

## **Submission: Improving NSW Renting Laws**

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.

I am a 25-year-old renter in [REDACTED], NSW. I live in a single-bedroom apartment with my partner.

### **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.

I have been evicted from several rentals without ever causing damage or disruptions to the property. I have been given excuses such as the property will be sold soon, renovations to increase rent (tax-deductible renovations), pay the new exponential rental rate or leave. All these previous evictions required me to either become homeless again due to the unavailability of affordable rentals or suddenly move all my possessions and life to another region to start over in a slightly more affordable area.

I am currently renting; I am in a constant state of fear and anxiety that my landlord could discretionarily send a Real Estate agent over to tell me that they want me and my partner to leave. There are no affordable rentals in my area, so we would effectively become homeless. I have never fully unpacked my bags in the buildings that I rent, because I am aware that I could be weeks away from moving again, all depending on the whims of a person whom I have never met but who happens to own the building I must pay my earned income to occupy. We do not request repairs unless absolutely necessary, such as blocked plumbing lines or the roof leaking in fear of being evicted or having rent raised. The few things we have requested, such as fixing a broken window which bugs enter through, have taken 8 months+ to be arranged by the Real Estate agency.

## **Keeping pets in rental homes**

Renters need homes that feel like home. Renters should be allowed to make simple choices to make the houses we live in homes, including whether or not to keep pets.

Landlords should only be able to refuse a pet by obtaining a Tribunal order allowing them to do so. This is a model similar to those that apply in Victoria, the ACT and the NT.

I have never had a pet larger than a bird or a fish because I have only ever been able to afford to rent rather than buy. I only ever had these small pets for very short durations, as having a pet makes it extremely difficult to find rentals. It is also extremely difficult to relocate and look after them when you are living in a sleeping bag in the local bushland or in a car. While I do rent currently, I have sent multiple requests to the Real Estate agency that manages the rental that I currently reside in. They replied to me, stating that they will get back to me; that was 6 months ago that they replied and never got back to me about having a pet.

## **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.

Every aspect of my life is, and always has been, dictated by housing affordability. All the efforts that I have made to improve my skills and education to gain higher paying employment and fought for wage increases are completely negated by the ever-increasing cost of occupying a building. I have been working since the age of 12 in various industries in highly skilled and qualified roles. Yet, I am still unable to save a sufficient amount of money for a deposit as the parasitic nature of the housing and rental market in Australia. Various rentals that I had tenancy in consumed 30%+ of my

income **before tax**, and others, 50%+. Many of those rentals severely overcrowded, dilapidated, and often dangerous to live in due to mould, structural degradation and neglected maintenance. Not only am I forced on a weekly basis to hand over my earnings from contributing to the Australian economy for a completely unproductive, necessity, which is housing. I am also forced to live in squalor at the threat of homelessness, which has occasionally been preferable to the state of rentals that I have had to pay to occupy.

I have gone through several extensive periods of experiencing homelessness solely due to the unavailability to access reasonably priced housing. Occasionally, homelessness was the preferred “option” over any of the available rentals at their unreasonable prices. I have slept in -7 in a sleeping bag in the rain without access to showers, a fridge/freezer, toilets, or four walls and a roof to protect me as a result of not being able to find an affordable rental. I do not believe that housing should be a matter of how much you are willing to pay “investors” not to be homeless; it should be treated as a necessity for all Australians, like food and water.

### **My renting story**

I have already explained elements of my life as a “renter”. However, I believe that it is necessary for policymakers to understand the lived experience of a working-class young person who was not fortunate enough to have parental financial support. I am just one person in a growing class of young people who have lost hope of owning our own homes, and often silently experience a lifestyle similar to that of a third-world nation in Australia, “the lucky country”.

As mentioned, I am 25 years old. I live with my partner. We both suffer from chronic, permanent physiological disabilities, but we still work jobs. I work full-time in a [REDACTED] administrative and support role. I have been working since I was 12 years old across various disciplines, such as construction, heavy machinery, Information Technology, retail, project management, youth work, and more. I enrolled myself in university while experiencing homelessness due to the unaffordability of housing in all areas that I attempted to move to. I have experienced all types of homelessness, which has accounted for almost half of my life now. I first became homeless due to [REDACTED] [REDACTED] and there were few available affordable housing options, and Government housing waitlists were approximating 10 years. Since being displaced from

my family house, it has been a constant struggle to acquire and sustain stable housing, never mind finding the feeling of a “home”. I have spent many, many nights sleeping in the back of my car and in my sleeping bag outside. There have also been many times when I lived in rentals. As previously mentioned, the only rentals available have always been overpriced and undermaintained. However, between sleeping on the dirt in the open air or in a frosted car and sleeping inside on a bed, the choice is obvious. Unfortunately, the “choice” is actually work all week and be forced to hand a significant proportion over to the owner of the building that you need to occupy, or sleep outside. In order to save to possibly purchase my own house and raise a family in it, there were periods where I “chose” to sleep outside so that I could save my income and purchase.

Here's how that is going now...

### Why are houses so expensive?

House prices vs per capita income

— Australia — Average for 23 developed countries

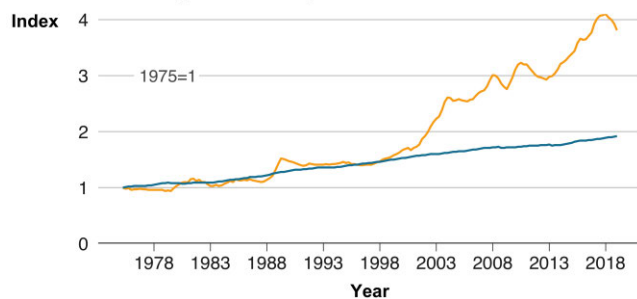


Chart shows the ratio of house prices to disposable income per capita

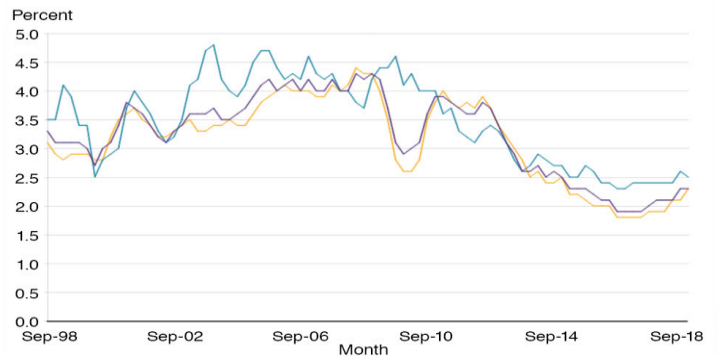
Source: Dallas Federal Reserve Quarterly database of Real House Prices

BBC

### Wage growth is stagnant

Seasonally adjusted wage growth, percentage change

— Private sector — Public sector — Total



Source: Australian Bureau of Statistics

BBC

I am currently renting, I have no rights as a tenant, and I still have never had the feeling of having a “home”. Meanwhile, I know, and am related to several landlords who have never had to work a day in their lives because they inherited a rental property or multiple. That is crucial housing stock that is being controlled at the discretion of individuals with more than any person would ever need. Moreover, they are receiving subsidies and tax concessions on top of rental incomes and unprecedented housing price appreciation. Meanwhile, there are hundreds of thousands of working Australians with families, children, pets, people with disabilities, dependents and more struggling to keep a roof over their heads.

This issue is growing and impacting the lives of many Australians, leading to mental health issues, homelessness, suicide, drug and alcohol use, violence, and so much

more. Young people have lost hope for the future, and the way the housing system has been arranged is primarily to blame. This is not the time for band-aid policies; this requires radical interventions to heal once and for all. We urgently need a comprehensive and significant investment into Government-owned housing stock, an 85% tax rate on more than one rental property income, an 85% tax on short-term rental income, a regulated landlord registry that requires landlords to justify evictions and rent increases to a tribunal, rent caps, minimum rental quality standards, remove all tax-concessions for rental properties and rental incomes, national ban political candidates or elected politicians being landlords, strict auditing of Real Estate agencies to ensure quality and justified price appraisals, regulate Real Estate advertising to hold them accountable for misleading or omitting information, and make no grounds evictions illegal.

Radically shifting dynamics of the current housing system in such a way would increase the supply of rentals through Government-owned stocks while also encouraging individuals and corporations who own more than one investment property to sell simultaneously, causing significant downward pressure on prices in the rental and buyer housing markets. A redesigned system that makes renting a real choice, and makes it just and accessible while also boosting Australia's productivity as it removes incentives for profit-seeking investment into a monolithic, unproductive real estate sector. Without radical, system-wide policy changes, housing stress, homelessness, housing unaffordability and all the associated all-encompassing societal issues will never be resolved.