

## Regions where it is cheaper to buy versus rent

Data sourced from the November 2019 ANZ-CoreLogic Housing Affordability Report

\*Loan to Value Ratio

GCCSA Region	SA3 Region	% income to pay mortgage	% of income to pay rent
Australian Capital Territory	Molonglo	12.1%	13.0%
Greater Adelaide	Playford	23.4%	28.8%
Greater Adelaide	Salisbury	26.9%	28.1%
Greater Brisbane	Springwood - Kingston	24.6%	27.7%
Greater Brisbane	Ipswich Hinterland	25.8%	27.7%
Greater Brisbane	Beenleigh	28.9%	30.7%
Greater Brisbane	Beaudesert	31.1%	32.4%
Greater Brisbane	Browns Plains	25.8%	26.4%
Greater Brisbane	Forest Lake - Oxley	28.1%	28.8%
Greater Brisbane	Loganlea - Carbrook	26.5%	26.9%
Greater Brisbane	Ipswich Inner	23.9%	24.3%
Greater Brisbane	Springfield - Redbank	22.6%	22.8%
Greater Darwin	Palmerston	15.9%	20.0%
Greater Darwin	Darwin City	16.3%	19.7%
Greater Darwin	Darwin Suburbs	19.5%	21.9%
Greater Hobart	Hobart - North West	32.8%	38.5%
Greater Hobart	Brighton	27.4%	32.0%
Greater Hobart	Sorell - Dodges Ferry	28.2%	31.9%
Greater Melbourne	Melbourne City	38.1%	43.5%
Greater Perth	Kwinana	19.5%	21.8%
Greater Perth	Armadale	22.6%	22.7%
Rest of NSW	Broken Hill and Far West	10.0%	27.5%
Rest of NSW	Bourke - Cobar - Coonamble	12.1%	26.8%
Rest of NSW	Moree - Narrabri	13.8%	24.8%
Rest of NSW	Lower Murray	15.4%	24.8%
Rest of NSW	Inverell - Tenterfield	23.7%	32.1%
Rest of NSW	Lachlan Valley	19.1%	26.9%
Rest of NSW	Snowy Mountains	22.3%	28.3%
Rest of NSW	Upper Murray exc. Albury	20.1%	25.9%
Rest of NSW	Clarence Valley	40.7%	46.3%
Rest of NSW	Upper Hunter	22.8%	27.3%
Rest of NSW	Richmond Valley - Hinterland	33.3%	37.6%
Rest of NSW	Dubbo	23.6%	27.3%
Rest of NSW	Tamworth - Gunnedah	23.1%	26.8%
Rest of NSW	Lower Hunter	27.3%	30.7%
Rest of NSW	Armidale	24.7%	27.4%
Rest of NSW	Albury	24.2%	26.7%

Rest of NSW	Lithgow - Mudgee	29.9%	32.3%
Rest of NSW	Griffith - Murrumbidgee (West)	20.6%	22.9%
Rest of NSW	Tumut - Tumbarumba	22.7%	24.3%
Rest of NSW	Wagga Wagga	22.0%	23.6%
Rest of NSW	Young - Yass	24.9%	25.4%
Rest of NSW	Kempsey - Nambucca	39.1%	39.3%
Rest of NT	Barkly	16.7%	35.8%
Rest of NT	Katherine	22.0%	32.0%
Rest of NT	Daly - Tiwi - West Arnhem	23.9%	33.2%
Rest of NT	Alice Springs	25.3%	32.1%
Rest of Qld	Outback - South	6.0%	19.6%
Rest of Qld	Outback - North	9.5%	21.0%
Rest of Qld	Burnett	19.7%	30.4%
Rest of Qld	Bowen Basin - North	11.4%	21.6%
Rest of Qld	Biloela	10.3%	19.5%
Rest of Qld	Charters Towers - Ayr - Ingham	14.5%	23.5%
Rest of Qld	Surfers Paradise	32.5%	40.9%
Rest of Qld	Innisfail - Cassowary Coast	20.0%	27.6%
Rest of Qld	Darling Downs (West) - Maranoa	13.7%	20.8%
Rest of Qld	Darling Downs - East	16.4%	22.9%
Rest of Qld	Central Highlands (Qld)	13.2%	19.7%
Rest of Qld	Far North	22.8%	29.2%
Rest of Qld	Mackay	24.1%	30.2%
Rest of Qld	Maryborough	26.9%	32.9%
Rest of Qld	Rockhampton	20.8%	26.3%
Rest of Qld	Whitsunday	25.5%	30.7%
Rest of Qld	Cairns - South	25.5%	30.7%
Rest of Qld	Granite Belt	23.1%	27.6%
Rest of Qld	Townsville	22.1%	26.0%
Rest of Qld	Bundaberg	27.1%	30.8%
Rest of Qld	Tablelands (East) - Kuranda	29.0%	32.7%
Rest of Qld	Cairns - North	26.4%	29.5%
Rest of Qld	Hervey Bay	35.1%	37.7%
Rest of Qld	Southport	38.6%	41.1%
Rest of Qld	Robina	35.8%	38.3%
Rest of Qld	Port Douglas - Daintree	25.4%	27.4%
Rest of Qld	Nerang	33.8%	35.4%
Rest of Qld	Gladstone	18.0%	19.4%
Rest of Qld	Gold Coast - North	38.7%	40.1%
Rest of Qld	Gympie - Cooloola	33.0%	34.1%