

Community report

Surf Coast (S)

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

AREA

Surf Coast (S)

COMPARISON

Regional Vic.

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

Surf Coast (S) | Regional Vic. comparison | Persons

Community report section 1 of 1

Key takeaway

In 2021, 75.4% of households in Surf Coast (S) were purchasing or had fully paid off their home, while 17.4% were renting. The mortgage share was higher than Regional Vic. (31.5%).

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

Surf Coast (S) - Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional Vic. %	Count	%	Regional Vic. %	Count	pp
Fully owned	5,581	38.8%	37.6%	4,048	37.2%	35.7%	+1,533	+1.6
Mortgage	5,265	36.6%	31.5%	3,845	35.3%	31.2%	+1,420	+1.3
Renting - Total	2,499	17.4%	22.6%	2,171	20.0%	23.9%	+328	-2.6
Renting - Social housing	70	0.5%	3.0%	62	0.6%	3.3%	+8	-0.1
Renting - Private	2,422	16.8%	19.5%	2,028	18.6%	19.8%	+394	-1.8
Renting - Not stated	10	0.1%	0.2%	78	0.7%	0.7%	-68	-0.6
Other tenure type	366	2.5%	2.0%	117	1.1%	0.8%	+249	+1.4
Not stated	663	4.6%	6.4%	706	6.5%	8.4%	-43	-1.9
Total households	14,380	100.0%	100.0%	10,881	100.0%	100.0%	+3,499	0.0

Data basis: enumerated.