

Submission to the Community Support and Services Committee

I'd like to comment on both the Housing Legislation Amendment Bill 2021 and the Residential Tenancies and Rooming Accommodation (Tenants' Rights) and Other Legislation Amendment Bill 2021.

I'd also like to take this opportunity to share what it is like to rent in Queensland.

I am currently a tenant in a private rental in Mt Gravatt East, in the electorate of the Chair.

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Best case scenario

As a full-time, permanently employed professional with an above average income, I found the rental market in Queensland a stressor. I returned from living overseas at the start of 2013 and spent 18 months housesitting to save money and because we wanted to live close to work, so wanted to wait until we had settled work before we chose where to live. I got a job in Springfield, so we moved there. In 5 years, we moved 4 times. Only once was our choice.

Even getting a lease longer than 6 months is impossible. We'd move into houses with patchy walls from shoddy repairs and stained carpets, and be told we couldn't put anything on the walls. Some agents felt entitled to judge our housekeeping standards at the 3-monthly inspections intended to ensure the property is not damaged...despite the obvious lack of investment by the owner in maintaining the property. At exit, things we'd been asking to have repaired would be listed as problems for us to fix. If you do not know your rights, or aren't able to stand up for yourself, the system is ripe for bullying, and there is no accountability for agents or landlords.

You'll no doubt hear lots of those stories. The story I really want to share with you is about how much worse it is for people who do not have highly paid, secure jobs.

Renting in Queensland when you are a chronically ill pensioner

This is what I discovered when I tried to help my elderly, impoverished, unwell parents to rent a home:

1. It is almost impossible to find properties pensioners can afford, and definitely not that are near the medical care they need.
2. The NRAS (National Rental Affordability Scheme...now defunct) properties barely scrape into a pensioner couple's budget...but there are hardly any vacancies, and they mostly ban pets. The agents demand an excessive amount of data, often submitted through IT systems. The systems were big hurdles for my parents...and when we finally got through them, there were almost no suitable properties. We applied for one and never heard from the agent.
3. The properties that are affordable are often not to the standard in the current act...but there are no penalties. I asked if a filthy kitchen would be cleaned & a hole in a wall repaired at one place. The agent abused me, said if I thought I was too good for the property I shouldn't apply.
4. The processes are heavily online, and faceless. Mum and Dad are pretty switched on, but found it overwhelming. I helped out, and found the systems awful, and the data collected excessive. But you have no choice.
5. State housing is not really an option. We applied for state housing, as Mum was being told dialysis was imminent. It took a couple of months to get through the process, only to discover 40,000 people were already on the list!

The current Labor bill gives does absolutely nothing to improve the situation for people like my parents. It actually makes renting more insecure by giving landlords the right to evict at the end of tenancies.

Living with the threat of eviction constantly over your head is detrimental to your physical and mental health. **The Labor bill cannot go ahead in its current form, for that reason alone.**

What it is like trying to stop your parents becoming homeless

Mum (67) and Dad (76) returned to Queensland in November 2019, after 'grey-nomading' for 2-and-a-half years. They'd planned to go in March 2017, but delayed the start of their trip because I was diagnosed with cancer and started treatment immediately. They'd been managing a motel for extra income and free accommodation for the past few years and had already handed in their notice, so they moved in with me (51) and my partner (56) in a rented house in Springfield. In July, when I had settled into a routine with my treatment, they finally set off on their adventure. It was to us, in a different rented house in Springfield, they returned when Mum's renal specialist said it was time for her to go on dialysis.

That was when I started helping them look for somewhere to live. Naively, I believed there was social infrastructure that would ensure elderly, unwell pensioners could find housing. I was very wrong.

Living in their caravan was not an option. Bought 'pre-loved', it has no toilet or shower and cooking inside is probably dangerous. Not at all suitable for someone on dialysis. Anyway, it turns out long-term powered caravan sites accessible to health services are *not affordable for people on the old age pension*.

My siblings and I put our heads together, and explored every option we could think of. Only two of us live in Australia, the other two live in the US. In November 2019 my sister on the Gold Coast was living with her primary-aged daughter in a home she was paying the mortgage on by renting the spare room to students. I live with my partner and we were both self-employed and operating our businesses from our small rented home in Springfield. Putting them in the spare room in either situation proved unworkable for everyone. I don't say that lightly: during the COVID lockdown they were with my sister, as they were staying there when it was announced. They'd moved out of my place abruptly after my partner and I, who were caring for his terminally-ill mother, had to be prescribed anxiety medication. My Mum got very depressed. My sister had to go back on anti-depressants. All our relationships were severely strained

We looked at thousands of properties online. We looked for suitable shared situations but even combining the amount we could afford with the amount they could afford, we could not find dual living/granny flat scenarios in our budget. ***The few we inspected in our price range did not meet the standard required by the current Act.*** After one inspection, my partner said "I don't think its legal to keep a dog in that."

We looked at places from Redcliffe to Northern NSW until COVID hit., then we stopped at the border. We needed them to be within easy driving distance from at least one of us kids so we could help in the inevitable health emergencies to come. We did find a few suitable places, but as pensioners, Mum and Dad did not even get a look in during the application process. Most places we were interested in, we couldn't even inspect: they went before the first inspection date.

I went along to all the inspections we did secure. I was verbally abused by agents for asking if filthy, damaged properties would be repaired. I battled hostile IT systems on their behalf. I submitted a ridiculous amount of private data to systems owned by God-only-knows-who, to get them approved for National Rental Assistance Scheme properties...only to discover there are few properties, they are rarely affordable on a pension, and they rarely allow pets. It took several months to get them on the State Housing register, only to be advised there were ~40,000 people ahead of them on the list. I believe it's now ~47,000.

It was heartbreaking to watch my parents shrink as time passed. They found the process humiliating and the lack of progress worried them. When the news filled with aged care deaths from COVID, Mum would burst into tears and cry, "Why don't they just put us down and be done with it!" There is a real opportunity now to make a difference for people on the pension.

Throwing money at the problem

My siblings and I committed to adding money to their budget from our pockets (well, my siblings did: my partner and I had both been placed on Jobseeker under the sole trader provisions. Our contribution was to be the legwork). Even at \$120 a week *more* than they could afford on the pension, we could not find suitable accommodation for them. Eventually we encountered a friendly agent who assisted us by letting us know about a suitable property soon to come on the market: the granny flat in a dual living property with a separate entrance and a big garden. The owners were going to America to see their son. Then COVID hit and the deal was off.

We looked into options for buying, including leasehold on over 55s communities. If you hadn't just sold the family home, there was no way to get access. They wanted the money up front. No lenders were interested in financing it, even if the payments were affordable within our budget.

In the end, my sister in the US and her husband managed to get approval to buy an investment property that they could live in. The rent Mum and Dad can afford on the meagre federal government pension they receive covers over half the monthly payments on the mortgage on the ~\$470,000 3-bed, 1-bath bungalow in the Redlands. The sale settled on 29 January this year. Since then, the rental market has got worse, as I'm sure you know. Mum tells me properties like theirs, near them are now renting for \$700 a week.

The scale is so heavily tipped in favour of property investors that it is easier to invest from overseas than it is for vulnerable Queenslanders to rent a safe and secure home.

My parents' situation could have easily been solved, or at least improved, had they been allowed to move into my mother-in-law's two bedroom unit in an aged care community that allow pets. It has been sitting empty since May 2019. My mother-in-law 'bought' a unit in a Bluecare Retirement Community with the proceeds of the sale of the family home, after her husband died. She died in April 2019. Her next of kin had a short deadline to empty the unit and make any repairs deemed necessary so it could be sold on. At the time of writing, it is still vacant.

I appreciate Aged Care is a federal issue, but include this detail to make the point: ***allowing the interests of property investors to dictate the terms means there are plenty of homes sitting empty, while we have a crisis in housing.***

The Bills before the Committee

In its current form, the Housing Legislation Amendment Bill 2021 will do little to improve my situation as one of the 1.8 million renters in Queensland, or the situation of people like my parents. While I'm pleased that the Housing Legislation Amendment Bill includes positive provisions for renters experiencing domestic and family violence, it contains little other reforms of substance for renters.

I understand the Housing Legislation Amendment bill is palatable to the well-funded real estate lobby. Does a Labor-majority government intend to use this historic opportunity for progressive reform to satisfy property investors?

I implore the Committee to take this opportunity to recommend progressive reforms in favour of renters.

I urge the Queensland Government to take this opportunity to amend this bill and to implement real rental reforms that will make renting in Queensland affordable, secure, and fair to Queenslanders, not interstate and international property developers.

It's crucial that rental reforms in Queensland include:

- **A genuine end to 'no grounds' evictions** – providing tenants with long-term security in their homes *without the risk of an unfair eviction at the end of their lease*
- **Allowing tenants to make minor modifications**, like hanging picture frames or installing furniture safety anchors
- **A ban on rent bidding** – banning agents and property owners from accepting amount above the advertised rent for a property
- **Expanding minimum standards** to include ventilation, cleanliness and insulation and creating a penalty for failure to comply
- **Stopping unreasonable rent increases** by tying rent increases to general inflation (CPI)

- Ensuring prospective tenants have fair and honest information about the property
- **Banning inappropriate or discriminatory questions by lessors**
- **Make it easier for tenants to have pets** – by flipping the onus on property owners/agents to demonstrate why it's unreasonable for a tenant to have pet

These provisions are included in the Residential Tenancies and Rooming Accommodation (Tenants' Rights) and Other Legislation Amendment Bill 2021, which I support. However, I urge the government to go further, and amend its Bill to include those and additional protections.

A Renter's Home should still be their Castle

Housing insecurity is a tool of oppression. Displaced people are too busy rebuilding their lives to notice they're being exploited and ripped off. I like to believe Labor is still AGAINST That Sort of Thing. With the historic majority held by the Palaszczuk Government, I would love to see some real reform, something that recognises that housing is a human right, not an investment.

At the moment, landlords and their agents game the system by only allowing 6 month initial leases. Having this hanging over you is stressful: we were forced to move at the end of a 6 month lease because the owner wanted to sell. I was still having chemo at the time. Moving costs a lot of money and/or time off work. The best way to avoid hassles over the bond is to hire the agent's approved bond cleaner, but it will cost you a few hundred bucks.

An additional reform that would improve housing security is to require landlords to offer minimum two-year leases, unless they are providing high turnover housing eg for locum workers. If we work from the principle that renters deserve to settle into a community, we want people to be taking 5, 10, 20 year leases. Distinguishing between people who want to provide a home for rent, and people who want to make a fast buck out of rental churn would help shift expectations on property investors.

The compulsory quarterly inspections are an opportunity for bullying by agents/landlords, and an invasion of privacy. It is fair to inspect the property a couple of times in the first 6 months, to establish the tenants are not damaging the property, but after that point, 'quiet enjoyment' should mean you do not have your home inspected by strangers every three months.

An additional reform that would improve quality of life for renters would limit inspections to the first 6 months or for cause. Annual maintenance inspections, followed by proactive repairs, would be excepted from this rule. A landlord who is genuinely interested in providing a safe and secure home should have no problem ensuring the house stays up to minimum standards.

There is insufficient flexibility in the type of housing stock available for rent, which affects the affordability of housing for single people and pensioners. Developers of 'communities' are not expected to be inclusive.

An additional reform that would improve housing availability and generate economic activity would incentivise creative solutions, such as:

- enabling a group of renters to buy cooperatively,
- providing interest-free loans to support granny flat conversions, tiny house purchase etc
- encouraging community land ownership
- building more social housing.

There are many ways Labor can act and innovate to turn this crisis into an opportunity to deliver real help for Queenslanders.

Summary statement

There is a housing crisis in Queensland. Housing should be a human right, but in Australia property investors determine how much housing is available, and who gets to have it. It should not be good luck whether you get a decent landlord or not, and vulnerable people should be kept in housing, not displaced at the convenience of property owners...who often aren't even taxpayers.

Addressing housing security will help improve people's mental and physical health, and will build community cohesion over time. Money is cheap now: it is economically sensible to invest in the long-term health of the community through investment and innovation.

The Queensland Government have an historic majority, and therefore an historic opportunity to make a genuine improvement to housing security for Queenslanders.

I submit to the Committee that is essential to withdraw the Labor bill, which allows eviction without cause at the end of a tenancy, and construct a new bill that builds on the proposals in the Private Members Bill, and delivers real reform in favour of renters.