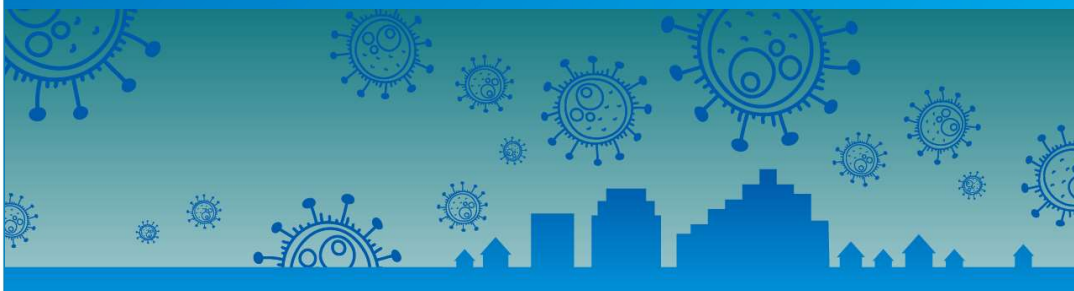




**TENANTS'
UNION**
OF NEW SOUTH WALES

SUPPORTING RENTERS THROUGH THE PANDEMIC

NSW renters' experience in the Private Rental
Market during the COVID19 health crisis



**TENANTS'
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About the Tenants' Union of NSW

The Tenants' Union of NSW is the peak body representing the interests of tenants in New South Wales. We are a Community Legal Centre specialising in residential tenancy law and policy, and the main resourcing body for the state-wide network of Tenants' Advice and Advocacy Services (TAASs) in New South Wales.

In preparing this report, we draw on the experiences of the thousands of renters who have sought assistance from the TAASs since the COVID-19 health crisis began. We also draw on the experiences shared with us by renters via our social media pages and website, as well as those reported by service providers. We have experienced significant demand for information and resources regarding COVID-19 impacts on renting in NSW.

Background

The COVID-19 crisis has affected everyone in our community. Renting households have been particularly vulnerable during this time, with many renters working in sectors hard hit by the pandemic such as retail, hospitality, tourism, and the tertiary education sector. There has been significant disruption within private rental markets, principally due to the financial hardship being experienced by tenants and landlords. In anticipation of this, in early April the NSW Government implemented measures including:

- An initial 60 day stop on landlords evicting impacted tenants for rental arrears. This was in effect from 14 April 2020 to 13 June 2020
- A six month restriction on landlords evicting impacted tenants for rent arrears, limiting them to where formal rent reduction negotiations between landlord and tenant have failed and [the NSW Civil and Administrative Tribunal \(NCAT\)](#) decides it is 'fair and reasonable' to evict in the specific circumstances of the case
- Allowing impacted tenants to terminate a tenancy agreement where a landlord will not negotiate or where termination is necessary to avoid financial hardship
- Restricting use of tenancy databases under certain circumstances to protect impacted tenants from effective 'blacklisting'

These moratorium protections apply primarily for renters who have lost 25% or more in their weekly household income due to COVID-19 and are struggling to meet their rent payments ('impacted tenants').

A number of other measures were implemented to support renters including the extension of notice periods for some other evictions; additional resourcing of Fair Trading and NCAT to assist in mediation and dispute resolution between landlords

and tenants; a one off funding boost for tenant advocacy services to deal with expected increase in service demand; and a rent assistance package that closed for applications at the end of June. In addition, land tax relief of up to 25% is being provided to landlords who pass on this discount as a rent reduction (waiver) to impacted tenants.

Purpose of Report

In this report we consider the impacts of COVID-19 on NSW renting households, and assess the effectiveness of the NSW Eviction Moratorium protections using the limited data currently available. While the report touches on the effect of COVID-19 for residents in public and community housing, the focus is primarily on the experience of renters in the private rental market. The report considers a wide range of issues that have arisen for these renters, including:

- The effectiveness of the rent reduction negotiation process in NSW.
- Renters' experience of eviction during the pandemic including use of 'no grounds' evictions by landlords to evade moratorium measures.
- Renters' accumulation of debt and ending tenancies due to financial hardship
- Gaps in the framework including the experience of renters in share. accommodation, temporary visa holders, and renters in bushfire affected areas during the pandemic.

It provides evidence of the continued need for support for renting households across NSW during the pandemic and demonstrates the need for an extension and strengthening of moratorium protections. The report also recommends the introduction of a targeted financial assistance scheme.

The COVID-19 health crisis has reminded us all of the importance of access to secure, affordable housing for good health. If protections and supports are ended prematurely many people who rent will be forced further into financial hardship. Many will experience the significant stress and costs of moving or may even face homelessness. 'Home' should be a shelter and safe refuge. The need for everyone to have access to a safe, secure, affordable 'home' has been thrown into sharp relief as the crisis has made clear the significant role housing plays as a public health and safety measure, and the significant challenges posed for individuals – and communities – when housing is insecure.

Impacts for NSW renting households

The significant economic and social disruption brought about by the COVID-19 health crisis began very quickly to be felt by renting households in NSW. Many workers, especially casual workers, lost income or employment. Almost immediately workers in tourism and hospitality were affected, then retail, and an expanding range of related employment types from there. The impact of this disruption was particularly acute for those who rent their homes, who on average earn lower income than landlords and/or homeowners; and are more likely to hold precarious employment - on casual contracts in hospitality, tourism, retail and the arts. Low income renters were particularly vulnerable. By the end of March we were hearing from people already sleeping in their cars because they could not afford to make the rent.

The uncertainty and anxiety among NSW renters was evident in a dramatic spike in visits to the tenants.org.au website. In the first few weeks of the health crisis well over half a million people accessed the Tenants' Union of NSW COVID-19 Renting Guide. Website sessions seeking information on tenants leaving their tenancy early increased 602%, and on rent arrears increased 493% in the period 23rd March to 4 May compared to equivalent period last year. Visits that sought contact details for local TAASs increased 900%.

Once the NSW Evictions Moratorium was implemented in mid-April, Fair Trading provided significant resources and information on their website for renters and landlords about the measures in place. Fair Trading report that as of early June (5 June 2020) they had received 5,294 calls specifically about the Evictions Moratorium, and had 240,000 hits on their website from visitors accessing information about the protections.¹

Negotiating a reduced rent: NSW tenants' experience

Under the NSW Eviction Moratorium measures, renters who are struggling as a result of COVID-19 are encouraged to ask their agent or landlord for a rent reduction. If they aren't able to negotiate or come to an agreement for a reduced rent informally, they can apply for assistance through a more formal negotiation process overseen by Fair Trading.

Around 40% of private renters who called TAAS during the pandemic have been having trouble with rent, an increase from an average of around 30% for the same

¹ Andrew Gavrielatos, Better Regulation, Department of Customer Service, Public Accountability Committee – Inquiry: NSW Government's management of the COVID-19 pandemic, Transcript 12 June 2020, <https://www.parliament.nsw.gov.au/committees/inquiries/Pages/inquiry-details.aspx?pk=2593#tab-hearingsandtranscripts>, accessed 31 August 2020

period the year before. Requests for advice and assistance around rent issues often make up a significant proportion of a TAAS's cases, so not only was there an increase in proportion of calls relating to rents but COVID-19 coloured all requests. Services describe being overwhelmed by calls from renters for advice about the moratorium and the negotiation process.

The Tenants' Union of NSW is aware of a range of different response from landlords to requests for reduced rent since the start of the health crisis. Very early on during the crisis a number of landlords offered rent reductions, some significant in nature. We are aware anecdotally that a number came forward to proactively offer rent reductions before their tenant approached them. However, this response does not appear to have been typical.

Many offers from landlords were for rent *deferral* rather than rent *waiver*. When renters approached their landlord with a request to negotiate a rent reduction, they were being told, "Pay what you can and then you can fix it up later." While landlords may have believed they were 'doing the right thing' at the time, this offer was simply one of rent deferral without any clear payment plan or timeframe for payments outlined, or recognition of the hardship this merely delays.

Rent deferrals are not reductions, they are simply rent arrears by another name. Deferred rent is required to be paid at some point and if you do not pay it you risk eviction. Many tenants during this stage were not only being offered 'deferral only' reductions, but were not being given an opportunity to formally negotiate further. They often found it difficult to confirm clear details around the offered deferral. A significant number of renters in this situation – feeling frustrated and uncertain about the future, and unable to confidently predict when or if they would be in a more financially secure position and able to cover any deferred rent payments - felt forced to leave their tenancy (initiate an end to their tenancy agreement). Many faced significant break fee penalties in the process.

Interviews undertaken with Coordinators from across the NSW TAAP network suggest renters have struggled significantly to engage their landlords in good faith negotiations. Many renters contacted them in distress because their requests for a rent reduction had received no response, or there was significant delay in response – both at initial request and as negotiations continued. Many reported giving up at this point because of a lack of confidence in a positive outcome: they 'didn't see much point in continuing'.

Excerpts of interviews with TAAS Coordinators – May/June 2020

“Landlords are giving offers of reduction and on their end are assuming this means deferral, but there is often confusion with tenants understanding it to be an agreement for a waiver reduction. They only find out when they get a demand for the back pay.

We’ve also seen landlords decide themselves that tenants are not COVID-19 impacted tenants.

Tenants getting no response and delayed response is happening a lot. We’re also seeing a lot of tenants making requests and getting stonewalled.”

TAAS Coordinator, Regional NSW

“Our service was overwhelmed immediately after COVID-19 hit.

As advocates we have not been directly involved with the rent reduction negotiations [i.e. not directly engaged in negotiating on behalf of tenants], but a huge caseload of calls where we are providing advice.

There is a lot of anxiety amongst renters, impacting on our ability to provide support. The negotiations tenants have been a part of have failed, and there’s been no ‘good faith’ negotiations.”

TAAS Coordinator, Greater Sydney area

“From the tenants that we have spoken to, there were a number that stated that they felt as though the agent was running interference on behalf of their landlords.

Of those tenants we spoke with approx. 50% stated that they had not received any response from their agent. The majority of agents that did negotiate were only offering deferred rent.

We’re currently not aware of any tenants that have been offered rent waivers”.

TAAS Coordinator, Regional NSW

“Tenants are hearing from their agents that the landlord will not even consider negotiating, with the landlord setting out their own hardship as a reason but not providing evidence of this. Real estate agents are sending out mass emails to tenants ‘you have to pay your whole rent in advance’.

We haven’t seen any negotiations so far, but have seen threats of no grounds terminations. We are concerned about rent arrears terminations in coming weeks and months [once the 60 day stop lifts].”

TAAS Coordinator, Greater Sydney area

Excerpts of interviews with Tenants' Advice Service coordinators – August 2020

"We are still getting calls from tenants to our service about the rent reduction process. However, it feels like it may be the calm before the storm."

Many tenants have organised deferrals and rent reduction but landlords are now starting to ask tenants to pay the deferred rent in large sums instead of an extra \$10/\$20/week. This is expected to cause huge issues as tenants will quite quickly build up rental arrears. It is unrealistic.

We expect this to become a bigger issue around September, November and December."

TAAS Coordinator, Regional NSW

"Some clients are not sure or do not have a definitive agreement as to if the reduction negotiated was a waiver or a deferral. Tenants have experienced delays from landlords and real estate agents when requesting a reduction, or when attempting to follow up on negotiations – there is just no response."

Our service is within a diverse, multicultural area and there is a lack of resources to assist vulnerable and CALD clients. There is a need for further food and financial assistance to help with everyday living costs."

TAAS Coordinator, Greater Sydney area

"At the beginning of the pandemic when people started losing their jobs, landlords were open to negotiations. There were a few rental reductions, but deferrals were pushed more."

However, tenants are now communicating more with their real estate agents since the pandemic is ongoing, and to be honest the real estate agents appear to be harsher."

As well, when tenants are coming back now and attempting to renegotiate reduced rent agreements they are finding a lot of information they provided earlier to the landlord has gone missing and many feel it is like starting the process all over again."

TAAS Coordinator, Greater Sydney area

"Tenants are very frustrated due to delayed responses, no responses and having to chase down and hassle landlords for rent negotiations. Most of these calls have been made in May but this is still a big issue through the months of June, July and August."

Data is showing that tenants are losing jobs more now than at the beginning of COVID-19."

However landlords are not being as easy to communicate with their tenants as they were at the beginning of the COVID-19 outbreak."

TAAS Coordinator, Regional NSW

"We've found the majority of landlords who tenants have contacted us about are not responding well to tenants' requests for a reduction. They are not being constructive during negotiations, and not sharing information during the negotiation process. Offers aren't adequate, but many tenants feel they have been forced to accept an unreasonable offer."

There is also a lack of clarity around the terms of the offered reduction. A few months down the track and landlords are now asking for rent arrears (payment for deferred rents) from tenants who understood they had been given a rent waiver."

TAAS Coordinator, Greater Sydney area

While tenants have been required to share a significant amount of personal financial and other evidence to demonstrate hardship, landlords have not reciprocated when refusing to negotiate on the basis they themselves are facing hardship. Some tenants report intimidation from their real estate agent or landlord, where they were told they weren't eligible and needed to pay or move out. Early on especially, many reported receiving significant pressure to draw down from their superannuation under government provisions enabling this. On some occasions tenants were informed this was a prerequisite before negotiations could begin.

There are also many renters financially struggling during COVID-19 who have fallen through the gaps, not quite meeting eligibility criteria because of the complexity of their living or working arrangements, or because they were already experiencing financial hardship prior to the health crisis. This has included self-employed renters or those who work on seasonal contracts, people in shared accommodation arrangements, and low or no income households. Renting households in share housing situations often found themselves in the tricky situation of not meeting the eligibility requirements for moratorium protections despite struggling to meet rent. This occurred in share households involving both co-tenancy arrangements and head tenant/sub tenant arrangements, where only one or a small number of tenants had lost income or employment but where their flatmates were not in a position to cover or subsidise their impacted flatmate's portion of rent. In many share arrangements one or more impacted tenants moved out, while their remaining flatmates were left to try and cover the full rent for the premises because they were unable to fill the empty room/s.

The lack of clarity and confusion regarding rent reductions and whether what was being agreed on was a waiver or deferral, apparent from the beginning, is now presenting clearly as tenants seek advice from TAASs about a rent reduction dispute. An increasing number of services are assisting tenants whose landlord has requested they start paying back their 'arrears'. The tenants however are confident their agreement for a 'reduction in rent, with rent payable at X amount' is an agreement for a waiver of a portion of rent.

The Victorian experience

There are some notable differences in the rent reduction negotiation process in Victoria and NSW, with the Victorian framework providing a more formal mediation process for where negotiations initially fail, with the possibility of a binding dispute resolution order being made at this stage. Notwithstanding these differences, NSW renters' experience of negotiations is likely to have been similar and similarly, if not more, stressful.

Victorian renters' experience with rent reduction negotiations is documented by Tenants Victoria in [Portrait of a Pandemic](#), their survey of 370 Victorian renters through June – July.²

Renters overwhelmingly described the process of negotiating a reduced rent as difficult and stressful, particularly against the backdrop of broader uncertainty over people's work and finances. The survey report found:

- Almost one in five impacted renters who completed the survey had not asked their landlord or agent for a rent reduction.
- Where renters were refused a reduction:
 - 34% reported their request had just been ignored, or refused with no reason was given at all by their landlord or agent
 - 22% said they were told their landlord needed the income or that they were not eligible for a rent reduction
- In 12% of cases the only help offered was the deferral of rent, with renters in this situation incurring a future debt they had to pay back, and not a rent reduction as sought.

The rent reduction renters were able to secure varied significantly across those surveyed, as did the length of the agreement. Most were around 3 months or less. Most renters surveyed anticipated ongoing negotiations would be required, and worried their tenancies would be immediately at risk once protections were lifted.³

Accessing the formal rent reduction negotiation process

Only a very small number of renters have accessed the formal rent negotiation process facilitated by Fair Trading. The most recent information made available from early June reported 100 matters Fair Trading had provided assistance with.⁴ Of those, 65 had resulted in an agreed outcome between the landlord and tenant. Seventeen concluded with the parties being unable to agree and 18 concluded with one of the parties being unwilling to participate in the negotiation. An additional

² Tenants Victoria (2020), *Portraits of a Pandemic*, <https://www.tenantsvic.org.au/articles/files/reports/portraits-of-a-pandemic-20200818.pdf>, accessed 31 August 2020

³ At the time the survey was undertaken this was anticipated as September. Victoria has since announced an extension of their Moratorium protections through until the end of the year.

⁴ Andrew Gavrielatos, Better Regulation, Department of Customer Service, Public Accountability Committee – Inquiry: NSW Government's management of the COVID-19 pandemic, Transcript 12 June 2020, <https://www.parliament.nsw.gov.au/committees/inquiries/Pages/inquiry-details.aspx?pk=2593#tab-hearingsandtranscripts>, accessed 31 August 2020

approximately 54 matters were underway at the time, with the outcome still undetermined.

Fair Trading reported that as of 5 June 2020, 5294 people had inquired about the Eviction Moratorium, but had not progressed to seeking assistance with the negotiation. Our understanding of the recording of this number is that a person who seeks assistance with negotiation but does not have necessary documents will be recorded as an inquiry only.

While the number of people accessing the formal rent negotiation process is low, this is not necessarily reflective of the overall number of agreements made, or the level of dispute or failed negotiations. The framework in NSW is not mandated, and does not provide for independent arbitration with the ability to set a fair rent where negotiations fail. It also does not require registration of the agreement.

In comparison Victoria does provide a stronger framework for negotiations, including the ability for the Chief Dispute Resolution Officer for Residential Tenancies to make a binding dispute resolution order around a reduced rent – including the reduction amount and length of agreement. It also provides for registration of agreements. This is voluntary, but tenants and landlords who apply for relevant COVID-19 relief are required to register their agreement. Consumer Affairs Victoria (CAV) report that in the past four months, close to 26,000 agreements for reduced rent have been registered with them. Up to mid-August advice and dispute resolution services had been accessed more than 80,000 times. 8,400 cases had been resolved through CAV's Residential Tenancies Dispute Resolution Scheme.⁵

Tenants forced to leave

During this period tenants' security in their homes and ability to stay safely in their homes has been threatened by much more than the landlord seeking an order for termination for rent arrears.

Many renters in NSW have been forced to leave their home during the COVID-19 health crisis and find alternative housing. Every second renter seeking advice in April through June was asking about the end of a tenancy, an increase of around 20% from the same period in 2019. The number of callers who required general advice about termination of tenancy increased by just over 80%. Many tenants are still receiving evictions – for 'no grounds', sale of home, and breach including for

⁵ Premier Dan Andrews, 20 August 2020, Media release: Pause on Evictions Extended and Extra Renter Protections, <https://www.premier.vic.gov.au/pause-evictions-extended-and-extra-renter-protections>, accessed 31 August 2020

rent arrears. A significant number of tenants – again many more than in the same period last year - are asking for advice about ending their tenancy including ending a fixed term tenancy early.

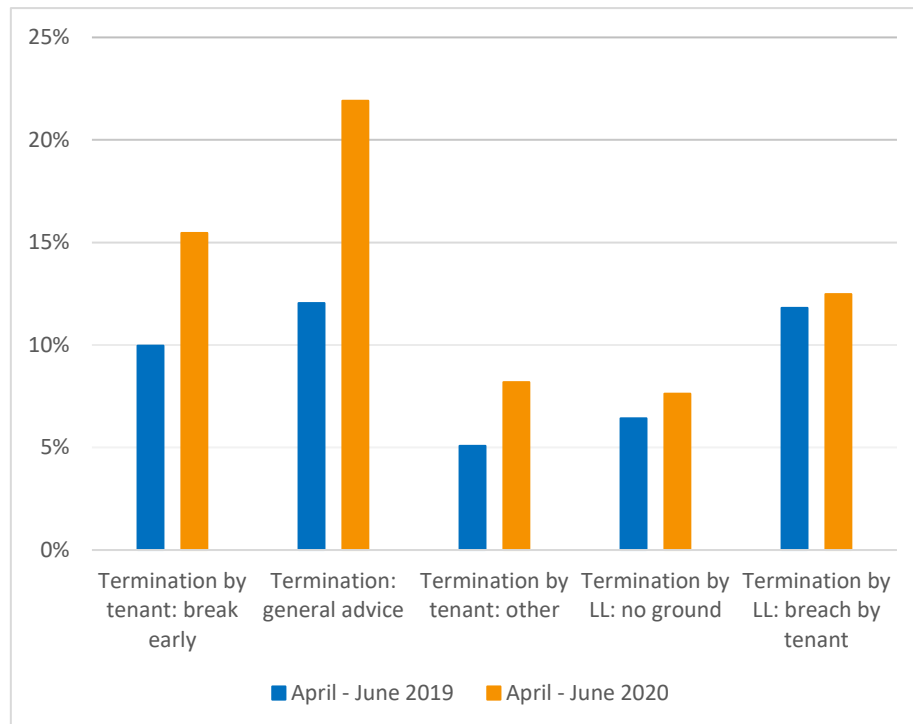


Figure 1 Termination matters as a percentage of all TAAP cases

Tenants forced to leave: Evictions

The NSW Evictions Moratorium operates to limit or slow evictions in two ways. It restricts the circumstances of eviction only to impacted tenants facing eviction for rent arrears. Notice periods for other eviction reasons, including s84 'no grounds' evictions, and eviction for breach of agreement other than for non-payment of rent or charges, have been extended to 90 days. Evictions where a landlord is facing hardship, and for sale of home remain unchanged.

A significant proportion of the advice provided by local TAASs to tenants continues to be for people facing eviction through the moratorium period. Services report an increase in termination for reasons other than rental arrears, such as 'no grounds' terminations. The number of advices being provided for 'no grounds' evictions has increased by a third (33.3%) during COVID-19 in comparison to the same period last year. In many of these cases tenants have reported that prior to receiving their eviction notice they had reached out to their landlord and requested a rent reduction. See the case study below for an example and further detail fairly representative of many tenants' experience of these evictions during the COVID-19 health crisis.

"Our service has seen an increase in advices provided for s85 'no grounds' notice. These tenants are finding it hard to get alternative accommodation and are requiring suspended possessions orders in Tribunal.

Housing priority lists are growing, so where can tenants go?"

TAAS Coordinator, Greater Sydney Area

"We are seeing many cases where tenants are being evicted due to sale of home or for 'no grounds'."

TAAS Coordinator, Regional NSW

Rachel's experience: failed negotiations & evicted from her home. Twice.

Rachel was living with her son in southern Sydney prior to the COVID-19 health crisis. In April she reached out to her landlord to request a reduction in her rent because she'd been made redundant due to the pandemic. Her landlord refused to offer any significant reduction, telling her they didn't believe her job loss was related to COVID-19 despite documentation provided from Rachel's employer. They also said a reduction wasn't possible due to the financial hardship they were facing, though they refused to provide any evidence of this during the negotiations. Rachel then applied to Fair Trading for formal assistance because she felt negotiations were going nowhere. Shortly after she received a no grounds 'end of fixed term' termination in the mail.

"I was told by the Real estate agent the reason for eviction was because the landlord's daughter is moving in, but I think it's because I went to Fair Trading for help with negotiations."

In the last few weeks she has been served a second eviction notice for rental arrears, and this despite an agreement – one that Rachel had not felt was reasonable - made through Fair Trading.

"I had to be out by the end of the month, and I just couldn't find any safe, affordable alternative housing. I wasn't sure where I'd go".

Unable to secure alternative affordable accommodation in Sydney Rachel has relocated for the first time, moving to Queensland to stay with family. She's moving without her son – a young adult - who is staying with friends in NSW. She feels as though she's left her son behind, just as he moves out of home she is not even in the same city. And though she is moving to Queensland because of financial hardship, she estimates the cost involved in travelling and moving back home to be around \$6,000. She is currently in quarantine in Queensland, and anxious and extremely frustrated about the debts resulting from her loss of employment and the drawn out, failed negotiations.

Tenants forced to leave: tenants ending their tenancy due to financial difficulty

Many tenants struggling as a result of COVID-19 have felt compelled to leave their homes, when requests for a reduction were ignored, delayed, or refused or where the reduction offered was still not affordable to the tenant on their reduced income. Even where tenants felt that the reduction offered was unreasonable many declined to move forward and apply for assistance to Fair Trading because they were not confident in the process and felt the best decision would be to leave before rent arrears built up significantly.

In the April – June quarter the number of callers asking TAASs for general advice about ending their tenancy rose by over 60% from the previous year, and by 55% where renters were seeking advice about ending their fixed term tenancy early. The number of views of the Tenants' Union of NSW factsheet on 'Ending a Tenancy Early' increased almost fourfold (views increased by 294%) in the COVID-19 period in comparison to the same period from 2019.

Debts accrued by NSW renters during COVID-19

Rental arrears and end of lease break fees

The bond dispersal data for the April – June 2020 quarter shows many renters have needed to move out – either due to eviction or because they have initiated the end of their tenancy, which of the two cannot be determined through this dataset – and have lost their whole bond. In general, outside of pandemic circumstances, most renters receive their bond back in full (over half of all renters), or with very minor payments to the landlord. Around three quarters generally get back more than half of their bond. Compensation for tenant damage to a premises where this applies rarely rises to the level that the whole bond is required to cover them. Where the full bond is claimed it generally suggests tenants have either been required to pay a break fee to break a contract early, or were in significant rent arrears when the tenancy ended.

“We have had many cases with early break lease matters. Many people have lost their jobs or most of their income and are being forced to move in with their parents or stay with friends. In most cases there have been no agreements with a max two week break fee as landlords are not as generous as in the beginning with COVID-19.

Many tenants are not going through Fair Trading because of the hassle and because they feel there is not much assistance to help them.”

TAAS Coordinator, Regional NSW

Across the Greater Sydney area from April to June the number of renters who lost their bond in full increased by close to 20% over the number who lost their full bond the previous year. The increase in some areas of Sydney was particularly striking: 4318 (16%) renters moved out and lost their whole bond in April through June in the inner ring of Sydney, more than twice as many as in the same period last year.⁶

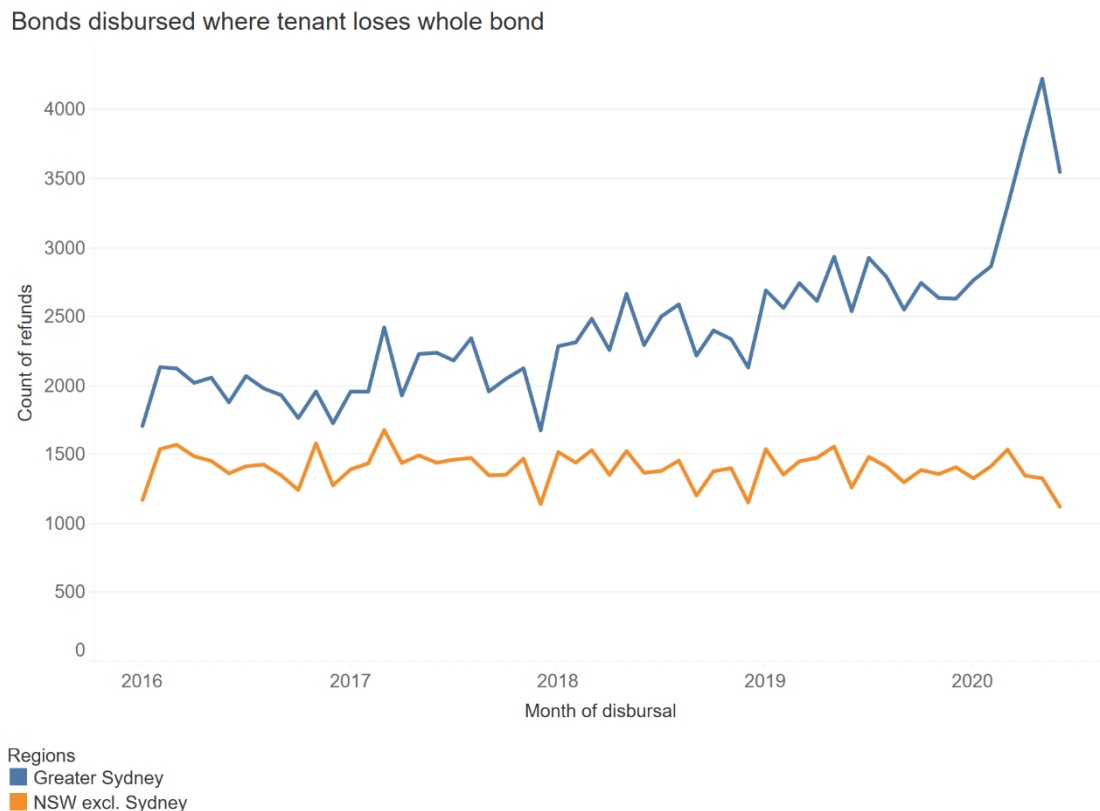


Figure 2: Bonds disbursed where tenant loses whole bond, Greater Sydney and NSW excl. Sydney, data drawn from [Rental Bond Board data](#) provided by NSW Fair Trading

⁶ In the April – June quarter for 2019 1643 renters lost their full bond in this area (9% of all bonds returned).

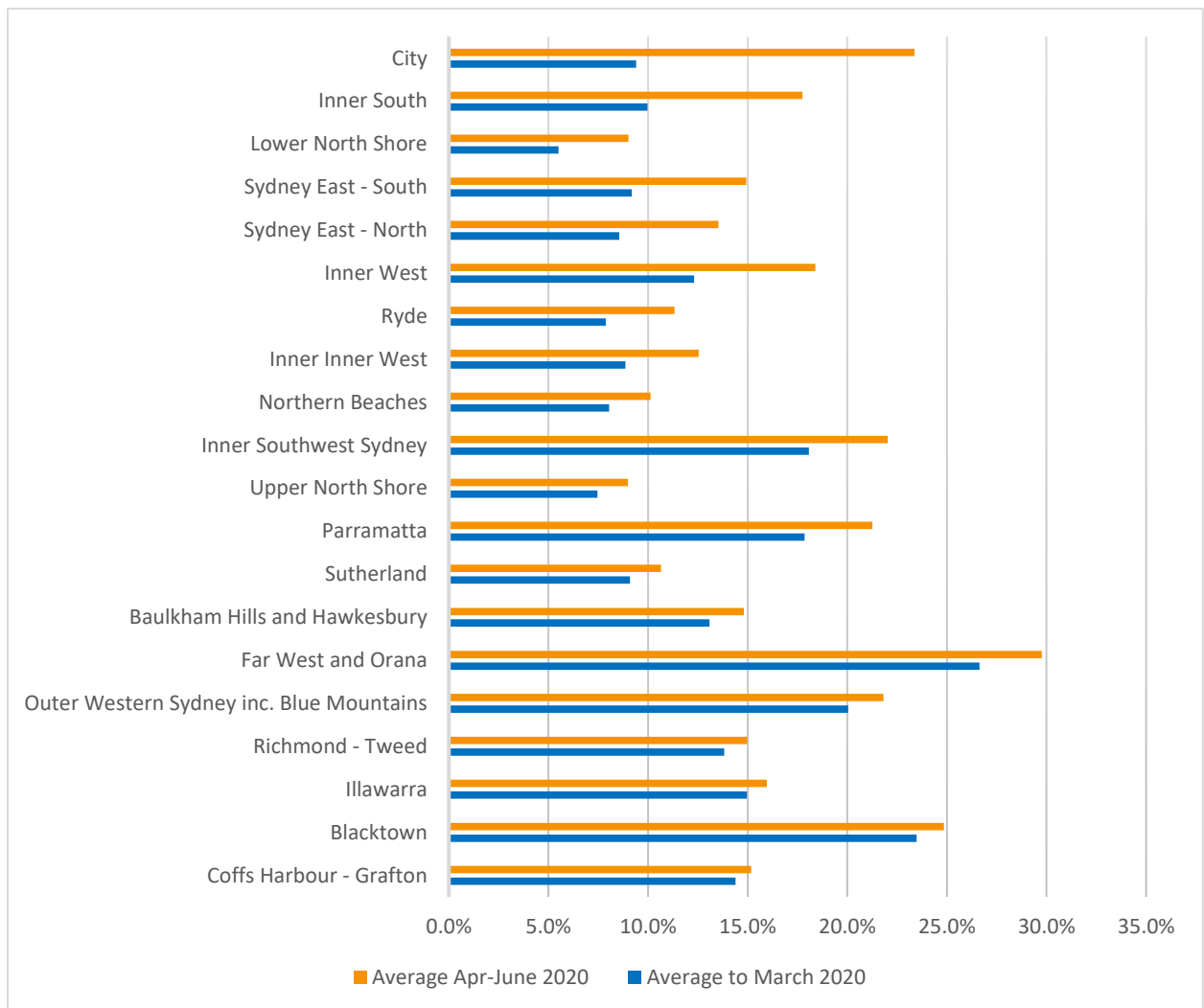


Figure 3: Bonds claimed in full, Average to March 2020 vs Average April through June 2020

Debts relating to energy bills

The Australian Energy Regulator (AER) at the start of the pandemic requested that retailers provide weekly reports on some indicators such as debt, payment plans, disconnections to provide some visibility of the effect of COVID-19 on the retail energy market.⁷ Reporting is voluntary for retailers, and there are other limitations including a time-lag of over 90 days. This reporting nonetheless suggests the number of customers on hardship programs and the average hardship debt has been trending higher since December 2019 levels. Residential customers' total debt is also increasing. The AER suggests the increase reported may not capture the full extent of residential customers facing hardship, as some retailers are currently allowing customers to simply defer payments, rather than enter into a more formal arrangement. They report they have received debt deferral data from 9 retailers, covering approximately 75% of the market share. This data indicates a large amount of debt is being deferred, with many of these deferral arrangements scheduled to expire on 31 July.

Other issues affecting renters during COVID-19 health crisis

"Tribunal hearings have been transferred to phones, which is a huge disadvantage to tenants. For tenants with low cognitive and literacy skills being on the phone for a hearing without an advocate to support them is causing harm to their cases. There has been a huge delay in services and tenants are facing additional costs and tribunal costs."

TAAS Coordinator, Regional NSW

Challenges of NCAT telephone hearings and provision of duty advocacy

TAASs that prior to COVID-19 were regularly undertaking duty advocacy shifts at their local NCAT venue have been unable to continue this service during the pandemic. While the TAAP network is currently considering what further infrastructure and resourcing is required to be able to restart duty advocacy, at least in some capacity, this service is currently unavailable to most tenants. For tenants who previously would have been able to access duty advocacy on the day of their hearing, this would undoubtedly have an adverse impact. This is particularly

⁷ Australian Energy Regulator, Weekly Retail Market Dashboards - 3 August 2020 COVID-19, <https://www.aer.gov.au/retail-markets/performance-reporting/weekly-retail-market-dashboards-COVID-19>, accessed 31 August 2020

the case for tenants with a disability, or those unfamiliar or intimidated by the hearing procedures and evidentiary requirements at NCAT.

Asylum seekers and refugees

For asylum seekers and refugees the struggle around securing appropriate, affordable housing has only become more acute during COVID-19. Those who have lost income or employment as a result of COVID-19 do not have access to Commonwealth income supports, such as JobSeeker or JobKeeper, or to available assistance for those in the private rental market provided through the Department of Communities and Justice. From our colleagues in services who provide support for people on temporary protection or refugee visas we are aware they have been providing support to many who are currently struggling with rent. Some have had success with negotiating a reduced rent. However these services are also supporting people who have long experienced financial hardship and, while they may have lost some income as a result of COVID-19, they do not meet the 25% eligibility criteria set out in the moratorium protections. Many of their clients also do not have formal tenancy agreements, often living in more informal lodging arrangements. Instead of a formal eviction notice, they are nonetheless being harassed to pay rent and are forced to move and find a new place to stay if they miss or are late on a payment.

International students

Many of the problems set out above are common also for international students, as they too are ineligible for Commonwealth income supports and have been struggling with housing payments. They were in many ways the first group of people to be hit by the impact of the health crisis. TAASs were contacted at the start of the year as international students unable to return to Australia because of travel restrictions sought advice about their existing tenancies. As the crisis progressed the nature of calls changed, with international students within Australia losing income – either as a result of loss of income or employment directly related to their working arrangements, or because their families overseas were being significantly financially impacted by the pandemic.

Bushfire affected communities

Communities already shaken and facing economic, health and social impacts from recently local bushfires in their area are now also struggling with the impacts of COVID-19. The pandemic has made recovery from the bushfires even harder. For many people just starting to find their feet the pandemic came at the worst time possible.

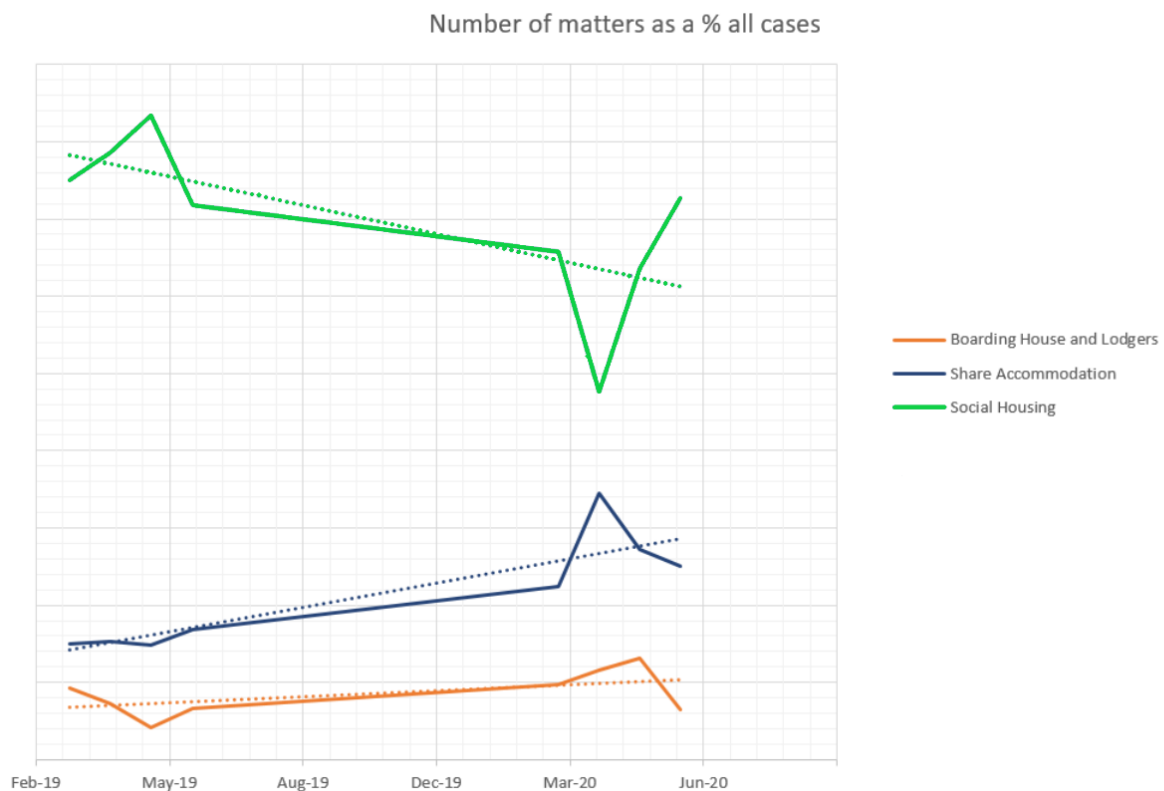
“We’ve had a number of calls from people who are suicidal. Many people experienced trauma and issues when the bushfires occurred. Now they are struggling with COVID-19. There is also a tight rental market as many homes were destroyed during the fires. Now many people are desperate for a home but can’t afford most of them.”

TAAS Coordinator, Regional NSW (area impacted by recent bushfires)

The fires in many areas also had a direct impact on the private rental market in the region. Properties were destroyed, and many people have had to find temporary medium term alternate accommodation in the private rental market at the same time that such accommodation was less available. With COVID-19 this issue has been further exacerbated.

Boarding houses, share housing and other lodging or shared accommodation arrangements

There has been an increase in the number of people calling their local TAAS to ask advice for their boarding or lodging arrangements – an increase of 50%. The number of callers asking for advice about share accommodation during the pandemic has increased 78% compared to queries for the same period last year. Issues in share housing have included rent paying household members who have lost income or employment as a result of COVID-19; rent paying household members moving out with significant financial impact for remaining residents; the inability to fill rooms in share houses where impacted housemate moved out; and increased tension or interpersonal disputes during a highly stressful time, and varying restrictions on movement.



Public and community housing tenants

Since the start of the COVID-19 health crisis the number of calls about public and community housing matters to TAASs have decreased by around 20%. Our analysis suggests this is because of a drop in rent arrears flowing from the increase to many public and community housing tenants' incomes who were eligible to receive the coronavirus supplement introduced in late April. The supplement provides a top up of \$550 a fortnight in addition to regular general income support payments until 25 September. It will then reduce to \$250 a fortnight until the end of the year. The supplement was not included or considered as income by public and community housing providers for the purposes of rent setting.

The increase in income supports provided public and community households with a much more appropriate weekly income, and their rents for this period remained at existing levels. We would suggest the subsequent decrease in rent arrears that was reported by some Community Housing Providers, and the decrease in demand for advice and assistance experienced by TAASs over this period demonstrates that tenants in public and community housing appropriately prioritise their spending on housing costs and other cost of living expenses when provided with a reasonable weekly income. Rent arrears for public and community housing tenants is not generally a result of mismanagement of funds, so much as a lack of adequate basic weekly income. When residents do have adequate financial resources they overwhelmingly and appropriately spend this on cost of living expenses such as food, rent and other housing costs, health care and other basic essentials.

“Possibly we’re dealing with less rental arrears cases [for social housing tenants, and other tenants who were previously on income support payments] because government payments have increased. We expect we might see problems again after September.”

TAAS Coordinator, Greater Sydney area

Continued need for protections

Monitoring of continued impact on NSW renters

Visits to the tenants.org.au website provide a clear indication that renters’ are experiencing increased uncertainty, hardship and disputes during COVID-19 and are seeking information about their rights and available supports. Their concerns are ongoing.

Since the beginning of March the tenants.org.au website has had over a million visitors, and close to 1.5 million sessions.⁸ This is almost 3 times the number of visitors and 2.5 times the number of sessions for the same period the previous year. While the numbers of visitors and sessions spiked in the first couple of months of the pandemic as the health crisis began to really impact communities – that is, in March and April 2020 – the significant increase in the accessing of our website is ongoing. In July and August just over 175,000 people visited

⁸ Visitors refers to ‘users’ of the website: a user is a visitor who has initiated a session on tenants.org.au. Session here refers to user interactions with the website that take place within a given time frame. A single session can contain multiple page views.

tenants.org.au, with 234,000 sessions registered. This represents an increase of people visiting the site in July and August of over 40% from the same period in 2019.

Visitors to the website are overwhelmingly accessing factsheets relating to key concerns identified as likely to be specifically relating to COVID-19. In July and August the Tenants' Union of NSW COVID-19 Renting Guide had around 50,000 page views. There was also significant increase of views of factsheets relating to issues identified as particularly acute during COVID-19. Views of the Tenants' Union's factsheet relating to a tenant ending a fixed term tenancy early increased almost fourfold. Views to our various factsheets relating to end of tenancy including general eviction and eviction for sale of premises all increased between 2 and 2.5 times.

In August (up to 26 August 2020) the most visited factsheets apart from the COVID-19 Renting Guide and our home page showed an increase in page views from 2019 as follows:

Tenants' Union NSW Factsheet	Views	Variation from 2019
• Ending tenancy early	17909	294%
• Repairs and Maintenance	15959	120%
• You want to leave	15936	145%
• Bond	15699	99%
• Landlord ends agreement	11279	135%
• Sale of rented premises	8435	154%
• Access and Privacy	8271	98%

We are unable to provide reporting data in relation to requests for advice and assistance from TAASs after 30 June 2020, as this data is currently reported quarterly. The next reporting dataset for the July – September quarter will be available late October. However, as something of a proxy indicator of demand, in the last month 6,000 people have visited the TAASs pages of tenants.org.au for contact details for their local services. This is more than double the number from the same period last year, an increase of 130% in users viewing contact details.

Reliance on market to drop rents

It is very difficult finding a new home right now and affordability remains a huge issue for many people. Recent analysis undertaken by Equity Economics towards supporting economic recovery in NSW considered affordability in light of

Commonwealth support payments, including the COVID-19 supplement for people on Jobseeker.⁹

They found that before the introduction of the Jobseeker Supplement, less than 1 per cent of rental properties in Greater Sydney and Illawarra were considered affordable for families without work. With the introduction of COVID-19 income supports there has been a temporary improvement to rental affordability, with 10 per cent of properties in Greater Sydney and Illawarra now affordable. Once the payments decrease or cease this will disappear, with few in any affordable housing options in these regions. Despite an anticipated drop in market rents (one which may or may not occur, and hasn't in many areas yet) the report highlighted, "the affordability gap is so large that median rents would need to fall between 55 and 77 per cent in NSW for rents to become affordable for someone on the base rate of Jobseeker".¹⁰

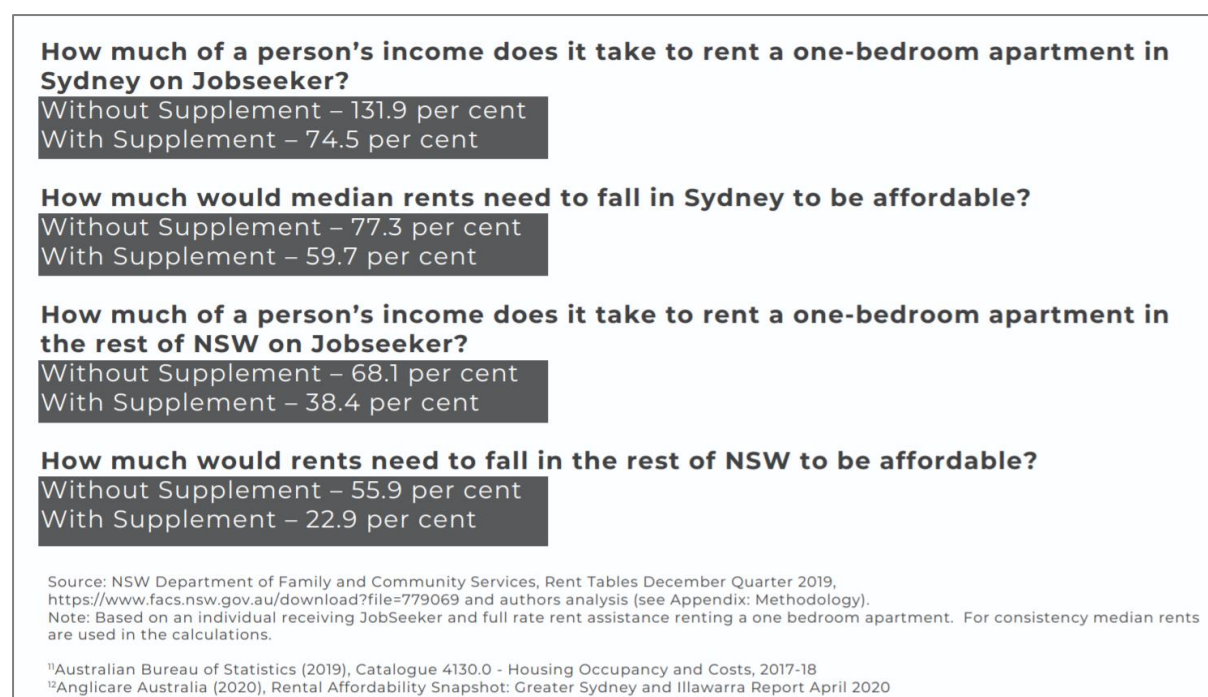


Figure 4: Equity Economics, *Supporting Economic Recovery in NSW*, June 2020

Much has been said about the decrease in market rents, and there has been a lot of attention on increased vacancy rates and the extent to which this is giving both an incentive for landlords to negotiate with sitting tenants, and the increased

⁹ Equity Economics, *Supporting Economic Recovery in NSW: Investment in social and affordable housing is critical to supporting jobs today and families into the future*, June 2020, https://www.ncoss.org.au/sites/default/files/public/policy/Equity%20Economics%20-%20Supporting%20Economic%20Recovery%20in%20NSW_Final_220620.pdf, accessed 31 August 2020

¹⁰ Equity Economics, *Supporting Economic Recovery in NSW*, June 2020

affordability of fallen rents. However this is a trend that is evident in some of the more expensive or 'inner ring' areas of Sydney, but much less so in other areas of Sydney and regional NSW. COVID-19 has had different impacts on market rents in different parts of the state, and no clear generalisation about the impacts can be made. We must also acknowledge NSW is of course much more than just Sydney, and Sydney is not one homogenous market. In places like Penrith and Campbelltown renters are currently facing the lowest vacancy rates for several years.¹¹ Many regions across NSW have seen no change to their median rents, including Blacktown, southwest, outer southwest and outer west Sydney, Richmond, and the Central Coast. A number of regions have seen an increase in median rents, including the Illawarra and Shoalhaven, Central West NSW, Hunter (exc. Newcastle), and the Coffs Harbour/Grafton region.

Moreover, a close examination of the bond lodgement data released by Fair Trading each month shows that where market rents are dropping the decrease has been more significant at the higher end of the market in most areas. There has been some fall at the lower end of the market, but this has not been as pronounced.

The following charts tracking rents in various postcodes over time are sourced from the Tenants' Union NSW's [Rent Tracker Tool](#). The tool is created using Rental Bond Board data sourced monthly from Fair Trading. The tool was most recently updated to upload July 2020 bond lodgement data, and can provide similar analysis for all postcodes in NSW. Median weekly rent is calculated for each postcode or location on the basis of bond lodgement data for 97,277 bonds lodged May through July 2020.

See also the Appendix for further details re: Median Rents over time (all and by dwelling type), 25th Percentile Rents over time (all and by dwelling type), and vacancy rates over time by year.

¹¹ The vacancy rate in Penrith as at July 2020 is 1.1%. The last time vacancy rates were this low in Penrith was August 2015. The vacancy rate in Campbelltown as at July 2020 is 1.1%. The last time vacancy rates were this low in Campbelltown was October 2015. Liverpool also has not had vacancy rates this low since July 2018 (3.1% July 2020). Source: SQM Research, Residential Vacancy Rates, https://sqmresearch.com.au/graph_vacancy.php?t=1, accessed 31 August 2020

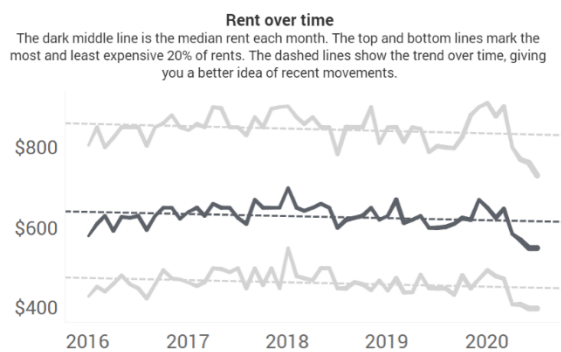


Figure 5: 2010 Surry Hills rent over time, 2015 - July 2020

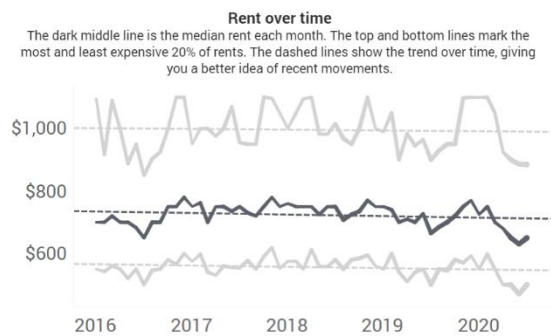


Figure 6: 2026 Bondi rent over time, 2015 - July 2020

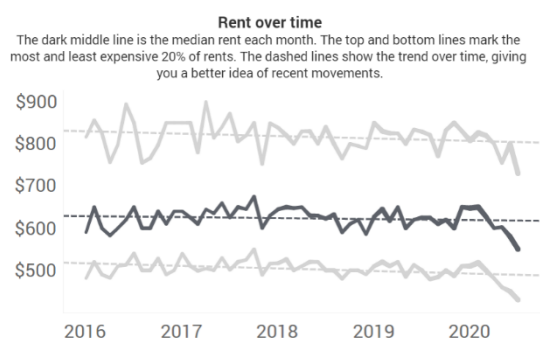


Figure 7: 2065 Crows Nest rent over time, 2015 - July 2020

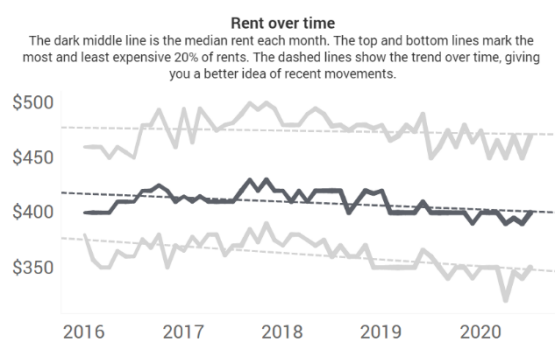


Figure 8: 2148 Blacktown rent over time, 2015 - July 2020

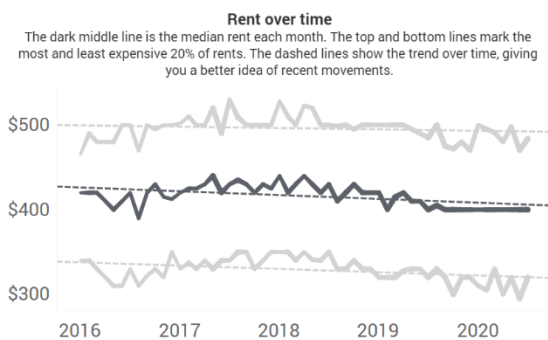


Figure 9: 2170 Liverpool rent over time, 2015 - July 2020

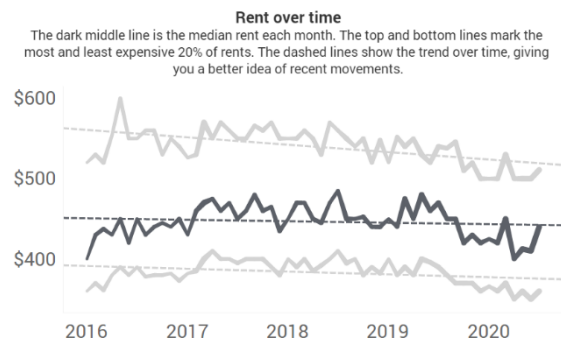


Figure 10: 2194 Campsie rent over time, 2015 - July 2020

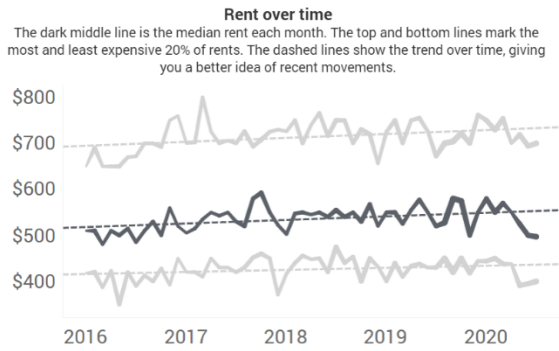


Figure 11: 2204 Marrickville rent over time, 2015 - July 2020

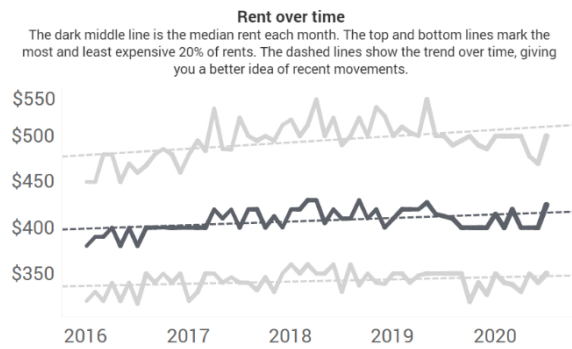


Figure 12: 2250 Erina rent over time, 2015 - July 2020

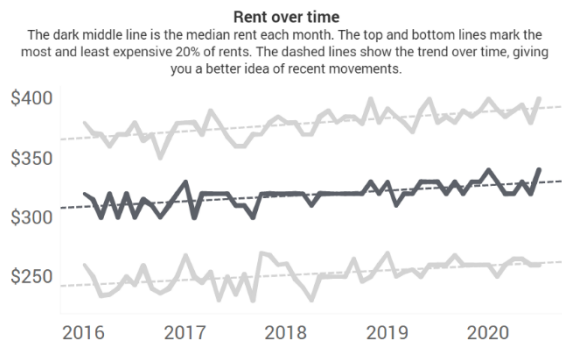


Figure 13: 2340 Tamworth rent over time, 2015 - July 2020



Figure 14: 2480 Lismore rent over time, 2015 - July 2020

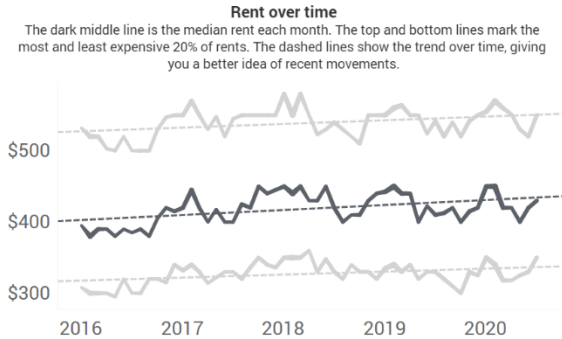


Figure 15: 2500 Wollongong rent over time, 2015 - July 2020

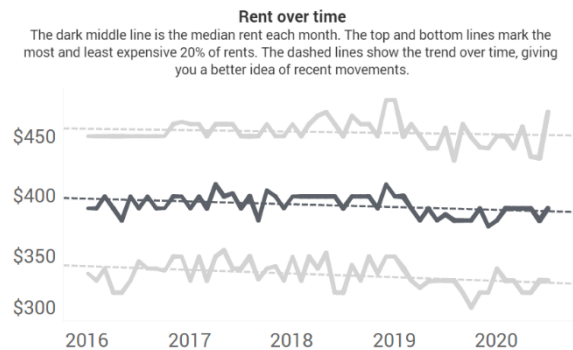


Figure 16: 2560 Campbelltown rent over time, 2015 - 2020

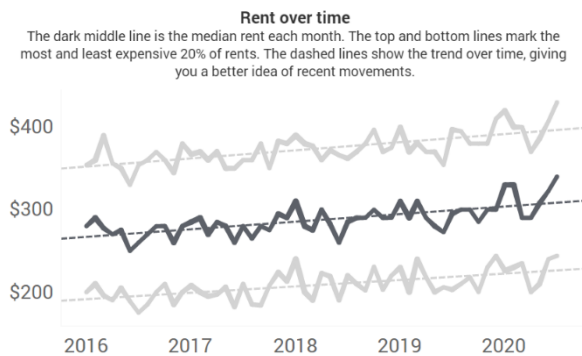


Figure 17: 2640 Albury rent over time, 2015 - July 2020

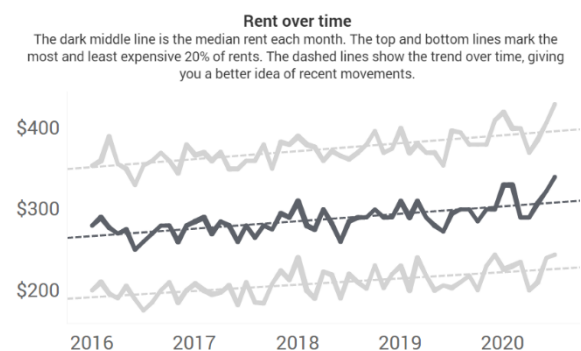


Figure 18: 2780 Katoomba rent over time, 2015 - July 2020

Proposed continued supports for renting households

Extension of Eviction Moratorium protections

We are concerned that if the protections are lifted on October 15, when they are currently set to expire, impacted renting households will very quickly face a reversion to their pre-COVID-19 rents, despite continuing financial hardship and ongoing economic and social disruption as a result of the pandemic.

Overseas and in other Australian states and territories an extension of moratorium provisions is currently being considered. In England and Wales the ban on evictions has been extended twice from June 2020 to 23 August 2020, and then again to 20 September 2020. In Scotland and Ireland eviction bans have been extended to March 2021. In the United States of America around 20 states currently have eviction moratoriums in place, and are considering extensions on an ongoing basis. In Australia, Victoria recently extended their moratorium protections until at least the end of the year, and extended and increased the rent relief grant available for those facing hardship.¹²

Recommendation: The Tenants' Union NSW recommends an extension to the current moratorium protections of 6 months beyond provision of the Commonwealth COVID-19 income support protections.¹³ This would give renters more time to transition out from circumstances of financial or other hardship that the pandemic may have placed them under.

¹² Premier Dan Andrews, 20 August 2020, Media release: Pause on Evictions Extended and Extra Renter Protections, <https://www.premier.vic.gov.au/pause-evictions-extended-and-extra-renter-protections>, accessed 31 August 2020. The rent relief grant available for tenants facing hardship has increased from \$2000 to \$3000, and tenants who have previously accessed the grant can reapply for a further \$1000 grant of relief. Land tax relief for landlords was also extended and increased. For other international jurisdictions see the following media reports: Lucie Heath, *Inside Housing*, 'Northern Ireland extends renter protections until March 2021'; Kevin Peachey, BBC, 'Coronavirus: Eviction ban to be extended by four weeks'; BBC, 'Coronavirus in Wales: Tenants to get six months' notice for evictions'; Conor Dougherty and Gillian Friedman, *The New York Times*, 'They're Making the Rent. Is It Costing Their Future?', all online media articles accessed 31 August 2020

¹³ Currently JobKeeper has been extended until 28 March 2021. See Services Australia, News, 21 July 2020, <https://www.servicesaustralia.gov.au/individuals/news/how-changes-jobkeeper-payment-may-affect-you>, accessed 31 August 2020. The Coronavirus supplement for people receiving JobSeeker has also been extended until 31 December 2020, though the amount received will reduce significantly from \$550 to \$250 and eligibility requirements for the payment will change slightly from 25 September 2020. See Services Australia, News, 21 July 2020, <https://www.servicesaustralia.gov.au/individuals/news/how-coronavirus-supplement-and-eligibility-some-income-support-payments-are-changing>, accessed 31 August 2020

The ability for NCAT to set 'fair rents'

The current rent reduction negotiation framework is not binding on parties, and where parties fail to come to an agreement no independent arbiter is able to determine a fair and reasonable rent. While the tenant is protected from eviction in this situation if NCAT believes it would not be reasonable, NCAT has no power to apply a fair rent reduction. The tenant may feel they have no other option at this point except to leave their current tenancy. If they have no option for alternative housing, they may stay but build up significant and unmanageable debt.

Many impacted renters, as a result of their lack of confidence in securing a fair outcome, have instead opted not to enter into the negotiation process at all and have instead 'chosen' to leave immediately. Giving NCAT the power to apply a 'fair and reasonable' rent reduction where 'good faith' rent reduction negotiations have failed would significantly strengthen the current negotiation framework. Providing NCAT this power would build impacted renters' confidence in the process.

Recommendation: The Tenants' Union of NSW recommends strengthening the current rent reduction negotiation process by providing NCAT with appropriate powers to set 'fair rents', by:

- Providing NCAT with discretion to apply a 'fair and reasonable' rent reduction where a landlord has applied for eviction for rental arrears, and where NCAT finds eviction would not be 'fair and reasonable' in the circumstances. NCAT, in determining the rent reduction to be applied, would have regard to any financial hardship that might be experienced by the impacted tenant or landlord, including the general financial position of each party.
- Allowing COVID-19 impacted tenants to apply for a 'fair and reasonable' rent reduction. Again, NCAT in determining the appropriate rent reduction to be applied must have regard to any financial hardship that might be experienced by the impacted tenant or landlord, including the general financial position of each party.

Waiver of rent arrears where landlord fails to engage in 'good faith' negotiations

The current rent reduction negotiation framework primarily relies on landlords and tenants to work together to come to fair and reasonable agreements for rent reductions. The process envisages both parties entering in 'good faith' initially in an informal negotiation phase to agree whether to reduce their rent - to waive or defer rent. If negotiation fails at this stage it then provides for a formal rent negotiation process facilitated by Fair Trading. Failure at this point may then proceed to more formal arbitration at NCAT if a landlord seeks to evict the tenant for rent arrears. As noted above, NCAT does not have power to set a fair and reasonable rent in these

circumstances, only to determine whether or not eviction is appropriate in the specific circumstances of the case.

Many impacted renters are continuing to struggle to engage their landlords in 'good faith' negotiations for a rent reduction. There are issues with blanket refusals to negotiate, delays in negotiating, refusal from landlords' to provide sufficient information about their own financial circumstances, and disagreement and confusion regarding evidence of financial hardship and a fair and reasonable reduction or waiver of rent.

The Tenants' Union of NSW suggests strengthening the current framework for negotiations is both appropriate and necessary. In addition to giving NCAT the power to set 'fair rents', or as an alternative, this could be done by providing NCAT with the power in certain, limited circumstances to waive rent arrears for impacted tenants when a tenancy ends (whether by eviction or by tenant ending agreement). NCAT would only be able to waive arrears where the impacted tenant is able to demonstrate the landlord has not engaged in 'good faith' rent reduction negotiations or responded to the tenants' request within a reasonable timeframe. Such a mechanism would act as a disincentive to delay or to bad behaviour, essentially a nudge in the right direction, to encourage landlords to the negotiating table, better ensuring 'good faith' negotiations and ensuring a reasonable timeframe for negotiations.

Recommendation: The Tenants' Union of NSW recommends NCAT be given the power to waive unpaid rent in certain circumstances. The provision could usefully draw on the same conditions for application as those set out in 228C of the *Residential Tenancies Act 2010* – Termination by Tribunal on application by impacted tenants. This is an existing provision within the Response to COVID-19 pandemic provisions allowing an impacted tenant to end their tenancy without excessive penalty (no more than 2 weeks rent) where a landlord has failed to participate in 'good faith' negotiations, has unreasonably delayed them, or no satisfactory outcome could be reached.

Financial assistance for renting households experiencing financial hardship

NSW renters have been accumulating housing related debts since the start of the COVID-19 health crisis, including as arrears, negotiated deferred rent payments, moving costs, and debts relating to energy bills and other utilities. We believe many renters may have been covering rent by juggling other bills, and/or resorting to paying rent or other housing related costs on credit. We are concerned that without some form of debt relief many renters will find themselves struggling to make ends meet and keep a roof over their head in the coming months. We put forward the following suggested options towards this:

- Extend and further resource Rent Choice Assist (COVID-19 Response) for duration of moratorium period
- Change eligibility for Rent Choice products and Rentstart Bond Loan during the moratorium period to allow temporary visa holders to apply for this private rental assistance
- Introduce a Relief Grant Scheme for one off payments of up to \$2000 for impacted renters experiencing financial hardship during the COVID-19 health crisis
- Introduce a No Interest Loan Scheme for loans of up to \$3000 for renters experiencing financial hardship during the COVID-19 health crisis

Rent Choice Assist (COVID-19 Response)

The NSW Government provided relief assistance to a limited number of renters in the private rental market struggling as a result of COVID-19 through its Rent Choice Assist (C19) scheme up until 31 July 2020.¹⁴ Eligibility for the program was based on a 'low income' band with a slightly higher cut off than generally used for social housing eligibility.

The Rent Choice Assist (COVID-19) scheme provides a rent subsidy for 6 – 12 months to ensure the recipient is not in rental stress. The subsidy is calculated as the difference between a reasonable market rent and 25% of the tenant's current gross assessable household income (including 100% of their Commonwealth Rent Assistance entitlement, if applicable).

Recommendation: The Tenants' Union of NSW recommends continued and additional resourcing of the scheme to allow Department of Communities and Justice to continue to make available Rent Choice Assist (COVID-19 Response) to eligible renters.

¹⁴ Department of Communities and Justice, Rent Choice Assist COVID-19 FAQs, June 2020, https://facs-web.squiz.cloud/_data/assets/file/0008/784043/Rent-Choice-Assist-COVID-19-Client-FAQs.pdf, accessed 31 August 2020

Changes to eligibility for Rent Choice products and Rentstart Bond Loan during moratorium period

People on temporary visas are a particularly vulnerable group who have fallen through the gaps in the various supports and protections implemented during the pandemic. This group of people includes international students, refugee and temporary protection visa holders, working holiday makers and seasonal workers. Significantly, they are unable to access Commonwealth income supports, and we are aware of many who have lost income or employment during the health crisis and are currently struggling with housing, experiencing or at high risk of homelessness.

For the duration of the moratorium period we recommend a change to eligibility criteria for the rental assistance products offered by the Department of Communities and Justice that provide support to renters struggling in the private rental sector.

Recommendation: Provide an exemption from citizenship or visa eligibility criteria that currently apply for the Rentstart Bond Loan scheme and the range of Rent Choice products offered through the Department of Communities and Justice to ensure all temporary visa holders experiencing financial hardship during COVID-19 are able to access these products during the moratorium period

Relief grants of up to \$2000 paid directly to tenants in rental hardship

Nature of assistance: Introduce a financial hardship assistance scheme for renting households impacted by COVID-19 and currently experiencing rental stress, by that we mean they are paying more than 30% of their weekly income on rent.

The scheme would provide a grant as a one off payment paid directly to the tenant of up to \$2000. The tenant would be required to provide evidence of debt relating to housing costs accumulated during the moratorium period. Housing related debts would include, for example, debts such as rental arrears, energy or water bill arrears, moving costs as a result of an eviction during the moratorium, credit card debt where payment via credit card for a housing cost outlined can be evidenced.

The payment could also be appropriately available for tenants in hardship to assist with ongoing housing costs where the tenant can establish they will otherwise accumulate debt in relation to these costs because of current circumstances of financial hardship.

To ensure a grant scheme of this nature is as targeted and effective as possible, the scheme should be implemented alongside providing NCAT with appropriate powers during the moratorium period to set 'fair rents' for impacted tenants where negotiations around rent reductions have failed.

Eligibility: Renters who are recognised as ‘impacted tenants’ under the moratorium protections would be eligible. Eligibility could be further extended to renters who may for various reasons be struggling as a result of COVID-19 but who do not meet the current eligibility criteria of the protections, i.e. tenants who are able to demonstrate financial hardship during or as a result of COVID-19 but where their renting household has not lost 25% or more of the household’s income directly as a result of COVID-19.

Given the demonstrated need for relief assistance for people on the full range of temporary visas there should be no citizenship or permanent visa eligibility requirements.

No interest loans towards housing related costs

Nature of assistance: A no interest loan of up to \$3000 for renters to put towards debts arising from housing costs. Housing related debts (as established above) could include, for example, debts such as rental arrears, energy or water bill arrears, moving costs as a result of an eviction during the moratorium, credit card debt where payment via credit card for a housing cost outlined can be evidenced. The no interest loan would be payable over at least 24 months.

Eligibility: Renters who are recognised as ‘impacted tenants’ under the moratorium protections would be eligible, as well as other renters who are able to demonstrate they are facing financial hardship during COVID-19 (see discussion above). The loan would be made available in addition to the relief grant scheme, such that if you have received a relief grant you are still eligible for a no interest loan where you have evidence of further or additional housing related debt.

As above, no citizenship or permanent visa eligibility requirements should apply.

Appropriate data collection: Rental Bond Exit Survey

The release of data from the trial of the Bond Exit Survey, a pilot survey recently undertaken by the Rental Bond Board and Fair Trading (Customer Service – Better Regulation), is expected by end of August 2020. The pilot was an ‘opt-in’ survey that involved three simple questions collecting information about why the tenancy ended, who initiated the end of the tenancy, and what the rent at the end of the tenancy was. The pilot ran over summer 2019 – 2020 and was due to end at the end of March 2020, but was usefully extended into April by Fair Trading to attempt to capture some information about the end of tenancies during the COVID-19 crisis. Fair Trading has reported 24,000 invitations to participate were sent out in the

survey period during April.¹⁵ At 12 June 2,835 responses had been received for the April collection period. Once released this information will likely prove to be valuable in terms of understanding ending of tenancies during COVID-19 period, though there is very limited equivalent or comparable data against which to assess this. It will rely on comparisons between data collected during the initial stages of the pilot (pre COVID-19) and data collected for a shorter period during the pandemic (during early stages only of COVID-19).

The information collected via the survey will give NSW the first authoritative dataset answering some of the questions regarding termination of agreements, renter mobility, and rent movement and volatility. We commend the NSW government for having initiated and resourced a pilot Bond Exit Survey. The survey should help provide timely and accurate data to monitor the impacts of COVID-19 in relation to terminations, and the effectiveness of response measures.

Recommendation: The Tenants' Union of NSW strongly recommends the Bond Exit Survey be continued. While the trial was opt-in we recommend the survey be made mandatory and becomes a standard feature of the bond release process. Over time the value of the dataset will grow as comparisons over time, and between regular and crises periods will be made possible.

Continued increased funding for Tenants Advice and Advocacy Program

In response to the demonstrated need for advice and advocacy supports for renters during COVID-19 the TAAP program received a one year increase of 2.5million, or just over 20% to state-wide funding. This translates to approximately 20 additional staff members across the network, or around 1 full time equivalent staff member for each local TAAS and the Tenants' Union of NSW. The TAAP program has not received an ongoing funding increase in real terms for more than 15 years. In that time the number of people renting in NSW has increased by more than 50%. We estimate a funding shortfall exists of at least \$5million a year for the program. This will continue while the renting population grows but services aren't able to grow with it.

Recommendation: The Tenants' Union of NSW recommends an ongoing increase to the current funding of the Tenants Advice and Advocacy Program to more adequately and appropriately resource free, independent legal advice and advocacy services for renters. Maintain funding in proportion with demand for services

¹⁵ Andrew Gavrielatos, Better Regulation, Department of Customer Service, Public Accountability Committee – Inquiry: NSW Government's management of the COVID-19 pandemic, Transcript 12 June 2020, <https://www.parliament.nsw.gov.au/committees/inquiries/Pages/inquiry-details.aspx?pk=2593#tab-hearingsandtranscripts>, accessed 31 August 2020

APPENDIX

Methodology: data sets referenced

TAAP REPORTING DATA

Reporting provided by Tenants Advice and Advocacy Program (TAAP) services has been identified as providing an additional dataset to assist in monitoring the impacts of COVID-19 on tenants, though with certain limitations.

The TAAP database contains case notes from Tenant Advocates, providing insight into the profile of issues that are leading tenants to seek support from the TAAP services. As such, it relies on the small sample of tenants who contact the agencies for support. This will only represent a very small portion of actual issues faced in the community.

The data collection tool used by Tenant Advocates provides limited flexibility in how they can record case information. This reporting is not designed for identifying emerging issues that tenants might be facing, as we might hope for in moments of crisis such as COVID-19 or bushfires. This is appropriate for the database's primary purpose, which is regular reporting and monitoring in regular times. Within these limitations, the TAAP database can still act as one useful indicator, to be read alongside a range of other data, about how COVID-19 is affecting tenants and the effectiveness of the NSW Government's policy response.

As noted earlier, prior to COVID-19, TAAP services have been working at full capacity. The existing funding shortfall has meant many renters have not been able to access advice and assistance because of staffing and other resourcing shortages. While demand likely increased significantly during COVID-19 – for example we are aware that visits to tenants.org.au that sought contact details for local Tenants' Advice and Advocacy Services increased 900% and averaged 10,000 each week in the period March through May 2020 – the number of people assisted by each service will not have increased significantly because the services had limited capacity to provide additional assistance.

TAAP reporting data allows us some analysis of the changing profile of issues that TAAP services are being contacted about. Presenting individual (input field) as a proportion of the total (input fields) can indicate that particular known issues are becoming more prevalent for this group of renters. This is useful insight into how COVID-19 economic and other impacts are affecting renters, whether the Covid19 rental protections are working as intended, and how landlords are responding to the framework.

The reporting for the quarterly period impacted by COVID-19 fell July 2020. Current quarter refers to the April to June quarter, and is most relevant for evaluation of

impacts on tenants and the effectiveness of the NSW Government's tenancy policy response. The previous quarter is also analysed, this fell January to March 2020. The COVID-19 health crisis has commenced, and its impacts with relation to housing were already being felt during this quarter, particularly in the final month (March).

To compliment this analysis, and to address the challenges outlined above in relying on the TAAS reporting, a survey is being run of TAAS services to capture their observations on the impacts of COVID-19 on their clients that the TAAP reporting does not otherwise allow.

A challenge identified by our analysis of TAAP reporting data for the COVID-19 period is that the TAAP reporting framework is not designed to respond to novel and emerging issues arising from crisis or market change. The reporting framework could be reviewed to ensure that it is not only robust, but also resilient to changing and unexpected circumstances and able to appropriately capture and record issues emerging during crises.

INTERVIEWS WITH COORDINATORS, TENANT ADVICE AND ADVOCACY SERVICES

The TAAP reporting tool was designed prior to the COVID-19 crisis and resulting changes to residential tenant protections. To complement the data from the TAAP reporting framework, 2 rounds of interviews were conducted with 14 (of 19) TAAP services. The first round of interviews was undertaken in May through June 2020. The second round of interviews was undertaken in early August 2020.

The interviews aimed to capture the issues presenting to clients of the services but not necessarily being captured in the reporting, with a focus on the economic and other impacts of COVID-19, the moratorium protections and how landlords are responding to the rent reduction negotiation framework introduced through the moratorium. The question schedule is provided below.

QUESTION SCHEDULE

1. Do you have any general observations regards how landlords are responding to requests for COVID-19 rental negotiation?
2. Are you seeing early break lease matters as a strategy for affected tenants dealing with landlords who will not negotiate? If so, what costs are these tenants facing?
3. Have you seen any tenants ending agreement early with max 2 week break fee because of LL's failure to engage in rent reduction negotiations?
4. Is COVID-19 replacing or further complicating other causes in cases involving rental arrears?

5. Are you seeing requests for rent negotiations from tenants who are not technically eligible under the COVID-19 framework?
6. Are COVID-19 affected tenants being evicted on rent arrears or other grounds (no grounds, sale of home, hardship to landlord, other breach)? Prompt: if yes, ask for examples
7. Are you seeing any typical 'access' cases emerge for tenants during COVID?
8. Are you seeing particular COVID-19 impacts on repair and maintenance requests?
9. Are you seeing any particular issues or concerns for COVID-19 impacted sharehouses?
10. Are you seeing any particular issues or concerns for international students and/or asylum seekers or others on temporary visas?
11. Anything else you would like to provide comment on?

Median Rent for New Tenancies based on Bond Lodged										
Postcode	July 2017	July 2018	July 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Surry Hills 2010	625.0	597.5	595.0	650.0	615.0	622.5	575.0	560.0	550.0	550.0
Waterloo 2017	735.0	740.0	720.0	700.0	730.0	740.0	650.0	620.0	610.0	620.0
Bondi 2026	740.0	740.0	660.0	715.0	750.0	700.0	670.0	650.0	630.0	650.0
Maroubra 2035	650.0	700.0	620.0	650.0	650.0	610.0	550.0	595.0	597.5	560.0
Crows Nest 2065	620.0	615.0	600.0	645.0	650.0	625.0	600.0	597.5	575.0	540.0
Dee Why 2099	570.0	600.0	575.0	550.0	595.0	580.0	580.0	580.0	575.0	570.0
Blacktown 2148	412.5	420.0	400.0	400.0	400.0	400.0	400.0	400.0	390.0	400.0
Liverpool 2170	410.0	430.0	400.0	400.0	400.0	410.0	400.0	400.0	390.0	390.0
Campsie 2194	455.0	490.0	460.0	425.0	402.5	447.5	400.0	410.0	400.0	430.0
Marrickville 2204	530.0	550.0	500.0	565.0	540.0	570.0	550.0	515.0	500.0	495.0
Erina 2250	400.0	410.0	415.0	410.0	400.0	420.0	400.0	400.0	400.0	430.0
Bateau Bay 2261	370.0	400.0	400.0	420.0	400.0	400.0	402.5	400.0	395.0	390.0
Wallsend 2287	390.0	370.0	425.0	420.0	395.0	399.5	420.0	430.0	430.0	420.0
Hillsborough 2290	400.0	392.5	420.0	427.5	417.5	410.0	407.5	400.0	420.0	415.0
Tamworth 2340	305.0	320.0	330.0	340.0	330.0	320.0	320.0	327.5	320.0	330.0
Port Macquarie 2444	395.0	400.0	410.0	410.0	400.0	390.0	400.0	390.0	400.0	390.0
Lismore 2480	340.0	350.0	350.0	340.0	340.0	360.0	370.0	360.0	370.0	380.0
Wollongong 2500	400.0	412.5	410.0	420.0	440.0	410.0	400.0	400.0	420.0	422.5
Lake Illawarra 2528	430.0	407.5	410.0	430.0	410.0	395.0	397.5	435.0	410.0	435.0
Campbelltown 2560	390.0	400.0	390.0	387.5	390.0	395.0	400.0	395.0	390.0	400.0
Albury 2640	275.0	285.0	290.0	325.0	330.0	290.0	290.0	300.0	325.0	340.0
Wagga Wagga 2650	290.0	285.0	310.0	350.0	330.0	312.0	310.0	300.0	320.0	310.0
Minchinbury 2770	355.0	350.0	340.0	320.0	340.0	330.0	330.0	325.0	320.0	332.5
Katoomba 2780	387.5	400.0	390.0	410.0	397.5	400.0	422.5	400.0	385.0	415.0
Orange 2800	320.0	320.0	360.0	360.0	350.0	350.0	350.0	340.0	370.0	370.0
Dubbo 2830	310.0	330.0	350.0	340.0	350.0	350.0	330.0	340.0	342.5	340.0

Postcode	dwelling	Median by dwelling type x Month of Lodgement Date									
	type	July 2017	July 2018	July 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
2010	f	603	580	585	600	595	600	550	542	525	520
	h	720	660	850	820	810	885	730	703	800	700
2017	f	735	740	720	700	730	740	650	610	610	620
	h	700	720	720	750	785	778	613	673	750	650
2026	f	725	728	650	700	730	695	650	650	620	650
	h	995	1,120	1,150	1,388	1,448	1,110	1,100	1,100	965	1,120
2035	f	620	680	580	625	625	600	530	550	550	550
	h	900	1,000	900	800	950	900	750	800	950	790
2065	f	600	590	575	613	630	610	600	590	560	530
	h	885	1,000	875	850	835	998	990	693	908	800
2099	f	550	575	560	550	570	558	550	555	550	545
	h	888	865	930	715	850	850	950	750	825	825
2148	f	385	388	373	375	375	370	380	370	375	380
	h	450	440	420	430	430	410	400	420	400	420
2170	f	365	390	385	375	380	390	380	380	375	370
	h	520	500	460	460	485	490	460	500	473	470
2194	f	450	480	450	410	400	440	400	400	400	420
	h	580	550	550	500	540	530	550	505	500	525
2204	f	498	523	480	510	500	495	490	470	470	473
	h	770	778	670	750	750	750	710	725	720	800
2250	f	355	350	380	398	385	375	368	360	380	410
	h	470	470	460	470	450	455	450	455	440	460
2261	f	330	360	350	350	335	360	370	360	350	350
	h	430	440	448	450	440	443	450	420	440	445
2287	f	328	290	315	350	340	330	355	305	340	340
	h	410	393	450	450	420	460	448	435	450	450
2290	f	315	353	340	350	355	348	350	325	355	395
	h	410	423	438	440	450	440	430	410	440	435

Postcode	dwelling	Median by dwelling type x Month of Lodgement Date									
	type	July 2017	July 2018	July 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
2010	f	603	580	585	600	595	600	550	542	525	520
	h	720	660	850	820	810	885	730	703	800	700
2340	f	220	263	245	250	250	260	260	250	260	245
	h	330	350	348	353	350	330	340	340	340	350
2444	f	293	303	310	320	330	320	340	325	330	330
	h	450	440	450	450	450	450	430	430	483	455
2480	f	253	280	300	280	280	270	290	280	280	280
	h	368	380	390	400	380	400	400	400	400	428
2500	f	380	390	380	400	400	390	400	393	390	410
	h	525	488	500	535	550	530	460	470	490	520
2528	f	350	330	320	310	315	310	330	310	320	333
	h	470	453	440	460	440	450	460	465	450	465
2560	f	350	350	340	370	360	350	320	370	370	375
	h	410	410	400	400	400	400	410	399	400	420
2640	f	230	230	220	210	230	240	200	210	205	250
	h	320	310	355	360	360	350	340	350	355	360
2650	f	210	230	250	270	260	270	253	265	255	240
	h	320	330	343	380	350	340	340	340	340	350
2770	f	320	314	320	295	305	300	300	310	290	310
	h	360	363	350	340	350	350	350	330	340	350
2780	f	360	340	295	340	275	275	350	325	350	370
	h	400	420	398	440	415	410	480	430	440	450
2800	f	260	255	260	275	258	270	255	275	276	260
	h	350	360	380	390	375	373	380	375	380	380
2830	f	250	250	278	290	250	260	270	260	290	265
	h	340	350	350	360	365	360	340	350	350	358

25th Percentile All Dwellings - Month of Lodgement Date

Postcode	July 2017	July 2018	July 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
2010	510.0	481.3	472.5	520.0	500.0	500.0	445.0	443.8	425.0	425.0
2017	600.0	610.0	600.0	600.0	610.0	618.8	550.0	510.0	530.0	530.0
2026	600.0	600.0	528.8	581.3	605.0	587.5	515.0	500.0	500.0	540.0
2035	550.0	590.0	512.5	550.0	550.0	540.0	460.0	500.0	500.0	490.0
2065	530.0	520.0	500.0	540.0	530.0	528.8	500.0	472.5	475.0	450.0
2099	505.0	510.0	500.0	492.5	500.0	520.0	500.0	500.0	500.0	495.0
2148	370.0	380.0	365.0	360.0	356.3	360.0	350.0	350.0	350.0	360.0
2170	350.0	360.0	340.0	330.0	322.5	350.0	340.0	350.0	300.0	340.0
2194	400.0	420.0	397.5	371.3	370.0	380.0	360.0	362.5	350.0	380.0
2204	430.0	490.0	440.0	450.0	460.0	450.0	450.0	400.0	400.0	415.0
2250	350.0	350.0	350.0	362.5	350.0	352.5	342.5	350.0	350.0	370.0
2261	330.0	350.0	350.0	350.0	350.0	360.0	350.0	340.0	343.8	321.3
2287	348.8	310.0	350.0	350.0	310.0	348.8	362.5	360.0	370.0	350.0
2290	350.0	360.0	367.5	360.0	360.0	365.0	358.8	340.0	352.5	365.0
2340	250.0	270.0	270.0	270.0	260.0	270.0	270.0	280.0	265.0	270.0
2444	300.0	320.0	330.0	325.0	322.5	310.0	342.5	320.0	320.0	310.0
2480	260.0	287.5	292.5	285.0	260.0	278.8	292.5	285.0	307.5	290.0
2500	347.5	350.0	340.0	350.0	360.0	330.0	325.0	340.0	350.0	360.0
2528	357.5	333.8	321.3	330.0	330.0	330.0	335.0	320.0	337.5	355.0
2560	350.0	345.0	340.0	350.0	340.0	350.0	340.0	335.0	350.0	350.0
2640	223.8	230.0	212.5	250.0	250.0	240.0	202.5	230.0	250.0	260.0
2650	220.0	220.0	240.0	280.0	270.0	250.0	252.5	250.0	260.0	245.0
2770	320.0	320.0	300.0	290.0	300.0	295.0	300.0	297.5	290.0	300.0
2780	350.0	350.0	340.0	360.0	317.5	370.0	362.5	350.0	350.0	370.0
2800	265.0	255.0	290.0	300.0	273.8	300.0	278.8	280.0	300.0	300.0
2830	263.8	275.0	300.0	300.0	280.0	300.0	283.8	282.5	310.0	290.0

Postcode	dwelling	25th Percentile dwelling type rent x Month of Lodgement Date									
	type	July 2017	July 2018	July 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
2010	f	500.0	470.0	450.0	500.0	495.0	473.8	410.0	425.0	400.0	420.0
	h	636.3	530.0	585.0	595.0	677.5	700.0	592.5	550.0	600.0	550.0
2017	f	600.0	610.0	600.0	600.0	610.0	611.3	550.0	510.0	530.0	530.0
	h	575.0	635.0	610.0	657.5	656.3	641.3	585.0	542.5	640.0	587.5
2026	f	593.8	600.0	520.0	562.5	600.0	586.3	500.0	500.0	490.0	525.0
	h	650.0	700.0	637.5	1,025.0	885.0	675.0	887.5	625.0	671.3	800.0
2035	f	535.0	570.0	500.0	520.0	522.5	530.0	450.0	480.0	492.5	460.0
	h	690.0	840.0	750.0	700.0	690.0	720.0	660.0	685.0	750.0	667.5
2065	f	512.5	505.0	500.0	522.5	525.0	512.5	497.5	477.5	460.0	450.0
	h	750.0	830.0	770.0	767.5	775.0	812.5	755.0	462.5	650.0	650.0
2099	f	490.0	510.0	500.0	480.0	500.0	502.5	496.3	500.0	495.0	485.0
	h	793.8	780.0	687.5	552.5	720.0	660.0	850.0	635.0	578.8	720.0
2148	f	360.0	350.0	346.3	340.0	330.0	350.0	321.3	332.5	350.0	335.0
	h	398.8	390.0	390.0	387.5	370.0	380.0	370.0	380.0	350.0	380.0
2170	f	330.0	350.0	310.0	300.0	300.0	310.0	300.0	310.0	290.0	310.0
	h	430.0	420.0	400.0	400.0	410.0	420.0	400.0	440.0	400.0	400.0
2194	f	400.0	412.5	395.0	370.0	365.0	380.0	360.0	360.0	357.5	370.0
	h	550.0	490.0	495.0	480.0	465.0	420.0	500.0	451.3	320.0	442.5
2204	f	400.0	471.3	425.0	440.0	441.3	437.5	430.0	390.0	387.5	400.0
	h	700.0	698.8	607.5	686.3	680.0	692.5	656.3	600.0	650.0	675.0
2250	f	320.0	310.0	330.0	330.0	340.0	300.0	307.5	320.0	320.0	350.0
	h	397.5	410.0	400.0	400.0	390.0	413.8	380.0	400.0	380.0	400.0
2261	f	300.0	300.0	312.5	330.0	290.0	317.5	310.0	320.0	295.0	276.3
	h	360.0	385.0	380.0	397.5	380.0	395.0	390.0	360.0	370.0	380.0
2287	f	290.0	245.0	237.5	285.0	310.0	285.0	300.0	250.0	310.0	290.0
	h	363.8	350.0	382.5	383.8	310.0	380.0	375.0	385.0	395.0	390.0
2290	f	297.5	315.0	285.0	317.5	265.0	330.0	325.0	277.5	317.5	345.0
	h	376.3	376.0	400.0	395.0	415.0	400.0	390.0	390.0	398.8	391.3

Postcode	dwelling	25th Percentile dwelling type rent x Month of Lodgement Date									
	type	July 2017	July 2018	July 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
2340	f	180.0	209.3	217.5	200.0	220.0	228.8	210.0	217.5	215.0	206.3
	h	300.0	300.0	310.0	320.0	312.5	300.0	302.5	310.0	300.0	315.0
2444	f	250.0	278.8	280.0	290.0	282.8	272.5	290.0	290.0	280.0	278.8
	h	400.0	400.0	400.0	410.0	410.0	395.0	405.0	392.5	420.0	407.5
2480	f	230.0	260.0	258.8	245.0	230.0	232.5	245.0	250.0	225.0	240.0
	h	330.0	340.0	350.0	337.5	330.0	360.0	360.0	370.0	360.0	380.0
2500	f	325.0	326.3	330.0	347.5	330.0	320.0	320.0	340.0	340.0	350.0
	h	480.0	447.5	450.0	450.0	477.5	450.0	392.5	375.0	450.0	425.0
2528	f	320.0	300.0	300.0	297.5	275.0	298.8	310.0	300.0	300.0	300.0
	h	430.0	430.0	400.0	430.0	398.8	412.5	400.0	440.0	410.0	428.8
2560	f	303.0	300.0	300.0	291.3	297.5	300.0	277.5	307.5	320.0	316.3
	h	372.5	362.5	350.0	370.0	350.0	380.0	372.5	357.5	350.0	365.0
2640	f	180.0	188.8	180.0	190.0	200.0	180.0	190.0	174.5	181.3	200.0
	h	260.0	270.0	282.5	300.0	310.0	288.8	290.0	290.0	300.0	318.8
2650	f	165.0	199.0	200.0	220.0	211.3	210.0	207.5	220.0	210.0	210.0
	h	270.0	280.0	290.0	320.0	310.0	291.3	300.0	280.0	295.0	295.0
2770	f	290.0	300.0	285.0	275.0	275.0	270.0	262.5	260.0	260.0	270.0
	h	330.0	330.0	310.0	300.0	306.3	310.0	300.0	300.0	307.5	320.0
2780	f	345.0	285.0	285.0	285.0	203.8	246.3	340.0	296.3	337.5	330.0
	h	357.5	390.0	380.0	410.0	391.3	390.0	398.0	392.5	360.0	417.5
2800	f	225.0	222.5	240.0	228.0	227.5	225.0	202.8	260.0	245.0	211.5
	h	300.0	300.0	350.0	320.0	330.0	340.0	325.0	302.5	326.3	320.0
2830	f	210.0	223.8	231.3	238.8	227.5	235.0	222.5	207.5	235.0	247.5
	h	297.5	320.0	330.0	320.0	340.0	330.0	302.5	310.0	330.0	320.0

Vacancy Rates 2020							
Postcode	Jan	Feb	March	April	May	June	July
Surry Hills 2010	2	2	2.6	5.4	6.1	5.4	5.3
Waterloo 2017	2.9	2.6	3.3	6	6	5.7	5.6
Bondi 2026	2.2	2.1	2.8	5.8	6.4	5.5	4.5
Maroubra 2035	2.1	2.2	2.7	3.1	3.6	3.4	3.3
Crows Nest 2065	4.7	4.1	4	4.8	5.5	5.3	5.5
Dee Why 2099	1	0.8	1	1.7	1.8	1	0.6
Blacktown 2148	3.6	4	4.1	4.4	3.7	3.1	2.9
Liverpool 2170	3.3	3.1	3.3	3.5	3.2	3.1	3
Campsie 2194	4	3.7	4.1	4.7	4.6	4.6	4.9
Marrickville 2204	1.7	1.6	1.8	2.8	2.6	2.8	2.8
Erina 2250	2.1	1.8	1.7	2	1.6	1.4	1.1
Bateau Bay 2261	1.8	1.9	1.8	2.1	1.6	1.1	1.1
Wallsend 2287	2	1.8	1.6	1.8	1.7	1.5	1.4
Hillsborough 2290	0.7	0.7	0.6	1	0.7	0.5	0.4
Tamworth 2340	2.6	2.8	2.8	2.9	3	2.3	2.1
Port Macquarie 2444	1.4	1	1.2	2	1.9	1	0.4
Lismore 2480	1.1	0.8	1.2	1.2	0.8	0.8	0.5
Wollongong 2500	2.3	2	2.2	2.7	2.5	1.8	1.8
Lake Illawarra 2528	1.4	1.3	1.2	1.3	1.1	1	0.6
Campbelltown 2560	2.4	2	1.9	1.9	1.6	1.3	1.1
Albury 2640	1.2	1.3	1.4	1.7	1.3	0.7	0.5
Wagga Wagga 2650	2.3	2.1	2	2.1	1.6	1.3	1
Minchinbury 2770	2.3	2.2	2	1.6	1.4	1.4	1.3
Katoomba 2780	2.9	2.2	1.7	3.2	2.3	1.8	1.5
Orange 2800	2	1.7	1.5	1.6	1.7	1.2	0.4
Dubbo 2830	1.5	2.1	1.9	1.8	1.7	1	0.7

Vacancy Rates by Year						
Postcode	Jul-20	Jul-19	Jul-18	Jul-10	Jul-09	Jul-08
Surry Hills 2010	5.3	3	2.5	1.4	2.4	2
Waterloo 2017	5.6	3.2	3.1	0.7	1.4	1.2
Bondi 2026	4.5	4.6	4.2	2.6	4.1	3.5
Maroubra 2035	3.3	3.9	2.6	2.2	2.3	2
Crows Nest 2065	5.5	3.5	2.8	1.8	3.8	2.6
Dee Why 2099	0.6	1.4	1.5	1	1.3	0.6
Blacktown 2148	2.9	3.6	2.7	1	1.4	1.2
Liverpool 2170	3	4.1	3.1	1	1.1	1.3
Campsie 2194	4.9	3.2	2.2	1.6	1.4	1
Marrickville 2204	2.8	2.2	1.7	1	1.2	0.7
Erina 2250	1.1	2.4	1.3	1	2.8	2.4
Bateau Bay 2261	1.1	2.5	2.1	3.2	3.9	3.1
Wallsend 2287	1.4	2	1.9	1.7	0.7	0.6
Hillsborough 2290	0.4	1.3	1.7	0.7	1.4	0.9
Tamworth 2340	2.1	2.4	1.5	2.3	1.3	1
Port Macquarie 2444	0.4	2.4	2.5	1.6	2.1	0.7
Lismore 2480	0.5	0.9	0.7	1	1.8	1.2
Wollongong 2500	1.8	2.7	2.3	1.8	2.4	1.6
Lake Illawarra 2528	0.6	1.5	0.7	0.7	1	0.6
Campbelltown 2560	1.1	2.7	1.9	1.3	1.2	0.9
Albury 2640	0.5	1.1	2	2.5	4	2.5
Wagga Wagga 2650	1	1.5	2.5	3.4	3.6	3.4
Minchinbury 2770	1.3	2.2	1.8	0.3	0.6	0.6
Katoomba 2780	1.5	2.7	2.1	0.9	2.1	1.4
Orange 2800	0.4	1.7	1.2	0.8	2.4	1.1
Dubbo 2830	0.7	1.3	1.6	1.4	2	1.2