

TRANSCRIPT

LEGISLATIVE COUNCIL LEGAL AND SOCIAL ISSUES COMMITTEE

Inquiry into the Rental and Housing Affordability Crisis in Victoria

Melbourne – Tuesday 22 August 2023

MEMBERS

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Ryan Batchelor – Deputy Chair

Matthew Bach

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Aiv Puglielli

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WITNESSES

Dr Angela Ballard,

Erin Buckley,

Teresa Kervin, and

James Drinias.

The CHAIR: Welcome, everybody, to the public hearing with us today. I welcome those who are watching via the live broadcast. Welcome to the new panel. I will introduce you.

Before I do, I would like to introduce the committee members with me today: to my left, Mr John Berger, Member for Southern Metropolitan Region; Mr Joe McCracken, Member for Western Victoria; Dr Matt Bach, Member for North-Eastern Metropolitan Region; Mr Aiv Puglielli, Member for North-Eastern Metropolitan Region; Dr Sarah Mansfield, Member for Western Victoria; and Ms Rachel Payne, Member for South-Eastern Metropolitan Region.

Welcome, panellists. Before we continue, I just want to read this information to you. All evidence taken is protected by parliamentary privilege as provided by the *Constitution Act 1975* and further subject to the provisions of the Legislative Council's standing orders. Therefore the information you provide during this hearing is protected by law. You are protected against any action for what you say in this hearing, but if you go elsewhere and repeat the same things, those comments may not be protected by this privilege. Any deliberately false evidence or misleading of the committee may be considered as contempt of Parliament.

All evidence is being recorded. You will be provided with a proof version of the transcript following the hearing. The transcript will ultimately be made public and posted on the committee website.

For the Hansard record, can you please state your full name and any organisation that you are appearing on behalf of today. Before I invite you to do so, I just want to remind you, after you say your name and make your statement, could you please keep it to a maximum of 5 minutes. Sorry it is short; we will have plenty of time afterwards for discussion as well. If I could invite Angela, just state your full name and make your statement, please.

Angela BALLARD: Good afternoon, everyone. My name is Dr Angela Ballard, and I was told I also had to give my address: it is [REDACTED]. I am a mostly pro bono researcher and designer of housing programs that include opportunities for leveraging the capacities of the not-yet homeless into affordable, long-term, secure housing options for single women over 55. The risk of homelessness in the not-too-distant future for this cohort, of which I am a part, is increasing and quickening at an alarming rate, especially as ageism in employment-seeking scenarios is indeed also a thing, irrespective of one's education, work life experience or expertise. Knowing there will not be sufficient social housing supply to support the numbers who need it just adds to the despair so many of us are experiencing.

Housing systems in a market context are best understood as complex and adaptive human systems, hence each of this inquiry's terms of reference cannot be understood in isolation. My submission and evidence, therefore, relate to all points under consideration, so I am probably going to be asking you to join some dots. Some of the challenges we face relate to understanding systemic biases and assumptions that fuel systemic behaviours in such systems so we can then design options and levers to shift unhelpful patterns of behaviour among actors or groups of actors within systems. The market segments and subsystems within this housing system are therefore interdependent. What we are seeing is increasing advantage going to those who are already owners and/or mortgagees, to the increasing disadvantage of those who are not. Remember also that real estate agents work for the interests of their property-owning clients, as well as their own interests, so the rental market is already skewed against the interests of renters.

Housing is our society's primary safety net. Yet many are now not able to get onto the very first rung of the property ladder anywhere, and this includes people who cannot even access rental housing of any kind, anywhere. As I said, the divides are widening very quickly indeed, hence my sense that as a society we are at a critical juncture.

Investing in property for short- to medium-term capital gain, including the flipping of properties we hear so much about, has been steadily growing over time, but it has been the advent of short-stay accommodation and the juggernaut of Airbnb in particular that has turbocharged housing markets for the past decade-plus. While the rental regulations here in Victoria have been improved greatly compared to other states, and I applaud the state for that, I sense the impacts of short- to medium-term punters, flippers and short-stay accommodation are all combining to create substantial challenges that even the most respectable of rental households are experiencing: tossed into an increasingly challenging marketplace. For one such family I helped recently it came right down to the wire – 11 weeks and five days to find and secure a new rental home within the three-month notice period and within their budget of \$800 a week. Imagine the stress.

It only took around three years before Airbnb was clearly being seen and understood as highly problematic by an urban researcher in Spain, and I began informing state governments about impacts of whole property SSA here in Australia in 2017. During that period my own research into renting in the Australian private rental system demonstrated that the best rental providers often – not always, but often – were in it for the long-term capital gain. These folks were also most likely to be self-managing owners happy to provide affordable places for renters to make into their home as long as they needed. Having rented myself from one of these owner types, I can attest to the flow-on benefits. The stability and decent rent with no increases for several years afforded me the completion of a doctorate with ongoing social impact, hence I am here today.

In much of Europe it makes no difference if you own or rent, and it is this kind of tenure neutrality that we should be aiming for as a society for so many positive impacts and outcomes, including community connections that strengthen over time, and God knows we are going to need more of those given disruptive climate change, because, as I said, this is our foundational social infrastructure for all people and society as a whole. Governments have capacity to learn and take up cutting-edge approaches to planning and decision-making within complexity, such as those I used in my research, and to meet complex challenges – and the quickening of challenges. That is the problem: big systems are not agile enough. The usual approaches are not up to the challenges. The EU Commission is one governmental body that gets planning within complexity, as does Singapore, just to note.

I also noted recently that surgeons and politicians topped a recent list of property investor cohorts, so we can but hope and ask you to note your own biases and assumptions if you too are rental property owners and deliberate here for the greater good. Thank you.

The CHAIR: Thank you, Angela. Just before we continue, my apologies, I did not introduce myself. My name is Trung Luu. I am the Chair of the committee. Please continue, Erin.

Erin BUCKLEY: Did I need to list my address?

The CHAIR: No, no.

Erin BUCKLEY: Thank you for inviting me to attend. My name is Erin Buckley. I am a renter in the western suburbs. I moved down from Queensland a year ago due to the rental crisis in the area I grew up in. In the time that I have been renting in Victoria I have unfortunately only encountered maintenance issues in my house that have not been resolved to an adequate standard. It started with the heating unit failing. The landlord decided that he did not want to pay a tradesman to repair it properly. He repaired it himself, and a few months ago that failed and it is now leaking through the ceiling. The other major maintenance issue that we have had is that our bathroom grows mushrooms. I have never dealt with this problem before in my life, so I am well aware that it is not my cleanliness. This is a structural issue with the property. The landlord's response to that was to use vinegar to make the mushrooms go away, and he used silicone to plug up some of the holes where water was entering behind the tiles and causing this problem. A plumber was sent out by the real estate to confirm that it is not a plumbing issue, and the plumber confirmed that it is a tiling issue and that the tiles will need to be removed, the waterproofing will need to be redone and that it is a major renovation. The landlord has resisted all attempts to have this done, and I do believe my real estate has done their best. They have told me if I wish to take him to VCAT, they will support me. However, we have not done that because we are well aware that if we take him to VCAT, we may end up homeless. He could just sell the property, he could say it is unlivable, and then we would have nowhere to go. We do not have family down here to rely on.

We have been looking for a new affordable rental for six weeks now. We have put in upwards of 50 applications. We have not been able to find anything that is close to our workplaces and my son's school. He must go to a specialist school, so we are not flexible on where we live. Some of the issues that we have found, even inspecting rentals – we are looking at properties that are between \$400 and \$500 a week and I am regularly seeing mould, major water damage. There was one property I inspected that was listed as available now at \$480 a week, and in the wardrobe behind the bathroom there was mould up to chest high, multicoloured, with no plan to resolve this issue before tenants rented the property.

I believe that changes need to be made that hold real estates accountable for showing and advertising properties that do not fit minimum standards, and I believe real estates need more power to pull in tradesmen and not landlords to fix problems. Our landlord lied to us and said he was the real estate's maintenance person when he arrived, so we had no idea that we were not talking to a professional.

I believe that there also need to be caps on rentals, because it is ridiculous that we are going up to \$500 a week to try and find a basic one-bathroom, three-bedroom home. I believe there also needs to be more community housing, and that would help alleviate this problem. I have friends that are on Centrelink that cannot afford to live anywhere other than where they do, but their problems are just mounting and there is no response – there is no help. They just have to live with the mould and with all kinds of awful things that do not fit minimum standards, with no response. I believe that we need to change this whole system of housing, because it should be a human right. It should not be for some people to profit and for other people to deal with subpar conditions while paying maximum rent. Once again, thank you for inviting me to be here and to tell my story.

The CHAIR: Thank you, Erin. Next we have got one submission, but I understand you have brought your partner.

Teresa KERVIN: Yes. My name is Teresa Kervin. This is my housemate James. We are both 22 years old. We have been renting together in Melbourne for just over two years, and we both rented a little bit previously before that. In the last three months we have lived in two different rentals, neither of which met minimum standards. The first rental that we lived in was consistently leaking from the roof for three straight months, every time it rained. We documented countless attempts to contact the real estate agent and the landlord to get it fixed. Nothing ever really happened with it – similar kind of situation where the landlord would show up to fix it himself. One time, about 2 hours after he had left after fixing it himself, we had yet another leak in our home. There were no genuine attempts made to fix it. After three months we got hit with a notice to vacate so they could do renovations because the property was unlivable, despite the fact that we had been living there for three months.

We kind of know that this was a backdoor eviction because up until the point where we said that we would not be signing a new lease until we had those repairs done, they were offering us another lease period. We had no option but to leave. We had two months to do so, and we managed. We are really fortunate in that we have jobs that look favourable on a rental application. I am very conscious of the fact that a lot of our friends our age work in hospitality or minimum-wage jobs where their jobs are not looked on favourably on a rental application, and they will not have as easy a time as we did finding a new place to live. The new place that we moved into – we thought it was all over now – within I think three days of being in the property, that had flooded also. Water was coming up from the bathroom. We were told by our neighbour this has been a consistent issue in the property. It had happened three times before; two of those times it was sewage.

When we applied to move into the place that we are still living in currently, we had to provide references, we had to provide our previous pay cheques, references from our manager, our contracts. We also had to provide references from our previous property managers. If we had have had just one reference from a previous landlord, we could have avoided that entirely, and they are not obligated to give us that same thing. In terms of what we can do about it, there is not really all that much. The landlord has offered to let us out of the lease and refund our bond, which is all well and good except for the fact that we cannot afford to move again and we have no guarantee that the next place will not be the exact same thing.

We have got a bit of a history with property managers who kind of put out parts of their jobs onto other third-party services through third-party application forms or an AI chat bot to get repairs done. We cannot contact our property managers a lot of the time, and they are not accountable for their mistakes. Our previous property manager misquoted our rent to us at one point, and we had to pay that back in arrears. We are looking at two

years to get our bond back because they will not pay us back for the plumber. We are lucky we can wait two years; we do not need that money immediately. But there are people who would just have to say, 'I will cop the \$140 for the plumber so I can have the rest of it back, because I need to make rent.' That is about it.

The CHAIR: Just before we continue, Teresa, can you state your full name or, sorry, your housemate's name, just for the record? Thank you.

Teresa KERVIN: My name is Teresa Kervin. My housemate is James Drinias.

The CHAIR: Thank you. Would you like to make any contribution on anything at all, James?

James DRINIAS: Teresa pretty much summed it all up. Thank you.

The CHAIR: Okay. Thank you. I would like to ask my committee members just to start their questions. Ms Payne would you like to start, please?

Rachel PAYNE: Sure. Angela, do you mind me calling you by your first name? Great. You were talking a little bit about examples of European countries around a bit more of a neutrality around home ownership comparative to being a tenant. Can you tell me a little bit more, just on your research, about what that experience is like for those that are in countries where it operates a little bit differently to here?

Angela BALLARD: Tenure neutrality means that the experience of renting is no different to being in a home that you own. What a lot of people do not understand is that it has been like that for so long, post war in Europe, that it kind of helped the rise of flat pack kitchens for Ikea. In Europe you will sign a lease for three years, which will extend to forever unless someone actually wants to sell their property or they are moving overseas, in which case everyone gets to give three months notice. But people literally move in and build their own kitchen and make the place their home.

My research showed that when people are afforded the opportunity to truly make the place their own home, they take care. You know, there is a lot of argy-bargy in the system about renters do this and renters do that. And yes, renters can be pretty shoddy too, but when they are afforded the luxury of a home where they can paint a wall, they can hang up pictures, they can have a pet and they are not put upon to be these kind of underlings in the system, then there is an equality there that just breeds good community. In Europe it does not matter if – and, by the way, their social housing over there is pretty outstanding, and so is our new stuff. The old stuff needs redevelopment, but the new stuff is no different to anything else in the street. It is really about affording everybody the same dignity of a home and a capacity to make connections.

My one landlord who kept the rent really low while I was doing that doctorate – everybody else in the street knew that he kept people long term. My friends had lived there earlier, and they went off and bought a home, so I could then move in. For the six or seven years I was there I had a community as a renter for the first time in my whole life because I was able to stay, the people in the community knew I could stay, and I was the right age, I suppose, so there was an open invitation to be part of that community. And that has been the most joyful period of my life, really, you know.

Rachel PAYNE: Yes. Thank you for that. Just opening it up to all of the panel, it seems like – and this is a conversation that keeps coming up – there is this real power imbalance between your landlords, and those agents that are representing those landlords, and you as tenants. I think, Erin, you mentioned the idea of the minimum standards and housing as a human right. Do you think if there was a bit more accountability back onto the landlords – it seems like it is pretty unregulated, what is out there, and they are sort of operating like cowboys in some respects is what I am hearing. If there were options for those reference checks back onto those agents and the way that they are operating, do you think that that would give you a bit more opportunity to seek out properties that would be more accessible to you, or do you think that it is just slim pickings out there and you have to kind of deal with what comes along?

Erin BUCKLEY: I think it is a bit of both, is kind of the problem. There definitely needs to be accountability for landlords. There needs to be some kind of consequence for when they do dodgy repairs or refuse to do repairs. Also, I forgot to add when I was just talking before, my landlord raised the rent 10 per cent after the end of the lease, despite not doing the repairs, and I feel like there needs to be some sort of consequence for that as well. It is not right to refuse repairs and then raise rent, but there is no consequence. He

is allowed to raise it as much as he wants. He can do whatever he wants to the property. There is no consequence. I looked it up. I was like, surely there has to be some consequence, and there is not. And that shocked me because in my job – and I just work retail – if I do the wrong thing, there is a consequence. There is no other job I know of where there is no consequence for doing whatever you want.

Rachel PAYNE: Did you have any experiences you wanted to add just around accountability?

Teresa KERVIN: Yes. I think you are right. It is a little bit of both, in that I would really like for it to be a two-way street with property managers and with landlords. I think that I, as a tenant, have a motivation to do the right thing as a renter because I know that I will need that reference when it comes to signing my next lease. I do not think that the landlord or the property manager have the same motivation to do the right thing, and I think they know that. That being said, most of us are not really experiencing the luxury of being able to be picky about it right now, because I imagine at the next place that I apply for I could ask for a reference, and they are not going to look twice at me. There are 20 other people lining up at the inspection.

Erin BUCKLEY: If you ask too many questions, then they throw out your application.

Teresa KERVIN: Exactly.

Rachel PAYNE: Yes. I have been renting since I was 16, so I do feel your pain. I got very triggered when you were talking about the mushrooms. I have had mushrooms in my bedroom before, and it was an awful experience trying to navigate that. Just leading on to that, have there been any health consequences of living somewhere where it is unsafe?

Erin BUCKLEY: Yes. I have a disability that is triggered by stress. The only way to manage this is to keep my life as stress-free as possible, because there is no medication that can control it without causing side effects that are worse. So the stress of having to check every day for mushrooms in my bathroom before I bathe my son, of having to check the spot in the ceiling to make sure there is no mould that could then cause more problems for us, that has definitely taken a toll.

Rachel PAYNE: Yes, thank you. Thanks, Trung.

The CHAIR: Thank you. Thank you very much for those contributions. Dr Bach, would you like to speak?

Matthew BACH: Of course. Thanks, and thank you all for coming in, for sharing oftentimes very personal information with us. It is much appreciated. Teresa, when you were talking about some of your experiences, the roof and also sewerage issues, I was thinking that I have actually had both of those issues recently in my home. Now, I own my home – or the bank owns my home. I do not have any further properties. We found that so stressful, and yet we had the capacity to then go ahead and do something about it. So please just know that we are seeking, as far as we possibly can, to walk in the shoes of witnesses through this inquiry, and we can see it on your faces as you are talking to us about oftentimes hideous experiences – mushrooms, for goodness sake. I was going to perhaps ask you, Erin: in your submission you talked about the fact that you thought government should do more to help first home buyers into the property market. We have obviously had a focus quite rightly on rent and how we can do things better.

I have noted many of the things you have said, Dr Ballard. I lived in Europe for a number of years and note that in many respects things are done far better in some other countries to allow that sort of sense of community that you get from knowing that you are embedded somewhere. But we have also heard from lots of people who have come before us that ultimately they would like to have the option of buying their own home. What are some of the things from your experience, Erin, that you think could be done better to allow more people, as you say, to buy a first home?

Erin BUCKLEY: I think something needs to be done about house prices in general, because they are out of control. For everyone I speak to who wants to own a home, every time they save the deposit the mark is moved, and that deposit is almost useless now, because in some places – particularly in my home town – prices doubled in less than five years. No-one who did not have money had a chance of reaching that. That was one of the reasons we left. We had been thinking, ‘All right, we’re going to be able to buy a house – \$350,000; we can get that deposit.’ That \$350,000 house within two years was \$550,000, and that is not doable for us. We do not have family that can give us money. I believe that yes, most people I know want to own a house. They would

rather have the responsibility of taking care of their own repairs. I do not know of a good solution at this point to get us into one, because house prices are so high. And I know that if the government was to give us grants to get our deposits and get us into those houses, the people selling them would take advantage of that and then up the prices again. So I cannot see a way in this current system that it can be done. I think the system needs to be changed.

Matthew BACH: All right. Thank you. That is all from me, Chair, thank you.

The CHAIR: Mr Puglielli.

Aiv PUGLIELLI: Yes, sure. Thank you. Hi, I am Aiv. Thank you for being here. This is a really big process that we are going through, grappling with a huge issue that is facing Victorians and, more broadly, Australians. I would like to begin with the premise that rent increases executed once per year are still unlimited rent increases, and I would like to go along the panel, starting with Angela: do you think that it is fair or sustainable that that is currently legal in Victoria?

Angela BALLARD: I think, as I have talked about in my own submission, that there are three ways or reasons or rationales that they can use to raise the rent and 'market' is one of them, and that is what is gamed. I spoke at length on that in my submission. I have been a renter all my life, and every single CPI increase went directly to the owner, the landlord. People who are renting never actually get ahead. 'Okay, I've got a pay increase' – and it is a big, broad pay increase across the whole sector. 'Oh, they take that as well.' So no, it is not particularly feasible.

You know, I would like to think that there is a willingness to disrupt the system, and I actually think that we need to get rid of the sorts of landlords that the other panellists have talked about and to start to shape and move the system towards the bigger institutional investors who have proper strategic asset management plans for their properties so it all becomes a nice kind of rolling thing. This kind of 'mum and dad' investor has been the death knell for so much opportunity for others.

Governments love giving out the first homebuyers grant. 'Thanks, mate, you've just raised the price by another \$25,000.' Every housing researcher in Australia will tell you that is a bad idea, so we need to start thinking about how we stabilise renting for people, so they are not kind of tossed about by the winds of, you know, everyone wanting to get out of the system. It would probably be good to disrupt it long enough for people to get out of the system – and that will drop the prices somewhat, when there is a whole pile of certain types of landlords running for the hills because they have decided not to be a landlord anymore. Good. Let us do it.

Aiv PUGLIELLI: Thank you. I might go to Erin now.

Erin BUCKLEY: Sorry, what was the question?

Aiv PUGLIELLI: The current system where we have unlimited rent increases executed once per year being currently legal – do you think it is fair and sustainable?

Erin BUCKLEY: I do not think it is fair. Our rent was increased by 10 per cent, despite maintenance issues not being addressed. That is a significant hike, and I have heard of people who have had theirs raised far more, and then that happens every year. So a property that was \$300 when they signed for it can end up being \$600 within three or four years, and there is no way they could have afforded that, because what they could afford was the \$300 they initially signed for.

Aiv PUGLIELLI: Thank you. Now, Teresa?

Teresa KERVIN: No, I do not think it is fair. Our rent went up as well without any repairs done, and ultimately I think you just end up pricing certain people out of being able to rent in certain areas, and as a retail worker, you know, it ends up being you. We both used to work hospitality – it would have ended up being us or our friends and, you know, people that we know. I do not think it is fair, and I also do not think it works both ways. Like, I do not think when there were less people renting during COVID that landlords who had people in their properties already were putting prices down. It is only going in one direction, you know.

Aiv PUGLIELLI: Thank you. James, did you want to add anything?

James DRINIAS: Yes, just about being priced out. We lived in the CBD, and we started out at \$380. Two years later the landlord is asking for \$450, and our roof does not work. And so we thought, well, it is too expensive to live where we are living now, and then we realised every single area has been raised. There was nowhere that we could possibly have looked where the rent was even close to what we had started off with when we moved into the CBD. We would have to go out to, like, Keilor, which is a significant distance from university for me and Teresa's work.

Teresa KERVIN: Neither of us drives.

James DRINIAS: And neither of us can afford a car because of the cost of renting. And neither of us has been able to make any savings in the time that we have lived in Melbourne. We are from Sydney. I have not put a dollar into my savings account since I started renting. In fact I have taken money out of my savings account. There is no way that I can ever stop renting if I cannot even save in the first place. And if the rent is continuing to go up and I am already taking money out of my savings account, I do not see how I can continue to even rent. At a certain point I will just have to pack it up and go back to my parents' house.

Aiv PUGLIELLI: Yes, and just to follow from that, would you say that therefore it is an impossible barrier to home ownership that your rent is increasing?

James DRINIAS: Yes, it is a barrier to continuing to rent, let alone being able to buy a house.

Aiv PUGLIELLI: Thank you, thank you.

Angela BALLARD: Aiv, can I step in and say something here?

Aiv PUGLIELLI: Please jump in, yes.

Angela BALLARD: And it might actually refer back to Dr Bach's comment. I understand – and correct me if I am wrong – that rental history is not counted as a kind of credit history when you are applying for a house. Why? If you have got an excellent rental record of 20 years where you have been paying rent regularly and that cannot be used as the basis for a mortgage, that is something that really needs looking at and changing.

Aiv PUGLIELLI: Thank you, and with the remainder of my time I might actually go back to you. You mentioned short-stay accommodation and the impact that is having on communities and the housing crisis. Do you support regulation of this industry, and what would you see that looking like?

Angela BALLARD: I think I touched on that in my written submission, and really it goes to a couple of things. Renting one's own home, your primary residence, while you are going on your overseas jaunt to Europe for three months – no problem. It is the secondary dwellings that people purchase – and I think the amount of money that you can make out of Airbnb has been turbocharging that purchase, and that there is the problem. A room in one's own house to have a doctoral student from China come and visit or stay – not a problem. It is the whole house thing that is driving it. In Byron Bay, which I think is – and I am not quite sure what Noosa is doing; it is pretty out there –

Erin BUCKLEY: It is bad in Noosa.

Angela BALLARD: Yes, but the council has just put in some really strong regulations about that and some very strong fines. But Byron Bay is saying basically there is a 60-day cap on renting out a whole house. And that will not impact the people who I know who used to pack up and go to Japan for the holidays and rent out their house so they could pay their mortgage, but it will impact all the investors. Anything that is coastal or a holiday destination is in complete crisis. It is harder to detect in cities, certainly.

Aiv PUGLIELLI: Thank you.

The CHAIR: Thank you. Mr Berger, would you like to go next?

John BERGER: Thank you for your appearances today. It is certainly eye opening. I am currently a renter, so I know exactly what you are experiencing, but I think in some respects I am a bit fortunate in terms of how my landlord and the real estate agent work together hand in hand, and I have a good relationship with the landlord. But I am interested to know, Angela, your experience with the contracts that people enter into with the

landlords and the agents and whether you think there are sufficient remedies in them to give people the confidence to be able to go through and have their issues dealt with, or are they just relying on, 'If I say anything, I'm going to get' – as you referred to it – 'back-doored out of the place'?

Angela BALLARD: Look, there are no rental contracts that afford you the right as the renter to do anything in particular. Renters are supported by the legislative system and VCAT and the tenants organisations. That said, partly it is the system churn, but it is also VCAT – or QCAT where I came from in Queensland. You know, these are the only systems, ultimately, that renters have recourse to to make their point. I collected lots of stories. One story was that they had taken the agent and the landlord to VCAT. The tenants won, and as the panel were sending down their finding, the owner was turning back to them and giving them yet another retaliatory eviction, so they had to go through the whole process again. There was one guy who had taken various landlords and agents to QCAT seven times and won seven times. But my goodness, what a dogged personality you would need to manage that. For most people, it is so hard they just give up. So, no, there is nothing much you can do. And yes, if you have taken them to VCAT, the chances are that when they go and renovate that bathroom, you will be tossed out. It is very stacked against the people who are paying the rent.

John BERGER: A common theme amongst the presenters today is accountability –

Angela BALLARD: Yes.

John BERGER: and being able to make the landlord more accountable for their actions in not making a premises either safe or a healthy environment. Do you see that there should be some laws that are enacted to assist with that to give it a bit more punch?

Angela BALLARD: Well, it is not just about laws. Rather than putting the onus on the renter to take the process through, which takes a huge amount of time out of your life – it is like going through a big court case for most people. In Barcelona, for example, with the short-stay accommodation, they have literally got people knocking on the doors to say, 'Are you the owner of this apartment?' 'No, I am here on a holiday from England.' 'Well, okay, here's a \$100,000 fine to the person who owns the property.' They have curbed it for so long, and now it has had to come down to the room level.

But getting back to the ordinary kind of rental system, if the government were prepared to fund rental cops who could go and take data, take down stuff and put it forward and issue a fine on the spot because they could see that the mould in the bathroom had not been fixed and that that was having an impact on people's health, then, yes – cop a two and a half grand fine. There should be responsibilities for people who own properties and who are renting them out to provide minimum standards and a healthy, safe place to live. In Queensland, while I was doing my research, there was a dreadful story of a father who fell through the floor of a deck and his child died, because someone had not bothered to fix a rotting deck in north Queensland. There are too many cowboys. We really need to professionalise the whole system.

John BERGER: Thanks, Chair.

The CHAIR: Thank you, Mr Berger. Thank you. Gee, we have been going pretty quick today with the questions. Dr Mansfield, would you like to continue, please.

Sarah MANSFIELD: Thank you. And thank you to everyone for the information you have shared today and for sharing your personal stories. Angela, I might start with you. In your submission, you make some comments about rent control. What we are hearing from state and federal governments is that we do not need rent controls and what we need is more private housing supply. Can you explain why you feel rent controls are required?

Angela BALLARD: I think I suggested specifically that the market be taken out of the equation, because the market is self-created. It is a self-fulfilling prophecy, and I think I demonstrated that in the example I wrote up in the submission. So rather than depend on – what is it – the invisible hand of the market to do the right thing, I think we need to come back to this basic idea that housing is social infrastructure. Everybody needs housing and everybody needs to be able to afford housing, otherwise the divide – we are very, very quickly becoming America, and I think that may have been by design with certain ideologies, who knows. But over time the divide is getting larger and larger. So if we as a society all agree that housing is a social good – it is basic social infrastructure that needs to be safe, secure et cetera – it also needs to be affordable. These panellists

and I are renting at the bottom of the market, but we are still paying huge amounts. Technically I am being supported by the great taxpayers of Australia at the moment, and I am paying 94 per cent of my income on rent. My savings will not last too many years – another couple. And I do – I look at railway bridges to see if there is a safe place I could camp. So it is a very real issue. Do we want to have hundreds of thousands of people in camps in Gosford or Caboolture, as you talked about?

Erin BUCKLEY: Yes, my home town, where we have never had it before and we have got it now.

Angela BALLARD: When will governments and those who can afford their own housing and investment properties understand that there is a responsibility for the bigger social good here? It is not just about your own bloody private money-making scheme, you know. That probably marks me as some sort of socialist. I do not think so. I think it is just basic common human decency and a sense of, you know, what do we really want to be like? Do we want to be like America or more like Europe? I would much rather we be more like Europe when it comes to how we support and house people. I acknowledge that much of the social housing that is wonderful in Europe was supported by the Marshall Plan in the rebuild after World War II, but where there is energy for it, you can find a way.

Sarah MANSFIELD: If there was some form of rent control and you had an idea of how much your rent could go up – the maximum amount it could go up each time it was increased – what would that mean for each of you in terms of your day-to-day lives?

Erin BUCKLEY: That would relieve so much stress, just knowing what to expect when the lease ends, because at the moment you have no idea what to expect when the lease ends. You do not know if you get to stay; you do not know if you are going to be able to afford to stay. Something that I feel is important to note is that while we may be at the bottom of the rental thing, this is not what we were promised when we were in high school. When I was at high school, we were told that if you get a trade, like my partner did, your family will want for nothing, you will always have security, you will always have stability and you will be fine, and that is not what has happened. My partner works overtime regularly so that we can try and get enough savings so that we can get another house. I was fortunate that I could stay home for the first five years of my son's life and give him everything he needed so that he could do well when he hit school, but I have had to go back to work earlier than planned because that was the only way we could get our savings up high enough and actually look good enough on a rental application, because we had been told by property managers that the landlord will not rent to anyone but a dual-income household. If you are trying to do what we tried to do, where you are taking care of your children in the home by yourself, you cannot get ahead. You cannot get a chance of getting a decent property. So knowing what to expect with actual rent control would relieve a lot of that burden.

Sarah MANSFIELD: And how about yourselves?

James DRINIAS: What was the question again, sorry?

Sarah MANSFIELD: If there was some sort of control on the amount rent could go up each time there was a rent increase, if there was a maximum amount it could increase by and you knew what that was, what difference would that make for you?

James DRINIAS: Being able to plan. Knowing I can afford to stay where I am living, or even knowing ahead of time, 'Okay, they're going to put it up, so I'll look earlier, try and get ahead' and not having that stress of, 'Oh, my God we have to be out of here in three weeks; we don't know where we're going to live.' So knowing, 'Okay, I know that the landlord has a maximum that they're going to put it up. I know that I can't afford that maximum; I will look four months earlier, three months earlier', or that kind of thing, instead of just having that last-minute panic. And being in a panic makes it even harder as well to look, because you cannot focus. You are just thinking, 'I'm in a rush, I'm in a rush, I don't know what I'm looking for. This bedroom is leaking and it doesn't fit a double bed, that's fine, I'll just sleep on the floor. I'll rent this place, it doesn't matter, because I don't have time and I didn't know that this was going to be the case, so I'll just take the first property that accepts me, let alone a good property, a property that is livable,' and that kind of thing.

Teresa KERVIN: I think as well in terms of having rent controls and a finite amount that it can go up by, it would help with being able to look at renting long term. Granted, we have not been doing this for all that long, but six months to two years seems to be about the maximum before we get priced out of wherever it is that we happen to be looking at at that time – six months with a shorter-term lease. But I think it would be useful when

you are looking for a property to know that if you want to live there five years you have at the beginning an idea of how much it will go up by and are able to make that call for yourself, versus just taking the first place that will take you and worrying about it again in a year's time.

Sarah MANSFIELD: Okay. Perhaps Angela, I will go to you. What is your view on assertions that if we did implement rent controls it would lead to investors leaving the market – it would remove the incentive to invest?

Angela BALLARD: I think there would be a number who are bound to leave, and I do not think that is a bad thing. I actually think we need to rein it in and say if you are going to be a landlord or a rental provider – and let us actually start using the proper language; they are now rental providers, not landlords; they are not lording over us anymore – we do need some disruption in the system. For those who get very annoyed – ‘Well, I’m out of here, and good luck trying to find a rental, because I’m not here’ – well, others will come in. Maybe if we start to reset as a society what this means to be a rental provider in Victoria, then we can start to attract those who are prepared to go by the rules and say ‘Okay, I’ll be in it for the long term, not the short-term flipping.’ Bring it on.

Sarah MANSFIELD: Thank you.

The CHAIR: Thank you. Mr McCracken.

Joe McCracken: Hello. Thank you. Are you guys all right if I use your first names as well?

Angela BALLARD: Yes.

Joe McCracken: Thank you. I am going to try to get through it, because there is a lot to get through. I know the new laws that came through in 2021 had a number of different elements to them. One of them was the setting of minimum standards for rental properties. I am getting the sense from everyone here that perhaps the minimum standards were not met on a number of occasions when we are talking about mould and –

James DRINIAS: Mushrooms.

Joe McCracken: mushrooms and those sorts of things. I know because I am a renter myself – and I do not have a second property either – that when I have to rent I have to fill out a condition report. The condition report basically says: this is what the rental provider asserts, do you agree or not? And then you sign your name away at the end. Can you talk me through the process that you guys went through with regard to that and how you managed to navigate that? Maybe some of the fears – because I can imagine if you are wanting to secure a property, you are going to say things like, ‘Yep, that’s exactly right,’ even though it may not be. I am interested to hear everyone’s experience on that.

Erin BUCKLEY: We were fortunate that our real estate had been pretty honest in the entry condition report, and they did note down things like the floorboards were terrible, the walls were not painted properly, and all of those things were marked. We did not see the property for ourselves until we actually got to Victoria. We had a friend who chose the property for us, and she also was not able to see a lot of these issues at the inspection because the bathroom was cleaned and it had not been used for a little while and things like that. So some of the issues that we have had that have popped up, they are not things that can go on an entry condition report because you do not see it when you enter the property. You do not know about it until you have been there for – it can be months. We were fortunate it took a few months before the mushrooms started to pop up, and I think that is because it was so dry behind there that it took time for the water going back in after people were using it again before they started growing back to become a problem. So the entry condition report, I feel like it almost needs to be updated at the three- to six-month mark to note what the property is like now it has been lived in and these issues have presented.

Joe McCracken: Okay. I have some more questions about that once we go on, but I am interested to hear from everyone else first.

Teresa KERVIN: Our problems only showed up after we had done the condition report already. But I think it is a thing of every single time we have done the condition report it was when we first walked into the property and we were in the process of moving, and by that point if there are massive problems, it is too late to

do anything about it. The most we can do is just chase it up with our real estate agent, and we never seem to have very much luck with it.

James DRINIAS: On top of that, the property that we just moved into, when it flooded the first time it came up through the shower. We called the real estate agent and we said, ‘Our property has just flooded. We didn’t do anything. All we’ve done is we’ve had showers. We haven’t used any water other than what you would expect.’ We had not even done washing yet.

Teresa KERVIN: The gas was not turned on. We had not even showered.

James DRINIAS: Oh, yeah, we had not.

Teresa KERVIN: We were not doing anything with the water.

James DRINIAS: Just dishes, basically, at that point. And they said, ‘Oh, well, while the property was empty, we didn’t have any issues.’ There was no flooding between the previous tenant moving out and us moving in. She said, ‘We thought the problem was solved, so we didn’t think to put that.’

Joe McCracken: As you would.

James DRINIAS: Yes. She was like, basically, ‘Oh, well, we didn’t think we would have to tell you that there was flooding, because we didn’t experience that when there was no-one there.’ And I could not tell if she was trying to insinuate that it was our fault for using water. I do not know. But the condition report was useless in that case, because we did not notice because we had not been able to use the water enough to cause flooding.

Joe McCracken: What I am trying to drill down on is whether the use of the condition report is actually fit for purpose at this point in time, because you sign your life away and say everything is hunky-dory at the start, but then things present. I mean, I am just trying to think about how it could be rejigged in some way.

Angela BALLARD: I moved down during lockdown and did not have a place to move into a week before I was coming, and so this very amazing real estate agent went through with a FaceTime thing and measured bits of wall for me so I knew how much I could downsize, and then I got the condition report via phone. It was all lots of photos of particular rooms. I had to agree or disagree, you know. So the condition report suggested that it was kind of perfectly clean, like bond clean. It was not. It was good. It was clean. I think the owner had cleaned it, but it had not been bond cleaned.

Joe McCracken: Not professionally.

Angela BALLARD: Not professionally bond cleaned – and just as an aside, this is where actually a lot of rental providers make money on the side, because they bond gouge. That is quite a common practice across the sector. And particularly with younger people, they do not know that they can complain, that they may have to go to VCAT – and so people lose a lot of money along the way.

Joe McCracken: It is not funny that you say that, but it is funny that you say it in the sense that that is what I want to talk about next, because I see one of the biggest issues in the sector is not so much the rules being in place but the rules not properly being enforced.

Angela BALLARD: Yes.

Joe McCracken: It is a matter of enforcement rather than their being in place, because the rules are in place. It is just that for whatever reason they are not being enforced enough. When they are not enforced enough, if there is an issue, according to Consumer Affairs, there are three steps that renters go through. The first one is to have a conversation with the rental provider; the second one is a written notice, and that is usually in the form of a notice of breach; and the third one is VCAT. For all of those processes, you have to basically become an expert in rental law. How have you guys gone about navigating that process in terms of the three steps? Have you automatically gone to the third step, or have you tried to have a conversation? Has it worked? I am very interested to hear your experiences.

Teresa KERVIN: We did our best to get in contact with a free legal service, because quite frankly we did not understand most of the processes ourselves. And that is really great – they are really helpful when they can be. There is also a huge wait time.

Joe McCracken: Do you think it is too complex, the system at the moment – very difficult to navigate for the average layperson?

James Drinias: Yes.

Teresa KERVIN: Difficult for us to navigate, at least.

James Drinias: And I know that in a lot of cases, people that I know – or us as well – have just decided: is it even worth taking steps to fix?

Joe McCracken: The cost–benefit for you –

James Drinias: Well, yes, especially if it takes – it costs \$70 to go to VCAT, and if you do not even know if it is going to be fixed after you go to VCAT, what is the point? I mean, when you are already paying money to sort of manage it on your own, can you afford to add another cost on top of that? Even if there is the long-term benefit, do you have that short-term cash to do it and actually go through the process?

Joe McCracken: You do not know how long it is going to take, either.

James Drinias: Well, yes. I mean for us right now, we are trying to get our bond back at our old place, and it is 12 to 24 months –

Joe McCracken: Each?

James Drinias: Yes. We have tried to have a conversation with them and say, ‘All we want is that \$140 back from the plumber that we are owed, because we paid for that,’ and they have said, ‘Well, you don’t have the correct receipts.’ I have tax invoices; I have everything – and the property manager just refuses. And so our option was to either pay \$70 to go to VCAT for that, which is half of the cost anyway, or wait for them to take us to VCAT and equal it.

Teresa KERVIN: We are waiting 12 months for a bond that is about \$1500. We are waiting 12 months for that over \$140, and it is \$140 that they know and we know they are meant to pay.

James Drinias: And also the property manager is going to be representing our landlord at the tribunal, but we will be representing ourselves, and she obviously has more experience than us.

Teresa KERVIN: We are almost at a disadvantage for never having been to VCAT before – by being good tenants – because we do not know how it works.

Joe McCracken: Erin and Angela, I am interested to hear your perspectives as well on this.

Erin Buckley: When people contact Consumer Affairs or VCAT and say, ‘I’ve had maintenance that’s not been fixed’ or ‘I’ve had an unreasonable rent increase,’ I feel like the easiest way that could be handled for tenants would be to have someone come out and talk to them. Whether they go to view the property and they see for themselves these maintenance problems or you just send them the paperwork and they can look over it and go, ‘Yep, we agree that that’s unfair,’ that would be a much easier process than having to go through VCAT.

Joe McCracken: So again, the enforcement of the rules –

Erin Buckley: Yes, someone you can contact who will actually do something.

Joe McCracken: Okay.

Angela Ballard: Just picking up on what the other panellists have said, particularly with Teresa and James, that is actually part of the business model. That is what happens. Bond gouging is part of the business

model for many agents and other rental providers, because they bet: who is going to spend all their time and effort and 70 bucks to go to VCAT to get \$140 back? No-one.

Teresa KERVIN: And a day off work as well – if you are forking out money to take a day off –

Angela BALLARD: All of the above. So they rely on the system working in their favour, not in the favour of the people who do not know what the system is like. You know, the real estate agent – they have had however long training to become a professional; they know how to front up to VCAT. People who are renters do not. So again there is this imbalance in the system. I come back to the idea of rental cops, and Consumer Affairs have this great – and I do not think many people actually understand. I went through the process of challenging my rent increase. It ended up only dropping 10 bucks, but it was 10 bucks I needed in my back pocket, or \$520 over a year. I also wanted to prove a point to this rather rabid owner who had sacked the first real estate agent because, ‘Oh, my God, the tenant is exercising her right to have a rent review.’ So the best real estate agent you have ever come across lost a client because of my actions. But this process is longwinded. There is one guy in Consumer Affairs who is responsible for reviewing all the rental review requests in the state, and he –

Joe McCracken: That is not much.

Angela BALLARD: No, it is not much. He is an expert. He knows his stuff, and also there is always a real estate agent, so the pair of them come and make the assessment, and then that is the law. That is, ‘Okay, this is the rent going up this much.’ I felt the need to let this owner know, and I was nervous still. I was not quite sure how the process would work, but in the end the panic subsided when I knew the system worked properly and there was a fair outcome. So that owner also now knows not to mess with me and not to put up ridiculous amounts of rent, because I will contest it, and she knows that now.

Joe McCracken: I do not want to mess with you either.

Angela BALLARD: No, you don’t!

Erin BUCKLEY: Can I just make a side note on what you have said – that is another concern that you have, though: if you have a good real estate and there are issues with the landlord, that the landlord will fire the real estate and then you have got to work with a different one. I have been concerned about that: that my landlord will decide that he does not want to work with my real estate anymore because they try and push, and then he will fire them and I will get a real estate that will not care and will not try and will not back me up if something gets worse before we can find a new rental.

Joe McCracken: I guess the point I am trying to get to is that the system seems to be unnecessarily difficult to navigate for people that are not experts in it, and to even sort a simple complaint or a difference of view on a particular matter is costly and quite often not worth the benefit. The cost–benefit does not stack up, and you are sort of left in limbo then – and that is my time up.

The CHAIR: You can go on.

Joe McCracken: I am just trying to – I am guessing that is the general feel from what I am getting from you guys, is that right?

Angela BALLARD: Yes, it is. It is. I have to say, I have had a long period of having no real estate agents because I have been renting privately from owner-operators, if you like, but the two I have had in Melbourne have been excellent. The current one – the new one after the other one was sacked – is also excellent, but she also knows I am an excellent tenant: ‘I don’t even know why I come here; it’s always immaculate.’ Well, yes, because I am houseproud and I like it. This is my home.

But there are some very shoddy operators out there, and what renters – and this came up often in my research, mostly from younger people, I have to say, who just have not been around the traps long enough to understand that real estate agents do not operate in the interests of the renter. They just do not. They are not there to operate in our interests. They are there to operate in the interests of the property owner, hence the imbalance in the system. We need more people operating on behalf of the renters. Perhaps government could hire a bigger team

of people to go and do that work – ‘Yes, no, the renters are right on the money with this complaint, sorry. You have to pay up. Fix it,’ you know, ‘otherwise there’s a big fine, in which case we’ll fix it.’

Joe McCracken: Instead of having to go to VCAT, basically, to remedy something.

Angela Ballard: Who wants to go to VCAT?

James Drinias: Nobody.

Angela Ballard: No-one. I have never been to one of those. I do not want to go. I am amazed at people who have got the doggedness to front up again and again and again at those sorts of tribunals.

Joe McCracken: Thanks very much anyway. I appreciate it. I have done my questions, so time is up – I thought it was anyway.

The Chair: Thank you. Thank you for all your contributions. I found it fascinating listening to your contributions particularly, Angela, in relation to how you had your experience overseas. And what you suggest is long-term renting probably is the key. My question to you is – you mentioned previously there are mum and dad owners out there, besides those who have multiple properties. I think a majority, we would say, are mum-and-dad owners, an investment, more than a few, and they too are seeking some sort of investment in that second property, and that is probably a mortgage, the same as the first one. I was wondering how we would encourage those mums and dads to rent instead of getting them out of the market – because if we did, there would be a large cohort trying to get out all at once – to become more long term, as you suggested, and have more investment into their clients or their renters.

Angela Ballard: This is something that actually came up out of the research. So I used my research. It was collaborative action research in planning, so it was a live case study of renting in Australia and got truncated back to Queensland, so that is where we did most of the workshop-type stuff. There were stories; people drew out issues. We then took complex issues into a planning workshop to see, well, what sorts of experiments we could come up with that might deal with these issues. And it was what you were talking about. One of the things that came up was that ideally in a complex system in this sort of approach you need to have multiple experiments running for three months. They call them ‘safe to fail’ experiments. And then after three months you kind of evaluate, and then you see what is working. That does not really work with public policy systems and big systems, but what happened in Queensland was with the Residential Tenancies Authority, who were in the tent and coming to my workshops – as well as people from policy, from government and from tenancy organisations and others in the planning phases – there was one experiment that was taken forward, and the RTA have run it and continue to run it. It is an education program for owners, and they are encouraged to come along and learn how to be a good rental provider: these are the rules, this is what you should be doing and so on. There is no evaluation that I know of on that yet, but you know, there are all sorts of things that could be done, and I am sure some of that is online. And if anyone wanted to invite me, I am an educator as well – I am sure I could come up with some interesting learning experiences to help people understand what needs to be done.

There are all sorts of things that can be done, but it needs government to kind of make a commitment to say, well, this is the system we want, and we need to ensure that people who are providing rentals meet certain requirements and that the places have standards. So if places are being rented by a new owner for the first time, there needs to be some kind of perhaps mechanism for them to get a tick before they can rent it. I do not know; I am not the brains trust here. This is a complex thing where everybody involved comes together to think through and design processes and products and whatnot that can help solve the very complex issues in the system. The problem is it is a big kind of policy regulatory system, and that does not work for all of the shenanigans that go on in the background. You need to deal with the complexity in the background and put some funds and some thinking around how that might be. And I can tell you it is not people in government who need to do that, you actually have to get the system in the room. So you need to get the rental providers, the real estate agents, the tenants, everyone in the room coming to deal with these issues, and amazing stuff can come out of those sorts of processes.

The Chair: I personally think incentives are more attractive than a whacking stick, in any case. I will just seek your opinion in relation to all those courses and getting the government investment, it is fantastic. I was

wondering what your thoughts are in relation to that, due to the situation at the moment with all the taxes that are required by the government to implement. How do they flow or not flow back from owners to renters?

Angela BALLARD: Can you be a little bit more specific about the ‘taxes’ that are ‘being imposed’ upon property owners?

The CHAIR: For example, land tax and all the cost of living. Would that flow back, or should the owners bear the brunt and absorb all the costs of that?

Angela BALLARD: They are passing it on already.

The CHAIR: No, but I am saying: should they be absorbing that?

Angela BALLARD: They are not absorbing it. They are not, I do not think. If you are buying a property, you are making a very rational decision to buy a property and go into being a rental provider so you can make more money. Most people are not doing it out of the goodness of their heart – although there are archetypes who do do that. So that is just the cost of business, and I do not think governments should be handing over too many tax breaks, unless there is going to be some sort of system that polices it. There are all sorts of tax breaks. They are already getting a tax break; they get negative gearing, there are capital gains discounts. They are kind of sorted already. It has been the creator of the system and it has also had some issues along the way, with those sorts of tax settings. If I was redesigning the whole system all over again at the federal level, I would be saying one property only for negative gearing, whether that is your own property that you live in, or no capital gains, whether that is your own property or one you are renting out to others; make a choice. But we actually need to be gathering in more tax to provide the social infrastructure we need as a society, rather than giving people who already have – if someone’s already got their own home, or they are paying off their own home, they are not the ones we need to be worrying about. We need to be worrying about those who are not, and their chances of getting into the market are lessening by the minute.

The CHAIR: Because what –

Erin BUCKLEY: Sorry.

The CHAIR: It is okay.

Erin BUCKLEY: I have a suggestion to do with that – I think it is a little bit ridiculous that investors are able to get such large mortgages, and then pass that mortgage increase onto the renters. I feel like if you are investing in a business like that, you should be trying to have as much of the capital first rather than expecting that the renter is then going to fulfil that. Because that is something I have heard time and time again, is landlords saying they need to increase rent because their mortgage has gone up. I do not understand why they have such large mortgages on their investment properties. I understand having a large mortgage for the one you live in; I do not understand why they are allowed to have such large ones for the houses they do not live in.

The CHAIR: I will not comment in relation to the banking system. You mentioned for the system to get better, getting rid of all the landlords and getting proper investors would shake up the system. Those new investors, where do you see them coming from if we get rid of all these mums and dads? Because we would end up –

Angela BALLARD: I am not saying ‘Get rid of all mum-and-dad investors’, I am saying we need to develop some settings that discourage certain types of people being rental providers, because they are not interested in their renters’ health and wellbeing if they are not fixing up mould. Somehow or other we need to dissuade some people from being rental providers, and we need to encourage other types. When I joked about the surgeon, one of the fellows who owns a property in the building I live in was coming over to check that some repairs had been properly done, because some guttering had created some problems and was leaking into his apartment that he was wanting to rent out to new tenants. He has got 17 properties. Okay. I said, ‘Oh, so what do you do?’ He said, ‘I’m in hospitals.’ I felt like saying, ‘Oh, you’re a surgeon.’ Yes, he had a big portfolio, but being health concerned, he was concerned that anyone who was going to live in that property needed to have a healthy place to live in. It is really about identifying the right types of people and encouraging them somehow while encouraging the cowboys and cowgirls to move on out of the system. They can go and

invest in stocks and shares or something else, but not where it is going to have a deleterious effect on people's health and wellbeing.

The CHAIR: Any comments or any more questions you would like to ask?

Joe McCracken: I think that is it.

Sarah Mansfield: No. That is good.

The CHAIR: Are there any more statements that the panel would like to maybe comment on?

Matthew Bach: Thank you.

Erin Buckley: Thank you.

Angela Ballard: Thank you so much.

The CHAIR: In that case, thank you so much for your time and for coming in today. Your input and your submissions are valuable, and they will definitely contribute directly to our evaluation and recommendations down the track in relation to how we submit our recommendations. Thank you so much for coming in and sharing your personal experiences and your personal thoughts in relation to the matter. This panel and this session will come to a close. I again thank the panellists for their generous time today. The hearing will recommence at 3:30. Thank you.

Witnesses withdrew.