

# Community report

## Bayside (NSW)

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

AREA

**Bayside (NSW)**

COMPARISON

**Greater Sydney**

POPULATION

**Persons**

GENERATED

**2 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

Bayside (NSW) | Greater Sydney comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, \$3,000–\$3,999 was the most common mortgage repayment band among households with a mortgage in Bayside (NSW), accounting for 16.7% (3,149 households). This share was higher than Greater Sydney (16.1%).

## 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 (NSW) – Households (Enumerated)

Category	2021 count	2021 %	Greater Sydney %
\$299 or less	885	4.7%	4.7%
\$300 – \$599	374	2.0%	2.1%
\$600 – \$999	735	3.9%	4.0%
\$1,000 – \$1,199	588	3.1%	3.2%
\$1,200 – \$1,399	670	3.6%	3.9%
\$1,400 – \$1,599	753	4.0%	4.2%
\$1,600–\$1,799	856	4.6%	5.1%
\$1,800 – \$1,999	794	4.2%	4.3%
\$2,000 – \$2,199	1,801	9.6%	9.3%
\$2,200 – \$2,399	965	5.1%	4.8%
\$2,400–\$2,599	979	5.2%	4.8%
\$2,600–\$2,999	1,755	9.3%	9.3%
\$3,000–\$3,999	3,149	16.7%	16.1%
\$4,000–\$4,999	1,697	9.0%	8.0%
\$5000 and over	1,464	7.8%	9.6%
Not stated	1,343	7.1%	6.6%
<b>Total</b>	<b>18,808</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.