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# Pricing Us Out of a Home

Issues with private rental housing and recommendations towards housing stability

Renters And Housing Union (RAHU)

Submission to the Cost of Living Senate Select Committee  
February 2023

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## Acknowledgement

This report was produced on the unceded lands of the Boonwurrung and Wurundjeri peoples of the Kulin Nation. We pay our respects to elders and ancestors past and present.

RAHU acknowledges that First Nations peoples are first and foremost affected by dispossession, displacement and housing insecurity, and stand with First Nations peoples for sovereignty.

## Renters And Housing Union (RAHU)

Renters And Housing Union is the largest member-run Union of renters in Australia formed as a response to the COVID19 crisis. We organise for safe and secure housing for renters and people in precarious housing of all tenancy types through education, advocacy and eviction defence.

## Introduction

Australia's housing crisis is worsening, after the pandemic has exacerbated the struggles faced by the third of Australia's population who rent their home. Renters have fast become the largest growing cohort of tenure, making up 32% of the national population, three quarters of whom are living in financial stress.

A national housing strategy must both commit to building new housing, and address affordability, accessibility and regulation of private rentals to truly address the homelessness crisis.

### What is rent regulation?

International models of rent regulation include federal measures of rent caps and limits on amount and frequency of rent increases. These caps are often linked to Consumer indexes, wages or parallel economic markets to stabilise the rental market to remain reasonable and affordable to the majority of the population who rent.

The macroeconomic effects of rent control have historically been found to have a direct correlation with addressing inequality<sup>1</sup>

### Rental market in Australia

While most markets are stabilised through some kind of regulation, the Australian private rental market has remained unchecked<sup>2</sup>.

Compounded growth in costs of living, housing market and interest rate rises are exorbitantly inflated by the real estate industry and pushed down onto the lowest socio-economic populations, who are the least economically stable both in assets and employment.

An unchecked rental market has benefitted the industry through their own mechanisms at the detriment of the broader population.

Alongside a national lack of public housing to meet need, the growing low-middle income earning population are forced into the private market to the detriment of affording immediate needs or future security.

## Summary Recommendations

As part of a National Housing Agreement:

### **Rent Affordability**

- Legislate rent regulations that
  - Tie national rent price index with median wage index
  - Limits rent increases to once in 12 months, tied below Consumer Price Index
- Broaden welfare eligibility and raise the rate of payments above Henderson Poverty Line
  - Tie Commonwealth Rent Assistance to CPI
  - Include Commonwealth Rent Assistance for all payment types
  - Broaden CRA to low income private rental households in rental stress

### **Stability of tenure**

- Introduce a Federal & State funding agreement that incentivises provision of long term leases of 5 years that
  - Limits rent increases to a maximum of 1% each year in fixed long term leases
  - Broadens provisions for renters to terminate lease with reasonable notice
- Remove no-grounds terminations and specify reasonable grounds with 6 month minimum notice periods
- Enact Provisions for State tribunal discretion to decline eviction in cases where it would cause renters homelessness, undue hardship or significant detriment.

### **Public Housing**

- Enact a National Public Housing Agreement with all States and Territories that
  - Matches Federal Government investment 2:1 to incentivise funding new public housing builds and ties capital investment to supply outcomes
  - Commits to a 10 year development plan that creates 24,000 new Public Housing dwellings per year for 10 years
  - Commits to a rate of development that sees 10% of the national housing supply to be Public Housing by 2050

### **Economic Reform for Housing stability**

- Legislate conditions on returns for negative gearing that limit to one investment property
  - Requires the rental income to be capped at 30% of median household income
- Eliminate negative gearing by 2028 and commit to a minimum 50% of revenue saved invested into new public housing development
- Utilise vacant homes through
  - Establish Vacant Land Tax in each State and Territory
  - Develop Bond loan program for 3 year minimum leases with rent cap of 30% median wage

## Rent Affordability

The lack of national rental market regulation is a central factor to the housing system being unfit for purpose. Rising and unaffordable rents are a key contributor to inequality, homelessness, poverty and short and long term health detriment.

Nationally, estimates are that 50 out of every 10,000 people are homeless, an increase of 20% since 2011<sup>3</sup>



Almost all renters have not lived in one property for over 12 months.  
(2013 "Home Sweet Home" Footscray Legal Centre)

Rent Increase notices went up by **295%** from January - April 2022

Anglicare in April 2021 found out of 67,000 homes in Australia **only 3 were affordable** for people living on Youth Allowance or Newstart.

Rent market has risen **10%** in Australia from 2021-2022  
In some regions of Victoria, by **22%**

RAHU Member Krista in *The Age* 2021

The infographic features a red background with several white and grey text boxes containing statistics. On the right side, there is a photograph of a woman with tattoos, wearing a red shirt and blue jeans, sitting on a wooden bench outdoors. The overall design is clean and uses contrasting colors to highlight key information.

RAHU Member Krista in *The Age*, 2021<sup>4</sup>

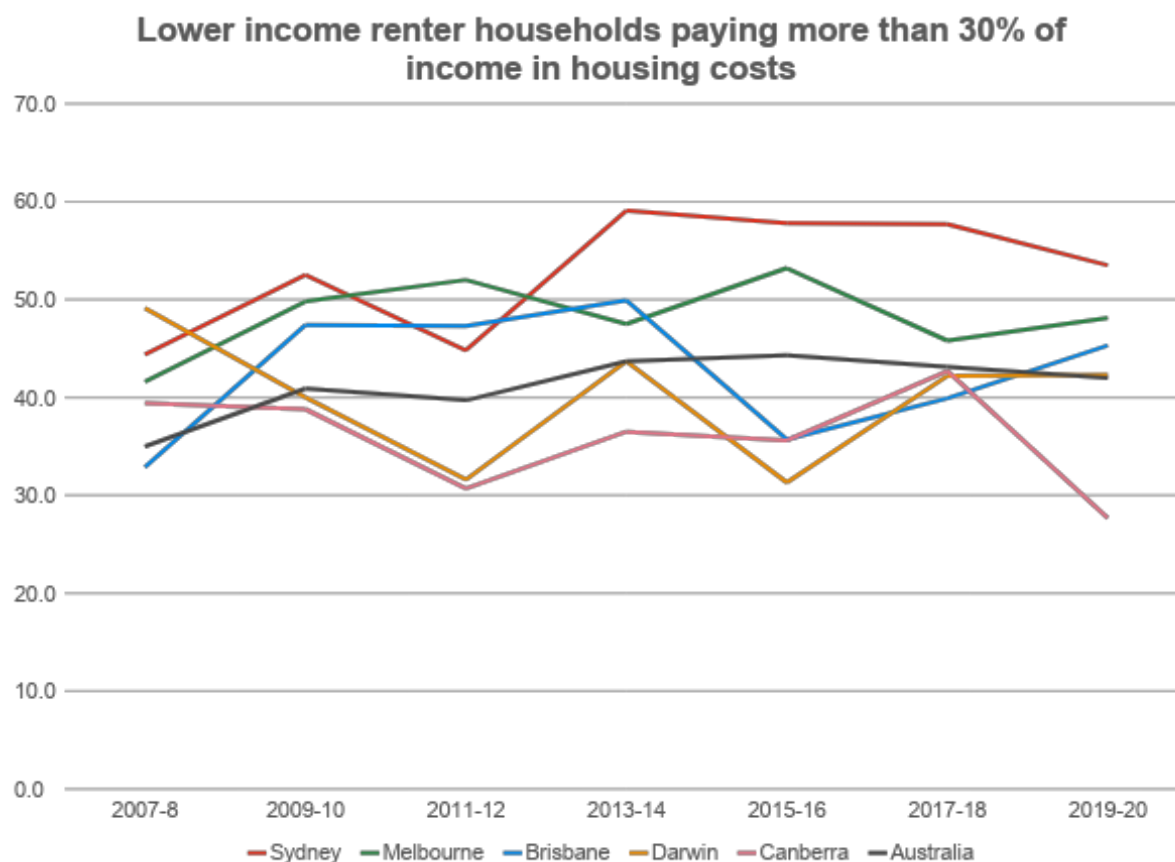
**“I was struggling to pay my rent because of some medical bills.** I paid in advance 3 weeks, figuring the last week I would pay when I got paid this week. My agent rang me, crying that the landlord has expenses to pay and they can't survive without my full payment. It's \$300 for the last week.” - **Christina\*, Brunswick**

## Rental Stress

Rental stress is defined as 30% of income going to rental payments. For most renters in the private market, the standard has become 50-90% of income going to rent, dependent on income type.

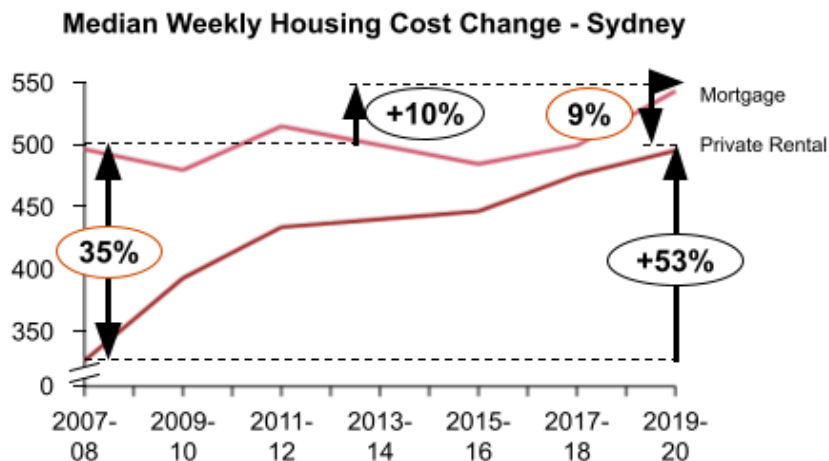
RAHU's *Roofs For Ransom 2021* report<sup>5</sup> found

- 91% of RAHU cases were living in rental stress, with rent their most significant expense
- An average of 67% of renters' income was going to rent across all income types
- 35% of renters reported forgoing medicine and food in order to keep their home.

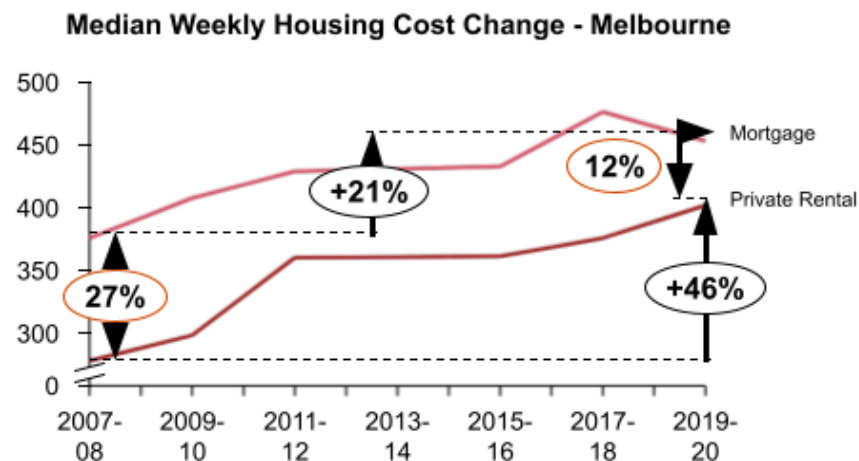


**Figure 1** ABS data modelled by RAHU 2022<sup>6</sup>

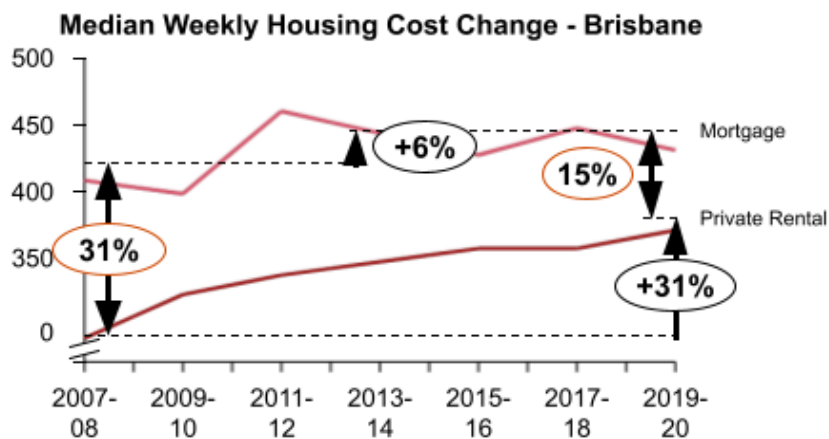
“My rent is already increasing by 20% just after my lease expires, so I’m assuming they did this because they plan on upping it even more. Problem is **I can’t afford to move** because I haven’t got savings, **but I can’t afford to stay** and be paying too much a week.” - Russell, Melbourne renter



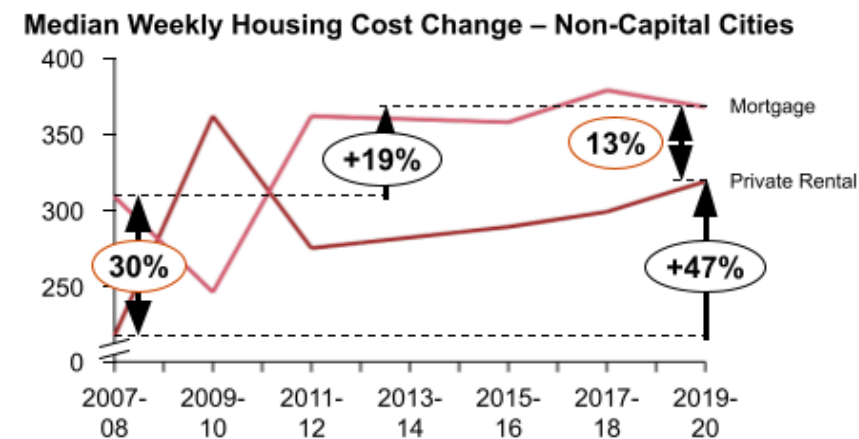
In Sydney the difference in weekly housing costs for those with a mortgage and renters was 35% in 2007-08, this decreased to just 9% in 2019-20. The median weekly housing cost for renters increased by 53% over this time, while home owners with a mortgage only experienced a 10% increase.



In Melbourne the difference in weekly housing costs for those with a mortgage and renters was 27% in 2007-08, this decreased to just 12% in 2019-20. The median weekly housing cost for renters increased by 56% over this time, while home owners with a mortgage only experienced a 21% increase.



In Brisbane the difference in weekly housing costs for those with a mortgage and renters was 31% in 2007-08, this decreased to just 15% in 2019-20. The median weekly housing cost for renters increased by 31% over this time, while home owners with a mortgage only experienced a 6% increase.



Outside the capital cities the difference in weekly housing costs for those with a mortgage and renters was 30% in 2007-08, this decreased to just 13% in 2019-20. The median weekly housing cost for renters increased by 47% over this time, while home owners with a mortgage only experienced a 19% increase.

Figure 2 ABS data modelled by RAHU 2022<sup>6</sup>



## Income vs. Rent

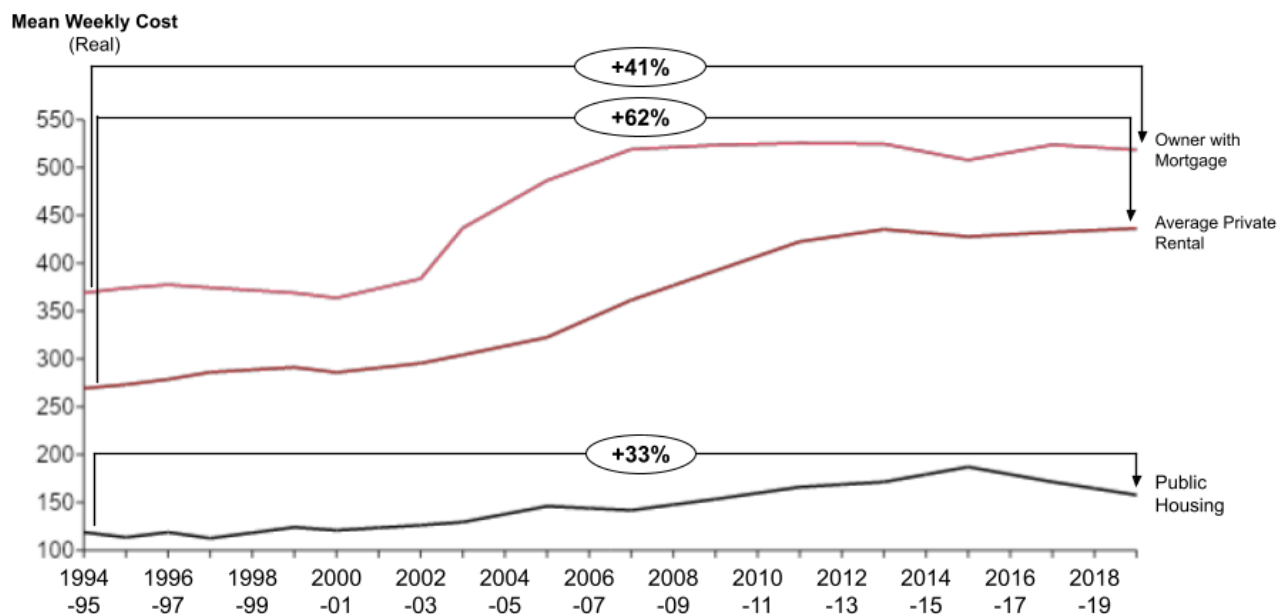
Renters are predisposed to higher insecurity of work, further destabilising longer term financial security alongside insecure housing tenure. As rents continue to rise above all other essential expenses, wages have remained relatively stagnant, causing larger cohorts of Australia's population to become susceptible to rental stress.

In 2022 rent quadrupled the rate of wages, with median rent prices increasing by 8.7%, while wages rose by 2.1%<sup>7</sup>. In the same year, housing values grew seven times the rate of wages<sup>8</sup>, demonstrating a further disparity in inequality between those who own property and those who rent a place to call home.

The *Secure Jobs Better Pay Act* legislated in 2022 will have a significant impact on increasing financial security for low to middle income workers, and is a crucial step in levelling the cost of living and employment security.

In order to ensure the economic benefits of this legislation, measures to control rents as the highest cost of living will retain this legislation's intention.

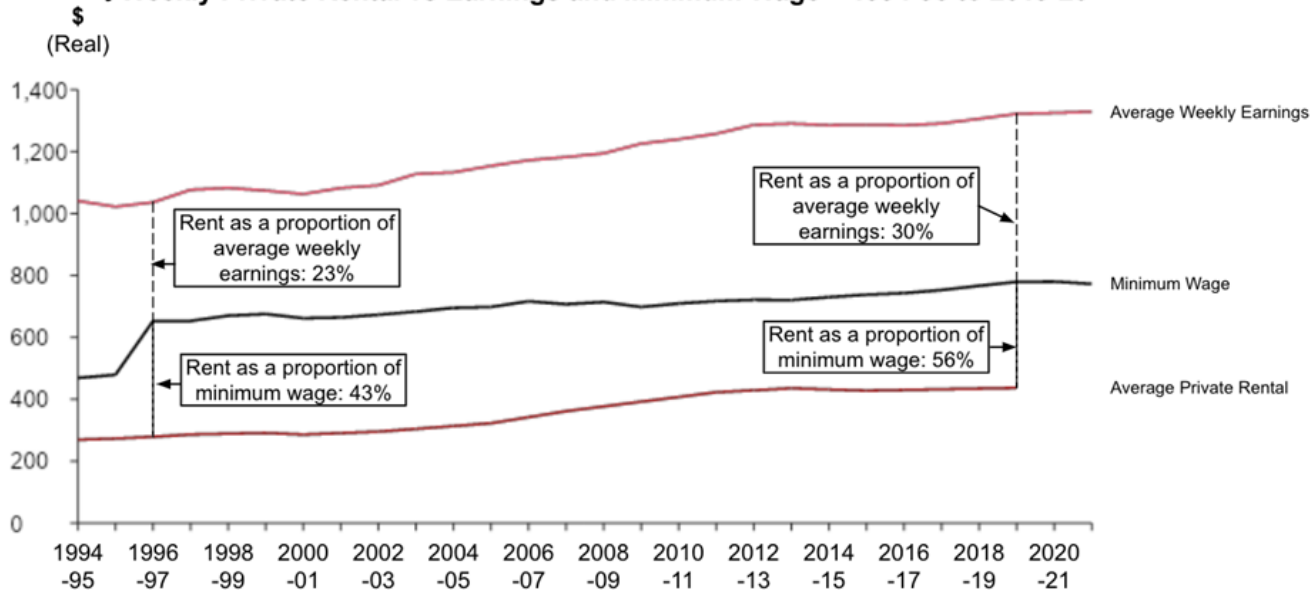
### Mean Weekly Expenditure on Housing – 1994-95 to 2019-20



**Figure 3** Source: ABS data modelled by RAHU<sup>9</sup>

After accounting for inflation, households which rent have experienced a 62% increase in housing costs over the past 25 years, which is 51% greater than the increase experienced by households with mortgages.

### Weekly Private Rental vs Earnings and Minimum Wage – 1994-95 to 2019-20

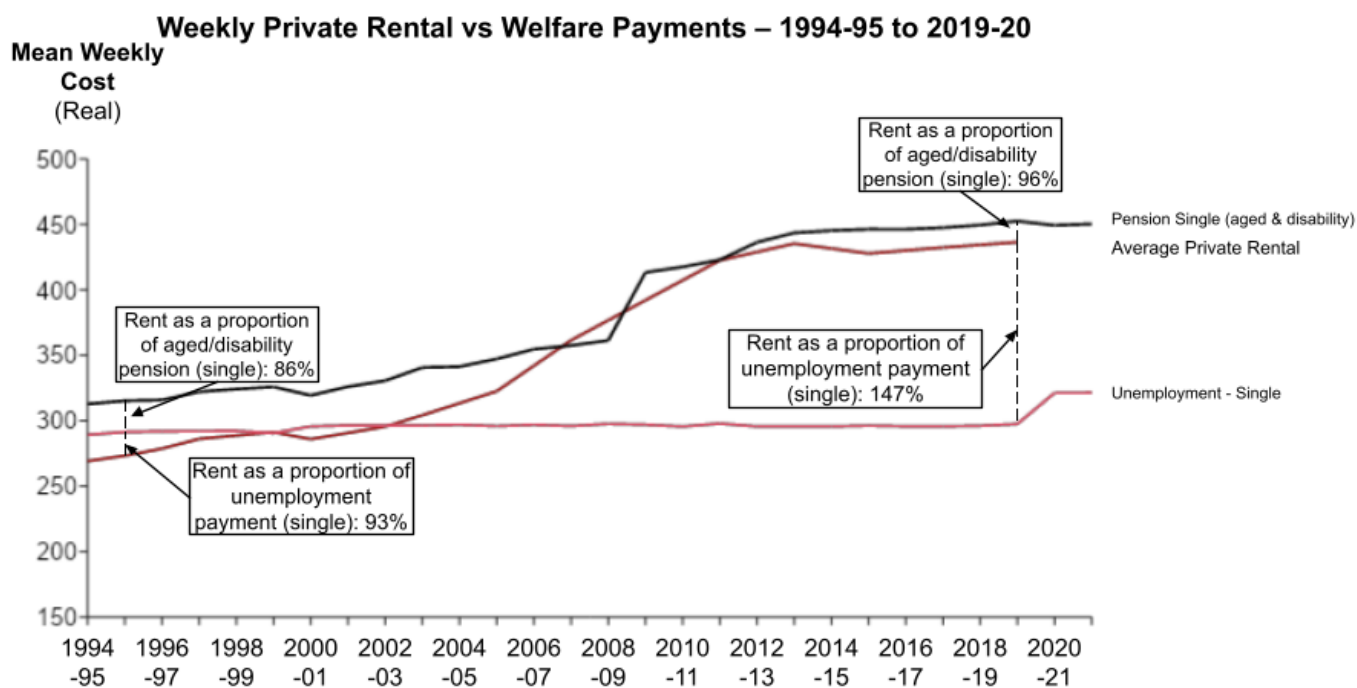


**Figure 4.** From 1994 - 2020, rent as a proportion of income rose by 13% in minimum wage, and 7% for average weekly earnings<sup>1</sup>

## Welfare payments not meeting the market

Since 1994, the percentage of rent as part of unemployment payments have risen by 55% from 93% to 148%<sup>11</sup>. In 2020, Anglicare's *Rental Report* found only 3 properties were to be affordable and suitable for a person in receipt of the JobSeeker payment; in 2022 there were 0%.

Out of an estimated 6.3 million private rentals in Australia, not a single property was affordable for a person receiving the Jobseeker payment.<sup>12</sup>



**Figure 5** Source: ABS data modelled by RAHU<sup>2</sup>

As has been broadly shared by social security and welfare advocates, the rate of income support and pensions in Australia has been well below poverty levels for decades, while private rental markets continue to rise.

Further, people receiving the Jobseeker payment are more likely to face setbacks in finding employment due to the financial and health detriments caused by the insufficient rate of welfare payments to meet basic cost of living.

## Recommendations for Rent Affordability

Rent has surged as Australia's largest cost of living for more than a third of the population. Without mechanisms in place to control the private rental market, displacement and homelessness will continue being the norm.

Rent controls have been utilised internationally over the last century, including in Australia. Rent regulation is attributed to being a central factor in equalising inequality, and stabilising housing security<sup>13</sup>. Further, controlled rents are associated with lower housing costs, creating higher disposable income and access to home ownership for broader cohorts.

Policies to provide financial relief for the cost of living must also incorporate controlling rents if the outcomes are to directly benefit lower income populations, and address economic inequality.

Through the *NHHA*, enact policies to regulate the rental market by 2024 that:

- Ties national rent price index with median wage index
- Legislates rent increase notices to a maximum of once in 12 months, tied to below Consumer Price Index
- Incentivises stability and affordability by ending 'no grounds' evictions

Broaden eligibility to welfare and Raise the rate of all payments and rent assistance to above the Henderson Poverty Line

- Tie Commonwealth Rent Assistance to CPI
- Include Commonwealth Rent Assistance for all payment types
- Broaden eligibility criteria for CRA to low income private rental households in rental stress

## Insecure Tenure

In their report *Home Sweet Home*<sup>14</sup> published in 2013, Footscray Legal Centre found that almost all renters surveyed have not lived in one property for over 12 months.

A decade later, RAHU has found in our casework that the predominant lease length spans 3-6 months, with a significant proportion of cases being month-to-month leases.

**“Our lease is currently month to month and we may be evicted at the end of any month.**

I am weary of moving, I have little money, am almost 30 and would like to actually own a car.

I have invested myself in the stability that comes with not being forced to move.” - **Ben\***

**Melbourne renter**

As leases increasingly become shorter, the consequential displacement of generations of renters is set to cause long term socio-economic impacts on individuals and our communities.

With displacement becoming the only definitive outcome, and the private market remaining the largest proportion of tenancy type in Australia, the need to develop incentives for longer-term leases would assist in addressing housing insecurity in the short to medium term.

**Angela, Amy & Sarah\* - Fawkner renters**

“When we moved here we were hoping for a place we could make our home. Two weeks after we moved in, a Sales Agent was at our doorstep, went through the place and said we needed to clean it up if we wanted him to sell the place with us as tenants.

**He hounded us, a household of 3 disabled women, about getting the house to a sellable state.**

He finished the call by saying he’d kick us out at the end of the 3 month lease instead to sell it.”

## Recommendations for Stability of tenure

Both Federal and State Governments have a crucial part to play in providing alternative economic incentives to that of short term leases.

This program would provide bond loans and guarantees in cases of rental loss, on the condition of limiting rent increases to 1% per annum, and retaining broader provisions for renters to terminate with reasonable notice.

These measures would have a consequential positive impact of reducing crisis accommodation and short term homelessness service demand, alongside macro socio-economic benefits to addressing the inequality linked to housing insecurity.

**Introduce a Federal & State funding agreement that incentivises provision of long term leases of 5 years that**

- **Limits rent increases to a maximum of 1% each year in fixed long term leases**
- **Broadens provisions for renters to terminate lease with reasonable notice**
  
- **Remove no-grounds terminations and specify reasonable grounds with 6 month minimum notice periods**
  
- **Enact Provisions for State tribunal discretion to decline eviction in cases where it would cause renters homelessness, undue hardship or significant detriment**

## Public Housing

In previous periods of economic crisis in Australia's history, Commonwealth governments addressed inequality through public housing and social welfare programs. In the post-Depression WWII era, Australia saw its first National Housing Policy, instigating the first investment into public housing, alongside the *Social Security Act 1948* providing welfare payments during peak unemployment.

As rent controls lifted in the 1970s, and inequality rose, public housing saw a resurgence in development in high-density industrial areas, providing sustainable infrastructure to support working communities with stable housing tenure. Over the last 20 years, this housing stock has been left to dilapidate, while the proportion of renters grows to over a third of Australia's population.

With more than 110,000 people on the waitlist in Victoria alone, increased funding for public housing is vital in order to accommodate existing and increasing demand.<sup>15</sup>

As AHURI estimated, Australia requires the construction of approximately 730,000 new social dwellings over the next 20 years to address the deficit and future need.<sup>16</sup>

From commencement in 2018 until 2022, the *National Housing and Homelessness Agreement* added less than 4,000 dwellings to Australia's social housing stock<sup>17</sup>. While the Federal Government has demonstrated renewed commitment to the NHHA, funding has been tied to 'affordable' housing models with a higher income to rent proportion than that of the 25% income to rent known in public housing tenure<sup>18</sup>.

As the new Federal Government commits to further development of affordable housing through the *National Housing and Homelessness Agreement*, RAHU reaffirms the need for funding allocation towards public housing development to provide sustainable and stable tenancy for Australia's low income populations.

## Recommendations for Public Housing:

**Enact a National Public Housing Agreement with all States and Territories that**

- **Matches Federal Government investment 2:1 with each State and Territory to incentivise funding new public housing builds and ties capital investment to supply outcomes**
- **Commits to a 10 year development plan that creates 24,000 new Public Housing dwellings per year for 10 years**
- **Commits to a rate of development that sees 10% of the national housing supply to be Public Housing by 2050**

## Economic Reform

### Investment-Incentivised Eviction

The private rental market is estimated at over 70% of all tenancy types, with public housing diminishing to less than 10% of all housing stock in Australia.

Unlike public housing, the private rental market costs renters out of a home by incentivising insecurity of tenure through hiking rents, and additional costs charged to the landlord by the real estate industry in re-letting the property.

In their *Eviction Report* TUNSW reported the average cost of eviction as \$4,075 for a Sydney renter, while real estate agents make an additional \$1,388 average in charges to the landlord for eviction costs<sup>19</sup>.

Further, the private rental market costs taxpayers in both consequent costs including funding homelessness and crisis support services, rent assistance schemes, and in indirect lost tax revenue that could be spent on preventative measures such as funding new public housing development.

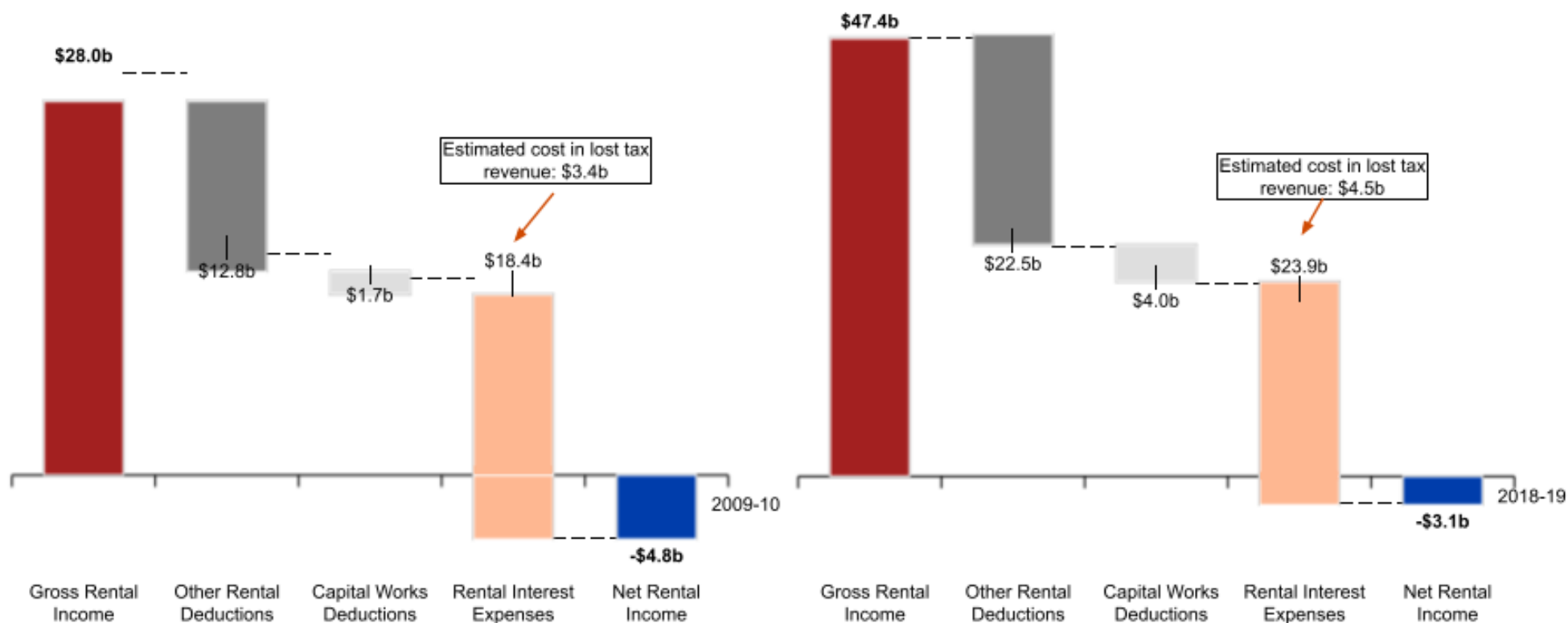
### Negative Gearing

The economic policy of negative gearing is arguably one of the largest contributors in incentivising housing insecurity. This policy has continued to come at a great cost to taxpayers, and a consequential loss of public housing development towards housing stability. While only providing windfall gains to the highest earners, negative gearing contributes to the exacerbation of wealth inequality nationwide.

- An estimated \$4.5B cost in lost tax revenue in 2018-19
- 50% of negative gearing tax benefits go to the top 10% of earners
- Costs the taxpayer \$11bn annually when coupled with Capital Gains Tax
- Provides no requirements nor incentives for landlords to meet minimum standard of leases, longer term leases or stabilised rents



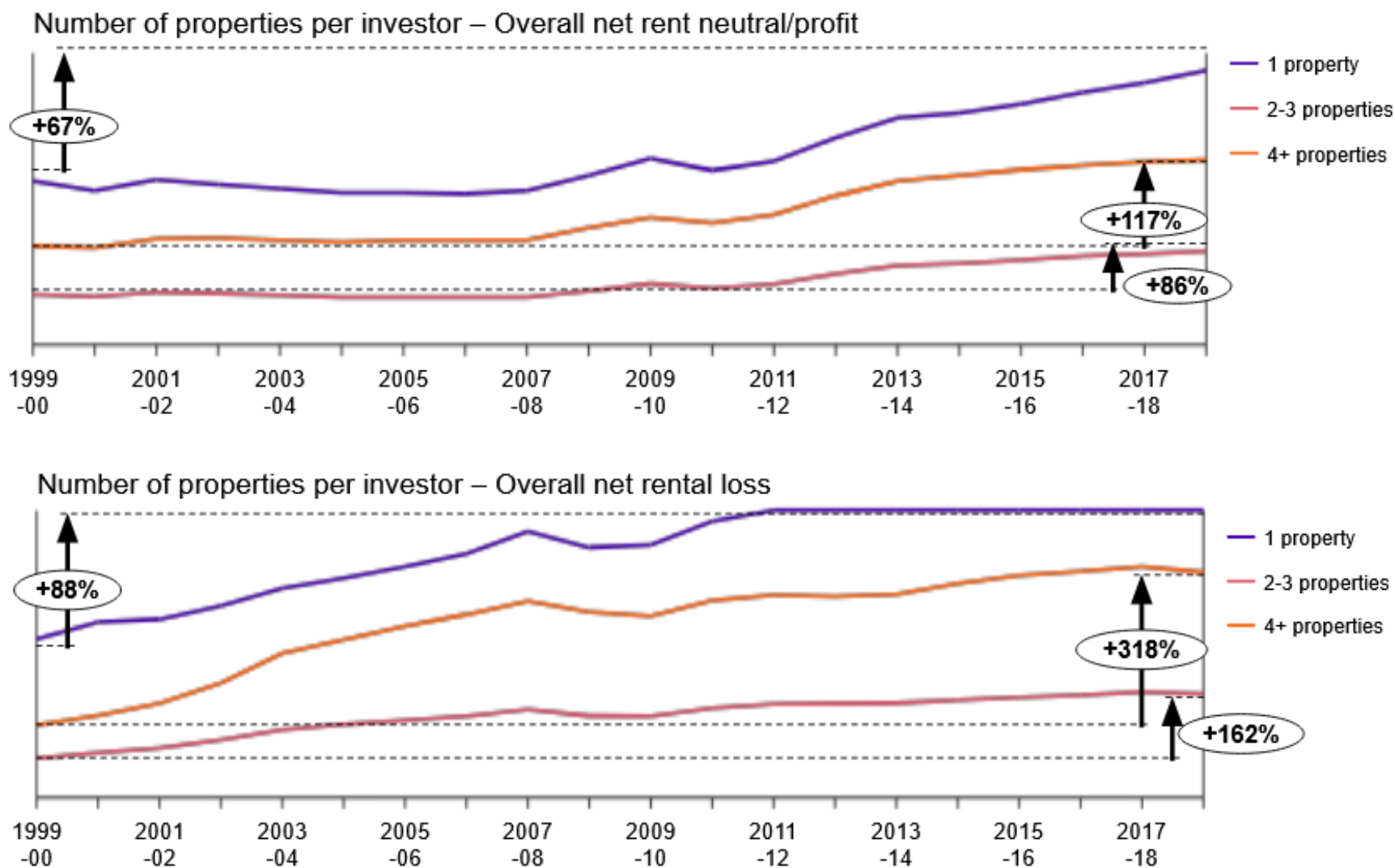
# Negative Gearing



Between 2009-10 and 2018-19 gross rental income (before deductions) rose 69% and while this time saw record low interest rates, the amount claimed by property investors for interest payments increased at 30% over this time. At an estimated marginal tax rate of 18.8% (Grattan Institute 2016<sup>20</sup>) this saw the cost to the Government of negative gearing rise 30% from \$3.4b to \$4.5b

**Figure 6** Note: This is data only measures landlords who have negatively geared their property.

Source: ABS data modelled by RAHU



**Figure 7.** The number of investors with more than 4 properties has increased significantly over the past 20 years, particularly those who are claiming a net rental loss, which is likely to predominantly relate to negative gearing.

Source: ABS Data modelled by RAHU

## Vacant Homes

Data from various industry rental reports in 2022 have stated a steep decline in vacancy rates with the lowest being recorded at 1.6% in July 2022<sup>21</sup>. However, the industry measured vacancy rate doesn't account for vacant properties not for lease.

In consecutive *Speculative Vacancies* reports from 2014 - 2019, Prosper Australia have found:

- speculative vacancies generate artificial scarcity, and are a direct contribution to rent unaffordability and broader economic instability
- In 2019, 16.9% of rental dwellings were left vacant<sup>22</sup>
- There were 69,004 vacant homes in Melbourne alone in 2019 when including speculative vacancies, growing the industry-reported vacancy rate of 2% to a real vacancy of 4.7%<sup>23</sup>

Both agents and landlords have vested interest in this artificial scarcity, in higher property values and higher speculative rents.

## Vacant Land Tax

Data from the most recent census reveals that there are over one million<sup>24</sup> vacant properties nationwide, including 298,000 empty dwellings in Victoria alone. This is enough to house the 110,000 people currently on that state's public housing waitlist.

Victoria is one of the two jurisdictions in Australia to tax empty homes, and in being reliant on self-reporting, significantly reduces accountability and accuracy.

State	In place	Specifics
ACT	Yes – Lease variation charge	As crown leases land sales in the ACT contain a covenant that construction must commence within 12 months and be completed within 24 months. Failure to do so incurs a lease variation charge.
Victoria	Yes – Vacant land tax	Applies to inner and middle Melbourne suburbs for homes that were vacant for more than 6 months in a calendar year. Equal to 1% of the capital improved value.
NSW	No	
Queensland	No	
WA	No	
Queensland	No	
Tasmania	No	
South Australia	No	
NT	No	
Federal	Yes, for foreign owners.	Applies to foreign owned property that is vacant for more than 6 months in the year.

At a time when national vacancy rates are at about 1%, adding further upwards pressure on rents, stronger vacant land tax policy would assist in ensuring empty homes are being used to house people.

**Figure 8: Vacant Land Tax in Australia**

## Recommendations for Economic Reform

### **Eliminate Negative Gearing:**

- Legislate conditions on returns for negative gearing that
  - Limits to one investment property
  - Requires the rental income to be capped at 30% of median household income
- Eliminate negative gearing by 2028 with a commitment to a minimum of 50% of revenue saved to be invested into new public housing development

### **Utilise Vacant Homes**

- Establish an equal Vacant Land Tax in each State and Territory
  - Tie vacant land tax to number of properties owned, with a percentage increase added to each additional property
- Develop State based programs that fund Bond loans for new 3 year minimum lease agreements with rent capped at 30% of median wage
- If after 12 months of vacancy, an unoccupied property requires program lease agreement or State-based land acquisition commences

## Conclusion

Rising rents force renters out of their home and community, costing financial, health and social impacts both in short and long term stability and foregone opportunities.

Growing generations of renters in Australia are facing the highest social and financial insecurity in recent history.

RAHU strongly asserts that any attempts to create public policy in response to 'the cost of living' must include at its core meaningful actions that redress the historical failures of Australia's housing system in order to provide housing for all, and not just those who have the economic means to afford ownership in the market.

As a human right, this cost of living inquiry should ideally be free from considerations of housing, which would if this right were upheld, be outside of its purview.

The inability of Australian society to provide safe, secure, affordable, healthy housing is a failure at all levels of government and for the most vulnerable, housing comprises the largest share of household income and places an increasing number in 'housing stress' and risk of poverty.

RAHU supports the shared recommendations provided by Cost of Living inquiry contributors regarding Australia's obligation to ensure people are not living in poverty, focussing on the human right to basic necessities and resources, and specifically to the provision of safe, secure, affordable housing.

The housing of a person is a key determinant and predictor of all other aspects of their lived experience. Housing impacts on every dimension of a person's health and wellbeing. Insecure, unhealthy, unaffordable, and unstable housing are what a third of Australia's population who rent currently experience as home.

"As a single woman on a fixed-income, with no 'bank of mum and dad' to rely on, very little superannuation savings and no discernible wealth or assets, it feels like homelessness is an inevitability. It's just a matter of time.

Without government measures to cap rents to ensure housing is affordable for everyone, I have no other option than to be a life-long renter in the private market.

What upsets me most is that the housing affordability crisis is one that is wholly avoidable and entirely unnatural. Other choices could be, and can be made.

Political will can determine whether or not I am to be unhoused. For me a point will be reached where the cost of living will be too high to bear or endure, at which point living will literally cease to be a viable option."

## References

**AHURI** - Australian Housing and Urban Research Institute

**CGT** - Capital Gains Tax

**CRA** - Commonwealth Rent Assistance

**CPI** - Consumer Price Index

**RAHU** - Renters And Housing Union

**NHHA** - National Housing and Homelessness Agreement

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