

LOCAL EDITION • THE HILLS SHIRE AND HAWKESBURY • NEW SOUTH WALES

Glenhaven and Kurrajong more than doubled while the Hawkesbury's bigger postcodes eased

START HERE: THE LOCAL STORY IN ONE LINE

29,395 households are in mortgage stress across the ten most stressed postcodes in the Hills and Hawkesbury. The total slipped 2.1% this quarter but is 9.1% higher than a year ago.

29,395

STRESSED HOUSEHOLDS, 10 POSTCODES

-2.1%

CHANGE IN THREE MONTHS

+9.1%

CHANGE IN TWELVE MONTHS

6 of 10

POSTCODES THAT ROSE THIS QUARTER

THE HILLS SHIRE AND HAWKESBURY: MOST STRESSED POSTCODES

#	POSTCODE	SUBURB	COUNCIL	STRESSED NOW	3 MONTHS AGO	12 MONTHS AGO	3 MONTHS	12 MONTHS
1	2765	Riverstone / Box Hill	Hills / Blacktown	9,737	9,485	8,676	+2.7%	+12.2%
2	2155	Beaumont Hills	The Hills Shire	5,528	4,654	4,444	+18.8%	+24.4%
3	2154	Castle Hill	The Hills Shire	4,334	5,251	5,769	-17.5%	-24.9%
4	2153	Baulkham Hills	The Hills Shire	2,311	2,762	2,910	-16.3%	-20.6%
5	2756	Pitt Town / Windsor	Hawkesbury	2,238	3,392	2,280	-34.0%	-1.8%
6	2125	West Pennant Hills	The Hills Shire	1,605	1,303	1,161	+23.2%	+38.2%
7	2156	Glenhaven	The Hills Shire	1,228	539	281	+127.8%	+337.0%
8	2758	Kurrajong	Hawkesbury	879	371	399	+136.9%	+120.3%
9	2753	Richmond	Hawkesbury	776	1,628	726	-52.3%	+6.9%
10	2158	Dural	The Hills Shire	759	647	296	+17.3%	+156.4%

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

The Hills rose, the Hawkesbury fell.

The six postcodes wholly in the Hills went up 4.0% in three months to 15,765. The three Hawkesbury postcodes fell 27.8% to 3,893, led by Richmond (down 52%) and Pitt Town / Windsor (down 34%).

Two postcodes more than doubled.

Glenhaven (2156) went from 539 to 1,228 stressed households and Kurrajong (2758) from 371 to 879.

Riverstone / Box Hill is the biggest by far.

Postcode 2765 has 9,737 stressed households, which is every borrowing household in the postcode. Most of it sits in Blacktown, with parts in the Hills and Hawkesbury.

Severe mortgage stress (behind on repayments, asking for hardship help, refinancing or selling): Baulkham Hills (2153) 1,022, from 564 three months ago; Beaumont Hills (2155) 645, from 1,496 three months ago; West Pennant Hills (2125) 555, from 442 three months ago.

QUOTES YOU CAN USE



"Stress is spreading into more wealthy areas, who in theory have more buffers and options, but in practice have bigger living expenses, and bigger mortgages to match their bigger incomes."

Martin North, Principal of Digital Finance Analytics



"People think of the Hills and the Hawkesbury as comfortable, but Glenhaven and Kurrajong both more than doubled in three months. A big income does not help much when the mortgage and the bills are bigger again."

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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