

# Community report

## Upper Hunter Shire (A)

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

AREA

**Upper Hunter Shire (A)**

COMPARISON

**Regional NSW**

POPULATION

**Persons**

GENERATED

**30 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

Upper Hunter Shire (A) | Regional NSW comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, 64.9% of households in Upper Hunter Shire (A) were purchasing or had fully paid off their home, while 23.3% 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

Upper Hunter Shire (A) – Households (Enumerated)

Category	2021			2016			Change	
	Count	%	Regional NSW %	Count	%	Regional NSW %	Count	pp
Fully owned	2,065	35.0%	36.3%	1,869	33.1%	35.5%	+196	+1.9
Mortgage	1,763	29.9%	29.4%	1,652	29.3%	28.6%	+111	+0.6
Renting – Total	1,372	23.3%	25.7%	1,521	27.0%	26.5%	-149	-3.7
Renting – Social housing	169	2.9%	3.8%	175	3.1%	4.2%	-6	-0.2
Renting – Private	1,197	20.3%	21.7%	1,267	22.5%	21.6%	-70	-2.2
Renting – Not stated	10	0.2%	0.2%	79	1.4%	0.7%	-69	-1.2
Other tenure type	318	5.4%	2.3%	50	0.9%	1.0%	+268	+4.5
Not stated	386	6.5%	6.4%	548	9.7%	8.4%	-162	-3.2
<b>Total households</b>	<b>5,899</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,640</b>	<b>100.0%</b>	<b>100.0%</b>	<b>+259</b>	<b>0.0</b>

Data basis: enumerated.