

05 — CAPITAL CITY INDEX • TOP 10 POSTCODES

SYDNEY

MORTGAGE STRESS • NEW SOUTH WALES

The ten worst-hit NSW postcodes now hold 94,459 stressed households. That is about 5,900 more than in June: up 6.7% for the quarter and 21.2% for the year. Nine of the ten went up.

Blacktown (2148) moved most, up 33% from 5,387 to 7,189. It also has the strongest annual growth in the state, at 47%. South Tamworth (2340) was next, up 19% from 6,379 to 7,608.

Liverpool (2170) is still the biggest hotspot in NSW, with 15,553 stressed households. That is 6% more than three months ago.

Most of the stress still sits in the south-west and north-west growth corridors: Liverpool, Campbelltown, Camden and Riverstone. Two regional centres, Tamworth and Orange, are now inside the NSW top 10.

NSW'S BIGGEST RISER
POSTCODE 2148 • BLACKTOWN

+33%

QUARTERLY INCREASE

3 MOS AGO

5,387



NOW

7,189

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

#	CODE	H'HOLDS	BWR	STRESSED	3MOS AGO	12MOS AGO	%3MOS	%12MOS	SUBURB	LGA
01	2148	23,829	9,585	7,189	5,387	4,881	▲ +33.5%	▲ +47.3%	Blacktown	Blacktown
02	2340	21,045	7,912	7,608	6,379	5,640	▲ +19.3%	▲ +34.9%	South Tamworth	Tamworth
03	2800	19,204	7,938	7,442	6,587	6,549	▲ +13.0%	▲ +13.6%	Orange	Orange
04	2170	39,019	15,553	15,553	14,705	12,704	▲ +5.8%	▲ +22.4%	Liverpool	Liverpool
05	2171	11,147	7,366	7,366	7,002	5,495	▲ +5.2%	▲ +34.0%	Hoxton Park	Liverpool
06	2567	13,606	8,683	8,683	8,458	7,084	▲ +2.7%	▲ +22.6%	Mount Annan	Camden
07	2560	30,124	13,290	13,290	12,946	11,842	▲ +2.7%	▲ +12.2%	Campbelltown	Campbelltown
08	2765	14,473	9,737	9,737	9,485	8,676	▲ +2.7%	▲ +12.2%	Riverstone	Blacktown
09	2770	20,261	6,670	6,670	6,498	5,943	▲ +2.6%	▲ +12.2%	Mount Druitt	Blacktown
10	2570	21,889	13,237	10,921	11,089	9,140	▼ -1.5%	▲ +19.5%	Camden	Camden