

Housing Finance for Individual Investors – September 2018

ABS Cat. No. 5671.0

Publication Release Date: 13 November 2018 | Brief Date: 13 November 2018 | Next Brief Release Date: 12 December 2018

New investor housing finance decreased in September 2018

ACT (original)¹

The value of new investor² housing finance in the ACT decreased by 7.0 per cent in September 2018.

Through the year³ to September 2018, the value of new investor housing finance in the ACT decreased by 24.3 per cent.

National (seasonally adjusted)⁴

The value of new investor housing finance decreased by 2.6 per cent in September 2018.

Through the year to September 2018, the value of new investor housing finance decreased by 19.1 per cent.

New Investor Housing Finance, September 2018

	Value (\$m)	Change (%)	
		Monthly	tty ³
ACT ¹	142	-7.0	-24.3
Australia ⁴	8,104	-2.6	-19.1

Source: ABS Cat. No. 5671.0

Commentary

ACT investor loans as a share of total loans, in terms of value, was 27.4 per cent in September 2018, lower than the five year average of 33.1 per cent¹.

Nationally, the investor to total loan ratio, in terms of value, was 29.5 per cent in September 2018, below the national five year average of 34.4 per cent⁴.

Changes to the ABS publication

A new publication, *Lending to Households and Businesses, Australia* (ABS Cat. No. 5601.0), is expected to be released in the near future, which will see *Housing Finance* (ABS Cat. No. 5609.0) and *Lending Finance* (ABS Cat. No. 5671.0) combined into a single publication.

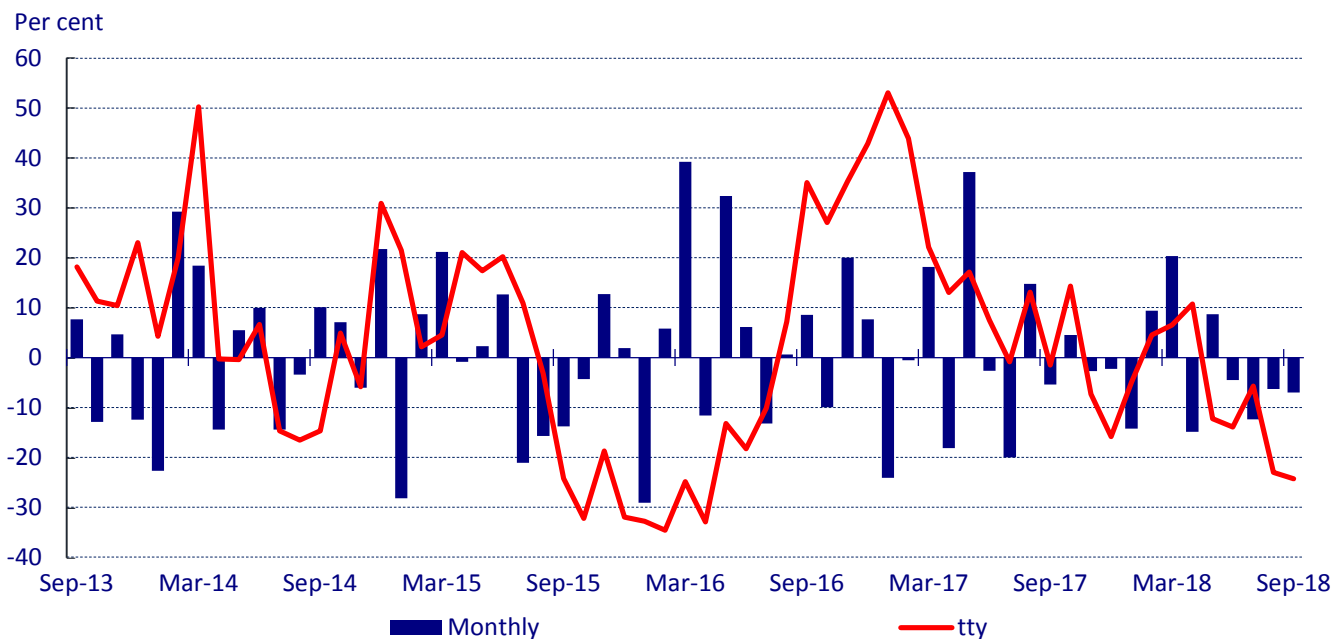
¹ Original data should be used with caution due to its volatility. Data for the States and Territories is available in original terms only.

² An individual investor is defined as any individual (e.g. not a corporation) who purchases a dwelling for the purpose of rent or resale in the ACT. The investor need not be an ACT resident.

³ Through the year (tty) is the percentage change from the same period in the previous year.

⁴ Seasonally adjusted data takes into account calendar effects so that the effects of other influences on the series be clearly recognised. The national data is in seasonally adjusted terms.

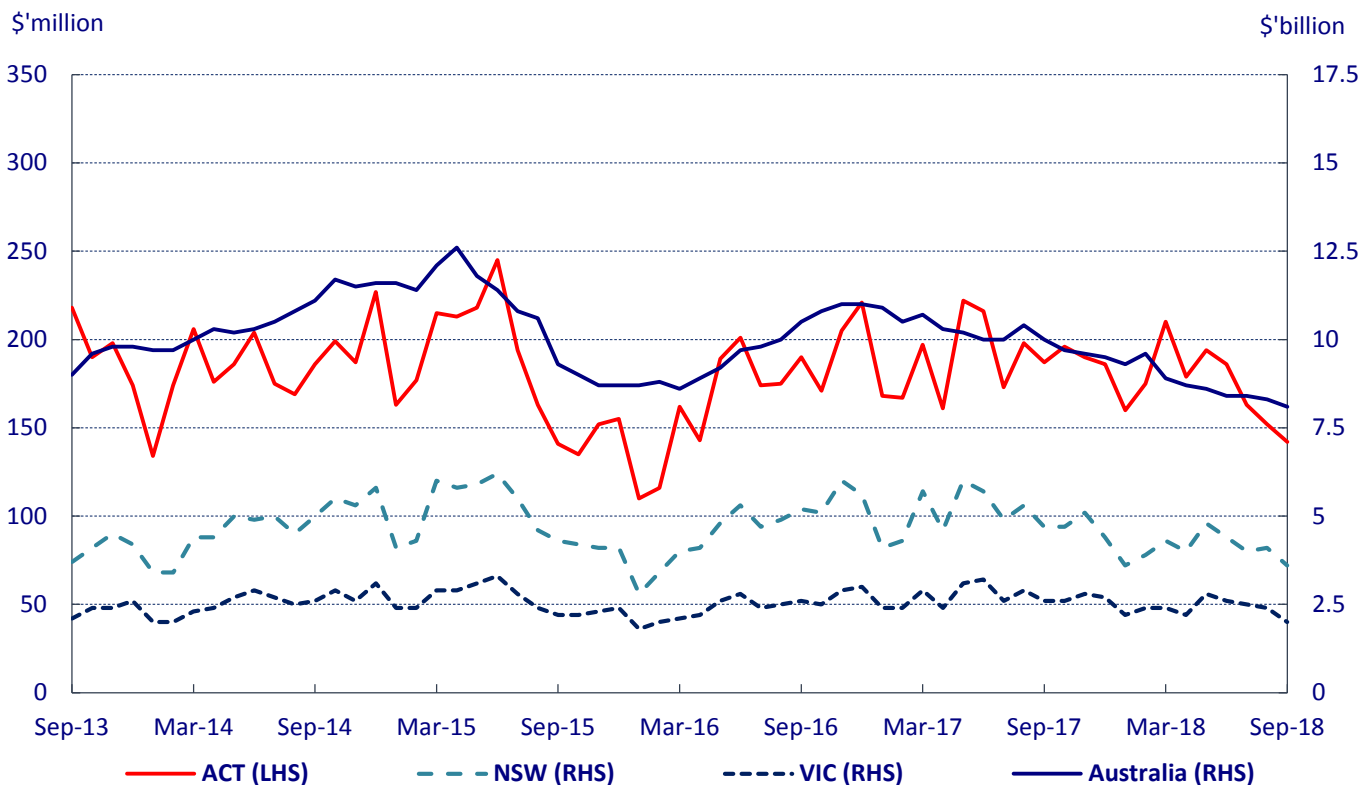
Growth in New Investor Housing Finance, ACT



Original data

Source: ABS Cat. No. 5671.0

Value of New Investor Housing Finance, ACT, NSW, VIC and Australia



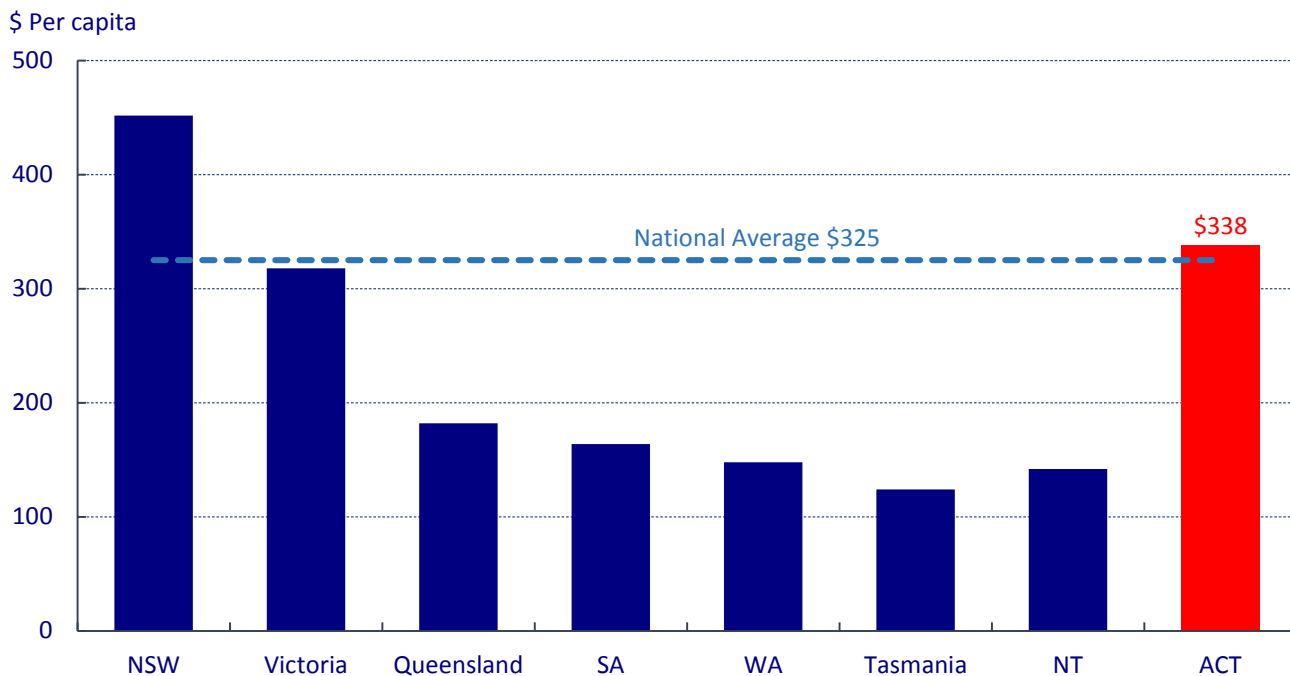
Original data (States and Territories); Seasonally Adjusted (Australia)

Source: ABS Cat. No. 5671.0

Per capita comparison

In September 2018, the ACT recorded the second highest per capita value⁵ of new investor housing finance of any State and Territory, at \$338 per capita, behind New South Wales (\$452 per capita). The national average was \$325 per capita.

New Investor Housing Finance per Capita by Jurisdiction



Original data (States and Territories); Seasonally Adjusted (Australia)
Source: ACT Treasury calculation based on ABS Cat. No. 3101.0 and 5671.0

⁵ New investor housing finance per capita is calculated by dividing the estimates of new investor housing finance (ABS Cat. No. 5671.0) by the most recent estimate of resident population (ABS Cat No. 3101.0).