

Housing finance for owner occupation

March quarter 2026 | Economic brief

Housing finance commitments

	NT	Aust
Year- average change excl. refinancing (seasonally adjusted, number)	↑7.7%	↑2.9%
Quarterly change excl. refinancing (seasonally adjusted, value)	↓17.4%	↓4.3%
Year- average change excl. refinancing (seasonally adjusted, value)	↑17.6%	↑12.6%

The number of owner-occupier loans excluding refinancing in the Territory increased by 7.7% to 2,313 in the March quarter 2026 in year-average terms. This reflects an increase in first home buyers (up by 13.4%) and an increase in non-first home buyers (up by 4.1%). This is the third strongest result of the jurisdictions which ranged from a decline of 2.7% in Western Australia to an increase of 12.4% in the Australian Capital Territory (Chart 1).

The value of housing finance commitments excluding refinancing in the Territory declined by 17.4% in the March quarter 2026 (Chart 2), and increased by 17.6% to \$1.2 billion in year-average terms. Nationally the value increased by 12.6% over the same period.

Number of first home buyer commitments

	NT	Aust
Quarterly change (seasonally adjusted)	↓20.6%	↓4.3%
Year-average change (seasonally adjusted)	↑13.4%	↑3.2%

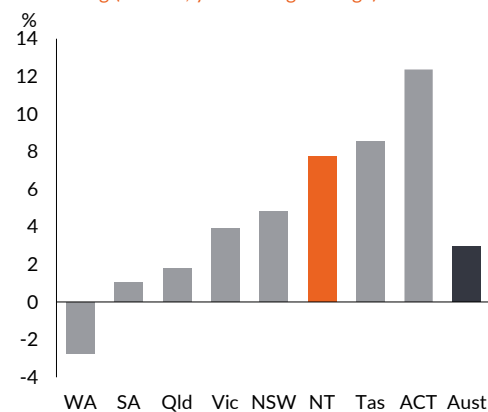
In the March quarter 2026, the number of commitments by first home buyers in the Territory declined by 20.6%, and increased by 13.4% in year-average terms (Chart 3). This was the third strongest result of the jurisdictions, which otherwise ranged from a decline of 3.7% in Western Australia to an increase of 22.6% in the Australian Capital Territory. Nationally, the number of commitments increased by 3.2% to 120,841 over the same period.

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

	NT	Aust
Quarterly change (seasonally adjusted)	↓13.3%	↓6.4%
Year-average change (seasonally adjusted)	↑4.1%	↑3.1%

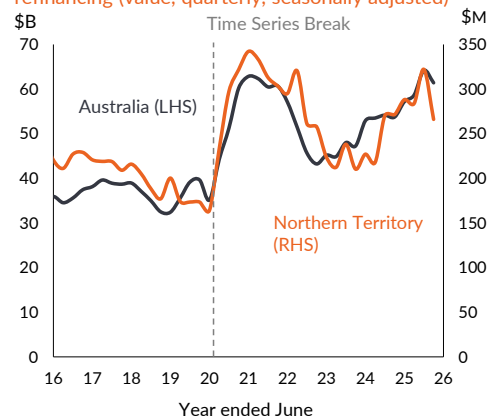
The number of commitments by non-first home buyers in the Territory declined by 13.3% in the March quarter 2026, and increased by 4.1% in year-average terms. Nationally, the number of commitments increased by 3.1% to 219,228 over the same period.

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



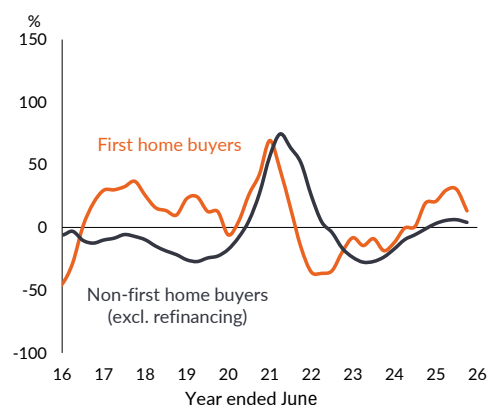
Source: DTF; ABS Lending Indicators

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-average change)



Source: DTF; ABS Lending Indicators

Table 1: Housing finance for owner occupation

	Period				Change		
	Mar 25	Dec 25	Mar 26	Year to date	Quarterly ¹	Year-ended ²	Year-average ³
Northern Territory							
Number							
Total dwelling commitments							
Original	937	1 223	986	4 387	n.p.	5.2%	16.1%
– total excl. refinancing	520	682	461	2 316	n.p.	-11.3%	7.4%
Type							
– first home buyers	222	293	181	961	n.p.	-18.5%	13.5%
– non-first home buyers (excl. refinancing)	298	389	280	1 355	n.p.	-6.0%	3.5%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	83	112	66	346	n.p.	-20.5%	31.1%
– purchases of established dwellings	437	570	395	1 970	n.p.	-9.6%	4.1%
Refinancing of established dwellings	417	541	525	2 071	n.p.	25.9%	27.6%
Seasonally adjusted							
– total excl. refinancing	564	601	503	2 313	-16.3%	-10.8%	7.7%
Type							
– first home buyers	240	247	196	958	-20.6%	-18.3%	13.4%
– non-first home buyers (excl. refinancing)	324	354	307	1 355	-13.3%	-5.2%	4.1%
Trend							
– total excl. refinancing	579	574	533	2 307	-7.1%	-7.9%	3.5%
Other (original) ⁴	50	108	79	344	n.p.	58.0%	48.9%
Value (\$M)							
Total dwelling commitments (excl. refinancing)							
Original	253	351	247	1 165	n.p.	-2.1%	18.0%
Seasonally adjusted	272	322	266	1 160	-17.4%	-2.0%	17.6%
Trend	275	295	288	1 164	-2.6%	4.5%	14.5%
Australia							
Number							
Total dwelling commitments							
Original	171 753	211 502	182 789	791 718	n.p.	6.4%	11.0%
– total excl. refinancing	74 066	94 773	75 766	339 992	n.p.	2.3%	3.0%
Type							
– first home buyers	26 032	34 013	27 078	120 510	n.p.	4.0%	2.8%
– non-first home buyers (excl. refinancing)	48 034	60 760	48 688	219 482	n.p.	1.4%	3.2%
Purpose (excluding refinancing)							
– new dwellings (incl. construction and purchases of new dwellings)	11 355	14 955	12 294	53 848	n.p.	8.3%	-0.6%
– purchases of established dwellings	62 711	79 818	63 472	286 144	n.p.	1.2%	3.7%
Refinancing of established dwellings	97 687	116 729	107 023	451 726	n.p.	9.6%	17.9%
Seasonally adjusted							
– total excl. refinancing	80 453	88 537	82 453	339 564	-6.9%	2.5%	2.9%
Type							
– first home buyers	28 805	31 590	30 241	120 841	-4.3%	5.0%	3.2%
– non-first home buyers (excl. refinancing)	52 432	56 936	53 265	219 228	-6.4%	1.6%	3.1%
Trend							
– total excl. refinancing	81 858	85 710	84 907	339 293	-0.9%	3.7%	2.6%
Other (original) ⁴	11 269	14 695	12 930	54 158	n.p.	14.7%	7.8%
Value (\$M)							
Total dwelling commitments (excl. refinancing)							
Original	48 888	69 777	55 679	241 695	n.p.	13.9%	12.7%
Seasonally adjusted	53 753	64 184	61 422	241 487	-4.3%	14.3%	12.6%
Trend	54 835	62 978	63 467	245 597	0.8%	15.7%	14.3%

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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