



AnglicareWA

50 YEARS

A large, dark blue outline of a house, consisting of a simple roof and a vertical line for the wall on the right side.

RENTAL AFFORDABILITY SNAPSHOT 2026

In Western Australia, we live in the wealthiest state in one of the wealthiest countries.

It is time to ensure that people have access to safe, secure and affordable rental homes.

ABOUT THE SNAPSHOT

The Rental Affordability Snapshot is an annual report that measures the extent to which low-income households across Western Australia can find an affordable and appropriate home in the private rental market

The 2026 Snapshot shows the number of properties listed for rent on 14-15 March 2026¹ across the following five regions spanning the state:

- Perth Metro
- South West & Great Southern
- North West (Kimberley & Pilbara)
- Mid West & Gascoyne
- Wheatbelt & Goldfields

We assess each available property against a range of low-income household types.

A property is considered **affordable** if it requires less than 30% of a household's income to rent. Paying more than 30% of your income is considered housing stress, while paying more than 50% is considered severe housing stress.

A property is considered **appropriate** if it has an adequate number of bedrooms for residents.

In 2026 the report considers each property for families and individuals that rely on income support, the minimum wage, or a combination of both including:

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

Other payment supports are the Energy Supplement, Basic Pension Supplement, Pharmaceutical Allowance, and Family Tax Benefit Part A and Part B.

It is important to note that even if a property is affordable and appropriate, it may not be available. Within an extremely tight rental market, low-income households, especially those who receive income support, may face discrimination in favour of higher-income applicants competing for the same property. Consequently, low-income households lose out on a property that might need their needs.

1. Listings are drawn from [realestate.com.au](https://www.realestate.com.au).



WESTERN AUSTRALIA KEY FINDINGS

This year's Snapshot shows that the private rental market continues to fail people on low incomes. Affordable options are largely unchanged and effectively out of reach for households on income support and barely accessible for minimum wage earners, leaving many without a home.

- 3,314² private rentals were available in Western Australia (WA), 209 fewer properties than 2025.
- No properties are affordable and appropriate across WA for any household type receiving JobSeeker, not even a room in a shared house.
- Median WA rent is \$747 per week, up 10% from 2025, 15% from 2024 and a staggering 74% from 2021.
- The North West is least affordable. Weekly median rent is \$1,025.
- The most affordable regions are the Mid West & Gascoyne and the Wheatbelt & Goldfields, with median rents of \$600 per week – still out of reach for most low-income renters.
- A room in a share house remains the most affordable rental option with a median weekly rent of \$280. Availability is heavily concentrated in the Perth Metro area, with only one listing outside the city in the Wheatbelt & Goldfields.³

PROPERTY TYPE	
Least to most affordable, median rent per week	
House / Townhouse	\$750
Unit / Flat / Apartment	\$720
Shared accommodation	\$280

REGIONS	
Least to most affordable, median rent per week	
North West	\$1,025
Perth Metro	\$750
South West & Great Southern	\$680
Mid West & Gascoyne	\$600
Wheatbelt & Goldfields	\$600

Number of unique properties that are affordable and appropriate

Households on
Income Support Payment

13

Households on
Minimum Wage

128

INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **Singles** | No properties for a single person on JobSeeker, not even a room in a shared house.
- **Families** | A single parent on the Parenting Payment with one child could afford just one rental. All other family types receiving income support had no rental options.⁴
- **Young people** | No affordable options are available to a young person on Youth Allowance, including shared accommodation.⁵
- **People with disabilities** | A single person on the Disability Support Pension could afford only one property across WA.⁶
- **Retirees** | Singles and couples on the Age Pension only had 7 listings available.

MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **Singles** | 13 properties for a single person earning minimum wage.
- **Single parents** | 24 properties for a single parent on minimum wage with two children.
- **Couples with children** | 24 properties for a couple with one child on one minimum wage and Parenting Payment.
- **Couples with children** | 115 properties for a couple with two children where both parents are earning a minimum wage.

2. Data from weekend 14-15 March 2026.

3. Shared accommodation is not appropriate for couples, households with children or people with disabilities – reducing their chances of securing housing.

4. Although a couple with children could afford more rentals, none met the requirement of 3-bedrooms as they were either shared accommodation or 1 or 2-bedroom units.

5. Youth Allowance is the lowest of all government payments, leaving young people consistently shut out from the private rental market.

6. This underscores the additional challenges people with disabilities face trying to secure an affordable home in the private market that meets their unique needs.

AROUND THE REGIONS

Median rents continue to increase significantly across the State.

MID WEST & GASCOYNE

+15%

24 MONTHS +25%

2026	2025	2024
\$600	\$520	\$480

PERTH METRO

+9%

24 MONTHS +15%

2026	2025	2024
\$750	\$688	\$650

WESTERN AUSTRALIA

+10%

24 MONTHS +15%

2026	2025	2024
\$747	\$680	\$650

NORTH WEST

+3%

24 MONTHS +21%

2026	2025	2024
\$1,025	\$995	\$850

WHEATBELT & GOLDFIELDS

+4%

24 MONTHS +12%

2026	2025	2024
\$600	\$575	\$535

SOUTH WEST & GREAT SOUTHERN

+5%

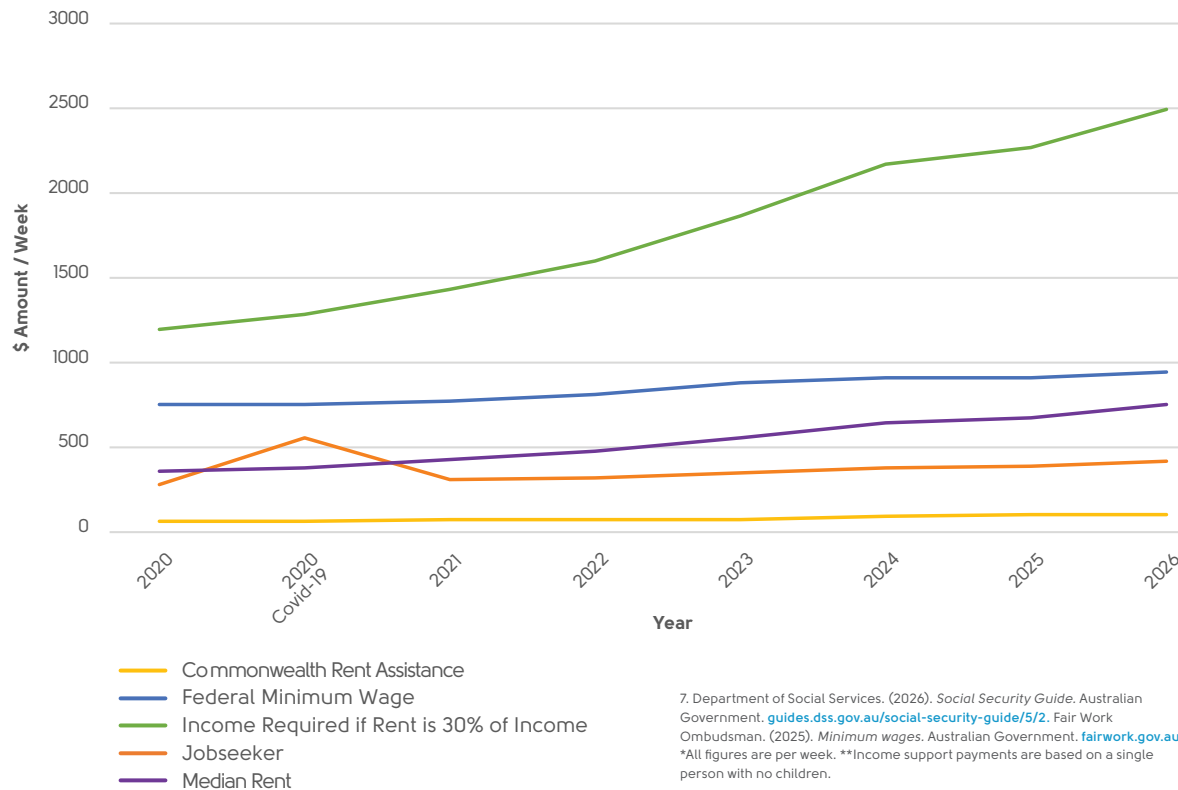
24 MONTHS +10%

2026	2025	2024
\$680	\$650	\$620

RENTAL AFFORDABILITY IN WA

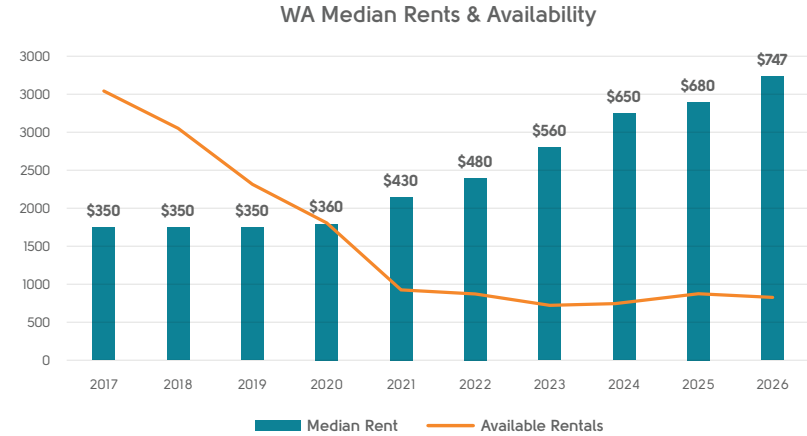
Rental Affordability⁷ Graph Definitions

- Commonwealth Rent Assistance (CRA)** A payment the Australian government provides to help individuals and families on income support payments who rent in the private rental market or community housing with the cost of rent. The graph illustrates that the CRA payment continues to be minimal and has not made weekly rents more affordable.
- Federal minimum wage** Based on a 38-hour week. Is used to facilitate comparisons with federal income support payment levels. The WA minimum wage typically aligns with the federal minimum wage and, as a result, has not been included.
- Income Required if Rent is 30% of Income** A property is considered affordable if it requires less than 30% of a household's income to rent. This line indicates the weekly household income needed to afford the median weekly rent. In 2026, a household would need to earn \$2,490 per week or approximately \$130,000 per year to afford the median rent.
- JobSeeker** An income support payment the Australian government provides to people aged 22 to 66 who are unemployed, looking for work, or sick or injured and unable to continue their usual work or study.
- Median Rent** The estimated middle value when all rent prices in a specific area are listed from lowest to highest. This represents a more accurate rental cost than using calculations for the average, which can be skewed by unusually high or low prices.



AFFORDABILITY VS AVAILABILITY

Rising rental prices and limited available properties have increased competition in the rental market. While the WA Government has capped rent increases to one per year, this high demand with limited supply puts pressure on renters and makes them vulnerable to rent hikes.



+ \$55K Since 2021, renters now need to earn an additional \$55,000 annually to keep pace with median rent rises.

THE LAST 12 MONTHS

In WA, both state and federal 2025 elections focused attention on housing. These included record spending and election commitments to boost supply and affordability for first-home buyers.

However, these commitments have failed to reach those who are doing it tough, with little relief for those not in a position to buy and no action to address rising rents and the appropriateness of available dwellings. The rental crisis has become an economic crisis.

Income supports and rental assistance have not kept in step with rapidly rising rents. From 2025 to 2026,

the JobSeeker payment, CRA and minimum wage each increased 3.5%. That's an additional \$13.80 per week, \$3.70 per week and \$32.10 per week respectively. Meanwhile, median rents in WA increased by 10% (\$67 per week), far outpacing these small gains.

But these gaps are not new. Rents have exceeded wages and income support for many years. Since 2021, CRA payments have risen by 56% to \$109.70 per week. Over the same period median rents rose 74%, costing renters around \$16,500 more each year.

Across WA in 2025, only 4,441 homes were finished in the December quarter, a 25% decrease compared to 12 months

prior. WA is now 6,600 homes behind its National Housing Accord target and needs to build 6,500 homes every three months to keep pace.⁸

The changing rental landscape

WA Government policy changes have started to impact the mix of rental options. Revised planning rules have eased planning approvals, which are attractive for many investors to increase income. This has resulted in a rise of accessory dwellings (e.g. 'granny flats') as primary housing for many renters.⁹ Co-living is also becoming increasingly visible in WA's rental market.¹⁰

While these housing forms are often presented as innovative or flexible

responses to supply shortages, the 2026 Snapshot findings suggest they largely reflect households being forced to compromise on privacy, suitability and security to remain in housing.

Regional differences

WA's housing market is diverse, reflecting region-specific economies, demographics and geography. While statewide action is needed, policy needs to also respond to regional differences.

8. Lane, O. (2026, April 9). thewest.com.au/politics/state-politics/wa-slumps-to-fourth-consecutive-reduction-in-homes-completed-falling-further-behind-target-c-22117071.

9. Boda Building Group. (2025, July 28). bodabuildinggroup.com.au/blog/guide-to-granny-flats-in-perth-new-rules-designs-costs-roi/; Kellner, H. (2025, December 18). realestate.com.au/news/planning-reforms-unlock-36k-rental-income-from-backyard-granny-flats/.

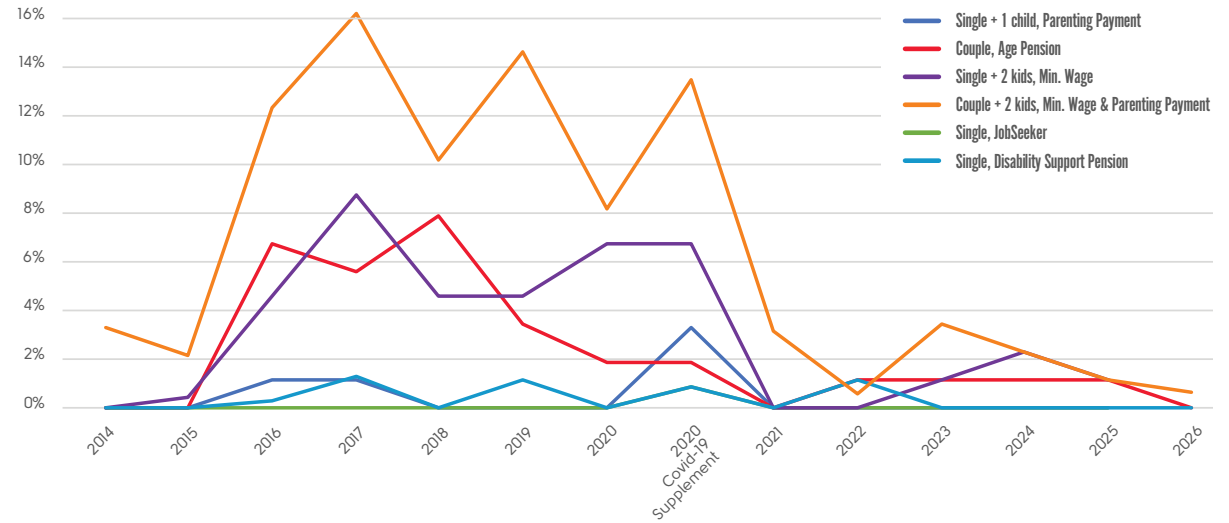
10. Martin, M. (2026, January 29). brokernews.com.au/news/breaking-news/coliving-booms-as-rents-hit-record-highs-288819.aspx; Hammond, J. (2024, July). rac.com.au/horizons/lifestyle/our-changing-australian-dream.

NORTH WEST (KIMBERLEY & PILBARA)

The number of available properties is **142**, down from 178 in 2025.

The median rent is **\$1,025** per week, up 3% from \$995 in 2025 and 21% from \$850 in 2024.

The North West has experienced a significant drop in available properties over the past year and the highest median rent in WA, making the region virtually unaffordable for all low-income households.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

0

Households on Minimum Wage

3

INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **No properties** for a single person on a Disability Support Pension or the Age Pension.
- **No properties** for a couple with no children on the Age Pension.

MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for a single person on a minimum wage.
- **1 property** for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- **3 properties** for a couple with two children, where both parents are earning a minimum wage.

SYLVIA

After relocating from Perth to Karratha in July 2025 to begin work with Anglicare WA, Sylvia and her nine-year-old son experienced prolonged housing instability. Despite working full-time, the private rental market was financially out of reach, with high rents and intense competition making it impossible to secure a home.

Initially assessed as ineligible for service worker accommodation, they were forced into a series of temporary living arrangements, including backpacker-style accommodation.

These environments were unsafe and inappropriate for a child, exposing Sylvia and her son to overcrowding, poor hygiene and distressing behaviours such as alcohol and drug use, verbal aggression, and a constant turnover of unfamiliar residents.

Sylvia had constant concerns for her son's safety, and the instability had a significant emotional and psychological impact.

"The housing circumstances also meant that I was unable to host or entertain friends, support building connections and networks having moved into a new town, with no existing family, or even host playdates for my son. This limited our social connections and contributed to feelings of isolation for both of us."

Following sustained advocacy from Anglicare WA in Karratha, supported by local government, the family was finally approved for service worker accommodation. They moved in February, after six uncertain months.

While this is a short-term relief, Sylvia remains concerned about long-term housing security for community service workers with dependents in regional areas like Karratha.



"BALANCING FULL-TIME COMMUNITY SERVICES WORK WHILE DEALING WITH HOUSING INSECURITY WAS EXHAUSTING AND EMOTIONALLY DRAINING."

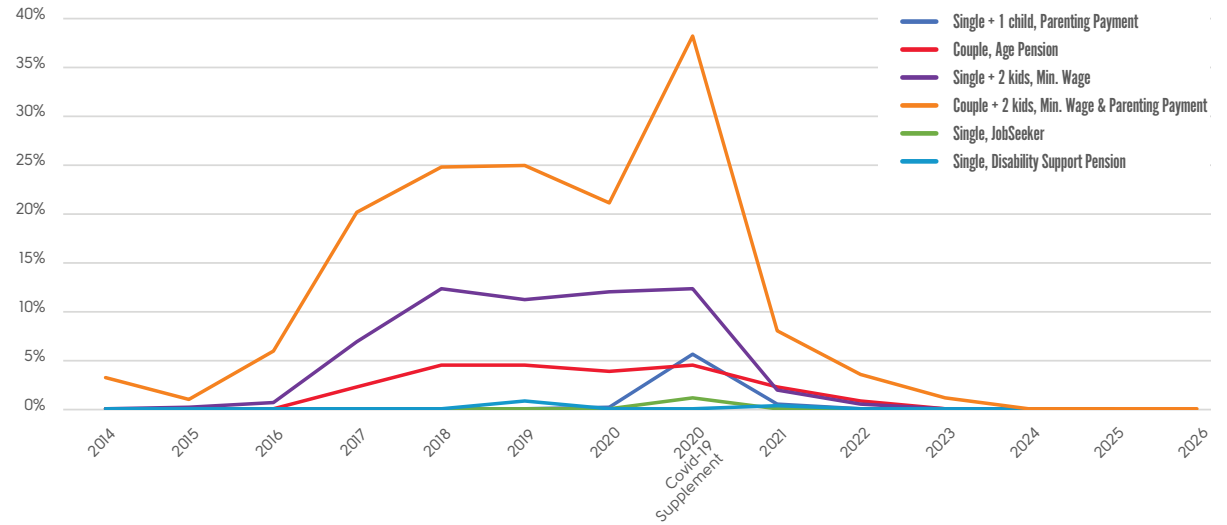
PERTH METRO

The number of available properties is **2,763**, which is 115 less than last year.

The median rent is **\$750** per week, up 9% from \$688 in 2025 and 15% from \$650 in 2024.

The Perth metropolitan area continues to experience a shortage of affordable and appropriate homes for all household types.

Co-living properties, similar to boarding or lodging houses, are becoming increasingly common, but often fall under common law and do not afford the same protection as rental properties under the Residential Tenancies Act.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment
5

Households on Minimum Wage
59

INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **No properties** for a single person on a Disability Support Pension.
- **5 properties** for a single person on the Age pension, but **no properties** are for a couple with no children on the Age Pension.¹¹

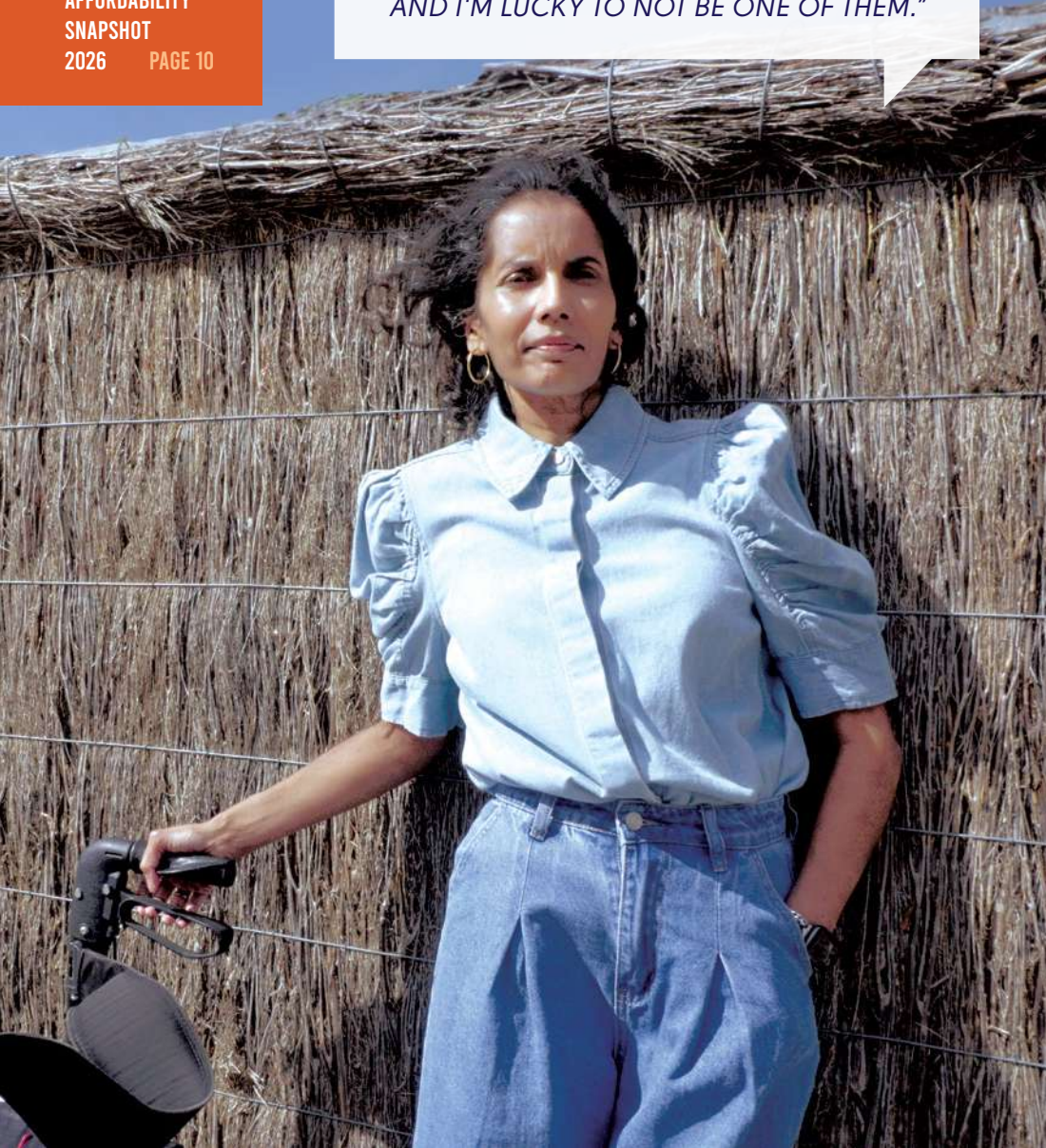
MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for a single parent on minimum wage and the Parenting Payment with two children, nor for a couple on one minimum wage and Parenting Payment with two children.
- **10 properties** for a single person on a minimum wage.
- **49 properties** for a couple with two children, where both parents are earning a minimum wage.

¹¹ The five properties for a single person on the Age Pension are shared accommodation. While also affordable for a couple on the Age Pension, they are not appropriate as a couple require a property with at least one bedroom.

"THE PEOPLE IN POWER DON'T HAVE A SCOOBY DOO. THEY NEED TO COME AND HAVE A CHAT AND KNOW WHAT IT'S LIKE OUT THERE. THERE ARE PEOPLE LIVING IN TENTS, AND I'M LUCKY TO NOT BE ONE OF THEM."



NICOLETTE

Nicolette, in her 50s, was a driving instructor in London before moving to Australia 20 years ago. She was diagnosed with multiple sclerosis (MS) in 2010 and receives support from MSWA and the NDIS, as well as a \$700 per week Disability Support Pension.

After her marriage ended, Nicolette moved into a 3x2 in Butler with her two children, paying \$380 per week. There is an MSWA hub in the same suburb, which provides her with crucial support and social connection.

She had to move into another rental for \$480 per week just before Covid hit. The rent has since increased to \$600 and when she enquired with her agent earlier this year about continuing beyond when her current lease ends in July, she was told it would not be renewed.

"We've been asked to leave this property and between here and my last place I've been with the same agents for 12 years and they don't want to help at all. No sympathy, no heart. It's all very clinical. I told them I'm terrified that there won't be anywhere to go and I will be homeless. They just said... 'We understand your situation'. – I just hope they can sleep at night."

She has been looking for rentals in Butler, Alkimos and nearby areas, competing with dozens of others. Accessibility is also a significant factor, but with the state of the private rental market, Nicolette isn't even taking that into consideration in her search for somewhere to live.

It's getting harder and harder to find somewhere within her maximum budget of \$650 and even then, that leaves just \$50 per week to spare.

Nicolette relies on financial support from her family back home to survive, as well as help with groceries from her friends here.

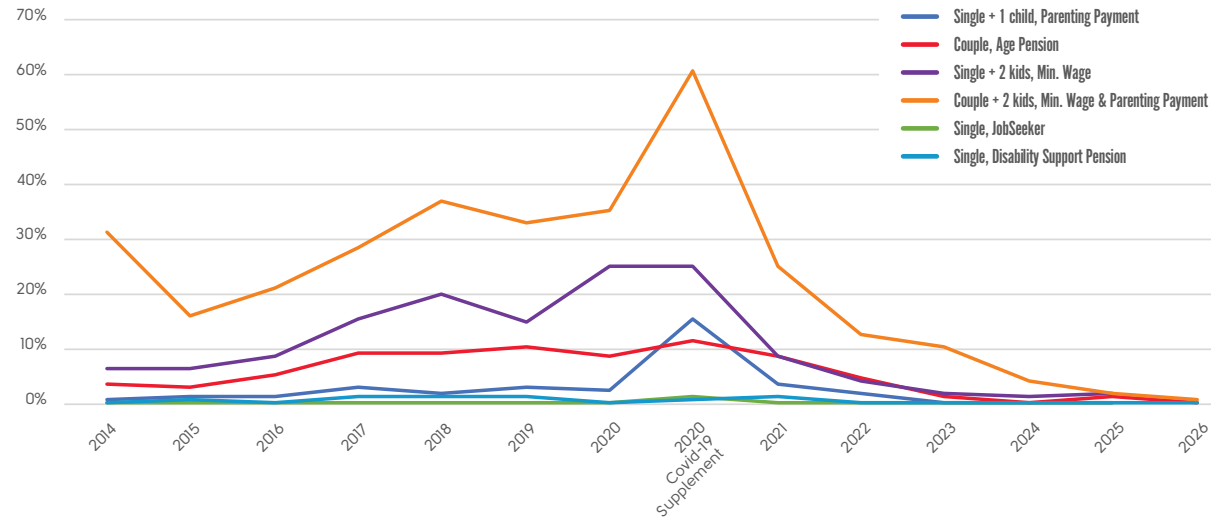
Nicolette has been unable to secure disability housing and has been on the social housing waitlist for seven years. She is now on the priority list and was recently told she is still two years away from being allocated a property.

SOUTH WEST & GREAT SOUTHERN

The number of available properties has increased slightly from 261 in 2025 to **271** in 2026.

The median rent is **\$680** per week, up 5% from \$650 in 2025 and 10% from \$620 in 2024.

The South West & Great Southern continue to be the only region with increased rental availability over the past two years, however, properties remain unaffordable and are not appropriate for the majority of low-income households.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

1

Households on Minimum Wage

31

INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **No properties** for a single person on a Disability Support Pension or the Age Pension.
- **1 property** for a couple with no children on the Age Pension.

MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for a single person on a minimum wage.
- **2 properties** for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- **31 properties** for a couple with two children, where both parents are earning a minimum wage.



*"EVEN IF WE HAD
MANAGED TO GET
A PRIVATE RENTAL,
IT WOULD HAVE PUT US
UNDER SIGNIFICANT
FINANCIAL STRAIN."*

PATRICA & LYNSY

Patrica and Lyndsy are a couple in their 60s and 70s who have lived in a Water Corporation rental for more than 20 years. Recently, they were informed the property will be demolished, placing them at serious risk of homelessness.

Lyndsy is Patrica's carer and lives with multiple medical conditions. One requires him to be connected to power overnight; without it, his life would be at risk. He has also recently been diagnosed with cancer, compounding the stress and urgency of finding stable, long-term housing.

"The private rental market has been extremely challenging. We have applied for more than 25 properties, all without success. The homes ranged from \$500 to \$700 per week, well beyond what we can realistically afford on the Pension."

The emotional toll was profound. At one point, they began preparing to live in the back of their car, an unsafe and unviable option given Lyndsy's medical needs.

Anglicare WA's Great Southern housing team advocated on their behalf, working with Water Corporation to secure more time while alternative housing was sought.

This week, there was finally good news. Housing has been secured through a community housing provider, and Patrica and Lyndsy hope to move within the next two weeks.

They say they are deeply grateful for the Anglicare WA housing team's support. Without their advocacy, they believe they would now be homeless.

HELEN

Helen is 57 and has lived in the South West for over 25 years. Until 2022, she supported herself through steady work in the wine and health industries and rented independently across Dunsborough, Yallingup and Capel.

In 2013, Helen was seriously injured in a car accident. Years of surgeries and recovery followed, alongside a diagnosis of an autoimmune condition that eventually forced her to stop working. In 2022, the three bedroom home she rented for \$350 a week was sold. By then, comparable rentals were advertising for \$750 to \$950, placing her completely out of the market.

With declining health, limited income and caring for her border collie Banjo, Helen was unable to secure alternative housing. For the first time in her life, she faced homelessness, living in her car and relying on friends for showers and meals. Twice over two years, she moved into temporary arrangements only to

lose them again due to owners' changing circumstances. The prolonged insecurity took a devastating toll on her physical and mental health. Living without a stable home left Helen isolated, anxious and fearful about her future.

After being assessed as a priority due to her health and homelessness, Helen was finally offered community housing in January 2026. now lives in a one bedroom unit in Busseton, paying 25% of her Disability Support Pension in rent.

Helen says she is deeply grateful for the stability she now has but remains concerned about the growing number of older people facing homelessness in the South West, with limited emergency and affordable housing options available.

"Low-income accommodation no longer exists in our regional tourist hotspots, so we now see a huge gap between the 'haves' and 'have-nots', stretching and fraying the fabric of our community."



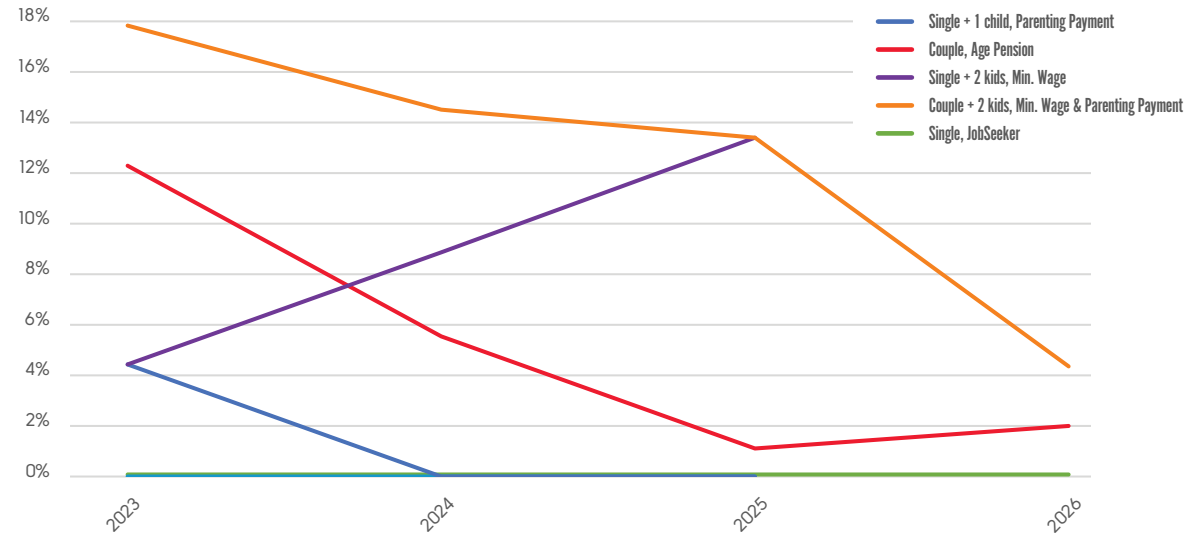
"I AM ONE OF THE LUCKY ONES, BUT THERE ARE SO MANY OTHERS EQUALLY WORTHY, DESPERATE AND DESERVING OF A ROOF OVER THEIR HEAD."

MID WEST & GASCOYNE

The number of available properties is significantly lower in 2026 at 47 compared to 82 in 2025.

The median rent is \$600 per week, up 15% from \$520 in 2025 and 25% from \$480 in 2024.

Although it is one of the most affordable regions, the Mid West & Gascoyne has seen availability drop by almost 45% over the past year, leaving low-income households with limited choice.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

1

Households on Minimum Wage

11

INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- No properties for any household type receiving JobSeeker.
- No properties for a single person on a Disability Support Pension or the Age Pension.
- 1 property for a couple with no children on the Age Pension.

MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

- No properties for a single person on a minimum wage.
- 2 properties for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- 11 properties for a couple with two children, where both parents are earning a minimum wage.

WHEATBELT & GOLDFIELDS

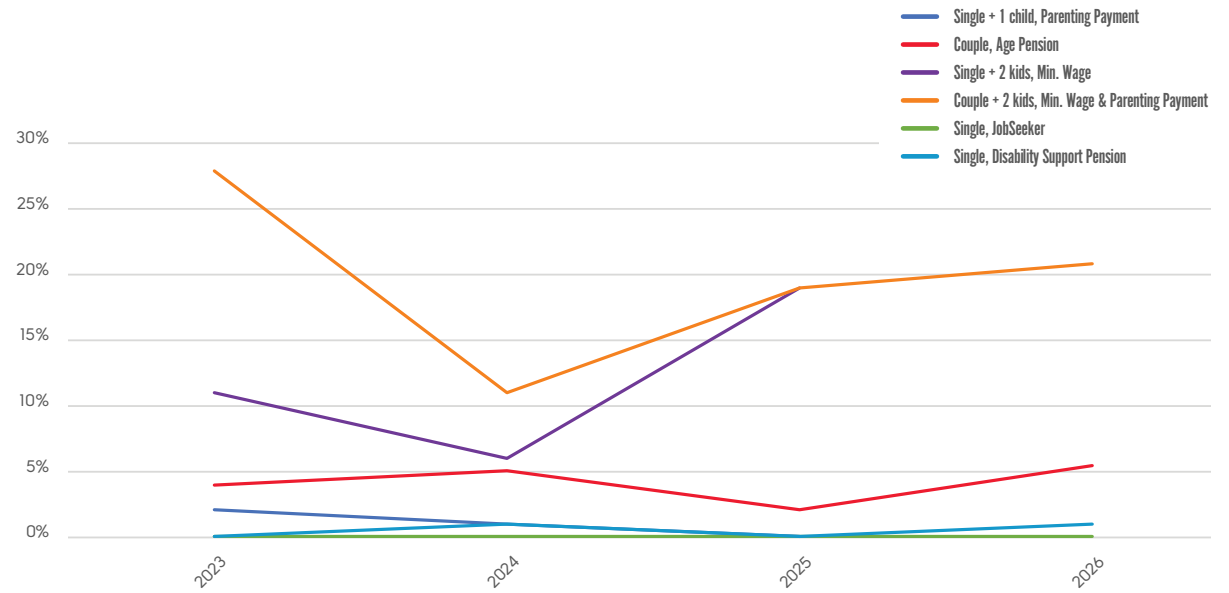
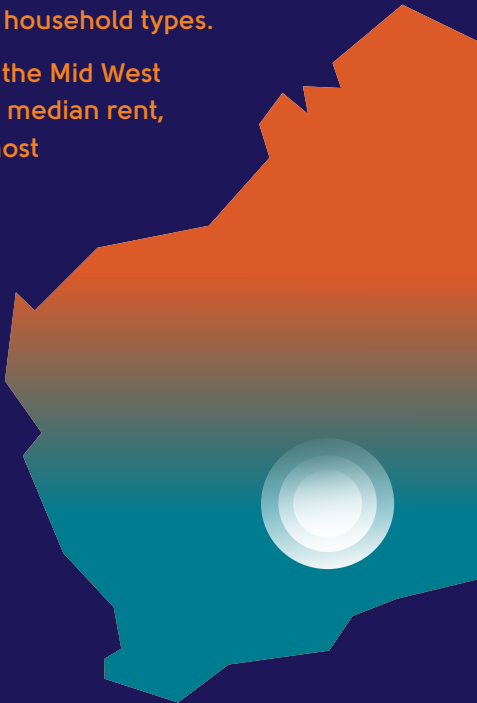
The number of available properties is **91**, down from 124 last year.

Median rent is **\$600** per week, up 4% from \$575 in 2025 and 12% from \$535 in 2024.

There are nominal increases in affordable and appropriate properties in the Wheatbelt & Goldfields across all household types.

This region is tied with the Mid West & Gascoyne for lowest median rent, making it one of the most affordable regions.

However, many households on income support are still locked out.



The number of unique properties that are affordable and appropriate

Households on Income Support Payment

6

Households on Minimum Wage

24

INCOME SUPPORT HOUSEHOLDS

Affordable and appropriate properties:

- **No properties** for any household type receiving JobSeeker.
- **1 property** for a single person on a Disability Support Pension.
- **2 properties** for a single person on the Age Pension and **5 properties** for a couple on the Age Pension.

MINIMUM WAGE HOUSEHOLDS

Affordable and appropriate properties:

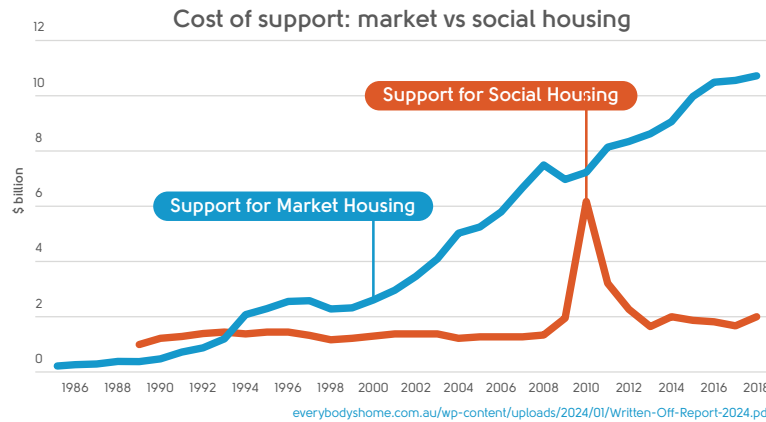
- **3 properties** for a single person on a minimum wage.
- **19 properties** for a single parent or a couple with two children on minimum wage and the Parenting Payment.
- **21 properties** for a couple with two children, where both parents are earning a minimum wage.

AFFORDABLE & APPROPRIATE PROPERTIES

By household type, number and percentage

Household Type	Payment Type	Western Australia		Perth Metro		South West & Great Southern		North West		Mid West & Gascoyne		Wheatbelt & Goldfields	
		#	%	#	%	#	%	#	%	#	%	#	%
Single in share house	Youth Allowance + Energy Supplement	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single aged over 18	Youth Allowance + Energy Supplement	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single	JobSeeker Payment and Energy Supplement	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single aged over 21	Disability Support Pension + Energy Supplement	1	0.03%	0	0%	0	0%	0	0%	0	0%	1	1.1%
Single	Age Pension, Pension + Energy supplement	7	0.2%	5	0.2%	0	0%	0	0%	0	0%	2	2.2%
Single	Minimum Wage	13	0.4%	10	0.4%	0	0%	0	0%	0	0%	3	3.3%
Single, one child (aged over 14)	JobSeeker Payment, Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single, one child (aged less than 5)	Parenting Payment Single, Basic Pension + Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	1	0.03%	0	0%	0	0%	0	0%	0	0%	1	1.1%
Single, two children*	Parenting Payment Single, Basic Pension + Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Single, two children*	Minimum Wage, Parenting Payment Single, Basic Pension + Energy Supplement, Pharmaceutical Allowance, FTB A and FTB B	24	0.7%	0	0%	2	0.7%	1	0.7%	2	4.3%	19	20.9%
Couple, no children	Age Pension, Pension + Energy supplement	7	0.2%	0	0%	1	0.4%	0	0%	1	2.1%	5	5.5%
Couple, two children*	JobSeeker Payment (both), Energy Supplements, FTB A and FTB B	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Couple, two children*	Minimum Wage, Parenting Payment Partnered, Energy Supplement, FTB A and FTB B	24	0.7%	0	0%	2	0.7%	1	0.7%	2	4.3%	19	20.9%
Couple, two children*	Minimum Wage (both adults) and FTB A	115	3.5%	49	1.8%	31	11.4%	3	2.1%	11	23.4%	21	23.1%
Total Number of Properties		3,314		2,763		271		142		47		91	
Median Rent		\$747		\$750		\$680		\$1,025		\$600		\$600	

*One child is aged less than 5 and the other child is aged less than 10



RENTAL CRISIS MAIN DRIVERS

Availability

- **Shortage of social housing.** Despite recent state and federal investment, decades of underinvestment in social housing — and insufficient replacement of decommissioned dwellings — have created a significant shortfall in housing supply. Housing policy has shifted away from providing secure, affordable public housing for low-income working households to a more limited model heavily reliant on the private rental market and limited to those with the highest needs. This has intensified pressure on both social housing and the private market, reducing options for low- and moderate-income households.

A substantial increase in the scale and pace of social housing construction is needed.

- **Lack of private rental supply.** Shortfalls in home construction completions in WA result in higher competition for fewer properties, placing increased pressure on low-income households.
- **Increased demand.** Anglicare Australia¹² has modelled that median weekly rent is now around 40% of the average weekly income, up from under 20% in 1981. Alongside population growth, this has pushed more renters into housing stress.

Affordability

- **Negative gearing and the Capital Gains Tax (CGT).** These tax settings cost Australia around \$11 billion each year¹⁴, funds that could instead be redirected towards meeting

critical housing need. These taxes have hugely shaped the private rental market in favour of investors.

- **Ending of the National Rental Affordability Scheme (NRAS).** The tapering down of the NRAS by 2026 will place further pressure on the private rental market with an estimated loss of 3,766 affordable rental dwellings during 2023 and 2026.
- **Stagnation of Commonwealth Rent Assistance (CRA).** CRA payments have historically fallen short of making a meaningful contribution to the cost of rent. Increases to the CRA have not kept pace with rising rents and no longer covers a meaningful proportion of rental costs in most instances. The CRA's failure to increase alongside rising rents pushes many households into rental stress and excludes those on the lowest incomes.¹⁴ CRA requires reform to establish a new baseline against current rental prices, with a mechanism for it to keep pace with future increases.
- **Inadequate income support payments and cost of living.** Jobseeker, Parenting Payment and other payments remain significantly below the poverty line, leaving people paying a critically high proportion of their income on rent or leaving them destitute. The combination of housing stress and the rising cost of living for

other essential expenditures means that many Australians relying on income support payments are being pushed further into poverty.

- **Intergenerational impact.** As the rental affordability crisis continues, rental stress is becoming entrenched across generations. As rents consume a higher share of weekly income and wages stagnate, younger generations face major obstacles to saving, building wealth, and achieving home ownership. Many younger people now expect to be lifelong renters, competing in the rental market with older people who have accumulated housing wealth and may invest in rental properties.¹⁵

Appropriateness

- **Lack of housing diversity.** The limited variety of housing options in both social and private rental markets results in many properties not meeting households' needs. Policy responses focused on fast-tracking supply have resulted in a changing mix of rental types, particularly shared accommodation and co-living, which are not suitable for all households, particularly families.

12. Anglicare Australia. (2024). *Govt Housing Expenditure Analysis*. Internal Report.
13. Parliamentary Budget Office. (2024). *Cost of Negative Gearing and Capital Gains Tax Discount*. pbo.gov.au/publications-and-data/publications/costings/cost-negative-gearing-and-capital-gains-tax-discount.

14. Anglicare Australia. (2023). *Reforming Rent Assistance: Ending rental stress across Australia*. anglicare.asn.au/publications/reforming-rent-assistance/.

15. Per Capita. (2025). *The Lost Decade: How low wage growth stopped young Australians buying a home*. percapita.org.au/our_work/the-lost-decade/.

FUTURE HOUSING POLICY

Rental affordability in WA has hit an all-time low. Rents are rising faster than wages and vacancy rates in Perth sit at 0.6%¹⁵, making WA one of the tightest rental markets in Australia. A shortage of affordable housing is driving many low-income Western Australians into financial distress and homelessness.

The rental affordability crisis has rapidly evolved into a broader economic crisis for WA, with lasting consequences for intergenerational wealth and equity if not addressed soon. Recently, WA has seen positive signs of progressing towards a fairer housing system, with new policy commitments from the state and federal governments.

These include the Housing Australia Future Fund and National Housing Infrastructure Facility, which have been welcome measures, as has the WA Rent Relief Program and recent news suggesting the WA Government will end no grounds evictions. However, more work is needed to support people right now as the market has worsened.

Anglicare WA calls for additional measures to strengthen gains, including addressing supply issues in regional WA, progressive and fairer tax reform and boosting renter income support.

Availability

Commonwealth:

- Implement a fair tax system that gradually decreases the CGT discount over the next ten years. Additionally, consider using negative gearing to promote investment in social housing, or potentially restrict its application to a select number of properties within a portfolio.
- Implement meaningful reform to CRA so that it provides meaningful support to low-income earners in the private rental market, with a new baseline and a mechanism for payments to keep pace with the private rental market.

State:

- Establish a \$1 billion WA Housing Future Fund, by setting aside the

state's surplus in perpetuity using annual returns to fund new builds.

- Explore innovative options to increase supply for regional areas of WA, such as scaling modular homes appropriate to local needs (such as climate and population).

Affordability

Commonwealth:

- Ensure a liveable income above the poverty line for all Australians, including raising the rate of income support to at least \$82 per day and improving the minimum wage.
- Reinstate the NRAS to increase the supply of rentals affordable to low and moderate-income tenants.

State:

- Continue the WA Rent Relief Program until the rental vacancy rate is between 2.5% and 3.5%.¹⁶
- Reform the Residential Tenancies Act 1987 (WA) to:
 - Stop tenants being evicted without a valid reason and end no-grounds evictions.
 - Extend legal protection to boarders and lodgers including protections for new rental products such as co-living arrangements.
 - Establish a rent stabilisation or capping mechanism.
- Create a WA equivalent to the NRAS to replace the affordable properties

lost as a consequence of the closure of the Commonwealth scheme.

Both:

- Set a social housing target of 6% of total housing stock.

Appropriateness

State:

- Introduce minimum standards for rental properties to ensure adequate facilities, health, safety and privacy.
- Ensure public, social and private rental housing in WA accommodates climate change, including minimum efficiency standards to mitigate extreme weather-related health risks and reduce energy costs for tenants.
- Sign the National Construction Code 2022 so every new build meets minimum accessibility standards.
- Implement the Ending Child and Youth Homelessness Coalition 2026-2027 Pre Budget Submission.

Both:

- Expand crisis, transitional and supported accommodation options for people living with complex needs, particularly in regional, rural and remote areas with programs like Housing First approaches, Youth Foyers and Aboriginal community-controlled organisations.

¹⁵. At time of publication. Christopher, L. (2026, April 14). *National Vacancy Rate Falls to 1%*. SQM Research. propertyupdate.com.au/rental-vacancy-rates/.

¹⁶. REIWA considers a balanced market to have a vacancy rate between 2.5% and 3.5%. The last time it was 2.5% was September 2019. REIWA. (2024, August 12). *Perth's vacancy rate rises slightly*. reiwa.com.au/news/perth-s-vacancy-rate-rises-slightly



Everyone deserves access to available, affordable and appropriate homes.
Both State and Federal Governments are required to address the rental affordability crisis.
A bold vision is needed, but sensible policy solutions are at hand.

A dark blue outline of a house with a chimney, positioned to the right of the title text.

**RENTAL
AFFORDABILITY
SNAPSHOT 2026**

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