

# Australia

## UDIA /Matusik Affordability Measure

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## Key findings

### Detached houses

The median price of a **detached house** across urban Australia is \$363,000. Prices have risen 194% since 2001, with the largest increases in the resource rich states of Western Australia (up 258 percent) and Queensland (up 211%). See **Table 1** below.

Table 1

#### Detached house sales, median price and growth

State/territory	Total sold in 2006	Median price in 2006	Change in \$ - 2001 to 2006
New South Wales	63,755	\$455,500	167%
Victoria	69,663	\$322,750	158%
Queensland	70,997	\$317,000	221%
South Australia	23,591	\$272,500	186%
Western Australia	40,498	\$415,500	258%
Australian Capital Territory	4,839	\$397,750	195%
<b>Australian total/average</b>	<b>273,343</b>	<b>\$363,000</b>	<b>194%</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

In 2001, 71% of the detached houses sold were affordable to the average household. This translated to 233,500 suburban house sales during calendar 2001. Of the 70 urban areas investigated in this study, 96% or 67 were affordable under our rating system. See **Table 2** below.

Table 2

#### 2001 - Detached houses – affordability summary

State/territory	Total sold in 2001	Number affordable	% of total
New South Wales	103,513	57,088	55%
Victoria	78,771	56,893	72%
Queensland	74,214	61,458	83%
South Australia	26,269	22,600	86%
Western Australia	36,971	29,755	80%
Australian Capital Territory	9,375	5,628	60%
<b>Australian total/average</b>	<b>329,113</b>	<b>233,422</b>	<b>71%</b>
<b>UDIA/Matusik Affordability Measure</b>		<b>No urban areas</b>	<b>% of total urban areas</b>
Affordable		67	96%
Some Constraints		1	1%
Seriously Constrained		2	3%
Unaffordable		None	0%
<b>Australian total</b>		<b>70</b>	<b>100%</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

When expressed as a multiple of household income, a typical detached house across urban Australia cost 3.7 times the average annual household income in 2001. A higher multiple was experienced across New South Wales as shown in **table 3** overleaf. Those urban areas across Australia with a multiple household income over four (considered by many to be a benchmark with regards to affordability against income) during 2001 include:

<b>New South Wales</b>	
➤ Inner Sydney	8.2
➤ Middle-ring Sydney	6.5
➤ Outer Sydney	4.3
➤ Gosford	4.3
<b>Victoria</b>	
➤ Inner Melbourne	6.2
➤ Middle-ring Melbourne	4.5
<b>Queensland</b>	
➤ Noosa	5.7
➤ Gold Coast	4.4
➤ Inner Brisbane	4.3
<b>Western Australia</b>	
➤ Inner Perth	4.6
➤ Middle-ring Perth	4.3
<b>Australian Capital Territory</b>	
➤ Central Canberra	4.5

Overall just 12 or 17% of the 70 urban areas investigated were considered unaffordable by the multiple household income measure during 2001.

Table 3  
**2001 - Detached house sales - multiple incomes**

State/territory	Average house price	Average household income	Multiple incomes
New South Wales	\$346,750	\$72,000	4.8
Victoria	\$238,250	\$66,000	3.6
Queensland	\$159,000	\$59,000	2.7
South Australia	\$169,500	\$59,500	2.8
Western Australia	\$205,000	\$62,000	3.3
Australian Capital Territory	\$222,250	\$73,000	3.0
<b>Australian total/average</b>	<b>\$244,750</b>	<b>\$66,000</b>	<b>3.7</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

### **Detached housing, in short, was affordable across urban Australia in 2001.**

Last year, just 29% of the detached houses sold were affordable to the average household. This translates to just 78,500 sales. This is a third of the transactions recorded in 2001. Affordability is most constrained in Western Australia (13%); the Australian Capital Territory (16%); New South Wales (18%) and Queensland (27%). Detached housing is still relatively affordable in Victoria (42%) and South Australia (52%). Only 27 urban areas or 39% are still affordable under our affordability rating criteria, whilst 11% have some constraints on affordability; 23% are seriously constrained and 27% or 19 areas are now unaffordable. See **Table 4** overleaf for more detail.

Table 4

**2006 - Detached houses – affordability summary**

State/territory	Total sold in 2006	Number affordable	% of total
New South Wales	63,755	11,203	18%
Victoria	69,663	29,590	42%
Queensland	70,997	19,454	27%
South Australia	23,591	12,256	52%
Western Australia	40,498	5,189	13%
Australian Capital Territory	4,839	770	16%
<b>Australian total/average</b>	<b>273,343</b>	<b>78,462</b>	<b>29%</b>
UDIA/Matusik Affordability Measure		No urban areas	% of total urban areas
Affordable		27	39%
Some Constraints		8	11%
Seriously Constrained		16	23%
Unaffordable		19	27%
<b>Australian total</b>		<b>70</b>	<b>100%</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

The areas rated unaffordable include the northern New South Wales coast; Sydney (inner, middle and outer areas); inner Melbourne; the Sunshine Coast (being the municipalities of Noosa, Maroochy and Caloundra); inner Brisbane; Redland Shire; the Gold Coast; most of the urban areas across WA including Albany, Augusta, Broome, Bunbury and Perth (inner; middle and outer areas) plus the western suburbs of Canberra.

**Table 5** below shows that detached housing across urban Australia now costs 5.5 times the typical household income.

Table 5

**2006 - Detached house sales - multiple incomes**

State/territory	Average house price	Average household income	Multiple incomes
New South Wales	\$556,000	\$87,000	6.4
Victoria	\$382,500	\$78,500	4.9
Queensland	\$377,500	\$73,500	5.1
South Australia	\$304,750	\$72,500	4.2
Western Australia	\$491,250	\$78,750	6.2
Australian Capital Territory	\$426,000	\$82,500	5.2
<b>Australian total/average</b>	<b>\$431,750</b>	<b>\$79,000</b>	<b>5.5</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

Just under 70% or 48 urban areas – as measured by multiple incomes – now have multiple over four. Those urban areas with a household multiple over six (and hence unaffordable) in 2006 include:

**New South Wales**

- Inner Sydney 10.1
- Middle-ring Sydney 8.2
- Ballina/Lismore/Tweed 6.6

**Victoria**

- Inner Melbourne 8.0

**Queensland**

➤ Noosa	9.4
➤ Gold Coast	7.2
➤ Caloundra	6.8
➤ Inner Brisbane	6.5
➤ Maroochy	6.3

**Western Australia**

➤ Inner Perth	8.6
➤ Middle-ring Perth	8.3
➤ Augusta	8.0
➤ Broome	6.7
➤ Mandurah	6.0

**Today affordability (for detached houses) is seriously constrained.**

## Attached dwellings

The median price of an **attached residential dwelling** across urban Australia is \$296,750. Prices for such property have risen by 161% over the last five years. Again, the largest lifts in median price occurred in Western Australia and Queensland. See **Table 6** below.

Table 6  
**Attached dwelling sales, median price and growth**

State/territory	Total sold in 2006	Median price in 2006	Change in \$ - 2001 to 2006
New South Wales	41,804	\$377,750	138%
Victoria	25,946	\$245,750	123%
Queensland	36,147	\$249,500	192%
South Australia	5,547	\$219,500	192%
Western Australia	5,312	\$298,000	267%
Australian Capital Territory	2,983	\$318,000	182%
<b>Australian total/average</b>	<b>117,739</b>	<b>\$296,750</b>	<b>161%</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

In 2001, 73% of the attached dwellings sold were affordable to the average household. This translated to 120,000 sales. See **Table 7** below. Every urban area except four - being inner Sydney, Gosford, Noosa and Caloundra - had a household income multiple of under four for attached dwellings during 2001.

Table 7  
**2001 – Attached dwellings – affordability summary**

State/territory	Total sold in 2001	Number affordable	% of total
New South Wales	69,647	45,733	66%
Victoria	37,898	28,998	77%
Queensland	37,956	29,174	77%
South Australia	7,037	6,704	95%
Western Australia	6,078	5,797	95%
Australian Capital Territory	5,299	3,786	71%
<b>Australian total/average</b>	<b>163,915</b>	<b>120,192</b>	<b>73%</b>
<b>UDIA/Matusik Affordability Measure</b>		<b>No urban areas</b>	<b>% of total urban areas</b>
Affordable		70	100%
Some Constraints		None	0%
Seriously Constrained		None	0%
Unaffordable		None	0%
<b>Australian total</b>		<b>70</b>	<b>100%</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

**All of the 70 urban areas studied were deemed affordable under the UDIA/Matusik Affordability Measure for attached dwellings in 2001.**

Fast forward to 2006 and affordability for attached product has also declined. Last year just 48% of the attached dwellings that sold across Australia could be afforded by the average Australian household. This translates to 57,000 sales or around half of the affordable sales in 2001. See **table 8** overleaf.

Affordability for attached product is constrained in New South Wales (38%), followed by Queensland (46%) and the Australian Capital Territory (50%). Attached product is more affordable in Victoria,

Western Australia (both at 59%) and South Australia (77%). Forty seven or 67% of the 70 areas studied are still deemed affordable, with a further 23% having some affordability constraints. Three areas, being Noosa, Caloundra and Augusta, are now considered unaffordable for attached dwellings.

Table 8  
**2006 – Attached dwellings – affordability summary**

State/territory	Total sold in 2006	Number affordable	% of total
New South Wales	41,804	15,848	38%
Victoria	25,946	15,437	59%
Queensland	36,147	16,779	46%
South Australia	5,547	4,263	77%
Western Australia	5,312	3,159	59%
Australian Capital Territory	2,983	1,478	50%
<b>Australian total/average</b>	<b>117,739</b>	<b>56,964</b>	<b>48%</b>
UDIA/Matusik Affordability Measure		No urban areas	% of total urban areas
Affordable		47	67%
Some Constraints		16	23%
Seriously Constrained		4	6%
Unaffordable		3	4%
<b>Australian total</b>		<b>70</b>	<b>100%</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

Whilst attached housing has become more unaffordable over the last five years affordability has not deteriorated to the degree as detached product. **Table 9**, below, shows that it took 3.7 times the average household income to afford a attached dwelling across urban Australia in 2001. Last year this multiple lifted to just 4.5. See **table 10** overleaf.

Table 9  
**2001 – Attached dwellings - multiple incomes**

State/territory	Average attached dwelling price	Average household income	Multiple incomes
New South Wales	\$333,000	\$72,000	4.6
Victoria	\$260,500	\$66,000	3.9
Queensland	\$207,750	\$59,000	3.5
South Australia	\$131,500	\$59,500	2.2
Western Australia	\$134,250	\$62,000	2.2
Australian Capital Territory	\$194,000	\$73,000	2.7
<b>Australian total/average</b>	<b>\$245,000</b>	<b>\$66,000</b>	<b>3.7</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.

In 2001, as mentioned above, only four urban areas (for attached dwellings) across Australia had a household income multiple over four. In 2006 this had increased to 23 or a third of the areas investigated. Most of the least affordable urban areas for attached dwellings were located in New South Wales (with nine) and Queensland (with eight).

**In summary, today even affordability for attached dwellings is somewhat constrained.**

Table 10

**2006 – Attached dwellings - multiple incomes**

<b>State/territory</b>	<b>Average attached dwelling price</b>	<b>Average household income</b>	<b>Multiple incomes</b>
New South Wales	\$460,500	\$87,000	5.3
Victoria	\$345,000	\$78,500	4.4
Queensland	\$316,000	\$73,500	4.3
South Australia	\$260,000	\$72,500	3.6
Western Australia	\$351,000	\$78,750	4.5
Australian Capital Territory	\$346,500	\$82,500	4.2
<b>Australian total/average</b>	<b>\$358,000</b>	<b>\$79,000</b>	<b>4.5</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007.



## Research parameters

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Our study covered five states and one territory, being New South Wales, Victoria, Queensland, South Australia, Western Australia and the Australian Capital Territory. Unavailable or inadequate data precluded us from including the Northern Territory and Tasmania in this study.

We analysed 70 urban areas across the five states and one territory covered. Our two study periods were 2001 and 2006 – both calendar years. We have analysed the results for both detached houses on allotments under 2,000 sqm and for all attached residential dwellings. Our wage data has been sourced from the Australian Taxation Office. Average household incomes (based on an amalgamation of postcode data from the ATO) were used for each of the 70 urban areas studied.

Borrowing capacity was worked out by using the standard variable interest rate from a savings bank at the time in question, over a 30 year principal and interest only loan. We assumed 30% of the household income was used for mortgage repayments. We also assumed that buyers had saved 10% (as a deposit) of their borrowing capacity. Variable home loans were 6.8% during 2001 and 8.05% in late 2006.

The **UDIA/Matusik Affordability Measure** has four categories:

**Affordable** - when the average household can afford buy 51% (or more) of the housing for sale in their local area.

**Some constraints** - when the affordable proportion is between 31% and 50% of the total local sales.

**Seriously constrained** - when this proportion is between 16% and 30%.

**Unaffordable** - when 15% or under of the sales at the time cannot be purchased by the average household in the area.

## Individual state/territory summary

### New South Wales

#### UDIA/Matusik Affordability Measure

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Ballina/Lismore/Tweed	Affordable	Unaffordable	Affordable	Seriously constrained
Bathurst	Affordable	Affordable	Affordable	Affordable
Blue Mountains	Affordable	Seriously constrained	Affordable	Some constraints
Coffs Harbour	Affordable	Seriously constrained	Affordable	Some constraints
Dubbo	Affordable	Affordable	Affordable	Affordable
Gosford	Affordable	Seriously constrained	Affordable	Some constraints
Newcastle	Affordable	Some constraints	Affordable	Some constraints
Orange	Affordable	Affordable	Affordable	Affordable
Port Macquarie	Affordable	Seriously constrained	Affordable	Some constraints
Sydney Inner	Seriously constrained	Unaffordable	Affordable	Some constraints
Sydney Middle	Affordable	Unaffordable	Affordable	Some constraints
Sydney Outer	Affordable	Unaffordable	Affordable	Some constraints
Tamworth	Affordable	Affordable	Affordable	Affordable
Wagga Wagga	Affordable	Affordable	Affordable	Affordable
Wollongong	Affordable	Seriously constrained	Affordable	Some constraints
<b>State average</b>	<b>Affordable</b>	<b>Seriously constrained</b>	<b>Affordable</b>	<b>Some constraints</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007. See tables 1 to 8 for New South Wales enclosed.

### New South Wales

#### Multiple Incomes

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Ballina/Lismore/Tweed	3.6	6.6	3.3	5.7
Bathurst	2.5	3.8	2.1	2.6
Blue Mountains	3.9	4.8	3.6	4.1
Coffs Harbour	3.0	5.2	2.9	4.8
Dubbo	2.4	3.2	1.8	2.7
Gosford	4.3	5.7	4.1	5.6
Newcastle	2.9	4.6	3.4	5.0
Orange	2.6	3.7	2.4	2.8
Port Macquarie	3.3	5.1	3.6	4.9
Sydney Inner	8.2	10.1	4.9	5.0
Sydney Middle	6.5	8.2	3.9	4.7
Sydney Outer	4.3	5.7	3.7	3.9
Tamworth	2.2	3.5	1.8	2.7
Wagga Wagga	2.3	3.7	1.9	2.6
Wollongong	3.9	5.4	3.1	4.3
<b>State average</b>	<b>4.8</b>	<b>6.4</b>	<b>4.6</b>	<b>5.3</b>

Matusik Property Insights, RPData & Australian Tax Office – June 2007. See tables 4 and 8 for New South Wales enclosed

## Victoria

### UDIA/Matusik Affordability Measure

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Ballarat	Affordable	Affordable	Affordable	Affordable
Bendigo	Affordable	Affordable	Affordable	Affordable
Geelong	Affordable	Affordable	Affordable	Affordable
Latrobe Valley	Affordable	Affordable	Affordable	Affordable
Melbourne Inner	Some constraints	Unaffordable	Affordable	Affordable
Melbourne Middle	Affordable	Seriously constrained	Affordable	Affordable
Melbourne Outer	Affordable	Affordable	Affordable	Affordable
Mildura	Affordable	Affordable	Affordable	Affordable
Shepparton	Affordable	Affordable	Affordable	Affordable
Woodonga	Affordable	Affordable	Affordable	Affordable
<b>State average</b>	<b>Affordable</b>	<b>Some constraints</b>	<b>Affordable</b>	<b>Affordable</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007. See tables 1 to 8 for Victoria enclosed.

## Victoria

### Multiple Incomes

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Ballarat	2.3	3.5	2.0	2.7
Bendigo	2.3	3.5	2.0	2.9
Geelong	3.0	4.3	2.8	4.0
Latrobe Valley	2.1	3.2	2.0	3.2
Melbourne Inner	6.2	8.0	4.1	4.1
Melbourne Middle	4.5	5.7	3.5	4.1
Melbourne Outer	3.2	4.3	2.8	3.7
Mildura	2.3	3.0	2.1	2.7
Shepparton	2.4	3.5	3.6	3.0
Woodonga	2.3	3.8	1.9	3.1
<b>State average</b>	<b>3.6</b>	<b>4.9</b>	<b>3.9</b>	<b>4.4</b>

Matusik Property Insights, RPData & Australian Tax Office– June 2007. See tables 4 and 8 for Victoria enclosed.

## Queensland

### UDIA/Matusik Affordability Measure

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Cairns	Affordable	Seriously constrained	Affordable	Affordable
Townsville/Thuringowa	Affordable	Some constraints	Affordable	Affordable
Mackay/Whitsundays	Affordable	Seriously constrained	Affordable	Affordable
Rockhampton	Affordable	Affordable	Affordable	Affordable
Gladstone	Affordable	Affordable	Affordable	Affordable
Bundaberg	Affordable	Affordable	Affordable	Affordable
Hervey Bay/Maryborough	Affordable	Some constraints	Affordable	Seriously constrained
Noosa	Affordable	Unaffordable	Affordable	Unaffordable
Maroochy	Affordable	Unaffordable	Affordable	Seriously constrained
Caloundra	Affordable	Unaffordable	Affordable	Unaffordable
Caboolture	Affordable	Seriously constrained	Affordable	Some constraints
Pine Rivers	Affordable	Seriously constrained	Affordable	Affordable
Redcliffe	Affordable	Seriously constrained	Affordable	Seriously constrained
Inner Brisbane	Affordable	Unaffordable	Affordable	Some constraints
Middle Brisbane	Affordable	Seriously constrained	Affordable	Affordable
Outer Brisbane	Affordable	Some constraints	Affordable	Affordable
Logan	Affordable	Some constraints	Affordable	Affordable
Redland	Affordable	Unaffordable	Affordable	Some constraints
Gold Coast	Affordable	Unaffordable	Affordable	Some constraints
Ipswich	Affordable	Affordable	Affordable	Affordable
Beaudesert	Affordable	Seriously constrained	Affordable	Affordable
Toowoomba	Affordable	Affordable	Affordable	Affordable
<b>State average</b>	<b>Affordable</b>	<b>Seriously constrained</b>	<b>Affordable</b>	<b>Some constraints</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007. See tables 1 to 8 for Queensland enclosed.

## Queensland Multiple Incomes

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Cairns	3.0	5.0	2.7	4.0
Townsville/Thuringowa	2.5	4.2	2.9	3.5
Mackay/Whitsundays	2.5	5.0	2.9	4.0
Rockhampton	2.0	3.9	2.5	3.0
Gladstone	2.1	3.6	1.5	2.7
Bundaberg	2.1	4.0	2.7	4.7
Hervey Bay/Maryborough	2.2	4.4	1.5	4.8
Noosa	5.7	9.4	6.2	10.1
Maroochy	3.8	6.3	3.5	6.5
Caloundra	3.8	6.8	4.1	6.4
Caboolture	2.6	4.7	2.6	4.3
Pine Rivers	2.5	4.5	2.5	3.5
Redcliffe	2.7	5.2	2.9	5.8
Inner Brisbane	4.3	6.5	3.7	4.4
Middle Brisbane	3.1	5.0	2.9	3.9
Outer Brisbane	2.9	4.7	2.9	4.0
Logan	2.4	4.3	2.2	3.3
Redland	3.3	5.5	3.3	4.3
Gold Coast	4.4	7.2	3.7	3.8
Ipswich	1.8	3.8	1.9	3.8
Beaudesert	2.5	4.9	1.4	3.0
Toowoomba	2.2	3.7	2.5	3.0
<b>State average</b>	<b>2.7</b>	<b>5.1</b>	<b>3.5</b>	<b>4.3</b>

Matusik Property Insights, RPData & Australian Tax Office – June 2007. See tables 4 and 8 for Queensland enclosed.

## South Australia UDIA/Matusik Affordability Measure

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Iron Triangle	Affordable	Affordable	Affordable	Affordable
Mount Gambier	Affordable	Affordable	Affordable	Affordable
Murray Bridge	Affordable	Affordable	N/A	Affordable
Port Lincoln	Affordable	Affordable	Affordable	Affordable
Riverland	Affordable	Affordable	Affordable	Affordable
Adelaide Hills	Affordable	Some constraints	Affordable	Affordable
Adelaide Inner	Affordable	Some constraints	Affordable	Affordable
Adelaide Middle	Affordable	Some constraints	Affordable	Affordable
Adelaide Outer	Affordable	Affordable	Affordable	Affordable
<b>State average</b>	<b>Affordable</b>	<b>Affordable</b>	<b>Affordable</b>	<b>Affordable</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007. See tables 1 to 8 for South Australia enclosed.

## South Australia Multiple Incomes

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Iron Triangle	1.2	2.1	1.4	2.3
Mount Gambier	1.9	2.8	1.6	2.4
Murray Bridge	1.7	3.2	N/A	3.0
Port Lincoln	2.0	3.3	2.4	3.8
Riverland	1.8	3.0	1.9	3.0
Adelaide Hills	2.6	4.1	1.8	2.8
Adelaide Inner	3.7	5.0	2.2	3.3
Adelaide Middle	2.9	4.5	2.2	4.0
Adelaide Outer	2.2	3.6	1.8	2.9
<b>State average</b>	<b>2.8</b>	<b>4.2</b>	<b>2.2</b>	<b>3.6</b>

Matusik Property Insights, RPData & Australian Tax Office – June 2007. See tables 4 and 8 for South Australia enclosed.

## Western Australia UDIA/Matusik Affordability Measure

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Albany	Affordable	Unaffordable	Affordable	Some constraints
Augusta	Affordable	Unaffordable	Affordable	Unaffordable
Broome	Affordable	Unaffordable	Affordable	Some constraints
Bunbury	Affordable	Unaffordable	Affordable	Some constraints
Geraldton	Affordable	Affordable	Affordable	N/A
Kalgoorlie	Affordable	Affordable	Affordable	Affordable
Karratha	Affordable	Affordable	Affordable	Affordable
Mandurah	Affordable	Seriously constrained	Affordable	Some constraints
Perth Inner	Affordable	Unaffordable	Affordable	Affordable
Perth Middle	Affordable	Unaffordable	Affordable	Affordable
Perth Outer	Affordable	Unaffordable	Affordable	Affordable
<b>State average</b>	<b>Affordable</b>	<b>Unaffordable</b>	<b>Affordable</b>	<b>Affordable</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007. See tables 1 to 8 for Western Australia enclosed.

## Western Australia Multiple Incomes

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Albany	2.9	5.3	2.2	4.3
Augusta	3.9	8.0	3.4	5.3
Broome	3.8	6.7	2.0	5.0
Bunbury	2.4	5.1	2.2	3.8
Geraldton	2.1	4.0	1.4	N/A
Kalgoorlie	1.8	2.3	1.5	1.9
Karratha	2.2	3.6	1.4	2.5
Mandurah	2.5	6.0	1.8	5.4
Perth Inner	4.6	8.6	2.6	4.7
Perth Middle	4.3	8.3	1.9	4.0
Perth Outer	2.7	5.6	1.7	3.6
<b>State average</b>	<b>3.3</b>	<b>6.2</b>	<b>2.2</b>	<b>4.5</b>

Matusik Property Insights, RPData & Australian Tax Office – June 2007. See tables 4 and 8 for Western Australia enclosed.

**Australian Capital Territory**  
UDIA/Matusik Affordability Measure

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Central	Affordable	Seriously constrained	Affordable	Affordable
North	Affordable	Seriously constrained	Affordable	Affordable
South	N/A	N/A	N/A	N/A
West	Affordable	Unaffordable	Affordable	Affordable
<b>State average</b>	<b>Affordable</b>	<b>Seriously constrained</b>	<b>Affordable</b>	<b>Affordable</b>

Matusik Property Insights, RPData, Australian Tax Office & the Reserve Bank of Australia – June 2007. See tables 1 to 8 for Australian Capital Territory enclosed.

**Australian Capital Territory**  
Multiple Incomes

Location	Detached houses		Attached dwellings	
	2001	2006	2001	2006
Central	4.5	5.8	3.1	3.9
North	2.6	4.5	2.5	3.8
South	2.7	4.1	2.0	3.3
West	N/A	N/A	N/A	N/A
<b>State average</b>	<b>3.0</b>	<b>5.2</b>	<b>2.7</b>	<b>4.2</b>

Matusik Property Insights, RPData & Australian Tax Office– June 2007. See tables 4 and 8 for Australian Capital Territory enclosed.

## Appendix 1 – tables 1 to 9 for each state or territory

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Seven tables covering each of the states and territory investigated are enclosed. These tables, as explained below, are displayed in the following order: New South Wales, Victoria, Queensland, South Australia, Western Australia and the Australian Capital Territory.

**Table 1** outlines the number and proportion of detached houses on land under 2,000 square metres, deemed affordable by the UDIA/Matusik Affordability Measure for both 2001 and 2006, and by each urban area investigated within the relevant state or territory. This table also labels each urban area, and for both 2001 and 2006, with our affordability rating.

**Table 2** outlines the total detached housing sales – again on land under 2,000 square metres – by urban area and for both 2001 and 2006. The median and average price is also supplied. So, too, is the change in median values over the last five years (between 2001 and 2006). The average household's borrowing capacity for both 2001 and 2006 is also supplied.

**Table 3** outlines the total number of detached housing sales by price group (and for each urban area) during calendar 2001 and 2006. Those sales volumes deemed affordable for each year and by urban area are marked in blue.

**Table 4** outlines the average house price for each of urban area for both time periods and compares this against the average household income at the time. The result is a popular measure of housing affordability – average multiple incomes.

**Table 5** provides the same information as Table 1, but in this case for all attached residential dwellings.

**Table 6**, again, provides the same information as Table 2, but for attached dwellings.

Likewise, **Table 7** provides the same information as Table 3, but again for attached dwellings.

**Table 8** provides that same information as Table 4 but for attached dwellings.

**Table 9** outlines the various geographic areas used in compiling the relevant data for each of the urban areas in the state or territory in question.



Table 1

**New South Wales**

Detached house sales\*

UDIA/Matusik affordability measure

Municipalities	2001	Affordability rating***	2006	Affordable sales	% affordable**	Affordability rating***
	% affordable		Total house sales*			
Ballina/Lismore/Tweed	76%	Affordable	2,875	430	15%	Unaffordable
Bathurst	92%	Affordable	497	283	57%	Affordable
Blue Mountains	71%	Affordable	1,314	378	29%	Seriously constrained
Coffs Harbour	83%	Affordable	1,793	435	24%	Seriously constrained
Dubbo	95%	Affordable	651	442	68%	Affordable
Gosford	60%	Affordable	4,729	960	20%	Seriously constrained
Newcastle	84%	Affordable	7,857	2,876	37%	Some constraints
Orange	93%	Affordable	630	332	53%	Affordable
Port Macquarie	78%	Affordable	1,850	539	29%	Seriously constrained
Sydney Inner	17%	Seriously constrained	8,081	164	2%	Unaffordable
Sydney Middle	28%	Seriously constrained	12,950	469	4%	Unaffordable
Sydney Outer	61%	Affordable	15,280	1,943	13%	Unaffordable
Tamworth	95%	Affordable	874	533	61%	Affordable
Wagga Wagga	95%	Affordable	1,073	690	64%	Affordable
Wollongong	68%	Affordable	3,301	729	22%	Seriously constrained
<b>Total/average</b>	<b>55%</b>	<b>Affordable</b>	<b>63,755</b>	<b>11,203</b>	<b>18%</b>	<b>Seriously constrained</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

Table 2

**New South Wales**

Detached house sales\*/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Ballina/Lismore/Tweed	3,158	\$160,000	\$180,702	2,875	\$355,000	\$417,227	222%	\$213,754	\$234,141
Bathurst	698	\$136,000	\$150,275	497	\$262,000	\$268,241	193%	\$248,972	\$266,348
Blue Mountains	2,078	\$230,590	\$251,736	1,314	\$344,500	\$375,859	149%	\$274,005	\$293,204
Coffs Harbour	2,609	\$135,000	\$149,189	1,793	\$285,000	\$315,781	211%	\$209,864	\$227,948
Dubbo	714	\$129,250	\$139,600	651	\$215,000	\$226,935	166%	\$240,721	\$260,749
Gosford	8,024	\$228,528	\$260,007	4,729	\$350,000	\$414,563	153%	\$254,900	\$271,868
Newcastle	11,908	\$149,950	\$178,271	7,857	\$307,500	\$346,121	205%	\$261,584	\$279,331
Orange	781	\$142,000	\$154,318	630	\$268,500	\$277,167	189%	\$252,344	\$279,057
Port Macquarie	3,008	\$156,750	\$172,002	1,850	\$305,000	\$328,459	195%	\$221,391	\$240,965
Sydney Inner	11,784	\$570,000	\$773,480	8,081	\$820,000	\$1,162,671	144%	\$398,189	\$431,421
Sydney Middle	21,000	\$418,000	\$482,610	12,950	\$600,000	\$727,650	144%	\$312,576	\$330,139
Sydney Outer	30,836	\$240,000	\$280,608	15,280	\$384,426	\$442,176	160%	\$272,578	\$286,921
Tamworth	926	\$112,000	\$122,460	874	\$226,000	\$239,958	202%	\$234,500	\$252,376
Wagga Wagga	1,249	\$127,000	\$136,007	1,073	\$245,000	\$259,098	193%	\$250,180	\$263,059
Wollongong	4,740	\$226,000	\$245,164	3,301	\$379,000	\$419,548	168%	\$267,095	\$290,648
<b>Total/average**</b>	<b>103,513</b>	<b>\$289,381</b>	<b>\$346,645</b>	<b>63,755</b>	<b>\$455,509</b>	<b>\$556,044</b>	<b>167%</b>	<b>\$303,391</b>	<b>\$324,793</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia- June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 3  
New South Wales

Detached house sales\* by price group/affordability

Price points	Municipalities															Total
	Ballina/Lismore/ Tweed	Bathurst	Blue Mountains	Coffs Harbour	Dubbo	Cosford	Newcastle	Orange	Port Macquarie	Sydney Inner	Sydney Middle	Sydney Outer	Tamworth	Wagga Wagga	Wollongong	
<b>2006</b>																
Under \$100,000	25	8	3	21	30	19	36	12	25	6	20	22	37	19	4	287
\$100-\$150,000	68	19	6	83	59	15	164	50	64	21	17	37	93	65	7	768
\$150-\$175,000	94	30	7	92	55	28	264	33	104	5	5	46	62	64	14	903
\$175-\$200,000	124	46	9	109	109	59	349	35	93	8	8	132	99	115	37	1,332
\$200-\$225,000	119	51	40	130	109	159	514	47	126	6	11	327	129	139	114	2,021
\$225-\$250,000	158	60	51	159	80	269	763	74	127	4	27	482	113	164	137	2,668
\$250-\$275,000	192	69	97	225	62	411	786	81	160	4	51	897	91	124	170	3,420
\$275-\$300,000	198	52	165	170	41	469	806	86	171	8	101	1,196	76	99	246	3,884
\$300-\$325,000	175	41	163	151	28	466	727	46	186	11	229	1,484	37	64	292	4,100
\$325-\$350,000	218	36	141	132	24	462	620	40	168	9	322	1,325	36	76	302	3,911
\$350-\$400,000	425	52	231	191	35	757	994	60	240	82	1,135	2,237	54	71	553	7,117
\$400-\$500,000	538	25	236	203	15	772	973	42	226	505	2,467	3,163	31	46	751	9,993
\$500-\$600,000	219	8	96	49	3	346	380	12	72	1,139	2,015	1,879	8	19	330	6,575
\$600-\$700,000	110	0	41	35	1	165	190	7	43	1,110	1,743	918	3	7	131	4,504
\$700-\$800,000	74	0	14	10	0	82	107	4	17	913	1,376	456	3	1	67	3,124
\$800-\$900,000	40	0	5	9	0	48	57	1	8	786	916	220	2	0	59	2,151
\$900-\$1,000,000	23	0	2	8	0	40	39	0	5	601	575	111	0	0	32	1,436
Over \$1,000,000	75	0	7	16	0	162	88	0	15	2,863	1,932	348	0	0	55	5,561
<b>Affordable sales**</b>	<b>430</b>	<b>283</b>	<b>378</b>	<b>435</b>	<b>442</b>	<b>960</b>	<b>2,876</b>	<b>332</b>	<b>539</b>	<b>164</b>	<b>469</b>	<b>1,943</b>	<b>533</b>	<b>690</b>	<b>729</b>	<b>11,203</b>
<b>Total sales</b>	<b>2,875</b>	<b>497</b>	<b>1,314</b>	<b>1,793</b>	<b>651</b>	<b>4,729</b>	<b>7,857</b>	<b>630</b>	<b>1,850</b>	<b>8,081</b>	<b>12,950</b>	<b>15,280</b>	<b>874</b>	<b>1,073</b>	<b>3,301</b>	<b>63,755</b>
<b>% affordable***</b>	<b>15%</b>	<b>57%</b>	<b>29%</b>	<b>24%</b>	<b>68%</b>	<b>20%</b>	<b>37%</b>	<b>53%</b>	<b>29%</b>	<b>2%</b>	<b>4%</b>	<b>13%</b>	<b>61%</b>	<b>64%</b>	<b>22%</b>	<b>18%</b>
<b>2001</b>																
Under \$100,000	631	164	56	599	179	254	2,480	159	708	32	76	372	370	329	309	6,718
\$100-\$150,000	798	249	94	990	300	752	3,512	277	659	36	56	2,220	315	508	655	11,421
\$150-\$175,000	363	95	195	360	96	791	1,480	117	415	12	60	3,024	95	151	450	7,704
\$175-\$200,000	364	64	286	226	53	1,062	1,176	90	359	8	184	3,800	66	98	513	8,349
\$200-\$225,000	243	38	289	133	30	961	704	42	214	36	436	3,624	32	48	402	7,232
\$225-\$250,000	227	34	315	103	23	997	596	41	191	40	916	3,292	20	51	496	7,342
\$250-\$275,000	145	16	235	49	17	826	504	25	131	80	1,276	2,412	7	26	393	6,142
\$275-\$300,000	101	13	180	42	7	573	320	10	88	132	1,436	2,128	4	17	338	5,389
\$300-\$325,000	74	9	82	27	0	404	248	7	56	264	1,380	1,652	5	7	254	4,469
\$325-\$350,000	47	5	83	10	0	301	140	8	42	352	1,368	1,604	4	4	237	4,205
\$350-\$400,000	56	2	131	30	3	436	240	1	60	1,036	2,416	2,496	4	5	292	7,208
\$400-\$500,000	51	3	87	22	1	308	252	0	47	2,452	4,252	2,292	0	5	222	9,994
\$500-\$600,000	28	3	21	7	0	128	132	1	21	1,848	2,952	912	0	0	76	6,129
\$600-\$700,000	7	0	10	5	0	89	44	0	10	1,468	1,564	376	1	0	53	3,627
\$700-\$800,000	8	0	5	2	1	42	36	0	3	972	872	224	1	0	27	2,193
\$800-\$900,000	5	1	1	0	1	22	16	0	2	648	552	164	1	0	13	1,426
\$900-\$1,000,000	0	2	1	1	2	19	4	0	0	428	368	48	0	0	1	874
Over \$1,000,000	10	0	7	3	1	59	24	3	2	1,940	836	196	1	0	9	3,091
<b>Affordable sales**</b>	<b>2,399</b>	<b>644</b>	<b>1,470</b>	<b>2,175</b>	<b>681</b>	<b>4,817</b>	<b>9,948</b>	<b>726</b>	<b>2,355</b>	<b>2,028</b>	<b>5,820</b>	<b>18,744</b>	<b>878</b>	<b>1,185</b>	<b>3,218</b>	<b>57,088</b>
<b>Total sales</b>	<b>3,158</b>	<b>698</b>	<b>2,078</b>	<b>2,609</b>	<b>714</b>	<b>8,024</b>	<b>11,908</b>	<b>781</b>	<b>3,008</b>	<b>11,784</b>	<b>21,000</b>	<b>30,836</b>	<b>926</b>	<b>1,249</b>	<b>4,740</b>	<b>103,513</b>
<b>% affordable***</b>	<b>76%</b>	<b>92%</b>	<b>71%</b>	<b>83%</b>	<b>95%</b>	<b>60%</b>	<b>84%</b>	<b>93%</b>	<b>78%</b>	<b>17%</b>	<b>28%</b>	<b>61%</b>	<b>95%</b>	<b>95%</b>	<b>68%</b>	<b>55%</b>

Matusik Property Insights, RP Data, Australian Tax Office & the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

Denotes affordable detached house sales.

Table 4  
**New South Wales**  
 Detached house price  
 Multiple incomes

Municipalities	2001	Average household	Average multiple	2006	Average household	Average multiple
	Average \$	income	incomes	Average \$	income	incomes
Ballina/Lismore/Tweed	\$180,702	\$50,673	3.6	\$417,227	\$62,771	6.6
Bathurst	\$150,275	\$59,022	2.5	\$268,241	\$71,406	3.8
Blue Mountains	\$251,736	\$64,957	3.9	\$375,859	\$78,606	4.8
Coffs Harbour	\$149,189	\$49,751	3.0	\$315,781	\$61,111	5.2
Dubbo	\$139,600	\$57,066	2.4	\$226,935	\$69,905	3.2
Gosford	\$260,007	\$60,428	4.3	\$414,563	\$72,886	5.7
Newcastle	\$178,271	\$62,012	2.9	\$346,121	\$74,886	4.6
Orange	\$154,318	\$59,822	2.6	\$277,167	\$74,813	3.7
Port Macquarie	\$172,002	\$52,484	3.3	\$328,459	\$64,601	5.1
Sydney Inner	\$773,480	\$94,396	8.2	\$1,162,671	\$115,660	10.1
Sydney Middle	\$482,610	\$74,100	6.5	\$727,650	\$88,508	8.2
Sydney Outer	\$280,608	\$64,618	4.3	\$442,176	\$76,921	5.7
Tamworth	\$122,460	\$55,591	2.2	\$239,958	\$67,660	3.5
Wagga Wagga	\$136,007	\$59,309	2.3	\$259,098	\$70,524	3.7
Wollongong	\$245,164	\$63,319	3.9	\$419,548	\$77,920	5.4
<b>Total/average</b>	<b>\$346,645</b>	<b>\$71,923</b>	<b>4.8</b>	<b>\$556,044</b>	<b>\$87,074</b>	<b>6.4</b>

Matusik Property Insights, RP Data & Australian Tax Office - June 2007.

Detached house sales on allotments under 2,000 sqm.

Table 5

**New South Wales**

Attached dwelling sales

UDIA/Matusik affordability measure

<b>Municipalities</b>	<b>2001</b>	<b>Affordability rating***</b>	<b>2006</b>		<b>% affordable**</b>	<b>Affordability rating***</b>
	<b>% affordable</b>		<b>Total attached dwelling sales</b>	<b>Affordable sales</b>		
Ballina/Lismore/Tweed	81%	Affordable	2,024	348	17%	Seriously constrained
Bathurst	94%	Affordable	98	88	90%	Affordable
Blue Mountains	79%	Affordable	58	22	38%	Some constraints
Coffs Harbour	84%	Affordable	548	252	46%	Some constraints
Dubbo	98%	Affordable	61	54	89%	Affordable
Gosford	65%	Affordable	1,416	492	35%	Some constraints
Newcastle	76%	Affordable	1,772	696	39%	Some constraints
Orange	84%	Affordable	64	57	89%	Affordable
Port Macquarie	82%	Affordable	544	216	40%	Some constraints
Sydney Inner	57%	Affordable	17,068	6,480	38%	Some constraints
Sydney Middle	69%	Affordable	12,704	4,452	35%	Some constraints
Sydney Outer	68%	Affordable	3,768	1,824	48%	Some constraints
Tamworth	97%	Affordable	77	61	79%	Affordable
Wagga Wagga	95%	Affordable	178	162	91%	Affordable
Wollongong	78%	Affordable	1,424	644	45%	Some constraints
<b>Total/average</b>	<b>66%</b>	<b>Affordable</b>	<b>41,804</b>	<b>15,848</b>	<b>38%</b>	<b>Some constraints</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

Table 6

**New South Wales**

Attached dwelling sales/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Ballina/Lismore/Tweed	2,208	\$147,250	\$167,046	2,024	\$302,000	\$356,569	205%	\$213,754	\$234,141
Bathurst	112	\$86,000	\$122,776	98	\$175,000	\$186,906	203%	\$248,972	\$266,348
Blue Mountains	126	\$219,000	\$231,038	58	\$321,250	\$321,759	147%	\$274,005	\$293,204
Coffs Harbour	856	\$108,750	\$145,737	548	\$240,000	\$293,034	221%	\$209,864	\$227,948
Dubbo	60	\$83,000	\$102,115	61	\$163,000	\$185,590	196%	\$240,721	\$260,749
Gosford	1,824	\$213,750	\$246,784	1,416	\$310,000	\$405,289	145%	\$254,900	\$271,868
Newcastle	2,304	\$165,000	\$210,235	1,772	\$298,000	\$372,599	181%	\$261,584	\$279,331
Orange	136	\$105,000	\$144,277	64	\$202,500	\$210,494	193%	\$252,344	\$279,057
Port Macquarie	908	\$135,000	\$189,859	544	\$268,000	\$318,398	199%	\$221,391	\$240,965
Sydney Inner	26,992	\$370,750	\$459,136	17,068	\$450,000	\$581,255	121%	\$398,189	\$431,421
Sydney Middle	21,412	\$275,000	\$290,466	12,704	\$366,500	\$419,023	133%	\$312,576	\$330,139
Sydney Outer	10,244	\$220,000	\$238,804	3,768	\$279,000	\$298,996	127%	\$272,578	\$286,921
Tamworth	86	\$88,750	\$102,791	77	\$167,000	\$184,725	188%	\$234,500	\$252,376
Wagga Wagga	183	\$105,000	\$114,795	178	\$188,000	\$181,320	179%	\$250,180	\$263,059
Wollongong	2,196	\$175,000	\$195,817	1,424	\$309,500	\$335,341	177%	\$267,095	\$290,648
<b>Total/average**</b>	<b>69,647</b>	<b>\$286,125</b>	<b>\$332,932</b>	<b>41,804</b>	<b>\$377,696</b>	<b>\$460,391</b>	<b>138%</b>	<b>\$303,391</b>	<b>\$324,793</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 7

## New South Wales

Attached dwelling sales by price group/affordability

Price points	Municipalities															Total
	Bathurst/Lismore/ Tweed	Bathurst	Blue Mountains	Coffs Harbour	Dubbo	Gosford	Newcastle	Orange	Port Macquarie	Sydney Inner	Sydney Middle	Sydney Outer	Tamworth	Wagga Wagga	Wollongong	
<b>2006</b>																
Under \$100,000	8	7	1	20	4	4	36	5	4	212	60	24	5	26	16	432
\$100-\$150,000	40	22	0	32	20	0	32	2	36	164	112	196	20	37	44	757
\$150-\$175,000	56	19	0	56	9	40	56	9	24	92	272	272	17	14	68	1,004
\$175-\$200,000	108	10	4	44	5	40	96	15	40	232	324	288	10	28	72	1,316
\$200-\$225,000	136	11	2	100	10	96	100	12	60	204	432	308	4	37	144	1,656
\$225-\$250,000	188	9	7	52	6	136	168	6	52	288	572	316	5	13	88	1,906
\$250-\$275,000	276	10	3	60	2	176	208	8	68	512	808	420	6	7	88	2,652
\$275-\$300,000	152	3	5	36	0	160	200	1	52	696	840	328	6	5	124	2,608
\$300-\$325,000	248	3	7	24	0	136	180	1	36	872	1,032	304	1	2	148	2,994
\$325-\$350,000	184	3	6	32	2	72	96	3	52	920	940	248	1	3	108	2,670
\$350-\$400,000	144	1	11	28	1	124	128	1	32	2,288	2,216	532	1	2	212	5,721
\$400-\$500,000	168	0	11	20	0	172	180	1	20	3,652	2,700	372	1	3	180	7,480
\$500-\$600,000	124	0	1	12	1	96	84	0	20	2,364	1,144	88	0	1	64	3,999
\$600-\$700,000	76	0	0	8	1	40	48	0	16	1,312	492	28	0	0	16	2,037
\$700-\$800,000	40	0	0	8	0	24	44	0	8	824	288	8	0	0	24	1,268
\$800-\$900,000	16	0	0	12	0	40	32	0	4	672	136	0	0	0	4	916
\$900-\$1,000,000	16	0	0	0	0	4	20	0	12	300	68	16	0	0	12	448
Over \$1,000,000	44	0	0	4	0	56	64	0	8	1,464	268	20	0	0	12	1,940
<b>Affordable sales**</b>	<b>348</b>	<b>88</b>	<b>22</b>	<b>252</b>	<b>54</b>	<b>492</b>	<b>696</b>	<b>57</b>	<b>216</b>	<b>6,480</b>	<b>4,452</b>	<b>1,824</b>	<b>61</b>	<b>162</b>	<b>644</b>	<b>15,848</b>
<b>Total sales</b>	<b>2,024</b>	<b>98</b>	<b>58</b>	<b>548</b>	<b>61</b>	<b>1,416</b>	<b>1,772</b>	<b>64</b>	<b>544</b>	<b>17,068</b>	<b>12,704</b>	<b>3,768</b>	<b>77</b>	<b>178</b>	<b>1,424</b>	<b>41,804</b>
<b>% affordable***</b>	<b>17%</b>	<b>90%</b>	<b>38%</b>	<b>46%</b>	<b>89%</b>	<b>35%</b>	<b>39%</b>	<b>89%</b>	<b>40%</b>	<b>38%</b>	<b>35%</b>	<b>48%</b>	<b>79%</b>	<b>91%</b>	<b>45%</b>	<b>38%</b>
<b>2001</b>																
Under \$100,000	488	62	5	360	37	24	324	65	172	256	172	1,088	53	82	372	3,560
\$100-\$150,000	668	32	16	224	14	260	628	36	352	544	1,424	1,600	21	73	484	6,376
\$150-\$175,000	344	7	12	96	0	228	368	5	108	556	1,180	736	2	9	232	3,883
\$175-\$200,000	192	3	17	36	3	312	196	4	84	744	1,444	916	7	3	224	4,185
\$200-\$225,000	104	1	16	36	3	176	108	0	28	892	2,068	964	1	6	152	4,555
\$225-\$250,000	132	0	18	8	2	188	120	4	40	1,184	2,072	924	0	1	248	4,941
\$250-\$275,000	72	2	15	24	1	92	108	6	12	1,224	2,168	724	0	3	180	4,631
\$275-\$300,000	44	0	8	16	0	108	88	0	8	1,748	2,580	740	0	3	64	5,407
\$300-\$325,000	48	1	2	8	0	124	56	0	20	2,008	1,760	532	2	0	44	4,605
\$325-\$350,000	20	0	2	4	0	84	48	3	20	2,204	1,816	688	0	1	28	4,918
\$350-\$400,000	28	0	10	20	0	68	76	5	16	4,020	2,276	616	0	0	72	7,207
\$400-\$500,000	40	0	3	8	0	84	76	8	24	4,808	1,532	340	0	0	52	6,975
\$500-\$600,000	20	2	0	4	0	20	40	0	0	2,312	452	204	0	2	24	3,080
\$600-\$700,000	0	0	2	0	0	12	28	0	8	1,404	208	64	0	0	4	1,730
\$700-\$800,000	0	0	0	0	0	16	24	0	0	856	112	32	0	0	0	1,040
\$800-\$900,000	0	2	0	4	0	24	0	0	0	520	48	12	0	0	4	614
\$900-\$1,000,000	4	0	0	8	0	4	0	0	0	384	16	16	0	0	8	440
Over \$1,000,000	4	0	0	0	0	16	0	0	16	1,328	84	48	0	0	4	1,500
<b>Affordable sales**</b>	<b>1,796</b>	<b>105</b>	<b>99</b>	<b>716</b>	<b>59</b>	<b>1,188</b>	<b>1,744</b>	<b>114</b>	<b>744</b>	<b>15,380</b>	<b>14,868</b>	<b>6,952</b>	<b>83</b>	<b>173</b>	<b>1,712</b>	<b>45,733</b>
<b>Total sales</b>	<b>2,208</b>	<b>112</b>	<b>126</b>	<b>856</b>	<b>60</b>	<b>1,824</b>	<b>2,304</b>	<b>136</b>	<b>908</b>	<b>26,992</b>	<b>21,412</b>	<b>10,244</b>	<b>86</b>	<b>183</b>	<b>2,196</b>	<b>69,647</b>
<b>% affordable***</b>	<b>81%</b>	<b>94%</b>	<b>79%</b>	<b>84%</b>	<b>98%</b>	<b>65%</b>	<b>76%</b>	<b>84%</b>	<b>82%</b>	<b>57%</b>	<b>69%</b>	<b>68%</b>	<b>97%</b>	<b>95%</b>	<b>78%</b>	<b>66%</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Sales under a buyer's maximum borrowing capacity

\*\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

Denotes affordable attached dwelling sales

Table 8

**New South Wales**

Attached dwelling price

Multiple incomes

	2001	Average household income	Average multiple incomes	2006	Average household income	Average multiple incomes
<b>Municipalities</b>	<b>Average \$</b>			<b>Average \$</b>		
Ballina/Lismore/Tweed	\$167,046	\$50,673	3.3	\$356,569	\$62,771	5.7
Bathurst	\$122,776	\$59,022	2.1	\$186,906	\$71,406	2.6
Blue Mountains	\$231,038	\$64,957	3.6	\$321,759	\$78,606	4.1
Coffs Harbour	\$145,737	\$49,751	2.9	\$293,034	\$61,111	4.8
Dubbo	\$102,115	\$57,066	1.8	\$185,590	\$69,905	2.7
Gosford	\$246,784	\$60,428	4.1	\$405,289	\$72,886	5.6
Newcastle	\$210,235	\$62,012	3.4	\$372,599	\$74,886	5.0
Orange	\$144,277	\$59,822	2.4	\$210,494	\$74,813	2.8
Port Macquarie	\$189,859	\$52,484	3.6	\$318,398	\$64,601	4.9
Sydney Inner	\$459,136	\$94,396	4.9	\$581,255	\$115,660	5.0
Sydney Middle	\$290,466	\$74,100	3.9	\$419,023	\$88,508	4.7
Sydney Outer	\$238,804	\$64,618	3.7	\$298,996	\$76,921	3.9
Tamworth	\$102,791	\$55,591	1.8	\$184,725	\$67,660	2.7
Wagga Wagga	\$114,795	\$59,309	1.9	\$181,320	\$70,524	2.6
Wollongong	\$195,817	\$63,319	3.1	\$335,341	\$77,920	4.3
<b>Total/average</b>	<b>\$332,932</b>	<b>\$71,923</b>	<b>4.6</b>	<b>\$460,391</b>	<b>\$87,074</b>	<b>5.3</b>



Table 9  
**New South Wales**  
Area definitions

	<b>ABS</b>	<b>RP Data</b>	<b>Postcodes</b>																			
Ballina/Lismore/Tweed Coast	Richmond Valley (A)	Richmond Valley (151)	2469	2470	2471	2472	2473	2480														
	Kyogle (A)	Kyogle (158)	2469	2470	2474	2475	2476	2480														
	Lismore City	Lismore (159)	2470	2471	2472	2477	2480	2484														
	Ballina (A)	Ballina (148)	2477	2478	2479	2480																
	Byron (A)	Byron (150)	2479	2480	2481	2482	2483															
	Tweed (A)	Tweed (171)	2483	2484	2485	2486	2487	2488	2489	2490												
Bathurst	Bathurst Regional (A)	Bathurst Regional (608)	2793	2795	2799	2850																
Blue Mountains	Blue Mountains City	Blue Mountains (216)	2758	2773	2774	2776	2777	2778	2779	2780	2782	2783	2784	2785	2786	2787						
Coffs Harbour	Nambucca (A)	Nambucca (164)	2440	2441	2447	2448	2449															
	Bellingen (A)	Bellingen (149)	2441	2448	2450	2453	2454	2455														
	Coffs Harbour City	Coffs Harbour (152)	2441	2450	2452	2454	2456	2460														
	Clarence Valley (A)	Clarence Valley (303)	2370	2450	2453	2460	2462	2463	2464	2465	2466	2469	2470									
Dubbo	Dubbo City	Dubbo (114)	2830	2831																		
Gosford	Gosford City	Gosford (3)	2083	2250	2251	2256	2257	2260	2775													
	Wyong (A)	Wyong (14)	2250	2258	2259	2261	2262	2263														
Newcastle	Newcastle City	Newcastle (8)	2287	2289	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2302	2303	2304	2305	2307	2308		
	Port Stephens (A)	Port Stephens (10)	2295	2314	2315	2316	2317	2318	2319	2320	2321	2322	2324									
	Maitland City	Maitland (5)	2320	2321	2322	2323	2324	2421														
	Cessnock City	Cessnock (1)	2320	2321	2322	2323	2324	2325	2326	2327	2330	2334	2335									
	Lake Macquarie City	Lake Macquarie (4)	2259	2264	2265	2267	2278	2280	2281	2282	2283	2284	2285	2286	2289	2290	2305	2306	2323			
Orange	Orange City	Orange (124)	2800																			
Port Macquarie	Greater Taree City	Taree (162)	2324	2422	2423	2424	2426	2427	2429	2430	2439	2443										
	Hastings (A)	Hastings (656)	2429	2439	2440	2441	2443	2444	2445	2446	2447											
	Kempsey (A)	Kempsey (157)	2431	2440	2441																	
Inner Sydney	Sydney City	City of Sydney (708)	2000	2006	2007	2008	2009	2010	2011	2015	2016	2017	2018	2021	2037	2042	2043					
	Woollahra (A)	Woollahra (210)	2021	2023	2025	2027	2028	2030														
	Waverley (A)	Waverley (209)	2022	2024	2026	2029	2030															
	Leichhardt (A)	Leichhardt (205)	2000	2037	2038	2039	2040	2041														
	Marrickville (A)	Marrickville (206)	2042	2044	2048	2049	2050	2203	2204													
	Ashfield (A)	Ashfield (134)	2045	2130	2131																	
	Canada Bay (A)	Canada Bay (139)	2046	2047	2137	2138	2139															
	Burwood (A)	Burwood (137)	2132	2133	2134	2136																

	Strathfield (A)	Strathfield (143)	2129	2135	2136	2140														
	Ryde City	Ryde (90)	2067	2109	2111	2112	2113	2114	2122											
	Hunter's Hill (A)	Hunter's Hill (83)	2110	2111																
	Lane Cove (A)	Lane Cove (85)	2065	2066																
	Willoughby City	Willoughby (92)	2063	2064	2065	2066	2067	2068	2069											
	North Sydney (A)	North Sydney (88)	2055	2060	2061	2062	2065	2089	2090											
	Mosman (A)	Mosman (87)	2088	2091																
	Manly (A)	Manly (86)	2087	2092	2093	2094	2095													
Middle Sydney	Warringah (A)	Warringah (91)	2084	2085	2086	2087	2093	2096	2097	2099	2100	2101	2103							
	Ku-ring-gai (A)	Ku-ring-gai (84)	2069	2070	2071	2072	2073	2074	2075	2076										
	Hornsby (A)	Hornsby (82)	2074	2076	2077	2079	2080	2081	2082	2083	2118	2119	2120	2121	2125	2126	2157	2158	2159	2756
	Parramatta City	Parramatta (89)	2115	2116	2117	2118	2142	2145	2146	2150	2151	2152	2153	2161	2162					
	Holroyd City	Holroyd (221)	2142	2145	2160	2161	2164													
	Auburn (A)	Auburn (135)	2127	2128	2141	2143	2144													
	Bankstown City	Bankstown (136)	2143	2162	2163	2190	2197	2198	2199	2200	2211	2212	2213	2214						
	Canterbury City	Canterbury (138)	2191	2192	2193	2194	2195	2196	2206	2208	2210									
	Hurstville City	Hurstville (140)	2208	2209	2210	2220	2222	2223												
	Rockdale City	Rockdale (142)	2020	2205	2207	2216	2217	2219												
	Kogarah (A)	Kogarah (141)	2217	2218	2220	2221														
	Botany Bay City	Botany (203)	2018	2019	2020	2032	2035	2036												
	Randwick City	Randwick (207)	2021	2031	2032	2033	2034	2035	2036	2052										
	Pittwater (A)	Pittwater (93)	2101	2102	2103	2104	2105	2106	2107	2108										
Outer Sydney	Sutherland Shire (A)	Sutherland (144)	2172	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2535					
	Baulkham Hills (A)	Baulkham Hills (81)	2117	2118	2125	2151	2153	2154	2155	2156	2157	2158	2756	2765						
	Blacktown City	Blacktown (214)	2147	2148	2155	2164	2747	2760	2761	2762	2763	2765	2766	2767	2768	2770				
	Fairfield City	Fairfield (220)	2161	2163	2164	2165	2166	2170	2175	2176	2177	2178								
	Liverpool City	Liverpool (223)	2168	2170	2171	2172	2173	2174	2178	2179	2555	2556	2557	2745						
	Penrith City	Penrith (224)	2178	2745	2747	2748	2749	2750	2753	2759	2760	2765								
	Campbelltown City	Campbelltown (218)	2167	2558	2559	2560	2563	2564	2565	2566										
	Camden (A)	Camden (217)	2171	2179	2557	2567	2570													
Tamworth	Tamworth Regional (A)	Tamworth Regional (666)	2340	2342	2344	2345	2346	2347	2352	2353	2355									
Wagga Wagga	Wagga Wagga City	Wagga Wagga (575)	2650	2651	2652	2656	2661	2663	2701	2702										
Wollongong	Wollongong City	Wollongong (103)	2232	2500	2502	2505	2506	2508	2515	2516	2517	2518	2519	2522	2525	2526	2528	2530	2560	2574
	Shellharbour City	Shellharbour (100)	2527	2528	2529	2577														
	Kiama (A)	Kiama (98)	2533	2534	2535	2577														

Table 1

**Victoria**

Detached house sales\*

UDIA/Matusik affordability measure

Municipalities	2001	Affordability rating***	2006	Affordable sales	% affordable **	Affordability rating***
	% affordable		Total house sales*			
Ballarat	92%	Affordable	2,452	1,701	69%	Affordable
Bendigo	93%	Affordable	2,424	1,598	66%	Affordable
Geelong	83%	Affordable	4,683	2,429	52%	Affordable
Latrobe Valley	94%	Affordable	3,172	2,223	70%	Affordable
Melbourne Inner	42%	Some constraints	3,419	296	9%	Unaffordable
Melbourne Middle	55%	Affordable	30,001	8,571	29%	Seriously constrained
Melbourne Outer	83%	Affordable	18,434	9,462	51%	Affordable
Mildura	95%	Affordable	1,275	927	73%	Affordable
Shepparton	94%	Affordable	2,455	1,628	66%	Affordable
Woodonga	95%	Affordable	1,348	755	56%	Affordable
<b>Total/average***</b>	<b>72%</b>	<b>Affordable</b>	<b>69,663</b>	<b>29,590</b>	<b>42%</b>	<b>Some constraints</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

\*\*\* Weighted average based on sales volumes depending on year.

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

Table 2

**Victoria**

Detached house sales\*/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Ballarat	3,094	\$120,000	\$131,945	2,452	\$207,500	\$227,549	173%	\$221,242	\$245,052
Bendigo	2,919	\$119,000	\$128,198	2,424	\$218,000	\$230,768	183%	\$231,444	\$247,714
Geelong	6,401	\$152,027	\$175,471	4,683	\$270,000	\$309,143	178%	\$247,335	\$270,342
Latrobe Valley	4,243	\$96,500	\$113,316	3,172	\$195,000	\$216,051	202%	\$231,776	\$248,484
Melbourne Inner	4,705	\$430,000	\$549,912	3,419	\$640,000	\$852,345	149%	\$376,923	\$397,751
Melbourne Middle	29,527	\$260,000	\$300,325	30,001	\$377,150	\$457,862	145%	\$280,174	\$298,165
Melbourne Outer	22,084	\$170,000	\$190,305	18,434	\$270,000	\$304,435	159%	\$249,646	\$265,566
Mildura	1,432	\$115,000	\$118,922	1,275	\$181,000	\$188,812	157%	\$221,522	\$231,717
Shepparton	2,794	\$121,000	\$128,325	2,455	\$216,000	\$228,035	179%	\$225,539	\$241,194
Woodonga	1,572	\$120,000	\$127,285	1,348	\$239,000	\$249,559	199%	\$229,488	\$245,958
<b>Total/average**</b>	<b>78,771</b>	<b>\$206,257</b>	<b>\$238,325</b>	<b>69,663</b>	<b>\$322,748</b>	<b>\$382,553</b>	<b>158%</b>	<b>\$277,432</b>	<b>\$292,426</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 3

## Victoria

Detached house sales\* by price group/affordability

Price points	Municipalities										Total
	Ballarat	Bendigo	Ceebing	Larrobe Valley	Melbourne Inner	Melbourne Middle	Melbourne Outer	Mildura	Shepparton	Woodongia	
<b>2006</b>											
Under \$100,000	80	105	23	264	6	29	51	136	88	29	811
\$100-\$150,000	273	228	268	617	4	174	330	239	305	116	2,554
\$150-\$175,000	340	264	254	363	4	303	745	200	296	97	2,866
\$175-\$200,000	407	370	386	395	6	645	1,396	217	326	158	4,306
\$200-\$225,000	310	322	466	322	7	1,255	1,999	135	304	169	5,289
\$225-\$250,000	291	309	558	262	12	1,774	2,385	113	309	186	6,199
\$250-\$275,000	206	227	474	232	10	2,208	2,556	72	251	159	6,395
\$275-\$300,000	141	188	400	186	23	2,183	2,030	54	159	94	5,458
\$300-\$325,000	107	125	344	129	37	2,132	1,532	34	112	86	4,638
\$325-\$350,000	69	75	259	106	43	1,997	1,189	26	86	90	3,940
\$350-\$400,000	114	93	410	131	144	3,872	1,661	29	107	89	6,650
\$400-\$500,000	71	77	432	109	590	5,271	1,427	17	77	51	8,122
\$500-\$600,000	18	20	176	25	575	2,790	523	2	21	14	4,164
\$600-\$700,000	9	11	96	12	493	1,755	237	1	5	8	2,627
\$700-\$800,000	8	7	53	8	325	1,120	115	0	7	1	1,644
\$800-\$900,000	2	2	27	1	240	685	89	0	1	0	1,047
\$900-\$1,000,000	3	1	16	2	186	463	41	0	1	1	714
Over \$1,000,000	3	0	41	8	714	1,345	128	0	0	0	2,239
<b>Affordable sales**</b>	<b>1,701</b>	<b>1,598</b>	<b>2,429</b>	<b>2,223</b>	<b>296</b>	<b>8,571</b>	<b>9,462</b>	<b>927</b>	<b>1,628</b>	<b>755</b>	<b>29,590</b>
<b>Total sales</b>	<b>2,452</b>	<b>2,424</b>	<b>4,683</b>	<b>3,172</b>	<b>3,419</b>	<b>30,001</b>	<b>18,434</b>	<b>1,275</b>	<b>2,455</b>	<b>1,348</b>	<b>69,663</b>
<b>% affordable***</b>	<b>69%</b>	<b>66%</b>	<b>52%</b>	<b>70%</b>	<b>9%</b>	<b>29%</b>	<b>51%</b>	<b>73%</b>	<b>66%</b>	<b>56%</b>	<b>42%</b>
<b>2001</b>											
Under \$100,000	1,082	1,051	1,292	2,179	30	269	1,300	589	987	522	9,301
\$100-\$150,000	1,052	1,071	1,778	1,119	21	2,037	6,472	471	1,005	618	15,644
\$150-\$175,000	326	298	830	338	29	2,473	3,794	141	335	167	8,731
\$175-\$200,000	252	195	629	211	34	2,956	3,273	116	190	125	7,981
\$200-\$225,000	124	107	394	127	69	2,770	1,998	47	102	58	5,796
\$225-\$250,000	98	71	370	99	112	2,910	1,564	34	51	27	5,336
\$250-\$275,000	56	40	278	44	165	2,806	1,084	12	41	26	4,552
\$275-\$300,000	31	24	213	34	224	2,389	749	10	32	11	3,717
\$300-\$325,000	15	15	138	32	350	1,968	497	4	17	4	3,040
\$325-\$350,000	15	8	107	14	305	1,572	294	4	11	5	2,335
\$350-\$400,000	22	21	161	18	634	2,406	429	3	11	5	3,710
\$400-\$500,000	8	11	132	18	948	2,398	345	1	9	3	3,873
\$500-\$600,000	9	3	36	5	545	1,083	137	0	0	0	1,818
\$600-\$700,000	4	3	15	2	336	545	60	0	1	0	966
\$700-\$800,000	0	0	10	1	240	341	30	0	1	1	624
\$800-\$900,000	0	1	10	2	152	213	21	0	1	0	400
\$900-\$1,000,000	0	0	2	0	111	142	4	0	0	0	259
Over \$1,000,000	0	0	6	0	400	249	33	0	0	0	688
<b>Affordable sales**</b>	<b>2,836</b>	<b>2,722</b>	<b>5,293</b>	<b>3,974</b>	<b>1,973</b>	<b>16,221</b>	<b>18,401</b>	<b>1,364</b>	<b>2,619</b>	<b>1,490</b>	<b>56,893</b>
<b>Total sales</b>	<b>3,094</b>	<b>2,919</b>	<b>6,401</b>	<b>4,243</b>	<b>4,705</b>	<b>29,527</b>	<b>22,084</b>	<b>1,432</b>	<b>2,794</b>	<b>1,572</b>	<b>78,771</b>
<b>% affordable***</b>	<b>92%</b>	<b>93%</b>	<b>83%</b>	<b>94%</b>	<b>42%</b>	<b>55%</b>	<b>83%</b>	<b>95%</b>	<b>94%</b>	<b>95%</b>	<b>72%</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

Denotes affordable detached house sales.



Table 5

**Victoria**

Attached dwelling sales

UDIA/Matusik affordability measure

<b>Municipalities</b>	<b>2001</b>	<b>Affordability rating***</b>	<b>2006</b>			
	<b>% affordable</b>		<b>Total attached dwelling sales</b>	<b>Affordable sales</b>	<b>% affordable**</b>	<b>Affordability rating***</b>
Ballarat	93%	Affordable	350	302	86%	Affordable
Bendigo	97%	Affordable	328	280	85%	Affordable
Geelong	84%	Affordable	947	617	65%	Affordable
Latrobe Valley	93%	Affordable	448	326	73%	Affordable
Melbourne Inner	73%	Affordable	7,566	4,646	61%	Affordable
Melbourne Middle	74%	Affordable	13,170	6,915	53%	Affordable
Melbourne Outer	91%	Affordable	2,331	1,695	73%	Affordable
Mildura	99%	Affordable	191	166	87%	Affordable
Shepparton	96%	Affordable	375	298	79%	Affordable
Woodonga	96%	Affordable	240	192	80%	Affordable
<b>Total/average</b>	<b>77%</b>	<b>Affordable</b>	<b>25,946</b>	<b>15,437</b>	<b>59%</b>	<b>Affordable</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

Table 6

**Victoria**

Attached dwelling sales/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Ballarat	443	\$99,000	\$117,871	350	\$173,000	\$179,920	175%	\$221,242	\$245,052
Bendigo	396	\$95,050	\$109,338	328	\$183,500	\$190,651	193%	\$231,444	\$247,714
Geelong	1,127	\$137,500	\$165,741	947	\$235,000	\$288,893	171%	\$247,335	\$270,342
Latrobe Valley	615	\$92,000	\$109,399	448	\$190,000	\$213,620	207%	\$231,776	\$248,484
Melbourne Inner	12,504	\$309,711	\$362,517	7,566	\$190,000	\$440,928	61%	\$376,923	\$397,751
Melbourne Middle	18,948	\$204,000	\$230,342	13,170	\$290,000	\$330,165	142%	\$280,174	\$298,165
Melbourne Outer	2,852	\$147,500	\$166,765	2,331	\$233,000	\$263,972	158%	\$249,646	\$265,566
Mildura	227	\$105,000	\$108,395	191	\$163,000	\$165,617	155%	\$221,522	\$231,717
Shepparton	484	\$180,000	\$190,388	375	\$186,500	\$196,540	104%	\$225,539	\$241,194
Woodonga	302	\$95,000	\$104,828	240	\$183,500	\$204,309	193%	\$229,488	\$245,958
<b>Total/average**</b>	<b>37,898</b>	<b>\$226,697</b>	<b>\$260,463</b>	<b>25,946</b>	<b>\$245,644</b>	<b>\$344,902</b>	<b>123%</b>	<b>\$277,432</b>	<b>\$292,426</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.



Table 7

## Victoria

Attached dwelling sales by price group/affordability

Price points	Municipalities										Total
	Ballarat	Bendigo	Geelong	Larrobe Valley	Melbourne Inner	Melbourne Middle	Melbourne Outer	Mildura	Shepparton	Woodongia	
<b>2006</b>											
Under \$100,000	30	17	13	42	41	56	15	13	24	13	264
\$100-\$150,000	78	62	100	88	171	462	119	64	73	43	1,260
\$150-\$175,000	68	52	74	49	155	648	215	42	60	47	1,410
\$175-\$200,000	64	71	121	55	272	907	286	32	60	55	1,923
\$200-\$225,000	38	43	105	58	330	1,158	368	15	43	23	2,181
\$225-\$250,000	24	35	116	34	453	1,190	413	13	38	11	2,327
\$250-\$275,000	19	24	88	33	507	1,277	279	6	39	10	2,282
\$275-\$300,000	16	9	51	20	562	1,217	182	1	17	4	2,079
\$300-\$325,000	4	5	47	15	561	1,064	108	2	8	8	1,822
\$325-\$350,000	2	3	29	9	547	924	81	3	2	5	1,605
\$350-\$400,000	4	3	60	20	1,047	1,485	95	0	4	12	2,730
\$400-\$500,000	2	3	54	15	1,190	1,458	95	0	3	4	2,824
\$500-\$600,000	1	0	30	5	604	598	41	0	2	3	1,284
\$600-\$700,000	0	1	16	1	348	308	11	0	1	1	687
\$700-\$800,000	0	0	17	1	222	172	7	0	0	0	419
\$800-\$900,000	0	0	9	2	113	80	4	0	0	1	209
\$900-\$1,000,000	0	0	6	0	84	39	4	0	0	0	133
Over \$1,000,000	0	0	11	1	359	127	8	0	1	0	507
<b>Affordable sales**</b>	<b>302</b>	<b>280</b>	<b>617</b>	<b>326</b>	<b>4,646</b>	<b>6,915</b>	<b>1,695</b>	<b>166</b>	<b>298</b>	<b>192</b>	<b>15,437</b>
<b>Total sales</b>	<b>350</b>	<b>328</b>	<b>947</b>	<b>448</b>	<b>7,566</b>	<b>13,170</b>	<b>2,331</b>	<b>191</b>	<b>375</b>	<b>240</b>	<b>25,946</b>
<b>% affordable***</b>	<b>86%</b>	<b>85%</b>	<b>65%</b>	<b>73%</b>	<b>61%</b>	<b>53%</b>	<b>73%</b>	<b>87%</b>	<b>79%</b>	<b>80%</b>	<b>59%</b>
<b>2001</b>											
Under \$100,000	223	216	302	331	78	1,262	407	100	238	179	3,336
\$100-\$150,000	132	118	347	169	600	3,551	1,052	100	157	89	6,315
\$150-\$175,000	24	28	126	42	503	2,191	433	15	42	13	3,417
\$175-\$200,000	18	20	80	13	701	2,154	337	6	18	8	3,355
\$200-\$225,000	15	2	55	19	866	1,712	202	3	11	2	2,887
\$225-\$250,000	10	5	38	13	990	1,722	151	1	5	2	2,937
\$250-\$275,000	8	1	32	9	1,112	1,348	88	0	3	2	2,603
\$275-\$300,000	5	1	29	7	1,048	1,206	53	0	3	1	2,353
\$300-\$325,000	2	1	23	3	897	868	22	1	3	2	1,822
\$325-\$350,000	2	1	18	0	894	707	15	1	1	1	1,640
\$350-\$400,000	1	1	22	5	1,488	896	35	0	0	2	2,450
\$400-\$500,000	1	0	39	2	1,503	739	36	0	3	1	2,324
\$500-\$600,000	0	1	9	1	729	270	10	0	0	0	1,020
\$600-\$700,000	1	0	3	0	403	131	2	0	0	0	540
\$700-\$800,000	0	1	2	1	181	70	1	0	0	0	256
\$800-\$900,000	1	0	1	0	129	25	3	0	0	0	159
\$900-\$1,000,000	0	0	0	0	99	26	2	0	0	0	127
Over \$1,000,000	0	0	1	0	283	70	3	0	0	0	357
<b>Affordable sales**</b>	<b>412</b>	<b>384</b>	<b>948</b>	<b>574</b>	<b>9,177</b>	<b>13,940</b>	<b>2,582</b>	<b>224</b>	<b>466</b>	<b>291</b>	<b>28,998</b>
<b>Total sales</b>	<b>443</b>	<b>396</b>	<b>1,127</b>	<b>615</b>	<b>12,504</b>	<b>18,948</b>	<b>2,852</b>	<b>227</b>	<b>484</b>	<b>302</b>	<b>37,898</b>
<b>% affordable***</b>	<b>93%</b>	<b>97%</b>	<b>84%</b>	<b>93%</b>	<b>73%</b>	<b>74%</b>	<b>91%</b>	<b>99%</b>	<b>96%</b>	<b>96%</b>	<b>77%</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Sales under a buyer's maximum borrowing capacity

\*\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

Denotes affordable attached dwelling sales

Table 8

**Victoria**

Attached dwelling price

Multiple incomes

	2001	Average household income	Average multiple incomes	2006	Average household income	Average multiple incomes
<b>Municipalities</b>	<b>Average \$</b>			<b>Average \$</b>		
Ballarat	\$117,871	\$58,634	2.0	\$179,920	\$65,697	2.7
Bendigo	\$109,338	\$54,867	2.0	\$190,651	\$66,410	2.9
Geelong	\$165,741	\$58,634	2.8	\$288,893	\$72,477	4.0
Latrobe Valley	\$109,399	\$54,946	2.0	\$213,620	\$66,616	3.2
Melbourne Inner	\$362,517	\$89,355	4.1	\$440,928	\$106,634	4.1
Melbourne Middle	\$230,342	\$66,419	3.5	\$330,165	\$79,936	4.1
Melbourne Outer	\$166,765	\$59,182	2.8	\$263,972	\$71,196	3.7
Mildura	\$108,395	\$52,515	2.1	\$165,617	\$62,122	2.7
Shepparton	\$190,388	\$53,467	3.6	\$196,540	\$64,662	3.0
Woodonga	\$104,828	\$54,403	1.9	\$204,309	\$65,939	3.1
<b>Total/average</b>	<b>\$260,463</b>	<b>\$65,956</b>	<b>3.9</b>	<b>\$344,902</b>	<b>\$78,397</b>	<b>4.4</b>

Matusik Property Insights, RP Data &amp; Australian Tax Office - June 2007.

Table 9  
Victoria  
Area definitions

ABS	RP Data	Postcodes	
Ballarat	Moorabool Shire	3211 3334 3340 3341 3342 3345 3352 3357 3458 3461	
	Hepburn Shire	3352 3363 3364 3370 3371 3444 3446 3450 3451 3458 3460 3461	
	Ballarat City	3350 3351 3352 3355 3356 3357 3363 3364	
	Pyrenees Shire	3351 3352 3361 3371 3373 3375 3377 3381 3384 3465 3467 3468 3469 3475 3478	
	Ararat Rural City	3294 3351 3375 3377 3378 3379 3381 3469	
Bendigo	Greater Bendigo City	3444 3453 3515 3523 3550 3551 3555 3556 3557 3558 3559 3570	
	Loddon Shire	3463 3472 3475 3478 3516 3517 3518 3520 3525 3537 3550 3551 3556 3559 3567 3570 3571 3572 3573 3575 3576	
	Central Goldfields Shire	3370 3371 3464 3465 3472 3475	
	Macedon Ranges Shire	3430 3431 3432 3433 3434 3435 3437 3438 3440 3441 3442 3444 3446 3756 3764	
	Mount Alexander Shire	3364 3444 3447 3448 3450 3451 3453 3461 3462 3463	
Geelong	Greater Geelong City	3215 3218 3219 3220	
	Golden Plains Shire	3221 3321 3328 3329 3330 3331 3332 3333 3342 3351 3352 3357 3360	
	Surf Coast Shire	3216 3221 3227 3228 3230 3231 3232 3235 3240 3241 3243	
	Colac-Otway Shire	3221 3233 3235 3236 3237 3238 3239 3241 3242 3243 3249 3250 3251 3254 3260 3322	
La Trobe Valley	Bass Coast Shire	3922 3923 3925 3945 3951 3979 3984 3989 3990 3991 3992 3995 3996	
	South Gippsland Shire	3871 3945 3946 3950 3951 3953 3954 3956 3957 3958 3959 3960 3962 3964 3965 3966 3967 3987 3988 3996	
	Latrobe City	3825 3840 3842 3844 3854 3856 3869 3870 3871 7305 7307 7310	
	Baw Baw Shire	3722 3723 3797 3816 3818 3820 3821 3822 3823 3824 3825 3831 3833 3835 3844 3875 3988	
Inner Melbourne	Melbourne City	3000 3002 3003 3005 3006 3008 3011 3031 3050 3051 3052 3053 3207	
	Port Phillip City	3004 3182 3183 3184 3205 3206 3207	
	Stonnington City	3141 3142 3143 3144 3145 3146 3148 3181	
	Yarra City	3054 3065 3068 3066 3067 3054 3121 3078	
	Middle Melbourne	Brimbank City	3020 3021 3022 3023 3030 3033 3036 3037 3038 3042
Moonee Valley City		3031 3032 3033 3034 3039 3040 3041 3042 3051	
Moreland City		3043 3044 3046 3055 3056 3057 3058 3060	
Maribymong City		3011 3012 3013 3015 3019 3032	
Hobsons Bay City		3012 3015 3016 3018 3025 3028	
Darebin City		3068 3070 3071 3072 3073 3078 3083 3085	
Banyule City		3072 3079 3081 3083 3084 3085 3087 3088 3093 3094	
Boroondara City		3101 3102 3103 3104 3122 3123 3124 3125 3126 3127 3146 3147	
Manningham City		3105 3106 3107 3108 3109 3111 3113 3114 3115 3134	
Whitehorse City		3125 3127 3128 3129 3130 3131 3132 3133 3151	
Maroondah City		3134 3135 3136 3137 3153	
Knox City		3152 3153 3154 3155 3156 3178 3179 3180	
Monash City		3147 3148 3149 3150 3166 3167 3168 3170 3800	
Glen Eira City		3161 3162 3163 3165 3185 3204	
Bayside City		3185 3186 3187 3188 3190 3191 3192 3193	
Kingston City		3169 3172 3189 3192 3194 3195 3196 3197 3202	
Greater Dandenong City		3171 3172 3173 3174 3175 3977	
Frankston City		3198 3199 3200 3201 3910 3911 3977	
Outer Melbourne		Wyndham City	3024 3026 3027 3029 3030
	Hume City	3043 3045 3047 3048 3049 3059 3061 3062 3063 3064 3427 3428 3429 3430	
	Melton Shire	3023 3024 3030 3037 3038 3335 3337 3338 3338 3427 3429	
	Whittlesea City	3064 3074 3075 3076 3082 3083 3750 3751 3752 3754 3755 3757	
	Nilumbik Shire	3089 3089 3090 3091 3095 3096 3097 3099 3113 3754 3759 3760 3761 3775	
	Yarra Ranges Shire	3116 3137 3138 3139 3140 3158 3159 3160 3722 3763 3765 3766 3767 3770 3775 3777 3778 3779 3782 3783 3785 3786 3787 3788 3789 3791 3792 3793 3795 3796 3797 3799 3804 3833	
	Casey City	3156 3177 3802 3803 3804 3805 3806 3910 3912 3975 3976 3977 3978 3980 3981	
	Mornington Peninsula Shire	3911 3912 3913 3915 3916 3918 3919 3920 3926 3927 3928 3929 3930 3931 3933 3934 3936 3937 3938 3939 3940 3941 3942 3943 3944 3984	
	Cardinia Shire	3159 3781 3782 3783 3797 3807 3808 3809 3810 3812 3813 3814 3815 3978 3981 3984	
	Midura	Buloke Shire	3393 3478 3480 3482 3483 3485 3488 3525 3527 3529 3530 3531 3533 3542
Gannawarra Shire		3537 3540 3542 3567 3568 3579 3580 3581	
Swan Hill Rural City		3544 3546 3549 3583 3584 3585 3586 3588 3589 3590 3591 3594 3595 3596 3597 3599	
Midura Rural City		3489 3490 3491 3494 3496 3498 3500 3501 3505 3506 3507 3509 3512 3533 3549	
Murrindindi Shire		3658 3660 3711 3712 3713 3714 3717 3718 3719 3722 3757 3763 3777 3778 3779	
Mitchell Shire		3435 3444 3521 3522 3608 3658 3659 3660 3662 3664 3717 3753 3756 3757 3758 3762 3764	
Strathbogie Shire		3523 3607 3608 3631 3660 3663 3664 3665 3666 3669 3673	
Shepparton	Campaspe Shire	3551 3557 3558 3559 3561 3562 3563 3564 3565 3566 3567 3572 3573 3612 3620 3621 3622 3623 3624	
	Moira Shire	3634 3635 3636 3637 3638 3639 3640 3641 3644 3646 3649 3675 3727 3728 3730	
	Greater Shepparton City	3610 3614 3616 3617 3618 3620 3624 3629 3630 3631 3633 3634 3646 3647 3669	
	Delatite Shire	3713 3715 3720 3722 3723	
	Wodonga	Wodonga Rural City	3690 3691 3694
		Towong Shire	3691 3700 3701 3704 3705 3707 3708 3709
Alpine Shire		3691 3697 3698 3699 3737 3738 3739 3740 3741 3744 3898	
Indigo Shire		3682 3683 3685 3687 3688 3691 3695 3700 3747 3749	
Wangaratta Rural City		3675 3677 3678 3682 3685 3723 3732 3733 3735 3737 3746 3747	

Table 1

**Queensland**

Detached house sales\*

UDIA/Matusik affordability measure

<b>Municipalities</b>	<b>2001</b>		<b>2006</b>			
	<b>% affordable</b>	<b>Affordability rating***</b>	<b>Total house sales*</b>	<b>Affordable sales</b>	<b>% affordable**</b>	<b>Affordability rating***</b>
Cairns	88%	Affordable	2,956	515	17%	Seriously constrained
Townsville/Thuringowa	96%	Affordable	4,123	1,775	43%	Some constraints
Mackay/Whitsundays	95%	Affordable	2,173	395	18%	Seriously constrained
Rockhampton	96%	Affordable	2,711	1,551	57%	Affordable
Gladstone	96%	Affordable	1,389	900	65%	Affordable
Bundaberg	97%	Affordable	1,720	1,021	59%	Affordable
Hervey Bay/Maryborough	95%	Affordable	2,023	618	31%	Some constraints
Noosa	57%	Affordable	874	22	3%	Unaffordable
Maroochy	75%	Affordable	2,773	103	4%	Unaffordable
Caloundra	75%	Affordable	1,735	31	2%	Unaffordable
Caboolture	94%	Affordable	2,806	600	21%	Seriously constrained
Pine Rivers	96%	Affordable	3,240	876	27%	Seriously constrained
Redcliffe	89%	Affordable	1,332	285	21%	Seriously constrained
Inner Brisbane	61%	Affordable	4,003	163	4%	Unaffordable
Middle Brisbane	87%	Affordable	5,652	1,332	24%	Seriously constrained
Outer Brisbane	86%	Affordable	8,834	2,832	32%	Some constraints
Logan	95%	Affordable	3,971	1,678	42%	Some constraints
Redland	84%	Affordable	3,158	476	15%	Unaffordable
Gold Coast	62%	Affordable	9,088	793	9%	Unaffordable
Ipswich	99%	Affordable	3,349	1,879	56%	Affordable
Beaudesert	96%	Affordable	302	73	24%	Seriously constrained
Toowoomba	96%	Affordable	2,785	1,536	55%	Affordable
<b>Total/average</b>	<b>83%</b>	<b>Affordable</b>	<b>70,997</b>	<b>19,454</b>	<b>27%</b>	<b>Seriously constrained</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm

\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable

Table 2

**Queensland**

Detached house sales\*/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Cairns	2,144	\$144,500	\$157,640	2,956	\$310,000	\$331,177	215%	\$222,807	\$249,049
Townsville/Thuringowa	2,664	\$130,000	\$145,170	4,123	\$285,000	\$313,989	219%	\$247,055	\$277,766
Mackay/Whitsundays	1,416	\$137,000	\$146,607	2,173	\$370,000	\$389,918	270%	\$249,653	\$293,482
Rockhampton	1,784	\$100,000	\$113,889	2,711	\$257,000	\$284,842	257%	\$241,915	\$269,221
Gladstone	856	\$118,500	\$126,815	1,389	\$270,000	\$285,898	228%	\$259,286	\$294,532
Bundaberg	1,348	\$96,500	\$106,159	1,720	\$235,000	\$251,728	244%	\$209,143	\$237,463
Hervey Bay/Maryborough	1,676	\$105,000	\$109,915	2,023	\$260,000	\$274,344	248%	\$208,506	\$234,395
Noosa	1,404	\$205,000	\$291,241	874	\$437,250	\$629,612	213%	\$214,125	\$250,356
Maroochy	3,192	\$173,000	\$194,370	2,773	\$385,000	\$426,831	223%	\$217,962	\$251,217
Caloundra	1,947	\$169,000	\$207,952	1,735	\$388,000	\$453,351	230%	\$228,237	\$248,846
Caboolture	2,790	\$119,000	\$132,017	2,806	\$270,000	\$294,948	227%	\$217,255	\$236,327
Pine Rivers	3,148	\$143,500	\$150,713	3,240	\$317,950	\$334,259	222%	\$254,478	\$277,177
Redcliffe	1,740	\$130,000	\$148,770	1,332	\$300,000	\$345,748	231%	\$235,513	\$247,353
Inner Brisbane	5,322	\$256,000	\$304,548	4,003	\$495,000	\$588,752	193%	\$301,444	\$336,319
Middle Brisbane	7,563	\$179,000	\$212,997	5,652	\$361,000	\$429,484	202%	\$287,670	\$318,568
Outer Brisbane	10,400	\$150,000	\$178,147	8,834	\$306,000	\$363,903	204%	\$261,153	\$287,663
Logan	4,048	\$115,000	\$124,037	3,971	\$263,000	\$277,554	229%	\$220,925	\$240,182
Redland	3,756	\$168,000	\$192,638	3,158	\$360,000	\$399,728	214%	\$248,574	\$272,395
Gold Coast	11,120	\$200,000	\$244,511	9,088	\$405,000	\$507,578	203%	\$234,786	\$263,651
Ipswich	2,780	\$85,200	\$97,121	3,349	\$237,500	\$250,601	279%	\$227,809	\$245,763
Beaudesert	325	\$130,000	\$131,004	302	\$306,250	\$313,721	236%	\$217,409	\$241,026
Toowoomba	2,791	\$111,500	\$120,283	2,785	\$239,000	\$256,606	214%	\$235,087	\$261,155
<b>Total/average**</b>	<b>74,214</b>	<b>\$159,028</b>	<b>\$185,740</b>	<b>70,997</b>	<b>\$328,861</b>	<b>\$377,406</b>	<b>221%</b>	<b>\$248,664</b>	<b>\$274,138</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 3  
Queensland  
Detached house sales\* by price group/affordability

Price points	Municipalities																				Total		
	Cairns	Townsville/Thuringowa	Mackay/Whitsundays	Rockhampton	Gladstone	Bundaberg	Hervey Bay/Maryborough	Noussa	Maroochy	Caloundra	Caboolture	Pine Rivers	Redcliffe	Inner Brisbane	Middle Brisbane	Outer Brisbane	Logan	Redland	Gold Coast	Ipswich		Beaudesert	Toowoomba
<b>2006</b>																							
Under \$100,000	9	13	6	26	15	16	8	2	2	0	2	0	1	1	2	6	3	21	2	7	1	21	164
\$100-\$150,000	14	19	6	154	21	68	65	4	1	2	21	7	4	1	5	36	26	50	15	61	3	88	671
\$150-\$175,000	23	38	10	193	44	165	167	1	9	3	68	12	7	1	72	100	40	22	217	5	252	1,456	
\$175-\$200,000	55	139	16	265	97	252	221	2	9	1	158	30	16	1	12	186	345	38	114	528	10	416	2,911
\$200-\$225,000	122	374	32	288	148	244	157	4	21	10	351	118	83	1	34	271	506	49	203	536	17	365	3,934
\$225-\$250,000	292	581	51	341	190	276	239	9	61	15	439	295	174	5	69	449	698	67	219	530	37	394	5,431
\$250-\$275,000	359	611	98	284	202	183	305	30	129	39	413	414	203	18	193	796	530	211	218	415	34	330	6,015
\$275-\$300,000	426	541	176	257	183	146	251	36	191	93	316	417	155	41	409	1,016	502	310	356	371	38	235	6,466
\$300-\$325,000	334	416	235	172	114	97	162	68	249	157	286	427	175	94	601	1,039	360	344	606	212	36	154	6,338
\$325-\$350,000	305	333	247	130	108	72	126	49	253	189	235	362	109	141	682	936	319	326	799	149	30	139	6,039
\$350-\$400,000	482	481	461	251	112	97	173	139	651	425	249	506	156	552	1,182	1,630	291	576	1,837	226	46	219	10,742
\$400-\$500,000	370	375	567	208	123	67	95	191	662	441	160	489	126	1,157	1,238	1,452	218	667	2,217	78	32	121	11,054
\$500-\$600,000	89	98	168	75	21	21	25	89	247	127	35	122	44	729	593	550	57	219	992	11	10	34	4,356
\$600-\$700,000	31	40	58	28	7	9	11	78	123	77	34	30	19	447	309	216	13	72	443	7	2	10	2,064
\$700-\$800,000	26	23	20	12	1	2	5	35	59	34	16	9	24	305	141	83	2	44	286	1	1	6	1,135
\$800-\$900,000	10	13	3	5	1	2	3	25	37	39	11	1	12	169	71	56	1	20	206	0	0	0	685
\$900-\$1,000,000	2	7	8	5	0	1	3	14	17	26	5	1	7	98	35	13	0	24	93	0	0	0	359
Over \$1,000,000	7	21	11	17	2	2	7	98	52	57	7	0	17	242	69	27	0	80	460	0	0	1	1,177
<b>Affordable sales**</b>	<b>515</b>	<b>1,775</b>	<b>395</b>	<b>1,551</b>	<b>900</b>	<b>1,021</b>	<b>618</b>	<b>22</b>	<b>103</b>	<b>31</b>	<b>600</b>	<b>876</b>	<b>285</b>	<b>163</b>	<b>1,332</b>	<b>2,832</b>	<b>476</b>	<b>793</b>	<b>1,879</b>	<b>73</b>	<b>1,536</b>	<b>19,454</b>	
<b>Total sales</b>	<b>2,956</b>	<b>4,123</b>	<b>2,173</b>	<b>2,711</b>	<b>1,389</b>	<b>1,720</b>	<b>2,023</b>	<b>874</b>	<b>2,773</b>	<b>1,735</b>	<b>2,806</b>	<b>3,240</b>	<b>1,332</b>	<b>4,003</b>	<b>5,652</b>	<b>8,834</b>	<b>3,971</b>	<b>3,158</b>	<b>9,088</b>	<b>3,349</b>	<b>302</b>	<b>2,785</b>	<b>70,997</b>
<b>% affordable***</b>	<b>17%</b>	<b>43%</b>	<b>18%</b>	<b>57%</b>	<b>65%</b>	<b>59%</b>	<b>31%</b>	<b>3%</b>	<b>4%</b>	<b>2%</b>	<b>21%</b>	<b>27%</b>	<b>21%</b>	<b>4%</b>	<b>24%</b>	<b>32%</b>	<b>42%</b>	<b>15%</b>	<b>9%</b>	<b>56%</b>	<b>24%</b>	<b>55%</b>	<b>27%</b>
<b>2001</b>																							
Under \$100,000	200	520	288	884	264	701	760	56	224	119	892	456	312	47	199	1022	1,527	284	604	1,724	76	1,092	12,251
\$100-\$150,000	996	1,148	540	560	396	463	636	241	860	559	1,105	1,268	844	193	1540	3130	1,502	1,140	1,868	732	151	1,116	20,988
\$150-\$175,000	336	320	216	92	76	97	140	204	524	366	344	532	232	283	1227	1830	441	592	1,572	180	54	245	9,903
\$175-\$200,000	228	296	144	112	48	43	64	176	500	262	199	392	116	411	1194	1387	251	552	1,496	108	22	152	8,153
\$200-\$225,000	136	172	64	24	24	17	52	122	284	152	77	204	52	506	824	891	116	304	1,300	20	10	71	5,422
\$225-\$250,000	72	96	92	48	16	11	8	100	160	120	51	168	56	634	677	689	99	288	916	12	5	49	4,367
\$250-\$275,000	80	28	24	8	20	3	4	88	188	71	34	68	28	644	546	478	53	164	716	0	5	22	3,272
\$275-\$300,000	24	24	24	16	8	3	4	57	116	70	22	24	12	544	368	306	21	92	424	0	2	18	2,179
\$300-\$325,000	20	12	12	4	4	2	4	67	60	32	11	12	16	423	268	217	20	76	356	4	0	11	1,631
\$325-\$350,000	16	8	8	16	0	1	0	38	68	32	13	8	12	355	188	126	9	36	308	0	0	7	1,249
\$350-\$400,000	16	28	4	12	0	3	4	52	88	34	24	12	28	473	263	159	7	48	460	0	0	5	1,720
\$400-\$500,000	20	8	0	8	0	2	0	55	60	40	15	4	28	435	162	114	2	68	512	0	0	2	1,535
\$500-\$600,000	0	4	0	0	0	1	0	36	32	37	3	0	4	175	55	33	0	52	208	0	0	1	641
\$600-\$700,000	0	0	0	0	0	1	0	26	12	27	0	0	0	84	28	14	0	24	132	0	0	0	348
\$700-\$800,000	0	0	0	0	0	0	0	20	12	11	0	0	0	39	11	2	0	24	80	0	0	0	199
\$800-\$900,000	0	0	0	0	0	0	0	15	4	5	0	0	0	39	5	1	0	8	28	0	0	0	105
\$900-\$1,000,000	0	0	0	0	0	0	0	10	0	3	0	0	0	13	3	0	0	4	28	0	0	0	61
Over \$1,000,000	0	0	0	0	0	0	0	41	0	7	0	0	0	24	5	1	0	0	112	0	0	0	190
<b>Affordable sales**</b>	<b>1,896</b>	<b>2,552</b>	<b>1,344</b>	<b>1,720</b>	<b>824</b>	<b>1,304</b>	<b>1,600</b>	<b>799</b>	<b>2,392</b>	<b>1,458</b>	<b>2,617</b>	<b>3,020</b>	<b>1,556</b>	<b>3262</b>	<b>6575</b>	<b>8949</b>	<b>3,837</b>	<b>3,160</b>	<b>6,840</b>	<b>2,764</b>	<b>313</b>	<b>2,676</b>	<b>61,458</b>
<b>Total sales</b>	<b>2,144</b>	<b>2,664</b>	<b>1,416</b>	<b>1,784</b>	<b>856</b>	<b>1,348</b>	<b>1,676</b>	<b>1,404</b>	<b>3,192</b>	<b>1,947</b>	<b>2,790</b>	<b>3,148</b>	<b>1,740</b>	<b>5,322</b>	<b>7,563</b>	<b>10,400</b>	<b>4,048</b>	<b>3,756</b>	<b>11,120</b>	<b>2,780</b>	<b>325</b>	<b>2,791</b>	<b>74,214</b>
<b>% affordable***</b>	<b>88%</b>	<b>96%</b>	<b>95%</b>	<b>96%</b>	<b>96%</b>	<b>97%</b>	<b>95%</b>	<b>57%</b>	<b>75%</b>	<b>75%</b>	<b>94%</b>	<b>96%</b>	<b>89%</b>	<b>61%</b>	<b>87%</b>	<b>86%</b>	<b>95%</b>	<b>84%</b>	<b>62%</b>	<b>99%</b>	<b>96%</b>	<b>96%</b>	<b>83%</b>

Matusik Property Insights, RP Data, Australian Tax Office & the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

Denotes affordable detached house sales.

Table 4  
**Queensland**  
 Detached house price  
 Multiple incomes

Municipalities	2001			2006		
	Average \$	Average household income	Average multiple incomes	Average \$	Average household income	Average multiple incomes
Cairns	\$157,640	\$52,820	3.0	\$331,177	\$66,768	5.0
Townsville/Thuringowa	\$145,170	\$58,568	2.5	\$313,989	\$74,467	4.2
Mackay/Whitsundays	\$146,607	\$59,184	2.5	\$389,918	\$78,680	5.0
Rockhampton	\$113,889	\$57,349	2.0	\$284,842	\$72,176	3.9
Gladstone	\$126,815	\$61,467	2.1	\$285,898	\$78,962	3.6
Bundaberg	\$106,159	\$49,580	2.1	\$251,728	\$63,662	4.0
Hervey Bay/Maryborough	\$109,915	\$49,429	2.2	\$274,344	\$62,840	4.4
Noosa	\$291,241	\$50,761	5.7	\$629,612	\$67,118	9.4
Maroochy	\$194,370	\$51,671	3.8	\$426,831	\$67,349	6.3
Caloundra	\$207,952	\$54,107	3.8	\$453,351	\$66,714	6.8
Caboolture	\$132,017	\$51,503	2.6	\$294,948	\$63,357	4.7
Pine Rivers	\$150,713	\$60,328	2.5	\$334,259	\$74,309	4.5
Redcliffe	\$148,770	\$55,832	2.7	\$345,748	\$66,313	5.2
Inner Brisbane	\$304,548	\$71,461	4.3	\$588,752	\$90,164	6.5
Middle Brisbane	\$212,997	\$68,196	3.1	\$429,484	\$85,405	5.0
Outer Brisbane	\$178,147	\$61,910	2.9	\$363,903	\$77,120	4.7
Logan	\$124,037	\$52,373	2.4	\$277,554	\$64,391	4.3
Redland	\$192,638	\$58,928	3.3	\$399,728	\$73,027	5.5
Gold Coast	\$244,511	\$55,659	4.4	\$507,578	\$70,683	7.2
Ipswich	\$97,121	\$54,005	1.8	\$250,601	\$65,887	3.8
Beaudesert	\$131,004	\$51,540	2.5	\$313,721	\$64,617	4.9
Toowoomba	\$120,283	\$55,731	2.2	\$256,606	\$70,013	3.7
<b>Total/average</b>	<b>\$159,028</b>	<b>\$58,949</b>	<b>2.7</b>	<b>\$377,406</b>	<b>\$73,494</b>	<b>5.1</b>

Matusik Property Insights, RP Data & Australian Tax Office - June 2007.

Detached house sales on allotments under 2,000 sqm.

Table 5

**Queensland**

Attached dwelling sales

UDIA/Matusik affordability measure

Municipalities	2001	Affordability rating***	2006		% affordable**	Affordability rating***
	% affordable		Total attached dwelling sales	Affordable sales		
Cairns	81%	Affordable	2,464	1,644	67%	Affordable
Townsville/Thuringowa	86%	Affordable	1,272	804	63%	Affordable
Mackay/Whitsundays	83%	Affordable	748	456	61%	Affordable
Rockhampton	86%	Affordable	284	236	83%	Affordable
Gladstone	95%	Affordable	249	209	84%	Affordable
Bundaberg	88%	Affordable	246	137	56%	Affordable
Hervey Bay/Maryborough	97%	Affordable	336	100	30%	Seriously constrained
Noosa	48%	Affordable	616	84	14%	Unaffordable
Maroochy	75%	Affordable	1,804	488	27%	Seriously constrained
Caloundra	68%	Affordable	932	52	6%	Unaffordable
Caboolture	92%	Affordable	528	172	33%	Some constraints
Pine Rivers	95%	Affordable	540	380	70%	Affordable
Redcliffe	80%	Affordable	464	128	28%	Seriously constrained
Inner Brisbane	77%	Affordable	6,260	2,814	45%	Some constraints
Middle Brisbane	92%	Affordable	2,405	1,387	58%	Affordable
Outer Brisbane	91%	Affordable	2,150	1,388	65%	Affordable
Logan	92%	Affordable	1,248	1,004	80%	Affordable
Redland	81%	Affordable	612	288	47%	Some constraints
Gold Coast	70%	Affordable	11,944	4,256	36%	Some constraints
Ipswich	98%	Affordable	404	276	68%	Affordable
Beaudesert	100%	Affordable	89	64	72%	Affordable
Toowoomba	92%	Affordable	552	412	75%	Affordable
<b>Total/average</b>	<b>77%</b>	<b>Affordable</b>	<b>36,147</b>	<b>16,779</b>	<b>46%</b>	<b>Some constraints</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.



Table 6

**Queensland**

Attached dwelling sales/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Cairns	1,436	\$100,000	\$141,474	2,464	\$185,000	\$264,525	185%	\$222,807	\$249,049
Townsville/Thuringowa	720	\$138,750	\$168,588	1,272	\$243,600	\$264,037	176%	\$247,055	\$277,766
Mackay/Whitsundays	476	\$129,000	\$169,771	748	\$280,000	\$313,744	217%	\$249,653	\$293,482
Rockhampton	159	\$110,000	\$143,588	284	\$195,000	\$213,216	177%	\$241,915	\$269,221
Gladstone	96	\$76,000	\$91,922	249	\$185,000	\$209,850	243%	\$259,286	\$294,532
Bundaberg	108	\$97,766	\$133,177	246	\$230,000	\$297,803	235%	\$209,143	\$237,463
Hervey Bay/Maryborough	352	\$37,070	\$73,206	336	\$252,500	\$301,831	681%	\$208,506	\$234,395
Noosa	1,132	\$230,000	\$313,074	616	\$415,000	\$675,545	180%	\$214,125	\$250,356
Maroochy	2,164	\$145,000	\$180,138	1,804	\$332,000	\$439,325	229%	\$217,962	\$251,217
Caloundra	1,128	\$155,500	\$219,261	932	\$322,500	\$430,110	207%	\$228,237	\$248,846
Caboolture	428	\$120,000	\$131,781	528	\$249,500	\$269,751	208%	\$217,255	\$236,327
Pine Rivers	364	\$135,000	\$148,381	540	\$239,900	\$260,225	178%	\$254,478	\$277,177
Redcliffe	404	\$135,000	\$161,153	464	\$315,000	\$382,139	233%	\$235,513	\$247,353
Brisbane Inner	7,940	\$209,000	\$264,837	6,260	\$314,000	\$396,683	150%	\$301,444	\$336,319
Brisbane Middle	2,785	\$155,000	\$196,253	2,405	\$263,000	\$332,766	170%	\$287,670	\$318,568
Brisbane Outer	2,067	\$141,000	\$178,143	2,150	\$244,000	\$309,393	173%	\$261,153	\$287,663
Logan	736	\$77,750	\$117,679	1,248	\$180,000	\$212,246	232%	\$220,925	\$240,182
Redland	884	\$168,000	\$196,815	612	\$288,000	\$317,524	171%	\$248,574	\$272,395
Gold Coast	14,092	\$162,000	\$206,286	11,944	\$318,250	\$267,804	196%	\$234,786	\$263,651
Ipswich	161	\$92,000	\$104,100	404	\$203,000	\$250,661	221%	\$227,809	\$245,763
Beaudesert	36	\$69,125	\$72,732	89	\$140,000	\$192,198	203%	\$217,409	\$241,026
Toowoomba	288	\$95,000	\$138,464	552	\$203,500	\$208,673	214%	\$235,087	\$261,155
<b>Total/average**</b>	<b>37,956</b>	<b>\$162,656</b>	<b>\$207,837</b>	<b>36,147</b>	<b>\$285,286</b>	<b>\$315,926</b>	<b>192%</b>	<b>\$248,664</b>	<b>\$274,138</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 7  
Queensland  
Attached dwelling sales by price group/affordability

Price points	Municipalities																							Total
	Cairns	Townsville/Thuringowa	Mackay/Whitsundays	Rockhampton	Gladstone	Bundaberg	Hervey Bay/Maryborough	Nocosa	Maroochy	Caloundra	Caboolture	Pine Rivers	Redcliffe	Brisbane Inner	Brisbane Middle	Brisbane Outer	Logan	Redland	Gold Coast	Ipswich	Beaudesert	Toowoomba		
<b>2006</b>																								
Under \$100,000	160	20	0	4	4	4	0	0	12	4	4	0	0	142	0	12	28	0	40	0	35	8	477	
\$100-\$150,000	456	116	88	76	70	16	4	4	32	8	20	16	0	120	20	24	324	4	192	56	13	92	1,751	
\$150-\$175,000	468	140	44	36	38	35	8	8	44	8	48	20	8	118	30	32	200	0	272	72	5	108	1,742	
\$175-\$200,000	284	144	48	32	34	19	52	24	68	12	40	52	20	185	93	71	192	48	640	68	2	64	2,192	
\$200-\$225,000	124	108	80	36	28	35	36	24	136	20	60	132	52	279	195	279	76	80	984	16	6	72	2,858	
\$225-\$250,000	152	132	32	36	16	28	64	24	196	92	92	88	48	463	295	384	184	56	1,228	64	3	68	3,745	
\$250-\$275,000	116	144	72	16	10	35	16	36	124	108	84	72	24	500	301	372	120	100	900	32	7	60	3,249	
\$275-\$300,000	112	92	92	12	9	12	40	36	116	88	32	36	60	525	251	214	24	48	1,080	8	3	36	2,926	
\$300-\$325,000	80	72	52	4	16	8	16	40	112	132	44	56	36	482	202	139	20	44	824	4	2	20	2,405	
\$325-\$350,000	60	60	40	4	4	2	40	24	132	32	32	28	52	423	249	139	4	36	736	20	7	0	2,124	
\$350-\$400,000	104	120	76	8	9	7	20	68	172	56	28	12	56	938	398	264	24	84	1,104	32	0	8	3,588	
\$400-\$500,000	144	76	52	20	7	14	12	64	224	124	24	12	56	1067	227	108	8	76	1,304	4	3	16	3,642	
\$500-\$600,000	96	24	16	0	2	18	8	44	128	72	8	4	20	406	66	49	12	12	900	12	0	0	1,897	
\$600-\$700,000	40	12	20	0	0	8	8	32	72	80	4	8	8	226	27	21	16	12	484	0	0	0	1,078	
\$700-\$800,000	20	8	16	0	1	1	4	36	48	20	0	4	4	118	13	5	0	8	288	12	0	0	606	
\$800-\$900,000	8	0	8	0	0	1	4	24	72	20	4	0	4	60	6	12	4	0	248	4	1	0	480	
\$900-\$1,000,000	8	0	4	0	0	0	0	16	16	16	0	0	4	47	5	3	8	0	136	0	0	0	263	
Over \$1,000,000	32	4	8	0	1	3	4	112	100	40	4	0	12	161	27	22	4	4	584	0	2	0	1,124	
<b>Affordable sales**</b>	<b>1,644</b>	<b>804</b>	<b>456</b>	<b>236</b>	<b>209</b>	<b>137</b>	<b>100</b>	<b>84</b>	<b>488</b>	<b>52</b>	<b>172</b>	<b>380</b>	<b>128</b>	<b>2,814</b>	<b>1,387</b>	<b>1,388</b>	<b>1,004</b>	<b>288</b>	<b>4,256</b>	<b>276</b>	<b>64</b>	<b>412</b>	<b>16,779</b>	
<b>Total sales</b>	<b>2,464</b>	<b>1,272</b>	<b>748</b>	<b>284</b>	<b>249</b>	<b>246</b>	<b>336</b>	<b>616</b>	<b>1,804</b>	<b>932</b>	<b>528</b>	<b>540</b>	<b>464</b>	<b>6,260</b>	<b>2,405</b>	<b>2,150</b>	<b>1,248</b>	<b>612</b>	<b>11,944</b>	<b>404</b>	<b>89</b>	<b>552</b>	<b>36,147</b>	
<b>% affordable***</b>	<b>67%</b>	<b>63%</b>	<b>61%</b>	<b>83%</b>	<b>84%</b>	<b>56%</b>	<b>30%</b>	<b>14%</b>	<b>27%</b>	<b>6%</b>	<b>33%</b>	<b>70%</b>	<b>28%</b>	<b>45%</b>	<b>58%</b>	<b>65%</b>	<b>80%</b>	<b>47%</b>	<b>36%</b>	<b>68%</b>	<b>72%</b>	<b>75%</b>	<b>46%</b>	
<b>2001</b>																								
Under \$100,000	704	180	160	48	67	55	256	84	452	148	144	88	120	637	433	194	492	184	2,248	94	28	156	6,972	
\$100-\$150,000	264	224	116	62	22	24	72	192	660	372	180	124	108	1509	916	678	92	220	3,920	41	8	72	9,876	
\$150-\$175,000	68	40	28	12	2	6	0	92	256	132	28	72	52	810	374	363	60	128	1,648	17	0	12	4,200	
\$175-\$200,000	36	108	56	6	0	10	12	68	128	72	28	48	36	787	380	462	28	32	1,124	6	0	16	3,443	
\$200-\$225,000	88	40	20	2	0	1	4	112	136	44	12	4	8	625	246	100	8	96	960	0	0	8	2,514	
\$225-\$250,000	124	28	16	6	0	1	4	108	96	56	12	8	24	716	127	80	16	56	980	0	0	0	2,458	
\$250-\$275,000	32	20	8	14	0	1	4	60	128	40	8	4	0	655	44	58	4	16	620	0	0	0	1,716	
\$275-\$300,000	20	12	4	2	0	1	0	68	52	32	8	4	28	393	45	28	4	16	424	0	0	0	1,141	
\$300-\$325,000	28	20	16	3	3	0	0	44	52	28	0	4	8	297	27	5	0	16	412	0	0	4	967	
\$325-\$350,000	24	8	8	0	2	1	0	20	16	36	0	0	4	316	17	3	8	4	288	0	0	4	759	
\$350-\$400,000	8	4	12	0	0	8	0	28	64	36	8	0	4	342	28	21	8	48	432	2	0	0	1,053	
\$400-\$500,000	20	16	20	2	0	0	0	100	64	32	0	4	8	320	37	31	0	28	420	1	0	0	1,103	
\$500-\$600,000	8	16	8	1	0	0	0	48	40	56	0	0	0	170	34	14	4	20	204	0	0	8	631	
\$600-\$700,000	4	4	0	1	0	0	0	24	4	12	0	0	4	103	32	16	0	20	144	0	0	4	372	
\$700-\$800,000	0	0	0	0	0	0	0	36	12	28	0	4	0	61	9	3	0	0	88	0	0	0	241	
\$800-\$900,000	4	0	0	0	0	0	0	8	4	4	0	0	0	34	1	1	4	0	28	0	0	4	92	
\$900-\$1,000,000	0	0	4	0	0	0	0	8	0	0	0	0	0	35	1	1	0	0	40	0	0	0	89	
Over \$1,000,000	4	0	0	0	0	0	0	32	0	0	0	0	0	130	34	9	8	0	112	0	0	0	329	
<b>Affordable sales**</b>	<b>1,160</b>	<b>620</b>	<b>396</b>	<b>136</b>	<b>91</b>	<b>95</b>	<b>340</b>	<b>548</b>	<b>1,632</b>	<b>768</b>	<b>392</b>	<b>344</b>	<b>324</b>	<b>6,132</b>	<b>2,565</b>	<b>1,877</b>	<b>680</b>	<b>716</b>	<b>9,900</b>	<b>158</b>	<b>36</b>	<b>264</b>	<b>29,174</b>	
<b>Total sales</b>	<b>1,436</b>	<b>720</b>	<b>476</b>	<b>159</b>	<b>96</b>	<b>108</b>	<b>352</b>	<b>1,132</b>	<b>2,164</b>	<b>1,128</b>	<b>428</b>	<b>364</b>	<b>404</b>	<b>7,940</b>	<b>2,785</b>	<b>2,067</b>	<b>736</b>	<b>884</b>	<b>14,092</b>	<b>161</b>	<b>36</b>	<b>288</b>	<b>37,956</b>	
<b>% affordable***</b>	<b>81%</b>	<b>86%</b>	<b>83%</b>	<b>86%</b>	<b>95%</b>	<b>88%</b>	<b>97%</b>	<b>48%</b>	<b>75%</b>	<b>68%</b>	<b>92%</b>	<b>95%</b>	<b>80%</b>	<b>77%</b>	<b>92%</b>	<b>91%</b>	<b>92%</b>	<b>81%</b>	<b>70%</b>	<b>98%</b>	<b>100%</b>	<b>92%</b>	<b>77%</b>	

Matusik Property Insights, RP Data, Australian Tax Office & the Reserve Bank of Australia - June 2007.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

Denotes affordable attached dwelling sales.

Table 8  
**Queensland**  
Attached dwelling price  
Multiple incomes

Municipalities	2001	Average household	Average multiple	2006	Average household	Average multiple
	Average \$	income	incomes	Average \$	income	incomes
Cairns	\$141,474	\$52,820	2.7	\$264,525	\$66,768	4.0
Townsville/Thuringowa	\$168,588	\$58,568	2.9	\$264,037	\$74,467	3.5
Mackay/Whitsundays	\$169,771	\$59,184	2.9	\$313,744	\$78,680	4.0
Rockhampton	\$143,588	\$57,349	2.5	\$213,216	\$72,176	3.0
Gladstone	\$91,922	\$61,467	1.5	\$209,850	\$78,962	2.7
Bundaberg	\$133,177	\$49,580	2.7	\$297,803	\$63,662	4.7
Hervey Bay/Maryborough	\$73,206	\$49,429	1.5	\$301,831	\$62,840	4.8
Noosa	\$313,074	\$50,761	6.2	\$675,545	\$67,118	10.1
Maroochy	\$180,138	\$51,671	3.5	\$439,325	\$67,349	6.5
Caloundra	\$219,261	\$54,107	4.1	\$430,110	\$66,714	6.4
Caboolture	\$131,781	\$51,503	2.6	\$269,751	\$63,357	4.3
Pine Rivers	\$148,381	\$60,328	2.5	\$260,225	\$74,309	3.5
Redcliffe	\$161,153	\$55,832	2.9	\$382,139	\$66,313	5.8
Inner Brisbane	\$264,837	\$71,461	3.7	\$396,683	\$90,164	4.4
Middle Brisbane	\$196,253	\$68,196	2.9	\$332,766	\$85,405	3.9
Outer Brisbane	\$178,143	\$61,910	2.9	\$309,393	\$77,120	4.0
Logan	\$117,679	\$52,373	2.2	\$212,246	\$64,391	3.3
Redland	\$196,815	\$58,928	3.3	\$317,524	\$73,027	4.3
Gold Coast	\$206,286	\$55,659	3.7	\$267,804	\$70,683	3.8
Ipswich	\$104,100	\$54,005	1.9	\$250,661	\$65,887	3.8
Beaudesert	\$72,732	\$51,540	1.4	\$192,198	\$64,617	3.0
Toowoomba	\$138,464	\$55,731	2.5	\$208,673	\$70,013	3.0
<b>Total/average</b>	<b>\$207,837</b>	<b>\$58,949</b>	<b>3.5</b>	<b>\$315,926</b>	<b>\$73,494</b>	<b>4.3</b>

Table 9a  
Queensland - Brisbane  
Area definitions

	<b>Matricies</b>	<b>Postcodes</b>		<b>Matricies</b>	<b>Postcodes</b>		<b>Matricies</b>	<b>Postcodes</b>
Inner Brisbane	Albion	4010	Middle Brisbane	Belmont	4153	Outer Brisbane	Acacia Ridge	4110
	Alderley	4051		Cannon Hill	4170		Algester	4115
	Annerley	4103		Carina	4152		Altandi	4109
	Ascot	4007		Carina Heights	4152		Anstead	4070
	Ashgrove	4060		Carindale	4152		Archerfield	4108
	Auchenflower	4066		Chapel Hill	4069		Aspley	4034
	Balmoral	4171		Chelmer	4068		Bald Hills	4036
	Bardon	4065		Chermside	4032		Banks Creek	4306
	Bowen Hills	4006		Chermside West	4032		Banyo	4014
	Breakfast Creek	4010		Clayfield	4011		Bellbowrie	4070
	Brisbane CBD	4000		Colmslie	4170		Berrinba	4117
	Brisbane CBD	4001		Corinda	4075		Boondall	4034
	Brisbane CBD	4003		Doomben	4007		Bracken Ridge	4017
	Bulimba	4171		Dorrington	4060		Bridgeman Downs	4035
	Buranda	4102		Eagle Junction	4011		Brighton	4017
	Camp Hill	4152		Ekibin	4121		Brookfield	4069
	Coorparoo	4151		Enoggera	4051		Burbank	4156
	Dutton Park	4102		Everton Park	4053		Calamvale	4116
	East Brisbane	4169		Fig Tree Pocket	4069		Capalaba West	4157
	Fairfield	4103		Gaythorne	4051		Carole Park	4300
	Fortitude Valley	4006		Gordon Park	4031		Carseldine	4034
	Galloways Hill	4171		Graceville	4075		Chandler	4155
	Grange	4051		Grovely	4054		Chuwar	4306
	Greenslopes	4120		Hemmant	4174		Coopers Plains	4108
	Hamilton	4007		Hendra	4011		Darra	4076
	Hawthorne	4171		Holland Park	4121		Deagon	4017
	Herston	4006		Holland Park West	4121		Doolandella	4077
	Highgate Hill	4101		Indooroopilly	4068		Drewvale	4116
	Hill End	4101		Jay Park	4068		Durack	4077
	Ironside	4067		Kalinga	4030		Eagle Farm	4009
	Ithaca	4059		Kedron	4031		Eight Mile Plains	4113
	Jubilee	4065		Kenmore	4069		Ellen Grove	4077
	Kangaroo Point	4169		Kenmore Hills	4069		England Creek	4306
	Kelvin Grove	4059		Keperra	4054		Enoggera Reservoir	4060
	Lutwyche	4030		Lone Pine	4069		Ferny Grove	4055
	Mayne	4006		Mansfield	4122		Fitzgibbon	4018
	Milton	4064		McDowall	4053		Forest Lake	4077
	Morningside	4170		Meeandah	4008		Fruitgrove	4113
	New Farm	4005		Mitchelton	4053		Geebung	4034
	Newmarket	4051		Moorooka	4105		Gumdale	4154
	Newstead	4006		Mount Coot-tha	4066		Heathwood	4110
	Norman Park	4170		Mount Gravatt	4122		Inala	4077
	Normanby	4059		Mount Gravatt East	4122		Jamboree Heights	4074
	Paddington	4064		Murarie	4172		Jindalee	4074
	Petrie Terrace	4000		Nathan	4111		Karana Downs	4306
	Red Hill	4059		Nathan Heights	4111		Karawatha	4117
	Rosalie	4064		Northgate	4013		Kholo	4306
	South Bank	4101		Nundah	4012		Kuraby	4112
	South Brisbane	4101		Oxford Park	4053		Lake Manchester	4306
	Spring Hill	4004		Rainworth	4065		Larapinta	4110
	St Lucia	4067		Rocklea	4106		Lindum	4178
	Stones Corner	4120		Salisbury	4107		Lota	4179

Taringa	4068
Teneriffe	4005
Toowong	4066
Torwood	4066
West End	4101
Wilston	4051
Windsor	4030
Woolloongabba	4102
Yeronga	4104

Seven Hills	4170
St Johns Wood	4060
Stafford	4053
Stafford Heights	4053
Tarragindi	4121
Tennyson	4105
The Gap	4061
Tingalpa	4173
Toombul	4012
Wavell Heights	4012
Wellers Hill	4121
Whinstanes	4007
Woollooin	4030
Yeerongpilly	4105

Lytton	4178
Macgregor	4109
Mackenzie	4156
Manly	4179
Manly West	4179
Middle Park	4074
Moggill	4070
Moreton Island	4025
Mount Crosby	4306
Mount Nebo	4520
Mount Ommaney	4074
Myrtletown	4008
North Booval	4304
Nudgee	4014
Nudgee Beach	4014
Oxley	4075
Pallara	4110
Parkinson	4115
Pinjarra Hills	4069
Pinkenba	4008
Priors Pocket	4070
Pullenvale	4069
Ransome	4154
Richlands	4077
Riverhills	4074
Robertson	4109
Rochedale	4123
Runcorn	4113
Sandgate	4017
Seventeen Mile Rocks	4073
Sherwood	4075
Shorncliffe	4017
Sinnamon Park	4073
Stretton	4116
Sumner	4074
Sunnybank	4109
Sunnybank Hills	4109
Taigum	4018
Upper Brookfield	4069
Upper Kedron	4055
Upper Mount Gravatt	4122
Virginia	4355
Wacol	4076
Wakerley	4154
Westlake	4074
Whites Hill	4152
Willawong	4110
Wishart	4122
Wynnum	4178
Wynnum Central	4178
Wynnum North	4178
Wymmun West	4178
Zillmere	4034

Table 9b

**Queensland - remaining**

Area definitions

	<b>ABS</b>	<b>RP Data</b>	<b>Postcodes</b>																			
Cairns	Cairns City	Cairns (713)	4861	4865	4868	4869																
Townsville/Thuringowa	Townsville City	Townsville (800)	4810	4811	4812	4813	4814	4816	4818	4819												
	Thuringowa City	Thuringowa (812)	4809	4815	4816	4817	4818															
Mackay/Whitsundays	Mackay City	Mackay (956)	4740	4741	4750	4751	4798	4799														
	Whitsundays Shire	Proserpine (976)	4737	4740	4741	4800	4801	4802	4803													
Rockhampton	Fitzroy Shire	Fitzroy (609)	4702																			
	Rockhampton City	Rockhampton (600)	4700	4701	4702																	
	Livingstone Shire	Livingstone (611)	4700	4702	4703	4704	4705	4706														
Gladstone	Calliope Shire	Calliope (606)	4680	4694	4695	4697	4702															
	Gladstone City	Gladstone (601)	4680																			
Bundaberg	Bundaberg City	Bundaberg (552)	4670																			
	Burnett Shire	Burnett (564)	4670	4673																		
Hervey Bay/Maryborough	Hervey Bay City	Hervey Bay (504)	4650	4655	4659	4662	4670															
	Maryborough City	Maryborough (500)	4650																			
Noosa	Noosa Shire	Noosa (515)	4560	4562	4563	4565	4566	4567	4568	4569	4573											
Maroochydore	Maroochy Shire	Maroochy (145)	4554	4555	4556	4557	4558	4559	4560	4561	4562	4564	4572	4573	4574							
Caloundra	Caloundra City	Caloundra (141)	4517	4518	4519	4550	4551	4552	4553	4557	4571	4575	4674									
Caboolture	Caboolture Shire	Caboolture (143)	4504	4505	4506	4507	4508	4510	4511	4512	4514	4516	4519	4521								
Pine Rivers	Pine Rivers Shire	Pine Rivers (144)	4035	4037	4053	4054	4055	4500	4501	4502	4503	4509	4520	4521								
Redcliffe	Redcliffe City	Redcliffe (147)	4019	4020	4021	4022																
Logan	Logan City	Logan (127)	4114	4118	4119	4123	4124	4125	4127	4128	4129	4130	4131	4132	4133	4207						
Redland	Redland Shire	Redland (139)	4130	4157	4158	4159	4160	4161	4163	4164	4165	4183	4184									
Gold Coast	Gold Coast City	Gold Coast (129)	4127	4133	4205	4207	4208	4209	4210	4211	4212	4213	4214	4215	4216	4217	4218	4219	4220	4221	4223	
			4224	4225	4226	4227	4228	4229	4230	9726	9727	9728	9729									
	Albert Shire	Albert (137)																				
Ipswich	Ipswich City	Ipswich (154)	4025	4300	4301	4303	4304	4305	4306	4307	4311	4340	4346									
Beaudesert	Beaudesert Shire	Beaudesert (138)	4124	4125	4133	4207	4211	4270	4271	4272	4275	4280	4285	4287								
Toowoomba	Toowoomba City	Toowoomba (200)	4350	4352	4680																	
	Jondaryan Shire	Jondaryan (206)	4350	4352	4356	4400	4401	4403	4404	4405												
	Rosalie Shire	Rosalie (210)	4352	4354	4402	4403	4404	4614	4615													
	Crow's Nest Shire	Crow's Nest (205)	4352	4355																		
	Gatton Shire	Gatton (157)	4311	4343	4344	4345	4347	4352														
	Cambooya Shire	Cambooya (202)	4352	4358	4359																	

Table 1

**South Australia**

Detached house sales\*

UDIA/Matusik affordability measure

Municipalities	2001	Affordability rating***	2006	Affordable sales	% affordable**	Affordability rating***
	% affordable		Total house sales*			
Iron Triangle	100%	Affordable	1,177	1,092	93%	Affordable
Mount Gambier	99%	Affordable	772	634	82%	Affordable
Murray Bridge	99%	Affordable	353	260	74%	Affordable
Port Lincoln	95%	Affordable	342	237	69%	Affordable
Riverland	99%	Affordable	367	282	77%	Affordable
Adelaide Hills	91%	Affordable	821	365	44%	Some constraints
Adelaide Inner	72%	Affordable	7,216	2,417	33%	Some constraints
Adelaide Middle	87%	Affordable	7,301	3,490	48%	Some constraints
Adelaide Outer	96%	Affordable	5,242	3,479	66%	Affordable
<b>Total/average</b>	<b>86%</b>	<b>Affordable</b>	<b>23,591</b>	<b>12,256</b>	<b>52%</b>	<b>Affordable</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm

\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable

Table 2

**South Australia**

Detached house sales\*/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Iron Triangle	1,127	\$60,000	\$66,444	1,177	\$135,000	\$143,671	225%	\$227,219	\$255,563
Mount Gambier	855	\$104,000	\$107,392	772	\$180,000	\$188,438	173%	\$238,939	\$253,121
Murray Bridge	417	\$81,188	\$88,940	353	\$185,000	\$193,023	228%	\$215,637	\$227,318
Port Lincoln	392	\$110,000	\$120,692	342	\$235,000	\$244,875	214%	\$253,065	\$262,939
Riverland	394	\$85,000	\$92,962	367	\$165,000	\$183,117	194%	\$214,390	\$226,708
Adelaide Hills	900	\$150,000	\$160,333	821	\$285,500	\$306,250	190%	\$257,379	\$280,831
Adelaide Inner	8,336	\$207,500	\$236,514	7,216	\$345,000	\$397,096	166%	\$271,036	\$295,504
Adelaide Middle	8,093	\$146,500	\$168,030	7,301	\$280,000	\$318,085	191%	\$246,046	\$266,200
Adelaide Outer	5,755	\$114,000	\$119,251	5,242	\$220,000	\$231,959	193%	\$227,741	\$242,146
<b>Total/average**</b>	<b>26,269</b>	<b>\$151,259</b>	<b>\$169,392</b>	<b>23,591</b>	<b>\$272,372</b>	<b>\$304,727</b>	<b>186%</b>	<b>\$250,876</b>	<b>\$270,565</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.



Table 3  
South Australia

Detached house sales\* by price group/affordability

Price points	Municipalities									Total
	Iron Triangle	Mount Gambier	Murray Bridge	Port Lincoln	Riverland	Adelaide Hills	Adelaide Inner	Adelaide Middle	Adelaide Outer	
<b>2006</b>										
Under \$100,000	342	64	16	14	40	2	23	31	88	620
\$100-\$150,000	350	142	67	40	98	11	40	105	563	1,416
\$150-\$175,000	169	136	61	34	67	16	91	264	502	1,340
\$175-\$200,000	125	145	72	34	54	35	192	606	763	2,026
\$200-\$225,000	60	87	44	30	23	81	356	764	799	2,244
\$225-\$250,000	46	60	38	48	23	114	422	910	764	2,425
\$250-\$275,000	29	59	19	37	19	106	585	810	523	2,187
\$275-\$300,000	22	33	15	27	12	89	708	721	362	1,989
\$300-\$325,000	11	17	7	21	13	86	692	599	264	1,710
\$325-\$350,000	9	7	4	16	5	62	545	524	193	1,365
\$350-\$400,000	12	17	6	23	7	98	1,039	730	221	2,153
\$400-\$500,000	1	2	2	9	4	79	1,119	667	146	2,029
\$500-\$600,000	1	3	1	5	0	27	569	281	41	928
\$600-\$700,000	0	0	1	1	0	9	338	112	5	466
\$700-\$800,000	0	0	0	0	1	4	184	68	4	261
\$800-\$900,000	0	0	0	0	0	1	115	30	1	147
\$900-\$1,000,000	0	0	0	2	0	0	61	19	1	83
Over \$1,000,000	0	0	0	1	1	1	137	60	2	202
<b>Affordable sales**</b>	<b>1,092</b>	<b>634</b>	<b>260</b>	<b>237</b>	<b>282</b>	<b>365</b>	<b>2,417</b>	<b>3,490</b>	<b>3,479</b>	<b>12,256</b>
<b>Total sales</b>	<b>1,177</b>	<b>772</b>	<b>353</b>	<b>342</b>	<b>367</b>	<b>821</b>	<b>7,216</b>	<b>7,301</b>	<b>5,242</b>	<b>23,591</b>
<b>% affordable***</b>	<b>93%</b>	<b>82%</b>	<b>74%</b>	<b>69%</b>	<b>77%</b>	<b>44%</b>	<b>33%</b>	<b>48%</b>	<b>66%</b>	<b>52%</b>
<b>2001</b>										
Under \$100,000	941	412	289	171	263	106	378	1,183	2,212	5,955
\$100-\$150,000	144	300	100	130	99	341	1,364	3,003	2,319	7,800
\$150-\$175,000	22	73	21	40	14	165	1,124	1,202	540	3,201
\$175-\$200,000	15	40	3	14	13	115	1,042	813	311	2,366
\$200-\$225,000	3	14	1	9	3	50	696	511	146	1,433
\$225-\$250,000	1	10	2	8	0	40	806	355	103	1,325
\$250-\$275,000	1	1	0	6	1	37	626	270	58	1,000
\$275-\$300,000	0	1	0	7	1	16	484	169	31	709
\$300-\$325,000	0	2	0	1	0	15	388	164	14	584
\$325-\$350,000	0	1	0	0	0	6	272	110	10	399
\$350-\$400,000	0	1	0	3	0	5	422	123	8	562
\$400-\$500,000	0	0	0	2	0	2	438	106	2	550
\$500-\$600,000	0	0	0	1	0	0	142	40	1	184
\$600-\$700,000	0	0	0	0	0	1	66	23	0	90
\$700-\$800,000	0	0	0	0	0	1	54	7	0	62
\$800-\$900,000	0	0	1	0	0	0	24	9	0	34
\$900-\$1,000,000	0	0	0	0	0	0	2	1	0	3
Over \$1,000,000	0	0	0	0	0	0	8	4	0	12
<b>Affordable sales**</b>	<b>1,125</b>	<b>849</b>	<b>414</b>	<b>372</b>	<b>392</b>	<b>817</b>	<b>6,036</b>	<b>7,067</b>	<b>5,528</b>	<b>22,600</b>
<b>Total sales</b>	<b>1,127</b>	<b>855</b>	<b>417</b>	<b>392</b>	<b>394</b>	<b>900</b>	<b>8,336</b>	<b>8,093</b>	<b>5,755</b>	<b>26,269</b>
<b>% affordable***</b>	<b>100%</b>	<b>99%</b>	<b>99%</b>	<b>95%</b>	<b>99%</b>	<b>91%</b>	<b>72%</b>	<b>87%</b>	<b>96%</b>	<b>86%</b>

Matusik Property Insights, RP Data, Australian Tax Office & the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

Denotes affordable detached house sales.

Table 4  
**South Australia**  
 Detached house price  
 Multiple incomes

	2001	Average household income	Average multiple incomes	2006	Average household income	Average multiple incomes
<b>Municipalities</b>	<b>Average \$</b>			<b>Average \$</b>		
Iron Triangle	\$66,444	\$53,865	1.2	\$143,671	\$68,514	2.1
Mount Gambier	\$107,392	\$56,644	1.9	\$188,438	\$67,860	2.8
Murray Bridge	\$88,940	\$51,120	1.7	\$193,023	\$60,942	3.2
Port Lincoln	\$120,692	\$59,993	2.0	\$244,875	\$73,170	3.3
Riverland	\$92,962	\$50,824	1.8	\$183,117	\$60,779	3.0
Adelaide Hills	\$160,333	\$61,015	2.6	\$306,250	\$75,289	4.1
Adelaide Inner	\$236,514	\$64,253	3.7	\$397,096	\$79,222	5.0
Adelaide Middle	\$168,030	\$58,329	2.9	\$318,085	\$71,366	4.5
Adelaide Outer	\$119,251	\$53,989	2.2	\$231,959	\$64,918	3.6
<b>Total/average</b>	<b>\$169,392</b>	<b>\$59,474</b>	<b>2.8</b>	<b>\$304,727</b>	<b>\$72,574</b>	<b>4.2</b>

Matusik Property Insights, RP Data & Australian Tax Office - June 2007.

Detached house sales on allotments under 2,000 sqm.

Table 5

**South Australia**

Attached dwelling sales

UDIA/Matusik affordability measure

<b>Municipalities</b>	<b>2001</b>	<b>Affordability rating***</b>	<b>2006</b>			
	<b>% affordable</b>		<b>Total attached dwelling sales</b>	<b>Affordable sales</b>	<b>% affordable**</b>	<b>Affordability rating***</b>
Iron Triangle	100%	Affordable	56	48	86%	Affordable
Mount Gambier	99%	Affordable	89	82	92%	Affordable
Murray Bridge	N/A	N/A	31	29	94%	Affordable
Port Lincoln	89%	Affordable	66	35	53%	Affordable
Riverland	95%	Affordable	20	17	85%	Affordable
Adelaide Hills	99%	Affordable	89	80	90%	Affordable
Adelaide Inner	95%	Affordable	3,178	2,450	77%	Affordable
Adelaide Middle	94%	Affordable	1,656	1,186	72%	Affordable
Adelaide Outer	99%	Affordable	362	336	93%	Affordable
<b>Total/average</b>	<b>95%</b>	<b>Affordable</b>	<b>5,547</b>	<b>4,263</b>	<b>77%</b>	<b>Affordable</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

Table 6

**South Australia**

Attached dwelling sales/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Iron Triangle	39	\$75,000	\$74,462	56	\$138,100	\$157,560	184%	\$227,219	\$255,563
Mount Gambier	147	\$89,000	\$88,983	89	\$161,000	\$161,145	181%	\$238,939	\$253,121
Murray Bridge	0	N/A	N/A	31	\$185,000	\$185,095	N/A	\$215,637	\$227,318
Port Lincoln	57	\$129,000	\$144,556	66	\$267,500	\$279,629	207%	\$253,065	\$262,939
Riverland	20	\$77,500	\$98,322	20	\$175,500	\$179,538	226%	\$214,390	\$226,708
Adelaide Hills	146	\$102,500	\$107,551	89	\$207,500	\$211,438	202%	\$257,379	\$280,831
Adelaide Inner	4,240	\$122,500	\$139,520	3,178	\$230,000	\$260,095	188%	\$271,036	\$295,504
Adelaide Middle	1,940	\$107,000	\$127,985	1,656	\$215,057	\$288,014	201%	\$246,046	\$266,200
Adelaide Outer	448	\$85,000	\$95,526	362	\$175,000	\$188,362	206%	\$227,741	\$242,146
<b>Total/average**</b>	<b>7,037</b>	<b>\$114,389</b>	<b>\$131,383</b>	<b>5,547</b>	<b>\$219,552</b>	<b>\$259,868</b>	<b>192%</b>	<b>\$250,876</b>	<b>\$270,565</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 7

**South Australia**

Attached dwelling sales by price group/affordability

Price points	Municipalities									Total
	Iron Triangle	Mount Gambier	Murray Bridge	Port Lincoln	Riverland	Adelaide Hills	Adelaide Inner	Adelaide Middle	Adelaide Outer	
<b>2006</b>										
Under \$100,000	13	10	0	0	0	0	13	21	4	61
\$100-\$150,000	20	28	3	7	7	3	317	168	70	623
\$150-\$175,000	5	21	5	8	3	14	357	186	99	698
\$175-\$200,000	2	13	15	7	6	19	421	298	90	871
\$200-\$225,000	3	7	6	6	1	24	372	226	54	699
\$225-\$250,000	5	3	1	4	0	15	395	174	19	616
\$250-\$275,000	2	5	0	3	0	5	297	113	4	429
\$275-\$300,000	2	1	0	5	2	7	278	95	1	391
\$300-\$325,000	2	1	1	7	1	0	159	51	4	226
\$325-\$350,000	1	0	0	3	0	0	126	36	5	171
\$350-\$400,000	1	0	0	6	0	2	155	85	5	254
\$400-\$500,000	0	0	0	6	0	0	138	56	2	202
\$500-\$600,000	0	0	0	3	0	0	77	27	3	110
\$600-\$700,000	0	0	0	0	0	0	23	12	2	37
\$700-\$800,000	0	0	0	0	0	0	15	27	0	42
\$800-\$900,000	0	0	0	1	0	0	5	20	0	26
\$900-\$1,000,000	0	0	0	0	0	0	12	18	0	30
Over \$1,000,000	0	0	0	0	0	0	18	43	0	61
<b>Affordable sales**</b>	<b>48</b>	<b>82</b>	<b>29</b>	<b>35</b>	<b>17</b>	<b>80</b>	<b>2,450</b>	<b>1,186</b>	<b>336</b>	<b>4,263</b>
<b>Total sales</b>	<b>56</b>	<b>89</b>	<b>31</b>	<b>66</b>	<b>20</b>	<b>89</b>	<b>3,178</b>	<b>1,656</b>	<b>362</b>	<b>5,547</b>
<b>% affordable***</b>	<b>86%</b>	<b>92%</b>	<b>94%</b>	<b>53%</b>	<b>85%</b>	<b>90%</b>	<b>77%</b>	<b>72%</b>	<b>93%</b>	<b>77%</b>
<b>2001</b>										
Under \$100,000	34	107	0	16	14	67	1,567	851	322	2,978
\$100-\$150,000	3	29	0	18	3	68	1,267	681	104	2,173
\$150-\$175,000	1	5	0	7	2	7	428	143	3	596
\$175-\$200,000	0	2	0	3	0	0	287	64	5	361
\$200-\$225,000	1	1	0	5	0	3	183	44	8	245
\$225-\$250,000	0	1	0	2	0	0	181	43	0	227
\$250-\$275,000	0	1	0	2	0	0	124	25	1	153
\$275-\$300,000	0	0	0	3	1	1	46	12	3	66
\$300-\$325,000	0	1	0	1	0	0	29	12	0	43
\$325-\$350,000	0	0	0	0	0	0	16	6	1	23
\$350-\$400,000	0	0	0	0	0	0	35	15	0	50
\$400-\$500,000	0	0	0	0	0	0	40	22	0	62
\$500-\$600,000	0	0	0	0	0	0	14	8	0	22
\$600-\$700,000	0	0	0	0	0	0	12	7	1	20
\$700-\$800,000	0	0	0	0	0	0	3	3	0	6
\$800-\$900,000	0	0	0	0	0	0	3	1	0	4
\$900-\$1,000,000	0	0	0	0	0	0	2	0	0	2
Over \$1,000,000	0	0	0	0	0	0	3	3	0	6
<b>Affordable sales**</b>	<b>39</b>	<b>145</b>	<b>0</b>	<b>51</b>	<b>19</b>	<b>145</b>	<b>4,037</b>	<b>1,826</b>	<b>442</b>	<b>6,704</b>
<b>Total sales</b>	<b>39</b>	<b>147</b>	<b>0</b>	<b>57</b>	<b>20</b>	<b>146</b>	<b>4,240</b>	<b>1,940</b>	<b>448</b>	<b>7,037</b>
<b>% affordable***</b>	<b>100%</b>	<b>99%</b>	<b>N/A</b>	<b>89%</b>	<b>95%</b>	<b>99%</b>	<b>95%</b>	<b>94%</b>	<b>99%</b>	<b>95%</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Sales under a buyer's maximum borrowing capacity

\*\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

Denotes affordable attached dwelling sales

Table 8

**South Australia**

Attached dwelling price

Multiple incomes

	2001	Average household income	Average multiple incomes	2006	Average household income	Average multiple incomes
<b>Municipalities</b>	<b>Average \$</b>			<b>Average \$</b>		
Iron Triangle	\$74,462	\$53,865	1.4	\$157,560	\$68,514	2.3
Mount Gambier	\$88,983	\$56,644	1.6	\$161,145	\$67,860	2.4
Murray Bridge	N/A	\$51,120	N/A	\$185,095	\$60,942	3.0
Port Lincoln	\$144,556	\$59,993	2.4	\$279,629	\$73,170	3.8
Riverland	\$98,322	\$50,824	1.9	\$179,538	\$60,779	3.0
Adelaide Hills	\$107,551	\$61,015	1.8	\$211,438	\$75,289	2.8
Adelaide Inner	\$139,520	\$64,253	2.2	\$260,095	\$79,222	3.3
Adelaide Middle	\$127,985	\$58,329	2.2	\$288,014	\$71,366	4.0
Adelaide Outer	\$95,526	\$53,989	1.8	\$188,362	\$64,918	2.9
<b>Total/average</b>	<b>\$131,383</b>	<b>\$59,474</b>	<b>2.2</b>	<b>\$259,868</b>	<b>\$72,574</b>	<b>3.6</b>

Matusik Property Insights, RP Data &amp; Australian Tax Office - June 2007.

Table 9

## South Australia

## Area definitions

	ABS	RP Data	Postcodes
Iron Triangle	Whyalla City	Whyalla (8500)	5600 5608 5609 5710
	Port Augusta City	Port Augusta (6600)	5483 5700 5710
	Port Pirie City District (M)	Port Pirie (3540)	5464 5495 5520 5521 5522 5523 5540
	Mount Remarkable (DC)	Mount Remarkable (8300)	5431 5433 5480 5481 5482 5483 5485 5495 5540 5700
Mount Gambier	Mount Gambier City	Mount Gambier (3840)	5290 5291
	Grant (DC)	Grant (3820)	5277 5278 5290 5291
	Wattle Range (DC)	Wattle Range (8400)	5263 5271 5277 5278 5279 5280 5291
Murray Bridge	Murray Bridge (RC)	Murray Bridge (4150)	5238 5253 5254 5255 5256 5259
	Mid Murray (DC)	Mid Murray (7100)	5235 5236 5237 5238 5253 5254 5320 5321 5353 5354 5356 5357 5374
Port Lincoln	Port Lincoln City	Port Lincoln (9340)	5606
	Tumby Bay (DC)	Tumby Bay (9250)	5604 5605 5607 5631
	Lower Eyre Peninsula (DC)	Lower Eyre Peninsula (9350)	5052 5606 5607 5630 5631 5632
Riverland	Unincorp Riverland	Uia Riverland (6803)	5320 5341 5343 5345 5417
	Renmark Paringa (DC)	Renmark Paringa (7530)	5340 5341 5343
	Berri & Barmera (DC)	Berri & Barmera (7560)	5330 5342 5343 5344 5345 5346
	Loxton Waikerie (DC)	Loxton Waikerie (5500)	5260 5304 5307 5308 5310 5311 5312 5320 5322 5330 5331 5332 5333 5341 5354 5357
Adelaide Hills	Adelaide Hills (DC)	Adelaide Hills (300)	5072 5073 5076 5131 5132 5133 5134 5136 5137 5138 5139 5140 5141 5142 5144 5151 5152 5153 5154 5155 5156 5157 5231 5232 5233 5234 5240 5241 5242 5243 5244 5245 5250 5251 5344
	Mount Barker (DC)	Mount Barker (5800)	5153 5157 5201 5244 5245 5250 5251 5252 5254
Inner Adelaide	Port Adelaide Enfield City	Port Adelaide Enfield (400)	5008 5010 5012 5013 5014 5015 5016 5017 5018 5019 5083 5084 5085 5086 5087 5094
	Charles Stuart City	Charles Stuart (2500)	5007 5008 5009 5011 5012 5013 5014 5019 5020 5021 5022 5023 5024 5025 5082
	West Torrens City	West Torrens (2100)	5024 5031 5032 5033 5035 5037 5038 5040 5950
	Unley City	Unley (900)	5034 5035 5061 5063 5064
	Burnside City	Burnside (1800)	5063 5064 5065 5066 5067 5068 5072 5150
	Norwood Payneham St Peters City	Norwood Payneham St Peters (1500)	5067 5068 5069 5070
	Adelaide City	Adelaide (200)	5000 5005 5006
	Walkerville (M)	Walkerville (2000)	5081
	Prospect City	Prospect (500)	5081 5082 5083
	Campbelltown East City	Campbelltown (1700)	5072 5073 5074 5075 5076
Middle Adelaide	Mitcham City	Mitcham (800)	5039 5041 5042 5050 5051 5052 5062 5064 5152
	Marion City	Marion (1000)	5037 5038 5039 5042 5043 5044 5046 5047 5048 5049 5158
	Holdfast Bay City	Holdfast Bay (1200)	5044 5045 5048 5049
	Tea Tree Gully City	Tea Tree Gully (2800)	5075 5088 5089 5090 5091 5092 5097 5125 5126 5127 5131
	Salisbury City	Salisbury (4400)	5093 5094 5095 5096 5098 5106 5107 5108 5109 5110 5111 5112
Outer Adelaide	Onkaparinga City	Onkaparinga (1300)	5051 5157 5158 5159 5160 5161 5162 5163 5164 5165 5166 5167 5168 5169 5170 5171 5172 5173 5174
	Playford City	Playford (2910)	5110 5112 5113 5114 5115 5117 5118 5120 5121
	Gawler (T)	Gawler (4900)	5115 5116 5118

Table 1

**Western Australia**

Detached house sales\*

UDIA/Matusik affordability measure

Municipalities	2001	Affordability rating***	2006	Affordable sales	% affordable**	Affordability rating***
	% affordable		Total house sales*			
Albany	90%	Affordable	864	128	15%	Unaffordable
Augusta	77%	Affordable	884	4	0%	Unaffordable
Broome	72%	Affordable	194	9	5%	Unaffordable
Bunbury	96%	Affordable	1,628	232	14%	Unaffordable
Geraldton	94%	Affordable	832	444	53%	Affordable
Kalgoorlie	99%	Affordable	1,728	1,524	88%	Affordable
Karratha	99%	Affordable	684	412	60%	Affordable
Mandurah	92%	Affordable	2,200	344	16%	Seriously constrained
Perth Inner	54%	Affordable	1,668	56	3%	Unaffordable
Perth Middle	66%	Affordable	9,708	584	6%	Unaffordable
Perth Outer	90%	Affordable	20,108	1,680	8%	Unaffordable
<b>Total/average</b>	<b>81%</b>	<b>Affordable</b>	<b>40,498</b>	<b>5,417</b>	<b>13%</b>	<b>Unaffordable</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.



Table 2

**Western Australia**

Detached house sales\*/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Albany	748	\$144,000	\$149,218	864	\$330,000	\$352,049	229%	\$219,937	\$247,178
Augusta	580	\$172,000	\$197,777	884	\$437,000	\$538,840	254%	\$215,022	\$250,837
Broome	181	\$240,000	\$247,050	194	\$483,750	\$541,980	202%	\$274,310	\$303,225
Bunbury	936	\$130,000	\$141,490	1,628	\$350,000	\$387,847	269%	\$246,508	\$285,494
Geraldton	424	\$98,500	\$116,274	832	\$260,000	\$287,079	264%	\$236,961	\$265,680
Kalgoorlie	636	\$118,000	\$128,228	1,728	\$190,000	\$207,288	161%	\$297,818	\$332,602
Karratha	600	\$185,000	\$173,346	684	\$370,000	\$373,259	200%	\$333,855	\$381,704
Mandurah	1,956	\$127,500	\$148,315	2,200	\$407,500	\$464,586	320%	\$246,852	\$288,558
Perth Inner	2,112	\$285,000	\$317,818	1,668	\$693,500	\$791,765	243%	\$294,302	\$341,625
Perth Middle	11,668	\$217,000	\$281,201	9,708	\$525,000	\$714,171	242%	\$278,358	\$319,928
Perth Outer	17,076	\$138,500	\$157,201	20,108	\$375,000	\$410,118	271%	\$242,105	\$271,023
<b>Total/average**</b>	<b>36,917</b>	<b>\$171,972</b>	<b>\$204,922</b>	<b>40,498</b>	<b>\$415,409</b>	<b>\$491,185</b>	<b>258%</b>	<b>\$261,260</b>	<b>\$294,050</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 3  
Western Australia

Detached house sales\* by price group/affordability

Price points	Municipalities										Total	
	Albany	Augusta	Brome	Bunbury	Ceraildon	Kalgoorlie	Karratha	Mandurah	Perth Inner	Perth Middle		Perth Outer
<b>2006</b>												
Under \$100,000	8	0	0	0	4	208	8	16	0	0	20	264
\$100-\$150,000	20	0	1	4	44	328	0	4	0	12	16	429
\$150-\$175,000	24	0	1	36	104	160	16	0	0	8	44	393
\$175-\$200,000	4	0	0	20	80	232	48	4	0	8	64	460
\$200-\$225,000	16	4	2	28	88	140	32	12	0	28	156	506
\$225-\$250,000	56	0	1	44	80	136	52	76	4	24	440	913
\$250-\$275,000	72	4	1	100	44	136	28	88	8	96	940	1,517
\$275-\$300,000	104	8	3	188	60	124	16	144	8	168	1,744	2,567
\$300-\$325,000	100	60	4	168	76	60	36	140	16	240	1,828	2,728
\$325-\$350,000	132	56	6	188	40	48	52	148	20	480	2,404	3,574
\$350-\$400,000	144	208	21	388	60	80	124	440	72	1,244	4,544	7,325
\$400-\$500,000	100	244	64	228	108	64	156	548	276	2,216	4,524	8,528
\$500-\$600,000	36	124	34	96	28	8	72	212	220	1,376	1,672	3,878
\$600-\$700,000	16	68	25	56	8	0	36	168	240	844	816	2,277
\$700-\$800,000	8	24	11	36	4	0	8	48	252	648	344	1,383
\$800-\$900,000	20	12	6	16	0	4	0	40	144	560	160	962
\$900-\$1,000,000	0	20	6	4	4	0	0	44	88	256	152	574
Over \$1,000,000	4	52	8	28	0	0	0	68	320	1,500	240	2,220
<b>Affordable sales**</b>	<b>128</b>	<b>4</b>	<b>9</b>	<b>232</b>	<b>444</b>	<b>1,524</b>	<b>412</b>	<b>344</b>	<b>56</b>	<b>584</b>	<b>1,680</b>	<b>5,417</b>
<b>Total sales</b>	<b>864</b>	<b>884</b>	<b>194</b>	<b>1,628</b>	<b>832</b>	<b>1,728</b>	<b>684</b>	<b>2,200</b>	<b>1,668</b>	<b>9,708</b>	<b>20,108</b>	<b>40,498</b>
<b>% affordable***</b>	<b>15%</b>	<b>0%</b>	<b>5%</b>	<b>14%</b>	<b>53%</b>	<b>88%</b>	<b>60%</b>	<b>16%</b>	<b>3%</b>	<b>6%</b>	<b>8%</b>	<b>13%</b>
<b>2001</b>												
Under \$100,000	128	8	2	148	212	220	120	552	4	292	3,424	5,110
\$100-\$150,000	292	176	3	480	132	232	88	700	124	2,124	6,296	10,647
\$150-\$175,000	160	116	13	140	48	76	56	248	156	1,536	2,316	4,865
\$175-\$200,000	56	88	28	56	4	20	84	120	136	1,264	1,724	3,580
\$200-\$225,000	36	56	18	36	4	24	104	116	180	868	936	2,378
\$225-\$250,000	24	36	36	36	8	32	72	56	204	872	652	2,028
\$250-\$275,000	20	20	31	8	0	16	40	52	152	752	512	1,603
\$275-\$300,000	12	24	19	20	4	12	24	20	184	512	360	1,191
\$300-\$325,000	8	16	9	0	0	0	4	16	160	488	260	961
\$325-\$350,000	4	0	10	4	4	4	0	8	140	328	144	646
\$350-\$400,000	8	12	8	0	4	0	8	28	240	676	160	1,144
\$400-\$500,000	0	16	3	8	4	0	0	16	240	772	184	1,243
\$500-\$600,000	0	4	0	0	0	0	0	20	64	428	56	572
\$600-\$700,000	0	4	1	0	0	0	0	0	68	252	16	341
\$700-\$800,000	0	4	0	0	0	0	0	4	28	128	12	176
\$800-\$900,000	0	0	0	0	0	0	0	0	8	132	4	144
\$900-\$1,000,000	0	0	0	0	0	0	0	0	4	80	8	92
Over \$1,000,000	0	0	0	0	0	0	0	0	20	164	12	196
<b>Affordable sales**</b>	<b>672</b>	<b>444</b>	<b>131</b>	<b>896</b>	<b>400</b>	<b>632</b>	<b>592</b>	<b>1,792</b>	<b>1,140</b>	<b>7,708</b>	<b>15,348</b>	<b>29,755</b>
<b>Total sales</b>	<b>748</b>	<b>580</b>	<b>181</b>	<b>936</b>	<b>424</b>	<b>636</b>	<b>600</b>	<b>1,956</b>	<b>2,112</b>	<b>11,668</b>	<b>17,076</b>	<b>36,917</b>
<b>% affordable***</b>	<b>90%</b>	<b>77%</b>	<b>72%</b>	<b>96%</b>	<b>94%</b>	<b>99%</b>	<b>99%</b>	<b>92%</b>	<b>54%</b>	<b>66%</b>	<b>90%</b>	<b>81%</b>

Matusik Property Insights, RP Data, Australian Tax Office & the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

Denotes affordable detached house sales.

Table 4  
**Western Australia**  
 Detached house price  
 Multiple incomes

Municipalities	2001	Average household	Average multiple	2006	Average household	Average multiple
	Average \$	income	incomes	Average \$	income	incomes
Albany	\$149,218	\$52,139	2.9	\$352,049	\$66,267	5.3
Augusta	\$197,777	\$50,974	3.9	\$538,840	\$67,247	8.0
Broome	\$247,050	\$65,029	3.8	\$541,980	\$81,292	6.7
Bunbury	\$141,490	\$58,438	2.4	\$387,847	\$76,539	5.1
Geraldton	\$116,274	\$56,175	2.1	\$287,079	\$71,227	4.0
Kalgoorlie	\$128,228	\$70,602	1.8	\$207,288	\$89,168	2.3
Karratha	\$173,346	\$79,145	2.2	\$373,259	\$102,332	3.6
Mandurah	\$148,315	\$58,520	2.5	\$464,586	\$77,360	6.0
Perth Inner	\$317,818	\$69,768	4.6	\$791,765	\$91,587	8.6
Perth Middle	\$281,201	\$65,989	4.3	\$714,171	\$85,770	8.3
Perth Outer	\$157,201	\$57,394	2.7	\$410,118	\$72,659	5.6
<b>Total/average**</b>	<b>\$204,922</b>	<b>\$61,935</b>	<b>3.3</b>	<b>\$491,185</b>	<b>\$78,832</b>	<b>6.2</b>

Matusik Property Insights, RP Data & Australian Tax Office - June 2007.

Detached house sales on allotments under 2,000 sqm.

Table 5

**Western Australia**

Attached dwelling sales

UDIA/Matusik affordability measure

Municipalities	2001	Affordability rating***	2006			
	% affordable		Total attached dwelling sales	Affordable sales	% affordable**	Affordability rating***
Albany	98%	Affordable	34	15	44%	Some constraints
Augusta	76%	Affordable	53	7	13%	Unaffordable
Broome	100%	Affordable	22	10	45%	Some constraints
Bunbury	100%	Affordable	85	42	49%	Some constraints
Geraldton	100%	Affordable	0	0	N/A	N/A
Kalgoorlie	100%	Affordable	54	52	96%	Affordable
Karratha	100%	Affordable	144	131	91%	Affordable
Mandurah	98%	Affordable	156	59	38%	Some constraints
Perth Inner	90%	Affordable	1,248	676	54%	Affordable
Perth Middle	97%	Affordable	2,956	1,848	63%	Affordable
Perth Outer	98%	Affordable	560	364	65%	Affordable
<b>Total/average</b>	<b>95%</b>	<b>Affordable</b>	<b>5,312</b>	<b>3,204</b>	<b>60%</b>	<b>Affordable</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

Table 6

**Western Australia**

Attached dwelling sales/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$	Median	2001***	2006****
Albany	40	\$109,000	\$113,575	34	\$260,000	\$287,206	239%	\$219,937	\$247,178
Augusta	37	\$140,000	\$171,959	53	\$304,500	\$358,058	218%	\$215,022	\$250,837
Broome	29	\$130,000	\$131,259	22	\$387,000	\$409,525	298%	\$274,310	\$303,225
Bunbury	69	\$132,000	\$127,744	85	\$275,000	\$291,109	208%	\$246,508	\$285,494
Geraldton	17	\$76,500	\$78,882	0	N/A	N/A	N/A	\$236,961	\$265,680
Kalgoorlie	18	\$93,750	\$106,583	54	\$157,000	\$172,806	167%	\$297,818	\$332,602
Karratha	86	\$102,000	\$113,480	144	\$240,000	\$260,475	235%	\$333,855	\$381,704
Mandurah	142	\$95,000	\$108,122	156	\$339,500	\$415,483	357%	\$246,852	\$288,558
Perth Inner	1,476	\$141,000	\$180,382	1,248	\$329,500	\$433,857	234%	\$294,302	\$341,625
Perth Middle	3,564	\$108,000	\$123,759	2,956	\$297,000	\$338,823	275%	\$278,358	\$319,928
Perth Outer	600	\$82,500	\$95,197	560	\$251,000	\$263,926	304%	\$242,105	\$271,023
<b>Total/average**</b>	<b>6,078</b>	<b>\$113,556</b>	<b>\$134,310</b>	<b>5,312</b>	<b>\$297,925</b>	<b>\$351,085</b>	<b>267%</b>	<b>\$261,260</b>	<b>\$294,050</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

Note: The average borrowing capacity across the state is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 7

## Western Australia

Attached dwelling sales by price group/affordability

Price points	Municipalities										Total	
	Albany	Augusta	Broome	Bunbury	Geraldton	Kalgoorlie	Karratha	Mandurah	Perth Inner	Perth Middle		Perth Outer
<b>2006</b>												
Under \$100,000	0	0	0	0	0	1	7	0	0	4	0	2,444
\$100-\$150,000	0	0	2	13	0	24	2	7	16	28	12	1,924
\$150-\$175,000	0	0	2	2	0	10	19	5	24	76	28	566
\$175-\$200,000	4	0	0	1	0	8	14	5	160	136	60	396
\$200-\$225,000	2	1	0	5	0	1	16	7	64	188	60	181
\$225-\$250,000	9	6	2	13	0	4	18	7	104	264	112	155
\$250-\$275,000	4	11	1	8	0	1	10	10	64	348	92	91
\$275-\$300,000	5	6	3	7	0	1	10	18	124	456	64	73
\$300-\$325,000	2	8	0	6	0	2	8	13	56	348	40	51
\$325-\$350,000	1	3	0	9	0	2	5	9	64	244	28	28
\$350-\$400,000	3	6	3	6	0	0	22	16	148	356	36	52
\$400-\$500,000	3	7	0	9	0	0	11	23	132	284	16	32
\$500-\$600,000	1	1	5	4	0	0	2	9	96	104	4	36
\$600-\$700,000	0	1	2	1	0	0	0	9	40	24	8	8
\$700-\$800,000	0	0	0	1	0	0	0	4	52	20	0	28
\$800-\$900,000	0	1	2	0	0	0	0	4	12	36	0	5
\$900-\$1,000,000	0	1	0	0	0	0	0	6	20	4	0	0
Over \$1,000,000	0	1	0	0	0	0	0	4	72	36	0	8
<b>Affordable sales**</b>	<b>15</b>	<b>7</b>	<b>10</b>	<b>42</b>	<b>0</b>	<b>52</b>	<b>131</b>	<b>59</b>	<b>676</b>	<b>1,848</b>	<b>364</b>	<b>3,204</b>
<b>Total sales</b>	<b>34</b>	<b>53</b>	<b>22</b>	<b>85</b>	<b>0</b>	<b>54</b>	<b>144</b>	<b>156</b>	<b>1,248</b>	<b>2,956</b>	<b>560</b>	<b>5,312</b>
<b>% affordable***</b>	<b>44%</b>	<b>13%</b>	<b>45%</b>	<b>49%</b>	<b>N/A</b>	<b>96%</b>	<b>91%</b>	<b>38%</b>	<b>54%</b>	<b>63%</b>	<b>65%</b>	<b>60%</b>
<b>2001</b>												
Under \$100,000	14	6	9	16	12	9	39	75	368	1,516	380	2,444
\$100-\$150,000	21	15	9	33	5	7	27	47	416	1,184	160	1,924
\$150-\$175,000	0	4	4	12	0	1	10	7	188	308	32	566
\$175-\$200,000	3	2	7	6	0	0	9	5	132	224	8	396
\$200-\$225,000	1	1	0	2	0	1	1	3	68	104	0	181
\$225-\$250,000	1	0	0	0	0	0	0	2	68	76	8	155
\$250-\$275,000	0	3	0	0	0	0	0	0	44	40	4	91
\$275-\$300,000	0	1	0	0	0	0	0	0	48	20	4	73
\$300-\$325,000	0	3	0	0	0	0	0	0	32	16	0	51
\$325-\$350,000	0	0	0	0	0	0	0	0	8	20	0	28
\$350-\$400,000	0	2	0	0	0	0	0	2	32	12	4	52
\$400-\$500,000	0	0	0	0	0	0	0	0	16	16	0	32
\$500-\$600,000	0	0	0	0	0	0	0	0	16	20	0	36
\$600-\$700,000	0	0	0	0	0	0	0	0	4	4	0	8
\$700-\$800,000	0	0	0	0	0	0	0	0	24	4	0	28
\$800-\$900,000	0	0	0	0	0	0	0	1	4	0	0	5
\$900-\$1,000,000	0	0	0	0	0	0	0	0	0	0	0	0
Over \$1,000,000	0	0	0	0	0	0	0	0	8	0	0	8
<b>Affordable sales**</b>	<b>39</b>	<b>28</b>	<b>29</b>	<b>69</b>	<b>17</b>	<b>18</b>	<b>86</b>	<b>139</b>	<b>1,332</b>	<b>3,452</b>	<b>588</b>	<b>5,797</b>
<b>Total sales</b>	<b>40</b>	<b>37</b>	<b>29</b>	<b>69</b>	<b>17</b>	<b>18</b>	<b>86</b>	<b>142</b>	<b>1,476</b>	<b>3,564</b>	<b>600</b>	<b>6,078</b>
<b>% affordable***</b>	<b>98%</b>	<b>76%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>98%</b>	<b>90%</b>	<b>97%</b>	<b>98%</b>	<b>95%</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

Denotes affordable attached dwelling sales.

Table 8  
**Western Australia**  
 Attached dwelling price  
 Multiple incomes

Municipalities	2001	Average household	Average multiple	2006	Average household	Average multiple
	Average \$	income	incomes	Average \$	income	incomes
Albany	\$113,575	\$52,139	2.2	\$287,206	\$66,267	4.3
Augusta	\$171,959	\$50,974	3.4	\$358,058	\$67,247	5.3
Broome	\$131,259	\$65,029	2.0	\$409,525	\$81,292	5.0
Bunbury	\$127,744	\$58,438	2.2	\$291,109	\$76,539	3.8
Geraldton	\$78,882	\$56,175	1.4	N/A	\$71,227	N/A
Kalgoorlie	\$106,583	\$70,602	1.5	\$172,806	\$89,168	1.9
Karratha	\$113,480	\$79,145	1.4	\$260,475	\$102,332	2.5
Mandurah	\$108,122	\$58,520	1.8	\$415,483	\$77,360	5.4
Perth Inner	\$180,382	\$69,768	2.6	\$433,857	\$91,587	4.7
Perth Middle	\$123,759	\$65,989	1.9	\$338,823	\$85,770	4.0
Perth Outer	\$95,197	\$57,394	1.7	\$263,926	\$72,659	3.6
<b>Total/average</b>	<b>\$134,310</b>	<b>\$61,935</b>	<b>2.2</b>	<b>\$351,085</b>	<b>\$78,832</b>	<b>4.5</b>

Matusik Property Insights, RP Data & Australian Tax Office - June 2007.

Table 9  
**Western Australia**  
Area definitions

	<b>ABS</b>	<b>RP Data</b>	<b>Postcodes</b>
Albany	Albany City	Albany (1)	6056 6324 6327 6328 6330 6333
	Denmark Shire	Denmark (31)	6333
	Plantagenet Shire	Plantagenet (85)	6322 6323 6324 6326 6328 6338 6397
	Cranbrook Shire	Cranbrook (24)	6258 6321 6322 6395 6396
Augusta	Augusta-Magaret River Shire	Augusta-Magaret River (3)	6282 6284 6285 6286 6288 6290
	Busselton Shire	Busselton (13)	6275 6280 6281 6282 6324
Broome	Broome Shire	Broome (9)	6721 6725 6726 6728
Bunbury	Bunbury City	Bunbury (12)	6229 6230
	Harvey Shire	Harvey (46)	6210 6218 6220 6221 6223 6224 6226 6233
	Dardanup Shire	Dardanup (30)	6227 6232 6236
	Capel Shire	Capel (14)	6230 6237 6271
Geraldton	Geraldton City	Geraldton (40)	6530
	Greenough Shire	Greenough (44)	6528 6530 6532
Kalgoorlie	Kalgoorlie/Boulder City	Kalgoorlie/Boulder (49)	6430 6431 6432 6434 6640
	Coolgardie Shire	Coolgardie (21)	6429 6430 6431 6442 6443
Karratha	Roebourne Shire	Roebourne (89)	6713 6714 6716 6718 6720
	Port Hedland (T)	Port Hedland (86)	6718 6721 6722 6723 6758
Mandurah	Mandurah City	Mandurah (80)	6210
	Murray Shire	Murray (73)	6207 6208 6210 6213 6214
Inner Perth	Vincent (T)	Vincent (76)	6003 6006 6016
	Perth City	Perth (60)	6000 6003 6004 6005
	South Perth City	South Perth (66)	6102 6151 6152
	Subiaco City	Subiaco (70)	6008 6014
	Victoria Park (T)	Victoria Park (74)	6100 6101 6102
Middle Perth	Canning City	Canning (30)	6102 6106 6107 6147 6148 6155
	Belmont City	Belmont (26)	6103 6104 6105
	Fremantle City	Fremantle (40)	6159 6160 6162 6163
	East Fremantle (T)	East Fremantle (38)	6158
	Melville City	Melville (50)	6149 6150 6153 6154 6156 6157 6163
	Cambridge (T)	Cambridge (28)	6007 6014 6015
	Mosman Park (T)	Mosman Park (52)	6012
	Peppermint Grove Shire	Peppermint Grove (58)	6011
	Cottesloe (T)	Cottesloe (36)	6011
	Claremont (T)	Claremont (32)	6010
	Nedlands City	Nedlands (56)	6009 6010
	Stirling City	Stirling (68, 69)	6016 6017 6018 6019 6020 6021 6022 6029 6050 6052 6059 6060 6061
	Bayswater City	Bayswater (24)	6051 6052 6053 6062
Bassendean (T)	Bassendean (22)	6054	
Outer Perth	Cockburn City	Cockburn (34)	6161 6163 6164 6166
	Kwinana (T)	Kwinana (48)	6165 6167 6170
	Rockingham City	Rockingham (62)	6168 6169 6171 6172 6173 6174 6175 6176 6210
	Serpentine-Jarrahdale Shire	Serpentine-Jarrahdale (64)	6112 6121 6122 6123 6124 6125 6126 6176
	Armadale City	Armadale (20)	6111 6112
	Gosnells City	Gosnells (42)	6107 6108 6109 6110 6147
	Kalamunda Shire	Kalamunda (46)	6057 6058 6076 6107 6111
	Mundaring Shire	Mundaring (54)	6056 6070 6071 6072 6073 6074 6076 6081 6082 6556 6558
	Swan City	Swan (72,73)	6054 6055 6056 6063 6065 6066 6067 6068 6069 6082 6083 6084 6090 6160 6567
	Wanneroo City	Wanneroo (78,79)	6030 6031 6032 6033 6034 6035 6036 6037 6038 6060 6064 6065
	Joondalup City	Joondalup (44)	6020 6023 6024 6025 6026 6027 6028 6065



Table 1

**Australian Capital Territory**

Detached house sales\*

UDIA/Matusik affordability measure

Municipalities	2001	Affordability rating***	2006	Affordable sales	% affordable**	Affordability rating***
	% affordable		Total house sales*			
Central	58%	Affordable	792	177	22%	Seriously constrained
North	92%	Affordable	2,171	503	23%	Seriously constrained
South	N/A****	N/A****	1,185	N/A****	N/A****	N/A****
West	77%	Affordable	691	90	13%	Unaffordable
<b>Total/average</b>	<b>60%</b>	<b>Affordable</b>	<b>4,839</b>	<b>770</b>	<b>16%</b>	<b>Seriously constrained</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

\*\*\*\* Wage data not available from the ATO.

Table 2

**Australian Capital Territory**

Detached house sales\*/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006 Median	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$		2001***	2006****
Central	1,285	\$320,000	\$365,829	792	\$500,000	\$586,987	156%	\$340,417	\$379,722
North	4,313	\$173,000	\$182,500	2,171	\$364,700	\$371,959	211%	\$290,876	\$306,400
South	2,584	\$181,000	\$197,557	1,185	\$366,000	\$386,503	202%	N/A****	N/A****
West	1,193	\$245,000	\$265,583	691	\$439,000	\$478,902	179%	\$313,090	\$351,477
<b>Total/average**</b>	<b>9,375</b>	<b>\$204,516</b>	<b>\$222,351</b>	<b>4,839</b>	<b>\$397,773</b>	<b>\$425,989</b>	<b>195%</b>	<b>\$230,153</b>	<b>\$263,889</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\*\* Wage data not available from the ATO.

Note: The average borrowing capacity across the territory is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 3

**Australian Capital Territory**

Detached house sales\* by price group/affordability

Price points	Municipalities				Total
	Central	North	South	West	
<b>2006</b>					
Under \$100,000	1	9	5	1	16
\$100-\$150,000	0	71	9	1	81
\$150-\$175,000	1	59	10	2	72
\$175-\$200,000	17	97	17	3	134
\$200-\$225,000	7	32	10	0	49
\$225-\$250,000	12	19	8	0	39
\$250-\$275,000	15	57	19	1	92
\$275-\$300,000	8	159	69	8	244
\$300-\$325,000	12	227	160	20	419
\$325-\$350,000	15	229	189	54	487
\$350-\$400,000	89	400	254	135	878
\$400-\$500,000	210	536	296	230	1,272
\$500-\$600,000	130	193	97	110	530
\$600-\$700,000	87	50	29	81	247
\$700-\$800,000	60	16	7	26	109
\$800-\$900,000	32	9	4	9	54
\$900-\$1,000,000	21	3	1	3	28
Over \$1,000,000	75	5	1	7	88
<b>Affordable sales**</b>	<b>177</b>	<b>503</b>	<b>N/A****</b>	<b>90</b>	<b>770</b>
<b>Total sales</b>	<b>792</b>	<b>2,171</b>	<b>1,185</b>	<b>691</b>	<b>4,839</b>
<b>% affordable***</b>	<b>22%</b>	<b>23%</b>	<b>N/A****</b>	<b>13%</b>	<b>16%</b>

**2001**

Under \$100,000	12	873	282	17	1,184
\$100-\$150,000	16	694	389	60	1,159
\$150-\$175,000	18	617	477	106	1,218
\$175-\$200,000	55	592	421	139	1,207
\$200-\$225,000	90	385	214	147	836
\$225-\$250,000	156	369	248	156	929
\$250-\$275,000	114	245	174	119	652
\$275-\$300,000	107	188	129	99	523
\$300-\$325,000	91	98	84	74	347
\$325-\$350,000	89	78	49	53	269
\$350-\$400,000	133	87	56	98	374
\$400-\$500,000	191	61	43	90	385
\$500-\$600,000	89	10	7	25	131
\$600-\$700,000	58	14	1	9	82
\$700-\$800,000	25	1	9	0	35
\$800-\$900,000	18	1	1	1	21
\$900-\$1,000,000	9	0	0	0	9
Over \$1,000,000	14	0	0	0	14
<b>Affordable sales**</b>	<b>748</b>	<b>3,963</b>	<b>N/A****</b>	<b>917</b>	<b>5,628</b>
<b>Total sales</b>	<b>1,285</b>	<b>4,313</b>	<b>2,584</b>	<b>1,193</b>	<b>9,375</b>
<b>% affordable***</b>	<b>58%</b>	<b>92%</b>	<b>N/A****</b>	<b>77%</b>	<b>60%</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\* Detached house sales on allotments under 2,000 sqm.

\*\* Sales under a buyer's maximum borrowing capacity.

\*\*\* The proportion of settled detached house sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure.

\*\*\*\* Wage data not available from the ATO.

Denotes affordable detached house sales.

Table 4

**Australian Capital Territory**

Detached house price

Multiple incomes

Municipalities	2001	Average household	Average multiple	2006	Average household	Average multiple
	Average \$	income	incomes	Average \$	income	incomes
Central	\$365,829	\$80,700	4.5	\$586,987	\$101,800	5.8
North	\$182,500	\$68,956	2.6	\$371,959	\$82,144	4.5
South	\$197,557	\$74,222	2.7	\$386,503	\$94,228	4.1
West	\$265,583	N/A*	N/A*	\$478,902	N/A*	N/A*
<b>Total/average</b>	<b>\$222,351</b>	<b>\$73,186</b>	<b>3.0</b>	<b>\$425,989</b>	<b>\$82,426</b>	<b>5.2</b>

Matusik Property Insights, RP Data & Australian Tax Office - June 2007.

Detached house sales on allotments under 2,000 sqm.

\* Wage data not available from the ATO.

Table 5

**Australian Capital Territory**

Attached dwelling sales

UDIA/Matusik affordability measure

<b>Municipalities</b>	<b>2001</b>	<b>Affordability rating***</b>	<b>2006</b>	<b>Affordable sales</b>	<b>% affordable**</b>	<b>Affordability rating***</b>
	<b>% affordable</b>		<b>Total attached dwelling sales</b>			
Central	84%	Affordable	1,151	750	65%	Affordable
North	97%	Affordable	912	481	53%	Affordable
South	N/A****	N/A****	525	N/A****	N/A****	N/A****
West	91%	Affordable	395	247	63%	Affordable
<b>Total/average</b>	<b>71%</b>	<b>Affordable</b>	<b>2,983</b>	<b>1,478</b>	<b>50%</b>	<b>Affordable</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\* Under 15% = Unaffordable, 16% to 30% = Seriously constrained, 31% to 50% = Some constraints, over 51% = Affordable.

\*\*\*\* Wage data not available from the ATO.

Table 6

**Australian Capital Territory**

Attached dwelling sales/price and borrowing capacity

Municipalities	2001			2006			Change 2001 v. 2006 Median	Borrowing capacity	
	No. sold	Median \$	Average \$	No. sold	Median \$	Average \$		2001***	2006****
Central	1,596	\$225,000	\$252,598	1,151	\$350,000	\$393,987	156%	\$340,417	\$379,722
North	1,713	\$153,000	\$170,794	912	\$296,000	\$309,154	193%	\$290,876	\$306,400
South	1,127	\$137,950	\$150,892	525	\$295,000	\$315,297	214%	N/A****	N/A****
West	863	\$158,000	\$187,893	395	\$305,000	\$336,411	193%	\$313,090	\$351,477
<b>Total/average**</b>	<b>5,299</b>	<b>\$172,299</b>	<b>\$193,985</b>	<b>2,983</b>	<b>\$317,852</b>	<b>\$346,578</b>	<b>182%</b>	<b>\$230,153</b>	<b>\$263,889</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Weighted average based on sales volumes depending on year.

\*\*\* Based on standard variable interest rate as at June 2001 (6.8% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\* Based on standard variable interest rate as at Dec 2006 (8.05% pa); 30 year principal and interest only loan; 30% of income used as repayments and a 10% deposit.

\*\*\*\*\* Wage data not available from the ATO.

Note: The average borrowing capacity across the territory is weighted across the total transactions of houses and attached dwellings during the year in question.

Table 7

**Australian Capital Territory**

Attached dwelling sales by price group/affordability

Price points	Municipalities				Total
	Central	North	South	West	
<b>2006</b>					
Under \$100,000	4	0	1	2	7
\$100-\$150,000	10	12	3	16	41
\$150-\$175,000	22	10	1	13	46
\$175-\$200,000	20	27	1	18	66
\$200-\$225,000	36	25	7	35	103
\$225-\$250,000	42	62	27	42	173
\$250-\$275,000	58	135	104	24	321
\$275-\$300,000	137	210	140	31	518
\$300-\$325,000	139	173	78	39	429
\$325-\$350,000	93	106	60	27	286
\$350-\$400,000	189	90	47	39	365
\$400-\$500,000	214	43	42	61	360
\$500-\$600,000	97	8	13	37	155
\$600-\$700,000	36	6	0	7	49
\$700-\$800,000	17	2	0	2	21
\$800-\$900,000	9	1	0	0	10
\$900-\$1,000,000	11	0	0	1	12
Over \$1,000,000	17	2	1	1	21
<b>Affordable sales**</b>	<b>750</b>	<b>481</b>	<b>N/A****</b>	<b>247</b>	<b>1,478</b>
<b>Total sales</b>	<b>1,151</b>	<b>912</b>	<b>525</b>	<b>395</b>	<b>2,983</b>
<b>% affordable***</b>	<b>65%</b>	<b>53%</b>	<b>N/A****</b>	<b>63%</b>	<b>50%</b>

**2001**

Under \$100,000	95	84	30	161	370
\$100-\$150,000	168	711	707	235	1,821
\$150-\$175,000	129	377	215	95	816
\$175-\$200,000	202	208	71	76	557
\$200-\$225,000	184	100	41	55	380
\$225-\$250,000	194	88	26	50	358
\$250-\$275,000	90	54	9	34	187
\$275-\$300,000	98	37	7	59	201
\$300-\$325,000	96	14	3	24	137
\$325-\$350,000	82	13	8	16	119
\$350-\$400,000	116	10	6	25	157
\$400-\$500,000	82	9	2	6	99
\$500-\$600,000	27	2	0	0	29
\$600-\$700,000	5	1	0	27	33
\$700-\$800,000	17	1	0	0	18
\$800-\$900,000	3	1	0	0	4
\$900-\$1,000,000	2	0	0	0	2
Over \$1,000,000	6	3	2	0	11
<b>Affordable sales**</b>	<b>1,338</b>	<b>1,659</b>	<b>N/A****</b>	<b>789</b>	<b>3,786</b>
<b>Total sales</b>	<b>1,596</b>	<b>1,713</b>	<b>1,127</b>	<b>863</b>	<b>5,299</b>
<b>% affordable***</b>	<b>84%</b>	<b>97%</b>	<b>N/A****</b>	<b>91%</b>	<b>71%</b>

Matusik Property Insights, RP Data, Australian Tax Office &amp; the Reserve Bank of Australia - June 2007.

\*\* Sales under a buyer's maximum borrowing capacity

\*\*\* The proportion of settled attached dwelling sales which are deemed to be affordable under the UDIA/Matusik Affordability Measure

\*\*\*\* Wage data not available from the ATO.

Denotes affordable attached dwelling sales

Table 8

**Australian Capital Territory**

Attached dwelling price

Multiple incomes

<b>Municipalities</b>	<b>2001</b>			<b>2006</b>		
	<b>Average \$</b>	<b>Average household income</b>	<b>Average multiple incomes</b>	<b>Average \$</b>	<b>Average household income</b>	<b>Average multiple incomes</b>
Central	\$252,598	\$80,700	3.1	\$393,987	\$101,800	3.9
North	\$170,794	\$68,956	2.5	\$309,154	\$82,144	3.8
South	\$150,892	\$74,222	2.0	\$315,297	\$94,228	3.3
West	\$187,893	N/A*	N/A*	\$336,411	N/A*	N/A*
<b>Total/average</b>	<b>\$193,985</b>	<b>\$73,186</b>	<b>2.7</b>	<b>\$346,578</b>	<b>\$82,426</b>	<b>4.2</b>

Matusik Property Insights, RP Data & Australian Tax Office - June 2007.

\* Wage data not available from the ATO.



Table 9  
**Australian Capital Territory**  
 Area definitions

	<b>ABS</b>	<b>RP Data</b>	<b>Postcodes</b>
Central	North Canberra	<i>Suburbs:</i>	
		Acton	2601
O'Connor		2602	
Lyneham		2602	
Turner		2612	
Downer		2602	
Watson		2602	
Hackett		2602	
Dickson		2602	
Ainslie		2602	
Braddon		2612	
City		2600 2601	
Reid		2612	
Campbell		2612	
Majura		2609	
	Kowen	2620	
	South Canberra	<i>Suburbs:</i>	
		Barton	2600
		Forrest	2603
		Yarralumla	2600
		Deakin	2600
		Red Hill	2603
		Griffith	2603
		Kingston	2604
		Fyshwick	2609
		Pialligo	2609
		Jerrabomberra	2619
		Oaks Estate	2620
	Narrabundah	2604	
	Symonston	2609	
	Hume	2620	
North	Gungahlin-Hall	Gungahlin (807)	2617 2911 2912 2913 2914
	Gungahlin-Hall	Hall (809)	2617 2911 2912 2913 2914
	Belconnen	Belconnen (805)	2615 2617
South	Tuggeranong	Tuggeranong (806)	2620
West	Weston Creek-Stromio	Stromio (810)	2606 2611
	Weston Creek-Stromio	Weston Creek (804)	2611
	Wooden Valley	Wooden Valley (803)	2605 2606 2607