

Community report

Lake Macquarie (C)

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

AREA

Lake Macquarie (C)

COMPARISON

Regional NSW

POPULATION

Persons

GENERATED

1 April 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

Lake Macquarie (C) | Regional NSW comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, 71.5% of households in Lake Macquarie (C) were purchasing or had fully paid off their home, while 22.7% were renting. The mortgage share was higher than 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

Lake Macquarie (C) - Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional NSW %	Count	%	Regional NSW %	Count	pp
Fully owned	30,209	36.2%	36.3%	27,761	36.8%	35.5%	+2,448	-0.6
Mortgage	29,420	35.3%	29.4%	26,260	34.8%	28.6%	+3,160	+0.5
Renting - Total	18,936	22.7%	25.7%	16,937	22.4%	26.5%	+1,999	+0.3
Renting - Social housing	3,698	4.4%	3.8%	3,645	4.8%	4.2%	+53	-0.4
Renting - Private	15,132	18.1%	21.7%	13,040	17.3%	21.6%	+2,092	+0.8
Renting - Not stated	109	0.1%	0.2%	248	0.3%	0.7%	-139	-0.2
Other tenure type	1,729	2.1%	2.3%	815	1.1%	1.0%	+914	+1.0
Not stated	3,138	3.8%	6.4%	3,669	4.9%	8.4%	-531	-1.1
Total households	83,435	100.0%	100.0%	75,444	100.0%	100.0%	+7,991	0.0

Data basis: enumerated.