

Community report

Southern Downs (R)

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

AREA

Southern Downs (R)

COMPARISON

Regional Qld

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

Southern Downs (R) | Regional Qld comparison | Persons

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Key takeaway

In 2021, \$1,200 to \$1,399 was the most common mortgage repayment band among households with a mortgage in Southern Downs (R), accounting for 13.1% (525 households). This share was higher than Regional Qld (9.5%).

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

Southern Downs (R) – Households (Enumerated)

Category	2021 count	2021 %	Regional Qld %
Nil Repayments	144	3.6%	2.8%
1 To 149	36	0.9%	0.8%
150 To 299	52	1.3%	1.0%
300 To 449	120	3.0%	2.1%
450 To 599	132	3.3%	2.0%
600 To 799	294	7.3%	4.0%
800 To 999	431	10.7%	5.8%
1000 To 1199	523	13.0%	7.4%
1200 To 1399	525	13.1%	9.5%
1400 To 1599	369	9.2%	8.8%
1600 To 1799	312	7.8%	9.8%
1800 To 1999	166	4.1%	6.7%
2000 To 2199	251	6.3%	10.0%
2200 To 2399	89	2.2%	4.0%
2400 To 2599	49	1.2%	2.6%
2600 To 2799	79	2.0%	4.1%
2800 To 2999	29	0.7%	1.8%
3000 To 3499	94	2.3%	4.9%
3500 To 3999	22	0.5%	1.4%
4000 To 4999	38	0.9%	2.3%
5000 And Over	37	0.9%	1.8%
Not stated	222	5.5%	6.3%

Category	2021 count	2021 %	Regional Qld %
Total	4,014	100.0%	100.0%

Data basis: enumerated.