

A simple question for the Government of the State and Federal to respond to. If as a Renter all increases in Mortgages can be passed along to the renter, and justified as a current "Fair and reasonable" market rate increase in the area (Because all Landlord's renting out will increase similarly).

What Financial Risk is a Landlord or Mortgage holder taking on anymore on what is essentially an investment property?

All risk is now being transferred directly to Renters, and if the renter cannot afford it. The Landlord gets rid of them and gets another in their place that can afford it instead justifying it as all the Landlord's renting out investments are doing it.

If there is no risk associated with owning a Mortgage for an investment property anymore, then we seem to be heading down a permanent path of different class systems of House Owners and people who will never even have a chance to own a House as we have to fund the risk of others.

If as an individual, these are my options. What is my incentive to continue to participate in this Endeavor. It is making more financial sense to move out of Australia to a country that treats housing investment risks as an actual risk for the person who takes it on, instead of a third party.

As a renter, I'm sick of funding a poor financial decision for another person that I have no control over. And suffering because of it.