



**AnglicareNT**



# Rental Affordability in the Northern Territory

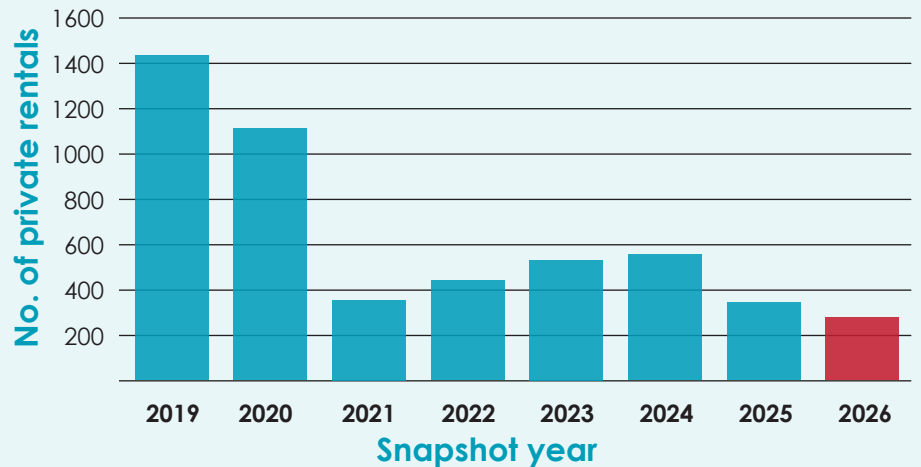
**Snapshot Report 2026**



## Key Findings - Northern Territory

On the Snapshot weekend, **257** private rentals were advertised for rent in the Northern Territory.

In the 2019 Snapshot, **1,409** private rentals were listed.



Of the **257** advertised private rentals in 2026:



**0%**

were affordable and appropriate for a **single person on income support payments or minimum wage**



**0%**

were affordable and appropriate for a **single person on the Disability Support Pension or Age Pension**



**0%**

were affordable and appropriate for a **single parent on Parenting Payment or JobSeeker Payment**



**0%**

were affordable and appropriate for a **couple with children on JobSeeker payment**



**5%**

were affordable and appropriate for a **couple with children on the minimum wage**



**2%**

were affordable and appropriate for a **couple on the age pension**

The average rental cost **keeps rising:**



## Introduction

Anglicare NT is acutely aware of the significant and worsening housing challenges in the Northern Territory, where the struggle to find safe and affordable accommodation becomes harder each year. The Northern Territory has a homelessness rate 12 times the national average. Of particular concern is the over-representation of young people, with just under half of all people experiencing homelessness in the NT under the age of 25.<sup>1</sup> Equally alarming is the proportion of First Nations Territorians affected: Aboriginal and Torres Strait Islander people represent 87 per cent of the homeless population.<sup>2</sup>

A lack of housing is a key driver of escalating social issues across the NT, significantly impacting the wellbeing of all Territorians. The impacts of homelessness are evident across the Territory and include poor mental health, barriers to accessing health services, disengagement from education, and increased rates of crime and domestic violence. These issues affect individuals, families and entire communities. Investment in housing delivers benefits beyond infrastructure, supporting better health, wellbeing and life opportunities.

There is an urgent need to strengthen pathways out of homelessness by increasing the supply of affordable and social housing, particularly in

response to the year-on-year decline in private rental market availability. The private rental market has become increasingly prohibitive for low income households. Data from this year's Rental Affordability Snapshot shows that only four of the available rental properties were affordable for households reliant on income support. For households on the minimum wage, only 13 rentals were affordable, down from 29 in 2025.

Each year, fewer properties are available for rent. On the Snapshot collection day this year, just 257 rentals were advertised, compared to 1,409 in 2019. Vacancy rate data illustrates a sustained decline in availability. A Domain report released in March 2025 found that Darwin's vacancy rate had almost halved over the previous year to 0.6 per cent.<sup>3</sup> In 2024, realestate.com reported that vacancy rates fell while demand increased: overall rental supply dropped 6.5 per cent year on year and sat 39 per cent below the decade average.<sup>4</sup>

The Northern Territory is reportedly facing an estimated shortfall of 9,000 social and affordable dwellings, a gap projected to grow to 14,500 over the next 15 years.<sup>5</sup>

## Research methodology

Every year, Anglicare NT tests if it is possible for people on low incomes to rent a home in the private market. We do this by taking a snapshot of the properties listed for rent on [realestate.com.au](https://www.realestate.com.au) on one weekend in March. We then assess whether each property is affordable and suitable for fourteen types of households on low incomes.

Those households include:

- single people receiving the Disability Support Pension, Youth Allowance, JobSeeker and the Age Pension, or earning minimum wage
- single parents receiving the Parenting Payment or earning the minimum wage;
- couples without children on the Age Pension, and
- couples with children on JobSeeker, Parenting Payment, earning the minimum wage, or a combination of these income sources.

To test whether a listing is affordable, we calculate the income for our household types using government data. We use these figures to calculate the maximum affordable rent for each household type, and compare that against listed properties that are suitable for each household type. The Snapshot follows the internationally accepted benchmark that rent needs to be no more than 30 percent of a household budget to be affordable for people on low incomes.

## Research findings

On the Snapshot weekend of 14-15 March 2026, 257 private rentals were advertised for rent in the Northern Territory. While a property could be affordable and appropriate for more than one household type, any individual property can only be rented out by one household type at any time.

To this end, we found that:

**4 (1.5%) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress (#1-10).**

**13 (5%) individual properties were suitable for at least one household type living on minimum wage without placing them in housing stress (#11-14).**

**Table 1** Northern Territory Rental Affordability 2026, analysed by household type

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	Single in share house	Youth Allowance and Energy Supplement	0	0%
2	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
3	Single	JobSeeker Payment and Energy Supplement	0	0%
4	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
5	Single	Age Pension, Pension Supplement and Energy Supplement	0	0%
6	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
7	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
8	Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
9	Couple, no children	Age Pension, Pension Supplement and Energy supplement	4	2%
10	Couple, two children (one aged less than 5, one aged less than 10)	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	0	0%
11	Single	Minimum Wage	0	0%
12	Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0%
13	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage, Parenting Payment (partnered), Energy Supplement, FTB A & FTB B	1	0%
14	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) and FTB A	13	5%
<b>Total no. of properties</b>			<b>257</b>	

## Research discussion

In line with national trends, renters on low incomes in the Northern Territory are being left behind in the private rental market. The Territory faces unique challenges that are intensified by its size, remoteness, small population, high cost of living, limited resources and systemic racism. Of particular concern is the steady annual increase in average rental costs alongside a shrinking supply of available properties.

On the Snapshot weekend, of the 257 properties available, none were affordable for a **single person** on income support or the minimum wage, or a single person with one or two children. Single people must earn a minimum wage and have at least two children before being able to afford a single advertised property!

People on income support, especially those who are out of work, have few options. We found that **0%** of rentals were affordable for a person on the **JobSeeker payment**. This includes sharehouses. The shortage of affordable rentals will force people to make difficult decisions to keep a roof over their head.

Families out of work are also facing a dire situation. An out-of-work couple with two children can afford **0%** of rentals. For single parents out of work, affordability is also **0%**. This helps explain why the rate of JobSeeker is such a critical factor in child poverty – one in six children now lives in poverty, with those growing up in households that depend on JobSeeker at much greater risk.<sup>6</sup>

This year's results again show how brutal the rental market is for young people. A person on **Youth Allowance** looking for a sharehouse can afford **0%** of rentals. Youth Allowance is the lowest of all government payments, and year after year, we find young people are at the bottom of the affordability ladder.

People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the **Disability Support Pension** is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford **0%** of rentals at the time of our Snapshot.

The most generous of government payments is the **Age Pension**. Yet for a couple living on the Age Pension, only **2%** of rentals were affordable. Single retirees have it even worse, with **0%** of listings affordable.

Working people are hardly better off. A single person working full-time on the **minimum wage** will find that only **0%** of rentals are affordable. Of all the households featured in this Snapshot, families with two parents in full-time work on the minimum wage stand the best chance of finding an affordable home. Even they will find they are locked out of 95% of the rentals we surveyed.

Of course, this Snapshot doesn't tell the whole story. Although we look at the full-time minimum wage, we know that more and more people are working casually. Their plight is likely to be much worse than this Snapshot shows. Nor can the Snapshot consider the competition for each of these properties. In an overheated market, an affordable property can attract dozens of applications.

All of this is a wake-up call. What this Snapshot shows is that finding an affordable home in the private rental market is complete fiction for people on low incomes. It is past time for action to make housing more affordable.



## Policy implications

### RAISING JOBSEEKER AND RELATED PAYMENTS OVER THE POVERTY LINE

Across the Northern Territory, people out of work depend on JobSeeker and other payments to get by. Many are likely to be renting, yet this Snapshot shows that payments are so low they are trapping people in poverty and housing stress.

If all income support payments were raised to at least \$82 a day, people could afford to meet their basic needs.<sup>7</sup> Raising the rate of JobSeeker and related payments above the poverty line will give badly needed relief to the people on the lowest incomes. It will allow them to afford the essentials they need to live their lives, and plan for their futures. Most importantly, it will give more people the benefits of a secure home.

### MORE SOCIAL AND AFFORDABLE HOMES FOR THE NORTHERN TERRITORY

We are facing a major shortfall of affordable homes. It is estimated that Australia already has a social housing shortfall of 640,000 homes and this number is growing.<sup>8</sup>

With the private rental market failing so many people, we must invest in homes for people who need them most. Social housing shortages in the NT are the most acute in Australia. In June 2025, more than 5,000 applicants were on the waitlist but only 197 homes were available – nearly 28 applicants per property – with average wait times of over 10 years.<sup>7</sup>

Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis – and boost our regional economy. The federal and state governments must work together to end this shortfall.

### FIXING TAX CONCESSIONS

Australia's current housing tax concessions contribute to the high costs of housing in Australia. They encourage property investors to speculate on the property market, at the expense of people trying to buy or rent a home.

Negative gearing and capital gains tax concessions are expected to cost the federal budget a staggering \$14.1 billion in 2026-27.<sup>8</sup> These will overwhelmingly favour the wealthiest 20 percent of Australians.<sup>9</sup>

Better targeting of negative gearing and capital gains tax exemptions would provide funding for homes for people on low incomes who are struggling to survive in the private rental market or need social housing.

## About Anglicare NT

Anglicare NT provides support and services to those impacted by homelessness. Our high-demand services include short to medium term accommodation, tenancy support, community housing, homelessness assistance and early intervention. We work closely with local providers of homelessness services to deliver wraparound support for those most in need.

We collaborate with peak bodies and other local service providers to advocate for rental reforms and increased access to safe, affordable and culturally appropriate housing across the Territory.

*Right: Anglicare NT staff organise a Couch Surfing event each year on Youth Homelessness Matters Day.*



## Conclusion

This year's Rental Affordability Snapshot shows the private rental market is failing Territorians on low incomes. Some people may have shelter or accommodation, but there is very little on the market that could be a place to call home.

The key to making housing more affordable lies in two factors: making sure everyone has a decent income and providing enough affordable rentals for the people who need them.

It is clear that we must invest in social and affordable housing. The sobering results of this Snapshot show that this investment is truly urgent.

Anglicare NT is also calling for an increase to the rate of JobSeeker and other payments. This will help people on the lowest incomes find a secure home.

Nobody should be forced to make impossible sacrifices just to keep a roof over their head. It's time to take real action, and make sure that everyone can have place to call home.



<sup>1</sup> Australian Bureau of Statistics Census Data (2021) Estimating Homelessness: Census <https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/latest-release>

<sup>2</sup> NT Government NT Homelessness Strategy 2025-30 <https://families.nt.gov.au/homelessness/nt-homelessness-strategy-2025-2030>

<sup>3</sup> Rental Report - March 2025 Domain Insight, 2 April 2025, <https://insight.domain.com.au/research-insights/reports/rental-report/march-2025-rental/>

<sup>4</sup> Darwin rental market tightens in 2024, realestate.com.au, 4 February 2025, <https://www.realestate.com.au/news/darwin-rental-market-tightens-in-2024/>

<sup>5</sup> Everybody's Home, NT Shelter, <https://ntshelter.org.au/everybodys-home-campaign/#:~:text=NT%20Shelter%20is%20proud%20to,the%20Sharing%20the%20Couch%20podcast>. Accessed 23 April 2025.

<sup>6</sup> Phillips, B. and Narayanan, V. (2021) Financial Stress and Social Security Settings in Australia. Australian National University Centre for Social Research and Methods. <https://polis.cass.anu.edu.au/research/publications/financial-stress-and-social-security-settings-australia>

<sup>7</sup> NTCOSS NT Shelter Cost of Housing in the Northern Territory [https://ntcoss.org.au/wp-content/uploads/2025/10/2025-10-COL\\_Housing\\_FINAL.pdf](https://ntcoss.org.au/wp-content/uploads/2025/10/2025-10-COL_Housing_FINAL.pdf)

<sup>8</sup> Parliamentary Budget Office (2025) Cost of Negative Gearing and Capital Gains Tax Discount <https://www.pbo.gov.au/publications-and-data/publications/costings/cost-of-negative-gearing-and-capital-gains-tax-discount>

<sup>9</sup> Anglicare Australia (2023) A Costly Choice <https://www.anglicare.asn.au/publications/a-costly-choice/>



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