



Rental Affordability in the Northern Territory

Snapshot Report 2025



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 is more pronounced than ever. The NT has 12 times the national rate of homelessness, and of particular concern is the over representation of young people in the bleak statistics. Just under half of all homeless people in the NT are under 25.¹ At a time when they need support and guidance, too many young people are homeless, couch surfing or living in overcrowded and unsafe homes.

A lack of housing is a key contributor to worsening social issues, significantly impacting the wellbeing of Territorians. High crime, poor mental health, school truancy, domestic violence, unemployment and poor physical health are well known examples of the ill effects of unstable and unsafe living.

The private rental market remains largely prohibitive for low income households. Data from the Rental Affordability Snapshot on March 15th, 2025 shows only three of the 370 available rentals were affordable for households on income support. For households on the minimum wage, 29 rentals were affordable.

This year there was a marked drop in the number of rentals advertised on the Snapshot collection day: 578 rentals were advertised in 2024 compared to 370 in 2025. The drop in advertised properties could indicate a tighter housing market, and certainly a market that is not meeting demand. While this Snapshot suggests a potential trend emerging, to understand the full story other factors such as privately listed properties on alternative platforms like Facebook, flatmates.com and word of mouth need to be considered. However, recorded vacancy rates for the NT over the past 12 to 24 months show a steady decrease in availability. A report released by Domain in March 2025 states, "Darwin's vacancy rate has almost halved over the past year to 0.6% and is now the lowest for the month of March since 2022."² The current vacancy rate for the NT sits at 0.71%, which reflects an extremely tight market.³ In 2024, the vacancy rates dropped while enquiries for rentals were increasing. Realestate.com reported that "overall supply dropped 6.5 per cent year-on-year to sit 39 per cent below the decade average."⁴ With half of the Territory's population estimated to be living in rentals, NT Shelter has predicted that there is a shortfall of between 8,000 and 12,000 homes across the NT required to fix the housing system.⁵

Through a range of programs and services, Anglicare NT supports people to find temporary accommodation, keep their homes, and offers early intervention to prevent homelessness. We also collaborate with housing peak bodies and services to advocate for increased affordable housing, higher benefits, and additional funding to support those who are homeless or at risk of homelessness.

Methodology

Every year, Anglicare NT tests if it is possible for Territorians 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 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 15 March 2025, 370 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:

3 (0.8 %) individual properties were suitable for at least one household type living on income support payments without placing them in housing stress (#1-10).

29 (7.8 %) 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 2025, analysed by household type

#	Household Type	Payment Type	Number Affordable & Appropriate	Percentage Affordable & Appropriate
1	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%
2	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%
3	Couple, no children	Age Pension, Pension supplement and Energy supplement	3	1%
4	Single, one child (aged less than 5)	Parenting Payment Single, Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
5	Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%
6	Single	Age Pension, Pension supplement and Energy supplement	0	0%
7	Single aged over 21	Disability Support Pension, Energy Supplement and Pension Supplement	0	0%
8	Single	JobSeeker Payment and Energy Supplement	0	0%
9	Single aged over 18	Youth Allowance and Energy Supplement	0	0%
10	Single in share house	Youth Allowance and Energy Supplement	0	0%
11	Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage (both adults) + FTB A	24	6%
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	Single	Minimum Wage	5	1%
14	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%
Total no. of properties			370	

Who can afford a home?



Matt, on a Disability Support Pension

0% of rentals were affordable and appropriate for a single person on the Disability Support Pension like Matt.



Eliza, single Mum on Parenting Payment

0% of listed properties were affordable and appropriate for a single parent on a Parenting Payment like Eliza.



Tina and Peter and their two children, on JobSeeker Payment

0% of rentals were affordable and appropriate for a couple on JobSeeker Payment like Tina and Peter.



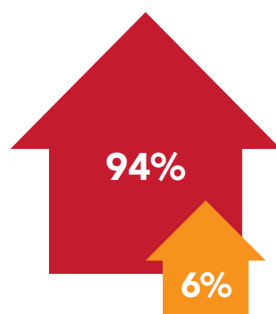
Mary, single parent on JobSeeker Payment

0% of rentals were affordable and appropriate for a single parent on JobSeeker Payment like Mary.



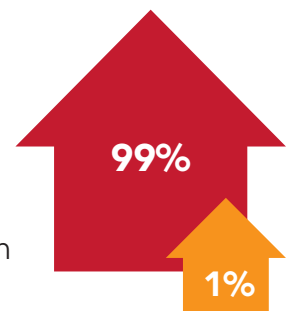
Fiona and Ted, working family

6% of listed properties were affordable and appropriate for a family with two adults and two children on minimum wages like Fiona and Ted.



Alfred and Jan, retired couple

1% of rentals were affordable and appropriate for a retired couple on the Age Pension like Alfred and Jan.



Research discussion

In the Northern Territory, as is the case across Australia, renters on low incomes are being left behind and forgotten in the private market. The Northern Territory faces many unique challenges that are exacerbated due to its size, remoteness, small population, high cost of living, lack of resources and systemic racism.

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.⁶

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.

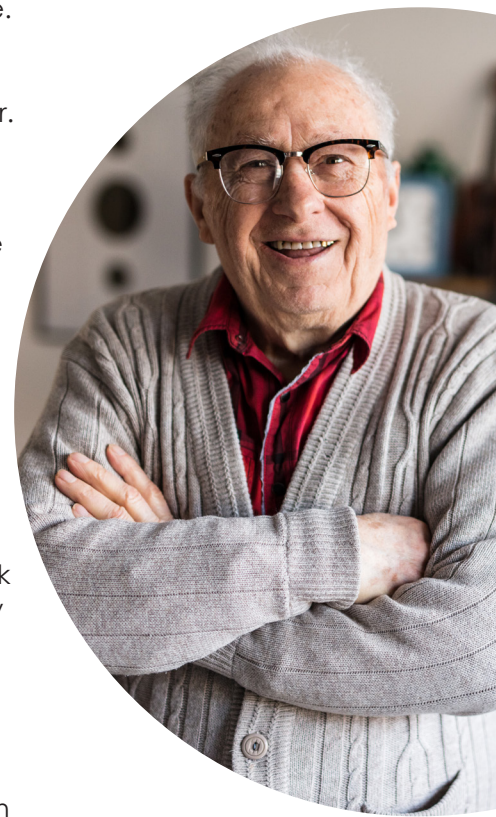
People with disabilities face unique challenges in this market. Some will find that the rentals listed in this Snapshot don't meet their needs, and for many people, the **Disability Support Pension** is too low to allow them to rent a home that does. A person on the Disability Support Pension could afford **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 **1%** of rentals were affordable. Single retirees have it even worse, with **0%** of listings left to compete for.

Working people are hardly better off. A single person working full-time on the **minimum wage** will find that only **1%** of rentals are affordable. Of all the households featured in this Snapshot, families with two parents in full-time work stand the best chance of finding an affordable home. Even they will find they are locked out of 94% of the rentals 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 time for immediate 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 the payment is so low that it is trapping people in poverty and housing stress.

Raising the rate of JobSeeker and related payments above the poverty line will give desperately 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. Data from the Australian Housing and Urban Research Institute shows we have a shortfall of 10,800 social and affordable rentals across the Territory (3,100 in Greater Darwin and 7,700 in the rest of the Territory). By 2036, that number is expected to grow to 14,500.⁷

With the private rental market failing so many people, it is creating top-down pressure. As rental costs soar, higher income renters are forced to apply for properties that were once affordable for households on lower incomes. This in turn prices lower income households out of the private market altogether, who then must turn to social and affordable housing, adding further strain on an already under-resourced area. We must invest in homes for people that need them most.

Ending our affordable housing shortfall would be the most powerful way to tackle the rental crisis, boost regional economies and address disadvantage. While we welcome recent investment into housing and homelessness supports for the Northern Territory, more needs to be done at the national and local levels to end this shortfall.

Recent transfers of some public housing stock to Community Housing providers does contribute to the sustainability of these entities, however it does not increase overall stock.

RENT REGULATIONS

There have been some improvements in legislation recently, aimed at supporting tenants. Rent bidding is now illegal in the NT, and a landlord may only offer a tenancy at a fixed amount. This allows for greater transparency within the market, prevents lower income individuals being outbid at the last minute and deters drastic increases in rental prices. However, more reform is needed; the NT remains the only location in Australia where bond is held by the landlord, not an independent bond board which oversees the repayment/transfer of bonds to tenants in a fair and timely manner.

Public housing tenants in the NT face increased housing uncertainty, with the government planning to recoup \$39 million in rental arrears and fast-track evictions.⁸

FIXING TAX CONCESSIONS

Tax concessions like negative gearing and the Capital Gains Tax discount do little to incentivise affordable housing, instead providing more opportunity for wealth generation for investors.

These generous tax settings are expensive. Analysis from the Parliamentary Budget Office shows that negative gearing deductions and the Capital Gains Tax discount cost the government nearly \$11 billion in foregone revenue in 2023-24.⁹

By eliminating these elements of Australia's tax regime, the government can remove the incentives that are making housing unaffordable. In doing so, the government can generate revenue it is otherwise foregoing, and direct that into measures that would make renting affordable.

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. The sobering results of this Snapshot show investment is truly urgent.

Anglicare NT welcomes recent investment into housing and homelessness supports for the Northern Territory. However, much more needs to be done at the national and local levels to ensure all Territorians have a safe place to live.

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 a place to call home.



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

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

³ [Investment Property Darwin City](https://www.realestateinvestar.com.au/property/darwin+city), Real Estate Investar, <https://www.realestateinvestar.com.au/property/darwin+city>, accessed 23 April 2025

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

⁵ 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.

⁶ Phillips, B. and Narayanan, V. (2021) [Financial Stress and Social Security Settings in Australia](#). Australian National University Centre for Social Research and Methods.

⁷ Australian Housing and Urban Research Institute (2018) [Social housing as infrastructure: an investment pathway](#). See Appendix 4.

⁸ ['NT Government planning to recoup public housing rent debts, evict tenants'](https://www.abc.net.au/news/2025-03-20/nt-public-housing-rent-debt-evict-crime-antisocial-behaviour/105078158) ABC, 20 March 2025, <https://www.abc.net.au/news/2025-03-20/nt-public-housing-rent-debt-evict-crime-antisocial-behaviour/105078158>

⁹ [Rental Affordability Snapshot National Report 2025](#), Anglicare Australia



AnglicareNT

Head Office

60 Winnellie Road, Winnellie NT 0820

T: 08 8985 0000

E: anglicare@anglicare-nt.org.au

f /AnglicareNT **in** @AnglicareNT

anglicare-nt.org.au