

# Community report

## Warrnambool (C)

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

AREA

**Warrnambool (C)**

COMPARISON

**Regional Vic.**

POPULATION

**Persons**

GENERATED

**3 April 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

Warrnambool (C) | Regional Vic. comparison | Persons

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## Key takeaway

In 2021, \$1,200 – \$1,399 was the most common mortgage repayment band among households with a mortgage in Warrnambool (C), accounting for 13.6% (612 households). This share was higher than Regional Vic. (11.2%).

## 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

Warrnambool (C) - Households (Enumerated)

Category	2021 count	2021 %	Regional Vic. %
\$299 or less	202	4.5%	4.9%
\$300 - \$599	187	4.2%	5.8%
\$600 - \$999	567	12.6%	13.8%
\$1,000 - \$1,199	489	10.9%	9.6%
\$1,200 - \$1,399	612	13.6%	11.2%
\$1,400 - \$1,599	508	11.3%	9.5%
\$1,600-\$1,799	512	11.4%	9.4%
\$1,800 - \$1,999	267	5.9%	5.7%
\$2,000 - \$2,199	357	7.9%	8.0%
\$2,200 - \$2,399	102	2.3%	2.8%
\$2,400-\$2,599	59	1.3%	1.9%
\$2,600-\$2,999	141	3.1%	4.1%
\$3,000-\$3,999	153	3.4%	4.4%
\$4,000-\$4,999	50	1.1%	1.7%
\$5000 and over	50	1.1%	1.4%
Not stated	247	5.5%	5.9%
<b>Total</b>	<b>4,503</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.