City Compass
Community Explorer

COMMUNITY PROFILE REPORT

Community report
Bayside (C)

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

AREA
Bayside (C)

COMPARISON
Greater Melbourne

POPULATION
Persons

GENERATED
31 March 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

Housing loan repayments

SECTION 01

Bayside (C) | Greater Melbourne comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, $5000 and over was the most common mortgage repayment band among households with a mortgage in Bayside (C), accounting for 20.2% (2,596 households). This share was higher than Greater Melbourne (5%).

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

Bayside (C) – Households (Enumerated)

Category	2021 count	2021 %	Greater Melbourne %
$299 or less	747	5.8%	4.8%
$300 – $599	315	2.5%	2.8%
$600 – $999	455	3.5%	5.4%
$1,000 – $1,199	354	2.8%	4.6%
$1,200 – $1,399	380	3.0%	5.9%
$1,400 – $1,599	390	3.0%	6.8%
$1,600–$1,799	430	3.4%	7.9%
$1,800 – $1,999	353	2.8%	6.7%
$2,000 – $2,199	903	7.0%	11.1%
$2,200 – $2,399	346	2.7%	5.3%
$2,400–$2,599	450	3.5%	4.7%
$2,600–$2,999	681	5.3%	7.0%
$3,000–$3,999	2,023	15.8%	10.7%
$4,000–$4,999	1,483	11.6%	4.6%
$5000 and over	2,596	20.2%	5.0%
Not stated	921	7.2%	6.6%
Total	**12,827**	**100.0%**	**100.0%**

Data basis: enumerated.