

RENTERS' VOICES

A report from the Renters' Forums hosted by the Tenants' Union of NSW, in partnership with the Sydney Alliance and NSW Fair Trading.

April 2025





Listening to Renters' Voices is a report from the Renters' Forums hosted by the Tenants' Union of New South Wales, in partnership with the Sydney Alliance and NSW Fair Trading.

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The Tenants' Union of NSW is the main resourcing body for the NSW network of Tenants Advice and Advocacy Services (TAASs), and a community legal centre specialising in NSW residential tenancies law. We are an independent, secular not-for-profit membership-based co-operative.

The Tenants' Union receives funding from the Tenants Advice and Advocacy Program administered by NSW Fair Trading, using money from the Rental Bond Board Interest Account and the Property Services Statutory Interest Account. The Community Legal Centres Program administered by Legal Aid NSW.

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.

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FOREWORD

Creating a fairer and modern rental market in NSW

By the NSW Fair Trading NSW Rental Commissioner, Trina Jones

Listening to the community is a key priority for me in my role as NSW Rental Commissioner. I had the privilege of attending the six NSW renter forums alongside Fair Trading colleagues and listening firsthand to stories that were both deeply moving and urgent.

'Listening to Renters Voices' provides important insights on the experiences of renters captured during the renter forums hosted by the Tenants' Union NSW and the Sydney Alliance. Funded by NSW Fair Trading, these inclusive, community-led sessions highlighted renters' concerns and hopes for the future.



The outcomes from community and stakeholder consultation, including these renter forums, have informed critical improvements to NSW rental laws.

On Monday 19 May 2025, new laws will come into effect to end no grounds' evictions. These new laws will require landlords to have a genuine reason to end a lease, one of the key reform renters called for in these forums.

In landmark reforms to address the challenges faced by renters in NSW, the Residential Tenancies Amendment Act 2024 was passed by the NSW Parliament in October 2024.

This legislation delivered immediate changes including preventing unlawful fees and limiting rent increases to once per year for all leases.

Along with an end to 'no grounds' evictions, these new laws will also make it easier for renters to keep pets, and ensure renters can pay rent by bank transfer or Centrepay without additional fees. Looking ahead, NSW Fair Trading will continue to work with the community and stakeholders on further rental reforms.

These include:

- Developing robust protections for renters' data, ensuring legitimate information can be collected for rental applications while safeguarding against unnecessary intrusions and potential data breaches.
- Enhancing protections for renters experiencing domestic and family violence, recognising the critical importance of safe and secure housing for these renters.
- Establishing a Portable Rental Bonds Scheme to provide financial relief to renters by allowing them to digitally transfer their existing bond to their new home.
- The newly established NSW Rental Taskforce is taking decisive action to prevent and respond to breaches of rental laws.

Through the NSW Consumer Energy Strategy, the NSW Government is focussed on important energy efficiency initiatives for rental homes in NSW.

NSW Fair Trading is working to improve renting and respond to the opportunities and challenges in the NSW rental market.

Thank you to the Tenants' Union NSW, the Sydney Alliance and everyone who organised and attended the renter forums.

I deeply appreciate the generosity of the renters who attended in sharing their experiences and aspirations for the future. I will carry these stories with me in my service as Rental Commissioner and remain committed to continue to deeply listen and act on the insights and experiences of renters and property providers in NSW.

Ms Trina Jones NSW Rental Commissioner NSW Fair Trading

EXECUTIVE SUMMARY

By Tenants' Union CEO, Leo Patterson Ross



This report, *Listening to Renters' Voices*, summarises the key outcomes of a series of innovative Renters' Forums hosted by the Tenants' Union of NSW in partnership with the Sydney Alliance and the NSW Rental Commissioner, NSW Fair Trading between May and November 2024. The central purpose of these forums was to directly engage renters across New South Wales, particularly those from often marginalised communities, to share their experiences and propose solutions related to the challenges of renting. This initiative aimed to ensure that renters' voices were heard by decision-makers and to foster a deeper understanding of the systemic issues within the NSW rental market.

The forums employed a participatory and inclusive approach, moving beyond traditional consultation methods to actively involve renters in shaping public policy. By partnering with Community Champions and community organisations, the project successfully reached diverse groups, including First Nations renters, regional renters, young renters, and those from culturally and linguistically diverse backgrounds. The format of the workshops was shaped and driven by renters themselves - this encouraged open discussion, the sharing of both problems and solutions, and direct interaction with policymakers.

Key findings from the forums highlighted that the renting experience in NSW is often marked by significant challenges, including:

- Unaffordable rents and the financial strain caused by rent increases and the high cost of securing a new rental home. Many renters reported spending a substantial portion of their income on rent, leaving little for other essential needs.
- Breakdown of relationships with landlords and agents, with renters feeling powerless, facing unfair practices such as entry without proper notice, and fearing repercussions for asserting their rights or requesting repairs.
- Intense competition and barriers to securing a rental home, particularly for single parents, low-income families, and individuals with disabilities or without a local rental history.
 Discrimination based on income source and family status was also reported.
- Instability and fear of eviction, often due to 'no grounds' evictions, leading to frequent moves, emotional stress, and reluctance to request necessary repairs.
- Challenges with bond disputes, with renters often struggling to get their bond back for what they perceived as dubious reasons.
- Poor housing conditions leading to negative health impacts, including issues like mould, pests, and lack of essential repairs, which exacerbated respiratory conditions and impacted overall wellbeing.
- Cost of living pressures exacerbated by high energy bills, often due to poorly insulated and energy-inefficient homes, leaving renters struggling to afford adequate heating and cooling.

- Homes that are too hot in summer and too cold in winter, with a lack of adequate heating and cooling options and the inability for renters to make energy efficiency upgrades.
- Poor quality homes impacting renters' wellbeing, creating discomfort, anxiety, and embarrassment.

In envisioning "Renting As It Should Be," renters expressed a desire for:

- a home that is genuinely affordable, allowing them to cover basic needs and have some discretionary income.
- a rental home that feels like home, offering stability, security, and the ability to personalise their living space and build community connections.
- a home that is cheap to cool and heat while being better for the climate, with access to energy-efficient features and renewable energy options.
- living close to the things they need and their community, including access to transport, services, and social networks.
- a range of rental homes to choose from, providing renters with greater agency and reducing the pressure of high competition.

The forums facilitated the identification of renter-led solutions to achieve that vision across several key areas which included calls to change laws to better regulate rent increases, ensure minimum housing standards, provide greater oversight of landlords and agents, and address tax discounts on investment properties.

Renters highlighted the need to have access to information about their rights and available services, as well as the history and quality of prospective rental properties. Expectations for landlords and agents included treating renters with respect, responding to repair requests promptly, and acting lawfully and ethically.

Renters also advocated for government investment in building and maintaining social housing, climate resilience solutions for rental homes, and financial support for renters. Finally, renters themselves expressed a desire for greater security and stability, easier access to repairs and modifications, and the right to keep pets.

The Renters' Forums served as a powerful platform for renters to feel heard by leaders in government, with elected representatives in attendance and participating at the tables, as well as the NSW Rental Commissioner and other key figures from relevant departments who feed into policy making processes. This participatory process offers solutions to navigate the overwhelming feeling of challenges faced by renters that are systemic issues requiring system-level solutions.

The report concludes with a call to keep listening to renters and acknowledges the positive steps taken with the new rental laws passed in October 2024 and coming into effect shortly, while recognising the ongoing need for further improvements to achieve a fairer renting future for all in New South Wales.

We have also developed a companion report, 'Sparking a Conversation' which acts as a guide for people seeking to organise similar Renters' Forums, and allow both ourselves and others to continue to develop the model.

RENTERS ACROSS NSW SHOULD BE HEARD, AND FEEL HEARD

The Renters' Forums gave renters the opportunity to directly share their own experiences with decision-makers and with each other.

The Renters' Forums, coordinated and developed in collaboration with the Sydney Alliance, and delivered in partnership with NSW Fair Trading, Office of the NSW Rental Commissioner Trina Jones, were a series of face-to-face workshops for renters in NSW. The six forum events, held between May and November 2024, were community-led consultation events, focused on ensuring that renters from underrepresented communities – who are often marginalised by formal consultation and decision-making processes – were well represented in the room and able to share their experiences and ideas about solutions. These participants were able to share their concerns about renting directly with leaders in government such as the NSW Rental Commissioner. Renters also heard directly from one another about their current challenges, what they hope for in the future, and the solutions they want Government and other decision-makers to consider, to move us towards a better renting future.

The face-to-face, in-person consultation workshop model adopted for the project allowed us greater flexibility and responsiveness to participant needs. Participants were able to clarify in real time what was being asked, and others listening were able to sense-check their understanding of the experiences being shared and the solutions put forward.

The project was funded by NSW Fair Trading to inform the development of new laws to improve renting in NSW.

Renters know the problems; they also know the solutions

The Renters' forums gave renters the opportunity to consider and directly provide feedback on problems and solutions related to: the challenges of finding and keeping a rental home, the quality of rental homes; climate resilience; cost of living; and energy standards. We heard from renters across Greater Sydney in forums held in the CBD, South West and North West of Sydney. We heard from renters in regional NSW in the Hunter, the Illawarra and on the South Coast.

We adopted a participatory and inclusive approach to facilitating renters' engagement in decision-making for the Renters' forums. The workshop model adopted for the forums encouraged renters to feel comfortable facilitating discussions about and confident playing a role in shaping the public policy that directly impacts their lives.

Consultation through surveys and submissions can engage policy and subject matter experts and those within the community who feel more confident about their knowledge of the rental system. This group typically includes individuals and organisations aware of existing consultation processes or adjacent to networks circulating invitations to such consultations. However, many underrepresented communities are not able to participate in this form of consultation; a different approach is required to engage meaningfully with them.

We built on work carried out by recent projects, such as the collaboration between Energy Consumers Australia and the Sydney Community Forum, which recognised difficulties for diverse communities feeling heard in relation to energy and housing policies. The 'Deep Dive' process relied on leaders from the Sydney Alliance network Voices for Power speaking on behalf of groups, but also identified leaders with clear connections to communities, and explored how to better gather insights from these communities directly.

Renters are diverse, and we need to hear from diverse voices

Renters from across diverse communities took part in the forums, including renters typically underrepresented in more formal Government consultation processes. This included First Nations renters, renters in regional areas, young renters, and renters from culturally and linguistically diverse communities. The project built in early local outreach with communities who typically face barriers to engaging in consultation processes, and worked with them to address these. This included organising transport for the forum, providing a warm meal to participants, considering childcare needs, ensuring the accessibility of the venue, and facilitating and resourcing translators where necessary.

To better understand the range of voices we would be hearing from and help make appropriate accommodations for attendees' needs, the team included a short voluntary survey in the event registration process. All participants signing up to attend the forums completed an online form asking them to share basic socio-demographic information about themselves. The quotes and excerpts from notetakers' records featured throughout this report include these self-identified markers (if provided) and the location of the forum attended by the quote person.

The Renters' Forums were held in the context of the ongoing housing crisis

Just to stay in my house, I'm spending 62% of my income. I'm skipping meals and putting up with atrocious conditions.

- Josh, renter in private rental, Sydney CBD forum

¹ Energy Consumers Australia and Sydney Community Forum (2024) *Insights Report: Understanding the diversity of consumers and their experiences of the energy system*https://energyconsumersaustralia.com.au/publications/report-insights-understanding-diversity-consumers-experiences-energy-system-cald-edn accessed 11th March 2025.

Renters are a significant part of our communities. Around 33 per cent of the NSW population rent their homes. This is an increase of 17.6 per cent since 2016. At the same time, the rental market in NSW is the toughest renters have seen in decades, with historically low vacancy rates of 1.7% and median rent prices increasing by around 7 per cent in the 2023/34 financial year.² Compounding these issues is the rising price of essential goods and the growing cost of energy bills. All of these factors are exacerbated by a legislative framework that permits no grounds evictions for renters. Historically, this has left renters vulnerable and at higher risk of being evicted into homelessness.³

The average renter in NSW moves every 18 months, which means that renters are frequently forced to navigate the challenges of the rental application process when they begin a new tenancy, manage bond claim disputes when ending an existing tenancy, along with having to negotiate rent increases.⁴ The existence of no grounds evictions means that ending a tenancy or moving house is something renters have to do without wanting to, and frequently without having the financial means to move easily.

Renters are experts in the issues affecting them, and have the most insight into the solutions for lasting improvement to their renting lives.

As renters met and connected on the issues they each experience, they heard, saw and felt in the room not an individual problem, but a systemic one.

Communities across Western Sydney and regional NSW, many of whom are already marginalised, face the frontline of the impact of a worsening climate

Solar panels would help pay the bills. A cost cutting that's good for climate.

- Aashima, renter in private rental, NorthWest Sydney forum

The challenge of mitigating the worst impacts of climate change is urgent. Residents in Western Sydney, regional communities, and First Nations communities have already experienced the devastating impacts of climate change firsthand, including heat waves through the last summer; droughts; various major flood events through 2020-2022; and the Black Summer bushfires of 2019-2020.⁵ The IPCC report for Australasia found that extreme heat events exacerbate problems for vulnerable people and infrastructure in urban Australia, where urban heat is superimposed upon

² Fair Trading NSW. "Making renting fairer in NSW." NSW Government, 28 July 2024, https://www.nsw.gov.au/media-releases/making-renting-fairer-nsw. Accessed 4 March 2025.

³ At time of writing. Reform is expected to commence in the first half of 2025.

⁴Domain "The Sydney postcodes with the shortest and longest tenancies."

https://www.domain.com.au/news/the-sydney-postcodes-with-the-shortest-and-longest-tenancies-1046718/

⁵ See e.g. Australia Institute, <u>Extreme Heat in Western Sydney</u> (2018); ABC, <u>Severe heatwave in eastern Australia to bring hottest weather in four years to NSW</u>, (24 January 2024); ABC, <u>Sydney weather to see temperatures hit 39C in west as heatwave continues</u>, (27 November 2024);

Sydney Morning Herald, <u>Deadly divide between the rich and the poor in Sydney</u> (27 October 2019); Olivia Willis, <u>How bushfires and air quality are putting pressure on the health system in communities away from the fire front</u> (11 Jan 2020); Calla Wahlquist, <u>Australia's summer bushfire smoke killed 445 and put thousands in hospital inquiry hears</u> (26 May 2020).

regional warming, and there are adverse impacts for populations, particularly for socio-economically disadvantaged groups.⁶ These communities are the least responsible for the causes of climate change and are the most severely impacted.

Existing conversations and programs aimed at addressing and improving the climate resilience of households and neighborhoods fail to capture the concerns and experiences of those in our communities who rent their homes. Many of these conversations are focused on infrastructure improvements available to homeowners.

Rental homes that are climate resilient, cost effective, and up to standard

Existing Australian homes generally meet a poor thermal comfort standard; they are costly to maintain a healthy, comfortable temperature year-round. This is particularly a problem for households who rent. Renters are more than two times more likely to live in a home without insulation, and they are less likely to have window treatments, such as curtains. Renters, on average, consume less energy but have higher energy bills relative to otherwise similar households (recent research establishing this at 8%, or in dollar terms, around A\$150 per year).

Renters are rarely able to influence the energy efficiency of the homes they live in and have little to no reliable information regarding the thermal performance of their property. It is very hard for a renter to make alterations to the rental home they are living in, and renters fear eviction or a retaliatory rent increase if they report issues with their property, including around basic repairs and maintenance issues and minimum standards.

A need for more meaningful conversations with renters about climate resilience

The forums provided an opportunity for renters to meaningfully engage and share their experience of climate change, especially as extreme weather events – heatwaves, floods, bushfires – become more frequent.

⁶ Lawrence, J., B. Mackey, F. Chiew, M.J. Costello, K. Hennessy, N. Lansbury, U.B. Nidumolu, G. Pecl, L. Rickards, N. Tapper, A. Woodward, and A. Wreford (2022) 'Australasia', *Climate Change 2022: Impacts, Adaptation, and Vulnerability*. Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change, Cambridge University Press. In Press.

⁷ Australian Bureau of Statistics (2013) 'Household energy consumption survey, 2012'. Canberra, ABS 4670.0, 2013.

⁸ Best, R. and Bourke, P. (2022) Effects of renting on household energy expenditure: Evidence from Australia CCEP Working Paper 2202 May 2022

A DIFFERENT KIND OF CONSULTATION



Table leader and renters during the 'Renting as it should be' session at the Hunter Forum

The project team devised the forum's formula based on our understanding of why traditional models of community consultations may be unsuitable or difficult for some renters to engage with. Together with community partners, we designed an event targeting frequently missed groups like First Nations renters, social housing tenants, international students, linguistically and culturally diverse groups, and geographically remote renters.

To ensure a meaningful representation of the voices of typically underrepresented renters, we relied on the community organising know-how of the Sydney Alliance, and liaised with community representatives in three critical areas of Greater Sydney: Sydney CBD, SouthWest and NorthWest. To successfully connect and engage with regional renters, the Tenants' Union relied on the support of community organisers in two areas: the Hunter and the Illawarra. These locally-based individuals, along with the help of the local Tenants Advice and Advocacy Services, enabled the regional forums to take shape and reflect the local community's needs. With help from the Northern Area Aboriginal Tenants' Advice and Advocacy Service we also organised a smaller roundtable dedicated to the issues faced by Aboriginal and Torres Strait renters, which was facilitated in Raymond Terrace, in addition to the sessions open to all renters.

Central Sydney CBD - Martin Place	20 May 2024	Renter participants: 52 Venue host (in-kind): St Stephen's Uniting Church (Sydney Alliance partner organisation) Key facilitators* Decision makers: NSW Rental Commissioner; Jenny Leong MP, Newtown; Kobi Shetty MP, Balmain; Representatives from Department of Customer Service, Department of Climate Change, Energy, the Environment and Water, City of Sydney Local Government; Mr George Wilson from the office of the NSW Minister for Housing; advisor to NSW Minister for Energy and Climate Change Penny Sharpe Tamar Jacobs
South West Sydney Revesby	26 June 2024	Renter participants: 74 Venue host (in-kind): Revesby Uniting Church (Sydney Alliance partner organisation) Key facilitators Decision makers: NSW Rental Commissioner, Dr David Saliba, MP, Fairfield, Representatives from NSW Department of Housing, NSW Department of Climate Change, Energy, the Environment and Water, Fair Trading officer from the office of Mr Tri Vo, MP Cabramatta.
North West Sydney Parramatta	1 August 2024	Renter participants: 44 Key facilitators Decision makers: NSW Rental Commissioner; Donna Davis MP Parramatta, Kelly Darley Councillor Parramatta; Representatives from NSW Department of Climate Change, Energy, the Environment and Water, and Fair Trading
Hunter region Newcastle	17 October 2024	Renter participants: 27 Key facilitators Decision makers: NSW Rental Commissioner, Representatives from Fair Trading
Raymond Terrace	17 October 2024	Renter participants: 8 Key facilitators: Jemima Mowbray, Seema Sanghi, Donna Connors Decision makers: NSW Rental CommissionerNSW Rental Commissioner Representatives from Fair Trading
Illawarra and South Coast Dapto	7 November 2024	Renter participants: 22 Key facilitators Decision makers: NSW Rental Commissioner, Anna Watson MP, Shellharbour; Imogen Draisma Councillor Kiama; Chris Homer, Mayor Kiama, Representatives from Fair Trading, Ministry of the Illawarra; NSW Sustainable Homes

*Key facilitators and local teams: Made up of local renters and community leaders connected to the Sydney Alliance local teams and partner organisations who actively helped in locally organising for the forum event in their area and helped facilitate on the night, as well as key organising team members from the Tenants' Union, Sydney Alliance or other community partners. Find the full list in Acknowledgments.



NSW Rental Commissioner Trina Jones listening to a renter's story at the Hunter Renters' Forum in Newcastle

Early in developing the event's proposal, inviting decision-makers and policymakers to the events was identified as the key element to guarantee the public's interest and a good turnout. Renters in NSW wanted to be heard and understood and have their issues spelled out and explained. Having politicians and bureaucrats actively listen to renters' stories was a powerful testament to the events' objective: ensuring renters from underrepresented areas and communities feel heard by the people in charge.

The forums moved beyond the typical format of listening circles, shifting out of the passive model of merely recording shared stories and instead allowing renters to actively share potential solutions with one another and pitch these to decision-makers in the room. The event's format allowed the participants to challenge existing laws and policies, and to propose solutions to rental insecurity; the poor quality and accessibility of rental homes; rent rises and other related cost-of-living pressures, and climate resilience and the ways renters can be involved in moving to net zero.

Doing (and designing) consultation differently

Guiding principles for the Renters' forums:

- All renters feel comfortable and supported to fully participate
- Renters are given the opportunity to share experiences and solutions
- Key role of decision-makers in the room is to *listen* to participants
- Listening and building relationships *between* renters an equal priority alongside speaking to decision-makers
- Format of the forums co-designed by local community leaders

We used different approaches to reach out and engage communities who often get missed. The project complemented the existing consultation processes led by the department of Fair Trading to improve NSW rental laws, and provided a nuanced focus/spotlight on the intersection of renters and the cost of energy and climate resilience.

The Tenants' Union of NSW and Sydney Alliance identified local leaders within communities, who rent their homes or care strongly about renters in their community to help us shape the development and design of each of the local forums. These critical connectors and organisers were referred to as *Community Champions*. We drew on their understanding of the local community, and their community's experience of renting to fine tune the session format and tailor the events to best suit local community needs.

Introducing the Community Champions

Community Champions (as defined by the Sydney Alliance and Tenants' Union of NSW for the Renters Forum project) are respected members of their communities who have relationships with renters and an interest in supporting renters' rights. They were recruited within target local areas through established networks in the community sector and civil society through the Sydney Alliance. They were not all renters themselves, but all had a deep connection to their communities of renters.⁹

From early on, Community Champions played a key advisory role, helping design the format of the forums and identify and address potential language and cultural barriers to participation. Through the Champions we were able to gain trust in the community, access knowledge of renters' needs and use relevant and accessible language and framing to develop the Forums' format and content. The Champions were also instrumental in bringing renters from their local areas into the room for the forums. The Community Champion-driven model helped us to test and demonstrate the ways in which consultations can be more accessible, relevant and culturally safe.

⁹ A decision was made early on by organisers with local teams that no non-renter landlords could organise, facilitate or participate in the forums. The decision was made taking into account conflict of interest and comfort and safety (trauma informed) of renter participants.

Registering "rentvestors" (renters who were also landlords) were an exception, but they were forewarned that they would be asked to self identify (disclose conflict) in order to be seated at an appropriate discussion table.

Collaborative and consultative design

Community Champions were involved in the design and development of the Renters' Forums.

Renters should feel empowered and their expertise recognised

Community Champions kept the focus of the Renters Forums on ensuring renter participants felt powerful and connected. They stressed the importance of the decision-makers and other government policy-makers seeing renters as whole people with jobs, families and aspirations, not merely "people who rent".



Renters chatting at the NorthWest Renters forum, August 1, 2024

Participants should have the opportunity to:

- Share their experiences
- Hear from other renters in the room
- Propose and discuss together systemic solutions to commonly reported problems.

To ensure shared understanding of the objectives of the forums and to give attendees an insight into what to expect on the night, local teams conducted short check-in calls with all registrants in the days leading up to the event. These phone conversations were an opportunity to connect, confirm attendees' details and clarify any instances of conflict of interest.

The role of decision-makers on the night will be to listen

Community Champions stressed the importance of active listening by decision-makers and other government policymakers in the room. Decision-makers were briefed by organisers that their role on the night was not to speak or respond to the participants' stories. They were there to listen.

Participants later reported this approach to community consultation as the biggest "selling point" of the event. Many of the renters attending were keen to have a policymaker seated at their table, listening to their experiences.

Renters must feel safe and comfortable to fully participate

Serious consideration was given to the issue of trauma-informed practice in the workshops. The nature of rental experiences and life events intersecting and impacting people's home lives can sometimes be traumatic and upsetting. That is the case not only for the person whose life experience it is but also for those listening to the disclosed story. For those reasons, during consultations on the forums' format, it was decided that each event would have an assigned social worker available on the day in case anyone needed to discuss and work through their feelings privately.

With our understanding of the limitations of the traditional survey-style consultations came the ideas for how to best approach the language and cultural diversity of the invited renters. We designed the structure and format of the forum to reflect the language and cultural diversity of participants in the room and used various communication strategies (visual, verbal and written) to ensure participants' understanding of the discussion topics.

A big part of the consultation on the forum format focused on the visual prompts and representations of issues frequently faced by renters. During discussions with Community Champions and representatives of the Sydney Alliance member organisations, a consensus was reached that to spark the most productive conversation, table leaders would be provided with an illustrative case study and visual aids to complement the themes covered.

Planning: Choosing key themes and facilitation styles

A workshop format was adopted for the Renters' Forums, with most of the workshop focused on facilitated discussion within small groups. Each table had up to 10 participants, a table leader to facilitate table discussion, and a notetaker to document key themes and solutions. Co-chairs (local renters identified early in the process) led the forum through the workshop agenda, shared their own stories of renting, and helped reflect back through the forum what was being discussed and heard at the tables.

Part One, entitled *Renting as it is,* consisted of a small round of introductions at the start, followed by two 20-minute discussion sessions:

- Session 1 was dedicated to finding, keeping and leaving a rental home.
- Session 2 focused on the quality of rental homes and managing the experiences of extreme heat or cold.

Part Two, delivered after a break, titled *Renting as it should be*, covered a discussion in:

- Session 3, where renters were invited to talk about the aspects of the renting experience they most wish for (30 minutes), and
- A 15-minute segment called *Moving Towards* dedicated to proposing solutions to issues discussed throughout the forum.
- Final evaluation and recapping of the sentiments wildly felt throughout the event.



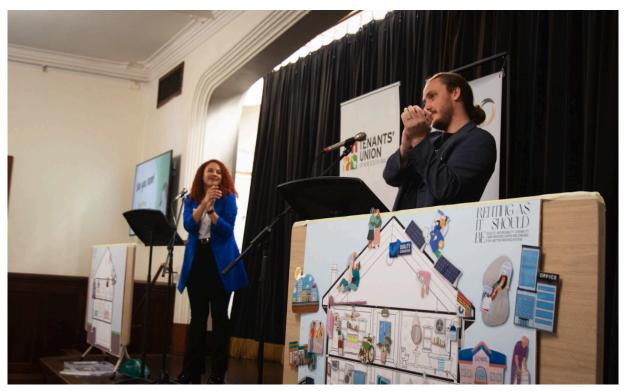
The Moving Towards solutions grid, complete with renter-attendees' Post-its at the Sydney CBD Renters forum

To help facilitate and support participation the forums addressed barriers in the following ways:

- Culture and language barriers: Renters from the same linguistic background were seated
 together with an assigned table leader with appropriate language skills. Table leaders were
 tasked with translating statements made by the event's co-chairs and those shown in slide
 shows or printed material. This arrangement was deployed during most forums, except the
 Sydney event, where a large group of Spanish speakers in attendance necessitated printing
 case studies and group leader instructions in Spanish.
- Use of plain language: Each session included conversation starters such as a written
 example case study. It was important to ensure the story was written in clear, plain English
 for ease of understanding and translation. Each case study described a familiar situation
 renters could identify with to allow for a conversation to begin spontaneously. If the story
 didn't spark the discussion as expected, the table leaders could ask the group questions,
 encouraging them to share their thoughts or experiences relating to the case study.
- Visual aids: Each session's theme was represented by a series of images illustrating issues commonly faced by renters. These visual aids were intended to help spark conversation and better describe the range of topics up for debate.
- **Jar Voting:** The forum included activities that allowed participants to contribute by sharing the level of their rental stress via *Jar Voting*. In this activity, four jars were set up on a table, each labelled with a particular percentage and a question: What's the closest % of your income you spend on rent? (less than 20%, 20%-29%, 30%-50% more than 50%). Renters were instructed to place a token in a jar representing the percentage that applied to them.
- Written comments: Each forum venue featured a printed outline of a house divided into even *Renting as it is* and *Renting as it should be* sections. The space was designed to allow participants who weren't keen on sharing their stories with the group the opportunity to add their voices to the discussion via a note left on either side of the House.



Jar Voting outcomes at the Sydney CBD Renters forum event



Co-chairs Sandra Olarte and Matt Powell leading the Sydney CBD forum on May 20th 2024



Renting as it is. A round of introductions during Session 1 of the Hunter Forum, 17 October 2024



Renter-participant considers one of the Renting as it should be prompt cards at the Hunter Renters forum

Connecting with the diverse community of NSW renters

Community Champions were instrumental in helping connect the TUNSW and SA with a network of renters from non-English speaking backgrounds, refugees, First Nations people, international students and social housing renters.

Focused roundtable with First Nations renters

Aboriginal and Torres Strait renters too often do not get to directly share their experiences and solutions. First Nations renters participated in all the forums held. In addition, a dedicated roundtable for First Nation renters was organised at Raymond Terrace in collaboration with Wahroonga Aboriginal Corporation, and with the assistance of the Northern Aboriginal Tenants Advice and Advocacy Service. Eight Aboriginal women from Raymond Terrace took part in a facilitated roundtable discussion, with the NSW Rental Commissioner attending to hear and engage on the issues.

After being evicted, Crysta and her family moved into temporary accommodation with inadequate facilities, affecting her children's well-being and her ability to work. Her previous rental, terminated on the basis of the property being put up for sale, was, within a few weeks, re-listed on the market at a higher price (\$550/week).

- Crysta, Aboriginal renter living in temporary accommodation, Raymond Terrace

The Raymond Terrace roundtable adopted a more informal approach.

Over the course of a 90-minute discussion, the Aboriginal women in the room discussed key issues and challenges impacting their lives. The experiences most reported during the session included:

- barriers to accessing local services and resources
- a lack of stability and safety in rental homes
- the impact of rising cost-of-living pressures and unemployment
- the impact of tourism on housing costs and availability
- difficulties with temporary accommodation options in the local area
- the importance of maintaining community, highlighting the support they drew from community

Multiple members of Theresa's household are on the DSP, pushing their household income over the current eligibility threshold. They must pay 'market rate' for rent. On the DSP this leaves them with little left over for their pretty significant medical costs and other basic needs.

- Theresa, Aboriginal renter living in social housing, Raymond Terrace

WHAT RENTERS TOLD US



NSW Rental Commissioner Trina Jones in conversation with a renter-participant of the Hunter Forum

With the exception of the Raymond Terrace event, all of the Renters forums shared the same format and followed the Two-Part structure featuring three sessions discussing **Renting as it is** and **as it should be**, a **Moving Towards** session focused on the surfacing of solutions, and a conclusion, which included voting on the endorsement of the three most common sentiments shared and felt in the rooms.

All forums shared the same format, except for the informal event bringing together Aboriginal renters and the Rental Commissioner in the office of Wahroonga Aboriginal Corporation in Raymond Terrace on October 17, 2024.

Throughout the forums, notetakers assigned to discussion tables summarised the stories shared, issues reported by renters, their aspirations for a better renting life, and the barriers they currently face that are stopping them from achieving that vision.

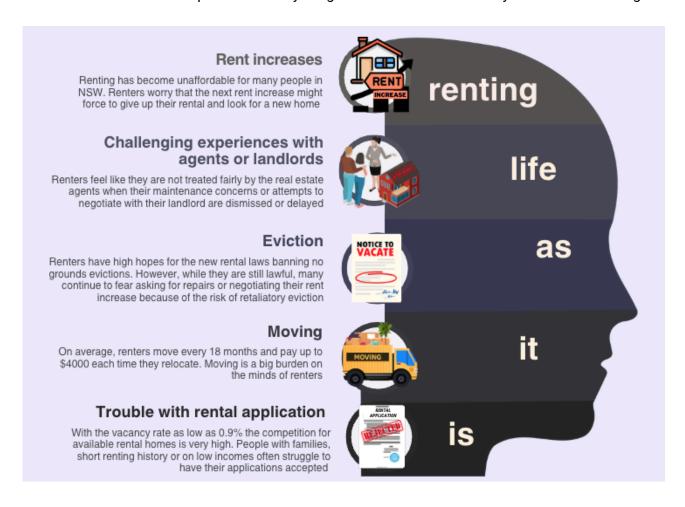
To help with the note-taking task, the project team created standardised note sheets, which simplified the challenge of summarising the stories shared at each table and allowed for the

simple categorisation of the issues raised. To facilitate the high-level data collection, each session had a dedicated list of tick box items to help mark the issues raised by each renter¹⁰.

The tick box options for the notetaker to choose from included:

- Eviction, Rental increase, Relationship with Landlord etc for Session 1,
- Mould, A Leak, Too Hot, Too Cold etc for Session 2
- Cheaper ways to cool down, heat up and use appliances in your home and A rental property that feels like home, among others, in Session 3

All the issues ticked in Sessions 1 and 2 were tallied and reported on to the forum attendees in the second half of the event to provide an early insight into the most commonly shared felt challenges.



¹⁰ Sample of Notetakers form available on the Appendix

Renting experience today is marked by...

During the Renters Forums, we have asked attendees to open up about their renting experiences and share often difficult stories from their lives. We have asked the decision-makers in the room to actively listen to the renters and take note of the issues and priorities they highlight.

Although each forum hosted different people and took place in various areas, the most prominent and burning challenges emerging from the discussions were largely similar. Reviewing the notes from the conversations about *Renting as it is* and reading summaries of over 200 renting stories revealed recurring themes and shared experiences of hardship, insecurity and financial strain.



Unaffordable rents

Finding a rental home that is genuinely affordable is a struggle, especially one in a location that meets the renting household's needs. It costs a lot to find and secure a new home, especially as locking in a home generally involves being able to provide a bond and at least 2 weeks of rent upfront.

Rent increases, making it even more difficult to afford rental homes. One participant reported a 46% rent hike: a \$450 per week increase.

A lifelong renter, Cathy tried negotiating with the landlord, but the rent increase was too high. She was forced to move but struggled to find anything in her price range. Currently, she lives in a one-bedroom place and says she has never experienced such hardship.

- Cathy*11, Illawarra forum

In the face of a steep rent increase, renters are not able to 'just move' to somewhere more affordable in the face of a rent increase. It's too expensive to move.

Moving costs so much money. It is not the solution to the problem.

- Diana*12, Sydney CBD forum

Everyone is finding it hard to manage the current cost of living pressures, but in particular, low-income renters, including international students and newly arrived migrants, struggle to cover rent while covering all other basic life expenses.

¹¹ Name changed at the request of the forum participant

¹² Name changed at the request of the forum participant



What's the closest % of your income you spend on rent? Jar Voting in progress at Hunter Forum

Laila shared that it is very hard at the moment trying to pay bills alone; the situation is "very difficult". Her home is too cold in winter, "it's like a fridge", but she is scared to complain. There are also cockroaches and other pests, but she can't afford pest control, and the landlord won't do anything to address the problem.

- Laila*13, NorthWest forum

People have to make choices between: groceries, bills, rent, and holidays.

- Mark*14, SouthWest forum

Some renters reported overcrowding in housing as one way to deal with the housing cost pressures, and this was particularly a feature of low-cost, share-housing experiences shared by international students.

¹³ Name changed at the request of the forum participant

¹⁴ As above

Robyn has moved four times in six years due to housing cost pressures. She had to settle on sharing a 3-bedroom house with eight other people. The property had faulty wiring, a pest infestation, and significant water damage which led to mould

- Robyn, renter in private rental, NorthWest forum

Some renters reported they had to rely on community support (accommodation provided through their church community, help from family and friends) due to the lack of affordable housing and/or inability to secure a new rental after eviction.



A renter shares her story at the Illawarra Renters Forum in Dapto

Breakdown in relationship with landlord and agent



Renters spoke of unfair or poor practices and behaviour on the part of their landlord or agent. Many shared that their landlords or agents had entered their homes without consent or without providing proper notice.

Renters reported feeling powerless in their relationship and communications with their landlord or agent. They were not confident about asserting their rights when a dispute came up, pointing to the landlords' much greater legal and financial resources. This lack of confidence, they explained, deters them from taking action, such as fighting an eviction at NCAT or making an application for a repairs order.

The agent rescheduled the inspection date and entered the premises without warning while she was at home, asleep.

- Kellie, renter living in assisted living accommodation, Illawarra forum

The landlord put a camera in Huy's rental. They said, 'It's to monitor the cat.'
Two cameras were installed, one in the kitchen and one in the living room.
But when he moved in, there were no cats there. The landlord was not willing to remove the cameras.

- Huy*¹⁵, NorthWest forum

Losena's rent has gone up several times. Her family had to accept the new rent price because they wanted to stay near the children's school. They are continuously accepting the rent increases and feeling powerless and stressed. Their property needs repairs, but they are afraid to ask for them out of fear of their rent going up again.

- Losena, renter in private rental, SouthWest forum

 $^{^{\}rm 15}$ Name changed at the request of the forum participant

Getting support from advocacy organisations (including Tenants' Advice Services and community organisations) did help mitigate these challenges, but not always. Much of the risk and lack of confidence that renters felt was not so much about access to legal information or advice, but about systemic gaps in protections or regulation.

Iriaka's rent increased from \$250 to \$600, and it was very hard for her as a single mum with kids and health issues to pay the increased amount. Paying rent is difficult when other large expenses like car rego are due at the same time. She moved into a place that had feces on the carpet. Iriaka feels like renters aren't safe when they express concerns. She wasn't aware of the Aboriginal tenancy services and needed assistance in the private rental market as a First Nations person. She believes support is needed for anyone going to NCAT: "Nobody should go to NCAT without understanding what's happening." There is a need for collaboration between Murra Mia and the Tenant Advocacy Services.

- Iriaka, Aboriginal renter living in social housing, Illawarra forum

Understanding the real estate agent acted for the landlord, they also nonetheless raised issues in relation to the poor behaviour of agents, who often seemed to uncritically prioritise the landlord's interests even where this seems to be in conflict with obligations under the law.

Real Estate agents act as a 'firewall' between tenants and landlords. This leads to difficulty getting long-standing issues dealt with and distrust of tenants. It doesn't matter what the lived experience of the tenant is.

- Kenneth, renter in private rental, Sydney forum



Table discussion in progress during the Sydney CBD Renters Forum



Table leader, Nirmal, helps facilitate the conversation at the SouthWest forum in Revesby

Competition and other barriers to securing a rental home



Renters raised that finding a new rental home is intensely competitive, particularly in high-demand areas. Some talked about being forced to apply for a property before they were given a chance to inspect it. Instances of rent bidding were also reported.

Single parents, low-income families, and individuals with disabilities or health issues faced heightened barriers.

Multiple applications, even with a good rental history, 30+. Felt desperate.

Leeca, rentvestor¹⁶ living in private rental, Hunter forum

Vi had her applications rejected 11 times before finding her current home, which is overcrowded. Her lease is about to end, and she's stressed and afraid of being homeless again. She believes agents hold too much power in the renter-agent dynamic.

- Vi, renter in private rental, SouthWest forum

You have to apply before you even see the place. I accepted at a certain price, then there was rent bidding.

- Alex, renter in private rental, Hunter forum

For Kristin, the priority is living close to her specialist doctor. She continued to rent near the medical practice, even after her rent increased to the equivalent of 80% of her Disability Support Pension. Not long after, she was evicted, and the rental she left was renovated and turned into an Airbnb. When she applied for properties, Kristin faced discrimination because she was on Centrelink, so in the period after her eviction, she was couch surfing for a long time. Eventually, she rented a place with a leaky roof and "not up to housing standards", but which was her only option - proximity to her doctor was the most important factor in her decision-making process, so she opted to "deal with it."

- Kristin, renter in private rental, NorthWest forum

¹⁶ Rentvestor is a person who owns an investment property (is a landlord) but also rents the home they live in. For transparency, participants who self-identified as rentvestors were asked to disclose that to the group at their discussion table.

Many renters felt they had experienced discrimination when applying for a rental home – this ranged from discrimination on the basis of rental history, family status, and income source (disability support, Centrelink) to race (raised in particular by international students and newly arrived migrants). The lack of a rental history or a local rental history was raised in particular by young people and international students as a barrier.

Finding a new place with three children is hard due to the cost of rent and applications being rejected (4 people in 2 bedrooms, application not accepted.) The forms are really too long for affordable housing. Not enough support from social workers. 10 years of waiting for social housing.

- Anonymous renter, SouthWest forum

The excessive documentation required to be provided when applying for rental property was raised as a challenge. This can be especially difficult to source for newly arrived migrants and international students.

Sajeda has the experience of having her rental application rejected on the basis of not having a permanent visa. Applying for properties makes her uncomfortable. She's scared she will disclose private information in the document process and still get rejected. It is unclear to her what is being done with her personal information and data. She has previously been a victim of a scam in her community. That experience has threatened her newly found safety in Australia. Sajeda thinks she has been discriminated against because she has seven children and English is not her first language.

- Sajeda, lived experience of seeking asylum, SouthWest forum

Najia spent 3 months searching after a period of living overseas. Applications were refused without giving a reason. Badly impacted mental health due to the stress of it.

- Najia, migrant and renter in private rental, Hunter forum

When trying to find and secure a new home, many renters complained about the poor standard of available properties, and listings misrepresenting amenities or the current condition, especially those in an affordable (or more affordable) price range.

Satishk arranged for a removalist to move into a property, but at the last minute, the owner of the new house took it back. The place was readvertised for lease but with a rent increase. False advertising in ads: the property was advertised with one bathroom, but in fact, it only had a toilet.

- Satishk, renter in private rental, NorthWest forum

The asking price was too high, and the property didn't look similar to what was advertised on the web.

- Raj, renter in private rental, SouthWest forum



Forum facilitator, Catherine, addresses the Hunter Renters Forum in Newcastle

Instability, eviction and the fear of eviction



Many renters shared their experience of facing a 'no grounds' eviction. Many renters told us they face instability, moving frequently due to rent increases, eviction, or unsuitable living conditions.

Even during the period of the COVID pandemic, when the government instituted a memorandum on eviction and offered additional financial support, some renters received termination notices and were forced to look for new homes.

Christopher had never experienced eviction until a sudden notice from the landlord messed up his life. He had no chance for negotiation. He complained about the cost of moving, hours for finding homes, packing things, wastage.

- Christopher, renter in private rental, SouthWest forum

During COVID, Diana and her partner left their rental home because they didn't have money for rent. The owner didn't have a problem with the rent arrears, but the person who managed the property asked them to leave. After that, they slept in the car for a few days.

- Diana Carolina, renter in private rental, Sydney CBD forum

Fear of eviction discourages renters from requesting repairs or raising issues about poor housing conditions.

Rihab moves every 2 years and says it is not easy to change. She had to get new furniture to suit her new house. "It is like a nightmare or horrible movie". It's not easy. Agents are always on the owner's side, and Rihab is scared to ask for the air conditioning in the unit to be repaired. She's worried the rent will increase or she will be asked to leave.

- Rihab*17, NorthWest forum

¹⁷ Name changed at the request of the forum participant.

The costs of eviction are not simply financial. Renters shared the challenges associated with frequent relocation, including emotional stress and anxiety, disruption to family routines and schooling, and additional costs (e.g. new furniture or needing childcare due to a longer commute).

Asha lives in fear of a rent increase after every inspection. She worries about needing to move: the logistics and costs of moving. Over the years, she needed to increasingly move away from the city centre. The rising cost of living restricts her socialising. Eg, having meals with friends at restaurants has reduced.

- Asha, SouthWest forum

Renters shared that it was not only at the point of eviction that instability had an impact on them. They told of the often significant mental health impacts of chronic stress and housing insecurity.

Tracey was evicted after the affordable housing arrangement ended at the property. The private property owner took over after the NRAS scheme ended. Tracey lives with a disability and needs to be close to her family. Eviction means uprooting and losing connections. So much uncertainty. She grew to think of the unit as her home.

— Tracey, Hunter forum



A renter shares her story at the Sydney Renters forum in the CBD.



Bond disputes

Renters shared that they had consistently faced challenges in getting their bond back. They often felt that their bond was being held by the landlord or agent for dubious reasons, or that claims were exaggerated in terms of the damage done, repairs required, or costs involved.

Some renters reported they found it easier in the end to save money for a new bond than go through the legal process (apply to NCAT) to get their bond back.

Bond is a big problem. You never get the bond back. The real estate agents always find a problem.

- Mohammed, renter in private rental, NorthWest forum

Sylvia lived together with the landlord, and when she moved out, the landlord hesitated to refund her bond. He kept on delaying the bond return while he looked for a new tenant.

— Sylvia, renter in private rental, SouthWest forum

Ahmed shared he felt his bond has always been 'stolen', with the reason given that it was 'taken for things that need repair'. However, he said he felt like 'fighting for rights after eviction is pointless because others have good lawyers'.

It's easier to save for a new bond to move.

— Ahmed*18, NorthWest forum



Community Champion and renter Sheik Adid at his discussion table during the NorthWest forum

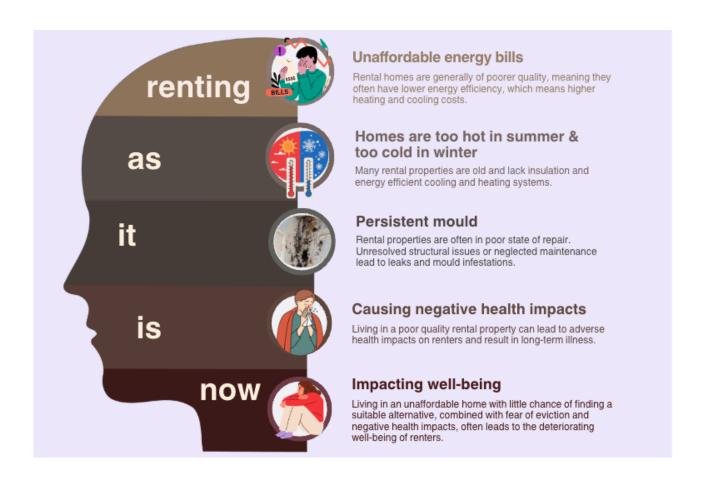
¹⁸ Name changed at the request of the forum participant.

Poor Housing Conditions Leading to Negative Health Impacts



Renters reported poor housing conditions in their current rental properties. Many mentioned obvious faults that went unaddressed, leading to further deterioration of the property or health and wellbeing risks for the people living in it.

Mould was a common issue, particularly in poorly maintained homes with leaks or rising damp. Health impacts people raised included asthma, allergies, and other respiratory conditions, and these were particularly significant for children and renters with existing health conditions.



Daniel experiences ever-hotter summers with 80-100% humidity in a rental home with no AC or fans. To stay cool, he sometimes takes three cold showers a night because his type 2 Diabetes makes it hard to sleep in such heat. Daniels said: 'If I had the money, I would move from Sydney.' He believes the government should intervene to get rid of mould as it is so dangerous. In winter, Daniel layers clothes to save money on heating.

- Daniel, renter in private rental, Sydney CBD forum

Clara went to the Tribunal over black mould caused by lateral mould in her home. Despite one of the bedrooms being rendered uninhabitable due to the mould ("the floor was squishy"), the dispute over repairs was "a real horrible ordeal". Clara blames "the massive power imbalance between tenant and landlord for the situation. She found tenants have to be experts in tenancy law to advocate for their rights.

- Clara, renter in private rental, Sydney CBD forum



Renters discussing their experiences during the Illawarra renters' forum in Dapto

Tenants often just 'dealt with it', regularly cleaning the mould themselves and implementing a range of more superficial measures to mitigate the worst of the mould, even when they knew this wouldn't fix the underlying cause. They did this because they were often told it was their responsibility to deal with mould, and they didn't want to push further on the need for more significant repairs or maintenance work out of fear of eviction or a rent increase.

Sala shared that the aircon in her home is not working, but she is scared to ask for repairs because of a possible rental increase or eviction. Instead, she just uses the fan.

- Sala*19, NorthWest forum

Alex's home is in a relatively newly built property. Despite that, it is really cold inside, so you can't have people over. The bathroom is very mouldy due to poor ventilation (there is no window). Inspections feel to him like a judgment of his housekeeping rather than the condition of the property. In his experience, agents don't respond to repair requests as if it is too much of a hassle to do anything.

- Alex, lives in private rental, Hunter forum

Renters described homes that were infested with pests – cockroaches, flies and other pests – when they moved in, and that this is a problem often ignored when reported to their landlord or agent. Infestations can lead to significant health risks, but renters were frequently left to manage pest control at their own expense.

Maryam rents a property from a landlord who owns several homes and refuses to upkeep them. There are bugs and other vermin on the site. Unaccustomed to Australian insects, Maryam's children are scared of spiders that come into their living space. When the residents complained about the place, they were told they should leave if they didn't like it.

- Maryam, Migrant living in private rental, Hunter forum

Many renters noted their landlord's failure to do repairs or general maintenance.

¹⁹ Name changed at the request of the forum participant.

The property Dave lives in has drainage issues, leading to the house flooding with stormwater. This caused mould in the walls, which then needed to be replaced. The mould impacted clothing and furniture. Dave took his housing provider to NCAT but struggled to get compensation for the lost items and found it difficult to prove his case. During that time, he was told that 'if he doesn't like the place, they should move.' Dave believes that building a complex like the one he lives in could do with a residents' committee to ensure their voices are being heard.

- Dave, renter in social housing, Illawarra forum

Persistent issues with mould, flaking paint, and asbestos in her Homes NSW property. She's worried about the impact for her kids, and frustrated she can't provide them with a safe and healthy home.

- Theresa, Aboriginal renter in social housing, Raymond Terrace

Renters reported long-term maintenance issues in their homes, such as leaking ceilings, broken windows, plumbing problems, outdated wiring, and structural damage. Poorly maintained properties often compromise renters' privacy and safety, such as broken locks and damaged letter boxes or more significant structural risks (e.g. falling through floors, warped ceilings caving in, etc).

Kristin's rental home's foundation is very poor, and sections of the floor rattle. The insulation is so poor, and the wind comes through the walls and windows. The ceiling fan doesn't work, and a piece of the roof fell. One window is jammed open by 20cm, so when it rains, rainwater comes in, wetting the carpeted floor. Which in turn leads to mould growing very easily. Kristin has followed up on her repair requests 5 times but received no response.

- Kristin, renter in private rental, NorthWest forum

Renters shared a widespread experience of delays with repairs or requests being ignored, even sometimes for serious and urgent matters such as electrical hazards or water damage. Some renters reported their landlord just refused to do repairs.

Andrea lives in public housing. She's had trouble getting repairs done – they are slow to be completed and don't fix the problem. Her fly screens are broken, but she was told by her landlord that 'fly screens are the renter's responsibility'. She was also told it was her responsibility to clean the gutters. Andrea uses a walker to get around.

- Andrea*20, Dapto forum

Listening to Renters' Voices

²⁰ Name change at the request of the forum participant.

Renters shared they often opted to pay for a repair themselves (fix leaks, buy supplies) rather than request a repair or seek reimbursement to cover costs. Some reported they avoided parts of their home (mouldy rooms; broken, unsafe balconies). They felt they had to balance up the costs and continued withdrawal of amenities against the risk of eviction if they were to make a request or put pressure on the landlord or agent to act on a request.

Tiana had to buy a \$200 dehumidifier to battle the moisture retained in her home. The home smelt mouldy, and her possessions, including shoes, had to be thrown out due to the mould damage. It was hard to create an air flow because the property had only a single door.

- Tiana, renter in private rental, Illawarra forum

A number of renters in the forums described their own experience of facing a retaliatory eviction. Their landlord responded to their request for repairs with eviction.

Sarah's* family of four lives in an affordable terrace house in Newtown. They struggle with mould and the generally poor condition of the property, but they do not request repairs from the landlord. Sarah knows of friends who had been kicked out when they complained about their issues, so she's afraid her family will be kicked out, too, if they ask for repairs.

- Sarah*21, NorthWest forum



Renters share their insights into Renting as it is, at the Hunter Renters forum in Hunter

²¹ Name change at the request of the forum participant.

Cost of living pressures exacerbated by high energy bills



Renters reported that the combined cost of high rents and energy bills forced them to forgo other essentials like food and medication. Living in poor quality homes without the ability to upgrade by improving insulation or installing solar panels, renters face the dilemma of being uncomfortably hot in summer and very cold in winter, or spending large sums on heating and cooling their energy inefficient homes.

Josh reported a mosquito problem and pigeons flying in if he left his windows open. He can't afford to make a change, and taking his landlord to NCAT over maintenance issues made him "feel like I was wasting their [NCAT's] time."

- Josh, renter in private rental, Sydney CBD forum

Cathy has never had a rental with air conditioning. In previous homes, it was too hard to regulate the temperature in winter due to the draft. She wasn't using the blower heater because it was too expensive and didn't heat enough. She bought pedestal fans to help with the summer heat.

- Cathy*22, Illawarra forum

Managing the cost of rising rent, energy costs, and other expenses can be very difficult for international students, who also struggle to keep up with the rising cost of living.

Shyji pays \$280 rent a week for a small room in a home she shares with nine other people. Rent keeps increasing, but as an international student, she is bound by limits on how many hours a week she can work. This housing arrangement has no formal lease, and Shyji feels limited in exercising her rights. The payment for energy usage in the house is also informal, and the landlord charges \$100 extra for energy use if the tenants use a heater.

- Shiyi, Migrant renter living in private rental, NorthWest forum

Saji only put her heater on for 15 minutes every day, but the bill increased remarkably anyway. She stayed on the WSU campus after her work placement until the evening, when she had to return to her cold apartment for the night.

- Saji, Migrant renter living in private rental, Northwest forum

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²² As above

Solar is something many renters talked about wanting as clean and renewable energy, as well as being beneficial in terms of cost reduction over the long term. But this feels like a pipedream for most renters; as they noted, solar panels are very rarely installed by landlords due to the upfront investment and the potential for longer-term maintenance costs.

Ernest wanted solar, but he could not apply for any of the government-run schemes as a renter. He's concerned that if he invests money to install solar panels, his landlord will increase the rental price. Ernest wishes for more choices in the rental market and better options for heating/air conditioning.

- Ernest, renter in private rental, SouthWest forum



Renters discuss their renting experiences at the SouthWest Renters forum in Revesby

Homes that are too hot in summer and too cold in winter



Homes that were too hot in summer and too cold in winter were a very common experience. Along with being inefficient, many renters had homes without adequate cooling or heating features such as air conditioning. Or, these features were in disrepair. Forum participants described being forced to seek temporary refuge away from their homes during extreme weather conditions, heading to community centres, libraries or shopping centres.

To better manage cold days and save money on electricity, Vanessa relies on a hot water bottle to keep warm. She reported going to the RSL because it had better climate control than her home. She believes legislation is needed to retrofit all homes and make them more energy-efficient.

- Vanessa, renter in private rental, SouthWest forum

Sarah requested an AC unit for her terrace home that is too hot in summer, but the landlord asked them to pay 75% of the cost. As a renter, she doesn't know how long her family will get to stay, but the AC will stay for the next renter.

- Sarah*23, NorthWest forum

Renters in share-housing or subletting situations described their landlords discouraging them from using heaters or air conditioning, with some facing additional changes for their use.

Malsha came to Australia in 2023. She moved into a house she found on Gumtree prior to arriving. The property has 12 bedrooms, with only two bathrooms and one kitchen. Living there has been difficult because of issues relating to cleanliness and blackouts that happen in the winter. The landlord said they could not fix the power, so Malsha couldn't use her heater, leading to her getting sick. She puts up with the state of things because the rent is low, and she can't afford to pay more.

- Malsha, Migrant renter in private rental, NorthWest forum

²³ Name changed at the request of the forum participant.

The lack of insulation and other energy efficiency features was brought up as a problem for many renters. This resulted in high energy bills for many, or renters doing without cooling or heating because of the cost.

Aiden has lived in rentals his whole life. He describes getting adequate cooling and heating as a mission. "You have to fight to get AC" because properties are so badly insulated in Petersham.

- Aiden, Sydney CBD forum

Poor quality homes impact renters' wellbeing



Living in poor quality homes, with little or no ability to make improvements, is a point of frustration for many renters. Their homes are expensive to keep warm in winter or cool in summer, making them unpleasant to reside in. A house that's uncomfortable is not a place renters can relax and feel safe in. This continued discomfort, combined with the knowledge that there is little to no alternative to the situation they are in, leads to many renters feeling sad, angry and embarrassed by the conditions they are forced to live in.

Anne has lived in one house for 20 years, and in that time, her landlord was slow to make repairs, falsely accused her of failing to pay water bills and threatened her with eviction. Despite having paid for repairs herself, the house is in such a state of disrepair that Anne is embarrassed to invite people to visit.

- Anne, renter in private rental, Sydney CBD forum

Najia's bill for electricity went up from \$200 to \$1300 after heating her home throughout winter; being cold impacts the wellbeing of her children.

- Najia, renter in private rental, Hunter forum

Renting as it should be means...



Jemima explains the task ahead of attendees in the session Renting as it should be, NorthWest Forum

During Part Two of the Forums, participants were asked to identify and discuss aspects of the renting experience they most long for, from greater affordability to location near community and services, better cooling and heating options, and greater investment in climate action. Renters were asked to describe their ideal renting life and explain the barriers they were currently facing to achieving their aspirations.



Range of rental homes to choose from

A renting experience where people can choose the best home for them and their family. Navigating a rental market that offers a choice of suitable homes and doesn't demand renters to make unreasonable sacrifices.

Rental home that feels like Home

A rental property that's a refuge and a comfortable space to return to. A home made personal with minor adjustments and decorating choices.

Managable cooling & heating

A rental property that is easy to heat and cool, keep at a comfortable temperature without costing too much. Energy efficiency homes are also better for the climate.

Renting life that's affordable

A rental property that suits my household, where I can afford to pay my rent and other life essentials but still have some money left over for going out, for a holiday and other important things.

Living close to things I need & my community

A rental property that is well located. It is close to work, schools, public transport, and other neighbourhood amenities. I have a sense of community, where I live.

A home that is genuinely affordable



Renters want to lead dignified lives. Lives where rent is affordable enough to leave money for all other necessities. Renters want to be able to afford to socialise and go on occasional holidays.

For me, home should be affordable. Rental homes [should] mean it's all 'affordable.'

- Libby, renter in private rental, SouthWest forum

I wouldn't have money for holidays like before.

- Angela, SouthWest forum

[Wishing they didn't have to] cut the budget of social life (dine out with friends) to pay the rent.

- Huy*, NorthWest forum

Having affordable housing options leaves renters with funds to access services they would otherwise have to forgo.

Affordability goes to accessibility.

- Cassandra, renter in private rental Sydney CBD forum

[If the] job & salary grew at pace with inflation, I wouldn't be stressed/anxiety from money worries [and] have a normal, decent life.

- Diana, renter in private rental, Sydney CBD forum

Key barriers

High rents Rent increases and rent bidding, alongside other general cost-of-living pressures, leave renters with little money left over for healthcare, social activities, or savings. While housing costs have risen, wages and incomes have remained the same.

Energy costs Poor energy efficiency and general disrepair in homes drive up utility costs.

Rental home that feels like home



Renters spoke about their desire for stability and security. Many emphasised the importance of community and connection to family and friends in establishing the feeling of being "at home".

Family is around, so it still feels like home. You're a community before a house. The future is in design, not in appliances.

- Helen, renter in private rental, Southwest forum

I want a home that feels like a safe space to escape to for safety and respite.

- Cathy*, Illawarra forum

This sense of community connection, combined with the ability to personalise their homes to better suit and reflect their style, would help create 'the feeling of home' renters want to enjoy.

I feel safe in the community. I wish I could make my rental more 'me'.

- Sinéad, Hunter forum

I wish for a sense of community, where I see people, have security so I can put down roots and won't need to move so much. I wish I was able to plant a garden in the backyard.

- Renee, Hunter forum

I want to be near family and not feel like a second-class citizen as a renter. Having a sense of community is so valuable.

- Tracey, Hunter forum

Key barriers

Lack of long-term leases and constant rent increases make housing close to family unaffordable. The rising cost of living combined with high energy bills forces many renters to give up the community they have built, in pursuit of more affordable housing options.

Fear of eviction and lack of security dissuade renters from investing time in building up connections with their neighbours, or pursuing approval for temporary modifications in their homes.



A renter talks about the aspects of the renting experience she aspires to.



Renters at their discussion table in Newcastle, Hunter Renters forum, October 17, 2024

A home that is cheap to cool and heat while being better for the climate



Among the most recorded sentiments was renters' awareness of the importance of timely action on the climate crisis. Concerns were raised about long-term and immediate climate impacts on renters' families, especially children.

Renters recognised the link between the source of energy, cost of electricity bills and climate footprint. They acknowledged that the efforts that would make their home more comfortable during extreme weather events (better insulation, reverse-cycle air conditioning) would also benefit the planet because of the reduction in their overall energy consumption.

I propose that the government provides incentives to landlords to install solar panels, help renters to get cheaper energy bills, and help the planet.

- Yesid, Migrant living in private rental, Sydney CBD forum

I'm happy to be part of this forum, as the future generation will benefit from better responses to climate change.

Michael, SouthWest forum

As a renter, it is not an option to put up solar panels and such. The system needs to change, and renters should have the opportunity to choose to help with climate change.

- Troy, SouthWest forum

Key barriers

Renters described feeling excluded from being a part of the solution to the climate crisis. Many observed that their homes were of poor quality, lacking insulation and energy-efficient appliances, contributing to their high energy consumption. Some reported being unable, or unsure how, to switch to a better energy provider; others expressed disappointment at the lack of solar installation incentives available to renters.

Living close to the things I need and my community



Access to amenities and services was very highly rated by renters. Proximity to businesses means accessibility and convenience; access to educational and cultural institutions helps build a sense of community.

Proximity to familiar people and a sense of community enhance a feeling of security and stability.

A well-located home with access to public transport was reported as preferable to owning a car.

I'd like a feeling of community -> making decisions together.

- Hao* SouthWest forum

Enable [my] children a connection to culture and religion.

- Zenebu, renter in social housing, SouthWest forum

I wish I could be close to churches, gym, and friends.

- Amanda, renter in social housing, Hunter forum

[I want] bus services accessibility so that travel is easy (currently, I live too far). Want more sense of community so that they are connected to their groups. Have access to community WiFi. A Sense of belonging.

- David, renter living in social housing, NorthWest forum

If you have everything close to hand, you don't need to have a car.

- Sinéad, Hunter forum

Rental homes should be close to transport and shopping but still be affordable.

- Alan*24, NorthWest forum

We have difficulty feeling "at home" in a community without access to Afghan bread (no Afghan bakery in the Newcastle area). Newly arrived children from my community won't eat unless there is familiar bread.

Fatima, Migrant living in private rental, Hunter forum

Key barriers

Lack of or difficulty in accessing services prevents many renters from leading good lives. Forced out into the outer suburbs by high rent costs, they often settle in areas without robust public transport networks and few amenities. Difficulty accessing services often leads to renters missing out on supports available through community organisations, including Tenancy Advice and Advocacy Services.

²⁴ Name changed at the request of the forum participant.

A range of rental homes to choose from



Renters reported wishing for a range of properties to choose from. Rather than struggle against the odds of high competition, low vacancy rates and difficulty accessing social housing, people spoke of the advantages of having genuine options to consider.

Renters told us that having a choice in deciding where they live and who their landlord or agent is could reset the relationship between the landlords (and their agents) and renters.

Having a range of places to choose from means tenants would be able to have some power. I didn't feel like I had the luxury of a choice. You should be able to freely move with a range [of homes to choose from].

- Carolyn, Aboriginal renter living in social housing, Sydney CBD forum

[There would be a r]eduction in [renters'] fears if there are more options to choose from.

- Aiden, Sydney CBD forum

Renting is a choice, not a second-rate alternative. Affordable housing options need to be facilitated in all areas. Renters should have a say in who their agent is.

- Tyler, Hunter forum

The onus shouldn't be solely on renters to know and advocate for their rights. Different people have different needs, and each house should meet a benchmark for ethical practices. A standardised lease agreement with information on where to look for assistance would help people know their rights as renters. Agents need to have more respect for renters.

- Kellie, renter living in assisted living accommodation, Illawarra forum

Wishing to be offered options to choose from wasn't limited to renters in the private rental market. People on the social housing waitlist would also like to have a say in where they live and which community they join.

Social housing used to give you choices – not anymore. Left with little choice for home items, small and achievable actions, isolated in flats – can't build connections, opt for cheap options that aren't sustainable, young mother and child – offered flat full of people with drug addictions. If she refuses, she goes to the back of the list.

- Mark*25, SouthWest forum

Key Barriers

Low vacancy rates in the private rental market, and a growing list of people awaiting social housing allocation, diminish the already limited choice renters have when selecting a home. The past policy of selling off public housing properties, combined with years-long underinvestment in the maintenance of the remaining stock, has contributed to the shrinking number of available and inhabitable social housing homes.

²⁵ Name changed at the request of the forum participant.



Renters at their discussion table in Parramatta, NorthWest forum, August 1, 2024



A renter shares her story at the Illawarra forum in Dapto

Moving towards a better renting life



A Moving Towards grid with solutions and suggestions scribbled on post-it notes

We want a system where we can say, 'I can make a life here.'

- Imogen*26, Sydney CBD forum

Following the discussion on renters' priorities and aspirations for a better renting life, participants were asked to take on one more challenge: putting forward solutions. Renters were instructed to consider different measures and political interventions that could bring *Renting as it is* closer to *Renting as it should be*.

To complete the task, renters applied their written suggestions to a *Moving Towards* grid containing six distinct sections. Many of the same suggestions appeared multiple times in various iterations across all events.

Below is a small sample of renter-led solutions grouped per the *Moving Towards* grid's categories, focusing on the most frequently recurring themes.

²⁶ Name changed at the request of the forum participant.

MOVING TOWARDS

HOW DO WE GET FROM RENTING AS IT IS TO...

Change our laws to...

Provide more information to renters or community about...

Landlords and agents should...

Better regulate rent increases.

Introduce a reasonable bar on rent increase percentage; rents to be in a reasonable range in the first place.

Caps and stronger rules enforcement on rent increases.

Need a cap on how much rent can be raised at one time as well as; a cap on how much it can be raised over a year. Not large amounts like \$150 at one time.

Ensure better state of repair and minimum standards in rental homes.

Stronger minimum standards for rental homes, including energy efficiency.

Create a housing standard assessment process where landlords need to pass the assessments to access negative gearing tax advantages.

Providing housing [with] enforceable minimum energy standards for all rentals.

Provide greater oversight of landlords' and agents' conduct.

Regulate REA with fines or deregistration for breach of tenancy law. Also, make REA fee for service rather than a percentage of the rent to remove the conflict of interest. No rent bidding. Advertised price only

Existing rental laws and regulations.

What is and isn't valid: rent increase, eviction, access to property - to avoid exploitation

Their rights (In community languages)

Clear information about rights on leases for renters

Services available to renters and where to find them.

More info on NCAT to tenants. Like actual process of going through the Tribunal

Affordable + accessible housing for people with a disability

Tenant advocacy services, especially at key junctures like signing a lease, receiving notice of termination, receiving NCAT documents

Their prospective landlord and the quality of the rental home before signing a lease.

Transparency in rental history of properties/landlords.

Property quality/History repair: Mould, Pests, Temperature

Treat renters with respect.

Not to discriminate against people with children Give renters a fair go

Listen to renters. Let them know it is okay to report issues about the house without fear of rent going up or being evicted.

Respond to and act on requests for repairs.

Abolish band-aid solutions and provide timely and high-quality maintenance / fixed have minimum response & repair times

be required to address maintenance issues raised at inspections

Act lawfully and ethically.

- Be accountable - Housing should be a 'service', not an 'investment'

Not take advantage of vulnerable renters such as non-English speaking renters or new immigrant/refugee

Understand & adhere to the laws and minimum standards

Address tax discounts on investment properties.

Walk back negative gearing, no extra [investment] homes until everyone is housed.

Less subsidies for investors. Landlords should be tied at a higher rate than income from labour (do away with tax breaks.)

Government invests money in...

Building more and maintaining existing social housing.

A proper public housing system available to all, not just a welfare housing system.

Public houses with better quality that are safe for renters and environments.

Upgrading pre-existing social housing higher density close to transport.

Climate resilience solution for rental homes.

Energy upgrades to public housing not only private community housing, which is private housing.

Climate-proof houses; Incentives for landlord to move to solar. Retrofitting -eg insulation.

Financial support for renters. Increase rental assistance from

Increase rental assistance from Centrelink.

Affordable rent for single working parents (as a single mother employed, why am I punished for paying high market rent instead of affordable rent)

Remove rent assistance being

Remove rent assistance being charged to the AHO. This disadvantages tenants who weren't aware they had to apply for this [the CRA] with Centrelink. This needs to be a better process that doesn't involve tenant needing to apply for rent assistance.

Renters should...

Have security and stability.

Renters should not be affected by transfer of house ownership.
Have access to long term leases or stability in their tenancy no rent hikes every 12 months.

Feel safe so that they are stable and can access more employment opportunities.

Have easy access to repairs and modifications in their homes.

Be able to make reasonable modifications to their rentals and not have to remove them at the end of tenancy

Feel comfortable to raise maintenance issues (not fearful there will be a price increase).
Ability for tenants to install things like AC easily and reasonably.

Be able to keep a pet.

Allow pets in rentals unless NCAT testable reason for refusal.
Renters should have the right to own a pet.

Other ideas...

Change of narrative, lead by government -> HOUSING IS A RIGHT! Shouldn't be about making money.

Introduce licensing system for landlords. You must pass a course to be a recognised landlord to lease property.

Introduce landlord register.
Aboriginal land councils own the properties.

Vacant property tax.

Build co-ops where renters are investors.

Mobile rental service organisations.

Tip passes and bulk rubbish removal for Shellharbour city residents.

Access to education, services and legal aid support network for renters.

An agency that polices and enforces minimum standards for properties to take pressure of tenants.

Support services. eg: Tenants Union and Tenants services. More resources provided to the mechanisms of Dispute resolution.

...RENTING AS IT SHOULD BE



Imam Jalal Chami, filling in The Moving Towards grid at the South West Renters' forum

CONCLUSION



Co-Chair Nicole Grgas, NSW Rental Commissioner Trina Jones, and Josh Greenwood, Fair Trading at the Hunter forum

The renters' forums embraced a participatory and inclusive approach to facilitating renters' engagement and consultation. The workshop model adopted for the event encouraged renters to feel comfortable and confident playing a role in shaping the public policy that directly impacts their lives. By providing access to the decision-makers, the event enabled renters to literally speak their truth to power and feel heard.

The forums brought together renters of diverse backgrounds with varied experiences of renting. Despite the many differences between the participants, clear themes emerged and were consistently represented in each forum's findings.

Renters Spoke Up

Today's renting experience was frequently described as unaffordable, insecure and negatively impacting people's health and wellbeing. Renters told us they want better quality homes and more properties to choose from. They reported wanting greater respect from their landlords and agents and better protections to assert their rights under the law.

Cheaper ways of cooling and heating were identified as a pressing issue, as was the ability to participate in action on climate change through a transition to clean energy sources. Participants told us they valued their connection to the community and their ability to access the services and amenities they needed, and feared the prospect of a relocation forced by eviction or excessive rent increases.



The range of visual prompts and the Jar Voting activity available to participants of each renters' forum.

During each forum, renters eagerly participated in the sessions, sharing their stories and listening to their peers. They recognised and acknowledged their commonalities and respected their differences in opinion. Most of all, renters appreciated the opportunity to address the NSW Rental Commissioner directly and share their thoughts and experiences with her. For many, the fact that policymakers were present during the workshop was the key factor in deciding to participate in the event.

The Renters' Forums delivered on their promise of being a space for honest conversation and a pathway to sharing renters' experiences with politicians and decision-makers in NSW.

Issues Felt Widely and Deeply

Each forum ended with a short session dedicated to looking back and revisiting the sentiments most widely and deeply felt in the room during the event.

This part of the workshop allowed for a brief report back to the attendees on the issues and concerns most frequently mentioned at the discussion tables that evening. It was possible thanks to the standardised note-taking forms, which included tick boxes for recording the types of matters raised by renters at each table.

Although there were many recurring themes regardless of the forum's location, some concerns were more prevalent than others depending on the area. For example, issues with availability of properties for rent and difficulties surrounding the application process were raised more at the regional events, while lack of appropriate maintenance and follow-through on repairs requests featured more heavily in the Greater Sydney area.

The brief report back was followed by a vote on the three consistently mentioned themes: affordability, security and stability, and energy affordability in the context of our planet's warming climate.

Renters participated in the vote by raising their cards in unison. The moment of agreement on fundamental rights, expressed for the benefit of the decision-makers in the room, was also another reminder that the challenges faced by renters across the state are not the isolated issues of individuals but a sign of a systemic problem in need of a system-level solution.



Participants of the Hunter forum vote on the most widely and deeply felt issues they face as renters

Moving Towards with Renters

With the new rental laws passed in October 2024, there is renewed hope for better outcomes for renters in NSW. The government has legislated a change to the frequency of rent increases, banned rent bidding and removed no-grounds provisions from the Residential Tenancies Act, replacing them from the 19th of May 2025 with a range of reasonable grounds for lease termination.

As we move towards a fairer renting future for the renters in NSW, we do so knowing that there are various areas of renting life that could and should be improved. The forums proved that renters are experts in their affairs and are eager to offer solutions to improving their lives.

Renters told us they no longer want to be treated as 'second-class citizens' and wish that landlords and their agents showed them greater respect and care. We heard that the community needs greater access to education and tenancy advocacy services.

We learnt that renters care about the future of the planet and want the government to guarantee they have access to renewable energy sources.

Renters don't want to have to choose between paying their rent and buying groceries or paying for medicine. That's why many renters quoted rent caps or an introduction of limits on rent increases as the solution that would bring us closer to a good renting experience for all. Overwhelmingly, renters are passionate about access to public and affordable housing, and see the government as the driving force for improving that access for all.



A Moving Towards grid with some of the renter-led solutions and suggestions scribbled on post-it notes.

Keep Listening to Renters

Renters' forums allowed the decision-makers to listen to the voices of those renters who are often missing from the typical government consultation spaces. This opportunity was created thanks to grassroots, community-led organising and intentional seeking out of participants usually missed by mainstream processes. Thanks to the collaboration with Community Champions and local community organisations, we offered a space for underrepresented renters to shape the event's format, speak their truths and feel heard.

The unique format of the workshop allowed participants with various communication styles and varying levels of English to engage deeply and participate in the discussion, exercising their ability to act. The forums enabled the NSW Rental Commissioner to discover and take note of renting experiences that were shared by underrepresented groups like First Nations renters, renters in regional areas, young renters, and renters from culturally and linguistically diverse communities.

As one-of-a-kind events, Renters' Forums are genuinely accessible and adaptable formats for meaningful consultation with underrepresented stakeholders. As such, they should remain within the range of consultation mechanisms used in interactions with renters across NSW. To that end, we have published *Sparking a Conversation*²⁷ to act as a guide to help facilitate events similar to the Renters' Forums and allow ourselves and others to continue to develop the model.



Renters at the Illawarra Renters forum unanimously endorse the statement: We want a renting future in which our homes are genuinely affordable, November 2024

²⁷ https://www.tenants.org.au/reports/sparking-a-conversation











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In particular, the Tenants' Union would like to thank Diana Olmos and Jessica Harrison, the two community organisers at Sydney Alliance responsible for the relationships with Community Champions in their role as the forum content shapers. Diana's and Jessica's planning support meant the forum format was highly consultative and responsive to the needs of the renters invited to participate in the events.

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We wish to thank and acknowledge the Community Champions who helped shape and guide the design of the forums:

Ernest Henry – Vinnies NSW
Sheik Adid Al Rubai – Muhajirin Association for Community Development
Emilia Nicolas – Sisters of St Joseph
Amity Lynch – Better Renting
Sajeda Bahadurmia – Australian Rohingya Women's Development Organisation ARWDO
Sandra Olarte – Shelter NSW

Also acknowledging the following leaders at the forums:

Sydney CBD:

Co-chairs: Sandra Olarte (Shelter NSW), Matt Powell (United Workers Union)

Speakers: Jemima Mowbray, Jodi Denehy (Vinnies NSW)

Social Worker: Cat Coghlan

Table facilitators: Amity Lynch, Joel Digman, Murray Mayes (Better Renting), Jodi Denehy, Kate Dacosta (Wesley Mission), Joan Carmona (International student), Michael Walker (Catholic

Archdiocese of Sydney), Jessica Harrison

Note takers: Vittoria Albanese, Aleksandar Damjanovski, Jim Wackett, Isobel, John Engler, Laura

Riera, Peter Tuner, and Amelia England

Sydney SouthWest:

Cochairs: Sheik Jalal Chami (Australian National Imams Council), Cassandra Ngurah (Shelter

NSW)

Speakers: Sajeda Bahadurmia (Australian Rohingya Women's Development Organisation ARWDO),

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Logistics: Raul Sugunananthan (Sydney Alliance)

Social Worker: Abdalnasser Abumustafa

Table Facilitators: Liesa Davis (Wesley Mission), Asma Bahadurmia (Australian Rohingya Women's Development Organisation ARWDO), Troy Byrnes and Thuy Linh Nguyen (Uniting), Miguel Ferrero and Nirmal Joy (Sydney Community Forum), Vittoria Albanese (Sisters of St Joseph), Joannie Lee (Democracy in Colour), Astrid Perry (SSI), Solange Frost

Note takers: Nnenna Emechafor, Rekas Fatima, Joelle Sassine, Brandon Lim, Lauren Grgurevic, Michael Thorn, Christie Duong, Phuong Doan, Jesjunnah Jaim-Lopoz.

Sydney NorthWest:

Co-chairs: Earnest Henry (Vinnies NSW), Denice Hernandez (Sydney Alliance)

Social Worker: Nusrat Islam

Speakers: Leo Patterson Ross (TUNSW), Vittoria Albanese (Sweltering Cities) Sheik Adid Al Rubai, Table facilitators: Godwin Eddie Bognet (Baptist Care), Jijo (Sydney Community Forum), Chao Zhou (Parramatta Mission), Raj Maharjan, Hava Rezaie (Alzahra Support Association), Andy, Abby Huynh Note takers: Ana Zamora, Malika, Ishika, Caerus Wong, Yin, Cathy

Raymond Terrace:

Discussion facilitators: Seema Sanghi, Jemima Mowbray (TUNSW)

Logistics: Di Ball (Aboriginal Corporation - Warhoonga), Donna Connors (Northern NSW Aboriginal TAAS)

Hunter region:

Co-Chairs: Nicole Grgas (Hunter TAAS), Mark Griffiths (Northern NSW Aboriginal TAAS)

Speakers: Catherine Cain (CDAH), Jemima Mowbray (TUNSW)

Logistics: Seema Sanghi

Table leaders and note takers: Salma, Rehab Aljabri, Tyler Bugeja, Kate Ormonde (HTAAS), Lisa

Ronneberg, Jack Turner (HCA), Barbe Winter, Charlie Wilde (TUNSW)

Illawarra region:

Chair: Solange Frost (Vinnies NSW)

Speakers: Jemima Mowbray (TUNSW), Ela Akyol (Illawarra and South Coast TAAS);

Logistics: Julie Lee

Table leaders: Claire Brown (Illawarra and South Coast TAAS), Emma McMahon, Katelin Mcinerney,

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Moliterno

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They include (in alphabetical order):

Alzahra Support Association

Australian National Imams Council

Better Renting

Catholic Archdiocese of Sydney

Community Disability Alliance Hunter

Democracy in Colour

Diocese of Parramatta

Hunter Community Alliance

Hunter Tenants' Advice and Advocacy Service

Illawarra Tenants' Advice and Advocacy Service

Justice of Peace Office Sydney - Catholic Archdiocese of Sydney

Mosaic

Muhajirin Association for Community Development,

Northern NSW Aboriginal Tenants' Advice and Advocacy Service

Port Stephens Family and Neighbourhood Service

Australian Rohingya Women's Development Organisation ARWDO

Settlement Services International

Shelter NSW,

Sisters of St. Joseph

Solar Citizens

Sydney Community Forum

Sweltering Cities

The National Tertiary Education Union

United Workers Union

Uniting Church Leichhardt

Revesby Uniting Church

St Stephen's Uniting Church

Uniting NSW/ACT

Vinnies NSW

Wahroonga Aboriginal Corporation

Wesley Mission

APPENDIX

Case study 1: Accessing a rental and keeping a rental

Ajay lived in a house for more than 2 years. He then had to move to another place after not being able to afford the rent increase. Now, after finding a place, the lease is up, and he has received an eviction notice without any reason. The notice says he has to vacate within 30 days. He has not been able to get in touch or negotiate with the landlord.

Now, inspection after inspection and a number of applications rejected in his local area, he has had to make the decision to move to another suburb away from his close family and friends.

Renting as it is Session 1 case study

Case study 2: Quality of rentals and Extreme Weather case study

Ajay can only afford a rental that is in a 30 year old apartment complex. The air conditioner just keeps making a big noise and hardly warms or cools the home. On top of that, there is a growing mould infestation in his bedroom. Ajay's wife fell sick one day and had to be rushed to the hospital. The doctor advised that she should keep herself warm and stay away from mould.

A couple of weeks after he got a real shock when he got his next electricity bill. It was 10 times more than what he used to pay. He doesn't know how he will pay both rent and the electricity bill next month. Ajay and his wife are scared to ask for repairs and face another rent increase.

Renting as it is Session 2 case study

lote t	taker name :
able	number:
ase	study 1: Getting and keeping a rented home
nstru	ictions:
•	If the renter is happy for us to document their name, add their name $\underline{\text{into}}$ the Renter column. $\underline{\text{Also}}$ please see $\underline{\text{confidentiality}}$ information below.
•	Don't feel you need to collect all the details shared by participants.
•	Catch key words, key ideas, and if possible catch their language (their words!) to describe some of the issues.
•	If you aren't able to document a story that you feel is powerful, place a \star in the Renter number column to indicate we should follow up with renter about whether they are happy to share and document their story in follow up.
•	At the end of the tables there is a space to sum up the consolidated issues at your table.

Renter	Experience of	Further details
1. Name:	Eviction Rental application issues Inspection issues Rental increase Cost of moving Experience with landlord/agent Other	
2. Name:	Eviction Rental application issues Inspection issues Rental increase Cost of moving Experience with landlord/agent Other	
3. Name:	Eviction Rental application issues Inspection issues Rental increase Cost of moving Experience with landlord/agent Other	

Selection of pages from the Notetakers form used to capture renters' stories during renters forums (Session 1)

Renter	Home has	Impacts	Notes This may include strategies for dealing with climate change impacts (weather extremes, natural disasters).		
8. Name:	Mould A leak Too hot Too cold In need of repair Is missing (eg curtains, aircon) Other	Work Family Sleep Physical Health Well being impacts Cost of energy bills Cost of other essentials Other			
Totals: Home	has		Impacts		
Mould			Work		
A leak			Family		
т	oo hot		Sleep		
Too cold			Physical Health Well being impacts		
In need of repair Is missing (e.g. curtains, aircon) Other			Cost of energy bills Cost of other essentials		
			Other		

Renter	Feature	What is standing in the way	Any other comments
1. Name:	Accessible, well designed home Energy efficient, easy to heat and cool Located close to things I need A rental home that is genuinely affordable A range of rental homes to choose from Feels stable Feels like home A fair rental system		
2. Name:	Accessible, well designed home Energy efficient, easy to heat and cool Located close to things I need A rental home that is genuinely affordable A range of rental homes to choose from Feels stable Feels like home A fair rental system		

Selection of pages from the Notetakers form used to capture renters' stories during renters forums (Session 2 and Session 3)