TENANTNEWS

Newsletter of the Tenants' Union of NSW 8 Number 89 June 2009

Landlord selling? Know your rights

The Tenants' Union has been receiving a lot of queries from private tenants about what their rights are when their landlord wants to sell the property they are renting. This article answers some of the most common queries.

The landlord's access

It is a term of every residential tenancy agreement that the landlord, or their agent, or a person authorised by the landlord, can enter the property to show it to prospective purchasers or mortgagees a "reasonable" number of times.

The landlord has to give "reasonable" notice to a tenant each time they want to show the property to a prospective

purchaser or mortgagee. The notice does not have to be in writing.

A tenant should give access to the landlord if reasonable notice has been given and access has only been sought a reasonable number of times.

The tenant has the right to be in the property when the landlord is showing it to prospective purchasers or mortgagees.

The tenant's privacy

It is also a term of every residential tenancy agreement that a landlord will not interfere, or cause or permit any interference, with the reasonable peace, comfort and privacy of the tenant in using the property.

This term applies even if the landlord is selling the property and wants to show it to prospective purchasers or mortgagees.

Negotiating times for showing the property

Once a tenant is aware that the landlord is proposing to sell the property then the tenant can write to the landlord to suggest agreed set times during the week when the landlord or real estate agent may arrange to show the property to potential purchasers or mortgagees.

For example, a tenant could suggest that the landlord or agent shows the property on Wednesdays between 5 and 6pm, on Saturdays between 12 and 1pm or at other times by negotiation.

If the tenant and the landlord are unable to agree then either one can apply to the Consumer, Trader and Tenancy Tribunal and ask it to decide.

Dealing with agents

Sometimes a landlord appoints a real estate agent to manage the rental property for them. However, when selling a property, it is common for them to appoint



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more than one real estate agent to make the sale. The tenant may not have dealt with these other agents.

Just because a real estate agent is trying to sell the property (other than the agent the tenant usually deals with about renting), it does not mean that they can do what they want. They are acting for the landlord and so they are bound by the same laws as the landlord.

On-site auctions

A landlord cannot hold an auction on the property unless the tenant agrees.

Can the landlord terminate the tenancy?

If a tenant is still in the fixed term of their agreement, the landlord cannot give them a notice of termination because the property has been sold.

If a tenant is in a continuing agreement (i.e. the fixed term has expired), the landlord can give the tenant a notice of termination because the property has been sold.

However, they can only do this if contracts for the sale have been exchanged between the landlord and the purchaser and those contracts require that the purchaser gets vacant possession.

If a landlord does give a notice of termination because the property is being sold, it must be in writing and give at least 30 days notice from the date the tenant receives the notice. If the notice is posted to the tenant, the landlord must allow an extra four working days for delivery.

What happens after the property is sold?

If a tenant has a fixed-term agreement and it is for a total period of three years or less, then the purchaser buys the property subject to that agreement. The purchaser becomes the landlord once the date for settlement has passed. They then have all of the rights and responsibilities of the landlord.

If a tenant is in a continuing agreement (i.e. the fixed term has expired), and the tenant is

still in possession of the property at the date for settlement, then the purchaser buys the property subject to that agreement. The purchaser becomes the landlord once the date for settlement has passed. The purchaser then has all of the rights and responsibilities of the landlord.

Once the property is sold, the landlord should write to the tenant telling them the name of the purchaser and from what date to pay rent to the purchaser.

A tenant does not have to sign a new agreement with the purchaser if they do not want.

Further information

For more detailed information on this issue see

My landlord is selling: What are my rights?

on the Tenants NSW website at www.tenants.org.au/publish/all_tenants.

Housing NSW tenants

Check with Housing NSW about its policies:

- phone 1300 468 746
- www.housing.nsw.gov.au.

Better protection for tenants whose landlords default on mortgages

The NSW Government has announced that it will introduce legislation to better protect tenants facing eviction by mortgagees when landlords default on their mortgage payments.

The legislation will provide that:

- a tenant gets 30 days notice to leave once a mortgagee is entitled to possession of the premises
- the tenant is not liable to pay rent or any fee during that period and/or can recoup any rent paid in advance

• the mortgagee can authorise release of the tenant's bond.

All of this represents a significant improvement on the current law, under which tenants have been evicted by mortgagees with little or no notice, and no real prospect of compensation.

The Tenants' Union strongly supports the scheme of the legislation and has made suggestions about remedies and penalties to ensure that it is even more effective.

NSW renting laws promote homelessness

Ned Cutcher Central Coast Tenants Advice and Advocacy Service

There are manifestations of homelessness that are extreme – sleeping rough or living out of the boot of a car, for example. Less extreme forms include taking up residence in overcrowded share-housing or temporary accommodation (such as hotels and tourist parks).

Whatever the forms, NSW tenancy laws contribute to the problem, and all the more so in a tight housing market.

The Residential Tenancies
Act 1987, for instance, allows
landlords to terminate tenancies
without needing a reason. It
is theoretically possible (and
anecdotally common) for a
landlord to end a tenancy

because of a falling-out with their tenant.

Whatever the reason behind it, a 'no grounds' notice of termination leaves a tenant with little option but to re-enter the marketplace and search for another home.

The Real Property Act 1900 allows a mortgagee (usually a bank) to take possession of a property if the landlord fails to meet the terms of their mortgage. This generally results in the removal of the tenant (though it does not have to). Banks do not want to be landlords. They want sales, and they do not want to be limited to an investors-only market. Again, tenants are forced to re-enter the marketplace to find another rental property.

The more competitive the marketplace, the greater the chances a period of homelessness will ensue. With affordable rental housing as thin on the ground as it is currently is many parts of New South Wales, this becomes alarming in its own right. But when you factor in the implications of 'bad tenant' databases, the situation can become much worse.

Whatever the forms of homelessness, tenancy laws contribute to the problem, and all the more so in a tight housing market

These databases encourage landlords and real estate agents to list details of 'defaulting' tenants so that other landlords and agents can refuse them housing. Tenants' details can remain on the database for years. Those who find themselves listed can face enormous, long-standing challenges to securing appropriate housing.

Before 2004, the use of databases in New South Wales was completely unregulated. Tenants could be listed for any reason, at any time, without notification. There is a great body



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of folklore telling of all the petty and insidious reasons for which tenants have been affected by database listings.

In 2004, the NSW Parliament amended the *Property, Stock and Business Agents Regulation 2003*, setting out rules of conduct for agents who use databases.

Under the law, a tenant cannot be listed unless certain criteria have been met. These include a limited list of circumstances – a debt to the landlord, damage to the property, anti-social behaviour – any of which needs to be proven in the Consumer, Trader and Tenancy Tribunal.

But the rules of conduct offer little practical protection for tenants in many respects. The criteria for listing are sufficiently broad, and mechanisms for complaint sufficiently narrow, to enable real estate agents to get away with a vexatious listing in all but the most outrageous cases.

Once a listing has been made, there is still no legal process available for tenants to challenge the listing or seek to have it removed.

Furthermore, the rules do not apply to the database operators

themselves and they are of no use to any tenant who was listed before September 2004.

A 'no grounds' termination leaves a tenant with little option but to reenter the marketplace and search for another home

Tenants who are listed on databases have nothing to worry about as long as they remain in secure housing. A listing only becomes a problem for someone who re-enters the marketplace to look for another rental property.

The lack of protection for tenants against 'no grounds'

or 'mortgagee in possession' terminations are more pronounced for anyone who is listed on a 'bad tenant' database in today's rental market.

Turning to public housing may be an option. For those who can meet Housing NSW's strict eligibility criteria there is the 'classification of former tenants' policy to be aware of.

Under this policy, if a tenant leaves a Housing NSW tenancy with a debt of over \$500 – easy enough if there are any repairs to be done – they will not be allowed back into the system until they have rented privately for six months.

Taken together, it is easy to see how NSW tenancy law and policy can conspire to place a person at risk of homelessness.

To find out about the work of the Tenants' Union on these issues, see the Tenants NSW website at

www.tenants.org.au/publish/policy-law-reform.

You will find submissions and policy papers:

- on tenant databases
- on the proposed changes to NSW tenancy legislation (expected to be before Parliament later this year)
- in response to the The Australian Government Green Paper on Homelessness.

Spend some time on The Brown Couch

Visit the Tenants' Union blog, *The Brown Couch*, for news and commentary on the latest issues in tenancy and housing.

Go to www.tunswblog.blogspot.com.

Local Aboriginal land councils managing social housing

In our last issue, we covered the Federal Government's funding plans for Aboriginal land councils in New South Wales. As outlined in that article, the Tenants' Union believes strongly that the land council system is a good way of ensuring that Aboriginal people have a say in the running of their communities.

As an organisation that serves tenants, the Tenants' Union will sometimes assist tenants who have a dispute with an Aboriginal land council. This article gives an example of the some of problems that can arise between tenants and landlords and is a guide for tenants who are looking for ways to resolve similar issues.

Carl Freer Aboriginal Legal Officer

Local Aboriginal land councils are organisations that provide services and manage resources on behalf of their members. One of their most important services is to provide social housing to members.

Land councils may own just a handful of properties or several hundred. Every land council has at least two main responsibilities when managing these properties:

- Properties must be managed for the benefit of the members.
- Properties must be managed in accordance with the residential tenancy agreement between the tenant and the land council.

Land councils can usually do both these things, but sometimes there are problems. Kyla's story (right) shows the sort of problems tenants sometimes face.

Kyla's story*

Kyla is a mother of three children who she raises with her boyfriend Bruce. Kyla and Bruce decided to move back to Kyla's community.

They were living with Kyla's mother there. She and all of the children lived in the garage because there wasn't enough room in the rest of the house.

Kyla applied for housing with the land council.

Later on, there was a meeting of the land council. The members vote to allocate a new house to Kyla.

Kyla goes to the office the next day, signs a residential tenancy agreement and pays the first month of rent in advance.

She also tells the person at the office that she can't move in for a month because she's got some things to do in Queensland with her boyfriend - her mum will

look after the kids while she's gone.

While Kyla is away there's another meeting of the land council for allocation of housing.

Someone points out that Kyla hasn't even moved into her house and it's been vacant for a month.

There is another vote of the members. The house is allocated to the CEO's cousin, Melle, who moves into the house.

Kyla finds out that she can't move into the house when she gets home. She has heard that the CEO always wanted Melle to have the house and purposely did not stop the vote, even though he knew the house was really Kyla's.

Kyla asks for the minutes of the meetings, but the land council office will not give them to her.

continued next page

* Kyla is not a real person, but tenants sometimes have similar problems.

Consumer, Trader and Tenancy Tribunal

One way to fix these problems is through the Consumer, Trader and Tenancy Tribunal. The tribunal is there to be a quick, cheap and simple way of resolving a dispute with your landlord.

If a land council does not provide you with a house when you have a residential tenancy agreement it is breaking the agreement and might also be against the law. (In our story, Kyla had signed a residential tenancy agreement, but sometimes there is a tenancy even without a written agreement.) Ask your local Aboriginal tenancy service for more help if this happens to you.

The tribunal can be useful, but Kyla is not just a tenant who wants to live in peace and comfort, she is also a member of the land council and the community. She might not want to have a formal dispute with the land council in the tribunal. What else can she do?

Freedom of information

First of all, she probably needs some more information about what happened. Most land councils have rules that allow members to look at the minutes of meetings and the policies of the organisation.

However, when a dispute arises, the land council sometimes refuses to give people the information they need. The Freedom of Information Act



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1989 applies to land councils in the same way as it does to government departments. This gives you a powerful way to get information from your land council, including files and documents to do with your tenancy.

Even if there is no dispute, a freedom of information application is a useful way to get access to information from the land council.

'Misbehaviour'

Many kinds of conduct, including what the CEO did to Kyla, may be 'misbehaviour' under the Aboriginal Land Rights Act 1983.

If you and other members of your land council believe that a board member or staff have conducted themselves improperly, then you can seek to 'pass a censure motion' at a meeting of the land council. There are special procedures for doing this – speak to your local Aboriginal Tenants Advice and Advocacy Service.

NSW Aboriginal Land Council

Part of what the NSW Aboriginal Land Council (NSWALC) does is oversee local land councils.

The NSWALC can arrange mediation and conciliation to sort out problems between the members of a land council and the land council itself.

The NSWALC can also make the local land council keep certain records. This may be useful when the local land council does not properly record meetings and other important matters.

The Registrar

There is a person called the Registrar of Aboriginal Land Councils. Apart from keeping a register of land councils, the Registrar oversees local Aboriginal land councils.

They do this in many ways. One way the Registrar may help a member is to order a board member, or staff, to follow the Aboriginal Land Rights Act 1983.

Any person can ask the Registrar to do this. Ask your local Aboriginal Tenants Advice and Advocacy Service service about it.

Further information

Contact your local Aboriginal Tenants Advice and Advocacy Service (see back page for phone numbers).

Does Australia have a housing shortage?

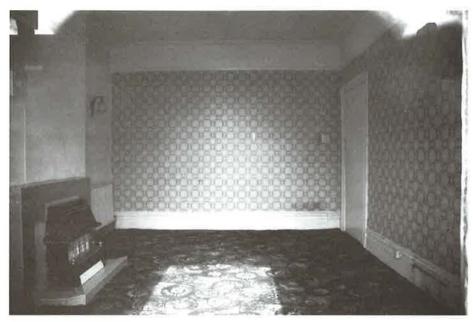
Chris Martin Senior Policy Officer

Is there a shortage of housing in Australia? If you're looking for a place to rent or, worse, if you're homeless, you might well say that there is a shortage. In fact, from this perspective, Australia has a shortage of 85,000 dwellings.

This number is calculated by the National Housing Supply Council, by adding the number of dwellings required to house every homeless person and family in Australia (57,000), and the number of additional rental dwellings required to lift the rental vacancy rate to a workable three per cent (26,000). Rounded up, that's 85,000 dwellings.

This calculation does not, however, factor in all those dwellings that are, for whatever reason, unoccupied. These include holiday houses, houses undergoing renovation, dilapidated dwellings, and investment properties that are simply left vacant.

As the National Housing Supply Council points out, no-one really knows the proportion of each of these types of unoccupied dwellings nor their fitness for



Unoccupied dwellings in Australia number 830,000 Photo by Matt Cox (flickr.com/coxy). Used under a Creative Commons licence

Our problem is that our housing system does not meet the housing needs of all the community

occupation. However, we do know the total number of unoccupied dwellings: 830,000.

That's a huge surplus, sitting just outside the housing market. If just a tenth of them became available for occupation, you could house the homeless and get a decent vacancy rate in the rental market.

So, Australia's housing supply problem is not as simple as

a straightforward shortage.
Rather, our problem is that our housing system does not meet the housing needs of all the community.

By looking at the rental market in more detail, we can pinpoint where the problem is most acute.

Across Australia, there are about 1.47 million households living in private rental housing. We can divide these renters into five groups.

We can also divide Australia's rental dwellings into five corresponding groups. The numbers in each group are given in the following table:

Group	Income level	Number of households	Number of affordable dwellings	Difference
A	low	237,000	91,000	-146,000
В	low-moderate	363,000	739,000	+376,000
C	moderate	379,000	517,000	+138,000
D	moderate-high	268,000	92,000	-176,000
E	high	223,000	31,000	-192,000

(Group A dwellings are affordable for Group A households, Group B dwellings are affordable for Group B households etc.)

You can see the problem: there is a shortage of 146,000 rental dwellings that are affordable for Group A households. These low-income households must occupy housing that is unaffordable* for them.

Note that the 'shortage' of Group E dwellings does not mean a similar problem for high-income households; instead, it means many of them must occupy dwellings that are cheaper than they can afford.

In the real world, not every household lives in housing that corresponds to what it can afford

This leads us to a second problem: in the real world, not every household lives in housing that corresponds to what it can afford, and low-income households do not get first pick of the affordable housing.

When you consider how many of Australia's lower-cost rental dwellings are occupied by higherincome households (56,000 dwellings), the housing supply problem is even worse: there is a shortage of 202,000 rental dwellings that are affordable for Group A households, and a shortage of 49,000 rental dwellings that are affordable for Group B households.

That's a total shortage of 251,000 rental dwellings that are affordable for low- to low-moderate-income households. It's not a straightforward shortage – these households do have dwellings to live in – but the cost of housing means they haved too little left over to spend on other essentials.

Reference

National Housing Supply Council (2009), State of Supply Report.

The report is on the internet at www.fahcsia.gov.au/sa/housing/pubs/housing/national_housing_supply.

^{* &#}x27;Unaffordable' housing is that which costs more than 30% of a household's income.



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INSIDE THE TENANTS' UNION

Meet the TU Board of Directors

Joy Connor has volunteered in community organisations and boards for many years. She worked for Park and Village Service for five years, then as Policy Officer for Shelter NSW. She has trained in education, community management and housing research. She teaches community management.

Brendan Edgeworth is Head of School in the Faculty of Law at the University of NSW. He researches in the area of housing law and residential tenancies law.

Charmaine Jones works for the Central Sydney North Tenant Participation Resource Service as the Training Co-ordinator. She is a tenant representative at the Housing NSW Divisional Forum and has previous media and journalistic experience.

Jane King (Treasurer) has 15 years experience in human resources, finance and

administration in community legal centres.

Pat McDonough has previously acted as Principal Solicitor for the Tenants' Union for many years. She is currently employed as an employment law solicitor with another community legal centre.

Steve Reiffer has skills and experience in public relations, marketing, sales, business management and human resources.

Jennifer Rignold has been a public housing tenant and community volunteer for 26 years. She works closely with both tenants and Housing NSW to ensure a better relationship and more positive results for tenant's issues.

Sue Scott (Chair) volunteered for four years on the Tenants Hotline based at Eastern Area Tenants Service. Her professional experience includes sourcing funding and grant making, information technology, writing, editing, plain-language publishing and training.

Ruth Simon has worked for the past nine years as Co-ordinator of the Aboriginal Resource Unit for the Tenants Advice and Advocacy Program. In this position she manages four staff, delivers cross-cultural training for tenancy services and maintains all activities relating to accounts.

New Executive Officer

Gregor Macfie started as the new Executive Officer in April. He was previously the Manager of Policy at the Australian Council of Social Service and was Acting CEO in 2008. He has worked in the community sector for over eight years, before which he was a policy analyst in the NSW Cabinet Office. He originally trained as a lawyer.

Michelle Jones left the Tenants' Union in January after five and a half years as Executive Officer. She managed the organisation through a period of growth and left it in a stronger position. She also contributed greatly to the networks of Tenants Advice and Advocacy Services and community legal centres in New South Wales. She now manages the Women's Domestic Violence Court Advocacy Program at Legal Aid NSW.



Back row (L-R): Sue Scott, Pat McDonough, Steve Reiffer, Joy Connor, Jane King Front row: Ruth Simon, Brendan Edgeworth, Jennifer Rignold, Charmaine Jones Photo by Patrycja Arvidssen

Ending a tenancy early with minimal cost



I work on building projects all over New South Wales that usually last about a year. I

usually rent a flat or small house on a 6- or 12-month lease.

This is usually OK but I have been caught out when a project ended early. The agents raked a lot of money out of me for leaving early.

My current project has ended early. I have four months to go on my lease. How can I get out of it with less 'damage' than last time? My next job is 700 kilometres away and starts next month.



The tenancy agreement (lease) is a contract. By leaving early, you breach the

contract. If the landlord suffers loss caused by your breach, you can be liable to pay them compensation.

The landlord may take steps to find a new tenant before you leave. However, when you leave, they must takes steps to get a new tenant. They are not entitled to compensation for loss that could have been avoided.

If the landlord does not try to find a new tenant, this reduces the compensation they can claim from you. So, write a letter to the landlord (or agent) telling them that you are leaving and when. Remind them that they should try to find a new tenant. Co-operate in showing the place to possible new tenants.

The usual losses a landlord suffers by a tenant leaving early are:

- loss of rent until a new tenant moves in
- advertising costs
- agent's fees for reletting and preparing a new agreement.

You may also have to pay for cleaning and repairs if you leave the place more dirty or damaged than at the start of the tenancy.

When you leave, do the following:

- 1. Remove your belongings.
- 2. Clean.
- 3. Photograph.
- 4. Lock up.
- 5. Give keys to landlord (or agent) and get a receipt for them.
- 6. Immediately claim your rental bond.

Photos are good evidence of the condition of the premises if there is a dispute.

You can claim your bond without the landlord's (or agent's) signature. This will get the Rental



Photo by eko (flickr.com/ekosystem). Used under a Creative Commons licence

Bond Board to write to the landlord (or agent) saying that they have 14 days to challenge your claim in the Consumer, Trader and Tenancy Tribunal (CTTT), or you will be paid the bond. This encourages the landlord to find a new tenant and resolve other issues quickly.

Leaving and giving the keys to the landlord (or agent) ends the tenancy agreement. Do not pay any more rent once you have given the keys back. This encourages the landlord to find a new tenant. You will likely have to pay compensation for the landlord's loss of rent later.

The final condition report can present problems for a vacating tenant. You cannot make the landlord (or agent) attend to fill out the report. They can wait for you to terminate the agreement by giving them the keys. Then they will decide when the inspection and report will be done.

The law requires that both landlord (or agent) and the tenant be present when the final condition report is completed. The only excuse for this not happening is that the absent party was given a reasonable opportunity to attend and did not. You should attend if possible.

The condition report is the primary evidence of the state of the premises for hearings of the CTTT.

If the landlord (or agent) applies to the tribunal you should attend and tell your side of the story. Take all the documents and photos with you, including the tenancy agreement, condition report and your letter about leaving. If you cannot attend, contact the tribunal registry about sending in your evidence and taking part in the hearing by telephone.

Grant Arbuthnot, Principal Legal Officer

Further information

- Tenants Rights Factsheet 16: Ending tenancy early and sample letter on the Tenants NSW website at www.tenants.org.au
- Your local Tenants Advice and Advocacy Service (see the back page, the Tenants NSW website or phone the Tenants Hotline on 1800 251 101 for your local service).

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)

I would like to apply for membership of the Tenants' Union of NSW Co-operative Limited (ABN 88 984 223 164)

First name				
Last name				
Position				
Organisation				
Postal address				
-				
Suburb				
State	Postcode			
E-mail				
Phone (W)				
Phone (H)				
Membership type:				
□tenant □	Itenant organisation			
□non-tenant □	Inon-tenant organisation			
□ other (please specify):				
Fees: (all include GST) • unwaged \$8.00 • waged \$16.00 • organisation \$32.00 Annual fee runs 1 January–31 December. New members can pay half fees after 30 June. First membership fee covers cost of share.				
Payment: Please find en order to the Tenants' Unio				
Membership \$				
Donation \$				
Total \$				
I am over 18 years of age. I support the objectives of the Tenants' Union of NSW.				
Signed	Date			

Return with payment to Tenants' Union of NSW 1 Buckingham St, Surry Hills NSW 2010

CONTACTS

NSW Tenants Advice and Advocacy Services



Inner Sydney		9698 5975			
Inner Western Sydney		9559 2899			
Southern Sydney		9787 4679			
South West Sydney	1800 631 993	4628 1678			
Eastern Suburbs		9386 9147			
Western Sydney	1800 625 956	9413 2677			
Northern Sydney		9884 9605			
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				
Specialist services					
Older Persons Tenants' Service	1800 131 310	9566 1120			
Park and Village Service	1800 177 688	9566 1010			
Aboriginal services					
Greater Sydney	1800 772 721	9282 6727			
Western NSW	1800 810 233				
Southern NSW	1800 672 185	4472 9363			
Northern NSW	1800 248 913	6643 4426			
Tenants Hotline 1800 251 101 Monday–Friday 9:30am–1:00pm and 2:00pm–5:00pm					

Tenants NSW online: www.tenants.org.au

- View and print factsheets and sample letters.
- Keep informed about tenancy issues and the TU's work.
- Find your local Tenants Advice and Advocacy Service.



Editorial team: Joy Connor, Jen Rignold

Contributors: Grant Arbuthnot, Ned Cutcher, Samantha Fradd, Carl Freer, Chris Martin Views expressed by contributors are not necessarily those held by the Tenants' Union.

Coordination/editing/layout: Luke O'Connell

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About the Tenants' Union of NSW

The Tenants' Union of NSW (TU) is a specialist community legal centre that has been active in promoting the rights of over 1.5 million tenants in New South Wales since 1976.

The TU is also the peak resourcing body for the Tenants Advice and Advocacy Program in NSW.

Vision: A society in which people in New South Wales are able to access safe, secure and affordable rental housing.

Mission: The TU seeks to promote a secure, affordable and appropriate housing environment by representing the interests of all tenants and other renters in New South Wales and by working towards just and sustainable solutions to housing problems. We do this by:

- providing legal services to economically and socially disadvantaged tenants including Aboriginal tenants, social housing tenants, park residents and older tenants
- conducting strategic litigation to advance the interests of tenants
- providing information and advice to all tenants on their legal rights and obligations and in particular to tenants who are economically and socially disadvantaged
- supporting advice and advocacy services for tenants
- conducting research about the rental market and problems faced by tenants in particular tenants who are economically and socially disadvantaged
- advocating for affordable, appropriate and secure housing for all people including people who are economically and socially disadvantaged.

Tenants' Union of NSW Co-operative Ltd1 Buckingham St, Surry Hills NSW 2010
Phone 02 8117 3700, Fax 02 8117 3777