

07 — CAPITAL CITY INDEX • TOP 10 POSTCODES

BRISBANE

MORTGAGE STRESS • QUEENSLAND

Queensland's top 10 postcodes hold 75,387 stressed households, about 6,300 more than in June. That is up 9.1% in three months and 21.7% over the year. Seven of the ten rose and three fell.

Manunda in Cairns (4870) went from 2,194 to 5,616, a 156% rise and the steepest of any postcode in Australia. McDowall (4053), in Brisbane, climbed 78% from 2,942 to 5,234.

Toowoomba (4350) is the largest hotspot with 14,853 stressed households, up 13% on the quarter. McDowall has grown fastest over 12 months, up 69%.

Much of Queensland's stress is regional. Outside Sydney and Melbourne, no postcode in the country has more stressed households than Toowoomba.

QLD'S BIGGEST RISER
POSTCODE 4870 • MANUNDA

+156%

QUARTERLY INCREASE

3 MOS AGO

2,194



NOW

5,616

TOP 10 QLD POSTCODES BY MORTGAGE STRESS – BIGGEST QUARTERLY RISERS FIRST • Q3 2026

#	CODE	H'HOLDS	BWR	STRESSED	3MOS AGO	12MOS AGO	%3MOS	%12MOS	SUBURB	LGA
01	4870	29,368	11,071	5,616	2,194	3,814	▲ +156.0%	▲ +47.2%	Manunda	Cairns
02	4053	19,563	8,455	5,234	2,942	3,102	▲ +77.9%	▲ +68.7%	McDowall	Brisbane
03	4305	25,929	10,147	8,151	6,832	6,411	▲ +19.3%	▲ +27.1%	Ipswich	Ipswich
04	4306	15,439	9,136	7,309	6,282	7,401	▲ +16.3%	▼ -1.2%	Pine Mountain	Ipswich
05	4350	48,135	16,910	14,853	13,178	11,700	▲ +12.7%	▲ +26.9%	Toowoomba	Toowoomba
06	4352	11,158	6,234	6,234	5,639	5,050	▲ +10.6%	▲ +23.4%	Highfields	Toowoomba
07	4034	19,268	7,858	7,858	7,655	6,578	▲ +2.7%	▲ +19.5%	Geebung	Brisbane
08	4300	23,852	12,573	7,838	8,034	5,882	▼ -2.4%	▲ +33.3%	Bellbird Park	Ipswich
09	4152	19,025	8,662	6,706	8,197	6,289	▼ -18.2%	▲ +6.6%	Camp Hill	Brisbane
10	4740	33,374	14,831	5,588	8,139	5,703	▼ -31.3%	▼ -2.0%	Mount Pleasant	Mackay