Domain

2022

First Home Buyer Report

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About Domain

Domain is a leading property marketplace that is home to one of the largest portfolios of property brands in Australia. Domain helps customers, consumers and industry at every step in their property journey – renting, buying, selling, investing, financing and insurance.

Forging a new way to understand the property market and helping Australians make confident decisions, Domain joins the dots between how consumers are behaving and how the market and economy is performing. With over 20 years experience running a research house, which supplies property data and insights to consumers, industry, governing bodies and institutions across the country, our team of dedicated data scientists, analysts and researchers provide reliable, rich, timely and unique property market indicators, ensuring you have the latest economic, market and consumer behaviour insights.

Domain helps deliver credible property market coverage, through a range of property news, advice and research experts who can help inform and unpack the property market for all Australians no matter what stage of the property journey they are at.

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Key findings

Price growth and mortgage repayments

- Over the past decade, house prices across the combined capitals increased by 101%, and unit prices by 52%.
- Wages have not kept pace with escalating property prices. Over the past 20 years the average annualised property growth in capital cities is 6.9% and for regionals 7.1%, whereas annualised wage price growth is less than half at 3%.
- It is recommended that homeowners dedicate less than 30% of income towards mortgage repayments to avoid 'mortgage stress'. Sydney and Canberra entry-houses are the only areas that sit above this threshold and are deemed in mortgage stress.
- Entry-units offer a more budget-conscious approach, on average 18.4% of income is dedicated to mortgage repayments across the capitals compared to 27.1% for an entry-house.
- Entry-houses and units in Perth, Darwin, and Adelaide offer the greatest mortgage affordability.

Time to save a deposit

- Saving for an entry-house for a couple aged between 25 and 34 will now take 11 months longer annually across capital cities, taking a total of 5 years and 8 months. Time to save for entry-units has risen by 3 months, taking 3 years and 6 months.
- All capital cities recorded an increase in time taken to save an entry-house deposit, between 1 and 18 months longer than last year. It was a mixed outcome for units across the cities, ranging from a 1 month decline to 6 months longer annually.
- Sydney continues its reign as the city to have the longest time to save an entry priced house deposit, at 8 years and 1 month. Canberra has overtaken Melbourne in second place.
- Perth remains the best city for first home buyers, with the quickest savings time at 3 years and 7 months for an entry-house, and 2 years and 6 months for an entry-unit.
- The gap between saving for an entry-priced house compared to a unit continues to increase, more than doubling in Sydney over the last year. Canberra also saw a significant increase, widening by 16 months.

Property prices have skyrocketed

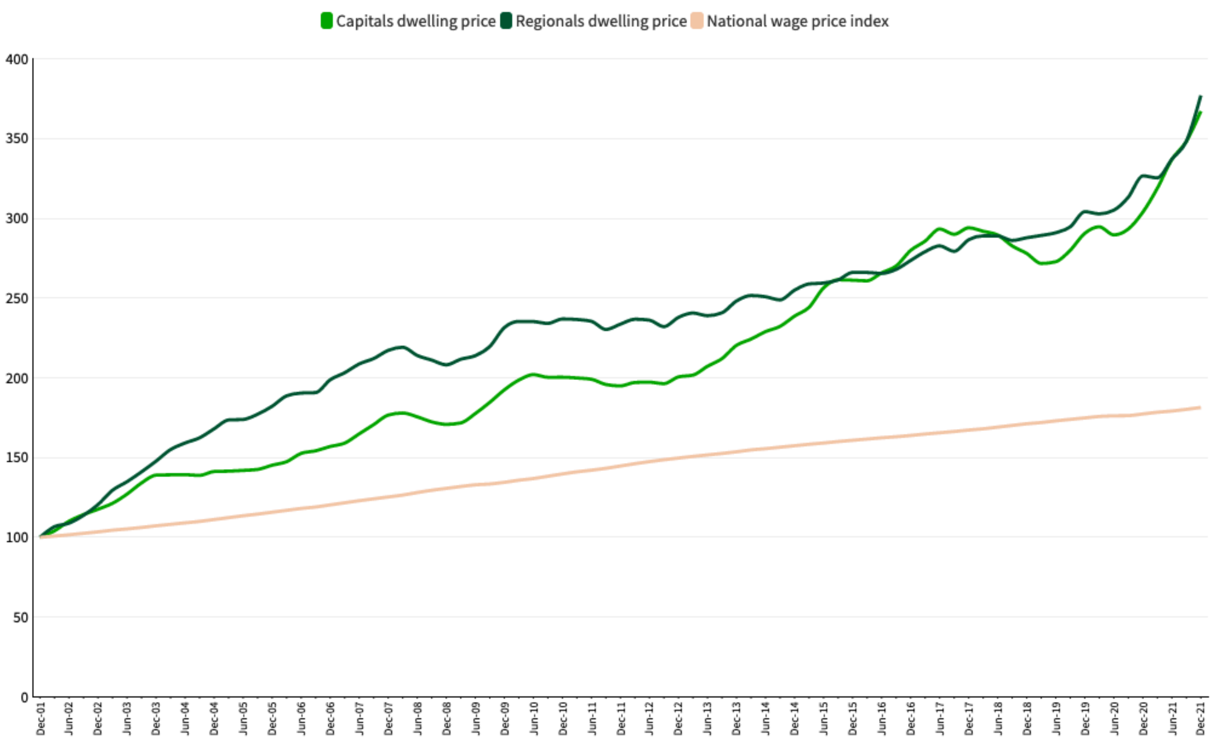
Most measures of affordability show that it's harder to buy a house than a unit, whether it's the rate of price growth, price to income ratio, or the affordability of mortgage repayments. Over the past decade, house prices across the combined capitals increased by 101%, and unit prices by 52%. In Sydney and Melbourne, house prices have increased even more, at 153% and 107% respectively. This level of price escalation is no easy feat for wages growth to contend with.

Prices have been growing faster than wages

Wages have not kept pace with escalating property prices (*figure 1*). Over the past 20 years, average annualised growth in capital city dwelling prices is 6.9% and for regionals 7.1%, whereas annualised wage price growth is less than half at 3%.[1]

This is further exaggerated when comparing the typical dwelling cost to the average household income. As Australia competes on a global scale for skilled workers it is interesting to explore how Australia compares to other countries in terms of affordability. Housing costs as a share of income are higher in Australia than in most comparable countries.[2]

Figure 1. Index of growth in Australian dwellings versus wage price index.



Source: Domain. ABS 6345.0 Wage price index, Australia. Dwelling price index is based on Domain stratified median for all dwellings in combined capitals and regionals.

[1]ABS, 6345.0 Wage Price Index, Australia
[2]Grattan Institute, Policy priorities for the Federal Government.

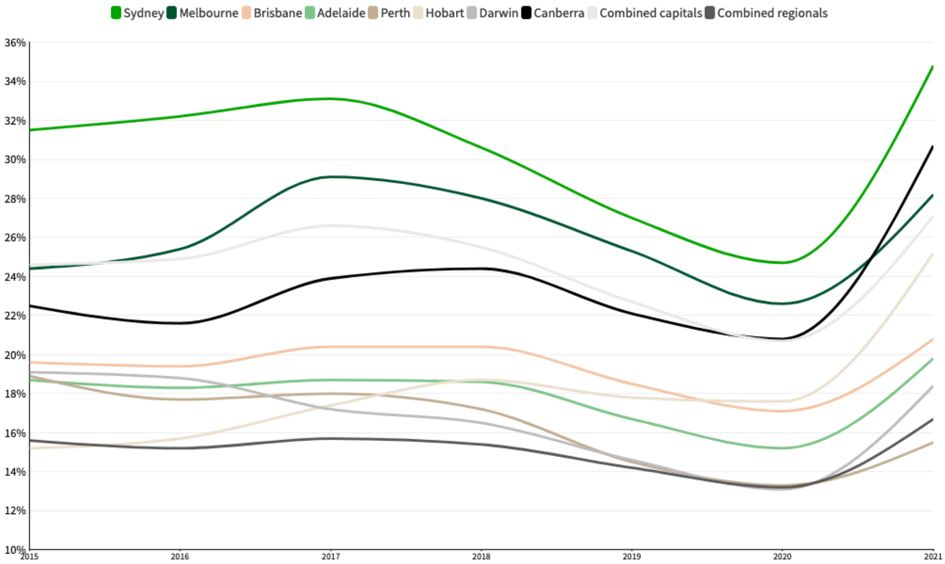
Mortgage serviceability paints a better outlook

Property prices are not the only way to consider housing affordability, calculating mortgage serviceability is another aspect, as most first home buyers take out a mortgage to buy a home. Low home loan rates have been a key driver of price growth across Australia. This is a double-edged sword driving prices upwards but at the same time improving the costs of a home loan through lower interest rates, as such it is an important element of affordability. Mortgage serviceability is calculated for a hypothetical first home buyer as the initial mortgage repayments on an entry priced property (a house or unit at the 25th price percentile) for a buyer with a 20% deposit and expressed as a percentage of household income for a couple aged between 25 and 34.

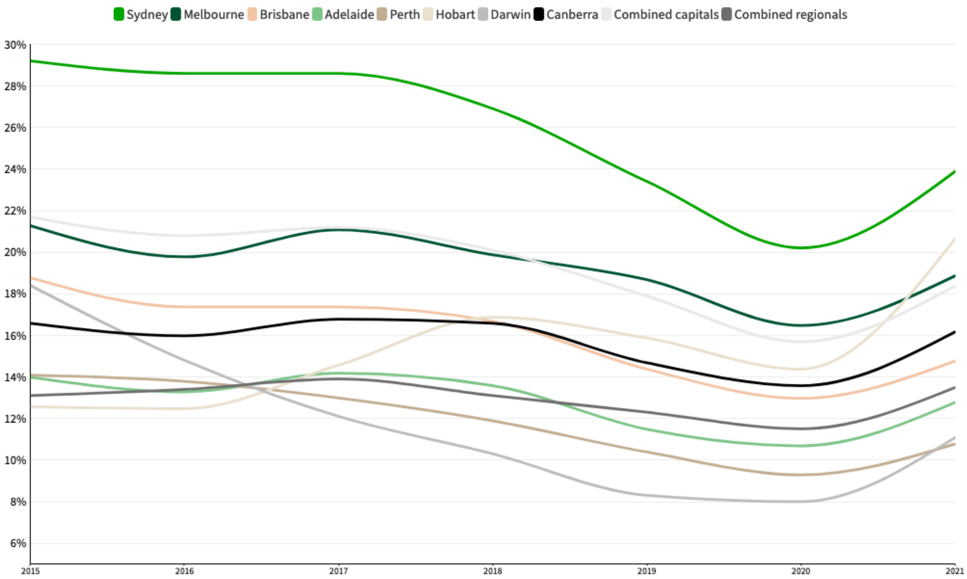
It is recommended that homeowners dedicate less than 30% of income towards mortgage repayments to avoid 'mortgage stress', with most capital cities and all regional areas currently below this threshold, apart from entry-houses in Sydney and Canberra. Housing affordability looks brighter when the affordability of mortgage repayments is factored into the equation, as low interest rates have helped to somewhat offset higher property prices. On average across the cities, the amount of income required to service a mortgage repayment has increased from 24.9% in 2016 to 27.1%, for an entry-house (*figure 2a*). For units, across the capitals, this has dropped from 20.8% to 18.4% (*figure 2b*). In regional Australia, for a house, this has increased from 15.2% in 2016 to 16.7%, while for units it has edged marginally higher from 13.4% to 13.5%. This unanimously showcases that mortgage repayments as a portion of income are much steadier for units, but getting harder for houses.

Figure 2. Mortgage repayments as a percentage of income.

2a Houses



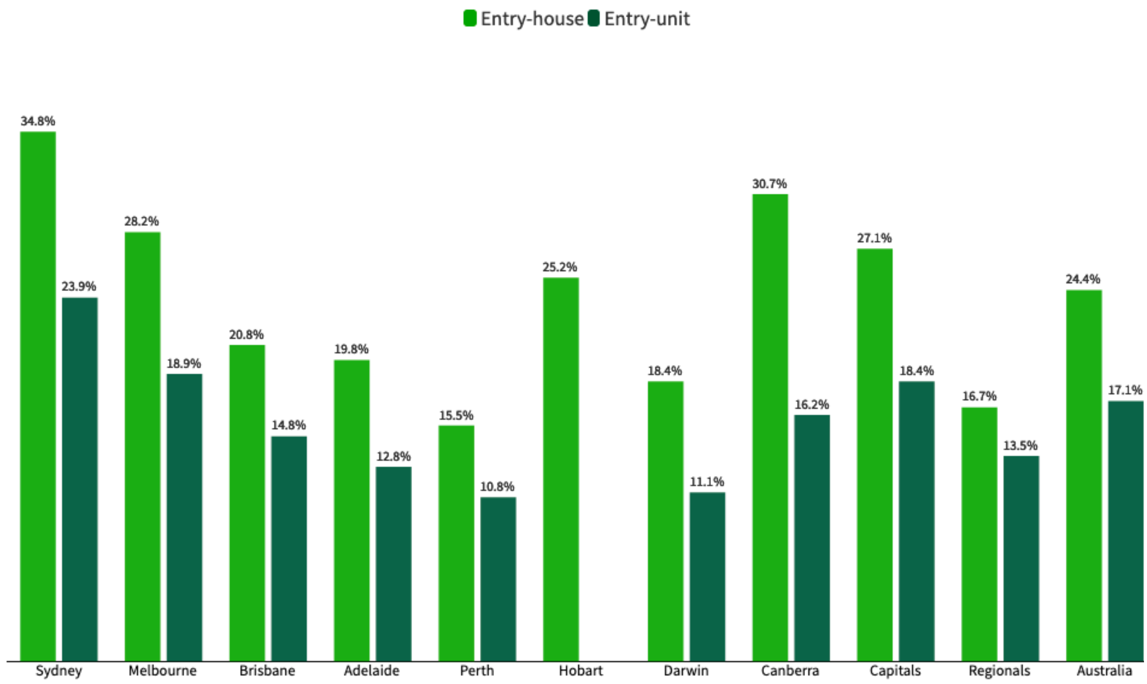
2b Units



Domain, powered by APM. Based on 3-year fixed rate mortgage and 20 per cent deposit paid. Monthly mortgage repayment as a percentage of income for a couple ages 25-34 years old.

Mortgage repayments on an entry-house drain less than one-fifth of income in Perth, Darwin, and Adelaide, offering buyers the lightest burden on the household budget, Brisbane is close at 20.8% (*figure 3*). First home buyers setting their sights on an entry-house in Sydney and Canberra will find the largest slug on budget, accounting for almost 34.8% and 30.7% of income respectively, pushing these two markets into 'mortgage stress', the only areas that slot into this category.

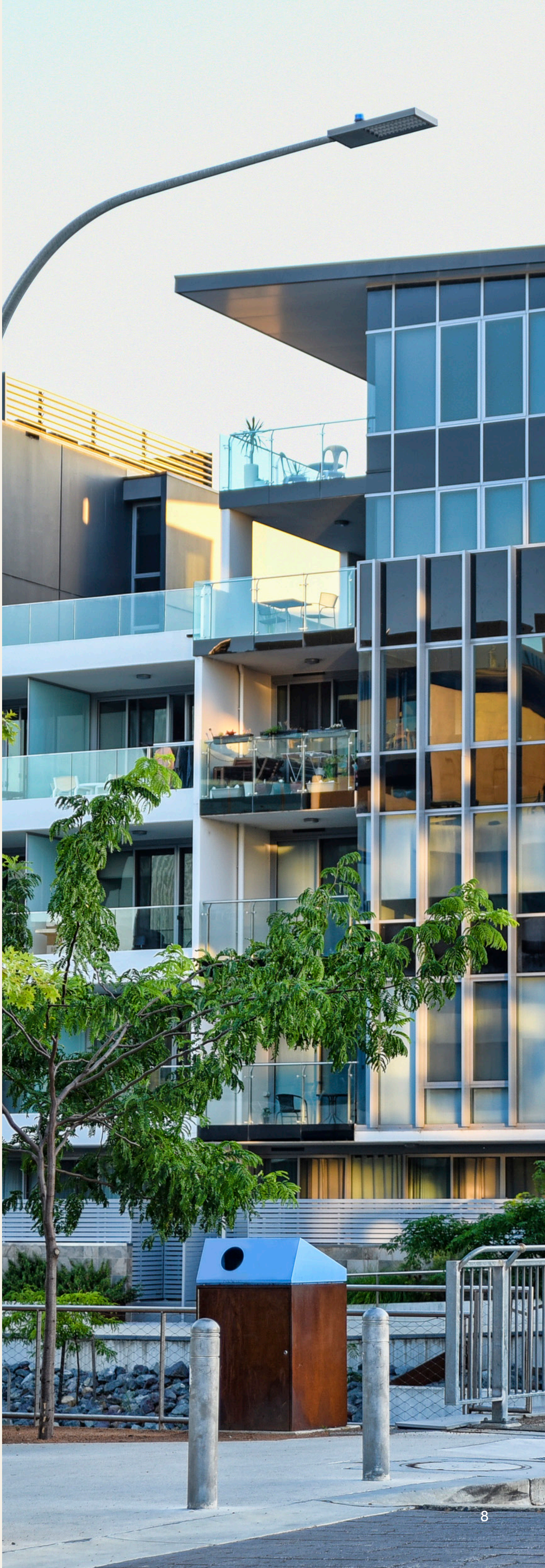
Figure 3. Mortgage repayments on an entry-priced home as a percentage of income for a couple aged 25-34.



Source: Domain, mortgage serviceability is calculated for a hypothetical first home buyer as the initial mortgage repayments on an entry priced property (a house or unit at the 25th price percentile) for a buyer with a 20% deposit and expressed as a percentage of household income for a couple aged between 25 and 34. Hobart units are excluded due to low volumes of sales to calculate an accurate median.

Units offer a more budget-conscious approach, on average 18.4% of income is dedicated to mortgage repayments across the capitals compared to 27.1% for a house (*figure 3*). In the face of rising interest rates, a unit purchase could place a buyer into a more comfortable ground for managing future potential rate hikes. Perth, Darwin and Adelaide again trump the rest of the capitals offering greater mortgage affordability, at 10.8%, 11.1% and 12.8% respectively. While Sydney tops the list for the highest proportion of income, at almost 23.9%, followed by Melbourne at 18.9%.

Mortgage repayments as a percent of income is a poignant measure of housing affordability for the heavy financial lifting of ongoing monthly mortgage repayments. This will become a greater proportion of income as the prospect of interest rate hikes are more likely this year. As the cost of servicing a home loan is beginning to creep higher, it will slice a larger portion of income as mortgage rates increase, this could be offset as the property cycle moves into its next stage with the potential for some cities to see prices fall, this is already occurring in some premium areas in Sydney.



Saving a deposit

Buying your first home cannot occur without an upfront deposit. Often, this is the biggest hurdle first home buyers face. Many vying to get onto the property ladder have met the ongoing cost of rent, which, in today's low mortgage rate environment can be a higher cost than mortgage repayments. Asking rents are at record highs across many cities, and with low vacancy rates, it will only translate into further rental price hikes, stalling savings goals. However, it becomes challenging when meeting the ongoing obligations of rent payments, weak interest accrued on savings, and the rising cost of living to save the all-important lump sum deposit. Then throw in the eye-watering rate of property price growth seen over the past year. It is understandable that often the bank of mum and dad gets a tap on the shoulder.

If the bank of mum and dad is unable to help, how long will it take to save?

It will come as no surprise that the time it takes to save a lump sum deposit on an entry-house has blown out amid rising property prices. This is more so for houses and looks a little brighter for buyers after a unit (*table 2 and 3*). All capital cities recorded an increase in the time taken to save an entry-house deposit, between 1 and 18 months longer than last year. It was a mixed outcome for entry-units across the cities, ranging from a one-month decline to 6 months longer annually. The differing change in savings time is attributed to the varied pace of property price growth across the cities and property types, which nationally created a record price gap between houses and units. Over the past year, saving for an entry-house has jumped on average 11 months longer across the capitals, while it's only a 3 month increase for units. This difference is starker when comparing the savings time today to five years ago, with the average time to save having jumped by 19 months for houses and only 5 months for units.

Sydney continues its reign as the city to have the longest time to save an entry-house deposit, at 8 years and 1 month. Canberra has overtaken Melbourne in second place, at 7 years and 1 month. Sydney and Canberra have also seen the largest increases over the past year, spiraling by 18 months. Sydney, Canberra, and Hobart have seen the time to save stretch out by more than 12 months in the past year alone. Only a time machine can keep pace with this change.

Perth is the best city for first home buyers, with the quickest savings time at 3 years and 7 months for an entry-house, less than half of the time taken in Sydney. Encouragingly, Perth has only seen a modest increase over the past year of one month and has even declined by one month over the past five years. This offers entry-buyers a much more stable environment to save a deposit and keep up with the property market.

Hobart had the quickest time to save for an entry-house in 2016 however, escalating prices over the past 5 years now make it the fourth-longest time to save out of all the major cities, at 5 years and 10 months.

Conditions have rapidly changed in most cities for entry-level buyers vying for a house. The average wage growth in each city and interest accrued on savings have been unable to match the leap in prices. The time to save is based on a couple, so those looking to purchase on their own will find the time to save double.

Table 2. The time to save for a 20% deposit on an entry-house for a couple aged 25-34.

	Time to Save	Annual Change	5-year Change
Sydney	8y 1m	18m	18m
Melbourne	6y 6m	6m	15m
Brisbane	4y 10m	3m	10m
Adelaide	4y 7m	7m	10m
Perth	3y 7m	1m	-1m
Hobart	5y 10m	14m	31m
Darwin	4y 3m	9m	10m
Canberra	7y 1m	18m	31m
Capitals	5y 8m	11m	19m
Regionals	3y 10m	4m	7m
Australia	4y 5m	4m	6m

y = year, m = month.

First home buyers will find the time to save for an entry-unit significantly shorter than an entry-house, with a modest increase in time to save across most cities. A significantly lower entry-unit price already means quicker market access. In Melbourne, weaker unit price growth has translated into a quicker deposit savings time, meaning wages growth and the compounding interest accrued on savings have been able to keep ahead of unit price growth. It has also remained stable in Brisbane. Sydney, Perth, and Adelaide saw journey times to save a deposit nudge one month higher.

Table 3. The time to save for a 20% deposit on an entry-unit for a couple aged 25-34.

	Time to Save	Annual Change	5-year Change
Sydney	5y 6m	1m	-5m
Melbourne	4y 4m	-1m	3m
Brisbane	3y 5m	0m	-2m
Adelaide	2y 11m	1m	2m
Perth	2y 6m	1m	-4m
Darwin	2y 7m	6m	-6m
Canberra	3y 9m	2m	5m
Capitals	3y 6m	3m	5m
Regionals	3y	5m	7m
Australia	3y 9m	0m	-1m

y = year, m = month. Hobart is excluded due to a low volume of unit sales.

Does property type matter?

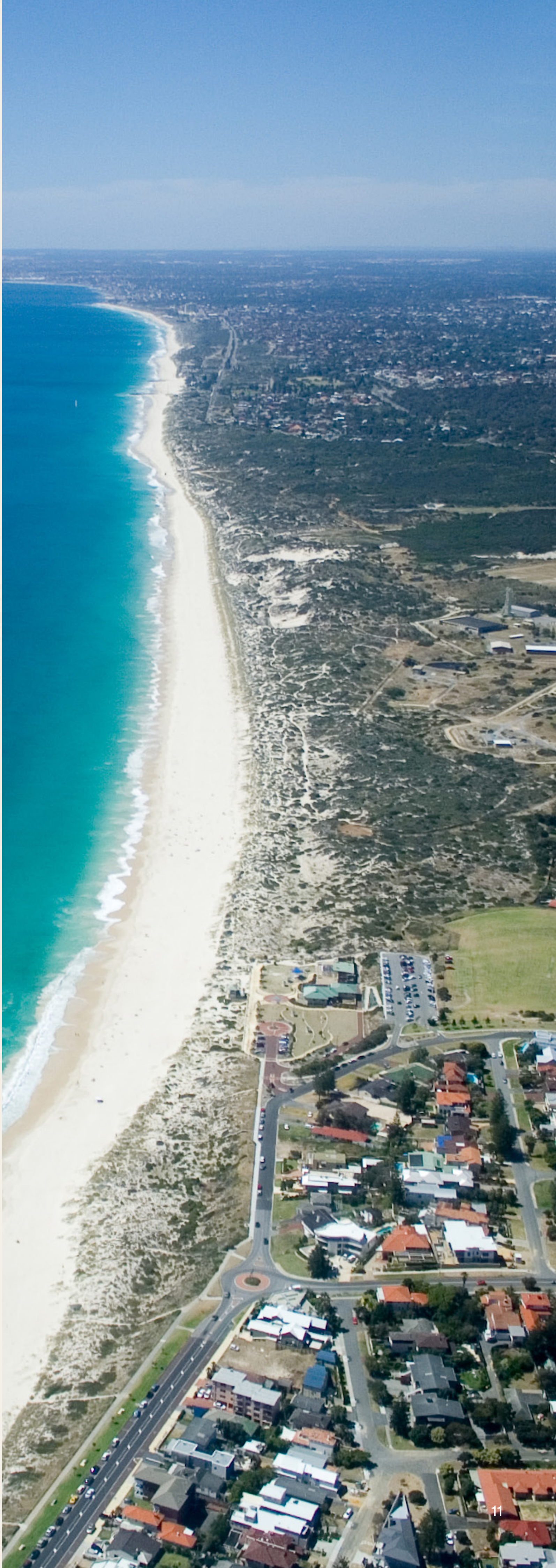
In short, yes. The type of property a first home buyer has set their sights on can have a significant impact on when they can step onto the property ladder. Across our combined capitals, purchasing an entry-unit could result in buying your first home 2 years and 2 months earlier than if saving for an entry-house.

The difference between saving for an entry-house or unit is widening over time and continues to increase. This is due to greater house price growth relative to units, as buyer preference has heavily focused on houses over the past year creating a record price gap between property types. It has more than doubled in Sydney over the last year, while Canberra has the biggest gap (*table 4*). Once a first home buyer has achieved the savings goal for an entry-unit, it would take another 2 years, 7 months to save for a house in Sydney, and 3 years, 4 months in Canberra. Perth has the shortest time to save between property types at 1 year, 1 month.

Table 4. The additional time to save an entry-house deposit compared to an entry-unit for a couple aged 25-34.

	Additional Time
Sydney	2y 7m
Melbourne	2y 2m
Brisbane	1y 5m
Adelaide	1y 8m
Perth	1y 1m
Darwin	1y 8m
Canberra	3y 4m
Capitals	2y 2m
Regionals	10m
Australia	8m

y = year, m = month. Hobart is excluded due to a low volume of unit sales.



Does location matter?

If there is one thing we know for sure, location is everything in the property market and can make a real difference in the time it takes to save for an entry-home in a particular sub-region within a city and therefore when you can make your first purchase.

Affordability tends to improve the further the distance from the city. First home buyers have traditionally looked further afield to seek value for money and compromised on commute times or compromised on space and purchased something smaller but more centrally located to the CBD or public transport hubs (*figure 4, 5 and 6 in appendix*).

Remote working has made this balance easier for those able to adopt a hybrid way of working between the office and the home. For some, this has opened up where they can reside, with more people willing to push further afield from their employment base. This has opened the doors to greater affordability and means some buyers can afford a larger home in an outer suburb. This aligns with the rise in keywords searches on **Domain** associated with lifestyle, greater space, garden, and yard. The decentralisation of our workforce is being embraced by middle Australia, with some working from home, even if it is for a couple of days a week, awakening affordability. Not everyone is able to do this, often lower-income workers need to be close to their workplace as they are unable to work from home.

Across the capital cities, the majority of the sub-regions experienced an increase in the time taken to save an entry-house deposit compared to last year, as growth in entry-house prices exceeds growth in incomes. There was a stark shift in some cities, with all of Sydney, Adelaide, Canberra, Hobart and Darwin regions seeing the time taken to save a deposit for an entry-house lengthen.[3] This was 90% of areas in Melbourne, 86% of Perth regions increase and 82% of Brisbane regions.

The shortest time to save a deposit for an entry-house and therefore quickest market access was Playford in Adelaide and Kwinana in Perth, both at 2 years and 7 months (*table 5*).

Table 5. The areas with the shortest time to save for a 20% deposit on an entry-house for a couple aged 25-34, by city.

Sydney	Melbourne	Brisbane	Perth	Adelaide	Canberra	Darwin	Hobart
St Marys, 70m	Melton-Bacchus Marsh, 58m	Ipswich Hinterland, 37m	Kwinana, 31m	Playford, 31m	Belconnen, 76m	Palmerston, 46m	Brighton, 48m
Mount Druitt, 71m	Wyndham, 63m	Springwood-Kingston, 40m	Armadale, 32m	Gawler-Two Wells, 40m	Gungahlin, 77m	Litchfield, 50m	Hobart-North West, 62m
Campbelltown, 74m	Tullamarine-Broadmeadows, 64m	Ipswich Inner, 41m	Mandurah, 36m	Salisbury, 44m	Tuggeranong, 78m	Darwin Suburbs, 52m	Sorell-Dodges Ferry, 66m
Wyong, 74m	Cardinia, 66m	Beaudesert, 42m	Gosnells, 37m	Onkaparinga, 50m	Molonglo, 81m	Darwin City, 59m	Hobart-North East, 70m
Richmond-Windsor, Wollondilly, 79m	Sunbury, 66m	Caboolture Hinterland, 45m	Rockingham, 38m	Adelaide Hills, 51m	Weston Creek, 92m	-	Hobart-South and West, 88m

Areas are based on ABS SA3 geography. Includes only areas with at least 50 transactions. m = month

[3]Areas refers to ABS SA3 areas with more than 50 sales to create a median.

In positive news, more regions across our cities saw the time to save reduce for entry-units. This was pronounced in Melbourne with 44% of areas (12% with no change), in Perth 39% (15% with no change), in Adelaide 33% (7% with no change), in Brisbane 25% (9% with no change). There were proportionately fewer in Sydney and Canberra, at 15% and 14% respectively (with another 15% of areas unchanged in Sydney).

The shortest time to save a deposit for an entry-unit and therefore quickest market access was Springwood-Kingston in Brisbane at 1 year and 9 months, followed by Bayswater-Bassendean in Perth at 1 year and 10 months (*table 6*).

Table 6. The areas with the shortest time to save for a 20% deposit on an entry-unit for a couple aged 25-34, by city.

Sydney	Melbourne	Brisbane	Perth	Adelaide	Canberra
St Marys, 37m	Melton-Bacchus Marsh, 39m	Springwood-Kingston, 21m	Bayswater-Bassendean, 22m	Salisbury, 27m	Belconnen, 38m
Mount Druitt, 38m	Dandenong, 40m	Ipswich Inner, 24m	Mandurah, 26m	West Torrens, 30m	Woden Valley, 39m
Fairfield, 40m	Brimbank, 42m	Beenleigh, 26m	Rockingham, 26m	Port Adelaide-West, 31m	Gungahlin, 40m
Liverpool, 44m	Wyndham, 43m	Caboolture, 27m	Gosnells, 27m	Port Adelaide-East, 31m	Molonglo, 45m
Wyong, Penrith, 45m	Melbourne City, 43m	Loganlea-Carbrook, 28m	Swan, Perth City, 28m	Mitcham, 31m	North Canberra, 45m

Areas are based on ABS SA3 geography. Includes only areas with at least 50 transactions. Hobart and Darwin areas excluded due to low volumes. m = month

How do I supercharge market access?

Government incentives have also helped this journey to save a lump sum deposit. The Australian Government First Home Loan Deposit Scheme (FHLDS) allows a first home buyer to secure a home loan with as little as a 5% deposit without incurring the added cost of mortgage lender's insurance. The clear advantage of this scheme allows access to the property market sooner, shaving years off the time it takes to save for an entry-priced deposit. Places are limited and have caps on property price, this is challenging in our more expensive capitals, meaning a first home buyer will have to look further afield for affordability or compromise on the property type.

Gaining access to the market sooner could be advantageous for first home buyers however, there are other financial implications that should be considered. A lower deposit will increase the cost of a home loan over its entire lifespan, meaning the borrower will pay more in interest. At the same time, owning 5% in equity could place the borrower at the risk of negative equity if property prices decline.

The Australian Government First Home Super Saver Scheme (FHSSS) allows prospective first home buyers to make additional superannuation contributions that are later accessible for a first home deposit. It allows individuals to save $30,000 under the scheme, or $60,000 for a couple (this is set to increase in the next financial year). The generally lower tax of a super account makes this scheme appealing.

The road to home ownership

It is a financial hurdle to save a lump-sum deposit, and prospective buyers are finding this challenging amid rising living costs, low wage growth, weak saving rates, and the rapid rise in property prices. Low interest rates help the affordability of mortgage repayments but are also starting to take proportionately more income to cover repayments. Low rates have been a key driver of rising property

prices, making it harder to save a deposit, but with the prospect of rate rises, a slowdown in market conditions and rising supply could ease the pressure a little on first home buyers. It's a challenging outlook, perpetually being priced out of buying a house, prices will need to either fall or wages consistently rise to have any chance of keeping up.

For those already in the property market with a home, mortgage serviceability appears to have improved however, while a lower mortgage rate does reduce the serviceability cost of a home loan, it also has an adverse effect on affordability. Low mortgage rates and property price growth tend to go hand-in-hand. Falling and low-interest rates ignite market activity, and housing values increase as a response. Housing affordability is challenged in the face of rising prices to a point that the benefits of lower mortgage rates become diminished.

Finding affordable housing is becoming increasingly problematic for first home buyers, particularly within capital cities, and the demand for affordable medium density housing is rising (this includes townhouses, terraces, semi-detached, duplexes, and dual occupancies). This is evidenced in the rise of keyword searches on Domain for dual and duplex blocks. Recent analysis from Domain found a house is 25 percent more expensive than medium-density housing across the capitals, mainly due to the more efficient use of land. Soaring house prices have restricted buyer budgets. To meet the demand for more medium-density housing, state and local governments need to change planning rules that constrain the building of medium-density housing in Australia's capital cities, particularly in areas close to public transport.

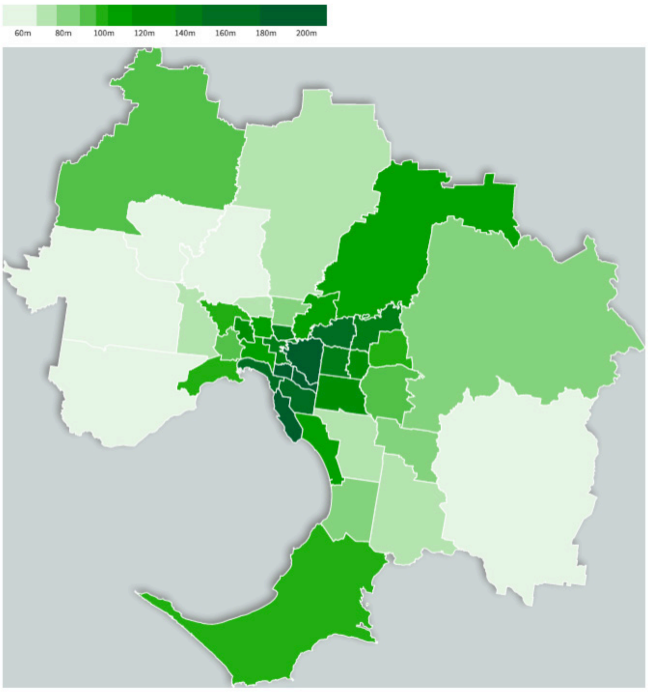
The report confirms an extensive amount of time is needed to accrue a savings pot large enough for a 20% deposit on an entry-home, and across many cities, this has blown out over the past year for entry-houses but has remained fairly stable for entry-units. For some, it becomes a matter of compromise on property type or location, or even becoming a rentvestor.

Appendix

Figure 4. The time to save for a 20% deposit on an entry-home, Melbourne regions.

4a. Entry-houses

Time to save, months



4b. Entry-units

Time to save, months

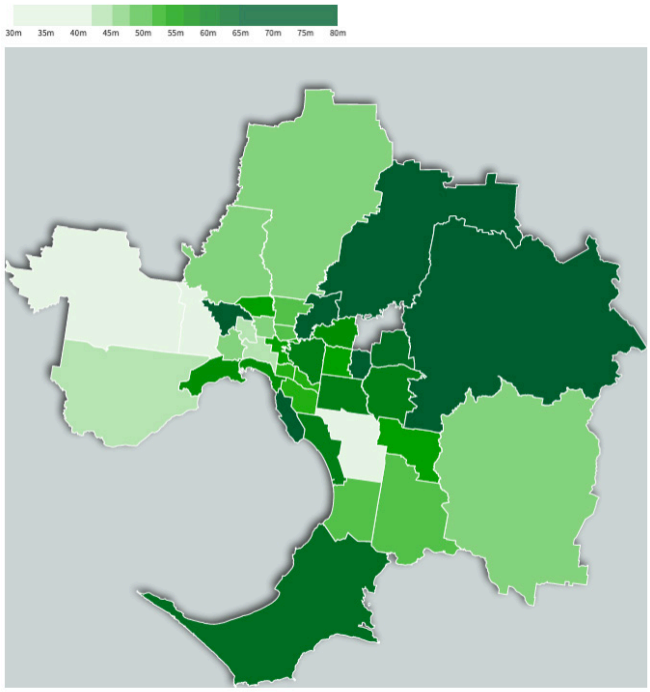
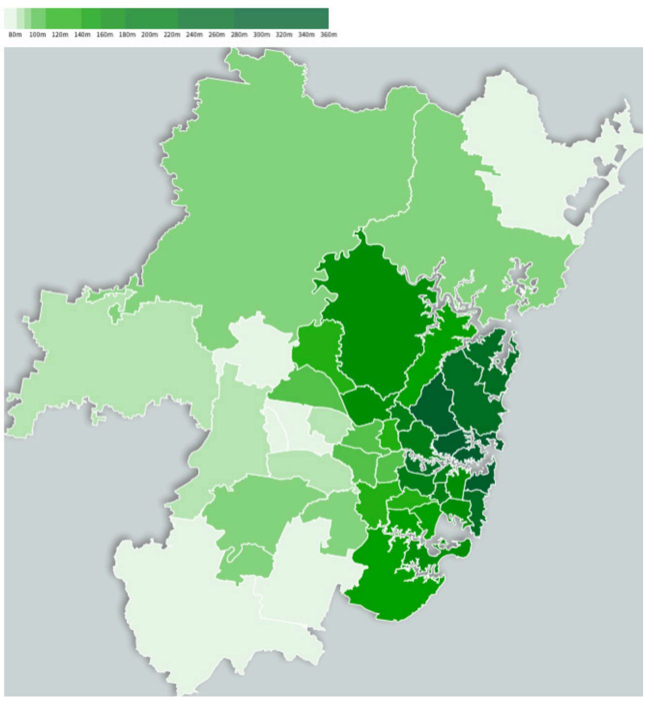


Figure 5. The time to save for a 20% deposit on an entry-home, Sydney regions.

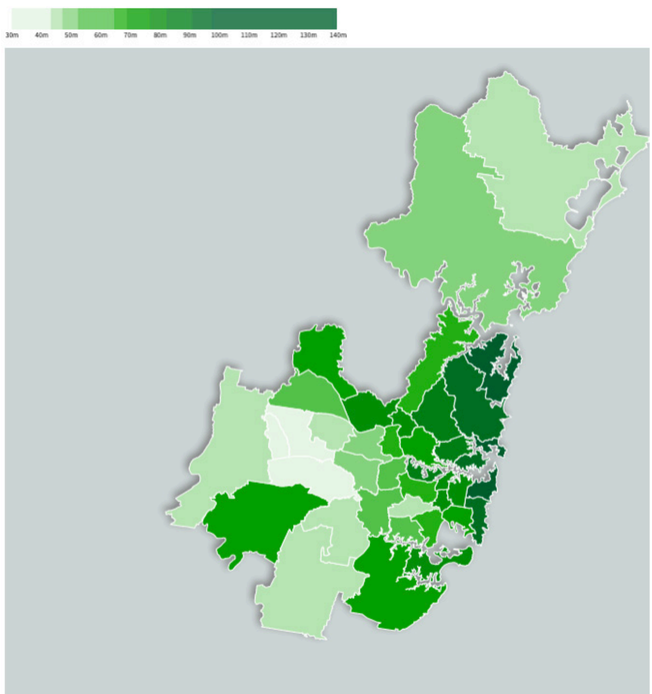
5a. Entry-houses

Time to save, months



5b. Entry-units

Time to save, months

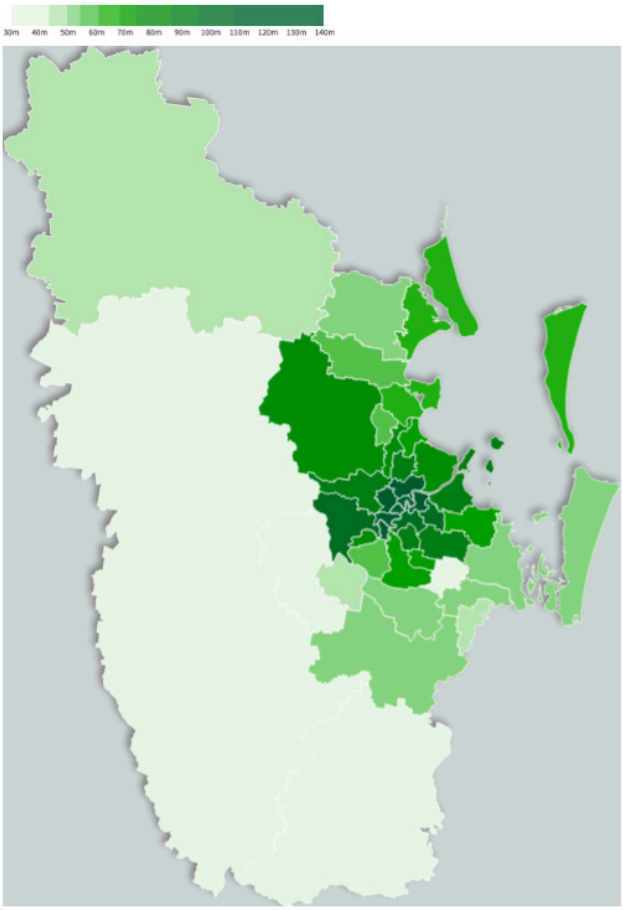


Domain. Entry prices are based on the 25th price percentile of the respective geographical boundary (ABS SA3). Calculations are based on the average income for a couple aged between 25 to 34 years old in each city, assuming they save 20% of post-tax income, deposit in online savings account.

Figure 6. The time to save for a 20% deposit on an entry-home, Brisbane regions.

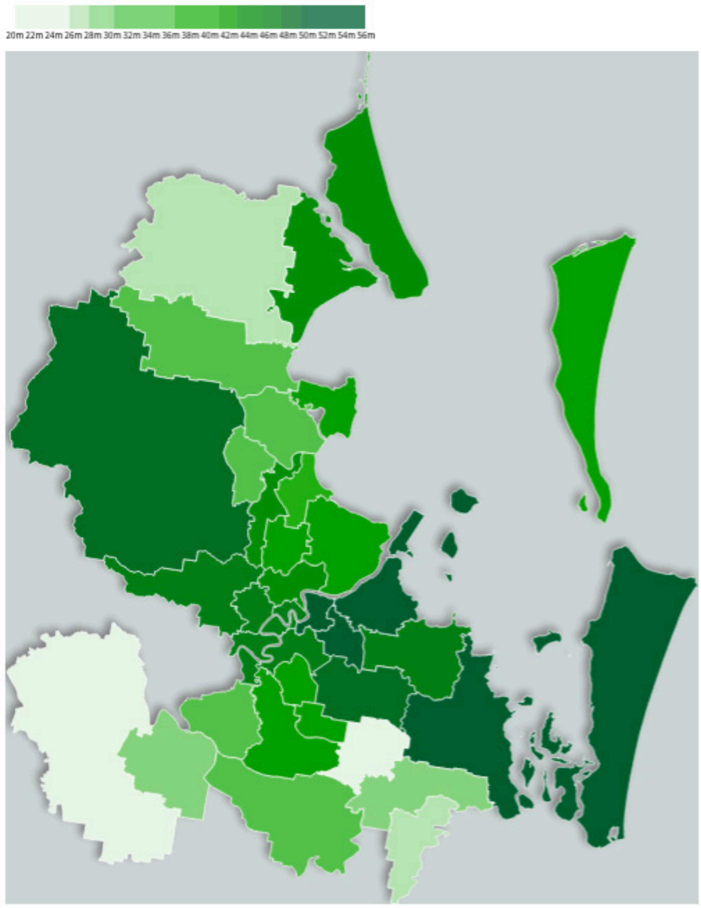
6a. Entry-houses

Time to save, months



6b. Entry-units

Time to save, months



Domain. Entry prices are based on the 25th price percentile of the respective geographical boundary (ABS SA3). Calculations are based on the average income for a couple aged between 25 to 34 years old in each city, assuming they save 20% of post-tax income, deposit in online savings account.

Methodology

Entry prices are based on the 25th price percentile of the respective geographical boundary. This gives a clear indication of the prices at the more affordable end of the housing market that is deemed to be more in line with a first home buyer's budget.

Geographical boundaries are based upon the ABS Statistical Geography Standard, using the Greater Capital City Statistical Areas (GCCSA) and Statistical Area Level 3 (SA3).

The amount of time required to save a 20% deposit is calculated by comparing salary earnings with the entry-house and unit prices. A deposit of 20% is used to avoid incurring additional costs of lender's mortgage insurance. It does not take into account any transaction costs or stamp duty that may be incurred.

The report is based on the average income for a couple aged between 25 and 34 years old in each capital city using ABS Estimates of Personal Income. Incomes are based on the average employee earnings in each Greater Capital City for a 25 to 34-year-old. An estimate of current salary is calculated by factoring in wage-price growth using the ABS Wage Price Index (WPI).

The time required to save a deposit is based on a dual income, with each person saving 20% of post-tax income on a monthly basis that is deposited in a standard online savings account (interest earned is taxed at the individuals' tax rate). Savings rates are sourced from the Reserve Bank of Australia, F4 Retail deposit, and investment rates.

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