What was measured?

- Highest stamp duty rates charged
- Stamp duty rates charged for different property values
- Highest land tax rates charged
- Land tax rates charged for different land values

1st	**Aust. Capital Territory**
2nd	**Tasmania**
3rd	**South Australia**
4th	Northern Territory
5th	New South Wales
6th	Western Australia
7th	Queensland
8th	Victoria

Key findings

There have been no substantial changes to the property tax and charge rankings for 2026.

The Australian Capital Territory retains its position as the top-ranked jurisdiction. It has no land tax on commercial property and performs relatively well for stamp duty both in terms of the highest rate and the tax scaling for small businesses.

Victoria remains the lowest-ranked state. It has the third-highest land tax rate for domestic owners and the highest land tax rate for foreign owners. It also imposes one of the highest stamp duty rates nationally and ranks lowest overall for both land tax and stamp duty applicable to small, expanding businesses.

All six states impose foreign owner surcharges on stamp duty, most targeting residential property exclusively. Additionally, Victoria, Queensland, New South Wales, Tasmania and the Australian Capital Territory apply land tax surcharges for foreign owners. These policies are counterproductive for new construction projects, where foreign capital could help expand housing supply for Australians. While there are often exemptions for new housing, the feedback from BCA members is that these processes can take many months.

Victoria's Commercial and Industrial Property Tax transition from stamp duty, the Australian Capital Territory's general rates, and location-specific levies, are not included in the calculations.

What changed?

Major policy changes

- South Australian land tax thresholds increased by around 12 per cent, with the top marginal rate unchanged at 2.4 per cent. South Australia remains the only jurisdiction to index its land tax thresholds annually.
- The Australian Capital Territory increased its land tax fixed charge and lifted the duty-free threshold for commercial stamp duty.
- New South Wales increased the threshold at which its top residential stamp duty marginal rate applies. Its land tax thresholds remain frozen at 2024 valuations.

3 Retail trading hours

Restrictions on retail trading hours can limit business sales by preventing businesses from operating at times that best serve their customers. These limitations can lead to inefficiencies in business operations, adding an extra cost and burden for businesses.

Retail trading hours are regulated at the state and territory level, leading to varying restrictions and complexities across the country.

What was measured?

Legislated restrictions on regular day retail trading

Legislated restrictions on public holiday retail trading

Exemptions available from trading restrictions

1st	**Aust. Capital Territory**
	Northern Territory
3rd	**Tasmania**
4th	Victoria
5th	New South Wales
6th	Western Australia
7th	South Australia
8th	Queensland

3 Retail trading hours (continued)

Key findings

The Australian Capital Territory and Northern Territory maintain their top spots in the ranking for a fourth year in a row, with no legislated trading hour restrictions for either regular or public holiday trading.

Tasmania, Victoria, and New South Wales follow, with trading predominantly deregulated and restrictions confined to public holidays. Of these states, New South Wales has the greatest number of restricted public holidays, putting it fifth.

Western Australia, South Australia and Queensland remain at the bottom of the table. Queensland is the most restrictive jurisdiction, with non-exempt shops facing extensive regulated trading hours across four separate geographic trading areas.

In an era of online shopping and increasing demand for customers to be able to shop when convenient to them, these restrictions are anachronistic.

What changed?

Assessment changes

- The breadth of exemptions was added as a separate scored criterion.

4 Cost of workers compensation schemes

Workers compensation is a compulsory form of insurance paid by most employers in Australia. It provides important protections to employees if they suffer a work-related injury or illness, which the BCA supports.

The workers compensation system in Australia is, however, highly complex with differences in the entitlements and premium rates under each state or territory's legislation, and variances between the different insurance schemes.

There are material differences in how the premium rates are applied by each jurisdiction and, by extension, the cost they impose on businesses.

What was measured?

Average premiums as a percentage of wages

1st	**Queensland**
2nd	**Western Australia**
3rd	**Aust. Capital Territory**
4th	Victoria
5th	South Australia
6th	New South Wales
7th	Tasmania
8th	Northern Territory

4 Cost of workers compensation schemes (continued)

Key findings

Queensland has the most competitive workers compensation premiums, around a third lower than the highest jurisdictional rate, and has now held its target average premium rate unchanged for two consecutive years.

The average premium rate across jurisdictions rose again over the year. The increases were not confined to high-premium jurisdictions, with Western Australia recording the year's largest rise from the second-lowest adjusted rate.

Premium rates in Queensland, Western Australia and the Australian Capital Territory are below the unweighted average of jurisdictional adjusted rates, while premiums in Victoria, South Australia, New South Wales, Tasmania and the Northern Territory are above it.

What changed?

Major policy changes

- Western Australia's recommended average premium rate rose 5.9 per cent and Tasmania's suggested average premium rose 5.8 per cent. WorkCover WA attributed its increase to growing claim costs, higher claim volumes and anticipated wage growth. The actuarial assessment underlying Tasmania's suggested rates point principally to larger claim costs, with a lower claim-frequency assumption partly offsetting the increase.
- The Australian Capital Territory's suggested reasonable premium rate fell 2.9 per cent following an actuarial review, the only reduction of the year, lifting it from fourth to third place.
- Queensland, Victoria, South Australia and New South Wales all held their headline rates unchanged. Victoria and South Australia have now done so for four consecutive years.
- The New South Wales reforms to its workers compensation scheme have now been legislated. The premium target collection rate is frozen at its 2025-26 level for both 2026-27 and 2027-28. Individual employer premiums can still move with wages, business activity and claims experience.

The BCA supported the legislative changes made by NSW, and the impact will be assessed in future rankings as the benefits are realised.

5 Licensing and requirements to do business

The complexities and variations in business licensing, regulation and codes of practice across Australia significantly impact businesses, particularly small ones. Increased administrative burdens, delays in obtaining necessary licences, and compliance risks can lead to higher cost and act as barriers to growth.

Businesses must navigate a range of licences, permits, and registrations required at federal, state, and local levels, which can vary significantly by business type. We assessed the complexity of these requirements by examining the number of licensing and other regulatory requirements across each jurisdiction. We considered the different codes of practice, licences, and regulatory obligations required for three typical types of small businesses.

What was measured?

Indicative number of licences, regulations, and codes of practice required for a small café

Indicative number of licences, regulations, and codes of practice required for a small childcare service

Indicative number of licences, regulations, and codes of practice required for a small clothing, footwear, and accessories retailer

1st	**South Australia**
2nd	**Northern Territory**
3rd	**Queensland**
	Western Australia
5th	New South Wales
6th	Aust. Capital Territory
7th	Victoria
8th	Tasmania

5 Licensing and requirements to do business (continued)

Key findings

South Australia ranks first, recording the fewest or equal-fewest requirements in each of the three business types. The Northern Territory, which led the ranking for the previous two years, is now second. Queensland and Western Australia are equal third, and New South Wales fifth.

Tasmania and Victoria continue to record the most voluminous licensing requirements, and rank in the bottom three across all three business types. Tasmania now ranks last, with the highest café and childcare counts nationally.

Café operations, out of the three business types, continue to require the most extensive licensing across all jurisdictions. This is due to the higher number of general business licences needed, along with additional food and liquor regulatory obligations. South Australia and the Northern Territory record the fewest café requirements. Tasmania records the most, followed by Victoria and the Australian Capital Territory, which recorded the largest increase in counted requirements.

Business licensing for childcare services is the second most extensive among the three business types across all jurisdictions, primarily due to specific regulatory standards for childcare, recognising the importance of regulation in protecting children from harm.

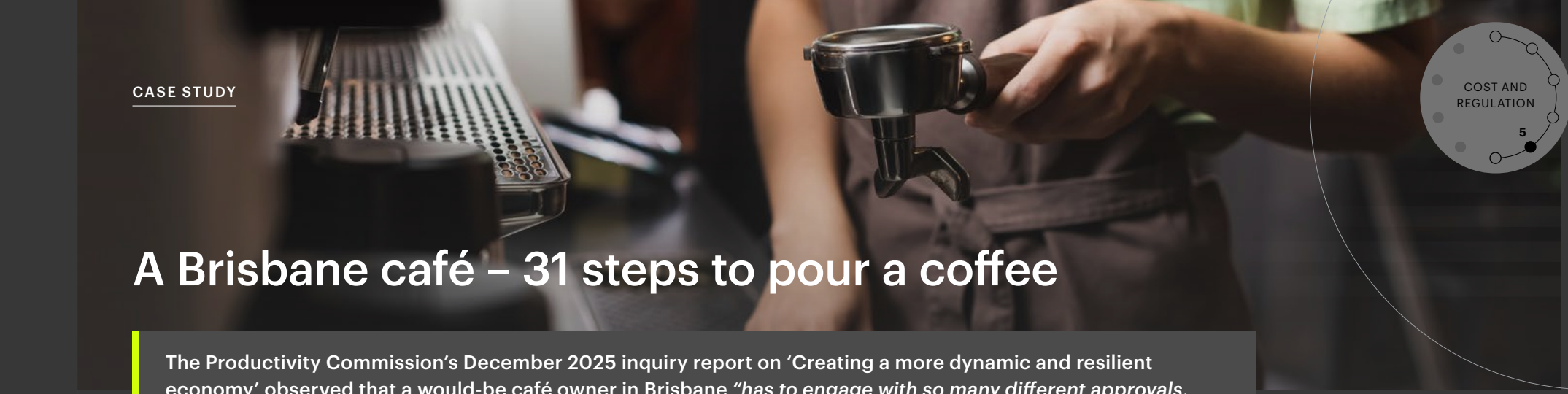
South Australia and Western Australia record the fewest requirements. Tasmania records the most, followed by Victoria, repeating the pattern seen in café operations.

Business licensing for clothing, footwear, and accessories retail is the least extensive among the three business types across all jurisdictions. South Australia and Queensland record the fewest requirements. Victoria records the most, more than double the South Australian figure, followed by Tasmania.

What changed?

Major policy changes

- Counted requirements fell modestly in most jurisdictions and business types.



A Brisbane café – 31 steps to pour a coffee

The Productivity Commission's December 2025 inquiry report on 'Creating a more dynamic and resilient economy' observed that a would-be café owner in Brisbane *"has to engage with so many different approvals, licences and government departments that the City Council has created a series of checklists with as many as 31 steps before the business owner can even contemplate charging $5 for a flat white"*. This vignette follows that owner through the process as it stands on Brisbane City Council's website in August 2026.

Before the lease is signed

An owner has found a vacant shopfront in a suburban shopping strip that previously traded as a newsagent. Council's first instruction is to look up the property in the City Plan online mapping tool to establish its zone, any neighbourhood plan and any overlays. Cafés are contemplated in the Mixed use zone and the four centre zones; anywhere else, the owner is directed to phone the Business Hotline.

The next instruction is to complete the online Food and Drink Outlet self-assessable checklist. Stepped through in August 2026 for an existing site in a Neighbourhood centre zone, the checklist asks one question, the property's zone, and then ends with a thank-you page and an invitation to phone the Hotline to discuss the outcome. A site outside the centre zones receives the same page. The checklist establishes whether the change of use from newsagent to café is accepted development; it does not tell the owner what else is required.

Because the shopfront was never a food premises, the fit-out will need building approval from a licensed private certifier, and the kitchen, grease arrestor and ventilation must satisfy the National Construction Code and the Food Standards Code before the food licence inspection can succeed.

The food business licence

Council recommends, but does not require, a pre-lodgement consultation with an environmental health officer, priced at $378.75 for a desk consultation and $665.30 for a site visit. The licence application itself runs to 25 numbered sections and a six-item checklist of attachments: the fee, a completed food safety program if one is required, the food safety supervisor nomination form, proof of charity status if claimed, a list of company directors, and any other information requested. The application fee for a café with less than 250 square metres of food preparation and storage area is $1,005.90. Incomplete applications are not accepted, and an application lodged more than 30 days before the intended opening may be refused.

CASE STUDY: A Brisbane café – 31 steps to pour a coffee (continued)

Council is required to decide the application within 30 days, so the premises must be inspection-ready inside that window. The inspection sets the café's Eat Safe Brisbane star rating, which in turn sets the renewal fee: $503 for a five-star minor premises, rising to $1,005.90 at two stars or below. Any later structural change or new food activity requires an amendment at $295.95.

Trading on the footpath and related approvals

The owner wants four tables outside. That is a footpath dining permit: a design checklist, photographs and plans, proof of $20 million public liability insurance naming Council as an interested party, an application fee of $1,099.70 and an annual occupation charge of between $171.30 and $596.15 per square metre depending on the zone. A sign above the awning needs advertising device approval. Discharging kitchen wastewater to sewer needs a trade waste approval, and the bins need an approval to deposit or dispose of waste. Background music above a modest level needs an amplified music venue approval; a delivery van parked out front requires a commercial parking permit.

Serving wine with lunch takes the owner out of Council and into the state's Office of Liquor and Gaming Regulation: a commercial other (subsidiary on-premises) licence, an approved liquor manager, responsible service training for staff and ongoing liquor licensing compliance obligations. The manager's approval requires a national police certificate. Trading later than the licence permits requires an extended trading hours approval, one-off or standing.

Employing the first barista

Hiring staff triggers the state layer. WorkCover Queensland insurance is compulsory. The Work Health and Safety Act applies, together with four Queensland codes of practice for a café: how to manage work health and safety risks, the work environment and facilities, consultation, and psychosocial hazards. If wages ever exceed $1.3 million, payroll tax registration follows. The single-use plastic bag ban governs how takeaway orders leave the counter, and the delivery van has to be registered.

What the count captures

Regulation Rumble 2026 counts 29 obligations for a Queensland café: 17 licences and approvals, of which nine are council and eight state; six codes of practice; and six regulatory obligations. On that count Queensland ranks fifth of the eight jurisdictions for a café, behind South Australia and the Northern Territory and ahead of Tasmania. Queensland ranks equal third in business licensing overall.

The count and the Commission's 31 steps measure different things. The food business licence alone has an application form with 25 sections and six attachments. Each of the other 16 licences and approvals has its own form, fee, supporting documents and assessment timeframe, and each of the 12 codes and obligations has its own compliance content. The obligation count is therefore a conservative measure of process. It records the number of distinct regulatory instruments a café must satisfy, not the number of interactions required to satisfy them.

6 Insurance duties

Insurance duties are taxes imposed on the payment of insurance premiums. These duties impose direct costs on businesses and add regulatory complexity.

For example, doctors' private practices, which pay professional indemnity insurance, have that cost further increased by a levy imposed by some jurisdictions.

We compare the general insurance duty rate, along with the rates of professional indemnity and compulsory third party (CTP) insurance duties.

These duties increase professional indemnity costs for legal, mental health and medical services, as well as CTP insurance costs for business vehicle fleets.

What was measured?

The general insurance duty rate

The professional liability insurance duty rate

The compulsory third party (CTP) insurance duty rate

1st	**Aust. Capital Territory**
2nd	**Victoria**
3rd	**New South Wales**
4th	Queensland
5th	Tasmania
6th	Northern Territory
	Western Australia
8th	South Australia

6 Insurance duties (continued)

Key findings

With no insurance duties, the Australian Capital Territory ranks first again this year.

Victoria is in second place, driven by its legislated phase-down of business insurance duties.

South Australia maintains the highest insurance duty rates in the country, applying 11 per cent to general insurance, professional liability and CTP insurance alike. Western Australia and the Northern Territory follow, each applying 10 per cent across all three classes.

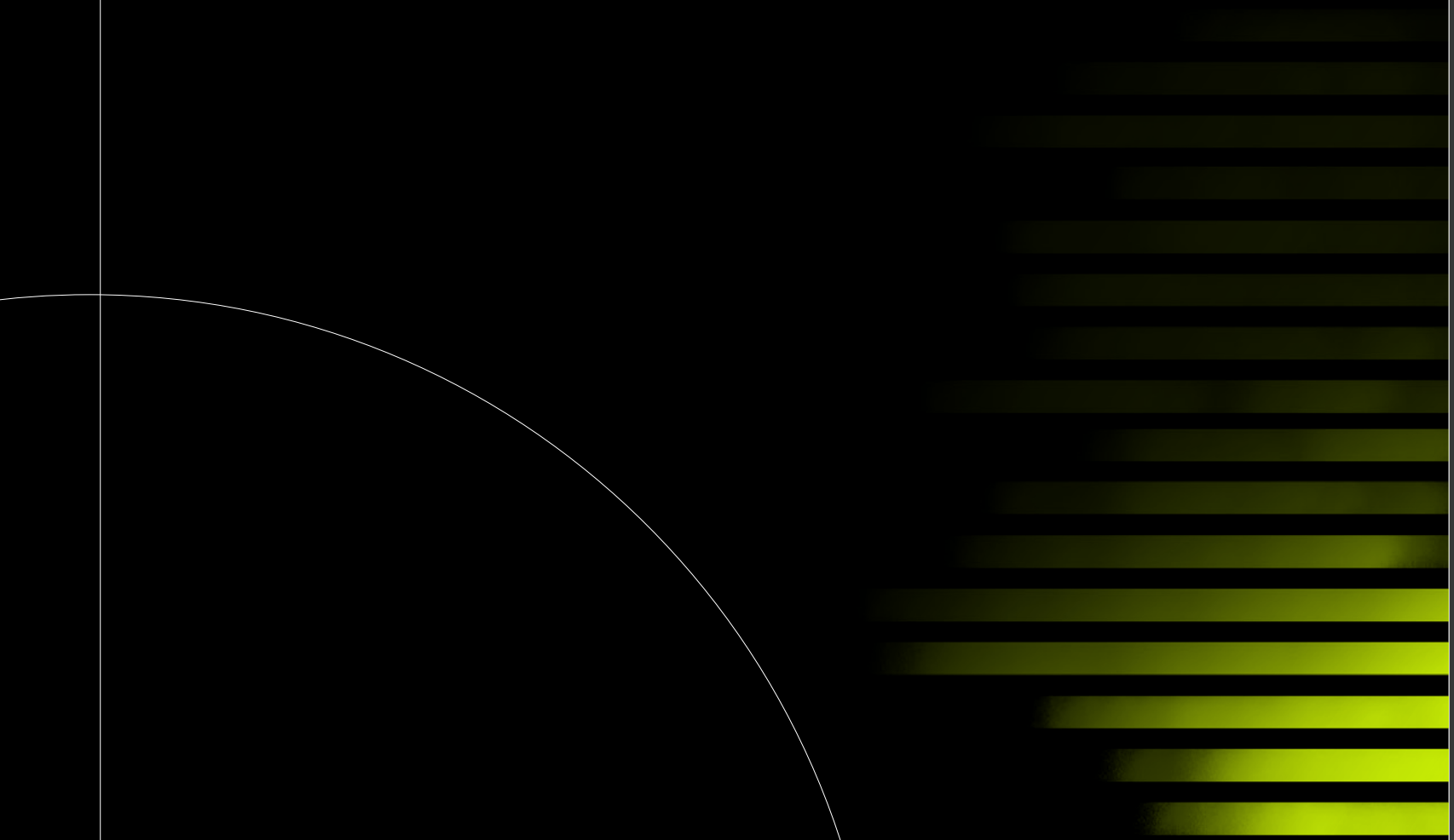
In addition to the duties captured by this metric, some jurisdictions have specific levies that are charged to purchasers of specific insurance. Because of the disparate nature of these, we have not incorporated them into the rankings.

What changed?

Major policy changes

- Victoria's insurance duties are undergoing a legislated phase-down of duty on non-motor vehicle business insurance, which reduces the rate by one percentage point a year until the duty is abolished in 2033.

PLANNING SYSTEMS



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PLANNING SYSTEMS:
Best land use and planning system in 2026

This master scorecard ranks the nation's planning and building permitting systems from an applicant's perspective. It brings together four elements. Each element is expanded on in its own scorecard:

7 Efficiency
8 Consistency
9 Certainty
10 Transparency

Updates since 2025

Over the last 12 months (since mid-2025), there has been significant reform across a number of aspects of state and territory planning systems; particularly in regard to supporting housing supply. This includes:

- **New South Wales**
  - **Overhaul of the Environmental Planning and Assessment Act**: progressively implemented via supporting instruments through 2026. This includes risk-based assessment for public authorities, a single statewide community participation plan, the abolition of the Regionally Significant Development pathway and the Sydney district and regional planning panels, standard/model conditions of consent, simplified bushfire-prone land requirements, and expanded powers to deal with 'zombie' development applications.
  - **Development Coordination Authority (DCA) established**: a new authority providing a single, coordinated whole-of-government response to development applications, centralising concurrence, referral, and integrated development functions. This is paired with a new referrals framework for local development applications.
  - **Housing Delivery Authority (HDA) Formalised**: established in 2024, the HDA is now a permanent part of the planning system, following reforms that passed Parliament in late 2025.
  - These are in addition to continued implementation of the Transport Oriented Development Program, Low and Mid-Rise Housing Policy, the NSW Housing Pattern Book, and the Investment Delivery Authority.

		Change from last year
1st	**Tasmania**	▲ 1
2nd	**South Australia**	▼ 1
3rd	**Northern Territory**	▲ 3
4th	Western Australia	▼ 1
5th	Aust. Capital Territory	
6th	Queensland	▲ 1
7th	New South Wales	▲ 1
8th	Victoria	▼ 4

PLANNING SYSTEMS: Best land use and planning system in 2026 (continued)

- **Victoria**
  - **Better Decisions Made Faster**: passed by Parliament in February 2026. The main provisions of the Act will commence in 2027. Once fully implemented it will streamline application assessment timeframes, limit third party appeal rights, provide a mechanism for state and regional plans to be approved and considered in planning scheme amendments, and allow affordable housing contributions to be required as a condition of a planning permit.
  - **ResCode reform**: new deemed-to-comply standards for townhouses and up to six-storey apartment buildings in medium-density developments, reducing council discretion, limiting third-party objections, and prioritising faster standardised approvals.
  - **Plan for Victoria**: acts as a comprehensive, statewide strategic framework for Victoria having regard to housing, jobs and services, healthy neighbourhoods and sustainable environments.
  - These are in addition to continuing implementation of the Train and Tram Zone Activity Centre Plans which have now been formally gazetted and are legally in effect.
- **Queensland**
  - **State Facilitated Development Regulation**: commencing in March 2026, this reset the requirements for the State Facilitated Development pathway for housing.
  - **Planning Amendment Regulation**: extension of streamlined provisions for rooming accommodation for a further 12 months, extension of temporary pathways that make it easier to provide housing to rural workers, and amendment to ensure consistent statewide application.
  - **Facilities Standardised Definitions and Development Code**: regulatory reform for battery storage facilities, to align with other renewable energy projects.
- **South Australia**
  - **State Development Coordination and Facilitation**: establishes a Coordinator-General's Office and coordinated/facilitated assessment pathways for significant State developments and associated infrastructure.
- **Western Australia**
  - **Significant Development regulations**: expanded the Significant Development Pathway so that multiple dwelling developments that include at least 5 per cent community housing in specific areas can be determined by the Western Australian Planning Commission.
  - **State Development Act**: a new framework for the coordination, facilitation and promotion of projects of strategic or economic significance to WA. Creation of the Coordinator General to oversee State-significant development, and a new formal pathway for the designation of priority projects. The Act also allows for the declaration of State Development Areas to facilitate economic development, infrastructure provisions, or environmental management objectives.
- **Australian Capital Territory**
  - **Missing Middle Housing Reforms**: enables 'missing middle' housing (dual/multi-occupancy, townhouses, terraces and low-rise apartments) in more residential zones. It also provides a time-limited 50 per cent reduction in the Lease Variation Charge to eligible missing middle developments.

PLANNING SYSTEMS: Best land use and planning system in 2026 (continued)

- **Tasmania**
  - **Tasmanian Planning Policies**: a single set of policies to inform the entirety of Tasmania's planning system.
- **Northern Territory**
  - **Streamlined Planning Scheme**: new classes of planning scheme amendments have been declared exempt from public exhibition. Low-risk amendments following completion of master-planned subdivisions can now proceed directly to final decision instead of exhibition.
  - **Territory Coordinator**: inaugural Territory Coordinator appointed in May 2025 and supporting Regulations tabled in October 2025. An independent statutory officer able to designate 'significant projects', declare infrastructure coordination areas and prepare infrastructure coordination plans, approve programs of works, and designate Territory Development Areas supported by statutory plans that activities must be consistent with.

Overall planning outcome

Tasmania has taken the lead as the best performing planning jurisdiction in 2026, followed closely by South Australia. These two jurisdictions have processes that deliver more consistency and certainty for applicants. This helps provide for efficiency in processes.

The Northern Territory has risen three places to third overall. This rise is built almost entirely on measured speed. It now records the fastest average determination time for developments over $30 million and second for those below. Its territory-wide scheme continues to score well for consistency.

Western Australia continues to score well, largely due to its efficiency in development and building application approvals. This is a testament to its recent reforms that have made their way through its parliament, with some reforms still in progress, the benefits of which should become more evident in future years. Its drop to fourth is more of a reflection of the Northern Territory improving in 2026 and less so a reflection of the State's own performance.

For the first time in the rankings, New South Wales has improved its placing from eighth to seventh, as the extensive reforms it has undertaken start to deliver dividends. There are further reforms that are just coming online in 2026, so, subject to the performance of other states, we hope to continue to see New South Wales continue to climb the rankings over the coming years. While Victoria has also made major changes to its planning system, many of these are not due to come into effect until the second half of 2027, and as such other states have passed it in performance.

Ultimately, while policy changes are captured in the metrics assessed, results such as efficiency improvements (calculated based on actual time taken to achieve an outcome) will take longer to manifest. It is also important to recognise that the ratings are comparative, meaning that if multiple states and territories are striving to improve their planning systems, then their relative rankings may not change as much.

PLANNING SYSTEMS: Best land use and planning system in 2026 (continued)

The performance differences between the states and territories are not equal. Tasmania along with South Australia are together out in front. The Northern Territory, Western Australia, and the Australian Capital Territory are then all relatively close together as a second cluster. Queensland, New South Wales, and Victoria form the third cluster, again, all relatively close together at the bottom end of the rankings. Each jurisdiction performs differently depending on size and type of development. Individually, different businesses will experience better or worse performance depending on the development they are pursuing.

Where does Tasmanian planning excel?

- Efficient processing of both standard and major development application decisions, with the best performance for applications under $30 million, and second best for applications over $30 million.
- Fastest planning scheme amendments in the samples tested.
- Consistency across the state with the state-wide Tasmanian Planning Scheme.
- Legislated timeframes that cover the entirety of the development approval process.

7 Efficiency

The core of any planning system is its permitting and approval processes.

Efficiency in planning decisions is important because longer assessment and decision-making periods mean capital and resources are locked up as the process is worked through. Outcomes such as new homes, offices, warehouses, or other developments are frozen until permits are received.

There is a real financial and economic burden borne by project applicants in the time taken to make decisions.

Turnaround times were measured across residential, industrial, hospitality, office, retail, commercial, infrastructure, resource extraction, and energy (including wind and solar farm) projects.

What was measured?

- Average time for development applications valued under $30 million
- Average time for development applications valued at over $30 million
- Average time for construction approval post-development application
- Average time for proponent-initiated and planning authority code amendments, or rezonings
- Residential building approvals per capita
- Reduction of decision timeframes for development applications from the previous year

1st	**Tasmania**
2nd	**Northern Territory**
3rd	**Western Australia**
4th	South Australia
5th	Queensland
6th	New South Wales
7th	Aust. Capital Territory
8th	Victoria

Key findings

Tasmania ranks first in Efficiency, followed by the Northern Territory and Western Australia. Victoria ranks last in Efficiency for the first time, taking the spot from New South Wales.

Tasmania's first-place Efficiency ranking reflects its strong performance relative to other jurisdictions on development application and planning amendment timeframes. It records the fastest standard development application timeframes and the second-fastest major application timeframes. Tasmania also scores strongly on planning amendment timeframes.

Although Western Australia has slipped from first place last year to third place in Efficiency, it remains a strong performer. The marginal decline in ranking reflects Tasmania and the Northern Territory's stronger performance, rather than a decline in Western Australia's performance. Western Australia remains competitive across efficiency measures.

The most significant improvement this year is the Northern Territory, moving up four places in the Efficiency theme. This rise reflects strengths in development application determination timeframes and reduction of development application timeframes from the previous year. The Northern Territory records the fastest major development application timeframes in the country, and improved standard application timeframes by 19 per cent. While performance could be improved in terms of planning amendments and residential approval activity per capita, its improvements in development application assessments have enhanced its overall ranking.

New South Wales has lifted its ranking to sixth for Efficiency. The state has shown strong improvements across standard applications (20.8 per cent improvement), major applications (15.7 per cent improvement) and for building approvals (23.1 per cent improvement). The key challenge for New South Wales is its starting position, leaving more room to improve.

Victoria has fallen to last place in terms of Efficiency. While there have been improvements in timeframes in Victoria compared to last year, these were not sufficient for the state to hold its overall ranking. Victoria's planning reforms include improvements to streamline the approvals system, and are due to come into effect in the second half of 2027.

What changed?

Assessment changes

- This edition measures development application and building approval timeframes across a three-year rolling average (compared with the four-year average used in previous editions).

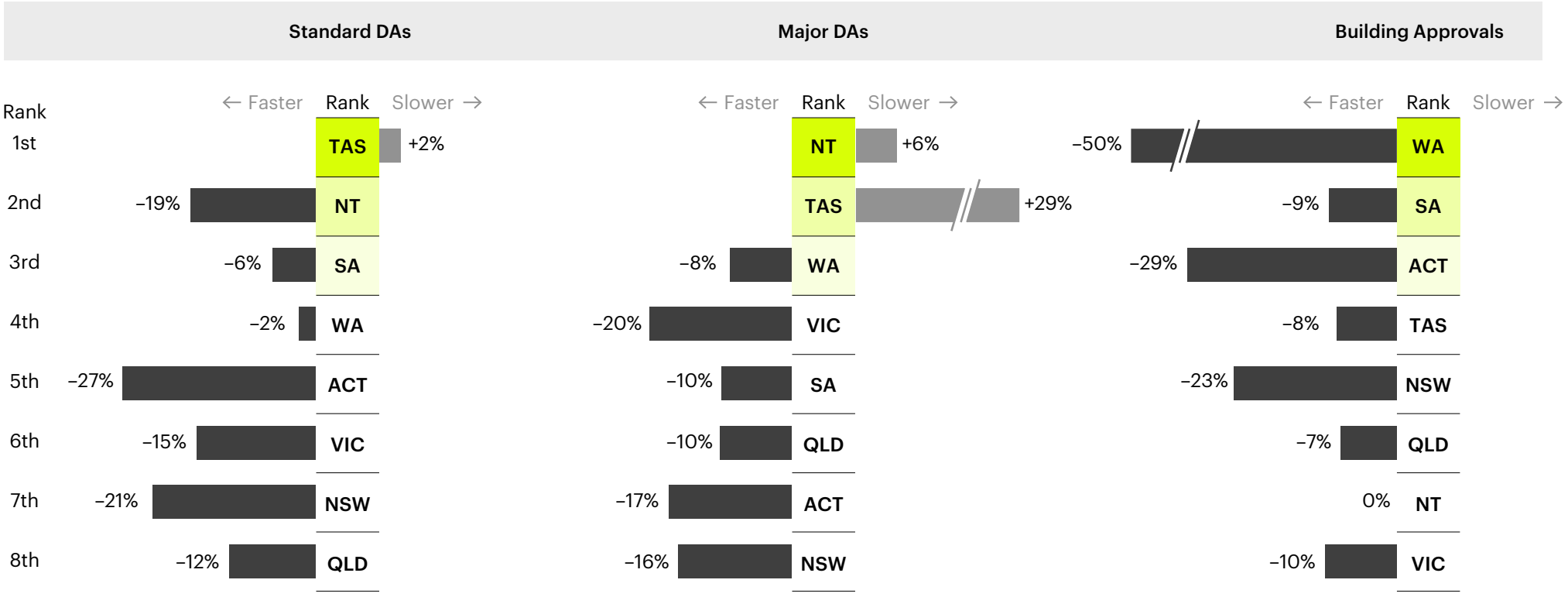
Major policy changes

- Performance data is based on the average time taken in each category. That means that the data is updated to include performance in 2025-26. The Efficiency scorecard, being based on actual performance data, reflects policy changes based on their outcomes and impact on measurable performance.
- Pleasingly, we can see that the vast majority of jurisdictions have recorded improvement in their average performance across standard development applications, major development applications, and building approvals in the last 12 months. Some have seen quite significant improvements.

7 Efficiency (continued)

These graphs show the change between 2025 and 2026 for the first three of the six metrics used to calculate Efficiency scores.

Development Assessment Performance



Ordered by 2026 standing, fastest first. Bars show the percentage change from the 2025 window (FY22-23 to 24-25) to the 2026 window (FY23-24 to 25-26)

8 Consistency

Consistency in processes underpins and drives efficiency in planning systems. It makes interactions between the thousands of applicants and multiple planning authorities more predictable and routine, and easier for businesses to navigate.

Having standardised and plain English planning controls, which consistently apply across multiple local planning authorities (like local councils), also helps businesses understand what is expected of them. This creates a clear regulatory landscape across different local and state government organisations.

What was measured?

- Standardised planning instruments across the jurisdiction
- Standardised zoning that provides clarity of interpretation and application
- Number of planning documents beyond standard instruments
- Whether proponents can initiate rezonings and planning scheme amendments (such as re-zoning applications)
- Specific mining and energy planning initiatives, in the context of the transition to a clean energy future
- Whether there are planning reforms and programs in place consistent with the national goal to increase housing supply

1st	**South Australia**
2nd	**Aust. Capital Territory**
3rd	**Tasmania**
4th	Northern Territory
5th	Victoria
6th	New South Wales
7th	Western Australia
8th	Queensland

8 Consistency (continued)

Key findings

South Australia continues to rank first in Consistency given its centralised and consolidated planning code approach. The Australian Capital Territory also has an advantage in this metric given it is the only jurisdiction in Australia that does not have individual councils, and therefore there is standardisation across the Territory.

Tasmania continues to score well in Consistency due to its introduction of a statewide planning scheme, the Tasmanian Planning Scheme. This was introduced in 2017 and the roll out is almost complete, with only one scheme remaining to be transferred.

Queensland does not rank highly in this scorecard given the state's localised and decentralised planning system, which grants significant autonomy and power to local councils. While there are some standardised aspects to the planning schemes in terms of land uses and zoning, there is no mandated structure.

Western Australia has been reforming its planning system, with a Planning and Development Amendment Act introduced in 2023 to implement changes focused on streamlining processes, reducing unnecessary red tape, and improving efficiencies in decision-making. Its reforms focus on standardising the land use terms and zoning within the planning schemes, which will provide improved clarity and interpretation for businesses. Western Australia is yet to see the full effect of these reforms in action.

Victoria ranks in the middle of the pack, with a standard state-wide planning instrument and local level provisions which provide a consistent zoning, use and policy framework across the State. Victoria has initiated significant reform and programs targeted at increasing the housing supply through activity centres and streamlined planning pathways for particular developments.

New South Wales continues to rank towards the bottom due to the sheer quantity of planning instruments in its planning system, with around 170 environmental planning instruments. This reduces consistency across approvals. New South Wales has embarked on significant reforms to deliver new housing supply through rezonings that are currently in process and leads the way across all jurisdictions in policy that aims to unlock more housing supply, such as the Low and Mid-Rise Housing Policy and Transport Oriented Development Program.

What changed?

Assessment changes

We have refined how we score some Consistency items this year:

- Greater weight is given to jurisdictions that provide at least some direction on land uses, zones and development types, compared with those that provide no direction.
- Scoring now better reflects the purpose and function of existing planning instruments, rather than simply the number of instruments in place.
- Jurisdictions with established, specific approval pathways are now rewarded more strongly than those that are only introducing targeted reforms. Existing pathways demonstrate that the jurisdiction has already embedded these approaches within its planning system.
- A tiered system now recognises the relative scale and significance of reforms within each jurisdiction.

Major policy changes

Across most jurisdictions, there has been minimal change to the level of standardisation within planning instruments. Western Australia is continuing the process of standardising its land use terms and zoning.

9 Certainty

Certainty in the planning system supports and drives efficiency. It enables project proponents to plan their delivery and operational needs with confidence. A lack of certainty in planning systems creates added risk and cost of delay, which impacts a project's feasibility, reducing the likelihood a project may proceed.

Certainty also reduces misinterpretations and the erosion of trust in the planning processes. When proponents perceive that there are "moving goal posts" in achieving an approval, it can trigger serious delays, and break trust and confidence in the system. This diminishes community support in the planning process, and business desire to invest.

What was measured?

- Whether a statutory timeframe is prescribed for deemed decisions by planning authorities on development applications
- Limits on 'stop-the-clock' provisions that allow a planning authority to stop an assessment and seek additional information, and whether applicants can constrain their use
- Availability of delegations to streamline bureaucracy and simplify procedural processes
- Whether there are simple pathways for implementing developer contributions
- Whether there are prescribed statutory timeframes for building regulators to make a building application decision
- Whether statutory timeframes are prescribed for planning authorities to make plan amendment decisions/rezonings
- Whether legislative or regulatory action has delivered on policy commitments
- System-wide reform compared with targeted, more limited reform

1st	**Tasmania**
2nd	**Queensland**
3rd	**South Australia**
4th	Western Australia
5th	Aust. Capital Territory
6th	Victoria
7th	New South Wales
8th	Northern Territory

9 Certainty (continued)

Key findings

Tasmania provides the most certainty to businesses and applicants seeking a planning approval, ranking first in this theme, with legislated timeframes that cover the entire 'cradle to grave' process of planning scheme amendments, development applications, and building approvals. However, Tasmania has room for improvement in terms of the availability of different delegation levels to streamline bureaucracy and state significant projects.

Queensland continues to rank highly in this theme. Its deemed approval pathway enables applicants to force planning authorities to make decisions and close out applications without the need to pursue costly and further time-consuming judicial proceedings. Queensland also has limited stop-the-clock provisions, with the applicant needing to agree to stop the assessment clock. Statutory timeframes for building applications and planning scheme amendments could further improve certainty for proponents.

The Australian Capital Territory, with its Lease Variation Charge, provides certainty for development contributions by removing the need for long and drawn-out contribution negotiations. Its Territory-wide instrument, development contributions frameworks and prescribed timeframes for development applications and plan amendments all score well. It continues to be held back by the absence of a prescribed building approval timeframe.

Victoria currently ranks relatively lowly for prescribed timeframes for rezoning and planning scheme amendments. This is being rectified, with the Better Decisions Made Faster reforms creating three planning scheme amendment streams and three permit streams that have defined timeframes at 10, 30 and 60 business days. The commencement date for those provisions is October 2027, beyond the period of this report.

New South Wales ranks seventh in this theme, and scores lowest of all jurisdictions on developer contributions. This reflects the relatively high cost of contributions, and the uncertainty these schemes create for development compared to other jurisdictions with lower cost and more predictable systems. Planning system reforms legislated last year do move NSW in the right direction, introducing standard and model conditions of consent, a 14-day determination period for minor modifications, and powers to create fast-tracked targeted assessment pathways.

What changed?

Major policy changes

- New South Wales passed the *Planning System Reforms Act 2025*, with most of the provisions now in effect.
- Victoria has passed the *Planning Amendment (Better Decisions Made Faster) Act 2026* with major provisions commencing in October 2027.
- Western Australia continues to implement the *Planning and Development Amendment Act 2023* and has also now passed the *State Development Act 2025*.
- The Australian Capital Territory has applied a time-limited 50 per cent reduction in its Lease Variation Charge for eligible missing middle developments.

10 Transparency

Transparent planning processes allow applicants to understand how efficient a planning system is and help governments understand good and bad performance in the system. They inform those responsible for the system on what is working and where there should be intervention, fostering an environment of continuous improvement.

Digital planning platforms, open data and spatial technologies allow applicants to better understand planning requirements and assessment progress, while providing governments with evidence to identify bottlenecks, allocate resources and continuously improve planning processes. The increasing maturity of digital planning systems also provides opportunities to leverage automation, artificial intelligence and machine-readable planning data to improve productivity across the development assessment process.

Governments should continue engaging with businesses that use the planning system every day, to ensure that they focus on delivering transparency where practitioners believe it is most needed, and to identify if reported measures are reflective of on-the-ground performance.

What was measured?

The extent of online web portals for applicants to view planning controls and track and lodge applications

The extent of open data provided about development application process performance

The extent of open data provided about planning scheme amendment performance

The extent of open data provided about building approval performance

1st	**New South Wales**
2nd	**South Australia**
3rd	**Victoria**
4th	Aust. Capital Territory
5th	Northern Territory
6th	Tasmania
7th	Queensland
8th	Western Australia

10 Transparency (continued)

Key findings

New South Wales and South Australia remain the leaders in the planning transparency scorecard.

In particular, New South Wales has the most mature digital planning ecosystem nationally, with the NSW Planning Portal, Major Projects Portal, comprehensive online lodgement and tracking functionality, and the publication of planning performance data that supports monitoring and system improvement.

New South Wales, South Australia, Northern Territory and the Australian Capital Territory all have genuinely centralised online planning portals that serve the whole jurisdiction. The majority of local councils have online portals for lodging development applications in Victoria, with some also having sophisticated and accurate tracking systems.

Western Australia is continuing to build its Planning Online lodgement portal as part of its reform program. Tasmania is continuing the rollout of its centralised PlanBuild portal, although currently Application Services (the online lodgement and tracking portal) is live only for the City of Hobart, TasWater, and Heritage Tasmania.

New South Wales provides the national benchmark for regularly updated machine-readable datasets. This includes council performance dashboards and the NSW Agency League Table. Since 1 July 2026, a new Development Coordination Authority has provided a single, coordinated response to referrals that would have previously gone to multiple agencies across the NSW Government.

Queensland does not provide centralised planning performance data. Development application information is generally published individually by councils, making statewide comparisons difficult. The Queensland Government does not currently provide comprehensive open planning performance datasets, with industry relying on information collected by external organisations.

New South Wales and Victoria are starting to provide Application Programming Interfaces for planning data, allowing third parties to directly access real-time data held by the government. Modern technology firms can leverage this to innovate with artificial intelligence and new productivity enhancing products.

Tasmania ranks well in the metrics focused on building approval permits and planning scheme amendments but there is room for improvement in terms of a central development application portal and data transparency. The rollout of a state-wide portal for development applications is still underway.

Neither Western Australia nor the Northern Territory makes planning-related data easily accessible, transparent or available outside of commercially collected information, browsing local council web sites or through customer feedback mechanisms.

What changed?

- New South Wales has extended performance reporting beyond councils through the NSW Agency League Table.
- South Australia has introduced a Performance Indicators Annual Report.

Appendix

- State and territory pullouts
- Ranking movements
- Ranking calculations

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State and territory pullouts

South Australia

Areas of good performance

- Competitive payroll tax rates and thresholds
- Licensing and regulatory requirements for starting a new business
- No stamp duty for commercial and industrial properties
- Consolidated and standardised planning system across the state

Areas most needing further work

- Lack of flexibility in retail trading hour regulation
- Cost of duties on general, professional liability, and CTP insurances

Tasmania

Areas of good performance

- Competitive stamp duty rates
- Efficient development application and rezoning process
- Planning system consistency across the state
- Legislated timeframes for decision making across the planning system

Areas most needing further work

- Cost of workers compensation insurance
- Licensing and regulatory requirements for starting a new business
- Dwelling approvals per capita
- Centralised development application lodgement (noting that PlanBuild is rolling out to address this)

Australian Capital Territory

Areas of good performance

- Property taxes and charges
- No territory-wide restrictions on retail trading hours
- No insurance duties charged
- Delivering significant dwelling approvals per capita
- Centralised and consistent planning system given no separate local councils
- Clear Lease Variation Charge instead of complex development contribution charges

Areas most needing further work

- Least competitive payroll settings, with the highest rate charged nationally
- Stop-the-clock timeframes and planning decision delegations
- Lack of building approval timeframes
- Efficiency in development application timeframes

Northern Territory

Areas of good performance

- Highest payroll tax threshold in the nation
- No land tax charges
- No territory-wide restrictions on retail trading hours
- Licensing and regulatory requirements for starting a new business
- Prescribed timeframes for building approvals
- Standardised planning scheme across the territory

Areas most needing further work

- Cost of workers compensation insurance
- Dwelling approvals per capita
- Certainty for planning approvals, including timeframes for deemed decisions, stop-the-clock and additional information requests

New South Wales

Areas of good performance

- Broader payroll tax settings
- Low insurance duty charges
- Centralised development application submission portal, and transparency in approval timeframes across local governments

Areas most needing further work

- Planning system efficiency
- Complex, tiered planning instruments
- High cost, uncertain developer contributions framework
- Certainty of process for planning proponents

Queensland

Areas of good performance

- Lowest workers compensation premium rates
- Licensing and regulatory requirements for starting a new business
- Deemed approval regime for some small-scale development applications
- Limited stop-the-clock provisions for development applications

Areas most needing further work

- Significant property tax imposts, particularly in terms of land tax
- Lack of flexibility in retail trading hour regulation
- Localised and decentralised planning system
- Centralised lodgement portal and transparent performance data for development applications

Western Australia

Areas of good performance

- Cost of workers compensation insurance
- Dwelling approvals per capita
- Best performing for building approval timeframes
- Clear limitations on requests for additional information as part of planning processes

Areas most needing further work

- Equal lowest payroll tax threshold in the nation
- Lack of flexibility in retail trading hour regulation
- Centralised portal for lodgement of development applications, and data transparency

Victoria

Areas of good performance

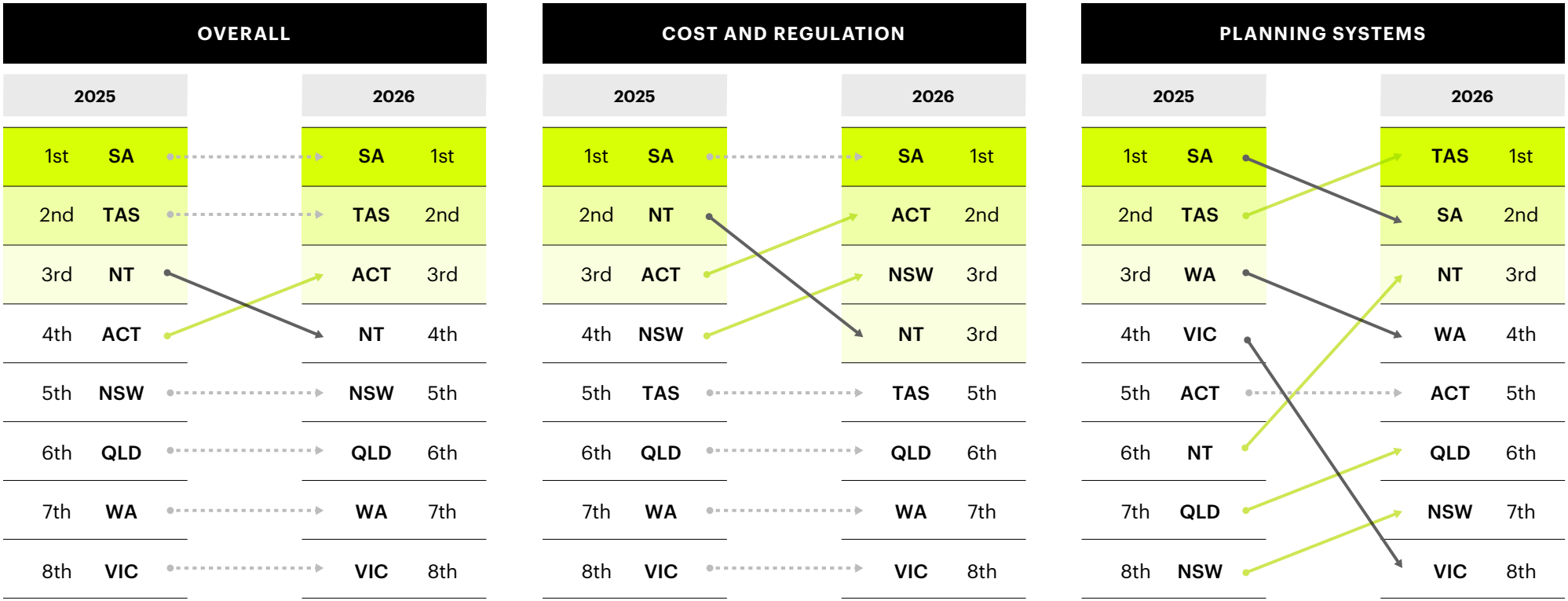
- Insurance duties charged
- Standardised zoning across the state

Areas most needing further work

- Uncompetitive payroll tax rates and payroll tax threshold
- Uncompetitive land tax and stamp duty rates
- Licensing and regulatory requirements for starting a new business
- Efficiency of the planning system
- Level of process certainty for planning proponents including around timeframes and additional information requirements

Ranking movements

How each state and territory's ranking changed, 2025 to 2026



Ranking calculations

How the overall score is weighted

COST AND REGULATION	**70%** Weighting	Payroll tax	27.5% of domain	**19.25%**
		Land tax / stamp duty	27.5% of domain	**19.25%**
		Retail trading hours	15.0% of domain	**10.50%**
		Workers compensation	10.0% of domain	**7.00%**
		Licences and business requirements	10.0% of domain	**7.00%**
		Insurance duties	10.0% of domain	**7.00%**
PLANNING SYSTEMS	**30%** Weighting	Efficiency	40.0% of domain	**12.00%**
		Certainty	25.0% of domain	**7.50%**
		Consistency	20.0% of domain	**6.00%**
		Transparency	15.0% of domain	**4.50%**

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