

# Build-to-Rent Tax Concessions submission

I am a wheelchair user and part time worker and have been a tenant all of my adult life. I am 54 years old and unlikely to ever own my own home.

## We need more than 10% affordable housing

I believe the 10% affordable housing level is way too low, given the massive shortage of affordable housing in Australia at present. Let's start at a 50% minimum. Where did the 10% figure come from?

## Affordable rent is 25% of a person's income

[The NSW government](#) defines affordable rent as 20-25% of a person's income.

Their website states, "Affordable rental housing is housing that meets the needs of people on very low to moderate incomes and is priced so that they can afford other basic living costs such as food, clothing, transport, medical care and education".

[According to the ABS](#), in February 2024, median weekly earnings were \$1300, giving an annual figure of \$67,600.

Your scheme makes affordable housing available to people earning up to \$122,179. That's close to double the median income. There's a lot of scope there for the assistance to go those who need it least – rather than to those on incomes less than the median income.

Affordable housing needs to be reserved for those on low to moderate incomes.

At present, the rent my husband and I pay is 35% of our income. That is unsustainable in the long term.

80% of market rate is not necessarily affordable, just slightly cheaper than the market. In an inflated market, like the one we have now, it remains far from affordable.

## People need affordable homes for more than 15 years

What is supposed to happen to the tenants at the end of the 15 years? The owner seems likely to increase the rent to market rates. If the person can't afford to pay, they have to move. Where will they move to? The next temporarily affordable home?

Every time we move, it costs a few thousand dollars. In the last move, we lost our bond because of the damage caused by using a power wheelchair in a space not designed to accommodate it. That's likely to happen again next time. Your system sets us up to regularly incur these costs. That does not making housing more affordable.

Finding a new home is also time consuming, stressful and exhausting. I've lived in 10 different homes over 33 years and I know people for whom the number is much higher.

If you are serious about providing affordable housing, make it permanently affordable.

## We need affordable, disability accessible housing

There is nothing in your legislation to ensure that any of the affordable housing is disability accessible. I'm in NSW, where the government refuses to sign up to the National Construction Code.

Disabled people are more likely to be on low incomes and be unable to work full-time. We need affordable, disability accessible housing.

I recently inspected a built to rent, "affordable" (80% of market rate) development. There were 3 rooms built with wheelchair accessible bathrooms. None of them were on the ground floor and they were accessible by a single lift. If the lift broke down (and they do), the occupants would be unable to get in or out. The fire escape didn't have room for a wheelchair user to await rescue. A wheelchair user, in a fire, in that building would probably die.

Requirements for disability access in housing are essential and must be included in this legislation.