
From: [REDACTED]
Sent: Wednesday, 30 June 2021 10:46 AM
To: Cooper Electorate Office
Cc: Community Support and Services Committee; Minister for Communities and Housing
Subject: To Community Support and Services Committee (CC my local MP): Submission on the Housing Legislation Amendment Bill 2021 and the Residential Tenancies and Rooming Accommodation (Tenants' Rights) and Other Legislation Amendment Bill 2021

Dear Jonty Bush MP,

Dear the Community Support and Services Committee, cc my local MP -

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 something with you: a snapshot of what it's like to rent in Queensland.

After three and a half years of renting in Paddington, and enjoying every minute of being in Paddington, our landlords recently decided to not renew our lease and put us back on the move again. (Every two years, on average, we have been moved on.) They claim they are moving back from one of their other two houses. Yes! They own three properties - how good is Australia!

There's nothing new in this. As per our contract, our landlords needed to provide 8 weeks notice (they did). Though after more than three years paying their mortgage and managing the light maintenance on their house, a longer lead team would have been, you know, more courteous.

Finding a place in Brisbane can be tough - after three years in the same place, you re-enter the market at higher prices and given the recent very significant - and well-publicised - pressure on rental properties in SEQ, we were keen to move fast, so as not to be left homeless at any point, given my partner and I both work from home, running our own businesses.

We are quite fortunate. We both work, we have good rental records, can pay bonds AND two weeks rent in the new place, without the need for our current bond. We pay all this 4 weeks early - so various parties are sitting on nearly \$6,000 of my heavily taxed earnings/savings. Luckily, we found a place in good time, as we can probably pay a bit more than most households.

We move next week. Four weeks before our current lease expires. We'll need a few days to clean-up the current place, but after that we are on the hook for paying double rent for three weeks and the costs of moving, which also includes OUR TIME away from our business. Those transaction costs can be very significant - again, something lost on property owners and policy makers.

We tried to negotiate with the landlords about letting us go three weeks early. They refused. And only after a follow-up email. They refused to even negotiate. (Ironically, we would have accepted two weeks early.) After three and a half years of paying their mortgage, putting up with the idiosyncrasies of their house - the mould in the ceiling, possums come and going in the house/kitchen as there were gaps in the eaves, leaking sewage pipes in toilets, leaking bathrooms - of which they dragged their heels time and again, making us wait months for half-repairs* - they won't negotiate. They actually now ignore our repeated requests we make to their agent.

(* Two of the toilets leaked for a long time, from the sewage pipe. The owners had done some pretty shonky renovations! We put in a request and around 4 weeks later a plumber turn up, a friendly guy, literally said he was only authorised to cost \$150. I.e. not enough, really, to fix even one of the toilets. He did so, though, very kindly.)

All this is perfectly legal. There is no requirement for them to negotiate, even when turning us out. There is no requirement for them to even respond to non-maintenance requests.

Renters just have to cop it, every single time.

This is our current story. Similar patterns have occurred over the years. Landlords and their agents have sat on our bond as leverage, whilst demanding you use their recommended bond cleaners, no doubt for kick-backs, rather than accept your cleaning. Our landlords have shown zero empathy when re-negotiating leases, even when needing to move to ensure our autistic son received the right schooling.

I refer again. We are lucky. We can afford to get set up in the new place - at least for a year, as that's the longest lease anyone offers. We don't need our bond to ship across for the new lease. We can play the long game. We can play hard ball - counter-sue the landlords for our time spent managing their investment and putting up with their tardy maintenance responses. We will fight and make things as awkward as possible for them. We will probably walk-away, with only a standard clean, as our money is gone either way.

But why does it have to be this way?

My partner and I work 50-60 hours a week on growing our businesses. We do this to try and save a deposit for a house. We pay significant amounts of tax before we get to save cash, only then to find land values accelerate at rate faster than you can save, due to inflationary government fiscal policies and an ineffectual monetary strategy. The recent jump in first time buyers, post-Covid, is ending and the property market is consolidating again, upwards.

We have chosen this, as a society. We have chosen to see housing as an asset, not as cost; and then we have chosen to make 'owning stuff' more tax-efficient than 'doing stuff' - working for a living. Imagine if bread inflated by 10-12% per year ... History has shown there would literally be riots.

This is absurd. Our collective failure to rein-in the rent-seekers sees capital sucked into non-productive assets (speculation on land), instead of useful things, like skills, machinery, infrastructure. Why invest in business to service the community, only to pay income tax, when you can invest in real estate and be rewarded with tax concessions?

I digress. But I digress as the balance of power and lack of rights afforded to renters is both symptomatic and antecedent of this economic problem. Investors pile-in on rentals, as they know they hold all the cards. Investors hold all the cards, as they know they control the legislative process.

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.

Please don't be swayed by the 'poor Boomer investor' trope, which you will no doubt be inundated with. Frankly, I wouldn't care if unearned, undeserved, capital gains on land values was taxed away, fully, on all property transactions. I appreciate that would be a federal issue, but until this tax injustice is rectified, the Queensland government could, at the very least, tilt the power imbalance just a little way in favour of people who work for living, pay income tax on their labour, and see housing as a COST, not an investment.

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.

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 imbalanced eviction at the end of their lease
- Have independent assessors manage bond collections and reimbursements to prevent kick-backs/corruption when dealing with bond cleaners
- Allowing tenants to make minor modifications, like hanging picture frames or installing furniture safety anchors
- A real 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 fulfilling maintenance requests
- 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 and inspections 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. I urge the government to either support the Tenants' Rights Bill, or amend its own bill to provide real protections for renters.

Yours sincerely,

[Redacted signature]

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