

# Essential Homes: Why renting is an essential service

April 2026



better  
renting



# About this report

## Report authors

### Anika Legal

Anika Legal is a registered charity and community legal centre with a clear vision: a world where everyone can access justice. We provide free legal services to Victorian renters and use action research and advocacy to help create a fairer housing system for everyone.

### Better Renting

Better Renting is a national campaigning organisation that works with, and for, renters to improve the experience of renting in Australia. We empower renters to take collective action, promote a positive vision for renting, build the evidence base for urgent and transformative change, and put renters at the centre of the policy reforms needed to improve renting.

### Consumer Policy Research Centre

The Consumer Policy Research Centre is an independent, not-for-profit consumer think tank focused on creating fairer, safer and more inclusive markets. CPRC undertakes research and works with regulators, policymakers, businesses, academics and community advocates to inform policy and practice.

## Acknowledgements

Our organisations acknowledge the contributions from the Steering Committee Members who helped inform and guide this report: Maiy Azize, Mark Chenery, Andrea Leong, and Leo Patterson Ross.

## Statement of recognition

We acknowledge the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past and present, acknowledging their continuing relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander Peoples across Australia.

# Table of contents

1. Executive summary	04
2. A new vision: renting as an essential service	11
3. The problem: a poorly regulated rental market	19
4. Policy solutions: governments regulate renting as an essential service	31
5. Where to now?	49
Appendix: full survey methodology	52
References	53

# 1. Executive summary

Australia's housing landscape is changing. Renting provides a home to more people in Australia than ever before—and people are renting for longer than ever before. The Great Australian Dream has always been about a stable, comfortable place to call home where you can have certainty about the future. We used to assume this would be achieved by owning your home, but, for a growing number of people, renting now provides the only option for having a home.

The reality of long-term renting provides the opportunity for a new Great Australian Dream, where renters can set down roots, participate fully in our communities, and thrive.

Australian governments recognise the necessity of access to affordable, reliable essential services such as healthcare, water, and energy, through providing these services, funding their delivery, or regulating private providers. However, our governments have failed to similarly recognise the necessity of access to affordable, stable rental housing. This is despite Australia's recognition of adequate housing as a human right under international law,<sup>1</sup> which requires action to ensure access to housing is affordable, secure, and available to all.<sup>2</sup> Instead, governments have shifted responsibility for housing to the private market without the safeguards that normally accompany essential services, leaving renters without the protections they need.

The result? Renters queuing around the block to view poorly-maintained homes that they can barely afford, promising future residents an uncomfortable tenure with the constant threat of

eviction or rent rises if they request basic repairs, and the likelihood of moving again if the landlord wants to sell, renovate, move in a relative, or push the rent above breaking point.

We commissioned a nationally representative survey\* to understand how people in Australia feel about housing today—particularly renting—and what they want governments to do about it. People in Australia strongly agree on the importance of housing, with nearly 9 in 10 (88%) survey respondents believing housing is a basic human need. Yet we also recognise unaffordability as the main barrier to homeownership, and close to eight in ten respondents believe a generation of renters may never afford a home. It is clear we need affordable, comfortable, long-term renting options for people unable to buy a home.

Our survey also found strong support for government action to improve renting. More than 8 in 10 (83%) respondents believe renting is an essential service and everyone deserves a roof over their heads. A similar proportion agree landlords should be required to provide safe, affordable and secure homes, and nearly three-quarters want governments to reform the rental system so it works fairly for renters. More than three-quarters agree governments should invest in building more social housing, which is critical to ensure all renters have stable, affordable homes.

With our survey revealing the strong consensus among people in Australia for government action to improve renting, we sought to understand the current problem and what governments must do to address it. In this report, we set out a vision of renting as an essential service, identifying four critical areas in which government action can support renters to thrive: stability, affordability, comfort, and accountability. We then examine how governments have set up the rental system to fail, shifting from taking an active role in providing housing and

\*n = 1,011

protecting renters to leaving housing to the private market and hoping this would work out. We finish by identifying the key policy reforms the Commonwealth, state, and territory governments can deliver to recognise renting as an essential service.

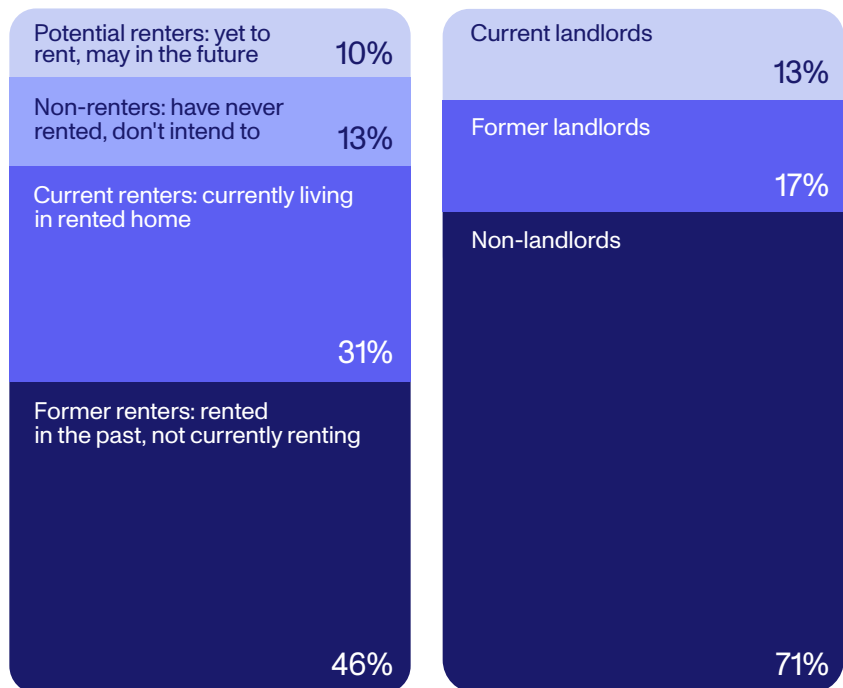
We know what needs to be done to hold landlords accountable for delivering this service and ensure renters can access stable, affordable, and comfortable homes. We now need governments to act.

## Survey methodology

Our survey explored the perceptions and sentiment of people in Australia towards renting. The research involved an online survey in July 2025 of 1,011 Australians, comprising a nationally representative sample, by age, gender and location, with a boost within the total sample to comprise 30% people currently renting. Verbatim quotes from survey respondents have been included throughout this report, marked by rental and landlord status where relevant. The renting and landlord status of survey participants is illustrated below (Figures 1 and 2). (For more information on this report's research methodology, see the Appendix.)

**Figure 1 (left): Renting status of survey participants**

**Figure 2 (right): Landlord status of survey participants**



## Survey key findings

Figure 3: Perceptions about renting as an essential service among the general public and among landlords (current and former).



## List of recommendations

1. State and territory governments should reform eviction laws and regulatory processes to:
  - a. Prohibit evictions without grounds;
  - b. Allow landlords to end tenancies on certain reasonable grounds only;
  - c. Require landlords to substantiate these grounds before ending a tenancy; and
  - d. Allow dispute resolution tribunals to refuse eviction orders to avoid hardship and injustice.
2. The Australian Government should lead a national process to identify further eviction reforms needed to support long-term tenancies and establish a pathway to implementation. These reforms should give renters greater control over when their tenancy ends and require compensation in circumstances of unavoidable eviction.
3. State and territory governments should introduce hardship schemes that support renters experiencing financial crisis to remain in their homes.
4. State and territory governments should introduce rent stabilisation policies that protect renters from excessive rent increases. These policies should be accompanied by measures to limit unintended adverse consequences, including eviction law reform (see Recommendations 1 and 2) and regulation of short-stay rentals.
5. The Australian Government should implement an equitable approach to housing tax concessions by phasing out the capital gains tax discount and negative gearing for investment properties.

6. The Australian Government should:
  - a. Provide sufficient investment in building new, high-quality public housing, and upgrading existing public housing, to meet current and future need; and
  - b. Support high-quality community and affordable housing where rents are capped at a portion of income.
7. State and territory governments should improve the quality of rental housing and ensure landlords meet their responsibility to provide safe, comfortable homes by:
  - a. Introducing strong minimum rental standards, including comprehensive energy efficiency standards; and
  - b. Implementing standard times and expectations for repairing common issues and penalties for landlords and agents who fail to meet expectations.
8. The Australian Government should direct the Australian Securities and Investments Commission to provide clear guidance to lenders that ensures people borrowing money for an investment property can afford repair and maintenance costs.
9. State and territory governments should establish landlord registers and:
  - a. Require mandatory registration of landlords;
  - b. Monitor and report on data sourced from the register regarding rental market trends; and
  - c. Resource regulators to communicate with landlords regarding their obligations.

10. State and territory governments should enhance compliance and enforcement action to ensure landlords and agents comply with rental laws. This action should include proactive checks, appropriate penalties and enforcement of penalties to deter non-compliance, and expanded compensation for renters. Priority areas for enhanced compliance and enforcement action are:

- Verifying and enforcing minimum rental standards, including stopping non-compliant homes from being advertised and requiring rent reductions until they meet standards.
- Validating rent increases before they take effect and requiring repayment of overpaid rent for unlawful increases.
- Verifying that the reasons given by a landlord for ending a tenancy are given in good faith.
- Implementing and enforcing appropriate penalties to deter misconduct by landlords and agents.
- Expanding compensation available to renters to cover time, distress, and inconvenience, as well as financial loss.
- Publishing enforcement outcomes to increase transparency and promote accountability.

11. State and territory governments should introduce effective dispute resolution processes that:

- a. Provide renters with access to simple, fast dispute resolution; and
- b. Place the burden on landlords and agents to justify actions such as ending a lease or disputing a repair request.

## 2. A new vision: renting as an essential service

Having a stable, comfortable place to call home is the centrepiece of the Great Australian Dream. It is integral to our national identity and essential to deliver our core values of security and belonging. In Australia, we understand that a home provides the foundation for health, education, employment, and everything else we need to live well and contribute to society.

Renting is a critical component of Australia's housing system, providing a home for around one-third of households—yet it is still treated like a second-class option.<sup>3</sup> Decade-long waits for social housing,<sup>4</sup> queues around the block at inspections, and families living with mould or extreme heat show how far housing has drifted from being a foundation for stability and dignity. Home ownership has long been out of reach for many and more people are renting for more of their lives.<sup>5</sup> These conditions force us to rethink what housing is for and how we design a system that works for everyone.

As we weather the storm, we look desperately to the future for hope, for a new state of housing, where everyone has a place to call home. The future of housing is unclear, and the severity of the housing crisis makes only one thing certain: if things are to change, Australia needs to treat housing differently.

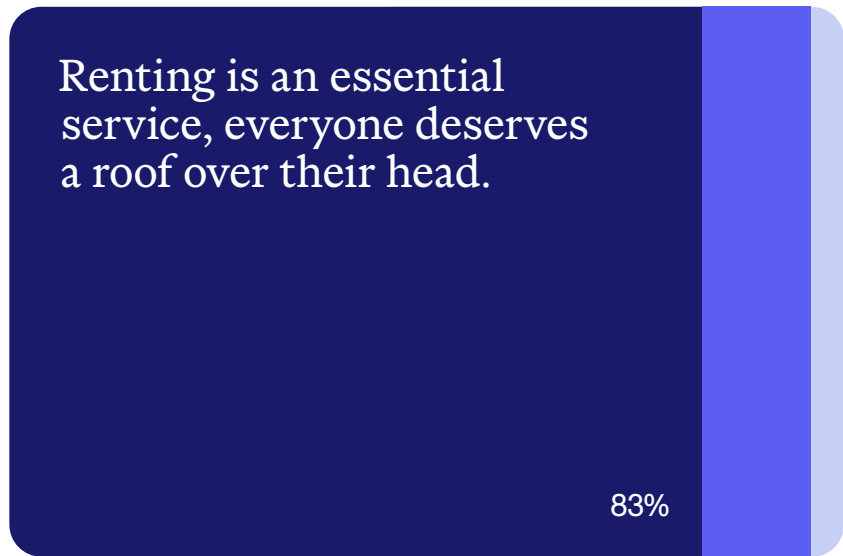
The nationally representative survey we commissioned to inform this report aimed to understand how people in Australia feel about housing today—particularly renting—so this knowledge can guide the future we strive to build.

We found nine in ten people in Australia see housing as a basic need (88%), while 8 in 10 think a generation may never afford to buy a home (77%). With home ownership out of reach for many, long-term renting may be the only option. However, the current system makes it costly and precarious, with most survey respondents linking renting to unaffordability, instability, and exhaustion.

Despite the grim lack of housing options, people in Australia overwhelmingly agree on how renting should be acknowledged and treated: more than eight in ten agree that renting is an essential service (83%). Housing—like water and health-care—is essential, but because renting isn’t given the same status, it misses out on the protections people can rely on in those other services. Governments actively step in to keep essential services affordable, maintain people’s access to them, and set and enforce minimum standards so quality is assured—roles they take on because markets alone won’t deliver these outcomes. However, Australian governments have largely left rental affordability, standards, and enforcement to the market, allowing costs to spike and conditions to deteriorate. The result is clear: where services are treated as essential, governments shield people from harm; where they aren’t, people are left exposed. Renting in Australia today sits firmly in the latter camp.

Figure 4: Agreement among the general public that renting is an essential service

- Agree or strongly agree ■
- Unsure ■
- Disagree or strongly disagree ■



Further strengthening the need for treating renting as an essential service, most respondents believed:

- It shouldn't matter whether you're living in a rented home or in a home you own, your home should give you a sense of belonging and stability (83%)
- Renting should be more affordable (82%)
- Landlords should be required to provide a safe, affordable and secure home (82%)
- Governments should reform the rental system so it works fairly for renters (73%)

The future of housing may be uncertain, but, right now, our nation strongly agrees that renting is an essential service and it needs to be treated that way.

That expectation compels us to reimagine a housing and rental system that is fairer for renters—to articulate a new vision for renting to guide us out of the crisis and towards an Australia where all renters can thrive in stable, affordable, comfortable homes, in a rental system that holds landlords to essential service provider standards.

**Our vision of renting as an essential service is built on four pillars: stability, affordability, comfort, and accountability. Realising this vision requires action in each of these essential areas.**

## **Stable**

A home that's yours

## **Affordable**

Rent that leaves room to live

## **Comfortable**

Your home is safe and healthy

## **Accountable**

Your landlord is held to a high standard

## Stable: a home that's yours

Whether you're a homeowner or renter, your home is the foundation for a happy life. It is solid and reliable—something you can count on. That stability gives you a sense of belonging and identity. You get to know neighbours and take part in your community because the roots you put down will endure.

When you look for a new rental home, you consider if it is right for the life you have now, and the life you want in the future. Whether it has enough space for you and your family to grow into. Whether it's close to the people you love, the place where you work and your children's schools, and reflects the values with which you want to surround yourself. Your home empowers you to make plans for your life.

You trust that you'll be able to stay in your home, even if life throws you curveballs like losing your job or health issues that affect your income. The supports available during times of financial hardship enable you to get back on your feet. When all you can focus on is surviving, the stability of your home is the steady footing you need to get back to thriving.

Living in your home feels easy. You can make your garden beautiful or paint a mural on your kid's wall, because doing these things are worth it when you're there for the long haul. Receiving emails from your property manager feels like getting emails from your internet provider—unremarkable—because whatever they're contacting you about, it's most likely about keeping you happy, safe, and comfortable in your home. An ongoing lease is the default. You know that if your landlord sells, your tenancy continues seamlessly with the new owner. If you uphold your responsibilities as a tenant, your home is secure, and in the extraordinary cases where it must end, you are properly supported and compensated.

## Affordable: rent that leaves room to live

Affordability is more than just a lower number. It's certainty in the future that allows you to plan your life. It's the confidence to go back to university, book a holiday, or start a family, knowing your home will remain affordable as your life grows around it. Rent you can manage turns a house into what it should be: the foundation for a thriving life.

When you find a home that fits your budget, you can trust it will keep fitting. Rent is steady and predictable, with limits on increases that recognise an affordable home is essential, just like healthcare. You can trust that changes to your rent will leave room in the budget for groceries, energy bills, the dentist, and a rainy day fund.

A strong social housing system reinforces your sense of financial security. It's readily available if you need it, with fair wait times and high-quality homes. Applying for social housing feels like accessing any other essential service you're entitled to, like enrolling your children in public school.

Rent stabilisation stops prices from becoming unmanageable, while a robust social housing system provides a reliable safety net should you need it and keeps the private rental market in check. Together they make affordability real. This balance makes the system work for everyone: landlords who offer reasonable rents find steady, long-term tenants, while families can live near work, school, and community without being stretched to breaking point.

## Comfortable: your home is safe and healthy

From the day you move in, you have confidence your rental home is safe, healthy, and ready to live in. You know it will be warm in winter and cool in summer; adequate ventilation will ensure healthy air quality. The kitchen and bathroom will function well and energy efficient appliances will keep your power bills affordable.

When you're looking for a home to rent, you know the essentials are assured by strong standards that are enforced by governments. Rental homes must be energy efficient, providing adequate insulation, draught sealing, and efficient heating and cooling. Comfort and efficiency aren't extras, they're assured in every rental home.

You don't have to check for mould or if smoke alarms work—those things are a given. Instead, you make decisions on the things that matter most to you: morning light in the kitchen, a nearby park to walk your dog, or a short commute to work.

If something breaks, it's fixed quickly, within set timeframes you can count on. Problems with your hot water system mean, at most, a missed shower. A cracked window is fixed before the next cold night. And if repairs ever take longer, compensation is automatic—like a rebate on an overcharged bill. You ask for repairs with confidence, knowing your rights are protected and your home remains secure.

Confidence in strong standards gives you more than shelter: it gives you dignity, comfort, and pride in the place where you live: the foundation for a thriving life.

## Accountable: your landlord is held to a high standard

In a fair rental system, you live with peace of mind. You have confidence that your rights will be upheld without needing to constantly fight for them or fear losing your home.

This system works in the background to keep things fair, so you can live your life. If you sign a lease, you know the home will be safe, healthy, and functional. If a maintenance request goes unanswered by your landlord, you report it, and carry on—you trust the regulator will contact them, and your home will be repaired promptly. If your landlord breaches your rights, you report it and know you will receive a fair remedy for the inconvenience. Whether it's an unlawful eviction or a bogus bond claim, you're assured that whatever harm your landlord causes you, you can access a simple, quick process and it will be made right.

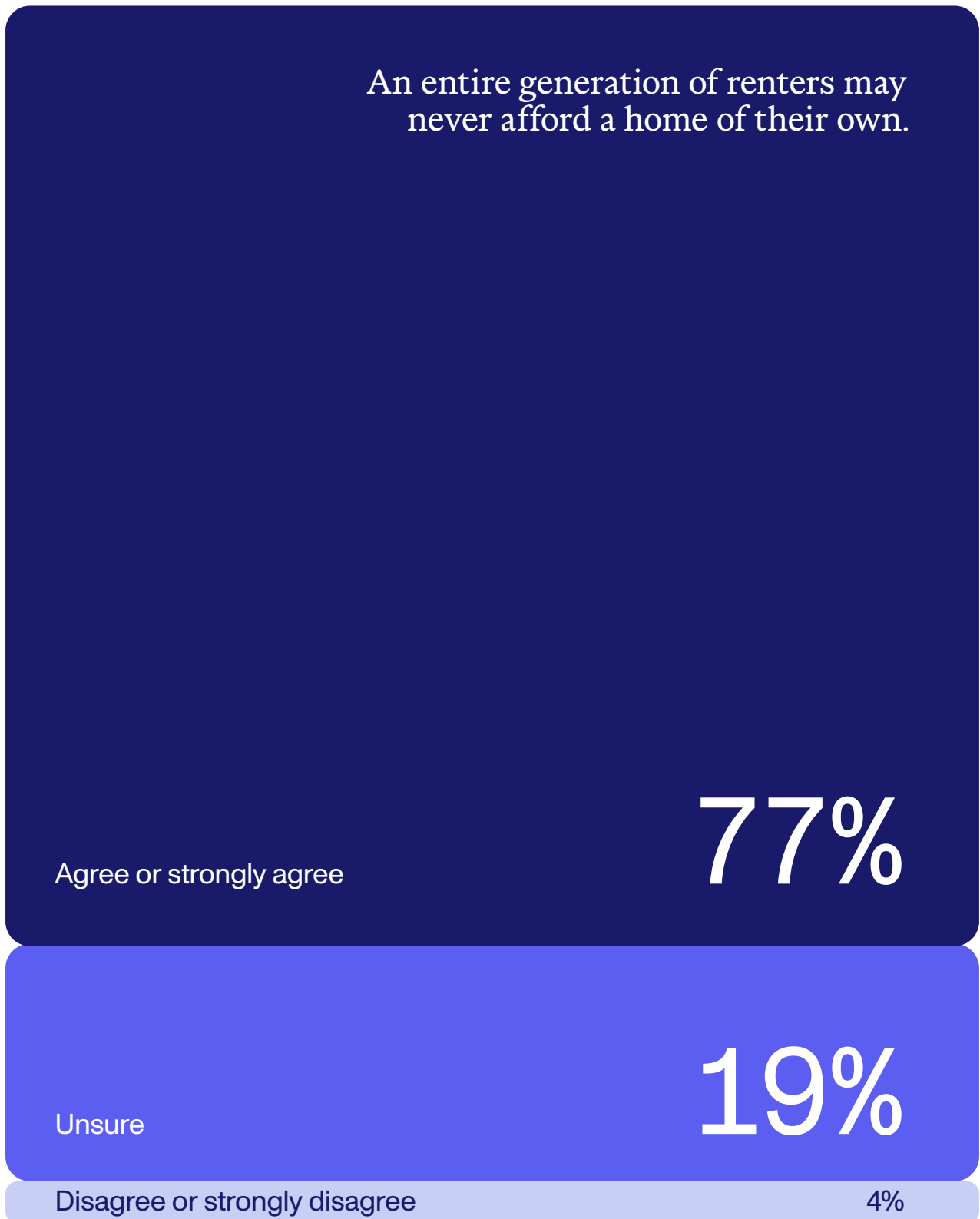
Knowing your landlord will be held accountable gives you peace of mind. You trust your rights are strong and will be fairly enforced, giving you confidence that, when it comes to your home, you'll be treated fairly. You interact with your landlord openly and as an equal, and focus your energy on building a rich, meaningful life.

# 3. The problem: a poorly regulated rental market

We are all familiar with Australia's rental housing crisis: renters struggling to afford ever-increasing rents, queuing to inspect poor quality homes, and avoiding asking for basic repairs or maintenance for fear of another rent increase or even eviction. The consequences of the rental housing crisis can be dire, with renters pushed towards housing precarity and homelessness.<sup>6</sup>

However, it wasn't always like this. Over recent decades, government policies have increased reliance on the private market to provide housing, incentivised investors to prioritise profit above providing a decent home, and inadequately protected renters. And, as house prices continue to soar, long-term renting is becoming more common.<sup>7</sup> In our national survey, more than three-quarters of respondents agreed an entire generation of renters may never afford a home of their own (77%). A growing group of renters is now facing a lifetime of paying too much for too little and living in fear of losing the place they call home.

Figure 5: Perceptions of long-term renting among the general public



**“I think the rental market is unpredictable and does not offer security to renters who are seeking it.”**

**–Former renter**

## **Shifting responsibilities**

Let’s fuel up—avocado toast, anyone?—and take a hike down memory lane to a time before the rental housing crisis. For decades, Australian governments responded to housing challenges by investing in building lots of homes. They did this to alleviate poverty and support economic growth by providing housing to workers.<sup>8</sup> Governments also increased protections for renters from the early twentieth century onwards, including rent controls and limitations around eviction, with NSW and Victoria maintaining these measures beyond the Second World War.<sup>9</sup>

But, by the 1980s, governments were spending less on social housing, instead leaving housing to the private market<sup>10</sup> and hoping this would somehow work out. (TL;DR: it didn’t.) Financial deregulation led to the ‘assetisation’ of housing, treating homes as a way to accumulate wealth, while the relaxation of lending restrictions meant more people could borrow more money, especially people with existing housing wealth.<sup>11</sup> Two big tax breaks—the capital gains tax discount and negative gearing—supercharged wealth accumulation through property investment, triggering a rapid increase in house prices and inequality.<sup>12</sup>

With social housing supply shrinking and waiting lists growing, more low-income renters have been pushed into the private rental market.<sup>13</sup> Commonwealth Rent Assistance emerged as an imperfect policy response to rental unaffordability among low income households.<sup>14</sup> And as governments shifted responsibility for housing to the private market, they failed to introduce the policy reforms needed to ensure the market would provide rental homes that were stable, affordable, and comfortable.

## Tax breaks for housing investors

Government action—and inaction—created an Australian property market defined by soaring house prices, where speculation drives the provision of rental housing and the profit from selling a home is more attractive than the rent collected for providing this essential service.<sup>15</sup> For people with extra cash, generous tax concessions make property investment a particularly lucrative option: they can use negative gearing to reduce their personal income tax while renting out the home and then, as long as they've leased it out for a measly 12 months or more, enjoy half of their capital gain from selling it as tax-free income.<sup>16</sup> With head-spinning increases in house prices, it's hardly surprising people are borrowing big to become landlords.<sup>17</sup> Successive governments created a perfect storm of perverse incentives that make behaviour undermining the collective good not only rational, but almost irresistible, to individuals with enough money to have a go at providing an essential service.

**“It is a pain [for renters] right at the moment, high rent, less availability, and it is a landlord market now.”**

**—Current landlord**

Research has demonstrated that churn in the private rental housing sector is significant and increased between 2000 and 2020, with a 2022 report from the Australian Housing and Urban Research Institute describing the continual entering and exiting of homes from the sector.<sup>18</sup> Earlier research pointed to the short-termism of many landlords, suggesting one-quarter exited the private rental market within a year of entering and nearly 6 in 10 exited within 5 years.<sup>19</sup>

When generous tax concessions incentivise speculation and the turnover of rental housing, it is hardly surprising many renters live with the fear—or reality—of having to find a new home because their landlord is selling up or implementing the rent increase that will break the household budget.<sup>20</sup> Further, landlords who have overextended themselves with loans for investments may lack the cash needed to properly maintain the homes they rent out, particularly given lenders do not have to consider the borrower’s ability to afford maintenance and repair.<sup>21</sup>

Australia’s rental market appears to be packed with landlords rich enough to invest in property but too poor—or too willing to cry poor—to maintain a rental home. Combined with inadequate protections for renters, as we set out below, these tax breaks have left renters paying too much for too little.

**“My mum has rented her entire life [and] it felt like an advantage when we were kids as it was cheaper and she had no large debt hanging over [her] head.”**

**–Potential renter**

## Inadequate government action on renters' rights

As governments shifted responsibility for the provision of housing to the private market, they failed to step up and support renters, providing inadequate protections across most of the country from unfair evictions, rent hikes, or poor rental housing conditions.<sup>22</sup>

While some jurisdictions now require landlords to provide grounds to be able to evict a tenant—visionary!—they still prioritise the landlord's financial interests or convenience over the renter's need for a home by, for example, permitting the landlord to evict the renter so the landlord can prepare to sell the home, move in, or have a relative move in. Other jurisdictions continue to allow eviction without grounds, which is not only highly unusual by international standards but in breach of treaties to which Australia has committed.<sup>23</sup>

**“There should be much more social housing, landlords should not be allowed to charge the ridiculous rents they charge on worn out buildings which they have no intention of fixing as they know someone will always be needing a home.”**

**–Current renter**

Compounding the instability caused by inadequate protection from eviction, state and territory governments have largely fail to safeguard renters against excessive rent increases. The Australian Capital Territory leads this dismal pack with a limit of one rent increase each year and the onus placed on the landlord to prove a rent increase greater than 110% of the increase in the rents component Canberra's Consumer Price Index is not excessive.<sup>24</sup> At the opposite end of the spectrum, the Northern Territory allows rent increases every six months. The remaining jurisdictions allow annual rent increases but do not any set limits on the amount, instead placing a difficult burden on the renter to demonstrate a rent increase is 'excessive to the general market level of rents'.<sup>25</sup>

Surely, sky high rents mean Australian landlords keep rental homes in good nick? Unfortunately, this isn't the reality for most renters: rental housing conditions are often poor due to inadequate maintenance and repair, as well as the failure to provide the upgrades needed to ensure a healthy indoor environment, like insulation, draught sealing, and mould prevention.<sup>26</sup> While Victoria and the ACT are implementing promising minimum standards for rental homes, the "Better Deal for Renters", agreed by National Cabinet in 2023, offers a weak commitment to phasing in minimum quality standards, with the lack of ambition illustrated by the examples provided—a working stovetop and hot and cold running water.<sup>27</sup>

The combination of increasing rents and inadequate protection from unfair eviction means renters are denied the sense of stability and belonging a home should provide and have to pay more than they can afford to live in unhealthy homes. This combination also means many renters are unwilling to ask for the repairs, maintenance, or improvements needed to ensure their home is comfortable, as they fear another rent rise or even eviction.<sup>28</sup>

Our national survey demonstrates the impacts on renters.  
Among those dissatisfied with their current rental arrangement:

- 33% said they had no certainty their lease would be renewed;
- 33% said their landlord or agent wasn't responding to their requests for repair or maintenance; and
- 35% were concerned about landlord retaliation—such as eviction or a rent increase—if they complained.

Our findings are consistent with a national survey conducted in 2018 that found poor renter protections deter renters from requesting repairs: just over half the renters surveyed were living in homes that needed repairs, yet 68% of renters expressed concerns that a request for repair could trigger a rent increase, and 44% were concerned they could be evicted.<sup>29</sup>

**“Landlords have generally more power. Tenants are afraid to ask for repairs as their rent can be increased or they could be evicted.”**

**–Non-renter**

## Invested interests

It's not just government policies propping up property investors and letting down renters: there are big industries backing Australia's rental housing nightmare. Banks lent nearly \$33 billion to property investors in the June 2025 quarter alone<sup>30</sup> and are raking in the profits from interest payments. The twin incentives of the capital gains tax discount and negative gearing work particularly well for lenders, as they encourage speculators to borrow money to negatively gear an investment property (or three). Without negative gearing, would-be investors are more likely to pursue rental yield, borrow less, and pay off their loans fast— which might not be great for lenders' mega profits.

The real estate industry is another big beneficiary, with 74% of renters living in homes managed by professionals on behalf of landlords.<sup>31</sup> While property management agencies perform work in service of renting, they work for landlords and their financial incentives are tied to those of landlords. Even without pressure from landlords, property management agencies are incentivised to increase rent as they are paid a percentage of the rental income,<sup>32</sup> and may push back against requests for maintenance or improvements in the (sometimes mistaken) belief this will keep landlords happy. Additionally, regularly turning over tenants can be good business for agents due to reletting fees and increased commission, as asking rents rise more sharply than rents within existing tenancies.<sup>33</sup> Successfully increased rents on one property can also be used as evidence of increased market rents for another. These incentives, along with the landlord's influence, have opened a chasm between the interests of agents providing the essential service of renting and the people living in the homes they manage.

## Renters are doing it tough

As a consequence of government policies favouring investors and failing to address the shortcomings of the free-market approach to providing rental housing, renters today face a bleak outlook with rising rents and the fear of looking for a new home if they can no longer afford their rent.<sup>34</sup> Renters typically face high housing costs compared to home owners, and housing stress is higher among renters than owners.<sup>35</sup>

Our national survey asked people to describe renting in Australia, and 80% of the general public pointed to unaffordability. Among current renters, 90% agree renting should be more affordable and, when we asked renters about their satisfaction with their current rental agreement, affordability concerns were driving dissatisfaction:

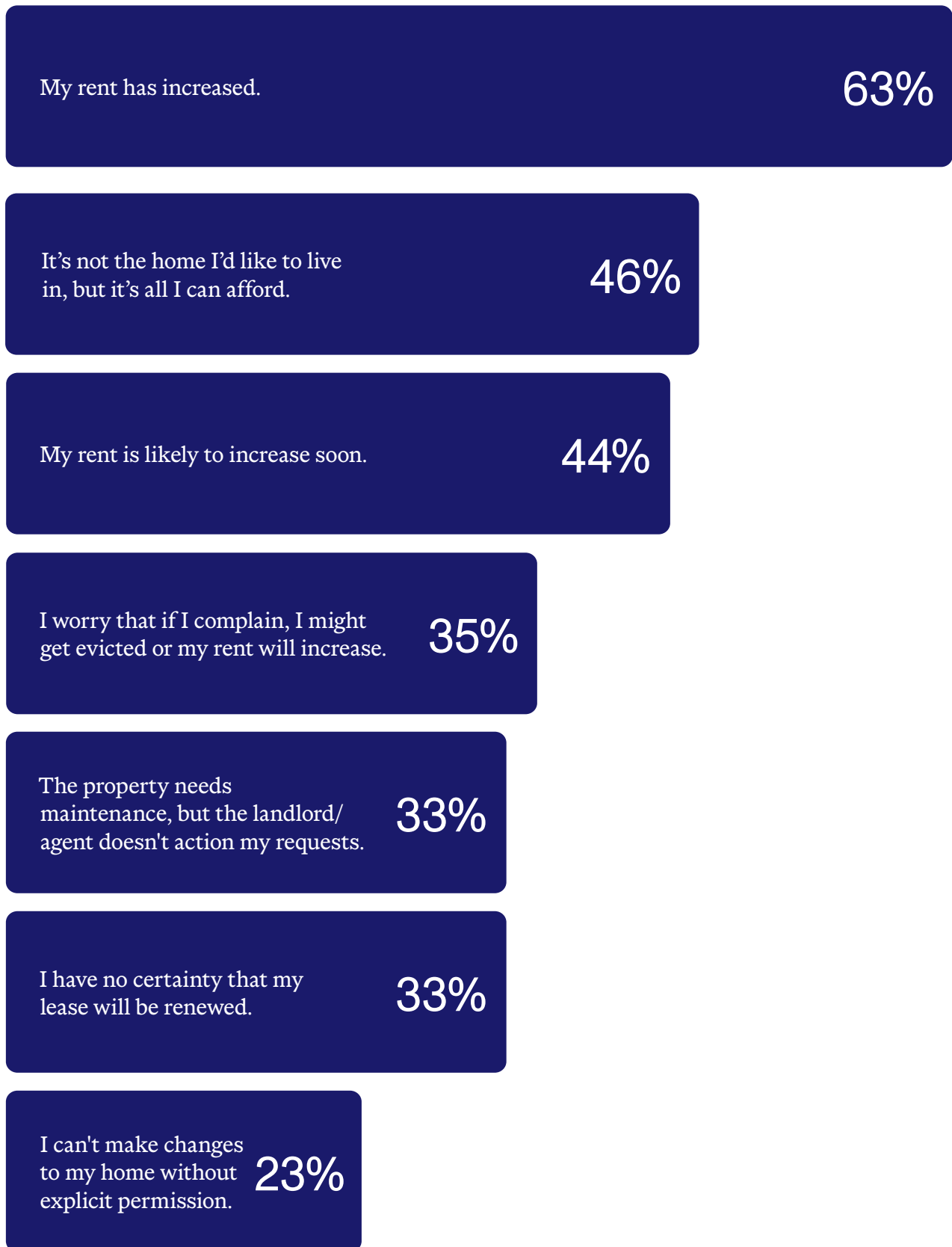
- 63% of renters who were not satisfied with their current rental agreement said this was due to rent increases;
- 46% said they weren't living in the home they'd like but it was all they could afford; and
- 44% said their rent was likely to increase soon.

The survey findings tell the story of housing affordability in Australia with renters taking the least worst option: while 63% of current renters are renting because buying a home is too expensive, only 13% of renters see renting as a long-term solution for them.

**“Far too expensive and hard to find any places that [have] amenities while having a low rent cost.”**

**–Potential renter**

Figure 6: Reasons for dissatisfaction with current rental agreement



Our survey found relatively modest proportions of people in Australia believe renting is a long-term housing solution (30%), despite a huge proportion acknowledging that a generation of Australians may never be able to buy a home (77%). The lack of faith in renting is unsurprising, given decades of government policies have prioritised investors' interests over the importance of providing an essential service. The good news is: governments can implement policy solutions to improve renting—and our survey results demonstrate the majority of people in Australia support these solutions.

**“For several decades obvious decay in rental security has been ignored. The rental circumstance in Australia is socially divisive due to the requirement for aggressive competition between renters, with the threat of homelessness as the penalty for non-participation Houses are for living in.”**

**–Current renter**

# 4. Policy solutions: governments regulate renting as an essential service

It might seem like we need a divine force to deliver us from the great Australian fever dream where speculation drives property prices ever higher and rental protections are demonised by scare campaigns conjuring vanishing homes as landlords flee the market. But, take a breath.

Our governments could recognise that renting is an essential service, implement sensible policy reforms, and proactively ensure landlords take responsibility for providing decent homes. This shift would acknowledge the market will not provide renters with stable, comfortable, or affordable homes, unless governments hold landlords to a higher standard. By treating renting as an essential service, governments will require landlords to be well informed about their legal obligations, have sufficient resources to manage and safely deliver this service, and be able to manage fluctuations in the financial return on their investment home over time.

Our survey found there is already strong general public support for the vision of governments treating renting as an essential service (83%), setting policies to ensure renters live in stable, affordable, and comfortable homes (82%), and reforming the rental system so it works fairly for renters (73%).

## Stable: a home that's yours

In this section, we outline the policy and regulatory reforms needed to deliver renting as an essential service and ensure renters can thrive.

Australian governments recognise the critical nature of essential services and implement regulatory protections to support consumers and maintain their access to these services. However, despite the extreme consequences of severing access to housing, Australian governments have largely failed to provide renters with adequate protection from eviction or financial hardship. Without these measures, renters live in fear of losing their home, leaving one-third of Australian households without the stability they need to invest in their community and plan for their future.

Reforming eviction laws is important not only to enable renters to remain in their homes for extended periods, but also to provide renters with greater confidence to request a repair or challenge an excessive rent increase. In 2023, National Cabinet committed to developing a nationally consistent approach to laws requiring reasonable grounds for evictions.<sup>36</sup> While some jurisdictions have made progress, eviction protections are often inadequate, allowing landlords to evict a renter to sell the home or allow a landlord's family member to move in, failing to require landlords to substantiate the grounds for eviction, or allowing evictions without grounds for fixed-term tenancies.<sup>37</sup> Further, Western Australia and the Northern Territory continue to allow landlords to evict tenants without providing grounds.

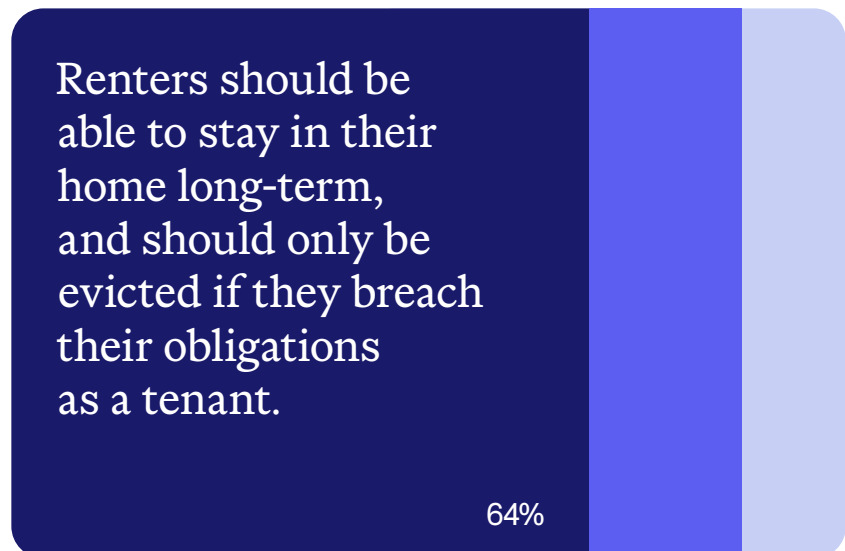
Reforming eviction laws to permit landlords to end a tenancy on limited, reasonable, and prescribed grounds is an important step towards providing renters with stability. But further reform is needed to provide genuine stability: renters should enjoy ongoing leases and control when their

tenancy ends. Exceptions should be limited to extreme circumstances, such as a major breach of the lease by the renter, or the property becoming uninhabitable due to a disaster, which would trigger adequate compensation for the renter.

Our national survey found the majority of people in Australia support these reforms, with 64% agreeing renters should be able to stay in their home long-term and eviction should only be permitted if a renter breaches their obligations as a tenant. This rises to 77% among renters, demonstrating the importance of this reform to the sense of stability a home should provide.

Figure 7: Agreement among the general public that renters should be able to live in their homes long-term

Agree or strongly agree ■  
Unsure ■  
Disagree or strongly disagree ■



In addition to fair laws for ending a tenancy, hardship schemes are essential to provide stability to renters who experience financial crisis and cannot afford to pay their rent. Landlords should not be able to evict tenants who find themselves unable to pay their rent due to financial hardship. State and territory governments should design hardship schemes that allow renters to weather unexpected hardship and remain in their homes, the same way support is provided to ensure consumers can access their utilities—and lenders provide support to landlords who struggle to pay their mortgage.

## Recommendations

**1** State and territory governments should reform eviction laws and regulatory processes to:

- a. Prohibit evictions without grounds;
- b. Allow landlords to end tenancies on certain reasonable grounds only;
- c. Require landlords to substantiate these grounds before ending a tenancy; and
- d. Allow dispute resolution tribunals to refuse eviction orders to avoid hardship and injustice.

**2** The Australian Government should lead a national process to identify further eviction reforms needed to support long-term tenancies and establish a pathway to implementation. These reforms should give renters greater control over when their tenancy ends and require compensation in circumstances of unavoidable eviction.

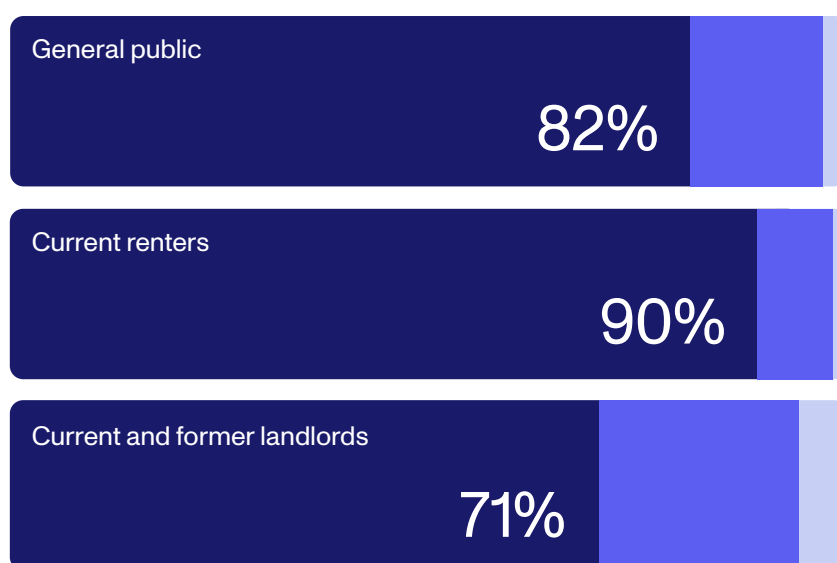
**3** State and territory governments should introduce hardship schemes that support renters experiencing financial crisis to remain in their homes.

## Affordable: rent that leaves room to live

With widespread recognition of rental unaffordability in the general public and renters living with rising costs and uncertainty, governments should take action to ensure people can pay their rent. Our survey results reveal broad agreement that renting should be more affordable, with 82% of respondents supporting this statement, and even stronger support among current renters (90%). In fact, 71% of current or former landlords also agree renting should be more affordable.

Figure 8: Agreement that renting should be more affordable among the general public, current renters, and current and former landlords

Agree or strongly agree ■  
Unsure ■  
Disagree or strongly disagree ■



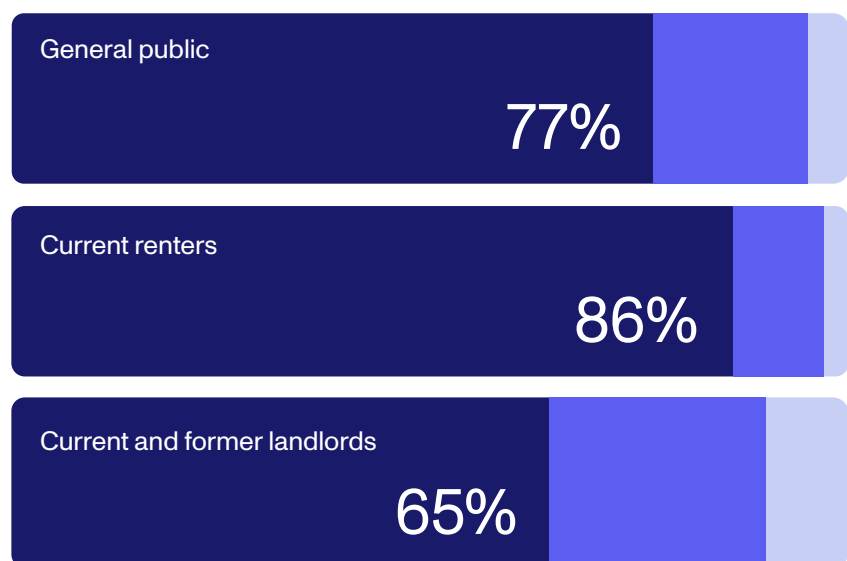
There is strong public support for government action to address rental affordability, with 77% of respondents to our survey agreeing rent increases should be regulated to ensure rental prices are fair and reasonable. The majority of landlords also agree, with 65% supporting regulation of rent increases. State and territory governments should design policies that protect people from excessive rent increases by limiting the number of increases allowed and the amount by which rent can increase.

In an analysis of approaches to rent control, Per Capita supported rent stabilisation policies designed to protect renters against rapid rent shocks and provide certainty during their leases.<sup>38</sup> They cautioned these policies would need to be implemented as part of a “system-wide approach” alongside eviction law reform, regulation of the short stay rental sector, and significant investment in new social housing, which offered the best approach to controlling rents for low-income households. A recent Swinburne University paper also supports consideration of rent regulation to address short term rental crises, accompanied by reforms to address long term affordability.<sup>39</sup>

Equitable distribution of government resources is central to the shift towards treating renting as an essential service and improving affordability for renters. Well-designed reforms to the housing tax concessions that have fueled speculative, short-term property investment have the potential to benefit renters by encouraging long-term investment. This shift towards responsible investment would encourage landlords to provide stable tenancies with fewer rent spikes, and discourage speculation from investors who can't afford the costs of maintaining or improving rental homes." The tax reforms would also help level the playing field between investors and first home buyers, enabling more renters to buy a home if they wish.

**Figure 9: Support for regulation of rent increases among the general public, current renters, and current and former landlords.**

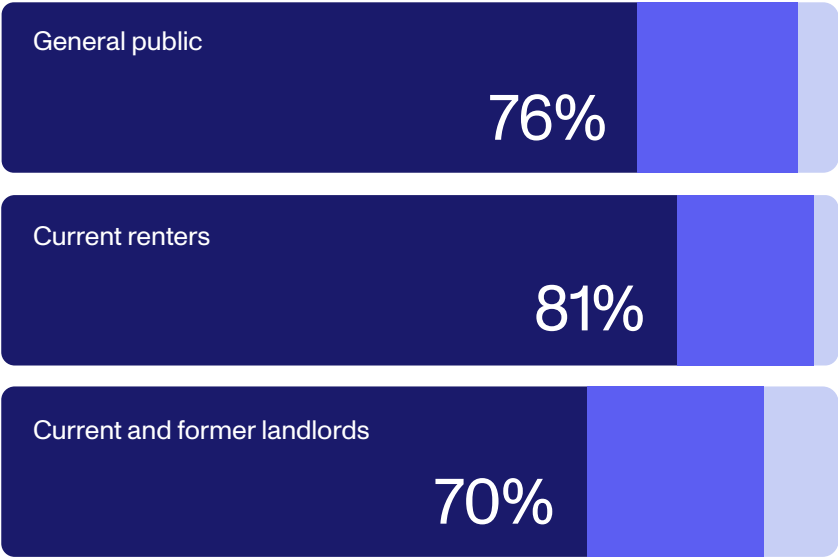
Agree or strongly agree ■  
 Unsure ■  
 Disagree or strongly disagree ■



Importantly, reforming investor housing tax concessions would provide the Commonwealth Government with considerable revenue, as negative gearing and the capital gains tax discount cost the budget \$20 billion in foregone revenue annually.<sup>40</sup> An equitable approach would reduce concessions for investors and increase funding in new social and affordable housing, providing support to more renters struggling to afford private rental housing. In our survey, the majority of respondents agree that reforming tax breaks for landlords could make renting fairer (53%), as do nearly half of landlords (49%). Further, more than three-quarters of respondents want governments to build more public housing (76%), as do 7 in 10 landlords (70%).

**Figure 10: Agreement that governments should build more public housing among the general public, current renters, and current and former landlords**

Agree or strongly agree ■  
Unsure ■  
Disagree or strongly disagree ■



## Recommendations

**4** State and territory governments should introduce rent stabilisation policies that protect renters from excessive rent increases. These policies should be accompanied by measures to limit unintended adverse consequences, including eviction law reform (see Recommendations 1 and 2) and regulation of short-stay rentals.

**5** The Australian Government should implement an equitable approach to housing tax concessions by phasing out the capital gains tax discount and negative gearing for investment properties.

**6** The Australian Government should:

- a. Provide sufficient investment in building new, high-quality public housing, and upgrading existing public housing, to meet current and future need; and
- b. Support high-quality community and affordable housing where rents are capped at a portion of income.

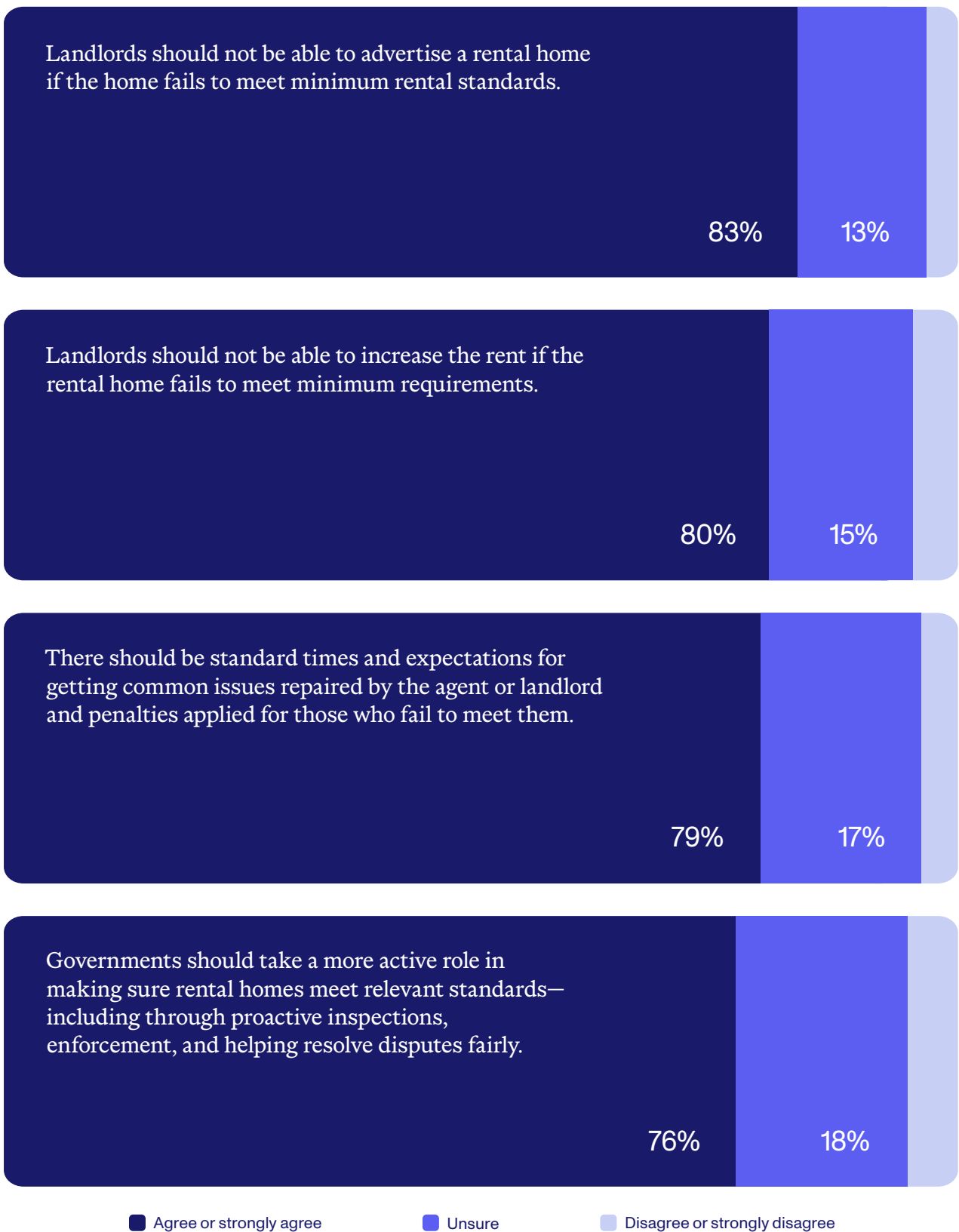
## Comfortable: your home is safe and healthy

Treating renting as an essential service requires governments to address the poor quality of rental housing in Australia. They can do this by implementing strong minimum rental standards and ensuring landlords meet their responsibility to provide safe, comfortable homes. Victoria has taken a leading role in this area by introducing minimum energy efficiency standards that will make rental homes more comfortable and reduce energy bills and emissions.<sup>41</sup>

There is strong public support for reforms to ensure homes meet minimum rental standards, with our survey finding more than three-quarters of the general public agree governments should intervene to ensure rental homes meet relevant standards (76%). More than 8 in 10 agree landlords should not be able to advertise rental homes that don't meet standards (83%), or increase rent for such homes (80%). Additionally, there is also strong support for imposing greater accountability on landlords and agents to ensure rental housing quality, with nearly 8 in 10 respondents agreeing there should be standard times and expectations for repairing common issues and penalties for landlords and agents who fail to meet expectations (79%).

Reassuringly, our survey results demonstrate the majority of landlords agree with policies to ensure rental homes are safe and comfortable homes, while also supporting policy interventions to incentivise compliance across the market. Among landlords, 76% agree homes that don't meet minimum standards should not be advertised, and 71% agree rent increases should not be allowed for homes that don't meet these standards. Further, 67% agree with setting standard times for repairs, and 65% support governments taking a proactive role to ensure rental homes meet standards.

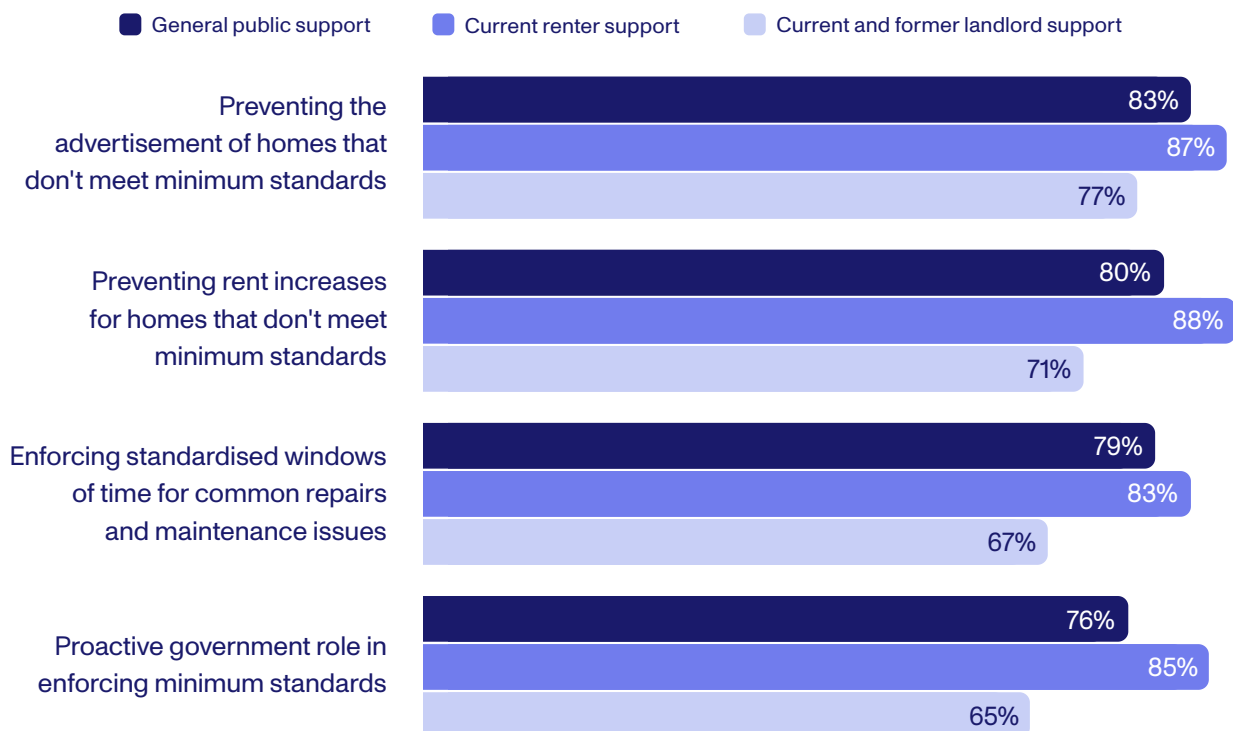
Figure 11: Support among the general public for policy reforms to ensure rental homes are safe and comfortable



In addition to these policy reforms to improve the quality of rental homes, guidance from the Australian Securities and Investments Commission (ASIC) should explicitly require lenders to consider repair and maintenance costs for loans to fund investment properties. The Consumer Policy Research Centre led a joint submission to the Senate Inquiry into Financial Regulatory Framework and Home Ownership and identified the types of costs to consider before lending money to a would-be investor:<sup>42</sup>

*ASIC should provide clear guidance that a lender must consider whether someone seeking an investment loan can afford reasonable maintenance and repair costs. This should consider the state of the property at the time of purchase and the natural lifecycle of household basics, including heating/cooling systems, age of appliances and general annual upkeep.*

**Figure 12: Support among the general public, current renters, and current and former landlords for policy reforms to ensure rental homes are safe and comfortable**



## Recommendations

**7** State and territory governments should improve the quality of rental housing and ensure landlords meet their responsibility to provide safe, comfortable homes by:

- a. Introducing strong minimum rental standards, including comprehensive energy efficiency standards; and
- b. Implementing standard times and expectations for repairing common issues and penalties for landlords and agents who fail to meet expectations.

**8** The Australian Government should direct the Australian Securities and Investments Commission to provide clear guidance to lenders that ensures people borrowing money for an investment property can afford repair and maintenance costs.

## Accountable: your landlord is held to a high standard

Treating renting as an essential service requires governments to proactively regulate landlords and hold them accountable to clear standards. When enforcement relies on individuals to act, only those with the time, knowledge, and resources to do so receive the essential service everyone deserves. To ensure compliance doesn't depend on renters attempting to enforce their rights, governments must address the power imbalance between landlords and renters and redesign the system. Regulators must take primary responsibility for monitoring and enforcing standards and require landlords to prove they meet their obligations.

Requiring registration of landlords is a foundational step that would facilitate education around rental laws and enforcement and compliance processes.<sup>43</sup> A mandatory register would also provide important information about the rental market, including rental stock and price trends, and could provide the basis for a licensing scheme and disqualification of unfit landlords.<sup>44</sup>

To ensure landlords and agents comply with rental laws, state and territory governments need to enhance compliance and enforcement action, and adequately resource regulators. In addition to responding to complaints from renters, regulators must undertake proactive checks such as random inspections of advertised rental homes to verify and enforce minimum rental standards, validation of rent increases before they take effect, and checking landlords have substantiated the grounds for ending a tenancy.

Regulators should be empowered and resourced to take strong enforcement action when needed, including:

- Prohibiting advertisement of homes that do not comply with standards and requiring rent reductions until the homes meet standards;
- Requiring repayment of overpaid rent for unlawful rent increases;
- Implementing appropriate penalties to deter misconduct by landlords and agents; and
- Publishing enforcement outcomes to increase transparency and promote accountability.

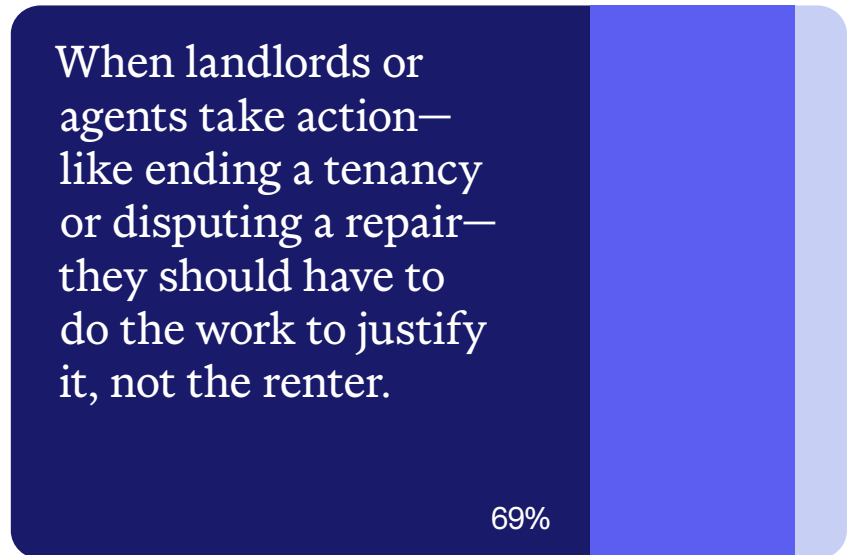
This proactive approach would set clear expectations for compliance among landlords and shift the burden of enforcing standards away from renters, who currently experience a power imbalance relative to the landlord and the risk of adverse consequences. As set out above, our survey revealed strong support for regulators taking action against landlords who fail to meet rental housing standards.

In addition to a proactive approach to compliance, effective dispute resolution processes and appropriate compensation are important components of essential service regulation. Our survey found widespread agreement among people in Australia that it should be easy for renters to raise a complaint and have their issue heard and fairly resolved when things go wrong (84%). Because renters enter disputes from a position of weaker power compared to landlords and agents, dispute resolution bodies must explicitly address this power imbalance in the way they handle cases.

Additionally, state and territory governments need to take action to reduce the number of tenancy disputes in their jurisdiction through better enforcement measures and fairer dispute resolution procedures that deter landlords from making unwarranted claims. Where a landlord disputes a bond return or repair request, decision-making bodies should require the landlord to prove their position has a proper basis before it is accepted. This places the onus on the landlord or agent to justify their action, rather than requiring a renter to demonstrate why it is unwarranted. There is strong support from the general public for this approach to dispute resolution, at 69%, with even higher support among renters, at 83%.

**Figure 13: Agreement among the general public that landlords initiating actions against renters should be required to substantiate claims**

- Agree or strongly agree ■
- Unsure ■
- Disagree or strongly disagree ■



A fair approach to rental regulation requires governments to ensure renters are appropriately compensated for misconduct by landlords and agents. There is strong public support for expanding compensation to renters to include time, distress, and inconvenience related to misconduct by a landlord or agent, not just financial loss, with agreement from 67% of the general public and 80% of renters. Even among landlords, nearly half support expanded compensation for renters in response to misconduct by agents or landlords (49%). Stronger compensation is also likely to act as a deterrent: if landlords and agents know there are meaningful financial and reputational consequences for poor conduct, they would be more likely to comply with their obligations and resolve issues early. This would not only protect renters but also increase the overall quality and fairness of the rental system.

## Recommendations

**9** State and territory governments should establish landlord registers and:

- a. Require mandatory registration of landlords;
- b. Monitor and report on data sourced from the register regarding rental market trends; and
- c. Resource regulators to communicate with landlords regarding their obligations.

**10** State and territory governments should enhance compliance and enforcement action to ensure landlords and agents comply with rental laws. This action should include proactive checks, appropriate penalties and enforcement of penalties to deter non-compliance, and expanded compensation for renters. Priority areas for enhanced compliance and enforcement action are:

- Verifying and enforcing minimum rental standards, including stopping non-compliant homes from being advertised and requiring rent reductions until they meet standards.

- Validating rent increases before they take effect and requiring repayment of overpaid rent for unlawful increases.
- Verifying that the reasons given by a landlord for ending a tenancy are given in good faith.
- Implementing and enforcing appropriate penalties to deter misconduct by landlords and agents.
- Expanding compensation available to renters to cover time, distress, and inconvenience, as well as financial loss.
- Publishing enforcement outcomes to increase transparency and promote accountability.

**11** State and territory governments should introduce effective dispute resolution processes that:

- a. Provide renters with access to simple, fast dispute resolution; and
- b. Place the burden on landlords and agents to justify actions such as ending a lease or disputing a repair request.

# 5. Where to now?

## Next steps

It is clear that decisions by governments around Australia over decades have caused the current, frustrating state of renting in Australia. However, there are signs of progress. A number of state jurisdictions have prohibited evictions without grounds. Victoria has expanded minimum rental standards and introduced comprehensive energy efficiency standards. The ACT has introduced a cap on rent increases, as well as ceiling insulation requirements. While this progress is welcome, governments need to do much more to improve the state of renting, and the urgency is increasing as more people are renting, and for longer.

The tables below set out the reforms identified in this report and provide a chart to track the progress we hope to see from governments around the country. While we've started awarding stars for the actions governments have already taken, it's clear they have some work to do to implement the system-wide approach needed to treat renting as an essential service.

With our survey results demonstrating strong support for these reforms, we hope governments will recognise that people in Australia want them to treat renting as an essential service, hold landlords accountable for delivering this service, and ensure renters can live in stable, affordable, and comfortable homes. With that strong support coming from renters, landlords, and the general public alike, there is now no excuse for inaction—and we look forward to awarding many more stars!

Current status of policy reforms to improve renting around Australia

	WA	NT	SA	QLD	VIC	NSW	ACT	TAS
Ending no-grounds evictions			*	*	*	*	*	*
			*	*	*	*	*	*
Renter financial hardship scheme							*	
Stabilising rent increases	*		*	*	*	*	*	*
							*	
Strong minimum rental standards, including energy efficiency					*		*	
					*			
Standard repair times, with penalties for breaches by landlords or agents								
Mandatory landlord registration								
Enhanced compliance and enforcement action to ensure landlords and agents comply with rental laws					*			
Prohibiting advertisement of homes that do not meet minimum rental standards					*			
Requiring and enforcing rent reductions for homes that do not meet minimum rental standards								
Effective dispute resolution processes for renters					*			
Expanding compensation available to renters								

	Federal
National process to identify eviction reforms needed to support long-term tenancies	
Reforming negative gearing and the capital gains tax for investment properties	
Increased funding for new social and affordable housing	* *
Regulatory guidance to lenders to consider repair and maintenance costs	

## How we rated the reforms

Where governments have taken some type of action on a reform at the time of publication, we gave a rating of zero, one, two, or three stars:

★ One star indicates the government has committed to introducing the reform.

★★ Two stars indicate the government introduced the reform, but could improve it.

★★★ Three stars is (or would be) our highest praise, indicating the government introduced a stellar reform.

Zero stars means the government has not yet acted on this reform (but we'd love to fill these blanks with stars).

We based our ratings on the combined appraisal of our authors and Steering Committee members. We also considered the ratings by the National Association of Renters' Organisations and National Shelter relating to the relevant reforms contained in the Better Deal for Renters framework.<sup>45</sup>

# Appendix: full survey methodology

The research involved an online survey in July 2025 of 1,011 people in Australia aged 18 and above, comprising a nationally representative sample by age, gender and location, with a boost within the total sample to comprise 30% people currently renting. Factors such as rental experiences and history fell out in the sample naturally.

Our survey explored the perceptions and sentiment of people in Australia towards renting. The research objectives were to:

- Explore the experiences of people who rent;
- Investigate attitudes, perceptions and sentiment towards renting;
- Determine perspectives regarding different rental reforms; and
- Compare findings by residential locations, residential status (current, former, and potential renters, and non-renters), and landlord status (current and former landlords, and non-landlords).

Upon receipt of the survey data, the dataset was cleaned and checked prior to analysis using Q research software. All quantitative survey data was analysed using descriptive techniques including cross-tabulation, and calculation of frequencies, means, medians and quartiles, where appropriate.

Quasi-qualitative data was coded into themes using Q research software, and analysed using the same descriptive techniques. Analysis at the total sample level was undertaken, and analysis of subgroup differences was undertaken. Verbatim quotes from survey respondents have been included throughout this report, marked by rental and landlord status where relevant.

# References

1. United Nations General Assembly. 1966. International Covenant on Economic, Social and Cultural Rights, 993 UNTS 3, Art 11(1). Australia ratified 10 December 1975. United Nations Treaty Collection, Chapter IV-3. [https://treaties.un.org/pages/ViewDetails.aspx?src=IND&mtdsg\\_no=IV-3&chapter=4&clang=\\_en](https://treaties.un.org/pages/ViewDetails.aspx?src=IND&mtdsg_no=IV-3&chapter=4&clang=_en)
- See also Kevin Bell, *The Great Australian Right* (Monash Publishing, 2024).
2. Committee on Economic, Social and Cultural Rights. 1991. General Comment No. 4: The Right to Adequate Housing (Art 11(1) of the Covenant). UN Doc E/1992/23. <https://www.refworld.org/legal/general/cescr/1991/en/53157>
3. Australian Bureau of Statistics (ABS). 2021. Snapshot of Australia. <https://www.abs.gov.au/statistics/people/people-and-communities/snapshot-australia/2021>
4. Pawson H and Lilley D. 2022. Managing Access to Social Housing in Australia: Unpacking policy frameworks and service provision outcomes. UNSW City Futures Research Centre. [https://cityfutures.adu.unsw.edu.au/documents/685/Waithood\\_paper.pdf](https://cityfutures.adu.unsw.edu.au/documents/685/Waithood_paper.pdf)
5. Baker E et al. 2024. Planning for a two-tenure future. Australian Housing and Urban Research Institute (AHURI) Final Report No. 431. <https://www.ahuri.edu.au/research/final-reports/431>
6. Martin C et al. 2025. Rights at risk: rising rents and repercussions. The experience of renting in Australia. [https://povertyandinequality.acoss.org.au/wp-content/uploads/2025/06/Rights-at-risk\\_rising-rents-and-repercussions\\_3.pdf](https://povertyandinequality.acoss.org.au/wp-content/uploads/2025/06/Rights-at-risk_rising-rents-and-repercussions_3.pdf)
7. Cavanough E and Douglass M. 2025. Rewarding Renters: How the Commonwealth can make renting easier and fairer for General public. McKell Institute. <https://mckellinstitute.org.au/wp-content/uploads/2025/01/McKell-Institute-%E2%80%94-Rewarding-Renters-Final-1.pdf>
8. Australian Housing and Urban Research Institute (AHURI). 2019. Understanding the ‘residualisation’ of social housing. <https://www.ahuri.edu.au/analysis/brief/understanding-residualisation-social-housing>
9. Martin C. 2020. A brief history of Australian residential tenancies law reform: from the nineteenth century to COVID-19. <https://blogs.cityfutures.unsw.edu.au/news/brief-history-australian-residential-tenancies-law-reform-nineteenth-century-covid-19>
- Simpson S. 1999. Tenants’ Rights in NSW. Briefing Paper No 9/99. <https://www.parliament.nsw.gov.au/researchpapers/Documents/tenants-rights-in-nsw/09-99.pdf>
10. Groenhart L and Burke T. 2014. Thirty years of public housing supply and consumption: 1981–2011. AHURI Final Report 231. [https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI\\_Final\\_Report\\_No231\\_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf](https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Final_Report_No231_Thirty-years-of-public-housing-supply-and-consumption-1981-2011.pdf)
11. Burke T, Nygaard C, and Ralston L. 2020. Australian home ownership: past reflections, future directions. AHURI Final Report 328. <https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI-Final-Report-328-Australian-home-ownership-past-reflections-future-directions.pdf>
12. Burns J. 2021. The Crumbling Australian Dream: An examination of Australia’s housing sector. McKell Institute. <https://mckellinstitute.org.au/wp-content/uploads/2022/02/The-Crumbling-Australian-Dream.pdf>
- Martin C et al. 2022. Regulation of residential tenancies and impacts on investment. AHURI Final Report No. 391. <https://www.ahuri.edu.au/sites/default/files/documents/2022-11/AHURI-Final-Report-391-Regulation-of-residential-tenancies-and-impacts-on-investment.pdf>
- Yates J. 2011. Cyclical versus Structural Sustainability of Homeownership: Is Counter-cyclical Intervention in Housing Markets Enough? *Housing Studies*, 26(7–8), 1059–1080. <https://www.tandfonline.com/doi/full/10.1080/02673037.2011.616994>

13. Burke T et al. 2025. Rent Regulation: A housing policy challenge. HHAUS Issues Paper. Swinburne University of Technology. <https://apo.org.au/sites/default/files/resource-files/apo-nid332195.pdf>
14. Per Capita. 2023. Regulating Rentals in Australia: What Works? Centre for Equitable Housing. [https://percapita.org.au/our\\_work/regulating-rentals-in-australia-what-works/](https://percapita.org.au/our_work/regulating-rentals-in-australia-what-works/)
15. Burke T et al. 2025.
- Daley J, Wood D, and Parsonage H. 2016. Hot property: negative gearing and capital gains tax reform. Grattan Institute. <https://grattan.edu.au/wp-content/uploads/2016/04/872-Hot-Property.pdf>
- Davidson P and Hall J. 2025. Homes for living, not wealth creation: Tax and expenditure reforms to improve housing affordability and equity. ACOSS. <http://acoss.org.au/wp-content/uploads/2025/03/acoss-housing-tax-policy-paper25-1.pdf>
- Grudnoff M and Jericho G. 2024. Financial regulatory framework and home ownership: Submission to the Senate Standing Committee on Economics. Discussion paper. The Australia Institute. <https://australiainstitute.org.au/wp-content/uploads/2024/10/P1741-Submission-on-home-ownership-pdf-1.pdf>
- Tenants' Union of NSW. Tax reform for affordable housing - not housing speculation. <https://www.tenants.org.au/tu/tax-reform-affordable-housing-not-housing-speculation>
16. Burke T et al. 2025
- Australian Taxation Office. 2025. CGT discount. <https://www.ato.gov.au/individuals-and-families/investments-and-assets/capital-gains-tax/cgt-discount>
17. Per Capita. 2023.
18. Martin C et al. 2022.
19. Wood G and Ong R. 2010. Factors shaping the decision to become a landlord and retain rental investments. AHURI Final Report No. 142. <https://www.ahuri.edu.au/research/final-reports/142>
20. Choice, National Shelter, and National Association of Tenant Organisations (NARO). 2017. Unsettled: Life in Australia's private rental market [https://files.tenants.org.au/policy/Unsettled\\_Report\\_2017.pdf](https://files.tenants.org.au/policy/Unsettled_Report_2017.pdf)
- Choice, National Shelter, and NARO. 2018. Disrupted: The consumer experience of renting in Australia. <https://shelter.org.au/wp-content/uploads/Disrupted-2018-Report-by-CHOICE-National-Shelter-and-NATO-Web-Version.pdf>
21. Consumer Policy Research Centre (CPRC) and Mortgage Stress Victoria. 2024. Submission to the Senate Economics References Committee: Financial Regulatory Framework and Home Ownership. [https://cprc.org.au/wp-content/uploads/2024/10/Joint-consumer-submission\\_-\\_Senate-Committee-Inquiry-into-Financial-Regulatory-Framework-and-Home-Ownership.pdf](https://cprc.org.au/wp-content/uploads/2024/10/Joint-consumer-submission_-_Senate-Committee-Inquiry-into-Financial-Regulatory-Framework-and-Home-Ownership.pdf)
22. National Shelter and NARO. 2025. The Rental Report: 2 Year Performance Report on the Progress of A Better Deal for Renters. <https://cfiles.tenantsunion.org.au/s/n4ogdGdTPZAjxDW>
- Choice, National Shelter, and National Association of Tenant Organisations (NARO). 2017.
23. United Nations General Assembly. 1966. International Covenant on Economic, Social and Cultural Rights. 999 UNTS 3. <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights>
- National Shelter and NARO. 2025.
24. Sisson A and Bowyer-Pont P. 2023. Regulating rents: international examples & experience. <https://www.tenants.org.au/reports/regulating-rents>
25. NARO. 2024. The Rental Report: A performance report on the progress of A Better Deal for Renters. <https://www.tenants.org.au/reports/rental-report-performance-report-progress-better-deal-renters>
26. Baker E et al. 2023. The Australian Housing Conditions Dataset 2022. Australian Housing Condition Data Infrastructure Dataverse. <https://dataverse.ada.edu.au/dataset.xhtml?persistentId=doi:10.26193/SLCU9J>

- Barrett B, Catania L, Dignam J. 2023. Sweaty and Stressed: Renting in an Australian Summer. Better Renting. [https://www.betterrenting.org.au/renter\\_researchers\\_summer\\_23](https://www.betterrenting.org.au/renter_researchers_summer_23)
- Choice et al. 2018.
- Martinelli A. 2017. Bringing rental homes up to scratch: Efficiency standards to cut energy bills, reduce pollution & create jobs. <https://environmentvictoria.org.au/2017/09/27/bringing-rental-homes-scratch/>
27. NARO. 2025.
28. Martin C et al. 2025.
- Per Capita. 2023.
29. Choice, National Shelter, and NARO. 2018.
30. ABS. 2025. Lending indicators. <https://www.abs.gov.au/statistics/economy/finance/lending-indicators/latest-release>
31. ABS. 2021. Housing: Census. <https://www.abs.gov.au/statistics/people/housing/housing-census/2021>
32. Burke T et al. 2025
33. Agarwal N et al. 2023. Renters, Rent Inflation and Renter Stress. Bulletin. Reserve Bank of Australia. <https://www.rba.gov.au/publications/bulletin/2023/mar/renters-rent-inflation-and-renter-stress.html>
- Per Capita. 2023.
- Real Estate Institute of Queensland. 2023. Property management fees: An in-depth guide to understanding the costs and benefits. <https://www.reiq.com/articles/property-management/property-management-fees-an-in-depth-guide-to-understanding-the-costs-and-benefits>
34. ABS. 2025. Latest insights into the rental market. <https://www.abs.gov.au/articles/latest-insights-rental-market>
35. Laß I et al. 2025. The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 23. Melbourne Institute of Applied Economic and Social Research, The University of Melbourne. [https://melbourneinstitute.unimelb.edu.au/\\_data/assets/pdf\\_file/0010/5387806/2025-HILDA-Statistical-Report.pdf](https://melbourneinstitute.unimelb.edu.au/_data/assets/pdf_file/0010/5387806/2025-HILDA-Statistical-Report.pdf)
36. Office of the Prime Minister of Australia. 2023. "Attachment 2: A Better Deal for Renters." in Media release: Meeting of National Cabinet - Working together to deliver better housing outcomes. <https://www.pm.gov.au/media/meeting-national-cabinet-working-together-deliver-better-housing-outcomes#a2>
37. National Shelter and NARO. 2025.
38. Per Capita. 2023
39. Burke T et al. 2025.
40. The Australia Institute. 2024. Negative gearing and capital gains tax discount driving up house prices. <https://australiainstitute.org.au/post/negative-gearing-and-capital-gains-tax-discount-driving-up-house-prices/>
41. Victoria Department of Energy, Environment and Climate Action. 2025. Energy efficiency for rental properties in Victoria. <https://www.energy.vic.gov.au/households/electric-and-efficiency-standards-for-buildings/energy-efficiency-for-rental-properties-in-victoria>
42. CPRC and Mortgage Stress Victoria. 2024.
43. Burke T et al. 2025.
- Martin C. et al. 2017. The changing institutions of private rental housing: an international review. AHURI Final Report 292. [https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI\\_Final\\_Report\\_No\\_292\\_The\\_changing\\_institutions\\_of\\_private\\_rental\\_housing\\_an\\_international\\_review.pdf](https://www.ahuri.edu.au/sites/default/files/migration/documents/AHURI_Final_Report_No_292_The_changing_institutions_of_private_rental_housing_an_international_review.pdf)
44. Burke T et al. 2025.
- Per Capita. 2023
45. NARO. 2025.

For more information about this report, email [info@betterrenting.org.au](mailto:info@betterrenting.org.au).