
From: Jeremy Sear [REDACTED]
Sent: Tuesday, 17 December 2019 3:13 PM
To: DJCS-CAV-rentalreforms (DJCS)
Cc: act@tenantsvic.org.au
Subject: My submission on Victoria's draft rental regulations

From: Jeremy Sear [REDACTED]
Subject: My submission on Victoria's draft rental regulations My postcode: [REDACTED]

My submission:
To whom it may concern

Given the impact of speculative investors in housing on housing affordability in the state, with commensurate impacts on people's lives (rising homelessness, poverty, the cost burden of inefficient heating and cooling falling increasingly on the poor, and more subtle impacts on people's lives through housing uncertainty) and on the economy (investment money buried uselessly in housing; consumer spending at lows because so much of people's incomes disappears servicing rents or mortgages) - it is clear that the balance needs to drastically shift back towards renters against investors.

When the investor lobby complains about changes discouraging investors to park their money in housing *that is a good thing*. For every investor who leaves the market and is not simply replaced by another investors, that's a home that's gone to an owner-occupier who can have some certainty and confidence in their home.

We've always had landlords - the difference is that over the last twenty years the market has been flooded with speculative investors after a quick buck. They're not content to have modest growth over time - they have expensive mortgages to service, so they raise rents well above inflation and cut corners.

In short, any policy which improves renters' rights in their homes - indeed, which recognise that a rented home is a HOME, the home of the person paying rent - is a step in the right direction.

I support the arguments made by Tenants Victoria, where they seek to expand renters' rights further, and where they oppose efforts to expand landlords' rights.

Indeed I would go further and suggest that the only way to really redress the balance is to put a real cost on landlords' exercising those powers they do have over renters, such that it is a deterrence to them abusing them.

For example:

- if a landlord wants to hold an inspection themselves, interfering with the tenant's right to quiet enjoyment of their home, they cannot charge rent for that week. (Note for comparison the outrage that would be raised if banks holding mortgages were entitled to come through mortgagees' homes every six months to check how they are keeping the bank's security, ie the home).
- if a landlord wants to hold an inspection where strangers come through a tenant's home, they cannot charge rent for that month. (There possibly should also be a requirement for them to provide actual security and indemnify the tenant against any losses, since it is particularly difficult for tenants to protect themselves from theft or damage.)
- if a landlord gives notice for any reason other than repeated non-payment of rent or serious damage, they must give a year's notice, repay the bond in full a month before the end of the lease and pay the renter's reasonable moving costs. (Note that at present those costs are still incurred, but they're borne 100% by the renter. The renter has to find money for a new bond, and for removalists, purely because the landlord has chosen to exercise a power over them for a reason outside their control.)
- landlords and agents cannot ask questions of renters beyond their income and length of time at their previous address and the details of any successful claim against them in the last 3 years. The selection of tenants is a

completely opaque process, and landlords being able to obtain other information simply gives them the power to discriminate in ways that would be unlawful if exposed. [REDACTED], or on lower incomes, or with pets, will continue to be denied housing for those reasons no matter what other laws supposedly protect them, unless it is unlawful for agents to demand that information in the first place.

- since there's no real incentive for landlords to offer longer leases, they don't - so leases should be considered ongoing after the initial period with the same protections for tenants.

Again, any time the landlord lobby threatens that if tenants get more protections then its members will sell up and put their money elsewhere, the response should be: good! Put that money somewhere where it actually helps the community, not somewhere where it causes such ongoing harm to the living standards of so many Victorians.

Nothing I have proposed here gives tenants more rights than people who are fortunate enough to own their own housing (even with a mortgage) already have in their homes. It is time that tenants stopped being treated as second class citizens and had the same rights over their homes as everyone else.

Sincerely,

Jeremy Sear.

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This submission to the Victorian Government consultation on the RTA Regulatory Impact Statement was sent via Tenants Victoria's website. It represents the views of the author only and does not represent the views of Tenants Victoria.