

**Residential Tenancies and Rooming Accommodation (Rent Freeze) Amendment Bill 2022**

**Submission No:** 105  
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**Attachments:** No attachment

**Submitter Comments:**

This bill fails to correctly address the issue tenants face at the expense of landlord and the resulting impacts on the property market in Qld. With this rent in place finance to investors will be heavily impacted given banks meeting Nccp and responsible lending guidelines will need to accomodate additional shading to all rental incomes used in investment lending applications. This in an environment that is already impacting on borrowers given the rising interest rates. The lasting impacts will be punishing investors to assist those less fortunate. The investors impacted will not be those at the highest income levels and lower lvr positions but those middle income families trying to improve their financial position through long term investments. Gov support to offset those impacted will be costly and untenable. It also does not address the actual cause of the issues. Affordable housing must be addressed at the level of supply not via impacts on demand. Appropriate focus on supply and significantly burdening the benefits of land banking by developers will have a far greater impact to resolve the issue at the level which will not dramatically impact the middle class but those who can afford it most.