



# Residential Tenancy Support Package

## Evaluation report

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# Table of Contents

<b>Executive summary</b> .....	<b>7</b>
<b>1. Introduction</b> .....	<b>14</b>
1.1 The Residential Tenancy Support Package .....	14
1.2 The evaluation.....	19
1.3 Confidence in the findings and limitations.....	22
<b>2. Under challenging circumstances, the RTSP was successfully mobilised. ..</b>	<b>24</b>
2.1 The system set up to support the RTSP performed well under the circumstances but was not without limitations. ....	24
2.2 Delivery staff had appropriate skills and capabilities to assess and process RTSP applications.....	30
2.3 RTSP governance was engaged and agile, meaning program risks and issues could be resolved at pace.....	32
<b>3. For landlords who received it, the RTSP was an accessible and impactful intervention. ....</b>	<b>34</b>
3.1 The RTSP provided landlords with more accessible and impactful support compared to other initiatives in place to support the sector. ....	34
3.2 The incentive offered by the RTSP was context specific and appeared to be stronger for landlords carrying higher financial liability.....	37
3.3 The incentive may not have been strong enough to counteract existing protections in place for landlords, limiting participation. ....	39
<b>4. The RTSP assisted tenants to continue paying their rent and remain in their tenancy. ....</b>	<b>40</b>
4.1 The RTSP primarily assisted tenants living in metropolitan areas and provided, on average, enough support to cover 6 weeks rent.....	40
4.2 The majority of tenants who received the RTSP agreed the program enabled them to continue paying their rent but less effective in protecting them from falling into rental arrears.....	42
4.3 The RTSP made an important contribution toward protecting tenants from experiencing financial hardship, but it was not the only support accessed by tenants.....	43

4.4	By August 2022, almost three quarters of tenants who received the RTSP were still living in the same tenancy.....	47
<b>5.</b>	<b>The RTSP may have contributed toward slowing movement in the residential tenancy sector, but other factors also contributed to this. ....</b>	<b>49</b>
5.1	Movement in the residential sector slowed during the RTSP period and remained flat since the program ended. ....	49
5.2	Movement in the residential tenancy sector is influenced by a number of factors outside the control of the RTSP. ....	51
<b>6.</b>	<b>Factors that may have contributed toward the RTSP being undersubscribed.</b>	<b>54</b>
6.1	The communications strategy employed may not have sufficiently raised awareness in the sector. Landlords, in particular, appear to be a challenging group to reach. ....	54
6.2	Subsequent changes made to the design of the RTSP were in line with stakeholder expectations and approaches taken by other jurisdictions.....	58
6.3	Changes to the design of the RTSP during the course of delivery addressed some but not all pain points being experienced by potential applicants. ....	60
<b>7.</b>	<b>Recommendations</b> .....	<b>64</b>
<b>Appendix 1.</b>	<b>RTSP Program Specifications</b> .....	<b>66</b>
<b>Appendix 2.</b>	<b>Performance information matrix</b> .....	<b>68</b>
<b>Appendix 3.</b>	<b>Privacy and ethics</b> .....	<b>70</b>
<b>Appendix 4.</b>	<b>RTSP stakeholders</b> .....	<b>72</b>
<b>Appendix 5.</b>	<b>Interviews Guides</b> .....	<b>73</b>
<b>Appendix 6.</b>	<b>Online Survey</b> .....	<b>76</b>
<b>Appendix 7.</b>	<b>Distribution of the RTSP across the NSW Residential Tenancy Sector</b> .....	<b>83</b>
<b>Appendix 8.</b>	<b>Cross-jurisdictional comparison of COVID-19 Rent Relief Schemes in 2021</b>	<b>91</b>

# Table of Tables

Table 1: RTSP Project scope.....	15
Table 2: Scope of the evaluation .....	19
Table 3: Key evaluation questions .....	20
Table 4: Evaluation methods.....	21
Table 5: Money claimed by fraudulent applications, n=693 .....	32
Table 6: Applications lodged, applications paid, and total relief paid by the RTSP and the Land Tax Relief Scheme (residential properties only).....	35
Table 7: Communications strategies for the RTSP.....	54
Table 8: Reach and effectiveness of RTSP communication activities .....	56
Table 9: Recommendations.....	64

# Table of Figures

Figure 1: Residential Tenancy Support Package Program logic .....	16
Figure 2: How much do you agree or disagree with the following statements regarding the application process? .....	25
Figure 3: How much do you agree or disagree with the following statements regarding the application process, overall agreement by stakeholder group.....	26
Figure 4: RTSP Applications lodged/ approved and processing/ payment times, by month.....	28
Figure 5: How much do you agree or disagree with the following statements regarding the application outcomes? .....	31
Figure 6: How helpful or unhelpful was the RTSP for you to avoid financial hardship between July 2021 and December 2021? (Landlords, n=494) .....	35
Figure 7: Other COVID-19 related payments received by landlords (n=494).....	36
Figure 8: Which of these supports, if any, was the most helpful for you to avoid experiencing financial hardship? (n=124).....	37
Figure 9: How much do you agree or disagree that the amount of financial assistance offered under the RTSP was enough to cover the rental reduction you provided to your tenant(s)? (n=665).....	38
Figure 10: Proportion of RTSP applications (n=22,216) lodged from local government areas ranked lowest (1) to highest (10) on monthly mortgage payments (per dwelling, mortgage payment decile) .....	38
Figure 11: Applications lodged, by location and month (n=22,217).....	41

Figure 12: Distribution of RTSP Application, by median rent payable and postcode (n=22,217)	42
Figure 13: Before receiving the rental reduction provided by RTSP, what was the likelihood that you would have been able to keep up with your rental payments? (n=475) ....	42
Figure 14. How much do you agree or disagree the RTSP enabled you to keep paying your rent where you were living between July 2021 and December 2021? (n=494) .....	43
Figure 15: How helpful or unhelpful was the RTSP for you to avoid financial hardship between July 2021 and December 2021? (Tenants, n=504) .....	44
Figure 16: Other COVID-19 related payments accessed by tenants (n=504) .....	44
Figure 17: Which of these supports, if any, was the most helpful for you to avoid experiencing financial hardship? (Tenants, n=379) .....	45
Figure 18: Differences in the extent to which key RTSP outcomes were achieved, between groups comparison of those that accessed the RTSP and those that accessed other supports. ....	46
Figure 19: Status of RTSP tenancies, as of August 2022 (n=509) .....	47
Figure 20: Non-RTSP bonds lodged before 31 December 2021 and maintained to 30 June 2022 (n=744,142) .....	48
Figure 21: Total and 6-monthly average rental bond lodgement and refunds, January 2020 – June 2022 .....	50
Figure 22: Average growth rate in rental bond refunds in NSW, 6 month periods between July 2018 to June 2022 .....	50
Figure 23. Greater Sydney median rent, quarter on quarter change, quarters ending June 2020 to June 2022.....	52
Figure 24: Applications lodged according to changes to RTSP Design .....	59
Figure 25: Applications lodged by managing agents, landlords, tenants (n=22,217) .....	62

# Executive summary

The Residential Tenancy Support Package (RTSP) was one of several initiatives introduced by the NSW Government under the *COVID-19 Recovery Act 2021* and aimed to support tenants financially impacted by the COVID-19 pandemic. It did this by incentivising landlords to provide a rental reduction for their tenants and, in return, landlords could access a lump sum payment of up to \$4,500 to subsidise the rental shortfall. The RTSP was introduced on 14 July 2021 and closed on 31 December 2021.

## The evaluation

In April 2022, the Better Regulation Division and NSW Treasury jointly commissioned an evaluation of the RTSP to understand the strengths of its design, implementation fidelity and how effective the intervention was in protecting COVID-19 impacted tenants and their landlords from financial hardship as a result of rental arrears.

The evaluation included both process and outcome design elements and relied on a mix of qualitative and quantitative methods, including:

- A review of COVID-19 rent relief schemes implemented across Australian jurisdictions during 2021,
- Semi-structured interviews with key internal (n=14) and external stakeholders (n=7),
- An online survey sent to both successful and unsuccessful tenants, landlords and managing agents who applied for the RTSP (n=1,264)
- Analysis of RTSP Application data (n=23,857)

The evaluation was able to implement the methods largely as intended.

## Limitations

The data collected provides a sound basis for the evaluation to draw conclusions about the program. However, the evaluation findings contain the following limitations:

### **Attributing outcomes achieved by tenants and landlords to the Residential Tenancy Support Package.**

There were a range of state and federal government programs rolled out to minimise the impact of COVID-19 on NSW communities. As many of these supports were not mutually exclusive, it is difficult to attribute the impact of the RTSP for tenants and landlords compared to other programs accessed over the same period.

The evaluation attempted to determine attribution via the applicant survey. The survey asked tenants and landlords about other COVID-19 supports that they had received over the RTSP period and provided some insight into the relative contribution of the RTSP toward its intended outcomes. This approach was itself not without limitations, as the results of the survey, particularly for landlords, may have been influenced by sampling bias (discussed in 3.1).

### **Determining whether the Residential Tenancy Support Package reduced movement in the residential tenancy sector.**

During the operation of the RTSP, the NSW residential tenancy sector was influenced by a myriad of factors outside the control of the program. This included the introduction of a moratorium that prevented landlords from evicting tenants due to rental arrears, but also broader economic and social pressures experienced during the pandemic. As a result, the evaluation was limited in its ability to determine the extent to which the RTSP minimised movement in the sector.

### **Understanding the extent of undersubscription and stakeholder motivations for not applying for the Residential Tenancy Support Package.**

The evaluation was unable to survey or consult directly with tenants and landlords who may have been eligible but did not apply for the RTSP. This impacts the analysis in two ways. Firstly, as the total population of *eligible* residential tenancies is unknown, the evaluation is unable to draw a robust conclusion about the extent to which the program was undersubscribed. Second, as the evaluation was unable to obtain robust evidence regarding tenants and landlords' motivations for not applying for the RTSP, it is unable to conclusively determine what influence the program design had on uptake. Where possible the evaluation has attempted to address this limitation by drawing on:

- Feedback from representatives of peak body organisations for managing agents and tenants, and
- Evidence about the effectiveness of other rental relief programs implemented across Australian jurisdictions during the Covid-19 pandemic.

## **Key findings**

**Under challenging circumstances, the RTSP was successfully mobilised resulting in almost \$60 million<sup>1</sup> in rental relief provided to tenants financially impacted by COVID-19.**

The RTSP was announced by the NSW Government on 14 July 2021 and took effect three weeks later. This meant that mobilising staff, systems, and processes to support delivery of the RTSP needed to be done at a substantial pace. Overall, the evaluation found that this was successful and is a considerable achievement for BRD staff involved in its delivery.

However, the evaluation did identify some limitations. Whilst the majority of applicants were able to submit their applications with relative ease, it appears some tenants experienced difficulties in assessing their eligibility (particularly those living in non-standard residential tenancy arrangements); accessing information about the program; and being able to obtain consent from their landlord / managing agent to apply. External stakeholders suggested that the establishment of a helpline specifically for the RTSP, separate to the general services offered by Service NSW, would have been of benefit to seek advice and resolve these issues quickly.

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<sup>1</sup> The dollar value reported above assumed that landlords who made legitimate RTSP applications passed on the money received as rental relief to their tenants. The evaluation was unable to independently verify the authenticity of RTSP applications, but noted that the majority of fraudulent activity was identified by the RTSP team at the assessment stage (in these cases no payment was made to the applicant) – see 2.2.2.



**Recommendation 1: For programs responding to an immediate crisis, BRD should consider establishing a direct assistance mechanism separate to the general Service NSW helpline to provide specialist and time sensitive advice for potential beneficiaries.**

Notably, programs like the RTSP are typically delivered by Service NSW who have established, purpose-built systems to operationalise programs of this kind. Due to Service NSW being unable to deliver the RTSP due to capacity constraints (they were heavily involved in other aspects of the COVID-19 response), BRD took over the responsibility to deliver the RTSP.

For the RTSP to be operational, BRD needed to build a new system capable of supporting staff to receive, assess and process applications with ease. Whilst generally successful, there were some notable inefficiencies. For example, the pace at which the program needed to be established meant that only customer facing functionality was complete when the program commenced, resulting in manual and inefficient handling of applications for assessment staff in the initial stages of delivery. Further, the period between an RTSP application being submitted and payment being received by the landlord was considered to be slow, contributing to a level of uncertainty and stress for applicants. Internal stakeholders indicated that having access to established and purpose-built systems (such as those used by Service NSW) for these types of transactions could have reduced this delay. Despite these limitations, the evaluation found that staff allocated to the project demonstrated a high level of capability in assessing applications, including the detection of fraudulent activity.

**Recommendation 2: For programs requiring rapid mobilisation, Departmental divisions and agencies should work together to identify and enable access to existing, purpose-built systems (as opposed to building new ones). This may improve implementation efficiency and reduce the level of resource effort required during program establishment.**

Finally, due to the pace at which the RTSP needed to be established and delivered, an agile approach to governance and risk management was employed. Whilst this strategy likely enabled the program to commence within its designated timeframes, internal stakeholders noted the approach meant record keeping relating to decisions made about the program could have been improved. Whilst projects responding to emergency situations are often required to be established under difficult circumstances, stakeholders suggested that key governance functions – such as a dedicated secretariat and record keeping/management may have assisted delivery staff to be kept more readily informed of, and manage, program risks and delivery issues.

**Recommendation 3: For programs where formal program governance may not be appropriate (i.e. those requiring rapid mobilisation and adaptation), BRD should prioritise a dedicated secretariat resource to ensure decisions are recorded and accessible for operational staff.**

For landlords who received it, the RTSP was an accessible and impactful intervention. However, their motivation to participate was relative to financial and personal circumstances.

For landlords, the introduction of the RTSP was a more accessible and impactful policy response compared to what support was available for them during the first year of the



pandemic. Further, results from our survey of landlords who participated in the RTSP indicate it was effective in helping them to avoid financial hardship.

However, there is some evidence to suggest the financial incentive offered under the program favoured landlords with a higher degree of financial risk should their tenant not be able to maintain their tenancy. Further, due to the voluntary nature of the RTSP, along with existing protections for landlords embedded into residential tenancy legislation, some stakeholders suggested that landlords' participation in the program depended on their level of awareness and compassion for their tenants' situation.

It is important to note that BRD had limited ability to make changes during the implementation of the RTSP as its design was predetermined. Changes to the RTSP's design eventually made by BRD were beneficial, particularly allowing tenants to apply in November 2021. To further improve participation in future similar programs, stakeholders discussed the merit of a mandatory approach to landlord involvement, whereby landlords were required to offer a rent reduction to tenants if deemed eligible (which would be compensated by an equivalent payment from the Government). The evaluation also identified that alternative design changes (such as letting tenants apply directly and having other mechanisms to identify fraud) would have likely increased participation and could be considered for future similar programs (see Recommendation 7).

### The RTSP assisted tenants to continue paying their rent and remain in their tenancy.

The vast majority of tenants who received the RTSP (92 percent) lived in metropolitan areas, where the impact of the COVID-19 lockdowns was felt the most. Our analysis of RTSP application data suggest the RTSP was most impactful for tenants paying between \$400-799 per week in rent, saving them (on average) 6 weeks in rent.

According to the results from the applicant survey, a large majority of tenants (94 percent) agreed that the RTSP enabled them to keep paying their rent. Further, by August 2022 only a small minority (10 percent) indicated they had since ended their tenancy due to financial hardship. Although other state and federal supports available at the same time as the RTSP may have also contributed to this outcome, tenants widely agreed that the RTSP was an important intervention to help them avoid financial hardship and to maintain their tenancy.

As part of the evaluation, analysis was also conducted to assess whether the RTSP was effective in slowing the rates of rental terminations during and once the program had concluded. This analysis found that the growth rate of tenancies ending substantially declined over the RTSP and remained this way in the 6 months (January to June 2022) after it had ended. Whilst there is some evidence to suggest the RTSP could have contributed toward this trend, these results should be interpreted with caution as movement in the residential tenancy sector is influenced by a number of factors outside the control of the program.

### Factors that may have contributed toward the RTSP being undersubscribed.

While there is strong evidence to suggest the RTSP provided positive benefits for recipients, the evaluation acknowledges that the level of participation in the program was well below what was initially anticipated. By the end of the program, only around \$65 million (31 percent) of its initial \$210 million budget had been allocated. As a result, the final aspect of the evaluation explored potential factors which may have inhibited participation in the program, posing important lessons learnt for future similar initiatives.

*The communications strategy employed may not have sufficiently raised awareness in the sector. Landlords in particular appear to be a challenging group to reach.*

The communications strategy employed as part of the RTSP may not have sufficiently raised awareness in the sector, and there is evidence to suggest that awareness amongst landlords remained generally low throughout program delivery. Stakeholders suggested that the diversity of this group, along with their varying levels of interest in the sector meant there was no clear pathway or mechanism to effectively reach them with information about the program. These insights warrant some consideration for BRD in terms of both identifying effective pathways to reach landlords with information about the sector; and with improving landlords' general awareness about their responsibilities to their tenants. As a starting point, the evaluation suggests that more frequent communication with landlords via direct emails using the NSW Rental Bonds database may have assisted in this regard.

**Recommendation 4: Utilising direct emails from the NSW Rental Bonds data base appears to have been the most effective strategy to reach landlords with information about the RTSP. BRD should consider more frequent use of this communication strategy for future similar programs involving landlords as key stakeholders, or for delivering regular and targeted educational campaigns to improve landlords' understanding about their responsibilities to their tenants.**

Stakeholders also acknowledged challenges in reaching vulnerable and Culturally and Linguistically Diverse (CALD) groups with information about the RTSP. They noted more could have been done to engage beyond peak body organisations, including direct engagement with community groups and groups representing the CALD community. Without disputing these claims, it should be noted that the household and demographic information collected as part of the online survey for this evaluation (Appendix 4) indicate a relatively even distribution of the program compared to the profile of the NSW population (for those that received the RTSP).

**Recommendation 5: For programs impacting large populations, or where the primary beneficiary is not readily identifiable, BRD should consider more frequent communications via mainstream media, along with direct engagement with grassroots community groups.**

*Changes to the design of the RTSP during the course of delivery addressed some but not all pain points being experienced by tenants, landlord and managing agents.*

The NSW Government increased the amount of relief provided to tenants and landlords as the Covid-19 lockdowns continued longer than initially anticipated. On two occasions, the amount of financial support was extended and increased in line with the extension of the lockdowns – first in August, where the support increased from \$1,500 to \$3,000 and again in September where the support increased to \$4,500. A further change was made in November 2021 which enabled tenants to apply for the program directly at the recommendation of RTSP staff and based on feedback they were receiving from potential applicants.

The evaluation found that these design changes brought RTSP into line with similar programs implemented with other jurisdictions. Further, the evaluation finds that these changes were

somewhat effective in increasing uptake across the sector. Stakeholders noted that enabling tenants to apply directly was a particularly beneficial amendment, as it was considered to reduce the administrative burden on managing agents; and reduced the need for tenants to disclose their financial situation to their landlord/managing agents.

However, the changes made to the program over the course of delivery did not address all barriers to participation in the program. Stakeholders noted many tenants may have been unclear about eligibility requirements despite information about this criterion being published on the NSW Fair Trading website. This was particularly the case for tenants living in shared tenancies. This insight suggests more could have been done to anticipate and produce information relevant to the range of living arrangements in the sector.

**Recommendation 6: For future similar programs, BRD should produce specific advice to align with the range of household settings for which tenants may be living in. As a starting point, BRD may consider developing information sheets that align with standard household profiles defined by the *Household, Income and Labour Dynamics in Australia Survey*, or the *Australian Bureau of Statistics Census*.**

Further, there is evidence to suggest tenants may have been apprehensive to disclose information about their financial circumstance to their landlords. Additionally, the initial design of the RTSP meant that managing agents bore the brunt of administrative burden as the conduit between tenants and landlords, who were primarily responsible for submitting RTSP applications. These circumstances may have also influenced the level of uptake for the program. Whilst this issue was rectified by the RTSP over the course of delivery (when tenants were able to apply directly), the evaluation notes there is an important lesson to be learned for future similar programs with regard to affording the primary beneficiary appropriate agency to participate.

**Recommendation 7: Those responsible for the design of future similar programs should ensure that the primary beneficiary of the intervention is provided appropriate agency to access it. For the RTSP, in addition to enabling tenants to apply directly, this may have also included tenants' disclosure of their financial circumstance to assessment staff instead of their landlords/managing agents.**

Finally, it should also be highlighted that the experience of uptake in NSW is not dissimilar to that experienced in other jurisdictions offering similar interventions, which were found to be largely undersubscribed across the country. The available literature suggested that interventions offering rental variations may have been viewed less favorably by COVID-19 impacted tenants compared to income support schemes as they were seen to be delaying (and not resolving) the risk of rental stress. Further, interventions relying on voluntary negotiations to reduce rent may not have adequately considered the imbalance of power that exists between tenants and landlords. This dynamic may have made tenants apprehensive to negotiate rental reductions with their landlords for fear of negative consequences once the moratorium was lifted; it also may have reduced the incentive for landlords to enter into negotiations in the first place.

# 1. Introduction

## 1.1 The Residential Tenancy Support Package

### 1.1.1 Background

The Residential Tenancy Support Package (RTSP) was one of several initiatives introduced by the NSW Government under the *COVID-19 Recovery Act 2021*, an omnibus legislation providing support to individuals and businesses that were financially affected by the COVID-19 pandemic.

The RTSP was introduced to support tenants financially impacted by the COVID-19 pandemic. It did this by incentivising landlords to provide a rental reduction for their tenants and, in return, landlords could access a lump sum payment of up to \$4,500 to subsidise the rental shortfall. The RTSP was introduced on 14 July 2021 and closed on 31 December 2021. Further detail about the program, including its eligibility requirements is located in Appendix 1.

The RTSP was part of a broader policy response supporting the residential tenancy sector and was delivered in conjunction with a moratorium on evictions which commenced on 14 July 2021 and ended on 11 November 2021<sup>2</sup>. Under the moratorium, residential tenants who were financially impacted by COVID-19 could not be evicted if they could not pay their rent in full. Whilst considered separate to the RTSP, this moratorium has been considered in qualifying the findings made in this report about the RTSP's impact.

### 1.1.2 Project objectives

The objectives of the RTSP were to:

1. Protect COVID-19 impacted tenants from falling into rental arrears by incentivising landlords to provide them with a rental reduction.
2. Minimise the financial impact of COVID-19 on landlords who reduced rent for their tenants by providing a rental subsidy payment.

### 1.1.3 Project scope

The scope of the Residential Tenancy Support Payment (RTSP) is outlined in Table 1 below:

Table 1: RTSP Project scope

IN Scope	OUT of scope
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<sup>2</sup> The moratorium included a transitional period between 12 November 2021 and 12 February 2022 to prevent evictions for rental arrears accrued during the moratorium.

IN Scope	OUT of scope
<ul style="list-style-type: none"> <li>Tenants and landlords in a residential tenancy agreement<sup>3</sup> who were impacted financially by the COVID-19 pandemic between 14 July 2021 and 31 December 2021.</li> </ul>	<ul style="list-style-type: none"> <li>Tenants and landlords in a residential tenancy agreement who were financially impacted by the COVID-19 pandemic <b>outside</b> of the period between 14 July 2021 and 31 December 2021.</li> <li>Social housing tenancies.</li> <li>Tenancies that were not the tenant’s principal place of residence (e.g. short-term rental accommodation).</li> </ul>

The timeframe for the project was from 14 July 2021 to 31 December 2021 with a total budget of \$210 million. By 31 December 2021, approximately \$65 million (31 per cent) of the funding allocated to the RTSP was spent. Potential drivers for the underspend relating to the RTSP are discussed as part of the evaluation.

#### 1.1.4 Strategic alignment

The RTSP is one of several initiatives introduced by the NSW Government under the *COVID-19 Recovery Act 2021*, an omnibus legislation providing support to individuals and businesses that were financially affected by the COVID-19 pandemic. The RTSP was not explicitly linked with State Outcomes, Premier Priorities or departmental cluster objectives.

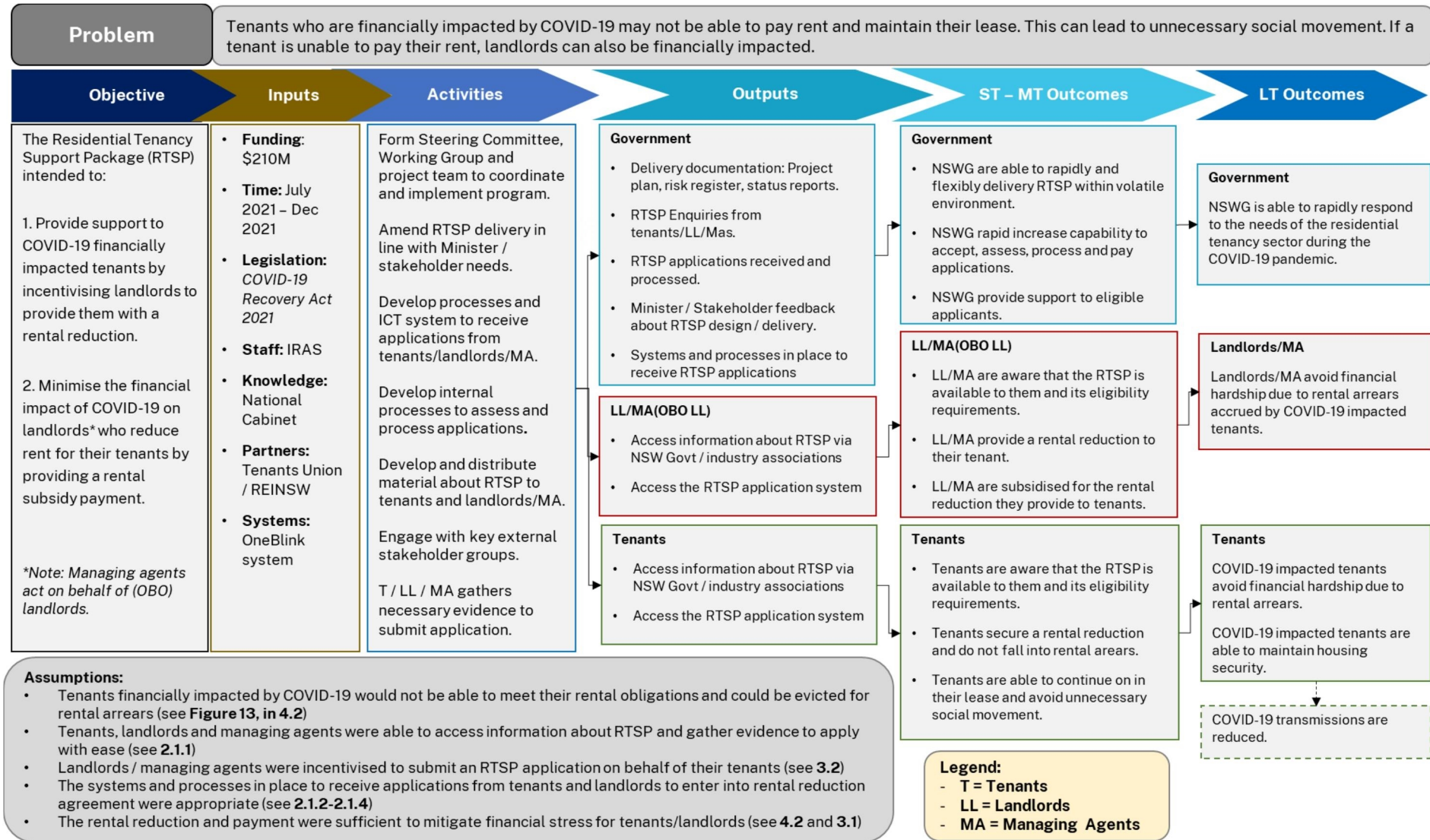
#### 1.1.5 Program logic

The program logic below outlines the rationale and theory of change for the RTSP (Figure 1). It was developed in consultation with the RTSP Project Steering Committee established to oversee delivery of the evaluation.

<sup>3</sup> Residential tenancy agreements within the meaning of the *Residential Tenancies Act 2010* including verbal agreements.



Figure 1: Residential Tenancy Support Package Program logic



## 1.2 The evaluation

### 1.2.1 Evaluation Objectives

The evaluation had two primary objectives:

1. Determine whether the RTSP was well designed and implemented.
2. Determine how effectively the RTSP protected COVID-19 impacted tenants and their landlords from financial hardship as a result of rental arrears accrued between 14 July 2021 and 31 December 2021.

In achieving these objectives, the evaluation paid particular attention to the following points:

- The extent RTSP was able to reach intended stakeholders.
- The effect that changes to the design during delivery had on reach and uptake.
- The factors that contributed to the RTSP being undersubscribed.
- The key lessons from design and implementation to improve future similar programs.

### 1.2.2 Evaluation scope

The scope of the evaluation is outlined in Table 2 below:

Table 2: Scope of the evaluation

IN Scope	OUT of Scope
<ul style="list-style-type: none"> <li>• Experiences of tenants and landlords who applied for the RTSP, including the application process and benefits received.</li> <li>• Sustainability of outcomes after the RTSP ended.</li> <li>• Potential contribution of other state and federal COVID-19 support toward RTSP outcomes.</li> </ul>	<ul style="list-style-type: none"> <li>• Economic evaluation of the RTSP<sup>4</sup>.</li> <li>• Social housing tenancies and Tenancies that are not the tenant’s principal place of residence (e.g., short-term rental accommodation, etc).</li> <li>• Attribution of RTSP toward intended outcomes compared to other state and federal COVID-19 support available.</li> </ul>

<sup>4</sup> The RTSP Project Steering Committee agreed to exclude an economic evaluation of the RTSP from the scope of this evaluation on the basis that attributing the economic benefits of the RTSP in isolation of other COVID-19 emergency measures introduced at the time would be a complex and highly technical undertaking. Further, it does not reflect the intended use of the evaluation by the key stakeholders, who are primarily interested in whether the RTSP was appropriately implemented and managed; and what outcomes were achieved as a result. Instead, it was agreed that an economic evaluation of the RTSP would be considered at a later date, potentially as part of a broader evaluation of the COVID emergency measures introduced in 2021.



### 1.2.3 Intended use

The findings of the evaluation will primarily be used to inform the BRD Executive and NSW Treasury about the outcomes of the RTSP and potential improvements for future similar support packages.

### 1.2.4 Key evaluation questions

The evaluation answers the following key evaluation questions (Table 3):

Table 3: Key evaluation questions

**Evaluation objective:** Determine whether the RTSP was well designed and implemented

Key evaluation question	Section in the report to find the response
1. How does the design of the RTSP in NSW compare to COVID-related residential tenancy support in other jurisdictions?	Section 6.2.1, Appendix 5
2. How well did BRD mobilise its staff, systems, and processes to implement the RTSP?	Section 2
3. How appropriately did the RTSP respond to the needs of the residential tenancy sector during the COVID-19 pandemic? What factors, if any, impacted on program expenditure?	Section 6
4. How well did the RTSP reach intended tenants and landlords? Did reach and uptake of the RTSP differ for different sub-groups or contexts?	Section 6.1, Appendix 4

**Evaluation objective:** Determine how effectively the RTSP protected COVID-19 impacted tenants and their landlords from financial hardship as a result of rental arrears accrued between 14 July 2021 and 31 December 2021

Key evaluation question	Section in the report to find the response
5. To what extent did the RTSP protect tenants from rental arrears and premature lease breaks due to financial hardship?	Section 4
6. How effective was the RTSP in incentivising landlords to enter into rental reduction agreement?	Section 3

Key evaluation question	Section in the report to find the response
7. How sustainable was the RTSP in protecting tenants from premature lease breaks and evictions due to financial hardship beyond the life of the program?	Section 5

### 1.2.5 Evaluation design and methods

The evaluation included both process and outcome design elements and relied on a mix of qualitative and quantitative methods, outlined in Table 4:

Table 4: Evaluation methods

Method	Description	Sample
<b>Interjurisdictional Review</b>	A desktop review of COVID-19 rent relief schemes implemented across Australian jurisdictions during 2021 was undertaken to understand the design strengths and limitations of the RTSP. The information was obtained from grey literature published by Australian governments, along with peer reviewed research.	N=49
<b>Review of key project documentation</b>	A review of key program material was conducted to understand more about the establishment and operation of the RTSP. This information was sourced from the team responsible for delivering the RTSP.	N=21
<b>In-depth interviews and focus groups</b>	Interviews and focus groups were conducted with key internal (n=14) and external stakeholders (n=7) to collect more detailed insight about how well the RTSP was designed and implemented. Interviews were conducted online and followed a semi-structured format. Interview participants and the interview guides used is located at Appendix 2.	N=21
<b>RTSP Applicant Online Survey</b>	An online survey was sent to both successful and unsuccessful tenants, landlords and managing agents who applied for the RTSP. The purpose of the survey was to obtain direct feedback about the application process and outcomes achieved as a result from its beneficiaries.  Due to the high numbers of overall RTSP applicants, a stratified random sampling approach was used. A statistically representative sample was collected for tenants (n=559) and landlords (n=462) (with a confidence level of 95 percent and a confidence interval of 0.05). The survey was unable to get enough responses from managing agents (n=141) to create a representative sample for that population. This is a noted limitation of the analysis.  Further information about the survey, including the sampling strategy, response rate and survey questions is located at Appendix 3.	N=1,264

Method	Description	Sample
RTSP Application Data	RTSP Application data was analysed to understand the volume, reach and performance of delivery staff in assessing and processing RTSP applications.	N=23,857

In addition to these core data collection methods, supplementary data was also analysed to verify or expand on insights related to the RTSP including:

- **Complaints Administration System Data (CAS):** Enquiries and complaints related to the RTSP were analysed to understand reach and performance of the program.
- **Website and communications campaign data:** Website analytics was used to understand reach and engagement with key stakeholder groups.
- **NSW Rental Bonds data:** Rental bonds information was analysed to understand whether there were any observable changes or movement in residential tenancy sector before, during and after the RTSP.
- **Land Tax Relief Scheme data:** Land tax relief scheme data was analysed to compare the level of uptake for the scheme compared to the RTSP.

A more detailed breakdown of the methods used to address each key evaluation question is outlined in Appendix 2: Performance information matrix. Ethical and privacy considerations that informed the evaluation’s methodological approach are described in Appendix 3: Privacy and ethics.

### 1.3 Confidence in the findings and limitations

The evaluation was able to implement the methods largely as intended and the data collected provides a sound basis for the evaluation to draw conclusions about the program. However, the evaluation findings contain the following limitations:

#### **Attributing outcomes achieved by tenants and landlords to the RTSP.**

There were a range of state and federal government programs rolled out to minimise the impact of COVID-19 on NSW communities. It is likely that many of these interventions made some contribution towards the intended outcomes of the RTSP. As many of these supports are not mutually exclusive, it is difficult to attribute the impact of the RTSP for tenants and landlords compared to other programs accessed by tenants and landlords over the same period.

While the evaluation was unable to attribute the outcomes achieved by participating tenants and landlords to the program, it does provide insight into the relative contribution of the RTSP toward its intended outcomes compared to other available supports. This was done through the online survey and interviews which included specific questions to measure this aspect.

#### **Determining whether the RTSP reduced movement in the residential tenancy sector.**

In addition to minimising the financial impact for tenants and landlords of the COVID-19 pandemic, the RTSP also intended to minimise unnecessary social movement of tenants due to evictions or lease breaks, both during and post the RTSP. This was a difficult outcome to measure as part of the evaluation.

Firstly, a moratorium on evictions of tenants due to rental arrears was in place over the same period that the RTSP was operating. This made it difficult for the evaluation to determine what contribution the RTSP made toward reducing tenancy evictions. Second, movement in the residential tenancy section is influenced by range of broader economic and social pressures, which were heightened over the COVID-19 pandemic. Whilst the evaluation did find that movement in the residential sector slowed during and after the RTSP period, the extent to which the RTSP contributed toward this outcome could not be determined.

## 2. Under challenging circumstances, the RTSP was successfully mobilised.

The RTSP was announced by the NSW Government on 14 July 2021 and took effect three weeks later, with the first applications being accepted on 10 August 2021. This meant that mobilising staff, systems, and processes to support delivery of the RTSP needed to be done at a substantial pace. Compounding this challenge, the team responsible for administering the RTSP had limited experience in delivering a program of this kind. These conditions necessitated an agile approach to program set-up and delivery.

To determine the extent to which this mobilisation was successful, the evaluation explored key aspects of the RTSP delivery – including the adequacy of the systems, processes and capabilities established to deliver the RTSP along with the effectiveness of its governance and risk management processes.

### 2.1 The system set up to support the RTSP performed well under the circumstances but was not without limitations.

For the RTSP to be operational, a new system to receive and assess applications needed to be developed. This system needed to be capable of accepting online applications, include appropriate functionality for these applications to be assessed, and be able to rapidly process payments to eligible recipients.

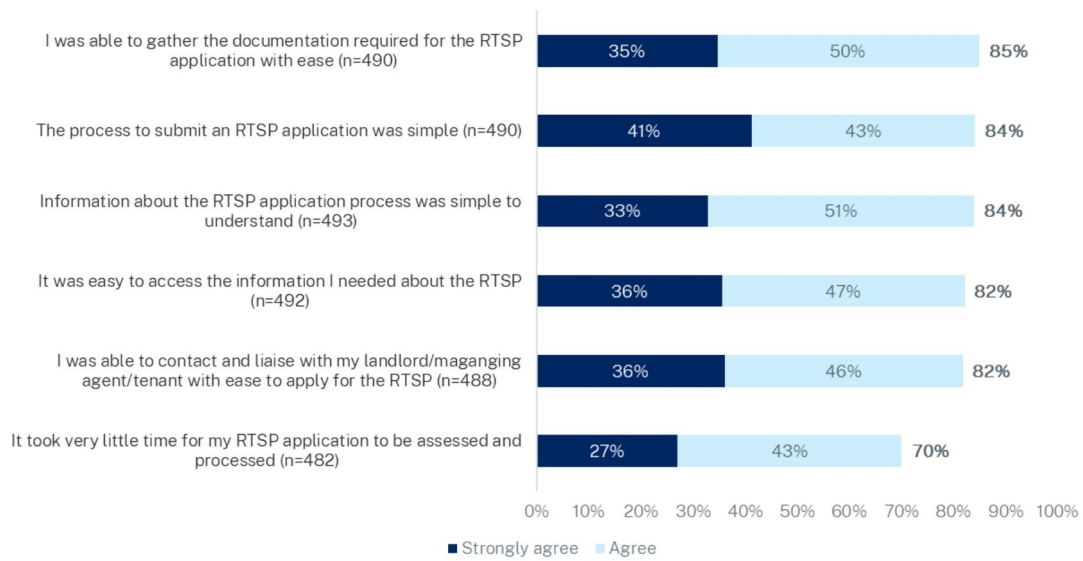
#### 2.1.1 Overall, applicants generally found the RTSP application process to be straightforward. However, a direct helpline to obtain specialist advice may have helped to improve the experience.

According to feedback collected from the online survey, RTSP applicants generally had positive feedback about the application process. Across all stakeholder groups, there was broad agreement that they were able to complete the key activities required to apply for the program (Figure 2):

*“...the process was simple and easy and the team at Fair Trading/Service NSW were informative when seeking clarification or advice during the process.”*

**[Applicant survey respondent]**

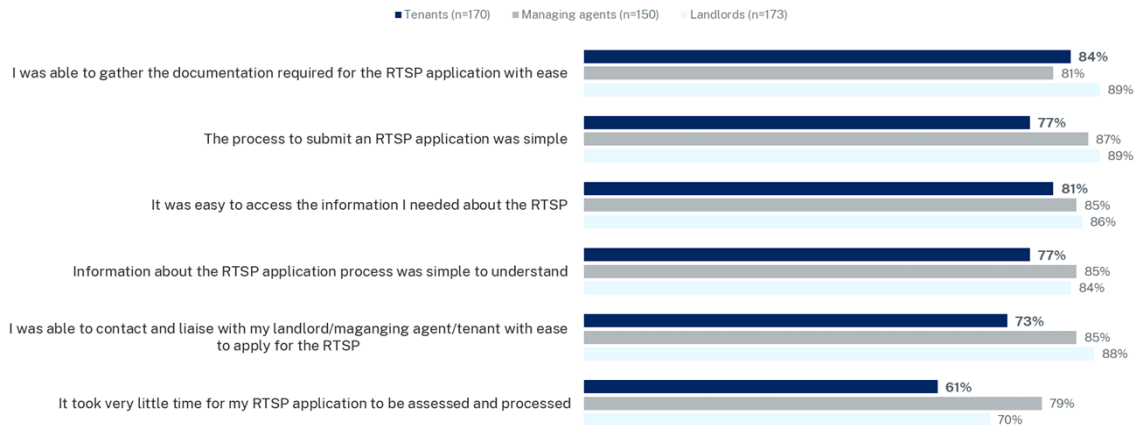
Figure 2: How much do you agree or disagree with the following statements regarding the application process?



Source: RTSP Applicant Survey

Breaking these results down by stakeholder group revealed some divergence in feedback across the groups, particularly for tenants (Figure 3):

Figure 3: How much do you agree or disagree with the following statements regarding the application process, overall agreement by stakeholder group.



Source: RTSP Applicant Survey

Figure 3 indicates tenants were less favourable of the application process compared to landlords and managing agents. These results are broadly consistent with feedback received by external stakeholders participating in interviews, who noted they had received feedback from some tenants that the application process was unclear or difficult at times. Particular pain points for tenants included:

- A degree of confusion in verifying their eligibility according to the criteria set under the RTSP. This was particularly so for tenants living in non-standard residential tenancy arrangements, such as share house arrangements, for which available RTSP information did not specifically cover,
- Difficulties experienced by tenants in contacting their managing agents or landlords and gaining their consent to apply for the program,

- Understanding how changes to the program impacted them, and the process by which tenants needed to follow to re-apply following increases in the level of support available under the RTSP.

In light of this, external stakeholders suggested that the establishment of a helpline specifically for the RTSP, separate to the general services offered by Service NSW, would have been of benefit to seek advice and resolve these issues.

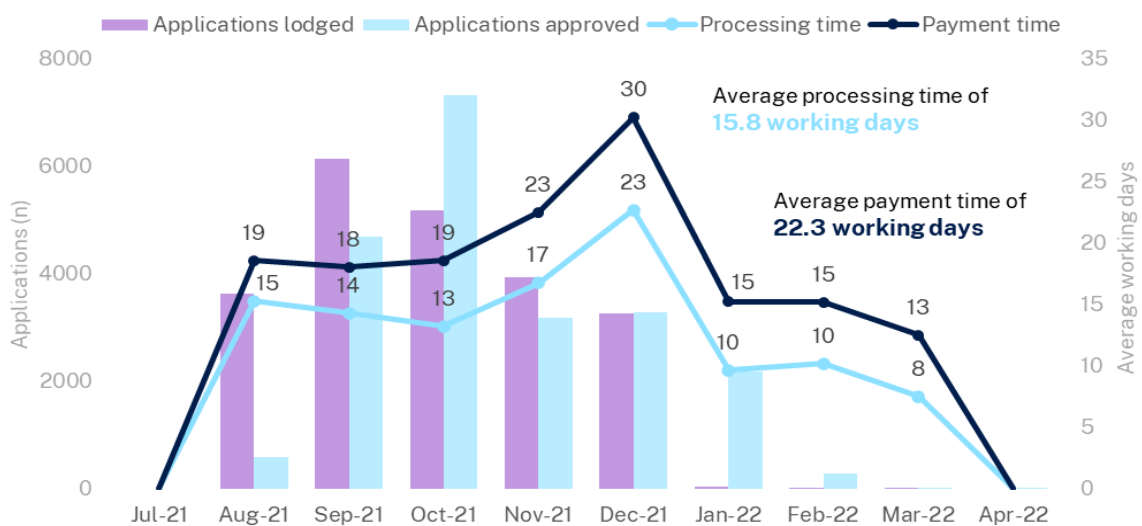
**Recommendation 1: For programs responding to an immediate crisis, BRD should consider establishing a direct assistance mechanism separate to the general Service NSW helpline to provide specialist and time sensitive advice for potential beneficiaries.**

### 2.1.2 System limitations may have impacted on RTSP application processing and payment timeframes.

Between July and December 2021, the RTSP received 23,857 applications for rental relief from managing agents, landlords and tenants. Of this amount, 21,555 (90 percent) were approved, resulting in approximately \$57.4 million paid by the NSW Government to landlords to provide the equivalent rental relief to tenants financially impacted by COVID-19<sup>5</sup>.

On average, it took the RTSP assessment team 15.8 working days to process RTSP applications (that is, receive the application, assess it, and make a decision). However, it took on average, an additional seven working days after an application had been approved for successful applicants to receive the payment (Figure 4).

Figure 4: RTSP Applications lodged/ approved and processing/ payment times, by month<sup>6</sup>



Source: RTSP Application Data

<sup>5</sup> The dollar value reported here assumed that all landlords passed on the money received as rental relief

<sup>6</sup> Reported payment and processing times exclude declined exception applications (n=1,639) or declined cleanskin applications (n=549). Applications described as 'cleanskins' were for tenancies with standard documentation in place (such as a formal tenancy agreement) – these applications could be assessed by the RTSP team using a standard process. Applications described as 'exceptions' were for tenancies with non-standard documentation – the RTSP assessment team had to use more manual 'workaround' processes to make their eligibility assessment in these cases. Declined exception applications were recorded in a separate file, which could not be integrated with the standard dataset used for cleanskin applications. Cleanskin applications that were declined did not have a 'decision date' timestamp recorded in the standard dataset – hence processing times could not be calculated.



The RTSP assessment process and efficiency of the system used to perform this function was explored through the online survey and interviews with key stakeholders.

From an external stakeholder perspective, the period between an RTSP application being submitted and payment being received by the landlord was considered to be slow and contributed to a level of uncertainty and stress for applicants.

### **2.1.3 System limitations caused an asymmetry of information to applicants about the status and outcome of their application.**

External stakeholders also highlighted other inefficiencies which, if improved, could have enhanced the efficiency of the process:

- **Including a notification feature so that all parties to the RTSP application are notified of its status and outcome.** Some survey respondents noted that they did not receive notification of approval of their application, despite receiving the payment. Further, throughout the program tenants were not notified that the support payment had been paid to their landlords. The absence of a notification feature resulted in some confusion between parties in balancing rental payments and accrued rental arrears.
- **Inclusion of more information (name or property address) as part of remittance receipts.** When RTSP payments were processed, the only reference was an identification number displayed on the remittance receipt. It would then be up to the managing agent or landlord to cross reference the payment with the corresponding tenancy agreement. This resulted in a degree of administrative burden for managing agents and landlords with applications for multiple properties. Providing more information about which application the payment was for would have streamlined this process.

### **2.1.4 System limitations meant more effort was required to assess applications.**

Internal stakeholders generally agreed that the system created to support the RTSP functioned well, particularly given the short timeframe in which it was set up. However, most acknowledged the system had limitations which resulted in inefficiencies for assessment staff. These included:

- **Complete 'back-end' functionality at commencement of the RTSP:** Due to the pace at which the program needed to be rolled out, only the 'front end' functionality of the application system was completed when the program commenced. This resulted in assessment staff manually tracking applications at the start of the program, leading to inefficiencies in the assessment process.
- **Record keeping:** The system had limited record keeping functionality, including the inability to save notes and comments on applications to highlight specific issues, sensitivities or additional information required to complete the assessment.
- **Case and account management:** The inability for the system to integrate multiple applications for single residential tenancies became particularly challenging as the program design changed during delivery. These changes enabled existing recipients to

apply for more support over time resulting in duplicate applications. Duplicate applications needed to be manually consolidated leading to delays in assessments and audit activities.

- **Proof of identify:** Delivery staff also noted there would have been benefit in integrating an automated proof of identity function when applications are lodged, potentially utilising data held by Service NSW. This feature could have sped up the process of verifying the eligibility of applicants and contributed to enhanced fraud-detection capabilities.

As part of the discussion on system limitations, most internal stakeholders noted that BRD staff are not typically responsible for delivering programs of this kind. Usually, this responsibility falls with Service NSW<sup>7</sup>, who's operating system may have been better suited to support delivery of the RTSP. All delivery staff that participated in interviews noted that having access to the system used by Service NSW supporting their Business-as-Usual operations could have readily resolved the issues experienced by the delivery team.

**Recommendation 2: For programs requiring rapid mobilisation, Departmental divisions and agencies should work together to identify and enable access to existing, purpose-built systems (as opposed to building new ones). This may improve implementation efficiency and reduce the level of resource effort required during program establishment.**

## 2.2 Delivery staff had appropriate skills and capabilities to assess and process RTSP applications.

Whilst system effectiveness was an important aspect to successfully deliver the RTSP, so too was staff confidence and capability to assess RTSP applications. This aspect was canvassed during interviews with internal stakeholders and through the applicant survey.

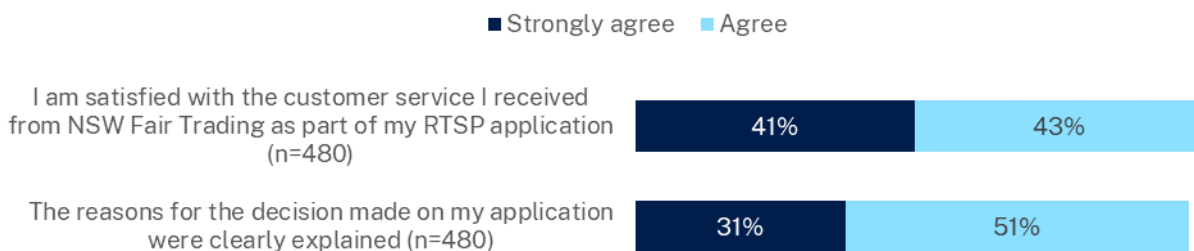
### 2.2.1 There was limited formal training for assessment staff. Despite this, applicants had a positive interaction with RTSP delivery staff.

Internal interviewees noted that, due to the novel design of the RTSP and the pace at which it needed to be established, there was limited formal training and onboarding for RTSP operational staff. Most interviewees noted that due to the iterative nature of the program and its uniqueness, a standard approach to training may not have been appropriate. For example, delivery staff noted that process and workflow documents were constantly changing to address issues identified by staff or applicants through the application process, or to incorporate changes to the program design over the course of delivery. Instead, most of the training and capability building was done through regular communications, meetings and showcases of problematic assessments during team meetings.

<sup>7</sup> Due to broader COVID-19 response over the same period, Service NSW were experiencing capacity restraints and were unable to assist with the delivery of the RTSP.

Despite this, the online survey results indicate applicants had overall positive interactions with delivery staff (Figure 5) where 84 percent of applicants agreed that they were satisfied with the customer service that they received from NSW Fair Trading, and 82 percent of applicants agreed that the reasons for the decision made about their RTSP application were clearly explained.

Figure 5: How much do you agree or disagree with the following statements regarding the application outcomes?



Source: RTSP Applicant Survey

These results indicate that, despite challenges experienced by delivery staff in formal onboarding and training, staff demonstrated a high level of capability and professionalism in assessing RTSP applications.

### 2.2.2 Increasing staff capabilities and innovative assessment strategies resulted in the identification and mitigation of fraudulent activity.

Another aspect of staff capabilities in the context of assessing RTSP applications is related to their accuracy in ensuring payments went to those who were eligible to receive them. This included ensuring that fraudulent applications were identified.

The evaluation found that assessment staff were well-prepared for the occurrence of fraudulent applications. During interviews, delivery staff advised that they were cautious about approving applications due to the likelihood that fraudulent applications would be lodged. Further, the staff recruited and/or reassigned to deliver the RTSP already had strong capabilities in identifying discrepancies in application information.

Over the course of delivery, there were 693 fraudulent applications identified, or three percent of all applications submitted. The majority (92 percent) of these applications were identified by staff during the assessment process (Table 5).

Table 5: Money claimed by fraudulent applications, n=693

	Value	%
Total fraudulent applications (n=693)	\$2,846,104	100%
Fraudulent applications denied	\$2,627,227	92%
Fraudulent applications approved and paid (under recovery)	\$218,877	8%

Source: RTSP Application Data

To achieve this result, the team used an agile approach to fraud detection. A dedicated audit team was assigned to monitor all applications for potentially fraudulent activity and identify trends or the ‘modus operandi’ of fraudulent behaviour. This team held frequent impromptu meetings where this information was shared and discussed with the broader assessment team. Delivery staff also used dedicated Microsoft Teams channels to ask questions, raise concerns or suspicions about applications on a regular and iterative basis. When fraudulent activity was identified, the methods used in doing so were shared via these channels to upskill less experienced staff and develop more targeted processes of looking for more fraud.

### **2.3 RTSP governance was engaged and agile, meaning program risks and issues could be resolved at pace.**

The final aspect of program mobilisation explored by the evaluation was its governance and risk management processes. Whilst the general sentiment across internal interview participants was that governance and oversight of RTSP delivery functioned well under the circumstances, most acknowledged there were some challenges, including:

- **Limited opportunity to conduct risk assessment:** Given the time pressure to set up the RTSP, the novelty of the RTSP design and establishment of a new system and responsibilities of assessment staff, there was limited opportunity to conduct a detailed risk assessment prior to commencement of the program. This meant many potential risks and issues did not have mitigation strategies in place and needed to be resolved concurrent to delivery.
- **Record keeping and documenting decisions:** Another common challenge experienced by delivery staff was around record keeping and documenting decisions being made about the application process and how to approach assessments. This was largely due to the rapid pace at which the RTSP was set up and implemented, and the agile design of the delivery team. Not having these processes in place resulted in a degree of confusion amongst staff about processes to follow in terms of assessing and processing applications.

During interviews, internal stakeholders noted that the delivery team employed effective strategies to address these challenges by setting up regular meetings (daily, twice daily) at the team/steering group level to escalate and resolve issues as they arose. Internal stakeholder interviewees also acknowledged the responsiveness of the program sponsors to intervene and make decisions to resolve issues when required.

**Recommendation 3: For programs where formal program governance may not be appropriate (i.e. those requiring rapid mobilisation and adaptation), BRD should prioritise a dedicated secretariat resource to ensure decisions are recorded and accessible for operational staff.**

### 3. For landlords who received it, the RTSP was an accessible and impactful intervention.

The RTSP was centred around the assumption that landlords could be financially incentivised to provide a rental reduction to their tenants. Further, by subsidising the shortfall of rental arrears accrued by tenants, it was anticipated that the RTSP would contribute toward minimising the potential of financial hardship felt by landlords – either as a result of rental arrears being accrued by their tenants, or due to their property being vacated by tenants who could no longer afford to maintain the tenancy.

To determine whether the RTSP was effective in achieving these outcomes, this evaluation analysed data collected through the online survey and with interviews with stakeholders representing these groups. It addressed the following evaluation question:

- How effective was the RTSP in incentivising landlords to enter into a rental reduction agreement?

#### 3.1 The RTSP provided landlords with more accessible and impactful support compared to other initiatives in place to support the sector.

During the first year of the pandemic, the NSW Government response to supporting the residential tenancy sector included the commencement of a moratorium preventing tenants from being evicted due to rental arrears accrued as a result of COVID-19; along with the rollout of the Land Tax Relief Scheme, which reduced a landowner's land tax payable for a property where a rent reduction had been given to the tenant who occupies that land.

In 2021, these two initiatives were rolled over along with the introduction of the RTSP. During interviews, stakeholders acknowledged that the introduction of the RTSP was a welcome policy response to support them compared to what was available during the first year of the pandemic.

*“Previously [in 2020] landlords bore the brunt of rent reductions, but through the [RTSP] we could provide landlords with financial support to help tenants stay in their current living situation.” [External stakeholder, interviews]*

*“I think that it was a lot easier in getting landlords to reduce their rent. It was hard the first time round [2020]. It was a much easier conversation.” [External stakeholder, interviews]*

This is consistent with our analysis of RTSP uptake compared to the Land Tax Relief Scheme, where it appears the RTSP provided more accessible support for landlords (Table 6).

Table 6: Applications lodged, applications paid, and total relief paid by the RTSP and the Land Tax Relief Scheme (residential properties only)

Relief Scheme	Residential Tenancies Supported (n)	Total relief (\$)
Land Tax Relief (Phase 1, 2020)	5,887	\$13,058,045
Land Tax Relief (Phase 2, 2020)	2,292	\$3,727,248
Land Tax Relief (Phase 4, 2021)	1,447	\$7,125,325
<b>Land Tax Relief Total</b>	<b>9,626</b>	<b>\$23,910,618</b>
<b>Residential Tenancy Support Package (2021)</b>	<b>21,555</b>	<b>\$57,406,380</b>

Sources: BRD RTSP Reports (accessed 18 August 2022) and Land Tax Relief Scheme data.

Note: RTSP application count includes declined exceptions (n=1,639)

Further, landlords who received the RTSP also indicated it played a major part in assisting them to avoid financial hardship, despite an array of other supports being available over the same period of time. Approximately half (53 percent) of the landlords that responded to the survey said they managed to avoid financial hardship as a result of the RTSP (Figure 6). An additional third (31 percent) of landlords indicated that the RTSP provided some help, but they needed additional help to avoid financial hardship.

Figure 6: How helpful or unhelpful was the RTSP for you to avoid financial hardship between July 2021 and December 2021? (Landlords, n=494)

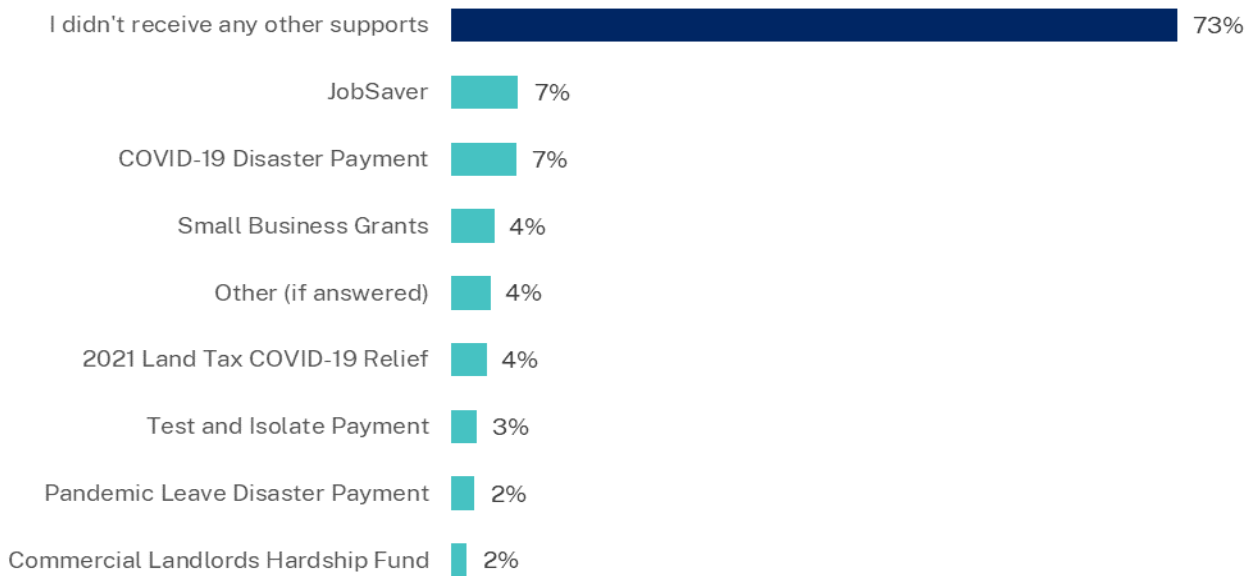


Source: RTSP Applicant Survey

To understand more about the relative contribution of the RTSP in minimising financial hardship, the survey also asked landlords about what other supports they accessed over the same period of the program. Most landlords (73 percent) indicated they only accessed the RTSP (Figure 7) and out of the subset of landlords who indicated they received other state or federal COVID-19 supports in addition to the RTSP, the RTSP was most commonly selected as the most helpful for landlords in avoiding financial hardship (

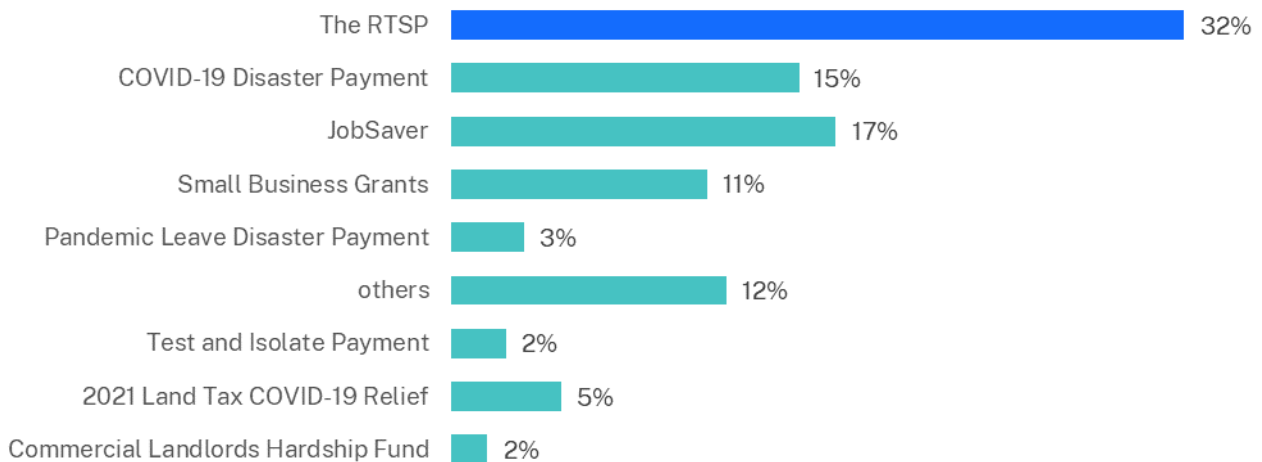
Figure 8).

Figure 7: Other COVID-19 related payments received by landlords (n=494)



Source: RTSP Applicant Survey

Figure 8: Which of these supports, if any, was the most helpful for you to avoid experiencing financial hardship? (n=124)



Source: RTSP Applicant Survey

Whilst encouraging, the evaluation acknowledges these results may include sampling bias as the evaluation was unable to reach landlords who decided not to participate in the program. Thus, the evaluation is limited in its ability to conclude whether the RTSP was a universally impactful initiative, or simply well suited to the needs of landlords who decided to participate.



### 3.2 The incentive offered by the RTSP was context specific and appeared to be stronger for landlords carrying higher financial liability.

The evaluation also attempted to understand more about the strength of the incentive offered by the RTSP and potential factors which may have inhibited landlords’ motivations participate in the program. To achieve this, the evaluation analysed data collected from the online survey along with canvassing this aspect with during interviews peak body representatives representing this group.

Most landlords (87 percent) who received the RTSP agreed that the payment was sufficient to incentivise the rental reduction that they offered to their tenants (Figure 9).

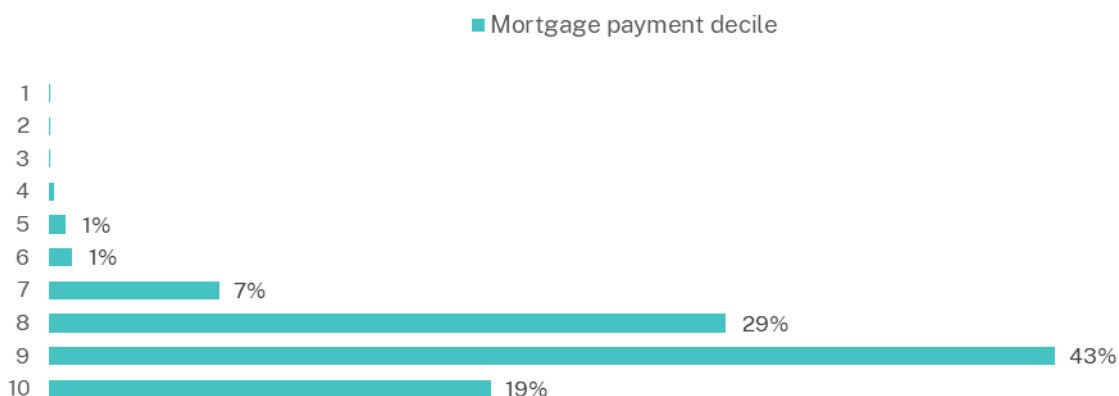
Figure 9: How much do you agree or disagree that the amount of financial assistance offered under the RTSP was enough to cover the rental reduction you provided to your tenant(s)? (n=665)



Source: RTSP Applicant Survey

However, during interviews stakeholders had mixed feedback about whether the incentive was strong enough, noting that it may have depended on landlords’ financial circumstances. For example, some stakeholders suggested that landlords with large mortgages were more incentivised to provide their tenants with a rental reduction than those facing less financial risk. This view is consistent with our analysis of RTSP application data, which indicates landlords with properties in LGAs with relatively higher amounts of monthly mortgage payments (deciles 7-10) were more likely to apply for the RTSP (Figure 10).

Figure 10: Proportion of RTSP applications (n=22,216) lodged from local government areas ranked lowest (1) to highest (10)<sup>8</sup> on monthly mortgage payments (per dwelling, *mortgage payment decile*)



Source: RTSP Application Data and 2021 Census data (ABS)

### 3.3 The incentive may not have been strong enough to counteract existing protections in place for landlords, limiting participation.

Stakeholders also noted that, due to the voluntary nature of the RTSP, the incentive for landlords to participate may have also depended on the level of awareness and compassion landlords had for the tenants’ situation. Stakeholders highlighted landlords may have been less motivated to participate in the program because there were existing mechanisms in place within residential tenancy legislation to safeguard them against experiencing financial hardship:

*“...from the landlords’ perspective, even if arrears build up, the landlord has the bond in their pocket to cover potential financial loss should a tenant terminate or once the moratorium was lifted.” [External stakeholder, interviews]*

This view is supported by research exploring the effectiveness of rental support schemes implemented by Australian jurisdictions to mitigate the impact of COVID-19<sup>9</sup>. This research highlighted that the residential tenancy legislative framework afforded considerable protections for landlords in cases where tenants could no longer afford to pay their rent, which reduced their accountability to support their tenants.

To improve landlord participation in future similar programs, research suggests a mandatory approach to participation may be warranted, whereby landlords must offer a rent reduction to tenants if deemed eligible<sup>10</sup> (which would be compensated by an equivalent payment from the Government).

<sup>8</sup> The ABS reports data on monthly mortgage repayments using bands (e.g. ‘none’, \$1-\$149, \$150-\$299, ..., \$4000-\$4999, \$5000 and over). The evaluation assigned weighted values for each band, calculated mean weighted scores for each LGA in NSW. LGAs were then ranked in order from lowest to highest and allocated into 10 groups (‘deciles’), with decile 1 denoting LGAs with the lowest monthly mortgage repayments and decile 10 the highest.

<sup>9</sup> Leishman et al. (2022) Australia’s COVID-19 pandemic housing policy responses, AHURI Final Report No. 376, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/376>, doi: 10.18408/ahuri3227801 =

<sup>10</sup> Ibid.

However, there are trade-offs for BRD to consider in taking a mandatory approach. For example, in verifying tenants' eligibility to receive the RTSP, their landlord/managing agent provided assessment staff with a declaration that they had viewed evidence to support the tenants claim they were eligible. Should participation be mandatory, it is likely assessment staff would be required to view this evidence, increasing the administrative burden of the program on Division staff. Further, mandating participation would need to also carefully consider the financial situation of landlords to ensure that, by participating, they would not be disproportionately financially impacted.

## 4. The RTSP assisted tenants to continue paying their rent and remain in their tenancy.

The primary objective of the RTSP was to prevent tenants falling into rental arrears as a result of being impacted by COVID-19 by incentivising landlords to reduce their rent. By achieving this, it was also assumed that the RTSP would protect tenants from breaking their lease due to financial hardship.

To determine the extent to which this outcome was achieved, this evaluation analysed RTSP application data and data collected from the online survey distributed to tenants. As part of this survey, tenants were asked about their situation prior to receiving the RTSP and the impacts they observed as a result of having their application approved. Rental bonds data over the RTSP period was also analysed to understand whether there was any significant change in movement across the residential tenancy sector during the RTSP period and once it had ended. It addressed the following evaluation question:

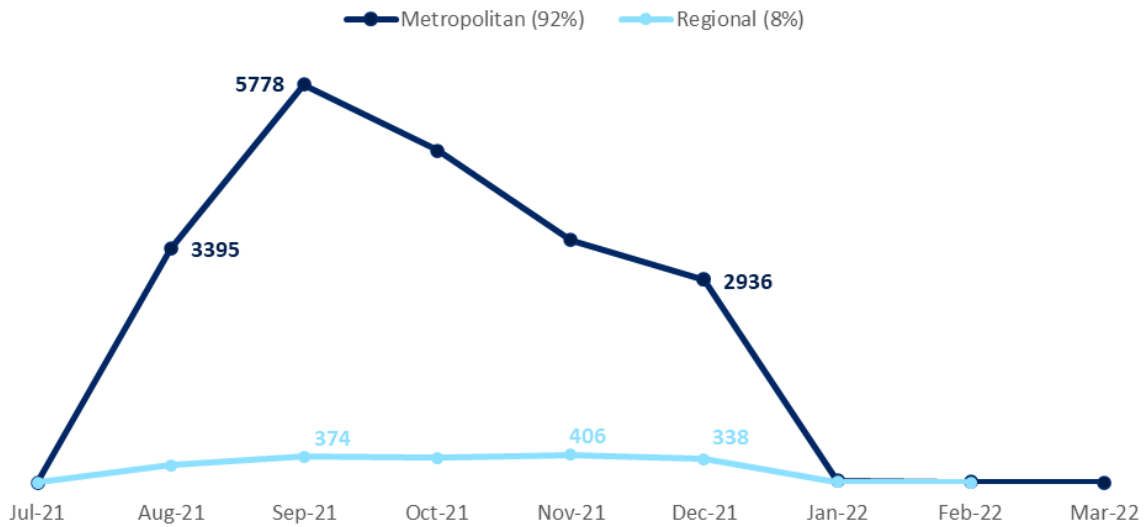
- To what extent did the RTSP protect tenants from rental arrears and premature lease breaks due to financial hardship?

Further information about the distribution of the RTSP across the NSW Residential Tenancy Sector, including the location, household and demographic profile of recipients in Appendix 7.

### 4.1 The RTSP primarily assisted tenants living in metropolitan areas and provided, on average, enough support to cover 6 weeks rent.

Our analysis of RTSP application data reveals that the majority (92 percent) of RTSP applications were lodged for rental properties located in metropolitan areas. This result appears to be consistent with areas of greatest needs for rental relief support, considering the Greater Sydney region is where stay-at-home orders were at their most restricted and longest in duration (Figure 11).

Figure 11: Applications lodged, by location and month (n=22,217)

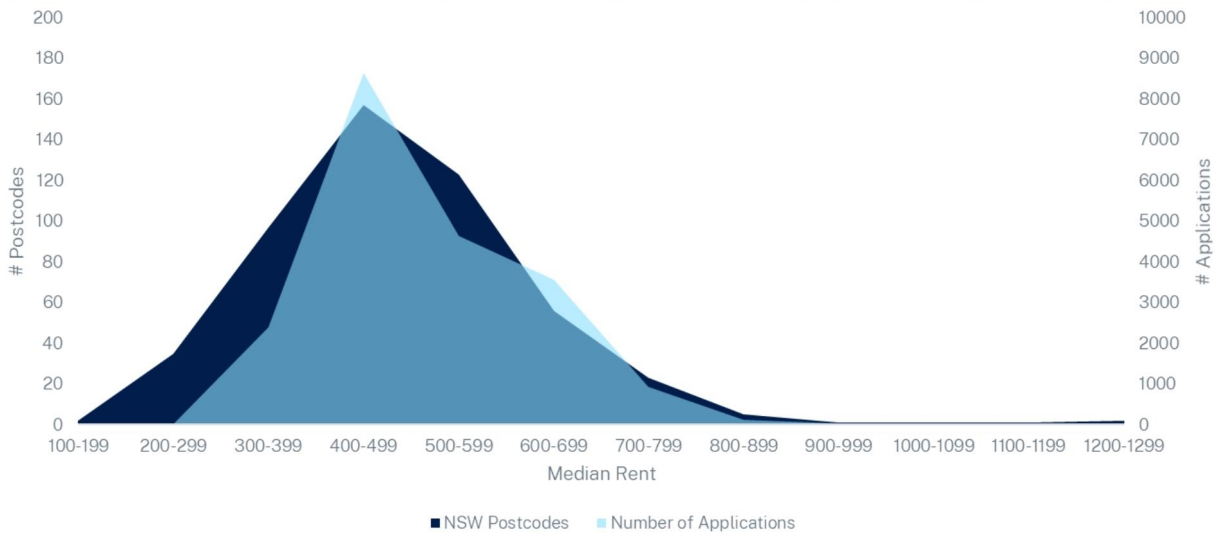


Source: RTSP Application Data, July 2021 – March 2022

\*Regional defined as postcodes with any subdivision classified as Inner Regional Australia or more remote<sup>11</sup>

The evaluation also analysed the distribution of RTSP applications according to median rent in each NSW postcode. Figure 12 indicates that the majority of tenants who received the RTSP (82 percent) were paying between \$400-799 per week in rent, saving them (on average) six weeks rent.

Figure 12: Distribution of RTSP applications, by median rent payable and postcode (n=22,217)



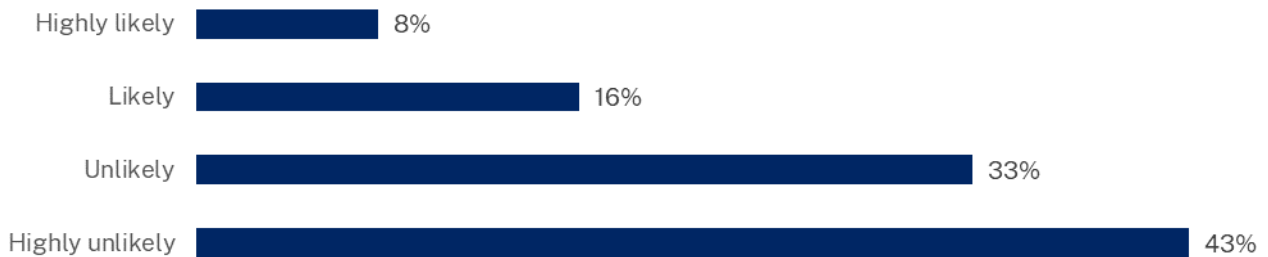
Source: RTSP application data

<sup>11</sup> The [Australian Statistical Geography Standard \(ASGS\) Remoteness Structure](#) (Australian Bureau of Statistics, 2016) “divide Australia into 5 classes of remoteness on the basis of a measure of relative access to services”.

## 4.2 The majority of tenants who received the RTSP agreed the program enabled them to continue paying their rent but less effective in protecting them from falling into rental arrears.

Before receiving the RTSP, approximately 76 percent of tenants who responded to the applicant survey indicated they were at risk of falling behind on their rental payments (Figure 13):

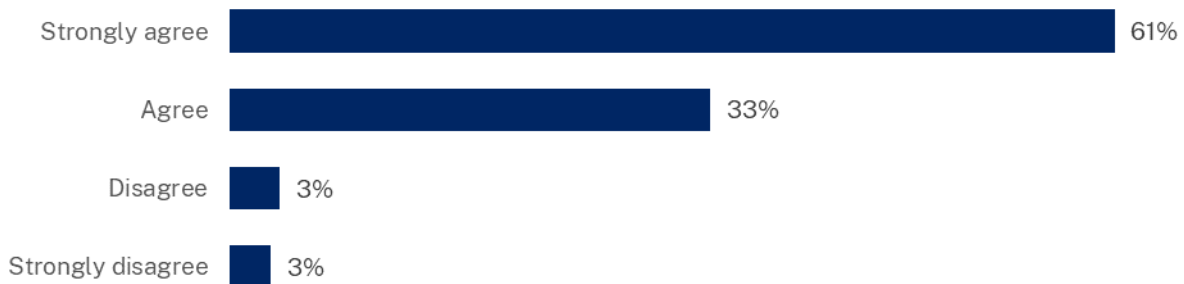
Figure 13: Before receiving the rental reduction provided by RTSP, what was the likelihood that you would have been able to keep up with your rental payments? (n=475)



Source: RTSP Applicant Survey

Encouragingly, approximately 94 percent of survey respondents either agreed or strongly agreed that the RTSP enabled them to keep paying their rent over the RTSP period (Figure 14).

Figure 14. How much do you agree or disagree the RTSP enabled you to keep paying your rent where you were living between July 2021 and December 2021? (n=494)



27 unable to say

Source: RTSP Applicant Survey

These results suggest the RTSP was effective in enabling tenants to continue paying their rent. However, there were mixed views about the extent to which the RTSP was able to protect tenants from falling into rental arrears:

*“I know a lot of tenants for whom the process worked seamlessly. Work came back after lockdown and they were back to paying full rent... it protected pretty much all of my tenants from ending their tenancy”* [External stakeholder, interviews]

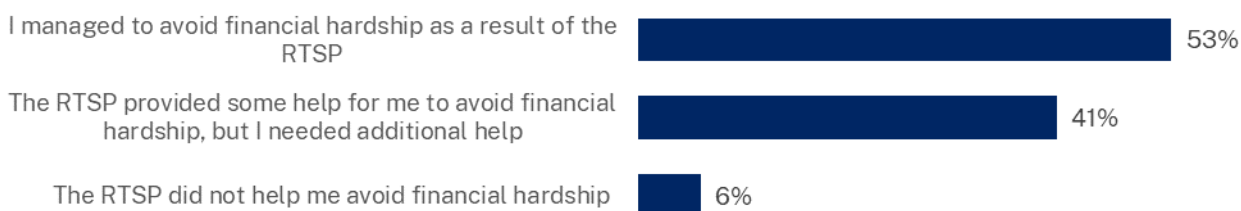
*“a tenant that was on the program and then vacated the property... She received the full lot of support but couldn’t afford the rent” [External stakeholder, interviews]*

These observations appear to be consistent with the results of the online survey, where almost half (44 percent) of respondents indicated they fell behind their rental payments at sometime between July 2021 and December 2021<sup>12</sup>.

### 4.3 The RTSP made an important contribution toward protecting tenants from experiencing financial hardship, but it was not the only support accessed by tenants.

More than half of respondents indicated that the RTSP had helped them to avoid financial hardship all together, and another 41 percent said that the RTSP provided them with some help, but additional help was also needed (Figure 15).

Figure 15: How helpful or unhelpful was the RTSP for you to avoid financial hardship between July 2021 and December 2021? (Tenants, n=504)



Source: RTSP Applicant Survey

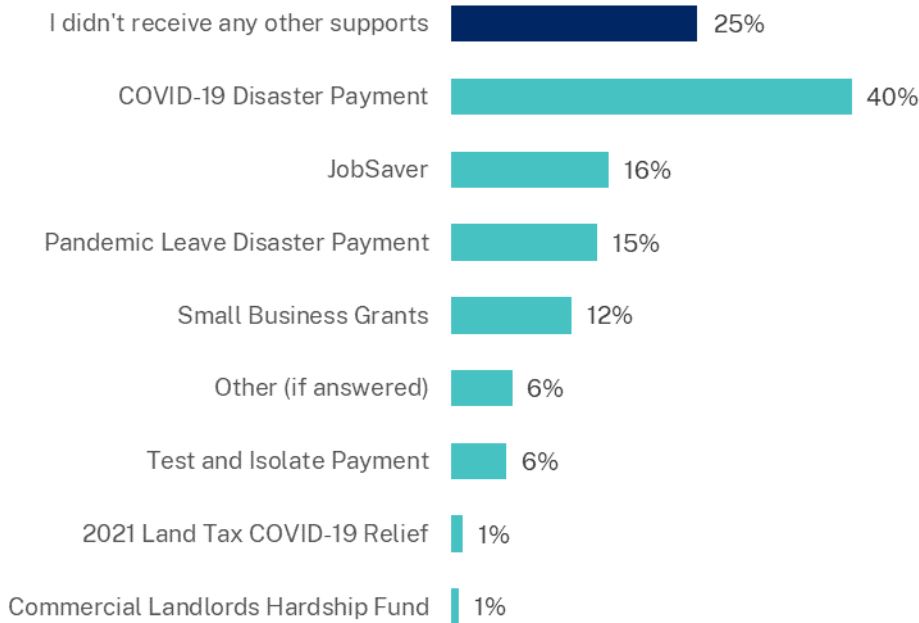
Noting the RTSP was provided concurrently with a range of other state and federal COVID-19 supports for which many participating RTSP tenants were eligible, they survey also asked tenants what other supports they accessed over the same period as the program.

The majority of tenants (80 percent) that responded to the online survey indicated that they accessed additional supports at the same time they received the RTSP. The most commonly accessed payment was the COVID-19 disaster payment (40 percent), followed by JobSaver (16 percent), the Pandemic Leave Disaster Payment (15 percent) and the Small Business Grants (12 percent) (Figure 16).

<sup>12</sup> Due to the phrasing of the question in the online survey “Did you fall behind on your rental payments at any time between July 2021 and December 2021?” the evaluation was unable to determine what proportion of respondents fell into rental arrears after receiving the RTSP.



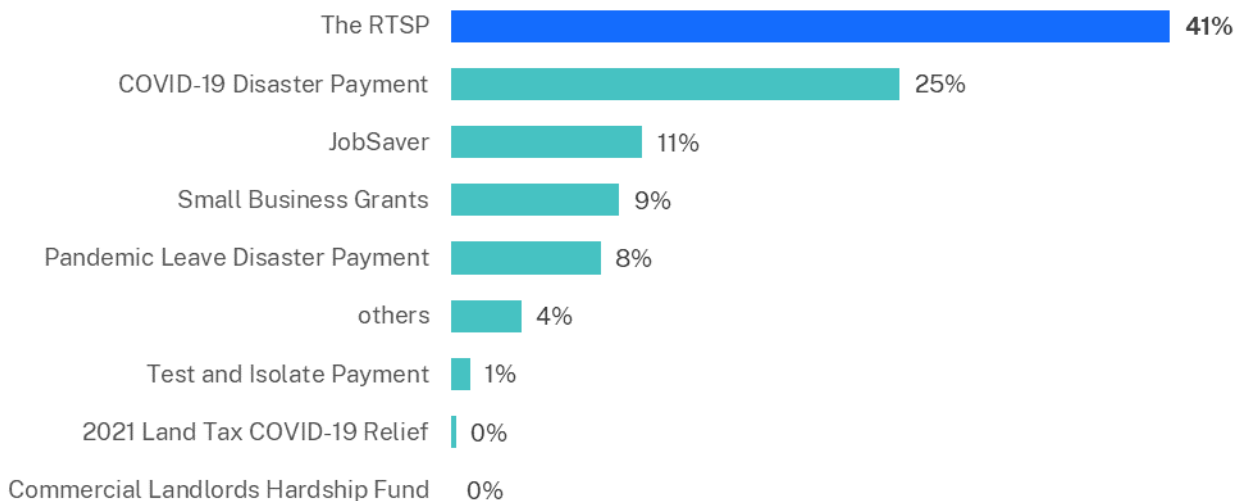
Figure 16: Other COVID-19 related payments accessed by tenants (n=504)



Source: RTSP Applicant Survey

However, of the subset (75 percent) of survey respondents who indicated they received other supports, a majority indicated that the RTSP was the most helpful support in assisting them to avoid financial hardship (Figure 17).

Figure 17: Which of these supports, if any, was the most helpful for you to avoid experiencing financial hardship? (Tenants, n=379)



Source: RTSP Applicant Survey

Further, analysis between respondents who received the RTSP only and the RTSP in addition to other support revealed only minor differences in the extent to respondents were able to maintain their tenancy and continue paying their rent (Figure 18). This suggests that respondents who received additional support were no more likely to achieve the outcomes intended by the program than those that only received the RTSP.

Figure 18: Differences in the extent to which key RTSP outcomes were achieved, between groups comparison of those that accessed the RTSP and those that accessed other supports.



Source: RTSP Applicant Survey

Consistent with these results, external stakeholders acknowledged the contribution of federal COVID-19 supports toward protecting tenants, but said that the RTSP provided crucial support to households in the private rental market that wasn't directly addressed by these other supports:

*“Note that key support for household was income support provided at commonwealth level was also important, but pressures in private rental market meant you needed these support in place because income support from fed govt not enough.” [External stakeholder, interviews]*

*“From a tenancy point of view, it has to be one of the most impactful ones. At the end of the day, if you're evicted, job seeker and increased new start doesn't mean much...We could've had a much bigger issue on our hands – a homelessness crisis, I think the RTSP with the moratorium prevented this.” [External stakeholder, interviews]*

#### 4.4 By August 2022, almost three quarters of tenants who received the RTSP were still living in the same tenancy.

In addition to protecting tenants and their landlords from financial hardship, the RTSP also aimed to ensure tenants were able to maintain their tenancy over the duration of the program.

Approximately 70 percent of respondents to the online survey indicated that they, as of August 2022, were still living in the same tenancy for which they had received the RTSP. A further 20 percent indicated they had ended their tenancy for non-financial reasons<sup>13</sup>, with the remaining

<sup>13</sup> The most common reasons for those indicating they had ended their tenancy for non-financial reasons, included:

- Relocation (n=35), including moving to another rental property, moving interstate for work or moving to regional NSW.
- Terminations issued by the landlord/managing agent (n=32), due to landlords moving back into their property, landlords selling the property or other undisclosed reasons.

10 percent indicating they had ended their tenancies due to financial hardship. These results suggest that up 90 percent of tenants who received the RTSP had not ended their tenancy due to financial hardship (Figure 19).

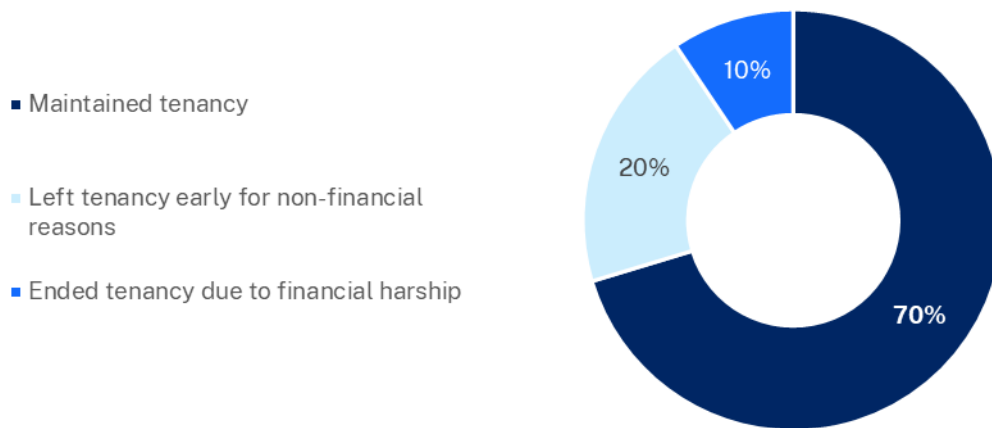


Figure 19: Status of RTSP tenancies, as of August 2022 (n=509)

Source: RTSP Applicant Survey

By way of comparison, according to our analysis of NSW Rental Bonds data, around 66 percent of tenants who commenced their tenancy on or before the RTSP period remained current by 30 June 2022 (Figure 20).

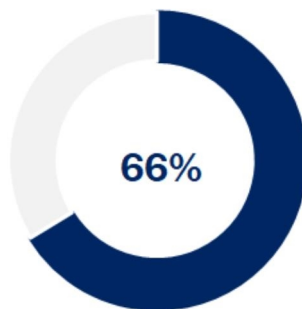


Figure 20: Non-RTSP bonds lodged before 31 December 2021 and maintained to 30 June 2022 (n=744,142)

Source: NSW Rental Bonds Data 1 July 2018 to 30 June 2022

Whilst encouraging, the results of this analysis should be interpreting with caution as NSW Rental Bonds data does not provide information about why a tenancy has ended, including whether it was due to financial hardship. As a result, the evaluation can only conclude that RTSP recipients appear to have had a slightly higher likelihood of remaining in their tenancy beyond the life of the program compared to those that did not receive the program.

- Increases in rent (n=12).

## **5. The RTSP may have contributed toward slowing movement in the residential tenancy sector, but other factors also contributed to this.**

The evaluation also assessed whether the RTSP simply postponed evictions until after the program finished. Should the RTSP have been successful in enabling tenants to remain in their tenancy beyond the lift of the program, the evaluation expected to see no significant increase in the number of tenancies being terminated after December 2021 and into 2022. This was done to address the following key evaluation question:

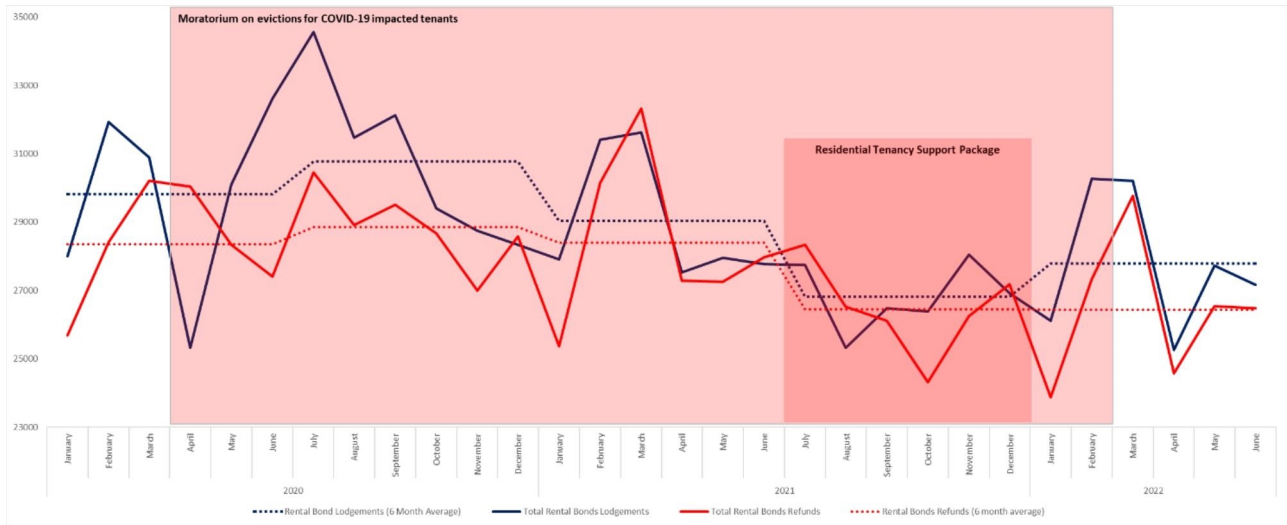
- How sustainable was the RTSP in protecting tenants from premature lease breaks and evictions due to financial hardship beyond the life of the program?

To do this, the evaluation analysed NSW Rental Bonds data before, during and after the RTSP period to understand whether there were significant changes to the number of leases ending after the program ended in December 2021.

### **5.1 Movement in the residential sector slowed during the RTSP period and remained flat since the program ended.**

Figure 21 shows the total and six-monthly average of rental bond lodgments and refunds between January 2020 and June 2022. Through 2020, there were on average 28,604 monthly rental bonds refunds claimed. This figure slightly reduced in the first half of 2021, where there were on average 28,391 bond refunds claimed per month. From July 2021 to December 2021 (over the same period as the RTSP), this average substantially reduced to 26,453 and has remained at this level (26,433) in the first half of 2022.

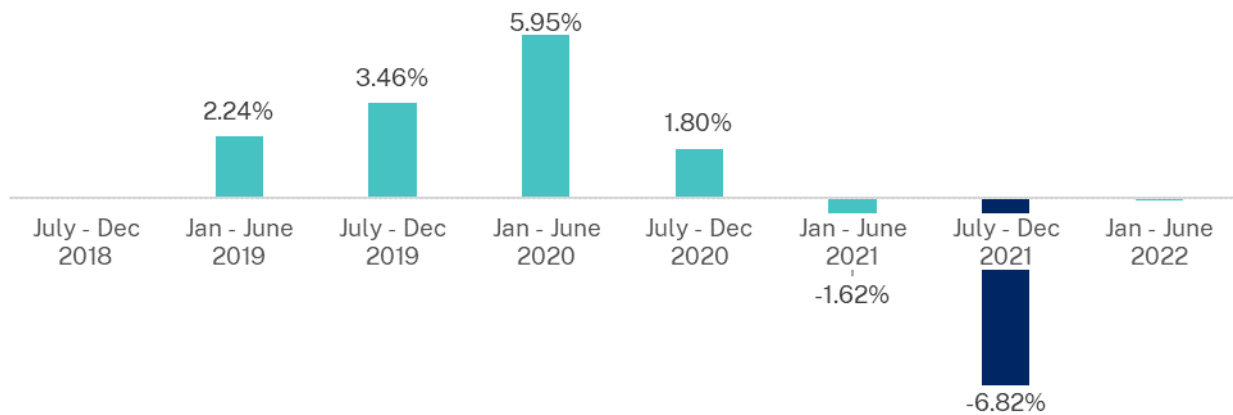
Figure 21: Total and 6-monthly average rental bond lodgement and refunds, January 2020 – June 2022<sup>14</sup>



Source: NSW Rental Bonds Data

The nature of this trend is further demonstrated in Figure 22 which shows that the monthly growth rate of refunds claimed in NSW reduced by 6.8 percent in the July to December 2021 period and remained at this level in the first half of 2022.

Figure 22: Average growth rate in rental bond refunds in NSW, 6 month periods between July 2018 to June 2022



Source: NSW Rental Bonds Data

Given the findings in Section 4.4, which suggests that tenants who received the RTSP were more likely to have remained in their tenancy beyond the life of the program, there is some evidence to suggest the RTSP could have contributed toward preventing tenants from ending their lease during and after the RTSP program expired. However, it is important to

<sup>14</sup> Whilst there is an observable increase in the rental bond refunds that occurred between February and March 2022, our analysis of the NSW Rental Bonds data indicates this is part of a consistent annual trend in the sector – the observed increase in refunds during the February to March 2022 periods did not significantly increase ( $p=0.470903$ ; paired t-Test) when compared to a pre-covid year (February to March 2019). Further, the observed increase in refunds during the February to March 2022 periods were significantly less than those observed in the same periods for 2020 ( $p=0.049271$ ; paired t-Test) and 2021 ( $p=0.00243$ ; paired t-Test).

demonstrate caution in interpreting these results and there a number of factors external to the RTSP which may be influencing these results, discussed in the following section.

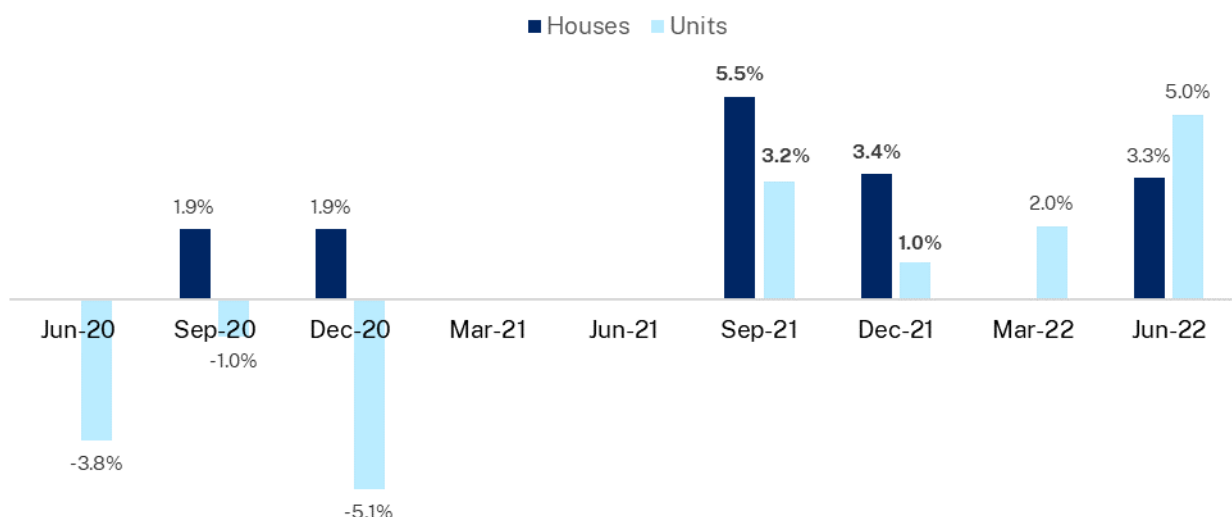
## 5.2 Movement in the residential tenancy sector is influenced by a number of factors outside the control of the RTSP.

The evaluation conducted a scan of available grey and academic literature to understand what factors, external to the RTSP may have contributed toward slowing movement in the residential tenancy sector.

First, it should also be acknowledged that the ‘lockdown’ period during the COVID-19 outbreak in 2021 was in place over the RTSP period until October 2021, including restrictions on intrastate, interstate travel as well as quarantine provisions in place for international travel. Whilst moving tenancies were generally exempted (or permitted with authorisation) from these restrictions, it is possible these interventions may have had some influence on movement in the sector during the RTSP period.

Further, during the RTSP and post-RTSP period, the evaluation notes there was considerable economic disruption at both state and national levels, impacting the residential sector. For example, after a period of relative stability across 2020 and the first half of 2021, the rental market in Greater Sydney became increasingly expensive during the RTSP period (July to December 2021) and the 6-month period after the payments ended. In September 2021, the median rent for houses in Greater Sydney hit a record high of \$580 a week<sup>15</sup>, equivalent to a 5.5% increase from the previous quarter. During, the same period median rent for units also rose by 3.2%. These increases were generally sustained into 2022 (Figure 23):

Figure 23. Greater Sydney median rent, quarter on quarter change, quarters June 2020 to June 2022



Source: Domain Rental Reports, June 2020 to June 2022

<sup>15</sup> September 2021 Rental Report, Domain. Accessed on 26/10/22 at <https://www.domain.com.au/research/rental-report/september-2021>

In the first half of 2022, the residential tenancy sector and the broader housing market have seen further significant changes, including:

- vacancy rates at the national, state, and metropolitan levels hitting record lows<sup>16</sup>
- notices for rents in arrears between January and June 2022 increasing by 45%<sup>17</sup>
- notices to increase rent increasing by 220% between January and June 2022, likely to related to growing interest rates putting higher mortgage pressure on landlords.<sup>18</sup>

The evaluation acknowledges that market conditions during the RTSP and post-RTSP periods could have also contributed the reduced movement within the residential tenancy sector (see Figure 21 and Figure 22) observed during the RTSP and post-RTSP periods. For example, reduced vacancy rates and increases in rent may have deterred prospective renters from leaving a tenancy to seek another to avoid increased competition for rental properties.

A final factor to consider in this regard is the range of supports made available to the sector from both state and federal governments to mitigate the impact of COVID-19. Based on the results of the online survey, the evaluation notes many tenants accessed multiple supports over the RTSP period. Directly or indirectly, accessing a combination of these supports is likely to have assisted tenants remain in their tenancy during and beyond the RTSP period.

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<sup>16</sup> 'Rental crisis worsens, vacancies plunge to 16-year low', Australian Property Journal, 15 June 2022. Accessed on 26/10/22 at <https://www.australianpropertyjournal.com.au/2022/06/15/rental-crisis-worsens-vacancies-plunge-to-16-year-low/>

<sup>17</sup> 'Cost of living pain, NSW rental arrears soar', Australian Property Journal, 15 June 2022. Accessed on 26/10/22 at <https://www.australianpropertyjournal.com.au/2022/07/24/cost-of-living-pain-nsw-rental-arrears-soar/>

<sup>18</sup> 'Cost of living pain, NSW rental arrears soar', Australian Property Journal, 15 June 2022

## 6. Factors that may have contributed toward the RTSP being undersubscribed.

The preceding chapters largely explored the experience and outcomes achieved by tenants and landlords who participated in the program.

However, during interviews internal stakeholders acknowledged that the level of participation in the program was well below what they initially anticipated noting that only around \$65 million (31 percent) of its initial \$210 million budget had been allocated by the end of the program<sup>19</sup>. As a result, this section explores potential factors which may contributed toward the program being undersubscribed. It addresses the following key evaluation questions:

- How well did the RTSP reach intended tenants and landlords? Did reach and uptake of the RTSP differ for different sub-groups or contexts?
- How appropriately did the RTSP respond to the needs of the residential tenancy sector during the COVID-19 pandemic? What factors, if any, impacted on program expenditure?
- How does the design of the RTSP in NSW compare to COVID-related residential tenancy support provided in other jurisdictions?

### 6.1 The communications strategy employed may not have sufficiently raised awareness in the sector. Landlords, in particular, appear to be a challenging group to reach.

At the commencement of the program, there were approximately 930,000 residential tenancies in place across NSW<sup>20</sup>. As there was no way of accurately estimating what proportion of this population would be eligible to receive the RTSP, a broad multi-platform communication campaign was rolled out to raise awareness about the program across the entire sector (Table 7):

Table 7: Communications strategies for the RTSP

Channel	Description	Total Reach <sup>21</sup>
Media releases	There were five media releases relating to the RTSP between 4 March 2021 and 11 November 2021. These releases provided information about the program, its eligibility requirements and application process along with information about changes to the program over time. These	N/A

<sup>19</sup> In July 2021, there were approximately 930,000 active residential tenancy agreements in place across NSW.

<sup>20</sup> NSW Rental Bonds data.

<sup>21</sup> Total reach is defined as the total number of times a communication mode was viewed or opened. It excludes impressions (social media) or emails that were not opened or were not received (bounced).



Channel	Description	Total Reach <sup>21</sup>
	releases were shared through mainstream media and specific media outlets targeting tenants, landlords and managing agents.	
<b>Website pages on the NSW Fair Trading</b>	Webpages on the NSW Fair Trading website relating to the RTSP were published from 13 July 2021. These webpages were the main source of information for potential beneficiaries about the RTSP, outlining the program design, application process and eligibility requirements. All other communications listed in in this table directed potential beneficiaries to these webpages.	N=544,575 <sup>22</sup>
<b>Fair Trading e-newsletters</b>	Between August and December 2021, there were 10 occasions where information about the RTSP was featured in relevant Fair Trading e-newsletters (EDM), including: <ul style="list-style-type: none"> <li>• Property Matters – targeting the property industry</li> <li>• The Letterbox – targeting tenants, landlords and managing agents</li> <li>• Strata Update – targeting people who live in and work with strata and community schemes.</li> </ul>	N=150,560
<b>Direct emails</b>	Using contact information held by NSW Rental Bonds, two email campaigns were conducted in September and November 2021 which provided information about the RTSP directly to tenants, landlords and managing agents that were a party to a rental bond held by NSW Rental Bonds.	N=943,015
<b>Social media campaigns via Facebook.</b>	In September and November 2021, two social media campaigns were conducted on NSW Fair Trading’s Facebook page targeting both tenants and landlords with information about the RTSP.	N=557,483
<b>NSW Fair Trading Enquiries</b>	Enquiries received by NSW Fair Trading about the RTSP were primarily addressed by providing information about the program.	N=6,582
<b>Total Reach</b>		N=1,657,640

With the data available, the evaluation finds that information about RTSP was distributed to at least 3.4M potential beneficiaries, reaching 43 percent of this total (1.6M). Combined, these communication activities resulted in a total of 544,575<sup>23</sup> views of NSW Fair Trading’s RTSP webpages, of which at least 143,622 of these were unique views.

Each of these strategies had varying levels of effectiveness in reaching their target audience, with the most effective form of communication being the two direct emails to tenants, landlords and managing agents that were a party to a bond held with NSW Rental Bonds (Table 8).

<sup>22</sup> The number represents total reach, data capturing unique views was not available for the evaluation.

<sup>23</sup> Note this number includes all visits to the RTSP Webpage, including repeat visits and visits unrelated to the communication campaigns.

Table 8: Reach and effectiveness of RTSP communication activities

Channel	# Campaigns	Total sent	Total Opened (Reach)	Open rate	Click through to RTSP webpage (Unique users)	Click To Open Rate %
Media Release	5		-	-	-	-
Newsletters	10	405,528	150,560	37%	9,994	7%
Direct Emails	2	1,519,087	943,015	62%	102,188	11%
Facebook	2	1,903,368	557,483	29%	31,440	6%
Enquiries	-	-	6,582	-	-	-
<b>Total</b>	<b>19</b>	<b>3,422,860</b>	<b>1,657,640</b>	<b>43%</b>	<b>143,622</b>	<b>9%</b>

As the total population of tenants *eligible* to receive the RTSP is unknown, it is difficult to draw conclusions about whether the communications strategy and reach achieved by the delivery team was sufficient. To provide further insight into this aspect the evaluation explored the effectiveness of communications and level of awareness about the program across key stakeholder groups during interviews.

**6.1.1 The population of landlords in NSW is diverse and the strategy to rely on their managing agents to reach them may not have been effective.**

Interviews with peak body representatives for tenants, landlords and managing agents revealed some variation in the level of awareness across these stakeholder groups about the program.

There was a degree of consensus amongst all interview participants that awareness amongst landlords was generally low, to the point where one stakeholder noted that “...almost none knew about it...”. In discussing the reasons why this may have been the case, some stakeholders highlighted that the cohort of landlords was diverse - ranging from international investors with large property portfolios to amateur landlords with single investment properties. Interviewees noted that the diversity of this group and their varying levels of interest in the residential tenancy sector meant there was no clear pathway or mechanism to effectively reach this group.

This feedback is consistent with research looking at the effectiveness of rental tenancy support schemes during the COVID-19 pandemic, which also observed a lack of professionalism and inexperience of ‘amateur’ landlords, who make up a significant proportion of the rental market. It was suggested that the residential rental sector’s diversity of landlords means this stakeholder group may have a poor understanding of and/or do not take their obligations as landlords seriously.<sup>24</sup>

<sup>24</sup> Leishman, C., Aminpour, F., Baker, E., Beer, A., Crowe, A., Goodall, Z., Horton, E., Jacobs, K., Lester, L., Torchia, S., MacLennan, D., Martin, C., Nash, M., Pawson, H., Rowley, S., Stone, W. and Ong ViforJ, R. (2022) Australia’s COVID-19 pandemic housing policy

These insights warrant some consideration for BRD in terms of both identifying effective pathways to reach landlords with information they need to know about the sector; along with improving landlords' general awareness about their responsibilities to their tenants.

**Recommendation 4: Utilising direct emails from the NSW Rental Bonds data base appears to have been the most effective strategy to reach landlords with information about the RTSP. BRD should consider more frequent use of this communication strategy for future similar programs involving landlords as key stakeholders, or for delivering regular and targeted educational campaigns to improve landlords' understanding about their responsibilities to their tenants.**

To overcome this challenge, the delivery team attempted to reach landlords primarily through their managing agents. Despite actively distributing information about the RTSP via newsletters and email updates to their networks, external stakeholders representing managing agents acknowledged there was only a moderate awareness of the program across the sector. They suggested that information about RTSP was likely diluted by the sheer volume of information about available state and federal supports during the COVID-19 pandemic. They also highlighted that the level of burden put on managing agents over this period may have further limited the flow of information about the RTSP to landlords:

*“Regular property managers were too busy doing all the work they had to do. It was information overload for them I think...”* [External stakeholder]

With regard to tenants, interviewees generally held the view that their awareness of the program was initially low, but grew over time particularly in the later stages of its delivery:

*“By the end of it, tenants were starting to contact us asking us to apply. But for at least the first half of the period, we were reaching out to tenants, using our arrears list to identify people then getting them into the program...”* [External stakeholder]

In particular, stakeholders acknowledged challenges in reaching vulnerable and Culturally and Linguistically Diverse (CALD) groups with information about the RTSP. Despite having developed resources about the RTSP in multiple languages, including Arabic, Assyrian, Chinese simplified, Korean and Vietnamese, they noted more could have been done to engage beyond peak body organisations, including direct engagement with community groups and groups representing the CALD community.

*“I think RTSP wasn't discussed enough, messaging wasn't consistent enough...I personally think we didn't do enough to promote it...”* [Internal stakeholder]

**Recommendation 5: For programs impacting large populations, or where the primary beneficiary is not readily identifiable, BRD should consider more frequent communications via mainstream media, along with direct engagement with grassroots community groups.**

## **6.2 Subsequent changes made to the design of the RTSP were in line with stakeholder expectations and approaches taken by other jurisdictions.**

The design of the RTSP underwent three main changes after its initial launch. On two occasions, the amount of financial support available for landlords to claim increased – first in August, increasing from \$1,500 to \$3,000, and then in September to \$4,500. After receiving feedback from peak bodies representing key stakeholder groups, BRD requested a further change to the RTSP enabling tenants to apply for the program directly – this came into effect in November 2021.

### **6.2.1 Design changes brought the RTSP into line with residential tenancy support programs implemented by other jurisdictions.**

To understand the merit of the initial RTSP design and appropriateness of subsequent changes made to the program, the evaluation first conducted a review of COVID-19 rental relief initiatives implemented by Australian jurisdictions in 2021 (Appendix 5).

In 2021, five of Australia's eight states and territories had residential tenancy support schemes in place to support COVID-19 impacted tenants and their landlords, with some states having more than one scheme in place. Except for NSW, all other jurisdictions had established their scheme in 2020. Despite some variation in the duration of these schemes across jurisdictions, most residential support schemes in place shared many common characteristics including their eligibility criteria, objectives, and operation.

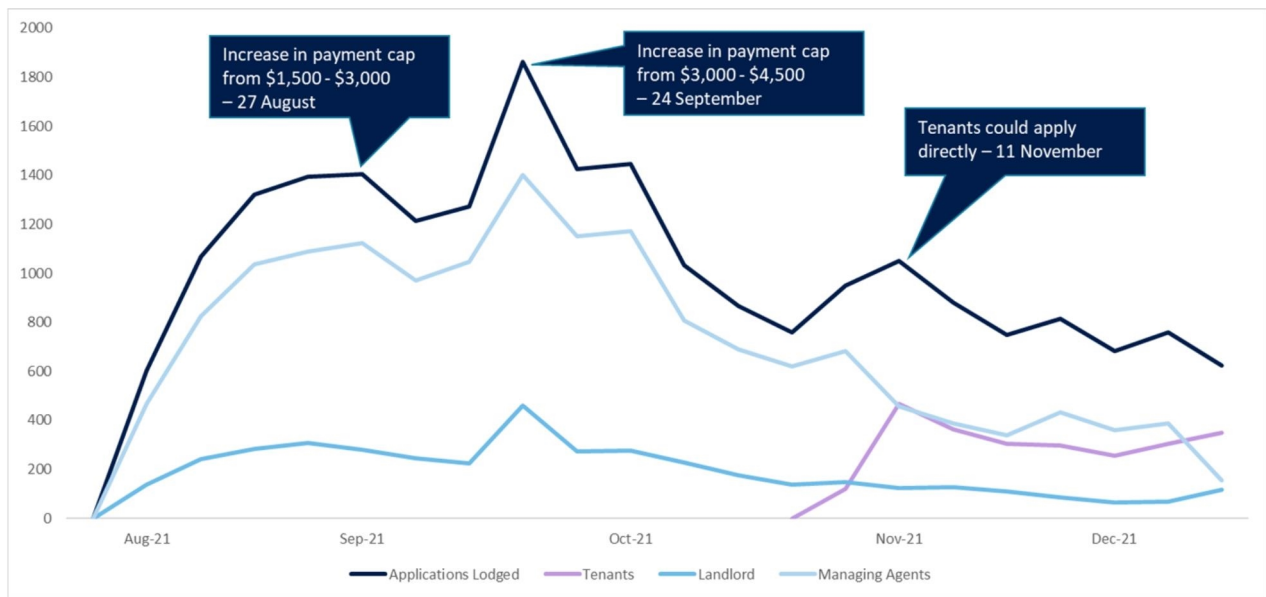
However, across these schemes, the amount of financial relief offered to tenants and landlords varied. Initially, NSW had one of the lowest financial incentives at \$1500. Further, whilst all jurisdictions made payments to landlords, all other jurisdictions with residential tenancy support schemes in place enabled tenants to apply for the benefit from the outset.

These limitations were addressed over the course of delivery, bringing the RTSP in line with the design of similar interventions delivered by other jurisdictions over the same period.

### **6.2.2 Design changes made over the course of delivery were in line with stakeholder expectations. They increased incentive, reduced burden, and made some contribution toward increasing uptake.**

Interviews with internal stakeholders indicated that the changes made to the design of the RTSP were welcomed by tenants and landlords. A time-series analysis of RTSP application data suggested these changes were somewhat effective in increasing uptake of the program (Figure 24).

Figure 24: Applications lodged according to changes to RTSP Design



Source: RTSP Application Data; RTSP program documentation

Figure 24 shows that, albeit brief, after each change a positive impact on applications received can be observed. However, it should also be noted that each of these changes were typically followed by communications about the program to the sector which may have also made some contribution to uptake.

Consistent with these results, interviews with both internal and external stakeholders revealed strong support for the changes made to the program. Stakeholders noted that enabling tenants to apply directly was particularly beneficial, as it:

- reduced the administrative burden on managing agents, who were largely responsible for submitting RTSP applications on behalf of their landlords until this point, and
- reduced the need for tenants to disclose their financial situation to their landlord/managing agents – for whom they noted many felt uncomfortable or cautious about doing for fear of negative consequences.

### 6.3 Changes to the design of the RTSP during the course of delivery addressed some but not all pain points being experienced by potential applicants.

The changes made to the RTSP’s design over the course of delivery did not address all barriers to participation in the program. During interviews, stakeholders noted several pain points which may have had an ongoing negative influence on the level of uptake for the program. It is important to note that BRD had limited ability to make changes during the implementation of the RTSP as its design was predetermined.

### 6.3.1 Tenants may have struggled to assess their eligibility to receive the RTSP, particularly those in shared tenancy arrangements.

External stakeholders, both those representing tenants and managing agents advised that many tenants may have been unclear about eligibility requirements despite information about this criterion being published on the NSW Fair Trading website. This was particularly the case for tenants living in shared tenancies, where there are unique social and financial dynamics compared to family or couple households. External stakeholders representing tenants noted there was a degree of confusion about how to assess eligibility in these circumstances, along with a degree of hesitation amongst tenants in shared living arrangements to disclose information about their financial circumstances.

**Recommendation 6: For future similar programs, BRD should produce specific advice to align with the range of household settings for which tenants may be living in. As a starting point, BRD may consider developing information sheets that align with standard household profiles defined by the *Household, Income and Labour Dynamics in Australia Survey*, or the *Australian Bureau of Statistics Census*.**

### 6.3.2 Tenants may have been apprehensive to disclose financial information to their landlord or managing agent.

External stakeholders representing tenants noted that there were issues with tenants having to disclose to their landlord that they needed to access support and then to provide the necessary evidence of financial hardship. Tenants may have been concerned that this information could negatively impact on them in the future. This view was supported by both tenant and landlord respondents to the online survey, who noted their discomfort in providing or handling private financial information.

*“...Putting the power to apply for support in the hands of the landlord and/or managing agent, when they already have to power in a highly asymmetric power balance was unfair...”* **Online survey respondent [Tenant]**

*“I think the applying process should be the responsibility of the tenants, not the property owners. As a landlord, I do not need to see the tenants’ private information such as income, and bank accounts.”* **Online survey respondent [Landlord]**

This aspect may have impacted uptake of the RTSP in two ways. Firstly, during interviews stakeholders noted some managing agents would not proceed with the application without viewing the required evidence to support it. As some tenants were hesitant to provide this evidence, it delayed the process of submitting it or stopped the process altogether. Secondly, not enabling tenants to be the primary applicant from the beginning of the program may have prevented many tenants from participating.

Whilst this issue was rectified by the RTSP over the course of delivery, the evaluation notes there is an important lesson to be learned for future similar program with regard to affording the primary beneficiary appropriate agency to participate. This includes consideration of their circumstances and, as much as possible, designing programs to minimise real or perceived risks to their involvement.



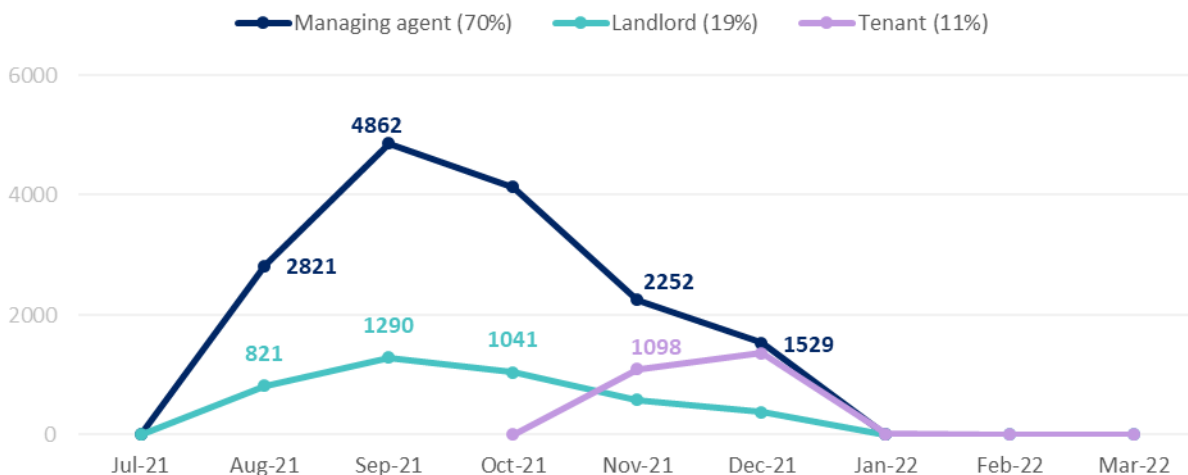
One way to have resolved this might have been to require tenants to provide evidence of their eligibility to assessment staff as part of the application process, instead of to their landlord/managing agent – a feature of the Victorian Government rental relief scheme. There are, however, trade-offs to consider as this may have increased the administrative burden for assessment staff.

**Recommendation 7: Those responsible for the design of future similar programs should ensure that the primary beneficiary of the intervention is provided appropriate agency to access it. For the RTSP, in addition to enabling tenants to apply directly, this may have also included tenants’ disclosure of their financial circumstance to assessment staff instead of their landlords/managing agents.**

### 6.3.3 Managing agents may not have had the capacity to make applications on behalf of tenants and landlords.

To receive the RTSP, all parties involved in a lease (tenant, landlord and managing agent) had to provide consent, and hence have some level of involvement in the application process but it was up to one of the parties to lodge the application – defined as the ‘primary applicant’. From August to October 2021, the overwhelming majority of RTSP applicants were lodged by managing agents (Figure 25). Further, the evaluation notes that managing agents were often required to lodge applications for multiple residential properties.

Figure 25: Applications lodged by managing agents, landlords, tenants (n=22,217)



Source: RTSP Application Data, July 2021 – March 2022  
 1 missing  
 Note: RTSP data does not include declined exceptions (n=1,639)

The evaluation identified that the level of administrative burden placed on managing agents as the primary applicant may have had some influence on the level of uptake for the program. Some tenants who responded to the applicant survey said that their managing agents either refused or delayed assisting, often due to the amount of work required in applying. Tenants also advised that their managing agent was not forthcoming with information about the RTSP therefore the tenant had to take extensive actions to get their managing agent to agree to apply:

*“We did have to approach the real estate to inform them of this and they did not volunteer the information. We had to keep emailing them to explain what it was for, and that the owner of the property would not lose any monies, and this was set up and designed to assist is due to a lockdown... Real estate agents should develop a different more positive approach for renters as we are still a customer accessing a service and that they did not volunteer the information to assist us was terrible.”* **Online survey respondent [Tenant]**

These findings further support Recommendation 7.

#### **6.3.4 Undersubscription of residential tenancy support schemes appears to be consistent across Australian jurisdictions and there is some debate about their effectiveness.**

Finally, it should also be highlighted that the experience of uptake in NSW is not dissimilar to that experienced in other jurisdictions offering a similar intervention. Reporting on the effectiveness of Australian jurisdictions’ COVID-19 policy responses for the residential tenancy sector, Australian Housing and Urban Research Institute (AHURI) found that rental relief programs were largely undersubscribed during the COVID-19 pandemic across the country.

AHURI suggest that interventions offering rental variations may have been viewed less favorably by COVID-19 impacted tenants compared to income support schemes as they were seen to be delaying (and not resolving) the risk of rental stress. Instead, such temporary support systems may have led the tenants to consider the long-term consequences of accruing debts due to rental variations or arrears and make practical decisions in identifying alternate arrangements.

Additionally, the literature found that interventions relying on voluntary negotiations to reduce rent did not account for the imbalance of power that exists between tenants and landlords in the Australian rental market, particularly when it comes to negotiating rent amounts (including potential rent reductions). This issue, raised by external stakeholders and backed up by research from the Australian Housing and Urban Research Institute (AHURI)<sup>25</sup> suggests that the market exchange between landlords/managing agents and tenants do not conform to a typical seller/consumer dynamic. In rental market exchanges, the parties are not bargaining from equal positions and tenants are often limited in their ability to relocate to new rental properties due to competition and supply in the broader rental market.

This dynamic may have made tenants apprehensive to negotiate rental reductions with their landlords for fear of negative consequences once the moratorium was lifted; it also may have reduced the incentive for landlords to enter into negotiations in the first place.

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<sup>25</sup> Leishman, C., Aminpour, F., Baker, E., Beer, A., Crowe, A., Goodall, Z., Horton, E., Jacobs, K., Lester, L., Torchia, S., MacLennan, D., Martin, C., Nash, M., Pawson, H., Rowley, S., Stone, W. and Ong Vifor, R. (2022) Australia’s COVID-19 pandemic housing policy responses, AHURI Final Report No. 376, Australian Housing and Urban Research Institute Limited, Melbourne, <https://www.ahuri.edu.au/research/final-reports/376>, doi: 10.18408/ahuri3227801.



## 7. Recommendations

Given the RTSP was a novel approach to support the NSW Residential Tenancy Sector during the COVID-19 pandemic, the evaluation poses 7 recommendations responding to the key findings of the analysis and intended to inform future similar approaches to supporting the sector.

Table 9: Recommendations

Area	Recommendation
<p>Improving the delivery of future similar programs.</p>	<p><b>Recommendation 1: For programs responding to an immediate crisis, BRD should consider establishing a direct assistance mechanism separate to the general Service NSW helpline to provide specialist and time sensitive advice for potential beneficiaries.</b></p> <p><b>Recommendation 2: For programs requiring rapid mobilisation, Departmental divisions and agencies should work together to identify and enable access to existing, purpose-built systems (as opposed to building new ones). This may improve implementation efficiency and reduce the level of resource effort required during program establishment.</b></p> <p><b>Recommendation 3: For programs where formal program governance may not be appropriate (i.e. those requiring rapid mobilisation and adaptation), BRD should prioritise a dedicated secretariat resource to ensure decisions are recorded and accessible for operational staff.</b></p>

Area	Recommendation
<p>Improving the design of future similar programs.</p>	<p><b>Recommendation 4: Utilising direct emails from the NSW Rental Bonds data base appears to have been the most effective strategy to reach landlords with information about the RTSP. BRD should consider more frequent use of this communication strategy for future similar programs involving landlords as key stakeholders, or for delivering regular and targeted educational campaigns to improve landlords’ understanding about their responsibilities to their tenants.</b></p> <p><b>Recommendation 5: For programs impacting large populations, or where the primary beneficiary is not readily identifiable, BRD should consider more frequent communications via mainstream media, along with direct engagement with grassroots community groups.</b></p> <p><b>Recommendation 6: For future similar programs, BRD should produce specific advice to align with the range of household settings for which tenants may be living in. As a starting point, BRD may consider developing information sheets that align with standard household profiles defined by the Household, Income and Labour Dynamics in Australia Survey, or the Australian Bureau of Statistics Census.</b></p> <p><b>Recommendation 7: Those responsible for the design of future similar programs should ensure that the primary beneficiary of the intervention is provided appropriate agency to access it. For the RTSP, in addition to enabling tenants to apply directly, this may have also included tenants’ disclosure of their financial circumstance to assessment staff instead of their landlords/managing agents.</b></p>

# Appendix 1. RTSP Program Specifications



## The Residential Tenancy Support Package Frequently Asked Questions (FAQs)

### What is the Residential Tenancy Support Package?

The Residential Tenancy Support Package was introduced by the NSW government on 14 July 2021 to help support tenants and landlords affected by COVID-19.

The support prevents eligible COVID-19 financially impacted tenants from being evicted and provides financial support for rent payments.

### What is the freeze on evictions?

The freeze on evictions means that from 14 July to 11 November 2021, residential tenants who are financially impacted by COVID-19 cannot be evicted if they cannot pay their rent in full.

If a tenant is currently COVID-19 impacted, the landlord is unable to take action to terminate the tenancy for arrears accrued during the previous moratorium period until after 11 November 2021.

However, a landlord or agent can terminate the tenancy in other circumstances, including:

- sale of premises
- illegal use of premises
- damage to property
- hardship
- end of fixed term agreement.

**Important:** The freeze on evictions does not apply to social housing tenancies as these have their own processes for dealing with arrears

### Which tenants are eligible for this support?

To be eligible as a COVID-19 impacted tenant, tenants must:

- show that rent paying members of the household are impacted by COVID-19 and have:
  - lost employment, work hours or income due to COVID restrictions, or
  - had to stop working because they or other members of their household (or in their care) were/are ill with COVID.

- show that the household's take-home income has reduced by 25% or more (including any government assistance received) compared to other weekly income received in the 4 weeks before 26 June 2021
- continue to pay at least 25% of the usual rent payable.

### What evidence does a tenant need to provide?

Tenants need to give their landlord evidence of how COVID-19 has impacted them financially, such as:

- payslips or bank statements showing reduced income
- documentation from their employer(s) showing job termination/stand-down or reduced hours
- evidence of a business closure or business records showing loss of takings
- Centrelink confirmation of eligibility for financial assistance
- medical certificates.

### What should tenants do if they meet the eligibility criteria?

Tenants should contact their landlord or agent to negotiate a change to their rental agreement. We have a [template available on our website](#) to help you.

The change to your agreement can include:

- waiving rent for a period of time
- reducing rent now and repaying this later in addition to your usual rent payments
- repayment of existing arrears over a period of time
- a combination of these.

**Remember,** you need to pay at least 25% of your rent to remain eligible for the eviction protections unless you and the landlord have agreed in writing to a lesser rent payment.

## The Residential Tenancy Support Package – Frequently Asked Questions (FAQs)

If you have rent arrears from before this date, you can still negotiate a repayment plan, but landlords cannot claim a rebate for this portion.

### What if my landlord won't negotiate my rent with me?

If you have tried to negotiate a change in your rent without success, NSW Fair Trading can help.

- [Complete an Application for Rent Negotiation form, available on our website](#)
- [Make a Property enquiry on our website](#), and attach the application form

Do not provide any personal financial documentation with your enquiry. You can provide this to your landlord or agent during negotiations if required.

Documents in PDF you can download

- [Rent Variation Agreement due to COVID-19](#)
- [Application for rent negotiation – Residential tenancies moratorium](#)

### What support is available for landlords?

Landlords who decrease rent for COVID-19 impacted tenants from 14 July 2021 can apply for either the Residential Tenancy Support Payment of up to \$4,500, or the [COVID-19 land tax benefit](#), but not both.

### Which landlords are eligible?

The support payment is available to landlords where:

- there is a residential tenancy agreement with a tenant – as proof, you will need a rental bond number or a written tenancy agreement
- the tenant is an eligible COVID-19 impacted tenant
- the landlord has entered a written agreement with the tenant to reduce or waive rent payable from 14 July 2021; and
- the landlord has/will not claim the COVID-19 land tax benefit for the same tenancy.

The Residential Tenancy Support Payment is available for each premises a landlord owns and is capped at the rent reduction passed onto the tenant or \$4,500, whichever is lower.

**Important:** social and community housing tenancies, share-housing, boarding, lodging or sub-leasing arrangements are not eligible for the support payment.

### Negotiate with tenants

- Agents and landlords are encouraged to negotiate in good faith with their tenants.
- Once you have both reached an agreement to change the rent, you must put it in writing. We have a [template available on our website](#) to help you.

A landlord can still agree to reduce or waive rent of more than \$4,500, reduce rent payable before 14 July 2021, change the rent for a tenant who is not an eligible COVID-19 impacted tenant, or defer rent, but these arrangements cannot be claimed as part of the payment.

### Claim a payment

An [online application for financial assistance](#) is now available on our website.

The landlord or their managing agent can apply online for the payment. From **11 November 2021**, tenants can also apply if the landlord or agent has not already applied for the maximum amount available. The payment is paid directly to the landlord's rent account, or agent's trust account (not the tenant's personal account).

You will be asked to provide:

- proof of the tenancy arrangement, such as the residential tenancy arrangement, including the rental bond number or, if no bond has been lodged, a copy of the residential tenancy agreement
- consent from the tenant if the landlord or agent is applying, or consent from the landlord or agent if the tenant is applying. Consent can be provided using the [online form](#) to share their personal details with Fair Trading
- a nominated account for payment. For managing agents this should be the agency's rental trust account.

Payments made to managing agents are treated as any other rent payment and will be subject to the usual fees applied under the managing agency agreement.

Claims close on **31 December 2021**.

## Appendix 2. Performance information matrix

Objective	Key Evaluation Question	Outcome/ attribute of success	Location in this report	Data Source
<b>Determine whether the Residential Tenancy Support Package (RTSP) was well designed and implemented and to what extent it was able to reach intended stakeholders</b>	1. How does the design of the RTSP in NSW compare to COVID-related residential tenancy support provided in other jurisdictions?	The RTSP demonstrates leading practice in its approach to providing residential tenancy support for COVID-19 impacted tenants and their landlords.	6.2.1, 6.3.4	Interjurisdictional Review
	2. How well did BRD mobilise its staff, systems, and processes to implement the RTSP?	The RTSP established good governance and risk management processes.	2.3	Document review
				Internal interviews
		The RTSP established effective systems and processes to receive, assess and process applications.	2.1	RTSP Application Data
				Internal interviews
	Delivery staff had/acquired appropriate skills and capabilities to assess and process RTSP applications.	2.2	Focus Group	
			External interviews	
			RTSP Applicant Online Survey	
	3. How appropriately did the RTSP respond to the needs of the residential tenancy sector during the COVID-19 pandemic? What factors, if any, impacted on program expenditure?	The RTSP was able to flexibly adapt to changing circumstances over the RTSP period.	6.2	Document review
	4. How well did the RTSP reach intended tenants and landlords? Did reach and uptake of the RTSP differ for different sub-groups or contexts?	Tenants and landlords were aware that the RTSP was available to them.	6.1	Internal interviews
				RTSP Application Data
				External interviews
				RTSP Communication web data analysis
			CAS Data analysis	
			RTSP Application Data	
			Rental Bonds data analysis	
			External interviews	



Objective	Key Evaluation Question	Outcome/ attribute of success	Location in this report	Data Source
		Tenants and landlords were able to gather necessary evidence to apply for the RTSP.	2.1.1	RTSP Application Data External interviews RTSP Applicant Online Survey
		The RTSP provided support to eligible applicants.	2.2.2	RTSP Application Data
<b>Determine how effectively the RTSP protected COVID-19 impacted tenants and their landlords from financial hardship as a result of rental arrears accrued between 14 July 2021 and 11 November 2021.</b>	5. How effective was the RTSP in incentivising landlords to enter into rental reduction agreement?	The RTSP provided a strong incentive for landlords/managing agents to provide a rental reduction to their tenants.	3.2, 3.3	Land Tax Relief Scheme Data RTSP Application Data External interviews RTSP Applicant Online Survey
		The RTSP payment minimised the financial impact of rental arrears for landlords.	3.1	External interviews RTSP Applicant Online Survey
		6. To what extent did the RTSP protect tenants from rental arrears and premature lease breaks due to financial hardship?	The RTSP protected tenants from falling into rental arrears.	4.2
	The RTSP protected tenants from prematurely breaking their lease due to financial hardship.		4.3, 4.4	Rental Bonds data analysis
	7. How sustainable was the RTSP in protecting tenants from premature lease breaks and evictions due to financial hardship beyond the life of the program?	The RTSP provided tenants with sustainable protection from prematurely breaking their lease due to financial hardship.	5.1, 5.2	Rental Bonds data analysis External interviews RTSP Applicant Online Survey

## Appendix 3. Privacy and ethics

### Data privacy and security

The evaluation utilised **RTSP application data** – both to analyse on its own and to distribute the application survey by extracting contact details for managing agents, landlords and tenants who had applied for the RTSP. The RTSP application data was a unit-record database that included the names and contact information for RTSP applicants. The RTSP Application Data also contained the address of the tenancy for which each application was submitted.

Recognising that the RTSP application data contained personal information, the evaluation team undertook the following steps to keep the personal information of RTSP applicants safe and secure:

- All unit-record extracts of this dataset were stored in a restricted SharePoint folder, accessible only to the Evaluation team and the data custodian.
- All identifiable information from the unit-record RTSP Application dataset that wasn't required for the RTSP evaluation or the RTSP Applicant survey was removed before it was transferred into the secure SharePoint folder – meaning that identifiable datapoints not needed for the evaluation were not saved in the file's version history.
- Whenever the RTSP application data was accessed or worked on, this took place online (e.g. only opened via SharePoint, not download it onto a laptop for offline use) inside the restricted folder.
- All identifiable information that was not required for the distribution and proper functioning of the survey was deleted before uploading contact lists into Survey Monkey (e.g. location data); any other datapoint that was required for analysis was re-linked to the survey data after the survey period ended and the survey results were downloaded from Survey Monkey.
- The data generated by the applicant survey was de-identified by removing the email addresses used for distribution.
- The contact lists were deleted from Survey Monkey after the survey period ended.

Interview transcripts were de-identified and stored in a restricted folder. Interview recordings were de-identified where possible (e.g. in the naming conventions for the audio files) were stored in a restricted folder.

### Ethical considerations

All additional data collection undertaken by the evaluation team offered voluntary participation. Stakeholders who were invited to participate in an interview had the option of not participating and RTSP applicants were invited to complete the applicant survey on a voluntary basis. The evaluation also ensured that certain questions in the applicant survey

deemed to be sensitive (in particular questions about falling into rental arrears or tenancies ending due to financial hardship) gave respondents an ability to opt out of answering (e.g. by selecting 'prefer not to say').

RTSP applicants who were invited to participate in the survey had provided consent during the application process to be contacted by the NSW Government in the future. Potential survey participants were also informed that their survey responses would **only** be used to help the evaluation team understand more about the outcomes of the RTSP and the broader impact of the NSW Government's COVID-19 financial support programs.



## Appendix 4. RTSP stakeholders

The evaluation identified a range of internal and external key stakeholders for the RTSP. Steering committee (‘steerco’) member provided feedback on the RTSP evaluation plan and provided input into key methods. All stakeholders provided feedback on the RTSP itself by participating in interviews/ focus group or the applicant survey.

Stakeholder	Steerco	Interviews/ focus group	Applicant survey
BRD Issues Resolution and Advisory Services (IRAS)	✓	✓	
DCS Application and Digital Development		✓	
BRD Policy & Strategy – Real Estate & Housing		✓	
BRD Regulatory Education		✓	
NSW Treasury	✓	✓	
Tenants and landlords in an eligible residential tenancy agreement in NSW			✓
Real estate agents (or managing agents) managing eligible residential tenancy agreements on behalf of landlords in NSW			✓
Tenants’ Union (NSW)		✓	
The Real Estate Institute of New South Wales (REINSW)		✓	
Property Owners’ Association of NSW		✓	

# Appendix 5. Interviews Guides

## Internal stakeholders

Position	Business unit	Interview or focus group
Director	Issues Resolution & Advisory Services	Interview
Manager, Consumer Services	Issues Resolution & Advisory Services	Interview
Senior Coordinator	Issues Resolution & Advisory Services	Interview
Senior Project Officer	Issues Resolution & Advisory Services	Interview
Team Leader	Issues Resolution & Advisory Services	Interview
Developer	Application & Digital Development	Interview
Director	Policy & Strategy	Interview
Senior Advisor	NSW Treasury	Interview
Director	NSW Treasury	Interview
Audits	Issues Resolution & Advisory Services	Focus group
Fraud/Applications	Issues Resolution & Advisory Services	Focus group
Audits/Exception Applications	Issues Resolution & Advisory Services	Focus group
Exception Applications	Issues Resolution & Advisory Services	Focus group
Exception Applications/Dispute Resolution	Issues Resolution & Advisory Services	Focus group

## External stakeholders

Stakeholder Group	#	Organisation(s)
Tenants	N=2	Tenants' Union of NSW
Landlords / Managing Agents	N=5	Property Owners' Association of NSW, Real Estate Institute of NSW

## Interview questions

Question	Internal	External	Focus group
What is your role and how have you been involved in the program? What were your main responsibilities?	✓		
Can you please introduce yourself, your role in your organization and how has your organisation been involved in the RTSP?	✓	✓	✓
Before we go into detail about particular aspects of the RTSP, we'd like to start by getting your general reflections on design and delivery of the RTSP. What do you feel worked well? And what could have been done better?	✓	✓	✓
How would you describe the operation of project governance throughout the project? What aspects worked well? What could have been done better?	✓		
How efficient or inefficient were the systems and processes set up to support delivery of the project?	✓		
Could you tell me about any feedback your organisation has or has received from its members regarding the application process?		✓	
If you could start over, would you make any improvements or changes to the RTSP systems and processes?	✓		✓
Initially, how would you describe the level of staff skills/capabilities to assess and process RTSP applications? Did this change over time?	✓		✓
In your view, do you think that operational staff felt capable and confident in assessing and processing applications?	✓		
How well suited was the initial design and delivery of the RTSP to your members' needs?		✓	
We've observed that the design of the RTSP changed over the course of delivery. For example, the amount of support available and enabling the tenant to apply. Could you tell us about why these changes were made? Did these changes make the RTSP more or less suited to stakeholder needs?	✓	✓	
On a scale of 1 to 10, how effectively did the RTSP reach stakeholder groups?	✓	✓	
In your view how effective or ineffective was the communication provided by the department about the RTSP, its requirements, and the subsequent changes?	✓	✓	

Question	Internal	External	Focus group
Were there any barriers for your members in accessing information about or applying for the RTSP?		✓	
Have you observed any impacts (positive or negative) of the RTSP on landlords and their agents? What evidence do you have to support this?	✓	✓	
Have you observed any impacts (positive or negative) of the RTSP on tenants? What evidence do you have to support this?	✓	✓	
How impactful do you think the RTSP was in supporting COVID-19 affected tenants and their landlords compared to other interventions available to these groups over the same period?	✓	✓	
How sustainable was the RTSP in protecting tenants from premature lease breaks and evictions due to rental arrears beyond the life of the program?	✓	✓	
Is there any evidence to suggest that the support provided during the RTSP period provide protection for tenants/ landlords after the payments ended?	✓	✓	
What do you consider to be the key lessons learnt in terms of the design and implementation of the RTSP BRD should consider for future similar programs?	✓	✓	✓

## Appendix 6. Online Survey

### Participation and sampling

The survey was distributed to RTSP applicants, including:

- Landlords – both successful and unsuccessful applicants (including those that made the application and parties to an application submitted by a managing agents or tenant)
- Managing agents – both successful and unsuccessful applicants
- Tenants – both successful and unsuccessful applicants, (including those that made the application and parties to an application submitted by a managing agents or landlords.

Due to the high numbers of overall RTSP applicants, a stratified sampling approach was used. This involved identifying the number of survey responses (managing agents, landlords, tenants) that will equate to a statistically representative sample for each stakeholder group<sup>26</sup> (with a confidence level of 95 percent and a confidence interval of 0.05). The target sample size and actual responses received for each stakeholder group is outlined below.

Table 1. Population and sample sizes

Stakeholder group	Population (n)	**Target sample (n)	Actual responses
Tenants	23,857*	379	559
Landlords	3,994	351	462
Managing agents	15,611	375	141

\* This includes 2482 tenant primary applicants

\*\* Confidence level of 95% and confidence interval of .05

A statistically representative sample was collected for tenants and landlords. The survey was unable to get enough responses from managing agents to create a representative sample for that population. This is a noted limitation.

<sup>26</sup> ABS. (n.d.). Sample Size Calculator. Retrieved from: <https://www.abs.gov.au/websitedbs/d3310114.nsf/home/sample+size+calculator>

## Online Survey Questions

Question	Sub-question	Options	Tenants	Landlords	Managing Agents
How much do you agree or disagree with following statements?	It was easy to access the information I needed about the RTSP.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓
How much do you agree or disagree with following statements?	Information about the RTSP application process was simple to understand.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓
How much do you agree or disagree with following statements?	I was able to contact and liaise with my [tenant/ landlord or managing agent] with ease to apply for the RTSP.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓
How much do you agree or disagree with following statements?	I was able to gather the documentation required for the RTSP application with ease.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓
How much do you agree or disagree with following statements?	The process to submit an RTSP application was simple.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓

Question	Sub-question	Options	Tenants	Landlords	Managing Agents
How much do you agree or disagree with following statements?	It took very little time for my RTSP application to be assessed and processed.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓
How much do you agree or disagree with following statements?	The reasons for the decision made on my application were clearly explained.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓
How much do you agree or disagree with following statements?	I am satisfied with the customer service I received from NSW Fair Trading as part of my RTSP application.	Strongly disagree, Disagree, Neither agree or disagree, Agree, Strongly agree, Cannot comment/Not applicable	✓	✓	✓
Is there any other feedback you would like to provide about the application process?			✓	✓	✓
How would you describe your household at the time you or your landlord/managing agent applied for the RTSP?		Single person, Couple, Multiple-family household (more than one family living together), Shared / group household (group of unrelated people living together), Other household arrangement	✓		
Did you have any dependent or non-dependent children living in your household at the time you or your		Yes - dependent children, Yes – non-dependent children, Yes – both dependent and non-dependent children, No	✓		



Question	Sub-question	Options	Tenants	Landlords	Managing Agents
landlord/managing agent applied for the RTSP?					
How many members of the household were paying rent at the time you or your landlord/managing agent applied for the RTSP?			✓		
What was the approximate combined income of everyone in this household, before tax and other deductions, at the time you or your landlord/managing agent applied for the RTSP?		Negative or zero income, \$1 - \$19,999 per year (\$1 - \$379 per week), \$20,000 - \$29,999 per year (\$380 - \$579 per week), \$30,000 - \$39,999 per year (\$580 - \$769 per week), \$40,000 - \$49,999 per year (\$770 - \$959 per week), \$50,000 - \$59,999 per year (\$960 - \$1149 per week), \$60,000 - \$79,999 per year (\$1150 - \$1529 per week), \$80,000 - \$99,999 per year (\$1530 - \$1919 per week), \$100,000 - \$124,999 per year (\$1920 - \$2399 per week), \$125,000 - \$149,999 per year (\$2400 - \$2879 per week), \$150,000 - \$199,999 per year (\$2880 - \$3839 per week), \$200,000 - \$249,999 per year (\$3840 - \$4799 per week), \$250,000 - \$299,999 per year (\$4800 - \$5759 per week), \$300,000 or more per year (\$5760 or more per week), Don't know	✓		
Before receiving the rental reduction provided by RTSP, how much rent did your household pay per week?			✓		
Before receiving the rental reduction provided by RTSP, what was the likelihood that you would have been		Highly likely, Likely, Unlikely, Highly unlikely, Unable to say	✓		

Question	Sub-question	Options	Tenants	Landlords	Managing Agents
able to keep up with your rental payments?					
How much do you agree or disagree the RTSP enabled you to keep paying your rent where you were living between July 2021 and December 2021?		Strongly agree, Agree, Disagree, Strongly Disagree, Unable to say	✓		
Did you fall behind on your rental payments at any time between July 2021 and December 2021?		Yes, No, Prefer not to say	✓		
Are you still renting under the same lease that you received the RTSP for?		Yes, No, Prefer not to say	✓		
[IF NO LONGER IN SAME LEASE] Why did this tenancy end?		Financial hardship (I could no longer afford to maintain this tenancy), Other (please tell us why)	✓		
How much do you agree or disagree that the amount of financial assistance offered under the RTSP was enough to cover the rental reduction you provided to your tenant(s)?		Strongly agree, Agree, Disagree, Strongly Disagree, Unable to say		✓	✓
How much do you agree or disagree that the RTSP enabled your tenant(s) to maintain the tenancy at the		Strongly agree, Agree, Disagree, Strongly Disagree, Unable to say		✓	✓

Question	Sub-question	Options	Tenants	Landlords	Managing Agents
property(ies) you owned or managed between July 2021 and December 2021?					
How helpful or unhelpful was the RTSP for you to avoid financial hardship between July 2021 and December 2021?		The RTSP did not help me avoid financial hardship, The RTSP provided some help for me to avoid financial hardship but I needed additional help, I managed to avoid financial hardship as a result of the RTSP	✓	✓	
What other COVID-19 supports did you receive that helped you to avoid financial hardship?		COVID-19 Disaster Payment, Pandemic Leave Support, JobSaver, Test and Isolate Payment etc, 2021 land tax COVID-19 relief (1 July 2021 to 31 December 2021), Commercial Landlords Hardship Fund, Small Business Grants (in various guises), Other support for individuals or business [free text], I didn't receive any other supports	✓	✓	
What of these supports, if any, was the most helpful for you to avoid experiencing financial hardship?		COVID-19 Disaster Payment, Pandemic Leave Support, JobSaver, Test and Isolate Payment etc, The Residential Tenancy Support Package (RTSP)	✓	✓	
Were there any other factors (separate to State or Federal Government COVID-19 supports) that that helped you to avoid financial hardship between July 2021 and December 2021?			✓	✓	
Is there any other feedback you would like to provide about the other			✓	✓	✓

Question	Sub-question	Options	Tenants	Landlords	Managing Agents
impacts, positive or negative, as a result of the RTSP?					
Were you or any other person in your household born outside of Australia?		Yes, No, Prefer not to say	✓	✓	
Do you or does anyone in your household speak a language other than English at home?		Yes, No, Prefer not to say	✓	✓	
Are you or is anyone else in your household of Aboriginal or Torres Strait Islander origin?		Aboriginal, Torres Strait Islander, Both Aboriginal and Torres Strait Islander, Neither, Prefer not to say	✓	✓	
Do you or does anyone in your household have a long-term health condition or disability?		Yes, No, Prefer not to say	✓	✓	

## Appendix 7. Distribution of the RTSP across the NSW Residential Tenancy Sector

This appendix provides a detailed breakdown of the household, demographic and socio-economic profile of RTSP recipients. Data informing this analysis is drawn from RTSP Application data, along with online survey responses.

### Snapshot of household and demographic characteristics of RTSP recipients

The applicant survey collected a range of information about the household composition of tenancies that received the RTSP, finding:

- 39 percent of tenants who received the RTSP lived in households maintained by a single person, 39 percent lived in households maintained by a couple and a minority of tenants were living in other household compositions (including share-house arrangements)
- Around half (49 percent) had dependent children living in their household
- The majority of tenants who received the RTSP were from single-income households (60%) with an addition 31 percent of tenants indicating they were from dual-income households
- Around 78 percent of respondents indicated their households were earning below 1,149 per week.

The survey collected demographic data to understand more about the distribution of the RTSP across vulnerable groups, finding that:

- Approximately 5 percent of tenants that received the RTSP identified as Aboriginal or Torres Strait Islander, above the population level for NSW of 3.4 percent<sup>27</sup>.
- Nearly 26 percent of tenants and 24 percent of landlords who received the RTSP said that they suffered from a long-term health condition or disability of some sort, above the prevalence of disability (18%) and the long-term health conditions (22%) at the national level<sup>28</sup>.
- Approximately 47 percent of the tenants and 41 percent of landlords indicated that they came from non-English speaking household; 54 percent of tenants and 56 percent of landlords indicated they were born outside of Australia – metrics for both groups were far above the population-level figure for NSW of 29.3 percent in born overseas and 32.5 percent speaking a language other than English at home<sup>29</sup>.

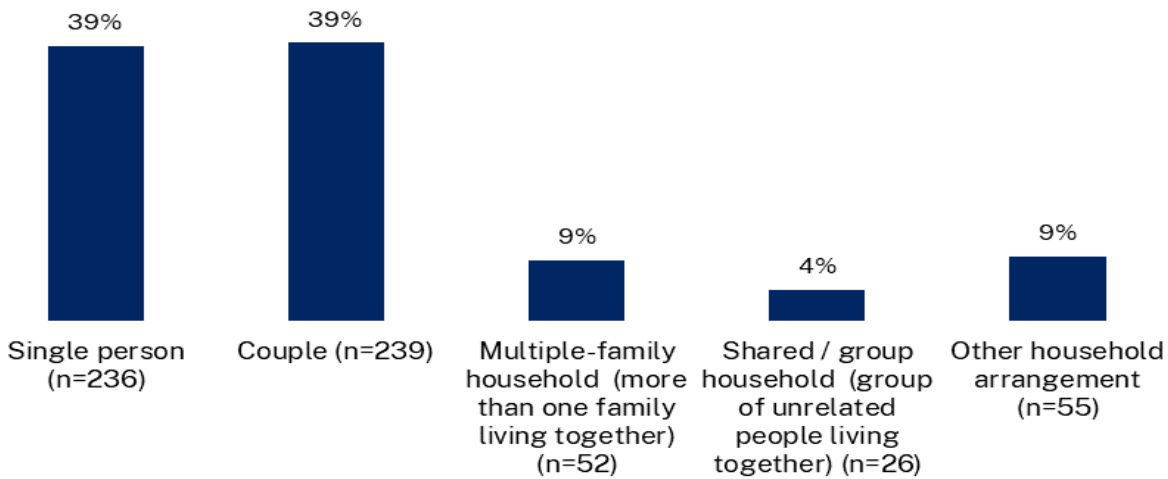
<sup>27</sup> Australian Bureau of Statistics (28 June 2022), [Snapshot of New South Wales](#), accessed 10 October 2022

<sup>28</sup> Australian Institute of Health and Welfare (2022) [People with disability in Australia](#), AIHW, Australian Government, accessed 10 October 2022

<sup>29</sup> Australian Bureau of Statistics (28 June 2022), [Snapshot of New South Wales](#), accessed 10 October 2022

### RTSP tenants' household profile

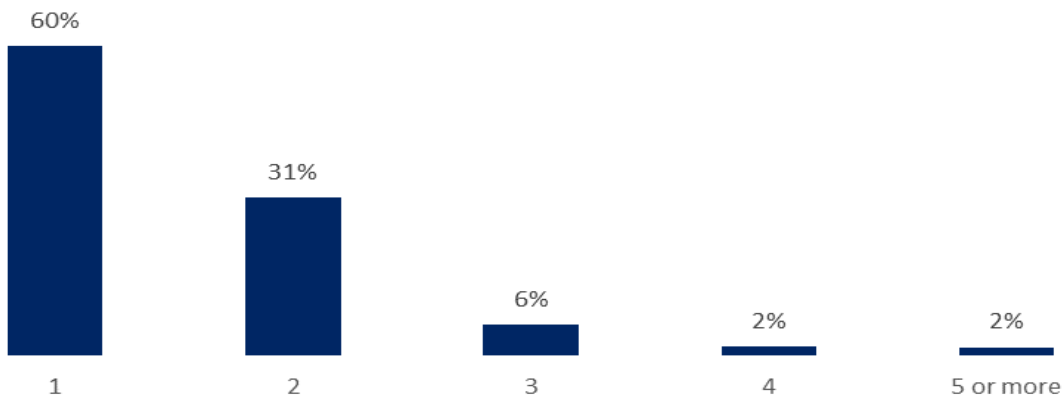
Based on the online survey results, a substantial proportion (78 percent) of households that received the RTSP were tenancies maintained by single person (39 percent) or couple (39 percent). A low proportion of tenancies were maintained by multiple family households (9%). A very low proportion of tenancies maintained by a shared household (4%).



How would you describe your household at the time you or your landlord/managing agent applied for the RTSP? (n=608)

Source: RTSP Applicant Survey

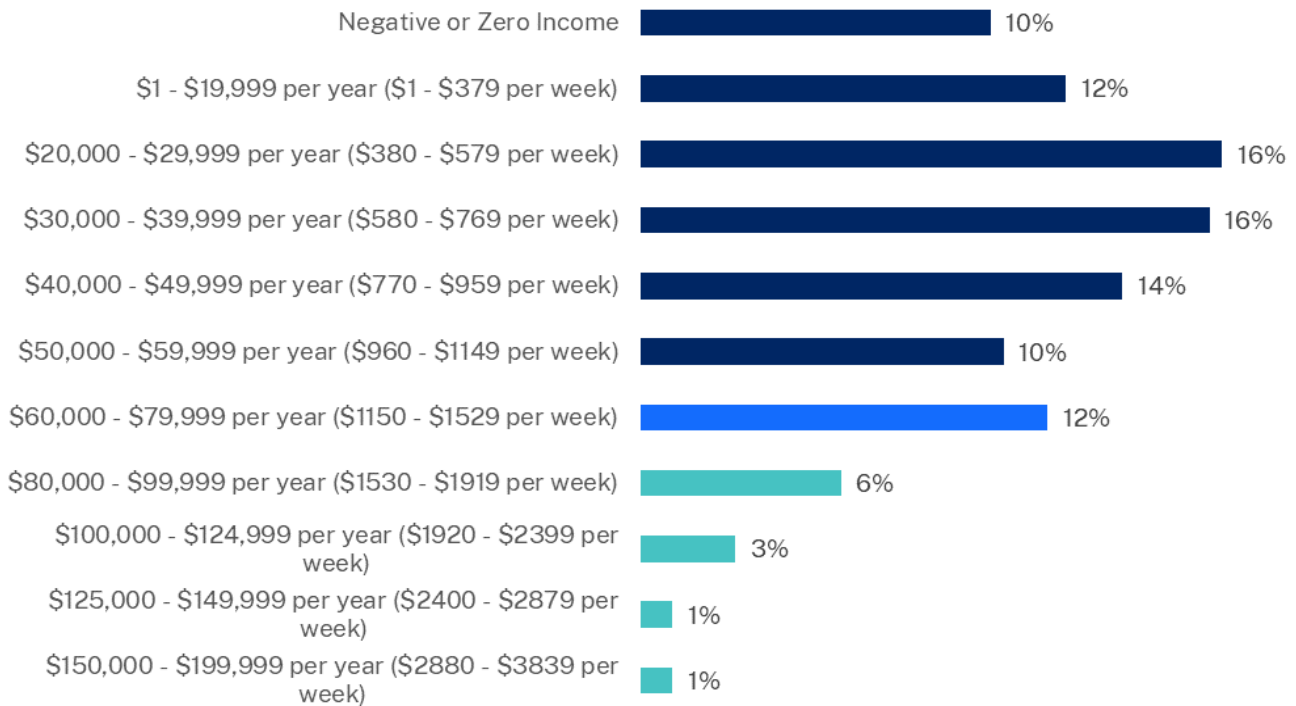
The majority of tenants who received the RTSP were from single-income households (60%) with an addition third of tenants from dual-income households.



How many members of the household were paying rent at the time you or your landlord/managing agent applied for the RTSP? (n=608)

Source: RTSP Applicant Survey

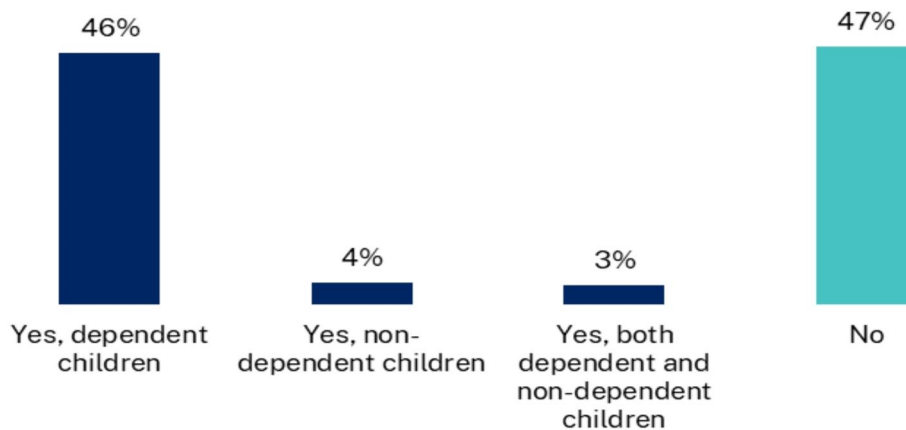
When asked what the approximate combined income of everyone in this household was at the they applied for the RTSP, the majority of respondents (78%) indicated their households were earning below \$1,149 per week.



What was the approximate combined income of everyone in this household, before tax and other deductions, at the time you or your landlord/managing agent applied for the RTSP? (n=565)

Source: RTSP Applicant Survey

Nearly half of tenants who received the RTSP had dependent children living in their household, with the other half indicating they did not have children living at the household.



Did you have any dependent or non-dependent children living in your household at the time you or your landlord/managing agent applied for the RTSP? (n=608)

Source: RTSP Applicant Survey

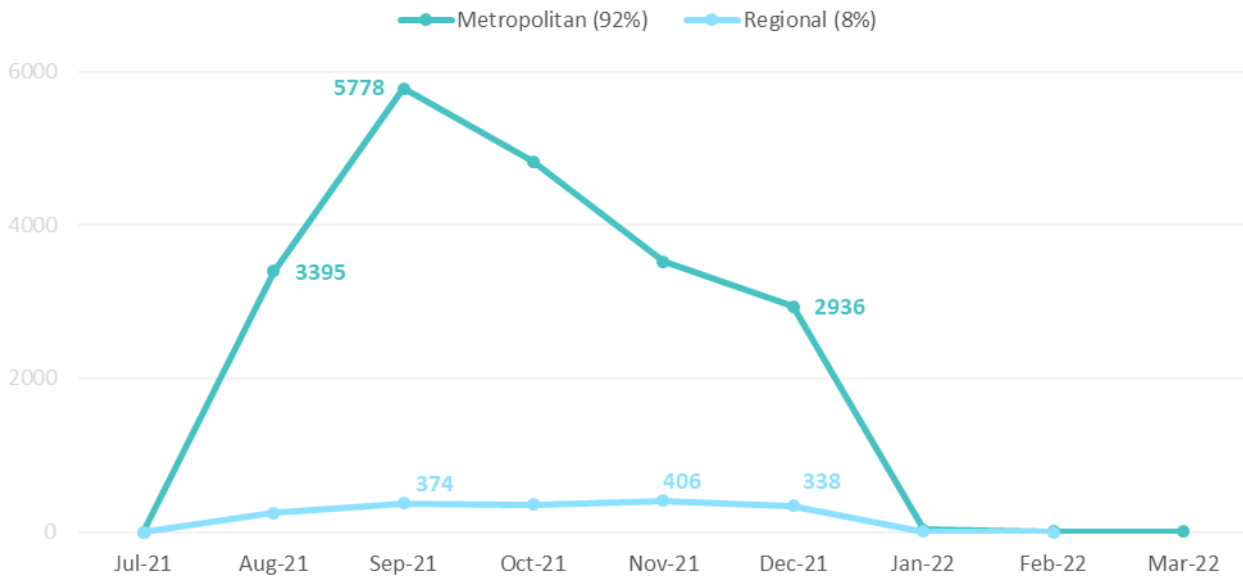
### Breakdown by location

The majority (92 percent) of RTSP applications were lodged for rental properties located in metropolitan areas. This result appears to be consistent with areas of greatest needs for rental



relief support, considering the Greater Sydney region is where stay-at-home orders were at their most restricted and longest in duration.

Applications lodged metro vs regional, by month (n=22,217)



Source: RTSP Application Data, July 2021 – March 2022

\*Regional defined as postcodes with any subdivision classified as Inner Regional Australia or more remote<sup>30</sup>  
1 missing

Note: RTSP application data does not include declined exceptions (n=1,639)

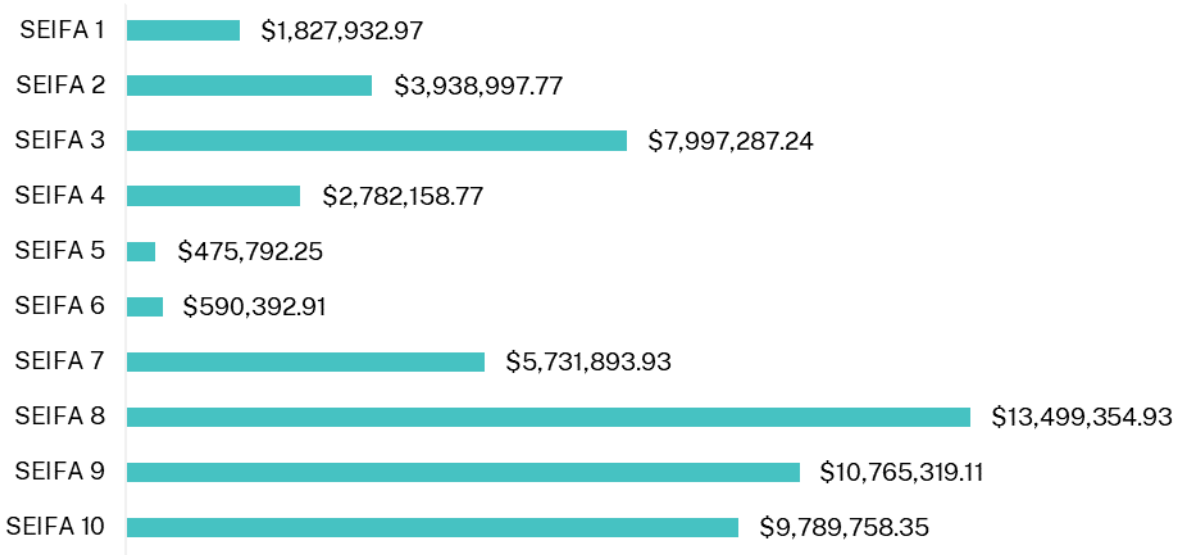
**Breakdown by socio-economic status**

The evaluation also analysed RTSP payments according to relative socio-economic advantage and disadvantage where the tenancy was located. This was done by coding the local government areas of properties with RTSP applications into their corresponding SEIFA (socio-economic indexes for areas) deciles. Socio-Economic Indexes for Areas (SEIFA) is an ABS product that ranks areas in Australia according to relative socio-economic advantage and disadvantage, where the 10<sup>th</sup> decile indicates high socio-economic advantage and the 1<sup>st</sup> decile indicates lower socio-economic advantage.

The SEIFA (socio-economic indexes for areas) deciles with the highest proportions of RTSP applications lodged were SEIFA 8 (24 per cent), SEIFA 9 (19 per cent) and SEIFA 10 (18 per cent), indicating that the local government areas that rank in the three most socio-economically advantaged deciles in New South Wales received the majority of RTSP payments. This result is unsurprising given local government areas located in the greater Sydney metropolitan area tend score higher on the SEIFA index.

<sup>30</sup> The [Australian Statistical Geography Standard \(ASGS\) Remoteness Structure](#) (Australian Bureau of Statistics, 2016) “divide Australia into 5 classes of remoteness on the basis of a measure of relative access to services”, accessed 28 June 2022

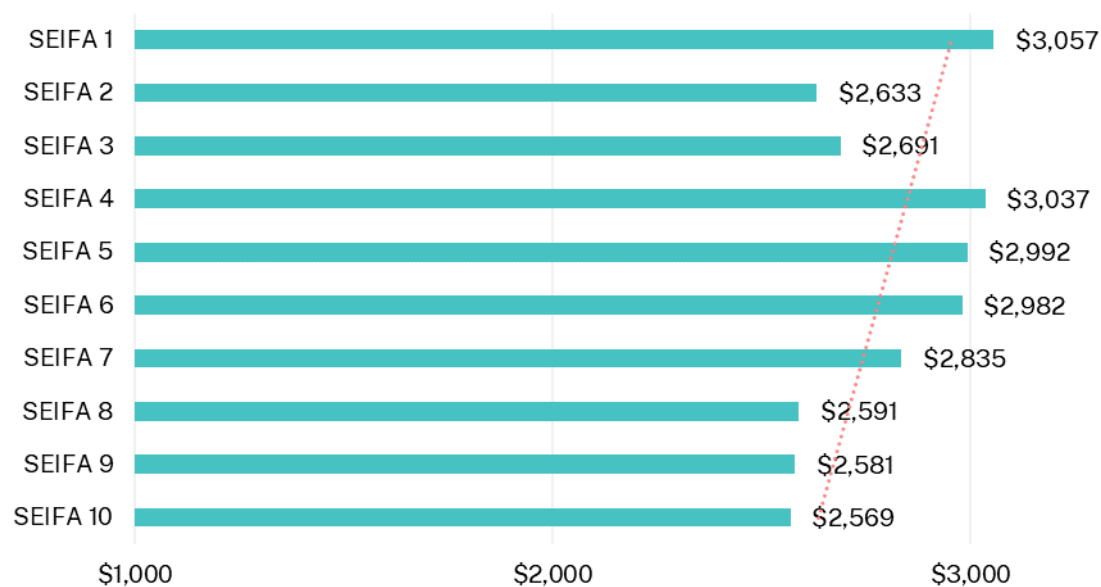
Amount paid by SEIFA index (n=21,553)



Source: RTSP Application Data, July 2021 – March 2022, SEIFA by Local Government Area data (ABS)  
2 Missing

RTSP application data indicates that those living in less socio-economically advantaged local government areas tended to receive more money per application. Applicants living in the most disadvantaged local government areas (SEIFA 1) received on average the highest amount per claim (\$3,057), whilst applicants living in the most advantaged areas (SEIFA 8, 9 & 10) received on average the lowest amount per claim (\$2,569).

Average amount paid, by SEIFA index (n=21,553)

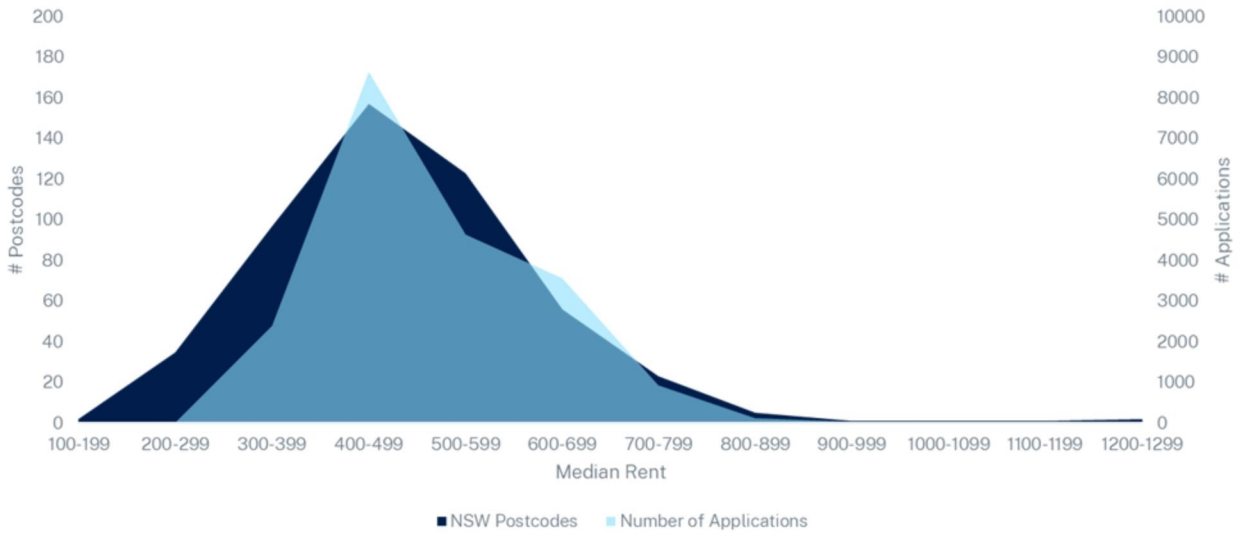


Source: RTSP Application Data, July 2021 – March 2022  
2 Missing

### Breakdown by median rent

Analysis of RTSP applications lodged according to the median rent payable in each NSW postcode indicates a relatively normal distribution of payments. Postcodes where the median rent was less than \$300 a week appears to be underrepresented in the population of RTSP participants, however, this is largely due to the number of regional suburbs that fall into these increments which did not access the RTSP in the same volume as metropolitan areas.

#### Distribution of NSW postcodes by median rent



Source: RTSP Application data and ABS Census data (2021)

## Appendix 8. Cross-jurisdictional comparison of COVID-19 Rent Relief Schemes in 2021

To understand the merit of the RTSP's design, the evaluation conducted a review of grey and academic literature related to COVID-19 rental relief initiatives implemented by Australian jurisdictions in 2021. The key insights of this literature review are described below.

**Most states and territories had implemented a residential tenancy support scheme to support COVID-19 impacted tenants in 2020. Some jurisdictions had multiple schemes in place to provide targeted support to tenants or landlords.**

In 2021, five of Australia's eight states and territories had residential tenancy support schemes in place to support COVID-19 impacted tenants and their landlords. Except for NSW, those that did one have in place had established it in 2020. By comparison, the NSW residential tenancy support scheme was first implemented in 2021<sup>31</sup>.

Some states had more than one scheme in place during 2021, each with differing objectives. For example, Western Australian Rent Relief scheme was aimed at assisting tenants with payments towards significant rent increases as a result of COVID-19; and their Rent Arrears scheme was available to help pay a tenant's arrears incurred as a result of COVID-19. Similarly, Tasmania's Landlord Support scheme sought to provide relief for landlords experiencing financial hardship due to tenants being in arrears, where their Rent Relief scheme sought to provide rent assistance for tenants being financially impacted by COVID-19.

**NSW had one of the shortest schemes in the country and initially one of the smallest financial incentives. However, NSW increased its incentive twice during the course of delivery and offered the largest financial incentive for landlords and their tenants by the end of the program.**

Across Australian jurisdictions, the average length of time that residential tenancy support schemes remained in place ranged between five to 21 months (Western Australian's Rental Relief Scheme) to five months. NSW's RTSP – running for approximately 6 months – was one of the shortest.

The amount of financial relief offered to tenants and landlords across jurisdictions ranged \$1000 to \$4500. Initially, NSW had one of the lowest financial incentives at \$1500. However, NSW increased the amount of financial relief first to \$3000 in August 2021 then to \$4500 in September 2021, making it the highest level of rental support offered by any state or territory.

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<sup>31</sup> Victoria implemented a scheme in 2020 which closed on 31 December 2020, a new scheme was then implemented in 2021

**Inconsistent with other jurisdictions, NSW initially did not allow tenants to apply for the RTSP directly. This changed toward the end of the program after feedback from peak bodies and RTSP applicants.**

Whilst all jurisdictions made payments to landlords, NSW as the only jurisdiction with a residential tenancy support scheme that did not (initially) allow tenants to apply for the benefit. NSW amended the application process to allow tenants to directly apply from 11 November 2021.

### **Moratorium on evictions**

Based on a National Cabinet decision on the 29<sup>th</sup> May 2020, all Australian jurisdictions had a 6-month eviction moratoriums in place during 2020. Most jurisdiction ended their moratoriums in March 2021<sup>12</sup> – after this, NSW, South Australia, and the ACT were the only jurisdictions that had eviction moratoriums in place to protect tenants from evictions if they had been impacted by COVID-19 beyond March 2021.

Residential tenancy support schemes implemented by Australian jurisdictions, 2020-21

	NSW	VIC	WA	SA	TAS	ACT	QLD	NT
<b>Residential Tenancy Support Scheme in place</b>	Yes	Yes	Yes - two schemes <ul style="list-style-type: none"> <li>Rent relief</li> <li>Rent arrears</li> </ul>	Yes	Yes - two schemes. <ul style="list-style-type: none"> <li>Landlord support</li> <li>Rent relief</li> </ul>	No	No	No
<b>Timeframe</b>	5 months	8 months	Rent relief: 21 months Rent arrears: 6 months	5 months	Landlord support: 9 months Rent relief: 13 months			
<b>Start / end date</b>	14 July to 31 December 2021	27 May 2021 to 31 January 2022	Rent relief: 20 March <b>2020</b> to 31 December 2021 Rent arrears: 4 January to 28 June 2021	1 October <b>2020</b> to 30 March 2021	Landlord support: 27 Sept <b>2020</b> to 30 June 2021 Rent relief: 25 May <b>2020</b> to 30 June 2021			
<b>Budget</b>	\$210 million	\$80 million	\$154.5 million	Unknown	Unknown			
<b>Amount</b>	\$1500 (July 2021) \$3000 (August 2021) \$4500 (September 2021)	\$1500	Rent relief: \$2000 Rent arrears: \$4000	\$1000	Landlord support: \$2000 Rent relief: \$2000			
<b>Applicant</b>	Landlords then tenants	Tenant	Tenant - whichever is the greater benefit	Tenants and landlord	Tenants and landlord			
<b>Paid to</b>	Landlord	Landlord	Landlord	Landlord	Landlord			
<b>Moratorium on evictions</b>	29 March <b>2020</b> - November 2021	29 March <b>2020</b> to 28 March 2021	30 March <b>2020</b> to 28 March 2021	20 March <b>2020</b> to 31 December 2021	22 April <b>2020</b> - 31 January 2021	2 September 2021 to 24 November 2021	No	No
<b>Transition</b>	To 12 February 2022					25 November 2021 to 11 May 2022		
<b>Alternative scheme for residential landlords</b>	Land tax relief scheme	Land tax relief scheme	No	Land tax relief scheme	No	Land tax credit scheme	Land tax relief scheme	No
<b>Timeframe</b>	1 July to 31 December 2021	15 April 2020 to 30 November 2021		30 March 2020 to 30 April 2021		1 August 2021 to 31 December 2021	Unknown	

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