From:
To: Residential Tenancy

Subject: Submission: Improving NSW Renting Laws

Date: Monday, 24 July 2023 1:10:04 PM

All renters need and deserve homes that are affordable, secure, safe, and feel like home. NSW renting laws should be reformed in order to make renting fair for the 1 in 3 people in NSW who rent our homes.

## **Ending unfair evictions**

Renters need homes that are stable and secure. Renters deserve to live without fear of unfair 'no grounds' evictions from our homes.

All renters should be provided with a valid reason for ending a tenancy. Landlords should be required to provide a reason to end a rolling (periodic) lease, and a fixed term lease after the end date.

'The property will soon be sold' should not be added as a ground for eviction. In Europe selling a property only passes the right of landlorship to a new owner who, if he wants to move in, has to compensate the tenant in the tune of severa months in advance.

I have been given a 'no grounds' termination notice before, which I managed to successfully dispute. Luckily I work with lawyers who were able to give me the right advice for my case, but what I didn't have access to that kind of free advice? My real estate agency tried to pus the boundaries because they can, and have to answer to no one when they bully tenants to accept impossible increases, or drive them out of the property so they can put it on the market at a higher rate. REAs are not penalised nor face consequences when this happens. In the meantime, the weekend I spent worried about this put mental health toll on me and my then-pregnant wife.

## Rental affordability

Renters need homes that are affordable. Renters need to be able to afford to pay our rent without worrying that it will mean we go without other life essentials.

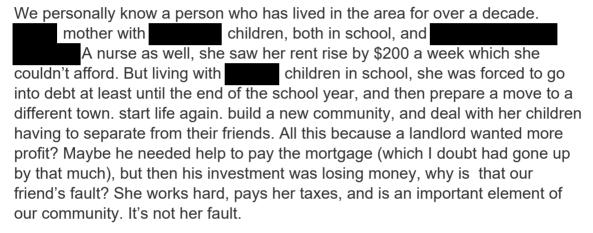
There should be fair limits on rent increases in NSW tenancy law.

Housing is an essential service. Having a secure, safe, affordable home is vital to ensure a decent life. There are other essential services – energy, health, education and more – where cost is regulated to ensure the service is accessible for everyone. Fair limits on rent increases and rent setting should apply in rental housing too.

We are trying to save to buy our own place, at a reasonable distance of my wife's work (nurse in a hospital in . We have almost half a million dollars saved, and are both on six figures salaries. And still can't afford to buy a place, a UNIT, for our family four. Instead of we have to rent, which we are more than happy to, but constantly face the financial instability of not knowing how much

our rent is going up at the end of the year-long contract. Our daughter is in daycare, soon school, which is something our landlords know about. We are prime candidates to have our rent raised considerably because moving out is not an option. It's expensive, it's bad for our mental health, and when our daughter starts school, it will be outright inconvenient and bad for her development.

We face having to dip into our house fund savings if we can afford being in the same neighbourhood we've been leaving for the past 7 years, setting us back even more. We risk having to move away from the community we built here, my wife participates and helps organise events for a local sports group. We risk losing quality of life if the only place we can afford requires a 90m commute, especially bad for a nurse in a public hospital. And the state risks losing a hardworking professional who can't afford to live at a reasonable distance.



## My thoughts

The truth is renting in New South Wales is stifling the middle class, and the unregulated housing market makes it that only property investors, or people whose parents have enough money, can own their own place. For the majority of us, it's an impossible undertaking that is slowly driving us into poverty and financial insecurity.

The government's position that rent caps will lower offer available has already been disputed by experts, but it's also a baffling positing to have when offer has never been lower, even without rent caps. The truth is this is signalling the market that lower offers means more to investors. Caps (to properties older than 20 years) send the signal that more investment can offer more returns.

It's also THE RIGHT THING TO DO! It's crazy that this is the conversation we are having. I have friends who had to move out, change their commute to 2 hours each way, and lose their social life. I have friends where this affected their relationships and financial situation.

Waiting for the market to regulate itself while millions of people are in financial stress, for the benefit of the few, is morally reprehensible. While decades of government stopped funding social housing in the state - and the current plan for the federal government is not satisfactory at all - there needs to be a plan b for renters. In Australia it has already been unspoken that you rent at the start of your adult life while you save to buy a property. Renting nowadays doesn't allow

for savings, and property need more than just "savings" to be purchased. The paradigm is changing and the government needs to apply laws that reflect it.

Because in the end of the day, if a landlord can't afford his rental, then he should sell it. And if he sells it to another investor, the property remains in the market. If sold to a First home buyer, then it's one less person to rent.

## Rentals are a home

I would also like to state how demeaning it is to rent in this country - I wasn't born here. Yearly inspections? Cannot have pets without asking for authorisation, or put a picture on the wall? If something needs fixing we have to think twice if we want to call our landlord because that could give them an excuse to raise the rent (how is that fair?). And when we finally call, it can take weeks, sometimes months, for the issue to be addressed. We never feel at home, we feel like we're in a hotel without the perks of room service.

In Europe the responsibility of the unit is on the tenant. If something needs fixing, we call the handymen to fix it. Pets are always allowed (except if it goes against strata rules). Nailing things on the wall is considered normal. A tenant can even paint a wall or change the carpet if they feel like to. The bond is there to fix this if necessary, but most importantly, it's to help everyone feel at home wherever they are. The place I live in is MY HOME, not my landlord's. He's only profiting from owning it, nothing else.

(Also, the damage to the economy that is to have all the money in investments that create wealth without producing anything. This will have severe repercussions to the economic future of this country in the very near future).

For the sake of all renters, present and future, I urge you to consider rent caps - and a freeze until the law is set up. I know the government wants to do everything to help tenants, at least that's what the Premier says, but letting tenants face economic insecurity just because we can't encroach on the profits of landlords is exacerbating the problem. We are lucky we have savings to helps in the time being, but many don't have, and they are struggling. A lot. Listen to them. And listen to comprehensive research that shows how caps are helpful - not the nit-picking research quoted by the government.

Hope you do the right thing.