

Community report

Cardinia (S)

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

AREA

Cardinia (S)

COMPARISON

Greater Melbourne

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

Cardinia (S) | Greater Melbourne comparison | Persons

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Key takeaway

In 2021, 70.7% of households in Cardinia (S) were purchasing or had fully paid off their home, while 22.1% were renting. The mortgage share was higher than Greater Melbourne (35.6%).

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

Cardinia (S) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Greater Melbourne %	Count	%	Greater Melbourne %	Count	pp
Fully owned	9,350	22.6%	28.7%	7,626	23.4%	29.0%	+1,724	-0.8
Mortgage	19,890	48.1%	35.6%	15,257	46.7%	34.3%	+4,633	+1.4
Renting – Total	9,158	22.1%	29.2%	7,129	21.8%	28.8%	+2,029	+0.3
Renting – Social housing	323	0.8%	2.3%	317	1.0%	2.6%	+6	-0.2
Renting – Private	8,798	21.3%	26.8%	6,694	20.5%	25.8%	+2,104	+0.8
Renting – Not stated	43	0.1%	0.1%	123	0.4%	0.4%	-80	-0.3
Other tenure type	811	2.0%	1.6%	382	1.2%	0.8%	+429	+0.8
Not stated	2,185	5.3%	4.8%	2,264	6.9%	7.1%	-79	-1.6
Total households	41,387	100.0%	100.0%	32,656	100.0%	100.0%	+8,731	0.0

Data basis: enumerated.