

Tell your story – how has the housing crisis affected you,

➤ My personal experience with housing crisis and rent stress really started in 2012 when the Gillard Government cut back single parenting assistance by \$100 a week, forcing us and many others into awful living conditions. We had to vacate a stable rental tenancy into cheap sub-standard housing on the outskirts of our community, where my adolescent daughter was cut off from her friends, the community, walking access to her school and other social activities and went into a deep cycle of depression, eating disorders, self-harm and several more years of mental health challenges ...and rarely makes any contact with me now. None of the Gillard government gave a second passing thought to what those actions actually did to thousands of single parent families most of them women...*Pushed further into hardships.*

➤ [REDACTED] this year I was evicted from a private rental while on a long term fixed lease with Fourteen months left on the lease, six months earlier I had requested working smoke detectors and repairs to a broken not flushing toilet ... Ignored by the property owner... And after going through two tenancy tribunal hearings to have these issues of safety and health attended to ...Within a few weeks the landlord applied to tribunal for vacant possession, the reasons given were contradictions of truth and validity; One was they could not afford the repairs as I had not agreed earlier to higher rent increases, that had not been written into the existing lease agreement, Secondly the landlord had signed on a property manager three days before the tribunal hearing and been informed they could get much higher rental dollars and informed they were missing out on this higher rent while bound to the pre-existing fixed term lease ... Further to this the landlord also claimed undue hardship by using the free community services of a financial counsellor, presenting incomplete documents at tribunal, stating a deficit shortfall in the landlords financial statement and not did have to provide any proof of these claims, also not fully disclosing over [REDACTED] of ownership in two housing property's .

The most distressing in all this was, that I had done nothing wrong...Always paid rent on time, passed on maintenance issues looked after the gardens...A good and quite tenant and also [REDACTED] ...Therefore, more than aware of the false information presented at the eviction hearing from the landlord using a [REDACTED] ' in an unregulated and duplicitous process to act against another, completely unrelated to financial capability works but rather to evict someone into pending homelessness including a loss of my work due to the conflict of interest with the landlord [REDACTED]Really did seem stranger than fiction....But all too real and common with no protections in place or even available for no-fault tenants...*Anywhere in this Country.* The tenancy tribunal systems are a nightmare to use in design and access which largely favours property owners, landlords and property managers... Essentially confusing and exhausting tenants into giving up following through on anything. Tenants are treated like waste and are disposable, Renters and tenants have no Advocates in this country...and are commonly referred to as 'cash flow' 'asset mortgage income' or ' Not my problem'

Tell your story – How has the housing crisis affected your family, friends and community.

In my experience friends, family and community look at you differently when they become aware, your facing housing crisis or homelessness and it's a very uncomfortable atmosphere...For some are completely *not-aware* there is a national housing crisis. Of the few close-by friendships I had, one of them did offer me their spare room to use until I could catch up and get sorted...This was rescinded a few days later when the husband said

No...! *'It wasn't her problem' 'It wasn't their problem.....* A Sobering Reality Slap...!! And a question mark over a 30 year friendship...This seems to be the general overall view in community thinking*'It's not my problem'* and they return to their everyday lives.

So even if friends and family, if you have any, sympathise for you briefly....Ultimately the relief *'it's not them.* Is unmistakable, even though many are unsuspecting they are just one life changing event away from being in a similar position for which has been my experience, the awareness and warnings... Where were they ? is the question of the day !

Focus on older people – why is it important to consider older people? What's different for older people?

✍ Older people need to be able to age with grace, dignity and in safety.... With out the fear of 'where am I sleeping tonight' ...!! Or will I even get any sleep or wake up in one piece or where will I shower or eat etc. For Aging bodies, health and capacity to be of value, stay employed, acquire work of other legitimate income avenues are significant and defining challenges ... Particularly when society and government doesn't value the aging individual in the workplace or broader community...This is the catalyst that chips away at hopelessness & despair worse still if you have little or no family or friends close by...and so the longing for dignity and peace through premature death becomes prevalent thinking.

Key points.. In order to age well, you need to be housed well

- Being housed well means to me...Safely and securely, the dwelling is affordable, functional, in a good standard of repair, close to essential services such as medical, chemist, food and other supporting community services... Importantly other people.

The retirement system in Australia is based on the assumption of home ownership. This is increasingly not the case

- For consideration also... is the assumption superannuation is available to draw on in retirement.... For single woman in my age range of over 55 and onwards who have been stay at home mums, part-time, casual or underemployed workers, widowed, recently divorced, or from DV backgrounds for many of us...We do-not have an adequate super fund to draw or if any at all... It seems that no considerations have been given or were even on the social or political radar for this group of vulnerable women.

Housing insecurity is increasing across the system, and this impacts on older people's health, quality of life and social connections.

- When I was evicted from a fixed-term private rental for no other reason than overt greed for an extreme rent hike impossible to meet or sustain, afters years enduring poor, delayed or no maintenance & repairs to the unit I was renting.....My Health... Physical and Mental....Fell into a rapid decline and I could not get out of bed for two days while in acute shock, pain and disbelief for I knew I was now facing homelessness and being expelled out of my community of more than 20 years, close to my doctors, [REDACTED] and walking distance to food and groceries when my car isn't working and with no close friends or family near for support, I am mostly still only here today able to write this submission thanks to my doctor who booked me in for weekly welfare checks...I am however still facing homelessness with nowhere affordable to go, not even camping of caravan grounds, they are expensive and booked over Christmas, or worse still are residential parks essentially

drug dens with extensively run down facilities and should not be housing options for single older woman or anyone really. I am expecting to spend Christmas day in my old car somewhere with my little dog looking for shade and shelter This is not a quality of life or living.... but rather constant despair, extreme anxiety, stress and gripping fear... I am uncertain If I will even see my next birthday of [REDACTED], or if I even want to while now facing the nightmare of no prospects for affordable and safe housing any time soon ...If Assisted Dying was available I would be looking to access this service ASAP ... For I did not choose to be homeless or live under the conditions that come with being homeless and sleeping rough.....No Australian person would ever believe this could be their aging future. So it should be..... *No-surprise that....* the more of us forced into this impossible position would be seeking the choice of early death over wandering around heart broken in the abyss of homelessness....Invisible and discarded by government and society at large...for it seems there is no value or interest in the aging population...While the country continues to worship housing as a commodity, asset, income and cashflow.

It was so very disappointing to find the Australian Government is not even a little Aligned with the following Declaration :(

Article 25: Universal Declaration of Human Rights

1. Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. Whereas recognition of the inherent dignity and of the equal and inalienable rights of all members of the human family is the foundation of freedom, justice and peace in the world,

Some Possible Solutions ...?

- A framework of shared equity housing between the government and resident homebuyers for long term affordable housing for the pre-aging population and other need groups in the community.
- Specific, dedicated, affordable and good standards of community and or shared housing throughout community areas for the aging, particularly for vulnerable women over fifty years.
- Complete overhaul Australia wide of the tenancy laws and regulations used to work against no-fault tenants and implement stronger housing health & safety standards ...Workplaces are held to account for H & S standards. Safe housing needs to be at the top of the list with significant and memorable fines to property investors/owners for non-compliance this area needs robust and serious monitoring & regulation
- Provide tenancy advocacy & mediation services with plain language legal, tenancy advice
- Rent capping and control measures in place to protect renters from excessive, unsustainable and frequent rent hikes, and closing the gaps with government complicity in giving excessive tax breaks to property investors commodifying and profiting from a basic human right.