

## RTD RESPONSE DRAFT

### Overview

The POAA is an umbrella body which coordinates the interests of the various landlord groups in the individual states. Individual state associations may make separate submissions with differing emphases.

The POAA represents the interests of all landlords, some of whom self-manage, while others employ agents to manage on their behalf. As an association, we do not recommend or promote either option, and we support the interests of all members, irrespective of whether they self-manage or use an agent.

POAA strongly supports the conclusion of the Lavarch Committee that ‘landlords are entitled to take reasonable steps to protect their property and manage the return to be delivered on rental property investment.’

### Response to specific questions.

1. Most landlords who self-manage do not use RTDs, because most operators do not accept individual landlords as customers. We believe this is discriminatory, and a restrictive trade practice. Our members would like access to the major RTDs at a reasonable price. The major benefit is to have important parts of the tenant’s history available before offering a tenancy. The information on the RTDs is likely to be withheld by the tenant on his application.
2. We believe that access to RTDs is one element in risk minimization. The more accurate information a landlord has about a prospective tenant, the better informed will be the decision of acceptance/ rejection. It should be noted that this is not the only information on which a decision is based, and that a listing does not necessarily preclude an applicant from being accepted.
3. Landlords want access to as much information as possible (providing access is cost effective). Most landlords would select a property manager who subscribes to an RTD.

4-13 n.a.

14-16; 19-23 Most self-managing landlords do not use RTDs. We have no information on how they are used by those members who do have access.

17-18; 24-40; 42-47 n.a.

41. In the past, landlords had access to credit reference information, which was extremely useful. Unfortunately, this information is no longer available to landlords. In some states, e.g. Queensland, tenants can get their rental bond history from the RTA. This confirms the tenant history, as given on the rental application. It shows the names of tenants, address, dates of bond lodgment and disbursement, including amounts paid to each party. Other checks include work history, personal references and interview.

48. Any information relevant to the tenancy should be listed, as long as it is accurate and non-trivial. Operators should have a policy on what can be listed.

49. Any person who has contributed to a problem should be able to be listed.

50. A person should be listed as soon as possible after they have created a non-trivial breach.

51. When they have committed a breach, which has not been rectified.

52, 54 Yes, by the person submitting the listing, if they can be contacted. They should be given a copy of the proposed listing, and have the opportunity/ right to challenge its accuracy in court, if necessary.

53,57,60 n.a.

55. Yes, but only if they can't be sued by unsuccessful applicants.

56. Yes, but the cost should reflect the cost of providing the information.

58,59 The party who disputes the listing should be able to challenge it. If the person who made the listing cannot be found, or acknowledges that the default has been rectified, the listing should be removed. Otherwise, the listed party should be able to challenge the listing in court.

61. Seven years, or when the default is rectified.