Questions re: HOMELES SNESS PROJECT

SOLUTION?

GOAL: Australia to have Gold Class human rights and best housing world wide



Introduction

Dear Mr and Mrs

I write to you with an economics question as I am not au fait in this area, however I will first introduce myself.

I am a mature age law graduate from University. I have always been impressed with your business acumen Mr , and have come to realise, it does not just happen because you have completed a law degree! I write to you with an economic question as outlined below.

Housing in Australia

As you both know, in the media, <u>housing is one of the most pressing issues in Australia.</u> **Nearly everyday there is an article.**

From a Maslow Heirarchy needs perspective, it is a basic human need to actualise on to intellectual pursuits and to have thriving communities.

How to make Australia 'gold class standard' in housing for EVERYBODY

My economic question is: if every Australian was to have a mandatory % of their salary put aside for housing deposit from their first job , <u>similar module regulations as Superannuation</u>? What would be the long term outcome for Australia?

I thought of ideas, such as if the money was not used say for a home deposit by the age of 35 (I have just plucked this age out), 50% of accumulated housing fund would be transferred to superannuation and 50% can be used for any housing related subsidiary or personal endeavour. Of course accessible for medical emergencies etc. [A model to be devised.]

How to make Australia 'gold class standard' in housing for EVERYBODY

The second goal is how to champion everybody, tenants, landlords, owners to see housing through a new lens of human rights. **That everyone is to be treated above standard with dignity and respect.**

I thought of, and had the idea to have a <u>Excellent Service rating model of real estates</u>

<u>Australia wide</u> that is legislated and regulated by the Australian Government. <u>Serious</u> sanctions for breaches.

Based on tenants rights, repairs and maintenance and customer service. How many times have I called the Department of Fair Trading Tenants Rights line and the response their hands were tied to the legislation that generally does not empower the tenant or in fact at times the landlord.

From a social psychological perspective, those not brought up in safe homes at least have a role model of what a home should look like. The opportunity, possibility to break the chains of homelessness and abuse in Australia as it is currently out of control. The subsequent benefit, this will be a different 'door' to solve domestic violence, that is in epidemic proportions in Australia?

Personal Experience

I previously worked in a real estate whilst studying. I was appalled an embarrassed to work for the real estate as I was forced to lower my own moral standard. Tenants were not given the respect with regards to their human rights, ie noise (legislation is not effective in this area!!!) the psychological impact and mental health is proportionate and repairs were appaulling. Emails and phone calls blatantly ignored. Yet rent was demanded and eviction notices given!!!!!!!!! Australia ought to embarrassed of its Human Rights for tenants as many (not all) are being evicted due to the government regulation of Real Estates.

This is where the cycle of breakdown is occurring. The Real Estates are not being empowered to take GOLD CLASS standard of homes and tenants. Then the tenants and homes are subsequently neglected. IT IS SO OBVIOUS, IT IS FRIGHTENING. We can send someone to the moon, yet we can't solve this simple problem?

There needs to be a transformation from the ground up.

I believe it is a very serious concern and find it absolutely absurd that Australia is an advanced country, however the foundations building blocks of the infrastructure is lacking. Individuals basic human rights are are not being met. Yet purported to be a human right in Autralia?????

Additionally, owners of properties are renting out their investments, not expecting their homes to be taken care of and therefore not carrying out repairs. Again perpetuating the cycle. This expectation MUST be changed to stop homelessness.

There needs to be a HUGE media campaign (again I am not au fait how this works this needs experts and researchers), total reform of Real Estate regulation and legislation that will instill in every Australian that HOME IN ANY FORM IS A PLACE OF DIGNITY AND RESPECT. It is a simple building block to building a prosperous Australia. No one will be left out or miss the opportunity of owning their own home.

CONCLUSION

I envisage a future where housing is thought of in Australia, by Australians and Foreigners a like, that of a 'Switzerland' metaphor. Rich, peaceful and flourishing. That everyone's home is one of respect. Real Estates will no longer be held in disregard but be respected. From this model, **respect is passed on to future generations.** As it currently stands individuals that are not privileged are being set up for homelessness through poor government regulation in the area of tenancy in Australia.

The two fundamental areas are:

- 1) A mandatory housing fund (similar to superannuation) for every school leaver in their first job for an opportunity to build a deposit for their first home and therefore being set up for life and take responsibility. [Regulations/format to be determined]
- A <u>TOTAL</u> REFORMATION in the regulation and structure of Real Estates in Australia.
 This is to favour everyone, the Real Estate Owners, the Home Rental Owners,
 Investors and Tenants alike. THIS IS MANDATORY AND <u>MUST CHANGE TODAY</u>.

The overriding questions:

A) If there was a mandatory housing fund for every school leaver what would Australia look like down the track? Feasibility.

I imagine (tell me if I am wrong), prosperous, as every Australian will have the 'seed' planted to have the opportunity to own their own home. Like they are with mandatory superannuation. (Note: not everybody is brought up with these tools and even if they are, this is a benefit to each individual Australian and long term benefit to the Australian government.

B) How to reform Real Estate Industry to be **Gold Class**. To instill the Human Right of dignity and respect into every home (rental) and every person (tenant), the Real Estate (owners, managers) and the Home Owners (investors).

If the dignity and respect comes first, it will be economically advantageous for everyone. Not only financially but psychological building block to building thriving communities in Australia.

I look forward to your response and welcome if you forward this to relevant parties who would pay interest in creating a new model for housing in Australia, to make it a leader in Human Rights and Housing.

Yours sincerely