## **Australia**

# **UDIA / Matusik Affordability Measure**

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Prepared exclusively for Urban Development Institute of Australia
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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%                        |
| Australian total/average     | 273,343            | \$363,000            | 194%                        |

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%                    |
| Australian total/average     | 329,113            | 233,422           | 71%                    |
| UDIA/Matusik Affordability   | Measure            | No urban areas    | % of total urban areas |
| Affordable                   |                    | 67                | 96%                    |
| Some Constraints             |                    | 1                 | 1%                     |
| Seriously Constrained        |                    | 2                 | 3%                     |
| Unaffordable                 |                    | None              | 0%                     |
| Australian total             |                    | 70                | 100%                   |

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>△</b>         | New South Wales<br>Inner Sydney<br>Middle-ring Sydney<br>Outer Sydney<br>Gosford | 8.2<br>6.5<br>4.3<br>4.3 |
|------------------|--|--------------------------|
| >                | Victoria Inner Melbourne Middle-ring Melbourne                                   | 6.2<br>4.5               |
| $\triangleright$ | Queensland<br>Noosa<br>Gold Coast<br>Inner Brisbane                              | 5.7<br>4.4<br>4.3        |
|                  | Western Australia Inner Perth Middle-ring Perth                                  | 4.6<br>4.3               |
| >                | Australian Capital Territory<br>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              |
| Australian total/average     | \$244,750           | \$66,000                 | 3.7              |

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%                    |
| Australian total/average          | 273,343            | 78,462            | 29%                    |
| <b>UDIA/Matusik Affordability</b> | Measure            | No urban areas    | % of total urban areas |
| Affordable                        |                    | 27                | 39%                    |
| Some Constraints                  |                    | 8                 | 11%                    |
| Seriously Constrained             |                    | 16                | 23%                    |
| Unaffordable                      |                    | 19                | 27%                    |
| Australian total                  |                    | 70                | 100%                   |

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              |
| Australian total/average     | \$431,750           | \$79,000                 | 5.5              |

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**

| $\triangleright$ | 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 |
| $\triangleright$ | Broome            | 6.7 |
| $\triangleright$ | 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%                        |
| Australian total/average     | 117,739            | \$296,750            | 161%                        |

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%                    |
| Australian total/average          | 163,915            | 120,192           | 73%                    |
| <b>UDIA/Matusik Affordability</b> | Measure            | No urban areas    | % of total urban areas |
| Affordable                        |                    | 70                | 100%                   |
| Some Constraints                  |                    | None              | 0%                     |
| Seriously Constrained             |                    | None              | 0%                     |
| Unaffordable                      |                    | None              | 0%                     |
| Australian total                  |                    | 70                | 100%                   |

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%                    |
| Australian total/average           | 117,739            | 56,964            | 48%                    |
| 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%                     |
| Australian total                   |                    | 70                | 100%                   |

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              |
| Australian total/average     | \$245,000                       | \$66,000                 | 3.7              |

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** 

| State/territory              | Average attached dwelling price | Average household income | Multiple incomes |
|------------------------------|---------------------------------|--------------------------|------------------|
| 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              |
| Australian total/average     | \$358,000                       | \$79,000                 | 4.5              |

## **Research parameters**

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 is 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      |
| State average         | Affordable            | Seriously             | Affordable         | Some constraints      |
|                       |                       | constrained           |                    |                       |

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 hou | ises | Attached dwe | llings |   |
|-----------------------|--------------|------|--------------|--------|---|
|                       | 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    | • |
| State average         | 4.8          | 6.4  | 4.6          | 5.3    | • |

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 dwellin | gs         |
|------------------|------------------|-----------------------|------------------|------------|
|                  | 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 |
| State average    | Affordable       | Some constraints      | Affordable       | Affordable |

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 hou | Detached houses |      | llings |
|------------------|--------------|-----------------|------|--------|
|                  | 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    |
| State average    | 3.6          | 4.9             | 3.9  | 4.4    |

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            |
| State average          | Affordable      | Seriously constrained | Affordable         | Some constraints      |

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 dwe | llings |
|------------------------|-----------------|------|--------------|--------|
|                        | 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    |
| State average          | 2.7             | 5.1  | 3.5          | 4.3    |

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 |
| State average   | Affordable      | Affordable       | Affordable         | Affordable |

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 hou | ises | Attached dwe | 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                |   |  |
| State average   | 2.8          | 4.2  | 2.2          | 3.6                | • |  |

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       |
| State average | Affordable      | Unaffordable          | Affordable         | Affordable       |

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 hou | Detached houses |      | llings |
|---------------|--------------|-----------------|------|--------|
|               | 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    |
| State average | 3.3          | 6.2             | 2.2  | 4.5    |

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 house | S                     | Attached dwelling | ngs        |
|---------------|----------------|-----------------------|-------------------|------------|
|               | 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 |
| State average | Affordable     | Seriously             | Affordable        | Affordable |
| 1             |                | constrained           |                   |            |

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

## **Australian Capital Territory**

## Multiple Incomes

| Location      | Detached hou | ises | Attached dwe | llings |
|---------------|--------------|------|--------------|--------|
|               | 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    |
| State average | 3.0          | 5.2  | 2.7          | 4.2    |

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

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         |                         | 2006               |                  |                |                         |
|-----------------------|--------------|-------------------------|--------------------|------------------|----------------|-------------------------|
|                       | % affordable | Affordability rating*** | Total house sales* | Affordable sales | % affordable** | Affordability rating*** |
| 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   |
| Total/average         | 55%          | Affordable              | 63,755             | 11,203           | 18%            | Seriously constrained   |

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

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

<sup>\*\*\*</sup> 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

|                       | 2001     |           |            | 2006     |           |             | Change 2001 v. 2006 | Borrowing of | capacity  |
|-----------------------|----------|-----------|------------|----------|-----------|-------------|---------------------|--------------|-----------|
| Municipalities        | 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 |
| Total/average**       | 103,513  | \$289,381 | \$346,645  | 63,755   | \$455,509 | \$556,044   | 167%                | \$303,391    | \$324,793 |

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

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

Table 3

New South Wales

Detached house sales\* by price group/affordability

|  | Munici   | ipalities  |  |  |  |   |  |  |   |   |   |   |   |  |   | 1   |
|--|--|--|--|--|--|---|--|--|---|---|---|---|---|--|---|---|
| Price points   | Ballina/Lismore/<br>Tweed  | Bathurst   | Blue Mountains   | Coffs Harbour  | Dubbo  | Gosford   | Newcastle  | Orange   | Port Macquarie  | Sydney Inner  | Sydney Middle   | Sydney Outer  | Tamworth  | Wagga Wagga  | Wollongong  | Total   |
| 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   |
| Affordable sales**   | 430  | 283  | 378  | 435  | 442  | 960   | 2.876  | 332  | 539   | 164   | 469   | 1.943   | 533   | 690  | 729   | 11,203  |
| Affordable sales   |  |  |  |  |  |   |  |  |   |   |   |   |   |  |   |   |
| Total sales  | 2,875  | 497  | 1,314  | 1,793  | 651  | 4,729   | 7,857  | 630  | 1,850   | 8,081   | 12,950  | 15,280  | 874   | 1,073  | 3,301   | 63,755  |
|  |  |  |  |  |  |   |  |  | 1,850<br>29%  | 8,081<br>2%   |   |   |   |  |   |   |
| Total sales<br>% affordable***   | 2,875  | 497  | 1,314  | 1,793  | 651  | 4,729   | 7,857  | 630  | ,   | .,  | 12,950  | 15,280  | 874   | 1,073  | 3,301   | 63,755  |
| Total sales % affordable*** 2001   | 2,875<br>15%   | 497<br>57%   | 1,314<br>29%   | 1,793<br>24%   | 651<br>68%   | 4,729<br>20%  | 7,857<br>37%   | 630<br>53%   | 29%   | 2%  | 12,950<br>4%  | 15,280<br>13%   | 874<br>61%  | 1,073<br>64%   | 3,301<br>22%  | 63,755<br>18%   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000  | 2,875<br>15%   | 497<br>57%   | 1,314<br>29%   | 1,793<br>24%<br>599  | 651<br>68%   | 4,729<br>20%  | 7,857<br>37%   | 630<br>53%   | <b>29%</b> 708  | <b>2</b> %  | 12,950<br>4%  | 15,280<br>13%   | 874<br>61%  | 1,073<br>64%   | 3,301<br>22%  | 63,755<br>18%<br>6,718  |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000<br>\$100-\$150,000   | 2,875<br>15%<br>631<br>798   | 497<br>57%<br>164<br>249   | 1,314<br>29%<br>56<br>94   | 1,793<br>24%<br>599<br>990   | 651<br>68%<br>179<br>300   | 4,729<br>20%<br>254<br>752  | 7,857<br>37%<br>2,480<br>3,512   | 630<br>53%<br>159<br>277   | 29%<br>708<br>659   | 2%<br>32<br>36  | 12,950<br>4%<br>76<br>56  | 15,280<br>13%<br>372<br>2,220   | 874<br>61%<br>370<br>315  | 1,073<br>64%<br>329<br>508   | 3,301<br>22%<br>309<br>655  | 63,755<br>18%<br>6,718<br>11,421  |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000  | 2,875<br>15%<br>631<br>798<br>363  | 497<br>57%<br>164<br>249<br>95   | 1,314<br>29%<br>56<br>94<br>195  | 1,793<br>24%<br>599<br>990<br>360  | 651<br>68%<br>179<br>300<br>96   | 4,729<br>20%<br>254<br>752<br>791   | 7,857<br>37%<br>2,480<br>3,512<br>1,480  | 630<br>53%<br>159<br>277<br>117  | 708<br>659<br>415   | 2%<br>32<br>36<br>12  | 12,950<br>4%<br>76<br>56<br>60  | 15,280<br>13%<br>372<br>2,220<br>3,024  | 874<br>61%<br>370<br>315<br>95  | 1,073<br>64%<br>329<br>508<br>151  | 3,301<br>22%<br>309<br>655<br>450   | 63,755<br>18%<br>6,718<br>11,421<br>7,704   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000<br>\$100,\$150,000<br>\$150,\$175,000<br>\$175,\$200,000   | 2,875<br>15%<br>631<br>798<br>363<br>364   | 497<br>57%<br>164<br>249<br>95<br>64   | 1,314<br>29%<br>56<br>94<br>195<br>286   | 1,793<br>24%<br>599<br>990<br>360<br>226   | 651<br>68%<br>179<br>300<br>96<br>53   | 4,729<br>20%<br>254<br>752<br>791<br>1,062  | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176   | 630<br>53%<br>159<br>277<br>117<br>90  | 708<br>659<br>415<br>359  | 2%<br>32<br>36<br>12<br>8   | 76<br>56<br>60<br>184   | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800   | 874<br>61%<br>370<br>315<br>95<br>66  | 1,073<br>64%<br>329<br>508<br>151<br>98  | 3,301<br>22%<br>309<br>655<br>450<br>513  | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349  |
| Total sales<br>% affordable***  2001 Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000<br>\$175-\$200,000<br>\$200-\$225,000   | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243  | 497<br>57%<br>164<br>249<br>95<br>64<br>38   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289  | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133  | 651<br>68%<br>179<br>300<br>96<br>53<br>30   | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961   | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704  | 630<br>53%<br>159<br>277<br>117<br>90<br>42  | 708<br>659<br>415<br>359<br>214   | 2%<br>32<br>36<br>12<br>8<br>36   | 76<br>56<br>60<br>184<br>436  | 372<br>2,220<br>3,024<br>3,800<br>3,624   | 874<br>61%<br>370<br>315<br>95<br>66<br>32  | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48  | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402   | 6,718<br>11,421<br>7,704<br>8,349<br>7,232  |
| Total sales<br>% affordable***  2001  Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227   | 497<br>57%<br>164<br>249<br>95<br>64<br>38<br>34   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315   | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23   | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997  | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596   | 630<br>53%<br>159<br>277<br>117<br>90<br>42<br>41  | 708<br>659<br>415<br>359<br>214<br>191  | 2%<br>32<br>36<br>12<br>8<br>36<br>40   | 76<br>56<br>60<br>184<br>436<br>916   | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292   | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20  | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51  | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496  | 6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342   |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000   | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145  | 164<br>249<br>95<br>64<br>38<br>34<br>16   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235  | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17   | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826   | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504  | 159<br>277<br>117<br>90<br>42<br>41<br>25  | 708<br>659<br>415<br>359<br>214<br>191<br>131   | 32<br>36<br>12<br>8<br>36<br>40<br>80   | 76<br>56<br>60<br>184<br>436<br>916<br>1,276  | 372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412   | 370<br>315<br>95<br>66<br>32<br>20<br>7   | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26  | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393   | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142   |
| Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$275-\$300,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101   | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180   | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7  | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573  | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320   | 159<br>277<br>117<br>90<br>42<br>41<br>25<br>10  | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88   | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132  | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436   | 372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128  | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20<br>7   | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17  | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338  | 6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74   | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9  | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82                                     | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0   | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404   | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248  | 630<br>53%<br>159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7   | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56   | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264   | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380  | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652  | 370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5   | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7                                       | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254   | 6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389<br>4,469  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$275-\$300,000 \$300-\$325,000 \$300-\$325,000 \$325-\$350,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47   | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83                               | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0   | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301  | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140   | 630<br>53%<br>159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7   | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42   | 2%<br>32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352  | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380  | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604   | 370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5<br>4  | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7                                       | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237  | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389<br>4,469<br>4,205  |
| Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$305-\$325,000 \$350-\$400,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56   | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131                        | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3                                     | 254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436   | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>240  | 159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8  | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60   | 2%<br>32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036   | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380<br>1,368<br>2,416  | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496  | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5<br>4  | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5                             | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292   | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389<br>4,469<br>4,205<br>7,208   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$350-\$400,000 \$350-\$400,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51   | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87                  | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3                                     | 254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308  | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>240<br>252                                     | 159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8<br>1   | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47   | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452  | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380<br>1,368<br>2,416<br>4,252   | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496<br>2,292   | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5<br>4<br>4<br>0                                    | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5                        | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222  | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>6,142<br>5,389<br>4,469<br>4,205<br>7,208<br>9,994   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$150,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$275,000 \$275-\$300,000 \$300-\$325,000 \$335-\$350,000 \$350-\$400,000 \$400-\$500,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28   | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3  | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87<br>21            | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22<br>7  | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3<br>1<br>0                           | 254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128   | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>240<br>252<br>132                              | 159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8<br>1<br>0  | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47<br>21                                     | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848   | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,380<br>1,368<br>2,416<br>4,252<br>2,952   | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>1,652<br>1,652<br>1,604<br>2,496<br>2,292<br>912  | 370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5<br>4<br>0<br>0  | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5                        | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76                                      | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389<br>4,469<br>4,205<br>7,208<br>9,994<br>6,129   |
| Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150,\$150,000 \$155,\$200,000 \$205,\$225,000 \$225,\$250,000 \$225,\$250,000 \$275,\$300,000 \$300,\$325,000 \$350,\$325,000 \$350,\$400,000 \$400,\$500,000 \$600,\$700,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28<br>7                                    | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3<br>0   | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87<br>21            | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22<br>7<br>5   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3<br>1<br>0<br>0                      | 254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128<br>89   | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>252<br>132<br>44                               | 159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8<br>1<br>0  | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47<br>21<br>10                               | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848<br>1,468  | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380<br>1,380<br>2,416<br>4,252<br>2,952<br>1,564                             | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496<br>2,292<br>912<br>376                                       | 370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5<br>4<br>0<br>0  | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5<br>0<br>0              | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76<br>53                                | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389<br>4,469<br>4,405<br>7,208<br>9,994<br>6,129<br>3,627  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$20-\$225,000 \$225-\$250,000 \$225-\$275,000 \$225-\$275,000 \$275-\$300,000 \$300-\$325,000 \$350-\$350,000 \$360-\$600,000 \$500-\$600,000 \$500-\$700,000   | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28<br>7<br>8                               | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3<br>0<br>0  | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87<br>21<br>10<br>5 | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22<br>7<br>5   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3<br>1<br>0<br>0                      | 254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128<br>89<br>42                                   | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>596<br>504<br>320<br>248<br>140<br>240<br>252<br>132<br>44<br>36                         | 159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8<br>1<br>0<br>0                                   | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47<br>21<br>10<br>3                          | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848<br>1,468<br>972                                       | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380<br>1,368<br>2,416<br>4,252<br>2,952<br>1,564<br>872                      | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,492<br>912<br>376<br>224   | 370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5<br>4<br>4<br>0<br>0   | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5<br>0<br>0              | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76<br>53<br>27                          | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>5,389<br>4,469<br>4,205<br>9,994<br>6,129<br>9,994<br>6,129<br>9,994<br>6,129<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720<br>1,720 |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$100-\$150,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$275,000 \$275-\$300,000 \$300-\$325,000 \$335-\$350,000 \$350-\$400,000 \$500-\$600,000 \$600-\$700,000 \$700-\$800,000 \$800-\$900,000  | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28<br>7<br>8<br>5                          | 164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3<br>0<br>0  | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87<br>21<br>10<br>5 | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22<br>7<br>5<br>2  | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3<br>1<br>0<br>0<br>1                 | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128<br>89<br>42<br>22             | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>240<br>252<br>132<br>44<br>36<br>16            | 159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8<br>1<br>0<br>0<br>0                              | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47<br>21<br>10<br>3<br>2                     | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848<br>1,468<br>972<br>648                                | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380<br>1,368<br>2,416<br>4,252<br>2,952<br>1,564<br>872<br>552               | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496<br>2,292<br>912<br>376<br>224<br>164                         | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>5<br>4<br>4<br>0<br>0<br>0<br>1<br>1                | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5<br>0<br>0<br>0         | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76<br>53<br>27<br>13                    | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389<br>4,469<br>4,205<br>7,208<br>9,994<br>6,129<br>3,627<br>3,627<br>3,1426   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$100.\$150.000 \$150.\$175.000 \$175.\$200.000 \$205.\$255.000 \$225.\$250.000 \$225.\$250.000 \$275.\$300.000 \$375.\$300.000 \$350.\$325.000 \$325.\$350.000 \$350.\$400,000 \$400.\$500.000 \$500.\$600.000 \$500.\$800.000 \$500.\$800.000 \$800.\$900,000      | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28<br>7<br>8<br>5                          | 497<br>57%<br>164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3<br>0<br>0<br>1<br>2                      | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87<br>21<br>10<br>5 | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22<br>7<br>5<br>2<br>0   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3<br>1<br>0<br>0<br>1<br>1<br>1<br>2  | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128<br>89<br>42<br>22<br>19       | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>240<br>252<br>132<br>44<br>36<br>16<br>4       | 630<br>53%<br>159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8<br>1<br>0<br>0<br>0<br>0           | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47<br>21<br>10<br>3<br>2                     | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848<br>1,468<br>972<br>648<br>428                         | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,436<br>1,380<br>1,380<br>1,364<br>4,252<br>2,952<br>1,564<br>872<br>552<br>368        | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496<br>2,292<br>912<br>376<br>224<br>164<br>48                   | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>4<br>4<br>0<br>0<br>1<br>1<br>1                     | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5<br>0<br>0<br>0         | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76<br>53<br>27<br>13                    | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>7,342<br>6,142<br>5,389<br>4,469<br>7,208<br>9,994<br>4,205<br>7,208<br>9,994<br>1,426<br>6,129<br>3,627<br>2,193<br>1,426<br>8,74   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$150,000 \$175-\$200,000 \$20-\$225,000 \$225-\$25,000 \$225-\$25,000 \$225-\$275,000 \$275-\$300,000 \$300-\$250,000 \$340-\$500,000 \$360-\$600,000 \$500-\$600,000 \$500-\$600,000 \$900-\$1,000,000 \$900-\$1,000,000 \$900-\$1,000,000                   | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28<br>7<br>8<br>5<br>0<br>10               | 497<br>57%<br>164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3<br>0<br>0<br>0<br>1<br>1<br>2            | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87<br>21<br>10<br>5 | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>222<br>7<br>5<br>2<br>0<br>1<br>1<br>3                                   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>0<br>1<br>1<br>2<br>1                 | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128<br>89<br>42<br>22<br>19<br>59 | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>240<br>252<br>132<br>44<br>36<br>16<br>4<br>24 | 630<br>53%<br>159<br>277<br>117<br>90<br>42<br>41<br>25<br>10<br>7<br>8<br>1<br>0<br>0<br>0<br>0<br>0<br>3 | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47<br>21<br>10<br>3<br>2                     | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848<br>1,468<br>972<br>648<br>428<br>1,940                | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,380<br>1,368<br>2,416<br>4,252<br>2,952<br>1,564<br>872<br>552<br>368<br>836          | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496<br>2,292<br>912<br>376<br>224<br>164<br>48<br>196            | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>4<br>0<br>0<br>0<br>1<br>1<br>1                     | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5<br>0<br>0<br>0         | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76<br>53<br>27<br>13<br>1               | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>6,142<br>5,389<br>4,205<br>7,208<br>4,205<br>7,208<br>9,994<br>6,129<br>3,627<br>2,193<br>1,426<br>874<br>3,091  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$100.\$150.000 \$150.\$175.000 \$175.\$200.000 \$205.\$255.000 \$225.\$250.000 \$225.\$250.000 \$275.\$300.000 \$375.\$300.000 \$350.\$325.000 \$325.\$350.000 \$350.\$400,000 \$400.\$500.000 \$500.\$600.000 \$500.\$800.000 \$500.\$800.000 \$800.\$900,000      | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28<br>7<br>8<br>5                          | 497<br>57%<br>164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3<br>0<br>0<br>1<br>2                      | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>131<br>87<br>21<br>10<br>5<br>1  | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22<br>7<br>5<br>2<br>0   | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>3<br>1<br>0<br>0<br>1<br>1<br>1<br>2  | 4,729<br>20%<br>254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128<br>89<br>42<br>22<br>19       | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>504<br>320<br>248<br>140<br>240<br>252<br>132<br>44<br>36<br>16<br>4       | 630<br>53%<br>159<br>277<br>117<br>90<br>42<br>41<br>10<br>0<br>1<br>0<br>0<br>0<br>0<br>3<br>726          | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>88<br>56<br>42<br>60<br>47<br>21<br>10<br>3<br>2                     | 32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848<br>1,468<br>972<br>648<br>428                         | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,380<br>1,380<br>2,416<br>4,252<br>2,952<br>1,564<br>872<br>552<br>368<br>836<br>5,820 | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496<br>2,292<br>912<br>376<br>224<br>164<br>48                   | 874<br>61%<br>370<br>315<br>95<br>66<br>32<br>20<br>7<br>4<br>4<br>4<br>0<br>0<br>1<br>1<br>1                     | 1,073<br>64%<br>329<br>508<br>151<br>98<br>48<br>51<br>26<br>17<br>7<br>4<br>5<br>5<br>0<br>0<br>0         | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76<br>53<br>27<br>13                    | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>6,142<br>5,389<br>4,205<br>7,208<br>4,469<br>4,205<br>7,209<br>4,469<br>4,205<br>7,208<br>6,129<br>3,627<br>2,193<br>1,426<br>874<br>874<br>874<br>875<br>876<br>876<br>877<br>876<br>877<br>877<br>878<br>878<br>877<br>878<br>878  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$100-\$150,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$275,000 \$275-\$300,000 \$300-\$325,000 \$330-\$325,000 \$330-\$325,000 \$350-\$400,000 \$500-\$600,000 \$500-\$600,000 \$500-\$700,000 \$700-\$800,000 \$900-\$1,000,000 Affordable sales** | 2,875<br>15%<br>631<br>798<br>363<br>364<br>243<br>227<br>145<br>101<br>74<br>47<br>56<br>51<br>28<br>7<br>8<br>5<br>0<br>0<br>10<br>2,399 | 497<br>57%<br>164<br>249<br>95<br>64<br>38<br>34<br>16<br>13<br>9<br>5<br>2<br>3<br>3<br>0<br>0<br>0<br>1<br>2<br>0<br>6<br>44 | 1,314<br>29%<br>56<br>94<br>195<br>286<br>289<br>315<br>235<br>180<br>82<br>83<br>131<br>87<br>21<br>10<br>5 | 1,793<br>24%<br>599<br>990<br>360<br>226<br>133<br>103<br>49<br>42<br>27<br>10<br>30<br>22<br>7<br>5<br>2<br>0<br>1<br>3<br>3<br>2<br>1<br>3<br>2<br>2<br>2<br>7 | 651<br>68%<br>179<br>300<br>96<br>53<br>30<br>23<br>17<br>7<br>0<br>0<br>1<br>1<br>1<br>2<br>1<br>1<br>6<br>81 | 254<br>752<br>791<br>1,062<br>961<br>997<br>826<br>573<br>404<br>301<br>436<br>308<br>128<br>89<br>42<br>22<br>19<br>59<br>4,817        | 7,857<br>37%<br>2,480<br>3,512<br>1,480<br>1,176<br>704<br>596<br>440<br>240<br>240<br>240<br>243<br>44<br>36<br>16<br>4<br>24<br>9,948      | 630<br>53%<br>159<br>277<br>117<br>90<br>42<br>41<br>10<br>0<br>0<br>0<br>0<br>0<br>3<br>726               | 708<br>659<br>415<br>359<br>214<br>191<br>131<br>188<br>56<br>42<br>60<br>47<br>21<br>10<br>3<br>2<br>0<br>2<br>2,355 | 2%<br>32<br>36<br>12<br>8<br>36<br>40<br>80<br>132<br>264<br>352<br>1,036<br>2,452<br>1,848<br>1,468<br>972<br>648<br>428<br>1,940<br>2,028 | 76<br>56<br>60<br>184<br>436<br>916<br>1,276<br>1,380<br>1,380<br>2,416<br>4,252<br>2,952<br>1,564<br>872<br>552<br>368<br>836<br>5,820 | 15,280<br>13%<br>372<br>2,220<br>3,024<br>3,800<br>3,624<br>3,292<br>2,412<br>2,128<br>1,652<br>1,604<br>2,496<br>2,292<br>2912<br>376<br>224<br>164<br>48<br>196<br>18,744 | 874<br>61%<br>370<br>315<br>995<br>666<br>32<br>20<br>7<br>4<br>4<br>0<br>0<br>0<br>1<br>1<br>1<br>0<br>1<br>8878 | 1,073<br>64%<br>329<br>508<br>151<br>98<br>51<br>26<br>17<br>7<br>4<br>5<br>5<br>0<br>0<br>0<br>0<br>1,185 | 3,301<br>22%<br>309<br>655<br>450<br>513<br>402<br>496<br>393<br>338<br>254<br>237<br>292<br>222<br>76<br>53<br>27<br>13<br>1<br>9<br>3,218 | 63,755<br>18%<br>6,718<br>11,421<br>7,704<br>8,349<br>7,232<br>6,142<br>5,389<br>4,205<br>7,208<br>4,205<br>7,208<br>9,994<br>6,129<br>3,627<br>2,193<br>1,426<br>874<br>3,091  |

Denotes affordable detached house sales.

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Sales under a buyer's maximum borrowing capacity.

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

Table 4
New South Wales
Detached house price
Multiple incomes

|                       | 2001       |                   |                  | 2006        |                   |                  |
|-----------------------|------------|-------------------|------------------|-------------|-------------------|------------------|
|                       |            | Average household | Average multiple |             | Average household | Average multiple |
| Municipalities        | 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              |
| Total/average         | \$346,645  | \$71,923          | 4.8              | \$556,044   | \$87,074          | 6.4              |

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

| Municipalities        | 2001         |                         | 2006                          |                  |                |                         |
|-----------------------|--------------|-------------------------|-------------------------------|------------------|----------------|-------------------------|
| •                     | % affordable | Affordability rating*** | Total attached dwelling sales | Affordable sales | % affordable** | Affordability rating*** |
| 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        |
| Total/average         | 66%          | Affordable              | 41,804                        | 15,848           | 38%            | Some constraints        |

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

<sup>\*\*\*</sup> 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

|                       | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | apacity   |
|-----------------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities        | 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 |
| Total/average**       | 69,647   | \$286,125 | \$332,932  | 41,804   | \$377,696 | \$460,391  | 138%                | \$303,391    | \$324,793 |

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

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

Table 7 **New South Wales** Attached dwelling sales by price group/affordability

|  | Munici   | palities   |   |  |  |  |   |   |  |   |  |   |  |   |  | i  |
|--|--|--|---|--|--|--|---|---|--|---|--|---|--|---|--|--|
| Price points   | Ballina/Lismore/<br>Tweed  | Bathurst   | Blue Mountains  | Coffs Harbour  | Dubbo  | Gosford  | Newcastle   | Orange  | Port Macquarie   | Sydney Inner  | Sydney Middle  | Sydney Outer  | Tamworth   | Wagga Wagga   | Wollongong   | Total  |
| 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  |
| \$100-\$150,000<br>\$150-\$175.000   | 56   | 19   | 0   | 56   | 9  | 40   | 56  | 9   | 30<br>24   | 92  | 272  | 272   | 20<br>17   | 37<br>14  | 68   |  |
| \$175-\$200,000  | 108  | 10   | 4   | 20<br>44   | 5  | 40   | 96  | 9<br>15   | 40   | 232   | 324  | 288   | 10   | 28  | 72   | 1,004<br>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  |
|  | 184  | 3  | 6   | 32   | 2  | 72   | 96  | 3   | 50<br>52   | 920   | 940  | 248   | 1  | 3   | 108  | 2,994  |
| \$325-\$350,000<br>\$350-\$400,000   | 144  | ა<br>1   | 0<br>11   | 32<br>28   | 1  | 124  | 96<br>128   | ა<br>1  | 32<br>32   | 2.288   | 2.216  | 532   | 1  | 2   | 212  | 5,721  |
| \$350-\$400,000<br>\$400-\$500,000   | 168  | 0  | 11  | 20   | 0  | 172  | 180   | 1   | 32<br>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   | 40  | 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  | 40   | 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  |
|  |  | -  | -   |  | 5 <b>4</b>   | 492  | 696   | 57  | 216  | 6.480   | 4.452  | 1.824   | 61   | 162   | 644  |  |
|  |  |  |   |  |  |  |   |   |  |   |  |   |  |   |  |  |
| Affordable sales**   | 348  | 88   | 22  | 252  |  |  |   |   |  |   |  |   |  |   |  | 15,848   |
| Total sales  | 2,024  | 98   | 58  | 548  | 61   | 1,416  | 1,772   | 64  | 544  | 17,068  | 12,704   | 3,768   | 77   | 178   | 1,424  | 41,804   |
|  |  |  |   |  |  |  |   |   |  |   |  |   |  |   |  |  |
| Total sales<br>% affordable***   | 2,024  | 98   | 58  | 548  | 61   | 1,416  | 1,772   | 64  | 544  | 17,068  | 12,704   | 3,768   | 77   | 178   | 1,424  | 41,804   |
| Total sales % affordable***  | 2,024<br>17%   | 98<br>90%  | 58<br>38%   | 548<br>46%   | 61<br>89%  | 1,416<br>35%   | 1,772<br>39%  | 64<br>89%   | 544<br>40%   | 17,068<br>38%   | 12,704<br>35%  | 3,768<br>48%  | 77<br>79%  | 178<br>91%  | 1,424<br>45%   | 41,804<br>38%  |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000  | 2,024<br>17%   | 98<br>90%<br>62  | 58<br>38%   | 548<br>46%<br>360  | 61<br>89%  | 1,416<br>35%   | 1,772<br>39%  | 64<br>89%   | 544<br>40%   | 17,068<br>38%   | 12,704<br>35%  | 3,768<br>48%<br>1,088   | 77<br>79%  | 178<br>91%  | 1,424<br>45%   | 41,804<br>38%<br>3,560   |
| Total sales % affordable***  | 2,024<br>17%   | 98<br>90%  | 58<br>38%   | 548<br>46%   | 61<br>89%  | 1,416<br>35%   | 1,772<br>39%  | 64<br>89%   | 544<br>40%   | 17,068<br>38%   | 12,704<br>35%  | 3,768<br>48%  | 77<br>79%  | 178<br>91%  | 1,424<br>45%   | 41,804<br>38%  |
| Total sales<br>% affordable***  2001 Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000   | 2,024<br>17%<br>488<br>668<br>344  | 98<br>90%<br>62<br>32<br>7   | 58<br>38%<br>5<br>16<br>12  | 360<br>224<br>96   | 61<br>89%<br>37<br>14<br>0   | 1,416<br>35%<br>24<br>260<br>228   | 1,772<br>39%<br>324<br>628<br>368   | 64<br>89%<br>65<br>36<br>5  | 544<br>40%<br>172<br>352<br>108  | 17,068<br>38%<br>256<br>544<br>556  | 12,704<br>35%<br>172<br>1,424<br>1,180   | 3,768<br>48%<br>1,088<br>1,600<br>736   | 77<br>79%<br>53<br>21<br>2   | 178<br>91%<br>82<br>73<br>9   | 1,424<br>45%<br>372<br>484<br>232  | 3,560<br>6,376<br>3,883  |
| Total sales<br>% affordable***  2001 Under \$100,000<br>\$100,\$150,000<br>\$150-\$175,000<br>\$175-\$200,000  | 2,024<br>17%<br>488<br>668   | 98<br>90%<br>62<br>32  | 58<br>38%<br>5<br>16  | 548<br>46%<br>360<br>224   | 61<br>89%<br>37<br>14  | 1,416<br>35%<br>24<br>260  | 1,772<br>39%<br>324<br>628  | 64<br>89%<br>65<br>36   | 544<br>40%<br>172<br>352   | 17,068<br>38%<br>256<br>544   | 12,704<br>35%<br>172<br>1,424  | 3,768<br>48%<br>1,088<br>1,600  | 77<br>79%<br>53<br>21  | 178<br>91%<br>82<br>73  | 1,424<br>45%<br>372<br>484   | 3,560<br>6,376<br>3,883<br>4,185   |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000   | 2,024<br>17%<br>488<br>668<br>344<br>192   | 98<br>90%<br>62<br>32<br>7<br>3  | 58<br>38%<br>5<br>16<br>12<br>17  | 360<br>224<br>96<br>36   | 61<br>89%<br>37<br>14<br>0<br>3  | 1,416<br>35%<br>24<br>260<br>228<br>312  | 1,772<br>39%<br>324<br>628<br>368<br>196  | 64<br>89%<br>65<br>36<br>5<br>4   | 544<br>40%<br>172<br>352<br>108<br>84  | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892  | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068   | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916  | 77<br>79%<br>53<br>21<br>2<br>7                                    | 178<br>91%<br>82<br>73<br>9<br>3  | 1,424<br>45%<br>372<br>484<br>232<br>224   | 3,560<br>6,376<br>3,883<br>4,185<br>4,555  |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000   | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132   | 98<br>90%<br>62<br>32<br>7<br>3<br>1   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18  | 360<br>224<br>96<br>36<br>36   | 61<br>89%<br>37<br>14<br>0<br>3<br>3   | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176   | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108   | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4   | 544<br>40%<br>172<br>352<br>108<br>84<br>28<br>40  | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184   | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072  | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>964   | 77<br>79%<br>53<br>21<br>2<br>7<br>1                               | 178<br>91%<br>82<br>73<br>9<br>3<br>6   | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152  | 3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$250-\$275,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104  | 98<br>90%<br>62<br>32<br>7<br>3<br>1   | 58<br>38%<br>5<br>16<br>12<br>17<br>16  | 360<br>224<br>96<br>36<br>36<br>8  | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188  | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120  | 64<br>89%<br>65<br>36<br>5<br>4<br>0  | 544<br>40%<br>172<br>352<br>108<br>84<br>28  | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224  | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168   | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>964<br>924  | 77<br>79%<br>53<br>21<br>2<br>7                                    | 178<br>91%<br>82<br>73<br>9<br>3<br>6   | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248   | 3,560<br>6,376<br>3,883<br>4,185<br>4,555  |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000   | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72   | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15  | 360<br>224<br>96<br>36<br>36<br>8<br>24  | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92  | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120  | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6  | 544<br>40%<br>172<br>352<br>108<br>84<br>28<br>40<br>12  | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184   | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072  | 1,088<br>1,600<br>736<br>916<br>964<br>924<br>724   | 77<br>79%<br>53<br>21<br>2<br>7<br>1<br>0<br>0                     | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3   | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180  | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631   |
| Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$275-\$300,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44   | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0  | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8   | 360<br>224<br>96<br>36<br>36<br>8<br>24<br>16  | 37<br>14<br>0<br>3<br>3<br>2<br>1<br>0   | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108   | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88   | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0   | 544<br>40%<br>172<br>352<br>108<br>84<br>28<br>40<br>12<br>8   | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748   | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580  | 1,088<br>1,600<br>736<br>916<br>964<br>924<br>724<br>740  | 77<br>79%<br>53<br>21<br>2<br>7<br>1<br>0<br>0                     | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3  | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64  | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48   | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2  | 360<br>224<br>96<br>36<br>36<br>8<br>24<br>16<br>8   | 37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124  | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>56   | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0   | 544<br>40%<br>172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20   | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008  | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760   | 1,088<br>1,600<br>736<br>916<br>964<br>924<br>724<br>740<br>532   | 77<br>79%<br>53<br>21<br>2<br>7<br>1<br>0<br>0<br>0                | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0   | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44  | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,605   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$275-\$300,000 \$300-\$325,000 \$300-\$325,000 \$300-\$325,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20   | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2  | 360<br>224<br>96<br>36<br>36<br>8<br>24<br>16<br>8<br>4  | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84  | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>56<br>48   | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3   | 172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20   | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204   | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816  | 1,088<br>1,600<br>736<br>916<br>964<br>924<br>724<br>740<br>532<br>688  | 77<br>79%<br>53<br>21<br>2<br>7<br>1<br>0<br>0<br>0<br>2<br>0      | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0   | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28  | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,605<br>4,918  |
| Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$225,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$305-\$325,000 \$350-\$400,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>28   | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1<br>0<br>0   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2                                     | 360<br>224<br>96<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20  | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>68                                      | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>56<br>48<br>76   | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3<br>5  | 172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16   | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020  | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276   | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>964<br>924<br>724<br>740<br>532<br>688<br>616   | 77<br>79%<br>53<br>21<br>2<br>7<br>1<br>0<br>0<br>0<br>2<br>0<br>0 | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>1                                    | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72  | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,605<br>4,918<br>7,207   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$175.000 \$175.\$200.000 \$200.\$225,000 \$225.\$250.000 \$250.\$275,000 \$275.\$300,000 \$300.\$325,000 \$325.\$350,000 \$350.\$400,000 \$400.\$500,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>28<br>40   | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1<br>0<br>0<br>0  | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2<br>10<br>3                          | 360<br>224<br>96<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20<br>8   | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0   | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>68<br>84                                | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>56<br>48<br>76<br>76                                   | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3<br>5<br>8   | 172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16<br>24   | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020<br>4,808   | 172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532   | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>964<br>924<br>724<br>740<br>532<br>688<br>616<br>340  | 77 79%  53 21 2 7 1 0 0 0 2 0 0 0 0 0 0                            | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>1<br>0<br>0                          | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52  | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,605<br>4,918<br>7,207<br>6,975  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$275-\$300,000 \$300-\$325,000 \$350-\$400,000 \$400-\$500,000 \$500-\$600,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>20<br>28   | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1<br>0<br>0<br>0<br>0   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2<br>10<br>3<br>0                     | 360<br>224<br>96<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20<br>8   | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>68<br>84<br>20                          | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>76<br>76<br>40   | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3<br>5<br>8<br>0  | 172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16<br>24<br>0  | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020<br>4,808<br>2,312  | 172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532<br>452  | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>964<br>924<br>724<br>740<br>532<br>688<br>616<br>340<br>204   | 77 79%  53 21 2 7 1 0 0 0 2 0 0 0 0 0 0 0 0 0                      | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>1<br>0<br>0<br>2                     | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52<br>24  | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,605<br>4,918<br>7,207<br>6,975<br>3,080   |
| Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150,\$150,000 \$155,\$250,000 \$205,\$225,000 \$225,\$250,000 \$225,\$250,000 \$250,\$275,000 \$275,\$300,000 \$300,\$325,000 \$350,\$400,000 \$400,\$500,000 \$600,\$700,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>28<br>40<br>20<br>0                              | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1<br>0<br>0<br>0<br>0<br>0  | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2<br>10<br>3<br>0<br>2                | 360<br>224<br>96<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20<br>8   | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>68<br>84<br>20<br>12                    | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>56<br>48<br>76<br>76<br>40<br>28                       | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3<br>5<br>8<br>0<br>0   | 172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16<br>24<br>0<br>8                                     | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020<br>4,808<br>2,312<br>1,404                               | 172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532<br>452<br>208   | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>924<br>724<br>740<br>532<br>688<br>616<br>340<br>204<br>64  | 77 79%  53 21 2 7 1 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0          | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>1<br>0<br>0<br>0<br>2                | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52<br>24<br>4                                   | 41,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,941<br>4,631<br>5,407<br>4,605<br>4,918<br>7,207<br>6,975<br>3,080<br>1,730   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$175,000 \$175.\$200.000 \$220.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$275.\$300,000 \$305.\$325,000 \$305.\$325,000 \$305.\$350,000 \$305.\$350,000 \$305.\$300,000 \$700.\$600,000 \$700.\$800,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>28<br>40<br>0<br>0                               | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1<br>0<br>0<br>0<br>0<br>0  | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2<br>10<br>3<br>0<br>2                | 360<br>224<br>96<br>36<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20<br>8<br>4<br>0                                   | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>68<br>84<br>20<br>12<br>16              | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>56<br>48<br>76<br>76<br>40<br>28<br>24                 | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3<br>5<br>8<br>0<br>0   | 172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16<br>24<br>0<br>8                                     | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020<br>4,808<br>2,312<br>1,404<br>856                        | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532<br>452<br>208<br>112                             | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>924<br>724<br>740<br>532<br>688<br>616<br>340<br>204<br>64<br>32  | 77 79%  53 21 2 7 1 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0          | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>1<br>0<br>0<br>2<br>0<br>0           | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52<br>24<br>4<br>0                              | 3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,605<br>4,918<br>7,207<br>6,975<br>3,080<br>1,730   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$275,000 \$275-\$300,000 \$300-\$325,000 \$310-\$325,000 \$350-\$400,000 \$400-\$500,000 \$500-\$700,000 \$700-\$800,000 \$800-\$700,000 \$800-\$900,000  | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>28<br>40<br>0<br>0<br>0                          | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>2   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2<br>10<br>3<br>0<br>0                | 360<br>224<br>96<br>36<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20<br>8<br>4<br>0<br>0                              | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>68<br>84<br>20<br>12<br>16<br>24        | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>76<br>76<br>40<br>28<br>24<br>0                        | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3<br>5<br>8<br>0<br>0<br>0  | 544<br>40%<br>172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16<br>24<br>0<br>8                       | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020<br>4,808<br>2,312<br>1,404<br>856<br>520                 | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532<br>452<br>208<br>112<br>48                       | 3,768<br>48%<br>1,008<br>1,600<br>736<br>916<br>964<br>924<br>740<br>532<br>688<br>616<br>340<br>204<br>64<br>32<br>12                                    | 77 79%  53 21 2 7 1 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0          | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>1<br>0<br>0<br>0<br>0                | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52<br>24<br>4<br>0<br>4                         | 4,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,918<br>7,207<br>6,975<br>3,080<br>1,730<br>1,040<br>614                                    |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$100.\$150.000 \$150.\$175.000 \$175.\$200.000 \$200.\$225.000 \$225.\$250.000 \$225.\$250.000 \$275.\$300.000 \$375.\$300.000 \$330.\$325.000 \$3350.\$400.000 \$400.\$500.000 \$600.\$700.000 \$700.\$800.000 \$800.\$900.000 \$900.\$1,000,000   | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>20<br>0<br>0<br>0<br>4                           | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>0<br>0<br>0<br>0<br>2<br>0<br>0   | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2<br>10<br>3<br>0<br>0<br>0           | 548<br>46%<br>360<br>224<br>96<br>36<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20<br>8<br>4<br>0<br>0<br>0<br>4<br>8 | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>20<br>12<br>16<br>24<br>4               | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>76<br>76<br>40<br>28<br>24<br>0                        | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>4<br>6<br>0<br>0<br>3<br>5<br>8<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 544<br>40%<br>172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16<br>24<br>0<br>8<br>0<br>0             | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020<br>4,808<br>2,312<br>1,404<br>856<br>520<br>384          | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532<br>452<br>208<br>112<br>48<br>16                 | 3,768<br>48%<br>1,008<br>1,600<br>736<br>916<br>964<br>924<br>740<br>532<br>688<br>616<br>340<br>204<br>64<br>32<br>12<br>16                              | 77 79%  53 21 2 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0            | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0      | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52<br>24<br>4<br>0<br>4<br>8                    | 4,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,594<br>4,941<br>4,631<br>5,407<br>4,605<br>4,918<br>7,207<br>6,975<br>3,080<br>1,730<br>1,040<br>614<br>440           |
| Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$225,000 \$225-\$250,000 \$225-\$250,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$250-\$275,000 \$250-\$275,000 \$300-\$325,000 \$300-\$325,000 \$305-\$325,000 \$305-\$400,000 \$400-\$500,000 \$500-\$600,000 \$500-\$700,000 \$700-\$800,000 \$900-\$1,000,000 Over \$1,000,000 | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>28<br>40<br>20<br>0<br>0<br>0<br>4               | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>2<br>0<br>1<br>0<br>0<br>0<br>0<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>15<br>8<br>2<br>2<br>10<br>3<br>0<br>2<br>0<br>0<br>0 | 548<br>46%<br>360<br>224<br>96<br>36<br>36<br>8<br>24<br>16<br>8<br>4<br>20<br>8<br>4<br>0<br>0                      | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>68<br>84<br>20<br>12<br>16<br>24<br>4   | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>56<br>48<br>76<br>76<br>40<br>28<br>24<br>0<br>0<br>16 | 64<br>89%<br>65<br>36<br>5<br>4<br>0<br>0<br>3<br>5<br>8<br>0<br>0<br>0<br>0<br>0   | 544<br>40%<br>172<br>352<br>108<br>84<br>28<br>40<br>12<br>8<br>20<br>20<br>16<br>24<br>0<br>8<br>0<br>0             | 17,068<br>38%<br>256<br>544<br>556<br>744<br>892<br>1,184<br>1,224<br>1,748<br>2,008<br>2,204<br>4,020<br>4,808<br>2,312<br>1,404<br>856<br>520<br>384<br>1,328 | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532<br>452<br>208<br>112<br>48<br>16<br>84           | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>964<br>924<br>740<br>532<br>688<br>616<br>340<br>204<br>64<br>32<br>12<br>16<br>48                        | 77 79%  53 21 2 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0            | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0 | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52<br>24<br>4<br>0<br>4<br>8<br>8               | 4,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>5,407<br>4,605<br>4,918<br>7,207<br>5,975<br>3,080<br>1,730<br>1,040<br>614<br>440<br>1,500                    |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$275,000 \$225-\$250,000 \$275-\$300,000 \$300-\$325,000 \$310-\$325,000 \$310-\$325,000 \$350-\$400,000 \$500-\$600,000 \$500-\$600,000 \$500-\$700,000 \$700-\$800,000 \$900-\$1,000,000 Ver \$1,000,000 Affordable sales**                               | 2,024<br>17%<br>488<br>668<br>344<br>192<br>104<br>132<br>72<br>44<br>48<br>20<br>28<br>40<br>20<br>0<br>0<br>0<br>4<br>4<br>1,796 | 98<br>90%<br>62<br>32<br>7<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>2<br>0<br>0<br>0<br>0<br>0<br>1<br>0<br>0<br>0<br>1<br>0<br>0<br>0<br>0 | 58<br>38%<br>5<br>16<br>12<br>17<br>16<br>18<br>8<br>2<br>2<br>10<br>3<br>0<br>0<br>0<br>0<br>99      | 360<br>224<br>96<br>36<br>36<br>36<br>8<br>24<br>116<br>8<br>4<br>20<br>0<br>4<br>8<br>8<br>7<br>16                  | 61<br>89%<br>37<br>14<br>0<br>3<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1,416<br>35%<br>24<br>260<br>228<br>312<br>176<br>188<br>92<br>108<br>124<br>84<br>20<br>12<br>16<br>24<br>4<br>0<br>1,188 | 1,772<br>39%<br>324<br>628<br>368<br>196<br>108<br>120<br>108<br>88<br>76<br>76<br>40<br>28<br>24<br>0<br>0<br>16<br>1,744    | 64<br>89%<br>65<br>336<br>5<br>4<br>0<br>0<br>0<br>3<br>5<br>8<br>0<br>0<br>0<br>0<br>0<br>0<br>1<br>1<br>1<br>1<br>1<br>1  | 544<br>40%<br>172<br>352<br>108<br>84<br>40<br>12<br>8<br>20<br>20<br>16<br>24<br>0<br>8<br>0<br>0<br>0<br>16<br>744 | 17,068<br>38%<br>256<br>544<br>556<br>744<br>1,184<br>1,224<br>1,748<br>2,008<br>2,312<br>1,404<br>856<br>520<br>384<br>1,328<br>15,380                         | 12,704<br>35%<br>172<br>1,424<br>1,180<br>1,444<br>2,068<br>2,072<br>2,168<br>2,580<br>1,760<br>1,816<br>2,276<br>1,532<br>452<br>208<br>112<br>48<br>16<br>84<br>14,868 | 3,768<br>48%<br>1,088<br>1,600<br>736<br>916<br>964<br>924<br>724<br>740<br>532<br>688<br>616<br>340<br>204<br>64<br>32<br>12<br>16<br>48<br><b>6,952</b> | 77 79%  53 21 2 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 83             | 178<br>91%<br>82<br>73<br>9<br>3<br>6<br>1<br>3<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1,424<br>45%<br>372<br>484<br>232<br>224<br>152<br>248<br>180<br>64<br>44<br>28<br>72<br>52<br>24<br>4<br>0<br>4<br>8<br>8<br>4<br>1,712 | 4,804<br>38%<br>3,560<br>6,376<br>3,883<br>4,185<br>4,555<br>4,941<br>4,631<br>5,407<br>4,607<br>4,918<br>7,207<br>6,975<br>3,080<br>1,730<br>1,040<br>614<br>440<br>1,500<br>45,733 |

Denotes affordable attached dwelling sales

<sup>\*\*</sup> 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 Measuri

Table 8
New South Wales
Attached dwelling price
Multiple incomes

|                       | 2001       |                   |                  | 2006       |                   |                  |
|-----------------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                       |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities        | Average \$ | income            | incomes          | Average \$ | income            | incomes          |
| 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              |
| Total/average         | \$332,932  | \$71,923          | 4.6              | \$460,391  | \$87,074          | 5.3              |

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

Table 9
New South Wales
Area definitions

|                             | ABS                   | RP Data                 | Postcodes   |
|-----------------------------|-----------------------|-------------------------|---|
| 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   |
| Bathhurst                   | 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   |
|               |                       |                         |   |

Matusik Property Insights, RP Data & Australian Bureau of Statistics - June 2007.

Table 1

Victoria

Detached house sales\*

UDIA/Matusik affordability measure

| Municipalities   | 2001         |                         | 2006               |                  |                 |                         |  |  |  |
|------------------|--------------|-------------------------|--------------------|------------------|-----------------|-------------------------|--|--|--|
|                  | % affordable | Affordability rating*** | Total house sales* | Affordable sales | % affordable ** | Affordability rating*** |  |  |  |
| 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              |  |  |  |
| Total/average*** | 72%          | Affordable              | 69,663             | 29,590           | 42%             | Some constraints        |  |  |  |

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

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

<sup>\*\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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

|                  | 2001     | 2001      |            |          |           |            | Change 2001 v. 2006 | Borrowing of | Borrowing capacity |  |
|------------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|--------------------|--|
| Municipalities   | 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          |  |
| Total/average**  | 78,771   | \$206,257 | \$238,325  | 69,663   | \$322,748 | \$382,553  | 158%                | \$277,432    | \$292,426          |  |

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

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

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

|   | Munici  | palities   |   |  |  |   |  |   |   |  |   |
|---|---|--|---|--|--|---|--|---|---|--|---|
| Price points  | Ballarat  | Bendigo  | Geelong   | Latrobe Valley   | Melbourne Inner  | Melbourne Middle  | Melbourne Outer  | Mildura   | Shepparton  | Woodonga   | Total   |
| Under \$100,000   | 80  | 105  | 23  | 264  | 6  | 29  | 51   | 136   | 88  | 29   | 811   |
| \$100-\$150,000<br>\$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   |
| Affordable sales**  | 1,701   | 1,598  | 2.429   | 2,223  | 296  | 8.571   | 9.462  | 927   | 1.628   | 755  | 29.590  |
|   |   |  |   |  | 2.440  | 20.004  | 40 404   | 4 075   | 0.455   | 4 0 40   | 00.000  |
| Total sales   | 2,452   | 2,424  | 4,683   | 3,172  | 3,419  | 30,001  | 18,434   | 1,275   | 2,455   | 1,348  | 69,663  |
|   |   |  |   |  | 3,419<br>9%  | 30,001<br>29%   | 18,434<br>51%  | 1,275<br>73%  | 2,455<br>66%  | 1,348<br>56%   | 69,663<br>42%   |
| Total sales<br>% affordable***  | 2,452   | 2,424  | 4,683   | 3,172  |  |   |  |   |   |  |   |
| Total sales<br>% affordable***<br>2001  | 2,452<br>69%  | 2,424<br>66%   | 4,683<br>52%  | 3,172<br>70%   | 9%   | 29%   | 51%  | 73%   | 66%   | 56%  | 42%   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000   | 2,452<br>69%<br>1,082   | 2,424<br>66%<br>1,051  | 4,683<br>52%<br>1,292   | 3,172<br>70%<br>2,179  | 9%   | <b>29</b> %   | <b>51%</b>   | 73%<br>589  | 987   | 56%  | 9,301   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000   | 2,452<br>69%<br>1,082<br>1,052  | 2,424<br>66%<br>1,051<br>1,071   | 4,683<br>52%<br>1,292<br>1,778  | 3,172<br>70%<br>2,179<br>1,119   | 9%<br>30<br>21   | 29%<br>269<br>2,037   | 51%<br>1,300<br>6,472  | 73%<br>589<br>471   | 987<br>1,005  | 56%<br>522<br>618  | 9,301<br>15,644   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000   | 2,452<br>69%<br>1,082<br>1,052<br>326   | 2,424<br>66%<br>1,051<br>1,071<br>298  | 4,683<br>52%<br>1,292<br>1,778<br>830   | 3,172<br>70%<br>2,179  | 9%   | 29%<br>269<br>2,037<br>2,473  | 1,300<br>6,472<br>3,794  | 73%<br>589  | 987   | 56%  | 9,301<br>15,644<br>8,731  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000   | 2,452<br>69%<br>1,082<br>1,052  | 2,424<br>66%<br>1,051<br>1,071   | 4,683<br>52%<br>1,292<br>1,778  | 3,172<br>70%<br>2,179<br>1,119<br>338  | 9%<br>30<br>21<br>29   | 269<br>2,037<br>2,473<br>2,956  | 1,300<br>6,472<br>3,794<br>3,273   | 73%<br>589<br>471<br>141  | 987<br>1,005<br>335   | 56%<br>522<br>618<br>167   | 9,301<br>15,644<br>8,731<br>7,981   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252  | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195   | 4,683<br>52%<br>1,292<br>1,778<br>830<br>629  | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211   | 9%<br>30<br>21<br>29<br>34   | 29%<br>269<br>2,037<br>2,473  | 1,300<br>6,472<br>3,794  | 73%<br>589<br>471<br>141<br>116   | 987<br>1,005<br>335<br>190  | 56%<br>522<br>618<br>167<br>125  | 9,301<br>15,644<br>8,731<br>7,981<br>5,796  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150.\$150.000 \$150.\$175.000 \$175.\$200.000 \$200.\$225,000  | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107  | 4,683<br>52%<br>1,292<br>1,778<br>830<br>629<br>394   | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127  | 9%<br>30<br>21<br>29<br>34<br>69   | 29%<br>269<br>2,037<br>2,473<br>2,956<br>2,770  | 1,300<br>6,472<br>3,794<br>3,273<br>1,998  | 73%<br>589<br>471<br>141<br>116<br>47   | 987<br>1,005<br>335<br>190<br>102   | 56%<br>522<br>618<br>167<br>125<br>58  | 9,301<br>15,644<br>8,731<br>7,981   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000   | 1,082<br>1,052<br>326<br>252<br>124<br>98   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71  | 4,683<br>52%<br>1,292<br>1,778<br>830<br>629<br>394<br>370  | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99  | 9%<br>30<br>21<br>29<br>34<br>69<br>112  | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910  | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564   | 589<br>471<br>141<br>116<br>47<br>34  | 987<br>1,005<br>335<br>190<br>102<br>51   | 56%<br>522<br>618<br>167<br>125<br>58<br>27  | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$151,000 \$175.\$200,000 \$205.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15  | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278   | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44  | 30<br>21<br>29<br>34<br>69<br>112<br>165   | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806   | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084  | 73%<br>589<br>471<br>141<br>116<br>47<br>34<br>12                                     | 987<br>1,005<br>335<br>190<br>102<br>51<br>41   | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4   | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$275.\$300,000 \$300.\$325,000 \$302.\$355,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8   | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107  | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14  | 9%<br>30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305  | 29%<br>269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572   | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294   | 589<br>471<br>141<br>116<br>47<br>34<br>12<br>10<br>4                                 | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11   | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5                                    | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175,520,000 \$205.\$225,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$330.\$350.\$400,000 \$350.\$400,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21   | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161   | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18  | 9%<br>30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634   | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406   | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429  | 73%<br>589<br>471<br>141<br>116<br>47<br>34<br>12<br>10<br>4<br>4<br>3                | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11   | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>5                               | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$330.\$325,000 \$330.\$325,000 \$350.\$400,000 \$400.\$500,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8  | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11                                   | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132  | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18<br>18                                  | 30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948  | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398  | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345   | 73%<br>589<br>471<br>141<br>116<br>47<br>34<br>12<br>10<br>4<br>4<br>3<br>1           | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9  | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>5<br>3                          | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$250.\$275,000 \$325.\$350,000 \$330.\$325,000 \$335.\$400,000 \$350.\$400,000 \$500.\$600,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8  | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3                              | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36                                      | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18<br>18<br>5                             | 30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545   | 29%<br>269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083  | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137  | 73%<br>589<br>471<br>141<br>116<br>47<br>34<br>12<br>10<br>4<br>4<br>3<br>1           | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9  | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>5<br>3<br>0                     | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$150.\$150,000 \$2175.\$200,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$300.\$325.\$350,000 \$305.\$400,000 \$400.\$500,000 \$600.\$700,000  | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8<br>9                                   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3<br>3                         | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36<br>15                                | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>32<br>14<br>18<br>18<br>5<br>2                              | 30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545<br>336  | 29%<br>269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083<br>545  | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137<br>60                                  | 73%<br>589<br>471<br>141<br>116<br>47<br>34<br>12<br>10<br>4<br>4<br>3<br>1<br>0<br>0 | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9<br>0                                   | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>5<br>3<br>0<br>0                | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818<br>966                                       |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$175,000 \$175.\$220,000 \$200.\$225,000 \$225,\$25,000 \$225,\$250,000 \$275.\$300,000 \$325.\$25,000 \$325.\$350,000 \$350.\$400,000 \$400.\$500.\$600.\$700,000 \$700.\$800,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8<br>9                                   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3<br>3<br>0                    | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36<br>15                                | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18<br>18<br>5<br>2                        | 30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545<br>336<br>240                                     | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083<br>545<br>341                                       | 1,300<br>6,472<br>3,794<br>3,274<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137<br>60<br>30                            | 73%  589 471 141 116 47 34 12 10 4 4 3 1 0 0 0  | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9<br>0                                   | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>3<br>0<br>0<br>1                | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818<br>966<br>624   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$150,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$235.\$250,000 \$330.\$325,000 \$330.\$325,000 \$335.\$400,000 \$350.\$400,000 \$500.\$600,700,000 \$700.\$800,000 \$800.\$800,000   | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8<br>9                                   | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3<br>3<br>0<br>1               | 4,683<br>52%<br>1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36<br>15<br>10          | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18<br>18<br>5<br>2<br>1<br>1<br>2         | 30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545<br>336<br>240<br>152                              | 29%<br>269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083<br>1,083<br>341<br>213                       | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137<br>60<br>30<br>21                      | 73%  589 471 141 116 47 34 12 10 4 4 3 1 0 0 0 0                                      | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9<br>0<br>1                              | 56%  522 618 167 125 58 27 26 11 4 5 3 0 0 1 0   | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818<br>966<br>624<br>400                         |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$150.000 \$150.\$150.000 \$150.\$155.000 \$250.\$250.000 \$225.\$250.000 \$225.\$250.000 \$225.\$250.000 \$275.\$300.000 \$300.\$325.\$350.000 \$300.\$350.\$400.000 \$400.\$500.000 \$500.\$600.000 \$600.\$700.000 \$700.\$800.000 \$900.\$1,000,000 \$900.\$1,000,000 \$900.\$1,000,000 \$900.\$1,000,000 | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8<br>9<br>4<br>0<br>0                    | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3<br>3<br>0<br>1               | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36<br>15<br>10<br>10<br>2               | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18<br>18<br>5<br>2<br>1                   | 9%<br>30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545<br>336<br>240<br>152<br>111                 | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083<br>545<br>341<br>213<br>142                         | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137<br>60<br>30<br>21<br>4                 | 73%  589 471 141 116 47 34 12 10 4 4 3 1 0 0 0 0 0                                    | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9<br>0<br>1                              | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>5<br>3<br>0<br>0<br>1<br>0<br>0 | 9,301<br>15,644<br>8,731<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818<br>966<br>624<br>400<br>259                           |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225,\$25,000 \$225,\$250,000 \$275.\$300,000 \$325.\$350,000 \$325.\$350,000 \$350.\$400,000 \$400.\$500.\$600,000 \$500.\$600,000 \$900.\$1000,000 Over \$1,000,000  | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8<br>9<br>4<br>0<br>0                    | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3<br>3<br>0<br>0               | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36<br>15<br>10<br>10<br>2               | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18<br>18<br>5<br>2<br>1<br>2<br>0<br>0    | 9%<br>30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545<br>336<br>240<br>152<br>111<br>400          | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083<br>545<br>341<br>213<br>142<br>249                  | 1,300<br>6,472<br>3,794<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137<br>60<br>30<br>21<br>4<br>33                    | 73%  589 471 141 116 47 34 12 10 4 4 3 1 0 0 0 0 0 0                                  | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9<br>0<br>1<br>1<br>1<br>0<br>0          | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>3<br>0<br>0<br>1<br>0<br>0<br>0 | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818<br>966<br>624<br>400<br>259<br>688           |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$150,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$235.\$275,000 \$275.\$300,000 \$300.\$325,000 \$330.\$325,000 \$335.\$400,000 \$350.\$400,000 \$500.\$600,700,000 \$600.\$700,000 \$900.\$1,000,000 Affordable sales**            | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8<br>9<br>4<br>0<br>0<br>0<br>0<br>2,836 | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3<br>3<br>0<br>0<br>0<br>2,722 | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36<br>15<br>10<br>10<br>2<br>6<br>5,293 | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>32<br>14<br>18<br>18<br>5<br>2<br>1<br>2<br>0<br>0<br>3,974 | 9%<br>30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545<br>336<br>240<br>152<br>111<br>400<br>1,973 | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083<br>545<br>341<br>213<br>142<br>249<br><b>16,221</b> | 1,300<br>6,472<br>3,794<br>3,273<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137<br>60<br>30<br>21<br>4<br>33<br>18,401 | 73%  589 471 141 1116 47 34 12 10 4 4 3 1 0 0 0 1,364                                 | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9<br>0<br>1<br>1<br>1<br>0<br>0<br>2,619 | 56%  522 618 167 125 58 27 26 11 4 5 5 0 0 1 0 0 1,490   | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818<br>966<br>624<br>400<br>259<br>688<br>56,893 |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225,\$25,000 \$225,\$250,000 \$275.\$300,000 \$325.\$350,000 \$325.\$350,000 \$350.\$400,000 \$400.\$500.\$600,000 \$500.\$600,000 \$900.\$1000,000 Over \$1,000,000  | 2,452<br>69%<br>1,082<br>1,052<br>326<br>252<br>124<br>98<br>56<br>31<br>15<br>15<br>22<br>8<br>9<br>4<br>0<br>0                    | 2,424<br>66%<br>1,051<br>1,071<br>298<br>195<br>107<br>71<br>40<br>24<br>15<br>8<br>21<br>11<br>3<br>3<br>0<br>0               | 1,292<br>1,778<br>830<br>629<br>394<br>370<br>278<br>213<br>138<br>107<br>161<br>132<br>36<br>15<br>10<br>10<br>2               | 3,172<br>70%<br>2,179<br>1,119<br>338<br>211<br>127<br>99<br>44<br>34<br>32<br>14<br>18<br>18<br>5<br>2<br>1<br>2<br>0<br>0    | 9%<br>30<br>21<br>29<br>34<br>69<br>112<br>165<br>224<br>350<br>305<br>634<br>948<br>545<br>336<br>240<br>152<br>111<br>400          | 269<br>2,037<br>2,473<br>2,956<br>2,770<br>2,910<br>2,806<br>2,389<br>1,968<br>1,572<br>2,406<br>2,398<br>1,083<br>545<br>341<br>213<br>142<br>249                  | 1,300<br>6,472<br>3,794<br>1,998<br>1,564<br>1,084<br>749<br>497<br>294<br>429<br>345<br>137<br>60<br>30<br>21<br>4<br>33                    | 73%  589 471 141 116 47 34 12 10 4 4 3 1 0 0 0 0 0 0                                  | 987<br>1,005<br>335<br>190<br>102<br>51<br>41<br>32<br>17<br>11<br>11<br>9<br>0<br>1<br>1<br>1<br>0<br>0          | 56%<br>522<br>618<br>167<br>125<br>58<br>27<br>26<br>11<br>4<br>5<br>3<br>0<br>0<br>1<br>0<br>0<br>0 | 9,301<br>15,644<br>8,731<br>7,981<br>5,796<br>5,336<br>4,552<br>3,717<br>3,040<br>2,335<br>3,710<br>3,873<br>1,818<br>966<br>624<br>400<br>259<br>688           |

Denotes affordable detached house sales.

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Sales under a buyer's maximum borrowing capacity.

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

Table 5
Victoria
Attached dwelling sales
UDIA/Matusik affordability measure

| Municipalities   | 2001         |                         | 2006                          |                  |                |                         |
|------------------|--------------|-------------------------|-------------------------------|------------------|----------------|-------------------------|
|                  | % affordable | Affordability rating*** | Total attached dwelling sales | Affordable sales | % affordable** | Affordability rating*** |
| 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              |
| Total/average    | 77%          | Affordable              | 25,946                        | 15,437           | 59%            | Affordable              |

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

<sup>\*\*\*</sup> 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

|                  | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | Borrowing capacity |  |
|------------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|--------------------|--|
| Municipalities   | 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          |  |
| Total/average**  | 37,898   | \$226,697 | \$260,463  | 25,946   | \$245,644 | \$344,902  | 123%                | \$277,432    | \$292,426          |  |

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

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

Table 7 Victoria Attached dwelling sales by price group/affordability

|  | Munici  | palities  |   |   |  |   |  |   |  |   |  |
|--|---|---|---|---|--|---|--|---|--|---|--|
| Price points   | Ballarat  | Bendigo   | Geelong   | Latrobe Valley  | Melbourne Inner  | Melbourne Middle  | Melbourne Outer  | Mildura   | Shepparton   | Woodonga  | Total  |
| 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<br>\$325-\$350,000   | 4<br>2  | 5<br>3  | 47<br>29  | 15<br>9   | 561<br>547   | 1,064<br>924  | 108<br>81  | 2   | 8<br>2   | 8<br>5  | 1,822<br>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  |
|  |   |   |   |   |  |   |  |   |  |   |  |
| Affordable sales**   | 302   | 280   | 617   | 326   | 4,646  | 6,915   | 1,695  | 166   | 298  | 192   | 15,437   |
| Total sales  | 350   | 328   | 947   | 448   | 7,566  | 13,170  | 2,331  | 191   | 375  | 240   | 25,946   |
|  |   |   |   |   | ,  |   |  |   |  |   |  |
| Total sales<br>% affordable***   | 350   | 328   | 947   | 448   | 7,566  | 13,170  | 2,331  | 191   | 375  | 240   | 25,946   |
| Total sales<br>% affordable***   | 350<br>86%  | 328<br>85%  | 947<br>65%  | 448<br>73%  | 7,566<br>61%   | 13,170<br>53%   | 2,331<br>73%   | 191<br>87%  | 375<br>79%   | 240<br>80%  | 25,946<br>59%  |
| Total sales<br>% affordable***   | 350   | 328   | 947   | 448   | 7,566  | 13,170  | 2,331  | 191   | 375  | 240   | 25,946   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000  | 350<br>86%<br>223   | 328<br>85%<br>216   | 947<br>65%<br>302   | 448<br>73%  | 7,566<br>61%   | 13,170<br>53%   | 2,331<br>73%   | 191<br>87%  | 375<br>79%<br>238  | 240<br>80%  | 25,946<br>59%<br>3,336   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000  | 350<br>86%<br>223<br>132<br>24<br>18  | 328<br>85%<br>216<br>118<br>28<br>20  | 947<br>65%<br>302<br>347  | 448<br>73%<br>331<br>169<br>42<br>13  | 7,566<br>61%<br>78<br>600<br>503<br>701  | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154   | 2,331<br>73%<br>407<br>1,052   | 191<br>87%<br>100<br>100<br>15<br>6   | 375<br>79%<br>238<br>157   | 240<br>80%<br>179<br>89<br>13<br>8  | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150.\$150.\$000 \$150.\$175,000 \$175.200,000 \$200.\$225,000   | 350<br>86%<br>223<br>132<br>24<br>18<br>15  | 328<br>85%<br>216<br>118<br>28<br>20<br>2   | 947<br>65%<br>302<br>347<br>126<br>80<br>55   | 331<br>169<br>42<br>13<br>19  | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866   | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712  | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202  | 191<br>87%<br>100<br>100<br>15<br>6<br>3  | 375<br>79%<br>238<br>157<br>42<br>18<br>11   | 240<br>80%<br>179<br>89<br>13<br>8<br>2   | 3,336<br>6,315<br>3,417<br>3,355<br>2,887  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$25,000   | 223<br>132<br>24<br>18<br>15  | 328<br>85%<br>216<br>118<br>28<br>20<br>2   | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38   | 331<br>169<br>42<br>13<br>19  | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990  | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722   | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151   | 191<br>87%<br>100<br>100<br>15<br>6<br>3  | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5  | 240<br>80%<br>179<br>89<br>13<br>8<br>2   | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$205.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000  | 223<br>132<br>24<br>18<br>15<br>10<br>8   | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5  | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38<br>32   | 331<br>169<br>42<br>13<br>19<br>13<br>9   | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112   | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348  | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1   | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5  | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2  | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603   |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$150.\$175,000 \$250.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000   | 350<br>86%<br>223<br>132<br>24<br>18<br>15<br>10<br>8<br>5  | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1   | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38<br>32<br>29   | 331<br>169<br>42<br>13<br>19<br>13<br>9<br>7  | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048  | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206   | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0  | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3  | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2   | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603<br>2,353  |
| Total sales % affordable***  2001  Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175,000 \$225,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$250-\$275,000 \$250-\$275,000 \$250-\$275,000 \$250-\$275,200,000 \$300-\$325,000   | 223<br>132<br>24<br>18<br>15<br>10<br>8<br>5  | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1  | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23   | 331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3   | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897   | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868  | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0   | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>3   | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2   | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603<br>2,353<br>1,822   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$205.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,5000 \$275.\$300,000 \$300.\$325,000 \$300.\$325,000   | 223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2   | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1   | 302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18   | 448<br>73%<br>331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0                                    | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894  | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707   | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0   | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1   | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2   | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603<br>2,353<br>1,822<br>1,640  |
| Total sales % affordable***  2001  Under \$100,000 \$100.5150,000 \$150.\$175,000 \$150.\$175,000 \$25.75,500,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$350.\$300,000 \$350.\$400,000  | 223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1   | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1<br>1                                      | 302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18<br>22   | 331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0<br>5   | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894<br>1,488   | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707<br>896  | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15<br>35   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>1<br>1   | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1<br>0  | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2<br>1<br>2   | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603<br>2,353<br>1,822<br>1,640<br>2,450   |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150.\$150.\$000 \$150.\$175,000 \$150.\$175,000 \$250.\$225,000 \$225.\$250,000 \$225.\$250,000 \$275,300,000 \$300.\$325,300,000 \$300.\$325,000 \$325,350,000 \$300.\$305,000 \$300.\$305,000 \$300.\$305,000 \$300.\$305,000 \$300.\$305,000 \$300.\$305,000 | 223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2   | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1   | 302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18   | 448<br>73%<br>331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0                                    | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894  | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707   | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0   | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1   | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2   | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,837<br>2,603<br>2,353<br>1,822<br>1,640<br>2,450<br>2,324   |
| Total sales % affordable***  2001  Under \$100,000 \$100.5150,000 \$150.\$175,000 \$150.\$175,000 \$25.75,500,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$350.\$300,000 \$350.\$400,000  | 223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1   | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1<br>1<br>0                                 | 302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18<br>22<br>39   | 331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0<br>5   | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894<br>1,488<br>1,503  | 1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707<br>896<br>739  | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15<br>35<br>36   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>1<br>1<br>1<br>0<br>0  | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1<br>0<br>3   | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2<br>1<br>2   | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603<br>2,353<br>1,822<br>1,640<br>2,450   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$155.\$175,000 \$175.\$200,000 \$205.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,300,000 \$375.\$300,000 \$330.\$325,000 \$335.\$400,000 \$400.\$500,000  | 223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1<br>1  | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1<br>1<br>0<br>1                            | 302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18<br>22<br>39<br>9<br>3                                   | 331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0<br>5<br>2<br>1<br>0                              | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894<br>1,488<br>1,503<br>729<br>403<br>181                     | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,348<br>1,206<br>868<br>707<br>896<br>739<br>270<br>131<br>70                            | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15<br>35<br>36<br>10<br>2  | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0  | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1<br>0<br>0<br>0                                    | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2<br>1<br>0<br>0  | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,837<br>2,937<br>2,603<br>2,353<br>1,822<br>1,640<br>2,450<br>2,450<br>2,324<br>1,020                  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,300,000 \$300.\$325,000 \$330.\$325,000 \$350.\$400,000 \$360.\$700,000 \$500.\$700,000 \$700.\$800,000 \$800.\$900,000  | 350<br>86%<br>223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1<br>1<br>0<br>1                | 328<br>85%<br>216<br>118<br>228<br>20<br>2<br>5<br>1<br>1<br>1<br>1<br>1<br>0<br>1<br>0                 | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18<br>22<br>39<br>9<br>3<br>2<br>1           | 448<br>73%<br>331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0<br>5<br>2<br>1<br>0<br>1           | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894<br>1,488<br>1,503<br>729<br>403<br>181<br>129              | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707<br>896<br>739<br>270<br>131<br>70<br>25             | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15<br>35<br>36<br>10<br>2<br>1<br>3  | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>3<br>1<br>0<br>0<br>0<br>0                          | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2<br>1<br>2<br>1<br>0<br>0<br>0                           | 25,946<br>59%<br>3,336<br>6,315<br>3,415<br>2,887<br>2,937<br>2,603<br>1,822<br>1,640<br>2,450<br>2,450<br>2,324<br>1,020<br>540<br>256<br>159               |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$155,000 \$155,000 \$155.510,000 \$255.525,000 \$225.525,000 \$225.525,000 \$225.535,000 \$325.5350,000 \$330.\$325,000 \$330.\$400.500,000 \$360.\$600.900 \$600.\$700,000 \$600.\$700,000 \$900.\$1,000,000 \$900.\$1,000,000 \$900.\$1,000,000 \$900.\$1,000,000 \$900.\$1,000,000 \$900.\$1,000,000 \$900.\$1,000,000   | 350<br>86%<br>223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1<br>1<br>0<br>1<br>0           | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1<br>1<br>0<br>1<br>0<br>0                  | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18<br>22<br>39<br>9<br>3<br>2<br>1           | 448<br>73%<br>331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0<br>5<br>2<br>1<br>0<br>0           | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894<br>1,488<br>1,503<br>729<br>403<br>181<br>129<br>99        | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707<br>896<br>739<br>270<br>131<br>70<br>25<br>26       | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>32<br>215<br>35<br>36<br>10<br>2<br>1<br>1<br>3<br>2   | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1<br>0<br>3<br>0<br>0<br>0<br>0                     | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2<br>1<br>2<br>1<br>0<br>0<br>0<br>0                      | 25,946<br>59%<br>3,336<br>6,315<br>2,837<br>2,937<br>2,937<br>2,603<br>2,353<br>1,822<br>2,450<br>2,450<br>2,450<br>2,50<br>540<br>256<br>159                |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$150.\$175,000 \$150.\$175,500 \$175.\$200,000 \$200.\$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$2350.\$350.\$350,000 \$330.\$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$500.\$700,800,000 \$700.\$800,900,000 \$900.\$1,000,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700,000 \$000.\$700,000 \$000.\$000.   | 350<br>86%<br>223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1<br>1<br>0<br>1<br>0<br>0      | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1<br>1<br>0<br>1<br>0<br>0<br>0             | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18<br>22<br>39<br>9<br>3<br>2<br>1<br>0<br>1 | 448<br>73%<br>331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0<br>5<br>2<br>1<br>0<br>0<br>0<br>0 | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894<br>1,488<br>1,503<br>729<br>403<br>181<br>129<br>99<br>283 | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707<br>896<br>739<br>270<br>131<br>70<br>25<br>26<br>70 | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15<br>35<br>36<br>10<br>2<br>1<br>3<br>2<br>3  | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0                     | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2<br>1<br>0<br>0<br>0<br>0<br>0                           | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603<br>2,353<br>1,822<br>1,640<br>2,354<br>1,020<br>540<br>256<br>159<br>127<br>357 |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$205.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$275,000 \$275.\$300,000 \$325.\$350,000 \$325.\$350,000 \$350.\$400,000 \$360.\$700,000 \$600.\$700,000 \$800.\$700,000 \$900.\$1,000,000 Affordable sales**   | 350<br>86%<br>223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1<br>1<br>0<br>1<br>0<br>0<br>1 | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>384 | 302<br>347<br>126<br>80<br>555<br>38<br>32<br>29<br>23<br>18<br>22<br>39<br>9<br>3<br>2<br>1<br>0<br>1<br>948       | 448<br>73%<br>331<br>169<br>42<br>13<br>19<br>7<br>3<br>0<br>5<br>5<br>2<br>1<br>0<br>0<br>0<br>5<br>7  | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>1,488<br>1,503<br>729<br>403<br>181<br>129<br>99<br>99,177     | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>868<br>707<br>896<br>270<br>131<br>70<br>25<br>26<br>70<br>13,940                | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15<br>35<br>36<br>10<br>2<br>1<br>3<br>2<br>2<br>3<br>2<br>2<br>3<br>3<br>2<br>2<br>3<br>3<br>3<br>3<br>3<br>3<br>3<br>3 | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 375<br>79%  238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>466 | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>1<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>2<br>91 | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,837<br>2,937<br>2,603<br>2,332<br>1,640<br>2,450<br>1,020<br>540<br>159<br>127<br>357<br>28,998       |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$150.\$175,000 \$150.\$175,500 \$175.\$200,000 \$200.\$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$2350.\$350.\$350,000 \$330.\$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$500.\$700,800,000 \$700.\$800,900,000 \$900.\$1,000,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700.\$00,000 \$000.\$700,000 \$000.\$700,000 \$000.\$000.   | 350<br>86%<br>223<br>132<br>24<br>18<br>15<br>10<br>8<br>5<br>2<br>2<br>1<br>1<br>0<br>1<br>0<br>0      | 328<br>85%<br>216<br>118<br>28<br>20<br>2<br>5<br>1<br>1<br>1<br>1<br>0<br>1<br>0<br>0<br>0             | 947<br>65%<br>302<br>347<br>126<br>80<br>55<br>38<br>32<br>29<br>23<br>18<br>22<br>39<br>9<br>3<br>2<br>1<br>0<br>1 | 448<br>73%<br>331<br>169<br>42<br>13<br>19<br>13<br>9<br>7<br>3<br>0<br>5<br>2<br>1<br>0<br>0<br>0<br>0 | 7,566<br>61%<br>78<br>600<br>503<br>701<br>866<br>990<br>1,112<br>1,048<br>897<br>894<br>1,488<br>1,503<br>729<br>403<br>181<br>129<br>99<br>283 | 13,170<br>53%<br>1,262<br>3,551<br>2,191<br>2,154<br>1,712<br>1,722<br>1,348<br>1,206<br>868<br>707<br>896<br>739<br>270<br>131<br>70<br>25<br>26<br>70 | 2,331<br>73%<br>407<br>1,052<br>433<br>337<br>202<br>151<br>88<br>53<br>22<br>15<br>35<br>36<br>10<br>2<br>1<br>3<br>2<br>3  | 191<br>87%<br>100<br>100<br>15<br>6<br>3<br>1<br>0<br>0<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 375<br>79%<br>238<br>157<br>42<br>18<br>11<br>5<br>3<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0                     | 240<br>80%<br>179<br>89<br>13<br>8<br>2<br>2<br>2<br>1<br>2<br>1<br>0<br>0<br>0<br>0<br>0                           | 25,946<br>59%<br>3,336<br>6,315<br>3,417<br>3,355<br>2,887<br>2,937<br>2,603<br>2,353<br>1,822<br>1,640<br>2,354<br>1,020<br>540<br>256<br>159<br>127<br>357 |

Denotes affordable attached dwelling sales

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

Table 8
Victoria
Attached dwelling price
Multiple incomes

|                  | 2001       |                   |                  | 2006       |                   |                  |
|------------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                  |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities   | Average \$ | income            | incomes          | Average \$ | income            | incomes          |
| 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              |
| Total/average    | \$260,463  | \$65,956          | 3.9              | \$344,902  | \$78,397          | 4.4              |

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

|                  | ABS   | RP Data  | Postcodes   |
|------------------|---|--|---|
| Ballarat         | Moorabool Shire                                       | Moorabool (82)                                 | 3211 3334 3340 3341 3342 3345 3352 3357 3458 3461   |
|                  | Hepburn Shire   | Hepburn (76)                                   | 3352 3363 3364 3370 3371 3444 3446 3450 3451 3458 3460 3461   |
|                  | Ballarat City   | Ballarat (75)                                  | 3350 3351 3352 3355 3356 3357 3363 3364   |
|                  | Pyrenees Shire  | Pyrenees (74)                                  | 3351 3352 3361 3371 3373 3375 3377 3381 3384 3465 3467 3468 3469 3475 3478  |
|                  | Ararat Rural City                                     | Ararat (73)                                    | 3294 3351 3375 3377 3378 3379 3381 3469   |
| Bendigo          | Greater Bendigo City                                  | Greater Bendigo (61)                           | 3444 3453 3515 3523 3550 3551 3555 3556 3557 3558 3559 3570   |
|                  | Loddon Shire<br>Central Goldfields Shire              | Loddon (62)                                    | 3463 3472 3475 3478 3516 3517 3518 3520 3525 3537 3550 3551 3556 3559 3567 3570 3571 3572 3573 3575 3576  |
|                  | Macedon Ranges Shire                                  | Central Goldfields (49)<br>Macedon Ranges (81) | 3370 3371 3463 3465 5472 3475   |
|                  | Mount Alexander Shire                                 | Mount Alexander (47)                           | 3430 3431 3432 3433 3434 3435 3437 3438 3440 3441 3442 3444 3446 3756 3764<br>3364 3444 3447 3448 3450 3451 3453 3461 3462 3463   |
| Geelong          | Greater Geelong City                                  | Greater Geelong (78-80)                        | 3049 3749 3749 3749 3749 3749 3749 3749 37  |
| occiong          | Golden Plains Shire                                   | Golden Plains (83)                             | 321 3321 3328 3329 3330 3331 3332 3333 3342 3351 3352 3357 3360   |
|                  | Surf Coast Shire                                      | Surf Coast (97)                                | 3216 3221 3227 3228 3230 3231 3232 3235 3240 3241 3243  |
|                  | Colac-Otway Shire                                     | Colac-Otway (96)                               | 3221 3233 3235 3236 3237 3238 3239 3241 3242 3243 3249 3250 3251 3254 3260 3322   |
| La Trobe Valley  | Bass Coast Shire                                      | Bass Coast (12)                                | 3922 3923 3925 3945 3951 3979 3984 3989 3990 3991 3992 3995 3996  |
| •                | South Gippsland Shire                                 | South Gippsland (13)                           | 3871 3945 3946 3950 3951 3953 3954 3956 3957 3958 3959 3960 3962 3964 3965 3966 3967 3987 3988 3996   |
|                  | Latrobe City  | Latrobe (15)                                   | 3825 3840 3842 3844 3854 3856 3869 3870 3871 7305 7307 7310   |
|                  | Baw Baw Shire   | Baw Baw (14)                                   | 3722 3723 3797 3816 3818 3820 3821 3822 3823 3824 3825 3831 3833 3835 3844 3875 3988  |
| Inner Melbourne  | Melbourne City  | Melbourne (56)                                 | 3000 3002 3003 3005 3006 3008 3011 3031 3050 3051 3052 3053 3207  |
|                  | Port Phillip City                                     | Port Phillip (44)                              | 3004 3182 3183 3184 3205 3206 3207  |
|                  | Stonnington City                                      | Stonnington (50)                               | 3141 3142 3143 3144 3145 3146 3148 3181   |
| FC 1.0 - FC 0 -  | Yarra City  | Yarra (52)                                     | 3054 3065 3068 3066 3067 3054 3121 3078   |
| Middle Melbourne |   | Brimbank (58,59)                               | 3020 3021 3022 3023 3030 3033 3036 3037 3038 3042   |
|                  | Moonee Valley City<br>Moreland City                   | Moonee Valley (70)<br>Moreland (68)            | 3031 3032 3033 3034 3039 3040 3041 3042 3051<br>3043 3044 3046 3055 3056 3057 3058 3060   |
|                  | Maribyrnong City                                      | Maribyrnong (72)                               | 3043 3044 3046 3055 3056 3057 3056 3050<br>3011 3012 3013 3015 3019 3032  |
|                  | Hobsons Bay City                                      | Hobsons Bay (74)                               | 3011 3015 3016 3018 3025 3028   |
|                  | Darebin City  | Darebin (42)                                   | 3068 3070 3071 3072 3073 3078 3083 3085   |
|                  | Banyule City  | Banyule (40)                                   | 3072 3079 3081 3083 3084 3085 3086 3086 3093 3094   |
|                  | Boroondara City                                       | Boroondara (54)                                | 3101 3102 3103 3104 3122 3123 3124 3125 3126 3127 3146 3147   |
|                  | Manningham City                                       | Manningham (35)                                | 3105 3106 3107 3108 3109 3111 3113 3114 3115 3134   |
|                  | Whitehorse City                                       | Whitehorse (33)                                | 3125 3127 3128 3129 3130 3131 3132 3133 3151  |
|                  | Maroondah City  | Maroondah (27)                                 | 3134 3135 3136 3137 3153  |
|                  | Knox City   | Knox (29)                                      | 3152 3153 3154 3155 3156 3178 3179 3180   |
|                  | Monash City   | Monash (31)                                    | 3147 3148 3149 3150 3166 3167 3168 3170 3800  |
|                  | Glen Eira City  | Glen Eira (48)                                 | 3161 3162 3163 3165 3185 3204   |
|                  | Bayside City  | Bayside (46)                                   | 3185 3186 3187 3188 3190 3191 3192 3193   |
|                  | Kingston City   | Kingston (20)                                  | 3169 3172 3189 3192 3194 3195 3196 3197 3202  |
|                  | Greater Dandenong City                                | Greater Dandenong (18)                         | 3171 3172 3173 3174 3175 3977   |
| Outer Melbourne  | Frankston City  | Frankston (16)                                 | 3198 3199 3200 3201 3910 3911 3977<br>3024 3026 3027 3029 3030  |
| Outer Melbourne  | Hume City   | Wyndham (76)<br>Hume (63,64)                   | 3043 3045 3047 3048 3099 3050 3661 3062 3063 3064 3427 3428 3429 3430   |
|                  | Melton Shire  | Melton (61)                                    | 3043 3044 3047 3049 3053 3053 3051 3052 3053 3054 3425 3425 3450  |
|                  | Whittlesea City                                       | Whittlesea (66)                                | 3023 3024 3003 3007 3030 3033 3030 3030 3030 3021 3023 3021 3023 3030 3021 3021 |
|                  | Nillumbik Shire                                       | Nillumbik (37,38)                              | 3089 3089 3090 3091 3095 3096 3097 3099 3113 3754 3759 3760 3761 3775   |
|                  | Yarra Ranges Shire                                    | Yarra Ranges (22-25)                           | 316 3137 3138 3139 3140 3158 3159 3160 3722 3763 3765 3766 3767 3770 3775 3777 3778 3779 3782 3783 3785 3785 3785 3789 3791 3792 3793 3795 3795 3795 3797 3799 3804 3833  |
|                  | Casey City  | Casey (13,14)                                  | 3156 3177 3802 3803 3804 3805 3806 3910 3912 3975 3976 3977 3978 3980 3981  |
|                  |   |  | 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  | Cardinia (11)                                  | 3159 3781 3782 3783 3797 3807 3808 3809 3810 3812 3813 3814 3815 3978 3981 3984   |
| Mildura          | Buloke Shire  | Buloke (66)                                    | 3393 3478 3480 3482 3483 3485 3488 3525 3527 3529 3530 3531 3533 3542   |
|                  | Gannawarra Shire                                      | Gannawarra (63)                                | 3537 3540 3542 3567 3568 3579 3580 3581   |
|                  | Swan Hill Rural City                                  | Swan Hill (64)                                 | 3544 3546 3549 3583 3584 3585 3586 3588 3589 3590 3591 3594 3595 3596 3597 3599   |
|                  | Mildura Rural City                                    | Mildura (65)                                   | 3489 3490 3491 3494 3496 3498 3500 3501 3505 3506 3507 3509 3512 3533 3549  |
| Shepparton       | Murrindindi Shire                                     | Murrindindi (48)                               | 3658 3660 3711 3712 3713 3714 3717 3718 3719 3722 3757 3763 3777 3778 3779  |
|                  | Mitchell Shire  | Mitchell (46)                                  | 3435 3444 3521 3522 3608 3658 3659 3660 3662 3664 3717 3753 3756 3757 3758 3762 3764  |
|                  | Strathbogie Shire                                     | Strathbogie (31)                               | 3523 3607 3608 3631 3660 3663 3664 3665 3666 3699 3673  |
|                  | Campaspe Shire  | Campaspe (30)                                  | 3651 3557 3568 3559 3561 3562 3563 3564 3565 3566 3567 3572 3573 3612 3620 3621 3622 3623 3624  |
|                  | Moira Shire   | Moira (33)                                     | 3634 5635 3636 3637 3638 3639 3640 3641 3644 3646 3649 3675 3727 3728 3730  |
|                  | Greater Shepparton City<br>Delatite Shire             | Greater Shepparton (32)<br>Mansfield (28)      | 3610 3614 3616 3617 3618 3620 3624 3629 3630 3631 3633 3634 3646 3647 3669<br>3713 3715 3720 3722 3723  |
| Wodonga          | Wodonga Rural City                                    | Wanstield (28)                                 | 3/13 3/15 3/20 3/22 3/23<br>3890 3691 3694  |
| vvoduliga        | Towong Shire  | Towong (22)                                    | 3691 3709 3701 3704 3705 3707 3708 3709   |
|                  |   |  | 3691 3697 3698 3699 3737 3738 3739 3740 3741 3744 3898  |
|                  | Alnine Shire  |  |   |
|                  | Alpine Shire<br>Indigo Shire                          | Alpine (18)<br>Indigo (24)                     |   |
|                  | Alpine Shire<br>Indigo Shire<br>Wangaratta Rural City | Indigo (24) Wangaratta (25)                    | 3682 3683 3685 3687 3688 3691 3695 3700 3747 3749<br>3675 3677 3678 3682 3688 373 373 373 373 373 374 3749  |

Matusik Property Insights, RP Data & Australian Bureau of Statistics - June 2007.

Table 1 Queensland Detached house sales\* UDIA/Matusik affordability measure

| Municipalities         | 2001         |                         | 2006               |                  |                |                         |
|------------------------|--------------|-------------------------|--------------------|------------------|----------------|-------------------------|
| ·                      | % affordable | Affordability rating*** | Total house sales* | Affordable sales | % affordable** | Affordability rating*** |
| 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            |
| lpswich                | 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              |
| Total/average          | 83%          | Affordable              | 70,997             | 19,454           | 27%            | Seriously constrained   |

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm

<sup>\*\*</sup> 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

|                        | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | apacity   |
|------------------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities         | 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 |
| lpswich                | 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 |
| Total/average**        | 74,214   | \$159,028 | \$185,740  | 70,997   | \$328,861 | \$377,406  | 221%                | \$248,664    | \$274,138 |

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

<sup>\*</sup> Detached house sales on allotments under 2,000 sgm.

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

Table 3

Queensland

Detached house sales\* by price group/affordablility

|  | Munici   | palities  |   |  |   |  |   |   |   |   |  |  |   |   |   |   |   |   |   |  |  |   | 1  |
|--|--|---|---|--|---|--|---|---|---|---|--|--|---|---|---|---|---|---|---|--|--|---|--|
| Price points   | Cairns   | Townsville/Thuringowa   | Mackay/Whitsundays  | Rockhampton  | Gladstone   | Bundaberg  | Hervey Bay/Maryborough  | Noosa   | Maroochy  | Caloundra   | Caboolture   | Pine Rivers  | Redcliffe   | Inner Brisbane  | Middle Brisbane   | Outer Brisbane  | Logan   | Redland   | Gold Coast  | lpswich  | Beaudesert   | Toowoomba   | Total  |
| 2006   | lo   | 40  | ^   | 00   | 45  | 40   | 0   | 0   | 0   | ^   | 0  | ^  |   |   | 0   | 0   | •   | 04  | 0   | 7  | 4  | 04  | 1404   |
| Under \$100,000  | 9<br>14  | 13  | 6   | 26   | 15  | 16   | 8   | 2   | 2   | 0   | 2  | 0<br>7   | 1   | 1   | 2   | 6   | 3   | 21  | 2   | 7  | 1  | 21  | 164  |
| \$100-\$150,000<br>\$150-\$175.000   | 23   | 19<br>38  | 6<br>10   | 154<br>193   | 21<br>44  | 68<br>165  | 65<br>167   | 1   | 9   | 2   | 21<br>68   | 12   | 7   | 1   | 5<br>7  | 36<br>72  | 26<br>100   | 50<br>40  | 15<br>22  | 61<br>217  | 3<br>5   | 88<br>252   | 671<br>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<br>\$500-\$600.000   | 370<br>89  | 375<br>98   | 567<br>168  | 208<br>75  | 123<br>21   | 67<br>21   | 95<br>25  | 191<br>89   | 662<br>247  | 441<br>127  | 160<br>35  | 489<br>122   | 126<br>44   | 1,157<br>729  | 1,238<br>593  | 1,452<br>550  | 218<br>57   | 667<br>219  | 2,217<br>992  | 78<br>11   | 32<br>10   | 121<br>34   | 11,054<br>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  |
|  | ,  |   |   |  |   |  |   |   |   |   |  |  |   |   |   |   |   |   |   |  |  |   |  |
| Affordable sales**   | 515  | 1,775   | 395   | 1,551  | 900   | 1,021  | 618   | 22  | 103   | 31  | 600  | 876  | 285   | 163   | 1,332   | 2,832   | 1,678   | 476   | 793   | 1,879  | 73   | 1,536   | 19,454   |
| Affordable sales** Total sales   | 2,956  | 1,775<br>4,123  | 395<br>2,173  | 1,551<br>2,711   | 900<br>1,389  | 1,720  | 2,023   | 874   | 2,773   | 1,735   | 2,806  | 3,240  | 1,332   | 4,003   | 5,652   | 8,834   | 3,971   | 3,158   | 9,088   | 3,349  | 302  | 2,785   | 70,997   |
| Affordable sales**   |  | 1,775   | 395   | 1,551  | 900   |  |   |   |   |   |  |  |   |   |   |   |   |   |   |  |  |   |  |
| Affordable sales**<br>Total sales<br>% affordable***   | 2,956  | 1,775<br>4,123  | 395<br>2,173  | 1,551<br>2,711   | 900<br>1,389  | 1,720  | 2,023   | 874   | 2,773   | 1,735   | 2,806  | 3,240  | 1,332   | 4,003   | 5,652   | 8,834   | 3,971   | 3,158   | 9,088   | 3,349  | 302  | 2,785   | 70,997   |
| Affordable sales** Total sales % affordable***   | 2,956<br>17%   | 1,775<br>4,123<br>43%   | 395<br>2,173<br>18%   | 1,551<br>2,711<br>57%  | 900<br>1,389<br>65%   | 1,720<br>59%   | 2,023<br>31%  | 874<br>3%   | 2,773<br>4%   | 1,735   | 2,806<br>21%   | 3,240<br>27%   | 1,332<br>21%  | 4,003<br>4%   | 5,652<br>24%  | 8,834<br>32%  | 3,971<br>42%  | 3,158<br>15%  | 9,088<br>9%   | 3,349<br>56%   | 302<br>24%   | 2,785<br>55%  | 70,997<br>27%  |
| Affordable sales**<br>Total sales<br>% affordable***   | 2,956  | 1,775<br>4,123  | 395<br>2,173  | 1,551<br>2,711   | 900<br>1,389  | 1,720  | 2,023   | 874   | 2,773   | 1,735<br>2%   | 2,806  | 3,240  | 1,332   | 4,003   | 5,652   | 8,834   | 3,971   | 3,158   | 9,088   | 3,349  | 302  | 2,785   | 70,997   |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000   | 2,956<br>17%<br>200  | 1,775<br>4,123<br>43%   | 395<br>2,173<br>18%   | 1,551<br>2,711<br>57%  | 900<br>1,389<br>65%   | 1,720<br>59%<br>701  | 2,023<br>31%  | 874<br>3%   | 2,773<br>4%   | 1,735<br>2%   | 2,806<br>21%<br>892  | 3,240<br>27%<br>456  | 1,332<br>21%<br>312   | 4,003<br>4%   | 5,652<br>24%  | 8,834<br>32%  | 3,971<br>42%<br>1,527   | 3,158<br>15%<br>284   | 9,088<br>9%<br>604  | 3,349<br>56%   | 302<br>24%   | 2,785<br>55%  | 70,997<br>27%  |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000   | 2,956<br>17%<br>200<br>996<br>336<br>228   | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296   | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144   | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112   | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48   | 1,720<br>59%<br>701<br>463<br>97<br>43   | 2,023<br>31%<br>760<br>636<br>140<br>64   | 874<br>3%<br>56<br>241<br>204<br>176  | 2,773<br>4%<br>224<br>860<br>524<br>500   | 1,735<br>2%<br>119<br>559<br>366<br>262   | 2,806<br>21%<br>892<br>1,105<br>344<br>199   | 3,240<br>27%<br>456<br>1,268<br>532<br>392   | 1,332<br>21%<br>312<br>844<br>232<br>116  | 4,003<br>4%<br>47<br>193<br>283<br>411  | 5,652<br>24%<br>199<br>1540<br>1227<br>1194   | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387  | 3,971<br>42%<br>1,527<br>1,502  | 3,158<br>15%<br>284<br>1,140<br>592<br>552  | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496   | 3,349<br>56%<br>1,724<br>732<br>180<br>108   | 302<br>24%<br>76<br>151<br>54<br>22  | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153  |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172  | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144<br>64   | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24   | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24   | 701<br>463<br>97<br>43<br>17   | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52   | 874<br>3%<br>56<br>241<br>204<br>176<br>122   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284  | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152  | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204  | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52  | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506   | 5,652<br>24%<br>199<br>1540<br>1227<br>1194<br>824  | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891   | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116   | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304   | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300  | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20   | 76<br>151<br>54<br>22<br>10  | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422   |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100,\$150,000 \$150,\$175,000 \$175,\$200,000 \$200,\$225,000 \$205,\$225,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96  | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144<br>64<br>92   | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48   | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16   | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>11   | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8  | 874<br>3%<br>56<br>241<br>204<br>176<br>122<br>100  | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160   | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120   | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168   | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56  | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634  | 5,652<br>24%<br>199<br>1540<br>1227<br>1194<br>824<br>677   | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689  | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99   | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288  | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916   | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12   | 302<br>24%<br>76<br>151<br>54<br>22<br>10<br>5   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367  |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$255-\$275,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28  | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144<br>64<br>92<br>24   | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8  | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20   | 701<br>463<br>97<br>43<br>17<br>11<br>3  | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4   | 56<br>241<br>204<br>176<br>122<br>100<br>88   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188  | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71   | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68   | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28  | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634<br>644   | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546  | 1022<br>3130<br>1830<br>1387<br>891<br>689<br>478   | 1,527<br>1,502<br>441<br>251<br>116<br>99<br>53   | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164   | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716  | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0  | 76<br>151<br>54<br>22<br>10<br>5   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272   |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24  | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144<br>64<br>92<br>24<br>24                                       | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8  | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8  | 701<br>463<br>97<br>43<br>17<br>11<br>3  | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4   | 56<br>241<br>204<br>176<br>122<br>100<br>88<br>57   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116   | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70   | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24   | 312<br>844<br>232<br>116<br>52<br>56<br>28<br>12  | 47<br>193<br>283<br>411<br>506<br>634<br>644<br>544   | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368   | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306  | 1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21   | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92   | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424   | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0  | 76<br>151<br>54<br>22<br>10<br>5<br>5  | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179  |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$230-\$325,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12  | 288<br>540<br>216<br>144<br>64<br>92<br>24<br>24<br>12  | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4   | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8  | 701<br>463<br>97<br>43<br>17<br>11<br>3  | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4  | 56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60   | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32   | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12   | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16  | 47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423  | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268  | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217                                       | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20   | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76   | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356  | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0<br>0<br>4  | 76<br>151<br>54<br>22<br>10<br>5<br>5<br>2   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179<br>1,631   |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$25,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$300-\$325,000  | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8                                     | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144<br>64<br>92<br>24<br>24                                       | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4   | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4   | 701<br>463<br>97<br>43<br>17<br>11<br>3<br>3<br>2  | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4   | 56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60<br>68   | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32   | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12<br>8  | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16<br>12  | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355  | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188   | 1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126  | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9  | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36   | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308   | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0  | 76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0  | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7   | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179<br>1,631<br>1,249  |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$230-\$325,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12  | 288<br>540<br>216<br>144<br>64<br>92<br>24<br>24<br>12<br>8   | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4   | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8  | 701<br>463<br>97<br>43<br>17<br>11<br>3<br>3   | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>4<br>0                                    | 56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60   | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32   | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12   | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16  | 47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423  | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268  | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217                                       | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20   | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76   | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356  | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0<br>0<br>4<br>0   | 76<br>151<br>54<br>22<br>10<br>5<br>5<br>2   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179<br>1,631   |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$25,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$305-\$350,000 \$350-\$400,000  | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8<br>28                               | 288<br>540<br>216<br>144<br>64<br>92<br>24<br>22<br>4<br>12<br>8  | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4<br>16<br>12                             | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4<br>0  | 701<br>463<br>97<br>43<br>17<br>11<br>3<br>3<br>2<br>1<br>3  | 760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>4  | 56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60<br>68<br>88                                   | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34   | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24   | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12<br>8  | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16<br>12<br>28  | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473   | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263  | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126<br>159                         | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9  | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48   | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308<br>460  | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0<br>0<br>4<br>0<br>0  | 76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0<br>0   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5  | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179<br>1,631<br>1,249<br>1,720   |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$150-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$25,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$305-\$325,000 \$305-\$350,000 \$305-\$350,000 \$305-\$350,000 \$400,5500,000 \$500-\$600,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8<br>28<br>8<br>4<br>0                | 288<br>540<br>216<br>144<br>64<br>92<br>24<br>24<br>12<br>8<br>4<br>0<br>0                                    | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4<br>16<br>12<br>8<br>0                   | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4<br>0<br>0<br>0                                | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>11<br>3<br>3<br>2<br>1<br>3<br>2                           | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>0<br>0                               | 56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52<br>55<br>36<br>26   | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60<br>68<br>88<br>60<br>32<br>12                 | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34<br>40<br>37<br>27                           | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24<br>15<br>3<br>0                         | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12<br>8<br>12<br>4<br>0                        | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16<br>12<br>28<br>28<br>4<br>0                              | 47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473<br>435<br>175<br>84  | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263<br>162<br>55<br>28                                 | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126<br>159<br>114<br>33<br>14      | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9<br>7<br>2<br>0                                   | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48<br>68<br>52<br>24                               | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308<br>460<br>512<br>208<br>132                                   | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0<br>0<br>4<br>0<br>0<br>0<br>0  | 76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0<br>0<br>0<br>0   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5<br>2   | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179<br>1,631<br>1,249<br>1,720<br>1,535<br>641<br>348                                      |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$155-\$175,000 \$205-\$225,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,5350,000 \$350-\$400,000 \$400-\$500,000 \$500-\$600,000 \$600-\$700,000  | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8<br>28<br>8<br>4<br>0<br>0           | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144<br>64<br>92<br>24<br>12<br>8<br>4<br>0<br>0<br>0              | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4<br>16<br>12<br>8<br>0<br>0              | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4<br>0<br>0<br>0                                | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>11<br>3<br>3<br>2<br>1<br>1<br>3<br>2                      | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>0<br>0<br>0                          | 56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52<br>55<br>36<br>26<br>20                                       | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60<br>68<br>88<br>60<br>32<br>12<br>12           | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34<br>40<br>37<br>27<br>11                     | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24<br>15<br>3<br>0                         | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12<br>8<br>12<br>4<br>0<br>0                   | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16<br>12<br>28<br>28<br>4<br>0                              | 47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473<br>435<br>175<br>84<br>39  | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263<br>162<br>55<br>28<br>11                           | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126<br>159<br>114<br>33<br>14<br>2 | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9<br>7<br>2<br>0<br>0                              | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48<br>68<br>52<br>24<br>24                         | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308<br>460<br>512<br>208<br>132<br>80                             | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0<br>0<br>4<br>0<br>0<br>0<br>0<br>0   | 76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0<br>0<br>0<br>0<br>0  | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5<br>2   | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179<br>1,631<br>1,249<br>1,720<br>1,535<br>641<br>348<br>199                               |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$255,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$350-\$400,000 \$400-\$500,000 \$600-\$700,000 \$700-\$800,000   | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8<br>28<br>8<br>4<br>0<br>0           | 288<br>540<br>216<br>144<br>64<br>92<br>24<br>24<br>22<br>8<br>4<br>0<br>0<br>0<br>0                          | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4<br>16<br>12<br>8<br>0<br>0<br>0         | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4<br>0<br>0<br>0<br>0                           | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>11<br>3<br>2<br>1<br>3<br>2<br>1<br>1<br>0<br>0            | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0                     | 874<br>3%<br>56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52<br>55<br>36<br>26<br>20<br>15                    | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60<br>68<br>88<br>60<br>32<br>12<br>12<br>4      | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34<br>40<br>37<br>27<br>11<br>5                | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24<br>15<br>3<br>0<br>0                    | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12<br>8<br>12<br>4<br>0<br>0<br>0              | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16<br>12<br>28<br>28<br>4<br>0<br>0                         | 47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473<br>435<br>175<br>84<br>39<br>39                                    | 5,652<br>24%<br>199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263<br>162<br>55<br>28<br>111<br>5     | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126<br>159<br>114<br>33<br>14<br>2 | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9<br>7<br>2<br>0<br>0                              | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48<br>68<br>52<br>24<br>24<br>8                    | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308<br>460<br>512<br>208<br>132<br>80<br>28                       | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0<br>0<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                   | 302<br>24%<br>76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0<br>0<br>0<br>0<br>0<br>0   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5<br>2<br>1<br>0<br>0                              | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>5,422<br>4,367<br>3,272<br>1,631<br>1,249<br>1,720<br>1,535<br>641<br>348<br>199<br>105  |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$225-\$250,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$300-\$325,000 \$300-\$300,000 \$400-\$500,000 \$500-\$600,000 \$700-\$800,000 \$800-\$900,000 \$800-\$900,000           | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16  | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8<br>8<br>4<br>0<br>0<br>0            | 288<br>540<br>216<br>144<br>64<br>22<br>24<br>22<br>8<br>4<br>0<br>0<br>0<br>0<br>0                           | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4<br>16<br>12<br>8<br>0<br>0<br>0         | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4<br>0<br>0<br>0<br>0<br>0                      | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>111<br>3<br>3<br>2<br>1<br>1<br>3<br>2<br>1<br>1<br>0<br>0 | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0                | 874<br>3%<br>56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52<br>55<br>36<br>26<br>20<br>15<br>10              | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>188<br>116<br>60<br>68<br>88<br>60<br>32<br>12<br>12<br>4<br>0 | 1,735<br>2%<br>1119<br>5559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34<br>40<br>37<br>27<br>111<br>5             | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24<br>15<br>3<br>0<br>0<br>0               | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12<br>8<br>12<br>4<br>0<br>0<br>0<br>0         | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16<br>12<br>28<br>28<br>4<br>0<br>0<br>0                    | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473<br>435<br>175<br>84<br>39<br>39<br>13               | 5,652<br>24%<br>199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263<br>162<br>55<br>28<br>11<br>5<br>3 | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126<br>159<br>114<br>33<br>14<br>2 | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9<br>7<br>2<br>0<br>0                              | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48<br>68<br>52<br>24<br>24<br>24<br>8              | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>424<br>356<br>308<br>460<br>512<br>208<br>132<br>80<br>28<br>28                        | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>12<br>0<br>0<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                   | 302<br>24%<br>76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0<br>0<br>0<br>0<br>0<br>0   | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5<br>2<br>1<br>0<br>0                              | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>1,631<br>1,249<br>1,720<br>1,535<br>641<br>348<br>199<br>105<br>61                                    |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$225,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325-\$350,000 \$350-\$400,000 \$400-\$500,000 \$500-\$600,000 \$600-\$7700,000 \$700-\$800,000 \$900-\$1,000,000 Over \$1,000,000 | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16<br>20<br>0<br>0<br>0<br>0                    | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8<br>28<br>8<br>4<br>0<br>0<br>0<br>0 | 288<br>540<br>216<br>144<br>64<br>92<br>24<br>24<br>24<br>22<br>8<br>4<br>0<br>0<br>0<br>0<br>0               | 1,551<br>2,711<br>57%<br>8884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4<br>16<br>12<br>8<br>0<br>0<br>0        | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4<br>0<br>0<br>0<br>0<br>0                      | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>111<br>3<br>3<br>2<br>1<br>1<br>0<br>0<br>0                | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0                | 874<br>3%<br>56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52<br>55<br>36<br>26<br>20<br>15<br>10<br>41        | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>68<br>88<br>60<br>32<br>12<br>12<br>4<br>0                     | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34<br>40<br>37<br>27<br>11<br>5<br>5<br>3<br>7 | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24<br>15<br>3<br>0<br>0<br>0               | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>24<br>12<br>8<br>12<br>4<br>0<br>0<br>0<br>0<br>0          | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>12<br>16<br>12<br>28<br>4<br>0<br>0<br>0<br>0                           | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473<br>435<br>175<br>84<br>39<br>39<br>39<br>13<br>24   | 5,652<br>24%<br>199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263<br>162<br>55<br>28<br>11<br>5<br>3 | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126<br>159<br>114<br>33<br>14<br>2 | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>7<br>2<br>0<br>0<br>0<br>0<br>0                                      | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48<br>68<br>52<br>24<br>24<br>8<br>4<br>0          | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308<br>460<br>512<br>208<br>132<br>80<br>28<br>28<br>2112         | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>0<br>0<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 302<br>24%<br>76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5<br>2<br>1<br>0<br>0                              | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>2,179<br>1,631<br>1,720<br>1,720<br>1,535<br>641<br>348<br>199<br>105<br>61<br>190                    |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$25,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$350-\$400,000 \$400-\$500,000 \$600-\$700,000 \$700-\$800,000 \$900-\$1,000,000 Over \$1,000,000 Affordable sales**      | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16<br>20<br>0<br>0<br>0<br>0<br>0<br>0<br>1,896 | 1,775 4,123 43%  520 1,148 320 296 172 96 172 8 24 12 8 4 0 0 0 0 2,5552  | 395<br>2,173<br>18%<br>288<br>540<br>216<br>144<br>92<br>24<br>12<br>8<br>4<br>0<br>0<br>0<br>0<br>0<br>1,344 | 1,551<br>2,711<br>57%<br>884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>12<br>8<br>0<br>0<br>0<br>0<br>0<br>1,720 | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>224<br>16<br>20<br>8<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>111<br>3<br>3<br>2<br>1<br>1<br>0<br>0<br>0<br>0<br>1,304  | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 874<br>3%<br>56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52<br>55<br>36<br>26<br>20<br>15<br>10<br>41<br>799 | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>116<br>60<br>68<br>88<br>60<br>32<br>12<br>4<br>0<br>0<br>2,392       | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34<br>40<br>37<br>27<br>11<br>5<br>3<br>7      | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24<br>15<br>3<br>0<br>0<br>0<br>0<br>2,617 | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>68<br>24<br>12<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>3,020 | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>28<br>12<br>16<br>12<br>28<br>28<br>4<br>0<br>0<br>0<br>0<br>0<br>1,556 | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473<br>435<br>175<br>84<br>39<br>39<br>13<br>24<br>3262 | 199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263<br>162<br>55<br>28<br>11<br>5<br>3<br>5<br>6575    | 1022<br>3130<br>1830<br>1830<br>1887<br>891<br>689<br>478<br>306<br>217<br>126<br>159<br>114<br>33<br>14<br>2<br>1    | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9<br>7<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>3,837 | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48<br>68<br>52<br>24<br>24<br>8<br>4<br>0<br>3,160 | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308<br>460<br>512<br>208<br>132<br>80<br>28<br>28<br>112<br>6,840 | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>0<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 302<br>24%<br>76<br>151<br>54<br>22<br>10<br>5<br>5<br>5<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5<br>2<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>2,676 | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>3,272<br>2,179<br>1,631<br>1,249<br>1,720<br>1,535<br>641<br>348<br>199<br>105<br>61<br>190<br>61,458 |
| Affordable sales** Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$225,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325-\$350,000 \$350-\$400,000 \$400-\$500,000 \$500-\$600,000 \$600-\$7700,000 \$700-\$800,000 \$900-\$1,000,000 Over \$1,000,000 | 2,956<br>17%<br>200<br>996<br>336<br>228<br>136<br>72<br>80<br>24<br>20<br>16<br>16<br>20<br>0<br>0<br>0<br>0                    | 1,775<br>4,123<br>43%<br>520<br>1,148<br>320<br>296<br>172<br>96<br>28<br>24<br>12<br>8<br>28<br>8<br>4<br>0<br>0<br>0<br>0 | 288<br>540<br>216<br>144<br>64<br>92<br>24<br>24<br>24<br>22<br>8<br>4<br>0<br>0<br>0<br>0<br>0               | 1,551<br>2,711<br>57%<br>8884<br>560<br>92<br>112<br>24<br>48<br>8<br>16<br>4<br>16<br>12<br>8<br>0<br>0<br>0        | 900<br>1,389<br>65%<br>264<br>396<br>76<br>48<br>24<br>16<br>20<br>8<br>4<br>0<br>0<br>0<br>0<br>0                      | 1,720<br>59%<br>701<br>463<br>97<br>43<br>17<br>111<br>3<br>3<br>2<br>1<br>1<br>0<br>0<br>0                | 2,023<br>31%<br>760<br>636<br>140<br>64<br>52<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0                | 874<br>3%<br>56<br>241<br>204<br>176<br>122<br>100<br>88<br>57<br>67<br>38<br>52<br>55<br>36<br>26<br>20<br>15<br>10<br>41        | 2,773<br>4%<br>224<br>860<br>524<br>500<br>284<br>160<br>68<br>88<br>60<br>32<br>12<br>12<br>4<br>0                     | 1,735<br>2%<br>119<br>559<br>366<br>262<br>152<br>120<br>71<br>70<br>32<br>32<br>34<br>40<br>37<br>27<br>11<br>5<br>5<br>3<br>7 | 2,806<br>21%<br>892<br>1,105<br>344<br>199<br>77<br>51<br>34<br>22<br>11<br>13<br>24<br>15<br>3<br>0<br>0<br>0               | 3,240<br>27%<br>456<br>1,268<br>532<br>392<br>204<br>168<br>24<br>12<br>8<br>12<br>4<br>0<br>0<br>0<br>0<br>0          | 1,332<br>21%<br>312<br>844<br>232<br>116<br>52<br>56<br>12<br>16<br>12<br>28<br>4<br>0<br>0<br>0<br>0                           | 4,003<br>4%<br>47<br>193<br>283<br>411<br>506<br>634<br>644<br>544<br>423<br>355<br>473<br>435<br>175<br>84<br>39<br>39<br>39<br>13<br>24   | 5,652<br>24%<br>199<br>1540<br>1227<br>1194<br>824<br>677<br>546<br>368<br>268<br>188<br>263<br>162<br>55<br>28<br>11<br>5<br>3 | 8,834<br>32%<br>1022<br>3130<br>1830<br>1387<br>891<br>689<br>478<br>306<br>217<br>126<br>159<br>114<br>33<br>14<br>2 | 3,971<br>42%<br>1,527<br>1,502<br>441<br>251<br>116<br>99<br>53<br>21<br>20<br>9<br>7<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>3,837 | 3,158<br>15%<br>284<br>1,140<br>592<br>552<br>304<br>288<br>164<br>92<br>76<br>36<br>48<br>68<br>52<br>24<br>24<br>8<br>4<br>0          | 9,088<br>9%<br>604<br>1,868<br>1,572<br>1,496<br>1,300<br>916<br>716<br>424<br>356<br>308<br>460<br>512<br>208<br>132<br>80<br>28<br>28<br>2112         | 3,349<br>56%<br>1,724<br>732<br>180<br>108<br>20<br>0<br>0<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 302<br>24%<br>76<br>151<br>54<br>22<br>10<br>5<br>5<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 2,785<br>55%<br>1,092<br>1,116<br>245<br>152<br>71<br>49<br>22<br>18<br>11<br>7<br>5<br>2<br>1<br>0<br>0                              | 70,997<br>27%<br>12,251<br>20,988<br>9,903<br>8,153<br>5,422<br>4,367<br>2,179<br>1,631<br>1,720<br>1,720<br>1,535<br>641<br>348<br>199<br>105<br>61<br>190                    |

Denotes affordable detached house sales.

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Sales under a buyer's maximum borrowing capacity.

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

Table 4 **Queensland**Detached house price

Multiple incomes

|                        | 2001       |                   |                  | 2006       |                   |                  |
|------------------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                        |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities         | Average \$ | income            | incomes          | Average \$ | income            | 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              |
| lpswich                | \$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              |
| Total/average          | \$159,028  | \$58,949          | 2.7              | \$377,406  | \$73,494          | 5.1              |

Detached house sales on allotments under 2,000 sqm.

Table 5 Queensland Attached dwelling sales UDIA/Matusik affordability measure

| Municipalities         | 2001         |                         | 2006                          |                  |                |                         |
|------------------------|--------------|-------------------------|-------------------------------|------------------|----------------|-------------------------|
| •                      | % affordable | Affordability rating*** | Total attached dwelling sales | Affordable sales | % affordable** | Affordability rating*** |
| 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              |
| Total/average          | 77%          | Affordable              | 36,147                        | 16,779           | 46%            | Some constraints        |

<sup>\*\*</sup> 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

|                        | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | capacity  |
|------------------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities         | 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 |
| lpswich                | 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 |
| Total/average**        | 37,956   | \$162,656 | \$207,837  | 36,147   | \$285,286 | \$315,926  | 192%                | \$248,664    | \$274,138 |

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

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

Table 7

Queensland

Attached dwelling sales by price group/affordablility

Municipalities Hervey Bay/Maryborough **Brisbane Outer** Gold Coast Pine Rive Price points Under \$100.000 \$100-\$150,000 32 1.751 \$150-\$175,000 1.742 124 152 \$175-\$200,000 52 48 2.192 \$200-\$225,000 196 2.858 \$225-\$250,000 1,228 3,745 \$250-\$275.000 251 3.249 \$275-\$300,000 1,080 2,926 60 104 \$300-\$325,000 2,405 56 \$325-\$350.000 Δ 2.124 Λ \$350-\$400,000 1,104 3,588 \$400-\$500.000 1.304 3.642 40 20 \$500-\$600,000 Λ 1,897 \$600-\$700,000 1,078 \$700-\$800.000 Λ \$800-\$900,000 \$900-\$1,000,000 Over \$1,000,000 1,124 Affordable sales\*\* 1.644 2,814 1,387 1,388 1,004 4,256 16.779 1.804 2,405 2,150 1,248 612 Total sales 2.464 1.272 6.260 11.944 404 36.147 70% 68% 72% 75% % affordable\*\*\* 67% 63% 61% 83% 84% 56% 30% 14% 27% 6% 33% 28% 45% 58% 65% 80% 47% 36% 46% Under \$100,000 6,972 264 68 36 88 \$100-\$150.000 3.920 12 9.876 36 \$150-\$175,000 1.648 4,200 246 127 \$175-\$200,000 1,124 3,443 \$200-\$225,000 2,514 \$225-\$250,000 2,458 20 28 24 \$250-\$275,000 1.716 \$275-\$300,000 1,141 \$300-\$325,000 \$325-\$350,000 \$350-\$400,000 1,053 \$400-\$500.000 1.103 \$500-\$600,000 \$600-\$700,000 \$700-\$800,000 \$800-\$900,000 Ω Ω \$900-\$1,000,000 Over \$1,000,000 1,632 Affordable sales\*\* 1.160 6,132 2,565 1.877 9,900 29,174 2.164 Total sales 1.436 1.132 1.128 7.940 2.785 2.067 14.092 161 37.956 95% 88% 75% 95% 77% % affordable 86% 83% 86% 97% 48% 68% 92% 80% 92% 91% 92% 81% 70% 98%

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

Denotes affordable attached dwelling sales.

<sup>\*\*</sup> Sales under a buyer's maximum borrowing capacity.

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

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

|                        | 2001       |                   |                  | 2006       |                   |                  |
|------------------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                        |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities         | 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              |
| lpswich                | \$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              |
| Total/average          | \$207,837  | \$58,949          | 3.5              | \$315,926  | \$73,494          | 4.3              |

Table 9a **Queensland - Brisbane** Area definitions

|                | Matricies        | Postcodes |                 | Matricies          | Postcodes |                | Matricies          | Postcodes |
|----------------|------------------|-----------|-----------------|--------------------|-----------|----------------|--------------------|-----------|
| 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      |                 | Murarrie           | 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      |
|                | Stories Corrier  | 4120      |                 | Galisbui y         | 4107      |                | LUIA               | 41/9      |

| Taringa       | 4068 | Seven Hills      | 4170 | Lytton                       | 4178         |
|---------------|------|------------------|------|------------------------------|--------------|
| Teneriffe     | 4005 | St Johns Wood    | 4060 | Macgregor                    | 4109         |
| Toowong       | 4066 | Stafford         | 4053 | Mackenzie                    | 4156         |
| Torwood       | 4066 | Stafford Heights | 4053 | Manly                        | 4179         |
| West End      | 4101 | Tarragindi       | 4121 | Manly West                   | 4179         |
| Wilston       | 4051 | Tennyson         | 4105 | Middle Park                  | 4074         |
| Windsor       | 4030 | The Gap          | 4061 | Moggill                      | 4070         |
| Woolloongabba | 4102 | Tingalpa         | 4173 | Moreton Island               | 4025         |
| Yeronga       | 4104 | Toombul          | 4012 | Mount Crosby                 | 4306         |
|               |      | Wavell Heights   | 4012 | Mount Nebo                   | 4520         |
|               |      | Wellers Hill     | 4121 | Mount Ommaney                | 4074         |
|               |      | Whinstanes       | 4007 | Myrtletown                   | 4008         |
|               |      | Wooloowin        | 4030 | North Booval                 | 4304         |
|               |      | Yeerongpilly     | 4105 | 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         |
|               |      |                  |      | Runcom                       | 4113         |
|               |      |                  |      | Sandgate                     | 4017         |
|               |      |                  |      | Seventeen Mile Rocks         | 4073         |
|               |      |                  |      | Sherwood                     | 4075         |
|               |      |                  |      | Shorncliffe<br>Sinnamon Park | 4017         |
|               |      |                  |      |                              | 4073         |
|               |      |                  |      | Stretton                     | 4116         |
|               |      |                  |      | Sumner                       | 4074         |
|               |      |                  |      | Sunnybank                    | 4109         |
|               |      |                  |      | Sunnybank Hills              | 4109<br>4018 |
|               |      |                  |      | Taigum                       |              |
|               |      |                  |      | Upper Brookfield             | 4069<br>4055 |
|               |      |                  |      | Upper Kedron                 |              |
|               |      |                  |      | Upper Mount Gravatt          | 4122<br>4355 |
|               |      |                  |      | Virginia<br>Wacol            | 4076         |
|               |      |                  |      |                              | 4154         |
|               |      |                  |      | Wakerley<br>Westlake         | 4074         |
|               |      |                  |      | Whites Hill                  | 4152         |
|               |      |                  |      | Willawong                    | 4110         |
|               |      |                  |      |                              | 4110         |
|               |      |                  |      | Wishart<br>Wynnum            | 4178         |
|               |      |                  |      | Wynnum Central               | 4178         |
|               |      |                  |      | Wynnum North                 | 4178         |
|               |      |                  |      | Wymmun West                  | 4178         |
|               |      |                  |      | Zillmere                     | 4034         |
|               | ı    |                  | I    | ZIIIIIEIE                    | 4034         |

Table 9b **Queensland - remaining**Area definitions

|                        | ABS               | RP Data           | Postcodes  |
|------------------------|-------------------|-------------------|--|
| 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   |
|                        | •                 | . , ,             |  |

Matusik Property Insights, RP Data & Australian Bureau of Statistics - June 2007.

Table 1 South Australia Detached house sales\* UDIA/Matusik affordability measure

| Municipalities  | 2001         |                         | 2006               |                  |                |                         |
|-----------------|--------------|-------------------------|--------------------|------------------|----------------|-------------------------|
|                 | % affordable | Affordability rating*** | Total house sales* | Affordable sales | % affordable** | Affordability rating*** |
| 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              |
| Total/average   | 86%          | Affordable              | 23,591             | 12,256           | 52%            | Affordable              |

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm

<sup>\*\*</sup> 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

|                 | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | Borrowing capacity |  |
|-----------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|--------------------|--|
| Municipalities  | 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          |  |
| Total/average** | 26,269   | \$151,259 | \$169,392  | 23,591   | \$272,372 | \$304,727  | 186%                | \$250,876    | \$270,565          |  |

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

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

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

|  | Munici   | palities   |  |  |  |   |   |  |  | 1   |
|--|--|--|--|--|--|---|---|--|--|---|
| Price points   | Iron Triangle  | Mount Gambier  | Murray Bridge  | Port Lincoln   | Riverland  | Adelaide Hills  | Adelaide Inner  | Adelaide Middle  | Adelaide Outer   | Total   |
| 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   |
| Affordable sales**   | 1,092  | 634  | 260  | 237  | 282  | 365   | 2,417   | 3,490  | 3,479  | 12,256  |
| Total sales % affordable***  | 1,177<br>93%   | 772<br>82%   | 353<br>74%   | 342<br>69%   | 367<br>77%   | 821<br>44%  | 7,216<br>33%  | 7,301<br>48%   | 5,242<br>66%   | 23,591<br>52%   |
| % alloruable   | 93%  | 0270   | 1470   | 0970   | 1170   | 4470  | <b>33</b> 70  | 4070   | 00%  | JZ 76   |
|  |  |  |  |  |  |   |   |  |  |   |
| 2004   |  |  |  |  |  |   |   |  |  |   |
| 2001<br>Under \$100,000  | 041  | 412  | 290  | 171  | 262  | 106   | 270   | 1 102  | 2 212  | 5 055   |
| Under \$100,000  | 941  | 412  | 289  | 171  | 263  | 106   | 378   | 1,183  | 2,212  | 5,955<br>7 800  |
| Under \$100,000<br>\$100-\$150,000   | 144  | 300  | 100  | 130  | 99   | 341   | 1,364   | 3,003  | 2,319  | 7,800   |
| Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000  | 144<br>22  | 300<br>73  | 100<br>21  | 130<br>40  | 99<br>14   | 341<br>165  | 1,364<br>1,124  | 3,003<br>1,202   | 2,319<br>540   | 7,800<br>3,201  |
| Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000<br>\$175-\$200,000   | 144<br>22<br>15  | 300<br>73<br>40  | 100<br>21<br>3   | 130<br>40<br>14  | 99<br>14<br>13   | 341<br>165<br>115   | 1,364<br>1,124<br>1,042   | 3,003<br>1,202<br>813  | 2,319<br>540<br>311  | 7,800<br>3,201<br>2,366   |
| Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000<br>\$175-\$200,000<br>\$200-\$225,000  | 144<br>22<br>15<br>3   | 300<br>73<br>40<br>14  | 100<br>21<br>3<br>1  | 130<br>40<br>14<br>9   | 99<br>14<br>13<br>3  | 341<br>165<br>115<br>50   | 1,364<br>1,124  | 3,003<br>1,202   | 2,319<br>540<br>311<br>146   | 7,800<br>3,201<br>2,366<br>1,433  |
| Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$25,000  | 144<br>22<br>15  | 300<br>73<br>40  | 100<br>21<br>3   | 130<br>40<br>14  | 99<br>14<br>13   | 341<br>165<br>115   | 1,364<br>1,124<br>1,042<br>696  | 3,003<br>1,202<br>813<br>511   | 2,319<br>540<br>311  | 7,800<br>3,201<br>2,366   |
| Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000<br>\$175-\$200,000<br>\$200-\$225,000<br>\$225-\$250,000<br>\$250-\$275,000  | 144<br>22<br>15<br>3   | 300<br>73<br>40<br>14<br>10  | 100<br>21<br>3<br>1  | 130<br>40<br>14<br>9   | 99<br>14<br>13<br>3<br>0   | 341<br>165<br>115<br>50<br>40   | 1,364<br>1,124<br>1,042<br>696<br>806   | 3,003<br>1,202<br>813<br>511<br>355  | 2,319<br>540<br>311<br>146<br>103  | 7,800<br>3,201<br>2,366<br>1,433<br>1,325   |
| Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$25,000  | 144<br>22<br>15<br>3<br>1  | 300<br>73<br>40<br>14<br>10  | 100<br>21<br>3<br>1<br>2   | 130<br>40<br>14<br>9<br>8  | 99<br>14<br>13<br>3<br>0   | 341<br>165<br>115<br>50<br>40<br>37   | 1,364<br>1,124<br>1,042<br>696<br>806<br>626  | 3,003<br>1,202<br>813<br>511<br>355<br>270   | 2,319<br>540<br>311<br>146<br>103<br>58  | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000  |
| Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000<br>\$175-\$200,000<br>\$200-\$225,000<br>\$225-\$250,000<br>\$255-\$275,000<br>\$275-\$300,000   | 144<br>22<br>15<br>3<br>1<br>1   | 300<br>73<br>40<br>14<br>10<br>1   | 100<br>21<br>3<br>1<br>2<br>0  | 130<br>40<br>14<br>9<br>8<br>6<br>7  | 99<br>14<br>13<br>3<br>0<br>1  | 341<br>165<br>115<br>50<br>40<br>37<br>16   | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484   | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169  | 2,319<br>540<br>311<br>146<br>103<br>58<br>31  | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709   |
| Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$250,000<br>\$250.\$275,000<br>\$275.\$300,000<br>\$300.\$325,000  | 144<br>22<br>15<br>3<br>1<br>1<br>0  | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2   | 100<br>21<br>3<br>1<br>2<br>0<br>0   | 130<br>40<br>14<br>9<br>8<br>6<br>7  | 99<br>14<br>13<br>3<br>0<br>1<br>1   | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15   | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388  | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164   | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14  | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584  |
| Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$250,000<br>\$250.\$275,000<br>\$275.\$300,000<br>\$300.\$325,000<br>\$325.\$350,000   | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0   | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2   | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0  | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1   | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>0<br>0   | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6  | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272   | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110  | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14  | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399   |
| Under \$100,000<br>\$100.\$150,000<br>\$159.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$250,000<br>\$225.\$250,000<br>\$275.\$300,000<br>\$375.\$300,000<br>\$380.\$325,000<br>\$350.\$400,000<br>\$400.\$500,000   | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0   | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2<br>1<br>1<br>0<br>0   | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0   | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2  | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>0<br>0<br>0<br>0   | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5   | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142                                      | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40                                    | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2  | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184  |
| Under \$100,000<br>\$100.\$150,000<br>\$175.\$200,000<br>\$175.\$200,000<br>\$205.\$255,000<br>\$225.\$250,000<br>\$225.\$250,000<br>\$275.\$300,000<br>\$300.\$325,000<br>\$300.\$325,000<br>\$350.\$400,000<br>\$400.\$500,000<br>\$600.\$700,000  | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0  | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2<br>1<br>1<br>0<br>0   | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0   | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2<br>1   | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>0<br>0<br>0<br>0<br>0  | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5<br>2<br>0                                 | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142<br>66                                | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40<br>23                              | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2  | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184<br>90                                  |
| Under \$100,000<br>\$100.\$150,000<br>\$175.\$200,000<br>\$205.\$225,000<br>\$225.\$250,000<br>\$225.\$250,000<br>\$225.\$250,000<br>\$275.\$300,000<br>\$300.\$325,000<br>\$330.\$350,000<br>\$330.\$400,000<br>\$400.\$500,000<br>\$500.\$600,000<br>\$700.\$800,000   | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0   | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2<br>1<br>1<br>0<br>0<br>0                                      | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2<br>1<br>0  | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0   | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5<br>2<br>0                                 | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142<br>66<br>54                          | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40<br>23<br>7                         | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2<br>1                                   | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184<br>90<br>62                            |
| Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$250,000<br>\$225.\$250,000<br>\$225.\$275,000<br>\$275.\$300,000<br>\$300.\$325,000<br>\$325.\$350,000<br>\$305.\$350,000<br>\$300.\$300,000<br>\$400.\$500,000<br>\$500.\$600,000<br>\$700.\$800,000<br>\$800.\$900,000  | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2<br>1<br>1<br>0<br>0<br>0<br>0                                 | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2<br>1<br>0<br>0   | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0                                    | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5<br>2<br>0<br>1                            | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142<br>66<br>54<br>24                    | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40<br>23<br>7                         | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2<br>1<br>0<br>0                         | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184<br>90<br>62<br>34                      |
| Under \$100,000<br>\$100.\$150,000<br>\$175.\$200,000<br>\$205.\$250,000<br>\$225.\$250,000<br>\$225.\$250,000<br>\$225.\$250,000<br>\$225.\$320,000<br>\$300.\$325,000<br>\$300.\$325,000<br>\$300.\$325,000<br>\$300.\$325,000<br>\$300.\$320,000<br>\$400.\$500,000<br>\$400.\$500,000<br>\$600.\$700,000<br>\$700.\$800,000<br>\$900.\$1,000,000   | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2<br>1<br>1<br>0<br>0<br>0<br>0                                 | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2<br>1<br>0<br>0<br>0                                    | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5<br>2<br>0<br>1<br>1<br>0<br>0             | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142<br>66<br>54<br>24<br>2               | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40<br>23<br>7<br>9                    | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2<br>1<br>0<br>0                         | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184<br>90<br>62<br>34<br>3                 |
| Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$1515.\$150,000 \$1515.\$250,000 \$2175.\$200,000 \$220.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$2350.\$250,000 \$330.\$250,000 \$350.\$400,000 \$400.\$500,000 \$500.\$500,000 \$500.\$500,000 \$700.\$800,000 \$700.\$800,000 \$900.\$100,000 \$700.\$800,000 \$700.\$800,000 \$700.\$900,000 \$700.\$800,000 \$700.\$1,000,000 \$700.\$00,000 | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0                       | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2<br>1<br>0<br>0<br>0                                    | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5<br>2<br>0<br>1<br>1<br>0<br>0             | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142<br>66<br>54<br>24<br>2               | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40<br>23<br>7<br>9<br>1               | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2<br>1<br>0<br>0<br>0                    | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184<br>90<br>62<br>34<br>3                 |
| Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$1515.000 \$1515.75,000 \$15175,200,000 \$20175.\$200,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$300.\$325,000 \$3325,350,000 \$3325.\$350,000 \$3505.\$400,000 \$400.\$500,000 \$500.\$600,000 \$500.\$600,000 \$700.\$800,000 \$800.\$900,000 \$900.\$1,000,000 \$900.\$1,000,000 \$000.\$700.\$000,000 \$000.\$000.\$000.\$000.\$000.\$00   | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>1<br>2<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>849 | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>3 <b>72</b> | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5<br>2<br>0<br>1<br>1<br>0<br>0<br>0<br>817 | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142<br>66<br>54<br>24<br>2<br>8<br>6,036 | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40<br>23<br>7<br>9<br>1<br>4<br>7,067 | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2<br>1<br>0<br>0<br>0<br>0<br>0<br>5,528 | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184<br>90<br>62<br>34<br>3<br>12<br>22,600 |
| Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$1515.\$150,000 \$1515.\$250,000 \$2175.\$200,000 \$220.\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$2350.\$250,000 \$330.\$250,000 \$350.\$400,000 \$400.\$500,000 \$500.\$500,000 \$500.\$500,000 \$700.\$800,000 \$700.\$800,000 \$900.\$100,000 \$700.\$800,000 \$700.\$800,000 \$700.\$900,000 \$700.\$800,000 \$700.\$1,000,000 \$700.\$00,000 | 144<br>22<br>15<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     | 300<br>73<br>40<br>14<br>10<br>1<br>1<br>2<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0                       | 100<br>21<br>3<br>1<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | 130<br>40<br>14<br>9<br>8<br>6<br>7<br>1<br>0<br>3<br>2<br>1<br>0<br>0<br>0                                    | 99<br>14<br>13<br>3<br>0<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | 341<br>165<br>115<br>50<br>40<br>37<br>16<br>15<br>6<br>5<br>2<br>0<br>1<br>1<br>0<br>0             | 1,364<br>1,124<br>1,042<br>696<br>806<br>626<br>484<br>388<br>272<br>422<br>438<br>142<br>66<br>54<br>24<br>2               | 3,003<br>1,202<br>813<br>511<br>355<br>270<br>169<br>164<br>110<br>123<br>106<br>40<br>23<br>7<br>9<br>1               | 2,319<br>540<br>311<br>146<br>103<br>58<br>31<br>14<br>10<br>8<br>2<br>1<br>0<br>0<br>0                    | 7,800<br>3,201<br>2,366<br>1,433<br>1,325<br>1,000<br>709<br>584<br>399<br>562<br>550<br>184<br>90<br>62<br>34<br>3                 |

Denotes affordable detached house sales.

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

\*Deteched house sales on allobments 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.

Table 4
South Australia
Detached house price
Multiple incomes

|                 | 2001       |                   |                  | 2006       |                   |                  |
|-----------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                 |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities  | Average \$ | income            | incomes          | Average \$ | income            | incomes          |
| 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              |
| Total/average   | \$169,392  | \$59,474          | 2.8              | \$304,727  | \$72,574          | 4.2              |

Detached house sales on allotments under 2,000 sqm.

Table 5 South Australia Attached dwelling sales UDIA/Matusik affordability measure

| Municipalities  | 2001         |                         | 2006                          |                  |                |                         |
|-----------------|--------------|-------------------------|-------------------------------|------------------|----------------|-------------------------|
|                 | % affordable | Affordability rating*** | Total attached dwelling sales | Affordable sales | % affordable** | Affordability rating*** |
| 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              |
| Total/average   | 95%          | Affordable              | 5,547                         | 4,263            | 77%            | Affordable              |

<sup>\*\*</sup> 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

|                 | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | apacity   |
|-----------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities  | 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 |
| Total/average** | 7,037    | \$114,389 | \$131,383  | 5,547    | \$219,552 | \$259,868  | 192%                | \$250,876    | \$270,565 |

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

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

Table 7 South Australia Attached dwelling sales by price group/affordability

|   | Munici  | palities   |  |  |   |  |   |  |   | 1  |
|---|---|--|--|--|---|--|---|--|---|--|
| Price points  | Iron Triangle   | Mount Gambier  | Murray Bridge  | Port Lincoln   | Riverland   | Adelaide Hills   | Adelaide Inner  | Adelaide Middle  | Adelaide Outer  | Total  |
| 2006  | lan.  | 10   | ٥  | ٥  | ٥   | ٥  | 40  | 04   | 4   | 61   |
| Under \$100,000<br>\$100-\$150,000  | 13<br>20  | 10<br>28   | 0  | 0<br>7   | 0<br>7  | 0  | 13<br>317   | 21<br>168  | 4<br>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<br>\$400-\$500,000  | 1<br>0  | 0  | 0  | 6<br>6   | 0   | 2  | 155<br>138  | 85<br>56   | 5<br>2  | 254<br>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   |
|   |   |  |  |  |   |  |   |  |   |  |
| Affordable sales**  | 48  | 82   | 29   | 35   | 17  | 80   | 2,450   | 1,186  | 336   | 4,263  |
| Total sales   | 56  | 89   | 31   | 66   | 20  | 89   | 3,178   | 1,656  | 362   | 5,547  |
|   |   |  |  |  |   |  |   | ,  |   |  |
| Total sales<br>% affordable***  | 56  | 89   | 31   | 66   | 20  | 89   | 3,178   | 1,656  | 362   | 5,547  |
| Total sales % affordable***  2001   | 56<br>86%   | 89<br>92%  | 31<br>94%  | 66<br>53%  | 20<br>85%   | 89<br>90%  | 3,178<br>77%  | 1,656<br>72%   | 362<br>93%  | 5,547<br>77%   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000   | 56<br>86%   | 89<br>92%  | 31<br>94%  | 66<br>53%  | 20<br>85%   | 89<br>90%  | 3,178<br>77%  | 1,656<br>72%   | 362<br>93%<br>322   | 5,547<br>77%<br>2,978  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000   | 56<br>86%   | 89<br>92%<br>107<br>29   | 31<br>94%  | 66<br>53%  | 20<br>85%   | 89<br>90%<br>67<br>68  | 3,178<br>77%<br>1,567<br>1,267  | 1,656<br>72%   | 362<br>93%<br>322<br>104  | 5,547<br>77%<br>2,978<br>2,173   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000   | 56<br>86%   | 89<br>92%  | 31<br>94%  | 66<br>53%  | 20<br>85%   | 89<br>90%  | 3,178<br>77%  | 1,656<br>72%<br>851<br>681   | 362<br>93%<br>322   | 5,547<br>77%<br>2,978  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000   | 56<br>86%<br>34<br>3  | 89<br>92%<br>107<br>29<br>5  | 31<br>94%<br>0<br>0  | 66<br>53%<br>16<br>18<br>7   | 20<br>85%<br>14<br>3<br>2   | 89<br>90%<br>67<br>68<br>7   | 3,178<br>77%<br>1,567<br>1,267<br>428   | 1,656<br>72%<br>851<br>681<br>143  | 362<br>93%<br>322<br>104<br>3   | 5,547<br>77%<br>2,978<br>2,173<br>596  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$150,000 \$150-\$150,000 \$175-\$200,000   | 34<br>3<br>1<br>0<br>1  | 89<br>92%<br>107<br>29<br>5<br>2<br>1  | 31<br>94%<br>0<br>0<br>0<br>0<br>0   | 66<br>53%<br>16<br>18<br>7<br>3<br>5   | 20<br>85%<br>14<br>3<br>2<br>0<br>0   | 89<br>90%<br>67<br>68<br>7<br>0<br>3   | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181  | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43  | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0  | 5,547<br>77%<br>2,978<br>2,173<br>596<br>361   |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$150,000 \$155.000 \$175-\$200,000 \$205-\$250,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000   | 34<br>3<br>1<br>0<br>1<br>0<br>0  | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1   | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0  | 66<br>53%<br>16<br>18<br>7<br>3<br>5<br>2  | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0  | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0  | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124   | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25  | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0  | 5,547<br>77%<br>2,978<br>2,173<br>596<br>361<br>245<br>227<br>153  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$155.\$250,000 \$205.\$255,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000  | 56<br>86%<br>34<br>3<br>1<br>0<br>1<br>0<br>0   | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>1<br>0                               | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 16<br>18<br>7<br>3<br>5<br>2<br>2<br>3   | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0   | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0   | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46   | 851<br>681<br>143<br>64<br>44<br>43<br>25<br>12  | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1   | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66  |
| Total sales % affordable***  2001  Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$225-\$25,000 \$225-\$250,000 \$250-\$275,000 \$250-\$275,000 \$300-\$325,000 \$300-\$325,000 \$300-\$325,000   | 56<br>86%<br>34<br>3<br>1<br>0<br>1<br>0<br>0<br>0  | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>1<br>0                               | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1  | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>1  | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0   | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29   | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12  | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0   | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$255-\$275,000 \$275-\$300,000 \$300-\$325,000 \$325-\$350,000   | 56<br>86%<br>34<br>3<br>1<br>0<br>1<br>0<br>0<br>0<br>0   | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>1<br>0<br>1                          | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1  | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>1<br>0<br>0  | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1  | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16   | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>12<br>6   | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0   | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$150,000 \$155-\$150,000 \$175-\$200,000 \$225-\$250,000 \$225-\$250,000 \$225-\$250,000 \$275-\$300,000 \$300-\$325,000 \$330-\$325,000 \$330-\$325,000 \$350-\$400,000   | 34<br>3<br>1<br>0<br>1<br>0<br>0<br>0<br>0  | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>0<br>1<br>0<br>0                     | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0   | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>1<br>0<br>0<br>0   | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1<br>0<br>0  | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35                                       | 851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>12<br>6<br>15   | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0<br>1  | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$150.\$175,000 \$175.\$20,000 \$205.\$255,250,000 \$225.\$250,000 \$225.\$250,000 \$275,5300,000 \$300.\$325,3350,000 \$335.\$350,5400,000 \$400.\$500,000 \$400.\$500,000  | 34<br>3<br>1<br>0<br>1<br>0<br>0<br>0<br>0<br>0   | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>0<br>1<br>0<br>0<br>0                | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 16<br>53%<br>16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0<br>0   | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1<br>0<br>0<br>0   | 1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35<br>40   | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>12<br>6<br>15<br>22                               | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0<br>1<br>0<br>0  | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50<br>62  |
| Total sales % affordable***  2001  Under \$100,000 \$100-\$150,000 \$150-\$157,000 \$155-\$200,000 \$250-\$225,000 \$225-\$250,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$350-\$400,000 \$350-\$400,000 \$500-\$500,000  | 34<br>3<br>1<br>0<br>1<br>0<br>0<br>0<br>0  | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>0<br>1<br>0<br>0                     | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0   | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>1<br>0<br>0<br>0   | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35                                       | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>12<br>6<br>15<br>22<br>8                          | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0<br>1  | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50<br>62<br>22  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$150.\$175,000 \$175.\$20,000 \$205.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275,000 \$00.\$250.\$275,000 \$275.\$300,000 \$300.\$325,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$325.\$350,000 \$350.\$350,000 \$350.\$350,000 \$350.\$350,000  | 34<br>3<br>1<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0  | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>0<br>0<br>0<br>0                     | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0<br>0<br>0   | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                     | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1<br>0<br>0<br>0   | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35<br>40<br>14                           | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>12<br>6<br>15<br>22                               | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0<br>1<br>0<br>0<br>0   | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50<br>62  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.000 \$155.5000 \$225.520,000 \$225.525,000 \$225.525,000 \$225.525,000 \$225.525,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.5275,000 \$250.525,000 \$250.5250,000 \$250.500,000 \$250.500,000 \$250.500,000 \$2500.500,000   | 34<br>3<br>1<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>0<br>0<br>0<br>0<br>0                | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 16<br>53%<br>16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0<br>0<br>0<br>0   | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0  | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35<br>40<br>14<br>12                     | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>6<br>15<br>22<br>8<br>7                           | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0<br>1<br>0<br>0<br>0   | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50<br>62<br>22<br>20  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.000 \$155.050,000 \$205.\$255,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$300.\$325,000 \$350.\$400,000 \$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$500.\$600,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000  | 34<br>3<br>1<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>0<br>1<br>0<br>0<br>0<br>0           | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 16<br>53%<br>16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0<br>0<br>0<br>0<br>0  | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1<br>1<br>0<br>0<br>0<br>0   | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35<br>40<br>14<br>12<br>3                | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>6<br>15<br>22<br>8<br>7<br>3                      | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0<br>1<br>0<br>0<br>0<br>0  | 2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50<br>62<br>22<br>20<br>6                                     |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$000 \$155.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$250.\$255.\$300,000 \$350.\$400,500,000 \$500.\$600,000 \$600.\$700.\$800,900 \$500.\$500.\$600,000 \$600.\$700.\$800,000 \$900.\$100,000 \$700.\$800.\$900,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800.\$800,000 \$7 | 56<br>86%<br>34<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 66<br>53%<br>16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35<br>40<br>14<br>12<br>3<br>3<br>2<br>3 | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>12<br>6<br>15<br>22<br>8<br>7<br>3<br>1<br>0<br>3 | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>1<br>3<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0   | 5,547<br>77%<br>2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50<br>62<br>22<br>20<br>6<br>4<br>4<br>2<br>6 |
| Total sales % affordable***  2001  Under \$100,000 \$100-\$150,000 \$155-\$175,000 \$155-\$175,000 \$155-\$200,000 \$250-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$320-\$25,000 \$325-\$350,000 \$325-\$350,000 \$350-\$400,000 \$350-\$400,000 \$600-\$700,000 \$600-\$700,000 \$900-\$1,000,000 Affordable sales**  | 56<br>86%<br>33<br>1<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 89 92%  107 29 5 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 145                             | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 66<br>53%<br>16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 89<br>90%<br>67<br>68<br>7<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0      | 1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35<br>40<br>14<br>12<br>3<br>3<br>4,037                  | 851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>6<br>15<br>22<br>8<br>7<br>3<br>1<br>0<br>3<br>1,826              | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>3<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 5,547<br>77%<br>2,978<br>2,173<br>596<br>227<br>153<br>66<br>43<br>23<br>50<br>62<br>22<br>20<br>6<br>4<br>2<br>6<br>6<br>6,704      |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$000 \$155.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$250.\$255.\$300,000 \$350.\$400,500,000 \$500.\$600,000 \$600.\$700.\$800,900 \$500.\$500.\$600,000 \$600.\$700.\$800,000 \$900.\$100,000 \$700.\$800.\$900,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800,000 \$700.\$800.\$800,000 \$7 | 56<br>86%<br>34<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0           | 89<br>92%<br>107<br>29<br>5<br>2<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 31<br>94%<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 66<br>53%<br>16<br>18<br>7<br>3<br>5<br>2<br>2<br>3<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 20<br>85%<br>14<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 89<br>90%<br>67<br>68<br>7<br>0<br>3<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 3,178<br>77%<br>1,567<br>1,267<br>428<br>287<br>183<br>181<br>124<br>46<br>29<br>16<br>35<br>40<br>14<br>12<br>3<br>3<br>2<br>3 | 1,656<br>72%<br>851<br>681<br>143<br>64<br>44<br>43<br>25<br>12<br>12<br>6<br>15<br>22<br>8<br>7<br>3<br>1<br>0<br>3 | 362<br>93%<br>322<br>104<br>3<br>5<br>8<br>0<br>1<br>1<br>3<br>0<br>0<br>1<br>0<br>0<br>0<br>0<br>0   | 5,547<br>77%<br>2,978<br>2,173<br>596<br>361<br>245<br>227<br>153<br>66<br>43<br>23<br>50<br>62<br>22<br>20<br>6<br>4<br>4<br>2<br>6 |

Denotes affordable attached dwelling sales

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

Table 8
South Australia
Attached dwelling price
Multiple incomes

|                 | 2001       |                   |                  | 2006       |                   |                  |
|-----------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                 |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities  | Average \$ | income            | incomes          | Average \$ | income            | incomes          |
| 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              |
| Total/average   | \$131,383  | \$59,474          | 2.2              | \$259,868  | \$72,574          | 3.6              |

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   |
|                 |                                 |                                   |  |

Matusik Property Insights, RP Data & Australian Bureau of Statistics - June 2007.

Table 1

Western Australia

Detached house sales\*

UDIA/Matusik affordability measure

| Municipalities | 2001         |                         | 2006               |                  |                |                         |
|----------------|--------------|-------------------------|--------------------|------------------|----------------|-------------------------|
|                | % affordable | Affordability rating*** | Total house sales* | Affordable sales | % affordable** | Affordability rating*** |
| 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            |
| Total/average  | 81%          | Affordable              | 40,498             | 5,417            | 13%            | Unaffordable            |

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

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

<sup>\*\*\*</sup> 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

|                 | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | apacity   |
|-----------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities  | 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 |
| Total/average** | 36,917   | \$171,972 | \$204,922  | 40,498   | \$415,409 | \$491,185  | 258%                | \$261,260    | \$294,050 |

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

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

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

|   | Munici  | palities   |   |   |  |  |  |  |   |   |   | I   |
|---|---|--|---|---|--|--|--|--|---|---|---|---|
| Price points  | Albany  | Augusta  | Broome  | Bunbury   | Geraldton  | Kalgoorlie   | Karratha   | Mandurah   | Perth Inner   | Perth Middle  | Perth Outer   | Total   |
| 2006  | la.   | •  | •   |   |  | 000  |  | 40   |   |   | 00  | laa.  |
| 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<br>72  | 0  | 1   | 44<br>100   | 80<br>44   | 136<br>136   | 52<br>28   | 76<br>88   | 4<br>8  | 24<br>96  | 440<br>940  | 913   |
| \$250-\$275,000   | 104   |  | 3   |   |  | 124  | 26<br>16   | 00<br>144  |   |   |   | 1,517   |
| \$275-\$300,000   | 100   | 8<br>60  | 4   | 188<br>168  | 60<br>76   | 60   | 36   | 144  | 8<br>16   | 168<br>240  | 1,744   | 2,567   |
| \$300-\$325,000   | 132   | 56   | 6   | 188   | 76<br>40   | 48   | 52   | 148  | 20  | 480   | 1,828   | 2,728   |
| \$325-\$350,000   | 144   | 208  |   | 388   | 60   | 40<br>80   |  |  |   |   | 2,404   | 3,574   |
| \$350-\$400,000<br>\$400-\$500,000  | 100   | 244  | 21<br>64  | 228   | 108  | 64   | 124<br>156   | 440<br>548   | 72<br>276   | 1,244<br>2,216  | 4,544<br>4,524  | 7,325<br>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   |
|   | 1.  |  |   |   | -  | -  | -  |  |   | ,   |   |   |
| Affordable calee**  | 1128  | 4  | a   | 222   | 111  | 1 52/  | 112  | 3///   | 56  | 58/   | 1 620   | 5 /17   |
| Affordable sales** Total sales  | 128<br>864  | 4<br>884   | 9<br>194  | 232<br>1 628  | 444<br>832   | 1,524<br>1 728   | 412<br>684   | 344<br>2 200   | 56<br>1 668   | 584<br>9 708  | 1,680<br>20 108   | 5,417<br>40 498   |
| Total sales   | 864   | 884  | 194   | 1,628   | 832  | 1,728  | 684  | 2,200  | 1,668   | 9,708   | 20,108  | 40,498  |
|   |   |  |   |   |  |  |  |  |   |   |   |   |
| Total sales<br>% affordable***  | 864   | 884  | 194   | 1,628   | 832  | 1,728  | 684  | 2,200  | 1,668   | 9,708   | 20,108  | 40,498  |
| Total sales<br>% affordable***  | 864<br>15%  | 884<br>0%  | 194<br>5%   | 1,628<br>14%  | 832<br>53%   | 1,728<br>88%   | 684<br>60%   | 2,200<br>16%   | 1,668<br>3%   | 9,708<br>6%   | 20,108<br>8%  | 40,498<br>13%   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000   | 864<br>15%  | 884<br>0%  | 194<br>5%   | 1,628<br>14%  | 832<br>53%   | 1,728<br>88%   | 684<br>60%   | 2,200<br>16%<br>552  | 1,668<br>3%   | 9,708<br>6%<br>292  | 20,108<br>8%<br>3,424   | 40,498<br>13%<br>5,110  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000   | 864<br>15%<br>128<br>292  | 884<br>0%<br>8<br>176  | 194<br>5%   | 1,628<br>14%<br>148<br>480  | 832<br>53%<br>212<br>132   | 1,728<br>88%<br>220<br>232   | 684<br>60%<br>120<br>88  | 2,200<br>16%<br>552<br>700   | 1,668<br>3%<br>4<br>124   | 9,708<br>6%<br>292<br>2,124   | 20,108<br>8%<br>3,424<br>6,296  | 40,498<br>13%<br>5,110<br>10,647  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150-\$175,000  | 864<br>15%<br>128<br>292<br>160   | 884<br>0%<br>8<br>176<br>116   | 194<br>5%<br>2<br>3<br>13   | 1,628<br>14%<br>148<br>480<br>140   | 832<br>53%<br>212<br>132<br>48   | 1,728<br>88%<br>220<br>232<br>76   | 684<br>60%<br>120<br>88<br>56  | 2,200<br>16%<br>552<br>700<br>248  | 1,668<br>3%<br>4<br>124<br>156  | 9,708<br>6%<br>292<br>2,124<br>1,536  | 20,108<br>8%<br>3,424<br>6,296<br>2,316   | 40,498<br>13%<br>5,110<br>10,647<br>4,865   |
| Total sales % affordable***  2001 Under \$100,000 \$100.5150,000 \$150.\$175,000 \$175.\$200,000  | 128<br>292<br>160<br>56   | 884<br>0%<br>8<br>176  | 194<br>5%   | 1,628<br>14%<br>148<br>480<br>140<br>56   | 832<br>53%<br>212<br>132   | 1,728<br>88%<br>220<br>232   | 684<br>60%<br>120<br>88  | 2,200<br>16%<br>552<br>700<br>248<br>120   | 1,668<br>3%<br>4<br>124   | 9,708<br>6%<br>292<br>2,124   | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724  | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150-\$175,000  | 864<br>15%<br>128<br>292<br>160   | 884<br>0%<br>8<br>176<br>116<br>88   | 194<br>5%<br>2<br>3<br>13<br>28   | 1,628<br>14%<br>148<br>480<br>140   | 832<br>53%<br>212<br>132<br>48<br>4  | 1,728<br>88%<br>220<br>232<br>76<br>20   | 684<br>60%<br>120<br>88<br>56<br>84  | 2,200<br>16%<br>552<br>700<br>248  | 1,668<br>3%<br>4<br>124<br>156<br>136   | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264   | 20,108<br>8%<br>3,424<br>6,296<br>2,316   | 40,498<br>13%<br>5,110<br>10,647<br>4,865   |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150.\$000 \$150.\$175.000 \$175.\$200,000 \$200.\$225,000  | 128<br>292<br>160<br>56<br>36   | 884<br>0%<br>8<br>176<br>116<br>88<br>56   | 194<br>5%<br>2<br>3<br>13<br>28<br>18   | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36   | 832<br>53%<br>212<br>132<br>48<br>4<br>4   | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24   | 120<br>88<br>56<br>84<br>104   | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116  | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180  | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868  | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936   | 5,110<br>10,647<br>4,865<br>3,580<br>2,378  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$25,000  | 128<br>292<br>160<br>56<br>36<br>24   | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36   | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36   | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36   | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8  | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32   | 120<br>88<br>56<br>84<br>104<br>72   | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56  | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204   | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872   | 3,424<br>6,296<br>2,316<br>1,724<br>936<br>652  | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$25,000  | 128<br>292<br>160<br>56<br>36<br>24<br>20   | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20   | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31   | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>4<br>0   | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16   | 120<br>88<br>56<br>84<br>104<br>72<br>40   | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52  | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152  | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752  | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512   | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603   |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.520,000 \$20-\$225,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000   | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12   | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24   | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19   | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8<br>0<br>4  | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12   | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24   | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20  | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184   | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512   | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360  | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191  |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$225.\$250,000 \$225.\$250,000 \$225.\$275,000 \$275.\$300,000 \$300.\$325,000  | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8  | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24<br>16   | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9  | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0   | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8<br>0<br>4<br>0   | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0  | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4  | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16  | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160  | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512<br>488  | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260   | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$255,000 \$250.\$275,300,000 \$300.\$325,000 \$300.\$325,000 \$300.\$325,000   | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8  | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0  | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9  | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0   | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8<br>0<br>4<br>0<br>4  | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4   | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4  | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8   | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>140   | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512<br>488<br>328   | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144  | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$155.\$215,000 \$205.\$25,000 \$225.\$25,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,5000 \$275.\$300,000 \$300.\$350.\$350,000 \$350.\$400,000  | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4   | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0  | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8   | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0<br>4  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>0<br>4<br>0<br>4   | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4<br>0  | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4<br>0<br>8  | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8   | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>140<br>240  | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512<br>488<br>328<br>676  | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144<br>160   | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144   |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$150.\$175,000 \$175.\$200,000 \$205.\$255,250,000 \$225.\$250,000 \$250.\$275,000 \$275.\$300,000 \$300.\$325,000 \$325.\$350,000 \$325.\$350,000 \$350.\$400,000 \$400.\$500,000  | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4<br>8<br>0<br>0  | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0<br>12<br>16<br>4<br>4                      | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8<br>3<br>0<br>1                            | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0<br>4<br>0<br>8<br>0<br>0  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>4<br>0<br>0<br>4<br>4<br>0<br>0<br>0   | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4<br>0<br>0   | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4<br>0<br>8  | 552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8<br>28<br>16<br>20<br>0  | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>140<br>240<br>240<br>64<br>68                           | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512<br>488<br>328<br>676<br>772<br>428<br>252                               | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144<br>160<br>184<br>56<br>16                          | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144<br>1,243<br>572<br>341                                      |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$275.\$200,000 \$225.\$000 \$225.\$250,000 \$225.\$275,000 \$275.\$300,000 \$330.\$325,000 \$335.\$400,000 \$350.\$400,000 \$500.\$600,000   | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4<br>8<br>0<br>0  | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0<br>12<br>16<br>4<br>4                      | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8<br>3<br>0<br>1                            | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0<br>4<br>0<br>8<br>0<br>0  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8<br>0<br>4<br>0<br>4<br>4<br>0<br>0<br>0                                    | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4<br>0<br>0<br>0  | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4<br>0<br>8<br>0<br>0                                      | 552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8<br>28<br>16<br>20<br>0  | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>140<br>240<br>240<br>64<br>68<br>28                     | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512<br>488<br>328<br>676<br>772<br>428<br>252<br>128                        | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144<br>160<br>184<br>166<br>16<br>12                   | 5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144<br>1,243<br>572<br>341<br>176  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$155.\$250,000 \$275.\$200,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$250.\$275,000 \$270.\$300,000 \$300.\$325,000 \$350.\$400,000 \$500.\$700,000 \$500.\$700,000 \$700.\$800,000 \$800.\$900,000   | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4<br>8<br>0<br>0<br>0<br>0  | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0<br>12<br>16<br>4<br>4<br>4<br>0            | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8<br>3<br>0<br>0                            | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0<br>4<br>0<br>8<br>0<br>0<br>0   | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>9<br>0<br>4<br>0<br>4<br>0<br>0<br>0<br>0<br>0<br>0                          | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4<br>0<br>0<br>0  | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>0<br>8<br>0<br>0<br>0                                      | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8<br>28<br>16<br>20<br>0<br>4                         | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>140<br>240<br>240<br>64<br>68<br>28<br>8                | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512<br>488<br>328<br>676<br>772<br>428<br>252<br>128<br>132                 | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144<br>160<br>184<br>56<br>16<br>12<br>4               | 5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144<br>1,243<br>572<br>341<br>176<br>144   |
| Total sales % affordable***  2001 Under \$100,000 \$100.5150,000 \$155.000 \$155.000 \$155.515,000 \$255.525,000 \$225.525,000 \$225.525,000 \$225.525,000 \$250.5275,500 \$275.5300,000 \$330.535,500,000 \$350.5400,000 \$400.5500,000 \$500.50 | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4<br>8<br>0<br>0<br>0<br>0  | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0<br>12<br>16<br>4<br>4<br>4<br>0<br>0       | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8<br>3<br>0<br>1<br>0<br>0<br>0             | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0<br>4<br>0<br>8<br>0<br>0<br>0<br>0  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8<br>0<br>4<br>0<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0                | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4<br>0<br>0<br>0  | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4<br>0<br>8<br>0<br>0<br>0                                 | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8<br>16<br>20<br>0<br>4<br>0                          | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>140<br>240<br>240<br>64<br>68<br>88<br>4                | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>752<br>512<br>488<br>328<br>676<br>772<br>428<br>255<br>128<br>132<br>80           | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144<br>160<br>184<br>56<br>16<br>12<br>4<br>8          | 5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144<br>1,243<br>572<br>341<br>176<br>144<br>92                                   |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$150.\$175,000 \$150.\$175,000 \$250.\$25,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$2350.\$250,000 \$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$500.\$600,000 \$500.\$900,000 \$900.\$900,000 \$900.\$900,000 \$000.\$900.\$900,000 \$000.\$900.\$00,000 \$000.\$000.  | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4<br>8<br>0<br>0<br>0<br>0  | 884<br>0%<br>8 176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0<br>12<br>16<br>4<br>4<br>4<br>4<br>0<br>0     | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8<br>3<br>0<br>1<br>0<br>0<br>0<br>0        | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>8<br>20<br>0<br>4<br>0<br>8<br>0<br>0<br>0<br>0  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8<br>0<br>0<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0                          | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4<br>0<br>0<br>0<br>0<br>0  | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4<br>0<br>0<br>0<br>0                                      | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8<br>28<br>16<br>20<br>0<br>4                         | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>240<br>240<br>64<br>68<br>28<br>8<br>4<br>20            | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>512<br>488<br>328<br>676<br>772<br>428<br>252<br>128<br>132<br>80<br>164           | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144<br>160<br>184<br>56<br>16<br>12<br>4<br>8<br>12    | 5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144<br>1,243<br>572<br>341<br>176<br>144<br>92                                   |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$155.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,300,000 \$275.\$300,000 \$325.\$350,000 \$325.\$350,000 \$350.\$400,000 \$400.\$500,000 \$600.\$700,000 \$600.\$700,000 \$900.\$1,000,000 Over \$1,000,000 Affordable sales**   | 864<br>15%<br>128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4<br>8<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>6<br>6<br>7<br>2 | 884<br>0%<br>8<br>176<br>116<br>88<br>56<br>20<br>24<br>16<br>0<br>12<br>16<br>4<br>4<br>4<br>0<br>0<br>0<br>444 | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>131 | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>36<br>8<br>20<br>0<br>4<br>0<br>8<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>0<br>0<br>4<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4<br>0<br>8<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>592 | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8<br>28<br>16<br>20<br>0<br>4<br>0<br>0<br>0<br>1,792 | 1,668<br>3%<br>4<br>124<br>156<br>136<br>1380<br>204<br>152<br>184<br>160<br>240<br>240<br>240<br>68<br>28<br>8<br>4<br>20<br>1,140 | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>8872<br>752<br>512<br>488<br>328<br>676<br>772<br>428<br>252<br>128<br>132<br>80<br>164<br>7,708 | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>144<br>160<br>184<br>56<br>16<br>12<br>4<br>8<br>12<br>15,348 | 40,498<br>13%<br>5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144<br>1,243<br>572<br>341<br>176<br>144<br>92<br>196<br>29,755 |
| Total sales % affordable***  2001  Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$150.\$175,000 \$150.\$175,000 \$250.\$25,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$2350.\$250,000 \$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$500.\$600,000 \$500.\$900,000 \$900.\$900,000 \$900.\$900,000 \$000.\$900.\$900,000 \$000.\$900.\$00,000 \$000.\$000.  | 128<br>292<br>160<br>56<br>36<br>24<br>20<br>12<br>8<br>4<br>8<br>0<br>0<br>0<br>0  | 884<br>0%<br>8 176<br>116<br>88<br>56<br>36<br>20<br>24<br>16<br>0<br>12<br>16<br>4<br>4<br>4<br>4<br>0<br>0     | 194<br>5%<br>2<br>3<br>13<br>28<br>18<br>36<br>31<br>19<br>9<br>10<br>8<br>3<br>0<br>1<br>0<br>0<br>0<br>0        | 1,628<br>14%<br>148<br>480<br>140<br>56<br>36<br>8<br>20<br>0<br>4<br>0<br>8<br>0<br>0<br>0<br>0  | 832<br>53%<br>212<br>132<br>48<br>4<br>4<br>8<br>0<br>0<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0                          | 1,728<br>88%<br>220<br>232<br>76<br>20<br>24<br>32<br>16<br>12<br>0<br>4<br>0<br>0<br>0<br>0<br>0  | 120<br>88<br>56<br>84<br>104<br>72<br>40<br>24<br>4<br>0<br>0<br>0<br>0                                      | 2,200<br>16%<br>552<br>700<br>248<br>120<br>116<br>56<br>52<br>20<br>16<br>8<br>28<br>16<br>20<br>0<br>4                         | 1,668<br>3%<br>4<br>124<br>156<br>136<br>180<br>204<br>152<br>184<br>160<br>240<br>240<br>64<br>68<br>28<br>8<br>4<br>20            | 9,708<br>6%<br>292<br>2,124<br>1,536<br>1,264<br>868<br>872<br>512<br>488<br>328<br>676<br>772<br>428<br>252<br>128<br>132<br>80<br>164           | 20,108<br>8%<br>3,424<br>6,296<br>2,316<br>1,724<br>936<br>652<br>512<br>360<br>260<br>144<br>160<br>184<br>56<br>16<br>12<br>4<br>8<br>12    | 5,110<br>10,647<br>4,865<br>3,580<br>2,378<br>2,028<br>1,603<br>1,191<br>961<br>646<br>1,144<br>1,243<br>572<br>341<br>176<br>144<br>92                                   |

Denotes affordable detached house sales.

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

\*Deteched house sales on allobments 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.

Table 4
Western Australia
Detached house price
Multiple incomes

|                 | 2001       |                   |                  | 2006       |                   |                  |
|-----------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                 |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities  | 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              |
| Total/average** | \$204,922  | \$61,935          | 3.3              | \$491,185  | \$78,832          | 6.2              |

Detached house sales on allotments under 2,000 sqm.

Table 5
Western Australia
Attached dwelling sales
UDIA/Matusik affordability measure

| Municipalities | 2001         |                         | 2006                          |                  |                |                         |
|----------------|--------------|-------------------------|-------------------------------|------------------|----------------|-------------------------|
| -              | % affordable | Affordability rating*** | 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              |
| Total/average  | 95%          | Affordable              | 5,312                         | 3,204            | 60%            | Affordable              |

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

<sup>\*\*\*</sup> 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

|                 | 2001     |           |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | apacity   |
|-----------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities  | 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 |
| Total/average** | 6,078    | \$113,556 | \$134,310  | 5,312    | \$297,925 | \$351,085  | 267%                | \$261,260    | \$294,050 |

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

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

Table 7
Western Australia
Attached dwelling sales by price group/affordability

|  | Munic  | palities   |   |  |   |  |  |   |   |  |  |   |
|--|--|--|---|--|---|--|--|---|---|--|--|---|
| Price points   | Albany   | Augusta  | Broome  | Bunbury  | Geraldton   | Kalgoorlie   | Karratha   | Mandurah  | Perth Inner   | Perth Middle   | Perth Outer  | Total   |
| 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<br><b>15</b>   | 1  | 0   | 0  | 0   | 0  | 0  | 4   | 72  | 36   | 0  | 8   |
|  |  | 7  | 10  | 42   | 0   | 52   | 131  | 59  | 676   | 1,848  | 364  | 3,204   |
| Affordable sales**   |  |  |   |  | -   |  |  |   |   |  |  |   |
| Total sales  | 34   | 53   | 22  | 85   | 0   | 54   | 144  | 156   | 1,248   | 2,956  | 560  | 5,312   |
|  |  |  |   |  | -   |  |  |   |   |  |  |   |
| Total sales<br>% affordable***   | 34   | 53   | 22  | 85   | 0   | 54   | 144  | 156   | 1,248   | 2,956  | 560  | 5,312   |
| Total sales % affordable***  | 34<br>44%  | 53<br>13%  | 22<br>45%   | 85<br>49%  | 0<br>N/A  | 54<br>96%  | 144<br>91%   | 156<br>38%  | 1,248<br>54%  | 2,956<br>63%   | 560<br>65%   | 5,312<br>60%  |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000  | 34<br>44%  | 53<br>13%  | 22<br>45%   | 85<br>49%  | 0<br>N/A  | 54<br>96%  | 144<br>91%   | 156<br>38%  | 1,248<br>54%  | 2,956<br>63%   | 560<br>65%<br>380  | 5,312<br>60%  |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000<br>\$100-\$150,000   | 34<br>44%<br>14<br>21  | 53<br>13%<br>6<br>15   | 22<br>45%<br>9<br>9   | 85<br>49%<br>16<br>33  | 0<br>N/A  | 54<br>96%<br>9   | 144<br>91%<br>39<br>27   | 156<br>38%<br>75<br>47  | 1,248<br>54%<br>368<br>416  | 2,956<br>63%<br>1,516<br>1,184   | 560<br>65%<br>380<br>160   | 5,312<br>60%<br>2,444<br>1,924  |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000  | 34<br>44%<br>14<br>21<br>0   | 53<br>13%<br>6<br>15<br>4  | 22<br>45%<br>9<br>9   | 85<br>49%<br>16<br>33<br>12  | 0<br>N/A  | 54<br>96%<br>9<br>7<br>1   | 144<br>91%<br>39<br>27<br>10   | 156<br>38%<br>75<br>47<br>7   | 1,248<br>54%<br>368<br>416<br>188   | 2,956<br>63%<br>1,516<br>1,184<br>308  | 380<br>160<br>32   | 5,312<br>60%<br>2,444<br>1,924<br>566   |
| Total sales<br>% affordable***<br>2001<br>Under \$100,000<br>\$100-\$150,000   | 34<br>44%<br>14<br>21  | 53<br>13%<br>6<br>15   | 22<br>45%<br>9<br>9   | 85<br>49%<br>16<br>33  | 0<br>N/A  | 54<br>96%<br>9   | 144<br>91%<br>39<br>27   | 156<br>38%<br>75<br>47  | 1,248<br>54%<br>368<br>416  | 2,956<br>63%<br>1,516<br>1,184   | 560<br>65%<br>380<br>160   | 5,312<br>60%<br>2,444<br>1,924  |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000   | 34<br>44%<br>14<br>21<br>0<br>3  | 53<br>13%<br>6<br>15<br>4<br>2   | 22<br>45%<br>9<br>9<br>4<br>7   | 85<br>49%<br>16<br>33<br>12<br>6   | 0<br>N/A  | 54<br>96%<br>9<br>7<br>1<br>0  | 144<br>91%<br>39<br>27<br>10<br>9  | 156<br>38%<br>75<br>47<br>7<br>5  | 1,248<br>54%<br>368<br>416<br>188<br>132  | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224   | 380<br>160<br>32<br>8  | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396  |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000   | 34<br>44%<br>14<br>21<br>0<br>3<br>1   | 53<br>13%<br>6<br>15<br>4<br>2<br>1  | 22<br>45%<br>9<br>9<br>4<br>7<br>0  | 85<br>49%<br>16<br>33<br>12<br>6<br>2  | 0<br>N/A  | 54<br>96%<br>9<br>7<br>1<br>0  | 144<br>91%<br>39<br>27<br>10<br>9  | 156<br>38%<br>75<br>47<br>7<br>5<br>3   | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68  | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104  | 380<br>160<br>32<br>8<br>0   | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181   |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000   | 14<br>21<br>0<br>3<br>1<br>1<br>0<br>0   | 53<br>13%<br>6<br>15<br>4<br>2<br>1  | 22<br>45%<br>9<br>9<br>4<br>7<br>0  | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0  | 0<br>N/A  | 54<br>96%<br>9<br>7<br>1<br>0<br>1   | 144<br>91%<br>39<br>27<br>10<br>9<br>1   | 156<br>38%<br>75<br>47<br>7<br>5<br>3<br>2  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68  | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76  | 380<br>160<br>32<br>8<br>0<br>8  | 2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73  |
| Total sales<br>% affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000   | 14<br>21<br>0<br>3<br>1<br>1<br>0<br>0   | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3  | 22<br>45%<br>9<br>9<br>4<br>7<br>0<br>0<br>0  | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0   | 0<br>N/A  | 9<br>7<br>1<br>0<br>1<br>0   | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0  | 75<br>47<br>7<br>5<br>3<br>2<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44  | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40  | 380<br>160<br>32<br>8<br>0<br>8  | 2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$1575,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$250,000 \$275-\$300,000 \$300-\$325,000 \$325-\$330,000 \$325-\$330,000   | 14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0  | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0   | 9<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0  | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0  | 0<br>N/A<br>12<br>5<br>0<br>0<br>0<br>0<br>0<br>0 | 9<br>7<br>1<br>0<br>1<br>0<br>0<br>0<br>0  | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0  | 75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0   | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8   | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20  | 380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0  | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$1575.000 \$175.\$200,000 \$200.\$225,250.000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$300.\$325.\$350,000 \$330.\$325.\$400,000   | 14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0  | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>2  | 22<br>45%<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0   | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0   | 0 N/A 12 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0    | 9<br>7<br>1<br>0<br>0<br>0<br>0<br>0   | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0   | 75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8<br>32                                       | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12  | 380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0  | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52  |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$220.\$225,000 \$225.\$250,000 \$250.\$275,000 \$275.\$300,000 \$300.\$325,350,000 \$350.\$400,000 \$400.\$500,000  | 34<br>44%<br>14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0   | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>2<br>0   | 9<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0   | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0  | 0 N/A  12 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 99 7 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0  | 75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>2   | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8<br>32<br>16                                 | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12<br>16  | 380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>4<br>0  | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>32  |
| Total sales % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$225-\$275,000 \$275-\$300,000 \$300-\$325,000 \$330-\$325,000 \$350-\$400,000 \$400-\$500,000 \$500-\$600,000  | 14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0  | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>2<br>0<br>0  | 9<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>N/A  | 99 7 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0   | 39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0   | 75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8<br>32<br>16<br>16                           | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12<br>16<br>20                                  | 380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>4<br>0   | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>32<br>36                                    |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$150.000 \$150.\$175.000 \$175.\$200,000 \$200.\$225.000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$300.\$325,000 \$330.\$325,000 \$3400.\$350.\$400,000 \$400.\$500,000 \$600.\$700,000   | 34<br>44%<br>14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>2<br>0<br>0<br>0   | 9<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0<br>N/A  | 9<br>7<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0   | 75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8<br>32<br>16<br>16<br>4                      | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12<br>16<br>20<br>4                             | 380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>4<br>0<br>0  | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>32<br>36<br>8                               |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$155,000 \$175.\$200,000 \$220.\$225,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$275.\$300,000 \$300.\$325,000 \$335.\$350,000 \$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$500.\$600,000 \$700.\$800,000  | 34<br>44%<br>14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>2<br>0<br>0<br>0<br>0  | 9<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 0<br>N/A  | 9<br>7<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0   | 75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8<br>32<br>16<br>16<br>4<br>24                | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12<br>16<br>20<br>4<br>4                        | 380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0   | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>32<br>36<br>8<br>8                          |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$225,000 \$225.\$225,000 \$225.\$250,000 \$325.\$300,000 \$300.\$325,000 \$330.\$325,000 \$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$600.\$700,000 \$700.\$800.\$900,000                            | 34<br>44%<br>14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>2<br>0<br>0<br>0<br>0<br>0   | 22<br>45%<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0   | 0 N/A 12 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0    | 54<br>96%<br>9<br>7<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 156<br>38%<br>75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>16<br>16<br>4<br>24<br>4                      | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12<br>16<br>20<br>4<br>4                        | 380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0  | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>32<br>36<br>8<br>8                          |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$150.\$157,500 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$300.\$325,500 \$330.\$325,000 \$3400.\$500,000 \$400.\$500,000 \$500.\$600,000 \$500.\$800,000 \$900.\$700,800,000 \$900.\$1,000,000                           | 34<br>44%<br>114<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                         | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>2<br>0<br>0<br>0<br>0<br>0<br>0                                    | 9<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 0 N/A 12 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0    | 997100000000000000000000000000000000000  | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 156<br>38%<br>75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>44<br>48<br>32<br>8<br>32<br>16<br>16<br>4<br>24<br>4<br>0            | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>12<br>16<br>20<br>12<br>16<br>20<br>4<br>4<br>0<br>0        | 560<br>65%<br>380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>4<br>0<br>0<br>0<br>0                                    | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>32<br>36<br>8<br>8<br>28<br>5               |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$150.000 \$150.\$150.000 \$215.525.000 \$225.\$250.000 \$225.\$250.000 \$225.\$250.000 \$250.\$275,000 \$275.\$300,000 \$300.\$325.000 \$330.\$325.000 \$340.\$500,000 \$400.\$500,000 \$500.\$600,000 \$500.\$600,000 \$500.\$900,000 \$900.\$1,000,000 Over \$1,000,000 | 34<br>44%<br>14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 22<br>45%<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 0 N/A 12 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0    | 54<br>96%<br>9<br>7<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 156<br>38%<br>75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8<br>32<br>16<br>16<br>4<br>24<br>4<br>0<br>8 | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12<br>16<br>20<br>4<br>4<br>0<br>0<br>0         | 560<br>65%<br>380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>36<br>8<br>28<br>5<br>0<br>8                |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$150,000 \$175.\$200,000 \$275.\$25,000 \$225.\$250,000 \$225.\$275,000 \$225.\$250,000 \$235.\$350,000 \$330.\$325,000 \$330.\$325,000 \$350.\$400,000 \$500.\$600,000 \$500.\$700,000 \$700.\$800.\$700,000 \$700.\$900.\$1,000,000 Affordable sales**                  | 34<br>44%<br>14<br>21<br>0<br>3<br>1<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>1<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 22<br>45%<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 0 N/A 12 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 17     | 54<br>96%<br>9<br>7<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 156<br>38%<br>75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>1<br>0<br>0<br>0<br>0 | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>16<br>16<br>4<br>24<br>4<br>0<br>8<br>1,332   | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>20<br>16<br>20<br>12<br>16<br>20<br>4<br>4<br>0<br>0<br>0<br>0<br>3,452 | 560<br>65%<br>380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>32<br>36<br>8<br>28<br>5<br>0<br>8<br>5,797 |
| Total sales % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$150.000 \$150.\$150.000 \$215.525.000 \$225.\$250.000 \$225.\$250.000 \$225.\$250.000 \$250.\$275,000 \$275.\$300,000 \$300.\$325.000 \$330.\$325.000 \$340.\$500,000 \$400.\$500,000 \$500.\$600,000 \$500.\$600,000 \$500.\$900,000 \$900.\$1,000,000 Over \$1,000,000 | 34<br>44%<br>14<br>21<br>0<br>3<br>1<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                          | 53<br>13%<br>6<br>15<br>4<br>2<br>1<br>0<br>3<br>1<br>3<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 22<br>45%<br>9<br>9<br>4<br>7<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0 | 85<br>49%<br>16<br>33<br>12<br>6<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 0 N/A 12 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0    | 54<br>96%<br>9<br>7<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 144<br>91%<br>39<br>27<br>10<br>9<br>1<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                               | 156<br>38%<br>75<br>47<br>7<br>5<br>3<br>2<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0  | 1,248<br>54%<br>368<br>416<br>188<br>132<br>68<br>68<br>44<br>48<br>32<br>8<br>32<br>16<br>16<br>4<br>24<br>4<br>0<br>8 | 2,956<br>63%<br>1,516<br>1,184<br>308<br>224<br>104<br>76<br>40<br>20<br>16<br>20<br>12<br>16<br>20<br>4<br>4<br>0<br>0<br>0         | 560<br>65%<br>380<br>160<br>32<br>8<br>0<br>8<br>4<br>4<br>0<br>0<br>0<br>0<br>0<br>0<br>0<br>0                                    | 5,312<br>60%<br>2,444<br>1,924<br>566<br>396<br>181<br>155<br>91<br>73<br>51<br>28<br>52<br>36<br>8<br>28<br>5<br>0<br>8                |

Denotes affordable attached dwelling sales.

<sup>\*\*</sup> Sales under a buyer's maximum borrowing capacity.

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

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

|                | 2001       |                   |                  | 2006       |                   |                  |
|----------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities | 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              |
| Total/average  | \$134,310  | \$61,935          | 2.2              | \$351,085  | \$78,832          | 4.5              |

Table 9
Western Australia
Area definitions

|              | ABS                         | RP Data                    | Postcodes  |
|--------------|-----------------------------|----------------------------|--|
| 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                                    |
|              |                             |                            |  |

Matusik Property Insights, RP Data & Australian Bureau of Statistics - June 2007.

Table 1

## **Australian Capital Territory**

Detached house sales\*

UDIA/Matusik affordability measure

| Municipalities | 2001         |                         | 2006               |                  |                |                         |
|----------------|--------------|-------------------------|--------------------|------------------|----------------|-------------------------|
|                | % affordable | Affordability rating*** | Total house sales* | Affordable sales | % affordable** | Affordability rating*** |
| 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            |
| Total/average  | 60%          | Affordable              | 4,839              | 770              | 16%            | Seriously constrained   |

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

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

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

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

<sup>\*\*\*\*</sup> Wage data not available from the ATO.

Table 2
Australian Capital Territory

Detached house sales\*/price and borrowing capacity

|                 | 2001     | 2001      |            |          |           |            | Change 2001 v. 2006 | Borrowing of | apacity   |
|-----------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities  | No. sold | Median \$ | Average \$ | No. sold | Median \$ | Average \$ | Median              | 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 |
| Total/average** | 9,375    | \$204,516 | \$222,351  | 4,839    | \$397,773 | \$425,989  | 195%                | \$230,153    | \$263,889 |

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

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

<sup>\*</sup> Detached house sales on allotments under 2,000 sqm.

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

<sup>\*\*\*\*\*</sup> Wage data not available from the ATO.

Table 3 Australian Capital Territory

Detached house sales\* by price group/affordability

|  | Munici   | palities   |  |   |  |
|--|--|--|--|---|--|
| Price points   | Central  | North  | South  | West  | Total  |
| 2006<br>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   |
| Affordable sales**   | 177  | 503  | N/A****  | 90  | 770  |
| Total sales  | 792  | 2,171  | 1,185  | 691   | 4,839  |
| 0/ 77 1 1 1 1 444  | 000/   |  |  |   |  |
| % affordable***  | 22%  | 23%  | N/A***   | 13%   | 16%  |
|  | 22%  |  |  |   |  |
| 2001   |  | 23%  | N/A****  | 13%   | 16%  |
| <b>2001</b><br>Under \$100,000   | 12<br>16   |  | N/A****<br>282   |   | 1,184  |
| 2001<br>Under \$100,000<br>\$100-\$150,000   | 12   | 23%<br>873   | N/A****  | 13%   | 1,184<br>1,159   |
| <b>2001</b><br>Under \$100,000   | 12<br>16   | 23%<br>873<br>694  | N/A****<br>282<br>389  | 13%<br>17<br>60   | 1,184  |
| 2001<br>Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000  | 12<br>16<br>18   | 873<br>694<br>617  | N/A****<br>282<br>389<br>477   | 13%<br>17<br>60<br>106  | 1,184<br>1,159<br>1,218  |
| 2001<br>Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000   | 12<br>16<br>18<br>55   | 873<br>694<br>617<br>592   | N/A****<br>282<br>389<br>477<br>421  | 13%<br>17<br>60<br>106<br>139   | 1,184<br>1,159<br>1,218<br>1,207   |
| 2001<br>Under \$100,000<br>\$100,\$150,000<br>\$150-\$175,000<br>\$175-\$200,000<br>\$200-\$225,000  | 12<br>16<br>18<br>55<br>90   | 873<br>694<br>617<br>592<br>385  | N/A****<br>282<br>389<br>477<br>421<br>214   | 13%<br>17<br>60<br>106<br>139<br>147  | 1,184<br>1,159<br>1,218<br>1,207<br>836  |
| 2001<br>Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$25,000  | 12<br>16<br>18<br>55<br>90<br>156  | 873<br>694<br>617<br>592<br>385<br>369   | N/A****<br>282<br>389<br>477<br>421<br>214<br>248  | 13%<br>17<br>60<br>106<br>139<br>147<br>156   | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929   |
| 2001<br>Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000<br>\$175-\$200,000<br>\$200-\$225,000<br>\$205-\$250,000<br>\$250-\$275,000  | 12<br>16<br>18<br>55<br>90<br>156<br>114   | 873<br>694<br>617<br>592<br>385<br>369<br>245  | 282<br>389<br>477<br>421<br>214<br>248<br>174  | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119  | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652  |
| 2001<br>Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$205.\$225,000<br>\$225.\$250,000<br>\$250.\$275,000<br>\$275.\$300,000   | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91  | 23%<br>873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78  | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49   | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53  | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269   |
| 2001<br>Under \$100,000<br>\$100-\$150,000<br>\$150-\$175,000<br>\$175-\$200,000<br>\$200-\$225,000<br>\$225-\$250,000<br>\$225-\$250,000<br>\$275-\$300,000<br>\$300-\$325,000<br>\$305-\$350,000<br>\$350-\$400,000  | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89  | 23%<br>873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87  | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56   | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98                                      | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269<br>374  |
| 2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$275-\$200,000 \$225-\$25,000 \$225-\$25,000 \$275-\$300,000 \$300-\$325,300,000 \$305-\$350,000 \$350-\$400,000 \$400-\$500,000   | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191  | 873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61   | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56<br>43   | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90                                | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269<br>374<br>385   |
| 2001 Under \$100,000 \$150.\$150,000 \$150.\$175,000 \$175.\$200,000 \$225.\$250,000 \$225.\$250,000 \$250.\$275,000 \$275.\$300,000 \$330.\$325,000 \$350.\$400,000 \$350.\$600,000   | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191  | 873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61   | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56<br>43<br>7                                      | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90<br>25                          | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269<br>374<br>385<br>131                                  |
| 2001<br>Under \$100,000<br>\$100.\$150,000<br>\$150.\$175,000<br>\$175.\$200,000<br>\$200.\$225,000<br>\$225.\$250,000<br>\$250.\$275,000<br>\$275.\$300,000<br>\$300.\$325,000<br>\$305.\$400,000<br>\$400.\$500,000<br>\$600.\$700,000   | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191<br>89<br>58                                      | 873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61<br>10   | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56<br>43<br>7                                      | 17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90<br>25<br>9                            | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269<br>374<br>385<br>131<br>82                            |
| 2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$275-\$200,000 \$225-\$25,000 \$225-\$25,000 \$250-\$275,000 \$275,\$300,000 \$300-\$325,500 \$325-\$350,000 \$305-\$350,000 \$305-\$350,000 \$305-\$350,000 \$305-\$350,000 \$305-\$300,000 \$500,500,000 \$700-\$800,000 | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>133<br>191<br>89<br>58<br>25                                      | 873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61<br>10<br>14                                     | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56<br>43<br>7<br>1                                 | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90<br>25<br>9<br>0                | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269<br>374<br>385<br>131<br>82<br>35                      |
| 2001 Under \$100,000 \$150.\$150,000 \$150.\$175,000 \$175.\$200,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$305.\$325,000 \$325.\$350,000 \$350.\$400,000 \$500.\$700,000 \$600.\$700,000 \$600.\$700,000 \$800.\$900,000   | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191<br>89<br>58<br>25<br>18                          | 873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61<br>10<br>14<br>1                                | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56<br>43<br>7<br>1                                 | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90<br>25<br>9<br>0<br>1           | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269<br>374<br>385<br>131<br>82<br>35<br>21                |
| 2001 Under \$100,000 \$150.\$150,000 \$150.\$175,000 \$175.\$200,000 \$205.\$25,000 \$225.\$250,000 \$255.\$275,000 \$275.\$300,000 \$330.\$325,000 \$330.\$325,000 \$330.\$325,000 \$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$600.\$700,000 \$700.\$800,000 \$900.\$1,000,000            | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191<br>89<br>58<br>25<br>18                          | 23%<br>873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>87<br>61<br>10<br>14<br>1                               | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56<br>43<br>7<br>1<br>9<br>1                       | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90<br>25<br>9<br>0<br>1           | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>269<br>374<br>385<br>131<br>82<br>35<br>21<br>9           |
| 2001 Under \$100,000 \$150-\$150,000 \$150-\$175,000 \$175-\$200,000 \$275-\$200,000 \$225-\$25,000 \$225-\$25,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,530,000 \$330-\$325,000 \$350-\$400,000 \$400-\$500,000 \$500-\$700,000 \$700-\$800,000 \$900-\$1,000,000 Over \$1,000,000        | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191<br>89<br>58<br>25<br>18<br>9                     | 23%<br>873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61<br>10<br>14<br>1<br>1<br>0<br>0          | N/A****  282 389 477 421 214 248 174 129 84 49 56 43 7 1 9 1 0 0   | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90<br>25<br>9<br>0<br>1<br>0<br>0 | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>652<br>523<br>347<br>269<br>374<br>385<br>131<br>82<br>35<br>21<br>9                  |
| 2001 Under \$100,000 \$150.\$150,000 \$150.\$175,000 \$175.\$200,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$225.\$250,000 \$230.\$225,000 \$330.\$325,000 \$330.\$325,000 \$350.\$400,000 \$400.\$500,000 \$500.\$700,000 \$600.\$700,000 \$900.\$1,000,000 Affordable sales**        | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191<br>89<br>58<br>25<br>18<br>9<br>14<br><b>748</b> | 23%<br>873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61<br>10<br>14<br>1<br>1<br>0<br>0<br>3,963 | 282<br>389<br>477<br>421<br>214<br>248<br>174<br>129<br>84<br>49<br>56<br>43<br>7<br>1<br>9<br>1<br>0<br>0<br>N/A***** | 13%  17 60 106 139 147 156 6119 99 74 53 98 90 25 9 0 1 0 0 917   | 1,184<br>1,159<br>1,218<br>1,218<br>1,207<br>836<br>929<br>652<br>523<br>347<br>385<br>131<br>82<br>35<br>21<br>9<br>14<br>5,628 |
| 2001 Under \$100,000 \$150-\$150,000 \$150-\$175,000 \$175-\$200,000 \$275-\$200,000 \$225-\$25,000 \$225-\$25,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,530,000 \$330-\$325,000 \$350-\$400,000 \$400-\$500,000 \$500-\$700,000 \$700-\$800,000 \$900-\$1,000,000 Over \$1,000,000        | 12<br>16<br>18<br>55<br>90<br>156<br>114<br>107<br>91<br>89<br>133<br>191<br>89<br>58<br>25<br>18<br>9                     | 23%<br>873<br>694<br>617<br>592<br>385<br>369<br>245<br>188<br>98<br>78<br>87<br>61<br>10<br>14<br>1<br>1<br>0<br>0          | N/A****  282 389 477 421 214 248 174 129 84 49 56 43 7 1 9 1 0 0   | 13%<br>17<br>60<br>106<br>139<br>147<br>156<br>119<br>99<br>74<br>53<br>98<br>90<br>25<br>9<br>0<br>1<br>0<br>0 | 1,184<br>1,159<br>1,218<br>1,207<br>836<br>652<br>523<br>347<br>269<br>374<br>385<br>131<br>82<br>35<br>21<br>9                  |

Denotes affordable detached house sales.

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.

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

Table 4 **Australian Capital Territory**Detached house price

Multiple incomes

|                | 2001       |                   |                  | 2006       |                   |                  |
|----------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities | 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*             |
| Total/average  | \$222,351  | \$73,186          | 3.0              | \$425,989  | \$82,426          | 5.2              |

Detached house sales on allotments under 2,000 sqm.

<sup>\*</sup> Wage data not available from the ATO.

Table 5

## **Australian Capital Territory**

Attached dwelling sales
UDIA/Matusik affordability measure

| Municipalities | 2001         |                         | 2006                          |                  |                |                         |
|----------------|--------------|-------------------------|-------------------------------|------------------|----------------|-------------------------|
|                | % affordable | Affordability rating*** | Total attached dwelling sales | Affordable sales | % affordable** | Affordability rating*** |
| 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              |
| Total/average  | 71%          | Affordable              | 2,983                         | 1,478            | 50%            | Affordable              |

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

<sup>\*\*</sup> 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.

<sup>\*\*\*\*</sup> Wage data not available from the ATO.

Table 6
Australian Capital Territory
Attached dwelling sales/price and borrowing capacity

|                 | 2001     | 2001      |            | 2006     |           |            | Change 2001 v. 2006 | Borrowing of | capacity  |
|-----------------|----------|-----------|------------|----------|-----------|------------|---------------------|--------------|-----------|
| Municipalities  | No. sold | Median \$ | Average \$ | No. sold | Median \$ | Average \$ | Median              | 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 |
| Total/average** | 5,299    | \$172,299 | \$193,985  | 2,983    | \$317,852 | \$346,578  | 182%                | \$230,153    | \$263,889 |

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

<sup>\*\*</sup> Weighted average based on sales volumes depending on year.

<sup>\*\*\*</sup> 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.

<sup>\*\*\*\*</sup> 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.

<sup>\*\*\*\*\*</sup> Wage data not available from the ATO.

Table 7

Australian Capital Territory
Attached dwelling sales by price group/affordability

|   | Municipalities  |   |  |   |   |
|---|---|---|--|---|---|
|   |   |   |  |   |   |
|   |   |   |  |   |   |
|   | Central   | North   | South  | şş  | otal  |
| Price points  | පී  | 2   | Š  | West  | Þ   |
| 2006  | _   |   |  |   | _   |
| 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<br>429  |
| \$300-\$325,000   | 139   | 173   | 78   | 39  |   |
| \$325-\$350,000   | 93  | 106<br>90   | 60<br>47   | 27<br>39  | 286<br>365  |
| \$350-\$400,000   | 189   | 43  | 42   | 61  | 360   |
| \$400-\$500,000   | 214   | 8   | 13   | 37  | 155   |
| \$500-\$600,000<br>\$600-\$700,000  | 97<br>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  |
| Affordable sales**  | 750   | 481   | N/A****  | 247   | 1,478   |
|   |   |   |  |   |   |
| Total sales   | 11.151  | 912   | 525  | 395   | 12.983  |
| Total sales % affordable***   | 1,151<br>65%  | 912<br>53%  | 525<br>N/A****   | 395<br>63%  | 2,983<br>50%  |
|   |   |   |  |   |   |
|   |   |   |  |   |   |
| % affordable***   |   |   |  |   |   |
| % affordable***  2001   | 65%   | 53%   | N/A****  | 63%   | 50%   |
| % affordable***  2001 Under \$100,000   | 65%<br>95   | 53%   | <b>N/A****</b>   | 63%   | 370   |
| % affordable***  2001 Under \$100,000 \$100-\$150,000   | 95<br>168   | 53%<br>84<br>711  | N/A****<br>30<br>707   | 63%<br>161<br>235   | 370<br>1,821  |
| % affordable***  2001  Under \$100,000  \$100.\$150,000  \$150.\$175,000  | 95<br>168<br>129  | 53%<br>84<br>711<br>377   | N/A****<br>30<br>707<br>215  | 63%<br>161<br>235<br>95   | 370<br>1,821<br>816   |
| % affordable***  2001  Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000  | 95<br>168<br>129<br>202   | 53%<br>84<br>711<br>377<br>208  | N/A****<br>30<br>707<br>215<br>71  | 161<br>235<br>95<br>76  | 370<br>1,821<br>816<br>557  |
| % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000   | 95<br>168<br>129<br>202<br>184  | 53%<br>84<br>711<br>377<br>208<br>100   | N/A**** 30 707 215 71 41 26 9  | 63%<br>161<br>235<br>95<br>76<br>55   | 370<br>1,821<br>816<br>557<br>380   |
| % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$25,000  | 95<br>168<br>129<br>202<br>184<br>194   | 53%<br>84<br>711<br>377<br>208<br>100<br>88   | N/A****  30 707 215 71 41 26 9 7   | 63%<br>161<br>235<br>95<br>76<br>55<br>50   | 370<br>1,821<br>816<br>557<br>380<br>358  |
| % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$250.\$275,000   | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96   | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14   | 30<br>707<br>215<br>71<br>41<br>26<br>9<br>7<br>3                          | 161<br>235<br>95<br>76<br>55<br>50<br>34<br>59<br>24                                    | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137   |
| % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$255-\$250,000 \$275-\$300,000   | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82   | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13   | 30<br>707<br>215<br>71<br>41<br>26<br>9<br>7<br>3<br>8                     | 161<br>235<br>95<br>76<br>55<br>50<br>34<br>59<br>24                                    | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119  |
| % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$255-\$250,000 \$275-\$300,000 \$300-\$325,000   | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116  | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14   | N/A****  30 707 215 71 41 26 9 7 3 8 6                                     | 161<br>235<br>95<br>76<br>55<br>50<br>34<br>59<br>24<br>16<br>25                        | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119<br>157   |
| % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$200-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$325-\$350,000 \$350-\$400,000 \$400-\$500,000   | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116<br>82  | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9  | N/A****  30 707 215 71 41 26 9 7 3 8 6 2                                   | 63%<br>161<br>235<br>95<br>76<br>55<br>50<br>34<br>59<br>24<br>16<br>25<br>6            | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119<br>157<br>99   |
| % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$220.\$225,000 \$225.\$250,000 \$255.\$275,000 \$275.\$300,000 \$330.\$325,000 \$335.\$400,000 \$350.\$400,000 \$500.\$600,000   | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116<br>82<br>27                                    | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2                                   | N/A****  30 707 215 71 41 26 9 7 3 8 6 2 0                                 | 63%  161 235 95 76 55 50 34 59 24 16 25 6 0   | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119<br>157<br>99<br>29   |
| % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,250,000 \$225.\$250,000 \$275.\$300,000 \$300.\$325,000 \$3325.\$350,000 \$350.\$400,000 \$400.\$500,000 \$600.\$700,000  | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>86<br>82<br>116<br>82<br>27<br>5                               | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2<br>1                              | 30<br>707<br>215<br>71<br>41<br>26<br>9<br>7<br>3<br>8<br>6<br>2<br>0      | 63%<br>161<br>235<br>95<br>76<br>55<br>50<br>34<br>59<br>24<br>16<br>25<br>6<br>0<br>27 | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119<br>157<br>99<br>29<br>33                                       |
| % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$250.\$275,000 \$2575,500 \$30.\$325,000 \$30.\$325,000 \$30.\$325,000 \$350.\$400,000 \$400.\$500,000 \$500.\$600,000 \$700.\$800,000   | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116<br>82<br>27<br>5                               | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2<br>1                              | N/A****  30 707 215 71 41 26 9 7 3 8 6 2 0 0 0                             | 63%  161 235 95 76 55 50 34 59 24 16 25 6 0 27 0  | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119<br>157<br>99<br>29<br>33<br>18                                 |
| % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$250-\$225,000 \$225-\$250,000 \$225-\$275,000 \$275-\$300,000 \$300-\$325,000 \$350-\$400,000 \$500-\$600,000 \$500-\$700,000 \$700.9800,000 \$800-\$700,000  | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116<br>82<br>27<br>5<br>17<br>3                    | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2<br>1<br>1                         | 30<br>707<br>215<br>71<br>41<br>26<br>9<br>7<br>3<br>8<br>6<br>2<br>0<br>0 | 63%  161 235 95 76 55 50 34 59 24 16 25 6 0 27 0 0                                      | 370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119<br>157<br>99<br>29<br>33<br>18                                 |
| % affordable***  2001 Under \$100,000 \$100.\$150.000 \$150.\$175,000 \$175.\$200.000 \$220.\$225,000 \$225.\$250,000 \$225.\$250,000 \$275.\$300,000 \$300.\$325,000 \$3350.\$3400,000 \$350.\$400,000 \$400.\$500,000 \$600.\$700,000 \$700.\$800,000 \$800.\$900,000   | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>82<br>116<br>82<br>27<br>5<br>17<br>3<br>2                     | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2<br>1<br>1<br>1<br>0               | N/A****  30 707 215 71 41 26 9 7 3 8 6 2 0 0 0 0                           | 63%  161 235 95 76 55 50 34 59 24 16 25 6 0 27 0 0 0                                    | 50%<br>370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>119<br>157<br>99<br>29<br>33<br>18<br>4<br>2                       |
| % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$250.\$275,000 \$2575,000 \$30.\$325,000 \$30.\$325,000 \$30.\$325,000 \$30.\$300,000 \$300.\$600,000 \$500.\$600,000 \$500.\$600,000 \$500.\$900,000 \$900.\$1,000,000 Over \$1,000,000 | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116<br>82<br>27<br>5<br>17<br>3<br>2<br>6          | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2<br>1<br>1<br>1<br>0<br>3          | N/A****  30 707 215 71 41 26 9 7 3 8 6 2 0 0 0 0 2                         | 63%  161 235 95 76 55 50 34 59 24 16 25 6 0 27 0 0 0                                    | 50%<br>  370<br>1,821<br>816<br>557<br>380<br>187<br>201<br>137<br>119<br>157<br>99<br>29<br>33<br>18<br>4<br>2                     |
| % affordable***  2001 Under \$100,000 \$100-\$150,000 \$150-\$175,000 \$175-\$200,000 \$205-\$225,000 \$225-\$250,000 \$250-\$275,000 \$275-\$300,000 \$300-\$325,000 \$300-\$325,000 \$350-\$400,000 \$400-\$500,000 \$500-\$600,000 \$600-\$700,000 \$700-\$800,000 \$900-\$1,000,000 Affordable sales**      | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116<br>82<br>27<br>5<br>17<br>3<br>2<br>6<br>1,338 | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2<br>1<br>1<br>1<br>0<br>3<br>1,659 | N/A****  30 707 215 71 41 26 9 7 3 8 6 2 0 0 0 0 2 N/A*****                | 63%  161 235 95 76 55 50 34 59 24 16 25 6 0 27 0 0 789                                  | 50%<br>370<br>1,821<br>816<br>557<br>380<br>358<br>187<br>201<br>137<br>119<br>157<br>99<br>29<br>33<br>18<br>4<br>2<br>11<br>3,786 |
| % affordable***  2001 Under \$100,000 \$100.\$150,000 \$150.\$175,000 \$175.\$200,000 \$200.\$225,000 \$225.\$250,000 \$250.\$275,000 \$2575,000 \$30.\$325,000 \$30.\$325,000 \$30.\$325,000 \$30.\$300,000 \$300.\$600,000 \$500.\$600,000 \$500.\$600,000 \$500.\$900,000 \$900.\$1,000,000 Over \$1,000,000 | 95<br>168<br>129<br>202<br>184<br>194<br>90<br>98<br>96<br>82<br>116<br>82<br>27<br>5<br>17<br>3<br>2<br>6          | 53%<br>84<br>711<br>377<br>208<br>100<br>88<br>54<br>37<br>14<br>13<br>10<br>9<br>2<br>1<br>1<br>1<br>0<br>3          | N/A****  30 707 215 71 41 26 9 7 3 8 6 2 0 0 0 0 2                         | 63%  161 235 95 76 55 50 34 59 24 16 25 6 0 27 0 0 0                                    | 50%<br>  370<br>1,821<br>816<br>557<br>380<br>187<br>201<br>137<br>119<br>157<br>99<br>29<br>33<br>18<br>4<br>2                     |

Denotes affordable attached dwelling sales

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 Measun

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

Table 8 **Australian Capital Territory**Attached dwelling price

Multiple incomes

| 2001           |            |                   | 2006             |            |                   |                  |
|----------------|------------|-------------------|------------------|------------|-------------------|------------------|
|                |            | Average household | Average multiple |            | Average household | Average multiple |
| Municipalities | Average \$ | income            | incomes          | Average \$ | income            | incomes          |
| 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*             |
| Total/average  | \$193,985  | \$73,186          | 2.7              | \$346,578  | \$82,426          | 4.2              |

<sup>\*</sup> Wage data not available from the ATO.

Table 9 **Australian Capital Territory**Area definitions

|         | ABS                  | RP Data             | Postcodes                |
|---------|----------------------|---------------------|--------------------------|
| Central | North Canberra       | Suburbs:            |                          |
|         |                      | 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       | Suburbs:            |                          |
|         |                      | 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 | Stromlo (810)       | 2606 2611                |
|         | Weston Creek-Stromio | Weston Creek (804)  | 2611                     |
|         | Wooden Valley        | Wooden Valley (803) | 2605 2606 2607           |
|         | •                    | , ()                |                          |

Matusik Property Insights, RP Data & Australian Bureau of Statistics - June 2007.