

Housing finance for owner occupation

December quarter 2025 | Economic brief

Housing finance commitments

	NT	Aust
Year-ended change excl. refinancing (seasonally adjusted, number)	↑7.2%	↑7.4%
Quarterly change excl. refinancing (seasonally adjusted, value)	↑12.9%	↑10.6%
Year-ended change excl. refinancing (seasonally adjusted, value)	↑19.2%	↑18.6%

The number of owner-occupier loans excluding refinancing in the Territory increased by 7.2% to 611 over the year to the December quarter 2025. The Territory recorded the fourth weakest result of the jurisdictions which ranged from 0.7% in South Australia to 17.1% in Tasmania (Chart 1). This reflects an increase in first home buyers (up by 13.3%) and an increase in non-first home buyers (up by 3.2%).

The value of housing finance commitments excluding refinancing in the Territory increased by 12.9% to \$323 million in the December quarter 2025, and increased by 19.2% over the year. Nationally the value increased by 10.6% in the quarter and increased by 18.6% over the year (Chart 2).

Number of first home buyer commitments

	NT	Aust
Year-ended change (original)	↑13.6%	↑9.9%

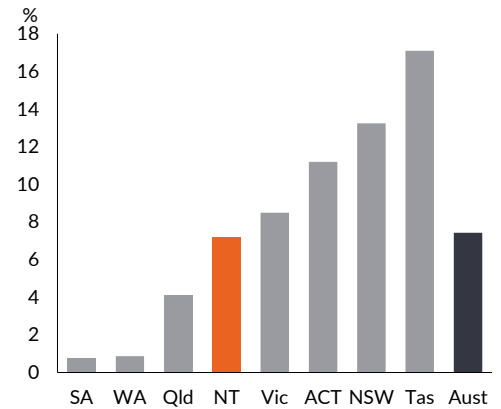
Over the year to the December quarter 2025, the number of commitments by first home buyers in the Territory increased by 13.6% to 293 (Chart 3). The Territory recorded fourth largest increase in the number of commitments by first home buyers which ranged from an increase of 2.9% in Western Australia to an increase of 27.0% in Australian Capital Territory. Nationally, the number of commitments increased by 9.9% to 34,013.

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

	NT	Aust
Year-ended change (original)	↑4.0%	↑6.2%

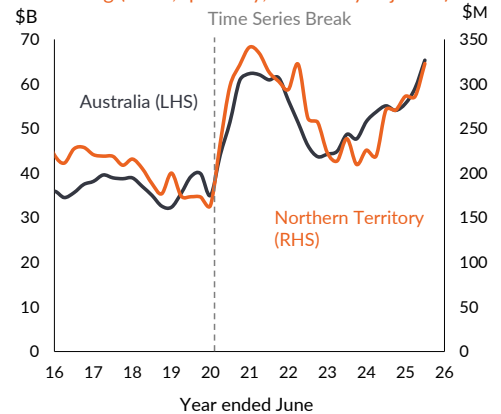
The number of commitments by non-first home buyers in the Territory increased by 4.0% to 389 over the year to the December quarter 2025. Nationally, the number of commitments increased by 6.2% to 60,760 over the same period.

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



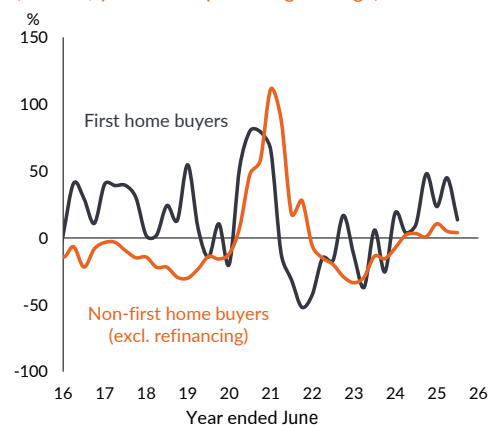
Source: DTF; ABS Lending Indicators

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



Source: DTF; ABS Lending Indicators

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



Source: DTF; ABS Lending Indicators

Table 1: Housing finance for owner occupation

	Period				Change		
	Dec 24	Sep 25	Dec 25	Year to date	Quarterly ¹	Year-ended ²	Year-average ³
Northern Territory							
Number							
Total dwelling commitments							
Original	1 063	1 092	1 223	4 338	n.p.	15.1%	19.8%
– total excl. refinancing	632	582	682	2 375	n.p.	7.9%	14.1%
Type							
– first home buyers	258	229	293	1 002	n.p.	13.6%	29.3%
– non-first home buyers (excl. refinancing)	374	353	389	1 373	n.p.	4.0%	5.1%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	81	71	112	363	n.p.	38.3%	63.5%
– purchases of established dwellings	551	511	570	2 012	n.p.	3.4%	8.2%
Refinancing of established dwellings	431	510	541	1 963	n.p.	25.5%	27.5%
Seasonally adjusted							
– total excl. refinancing	570	601	611	2 373	1.7%	7.2%	15.1%
Type							
– first home buyers	225	247	255	1 001	3.2%	13.3%	30.3%
– non-first home buyers (excl. refinancing)	345	354	356	1 372	0.6%	3.2%	6.0%
Trend							
– total excl. refinancing	561	605	617	2 387	2.0%	10.0%	9.2%
Other (original) ⁴	74	88	108	315	n.p.	45.9%	39.4%
Value (\$M)							
Total dwelling commitments (excl. refinancing)							
Original	294	280	351	1 170	n.p.	19.5%	25.7%
Seasonally adjusted	271	286	323	1 166	12.9%	19.2%	25.9%
Trend	266	296	313	1 167	5.8%	18.0%	22.2%
Australia							
Number							
Total dwelling commitments							
Original	190 028	198 759	211 502	780 682	n.p.	11.3%	13.0%
– total excl. refinancing	88 158	84 507	94 773	338 292	n.p.	7.5%	3.5%
Type							
– first home buyers	30 955	29 252	34 013	119 464	n.p.	9.9%	2.0%
– non-first home buyers (excl. refinancing)	57 203	55 255	60 760	218 828	n.p.	6.2%	4.3%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	14 043	13 323	14 955	52 909	n.p.	6.5%	-3.1%
– purchases of established dwellings	74 115	71 184	79 818	285 383	n.p.	7.7%	4.8%
Refinancing of established dwellings	101 870	114 252	116 729	442 390	n.p.	14.6%	21.5%
Seasonally adjusted							
– total excl. refinancing	82 838	84 947	88 990	337 626	4.8%	7.4%	3.5%
Type							
– first home buyers	29 134	29 772	31 783	119 407	6.8%	9.1%	2.2%
– non-first home buyers (excl. refinancing)	53 704	55 175	57 207	218 219	3.7%	6.5%	4.2%
Trend							
– total excl. refinancing	82 181	85 547	88 586	338 819	3.6%	7.8%	2.4%
Other (original) ⁴	12 847	13 309	14 695	52 497	n.p.	14.4%	4.5%
Value (\$M)							
Total dwelling commitments (excl. refinancing)							
Original	58 726	58 649	69 777	234 904	n.p.	18.8%	12.5%
Seasonally adjusted	55 085	59 065	65 315	234 048	10.6%	18.6%	12.5%
Trend	54 407	59 675	64 022	234 583	7.3%	17.7%	13.3%

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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