

Community report

Central Coast (C) (NSW)

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

AREA

Central Coast (C) (NSW)

COMPARISON

Greater Sydney

POPULATION

Persons

GENERATED

26 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

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Key takeaway

In 2021, 68.5% of households in Central Coast (C) (NSW) were purchasing or had fully paid off their home, while 27.5% were renting. The mortgage share was higher than Greater Sydney (33.3%).

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

Central Coast (C) (NSW) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Greater Sydney %	Count	%	Greater Sydney %	Count	pp
Fully owned	45,475	34.5%	27.8%	42,039	34.7%	29.1%	+3,436	-0.2
Mortgage	44,753	34.0%	33.3%	41,151	34.0%	33.2%	+3,602	0.0
Renting – Total	36,168	27.5%	35.9%	32,423	26.8%	34.1%	+3,745	+0.7
Renting – Social housing	4,437	3.4%	4.2%	4,252	3.5%	4.8%	+185	-0.1
Renting – Private	31,517	23.9%	31.5%	27,619	22.8%	28.8%	+3,898	+1.1
Renting – Not stated	206	0.2%	0.2%	551	0.5%	0.4%	-345	-0.3
Other tenure type	3,301	2.5%	1.7%	1,748	1.4%	0.9%	+1,553	+1.1
Not stated	2,012	1.5%	1.3%	3,684	3.0%	2.7%	-1,672	-1.5
Total households	131,713	100.0%	100.0%	121,048	100.0%	100.0%	+10,665	0.0

Data basis: enumerated.