

06 — CAPITAL CITY INDEX • TOP 10 POSTCODES

MELBOURNE

MORTGAGE STRESS • VICTORIA

Victoria has the biggest total in the index: 104,325 stressed households across its top 10 postcodes. The quarter added around 10,500, an 11.2% rise, and the annual increase is 25.4%. Nine of the ten postcodes rose.

Derrimut (3030) jumped 54%, from 6,493 to 10,020. Tarneit (3029) rose 26%, from 9,276 to 11,663. Both are in Wyndham, in Melbourne's west.

Roxburgh Park (3064) is the largest hotspot and the fastest grower over the year: 13,624 stressed households, up 15% on the quarter and 53% in 12 months.

The western growth belt is now moving as fast as the south-east, and Roxburgh Park in Hume has overtaken the Casey corridor as the state's biggest single hotspot.

VIC'S BIGGEST RISER
POSTCODE 3030 • DERRIMUT

+54%

QUARTERLY INCREASE

3 MOS AGO

6,493



NOW

10,020

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

#	CODE	H'HOLDS	BWR	STRESSED	3MOS AGO	12MOS AGO	%3MOS	%12MOS	SUBURB	LGA
01	3030	41,850	22,219	10,020	6,493	7,243	▲ +54.3%	▲ +38.3%	Derrimut	Wyndham
02	3029	41,054	24,903	11,663	9,276	8,426	▲ +25.7%	▲ +38.4%	Tarneit	Wyndham
03	3064	35,171	23,912	13,624	11,875	8,926	▲ +14.7%	▲ +52.6%	Roxburgh Park	Hume
04	3350	28,251	10,855	10,855	9,547	9,013	▲ +13.7%	▲ +20.4%	Ballarat	Ballarat
05	3810	20,450	11,465	11,042	10,491	8,988	▲ +5.3%	▲ +22.9%	Pakenham	Cardinia
06	3806	18,324	10,357	10,357	9,878	9,036	▲ +4.8%	▲ +14.6%	Berwick	Casey
07	3977	39,431	25,768	8,886	8,509	8,018	▲ +4.4%	▲ +10.8%	Cranbourne	Casey
08	3805	19,385	11,571	11,571	11,272	9,729	▲ +2.7%	▲ +18.9%	Narre Warren	Casey
09	3037	17,076	9,941	8,698	8,665	7,247	▲ +0.4%	▲ +20.0%	Sydenham	Brimbank
10	3199	23,815	10,166	7,609	7,818	6,563	▼ -2.7%	▲ +15.9%	Frankston	Frankston