

Community report

Shellharbour (C)

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

AREA

Shellharbour (C)

COMPARISON

Regional NSW

POPULATION

Persons

GENERATED

27 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

Shellharbour (C) | Regional NSW comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, 70.6% of households in Shellharbour (C) were purchasing or had fully paid off their home, while 26.7% were renting. The mortgage share was higher than Regional NSW (31.2%).

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

Shellharbour (C) - Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional NSW %	Count	%	Regional NSW %	Count	pp
Fully owned	9,337	33.9%	38.0%	8,102	34.3%	37.4%	+1,235	-0.4
Mortgage	10,105	36.7%	31.2%	8,498	35.9%	30.6%	+1,607	+0.8
Renting - Total	7,363	26.7%	26.8%	6,286	26.6%	27.9%	+1,077	+0.1
Renting - Social housing	1,777	6.5%	4.0%	1,702	7.2%	4.5%	+75	-0.7
Renting - Private	5,552	20.2%	22.6%	4,504	19.1%	22.7%	+1,048	+1.1
Renting - Not stated	29	0.1%	0.2%	75	0.3%	0.7%	-46	-0.2
Other tenure type	370	1.3%	2.3%	156	0.7%	1.0%	+214	+0.6
Not stated	360	1.3%	1.7%	599	2.5%	3.0%	-239	-1.2
Total households	27,543	100.0%	100.0%	23,643	100.0%	100.0%	+3,900	0.0

Data basis: enumerated.