

Cost of Housing in the Northern Territory



The NT has a higher proportion of renters than the rest of Australia - with almost half of the Territory's population renting. This means the private rental market is an important signifier for Territory households' cost of living.

\$668
Average weekly private rent for a 3-bedroom house

\$882
Average weekly mortgage repayment

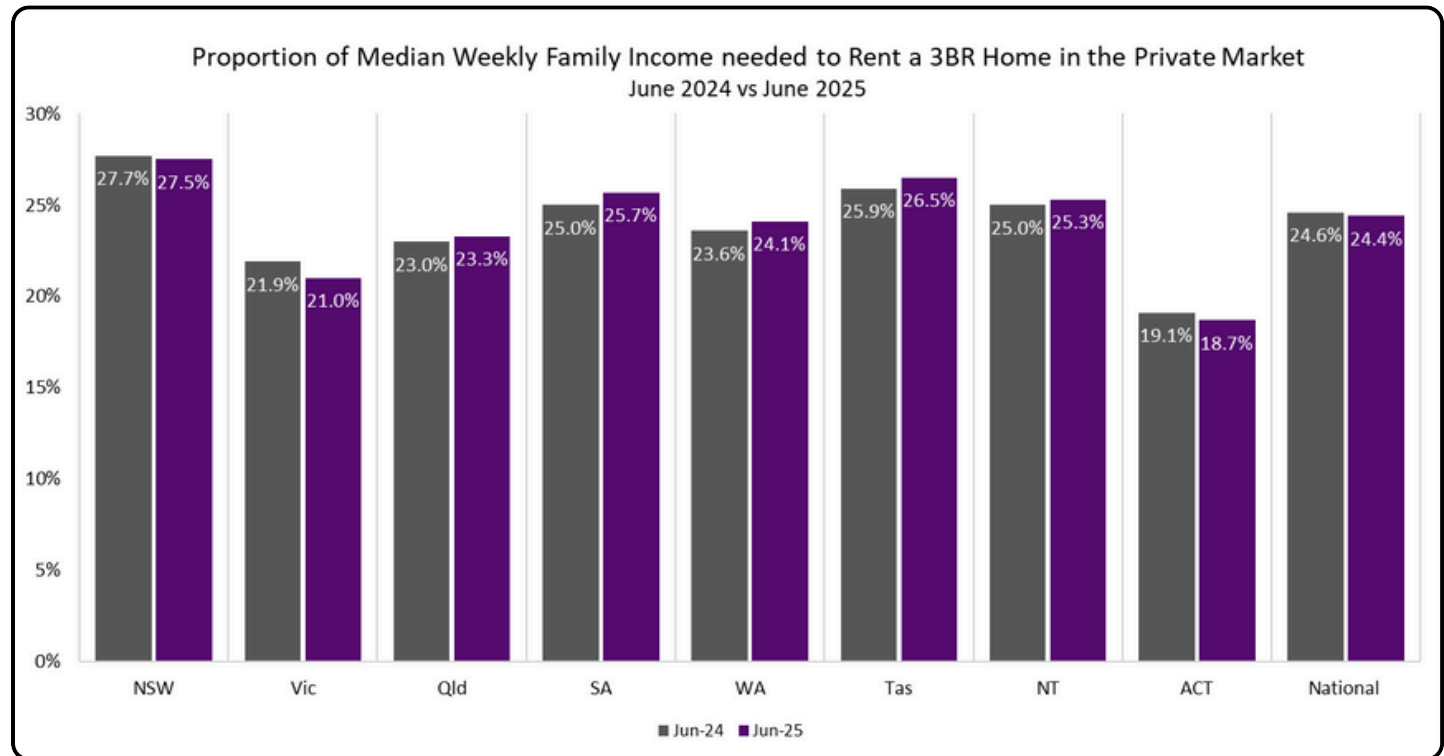
Nationally, the NT has the 2nd highest average private rent price, and the 2nd lowest average mortgage payment.

Average rent paid for a 3-bedroom house in the NT was \$668 per week in June 2025. This is an increase of \$35 since June 2024.

The NT now has the second highest average rent paid in the country, behind only NSW (\$725/week). The national average was \$632.50/week.

The average mortgage repayment in the NT was \$882 per week, in June 2025. This is an increase of \$41 since June 2024.

The NT has the second lowest average mortgage repayment, above only Tasmania (\$878/week). The national average was \$1236/week.



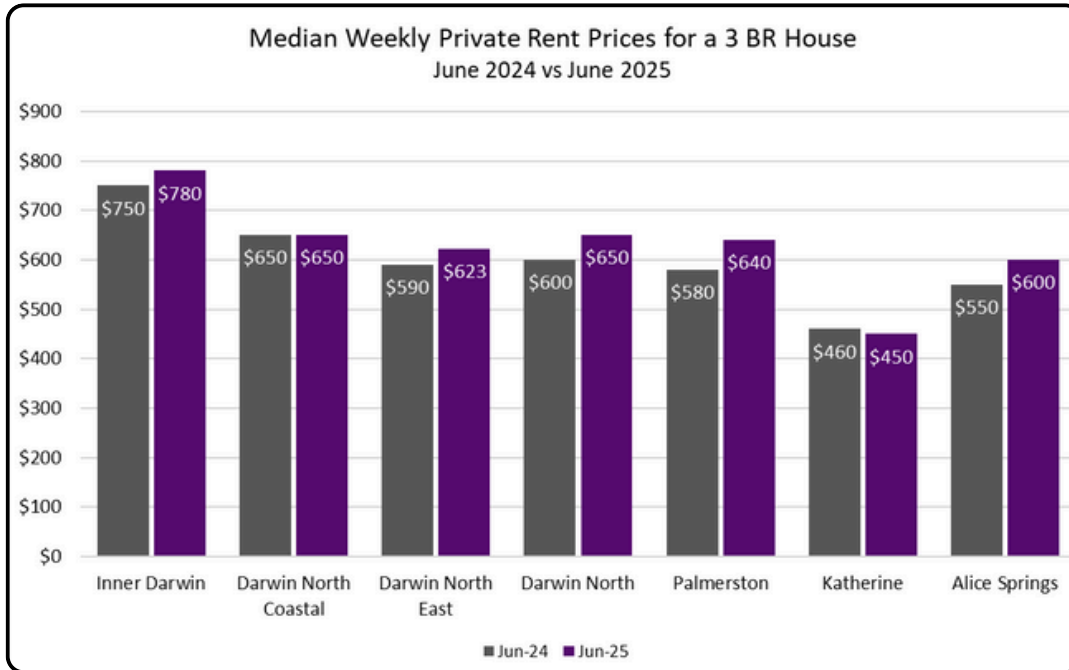
Affordability figures are based on a median weekly family income of \$2640 in the NT. This is calculated on wage earner's incomes; income support recipients are not included. ^[1]

Consumer Price Index (CPI) - changes over the previous year to June 2025
Looking at CPI figures, rent has risen at a lower rate than Australia as a whole. CPI for rent has increased by 2.3% in Darwin, compared to 4.5% nationally. Rent is rising at a much higher rate than house prices (measured as new dwelling purchases by owner-occupiers), which decreased by 2.4% in Darwin, and rose by 0.7% nationally. ^[2]

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Low-income households are impacted the most by rental increases- high and continually increasing prices leave many families struggling to make ends meet.



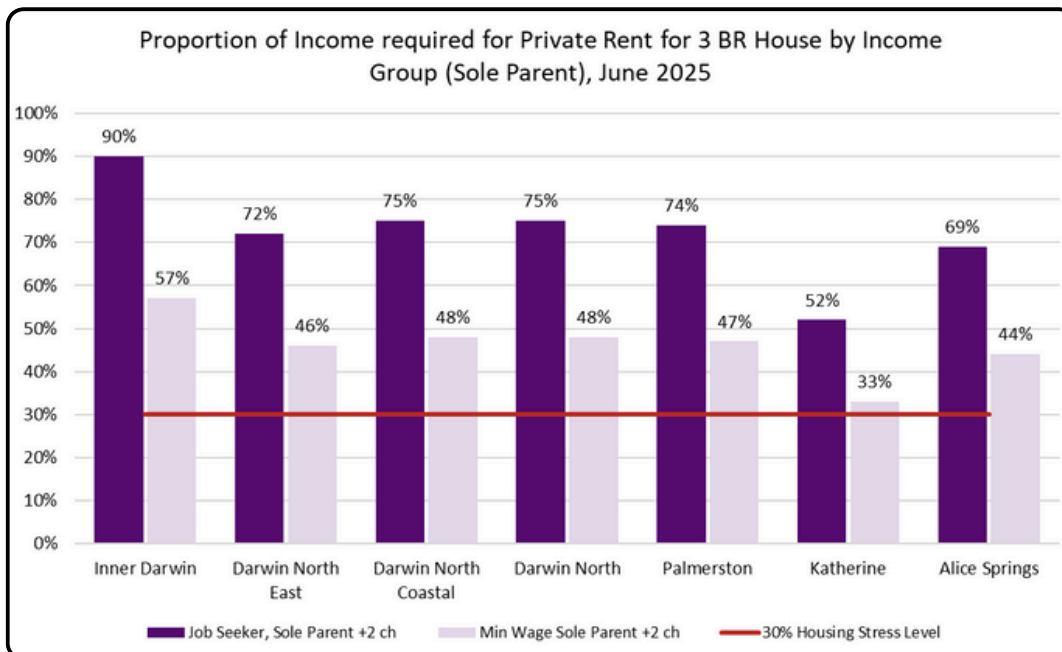
For a family renting in the private market, median prices continue to rise across most regions.

Katherine is the only region that has had a small decrease (\$10/week) over the past 12 months to June 2025.

There was an increase of \$50/week in Darwin North (including suburbs like Anula, Karama and Wulagi) and Alice Springs.

[3]

If housing costs exceed 30% of a low-income household's income, they are considered to be experiencing housing stress and the cost of rent begins to negatively impact the ability to pay for other basic needs. In all regions of the NT, private rent for a 3-bedroom house would put a low-income household in housing stress.



The typical total weekly rate of JobSeeker for a sole parent with 2 children is **\$868.90**.

There is no region in the Territory where median rent for a 3 bedroom house is less than 50% of their income.

When working full-time earning minimum wage of **\$1361.80** a week, median rent is still above the housing stress threshold in all regions.

[4]



Alice Springs is the second cheapest place to rent in the NT - with a median weekly private rent price of \$600 for a 3-bedroom house.

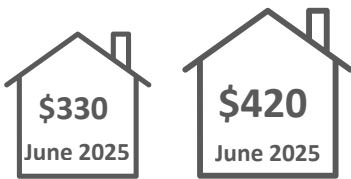
For a single parent on JobSeeker this would mean 69% of their income goes to rent and they'd be left with only **\$268.90/week** for all other costs.

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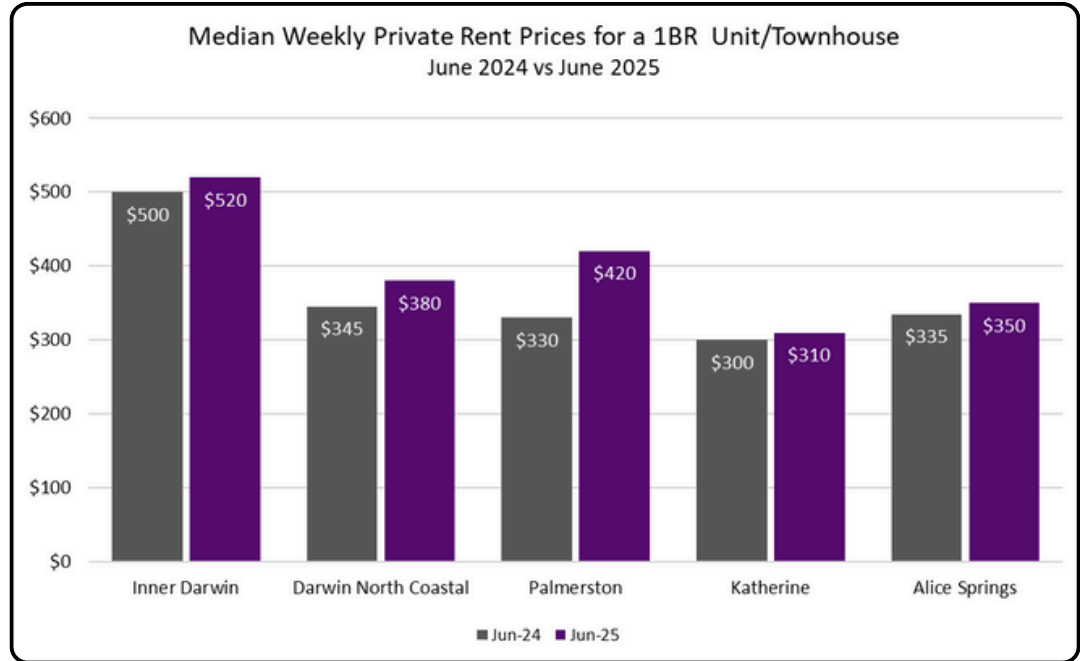


For a single person living on income support - it is next to impossible to afford to rent in the private market.

Across the NT, median weekly private rent prices for a 1-bedroom unit have consistently increased over the last 12 months to June 2025.



The largest price increase was in Palmerston where median rent for a 1-bedroom unit has increased by **\$90 per week** in the past year.



[5]

For pensioners living in any region of the Territory, paying median rent for a 1-bedroom unit would put them in housing stress.

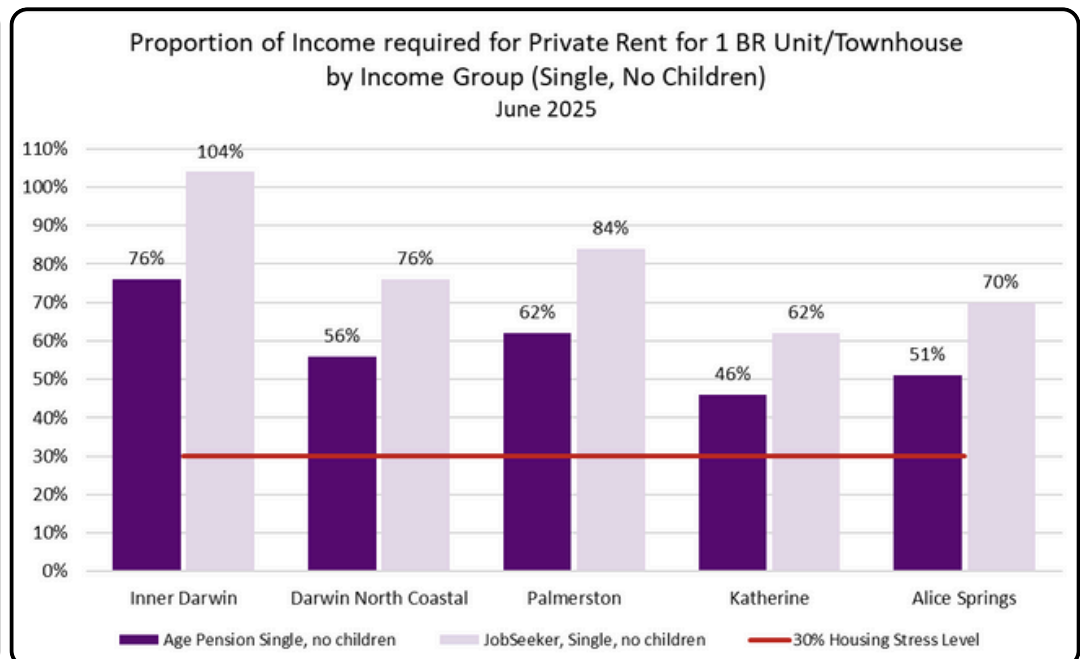
In Alice Springs, they would have to spend 46% of their pension on rent - leaving them with \$330.50 a week for all other costs. In Inner Darwin, this increases to 76%, leaving only \$160.50 per week for all essential living costs.



A single person on JobSeeker would receive **\$500.95** a week, including rent assistance

The median private rent price for a 1-bedroom unit in Inner Darwin is more than their total income at **\$520 a week**.

In Darwin's North Coast, they would be paying 76% of their income to rent a 1-bedroom unit. This would leave them with only **\$120.95** a week to cover all other costs.



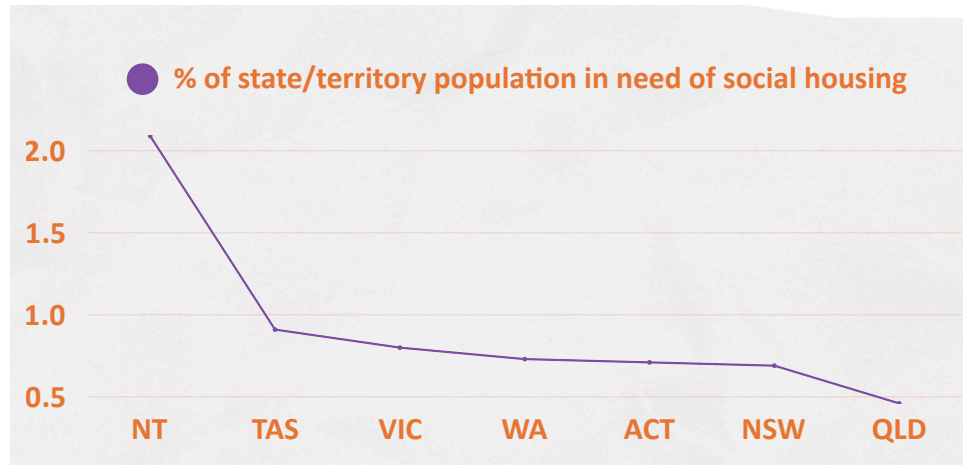
Note: not all regions of Darwin have data available for 1-bedroom units.

[6]

THE LONG HAUL HOME: Urban Social Housing need in the NT

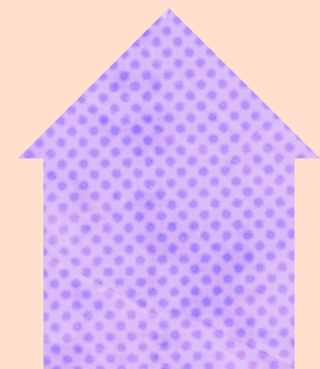
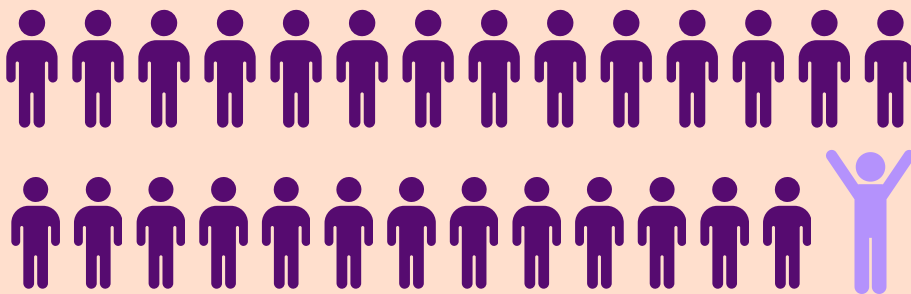
As of June 30, 2025, the Northern Territory had **more than double the rate** of people on the social housing waitlist (per capita) than any other state or territory in Australia.^[7]

Note: percentages are based on most recent data available across each jurisdiction, ranging between years 2023 - 2025.



At the same time, there were **just 197 vacant social housing homes** available (including those under assessment or requiring major repairs) compared to **5,463 applicants** (in the NT).^[7]

This equates to nearly **28 applicants for every home** — a supply shortfall that drives the longest wait times in the country.



Both priority and general applicants in the NT face **wait times of more than 10 years**^[7], which is 4–6 times longer than in Victoria, Tasmania, or Western Australia, and more than **20 times longer than the shortest priority wait times** in the ACT.



The decade wait for social housing in the NT is the difference between holding your toddler's hand at application, and then sending them to highschool before housing is secured.



FROM DECADES TO DOORSTEPS: The Case for Mandatory Inclusionary Zoning

Mandatory Inclusionary Zoning (MIZ) is a **planning policy mechanism** that requires all new housing developments to allocate a percentage of build or land to social and affordable housing. Nationally and internationally, **the implementation of MIZ has launched a pipeline of social and affordable housing in perpetuity**, easing the burden of capital work costs from government.^[8]

Case Study: South Australia's Inclusionary Zoning Success

Background: South Australia (SA) has been a national leader in MIZ, implementing a policy that requires 15% of all significant new residential developments to be dedicated to affordable housing. This approach has been in place since 2005, making SA a prime example of how MIZ can drive sustainable growth, boost affordability, and support workforce retention.^[8]

Results:

- Over 5000 affordable homes built since 2005
- Government and private sector partnerships
- Stronger construction and stabilised housing market
- Improved housing diversity (mixed tenure developments)




Why it worked:

- Clear policy framework
- Developer buy-in through flexible choices to meet MIZ target
- Government support through partnerships with developers and CHPs
- Integration with urban planning for strategic placement

So... What's the MIZ story in the NT?

According to the National Planning Reform Blueprint (2024), the NT Government incorporates provisions akin to inclusionary zoning in many Crown land releases through development agreements with private developers (minimum 5% social and community housing, minimum 10% affordable housing).^[9] Notably, this policy is not yet mandated, leaving implementation commitments from private developers uncertain. Case studies prove that MIZ is not a deterrent to development, it's a catalyst for better housing supply, stronger communities, and a more resilient economy.

By adopting a MIZ policy, the NT can:

-  **FUTURE PROOF HOUSING AFFORDABILITY.**
-  **ESTABLISH A PIPELINE OF SOCIAL HOUSING IN PERPETUITY, REDUCING DECADE LONG WAIT TIMES.**
-  **ATTRACT INVESTMENT & BUILD A THRIVING WORKFORCE WITHOUT STIFLING DEVELOPMENT.**

RECOMMENDATIONS

- Federal**
- **Raise all income support payments to at least \$82 a day so everyone can afford to meet their basic needs**
 - **Substantially and immediately increase the Remote Area Allowance**

- NT**
- Expand the NT Concession Scheme so all holders of a Services Australia Health Care Card can receive access to concessions

Housing

- Federal**
- **Benchmark Commonwealth Rent Assistance (CRA) to rents paid and lift the maximum threshold for CRA by 60%**

- NT Government**
- Adopt a Mandatory Inclusionary Zoning policy so that 30% of Crown land released for residential use is mandated for social and affordable housing
 - Amend the *Residential Tenancies Act 1999 (NT)* to ensure Territory renters have at least the same rights and protections as other jurisdictions, including
 - Establish an independent Residential Tenancies Bond Board.
 - Implement minimum standards in rental housing, including for energy efficiency.
 - Increase protections against rent increases.
 - Introduce a rental affordability scheme to replace the expiring National Rental Affordability Scheme (NRAS).

REFERENCES

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3. Real Estate Institute of the NT Inc. (REINT) 2024, Real Estate Local Market (RELM) Analysis, June Quarter 2024, Darwin NT, p. 26; REINT 2025, RELM Analysis, June Quarter 2025, Darwin NT, p. 20
4. Ibid; Services Australia 2025, A Guide to Australian Government Payments, Australian Government, Canberra, 20 March - 30 June 2025, Canberra, ACT p.2,4,12,13,22,23,38.
5. REINT 2024, RELM Analysis, June Quarter 2024, Darwin NT, p.27; REINT 2025, RELM Analysis, June Quarter 2025, Darwin NT, p. 20;
6. Ibid; Services Australia 2025, A Guide to Australian Government Payments, Australian Government, Canberra, 20 March - 30 June 2025, Canberra, ACT p.2,4,12,13,22,23,38.
7. Northern Territory Government, 2025, Social housing wait times. From: <https://nt.gov.au/property/social-housing/apply-for-housing/apply-for-public-housing/waiting-list>
8. Australian Housing and Urban Research Institute (AHURi) 2023, Brief: What is Inclusionary zoning, and how does it help deliver affordable housing. From: <https://www.ahuri.edu.au/analysis/brief/what-inclusionary-zoning-and-how-does-it-help-deliver-affordable-housing>
9. Northern Territory Government, Department of Infrastructure, Planning and Logistics 2024, National Planning Reform Blueprint: Northern Territory September 2024 progress report. Darwin, NT.

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