

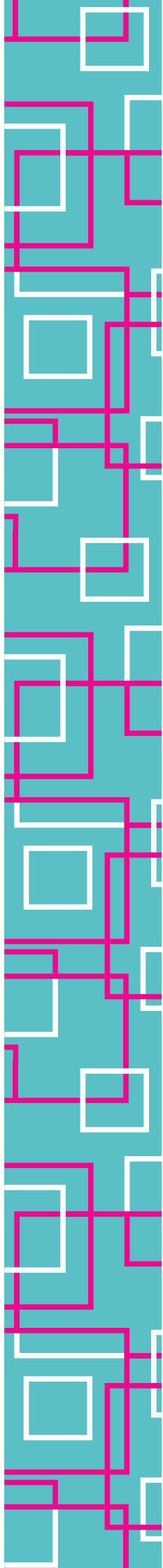


PARSA
ANU postgraduate &
research students'
association

HOME AWAY FROM HOME IN A PANDEMIC

**Student experiences of housing
and accommodation during the
COVID-19 global pandemic**

□ ■ HOME AWAY
■ □ FROM HOME



Introduction

The ANU Postgraduate and Research Students' Association (PARSA) has been advocating on adequate housing access and housing affordability for postgraduate students for over a decade. Most recently, PARSAs has been advocating for students under the banner of a campaign called **"Home Away from Home"** since January 2018. This campaign has focussed on housing access and housing affordability by collecting relevant data, highlighting issues and advocating for feasible solutions.

The COVID-19 pandemic has exacerbated social inequality and intensified issues of housing stress for all students, in particularly international students. We were made aware of these vulnerabilities through our individual student casework and applications for our COVID-19 Emergency Grant, and we undertook this survey to investigate the scale and scope of the housing issues that our students are experiencing.

Having commenced at the ANU as an international student, I came to understand the hurdles students face while moving away from home into a new location and culture. I also know that even for those students with a secure income or family able to support them, it can be quite terrifying to live half a world away when many of our home countries are struggling to contain the virus. These students arrive at ANU with a belief that Australian government's support system is world class however, are now finding themselves completely abandoned by the federal government which heavily profits from their contribution to the economy.

As per our COVID-19 Accommodation Survey, 66% of international student respondents have been negatively financially affected by COVID-19, compared to 42% of domestic students. 43% of domestic students indicate that their financial and employment situation has been unaffected by COVID-19, compared to only 30% of international students. The economy-wide challenge, alongside the denial of support programs such as JobSeeker and JobKeeper to non-citizens have culminated in incredibly difficult and precarious living conditions for international students. Many of those affected are unable, or do not have the financial resources, to leave the country.

The programs and legislative changes such as the incentives for rent decreases and eviction moratorium, implemented by the ACT government have gone some way to protecting vulnerable members of the community, however these programs have low-take up, and a significant amount of students are being denied rent decreases, despite the incentives available. Not only are many of our students being denied rent decreases, some landlords and real estate agents have taken the opportunity of this crisis to rip students off financially, deny their legal rights and even make threats of eviction.

We've sought and found the proof highlighting these issues and now we call upon the ACT government to implement our recommendations to protect and support vulnerable members of the Canberra community

Utsav Gupta
PARSA President

Executive Summary

COVID-19 financial impact on students

58% of survey respondents reported that they had been negatively affected by COVID-19 and vulnerable student groups are unsurprisingly worse affected, including:

- 66% of international students
- 76% of students from China
- 66% of students aged 18-24
- 67% of students who have English as a second language
- 60% of student-parents

Students have been negatively affected by COVID, primarily through not being able to find a job (41%), having their hours reduced (27%), and losing their job (23%).

Student housing during COVID-19

Current student housing arrangements:

- Renting an off-campus home, apartment or room that and currently living in - 52%
- Rent a room or apartment on campus - 23%
- Home owner - 9 %
- Living with a friend or family who own the property - 10%
- Other - 6%

Off-campus experiences

Of the 140 students who have requested a rent decrease, only 23% have been successful, only half of whom will not need to pay the amount of the decrease back in future. 10% have instead received a rent increase and 7% have had their landlord or property manager attempt to increase their rent.

On-campus experiences

Of the 213 student who are currently renting on-campus accommodation:

- 74% are happy with the COVID-19 options provided by their accommodation provider
- 9% are currently accruing a debt with their accommodation provider
- 93% are concerned that the cost of on-campus accommodation will increase in 2021

Student-landlord experiences

70 students own a property that they rent out to someone else. Of these students:

- 13% have granted a request for a rental decrease
- 2% have granted a request for a rental decrease but will require the decrease in rent to be paid later
- 5% have received a request for a rent decrease but have not granted it
- 8% have offered a rental decrease
- 94% have not accessed or attempted to access government incentives to reduce rent

Homeowner experiences

84 students indicated that they are currently residing in a home that they own and a quarter of these students report experiencing housing stress from mortgage payments or other expenses due to COVID-19.

Prevalence of illegal or inappropriate landlord or property manager behaviour

A quarter of students who rent off campus have experienced illegal or inappropriate landlord or property manager behaviour and for students who have been negatively financially affected by COVID-19 this number jumps to almost one third.

Recommendations

1. Establish a service similar to the Dispute Settlement Centre of Victoria to provide dispute resolution services in the case of a rent reduction negotiation, **with the power to make a binding dispute resolution order.**
2. Create explicit guidelines about what proof of financial hardship can be asked of tenants which is limited to income, expenses and proof of change of income such as a separation certificate.
3. An extension to the eviction moratorium.
4. The provision for fines to be issued to landlords or property managers who breach the terms of the lease or do not respond to requests in a reasonable timeline.
5. Legislation that waives the right to compensation for landlords from tenants when tenants are leaving a property due to proven financial hardship.
6. Establish a program like the [**NSW International student COVID-19 crisis accommodation program**](#) to fund temporary crisis accommodation for vulnerable international students living in the ACT

Students and COVID-19-related financial hardship

Almost two-thirds of students report being financially worse off due to COVID-19. International students, particularly those from China, are more likely to have been affected. Please see below for the breakdown for different student groups

Table 1: Percentage of various student groups who report being financially worse off due to COVID-19 (n as provided)

Student Group	%
All survey respondents (n=914)	58%
International students (n=603)	66%
Domestic students (n=307)	42%
Female & non-binary students (n=560)	56%
Male students (n=346)	60%
Students aged 18-24 (n=260)	66%
Students aged 25-34 (n=492)	55%
Students aged 35-49 (n=136)	51%
Students aged 50+ (n=26)	58%
Students from China (n=248)	76%
Students from India (n=88)	70%
Students from Indonesia (n=53)	66%
Students from Bangladesh (n=25)	72%
LGBTIQA+ students (n=98)	48%
Students with a disability (n=28)	60%
Students of colour (n=144)	60%
ATSI students (n=5)	20%
Student-parents (n=103)	60%
Students with English as a second language (n=468)	67%
Student-carers (n=19)	47%

Students are in COVID-related financial hardship for various reasons:

Table 2: Percentage of students who report being financially worse off due to COVID-19 (n=914)

Reason	%
I have lost my job due to COVID-19	23%
My partner has lost their job due to COVID-19	7%
I have had my hours reduced due to COVID-19	27%
My partner has had their hours reduced due to COVID-19	6%
I have been unable to find a job due to COVID-19	41%
My partner has been unable to find a job due to COVID-19	7%
Other	13%

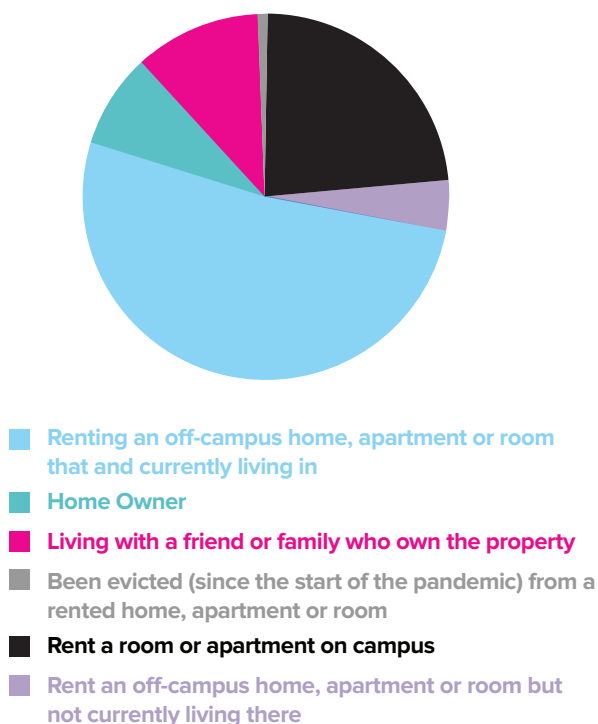
Almost three quarters (73%) of students have noticed an increase in the cost of essential goods and services since the beginning of the pandemic. This has been more noticeable for students who have been negatively financially affected by COVID-19, with 78% identifying a rise in costs.

Approximately 30% of students have a partner with whom they share finances and students with a partner are slightly less likely to be financially worse off due to COVID-19 (53% of students with partners, compared to 57% of students without partners).

Student Housing During COVID-19

As can be seen in figure 1, approximately half of student respondents rent accommodation off campus (with a further 5% renting accommodation off-campus that they are not able to reside in at the moment). Just under a quarter of students live in on-campus accommodation, 9% own their own home and 10% are living with a friend or family who own the property. Approximately 1% of respondents have been evicted since the start of the pandemic, or were homeless before the pandemic and have been unable to secure a home.

Figure 1: Current student living situations (n=909)



I rent my room only by verbal agreement and my bond is kept in my landlady's personal account so this worries me sometimes

2% of students (20) indicated that they have been at risk of family and/or domestic violence due to the movement restrictions as part of the COVID-19 and a further 7% (60) said that they maybe have been at risk of family and/or domestic violence due to the movement restrictions as part of the COVID-19. Fortunately nearly 800 respondents have that they are not at risk. Unfortunately, however, international students are more likely to indicate that they are or are maybe at risk, with 10% indicating that they are maybe at risk, in addition to the 2% who have said that they are at risk. All students were shown information and details of local domestic and family violence service providers.

Off-campus housing

Of the 288 students who rent off campus accommodation and have been negatively financially affected by COVID-19:

- Only 5% have been successful in receiving a rent decrease that they are not required to pay back
- 2% have achieved a rental decrease but have been marked as being in arrears
- 3% achieved a rental decrease but will need to pay the money back in future
- 5% have been required to make up rent shortfall for someone who has moved out
- 28% have requested a rent decrease and have been denied
- Only 3% of students indicated that they do not need a rent decrease

Due to the influence of COVID-19, my former roommate who paid most rent left Australia on April 9th to return home and did not pay me any compensation. Because it was me who signed the contract with the rental agency, I had to pay my rent and his rent, but I couldn't afford them in the long term, and the agent didn't agree with my application for a rent reduction

About half of the students have not asked for a rent decrease, despite not choosing the option that indicates that they do not need one. Some students indicated that they have not asked for a rent decrease because of experiences such as:

- The landlord had already increased or attempted to increase the rent
- The real estate agent had pre-emptively contacted tenants saying that they would not be considering any rent decreases
- A friend with the same landlord had already tried and failed to achieve a rent decrease

On-campus housing

Of the 213 student who are currently renting on-campus accommodation, fortunately three-quarters (74%) are happy with the COVID-19 options provided by their accommodation provider and only 9% are currently accruing a debt with their accommodation provider. 90% responded that communication from their

and information was easily accessible to them. Furthermore, 64% indicated that if they were to be unable to continue living in this room or apartment, they would be able to cancel this contract without incurring unreasonable fees. Unfortunately, 30% were not informed about concessions or support options in the case of financial distress, from their accommodation provider and 93% are concerned that the cost of on-campus accommodation will increase in 2021.

Student-landlord experiences

70 student respondents own a property that they rent out to someone else. Of these students:

- 13% have granted a request for a rental decrease
- 2% have granted a request for a rental decrease but will require the decrease in rent to be paid later
- 5% have received a request for a rent decrease but have not granted it
- 8% have offered a rental decrease
- 73% have not been asked for a rental decrease

Most of these students have not even attempted to access incentives offered by the ACT government for landlords to reduce rent for tenants. Only 3 students have attempted to access and only one has successfully accessed these incentives, meaning that 94% of students who are landlords have not accessed or attempted to access these government incentives.

Homeowner experiences

84 students indicated that they are currently residing in a home that they own and a quarter of these students report experiencing housing stress from mortgage payments or other expenses due to COVID-19.



My work hours were cut because of COVID-19, and during the worst of that time, I had the support of PARSA to help me through that difficult time. But to my disappointment, my landlord not only rejected my application for a rent reduction but also raised the rent. I know this is a difficult time for everyone, and I understand his refusal to reduce my rent, but it's a bit impersonal to increase the rent at this time.

Prevalence of illegal or inappropriate landlord or property manager behaviour

Students who rent off-campus were asked about illegal or inappropriate landlord or property manager behaviour, specifically the following behaviours which had been identified either through our individual student casework or through the work of other organisations working in the housing sector such as Unions ACT and ACTCOSS:

- Increased rent
- Rented out a room in the property you're living in on Airbnb or another room rental service
- Suggested accessing superannuation in order to pay rent
- Threatened eviction after the end of the eviction moratorium
- Asked for a large body of proof before processing any request for rent reduction
- Refused to respond to emails about housing stress in a reasonable timeframe (e.g. taking longer than a week to respond)
- Entered the premises without gaining your prior consent and without giving adequate notice
- Attempted to find excuses to evict you to circumvent the eviction moratorium
- Pressured you to leave the property and break your lease
- Refused to renew a lease that ends during the eviction moratorium period
- Charged a large fee for moving out due to an inability to pay
- Unfairly retained any portion of your bond
- Rented out a common space in the house such as a living room
- Rented out a room or property, that you are paying for but cannot live in at the moment, to another person
- Removed, damaged, disposed of, or repurposed any of your belongings or furniture left in a property that you are currently unable to inhabit



We requested for rent reduction to which my property manager said pandemic is for everyone why you think you are so special to get the reductions but as soon as they got to know that they are going to be benefited they reduced the rent. But that reduction didn't help me much as one of the person ended up the her part of the lease and left to some other place and me and another person ended paying her share of rent as well. With literally zero incoming income I had no other way to go through and I applied for PARSAs grant , which I was lucky enough to get through and next month I accessed my superannuation to pay for the rent and utilities. And now I am back to square one (with no money) . My workplace is also mostly providing shifts to the people on job keepers and so its been hard to survive the whole thing.


In positive news, we found that these behaviours are individually rare, with close to 90% of students not experiencing each of these behaviours. Unfortunately, however, these issues are much more prevalent for international students, meaning that landlords and property managers are taking advantage of the vulnerabilities of international students.

Table 3: Prevalence of most common illegal or inappropriate landlord or property manager behaviour (n=900)

	Has done			Has attempted to do		
	All	INT	DOM	All	INT	DOM
Increased rent	4.93%	6.27%	2.58%	3.29%	4.06%	1.94%
Asked for a large body of proof before processing any request for rent reduction	7.36%	7.80%	6.61%	2.76%	3.90%	0.83%
Refused to respond to emails about housing stress in a reasonable timeframe (e.g. taking longer than a week to respond)	8.62%	8.17%	9.40%	4.31%	5.29%	2.56%
Entered the premises without gaining your prior consent and without giving adequate notice	4.08%	4.55%	3.38%	3.53%	2.27%	5.41%

Some of the behaviours above are explicitly illegal, yet these results prove that current legislation provides insufficient disincentive for this behaviour.

What is most concerning, however, is that a quarter of students who rent off campus have experienced one of the behaviours listed above and for students who have been negatively financially affected by COVID-19 this number jumps to almost one third.

 **We have had an incredibly stressful beginning to the year, with our newborn son diagnosed with a serious and life threatening heart condition. This was even more scary due to the outbreak of COVID which we were warned would likely be deadly if he were to catch it. So we had to be incredibly careful about self-isolating. We didn't even go to the shops, or see friends or family. A week before his open heart surgery we were told we were being evicted due to the owner wanting to sell the property. They refused to sell it with a lease attached. Suddenly we were left to find a house in the middle of the pandemic. We had to leave the safety of our home to try and find somewhere new. If our son became sick his heart surgery would be delayed, causing further damage and long term health consequences.**

It was incredibly stressful and led to a significant deterioration in my partners mental health, which added even more stress. Our new landlords took advantage of our desperation and said they would only give us the property if we paid 6 months rent up front. Luckily we had access to the \$17,000 necessary otherwise we would have been homeless with a severely ill infant in a pandemic. Unfortunately this left us with zero reserve money. I am incredibly thankful to my family for the financial (and emotional) support they provided. I am aware that I am incredibly privileged to have access to emergency funds, and my heart aches for everyone who doesn't have the help they need. So many people have been taken advantage of in a very scary time. I am disgusted in both landlords behaviour.

Recommendations

We have the following recommendations for the ACT Government in their response to the COVID-19 crisis:

1. Establish a service similar to the Dispute Settlement Centre of Victoria to provide dispute resolution services in the case of a rent reduction negotiation, with the power to make a binding dispute resolution order.

What has been made very clear in this crisis is that current incentives for landlords to reduce rent are insufficient and negotiations between tenants and landlords are often falling apart once a request is made and denied. Having a service which has the ability to make a binding resolution will allow for a decision that does not rely on the goodwill of one party when there is an inherent power imbalance. The importance of a neutral third party who can ensure a respectful negotiation and provide information and resources to all parties. Of the 140 students who have requested a rent decrease, only 23% have been successful, only half of whom will not need to pay the amount of the decrease back in future. Furthermore, of the students who have requested a rent decrease, 10% have in fact instead received a rent increase, and a further 7% have had their landlord or property manager attempt to increase their rent.

2. Create explicit guidelines about what proof of financial hardship can be asked of tenants which is limited to income, expenses (without asking for copies of bills or bank statements) and proof of change of income such as a separation certificate.

Of the aforementioned 140 students who had requested a rental decrease, 27% experienced their landlord or property manager asking or attempting to ask for a large body of proof before processing a request for rent reduction. Guidelines must be provided to ensure transparency and consistency across the sector, leaving less room for individual biases. It is also important so that that unnecessary hurdles are not being created for tenants, and they retain their right to privacy.

3. An extension to the eviction moratorium.

Of the 378 students who rent off-campus and responded to the question, for 7%, landlords or

property managers had either done or attempted to do: threatened eviction after the end of the eviction moratorium, attempted to find excuses to evict them to circumvent the eviction moratorium, or pressured them to leave the property and break their lease. The eviction moratorium has ensured that these students are not made homeless, and an extension to the moratorium will ensure that these students remain in safe housing. 80% of the students who have had these experiences have indicated that they have been negatively financially affected by COVID-19.

4. The provision for fines to be issued to landlords or property managers who breach the terms of the lease (e.g. entering the premises without sufficient notice or permission, renting out other spaces in the home) or do not respond to requests in a reasonable timeline.

It is clear that current legislation is insufficient to disincentivise illegal behaviour by landlords and property managers, and that when tenants have their rights contravened, they are unable to assert their rights except by breaking their lease – a situation which could leave them homeless which is dangerous under normal circumstances and completely unacceptable during a global pandemic. Providing other disincentives for landlords and property managers to infringe upon the rights of their tenants will allow for a more equitable distribution of power and not impact the experience of landlords and property managers who are treating their tenants legally and fairly.

5. Legislation that waives the right to compensation for landlords from tenants when tenants are leaving a property due to proven financial hardship.

Under such unprecedented circumstances, current policies that provide for compensation for landlords should a tenant vacate the property before the end of the lease are unjust and overly punitive in the case of a tenant's financial hardship. If a tenant is unable to pay the amount on the lease to remain in the property, from the government if tenants have vacated the property due to proven financial hardship.

6. Establish a program like the NSW International student COVID-19 crisis accommodation program which funds temporary crisis accommodation for vulnerable international students living in NSW.

As the residential rebate scheme is expected to arrive over \$35 million under budget, there is scope and funding for other programs that assist vulnerable groups such as international students. The NSW program provides crisis accommodation for international students and could provide real relief to international students in Canberra whose greatest financial burdens are rent and tuition fees.

□ ■ HOME AWAY
■ □ FROM HOME



PARSA

ANU *postgraduate & research* students' association

Level 2, Di Riddell Student Centre, Kambri
Australian National University
Canberra, ACT 2601

E: parsa@anu.edu.au T: (02) 6125 4187



parsa.anu.edu.au



[parsaanu](https://www.facebook.com/parsaanu)



[parsaanu](https://twitter.com/parsaanu)



[parsa.anu](https://www.instagram.com/parsa.anu)

