

Community report

Inverell

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

AREA

Inverell

COMPARISON

Regional NSW

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

Inverell | Regional NSW comparison | Persons

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Key takeaway

In 2021, \$1,000 to \$1,199 was the most common mortgage repayment band among households with a mortgage in Inverell, accounting for 13.8% (259 households). This share was higher than Regional NSW (7%).

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

Inverell – Households (Enumerated)

Category	2021 count	2021 %	Regional NSW %
Nil Repayments	73	3.9%	2.9%
1 To 149	16	0.8%	0.8%
150 To 299	28	1.5%	1.1%
300 To 449	55	2.9%	2.2%
450 To 599	80	4.2%	2.1%
600 To 799	165	8.8%	4.0%
800 To 999	200	10.6%	5.7%
1000 To 1199	259	13.8%	7.0%
1200 To 1399	243	12.9%	8.8%
1400 To 1599	149	7.9%	7.9%
1600 To 1799	112	5.9%	9.1%
1800 To 1999	81	4.3%	6.4%
2000 To 2199	120	6.4%	10.0%
2200 To 2399	37	2.0%	4.2%
2400 To 2599	28	1.5%	2.8%
2600 To 2799	39	2.1%	4.8%
2800 To 2999	7	0.4%	2.2%
3000 To 3499	40	2.1%	5.8%
3500 To 3999	8	0.4%	1.7%
4000 To 4999	21	1.1%	2.7%
5000 And Over	21	1.1%	2.1%
Not stated	101	5.4%	5.7%

Category	2021 count	2021 %	Regional NSW %
Total	1,883	100.0%	100.0%

Data basis: enumerated.