

# Housing finance for owner occupation

September quarter 2025 | Economic brief

## Housing finance commitments

	NT	Aust
Year-ended change excl. refinancing (seasonally adjusted, number)	↑21.1%	↑1.7%
Quarterly change excl. refinancing (seasonally adjusted, value)	↑0.3%	↑4.7%
Year-ended change excl. refinancing (seasonally adjusted, value)	↑30.7%	↑9.8%

The number of owner-occupier loans excluding refinancing in the Territory increased by 21.1% to 602 over the year to the September quarter 2025. This is the strongest result of the jurisdictions which otherwise ranged from a decline of 3.3% in Western Australia to an increase of 17.7% in the Australian Capital Territory (Chart 1). This reflects an increase in first home buyers (up by 46.1%) and an increase in non-first home buyers (up by 8.5%).

The value of housing finance commitments excluding refinancing in the Territory increased by 0.3% to \$285 million in the September quarter 2025, and increased by 30.7% over the year. Nationally the value increased by 4.7% in the quarter and increased by 9.8% over the year (Chart 2).

## Number of first home buyer commitments

	NT	Aust
Year-ended change (original)	↑44.9%	↓0.9%

Over the year to the September quarter 2025, the number of commitments by first home buyers in the Territory increased by 44.9% to 229 (Chart 3). This was the strongest result of the jurisdictions, which otherwise ranged from a decline of 7.7% in Western Australia to an increase of 20.7% in the Australia Capital Territory. Nationally, the number of commitments declined by 0.9% to 29,252.

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

	NT	Aust
Year-ended change (original)	↑5.7%	↑3.4%

The number of commitments by non-first home buyers in the Territory increased by 5.7% to 355 over the year to the September quarter 2025. Nationally, the number of commitments increased by 3.4% to 55,435 over the same period.

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

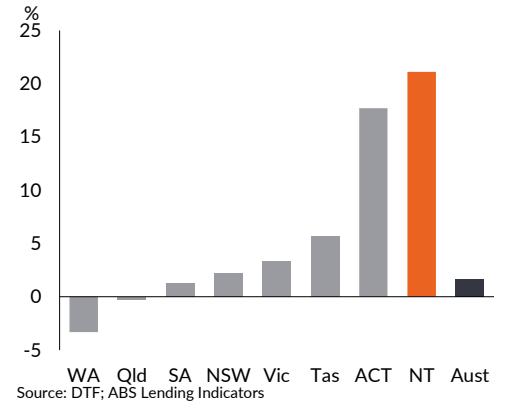


Chart 2: Dwelling finance commitments excluding refinancing (value, quarterly, seasonally adjusted)

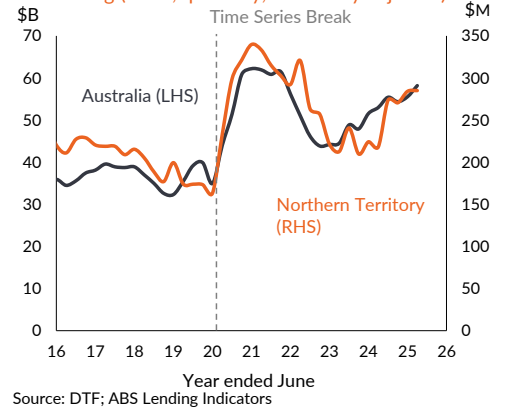


Chart 3: Dwelling finance commitments (number, year-ended percentage change)

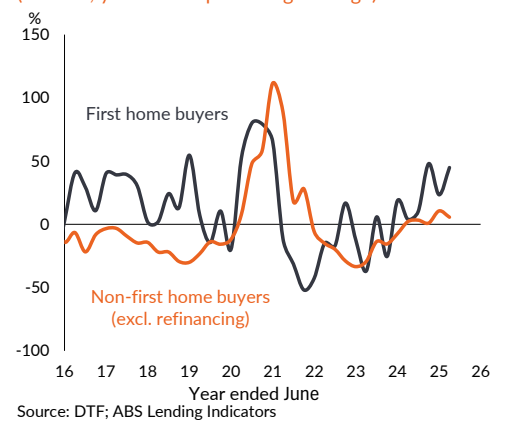


Table 1: Housing finance for owner occupation

	Period				Change		
	Sep 24	Jun 25	Sep 25	Year to date	Quarterly <sup>1</sup>	Year-ended <sup>2</sup>	Year-average <sup>3</sup>
<b>Northern Territory</b>							
<b>Number</b>							
Total dwelling commitments							
Original	891	1 086	1 094	4 180	n.p.	22.8%	17.2%
– total excl. refinancing	494	591	584	2 327	n.p.	18.2%	13.8%
Type							
– first home buyers	158	258	229	967	n.p.	44.9%	28.8%
– non-first home buyers (excl. refinancing)	336	333	355	1 360	n.p.	5.7%	5.1%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	46	97	71	332	n.p.	54.3%	71.1%
– purchases of established dwellings	448	494	513	1 995	n.p.	14.5%	7.8%
Refinancing of established dwellings	397	495	510	1 853	n.p.	28.5%	21.8%
Seasonally adjusted							
– total excl. refinancing	497	608	602	2 334	-1.0%	21.1%	14.7%
Type							
– first home buyers	167	264	244	970	-7.6%	46.1%	29.7%
– non-first home buyers (excl. refinancing)	330	344	358	1 364	4.1%	8.5%	6.1%
Trend							
– total excl. refinancing	548	590	606	2 332	2.7%	10.6%	8.5%
Other (original) <sup>4</sup>	41	69	88	281	n.p.	114.6%	22.7%
<b>Value (\$M)</b>							
Total dwelling commitments (excl. refinancing)							
Original	215	286	281	1 114	n.p.	30.6%	24.4%
Seasonally adjusted	218	284	285	1 114	0.3%	30.7%	24.7%
Trend	248	282	286	1 110	1.5%	15.1%	23.8%
<b>Australia</b>							
<b>Number</b>							
Total dwelling commitments							
Original	177 084	198 498	198 901	759 180	n.p.	12.3%	12.1%
– total excl. refinancing	83 115	84 882	84 687	331 793	n.p.	1.9%	2.7%
Type							
– first home buyers	29 515	30 157	29 252	116 396	n.p.	-0.9%	-1.1%
– non-first home buyers (excl. refinancing)	53 600	54 725	55 435	215 397	n.p.	3.4%	4.9%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	13 857	13 276	13 325	51 999	n.p.	-3.8%	-4.6%
– purchases of established dwellings	69 258	71 606	71 362	279 794	n.p.	3.0%	4.2%
Refinancing of established dwellings	93 969	113 616	114 214	427 387	n.p.	21.5%	20.7%
Seasonally adjusted							
– total excl. refinancing	82 445	82 240	83 846	331 520	2.0%	1.7%	2.8%
Type							
– first home buyers	29 380	28 970	29 637	116 682	2.3%	0.9%	-0.2%
– non-first home buyers (excl. refinancing)	53 065	53 270	54 209	214 838	1.8%	2.2%	4.5%
Trend							
– total excl. refinancing	82 934	82 571	82 975	330 974	0.5%	0.0%	4.2%
Other (original) <sup>4</sup>	12 731	13 224	13 282	50 622	n.p.	4.3%	0.8%
<b>Value (\$M)</b>							
Total dwelling commitments (excl. refinancing)							
Original	53 358	57 544	58 756	223 914	n.p.	10.1%	10.9%
Seasonally adjusted	53 034	55 597	58 229	223 702	4.7%	9.8%	11.0%
Trend	53 441	56 104	57 342	223 075	2.2%	7.3%	12.6%

n.p.: not published

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 \(abs.gov.au\)](https://abs.gov.au)

## More information

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