

Tasmanian Housing Strategy Discussion Paper Submission

Friday 14 October 2022

To whom it may concern

I am providing this submission to the Tasmanian Housing Strategy Discussion paper on behalf of the Housing with Dignity Reference Group (HWDRG).

The HWDRG is a lived experience group, facilitated by the City of Hobart and was formed in response to the Homelessness summit held at the Hobart Town Hall in 2018. We provide advice to the City of Hobart in relation to issues that have an impact on people experiencing housing stress and homelessness, develop community awareness raising projects and represent people with a lived experience of homelessness on the Greater Hobart Homelessness Alliance.

The following issues have been identified by our members as priorities in the development of the Tasmanian Housing Strategy.

Assistance for Vulnerable People

Increasing funding for programs that support Tasmanians who are vulnerable and at risk of homelessness including Aboriginal Tasmanians, women and children escaping family violence, people with disability, young and older people.

Cost of Buying a House

Addressing increasing property costs that are making buying a home less achievable for many people.

Energy Efficient Housing

Initiate incentives and minimum enforceable energy and health standards for private rental properties to make new and existing housing more energy efficient to reduce the cost of living and improve the health and wellbeing of tenants.

Empty Houses

A consideration of incentives and/or consequences to encourage property owners to add vacant properties to the private rental market, such as the introduction of a 'Vacant Property Tax' or similar addition to existing land tax, on whole houses that are abandoned, empty or uninhabited for more than 1 year.

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Liveability

Ensuring that new social and affordable housing properties are located within access to retail and other services required for daily living including employment, health care, educational services, transport, cultural and leisure services, and green spaces.

More Social Housing

Increasing the supply of public and community housing above the current targets to align with Shelter Tasmania's proposed target of 10% of dwellings to be affordable social rental housing, with a yearly aim of delivering at least 1,000 additional affordable homes.

Planning Approvals

Review the planning system to ensure that it gives local government the power to prioritize the efficient and effective delivery of social and affordable properties.

Types of Housing

Identify incentives to increase the supply of a diversity of property types to meet the needs and budgets of different households like older people, people with disability, families, young people and single people.

As well as the items identified above, the HWDRG also submits the following to be considered for inclusion within the Tasmanian Housing Strategy.

Standardised Residential Tenancy Agreements (RTA)

The introduction of a standardised Residential Tenancy Agreements (RTA), which includes the introduction of a standardised rental application form that does not require applicants to identify their income source, as people receiving Government allowances are often discriminated against when applying for rental properties.

Please refer to the attached **Rental History Card** document for a detailed proposal.

That a standardised RTA include provision for tenants to keep pets in all rentals, as is the case in Victoria.

I also take this opportunity to raise the following issue that may not be included within the Tasmanian Housing Strategy but is nonetheless important to increasing rental supply within Hobart.

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The HWDRG advocate for the immediate approval of the planning recommendation from the Hobart City Council to State Government to ban new whole house permits for short stay accommodation within residential areas of the Hobart LGA.

The longer this is delayed many property owners are rushing to beat the ban, and as a consequence this is making the supply of rental properties worse.

Thank you for considering our submission and I look forward to the draft Tasmanian Housing Strategy being released in the near future.

Yours faithfully



Tyson Montgomery
Community Co-Chair
Housing with Dignity Reference Group

Attachment: Rental History Card Proposal

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Rental History Card

A Housing with Dignity Reference Group Proposal

What is a rental Credit History Card (RHC)?

- An RHC would be physical or digitally managed card or certificate (digitally managed) that would provide evidence of the amount of rent the cardholder is capable of paying.
- It would be used to create a level playing field when cardholders are either applying to rent a property or to be used as evidence to support a mortgage application.
- The RHC would include the following information
 - Cardholder's name, current address and DoB
 - The total dollar value of rent paid by the cardholder to date.
 - The amount of years rent paid by the cardholder, and
 - Any rental defaults by the cardholder from the preceding 2 years.

How would it work?

- The RHC would be an updateable card or certificate that would be available to low income earners, (below \$53,000 P/A income) and all welfare recipient.
- Rent balance paid on the RHC would be updated on completion of each lease period.
- The RHC would only be accepted for housing related credit or uses, (specifically home loans/ mortgages) and would not be used to apply for any other type of credit or personal loan.

How would it help?

A Rental History Card would be a game changer for tackling the above raised issues of discrimination, and make surmountable some of our barriers to equal opportunity access to rental housing, and potentially entry into home ownership.

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- It would count as a legal document that evidenced payment capacity and reliability over time- to reassure real estate agents, landlords, and possibly even banks for home loan purposes, or State Govt for deposit eligibility.
- It would give recourse for renters who feel their social and income status is being used against them.
- It would enable landlords, banks, and agents a further measure of security of mind about low income renters, and enable them to make an informed decision about low income tenants, that was evidenced based on their history as a reliable, rent paying tenant.
- It would allow landlords and agents to use more ethical criteria to even preference a marginalised person over other applicants on a case by case basis.
- Create a legally recognised mechanism for renters on low incomes, or from marginalised social standing, to use their unblemished rental history as evidence of reliability.

How would it be delivered?

- This card to be developed in collaboration with community groups, housing providers and Charities, Tenants Union Legal Teams, Advocacy Groups, Council Affiliated Reference Groups such as the Housing with Dignity Reference Committee, and people with lived experience of this discrimination.
- It could be introduced as part of a raft of measures, specifically the introduction of a standardised rental application form that did not display income source, as recommended by Tenants Union Tas, and a disclosure of rental ledger policy for real estate agents. This is not however necessary as the card could be a standalone initiative.
- State Government pays for the creation and implementation of the card to eligible cohorts, and mandates a required Real Estate industry wide use of the card across Tasmania.
- The card be given weight legally, in line with payslips, job status and credit history as a formal proof of ability to pay that cannot be challenged, and able to be used

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as evidence of ability to pay in applying for State Government deposit incentives or home loan applications, including the Streets ahead program.

- State Government amends any clauses to real estate industry acts and practices that would prohibit or water down the effective use of this card, and to include this card as an approved form of formal documentation in these clauses and acts, in line with other approved forms currently required with a rental application, by agents, landlords and banks.

Eligibility Criteria

- Zero rental default over 2 years in private or non-government housing rental history. Public housing applicants not eligible for exemptions would require a 4 year zero default history.
- Australian citizenship or zero default rental history evidence for 2 years prior for non-residents.
- A minimum of a 2 year continuous private or 4 year public housing rental history.
- Receipt of any commonwealth income support payment or low income under \$53, 000 P/A.
- Eligible persons, who may not have financial history would be able to apply for an exemption to the eligibility requirements. Exemption would not be displayed on card or disclosed to anyone other than the card recipient, and nor would reasons for it.