

Community report

Shellharbour (C)

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

AREA

Shellharbour (C)

COMPARISON

Regional NSW

POPULATION

Persons

GENERATED

30 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

Shellharbour (C) | Regional NSW comparison | Persons

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Key takeaway

In 2021, \$2,000 – \$2,199 was the most common mortgage repayment band among households with a mortgage in Shellharbour (C), accounting for 12.7% (1,290 households). This share was higher than Regional NSW (10%).

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

Shellharbour (C) - Households (Enumerated)

Category	2021 count	2021 %	Regional NSW %
\$299 or less	394	3.9%	4.9%
\$300 - \$599	295	2.9%	4.3%
\$600 - \$999	567	5.6%	9.7%
\$1,000 - \$1,199	408	4.0%	7.0%
\$1,200 - \$1,399	620	6.1%	8.8%
\$1,400 - \$1,599	615	6.1%	7.9%
\$1,600-\$1,799	749	7.4%	9.1%
\$1,800 - \$1,999	683	6.7%	6.4%
\$2,000 - \$2,199	1,290	12.7%	10.0%
\$2,200 - \$2,399	683	6.7%	4.2%
\$2,400-\$2,599	418	4.1%	2.8%
\$2,600-\$2,999	1,198	11.8%	7.0%
\$3,000-\$3,999	1,098	10.8%	7.5%
\$4,000-\$4,999	326	3.2%	2.7%
\$5000 and over	192	1.9%	2.1%
Not stated	587	5.8%	5.7%
Total	10,123	100.0%	100.0%

Data basis: enumerated.