

Community report

Port Stephens (A)

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

AREA

Port Stephens (A)

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

Port Stephens (A) | Regional NSW comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, 69.1% of households in Port Stephens (A) were purchasing or had fully paid off their home, while 24% 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

Port Stephens (A) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional NSW %	Count	%	Regional NSW %	Count	pp
Fully owned	12,097	39.8%	36.3%	9,998	36.4%	35.5%	+2,099	+3.4
Mortgage	8,902	29.3%	29.4%	8,004	29.2%	28.6%	+898	+0.1
Renting – Total	7,297	24.0%	25.7%	6,811	24.8%	26.5%	+486	-0.8
Renting – Social housing	884	2.9%	3.8%	862	3.1%	4.2%	+22	-0.2
Renting – Private	6,362	20.9%	21.7%	5,846	21.3%	21.6%	+516	-0.4
Renting – Not stated	52	0.2%	0.2%	101	0.4%	0.7%	-49	-0.2
Other tenure type	612	2.0%	2.3%	238	0.9%	1.0%	+374	+1.1
Not stated	1,507	5.0%	6.4%	2,400	8.7%	8.4%	-893	-3.7
Total households	30,415	100.0%	100.0%	27,448	100.0%	100.0%	+2,967	0.0

Data basis: enumerated.