

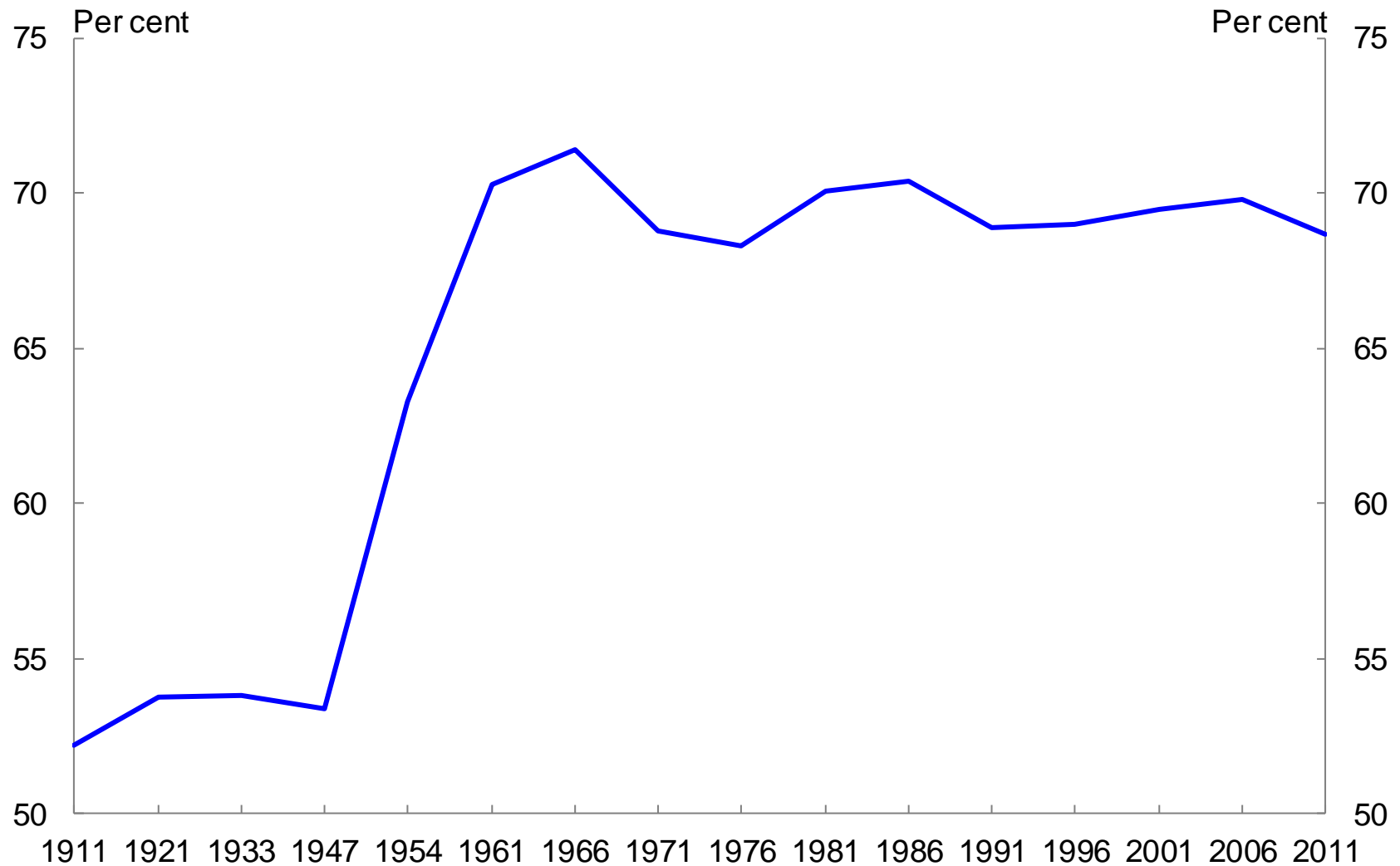


Australian Government

The Treasury

# Inquiry into Home Ownership

# Proportion of home owners



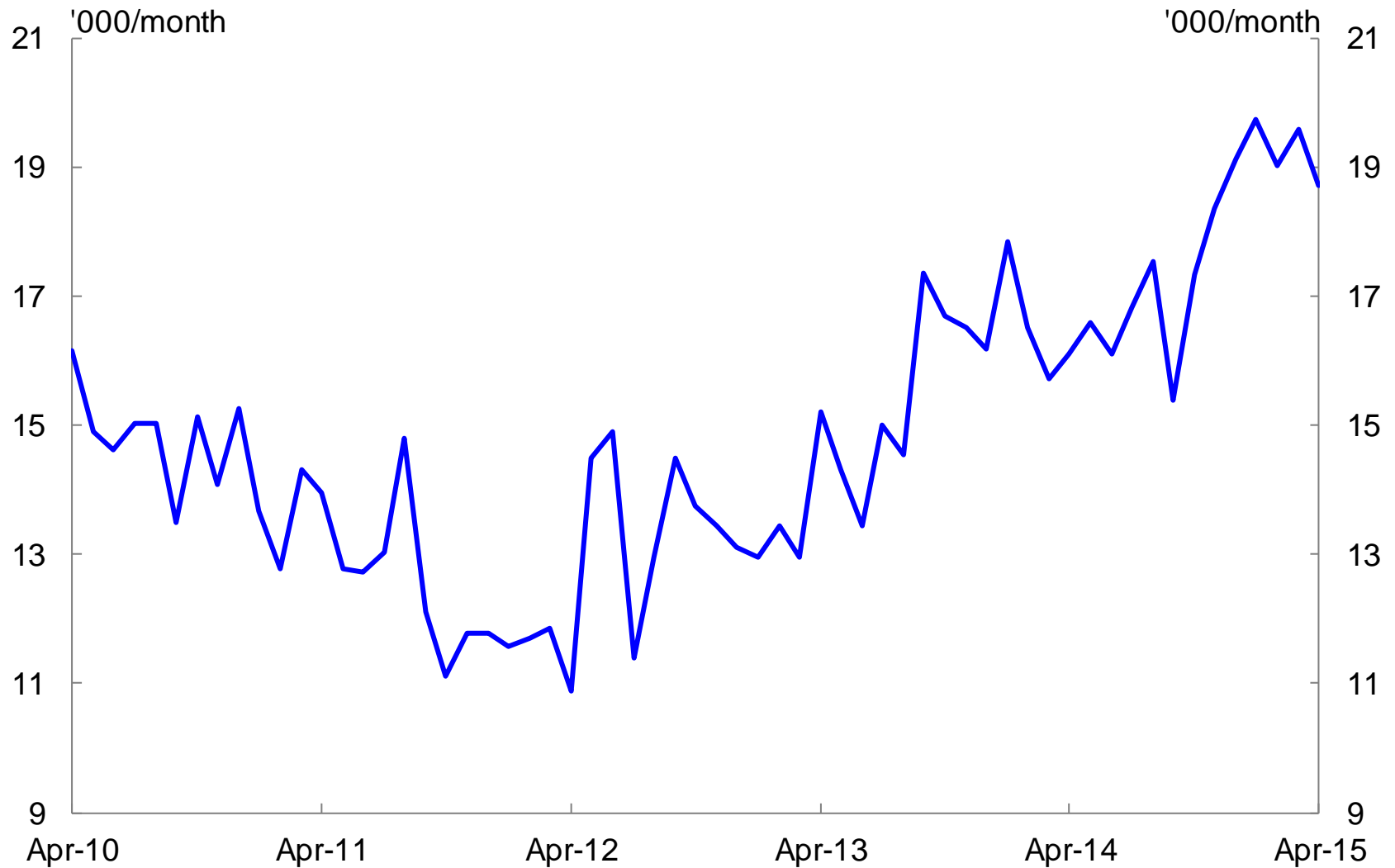
Source: Census data & Kryger, T. (2009), Home Ownership in Australia – data and trends, Research Paper, Parliamentary Library, Canberra, 11 Feb.

# Real private dwellings investment



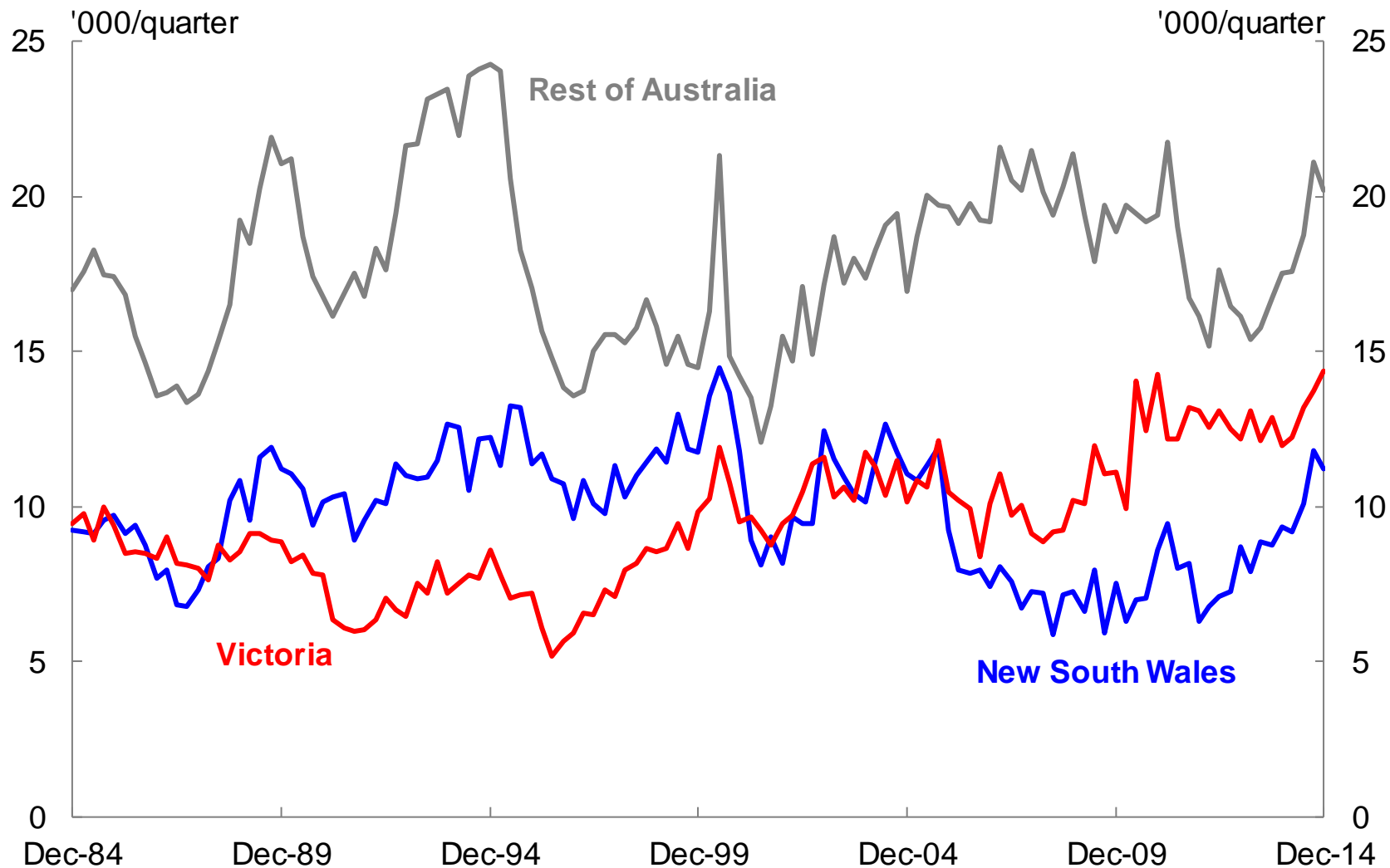
Source: ABS Cat. No. 5206.0.

# Total building approvals



Source: ABS Cat. No. 8731.0.

# Dwelling completions



Note: Series uses seasonally adjusted ABS data.  
Source: ABS Cat. No. 8752.0.

# Capital city average vacancy rates



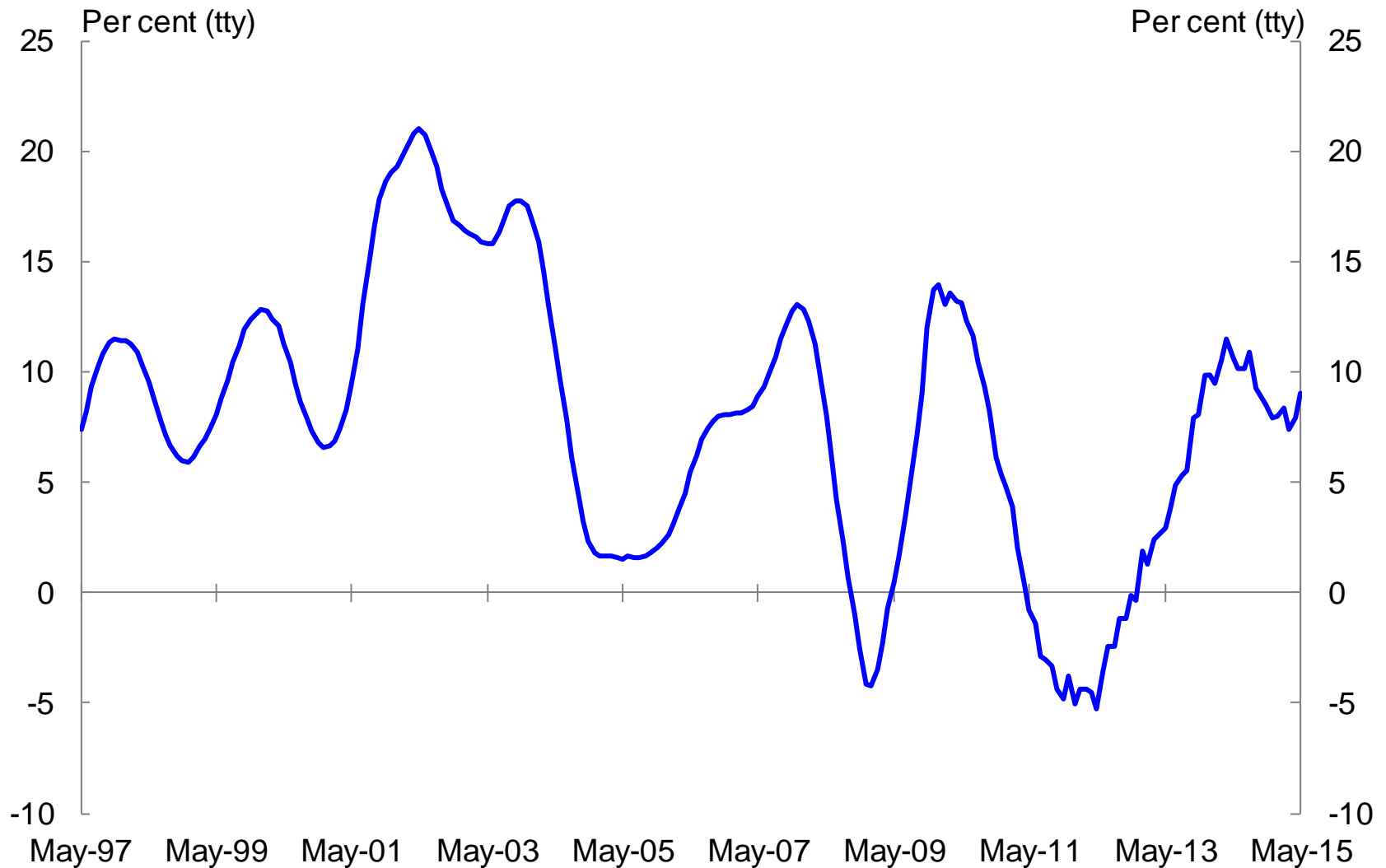
Source: Real Estate Institute of Australia.

# Rental yields – net yield three bedroom house



Note: Net rental yields are average across Australian capital cities and is calculated by dividing net annual rental income by the overall median price. It does not take capital growth into account. Net rental income is median rent adjusted downward by 20% to take into account costs including maintenance, insurance and agency fees that are associated with ownership of an investment property. Source: Real Estate Institute of Australia.

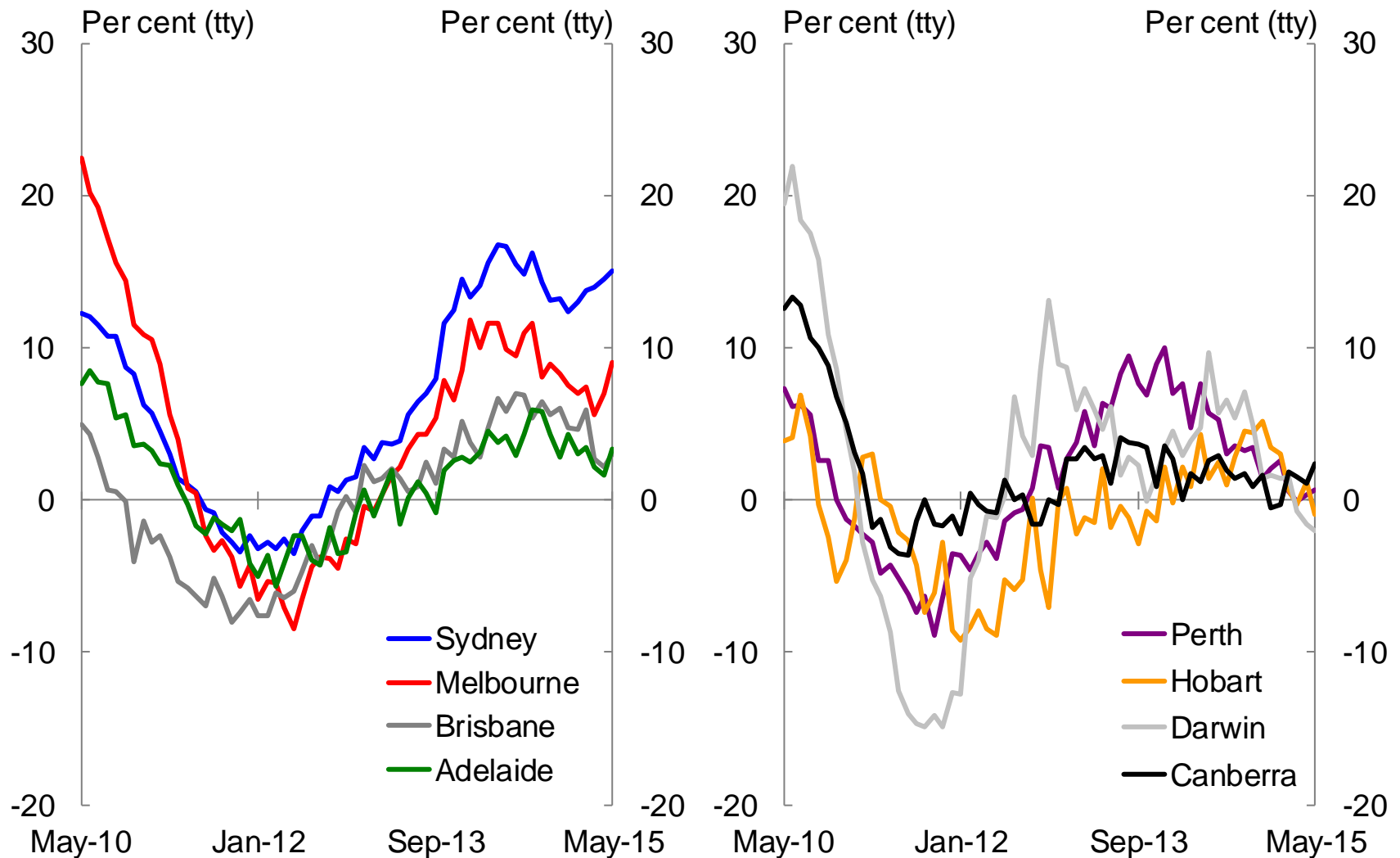
# Dwelling price growth



Note: Dwelling price growth is average of eight capital cities.  
Source: CoreLogic.



# Dwelling price growth – capital cities



Source: CoreLogic.

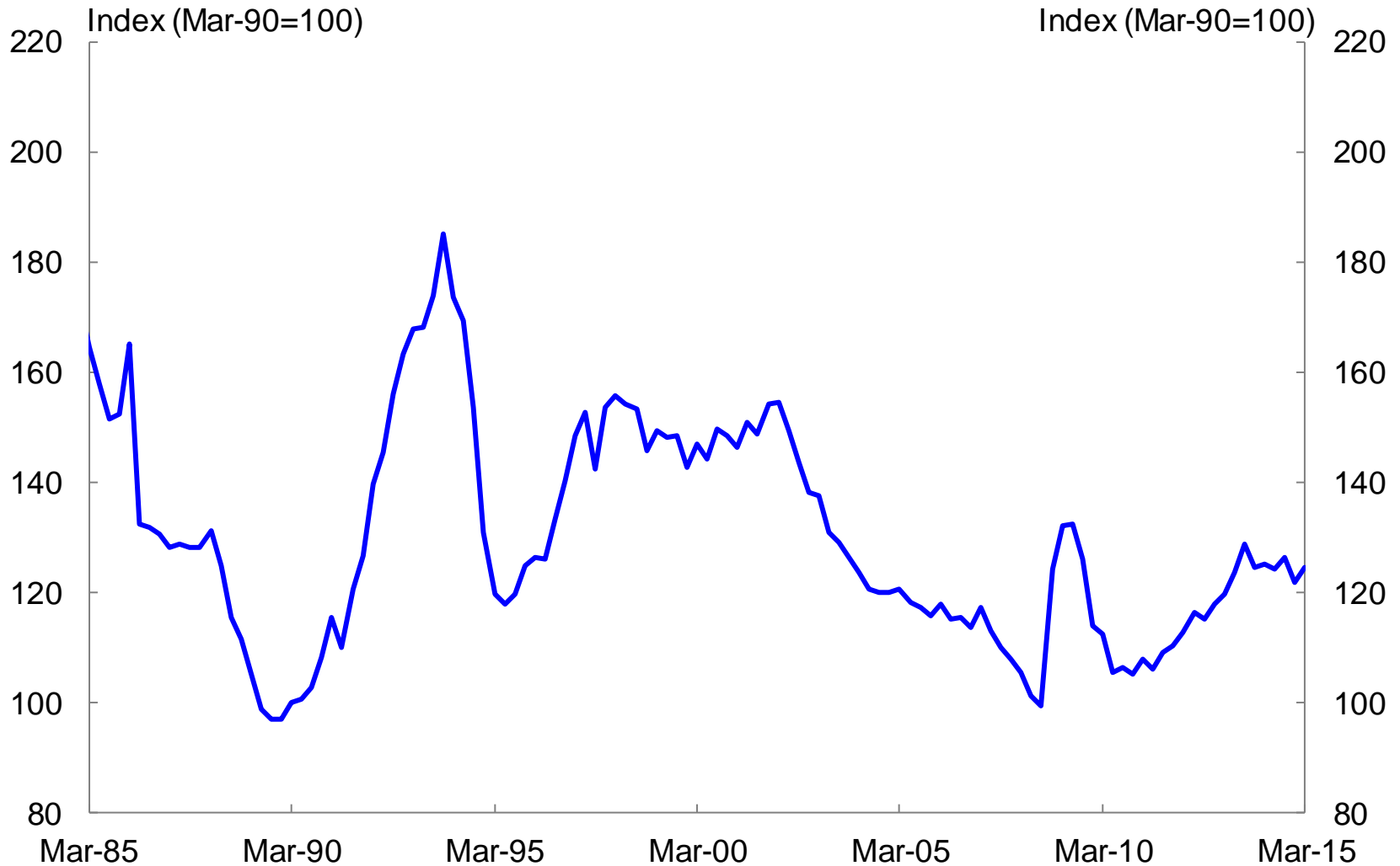
# Ratio – Median dwelling price to household disposable income



Note: Income is before interest expenses.

Source: ABS Cat. No. 5206.0, CoreLogic, Housing Industry Association and Treasury.

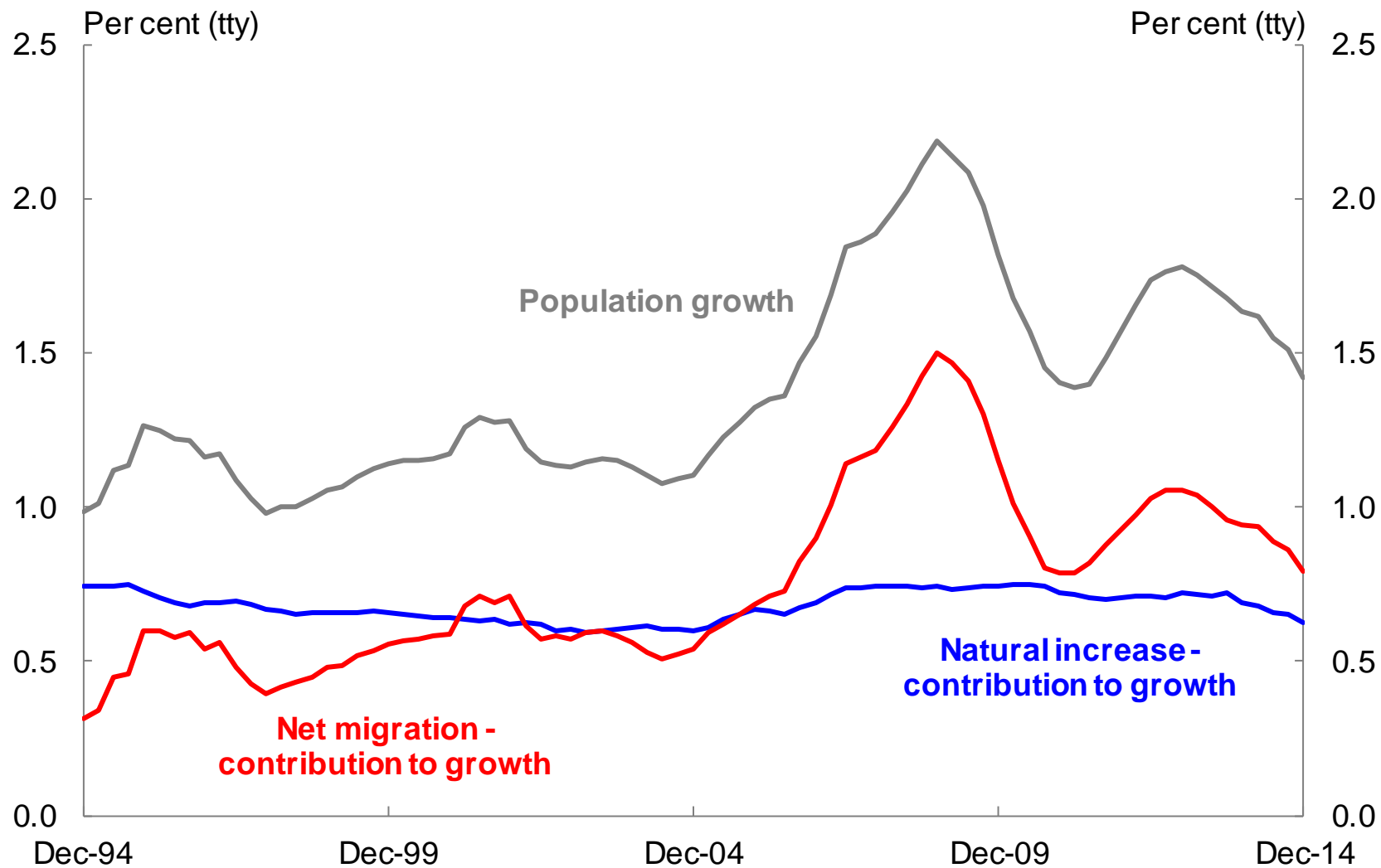
# Home loan affordability



Note: The Home Loan Affordability Indicator (HLAI) reflects the ratio of median family income to average loan repayments. An increasing value reflects improving affordability of housing loans.

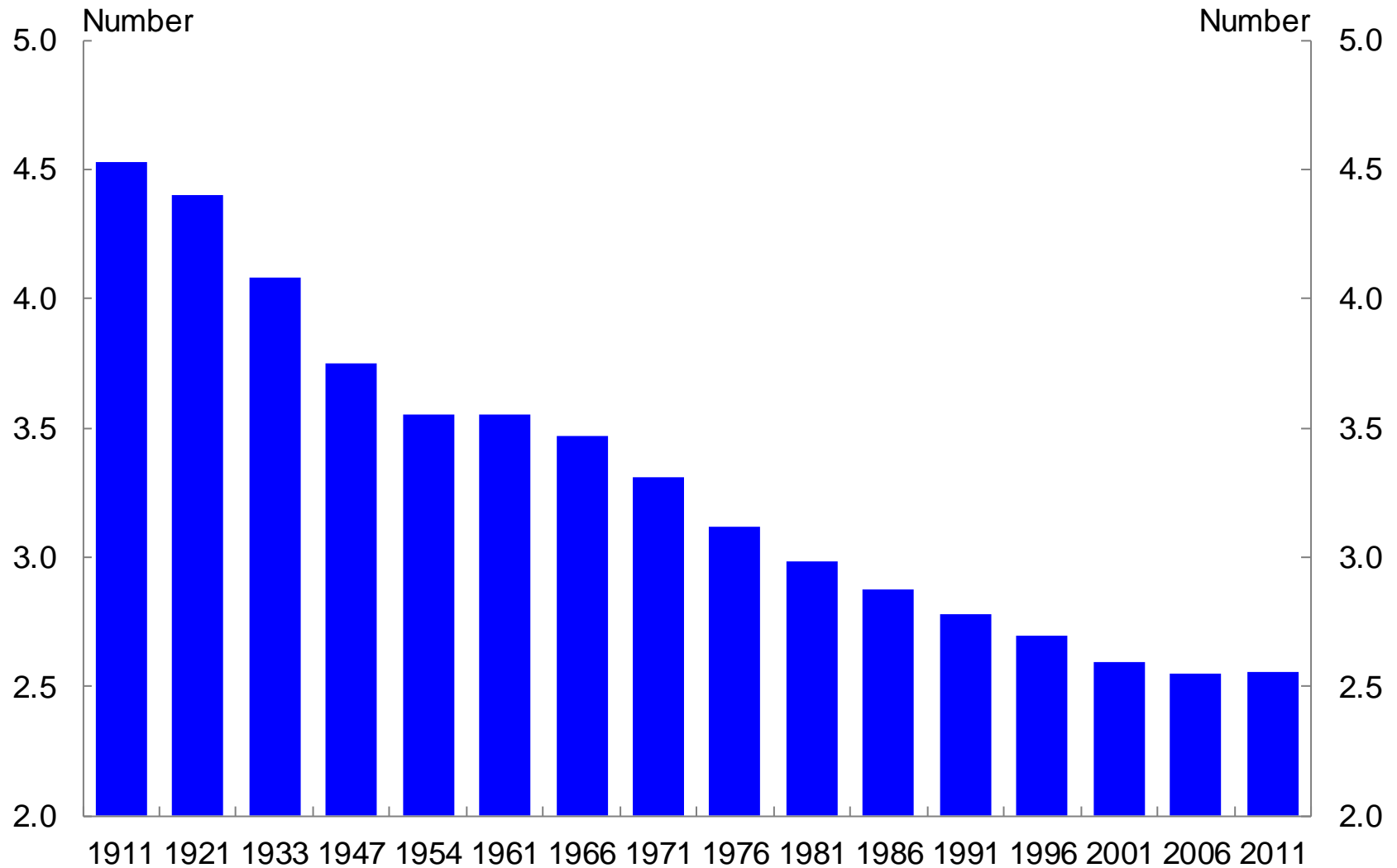
Source: Real Estate Institute of Australia time series and affordability reports before December 1996.

# Population growth



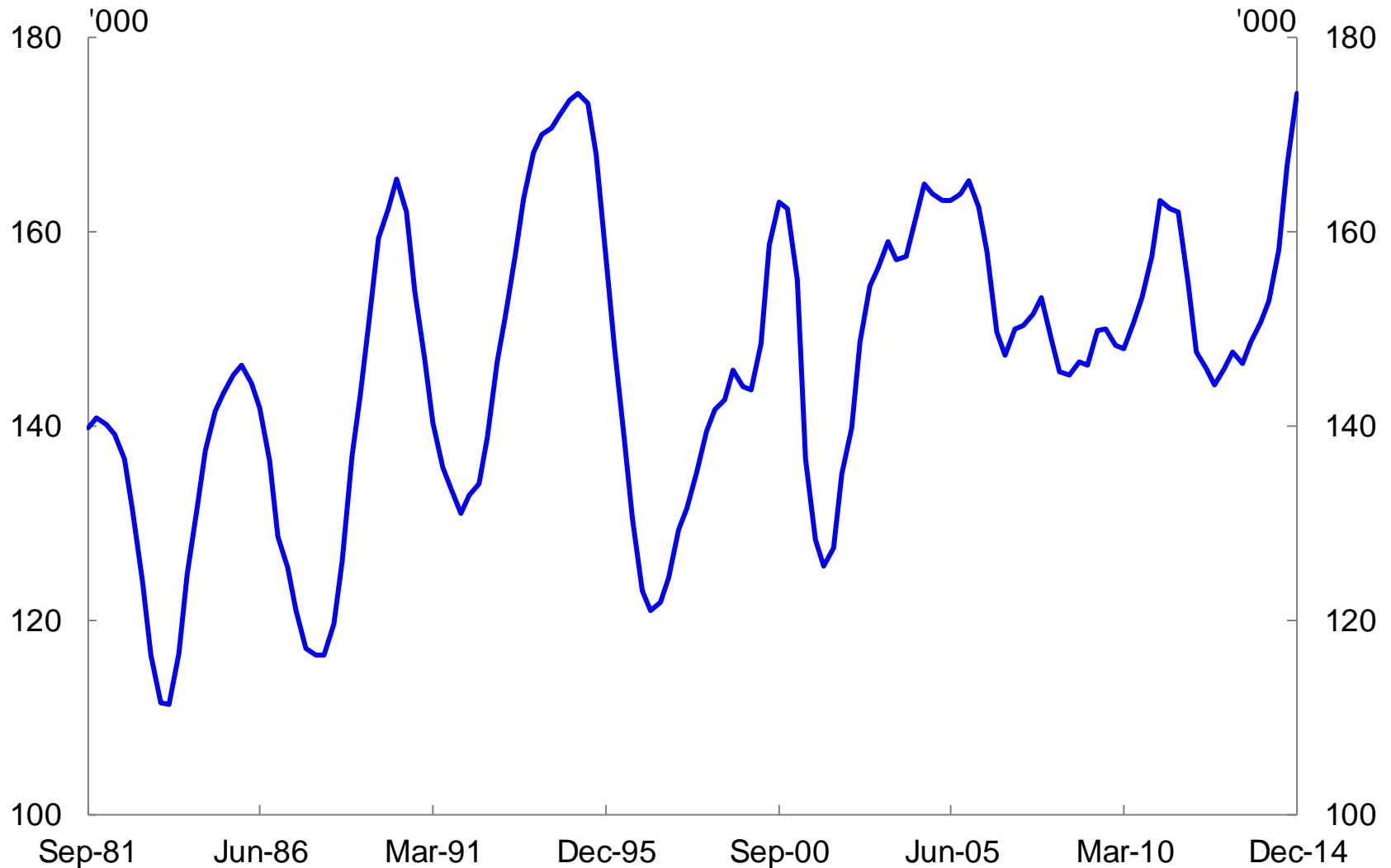
Source: ABS Cat. No. 3101.0.

# Average residents per household



Source: Censuses.

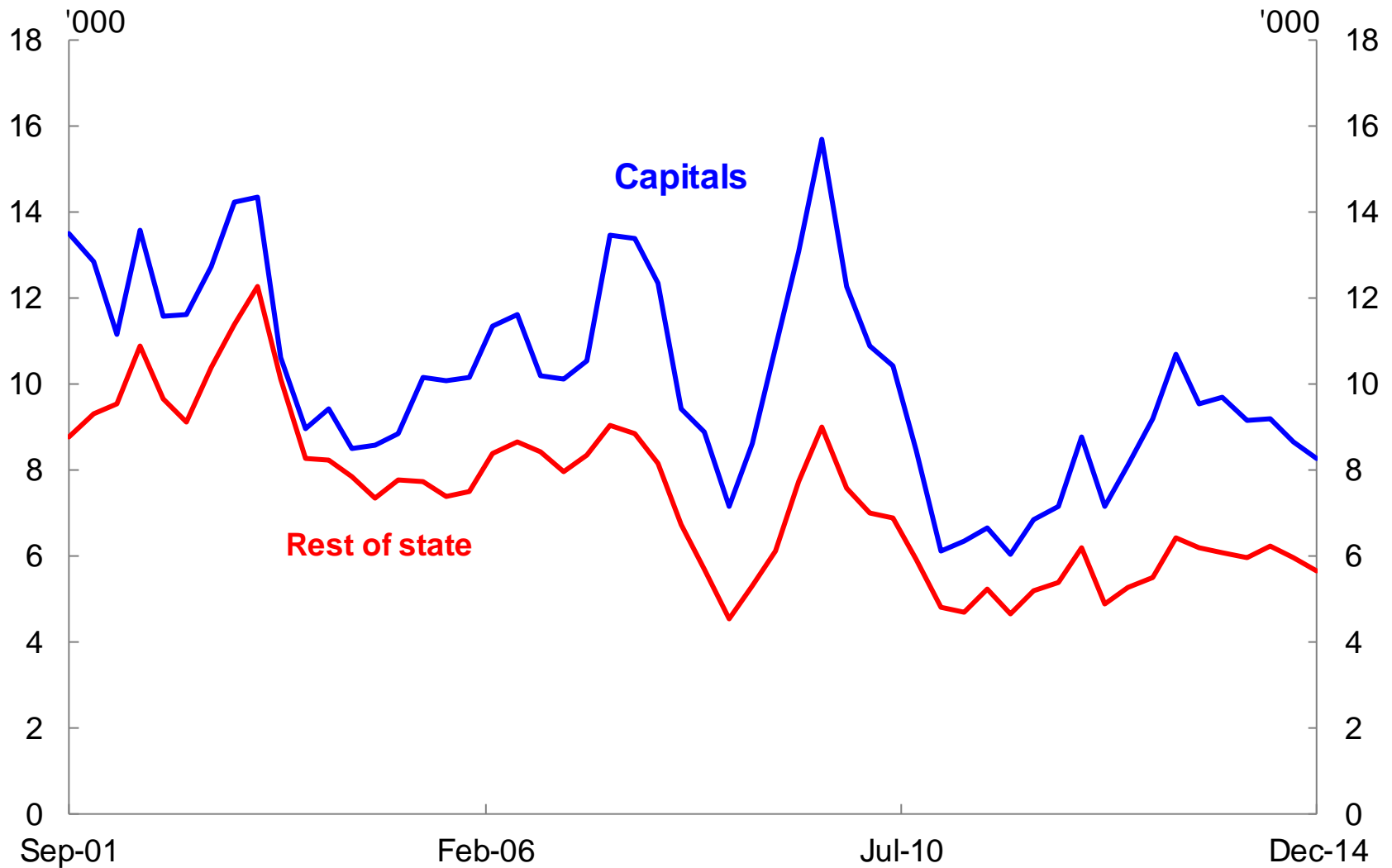
# Annual dwelling completions



Note: Series is a rolling four quarter sum of total completions using original data.

Source: ABS Cat. No. 8752.0.

# New residential land sales



Source: Housing Industry Association.