

# Community report

## Baw Baw (S)

Prepared from Community Explorer topic selections for briefing, planning and reporting use.

AREA

**Baw Baw (S)**

COMPARISON

**Regional Vic.**

POPULATION

**Persons**

GENERATED

**3 April 2026**

### Included sections

1 selected topic will be included in this report.

**01** Housing loan repayments

### Sources and method

- Source: Australian Bureau of Statistics, Census of Population and Housing, 2021 and, where available, 2016 comparison data.
- Percentages are calculated from the denominator supplied for each topic. Change (pp) is the 2021 percentage minus the 2016 percentage when the topic is comparable across years.
- Enumerated topics describe where people or dwellings were counted on Census night.

# Housing loan repayments

Baw Baw (S) | Regional Vic. comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, \$1,600–\$1,799 was the most common mortgage repayment band among households with a mortgage in Baw Baw (S), accounting for 11.2% (940 households). This share was higher than Regional Vic. (9.4%).

## About this topic

Housing loan repayments show the monthly mortgage repayment amounts reported by households with a mortgage. They provide a snapshot of housing costs for owner-purchasing households.

This topic can help indicate repayment pressure and possible housing stress when read with household income, but raw repayment amounts are not directly comparable over time because of inflation, interest rate movements, and changing loan conditions. The 2021 data also predates the interest rate rises that began in May 2022, so it should be interpreted with care.

## Interpretation notes

- This topic applies only to households with a mortgage and records monthly repayments for the dwelling in which they were counted on Census night.
- Raw repayment amounts are not directly comparable over time because inflation, interest rates, and loan conditions change.
- The 2021 Census pre-dates the Reserve Bank rate rises that began in May 2022, so current repayment pressure may be higher than the Census snapshot suggests.

## Monthly housing loan repayments

Baw Baw (S) – Households (Enumerated)

Category	2021 count	2021 %	Regional Vic. %
\$299 or less	338	4.0%	4.9%
\$300 – \$599	339	4.1%	5.8%
\$600 – \$999	796	9.5%	13.8%
\$1,000 – \$1,199	633	7.6%	9.6%
\$1,200 – \$1,399	851	10.2%	11.2%
\$1,400 – \$1,599	918	11.0%	9.5%
\$1,600–\$1,799	940	11.2%	9.4%
\$1,800 – \$1,999	637	7.6%	5.7%
\$2,000 – \$2,199	796	9.5%	8.0%
\$2,200 – \$2,399	280	3.3%	2.8%
\$2,400–\$2,599	200	2.4%	1.9%
\$2,600–\$2,999	394	4.7%	4.1%
\$3,000–\$3,999	418	5.0%	4.4%
\$4,000–\$4,999	177	2.1%	1.7%
\$5000 and over	126	1.5%	1.4%
Not stated	516	6.2%	5.9%
<b>Total</b>	<b>8,359</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.