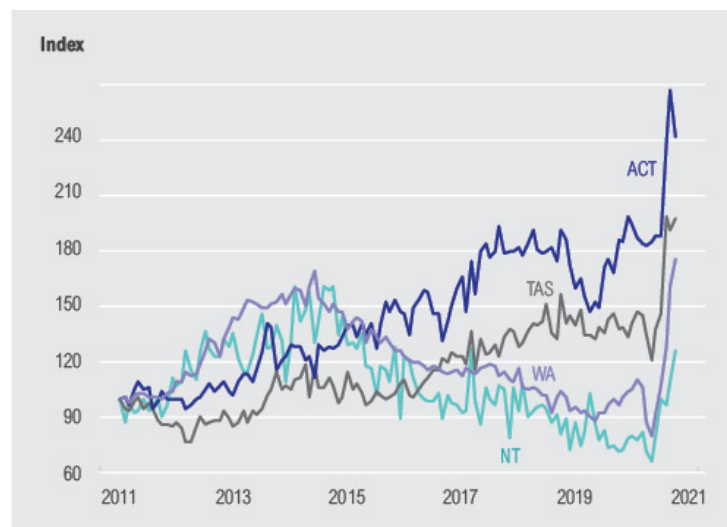
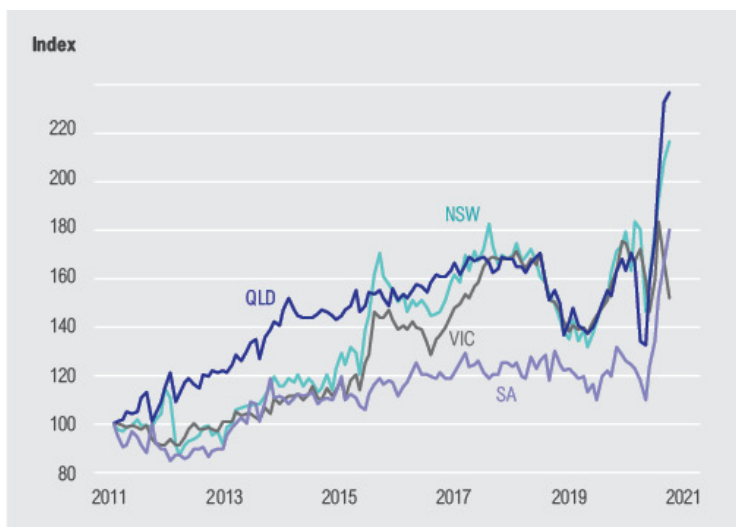


STATE OF THE NATION'S HOUSING REPORT 2020 **CHART PACK**

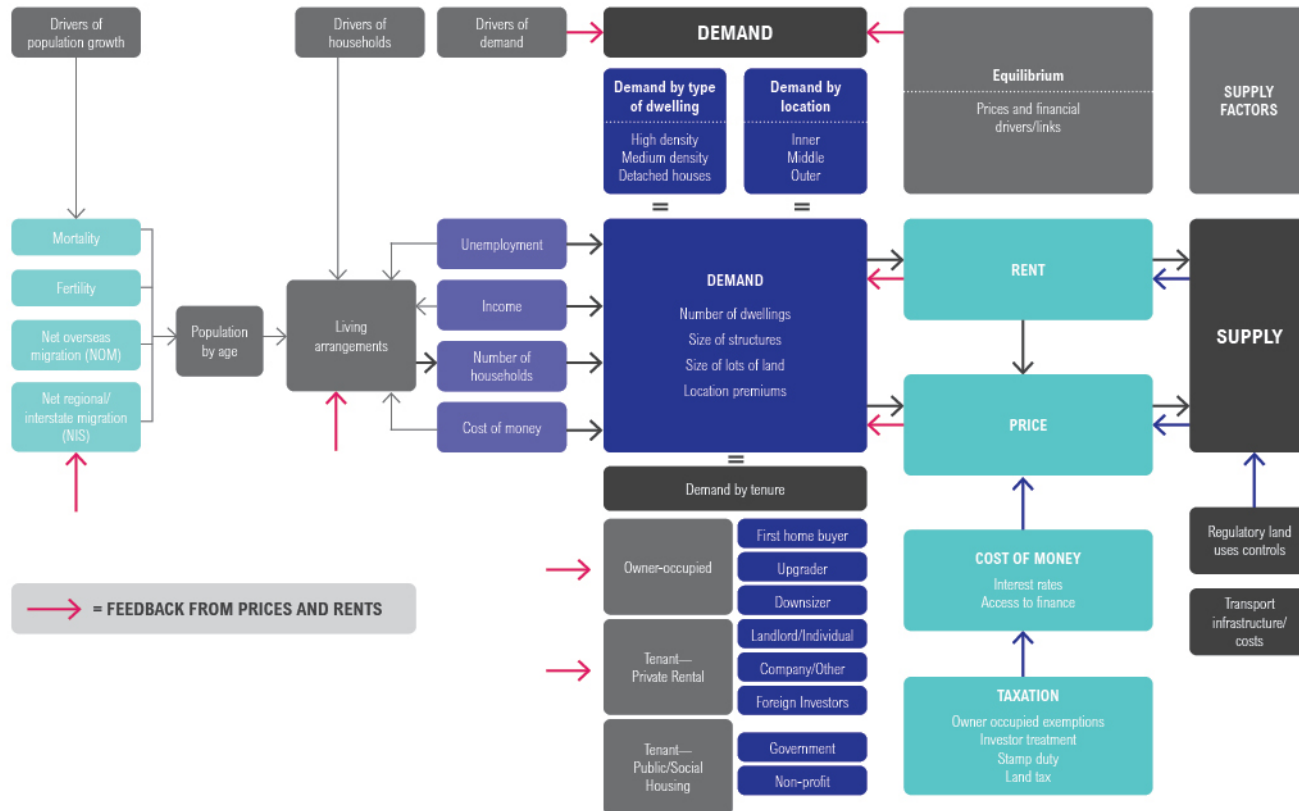
FIGURE 1.1 Owner-occupier Lending Commitments (January 2011=100)*



SOURCE ABS Cat No. 5601.0. * value of lending commitments excluding refinancing

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FIGURE 2.1 Factors that influence housing demand



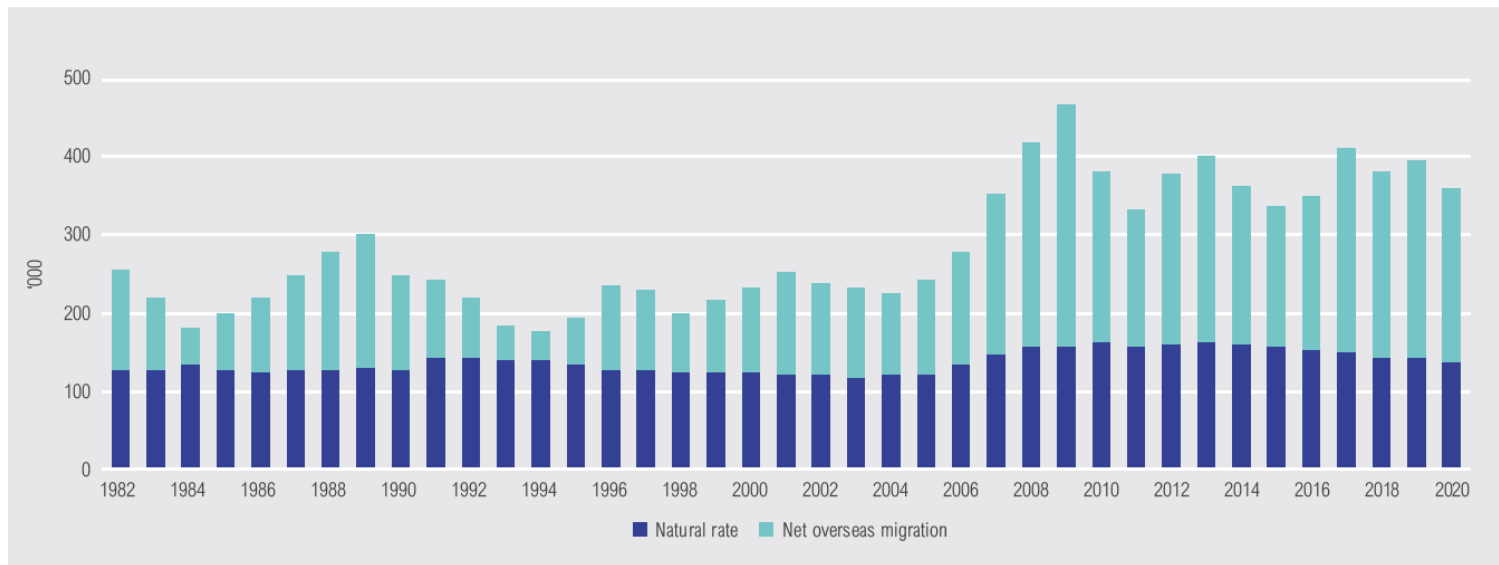
SOURCE Macroplan

NATIONAL HOUSING FINANCE AND INVESTMENT CORPORATION



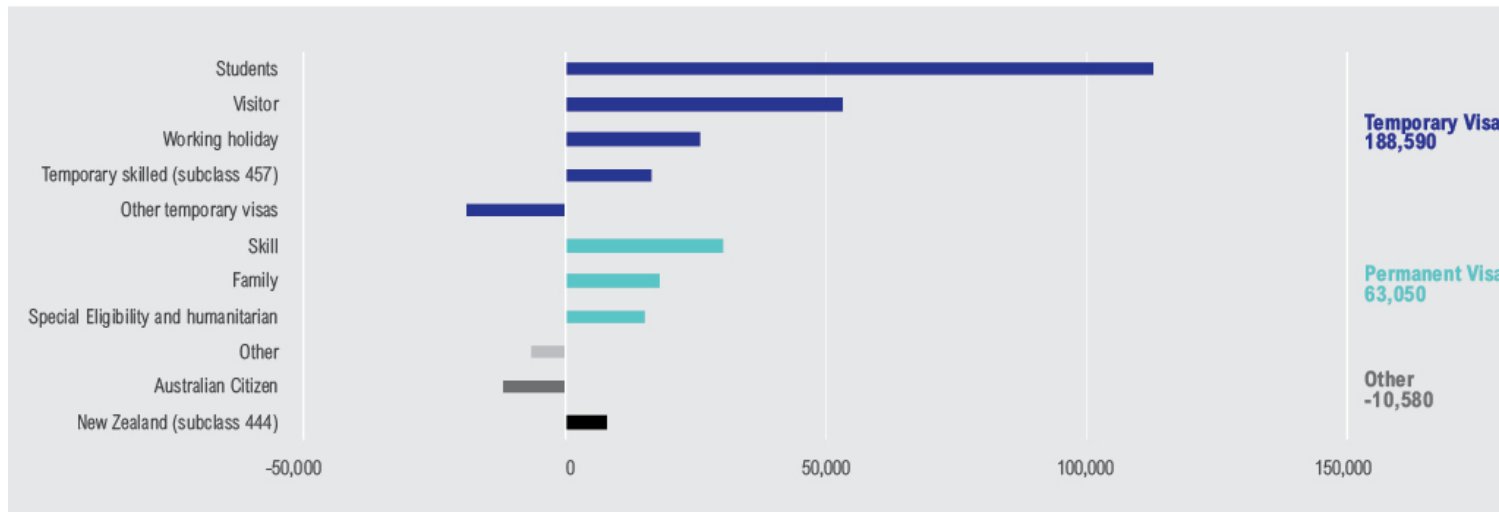
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FIGURE 2.2 Australia's population growth



SOURCE ABS Cat No. 3412.0, NHFIC

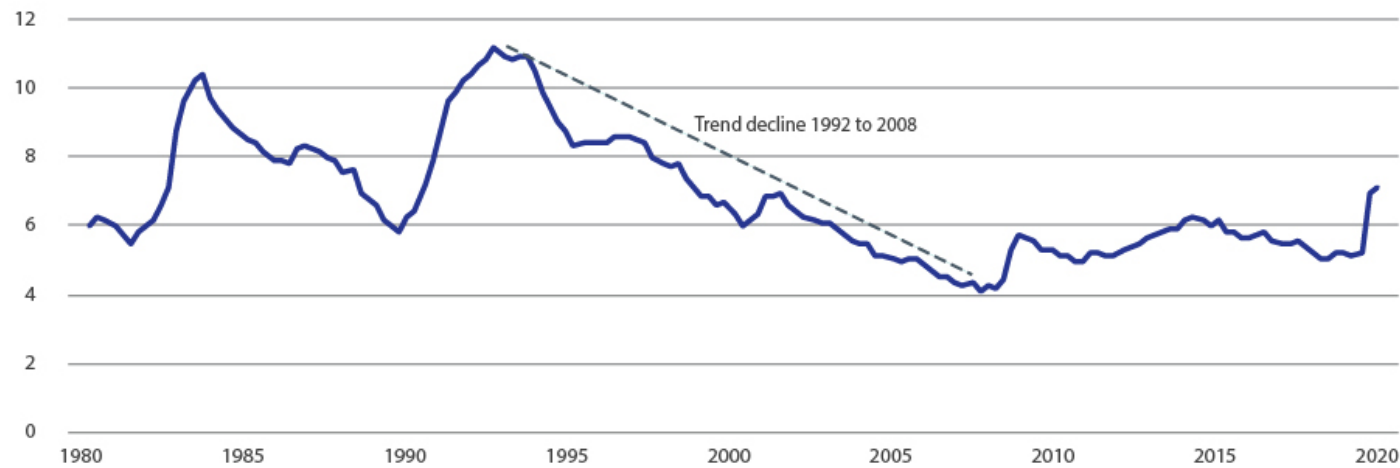
FIGURE 2.3 Net overseas migration, by major groupings and visa (2018–19)



SOURCE ABS Cat 3412.0; Macroplan

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FIGURE 2.4 Quarterly unemployment rate (%) 1980–2020



SOURCE Macropian & ABS catalogue 6202.0 Labour Force, Australia

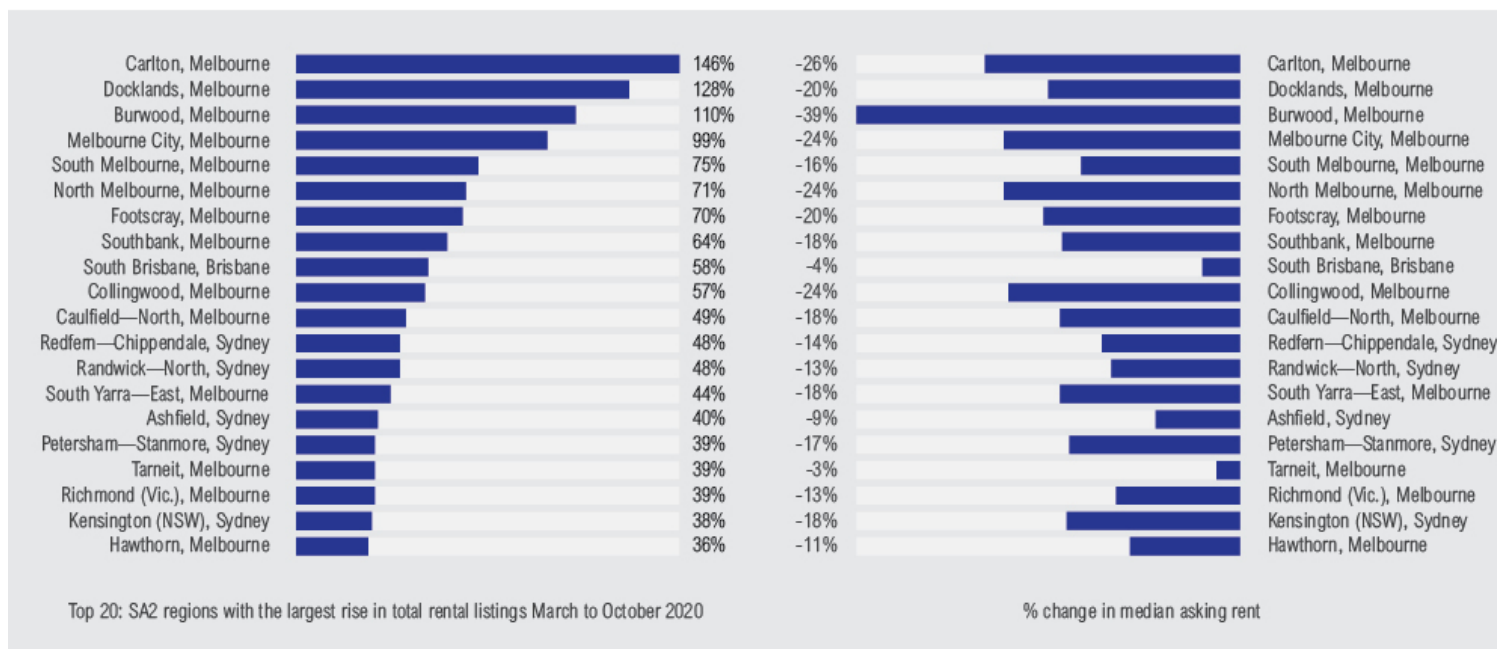
FIGURE 2.5 Dwelling size 1980 to 2018 (square metres)



SOURCE Macroplan

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FIGURE 2.6 Eastern state capital city rental listings and rents



SOURCE Corelogic

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FIGURE 3.1 Finance approvals and building approvals

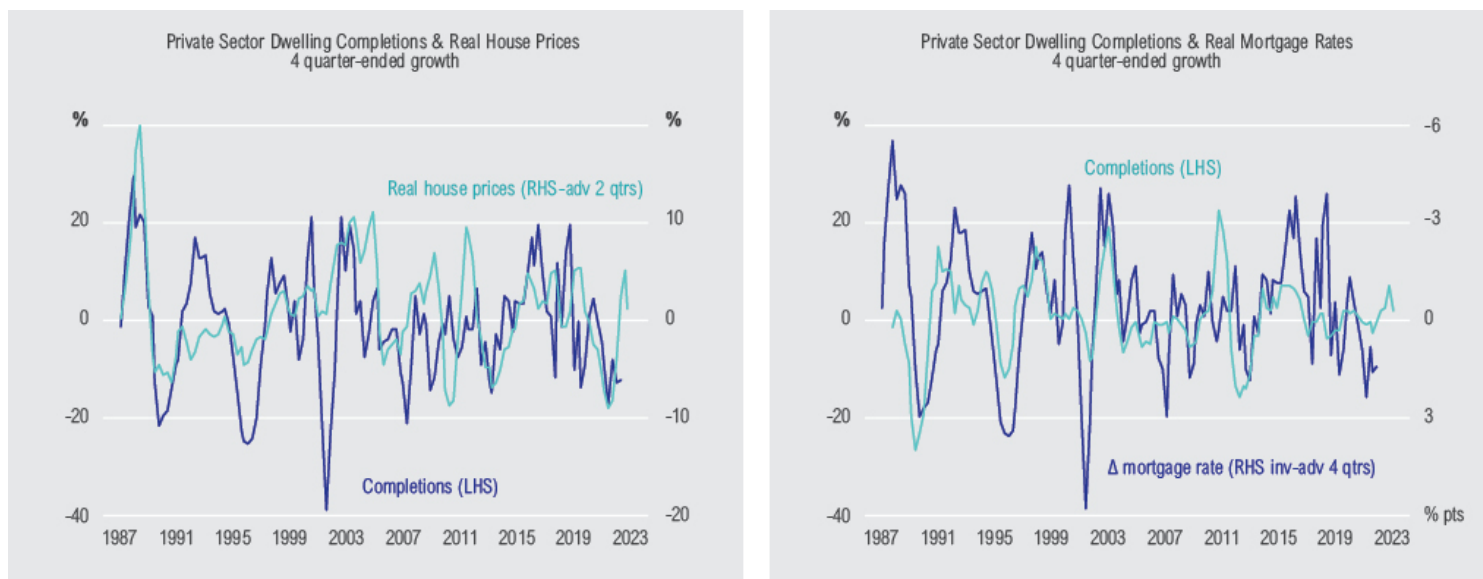


SOURCE ABS, RBA, NHFIC. Developer finance is proxied as fixed term lending to business for residential construction.

*Housing finance is number of loan approvals for both investors and owner-occupiers. Prior to July 2019, the number of investor loan approvals is estimated assuming the ratio of the value of investor and owner-occupier approvals equals the average since July 2019. The ratio of investor loans for construction and newly erected dwellings to total investor approvals is also assumed to be the average since July 2019.

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FIGURE 3.2 Dwelling completions, house prices and interest rates



SOURCE ABS, RBA, NHFIC. House prices are the ABS established median house price. The mortgage rate is the average banks' standard variable mortgage rate.

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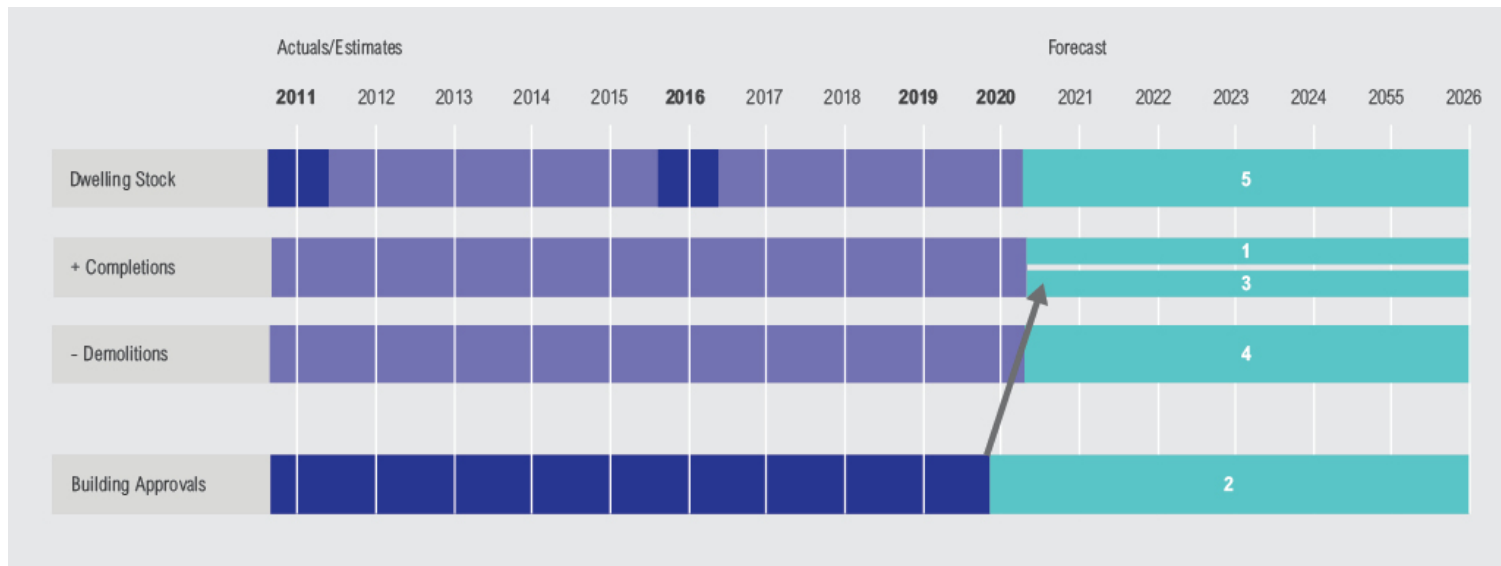
FIGURE 3.3 Quarterly private sector dwelling completions



SOURCE ABS Cat 8752.0, NHFIC.

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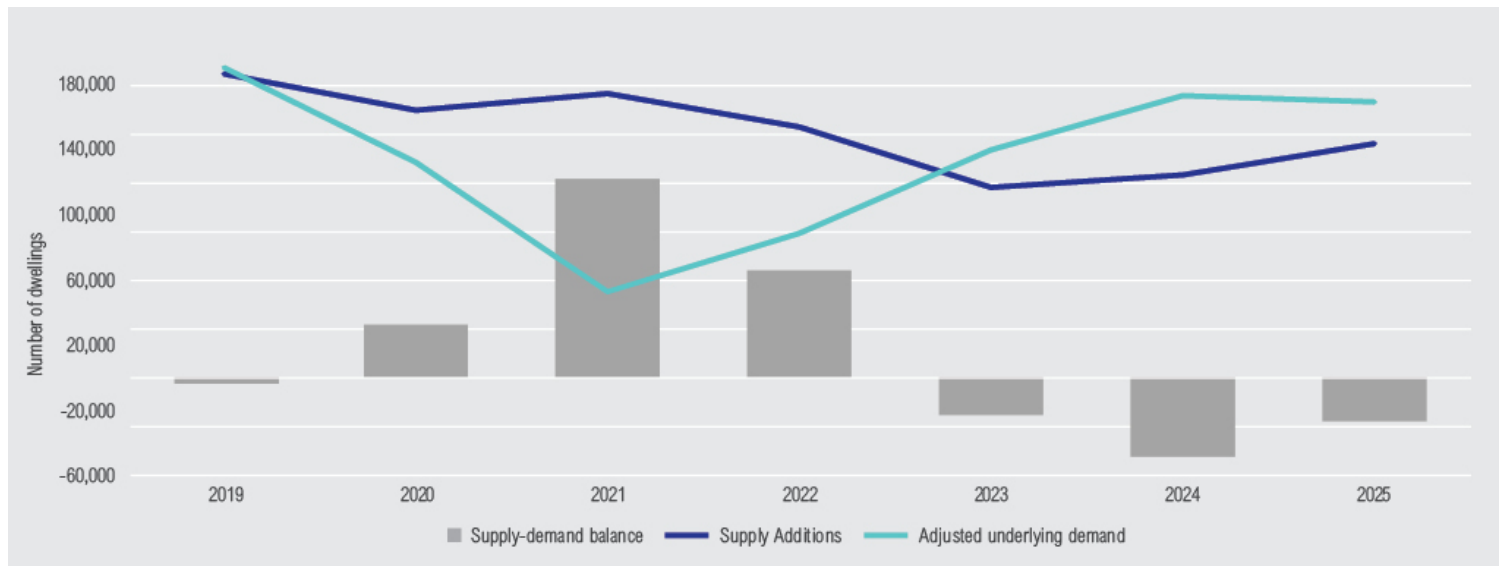
FIGURE 3.4 Supply forecast process



SOURCE SGS Economics

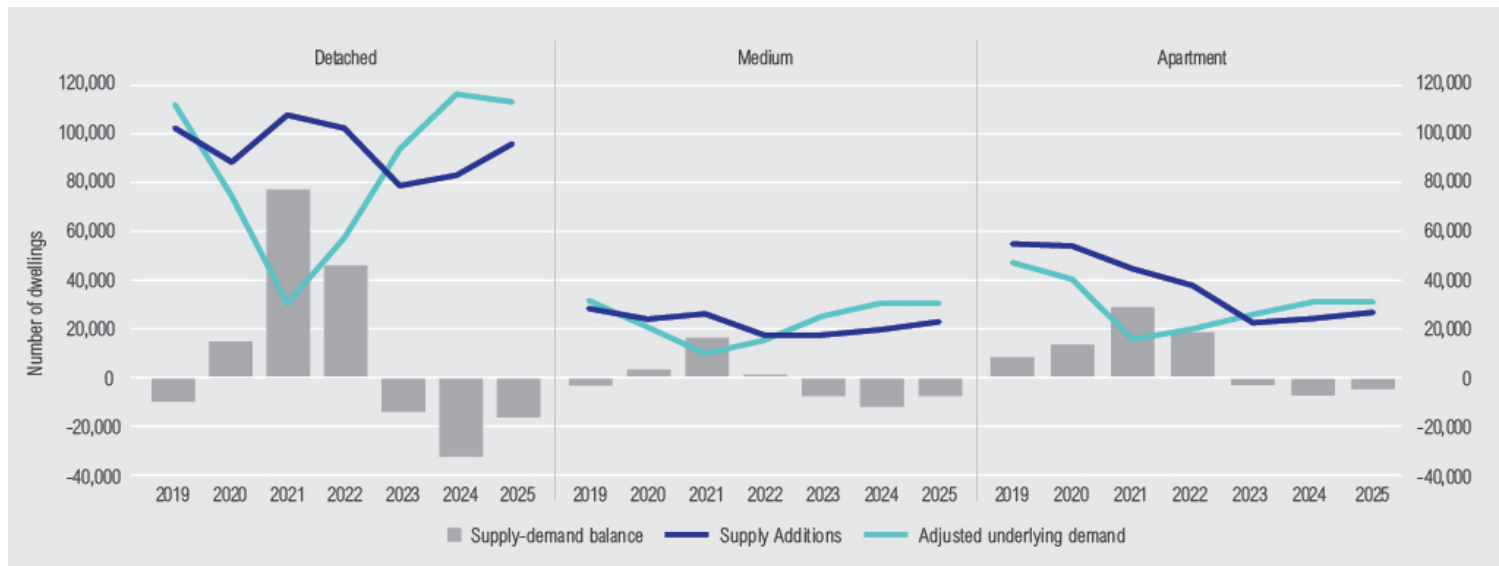
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FIGURE 4.1 Annual change in demand and supply and supply-demand balance



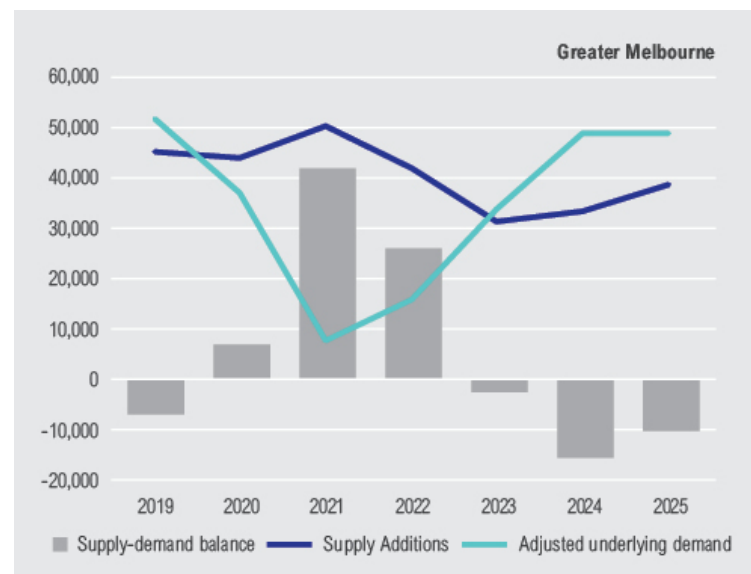
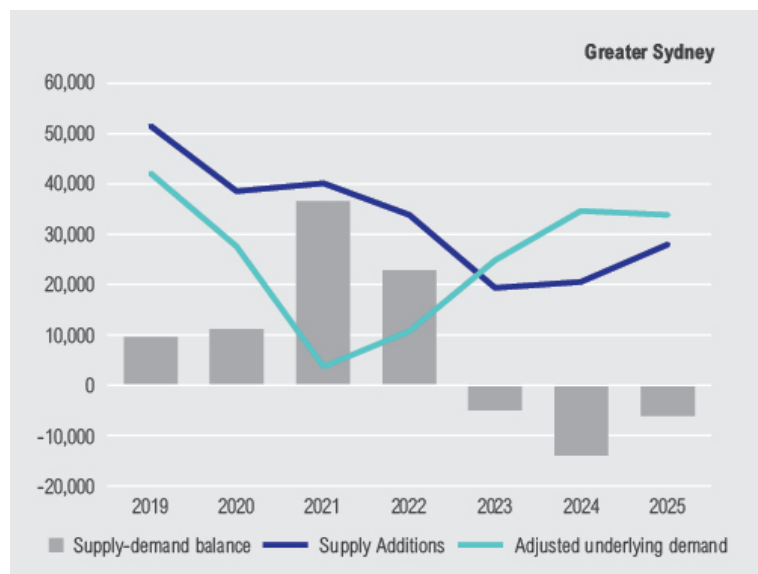
STATE OF THE NATION'S HOUSING REPORT 2020 **CHART PACK**

FIGURE 4.2 Supply-demand balance by dwelling type



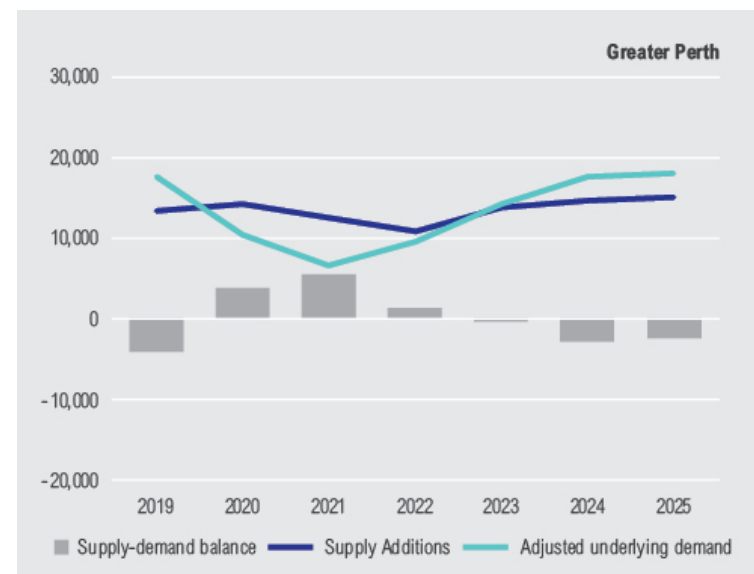
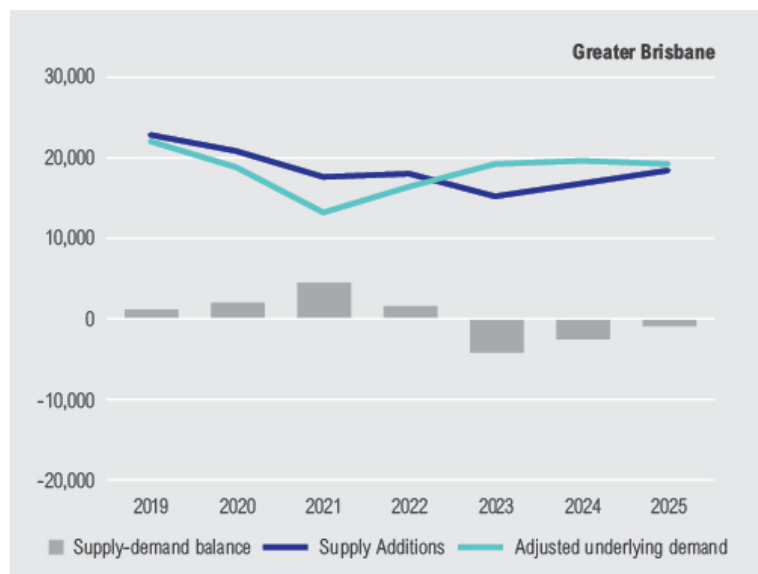
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FIGURE 4.3 Annual change in demand and supply and supply-demand balance by city



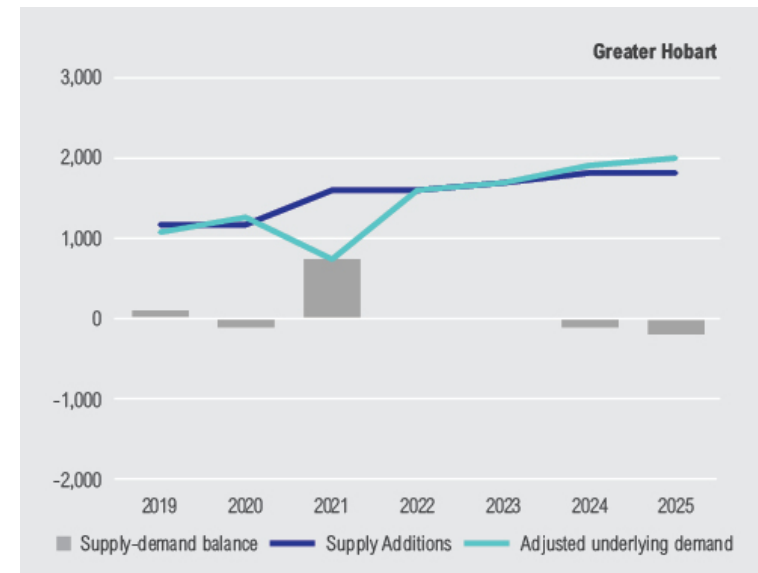
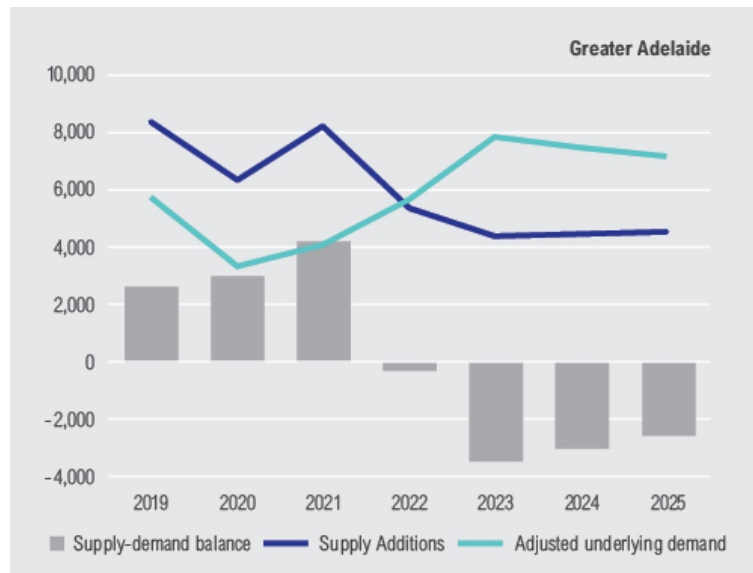
STATE OF THE NATION'S HOUSING REPORT 2020 CHART PACK

FIGURE 4.3 Annual change in demand and supply and supply-demand balance by city (continued)



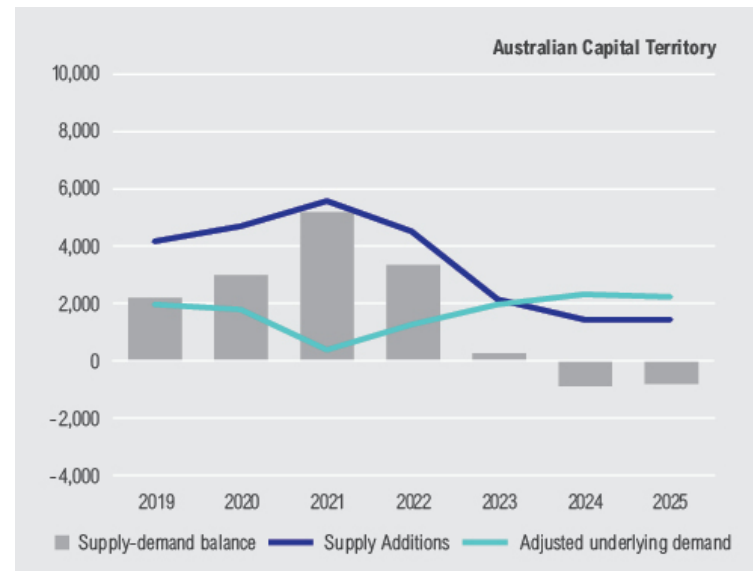
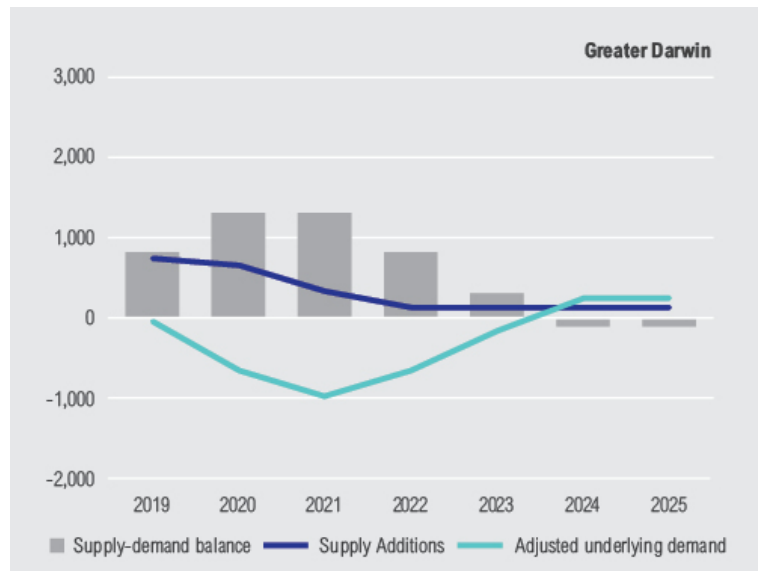
STATE OF THE NATION'S HOUSING REPORT 2020 **CHART PACK**

FIGURE 4.3 Annual change in demand and supply and supply-demand balance by city (continued)



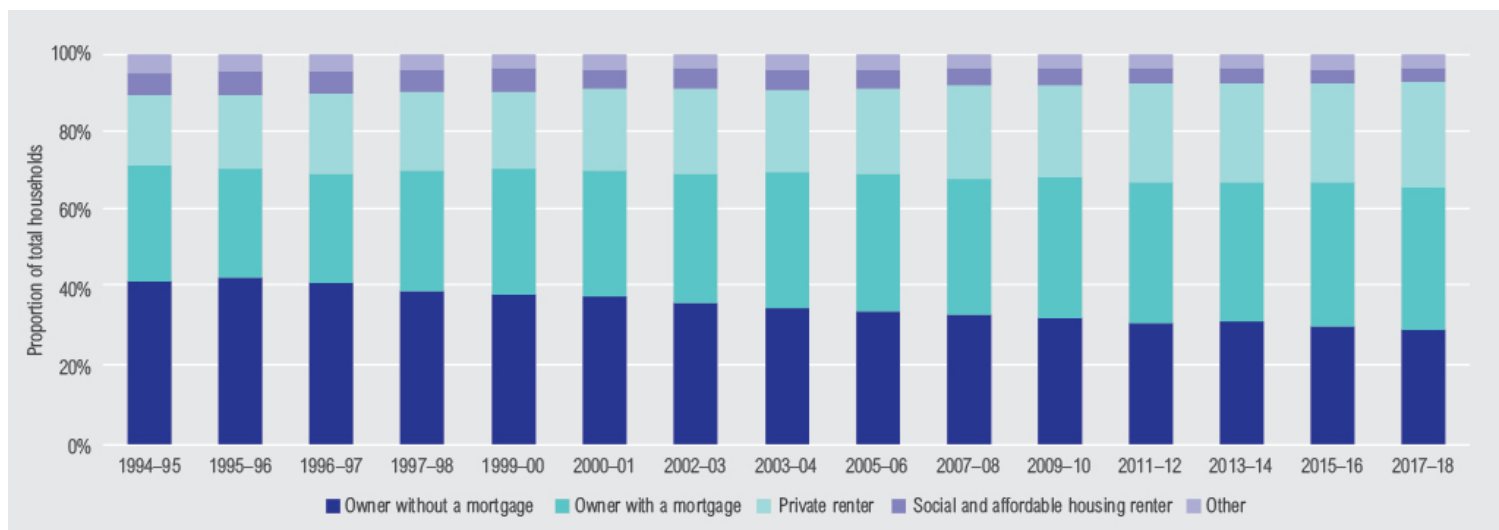
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FIGURE 4.3 Annual change in demand and supply and supply-demand balance by city (continued)



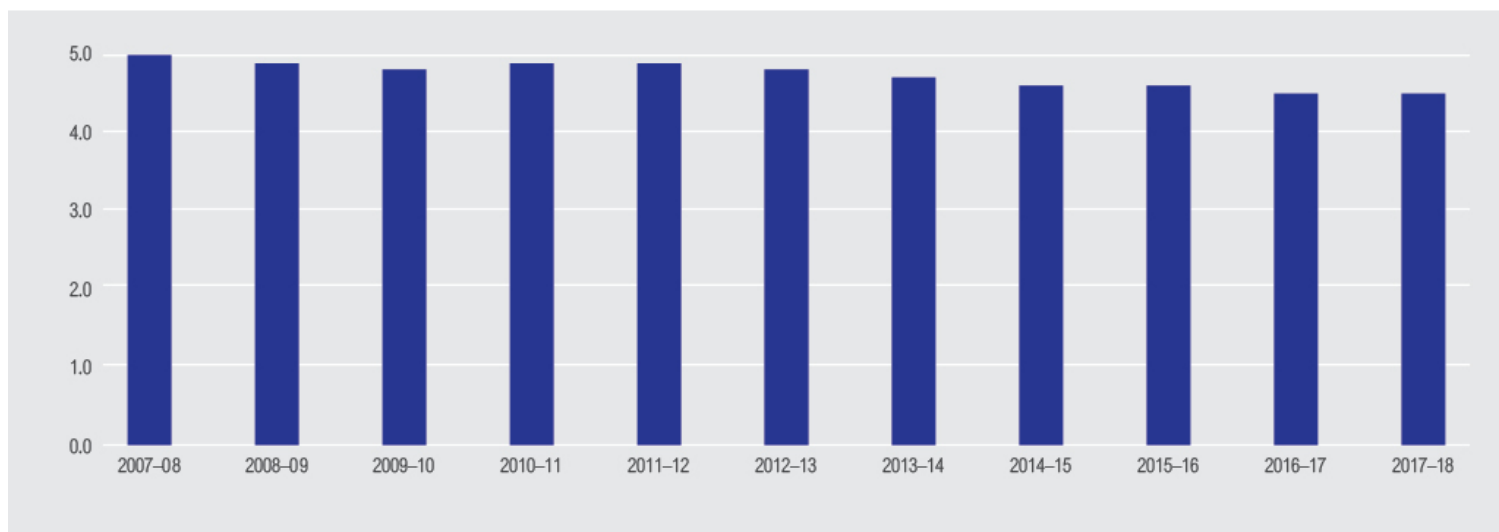
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FIGURE 5.1 Australian housing market by tenure, 1994–2018



SOURCE Australian Bureau of Statistics, Housing Occupancy and Costs, 2017–18

FIGURE 5.2 Social housing dwellings per 100 households—Australia



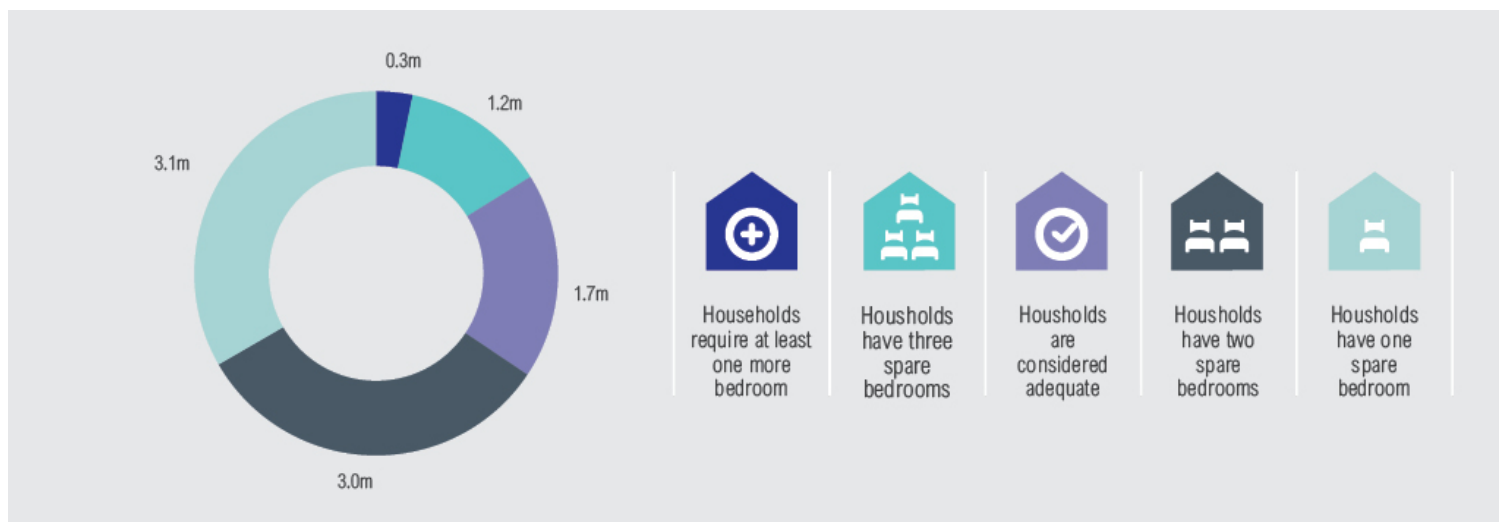
SOURCE AIHW analysis of AIHW National Housing Assistance Data Repository 2017–18, ABS Household and Family Projections, Australia, 2011–2036.

FIGURE 5.3 Rental payment-to-income ratio



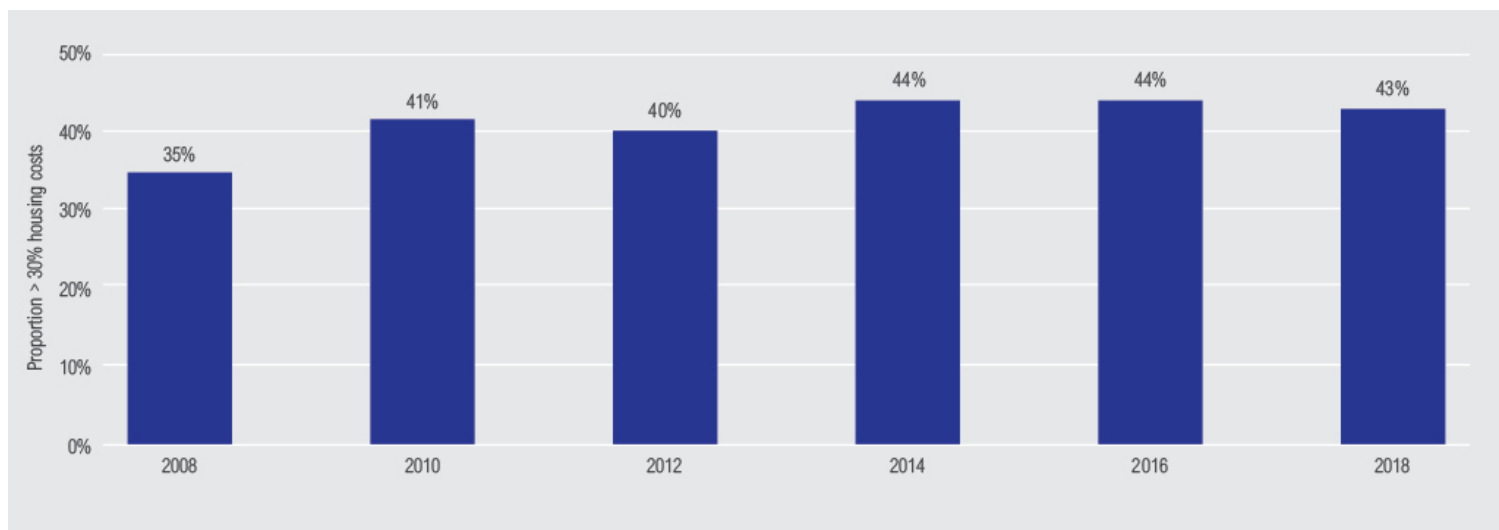
SOURCE Income data from Australian National University; Rent data from CoreLogic

FIGURE 5.4 Adequacy of Australian housing utilisation



SOURCE Australian Bureau of Statistics, Housing Occupancy and Costs, 2017–18. Utilisation is based on the criteria of the Canadian National Occupancy Standard

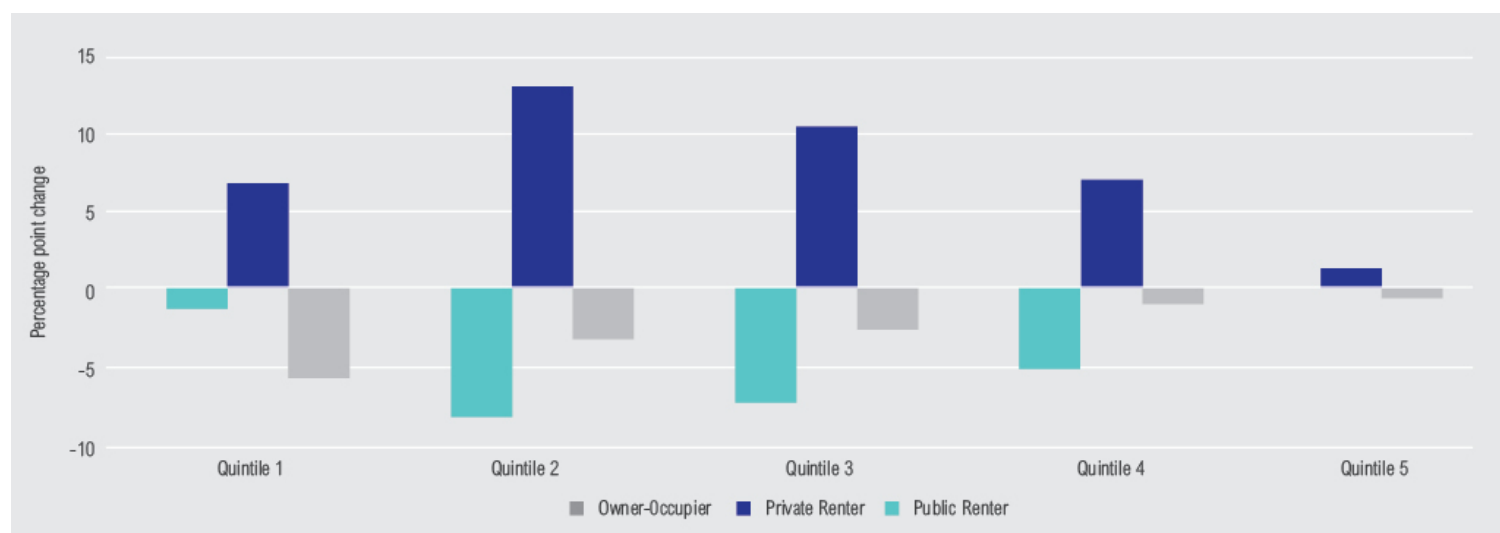
FIGURE 5.5 Proportion of low-income private renters under rental stress (using the 30/40 indicator)



SOURCE Australian Bureau of Statistics, Housing Occupancy and Costs, 2017–18

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FIGURE 5.6 Change in the proportion of households in different tenures between 1994–96 (averaged) and 2015–18 (averaged), by equivalised household income quintile^{a,b,c}



SOURCE: Productivity Commission estimates using ABS (Microdata: Household Expenditure, Income and Housing, 2015–16, Cat. No. 6540.0, and Microdata: Household Expenditure, Income and Housing, 1994–95 and 1995–96, 2017–18, Cat.no. 6541.0.30.001).

a. Changes are calculated as the difference between the averaged proportions from the 1994–95 and 1995–96 survey years, and those from the 2015–16 and 2017–18 survey years. Averages are used to account for volatility. b. The changes in public renting for quintiles 4 and 5 is the 2015–16 survey year. The proportion for 2017–18 could not be used for confidentiality reasons, and differs negligibly. c. The 'other' tenure category is not shown here, meaning the changes within each quintile do not sum to zero. The category accounted for between 3 and 5 per cent of households over the period.

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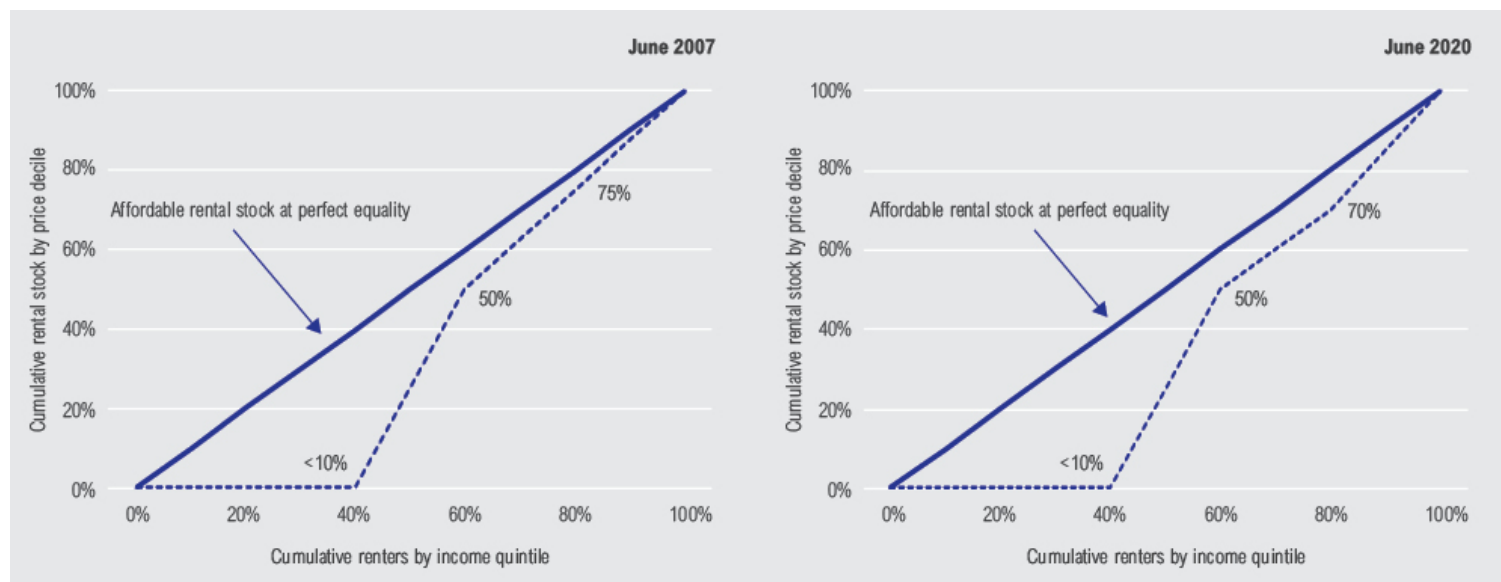
FIGURE 5.7 Distribution of affordable rental dwellings by income quintile—Australia, June 2020



SOURCE Income data from Australian National University; Rent data from CoreLogic; Understanding Affordability: The Economics of Housing Markets, 1 July 2020, by Geoffrey Meen & Christine Whitehead

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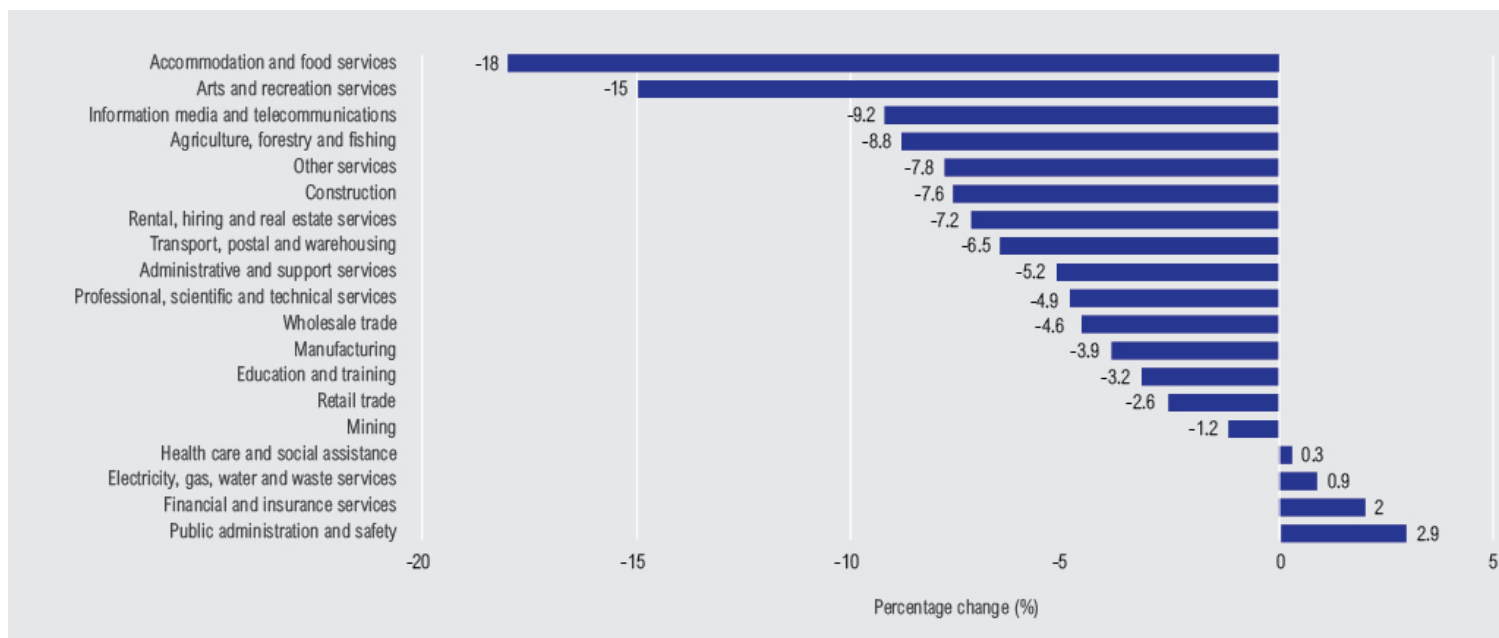
FIGURE 5.8 Distribution of affordable rental dwellings by income quintile—Greater Sydney, June 2007 vs. June 2020



SOURCE Income data from Australian National University; Rent data from CoreLogic; Understanding Affordability: The Economics of Housing Markets, 1 July 2020, by Geoffrey Meen & Christine Whitehead

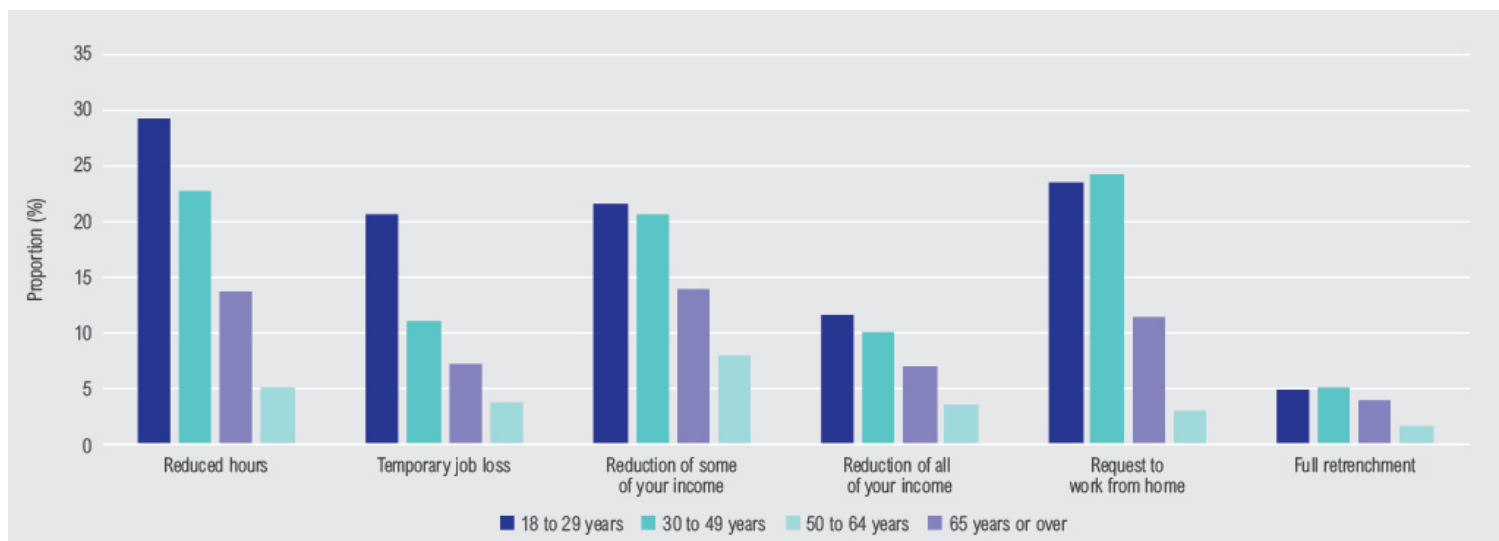
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FIGURE 5.9 Change in payroll jobs between 14 March and 17 October, Australia



SOURCE Australian Bureau of Statistics, Weekly Payroll Jobs and Wages in Australia, September 2020; ANZ-CoreLogic 2020, 'Housing Affordability Report', Sydney

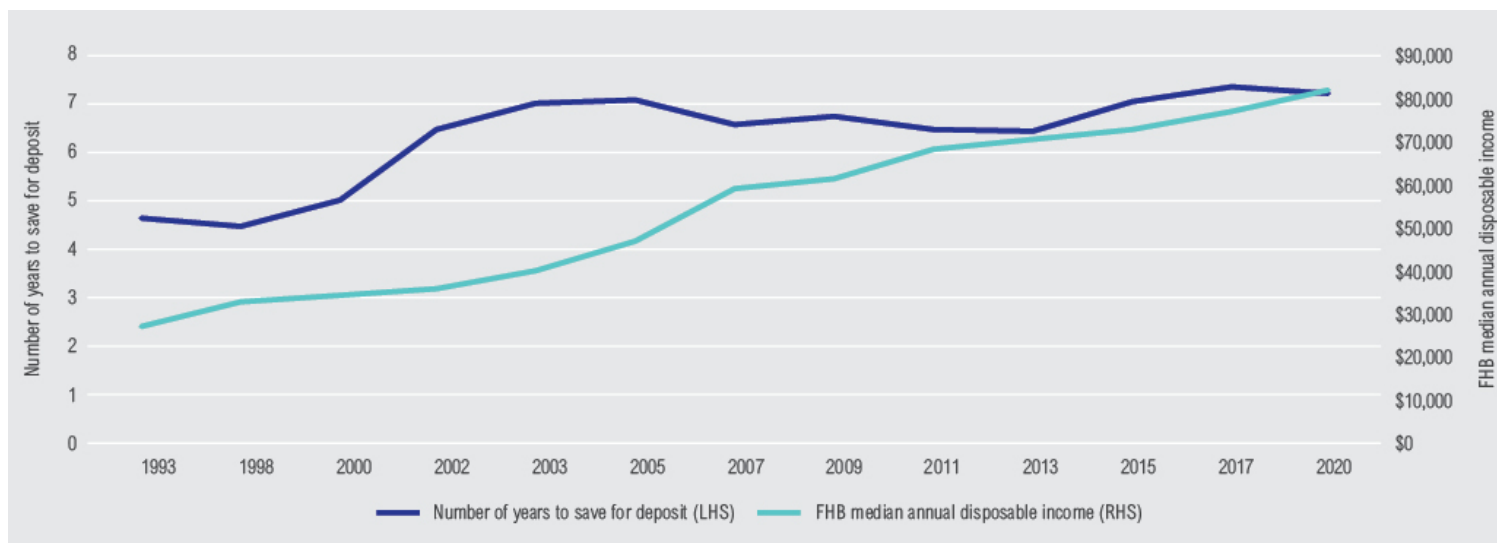
FIGURE 5.10 Employment changes due to the COVID-19 pandemic



SOURCE AHURI 2020, COVID-19 and the impact on Australian renters, October 2020, Australia.

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FIGURE 5.11 Time to save 20 per cent deposit for prospective first home buyer



SOURCE Income data from Australian National University; savings rate derived from Australian Bureau of Statistics Household Expenditure Survey Table 3.2, 2017; Dwelling sales prices from CoreLogic

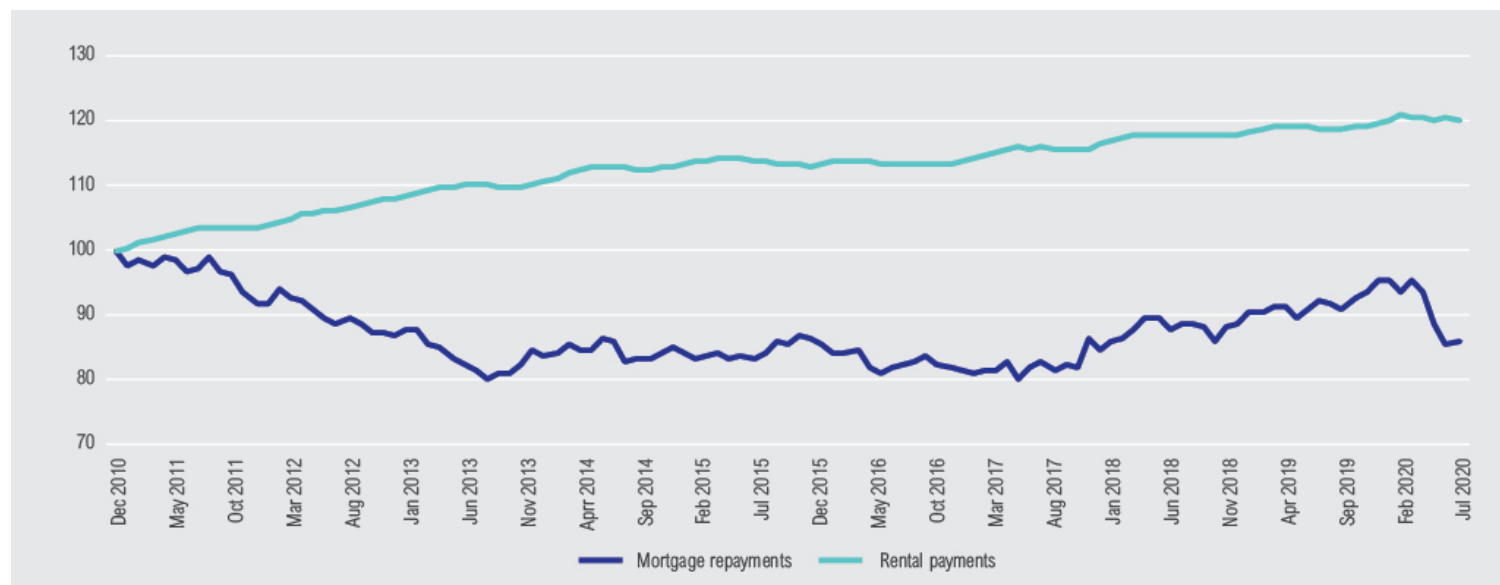
FIGURE 5.12 Monthly mortgage-repayments-to-rent ratio, Australia



SOURCE Rent data from CoreLogic; Australian Bureau of Statistics, Lending Indicators Table 24, August 2020; Reserve Bank of Australia Table F5 Lending Rates

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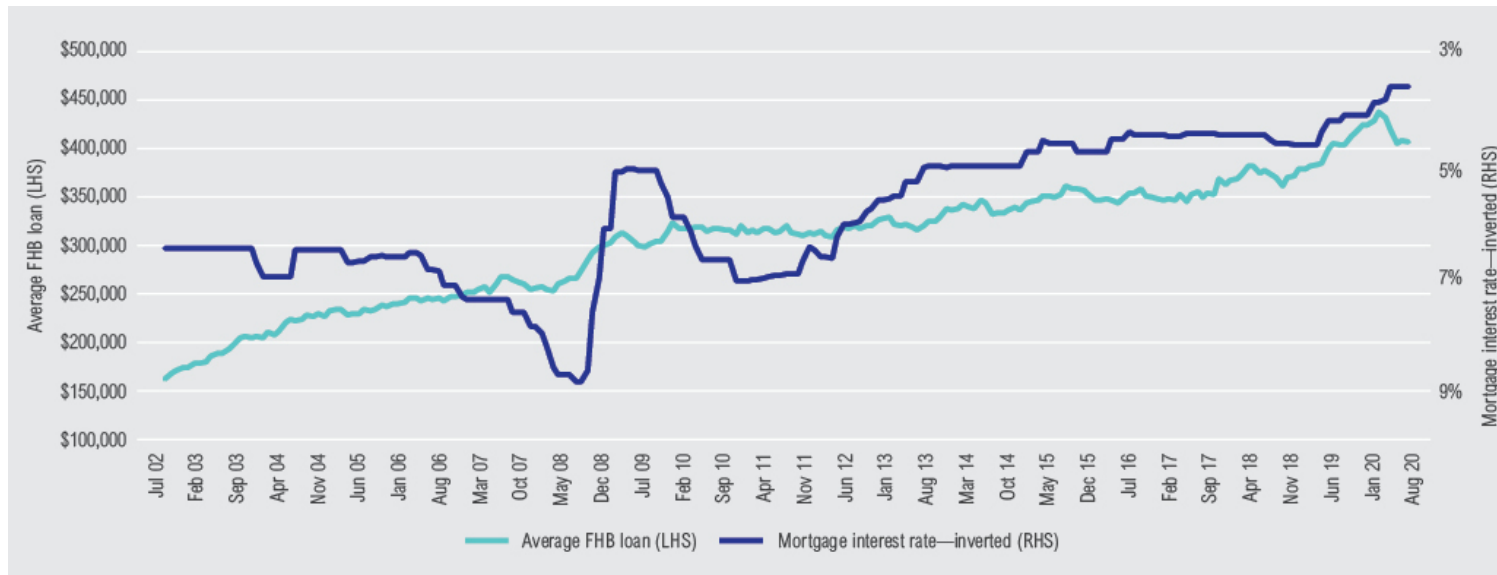
FIGURE 5.13 Mortgage repayment vs rental repayment growth, Australia—indexed, base of 100 = December 2010



SOURCE Rent data from CoreLogic; Australian Bureau of Statistics, Lending Indicators Table 24, August 2020; Reserve Bank of Australia Table F5 Lending Rates

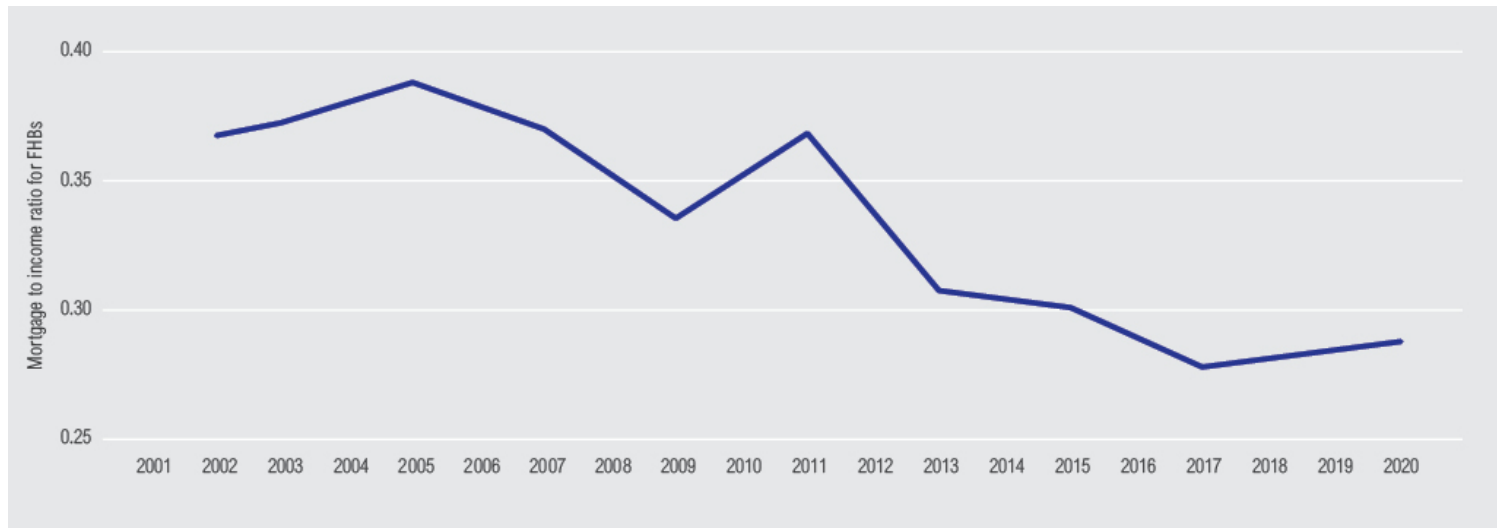
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FIGURE 5.14 First home buyer debt relative to discounted mortgage interest rate, 2002 to 2020



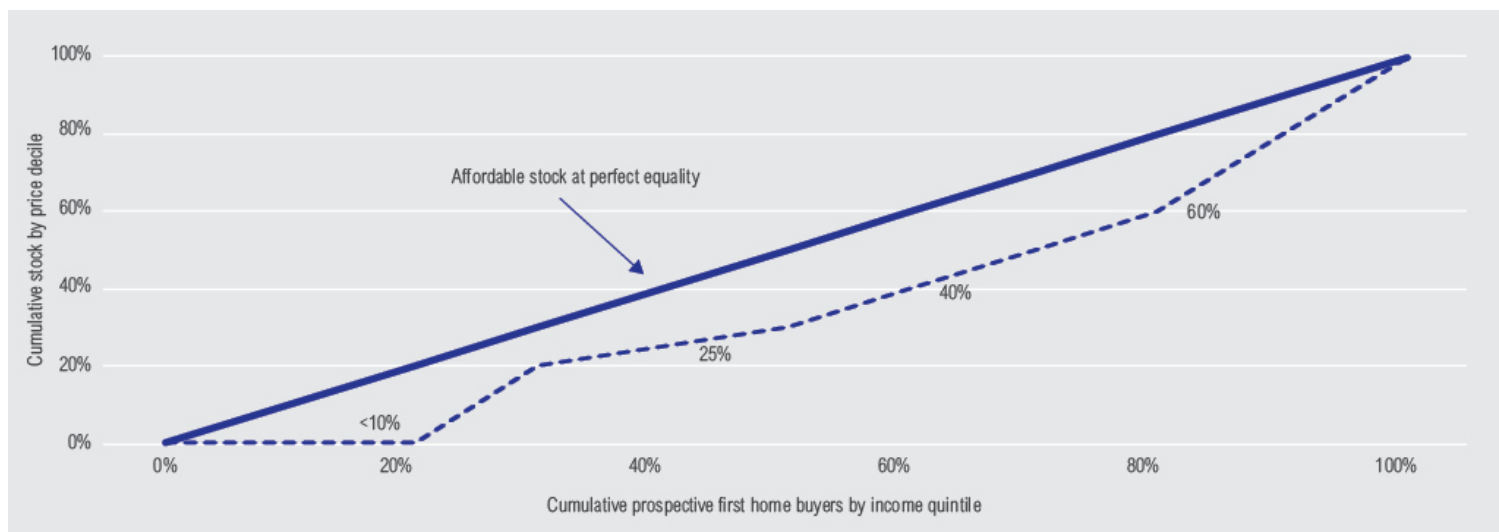
SOURCE Australian Bureau of Statistics, Lending Indicators Table 24, August 2020; Reserve Bank of Australia Table F5 Lending Rates

FIGURE 5.15 Minimum mortgage-repayment-to-income ratio for prospective first home buyers



SOURCE Income data from Australian National University; Australian Bureau of Statistics Lending Indicators Table 24, July 2020; Reserve Bank of Australia Table F5 Lending Rates

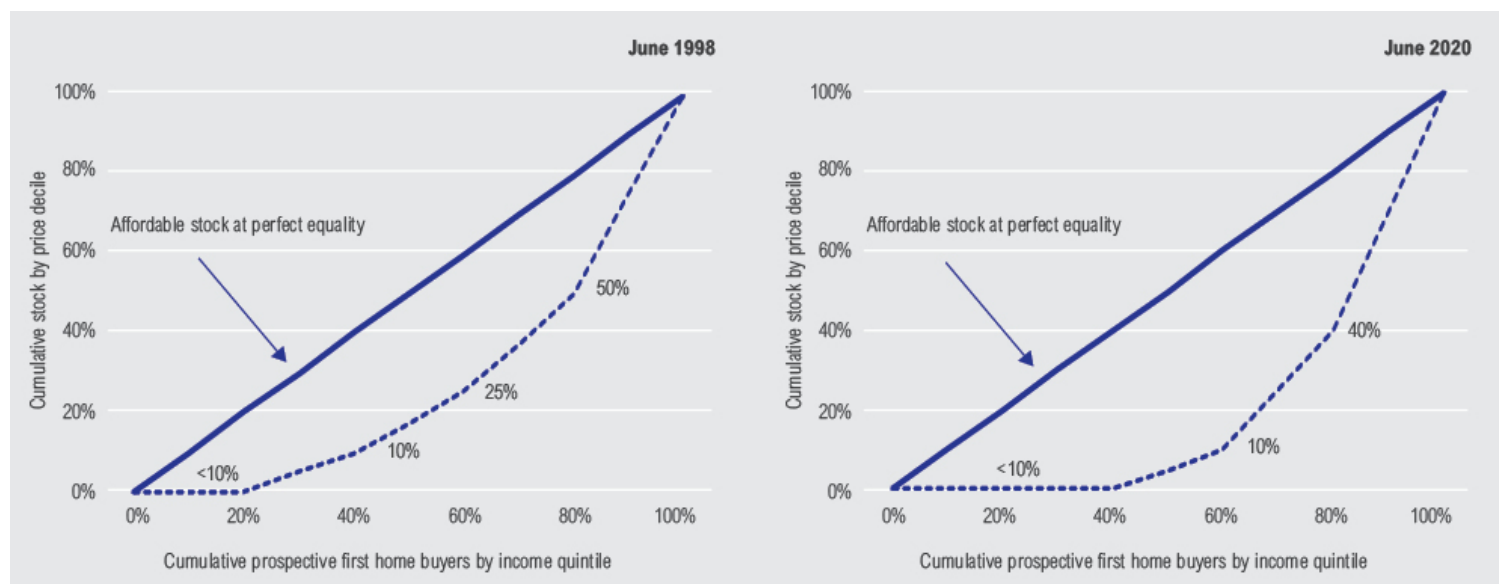
FIGURE 5.16 Distribution of affordable dwellings for prospective first home buyers by income quintile—Australia, June 2020



SOURCE Income data from Australian National University; CoreLogic; Reserve Bank of Australia Table F5 Lending Rates; Understanding Affordability: The Economics of Housing Markets, 1 July 2020, by Geoffrey Meen & Christine Whitehead

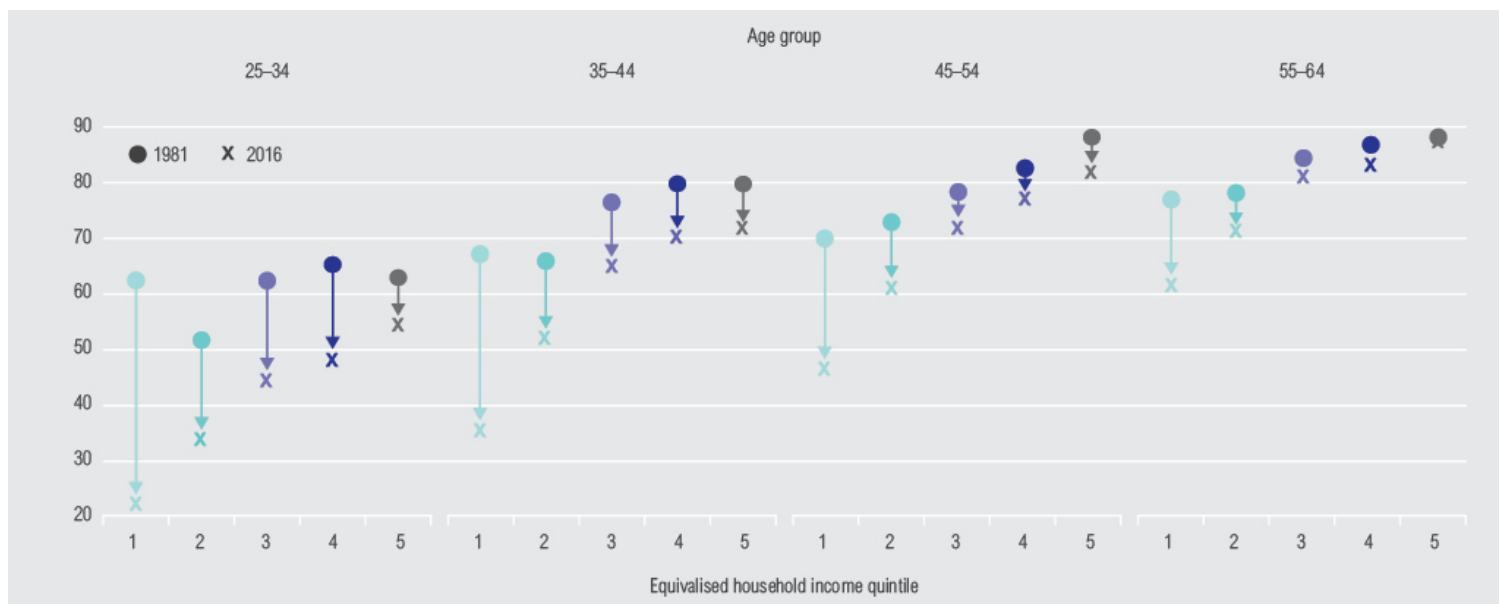
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FIGURE 5.17 Distribution of affordable dwellings for prospective first home buyers by income quintile—Greater Sydney, June 1998 vs. June 2020



SOURCE Income data from Australian National University; CoreLogic; Reserve Bank of Australia Table F5 Lending Rates; Understanding Affordability: The Economics of Housing Markets, 1 July 2020, by Geoffrey Meen & Christine Whitehead

FIGURE 5.18 Home ownership rates by age and income, 1981 and 2016



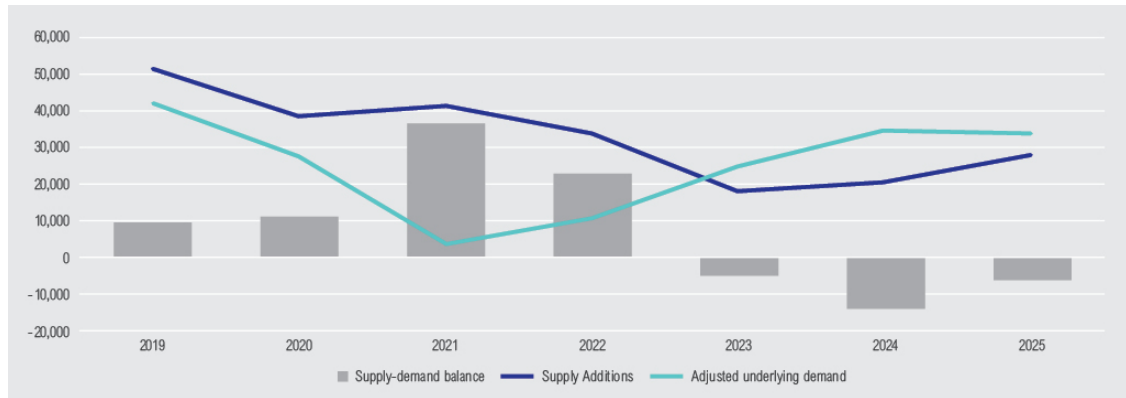
SOURCE Grattan analysis of Burke et al. (2104) and ABS (2016b)

Notes: Updates Burke et al. (2014) using ABS Census special request data. Household incomes based on Census data are approximate, and so small changes in ownership rates may not be significant. Excludes households with tenancy not stated (for 2016) and incomes not stated.

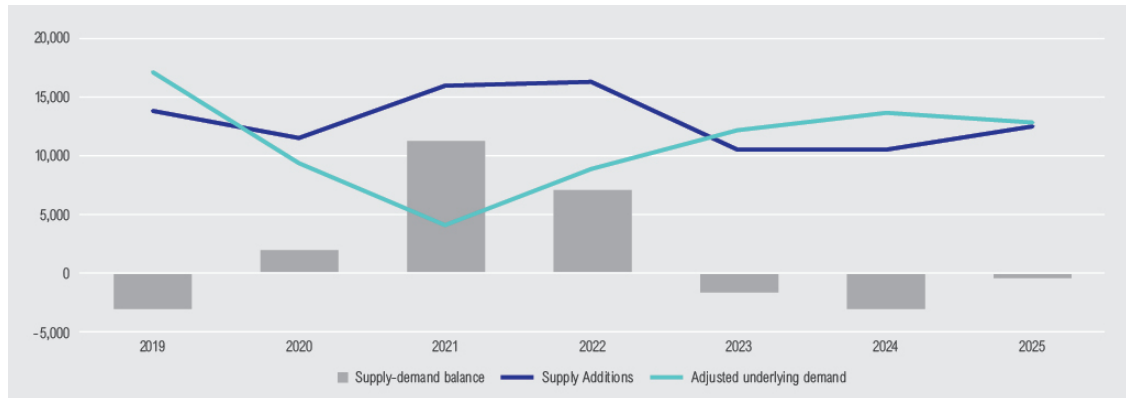
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SUPPLY-DEMAND BALANCE (NSW)

GREATER SYDNEY



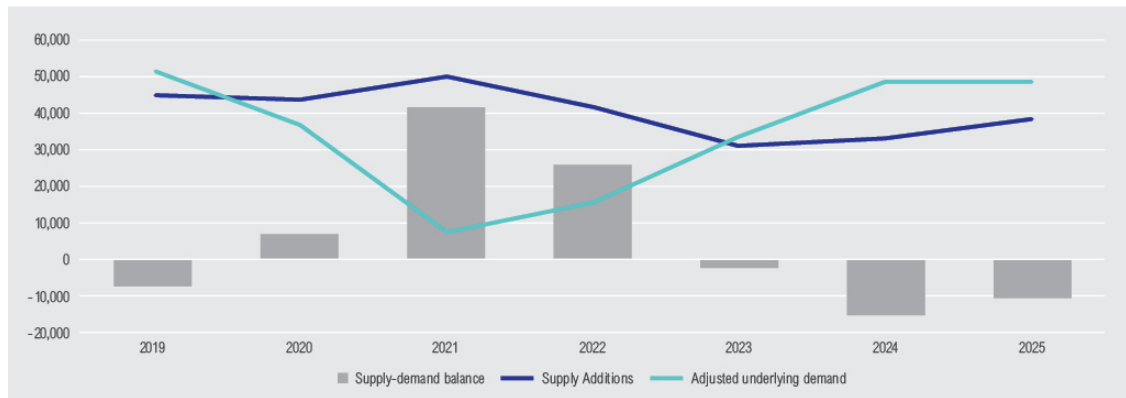
REST OF NSW



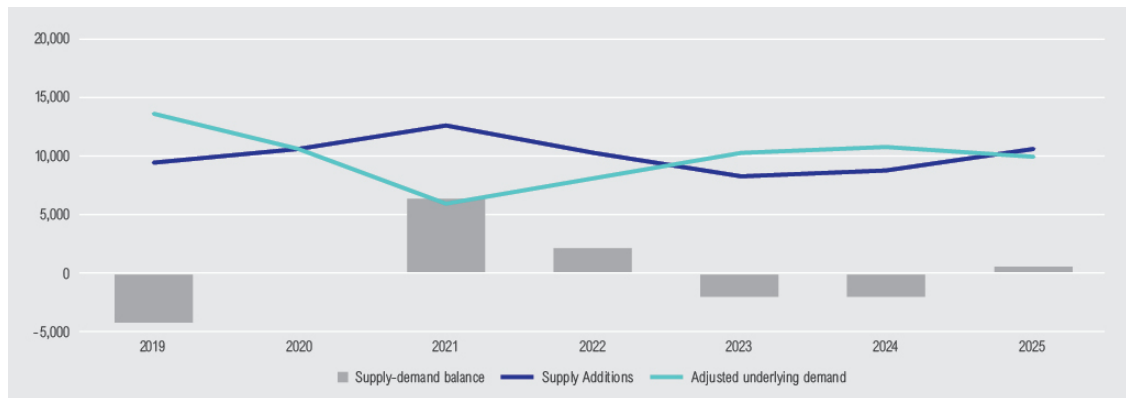
STATE OF THE NATION'S HOUSING REPORT 2020 CHART PACK

SUPPLY-DEMAND BALANCE (VIC)

GREATER MELBOURNE



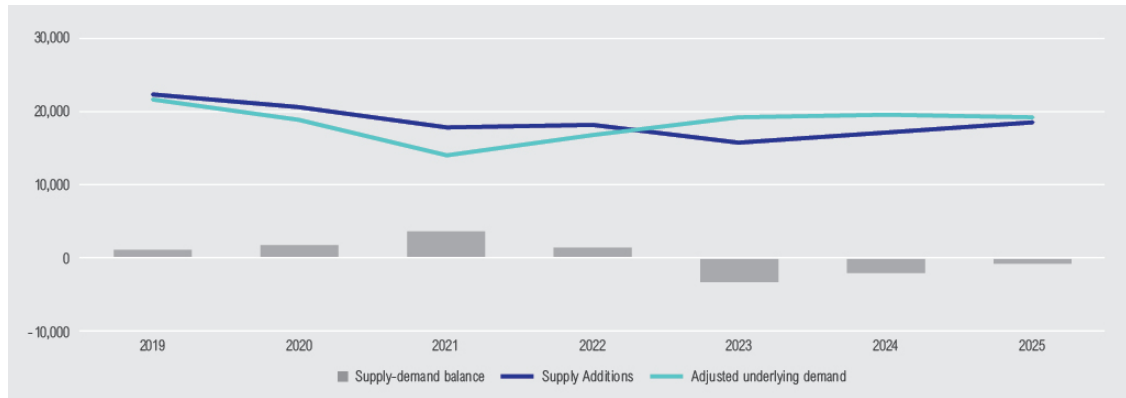
REST OF VICTORIA



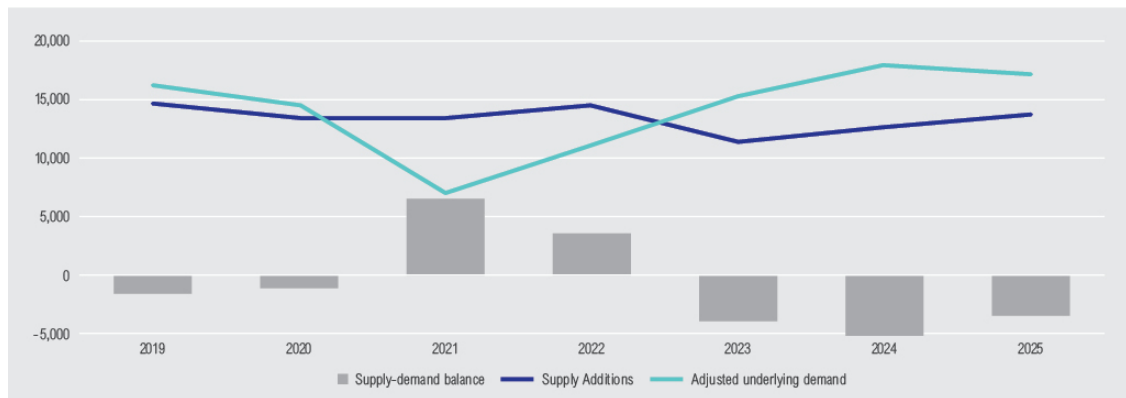
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SUPPLY-DEMAND BALANCE (QLD)

GREATER BRISBANE



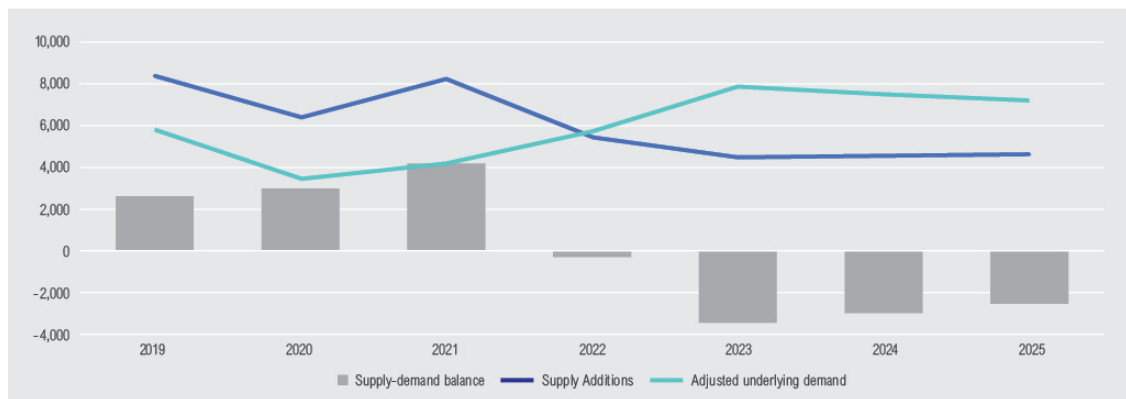
REST OF QUEENSLAND



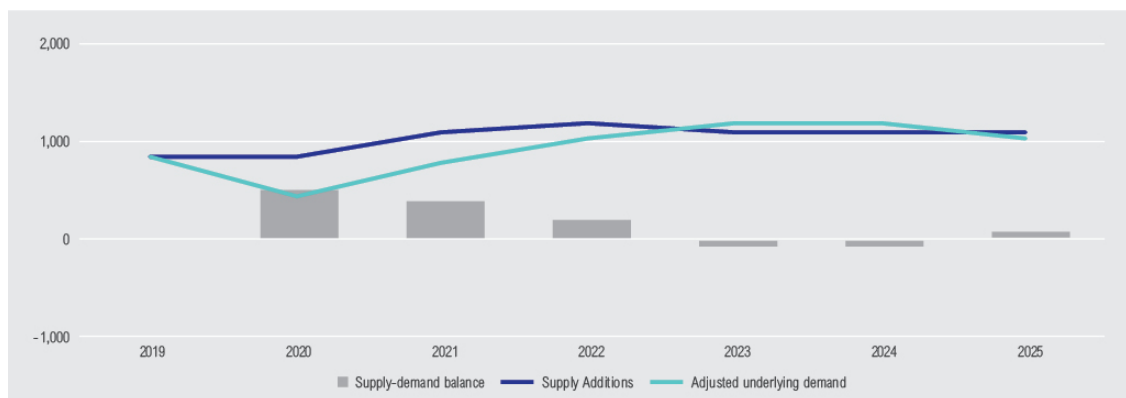
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SUPPLY-DEMAND BALANCE (SA)

GREATER ADELAIDE



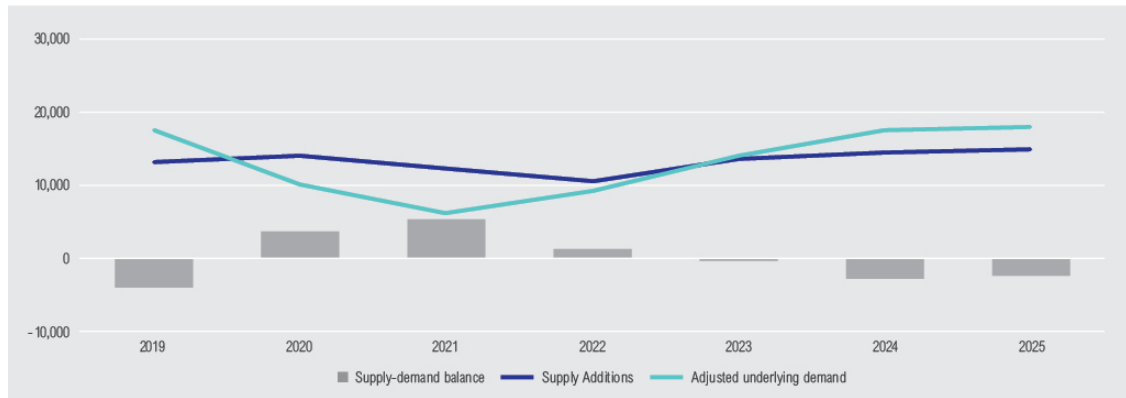
REST OF SOUTH AUSTRALIA



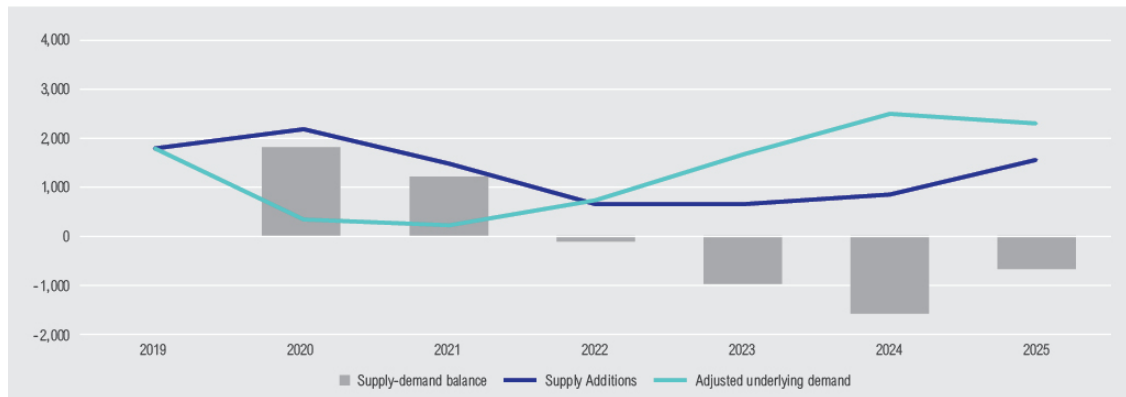
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SUPPLY-DEMAND BALANCE (WA)

GREATER PERTH



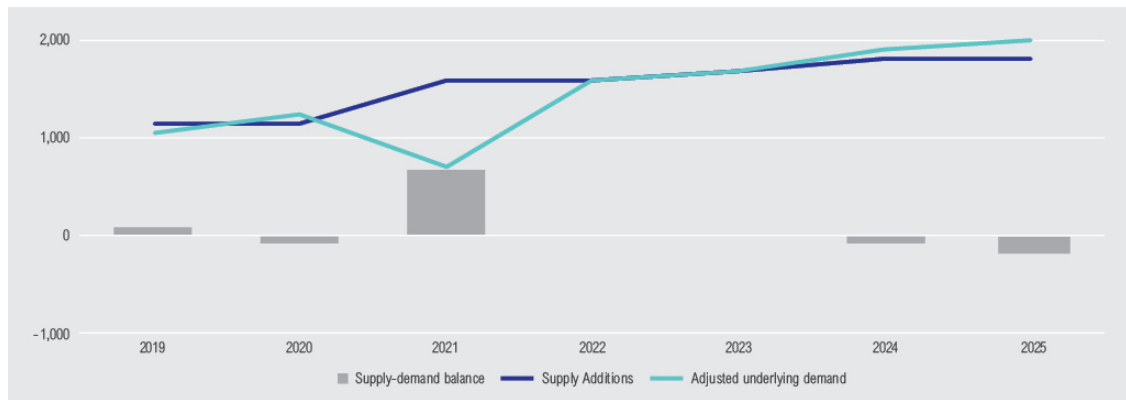
REST OF WESTERN AUSTRALIA



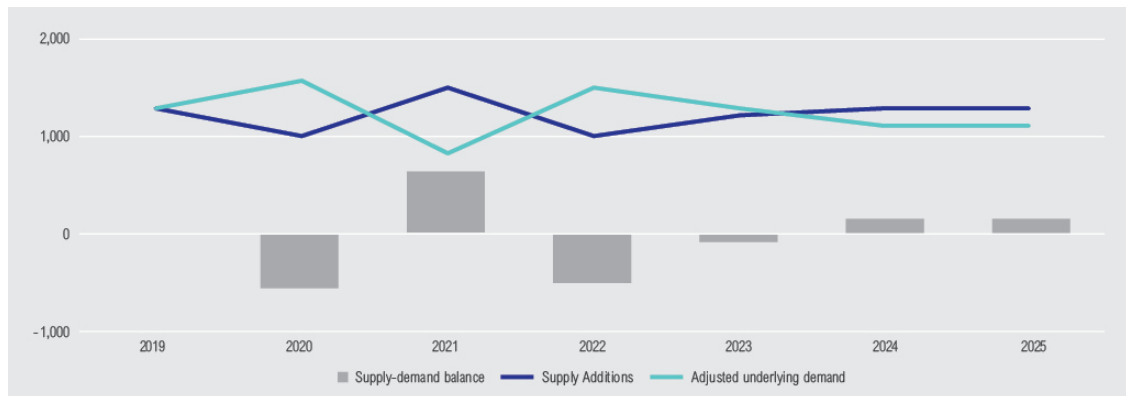
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SUPPLY-DEMAND BALANCE (TAS)

GREATER HOBART



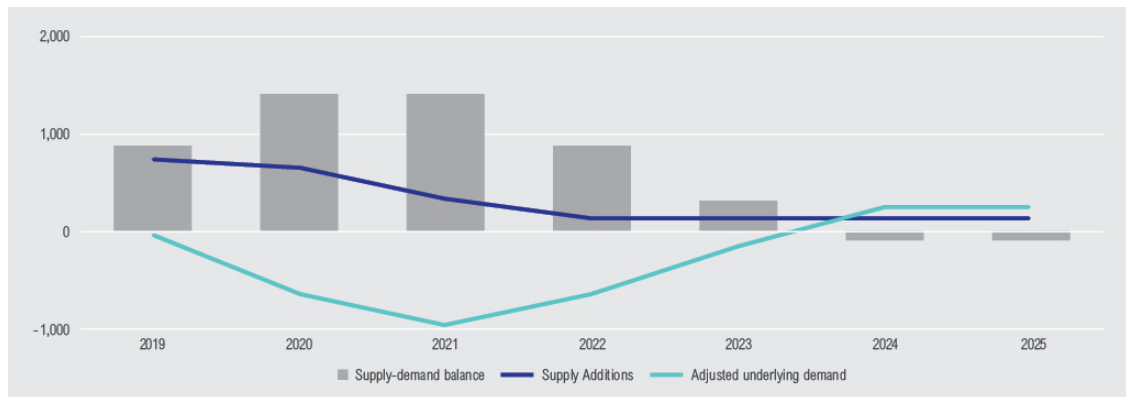
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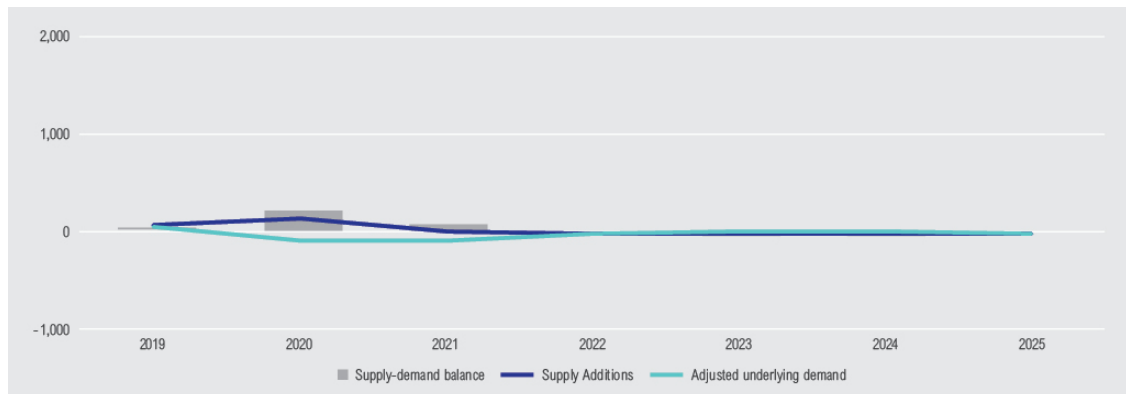
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SUPPLY-DEMAND BALANCE (NT)

GREATER DARWIN



REST OF NORTHERN TERRITORY



STATE OF THE NATION'S HOUSING REPORT 2020 **CHART PACK**

SUPPLY-DEMAND BALANCE (ACT)

