

Summary of most and least affordable metro areas

Data sourced from the June 2019 ANZ-CoreLogic Housing Affordability Report

* eg. For Greater Sydney SA3 regions, based on 'Dwelling price to income ratio' measure, Camden is most affordable, Pittwater is least affordable)

Greater Sydney

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Camden	6.2	8.3	33.7%	24.8%
Penrith	6.3	8.4	34.3%	24.4%
Blacktown - North	6.3	8.4	34.3%	24.6%
Parramatta	6.5	8.6	35.0%	26.6%
Mount Druitt	6.7	8.9	36.3%	27.7%
Manly	11.5	15.3	62.2%	35.7%
Carlingford	11.9	15.9	64.5%	32.4%
Dural- Wisemans Ferry	12.8	17.0	69.1%	28.6%
Ku-ring-gai	13.0	17.4	70.5%	35.2%
Pittwater	13.2	17.7	71.7%	38.6%

Greater Melbourne

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Melton - Bacchus Marsh	5.8	7.7	31.1%	23.8%
Stonnington – West	5.8	7.7	31.2%	26.0%
Sunbury	6.0	8.0	32.6%	24.9%
Port Phillip	6.0	8.0	32.7%	26.5%
Wyndham	6.1	8.1	32.9%	23.3%
Bayside	10.2	13.6	55.2%	31.8%
Boroondara	10.8	14.4	58.3%	26.9%
Whitehorse - West	11.2	15.0	60.8%	32.2%
Monash	11.3	15.1	61.4%	32.2%
Manningham – West	12.6	16.8	68.4%	33.7%

Greater Brisbane

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Springfield – Redbank	4.4	5.8	23.7%	22.7%
Ipswich Inner	4.6	6.1	24.9%	24.1%
Springwood- Kingston	4.6	6.2	25.0%	28.1%
Browns Plains	4.9	6.5	26.3%	26.3%
Ipswich Hinterland	4.9	6.5	26.5%	27.8%
Redcliffe	7.1	9.5	38.4%	33.2%
Mt Gravatt	7.4	9.8	39.8%	28.6%
Sherwood – Indooroopilly	7.4	9.8	39.9%	27.9%
Sunnybank	8.0	10.7	43.3%	30.3%
Bribie - Beachmere	8.1	10.8	44.0%	40.8%

Greater Adelaide

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Playford	4.3	5.7	23.3%	28.3%
Gawler- Two Wells	5.0	6.7	27.3%	25.6%
Salisbury	5.1	6.7	27.4%	28.1%
Tea Tree Gully	5.5	7.4	30.0%	25.8%
Onkaparinga	5.7	7.6	30.8%	28.6%
Prospect- Walkerville	7.7	10.3	41.9%	25.7%
Campbelltown (SA)	7.8	10.4	42.2%	30.0%
Unley	8.4	11.2	45.5%	28.0%
Norwood- Payneham – St Peters	9.3	12.4	50.2%	30.7%
Burnside	9.4	12.5	50.8%	28.6%

Greater Perth

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Kwinana	3.8	5.1	20.8%	20.8%
Serpentine- Jarrahdale	4.0	5.4	21.7%	20.7%
Armadale	4.3	5.8	23.4%	21.9%
Swan	4.4	5.9	24.0%	22.5%
Rockingham	4.4	5.9	24.0%	22.7%
Canning	6.2	8.3	33.7%	24.9%
Melville	7.0	9.4	38.0%	25.1%
Fremantle	7.1	9.5	38.7%	27.9%
South Perth	7.2	9.6	38.8%	24.4%
Cottesloe - Claremont	10.9	14.5	58.8%	33.3%

Greater Hobart

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Brighton	5.5	7.3	29.5%	30.7%
Sorell – Dodges Ferry	5.8	7.8	31.5%	30.7%
Hobart - North West	6.1	8.1	33.0%	37.0%
Hobart – South and West	6.5	8.7	35.4%	30.7%
Hobart - North East	6.9	9.3	37.6%	32.2%
Hobart Inner	7.9	10.6	42.9%	34.4%

Greater Darwin

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Darwin City	3.0	3.9	16.0%	20.5%
Palmerston	3.2	4.3	17.4%	19.9%
Darwin Suburbs	3.8	5.1	20.6%	21.4%
Litchfield	4.7	6.3	25.4%	23.8%

Australian Capital Territory

SA3 Region	Dwelling price to income ratio	Yrs to save a 20% deposit on saving 15% of household income	% of household income required to service an 80% LVR mortgage	% of household income required to rent a home
Molonglo	2.6	3.4	13.9%	14.4%
Turreranong	4.9	6.5	26.6%	23.9%
Gungahlin	5.0	6.7	27.1%	23.6%
North Canberra	5.1	6.8	27.7%	26.0%
South Canberra	5.2	6.9	28.1%	25.7%
Belconnen	5.3	7.1	28.9%	24.5%
Weston Creek	5.5	7.3	29.7%	24.7%
Woden Valley	6.5	8.7	35.1%	24.4%