Housing finance for owner occupation

June quarter 2026| Economic brief

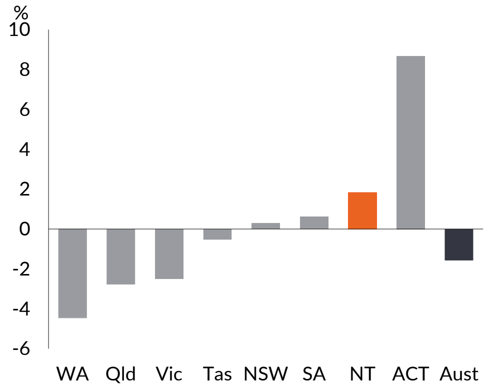
Housing finance commitments

	NT	Aust
Quarterly change excl. refinancing (seasonally adjusted, number)	↑21.3%	↓3.3%
Year-ended change excl. refinancing (seasonally adjusted, number)	↑1.8%	↓1.6%
Quarterly change excl. refinancing (seasonally adjusted, value)	↑20.0%	↓1.9%
Year-ended change excl. refinancing (seasonally adjusted, value)	↑14.7%	↑6.0%

The number of owner-occupier loans excluding refinancing in the Territory increased by 21.3% to 610 in June quarter 2026 and 1.8% in the year-ended terms. This reflects an increase in non-first home buyers by 6.6% and a decline in first home buyers by 4.2%. This is the second strongest result of the jurisdictions which ranged from a decline of 4.5% in Western Australia to an increase of 8.7% in the Australian Capital Territory (Chart 1).

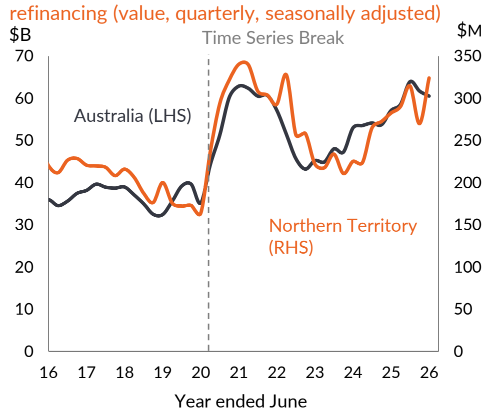
The value of housing finance commitments excluding refinancing in the Territory increased by 20.0% to $324 million in the June quarter 2026, and increased by 14.7% in year-ended terms. Nationally the value declined by 1.9% in the June quarter 2026 and increased by 6.0% in year-ended terms (Chart 2).

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)



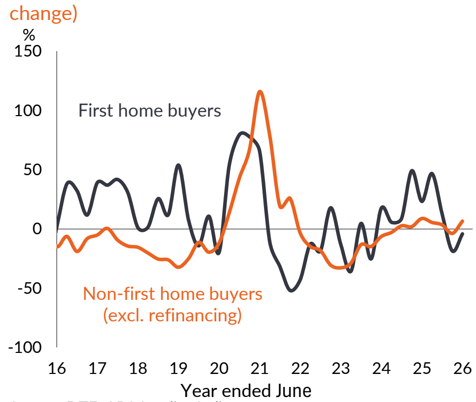
Source: DTF; ABS *Lending Indicators*

Number of first home buyer commitments

	NT	Aust
Quarterly change (seasonally adjusted)	↑28.3%	↓2.9%
Year-ended change (seasonally adjusted)	↓4.2%	flat

In the June quarter 2026, the number of commitments by first home buyers in the Territory increased by 28.3% to 254 but declined by 4.2% in year-ended terms (Chart 3). This was the weakest result of the jurisdictions, which otherwise ranged from a decline of 4.1% in Victoria to an increase of 23.0% in South Australia. Nationally, the number of commitments increased by flat at 29,319.

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



Source: DTF; ABS *Lending Indicators*

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

	NT	Aust
Quarterly change (seasonally adjusted)	↑16.7%	↓2.2%
Year-ended change (seasonally adjusted)	↑6.6%	↓2.6%

The number of commitments by non-first home buyers in the Territory increased by 16.7% to 356 in the June quarter 2026 and by 6.6% in year-ended terms. Nationally, the number of commitments increased by 2.6% to 52,324 year-ended terms.

Table 1: Housing finance for owner occupation

	Period				Change		
	Jun 25	Mar 26	Jun 26	Year to date	Quarterly[1]	Year-ended[2]	Year-average[3]
Northern Territory							
Number							
Total dwelling commitments							
Original	1 080	989	1 220	4 518	n.p.	13.0%	13.8%
– total excl. refinancing	585	464	596	2 318	n.p.	1.9%	3.9%
Type							
– first home buyers	258	181	248	951	n.p.	-3.9%	6.1%
– non-first home buyers (excl. refinancing)	327	283	348	1 367	n.p.	6.4%	2.4%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	97	66	105	354	n.p.	8.2%	15.3%
– purchases of established dwellings	488	398	491	1 964	n.p.	0.6%	2.1%
Refinancing of established dwellings	495	525	624	2 200	n.p.	26.1%	26.4%
Seasonally adjusted							
– total excl. refinancing	599	503	610	2 314	21.3%	1.8%	4.0%
Type							
– first home buyers	265	198	254	946	28.3%	-4.2%	5.6%
– non-first home buyers (excl. refinancing)	334	305	356	1 368	16.7%	6.6%	3.0%
Trend							
– total excl. refinancing	593	566	567	2 302	0.2%	-4.4%	1.1%
Other (original)[4]	69	77	110	383	n.p.	59.4%	63.7%
Value ($M)							
Total dwelling commitments (excl. refinancing)							
Original	283	250	325	1 204	n.p.	14.8%	15.2%
Seasonally adjusted	283	270	324	1 200	20.0%	14.7%	14.9%
Trend	287	299	306	1 194	2.3%	6.7%	13.8%
Australia							
Number							
Total dwelling commitments							
Original	198 364	183 717	196 192	789 631	n.p.	-1.1%	7.1%
– total excl. refinancing	84 643	76 059	83 109	337 911	n.p.	-1.8%	2.4%
Type							
– first home buyers	30 167	27 134	30 129	120 528	n.p.	-0.1%	3.3%
– non-first home buyers (excl. refinancing)	54 476	48 925	52 980	217 383	n.p.	-2.7%	1.9%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	13 267	12 327	14 650	55 256	n.p.	10.4%	5.2%
– purchases of established dwellings	71 376	63 732	68 459	282 655	n.p.	-4.1%	1.9%
Refinancing of established dwellings	113 721	107 658	113 083	451 720	n.p.	-0.6%	10.9%
Seasonally adjusted							
– total excl. refinancing	82 931	84 371	81 626	337 844	-3.3%	-1.6%	2.3%
Type							
– first home buyers	29 305	30 210	29 319	120 879	-2.9%	0.0%	3.7%
– non-first home buyers (excl. refinancing)	53 724	53 528	52 324	217 248	-2.2%	-2.6%	1.8%
Trend							
– total excl. refinancing	83 160	84 618	82 795	337 987	-2.2%	-0.4%	2.3%
Other (original)[4]	13 174	12 957	13 681	54 571	n.p.	3.8%	9.1%
Value ($M)							
Total dwelling commitments (excl. refinancing)							
Original	57 401	55 927	60 729	244 792	n.p.	5.8%	12.1%
Seasonally adjusted	57 086	61 705	60 527	244 725	-1.9%	6.0%	12.0%
Trend	57 847	62 295	60 909	247 363	-2.2%	5.3%	12.5%

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)

More information

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