

## Low-income renters lose out

*Emilio Ferrer, Director, Sphere*

**The private rental market in Sydney is experiencing a severe supply crisis. According to the Real Estate Institute of Australia vacancy rates dropped below 3 percent in 2004 and then below 2 percent in 2006 – where they have stayed ever since.**

This shortage of private rentals has caused a sharp increase in rents – in real terms, median rents across Sydney have increased by an average of 23 percent over the past 6 years (Source: NSW *Rent and Sales Report*, adjusted by CPI).

Over the same period, the level of resources provided by the

NSW Government to deliver temporary accommodation services to homeless people (in the form of motels and caravan parks) grew by more than 250 percent (Source: Housing NSW annual reports 2002 to 2011).

This is great news for landlords and very bad news for tenants.

Today, the private rental market in Sydney is a landlord's market. An increasing number of tenants are being priced out of the market. At the same time, landlords are able to pick and choose which tenants they rent properties to without fear of leaving dwellings vacant.

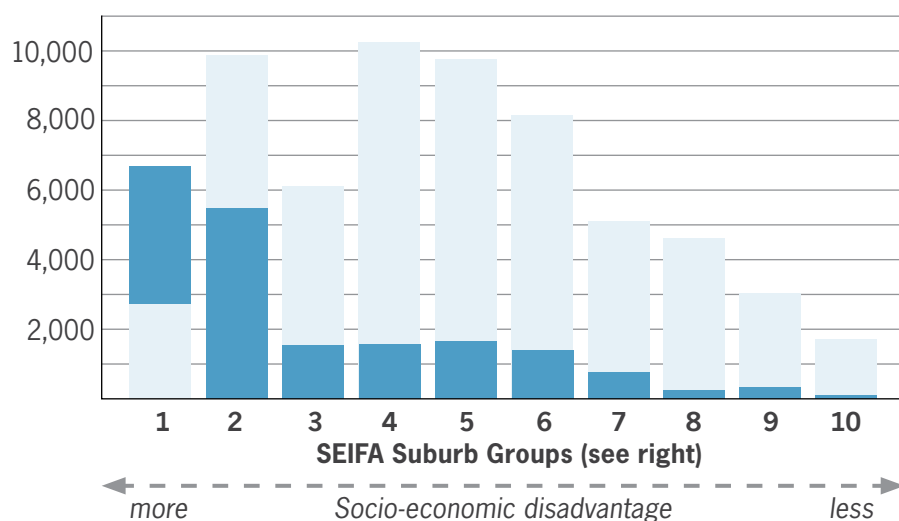
Of particular concern is the loss of lower-cost rental properties across Sydney. The full extent of this loss can be quantified through analysis of Census data between 2006 and 2011.

For the purpose of comparing households where the occupants rented from a real estate agent, I have defined the following rental "Affordability Bands":

- Affordability Band 1: Private rentals with rents below \$200 per week in 2006 and below \$250 per week in 2011
- Affordability Band 2: Private rentals with rents between

### Loss of lower-cost private rentals in Sydney by socio-economic status of suburb, 2006–2011

Source: Australian Bureau of Statistics 2006 and 2011 Census. 635 Sydney suburbs have been divided into 10 groups according to the bureau's Socio-Economic Index for Areas (SEIFA)



■ Rents less than \$200pw in 2006 compared to rents less than \$250pw in 2011. Total: 19,609 rentals lost  
■ Rents less than \$300pw in 2006 compared to rents less than \$350pw in 2011. Total: 61,401 rentals lost

**SEIFA Suburb Groups** Each group consists of 63 or 64 Greater Sydney suburbs. Examples of the suburbs in each group include:

<b>1</b> Cabramatta Fairfield Miller	<b>2</b> Campsie Granville Penrith
<b>3</b> Gosford Ingleburn Rooty Hill	<b>4</b> Mascot Sydenham Westmead
<b>5</b> Ashfield Burwood Hurstville	<b>6</b> Glebe Maroubra Summer Hill
<b>7</b> Concord Leichhardt Newtown	<b>8</b> Darlinghurst Erskineville Pyrmont
<b>9</b> Crows Nest Drummoyne Manly	<b>10</b> Cremorne Killara Point Piper

\$200 and \$299 per week in 2006 and between \$250 and \$349 per week in 2011.

On this basis, in comparison to 2006, by 2011:

- Around 19,000 private rentals were lost in Affordability Band 1.
- Around 41,000 private rentals were lost in Affordability Band 2.

Overall, this means that in the five years between censuses, over 61,000 private rentals were lost in these two rental Affordability Bands (i.e. when comparing households with rents less than \$300 per week in 2006 to households with rents less than \$350 per week in 2011).

As one would expect, the loss of lower-cost private rental supply has been worse in suburbs with lower socio-economic indicators. For the purpose of this analysis, suburbs in Sydney have been classified into 10 groups according to their Socio-Economic Index for Areas (SEIFA) score. The graph on page 1 shows the loss of private dwellings in Affordability Bands 1 and 2 for each SEIFA group.

The more affordable suburbs have been the ones with the heaviest losses, in particular in Affordability Band 1. As the table shows, these suburbs have been left with dramatically reduced levels

### Lost supply in Affordability Band 1 private rentals, 2006–2011

Suburb	% private rentals		Lost lower-cost private rentals
	2006	2011	
Lakemba	74	10	1,169
Liverpool	56	13	1,083
Campsie	40	6	819
Cabramatta	83	31	808
Wiley Park	71	10	665
Auburn	34	8	646
Fairfield	52	12	638
Belmore	54	11	435
Parramatta	16	4	410
Blacktown	20	7	371
Mount Druitt	47	16	355
Harris Park	37	7	334
Punchbowl	49	13	322
Cronulla	19	6	307
Merrylands	22	6	297
Marrickville	23	10	288
Ingleburn	39	9	256
Granville	21	6	228
Ashfield	12	5	224
Warwick Farm	82	25	214
<b>Sydney overall</b>	<b>14</b>	<b>6</b>	<b>19,609</b>

of lower-cost rentals. For example, only 10 percent of private renters in Lakemba now pay less than \$250 per week compared to 74 percent who paid less than \$200 per week back in 2006.

In practice, these figures describe a fertile ground for rising levels of poverty and homelessness at a time when the economy is doing well. It is also an environment where young people who have already been shut out from

home ownership are now also excluded from the rental market.

Any solutions to this problem will involve increasing housing construction in Sydney and implementing initiatives to ensure affordable supply is developed and retained. This will only occur if government (and in particular local councils) show leadership in overcoming local opposition to more construction and higher urban density.

### **Tenants' Rights Manual: a practical guide to renting**

- Buy the manual: phone Federation Press 02 9552 2200
- Read the manual at Legal Books Online: [legalanswers.sl.nsw.gov.au/guides/tenants\\_rights\\_manual](http://legalanswers.sl.nsw.gov.au/guides/tenants_rights_manual)

# Millers Point social housing under review

*Chris Martin, Senior Policy Officer*

**Late last year, the NSW Government announced that social housing in and around inner-Sydney Millers Point was 'under review'. The government confirmed that it was considering the disposal of 208 properties – all the social housing in the area. This would follow 36 properties already disposed of, or slated for disposal, by the previous state government.**

The NSW Land and Housing Corporation has engaged a consultant to conduct a social impact assessment. A preliminary report from the assessment may be made around the middle of this year with the final report to come later in the year.

Tenants feel strongly that no-one should have to leave their homes and that social housing in the area must be maintained. In February, a meeting of tenants formed the Committee of Residents Elected by Millers Point, Dawes Point and The Rocks (CoRE) to represent their interests in the review process.

For decades the Millers Point properties were owned by the Maritime Services Board, and were transferred to the Department of Housing in the 1980s. Many of them are on the State Heritage Register. About 50 were used at some



*Millers Point terraces © emmett anderson (flickr.com/emmettanderson)*

time as boarding houses. After Housing took over, 35 boarding houses continued to operate under long-term leases, the last of which ended in 2009. Since then, some have been managed by a community housing organisation while others have been individually let, left vacant or disposed of.

Late last year (and apparently separately from the current review), the NSW Land and Housing Corporation lodged applications with the City of Sydney to change the use of its remaining boarding houses to individual occupation ahead of their disposal.

In 2006, the NSW Government announced that 16 vacant properties would be put up

for sale to private owners – actually, not quite sold, but rather disposed of on 99-year leases. Ten of these were former boarding houses. Proceeds from the disposals were supposed to fund social housing acquisitions in the inner west.

In 2010, a second group of disposals was announced – 20 vacant properties including some former boarding houses – we don't know when these will happen. Again, proceeds were supposed to go to social housing in the inner west. The same benefit – more social housing in the west – seems to get trotted out for each new lot of disposals. A proper accounting of disposals and acquisitions has not been done.

**New TU blog** CLEARING HOUSE is a record of what's going on in social housing estate redevelopments in New South Wales: [clearinghousetunsw.blogspot.com.au](http://clearinghousetunsw.blogspot.com.au)

**CoRE** To contact CoRE, email [coremillerspoint@gmail.com](mailto:coremillerspoint@gmail.com)

# NAIDOC Week 2013: How will you celebrate?

Gemma McKinnon  
Aboriginal Legal Officer

**This year's NAIDOC Week runs 7–14 July. NAIDOC is observed around Australia to acknowledge the history, culture and achievements of Aboriginal and Torres Strait Islander peoples. It is a time for the Australian community as a whole – with the message of Reconciliation Week still fresh in our minds – to celebrate all things Koori, Murri, Goori, Noongar, Palawa and Torres Strait.**

“But how do I do that?” I hear you ask. Well, here at the TU we are partial to a morning tea of red, black and yellow sweet treats. The NAIDOC website suggests (among many other options) that you might like to hold a flag-raising ceremony, listen to Indigenous music or visit local Indigenous sites of significance or interest. If none of the above tickles your fancy, may I suggest an activity with a tenancy twist?

## Activity 1: Read about the Yirrkala Bark Petitions

The theme for NAIDOC 2013 is *We value the vision: Yirrkala Bark Petitions 1963*. This theme observes the 50th anniversary of the presentation of the Yirrkala Bark Petitions to the Federal Parliament. It is widely believed that the petitions helped to shape the nation's acknowledgment of Aboriginal

people and began the path to establishing land rights in Australia.

See the Museum of Australian Democracy website: [foundingdocs.gov.au/item-did-104.html](http://foundingdocs.gov.au/item-did-104.html)

## Activity 2: Read The Brown Couch blog posts with the 'Aboriginal Housing' label

With over 55 percent of Aboriginal households in New South Wales renting, tenancy law and policy reforms impact significantly on the Aboriginal community. The Brown Couch, explores the practical impacts of tenancy law on Aboriginal renters in and also considers the reconciliation of tenancy and land rights.

The Brown Couch:  
[tunswblog.blogspot.com.au](http://tunswblog.blogspot.com.au)

## Activity 3: Search for #IndigenousX tweets

No tenancy twists here but definitely worthy of a top-

three ranking. It's a simple activity that is guaranteed to enlighten. For those who aren't familiar with the Twittersphere, you may need to seek out a friend, relative or librarian who can show you the ropes of this social media phenomenon.

The 'IndigenousX' hashtag (#IndigenousX) is one used in tweets promoting Indigenous excellence in all fields and aspects of life. A read through these tweets is sure to challenge any stereotype you may have heard about Aboriginal people and to develop in you, a sense of pride in the achievements of Aboriginal individuals and organisations around Australia who are using their mind, body and spirit to make the world a better place. While you're there of course, be sure to follow @TUNSW, to keep informed on all things tenancy in New South Wales.

However you choose to celebrate, enjoy NAIDOC week. I hope it brings a little warmth to your winter.



Flags at Yirrkala © Matthew Grooby ([flickr.com/lirrwitourism](http://flickr.com/lirrwitourism))



# Draft residential parks law exposed

**The Residential Parks Act has been under review since February 2012 when the NSW Government released the discussion paper 'Improving the Governance of Residential Parks'. On 6 April 2013, the draft exposure Bill, the Residential (Land Lease) Communities Bill 2013, was released for public comment.**

The draft Bill contains many significant changes for residential parks. Our colleagues at the Park and Village Service (PAVS) highlight some of these here.

## Terminology

In the draft Bill, those who own their homes are called “home owners” but the general term of “resident” can also apply to home owners, which is a little confusing. “Rent” has been replaced by “site fees” (for

home owners). A park manager is now an “operator” although this term can also apply to an owner, which can also be confusing.

## Exclusion of renters

Those who rent a home from the operator will no longer be covered by the same legislation as “home owners”. They will come under the Residential Tenancies Act 2010 which means some of their rights and responsibilities will be different. This is another potential area for confusion.

## Site agreements

A positive change in favour of residents (which PAVS fought hard for) is that a site agreement now continues “until it is terminated in accordance with this Act”. This means that the operator

can no longer issue a notice of termination under the *Residential Tenancies Act 2010* when you are absent from your home for a period of time, or when the beneficiary is unable to take up residence in the case of deceased estates.

## Additional occupants

Another positive (again which PAVS fought for) is that operators can no longer prevent home owners from having their partners and children under 18 move in with them. And the operator cannot unreasonably refuse to allow additional people to move in.

## Operator’s responsibilities

The key responsibilities of the operator are now contained in one section, which is helpful (5.3 of the draft Bill). There are some improvements in favour of residents, for example that the operator is now clearly responsible for keeping common areas free of noxious weeds and vermin.

Responsibility around tree maintenance by operators has also been improved by the addition of a note setting out what type of maintenance this responsibility includes.

However, the operator’s responsibility to provide the site “in reasonable condition and fit for habitation” has completely disappeared.



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## Find out more, take action

This article is an extract from the May 2013 issue of PAVS newsletter *Outasite Lite*. Download the full issue from [www.cpsa.org.au](http://www.cpsa.org.au) > Services > PAVS > Outasite.

Submissions on the draft Bill have closed. However, it's not too late to read PAVS submission and write a letter of support.

Download the draft Bill from [www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au) > About Us > Have your say > Residential (Land Lease) Communities Bill.

Download PAVS submission from [www.cpsa.org.au](http://www.cpsa.org.au) > Services > PAVS > Research & Papers or call PAVS on 9566 1010 or 1800 177 688.

Send your letter of support to:

- [policy@services.nsw.gov.au](mailto:policy@services.nsw.gov.au)
- Fair Trading Policy, PO Box 972, Parramatta NSW 2124, or
- fax 02 9338 8918.

## Sub-letting and assignment

There is a major tilt in favour of operators regarding the right to assign or sub-let: this may now take place only with the written consent of the operator and the operator has the absolute right to refuse. There is no longer a requirement that any refusal must be reasonable.

## Special levy

In 5.15 of the draft Bill, there is a proposal to shift the cost of new facilities and services on to residents. Residents can request a new facility or an improvement and "agree to pay a special levy for the purpose". This process is unfair to residents, and could force some residents into financial stress. The wording is unclear and the potential for dispute is huge.

## Education for operators

Despite promises about improvements in this area, the draft Bill only provides for mandatory education for new operators, and the requirement is merely to undertake an "education briefing session". This extremely disappointing outcome is unlikely to result in any improvement in this very important area.

## Residents committees

Liaison committees will be no more and parks will just have "residents committees". However, the draft Bill requires a majority of residents of a community to be in favour of the establishment of such a committee. This is a strange and unnecessary requirement, because residents ought to be free to establish a residents committee, even if only a few

want it. Other residents can simply choose not to engage with this committee and there is no detriment to them, the committee, or the operator.

On a positive note, under the draft Bill, the operator can no longer require a residents committee to be incorporated or take out any form of insurance.

## Retaliatory conduct

A welcome new provision (5.20 of the draft Bill) provides information restricting retaliatory conduct by operators, but it needs to be extended to any circumstance where a resident asserts their rights.

## Powers of the tribunal

This is an improvement with the powers and orders being mainly in one section (12.13) and clearly set out.

## Complaints

This is another improvement, in that the draft Bill enables "any person" to make a complaint to the Commissioner. The process for action is also much clearer.

## Rules of conduct for operators

This positive change sets out an operator's obligation to act with honesty and fairness and refrain from high-pressure tactics, harassment or unconscionable conduct.

# Neighbour disputes: mediation can help

**Tenancy law does not deal well with disputes between neighbours. Community Justice Centres (CJC) can help to resolve such disputes. CJC provide free mediation services throughout New South Wales. CJC provided this case study. It shows a range of issues in dispute between two neighbours and an agreement that they made after mediation.**

## Background

Referral to CJC came from social housing provider in a country town. The tenants in dispute had been neighbours for around a year.

- Police had been called several times for noise complaints.
- One tenant had lodged multiple complaints about smoking and littering with the housing provider.
- There were arguments between the tenants over their children making noise and playing unsupervised.
- Other issues raised included neighbourhood cats and dogs defecating on property, privacy, and involvement of other people.
- Both parties disclosed multiple disabilities including physical, cognitive and psychiatric impairments.

## Pre-mediation

In this case, CJC pre-mediated due to the special needs of the parties. Mediation was recommended.

Pre-mediation allows each party to meet with a mediator individually. The mediator assesses whether mediation is suitable for the matter, and if so, prepares the parties for mediation. The mediator explains the mediation process and discusses any special needs such as the use of support people.

## Mediation

The parties attended mediation and reached an agreement. Twelve months later, the social housing provider told CJC that, to their surprise, mediation had worked! The agreement had held, the tenants were getting on and there hadn't been any further problems.

At mediation, the issues discussed were:

- relationship as neighbours
- safety concerns – fireworks
- children playing in the common area
- noise – TV, stereo, banging on windows, threats
- smoking and litter
- garbage bins
- involvement of others – Housing, police, friends
- pets – dogs and cats
- communication.

## The agreement

The agreement reached by the parties at mediation is overleaf. (Names and other identifying information have been changed.)



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## AGREEMENT

1. This is an agreement between Bryan Connolly and Tyrone Fisher made at a mediation session conducted by Community Justice Centres and held at Anytown on Friday 10 February 2012.
2. Bryan and Tyrone agree to live in peace and harmony as good neighbours respecting each other's space, privacy, safety and property.
3. Tyrone and Bryan agree that they have discussed the various incidents, issues and concerns and acknowledge they have gained a better understanding of each other's perspective. Accordingly, they consider these matters resolved and now wish to move forward as neighbours.
4. Tyrone agrees to maintain his entertainment system volume at the same volume it has been for the past three weeks. He has also disconnected one sub-woofer and lowered the bass of the second sub-woofer. Bryan has expressed his appreciation.
5. Bryan and Tyrone agreed to talk to their children about their behaviour when playing in the common area. They agreed that the children would be supervised while playing and will not play in the area before 8am or after 7pm.
6. Bryan and Tyrone agreed that they would not talk directly to each other's children, but would discuss any concerns about the children's behaviour with each other respectfully and calmly.
7. Bryan and Tyrone agree they have discussed the issues regarding neighbourhood cats and dogs. Bryan has shared some strategies on ways to discourage cats from defecating at Tyrone's front entrance.
8. Bryan acknowledges that he has an extra bin and as Tyrone did not have one, Bryan agrees Tyrone may keep the spare bin at his property. Tyrone has expressed his appreciation.
9. Tyrone agrees to not dispose of his cigarette butts in the common area. Tyrone also agrees not to smoke near Bryan's unit window. Bryan has expressed his appreciation.
10. Bryan and Tyrone agree to encourage any visitors to their home to be respectful and mindful of neighbours.
11. Tyrone and Bryan agree that if any situation arises which concerns them as neighbours, they will approach each other directly to discuss the matter together in a calm and friendly manner without involving other people. If they are unable to resolve the matter easily, they will contact Community Justice Centres for assistance.
12. Bryan and Tyrone agree that this CJC agreement is made in good faith.
13. Tyrone and Bryan agree that this CJC agreement can be shown to Sharon Bolton, (social housing provider), Anytown.

Community Justice Centres • free call 1800 990 777 • [cjc\\_info@agd.nsw.gov.au](mailto:cjc_info@agd.nsw.gov.au) • [www.cjc.nsw.gov.au](http://www.cjc.nsw.gov.au)

## The Tele goes too far

**At the TU office, we stopped buying *The Daily Telegraph* after its continued negative treatment of public housing tenants and occupants. Below is our letter to the editor on the matter.**

*Dear Sir or Madam*

*This is a complaint about your article 'Housing tenants shown the door' (The Telegraph 3 March 2013).*

*The article includes statements that are wrong and offensive. The article refers to persons who are granted tenancies under the 'succession' policy as 'public housing freeloaders'. This is wrong: these persons are not 'freeloaders'. They pay rent to Housing NSW – in most cases, 25 per cent of their income – and may have done so for many years.*

*To be eligible for a tenancy under the general rules of the succession policy, a person must be an authorised additional occupant of the property (that is, a member of the tenant's household disclosed to*



Housing NSW). If the person is other than a spouse or partner of the tenant, they must also have been an authorised additional occupant for not less than two years, and eligible for social housing.

As an authorised additional occupant, the person's income is included in Housing NSW's calculation of the rent payable for the tenancy. If their income is sufficiently high, the rent payable will be the market rent.

To refer wrongly to a person as a 'freeloader' and 'houso rorter' is offensive. It is especially offensive in situations where the succession policy is relevant. In most situations where the question of succession arises, the person is also dealing with the death or sudden departure of a significant person in their life: usually a spouse, partner or parent. The Telegraph has insulted people when they are at their most vulnerable.

You owe your readers a correction, and public housing tenants and occupants an apology.

Yours sincerely

Charmaine Jones  
Chairperson  
Tenants' Union of NSW



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## After the amnesty: authorising your additional occupants



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Ned Cutcher, Policy Officer

**Between 21 January and 17 March 2013, Housing NSW conducted an "amnesty for unauthorised additional occupants". This gave tenants of the Land and Housing Corporation a brief period to disclose co-inhabitants who Housing NSW did not already know about without incurring any rent arrears, action towards termination of the tenancy, or claims of rental fraud.**

It also encouraged others to contact Housing NSW and notify them of any reasons to believe additional occupants might be living with a tenant of public housing, without HNSW's knowledge.

According to Housing NSW, the amnesty was something of a success. Several thousand additional occupants were disclosed. The 'household income' for each affected

tenancy was increased, and rent subsidies were recalculated accordingly. The Land and Housing Corporation's rent-book will now be \$6.5 million better off each year. Conversely, the collected tenants of the NSW public housing system will be \$6.5 million worse off.

To be clear, the Land and Housing Corporation is entitled to that money – there's no suggestion that public housing tenants shouldn't disclose additional occupants, and have their rent subsidies adjusted. But in a climate of deteriorating income security for anyone relying on government benefits, the loss of \$6.5 million from the community's coffers is no small thing.

Throw in the NSW Government's decision to capture part of the Green Energy Supplement as rent, and the Federal Government's

decision to leave the NewStart Allowance at pretty unrealistic levels (not to mention its current treatment of single parents), and that \$6.5 million is going to hurt tenants almost as much as it will benefit the Land and Housing Corporation. We do hope they put it to good use.

It would be interesting to know if the amnesty has had much of an impact on the social housing waiting list. Presumably some, if not many, of those previously undisclosed additional occupants have also been waiting for housing in their own right. Now that they have been 'disclosed' by tenants and, hopefully, 'authorised' by Housing NSW, some might ask to be taken off the housing register. They're properly housed, after all.

Of course, it's also possible that many would like to stay on the register, on the off-chance that their current housing becomes untenable and the risk of homelessness is heightened. That, too, would be fair enough.

Then there are those who might prefer to remain on the register and retain some chance of securing housing in their own right. These are people for whom 'disclosure' of shared residence with a tenant of Housing NSW – or with anyone, for that matter – would effectively end any chance of obtaining their own social housing tenancy. Social housing assistance only ever

goes to those who have a pretty urgent need of it.

Then there's this whole notion of 'authorisation' of additional occupants in the first place. It's perhaps remarkable, given our penchant for personal responsibility and breaking the cycle of dependency on welfare, that public housing tenants would need to ask the government's permission before inviting someone to come and live with them. But this is exactly what Housing NSW insists they must do. And if you're not 'authorised' once you've been 'disclosed' (perhaps you're an 'unsatisfactory former tenant' after a past run-in with Housing NSW) then, quite simply, you've got nowhere left to live – even if you're happy to pay the rent.

It's not hard to see why some households might not have taken advantage of the amnesty. The Minister for Family and Community

Services might continue to call them rorters and cheats, but we think perhaps they're just weighing up the difference between a rock and a hard place.

We also mentioned that the amnesty contained a 'dob in' element – concerned members of the community were encouraged to notify Housing NSW of any suspected unauthorised additional occupants in public housing tenancies. This has led to thousands of notifications, and Housing NSW will be looking into every one of them. Tenants may be asked to attend their local Housing NSW office to discuss allegations of undisclosed and/or unauthorised additional occupants.

Get advice from your local Tenants Advice and Advocacy Service (see the back page or [www.tenants.org.au](http://www.tenants.org.au)) about how best to respond to a request for a meeting with Housing NSW.



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## TENANCY Q&A

**Q** My bank sent my rent money to the wrong account. Now the real estate has given me an eviction notice and I have received notice of a hearing for eviction at the Consumer, Trader and Tenancy Tribunal. The bank says that they are investigating and will try to get the money back. They have admitted it was their mistake. What can I do?

**A** Unless you have frequently been in rent arrears, paying what is owed will avoid the eviction process. See [www.tenants.org.au/factsheet-05-rent-arrears](http://www.tenants.org.au/factsheet-05-rent-arrears) for more detail.

Try negotiating with the landlord's agent. Written confirmation from the bank of what has happened may help.

At the tribunal hearing:

- Tell the whole story.
- Provide documents to back up your story.
- Try to demonstrate that rent will be paid and that the tenancy is viable.

That you trusted the bank to pay your rent does not mean that the landlord and the tribunal have to count the money as paid. The bank has let you down – but this does not alter your contract obligations to the landlord.

Get advice from your local Tenants Advice and Advocacy Service before going to the tribunal. (See the back page or [www.tenants.org.au](http://www.tenants.org.au).)



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It is reasonable for you to demand of the bank that they pay the rent or pay the money to you, pending recovery of the lost money. Another way of doing it might be for your account to be overdrawn and the bank waive fees and interest for the overdraft, pending recovery of the lost money. Tell the bank that their mistake has put you in danger of homelessness.

Contact the Financial Ombudsman Service if you think that your bank has not treated you reasonably:

- [www.fos.org.au](http://www.fos.org.au)
- phone 1300 780 808.

*By Grant Arbuthnot with thanks to Kat Land of the Consumer Credit Legal Centre.*

### CONNECT WITH THE TENANTS' UNION OF NSW

#### Read and comment on our blogs

- The Brown Couch:  
[tunswblog.blogspot.com.au](http://tunswblog.blogspot.com.au)
- Clearing House:  
[clearinghousetunsw.blogspot.com.au](http://clearinghousetunsw.blogspot.com.au)

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[lists.tenants.org.au](http://lists.tenants.org.au)

#### Become a TU member

Application overleaf

# JOIN THE TENANTS' UNION

Support us in our work for safe, secure and affordable rental housing for people in New South Wales

## Membership application

(Tax invoice ABN 88 984 223 164)

I apply for membership of the Tenants' Union of NSW Cooperative Limited as:

- individual tenant     individual (non-tenant)  
 tenant organisation     organisation (non-tenant)

Name \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

## Fees (GST included)

Annual fee covers 1 January–31 December

- individual low wage / pension / benefit \$ 8.00
- individual waged worker \$16.00
- organisation \$32.00

## Payment

Membership fee \$ \_\_\_\_\_

Donation \$ \_\_\_\_\_

TOTAL \$ \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

## Payment method: Please tick

Enclosed cheque or money order made out to Tenants' Union of NSW

Deposit into our bank account:

Account name Tenants' Union of NSW  
BSB 062-004 Account No. 802624

For online deposits, please give the reference "MEM" plus your surname

## Please post this form to:

Tenants' Union of NSW  
201/55 Holt St  
Surry Hills NSW 2010

## NSW Tenants Advice and Advocacy Services



Inner Sydney	9698 5975
Inner Western Sydney	9559 2899
Southern Sydney	9787 4679
South Western Sydney	1800 631 993 4628 1678
Eastern Sydney	9386 9147
Western Sydney	8833 0911
Northern Sydney	9884 9605
North Western Sydney	1800 625 956 9413 2677
Blue Mountains	4782 4155
Central Coast	4353 5515
Hunter	1800 654 504 4969 7666
Illawarra South Coast	1800 807 225 4274 3475
Mid North Coast	1800 777 722 6583 9866
Northern Rivers	1800 649 135 6621 1022
North Western NSW	1800 836 268 6772 4698
South Western NSW	1800 642 609
Older persons (statewide)	1800 131 310 9566 1120

## Aboriginal services

Greater Sydney	9569 0222
Western NSW	1800 810 233
Southern NSW	1800 672 185 4472 9363
Northern NSW	1800 248 913 6643 4426



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It applies to people who live in, or are affected by, the law as it applies in New South Wales, Australia.

## We invite contributions:

Contact the Publications Officer – see below for contact details.

## Tenants' Union of NSW

- A community legal centre specialising in NSW residential tenancies law.
- Peak resourcing body for the NSW Tenants Advice and Advocacy Program.

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