

08 — CAPITAL CITY INDEX • TOP 10 POSTCODES

PERTH

MORTGAGE STRESS • WESTERN AUSTRALIA

Perth has cooled since leading the country last quarter. WA's top 10 postcodes added about 4,000 stressed households, a 5.5% rise, to reach 76,801. The total is up 21.7% over the year, and eight of the ten rose.

Samson (6163, Cockburn) rose 50%, from 4,368 to 6,539. Canning Vale (6155) rose 21%, from 5,028 to 6,072.

Wanneroo (6065) is the largest hotspot at 13,756 stressed households, up 2% on the quarter. Success (6164) has grown fastest over 12 months, up 60%.

Samson, Success and Canning Vale in the Cockburn–Canning belt all rose. Samson and Canning Vale have both more than doubled since March, but each is back near its September 2025 level after a dip in March, so that is a recovery more than new pressure.

WA'S BIGGEST RISER
POSTCODE 6163 • SAMSON

+50%

QUARTERLY INCREASE

3 MOS AGO

4,368



NOW

6,539

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

#	CODE	H'HOLDS	BWR	STRESSED	3MOS AGO	12MOS AGO	%3MOS	%12MOS	SUBURB	LGA
01	6163	23,782	10,462	6,539	4,368	6,032	▲ +49.7%	▲ +8.4%	Samson	Cockburn
02	6155	17,947	9,715	6,072	5,028	5,771	▲ +20.8%	▲ +5.2%	Canning Vale	Canning
03	6230	18,751	8,111	6,452	5,805	4,633	▲ +11.1%	▲ +39.3%	Carey Park	Bunbury
04	6164	24,756	15,858	7,665	7,197	4,782	▲ +6.5%	▲ +60.3%	Success	Cockburn
05	6061	17,243	7,040	6,419	6,082	4,414	▲ +5.5%	▲ +45.4%	Balga	Stirling
06	6018	17,412	8,006	6,440	6,117	5,432	▲ +5.3%	▲ +18.6%	Innaloo	Stirling
07	6065	24,746	16,733	13,756	13,442	12,780	▲ +2.3%	▲ +7.6%	Wanneroo	Wanneroo
08	6030	15,508	9,554	9,422	9,307	7,531	▲ +1.2%	▲ +25.1%	Merriwa	Wanneroo
09	6069	16,475	11,974	7,720	8,291	6,376	▼ -6.9%	▲ +21.1%	Ellenbrook	Swan
10	6112	25,692	17,431	6,316	7,170	5,339	▼ -11.9%	▲ +18.3%	Armadale	Armadale