

Community report

Ballarat (C)

Prepared from Community Explorer topic selections for briefing, planning and reporting use.

AREA

Ballarat (C)

COMPARISON

Regional Vic.

POPULATION

Persons

GENERATED

31 March 2026

Included sections

1 selected topic will be included in this report.

01 Housing tenure

Sources and method

- Source: Australian Bureau of Statistics, Census of Population and Housing, 2021 and, where available, 2016 comparison data.
- Percentages are calculated from the denominator supplied for each topic. Change (pp) is the 2021 percentage minus the 2016 percentage when the topic is comparable across years.
- Enumerated topics describe where people or dwellings were counted on Census night.

Housing tenure

Ballarat (C) | Regional Vic. comparison | Persons

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Key takeaway

In 2021, 63.2% of households in Ballarat (C) were purchasing or had fully paid off their home, while 30.7% were renting. The mortgage share was similar to Regional Vic. (31.5%).

About this topic

Housing tenure shows whether households own their dwelling outright, are purchasing it, rent privately, rent from a social landlord, or occupy it under another arrangement. It describes how households hold or access housing, not the type of dwelling itself.

This topic is useful for analysing housing markets, affordability, stability, and the mix of owners and renters. It works best alongside dwelling type, household composition, and housing cost topics such as mortgage repayments and rent.

Interpretation notes

- Tenure type describes how the dwelling is occupied, including ownership, mortgage, rental, or other arrangements.

- It applies to occupied private dwellings and should not be confused with dwelling structure or housing cost measures.

Housing tenure

Ballarat (C) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional Vic. %	Count	%	Regional Vic. %	Count	pp
Fully owned	14,673	31.5%	37.6%	12,423	30.6%	35.7%	+2,250	+0.9
Mortgage	14,783	31.7%	31.5%	12,742	31.4%	31.2%	+2,041	+0.3
Renting – Total	14,309	30.7%	22.6%	12,202	30.0%	23.9%	+2,107	+0.7
Renting – Social housing	1,762	3.8%	3.0%	1,810	4.5%	3.3%	-48	-0.7
Renting – Private	12,470	26.7%	19.5%	10,205	25.1%	19.8%	+2,265	+1.6
Renting – Not stated	74	0.2%	0.2%	180	0.4%	0.7%	-106	-0.2
Other tenure type	670	1.4%	2.0%	300	0.7%	0.8%	+370	+0.7
Not stated	2,213	4.7%	6.4%	2,937	7.2%	8.4%	-724	-2.5
Total households	46,650	100.0%	100.0%	40,616	100.0%	100.0%	+6,034	0.0

Data basis: enumerated.