Housing finance for owner occupation

September quarter 2026| Economic brief

Housing finance commitments

	NT	Aust
Quarterly change excl. refinancing (seasonally adjusted, number)	↓3.6%	↓5.3%
Year-ended change excl. refinancing (seasonally adjusted, number)	↓1.2%	↓9.8%
Quarterly change excl. refinancing (seasonally adjusted, value)	↑2.8%	↓5.3%
Year-ended change excl. refinancing (seasonally adjusted, value)	↑14.6%	↓4.6%

The number of owner-occupier loans excluding refinancing in the Territory declined by 3.6% to 587 in September quarter 2026 and 1.2% in the year-ended terms. This reflects a 11.2% decline in first home buyers, partly offset by a 6.1% increase in non-first home buyers. This is the smallest decline of the jurisdictions which ranged from a decline of 15.0% in Tasmania to an increase of 0.6% in South Australia (Chart 1).

The value of housing finance commitments excluding refinancing in the Territory increased by 2.8% to $333 million in the September quarter 2026, and increased by 14.6% in year-ended terms. Nationally the value declined by 5.3% in the September quarter 2026 and declined by 4.6% in year-ended terms (Chart 2).

Number of first home buyer commitments

	NT	Aust
Quarterly change (seasonally adjusted)	↓11.6%	↓8.6%
Year-ended change (seasonally adjusted)	↓11.2%	↓12.3%

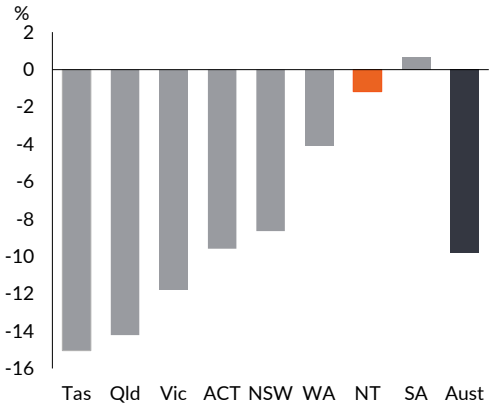
In the September quarter 2026, the number of commitments by first home buyers in the Territory declined by 11.6% to 221 and declined by 11.2% in year-ended terms (Chart 3). This was the fourth weakest result of the jurisdictions, which ranged from a decline of 34.6% in Tasmania to an increase of 5.7% in South Australia. Nationally, the number of commitments declined by 12.3% to 26 415.

Number of non-first home buyer commitments (excl. refinancing)

	NT	Aust
Quarterly change (seasonally adjusted)	↑1.9%	↓3.7%
Year-ended change (seasonally adjusted)	↑6.1%	↓8.7%

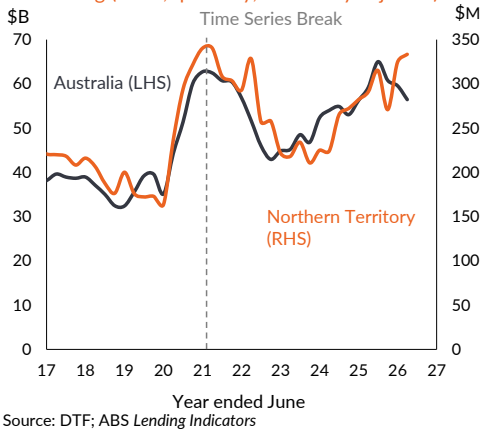
The number of commitments by non-first home buyers in the Territory increased by 1.9% to 366 in the September quarter 2026 and increased by 6.1% in year-ended terms. Nationally, the number of commitments declined by 8.7% to 50 088 in year-ended terms.

Chart 1: Dwelling finance commitments excluding refinancing (number, year-ended percentage change)



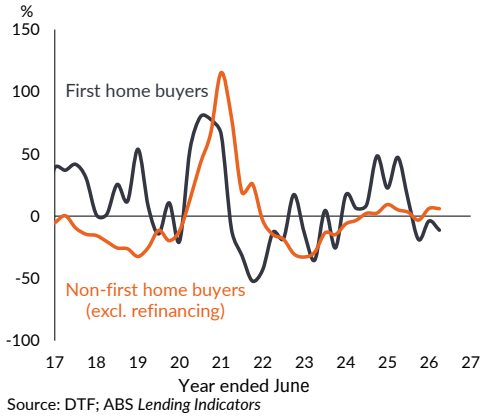
Source: DTF; ABS *Lending Indicators*

Chart 2: Dwelling finance commitments excluding refinancing (value, quarterly, seasonally adjusted)



Source: DTF; ABS *Lending Indicators*

Chart 3: Dwelling finance commitments (number, seasonally adjusted, year-ended percentage change)



Source: DTF; ABS *Lending Indicators*

Table 1: Housing finance for owner occupation

	Period				Change		
	Sep 25	Jun 26	Sep 26	Year to date	Quarterly[1]	Year-ended[2]	Year-average[3]
Northern Territory							
Number							
Total dwelling commitments							
Original	1 087	1 222	1 206	4 638	n.r.	10.9%	11.3%
– total excl. refinancing	577	597	571	2 315	n.r.	-1.0%	0.0%
Type					n.r.		
– first home buyers	229	249	201	924	n.r.	-12.2%	-4.4%
– non-first home buyers (excl. refinancing)	348	348	370	1 391	n.r.	6.3%	3.3%
					n.r.		
Purpose (excluding refinancing)					n.r.		
– new dwellings (incl. construction and purchases of new dwellings)	71	105	92	377	n.r.	29.6%	13.6%
					n.r.		
– purchases of established dwellings	506	492	479	1 938	n.r.	-5.3%	-2.2%
Refinancing of established dwellings	510	625	635	2 323	n.r.	24.5%	25.4%
Seasonally adjusted							
– total excl. refinancing	594	609	587	2 310	-3.6%	-1.2%	-0.5%
Type							
– first home buyers	249	250	221	918	-11.6%	-11.2%	-5.6%
– non-first home buyers (excl. refinancing)	345	359	366	1 392	1.9%	6.1%	3.2%
Trend							
– total excl. refinancing	593	573	587	2 305	2.4%	-1.0%	-0.7%
Other (original)[4]	88	110	75	370	n.r.	-14.8%	31.7%
Value ($M)							
Total dwelling commitments (excl. refinancing)							
Original	278	326	318	1 245	n.r.	14.2%	12.4%
Seasonally adjusted	291	324	333	1 244	2.8%	14.6%	12.0%
Trend	293	312	328	1 236	5.1%	12.1%	11.6%
Australia							
Number							
Total dwelling commitments							
Original	198 484	196 279	182 033	773 266	n.r.	-8.3%	1.9%
– total excl. refinancing	84 235	83 149	75 944	329 662	n.r.	-9.8%	-0.4%
Type					n.r.		
– first home buyers	29 252	30 140	25 714	117 001	n.r.	-12.1%	0.5%
– non-first home buyers (excl. refinancing)	54 983	53 009	50 230	212 661	n.r.	-8.6%	-0.9%
					n.r.		
Purpose (excluding refinancing)					n.r.		
– new dwellings (incl. construction and purchases of new dwellings)	13 312	14 654	12 367	54 317	n.r.	-7.1%	4.5%
					n.r.		
– purchases of established dwellings	70 923	68 495	63 577	275 345	n.r.	-10.4%	-1.4%
Refinancing of established dwellings	114 249	113 130	106 089	443 604	n.r.	-7.1%	3.8%
Seasonally adjusted							
– total excl. refinancing	84 922	80 842	76 578	329 473	-5.3%	-9.8%	-0.5%
Type							
– first home buyers	30 136	28 909	26 415	117 110	-8.6%	-12.3%	0.2%
– non-first home buyers (excl. refinancing)	54 841	52 009	50 088	212 472	-3.7%	-8.7%	-1.0%
Trend							
– total excl. refinancing	85 183	80 873	77 026	328 424	-4.8%	-9.6%	-1.3%
Other (original)[4]	13 273	13 698	11 497	52 812	n.r.	-13.4%	4.4%
Value ($M)							
Total dwelling commitments (excl. refinancing)							
Original	58 504	60 753	55 867	242 180	n.r.	-4.5%	8.3%
Seasonally adjusted	59 184	59 590	56 453	241 847	-5.3%	-4.6%	8.3%
Trend	58 576	59 112	57 418	237 238	-2.9%	-2.0%	6.2%

n.r.: not reported due to high seasonality between periods.

1 Compares the latest quarter with the previous quarter.
2 Compares the latest quarter with the quarter last year.
3 Compares the 4 quarters up to and including the latest quarter with the previous 4 quarter period.
4 Includes purchases of residential land, alterations, additions and repairs.

Source: Department of Treasury and Finance; ABS *Lending Indicators*

Term	Definition
Refinancing	A new loan obtained to replace an existing loan.
First home buyers	First home buyers are borrowers entering the home ownership market for the first time, whether or not they are purchasing a dwelling for owner-occupation or investment purposes. This includes all borrowers entering the home ownership market for the first time, regardless of whether or not they have received or are eligible for a first-home buyer grant.
Quarterly change	Compares the latest quarter with the previous quarter
Year-ended change	Compares the latest quarter with the same quarter last year
Year-average change	Compares the 4 quarters up to and including the latest quarter with the previous 4 quarter period
Seasonally adjusted	A seasonally adjusted series involves estimating and removing the cyclical and seasonal effects from the original data. Seasonally adjusting a time series is useful if you wish to understand the underlying patterns of change or movement in a population, without the impact of the seasonal or cyclical effects.
Trend	A trend series is a seasonally adjusted series that has been further adjusted to remove irregular effects and 'smooth' out the series to show the overall 'trend' of the data over time.

Caution is advised when using data for the Territory, as it is often derived from small samples and can be highly volatile. Although due care has been exercised in preparing this material, no responsibility is accepted for any errors or omission.

This brief is based on the 'Lending Indicators, Australia' ABS publication and includes content sourced from the Economic and Financial Statistics collection effective from July 2019. Data for some indicators is not directly comparable to the historical time series. Some data has been revised and should therefore be used with caution.

Lending Indicators, Australia | Australian Bureau of Statistics (abs.gov.au)

More information

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