

## Tenant Talks Sumary Report

June 2019

# better renting

A community of renters working together for stable, affordable, and liveable homes.

betterrenting.org.au

### Tenant Talks

"The worst kind of injustice is the kind that is so ordinary, so mundane, that it goes unnoticed by perpetrators and victims alike."

Rosie Walker, "The Rent Trap"

Too often, people who rent have been inaudible in a noisy national conversation about housing. Auction clearance rates, capital gains, yields, vacancy rates, negative gearing — these subjects dominate the discourse. But it's unusual to hear about the actual experiences of the significant minority of Australians who aren't lucky enough to own their own home: renters.

Through 2018, Better Renting supported renters to organise Tenant Talks. Renters invited other renters to get together and have a structured conversation about issues relevant to renting, and a scribe recorded each discussion. Through this project we've aimed to show renters that their stories matter and to amplify their voices.

The notes from these conversations have been synthesised into this report. Using renters' own words, this report showcases not only the experiences of renters, but also the resilience and pluck of renters themselves.

Now more than ever, renters are a diverse group. Despite that, we have many experiences in common, and this report gives voice to that. We hope that it may encourage and inspire renters and our supporters to secure the stable, affordable, and liveable homes that we deserve.



#### Renting: the right option?

Flexibility It's nice to feel like I'm not too locked in • I can change things up in twelve months or so if need be • There's this freedom that comes with not being locked in to a mortgage and I have the freedom to move for work opportunities which I might not have otherwise • At this stage of life I like renting a lot because it's just a six or twelve month lease which suits my lifestyle and I don't have to think that far into the future which is nice • I don't like renting. Your landlord has total control over your life • You can try out living with people before committing to buy a house together • You do have flexibility - you aren't tied into a life. If we were paying off a house, we would be stuck in that situation • If this house burnt down, it wouldn't be my house • You can try before you buy - try living somewhere short-term without having to buy • The chance to move if your circumstances change - you don't have to worry about selling your house, you can just move Community Being able to live with other people • It feels nice to have access to a mini family • I like the shared history of share houses • I see share housing as an opportunity for growth in a lot of ways • Good until you realise that you're still living in a grotty sharehouse when you're 30 • I like communal lifestyles and living cooperatively with different housemates • I've got to live with really great friends - that's a cool opportunity. Or I've lived with them and we've become really close • A new support network is always appreciated • Most of my friends rent...even if we don't live with each other we tend to live in pockets...their house becomes your house Lifestyle I enjoy not having to organise repairs • I've been able to live in houses with nice big gardens. Our bathroom has a bath in it. There are certainly facilities in houses I rent I probably wouldn't have access to otherwise • It's not your responsibility if something goes wrong • When I moved out of home a big thing for me was being able to live closer to the city for affordable rent • Renting allows me to live on the income that I have in a place that I want to live • I don't have a car, just being able to bike from locations where I can rent where I would never be able to buy • It's not your job to fix things • They organise the maintenance and pay for it. That's pretty sweet • You can rent a place in a suburb that you wouldn't be able to buy in •

Many renters have no alternative. But, for others, renting is the best option. Renters value the community available through renting, the flexibility of not feeling tied to a mortgage or a particular property, and the sorts of opportunities available through renting that wouldn't be available as homeowners.

#### The search for stability

**Insecurity** We haven't been evicted yet...they've told us "maybe January maybe February" • I think having a formal lease I've found a big comfort, a big part of the stability for me • I have no idea whether I'm moving in a couple of months or not • They gave us our twelve weeks notice to move out around Christmas time and it was really hard to find somewhere new • There's not much you can do, you can question it, or you can go to the tribunal which seems like a horrible idea • All my emotional things that mean something to me I have them packaged in a box until I feel safe to put them up • You can't have 'retaliatory evictions'. But they can certainly use a number of those clauses to retaliate. The thing is that you have to prove that it's retaliatory and that's hard to do • They offered us a two-year lease, we went to accept and they said that offer had been rescinded • Every time I've moved somewhere I've had this sense of how long am I going to live here, is it worth it • There's all that emotional stuff as well, like this is the place that I broke up with that partner • The other day I realised that I had lived in a place for four years, and I am really stuck on this place as well. I notice how connected I am to things and that is a good feeling • The landlord wants to sell. She keeps getting it valued; she's been talking about selling it for months and months • If I knew that I was going to be somewhere for a long time I'd have a vege patch and put a lot of effort into it...instead, maybe I'll have a few pot plants • If you're being evicted, that's a cost that you haven't taken into your financial planning...you're worse off because that's being put upon you • It was the most stressful busy period at work at the time that we had to move... I was really struggling...to go to work and then come home and have to move • Connection to place is something that is really important to me • Moving is like an affliction • I'm living in uncertainty, I'm trying to bring my family here...I'm searching for other options because I'm not sure whether my lease will be renewed • When you think about starting to have a family that really changes things – you want stability for your family • I used to open the mailbox and think "there's going to be an eviction letter in there this week". That's a sucky way to live your life • "waiting for the letter" - "Is it going to be at Christmas time? Will it be when the market is insane?" •

Insecurity is a persistent challenge for renters. While renters value flexibility, they also want the option to remain in their home. The threat of having to move changes how people live in their homes, leaving people who rent feeling powerless and unsure about their future.

#### Finding an affordable home

On the hunt The market got really intense again by October. We went to an inspection, one of us got time off work, and when we turned up there the line was so long we didn't even bother going in there. The people who were staying in that line were desperate • I've had to stay at people's houses – I was going to be potentially homeless which was quite stressful • Having to have good rental references to find a place was the hardest thing for me. I just had nothing • There was this agent who was like yeah it's yours you've got it, then stopped responding • We were hoping to stay living with the two of us. We weren't getting any of those properties • At the inspections it was insane, the inspections were just flooded with people • We went to Lyneham there was a 1-bedroom apartment \$490 a week...there was like forty people...there was a line out the door.... It was just insane, the amount of people... It was hectic, you go to ten inspections a day then apply for all those places then have to try to remember all the places...you have fifteen minutes to walk around a house and make a decision • We couldn't find any other place for ages – and it was really stressful because our lease was running out • Inspections are often held during business hours... • We looked for our current place in January and it was just crazy • We were looking in January there was so much competition. There'd be forty people standing in the driveway. So many I'd get huge anxiety. Sometimes it was really depressing to be looking at a tiny flat and there'd be a family of six • We went with the first one that was offered to us. It had walls. Is there a place, can we afford it? • It makes a mockery of all of us • At the beginning of my last lease I spent about six months couchsurfing which was extremely stressful • It's dehumanising when you are treated like a bank statement in a sea of applications for tenancy Pets We got knocked back on applications...there's no way to know if it was the cat • Sometimes I wonder if it's the real estate agents discriminating about the pets just to make their job easier • Before we got the cat I spent a lot of time googling how hard it is to rent when you have a pet • You have to keep adjusting what's allowed now and what will be allowed in the future • Trying to rent with a dog is crazy especially in Canberra • Having a pet is the thing that keeps my mental health above baseline •

Renters have vivid experiences of attending inspections and applying for properties. Clearly, memories of looking for a rental home had left a mark. Finding a property is even harder when time is short, or when you are reluctant to abandon a companion animal.

#### Finding an affordable home

Housing costs When I eventually found somewhere the other people who lived there were twenty years older than me and the rent was higher than my budget • I'm kind of burdened by needing to live close to town due to mobility. I had to scrimp and save to cover my rent • I feel trapped in the rental market. I can't afford whitegoods let alone property • If it was more affordable and moving wasn't so hard you could have more flexibility in other areas of your life • I'm seeing so many apartment blocks go up but I'm not seeing any change in availability or rent • Sometimes rent can be more than mortgage repayments • Canberra has vast tracts of land that are all owned by the governments, there are empty units everywhere you can see...what's causing this? What value for money are we getting? Something is not right • I'm paying \$350 per week...this sort of property is \$150 in Darwin • Housing affordability needs to be achieved for everyone • If the ACT Government wants to make Canberra a student-friendly city then the government needs to look into this. If my rent increases in the next year I have to work more which reduces my time for study • Rent increases are just a game of brinkmanship Trade offs That was such a terrible place, but we thought - well, rent's really cheap • Even when the rent might be affordable the utility costs can be unaffordable • I can live in a small place with many people to make renting affordable • Affordability has been a story for me about how far out we were willing to live • When you rent a cheaper property the landlords are much less invested in maintenance • The one time I looked for a new house I came across some absolute shockers...some deathholes...there was definitely an affordability trade-off • You feel it on nights when you've got to leave by seven thirty to get home by nine thirty...we have been quite isolated from friends sometimes • Our big trade-off was we're going to have to get a housemate...that's a big trade-off for most people • I'm not going to be able to live by myself • I've had to give up on space, a garden, pets. To some extent, relationships and family • We found a place that we could afford but the trade-off is that it's really old and it's going to get knocked down • It's not heated, we can afford it, it's big enough, but it's not ideal in a lot of ways • We sacrificed basic heating to get our place • Can't really have kids in this sharehouse •

People who rent do whatever they can to secure and hold on to a tenancy. Renters find themselves going to great lengths to keep paying rent and to handle rent increases. Or, people make trade-offs, giving up something meaningful to make it just a bit easier to budget for their rent.

#### Feeling at home

**Healthy homes** You can't actually relax in a room because your toes are frozen • Our back door has a gap of a few centimetres, and the landlord told us that is 'fair wear and tear' • We had a gas bill that was closer to \$2,000 • The last two winters we didn't use the lounge at all • It was significantly colder in the house than it was outside • Living in a house that is warm has been an absolute revelation...I would recommend anyone to pay a bit more to be warm • I've been in houses where we've all decided not to use the heating...it's horrible • The condition of this house it's like Swiss cheese...I could feel the air blasting in • You could feel where in the room you were because as you got closer to the wall it got colder • I'm just sick all the time...I'm breathing freezing cold air into my lungs • I grew up in a warm home, now I'm fucking cold all the time • I woke up in the night...my head is aching... • I've used a space heater in every house I've been in. It's the most inefficient and expensive way you can heat something • One of my places had cracks in the windows and a crack in the wall that you could see daylight through. And then electricity bills through the roof • I have a pet hate of vertical blinds...they've been in every single place that I've rented. All you have between you and that freezing glass is ugly '80s vertical blinds. You can't take them down, you can't install a curtain • I'd be excited and happy about having minimum standards and energy efficiency ratings. Rather than going through AllHomes and everything has EER: 0.0 • Our breath would condense in the kitchen Home making I'm more dedicated to posters than I want to be • Real liveability is being in a place so long and having enough ownership of a place that I know it with my eyes closed • We put up a curtain recently and there's something about having that agency and being able to modify the place to suit us • Walked into the new house and "Yes there's two hooks on the wall!" I can hang two things that's so good • I've lived for six years in other places where I haven't put things on the walls • Everyone has to take all their shit off the walls every time we have an inspection • I'm not in control of this space and I have to put up with this situation • Really knowing a space and having moulded it to me makes a space a home • There are actual people living in these houses, and it's their home • Maybe let us have pets and babies and chill out if there's a scuff mark on the wall from when we moved in and tripped on a box •

All renters want is a home. A place that offers shelter and comfort, without excessive energy costs. And a place that they can adapt to suit their needs. The struggles of renting in a Canberra winter, and an inability to make a house a home, were recurring experiences.

#### What gives you hope?

The Tenants union. Love their work. Specifically tailored guides and templates, pro bono legal advice • Changes to laws in Victoria last year – things like the rights to have pets, ending no grounds eviction • As new generations come to be more prominent in the market as renters there might be a shift in how we socially and culturally understand renting and because of that there might be more of a possibility for **change** • It's definitely coming on to the political radar. The Greens have been talking about it if not campaigning on It, and now Labor is starting to pick it up. And for some politicians it is becoming their main issue, not just a side issue • The resources from tenants union are incredibly helpful, particularly guidance and letters for different though common scenarios for tenancy issues • It would be ideal to see leadership from the real estate industry • It's positive to see more of a conversation about these issues • My friends who are renting are well aware of our rental rights...the flipside of dealing with dodgy situations is I'm more likely to seek out advice and fight for what I'm due • So many people are renting, stuff has to change • Our culture is moving towards more of a rental culture...that's not a bad thing, so long as the way we rent catches up with it • I feel somewhat heartened by changes like in Victoria...the ACT is good at looking at other jurisdictions • It's not just about how many people are renting, it's the attitude we have towards what renting is...if renting can be seen as an active choice it will become socially acceptable...this is the thing that I do and I want to be able to do this • That avocado column was a watershed moment • It's not me. I haven't failed • I'm really encouraged by what's happened in Victoria • I think, in history, change comes and in general civilised thought wins, it can just take frustratingly long • Lots of younger people are not homeowners. The population is ageing and that will bring a change • We have to be always pushing otherwise we won't get there...but we can • There's no reason the ACT shouldn't have the most **progressive rental laws** • People are starting to talk about renters' rights – you have to be open about your experiences. If you speak up and say – it's not cool for this stuff to happen, people start to pay attention and things can be regulated much more •

Despite everything, people who rent hold a belief that things can change, that things are changing, and that things will change more. Renters appreciate existing resources and recent developments, and there is a sense of hope that laws will be reformed to keep up with the new realities of renting.



