

# Community report

## Ku-ring-gai (A)

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

AREA

**Ku-ring-gai (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

Ku-ring-gai (A) | Greater Sydney 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 Ku-ring-gai (A), accounting for 29.1% (4,547 households). This share was higher than Greater Sydney (9.6%).

## 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

Ku-ring-gai (A) - Households (Enumerated)

Category	2021 count	2021 %	Greater Sydney %
Nil Repayments	713	4.6%	3.3%
1 To 149	154	1.0%	0.8%
150 To 299	68	0.4%	0.6%
300 To 449	140	0.9%	1.1%
450 To 599	132	0.8%	1.0%
600 To 799	174	1.1%	1.7%
800 To 999	190	1.2%	2.3%
1000 To 1199	385	2.5%	3.2%
1200 To 1399	304	1.9%	3.9%
1400 To 1599	317	2.0%	4.2%
1600 To 1799	327	2.1%	5.1%
1800 To 1999	291	1.9%	4.3%
2000 To 2199	879	5.6%	9.3%
2200 To 2399	356	2.3%	4.8%
2400 To 2599	533	3.4%	4.8%
2600 To 2799	459	2.9%	5.7%
2800 To 2999	319	2.0%	3.5%
3000 To 3499	1,459	9.3%	11.2%
3500 To 3999	829	5.3%	4.9%
4000 To 4999	2,013	12.9%	8.0%
5000 And Over	4,547	29.1%	9.6%
Not stated	1,041	6.7%	6.6%

Category	2021 count	2021 %	Greater Sydney %
<b>Total</b>	<b>15,630</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.