

LOCAL EDITION • YARRA RANGES • VICTORIA

Mortgage stress in the Yarra Ranges is up 20% in a year

START HERE: THE LOCAL STORY IN ONE LINE

11,733 households are in mortgage stress across the ten Yarra Ranges postcodes with the most stressed households. That is 364 more than in June and **1,976 more than a year ago**.

11,733STRESSED HOUSEHOLDS, 10
POSTCODES**+3.2%**

CHANGE IN THREE MONTHS

+20.3%

CHANGE IN TWELVE MONTHS

5 of 10POSTCODES THAT ROSE THIS
QUARTER**YARRA RANGES: MOST STRESSED POSTCODES**

#	POSTCODE	SUBURB	COUNCIL	STRESSED NOW	3 MONTHS AGO	12 MONTHS AGO	3 MONTHS	12 MONTHS
1	3796	Mount Evelyn	Yarra Ranges	2,445	2,382	2,179	+2.6%	+12.2%
2	3160	Belgrave	Yarra Ranges	2,257	2,199	2,011	+2.6%	+12.2%
3	3765	Montrose	Yarra Ranges	1,475	1,232	925	+19.7%	+59.5%
4	3138	Mooroolbark	Yarra Ranges	1,415	1,507	1,747	-6.1%	-19.0%
5	3799	Warburton	Yarra Ranges	1,203	1,328	1,024	-9.4%	+17.5%
6	3116	Chirnside Park	Yarra Ranges	938	491	435	+91.0%	+115.6%
7	3797	Gladysdale / Yarra Junction	Yarra Ranges	584	529	439	+10.4%	+33.0%
8	3158	Upwey	Yarra Ranges	565	720	356	-21.5%	+58.7%
9	3139	Seville	Yarra Ranges	492	610	454	-19.3%	+8.4%
10	3775	Yarra Glen	Yarra Ranges	359	371	187	-3.2%	+92.0%

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**Chirnside Park nearly doubled.**

Stressed households in 3116 went from 491 to 938 in three months, a 91% rise.

Mount Evelyn and Belgrave are at the ceiling.

Every borrowing household in 3796 and 3160 is counted as stressed, so those numbers now move with the number of borrowers.

It was an even split.

Five of the ten postcodes rose this quarter and five fell. Upwey (down 22%) and Seville (down 19%) eased most.

QUOTES YOU CAN USE

"To explain, it is quite possible for all households in a particular suburb to have cash flow stress, as they cut back on living expense, things like dental treatment, school fees, or insurance, to prioritise their mortgage payments."

Martin North, Principal of Digital Finance Analytics



"The Yarra Ranges has close to 2,000 more households in mortgage stress than a year ago. In Mount Evelyn and Belgrave every borrowing household is now counted as stressed. These are families whose bills outrun their income every month."

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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