

Community report

Kiama (A)

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

AREA

Kiama (A)

COMPARISON

Regional NSW

POPULATION

Persons

GENERATED

30 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

Kiama (A) | Regional NSW comparison | Persons

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Key takeaway

In 2021, 75.3% of households in Kiama (A) were purchasing or had fully paid off their home, while 17.4% were renting. The mortgage share was similar to Regional NSW (29.4%).

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

Kiama (A) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional NSW %	Count	%	Regional NSW %	Count	pp
Fully owned	4,173	46.0%	36.3%	3,650	44.0%	35.5%	+523	+2.0
Mortgage	2,656	29.3%	29.4%	2,418	29.2%	28.6%	+238	+0.1
Renting – Total	1,573	17.4%	25.7%	1,532	18.5%	26.5%	+41	-1.1
Renting – Social housing	107	1.2%	3.8%	117	1.4%	4.2%	-10	-0.2
Renting – Private	1,459	16.1%	21.7%	1,375	16.6%	21.6%	+84	-0.5
Renting – Not stated	11	0.1%	0.2%	42	0.5%	0.7%	-31	-0.4
Other tenure type	292	3.2%	2.3%	140	1.7%	1.0%	+152	+1.5
Not stated	374	4.1%	6.4%	555	6.7%	8.4%	-181	-2.6
Total households	9,064	100.0%	100.0%	8,293	100.0%	100.0%	+771	0.0

Data basis: enumerated.