HOUSING FINANCE COMMITMENTS JUN QTR 2026

OWNER OCCUPIERS

Housing finance commitments (excluding refinancing) for owner occupiers in the June quarter 2026:

- In number, rose by 4.1% in South Australia, to be 0.6% higher than a year earlier (fell by 3.3% nationally, to be 1.6% lower than a year earlier) – see Chart 1.
- In value, rose by 5.8% in South Australia, to be 13% higher than a year earlier (fell by 1.9% nationally, but was 6.0% higher than a year earlier).
- The number of finance commitments for the construction or purchase of **new** dwellings rose by 23% in the quarter, to be 21% higher than a year earlier in South Australia. The average finance commitment value was $615,239, down 0.1% in the quarter.
- The number of finance commitments for purchases of **established** dwellings (excluding refinancing), fell by 1.1% in the quarter, to be 5.7% lower than a year earlier. The average value of these commitments was $689,451, up 2.4% in the quarter.

INVESTORS

Housing finance commitments (excluding refinancing) for investors in the June quarter 2026:

- In number, fell by 8.7% in South Australia, but was 4.4% higher than a year earlier (fell by 8.6% nationally, but was 2.8% higher than a year earlier) – see Chart 2.
- In value, fell by 8.1% in South Australia, but was 12% higher than a year earlier (fell by 10% nationally, but was 8.1% higher than a year earlier).
- The number of finance commitments for the construction or purchase of **new** dwellings fell by 2.0% in the quarter but was 25% higher than a year earlier. The average finance commitment value was $657,729, up 3.0% in the quarter.
- The number of finance commitments for purchases of **established** dwellings (excluding refinancing), fell by 13% in the quarter, but was 0.4% higher than a year earlier. The average value of these commitments was $640,771, up 0.9% in the quarter.

Chart 1: **Owner Occupier Housing Finance Commitments** (seas adj, number, thousands)

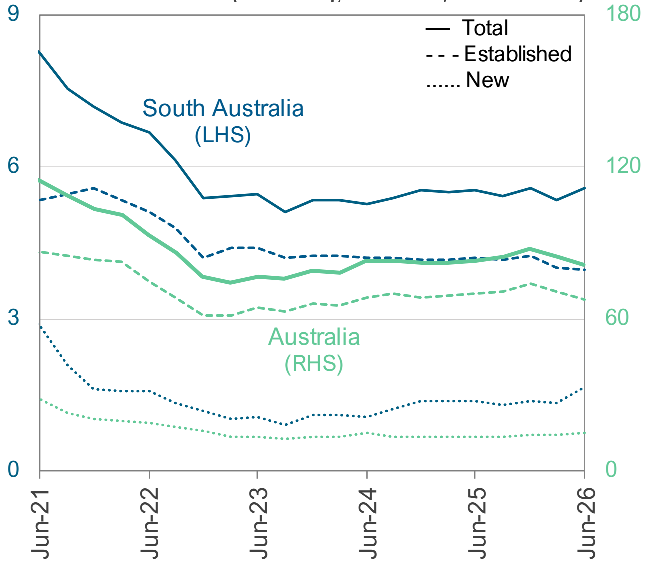
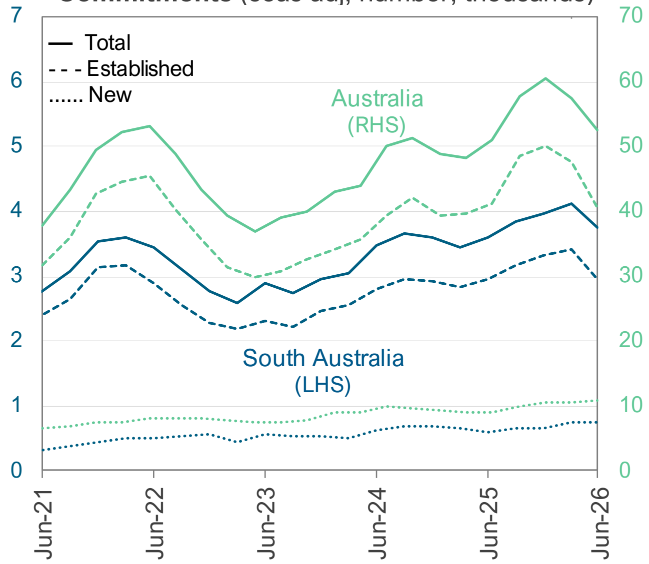


Chart 2: **Investor Housing Finance Commitments** (seas adj, number, thousands)



FIRST HOME BUYERS

In the June quarter 2026, the number of owner occupier housing finance commitments for first home buyers in seasonally adjusted terms rose by 20% in South Australia, to be 23% higher than a year earlier (fell by 2.9% nationally, but remained unchanged from a year earlier) – see Chart 3.

In the June quarter 2026, the average owner occupier first-home buyer loan size in South Australia was $578,450 in seasonally adjusted terms, 13% higher through the year. This compares with $627,000 as the average loan size for owner occupier first-home buyers in Australia, 10% higher over the same period.

Chart 3: **First home buyer loan commitments** (seas adj, number, thousands)

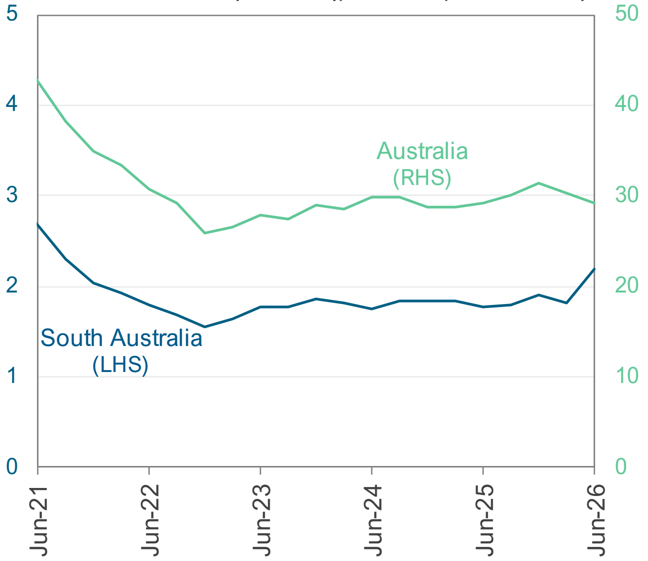
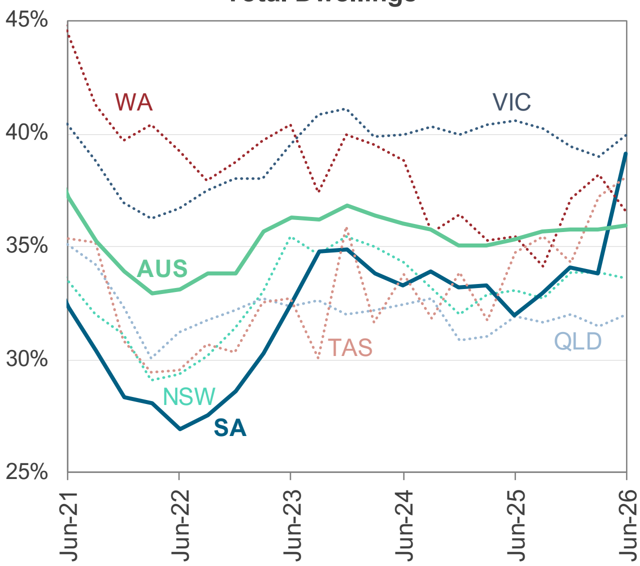


Chart 4: **First Home Buyers as a Share of Total Dwellings**



LAND, ALTERATIONS, ADDITIONS & REPAIRS

The number of housing commitments (excluding refinancing) in the June quarter 2026, in original terms:

- For residential land purchases, rose by 12% in South Australia, to be 7.1% higher than a year earlier (rose by 16% nationally, to be 1.8% higher than a year earlier) – see Chart 5.
- For alterations, additions and repairs, fell by 8.5% in South Australia, to be 1.3% lower than a year earlier (fell by 0.8% nationally, but was 5.3% higher than a year earlier).

The total value of housing commitments (excluding refinancing) in the June quarter 2026, in original terms:

- For residential land purchases, rose by 6.6% in South Australia, to be 36% higher than a year earlier (rose by 19% nationally, to be 16% higher than a year earlier).
- For alterations, additions and repairs, fell by 0.8% in South Australia, but was 11% higher than a year earlier (rose by 2.0% nationally, to be 13% higher than a year earlier).

Chart 5: **Residential Land Purchases** (original, number)

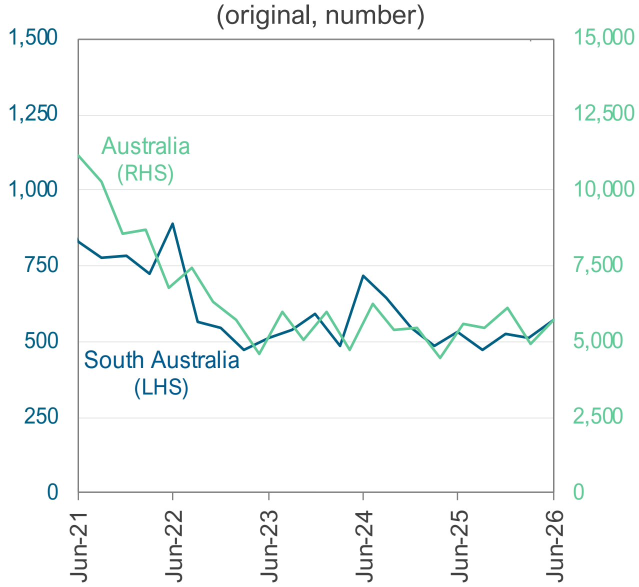


Table 1: **Owner Occupier First Home Buyer Housing Finance Commitments** (seasonally adjusted)

	Number			Average Value ($)	
	1 Year ago Jun 2025	Previous quarter Mar 2026	**Latest quarter Jun 2026**	1 Year ago Jun 2025	**Latest quarter Jun 2026**
NSW	6,799	7,495	6,937	636,152	677,137
VIC	9,806	9,732	9,407	531,562	564,665
QLD	5,786	5,716	5,646	543,692	633,156
SA	**1,773**	**1,813**	**2,181**	**512,803**	**578,450**
WA	3,613	3,740	3,554	514,808	599,297
TAS	591	598	644	425,719	475,932
NT	265	198	254	423,019	475,197
ACT	823	953	865	532,807	570,983
AUS	**29,305**	**30,210**	**29,319**	**570,070**	**627,000**

Table 2: **South Australian Housing Finance Commitments** (seasonally adjusted)

	Latest qtr (Jun qtr 2026)			**Year to Jun qtr 2026**	
	Number	Change since March qtr 2026	Change since June qtr 2025	Number	Change since a year earlier
Owner Occupier					
Total Housing Finance Commitments	5,576	4.1%	0.6%	21,954	-0.3%
By build type ^					
Construction or Purchase of New Dwellings	*1,634*	*22.9%*	*20.9%*	*5,598*	*5.5%*
Purchase of Established Dwellings	*3,972*	*-1.1%*	*-5.7%*	*16,364*	*-2.1%*
By buyer type ^					
First Home Buyer Finance Commitments	*2,181*	*20.3%*	*23.0%*	*7,689*	*5.5%*
Non-First Home Buyer Finance Commitments	*3,401*	*-3.9%*	*-9.6%*	*14,268*	*-3.2%*
Investor					
Total Housing Finance Commitments	3,747	-8.7%	4.4%	15,665	9.9%
By build type ^					
Construction or Purchase of New Dwellings	*731*	*-2.0%*	*24.5%*	*2,801*	*7.6%*
Purchase of Established Dwellings	*2,958*	*-13.5%*	*0.4%*	*12,877*	*10.4%*
By buyer type ^					
First Home Buyer Finance Commitments	*118*	*-6.3%*	*8.3%*	*468*	*-4.3%*
Non-First Home Buyer Finance Commitments	3,629	-8.8%	4.3%	15,197	10.4%
Total Housing Finance Commitments (Investor & Owner Occupier)	9,323	-1.5%	2.1%	37,619	3.7%

^ Breakdowns by build and buyer type may not sum to the broader total due to the seasonal adjustment of the data.

Next release of ABS Lending Indicators is 11 November 2026.