City Compass
Community Explorer

COMMUNITY PROFILE REPORT

Community report

Dungog (A)

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

AREA
Dungog (A)

COMPARISON
Regional NSW

POPULATION
Persons

GENERATED
1 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

Housing loan repayments

Dungog (A) | Regional NSW comparison | Persons

Community report section 1 of 1

SECTION 01

Key takeaway

In 2021, $3,000–$3,999 was the most common mortgage repayment band among households with a mortgage in Dungog (A), accounting for 10.8% (152 households). This share was higher than Regional NSW (7.5%).

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

Dungog (A) – Households (Enumerated)

Category	2021 count	2021 %	Regional NSW %
$299 or less	61	4.3%	4.9%
$300 – $599	51	3.6%	4.3%
$600 – $999	107	7.6%	9.7%
$1,000 – $1,199	83	5.9%	7.0%
$1,200 – $1,399	131	9.3%	8.8%
$1,400 – $1,599	89	6.3%	7.9%
$1,600–$1,799	128	9.1%	9.1%
$1,800 – $1,999	83	5.9%	6.4%
$2,000 – $2,199	124	8.8%	10.0%
$2,200 – $2,399	51	3.6%	4.2%
$2,400–$2,599	58	4.1%	2.8%
$2,600–$2,999	125	8.9%	7.0%
$3,000–$3,999	152	10.8%	7.5%
$4,000–$4,999	40	2.8%	2.7%
$5000 and over	37	2.6%	2.1%
Not stated	90	6.4%	5.7%
Total	**1,410**	**100.0%**	**100.0%**

Data basis: enumerated.