

Hello. Thank you for taking the time to read my submission.

I've suffered brutal housing stress over many years of renting in NSW.

As a single woman with an immune disorder that flares up intermittently, I've been trapped in a poverty cycle in this State with housing being the greatest financial and psychological stressor. I work as a [REDACTED] and make reasonably good money to take care of myself. Historically I have paid rents between \$350- \$500/ week living in Sydney's [REDACTED] and sometimes down the [REDACTED] area. Unfortunately, as a singleton with a budget between \$350-\$500/ week, over the years I've only ever qualified for the rental houses at the bottom of the heap, which usually means houses with mould situations, which I'm highly allergic too and can trigger my immune disorder- [REDACTED], which is triad of asthma, allergies and eczema. And not the garden variety type of nuisance allergies, I'm talking about full bodied eczema that can leave me housebound and bed ridden for months on end- usually about 9 months at a time. This happened to me in 1996, 1998, 2001/2, 2004/5 and 2013 – I spend 9 months in eczema hell unable to work and struggling to cope.

Of course, at such times I have to surrender working and am usually left to fend for myself and live off my savings. The thing is, with rents so high (and bills and all the other ordinary high cost of living situations, like keeping a car registered and medical/health) I very quickly find myself burning through thousands of dollars/ month of my meagre savings. The biggest price pressure is rent! With this, I've been plunged into poverty and debt numerous times throughout my adult life, just because I have this insidious condition, that's definitely made worse in old and mouldy houses. I've even spent 6 months at the Rental Tribunal back in 2009 trying to recoup my bond as I needed to break a lease because the house I was living in was damp and mouldy – only to lose.

There are two points I want to be very clear about.

1. Rentals must be hygienic and clean and pose no health risks to renters. And if there is any 'leaning in favour of', at the Tribunal, it must be in the direction of the tenant! Renters should be able to terminate leases if the house is damp/mouldy or poses any other health risks.

When I went to the Renter's Tribunal over the 100 year old/mouldy house right on the railway tracks at [REDACTED], the onus was on me while I was immobilised by the mould and my two flatmates, one of which had [REDACTED]-Thyroid immune disorder flare up, to come up with so much evidence to present at the Tribunal, while we were really unwell.

It was so stressful to prepare all our documents and pay for an expensive professional assessment of the damp/mould in the house. The case was adjourned twice. And finally on the third go (6 months later), our case was heard. My flatmates and I had meticulously laid out our case, with evidence. This was in contrast to the landlord, who didn't even show up and instead sent a representative to read out a letter about the landlord being a [REDACTED] and that he let his baby sleep in one of the rooms we complained about. And that's all that was in the letter. I'm a [REDACTED] and I know best! And that was it and the tribunal judge ruled in favour of the [REDACTED]. We came away feeling traumatised by the process that at the end of the day just amounted to us being out ranked!

2. The power differential between 'renters' and 'landlords' in NSW is heinous! And needs to be addressed in favour of renters, as we are lower in class, status, rank and power. Especially woman. Especially young people. Especially people living with invisible illness' like immune disorders and other disabilities.

Currently I'm living with my 60 year old sister. The rent is \$560/week for a small, old and decrepit house. She originally moved into it by herself. She said she spent 4 years trying to find a house and in that time was living in less than ideal circumstances. Such is the situation with this rental, that there's no proper windows in the bathroom and so the bathroom is open to the outside air temperature. In Winter, with the outside air coming in and mixing with the concrete floor, ceramics and a bathroom door that's falling apart and doesn't close- it's freezing in there! And the built in cupboards are disintegrating and gross so we don't use them. And that's just the bathroom. My sisters room smells like mushrooms and gets leeches in it. Yikes! There's a number of situations in the house that I say to my sister to tell the real estate to see if they can be fixed. But she panics at the thought of raising such concerns with the real estate. She's so traumatised from housing stress that she dare not rock the boat and is living in this below par situation. I'm only living here temporarily. Once she is paying the full rent again, that would be more that half of her take home full time wage. She's a manager in a [REDACTED] company.

I actually live in [REDACTED] most of the year these days as I just couldn't take the housing stress. Previous to that situation that took me and my flatmates to the Tribunal, I'd been living in [REDACTED] on my own in a 2 bedroom house (2007-2009). I was using the second room as a counselling room as I was getting on my feet as a counsellor after years of study. My rent started at \$375/week. Then in late 2007, as house prices shot up in [REDACTED], I was told that my rent was going up to \$450. I couldn't believe that that was even legal! I wondered what the hell had happened to renters' rights that a rent hike like that could even be possible. Then I buckled down and tried to keep my head about water to pay the \$450/week on my own, only 6 months later to be told the rent was going up to \$475. I was devastated and again, I couldn't believe that I could be served another rent hike so soon after the last. Some months later I was informed on the quiet by my real estate agent that the landlord was gearing up to put the rent up to \$525. At that stage I just had to leave.

It was so hard to find anywhere to live in the [REDACTED] at that time as rent's skyrocketed, that I was left to return to share living and that's when I moved into the old/mouldy rental in [REDACTED]. Then after that debacle, I ended up living in a artists warehouse that was poorly located and full of allergens. I was stuck there for 2 years as I just couldn't afford any of the houses on offer. I eventually ended up squatting at age 38, while I was doing a 2 year unpaid internship as a [REDACTED]. Squatting was actually great as it took the pressure off me to pay exorbitant rents and I could just get on with my studies and developing my emerging business as a [REDACTED]. But it wasn't a long term solution.

Eventually I opted to live down the [REDACTED] where the rents were cheaper and commute to work in Sydney. But once again, the house I moved into had black mould in the rafters. It was old and I

suffered brutal asthma there and was dependent on asthma medication to live there. Finally I moved to [REDACTED], where all the housing/ cost of living stress stopped and I could live without any immune stress. Now I'm back in Sydney (where I was born and grew up) and would love to live here but it's just too damn expensive to rent. It costs about \$450-\$600 to live in a shoebox (studio apartment). And even though I could spend all that money to live like a rat, a cloud always hangs over me, "But what if I get sick?" Then what?

There are plenty of models of much fairer rental contracts for renters in other countries. Why aren't we taking a leaf out of other countries books? We need a rental situation that begins with:

- A. Safe and Affordable Housing is a Human Right
- B. Safe and Affordable Housing cannot be left to market forces
- C. Safe and Affordable Housing should be factored in to every government budget so that not one Australian is left scrimping
- D. If we are to have new housing stock, may it be made for singletons, as well as couples, multiples and families.
- E. May it be powered by locally distributed renewable energy and be part of a smart grid.
- F. May it be well serviced by free public transport and be pedestrian, bike, e-bike, scooter etc.. friendly
- G. May Australians be given the opportunity to rent to buy from the government. And put an end to all this BS of paying through the teeth high rents and having nothing to show for it at the end of the day. And no longer being subjected to all these disempowering scenarios that make renters too scared to speak up or hang a picture on the wall. And living with the insecurity of being turfed out at any time and having the rents put up at the discretion of the landlord and 'market forces'. This is such feudal BS! Lords and their tenants, Really?
- H. The government needs to disincentivise the rich from investing in houses! We need every spare penny invested in future tech for mitigating climate change and completely re-engineering how we live in this country. Right now, all most Australians can dream of is investing a non-productive asset, aka 'their house'. And be a slave to whatever for 30 years just for the benefit. This is not a high standard of living. This is a joke! And with the way the tax system is set up, it means that rich folks who are scratching their heads looking for ways to spend their money, can easily swoop in on the housing market, for a laugh all the way to the bank. Economically and practically the housing system we are in is abject nonsense and breeds inequality.
- I. I bring all this up as I don't want the NSW gov or any gov just doing the same ol' and building a batch of apartments here and there and saying, 'Look, an extra 120 apartments!' Right now, we are at the nexus between an old approach to building/ housing/ unwise and uninspiring town planning AND the future that demands a massive re-think about future proofed building/housing and town planning for a decarbonised future, climate mitigation and well being.

If I could ask for one thing, it would be that the government builds an array of high quality, future positive housing that allows folks like me to buy one lot at cost + whatever inflation index on repayments- basically, a not for profit build and loan. And let this take the heat out of the housing market and encourage wealth in the direction of innovation.

Thank you

