

# Community report

## Northam (S)

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

AREA

**Northam (S)**

COMPARISON

**Regional WA**

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

Northam (S) | Regional WA comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, \$1,000 to \$1,199 was the most common mortgage repayment band among households with a mortgage in Northam (S), accounting for 10.8% (165 households). This share was higher than Regional WA (8.2%).

## 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

Northam (S) – Households (Enumerated)

Category	2021 count	2021 %	Regional WA %
Nil Repayments	42	2.8%	3.2%
1 To 149	17	1.1%	0.7%
150 To 299	21	1.4%	1.1%
300 To 449	45	3.0%	2.5%
450 To 599	60	3.9%	2.3%
600 To 799	99	6.5%	4.7%
800 To 999	125	8.2%	6.1%
1000 To 1199	165	10.8%	8.2%
1200 To 1399	151	9.9%	9.6%
1400 To 1599	136	8.9%	9.3%
1600 To 1799	130	8.5%	9.7%
1800 To 1999	75	4.9%	6.3%
2000 To 2199	117	7.7%	9.7%
2200 To 2399	49	3.2%	3.6%
2400 To 2599	33	2.2%	2.3%
2600 To 2799	66	4.3%	3.6%
2800 To 2999	10	0.7%	1.6%
3000 To 3499	53	3.5%	4.5%
3500 To 3999	14	0.9%	1.3%
4000 To 4999	27	1.8%	2.2%
5000 And Over	19	1.2%	1.6%
Not stated	70	4.6%	5.7%

Category	2021 count	2021 %	Regional WA %
<b>Total</b>	<b>1,524</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.