

Regions where it is cheaper to buy versus rent - affordability measures across SA3 regions as at June 2021 (dwellings)

Data sourced from the November 2021 ANZ-CoreLogic Housing Affordability Report

*Loan to Value Ratio

Region	State	Portion of income to service a new mortgage	Proportion of income to pay rent
Albury	NSW	26.6%	26.7%
Armidale	NSW	23.7%	27.9%
Bourke - Cobar - Coonamble	NSW	10.6%	24.5%
Broken Hill and Far West	NSW	10.8%	26.7%
Dubbo	NSW	23.0%	28.7%
Griffith - Murrumbidgee (West)	NSW	24.3%	26.5%
Inverell - Tenterfield	NSW	22.1%	33.6%
Lachlan Valley	NSW	20.0%	27.2%
Lithgow - Mudgee	NSW	32.5%	33.7%
Lower Murray	NSW	16.9%	24.1%
Moree - Narrabri	NSW	15.5%	24.9%
Queanbeyan	NSW	30.0%	31.0%
Richmond Valley - Hinterland	NSW	36.6%	39.1%
Snowy Mountains	NSW	28.4%	36.7%
Tamworth - Gunnedah	NSW	22.3%	27.4%
Tumut - Tumbarumba	NSW	21.5%	29.3%
Upper Hunter	NSW	23.3%	29.3%
Upper Murray exc. Albury	NSW	23.2%	27.5%
Wagga Wagga	NSW	21.9%	27.2%
Young - Yass	NSW	26.0%	27.3%
Campaspe	VIC	26.6%	27.1%
Glenelg - Southern Grampians	VIC	24.7%	29.0%
Grampians	VIC	20.7%	26.7%
Latrobe Valley	VIC	23.8%	27.9%
Loddon - Elmore	VIC	20.7%	31.5%
Maryborough - Pyrenees	VIC	30.0%	32.7%
Mildura	VIC	25.1%	29.0%
Moira	VIC	28.4%	29.3%
Murray River - Swan Hill	VIC	20.6%	26.0%
Shepparton	VIC	23.5%	27.0%
Wangaratta - Benalla	VIC	29.0%	32.8%
Wellington	VIC	24.5%	28.8%
Beaudesert	QLD	31.1%	34.0%
Beenleigh	QLD	27.5%	30.0%
Brisbane Inner	QLD	29.4%	29.8%

Browns Plains	QLD	25.7%	27.2%
Caboolture Hinterland	QLD	33.1%	34.3%
Ipswich Hinterland	QLD	27.2%	28.0%
Ipswich Inner	QLD	23.1%	24.9%
Loganlea - Carbrook	QLD	26.7%	27.4%
Springfield - Redbank	QLD	22.6%	23.9%
Springwood - Kingston	QLD	25.8%	28.6%
Biloela	QLD	10.2%	18.6%
Bowen Basin - North	QLD	14.8%	23.7%
Bundaberg	QLD	27.2%	33.4%
Burnett	QLD	19.2%	29.6%
Cairns - North	QLD	28.7%	31.9%
Cairns - South	QLD	25.3%	32.3%
Central Highlands (Qld)	QLD	15.6%	24.6%
Charters Towers - Ayr - Ingham	QLD	15.5%	24.9%
Darling Downs - East	QLD	17.6%	23.8%
Darling Downs (West) - Maranoa	QLD	14.2%	23.0%
Far North	QLD	21.0%	29.0%
Gladstone	QLD	21.7%	25.3%
Granite Belt	QLD	22.6%	28.1%
Hervey Bay	QLD	39.3%	41.2%
Innisfail - Cassowary Coast	QLD	19.9%	28.4%
Maryborough	QLD	28.9%	36.5%
Outback - North	QLD	12.7%	23.9%
Outback - South	QLD	10.0%	22.3%
Port Douglas - Daintree	QLD	23.5%	29.8%
Robina	QLD	42.1%	43.8%
Rockhampton	QLD	23.2%	32.1%
Southport	QLD	40.5%	41.4%
Surfers Paradise	QLD	37.1%	41.7%
Tablelands (East) - Kuranda	QLD	29.8%	36.3%
Toowoomba	QLD	24.8%	26.0%
Townsville	QLD	20.9%	27.5%
Whitsunday	QLD	30.2%	37.7%
Adelaide City	SA	33.3%	34.2%
Gawler - Two Wells	SA	27.2%	28.0%
Holdfast Bay	SA	38.9%	31.9%
Playford	SA	22.2%	27.6%
Salisbury	SA	27.9%	30.5%
Eyre Peninsula and South West	SA	17.5%	24.5%
Limestone Coast	SA	19.7%	26.0%
Lower North	SA	20.4%	25.4%
Mid North	SA	14.9%	22.7%
Murray and Mallee	SA	20.4%	26.7%

Outback - North and East	SA	11.0%	23.0%
Yorke Peninsula	SA	26.0%	30.0%
Armadale	WA	24.3%	27.3%
Gosnells	WA	25.2%	27.9%
Kwinana	WA	21.4%	26.8%
Mandurah	WA	33.2%	35.0%
Mundaring	WA	30.3%	28.6%
Rockingham	WA	25.5%	28.4%
Serpentine - Jarrahdale	WA	23.3%	24.6%
Swan	WA	26.1%	27.7%
Wanneroo	WA	25.9%	27.2%
Albany	WA	27.7%	30.7%
Bunbury	WA	26.2%	30.2%
East Pilbara	WA	16.8%	32.1%
Esperance	WA	23.3%	27.7%
Gascoyne	WA	22.3%	33.2%
Goldfields	WA	12.9%	23.3%
Kimberley	WA	21.5%	38.4%
Manjimup	WA	23.9%	31.0%
Mid West	WA	19.0%	25.7%
West Pilbara	WA	20.7%	36.9%
Wheat Belt - North	WA	18.9%	27.3%
Wheat Belt - South	WA	11.3%	23.8%
Brighton	TAS	31.3%	33.1%
Hobart - North West	TAS	36.8%	38.0%
Burnie - Ulverstone	TAS	29.0%	32.3%
Central Highlands (Tas.)	TAS	26.9%	33.2%
Launceston	TAS	33.4%	34.6%
Meander Valley - West Tamar	TAS	36.1%	36.6%
West Coast	TAS	21.7%	26.4%
Darwin City	NT	22.2%	29.7%
Darwin Suburbs	NT	24.7%	29.1%
Litchfield	NT	27.9%	31.6%
Palmerston	NT	22.0%	27.8%
Alice Springs	NT	25.2%	30.3%
Katherine	NT	21.9%	33.5%
Molonglo	ACT	12.0%	12.5%