

## Regions where it is cheaper to buy versus rent - affordability measures across SA3 regions as at June 2021 (dwellings)

Data sourced from the November 2021 ANZ-CoreLogic Housing Affordability Report

| Region                         | State | Portion of income to service a new mortgage | Proportion of income to pay rent |
|--------------------------------|-------|---|----------------------------------|
| Albury                         | NSW   | 26.6%                                       | 26.7%                            |
| Armidale                       | NSW   | 23.7%                                       | 27.9%                            |
| Bourke - Cobar - Coonamble     | NSW   | 10.6%                                       | 24.5%                            |
| Broken Hill and Far West       | NSW   | 10.8%                                       | 26.7%                            |
| Dubbo                          | NSW   | 23.0%                                       | 28.7%                            |
| Griffith - Murrumbidgee (West) | NSW   | 24.3%                                       | 26.5%                            |
| Inverell - Tenterfield         | NSW   | 22.1%                                       | 33.6%                            |
| Lachlan Valley                 | NSW   | 20.0%                                       | 27.2%                            |
| Lithgow - Mudgee               | NSW   | 32.5%                                       | 33.7%                            |
| Lower Murray                   | NSW   | 16.9%                                       | 24.1%                            |
| Moree - Narrabri               | NSW   | 15.5%                                       | 24.9%                            |
| Queanbeyan                     | NSW   | 30.0%                                       | 31.0%                            |
| Richmond Valley - Hinterland   | NSW   | 36.6%                                       | 39.1%                            |
| Snowy Mountains                | NSW   | 28.4%                                       | 36.7%                            |
| Tamworth - Gunnedah            | NSW   | 22.3%                                       | 27.4%                            |
| Tumut - Tumbarumba             | NSW   | 21.5%                                       | 29.3%                            |
| Upper Hunter                   | NSW   | 23.3%                                       | 29.3%                            |
| Upper Murray exc. Albury       | NSW   | 23.2%                                       | 27.5%                            |
| Wagga Wagga                    | NSW   | 21.9%                                       | 27.2%                            |
| Young - Yass                   | NSW   | 26.0%                                       | 27.3%                            |
| Campaspe                       | VIC   | 26.6%                                       | 27.1%                            |
| Glenelg - Southern Grampians   | VIC   | 24.7%                                       | 29.0%                            |
| Grampians                      | VIC   | 20.7%                                       | 26.7%                            |
| Latrobe Valley                 | VIC   | 23.8%                                       | 27.9%                            |
| Loddon - Elmore                | VIC   | 20.7%                                       | 31.5%                            |
| Maryborough - Pyrenees         | VIC   | 30.0%                                       | 32.7%                            |
| Mildura                        | VIC   | 25.1%                                       | 29.0%                            |
| Moira                          | VIC   | 28.4%                                       | 29.3%                            |
| Murray River - Swan Hill       | VIC   | 20.6%                                       | 26.0%                            |
| Shepparton                     | VIC   | 23.5%                                       | 27.0%                            |
| Wangaratta - Benalla           | VIC   | 29.0%                                       | 32.8%                            |
| Wellington                     | VIC   | 24.5%                                       | 28.8%                            |
| Beaudesert                     | QLD   | 31.1%                                       | 34.0%                            |
| Beenleigh                      | QLD   | 27.5%                                       | 30.0%                            |
| Brisbane Inner                 | QLD   | 29.4%                                       | 29.8%                            |
| Browns Plains                  | QLD   | 25.7%                                       | 27.2%                            |

|                                |     |       |       |
|--------------------------------|-----|-------|-------|
| Caboolture Hinterland          | QLD | 33.1% | 34.3% |
| Ipswich Hinterland             | QLD | 27.2% | 28.0% |
| Ipswich Inner                  | QLD | 23.1% | 24.9% |
| Loganlea - Carbrook            | QLD | 26.7% | 27.4% |
| Springfield - Redbank          | QLD | 22.6% | 23.9% |
| Springwood - Kingston          | QLD | 25.8% | 28.6% |
| Biloela                        | QLD | 10.2% | 18.6% |
| Bowen Basin - North            | QLD | 14.8% | 23.7% |
| Bundaberg                      | QLD | 27.2% | 33.4% |
| Burnett                        | QLD | 19.2% | 29.6% |
| Cairns - North                 | QLD | 28.7% | 31.9% |
| Cairns - South                 | QLD | 25.3% | 32.3% |
| Central Highlands (Qld)        | QLD | 15.6% | 24.6% |
| Charters Towers - Ayr - Ingham | QLD | 15.5% | 24.9% |
| Darling Downs - East           | QLD | 17.6% | 23.8% |
| Darling Downs (West) - Maranoa | QLD | 14.2% | 23.0% |
| Far North                      | QLD | 21.0% | 29.0% |
| Gladstone                      | QLD | 21.7% | 25.3% |
| Granite Belt                   | QLD | 22.6% | 28.1% |
| Hervey Bay                     | QLD | 39.3% | 41.2% |
| Innisfail - Cassowary Coast    | QLD | 19.9% | 28.4% |
| Maryborough                    | QLD | 28.9% | 36.5% |
| Outback - North                | QLD | 12.7% | 23.9% |
| Outback - South                | QLD | 10.0% | 22.3% |
| Port Douglas - Daintree        | QLD | 23.5% | 29.8% |
| Robina                         | QLD | 42.1% | 43.8% |
| Rockhampton                    | QLD | 23.2% | 32.1% |
| Southport                      | QLD | 40.5% | 41.4% |
| Surfers Paradise               | QLD | 37.1% | 41.7% |
| Tablelands (East) - Kuranda    | QLD | 29.8% | 36.3% |
| Toowoomba                      | QLD | 24.8% | 26.0% |
| Townsville                     | QLD | 20.9% | 27.5% |
| Whitsunday                     | QLD | 30.2% | 37.7% |
| Adelaide City                  | SA  | 33.3% | 34.2% |
| Gawler - Two Wells             | SA  | 27.2% | 28.0% |
| Holdfast Bay                   | SA  | 38.9% | 31.9% |
| Playford                       | SA  | 22.2% | 27.6% |
| Salisbury                      | SA  | 27.9% | 30.5% |
| Eyre Peninsula and South West  | SA  | 17.5% | 24.5% |
| Limestone Coast                | SA  | 19.7% | 26.0% |
| Lower North                    | SA  | 20.4% | 25.4% |
| Mid North                      | SA  | 14.9% | 22.7% |
| Murray and Mallee              | SA  | 20.4% | 26.7% |
| Outback - North and East       | SA  | 11.0% | 23.0% |

|                             |     |       |       |
|-----------------------------|-----|-------|-------|
| Yorke Peninsula             | SA  | 26.0% | 30.0% |
| Armadale                    | WA  | 24.3% | 27.3% |
| Gosnells                    | WA  | 25.2% | 27.9% |
| Kwinana                     | WA  | 21.4% | 26.8% |
| Mandurah                    | WA  | 33.2% | 35.0% |
| Mundaring                   | WA  | 30.3% | 28.6% |
| Rockingham                  | WA  | 25.5% | 28.4% |
| Serpentine - Jarrahdale     | WA  | 23.3% | 24.6% |
| Swan                        | WA  | 26.1% | 27.7% |
| Wanneroo                    | WA  | 25.9% | 27.2% |
| Albany                      | WA  | 27.7% | 30.7% |
| Bunbury                     | WA  | 26.2% | 30.2% |
| East Pilbara                | WA  | 16.8% | 32.1% |
| Esperance                   | WA  | 23.3% | 27.7% |
| Gascoyne                    | WA  | 22.3% | 33.2% |
| Goldfields                  | WA  | 12.9% | 23.3% |
| Kimberley                   | WA  | 21.5% | 38.4% |
| Manjimup                    | WA  | 23.9% | 31.0% |
| Mid West                    | WA  | 19.0% | 25.7% |
| West Pilbara                | WA  | 20.7% | 36.9% |
| Wheat Belt - North          | WA  | 18.9% | 27.3% |
| Wheat Belt - South          | WA  | 11.3% | 23.8% |
| Brighton                    | TAS | 31.3% | 33.1% |
| Hobart - North West         | TAS | 36.8% | 38.0% |
| Burnie - Ulverstone         | TAS | 29.0% | 32.3% |
| Central Highlands (Tas.)    | TAS | 26.9% | 33.2% |
| Launceston                  | TAS | 33.4% | 34.6% |
| Meander Valley - West Tamar | TAS | 36.1% | 36.6% |
| West Coast                  | TAS | 21.7% | 26.4% |
| Darwin City                 | NT  | 22.2% | 29.7% |
| Darwin Suburbs              | NT  | 24.7% | 29.1% |
| Litchfield                  | NT  | 27.9% | 31.6% |
| Palmerston                  | NT  | 22.0% | 27.8% |
| Alice Springs               | NT  | 25.2% | 30.3% |
| Katherine                   | NT  | 21.9% | 33.5% |
| Molonglo                    | ACT | 12.0% | 12.5% |