

LOCAL EDITION • FLEURIEU PENINSULA AND SOUTHERN ONKAPARINGA • SOUTH AUSTRALIA

Morphett Vale and Seaford Rise are the region's biggest mortgage stress hotspots, and both are still rising

START HERE: THE LOCAL STORY IN ONE LINE

18,476 households are in mortgage stress across thirteen postcodes from Morphett Vale to Yankalilla. The total is 11.4% higher than a year ago, though it eased 3.1% this quarter.

18,476

STRESSED HOUSEHOLDS, 13 POSTCODES

-3.1%

CHANGE IN THREE MONTHS

+11.4%

CHANGE IN TWELVE MONTHS

6 of 12

POSTCODES THAT ROSE THIS QUARTER (12 HAVE A JUNE FIGURE)

FLEURIEU PENINSULA AND SOUTHERN ONKAPARINGA: MOST STRESSED POSTCODES

#	POSTCODE	SUBURB	COUNCIL	STRESSED NOW	3 MONTHS AGO	12 MONTHS AGO	3 MONTHS	12 MONTHS
1	5162	Morphett Vale	Onkaparinga	4,552	4,035	3,766	+12.8%	+20.9%
2	5169	Seaford Rise	Onkaparinga	3,682	3,360	3,229	+9.6%	+14.0%
3	5163	Onkaparinga Hills	Onkaparinga	1,871	2,200	1,967	-15.0%	-4.9%
4	5159	Happy Valley	Onkaparinga	1,697	2,327	1,717	-27.1%	-1.2%
5	5255	Langhorne Creek	Alexandrina	1,471	1,313	1,272	+12.0%	+15.6%
6	5168	Noarlunga Centre	Onkaparinga	1,293	1,260	1,008	+2.6%	+28.3%
7	5167	Port Noarlunga South	Onkaparinga	996	930	754	+7.1%	+32.1%
8	5165	Christies Beach	Onkaparinga	930	906	829	+2.6%	+12.2%
9	5173	Aldinga Beach	Onkaparinga	805	962	845	-16.3%	-4.7%
10	5161	Reynella	Onkaparinga	658	923	773	-28.7%	-14.9%
11	5204	Wirrina Cove / Normanville	Yankalilla	223	506	154	-55.9%	+44.8%
12	5202	Myponga	Yankalilla	216	-	192	n/a	+12.5%
13	5203	Yankalilla	Yankalilla	82	121	-	-32.2%	n/a

Ranked by households in mortgage stress, September 2026: households whose regular monthly spending, home loan included, is more than their income (owner-occupiers, Digital Finance Analytics' rolling survey of 52,000 households). Changes compare postcodes that have a figure in both periods; "-" means no earlier figure. Small postcodes have small survey samples, so their numbers swing more. Figures are scaled up from a survey of about 4,500 households a month, so a suburb with no survey responses this quarter is not listed.

WHAT STANDS OUT

Adelaide's southern suburbs are still rising.

Morphett Vale (5162) is up 12.8% to 4,552 stressed households, Seaford Rise (5169) up 9.6% to 3,682 and Port Noarlunga South (5167) up 7.1%.

Further south it eased.

Aldinga Beach (5173) fell 16.3% to 805. Wirrina Cove (5204) fell from 506 to 223 and Yankalilla (5203) from 121 to 82.

Strathalbyn's postcode went the other way.

5255, listed as Langhorne Creek, rose 12% to 1,471 stressed households. Victor Harbor and Goolwa are not listed this quarter.

QUOTES YOU CAN USE



"While home prices are still below prices in the main centres, income growth has stalled, and costs are rising fast - especially extra costs relating to extended travel, as the fuel prices have risen."

Martin North, Principal of Digital Finance Analytics



"Morphett Vale and Seaford Rise both rose this quarter and are well up on a year ago. Between them that is more than 8,000 households spending more each month than they earn."

Mansour Soltani, Head of Research, OurTop10

Nationally: 450,539 stressed households across 77 ranked postcodes, up about 7.5% in three months.

Full report: <https://ourtop10.com.au/reports/mortgage-stress/>

Credit: "OurTop10 Mortgage Stress Report, powered by Digital Finance Analytics"

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