



NSW SOCIAL JUSTICE STATEMENT

MAKE RENTING
SECURE AND AFFORDABLE

OUR VISION

People who rent should have stable, healthy and affordable housing that feels like home. The NSW residential tenancy system should empower tenants to exercise their rights, mechanisms should be in place to limit excessive rent increases, and rental homes should comply with robust minimum standards, including for energy efficiency and accessibility, so that renting is a genuine, secure and sustainable alternative to home ownership for diverse groups of people and families, including those on low incomes.

The St Vincent de Paul Society NSW fundamentally believes in this through the social principle of dignity of the human person. This means enabling life and human flourishing and prioritising the well-being of people experiencing poverty and disadvantage in all our actions.

OUR RECOMMENDATIONS

The Society NSW calls on the NSW Government to make renting a secure, healthy and affordable option for people by:

- Replacing 'no grounds' evictions with terminations only on reasonable grounds for fixed term and periodic leases.
- Establishing a framework to set fair limits on rent increases during a tenancy and increase between tenancies, whereby landlords are required to justify a rent increase over an independently set reasonable threshold, such as inflation.
- Developing a permanent hardship framework to support households experiencing a crisis or unforeseen change in circumstances to sustain their tenancy through recovery.
- Requiring landlords or their agents to publicly report rents and rent increase information to provide greater transparency and visibility across the private rental market.
- Mandating minimum energy efficiency standards for all public and private rental properties.
- Strengthening legislated rental standards, including by introducing an independently verified certification process for rental homes, setting penalties for landlords who breach the obligation for habitability, and adequately resourcing government agencies to undertake compliance monitoring and enforcement.

THE CHALLENGE

The NSW residential tenancy system is failing to provide adequate protection for renters to have a stable and healthy home at a price they can afford.

OUR CONTRIBUTION

The St Vincent de Paul Society NSW is a leading provider of frontline services, with over 100 services state-wide.

We provide 26 housing and homelessness services across NSW to give people access to long-term, safe, and stable accommodation that meets their individual needs. As part of these services, we deliver the Sustaining Tenancies program to assist people at risk of losing their homes to maintain their tenancy or secure alternative accommodation.

Through our conferences, the Society NSW's members assist people experiencing housing stress through material and financial assistance, including support to pay rental bonds, rent assistance, and access to No-Interest Loans (NILS). Around 80 per cent of people we assist are renters in either public housing or the private rental market.

Around 2.4 million people in NSW rent their home, one third of the state's population. More people are renting and are renting for longer than ever before, including families with children and older people. At the same time renting is becoming increasingly expensive and competitive, with dire consequences for lower-income renters.

While the price of other essential services such as energy or health is regulated, housing is not. Since the start of the pandemic, rental housing prices have surged by more than 30 per cent, well above inflation and wages growth. People on the lowest incomes are hardest hit, with less than 1 per cent of properties affordable for someone earning the minimum wage and virtually no properties affordable for a person on income support payments.¹

At the same time more people are competing for fewer properties, with vacancy rates below 1 per cent in most areas.² This means people often have little choice but to pay more rent when they renew their tenancy agreement because of the scarcity of housing. A lack of publicly available comparable rental data makes it difficult for renters to know when

THE FACTS

- Rental prices surged by 30% in the past 4 years.
- Half of all low-income renters and 82% of very low-income renters are in rental stress.
- Rental house prices are unregulated, unlike other essential services such as energy.

it is reasonable to challenge a rent increase and feel confident that a challenge will result in a fair outcome and not result in evictions.

This dynamic underscores a larger issue with tenants' ability to have their rights enforced and upheld under the NSW Residential Tenancy Act, and to obtain redress where their rights have been breached. Where tenants' rights are enshrined in the legislation, all too often the onus is on the tenant to take their landlord to the Tribunal for non-compliance, incurring considerable financial and other costs. There is no independent monitoring or enforcement of landlord's obligations under the Act, such as to provide residential dwellings that are fit for habitation and in a reasonable state of cleanliness and repair.³

While there are some basic standards prescribed in the Act, there is no requirement on landlords to provide energy efficient homes to respond to our changing climate and rising energy prices. Homes need to be not only affordable for people to rent, but also affordable for them to live in.

THE IMPACT

High and rising rents mean that half of all low-income renters and more than four-fifths of very low-income renters in NSW are struggling to pay unaffordable rents.⁴ High rental stress leaves people without sufficient money for other essentials, such as groceries and food, power bills, or petrol. There has been a significant increase in the proportion of renters living in poverty, up from 10 percent to 19 per cent in the past five years⁵ and more renters are being pushed into homelessness.

The impact is not just financial. It causes stress and harms peoples mental and physical wellbeing, impacting children's education, damaging relationships and fracturing communities. Many people are forced to move away from their communities, schools and jobs to access more affordable homes or must settle for poor quality housing that does not meet their needs or causes health issues.

¹ Anglicare Australia (2023) *Rental Affordability Snapshot, National Report 2023*.

² Domain (2024) *Rental Report March 2024*, Domain.

³ NSW Residential Tenancy Act (s52 [1A] & [1B])

⁴ Australian Bureau of Statistics. (2019-20). *Housing Occupancy and Costs, Table 13.1 Rental affordability, lower income renter households, national housing and homelessness agreement basis*. ABS. <https://www.abs.gov.au/statistics/people/housing/housing-occupancy-and-costs/2019-20>.

⁵ National Council of Social Sciences and National Centre for Social and Economic Reporting at the University of Canberra, (April 2023) *Mapping Economic Disadvantage in NSW*, p17. See <https://www.ncoss.org.au/policy-advocacy/policy-research-publications/mapping-economic-disadvantage-in-nsw> (Mapping Economic Disadvantage Report)

The Society acknowledges and welcomes the NSW Government's commitment to improving the rental system in NSW along with appointing the state's first Rental Commissioner. The next step is to strengthen protections for renters in NSW so that renting is a viable, long-term alternative to home ownership, particularly for people on low incomes and experiencing disadvantage.

SARAH'S STORY

Sarah is a single mum of three young boys, including one child with special needs, who is desperately trying to break the cycle of poverty for her family. Sarah has been living in a stable private rental home for the last four years with her rent subsidised through a Community Housing Provider. However, she is to be evicted from her home in a few weeks because the owner wants to sell the property. Sarah has no idea where she will go.

Prior to moving into her current home, Sarah had long periods of homelessness after escaping domestic and family violence. Sarah was forced to leave her home and all of her possessions when she and her children fled from her violent ex-partner. They spent several years moving around, including couch surfing and living in caravan parks, before being assisted with subsidised private rental accommodation.

"We have finally had stability and a family home for four years. It's been a lifeline for me and my kids. I couldn't have imagined them having their own room having space, even having a kitchen having a proper bed and not sleeping on the floor, which we have done for years, but now when I look at the rental market I feel physically ill.

I really want to stay in this area but I just can't afford it, but then nowhere else is affordable either. For me, community is everything. I don't have family that can help me. Not having a home as the foundation is exhausting. Constantly moving is constant trauma. I lie awake every night, stressing about a home and everything over my children heads."

FOR MORE INFORMATION

- [Society NSW's housing-related reports and submissions](#)
- [National Council's Housing and Homelessness Policy](#)

ACKNOWLEDGEMENT OF COUNTRY

The St Vincent de Paul Society NSW acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of this land, with deep respect. May Elders, past and present, be blessed and honoured. May we join together and build a future based on compassion, justice, hope, faith, and reconciliation.

St Vincent de Paul Society NSW is a lay-Catholic member and volunteer-based organisation that has been assisting people experiencing disadvantage and hardship in NSW for over 140 years. Our aspiration is an Australia transformed by compassion and built on justice.



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