

# Community report

## Swan Hill (RC)

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

AREA

**Swan Hill (RC)**

COMPARISON

**Regional Vic.**

POPULATION

**Persons**

GENERATED

**2 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

Swan Hill (RC) | Regional Vic. comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, 61.3% of households in Swan Hill (RC) were purchasing or had fully paid off their home, while 27% were renting. The mortgage share was lower 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

Swan Hill (RC) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional Vic. %	Count	%	Regional Vic. %	Count	pp
Fully owned	2,954	34.7%	37.6%	2,702	32.8%	35.7%	+252	+1.9
Mortgage	2,266	26.6%	31.5%	2,169	26.3%	31.2%	+97	+0.3
Renting – Total	2,295	27.0%	22.6%	2,157	26.2%	23.9%	+138	+0.8
Renting – Social housing	399	4.7%	3.0%	399	4.8%	3.3%	0	-0.1
Renting – Private	1,861	21.9%	19.5%	1,662	20.2%	19.8%	+199	+1.7
Renting – Not stated	33	0.4%	0.2%	95	1.2%	0.7%	-62	-0.8
Other tenure type	208	2.4%	2.0%	60	0.7%	0.8%	+148	+1.7
Not stated	782	9.2%	6.4%	1,144	13.9%	8.4%	-362	-4.7
<b>Total households</b>	<b>8,505</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,234</b>	<b>100.0%</b>	<b>100.0%</b>	<b>+271</b>	<b>0.0</b>

Data basis: enumerated.