

Community report

Hornsby (A)

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

AREA

Hornsby (A)

COMPARISON

Greater Sydney

POPULATION

Persons

GENERATED

26 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 loan repayments

Hornsby (A) | Greater Sydney comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, \$4,000 to \$4,999 was the most common mortgage repayment band among households with a mortgage in Hornsby (A), accounting for 12.3% (2,515 households). This share was higher than Greater Sydney (8%).

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

Hornsby (A) – Households (Enumerated)

Category	2021 count	2021 %	Greater Sydney %
Nil Repayments	744	3.6%	3.3%
1 To 149	213	1.0%	0.8%
150 To 299	148	0.7%	0.6%
300 To 449	242	1.2%	1.1%
450 To 599	201	1.0%	1.0%
600 To 799	306	1.5%	1.7%
800 To 999	400	2.0%	2.3%
1000 To 1199	591	2.9%	3.2%
1200 To 1399	636	3.1%	3.9%
1400 To 1599	703	3.4%	4.2%
1600 To 1799	791	3.9%	5.1%
1800 To 1999	701	3.4%	4.3%
2000 To 2199	1,641	8.0%	9.3%
2200 To 2399	891	4.4%	4.8%
2400 To 2599	932	4.6%	4.8%
2600 To 2799	977	4.8%	5.7%
2800 To 2999	642	3.1%	3.5%
3000 To 3499	2,376	11.6%	11.2%
3500 To 3999	1,382	6.8%	4.9%
4000 To 4999	2,515	12.3%	8.0%
5000 And Over	2,222	10.9%	9.6%
Not stated	1,207	5.9%	6.6%

Category	2021 count	2021 %	Greater Sydney %
Total	20,461	100.0%	100.0%

Data basis: enumerated.