

	Dwellings					Houses					Units				
	Sep-22	Jun-22	Sep-21	Mar-20	10 year average	Sep-22	Jun-22	Sep-21	Mar-20	10 year average	Sep-22	Jun-22	Sep-21	Mar-20	10 year average
Ratio of dwelling values to income															
National	8.2	8.5	7.8	6.8	6.9	8.8	9.3	8.4	7.0	7.1	6.8	7.0	6.8	6.5	6.4
Combined capitals	7.9	8.3	7.9	7.2	6.0	8.9	9.4	8.7	7.6	6.2	6.2	6.5	6.5	6.5	5.4
Combined regions	7.8	8.0	6.9	5.9	7.2	8.1	8.3	7.1	6.1	7.7	6.8	7.0	6.1	5.2	6.3
Greater Sydney	9.6	10.3	10.0	9.0	8.8	11.7	12.8	12.5	10.4	10.2	7.2	7.6	7.8	7.9	7.5
Greater Melbourne	8.0	8.3	8.3	8.0	7.6	9.7	10.2	10.3	9.4	8.9	6.2	6.5	6.6	6.8	6.4
Greater Brisbane	7.6	8.1	6.6	5.9	6.1	8.6	9.2	7.5	6.5	6.6	5.1	5.2	4.6	4.5	4.8
Greater Adelaide	8.2	8.2	7.0	6.2	6.5	8.9	9.0	7.6	6.8	7.0	5.5	5.4	4.8	4.7	4.9
Greater Perth	5.8	5.8	5.6	5.2	5.8	6.0	6.1	5.9	5.4	6.0	4.3	4.3	4.3	4.1	4.8
Greater Hobart	8.5	9.0	8.3	6.7	6.3	9.1	9.7	8.8	7.1	6.7	6.8	7.1	6.8	5.5	5.2
Greater Darwin	3.9	4.0	3.9	3.5	4.2	4.5	4.6	4.5	4.2	4.8	2.9	2.9	2.8	2.4	3.3
Canberra	6.7	7.1	6.6	5.2	5.3	7.6	8.1	7.5	5.9	5.8	4.6	4.8	4.2	3.7	3.9
Rest of NSW	9.7	10.3	8.9	7.1	7.1	10.2	10.8	9.3	7.3	7.3	7.9	8.2	7.5	6.1	6.1
Rest of Vic.	8.0	8.3	7.3	6.0	5.7	8.5	8.8	7.7	6.3	6.1	5.6	5.8	5.4	4.4	4.5
Rest of QLD	7.0	7.1	6.0	5.4	5.7	7.0	7.1	6.1	5.5	5.9	6.8	6.9	5.9	5.1	5.4
Rest of SA	5.2	5.2	4.4	4.2	4.5	5.4	5.3	4.5	4.3	4.6	3.6	3.6	3.4	3.2	3.7
Rest of WA	4.9	5.0	4.7	4.1	4.6	5.1	5.1	4.8	4.2	4.7	3.2	3.1	3.2	2.8	3.5
Rest of Tas.	7.9	8.2	7.0	5.6	5.3	8.2	8.5	7.3	5.8	5.5	5.9	6.4	5.4	4.5	4.4
Rest of NT	5.1	5.3	5.2	5.3	4.9	5.7	5.8	5.7	5.6	5.4	3.9	3.8	3.8	4.2	3.8

Years to save a deposit

National	10.9	11.3	10.5	9.1	9.2	11.8	12.4	11.2	9.3	9.5	9.0	9.3	9.1	8.6	8.5
Combined capitals	10.6	11.1	10.5	9.6	8.0	11.9	12.6	11.6	10.1	8.2	8.3	8.7	8.6	8.7	7.2
Combined regions	10.4	10.7	9.2	7.8	9.6	10.8	11.1	9.5	8.1	10.2	9.1	9.3	8.2	6.9	8.5
Greater Sydney	12.8	13.7	13.4	12.0	11.7	15.6	17.0	16.6	13.9	13.6	9.7	10.1	10.5	10.5	10.1
Greater Melbourne	10.6	11.1	11.1	10.7	10.1	12.9	13.6	13.8	12.6	11.8	8.3	8.7	8.9	9.0	8.5
Greater Brisbane	10.1	10.8	8.8	7.8	8.1	11.4	12.2	10.0	8.6	8.8	6.8	6.9	6.1	6.0	6.4
Greater Adelaide	11.0	11.0	9.3	8.3	8.6	11.9	11.9	10.1	9.0	9.3	7.3	7.2	6.5	6.3	6.5
Greater Perth	7.7	7.8	7.5	6.9	7.7	8.1	8.2	7.9	7.2	8.1	5.7	5.7	5.7	5.4	6.3
Greater Hobart	11.3	11.9	11.0	8.9	8.4	12.2	12.9	11.7	9.5	8.9	9.0	9.5	9.0	7.4	6.9
Greater Darwin	5.2	5.3	5.1	4.6	5.6	6.1	6.1	6.0	5.6	6.4	3.9	3.9	3.8	3.2	4.4
Canberra	8.9	9.5	8.7	7.0	7.0	10.1	10.8	10.0	7.8	7.8	6.2	6.4	5.6	4.9	5.2
Rest of NSW	13.0	13.7	11.9	9.5	9.4	13.5	14.4	12.4	9.7	9.7	10.6	10.9	10.0	8.1	8.1
Rest of Vic.	10.6	11.0	9.7	8.0	7.7	11.3	11.8	10.3	8.5	8.1	7.5	7.7	7.2	5.9	6.0
Rest of QLD	9.3	9.4	8.0	7.2	7.6	9.3	9.5	8.1	7.3	7.8	9.1	9.2	7.8	6.8	7.2
Rest of SA	7.0	6.9	5.9	5.6	6.0	7.2	7.1	6.0	5.7	6.1	4.8	4.8	4.6	4.3	4.9
Rest of WA	6.5	6.6	6.2	5.4	6.1	6.7	6.9	6.5	5.7	6.3	4.3	4.1	4.3	3.7	4.7
Rest of Tas.	10.5	11.0	9.3	7.4	7.1	11.0	11.4	9.7	7.7	7.4	7.9	8.5	7.2	6.1	5.9
Rest of NT	6.8	7.0	7.0	7.0	6.6	7.6	7.7	7.6	7.4	7.2	5.2	5.1	5.1	5.5	5.1

Portion of income required to service a new mortgage

National	43.3%	38.9%	34.5%	31.2%	33.7%	47.0%	42.5%	36.7%	31.9%	34.8%	35.8%	32.1%	30.0%	29.4%	31.2%
Combined capitals	42.2%	38.1%	34.6%	32.8%	29.2%	47.5%	43.2%	38.3%	34.4%	30.1%	33.1%	29.7%	28.5%	29.7%	26.3%
Combined regions	41.3%	36.7%	30.4%	26.7%	35.0%	42.8%	38.2%	31.4%	27.6%	37.3%	36.2%	31.8%	27.0%	23.7%	30.9%
Greater Sydney	51.1%	47.0%	44.1%	41.0%	42.7%	62.2%	58.5%	54.8%	47.5%	49.5%	38.5%	34.7%	34.5%	35.8%	36.8%
Greater Melbourne	42.4%	38.1%	36.5%	36.4%	36.9%	51.3%	46.6%	45.3%	43.0%	43.1%	33.0%	29.7%	29.2%	30.9%	31.2%
Greater Brisbane	40.3%	37.0%	29.1%	26.7%	29.6%	45.4%	42.0%	33.0%	29.4%	32.2%	27.1%	23.6%	20.0%	20.4%	23.4%
Greater Adelaide	43.7%	37.7%	30.6%	28.3%	31.5%	47.3%	41.0%	33.3%	30.7%	33.9%	29.1%	24.8%	21.2%	21.4%	24.0%
Greater Perth	30.7%	26.7%	24.8%	23.4%	28.3%	32.1%	28.0%	25.9%	24.4%	29.6%	22.7%	19.7%	18.8%	18.4%	23.3%
Greater Hobart	45.0%	40.9%	36.2%	30.5%	30.4%	48.6%	44.3%	38.7%	32.4%	32.4%	35.9%	32.5%	29.8%	25.1%	25.1%
Greater Darwin	20.8%	18.1%	16.9%	15.8%	20.8%	24.2%	20.9%	19.8%	19.1%	23.7%	15.4%	13.5%	12.4%	11.0%	16.1%
Canberra	35.3%	32.6%	28.8%	23.8%	25.6%	40.2%	37.0%	32.8%	26.6%	28.3%	24.5%	21.9%	18.5%	16.8%	19.1%
Rest of NSW	51.7%	47.0%	39.3%	32.3%	34.3%	53.9%	49.3%	40.8%	33.2%	35.4%	42.1%	37.5%	33.0%	27.8%	29.7%
Rest of Vic.	42.3%	37.9%	32.0%	27.2%	27.8%	44.9%	40.3%	34.0%	28.9%	29.6%	29.8%	26.5%	23.6%	20.1%	21.7%
Rest of QLD	36.9%	32.3%	26.5%	24.5%	28.0%	37.2%	32.5%	26.7%	25.0%	28.7%	36.4%	31.6%	25.8%	23.1%	26.4%
Rest of SA	27.9%	23.8%	19.4%	19.1%	22.0%	28.7%	24.4%	19.9%	19.5%	22.4%	19.1%	16.5%	15.1%	14.7%	18.0%
Rest of WA	25.9%	22.7%	20.5%	18.6%	22.4%	26.8%	23.5%	21.2%	19.3%	23.2%	17.2%	14.2%	14.2%	12.8%	17.4%
Rest of Tas.	41.8%	37.6%	30.5%	25.4%	25.9%	43.6%	39.1%	31.9%	26.3%	26.8%	31.5%	29.2%	23.9%	20.7%	21.5%
Rest of NT	27.1%	24.1%	22.9%	24.0%	24.1%	30.4%	26.6%	25.0%	25.3%	26.5%	20.6%	17.5%	16.7%	18.9%	18.7%

Portion of income required to service rent

National	31.6%	30.9%	29.3%	28.5%	29.6%	32.6%	32.0%	30.5%	28.5%	29.8%	29.3%	28.6%	27.0%	28.6%	29.2%
Combined capitals	29.1%	28.4%	26.9%	27.4%	30.8%	30.5%	29.8%	28.5%	27.6%	31.1%	26.4%	25.7%	24.3%	27.2%	29.3%
Combined regions	34.1%	34.0%	32.3%	30.4%	28.4%	34.4%	34.3%	32.7%	30.7%	28.9%	32.6%	32.2%	30.6%	28.9%	27.4%
Greater Sydney	31.6%	30.9%	29.4%	30.7%	32.0%	34.5%	33.8%	32.7%	32.4%	33.9%	28.2%	27.4%	26.0%	29.1%	30.3%
Greater Melbourne	26.5%	26.1%	25.1%	27.7%	27.1%	27.8%	27.4%	27.2%	27.7%	27.8%	25.2%	24.7%	23.3%	27.7%	26.3%
Greater Brisbane	30.3%	29.3%	27.0%	26.7%	27.7%	32.1%	31.3%	28.8%	28.0%	28.6%	25.6%	24.6%	23.2%	24.2%	25.5%
Greater Adelaide	33.4%	32.8%	30.2%	29.2%	29.5%	35.0%	34.2%	31.4%	30.2%	30.5%	27.8%	27.0%	25.4%	25.2%	25.2%
Greater Perth	28.6%	28.0%	26.7%	24.1%	26.6%	29.1%	28.4%	27.1%	24.5%	27.2%	24.9%	24.5%	23.6%	21.8%	24.2%
Greater Hobart	34.4%	34.7%	33.0%	34.0%	31.0%	35.1%	35.5%	34.0%	35.0%	32.1%	30.1%	30.1%	28.2%	29.6%	26.2%
Greater Darwin	23.6%	22.9%	23.3%	20.7%	25.0%	26.3%	25.7%	26.1%	22.4%	27.0%	20.1%	19.2%	19.1%	17.7%	21.1%
Canberra	26.6%	27.3%	25.7%	25.0%	24.0%	28.5%	30.0%	28.0%	26.4%	25.2%	22.7%	22.6%	21.6%	21.5%	21.1%
Rest of NSW	37.9%	37.9%	35.8%	32.9%	33.7%	39.1%	39.2%	36.9%	33.8%	34.6%	33.6%	33.7%	32.2%	29.0%	29.8%
Rest of Vic.	31.0%	31.3%	29.9%	28.3%	27.8%	32.0%	32.3%	30.9%	29.2%	28.8%	25.0%	25.0%	24.0%	22.9%	22.8%
Rest of QLD	35.3%	34.6%	32.5%	30.9%	31.7%	35.2%	34.6%	32.7%	31.1%	31.9%	35.8%	34.6%	32.1%	30.5%	31.5%
Rest of SA	28.9%	27.9%	26.4%	25.3%	25.9%	29.2%	28.2%	26.8%	25.8%	26.3%	23.0%	22.5%	21.1%	20.0%	20.6%
Rest of WA	29.4%	29.1%	28.0%	25.8%	26.4%	29.6%	29.2%	28.2%	26.1%	26.6%	28.3%	26.8%	24.5%	22.6%	24.0%
Rest of Tas.	33.3%	33.6%	32.3%	30.3%	29.1%	34.2%	34.7%	33.3%	31.5%	29.8%	28.8%	28.9%	27.2%	24.9%	24.4%
Rest of NT	34.4%	33.8%	35.3%	34.4%	32.8%	37.8%	36.3%	39.5%	39.3%	35.9%	28.9%	28.7%	26.0%	29.4%	26.8%