TENANTS' UNION
OF NEW SOUTH WALES

ANNUAL REPORT 2025–2026









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TENANTS' UNION OF NEW SOUTH WALES

Gadigal Country, Level 5, 257 Clarence St, Sydney NSW 2000

PO Box Q961, QVB Market Street NSW 1230

tenants.org.au

+612 8117 3700

contact@tenantsunion.org.au

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The stories behind the cover photos



By the time **Erina** found her current Marrickville flat, she had moved seven times in as many years and spent countless hours applying for rooms in share houses. A couple of years ago, she did 30 applications and only got one interview. She accepted the offer even though it wasn't a good fit: the room was dark and without much airflow. Her new place is much better but now she is facing eviction as the landlord wants to develop. See more at **makerentingfair.org.au/erinas-story**



Jenny is an inner west renter who used our Rent Increase Negotiation Kit to negotiate with the landlord and save $3,640. *"I got the first rent increase notice a few months before the lease was up for renewal and felt a horrible chill run all through my body. The landlord was demanding an increase of $100 per week – a huge amount for anyone, but especially for a one-bedroom apartment... I used the data about median rents in my area, and what percentile my previous rent was, to say what a reasonable rent increase would be."* **tenants.org.au/resource/rink**



Michael Anderson is a land lease community resident on the Central Coast who took a case to the Tribunal to challenge an unfair site fee increase. Michael was successful and his case is now a useful reference for current and prospective residents negotiating terms of their site agreements – it establishes that site agreements are a standard form contract under Australian Consumer Law and examines the fairness of terms included. See page 10 and **tenants.org.au/thenoticeboard/news/andersons-win-unfair-contract-terms**



Clare Decena rents in Darlington with her partner Luke and golden retriever Pepito. She loves living in Sydney but wishes she could ask her landlord for aircon in their rental without fear for a rent increase. Clare raised over $1,300 for the Tenants' Union as part of our 50th anniversary fundraiser. *"I'll be running the 2026 Sydney Marathon for the Tenants' Union of NSW. For the last 50 years, they have provided advice to renters and advocated for fairer laws – these matter to real people in real homes."* See page 20 and **tenants.org.au/news/outrun-rent**

ACKNOWLEDGEMENT OF COUNTRY

The Tenants' Union acknowledges that Aboriginal and Torres Strait Islanders were the first sovereign Nations of the Australian continent and its adjacent islands, and that these lands were possessed under the laws and customs of those Nations. The lands were never ceded and always remain Aboriginal and Torres Strait Islander Country. Our office is on the Country of the Gadigal people of the Eora Nation.

We acknowledge that the land, sea, sky and waterways are of spiritual, social, cultural and economic importance to Aboriginal and Torres Strait Islander Peoples and support their right to culture, language, land and various notions of self-determination.

We acknowledge that as a result of government policies and practices, Aboriginal and Torres Strait Islander Peoples have been dispossessed from Country without compensation.

Aboriginal and Torres Strait Islander Peoples are also over-represented in NSW renter households. We acknowledge the present and historical disadvantage experienced by Aboriginal and Torres Strait Islander Peoples and the role of government policies, past and present and racism throughout Australia in creating this disadvantage and the impact of this disadvantage on tenancy and housing issues.

We acknowledge that a lack of support for non-tenancy issues such as intergenerational trauma, mental health issues, financial hardship, substance dependence, family violence, and disabilities can often lead to an escalation of tenancy issues and result in tenants receiving termination notices and/or suffering other negative outcomes such as accruing large rent arrears.

We recognise, respect and value Aboriginal and Torres Strait Islander Peoples and their communities and will work in partnership with them and their advocates to deliver appropriate advice and advocacy for all Aboriginal and Torres Strait Islander tenants.

The Tenants' Union supports the reforms called for in the Uluru Statement from the Heart. We actively support Aboriginal people in their struggle for Treaty, Voice and Truth.





Tenants' Union and Inner City Legal Centre stall at Yabun Festival, Gadigal, January 2026.



Invasion Day rally, Gadigal, January 2026. Photo by Zebedee Parkes.



Tenants' Union NAIDOC stall at the National Centre of Indigenous Excellence, July 2026.

WHO WE ARE

The Tenants' Union of New South Wales is a Community Legal Centre specialising in NSW residential tenancies law. We are accredited by Community Legal Centres Australia.

We work to promote the interests of all renters facing housing disadvantage, including:

- Aboriginal tenants
- Boarders, lodgers, and other marginal renters
- Private rental tenants
- Public and community housing tenants
- Land lease community residents.

We are the main resourcing body for the Tenants Advice & Advocacy Services (TAASs) across New South Wales.

We are an independent, secular, not-for-profit membership-based co-operative under the *Co-operatives (Adoption of National Law) Act 2012 (NSW).*

Our Vision

'We seek a future where all renters have the home they want.'

The Tenants' Union works with and for renters for housing justice. We work to ensure renters, particularly those in need, have homes that are safe, secure, affordable and sustainable.

To achieve our vision:

- We inform tenants, Tenant Advocates, and community workers.
- We educate Tenant Advocates, community agencies and government departments.
- We advise and assist tenants, Tenant Advocates and community workers.
- We advocate for systemic change in law and policy so tenants have more safe, secure, affordable and sustainable homes.
- We listen to and are accountable to renters.



Some of the Tenants' Union team, June 2026.

CHAIRPERSON'S MESSAGE

In 2026 the Tenants' Union turns 50. As we mark half a century of working with and for renters, I am proud to report on a year in which we helped renters make use of the reforms they fought so long to win, and made the case for the changes still to come.



The end of 'no grounds' evictions has now been part of NSW law for a full year. Reform only matters if renters and their advocates can use it, and that has been a focus of our work. Our website was viewed more than 3 million times and our factsheets more than 1 million times. We rewrote and re-translated our community language factsheets, launched the *Koori Renters Kit* and the *Rental Bond Kit*, and built two new chat-style guided tools – the *Eviction Notice Checker* and *Steps to renting with pets* – written and checked by our own legal and education teams. Six thousand posters by young renter artists went up in cafes, libraries and streets across the state.

Our work has been recognised well beyond the housing sector. The *Bond Smart* project, which used data from NSW Fair Trading, NCAT and the Census to find where renters are losing their bonds and then took community education to those communities, was one of five finalists in the 2026 *Australian Not-For-Profit Technology Awards*. We continued to lead support for the Aboriginal Tenancy List at NCAT, with 24 sessions and more than 1,000 renters, and our report *Advancing Tenant Voice* drew on 40 years of experience to guide the future of Tenant Participation in public housing.

Housing will remain at the centre of political debate as we head towards the 2027 state election. Since the end of the reporting period we have published *Fair Rent Limits*, setting out a plan for how NSW can put a fair threshold on rent increases. Rent is the issue renters raise with us most often, and we will be asking every party to act on it.

I would like to thank the Tenants' Union's passionate and expert staff, and our colleagues in the TAAS network and the Community Legal sector. I was pleased that the Board and staff reached agreement on a new Enterprise Agreement this year. Thank you also to the 36 runners and more than 120 donors who helped us *Outrun the Rent*, raising over $6,800 for our anniversary.

I would also like to thank my colleagues on the Board. In November 2025 we welcomed Peter Thomas, who took on the role of Treasurer, along with Robert Sturrock and Ethan Floyd, who have all brought valuable skills and backgrounds to our work.

Fifty years on, renters still need an organisation in their corner. I hope you will join me in celebrating what the Tenants' Union has achieved over five decades, and in standing with us for the next.

Melissa Brooks
Chairperson
Tenants' Union of NSW

CEO REPORT

Fifty years is a long time in the life of an organisation and a short time in the life of a movement. Marking our anniversary this year gave us the chance to look back over the decades of work we stand on, and to ask what renters will need from us in the next fifty.

Our Training Officer Anwen Crawford has written that history in *Until We Are Home*. Reading it, I was struck by how many of the problems renters face today – rents rising faster than incomes, homes in poor repair, the worry of being asked to leave – are the same ones that brought renters together in 1976. Some things have changed for the better. Much has not.

The rental reforms have now been law for a full year. We remain champions for them, and we are listening closely to renters and their advocates about how they are working in practice. The message we hear is consistent: renters are better protected from arbitrary eviction, but the cost of rent is still pushing people out of their homes and communities. Renters, cutting back on groceries to cover the latest increase. Renters, moving again because the rent has outpaced them. Renters, holding back on asking for repairs in case the rent goes up. This is why our work since the end of the year has turned to fair rent limits.

We ground ourselves in evidence. *Bond Smart* (page 16) combined data from Fair Trading, NCAT and the Census to find where renters are losing their bonds, then took education to those communities in Vietnamese, Arabic, Dari/Farsi and Rohingya – and was a finalist in the national *Not-For-Profit Technology Awards*. *Advancing Tenant Voice* (page 18) looked back over 40 years of Tenant Participation in public housing to help Homes NSW get its new in-house program right.

We seek collaboration. With *Everybody's Home* and our colleagues in the *National Association of Renters Organisations* we called for a fair go for renters in tax reform, and we welcome the federal changes to wind back negative gearing and the capital gains tax discount as part of the work needed to fix our housing system. We worked with *South West Sydney TAAS, Settlement Services International,* the *Sydney Alliance* and the *Sydney University SRC* to bring renters' rights into community settings.

We are careful in our approach. Our new guided tools give renters the question-and-answer experience many people like, but they are built on decision trees written and checked by our own lawyers and educators. Renters deserve information they can rely on.



And, we do the work – often unglamorous work – of helping renters through the system as it is. This year that meant 923 advices on our Advice Line, 388 advices to Tenant Advocates, 24 sessions supporting the NCAT Aboriginal Tenancy List, and training for 236 participants from across the TAAS network.

The staff of the Tenants' Union continue to show their passion for life and justice both in and out of the workplace – some of them while running the *City2Surf* and the *Sydney Marathon* for our anniversary. We concluded a new Enterprise Agreement, and I thank everyone who took part in that process in good faith. We farewelled Paula-Rose Bassett, our Paralegal, whose more than two years with us were filled with enthusiasm for the work and supporting the team. Paula-Rose was particularly invaluable in developing the *Koori Renters Kit*. We wish her all the best as she develops as a solicitor assisting with justice for Aboriginal people in the Northern Territory.

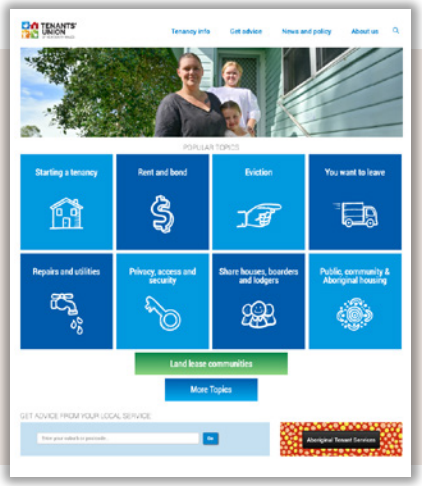
The Tenants' Union began because renters decided they would not face an unfair system alone. Fifty years later, that is still why we are here. We will keep standing together, and we welcome everyone who seeks a good home to stand with us.

Leo Patterson Ross
CEO
Tenants' Union of NSW

WE INFORM

We give accurate, timely information on tenancy law to:

- **Tenants, land lease community residents, and other renters**
- **Advocates in the 19 Tenants Advice & Advocacy Services (TAASs) across NSW**
- **Community workers and other people working with tenants**



tenants.org.au

Views: 3.07 million

Sessions: 961,760

Active users: 641,028

Factsheets unique page views: 1.02 million

Most popular topics: Repairs and maintenance, How do I end my tenancy, Sale of rented premises, Eviction – landlord ends tenancy, Bond, Privacy and access, Utilities, Mould, Rent increases, NCAT.

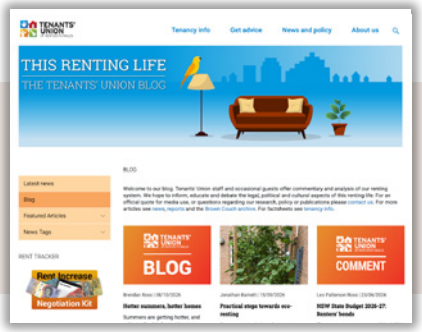


Tenant News email newsletter

Subscribers: 4,480 (2% increase)

Issues over the year: 9

Average open rate: 23%



This Renting Life – Tenants' Union blog

Views: 73,348 (11% increase)

Active users: 29,516 (16% increase)

Posts over the year: 13



The Noticeboard – land lease communities

Views: 115,860 (21% increase)

Active users: 31,616 (49% increase)

***Outasite* print magazine**: 1 issue, 6,100 copies

***Outasite lite* email newsletter**: 1,909 subscribers (6% increase). **Issues**: 3. **Average open rate**: 44%

WE INFORM



Mainstream media appearances

Total media appearances: 118 (15% increase)

- **Print**: 73 (18% increase)
- **TV and Radio**: 45 (10% increase)



Social media

Facebook: 9,746 followers (1% increase)

Instagram: 1,565 followers (16% increase)

LinkedIn: 1,354 followers (12% increase)

X: 2,909 followers



New Renters Kit

Views: 8,171

Active users: 3,269



Rent Tracker postcode tool

Views: 31,464

Active users: 10,356



Rent Increase Negotiation Kit

Views: 24,587

Active users: 8,470



Housing News Digest email

Subscribers: 1,503 (9% increase)

Issues: approx 50 (one per week)

WE ADVISE AND ASSIST

We are a Community Legal Centre and give expert legal advice and assistance to:

- **Tenants, land lease community residents, and other renters**
- **Advocates in the 19 Tenants Advice & Advocacy Services (TAASs) across NSW**
- **Community workers and other people working with tenants**

Legal advice & assistance at a glance



7,953 total referrals (including social media)

- 877 information/referrals by Tenants Union staff outside of advice line hours
- 7,076 by the Tenants' Union Digital Assistant



388 advices to TAASs
(to over 90 Tenant Advocates in 19 TAASs across NSW)



24 sessions at NCAT Aboriginal Tenancy List; 1,000+ attendees
Coordinating attendance, supporting Aboriginal TAAS, Generalist TAAS and support workers and providing direct assistance to assist in resolving matters



923 advices on the Advice Line (direct to renters)



45 advices to other organisations
(e.g. other Community Legal Centres)



174 advices to Residential Land Lease Community residents



98 other services (e.g. title searches)

Legal case studies

Protected tenancy – an amicable end

Our client was a protected tenant – one of a small number of NSW renters who live in premises covered by the former *Landlord and Tenant (Amendment) Act 1948.* A tenant of 'prescribed premises' under this Act has rights that differ significantly from other tenants who are covered by the *Residential Tenancies Act 2010.*

After some two years of dispute both in the Tribunal and in the Courts, our client decided to leave her home of 52 years and end her tenancy there as a protected tenant. This was a difficult decision as the house had been home to four generations of her late husband's family.

The Tenants' Union intervened when the landlord threatened to cut off the electricity and block access to the house. After an urgent application to the Supreme Court, the parties went into mediation and later renegotiated the settlement in Court. The parties ended up with what each could live with, and a result which settled the dispute once and for all. The Tenants' Union is grateful for the work of counsel Liam James in this matter.

Land lease community site fees

Michael Anderson is a land lease community resident on the Central Coast who took a case to the NSW Civil and Administrative Tribunal (NCAT) to challenge an unfair site fee increase. Michael was successful and his case is now a useful reference for current and prospective residents negotiating terms of their site agreements.

As reported last year in *Anderson v Kincumber Nautical Village Pty Ltd [2025] NSWCATCD 90* the Tribunal found that the residential land lease community site agreement is a standard form contract as defined in s23(3) of the Australian Consumer Law, and that the fixed method multi-component site fee increase term was void as an unfair contract term.

This year the Tenants' Union represented a Kincumber Nautical Village home owner at Tribunal disputing an excessive site fee increase (by notice method) of $57 per week.

A negotiated settlement resulted in consent orders for a fee increase of $19 per week.

Consent to keep a pet – a new era

Following the law changes which came into effect on 19 May 2025, it became much easier for a renter to keep a pet in their home. There is now a legislated process for pet approval instead of ad hoc permission-based decisions by landlords or agents. However the new legal environment is still in its early stages – resulting in certain misunderstandings and challenges which may have significant ramifications.

Our client was initially successful at NCAT, resulting in a decision which allowed her to keep her pet labrador, Billie. However our client's landlord then brought an appeal. The Tenants' Union assisted her through the appeal.

Under the new laws, there are certain permitted reasons for refusing a pet. Additionally, the conditions that may be imposed for keeping a pet must be *reasonable*. These changes prevail over any term that may have been agreed by the parties. In this case, the term presented as a by-law of the landlord (an incorporated association).

Fortunately for Billie and our client, the landlord eventually withdrew the appeal, meaning the original NCAT orders stand. The Tenants' Union is grateful for the work of counsel Raihana Haidary in this matter.

Ongoing defence – nowhere to go

The Tenants' Union is presently representing an 84-year-old man who lives in his home in Oaklands at Windang. The operator is part of Hometown Australia Communities.

The operator filed a section 129 *Residential Land Lease Communities Act* application at Tribunal (termination of site agreement for serious misconduct). The application alleges that the resident has engaged in serious misconduct including illegal use by the home owner including having an internet connection in breach of his probation requirements.

The resident has served a custodial sentence. His parole/probation requires that he not have an internet connection. He says he wants to remain in his home and has nowhere else to go.

NCAT Aboriginal Tenancy List

The Tenants' Union has assisted with achieving some great outcomes this year through the Aboriginal Tenancy List. The list is a specialized, culturally safe hearing list at the NSW Civil and Administrative Tribunal (NCAT). The list, which began in 2023, specifically provides support to Aboriginal and Torres Strait Islander tenants involved in private or social housing tenancy disputes.

The Tenants' Union organises the fortnightly duty advocacy rostering for the Tenants Advice and Advocacy Services as well as sending two or three staff every fortnight to assist in providing free legal advice and representation to Aboriginal tenants and backup advice to the Aboriginal Tenants Advice and Advocacy Services.

One of the great successes from the Aboriginal Tenancy List is its ability to provide wrap-around support services that are not available through the regular NCAT hearing list. These include access to financial counselling and budgeting through the Salvation Army, access to staff from Centrelink and support from the Welfare Rights Centre.

Aboriginal Tenancy List case study

A vulnerable client with 2 children presented to the Aboriginal Tenancy List where their landlord, a social housing provider, was seeking termination of their tenancy due to a large amount of rent arrears. The tenant insisted that they had been paying their rent through Centrepay.

The tenant was understandably distraught about the possibility of losing their home. The Tenants' Union Aboriginal Legal Team got the client to sit down with Centrelink. It was discovered that the tenant was not receiving the Commonwealth Rent Assistance (CRA) to which they were entitled.

The landlord was entitled to charge 100% of the tenant's CRA. The rent arrears was equal to the CRA from the start of the tenancy.

Following advocacy for the tenant, Centrelink agreed to backpay the CRA for 12 months. The landlord agreed to waive the remainder of the arrears and withdraw their action for eviction.

The tenant was ecstatic with the outcome and looked forward to putting the matter behind them and having a safe and secure home for their children.

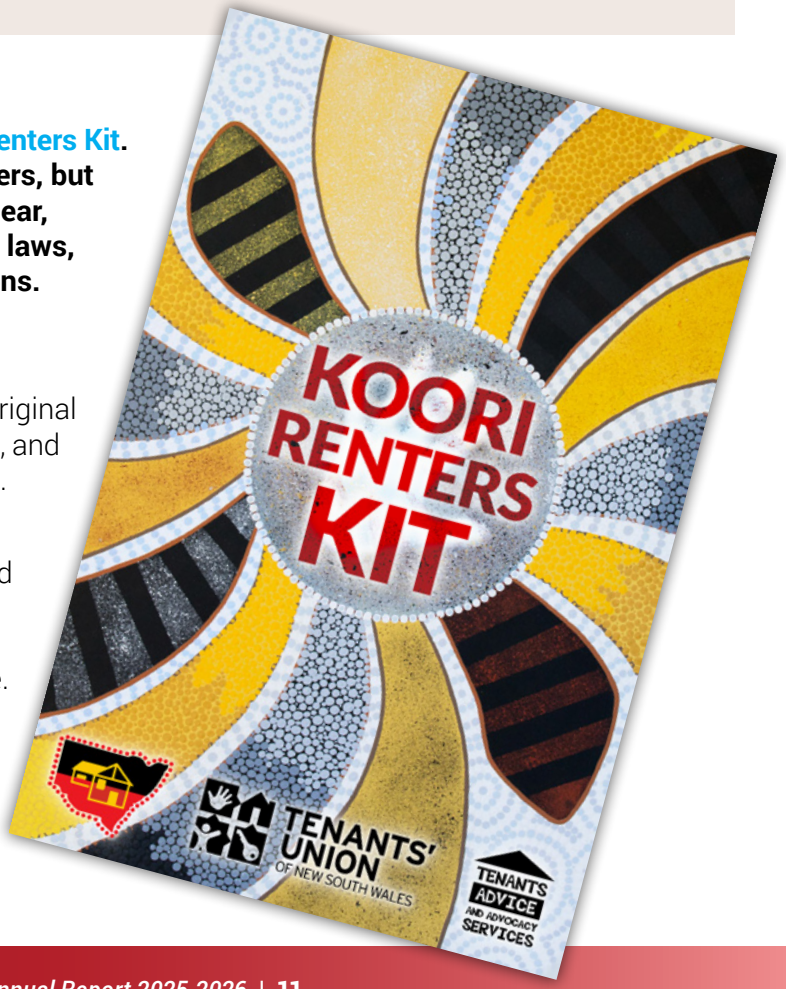
Koori Renters Kit

In March 2026 we proudly published the new Koori Renters Kit. Based on our previous resources for Aboriginal renters, but completely revised and rewritten, the Kit contains clear, practical, and culturally-informed info about renting laws, so mob know their rights, responsibilities, and options. As well as being published online we printed and distributed over 1,500 physical copies.

Creation of the Kit was led by the Tenants' Union Aboriginal Legal Team, with assistance from the Education Team, and in collaboration with the network of Aboriginal TAASs.

We hope the Kit supports self determination, reduces evictions, and strengthens the ability of Aboriginal and Torres Strait Islander tenants and their advocates to challenge unfair treatment, access repairs, protect bonds and navigate NCAT processes with confidence.

The artwork featured on the cover is *Everyone's journey moves differently, yet all paths are connected by a shared centre – home*, by Patricia Blackman and Steve Bassett (Wakka Wakka, Gooreng Gooreng), purchase by the Tenants' Union in 2026.



WE EDUCATE

We provide education to:

- **Renters, community workers, advocates and other people working with tenants**
- **Advocates in the 19 Tenants Advice & Advocacy Services (TAASs) across NSW**

In 2025-2026 we continued our educational focus on the recent tenancy law reforms, as well as expanding face-to-face training for newly-arrived non-English speaking renters and Aboriginal Tenant Advocates. Our Bond Smart project was successful and received positive feedback and industry recognition (see page 16). We also introduced new training for incoming Tenant Advocates and a new series – Community Ed Bites – which aims to assist Advocates to deliver effective community education.

2025–2026 education highlights



900+ participants in community legal education sessions

- **123 renters** and **107 community workers** participated in **11 sessions** as part of our **Bond Smart** project – see more on page 16
- **64 community workers** from homelessness, youth and DV sectors participated in our one-day *Tenancy Law for Non-Lawyers* workshops
- **42 participants** attended our live webinar on the tenancy law reforms, and 111 viewed the published recording over the following months
- **78 participants** attended our renters rights workshops run together with Sydney University SRC and the Sydney Alliance

236 participants in our TAAS trainings

- **28 TAAS training sessions** – both online and face-to-face, ranging from 1 hour to 3 days
- **30%** of participants from **regional TAASs**
- **19%** of participants from **Koori TAASs**



New and updated resources

- We published several **new resources**, including our **Koori Renters Kit** (see page 11), **Eviction Notice Checker**, and **Steps to renting with pets** (see page 14).
- We produced a number of **new animations and videos**, including on **bond**, **tenancy law changes**, and **advice for Koori renters**.
- We made **major updates to many existing resources**, including our **New Renters Kit** (700+ printed), **Rental Bond Kit**, and factsheets on **ending tenancy**, **bond**, **NCAT**, and **strata**.
- We published **new resources for land lease residents**, including **Outasite magazine**, Site fee reductions **factsheet** and **sample letter**.
- We rewrote and **re-translated** our suite of **community language factsheets** to bring them up to date with the new tenancy laws.



38,094 views of the TAAS Portal

The TAAS Portal is our dedicated online resource for Tenant Advocates.

WE EDUCATE

Feedback from learners

Social housing

"I don't know how you do it, but all the training provided by the Tenants' Union is so engaging, relevant and informative. This training has provided great tips for analysing social housing cases and I can't thank you enough."

Tenancy Law for Non-Lawyers

"Great mix of delivery of information, interactive activities, information gathering. Great structure of training that breaks down and simplifies the information!"

"As an introduction the course was well designed."

"Great presenters and activities were useful."

"They were wonderful. Delivered the content well and made sure we understood it."

"Great overall experience and delivery of information very relevant to practical processes and tenant law."

"They both did an excellent job. Made a dry topic very engaging and interesting."

Tenancy Advice and Advocacy

"I came in not knowing anything about RTA regulations, NCAT, etc. However, I can confidently say that I could provide some advice in relatively easy matters from tomorrow!"

"I have a better understanding of tenancy law and regulations, and how to deal with a variety of tenancy issues (i.e. unusual tenancies, social housing, rent arrears, repairs and maintenance, rent increases) in practice."

"Thanks so much for the informative training. It was very helpful, collaborative and engaging. I hope to utilise what I've learnt to best help others."

Formal hearings

"Explained many things in detail to prepare well for future formal hearings. Many helpful tips to navigate NCAT and what to prepare for."

Sydney Alliance Renters Workshop

"I would now ask for repairs without being intimated because I know it is within my right."

"In relation to my renting situation this information is very useful."



Renters Rights Workshop with Sydney Alliance, August 2025.

WE EDUCATE

Tenancy posters far and wide!

To spread the word about the new tenancy laws, we commissioned three young renter artists to create posters. We printed and distributed 6,000 copies – they went up in cafes, libraries and on streets across NSW!



Renters we're with you! Artist: Miles Hiroshi Huynh

"Inspired by the get-togethers hosted over a single thrifted table; inside living rooms where there aren't enough places to sit; over conversations that make rentals into a home, I wanted to illustrate a scene that I know well. Tenants living their lives."

No eviction without a reason! Artist Elena F

"A person's home is – in an ideal world – a place of safety, freedom, and self-expression. A secure and healthy living environment provides a strong foundation from which to carry on a life both within and without its borders. When you can't rely on having a place to sleep at night, or if you are forced to rely on a place where your health, dignity and sanity are not protected, it undercuts your ability to live, work and love. It's difficult to make a space your own when you have to fear being forced to leave. I deplore a market that is willing to rip housing away from people for the sake of profit and personal gain. Housing is a human right, not a commodity."

Pets are family! Artist: Emily Greenwood

"I grew up in public housing, and have only ever rented, so renter's rights are an integral part of my life. The poster is inspired by the housemates I had in Melbourne and their pets. In the state of Victoria a rental provider cannot unreasonably refuse consent to a renter keeping a pet. I hope that with the new laws, and the help of this poster and all the work the Tenants' Union does, we can achieve a similar situation here in NSW. Everyone deserves to have a pet, not just those who own their homes, because pets are family!"





Guided pathways – the right info every time

We developed two new interactive tools for renters: an **Eviction notice checker**, and **Steps to renting with pets**. These new step-by-step guided tools give tenants and advocates a user-friendly way to quickly navigate tenancy laws – in addition to our existing factsheets, animations, and other resources.

Many people like getting information in a question-and-answer style chat, and these new tools do just that. However we made the decision to use pre-written decision trees – not AI Large Language Models – in order to avoid the uncertainties and risks posed by AI LLM in their current form. Our new tools use legal information written by our team and organised into a limited range of pre-defined sequences, and the whole tree checked by human experts from our legal and education teams. This means that users can be sure that whichever path they follow the information will be accurate.

WE EDUCATE

TAAS Network Meetings

In 2025 our regional TAAS Conference took place on Wiradjuri Country in Albury. The theme this year was *Rights & roofs: Beyond just renting*. The conference was attended by around 60 advocates who participated in multiple sessions, presentations and workshops.

We started with a big picture session, where the Hon Kevin Bell AO KC and Prof Jessie Hohmann considered the concept of housing as a human right. We then moved onto topics relating to tenancy legislation, covering the new termination provisions in the *Residential Tenancies Act*, upcoming changes around domestic violence, and the inadequate legislation governing boarding houses. We had guest speakers from Fair Trading and Homes NSW, and Auntie Ruth Davis who spoke about the multi-layered concept of yindyamarra.

The TAAS Network got together again in May 2026, to continue the discussion on rental reform, along with sessions on AI in the context of tenancy, Smart Rental Bonds and energy efficiency consultations. NSW Rental Commissioner Trina Jones was able to join us for a Q&A, along with guest speakers from Legal Aid NSW.

Tenant Advocate Skills Review

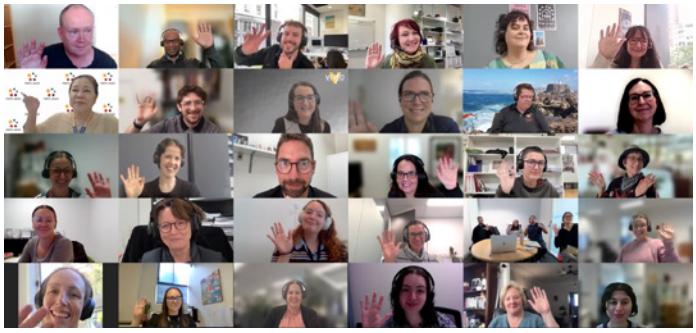
As part of this project we have visited 7 different TAASs, where we talked to the staff, observed their work, and analysed job descriptions. We have identified some gaps and implemented new initiatives to better meet the needs of Advocates.



Award presented to the Hunter Tenants Advice and Advocacy Service for exemplary policy work.



Professor Jessie Hohmann presenting on housing as a human right.



Online TAAS Network meeting, May 2026.



TAAS Network Conference, Wiradjuri Country, November 2025.

Bond Smart

Our data-driven community education project was one of five finalists in the 2026 Australian Not-For-Profit Technology Awards.

This year the Tenants' Union policy and education teams worked together on the **Bond Smart project**. Our aim was twofold:

1. Accurately identify where bond loss significantly affects tenants;
2. Address knowledge and capacity gaps – particularly in relation to the new rental reforms – through effective and targeted community education to the most affected communities.

The Bond Smart project built on our successful **Bond Loss Tracker.** We developed a new multidimensional data dashboard to better understand bond loss by mapping a combination of risk, vulnerability and potential impact. Our analysis combined data sets from NSW Fair Trading, the NSW Civil and Administrative Tribunal (NCAT), and ABS Census. Our analysis showed that in the Campbelltown, Fairfield and Liverpool Local Government Areas, a higher proportion of tenants are losing larger amounts from their bonds. In some of those areas, the rate of bond loss is over 3 times higher than NSW average. Our research was reported in the mainstream media: **One in ten tenants lose their entire rental bond, new data reveals**.

We were delighted to be recognised as one of five finalists in the **2026 Australian Not-For-Profit Technology Awards** in the *Best Use of Data for Community Impact* category. The awards recognise individuals and organisations that are not only adopting technology, but using it in thoughtful, creative and impactful ways to better support communities.

To deliver the community education, we partnered with the South West Sydney Tenants Advice and Advocacy Service and Settlement Services International. We also worked with interpreters and translators. Together we delivered a series of Bond Smart community education forums, where groups of renters from a range of cultural backgrounds learned about how to navigate recent rental reforms, sustain their tenancies and protect their bond, and how to spread this information in their communities.

We delivered 11 presentations and workshops to a total of 107 community workers and 123 CALD community members in Vietnamese, Arabic, Dari/Farsi, and Rohingya. We were also able to reach newly-arrived refugees from the LGBTQIA+ community.

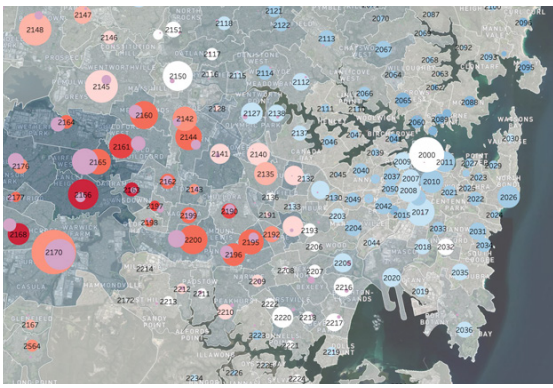
In our post-workshop evaluation surveys, over 80% of respondents agreed or strongly agreed that:

"I know where to go for information and help if I am having problems with bond." *and* ***"I'm more likely to ask for repairs."***

And 90% of respondents agreed or strongly agreed that:

"I am more likely to claim the bond myself at the end of the tenancy."
"I am more likely to challenge a landlord's unfair bond claim."

In connection with the Bond Smart project, we also produced new and updated resources: our **Bond factsheet**, **Bond Kit**, and **Getting your bond back animation**. We translated our **Introduction to renting factsheet into 13 key languages**, identified using the data analysis.

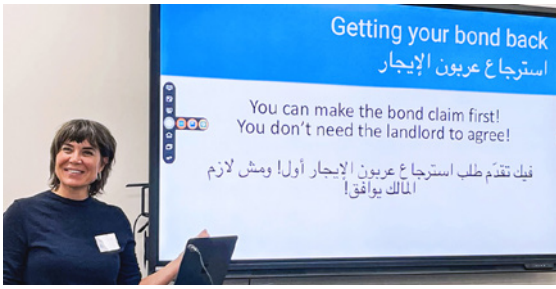


Our Bond Loss Risk Research dashboard uses a visual language to bring out key aspects of the analysis. The colour of each circle represents the percentage of bond loss (risk), while the size of each circle represents the number of bonds where the entire bond was lost (severity). This allows us to quantify disadvantage and vulnerability and integrate several diverse sets of information.



Bond Smart was a finalist in the 2026 Not-For-Profit Technology Awards





Bond Smart Arabic session

Film screening: *Sold! Who broke the Australian Dream?*

The Tenants' Union and Everybody's Home held a screening of *Sold! Who broke the Australian Dream?* at Casula Powerhouse in late 2025. The film shines a light on how our housing system has been shaped by politics, profit, and policy failure.

Following the film we presented a panel discussion to explore what can be done right now to fix the housing crisis. The panellists were: comedian Mark Humphreys, Tenants' Union CEO Leo Patterson Ross, South West Sydney TAAS Advocate Joyda Zinck, and national spokesperson for Everybody's Home Maiy Azize.







Fair go for tax reform

One of the issues highlighted in the *Sold!* film and during the subsequent panel discussion was Australia's tax treatment of housing and the negative impact it has – particularly on renters.

The Tenants' Union has long been a strong advocate for changes to the tax system to improve the stability and affordability of residential housing. In our 2026 **submission to the Federal government Select Committee on the Operation of Capital Gains Tax (CGT) Discount** our recommendations were to remove CGT discounts, consider negative gearing reform, revise lending practice standards to take proper consideration of costs and risks (including over-reliance on future capital growth); and redirect expenditure previously funding tax discounts towards the Better Deal for Renters.

We ran a successful campaign with Everybody's Home in the lead up to the Federal Budget calling on renters to reach out to their local MP to let them know that renters needed a fair go in tax reform. The tax break reforms that have now been introduced limit negative gearing and reduce CGT discounts for investment properties. These are important changes that are part of the work required to fix our housing crisis.

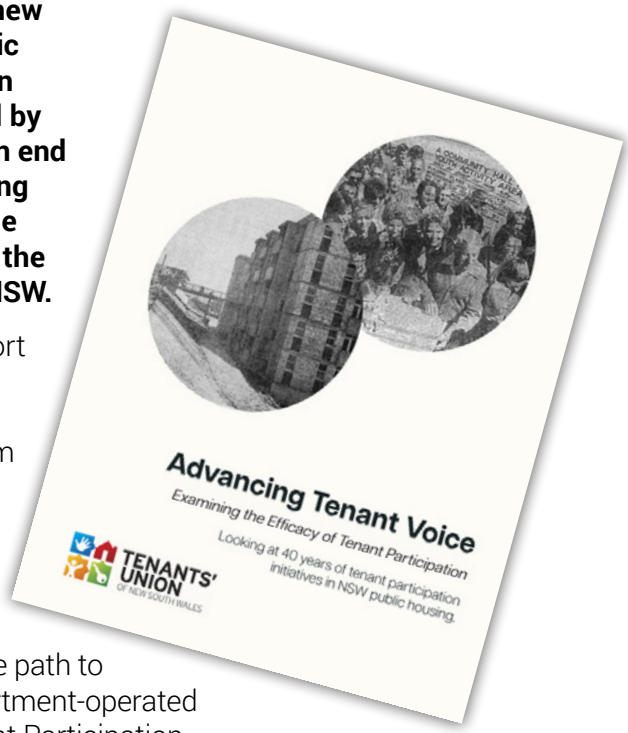
Reporting on the Better Deal for Renters

We also continued to work to address the housing crisis at the Federal level with our colleagues from the National Association of Renters Organisations (NARO). We published a **2-year performance report** on progress in each state and territory against the Better Deal for Renters. The report highlighted that there had been minimal progress since our previous report card published after the first year.



Tenant Participation: An investigation into the history and future of the program as Homes NSW restructures and rebuilds it in-house

Along with the 2024 establishment of Homes NSW, came a new direction for service delivery and asset management of public dwellings, and an announcement that all Tenant Participation program activities would be brought in-house and facilitated by the state housing provider. This announcement brought to an end a history of non-government organisations facilitating training and events for residents of public housing. This prompted the Tenants' Union to undertake research and documentation of the history of approaches to activating tenant-led governance in NSW.



The subsequent research was published in our May 2026 report **Advancing Tenant Voice: Examining the Efficacy of Tenant Participation**. The report examines 40 years of Tenant Participation initiatives in NSW public housing and explores them via a case study of the Hamilton South estate in Newcastle.

By looking back over decades of experiments in Tenant Participation across NSW public housing, the policy team could identify peaks and valleys in the programs' impact.

Advancing Tenant Voice charts how changes to government-funded programs translated into empowerment and support for public housing renters over time, and how shifting trends in community development theory, and the consequences of changing political leadership shaped the material conditions of people's lives and advanced or limited their influence over their surroundings, and led to fluctuations in program quality and meaningful tenant participation.

The report shows that, despite great initial aspirations, Tenant Participation in NSW peaked when providing pathways for public tenant associations to undertake small, independent initiatives, make requests of their housing provider, and provide feedback on proposed policy changes or site development plans. It also highlights that at its lowest point, Tenant Participation was reduced to public housing renters attending a monthly afternoon tea get-together and discussing their concerns with third-party facilitators.

To illustrate how various programs worked in practice, *Advancing Tenant Voice* uses a NSW-based case study of Newcastle's Hamilton South public housing estate. By closely examining one community of tenants over time, the report charts which tenant participation strategies benefited residents, which proved ineffective, and provides observations on the most likely reasons for these outcomes.

The report was also an opportunity to identify key issues Homes NSW needs to address as it embarks on the path to department-operated Tenant Participation.

We proposes six key actions to ensure the in-house program addresses the shortcomings of the past, learns from gains made by community members who have come before and, most importantly, builds on and with the knowledge and expertise of the public housing tenants it intends to assist:

1. Homes NSW rebuilds its knowledge and deepens its understanding of the communities it is to support for Tenant Participation in public housing
2. Overall significant improvement to the standard and quality of public housing dwellings
3. Return to more bespoke, responsive and appropriately resourced initiatives in Tenant Participation and Engagement in public housing
4. Commitment to long-term planned, consistently-run and critically reviewed programs as part of Tenant Participation and Engagement
5. Tenant Participation program utilises existing networks and builds operationally sustainable partnerships
6. Creation of government-funded, independent statewide Tenant Participation Panels for the benefit of all social housing tenants and their housing providers across the sector.

A STRONG & DYNAMIC ORGANISATION

Effective management and governance

In 2025-2026 we:

- Met all our performance indicators and reporting requirements.
- Ensured staff undertook staff professional development, including attending discrete training at the Community Legal Centres NSW Quarterlies.
- Held regular staff, legal practice and social club meetings to connect, communicate and collaborate across the organisation.
- Successfully continued hybrid work from home and training operations with improved health and safety precautions.
- Our Board met seven times during 2025-2026, including a strategic planning day.
- We launched a thorough review of the Tenants' Union's board committees, seeking to strengthen decision-making and support an active and engaged board.
- Our Finance and Human Resources subcommittee formally met six times during 2025-2026 and received monthly financial statements, and made additional decisions by circular.
- The Board maintained its other subcommittee meetings as needed in Governance & Membership, and Organisational Policy Review.
- Worked with the Tenants Advice and Advocacy Services including creating a new Outcomes Reporting Matrix and continuing the Advocate Skills Review to help ensure the network's service delivery continues to meet community needs.
- Successfully bargained for a new Enterprise Agreement to ensure the organisation maintains fair working conditions.

Our Board

- **Melissa Brooks** (Chairperson)
- **Peter Thomas** (Treasurer) – appointed 27 Nov 2025
- **Hayley Winchcombe** (Former Treasurer) – resigned 27 Nov 2025
- **Lauren Stubbs** (Secretary)
- **Linda Przhedetsky**
- **Giancarlo de Vera**
- **Brendon McKeon –** resigned 27 Nov 2025
- **Olivier Gonfond**
- **Charles Dalgliesh**
- **Robert Sturrock** – appointed 27 Nov 2025
- **Ethan Floyd** – appointed 27 November 2025

Our Staff

- **Sophie Alder** (Administration Officer, from May 2026)
- **Grant Arbuthnot** (Principal Solicitor)
- **Patrycja Arvidssen** (Learning & Development Coordinator)
- **Paula-Rose Bassett** (Paralegal) to June 2026
- **Zuzia Buszewicz** (Policy and Campaigns Officer)
- **Katharine Cooke** (Finance Coordinator)
- **Anwen Crawford** (Training Officer)
- **Justin Dowswell** (Technology Coordinator)
- **Amanda Elgazzar** (Land Lease Communities Officer)
- **Keisha Galbraith** (Administration Coordinator – on parenting leave from April 2026)
- **Jeremy Kerbel** (Communications Coordinator)
- **John Mewburn** (Solicitor, Aboriginal Support)
- **Riley Michelmore** (Media and Communications Officer)
- **Jack Moon** (Data and Research Coordinator)
- **Olivia Nielsen-Gurung** (Advocacy Officer)
- **Eloise Parrab** (Policy & Campaigns Manager)
- **Leo Patterson Ross** (Chief Executive Officer)
- **Layla Pope** (Project Officer – August-September 2025)
- **Brendan Ross** (Project Officer from October 2025)
- **Paul Smyth** (Land Lease Communities Solicitor)
- **Isobel Stockler** (Administration Officer)
- **Charlie Wilde** (Community Education Coordinator)
- **Cass Wong** (Solicitor – Strategic Litigation)
- **Robert Yen** (Locum Solicitor – Backup)

Holiday Hotline staff – summer 2025-2026

- **Nancy Earl**
- **Natasha Schuyt**
- **Jemma Pholi**
- **Anna Azcuna**
- **Samir Pokharel**

A STRONG & DYNAMIC ORGANISATION

50 years strong

2026 marked 50 years since the founding of the Tenants' Union and our mission to ensure renters get a fair deal. We're proud to have helped millions of NSW renters over the years, and as we enter our sixth decade we're not stopping!

To celebrate our anniversary, we organised a series of different events. The first was a fundraising drive: **Outrun the rent** where we asked supporters to help us continue and expand our work. Donations assist us to take up the fight in new and innovative ways, fund legal challenges, research, campaigns or activities that other funds can't.

36 dedicated runners represented the Tenants' Union in two races in 2026: the City2Surf and the Sydney Marathon. More than 120 supporters donated; together we raised over $6,800. Thank you all!

If you feel inspired, you can still **donate now!**













"For nearly a decade, I've rented in Sydney's inner west and CBD and have had my fair share of rent increases and share houses. I know what it means to call a rented place your home, and I know how much harder that is without someone in your corner. Fundraising for the Tenants' Union has let me be part of something bigger than myself and raise awareness for a cause I believe in."

– Clare Decena

"The Tenants' Union fights for the fairness that allows renters to access housing, and the security that can afford renters a sense of comfort. That's the future I hope my son enjoys."

– Chris Rudge

"I've been a runner since school cross country, and tackled City2Surf at 15 years old, but my journey really started when I was volunteering in the West Bank and decided to sign up for the 2016 Palestine Marathon. It look a long time to find our current pet-friendly rental home. Recent reforms have improved our right to keep a pet, but there's still too much scope for landlords to favour applications without pets."

– Patrick Harrison

Extract from the Financial Report for the year ended 30 June 2026

What follows is an extract from the Tenants' Union's financial statements. The full financial statements are available at **tenants.org.au**, and are also available from the Australian Charities Register, on the Australian Charities and Not-for-profits Commission website, **acnc.gov.au**

Tenants' Union of NSW Co-operative Limited
Statement of Profit or Loss and Other Comprehensive Income
For the Financial Year Ended 30 June 2026

	Notes	2026 $	2025 $
Revenue			
Revenue from contracts with customers	4	3,067,724	2,873,873
Other income	5	154,717	131,059
Total revenue		**3,222,441**	**3,004,932**
Expenses			
Administration and other operating costs		(396,028)	(403,259)
Depreciation	6	(166,586)	(174,093)
Employee benefits	6	(2,560,776)	(2,348,551)
Finance costs	6	(28,146)	(34,830)
Impairment loss on receivables		(11)	-
Lease payments for short-term/low-value leases		(2,924)	(2,469)
Net foreign currency exchange losses		-	(3)
Total expenses		**(3,154,471)**	**(2,963,205)**
Surplus before income tax		**67,970**	**41,727**
Income tax expense		-	-
Surplus for the year		**67,970**	**41,727**
Other comprehensive income		-	-
Total comprehensive income		**67,970**	**41,727**

The accompanying notes form part of these financial statements.

Tenants' Union of NSW Co-operative Limited
Statement of Financial Position
As at 30 June 2026

	Notes	2026 $	2025 $
Assets			
Current			
Cash and cash equivalents	7	521,482	867,674
Trade and other receivables	8	52,841	182,370
Other financial assets	9	1,134,666	1,011,770
Other assets	10	53,850	36,585
Total current assets		**1,762,839**	**2,098,399**
Non-current			
Other financial assets	9	35,475	35,475
Property, plant and equipment	11	111,691	126,465
Right-of-use assets	12	277,987	394,087
Total non-current assets		**425,153**	**556,027**
Total assets		**2,187,992**	**2,654,426**
Liabilities			
Current			
Trade and other payables	13	149,997	321,182
Provisions	14	710,957	634,610
Lease liabilities	15	128,379	113,652
Contract liabilities	16	163,294	473,036
Total current liabilities		**1,152,627**	**1,542,480**
Non-current			
Provisions	14	99,032	123,204
Lease liabilities	15	184,694	305,073
Total non-current liabilities		**283,726**	**428,277**
Total liabilities		**1,436,353**	**1,970,757**
Net assets		**751,639**	**683,669**
Equity			
Accumulated funds		751,639	683,669
Total equity		**751,639**	**683,669**

The accompanying notes form part of these financial statements.

Director's declaration

This declaration relates to the full financial statements.

The full financial statements are available at **tenants.org.au**, and are also available from the Australian Charities Register, on the Australian Charities and Not-for-profits Commission website, **acnc.gov.au**

Tenants' Union of NSW Co-operative Limited
Directors' Declaration
For the Financial Year Ended 30 June 2026

The directors of the Tenants' Union of NSW Co-operative Limited declare that:

a) the financial statements and notes are in accordance with the *Australian Charities and Not-for-profits Commission Act 2012*, including:

   i) giving a true and fair view of the registered entity's financial position as at 30 June 2026 and of its performance for the year then ended; and

   ii) complying with Australian Accounting Standards – Simplified Disclosures and the *Australian Charities and Not-for-profits Commission Regulations 2022*; and

b) there are reasonable grounds to believe that the registered entity is able to pay all of its debts, as and when they become due and payable.

Signed in accordance with subsection 60.15(2) of the *Australian Charities and Not-for-profits Commission Regulations 2022*.

Melissa Brooks
Chairperson
26 October 2026

Peter Thomas
Treasurer
26 October 2026

Independent Auditor's Report to the Members of the Tenants' Union of NSW

SDJ Audit Pty Ltd t/a SDJA
ABN: 11 624 245 334
P: PO Box 324
West Pennant Hills NSW 2125
T: (02) 9923 2499
E: info@sdja.com.au
W: www.sdja.com.au

Tenants' Union of NSW Co-operative Limited
Independent Auditor's Report to the Members of Tenants' Union of NSW Co-operative Limited
For the Financial Year Ended 30 June 2026

Opinion
We have audited the financial report of Tenants' Union of NSW Co-operative Limited (the registered entity), which comprises the statement of financial position as at 30 June 2026, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and the notes to the financial statements, including a summary of material accounting policy information and the directors' declaration.

In our opinion, the financial report of Tenants' Union of NSW Co-operative Limited has been prepared in accordance with Division 60 of the *Australian Charities and Not-for-profits Commission Act 2012* (ACNC Act), including:

(a) giving a true and fair view of the registered entity's financial position as at 30 June 2026 and of its financial performance for the year then ended; and

(b) complying with Australian Accounting Standards – Simplified Disclosures and Division 60 of the *Australian Charities and Not-for-profits Commission Regulations 2022*.

Basis for Opinion
We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the registered entity in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Report and Auditor's Report Thereon
The directors are responsible for the other information. The other information is the directors' report accompanying the financial report.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Liability limited by a scheme approved under Professional Standards Legislation

Independent Auditor's Report to the Members of the Tenants' Union of NSW

Tenants' Union of NSW Co-operative Limited
Independent Auditor's Report to the Members of Tenants' Union of NSW Co-operative Limited
For the Financial Year Ended 30 June 2026

Responsibilities of Directors for the Financial Report
The directors of the registered entity are responsible for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards – Simplified Disclosures and the ACNC Act, and for such internal control as the directors determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the registered entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the registered entity or to cease operations, or have no realistic alternative but to do so.

The directors are responsible for overseeing the registered entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Report
Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial report.

A further description of our responsibilities for audit of the financial report is located at the Auditing and Assurance Standards Board website at: http://www.auasb.gov.au/Home.aspx. This description forms part of our auditor's report.

SDJA

Yuji Nagasawa
Director
26 October 2026
Sydney, New South Wales

ACKNOWLEDGEMENTS

The Tenants' Union would like to extend our thanks and acknowledgement to all the renter champions, supporters and colleagues – too many to list individually – who make this work possible. You fill us with strength and hope!

We acknowledge the crucial work of the Tenants Advice and Advocacy Services who provide frontline advice and advocacy to NSW tenants. Our work in law and policy reform and resource development is dependent on your invaluable experience and insight, and this has been especially true over the last 12 months monitoring the implementation of significant reforms.

We acknowledge the funding provided by: the Australian Government through the National Access to Justice Partnership and Commonwealth Flood and Disaster Funding; the NSW Government through both the Rental Bond Board administered by NSW Fair Trading and through the Community Legal Centres Program administered by Legal Aid NSW and the Public Purpose Fund. We value our members who continue to support our work and contribute their knowledge and experiences.

We are proud to be part of many strong networks that support and enhance our work. We are part of Community Legal Centres, NCOSS, Sydney Alliance, Everybody's Home, and the Housing and Homelessness Peaks in NSW. These networks extend our reach and our opportunity to collaborate, as well as often being trusted friends who can challenge and be challenged to ensure we all deliver on our own missions. We also acknowledge and thank the many individuals and partner organisations who have provided advice, support, expertise and labour over the past year.

Barristers and legal staff

Nick Eastman
Mourd Evans Solicitors
May Tai
David Evans
Paul Batley
Ross Nicholas and Julie Boland, CostsPlus
Raihana Haidary
Charlie Taylor
Liam James
Mark Seymour SC
Michelle Kearns
Steve Lanken

Our Volunteers

Advice Line

Hilary Chesworth
Katia Fita
Luca Butterworth
Merilyn Kennedy
Steven Menteith
Lesley Gruit
Nicholas Hui
Emma Love
Ariana Haghighi
Oliver He
Magnus Yim
Hamish McPherson

Students and interns

Jennifer Lord
Guolian (Claire) Jiang
Dingyi Chang

Standing Advisory Groups

Aboriginal Advisory Committee

Zachary Armytage
Michelle Craig
Olli Wynyard Gonfond
Gemma McKinnon
Lucinda Walder
John Mewburn
Paula-Rose Bassett

Residential Land Lease Communities Forum

Alison Correia
Anita Jowitt
David Dodge
Charles Dalgleish
Emma McGuire
Franya Repolusk
Gregory Skinner
Hazel Grosman
Anne Holmes
Ian Finlayson
Jill Edmonds
John Hollingsworth
John MacKenzie
John McCabe
Jock Plimmer
Karen Griffin
Lyn Tupaea
Lynn Harvey
Lyn Wilson
Mary Preston
Nancy Earl
Nicole Grgas
Noleen Robinson
Garry Warfield
Rebecca Bryant
Margaret Nicoll
Bob Morris
Russell Miller
Sandy Gilbert
Steve Climpson

Aboriginal Tenancy List Support

Quinton Reeks – Indigenous Service Officer, Services Australia.

Nerida Kazacos – Financial Counsellor, Community Services Moneycare, the Salvation Army

Bob O'Hare – Financial Counsellor, Social & Community Mission Moneycare, the Salvation Army

Allienttia Weldon – First Nations Access Officer, Welfare Rights Centre

TENANTS' UNION
OF NEW SOUTH WALES

Gadigal Country, Level 5, 257 Clarence St, Sydney NSW 2000
PO Box Q961, QVB Market Street NSW 1230

tenants.org.au
+612 8117 3700
+612 8117 3777
contact@tenantsunion.org.au
email newsletters: eepurl.com/JBMVb
instagram.com/tenantsnsw
facebook.com/tunsw
linkedin.com/company/tenants-union-of-nsw
youtube.com/@tunsw
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