

FACT SHEET

Cost of Housing in the Northern Territory

Cost of Living in the Northern Territory: A Ten-Year Comparison 2016-2026

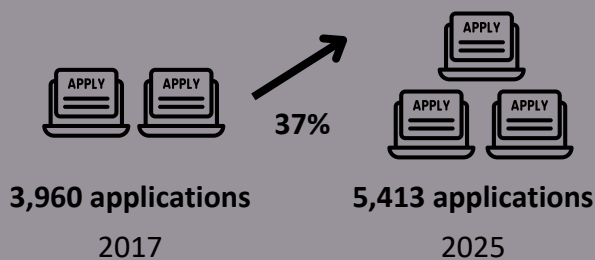
Key points:

- Social housing shortages have left many low-income Territorians with no option but to rent in the private market or face potential homelessness.
- Over the past 10 years, private rental prices have increased significantly, with the NT continuing to have the highest average rents nationally.
- House sale prices have fluctuated across the Territory in the past decade, but overall mortgage affordability has significantly decreased.

Social housing applications are growing faster than the social housing stock.

Consequently, many people on low incomes are forced to rent in the private market (where prices tend to be unaffordable and there are limited protections) or face potential homelessness.

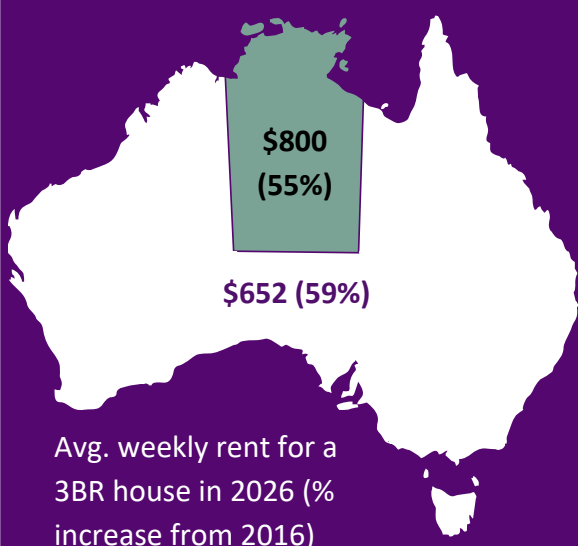
Annual social housing applications increased by 37% between 2017 and 2025.



The NT's social housing stock increased by only 4% between 2017 and 2025.



Average rental prices in the NT are higher than in the rest of Australia.



Case study: Anglicare's Rental Affordability Report

Each year, Anglicare NT takes a snapshot of properties listed for rent on realestate.com.au on one weekend in March. Over the past 10 years, the availability and affordability of private rentals for those on low incomes has reduced:

- The number of advertised rentals has dropped dramatically, from 1,354 available on the snapshot weekend in 2016, to just 257 in 2026.
- Only 13 rentals in 2026 were suitable for at least one household type living on minimum wage (down from 53 in 2016), and none were affordable for someone living on key social security payments.

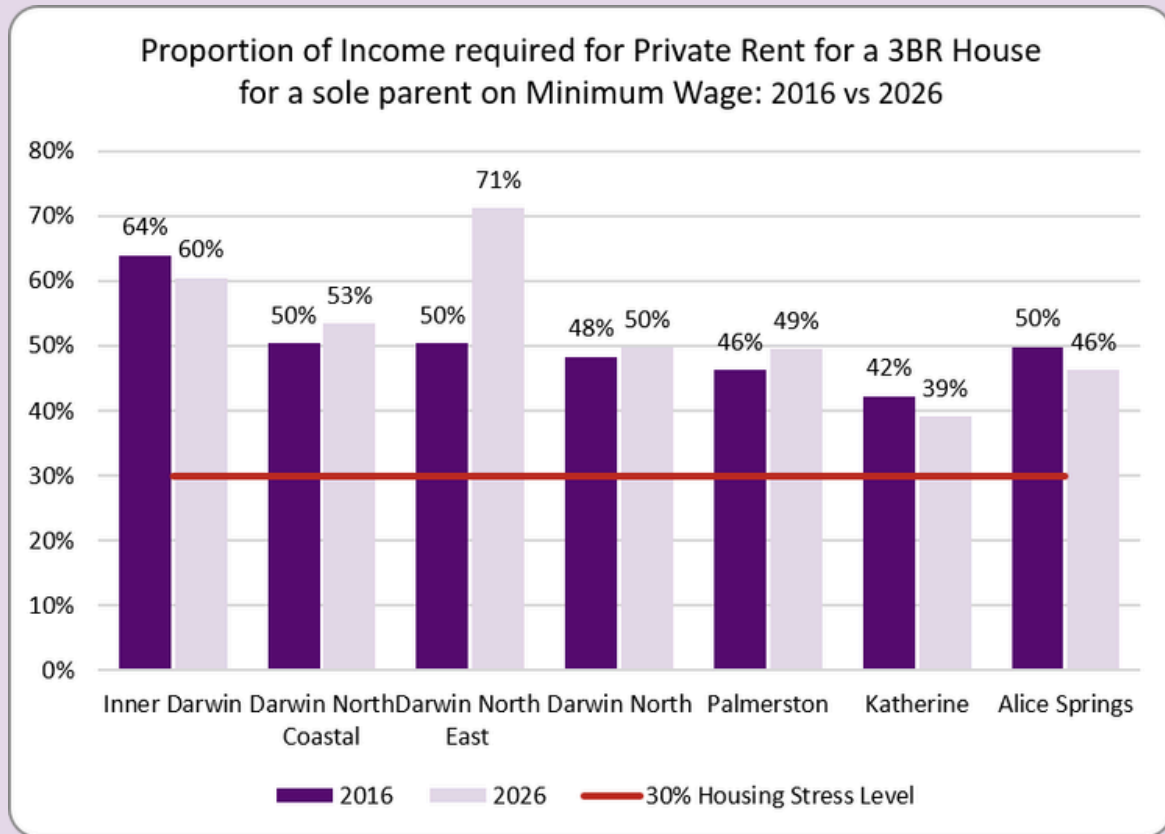


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In all major centres, renting a 3 bedroom house would put a low-income sole parent in rental stress



Mortgage affordability has also significantly decreased.

From 2016-2026, average weekly loan payments increased by 142% across the NT, and the proportion of median weekly family income required for an average weekly repayment increased from 21% to 37%.

Recommendations

For the Federal Government:

- Increase Commonwealth Rent Assistance and benchmark it to actual rents paid.
- Set a national target for social housing development, supported by jurisdiction-specific targets developed through transparent needs assessments.

For the NT Government:

- 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.
 - Increase protections against rent increases.
- Introduce a rental affordability scheme to replace the now expired National Rental Affordability Scheme (NRAS).
- Apply inclusionary zoning mechanisms to embed affordable and social housing within new developments.