

Good Afternoon

So sorry you didn't receive it correctly I have just added it to this email if that is ok.

Improvements to NSW Rental Laws my thoughts and experiences.

What happened to my country? To my state? This was the lucky country where everyone had a dream to be home owners and they could be. This is no longer the case with all promotion and programs leaning towards Build to Rent, Social and Affordable Housing etc. No longer are people given help and opportunities to aim for owning a home yet we are all expected to pay rents that in most cases are way more than a mortgage repayment. In many cases our landlords are based off shore too something that dismays me as reciprocal arrangements with many overseas countries are usually not possible. Government both Federal and States are doing a lot of talking with no forward movement that will make a dent in the huge number of people with nowhere to live currently while we watch immigration numbers being increased beyond commonsense levels. Until we start to take care of our own first the housing crisis and homeless rates will increase. They are out of control with poor management now so what will things be like in another five years? We used to be able to move into a Dept of Housing property and be able to purchase on no deposit or very little. We also had co-operative loan schemes that we put our name on a list and had an option for a house and land package deal also Landcom land releases we could go and camp out to get first option on a block of land of our choice at a great price.

Now as most public housing is outsourced to privately run organisations with their own questionable regulations I watch in my region the lack of maintenance, empty properties and waiting lists stretching out for years and years. These properties need to come back under the banner of Dept of Housing, old properties to be sold off to long term tenants or those wanting to buy (but not investors), the properties to be as is at cheap prices (as anything older than 15 years starts to cost too much in maintenance to be kept). I believe the outsourcing to private organisations who pay peppercorn rent, costs much more than building to sell to those on low incomes. Allowing people to work from home also allowed inner city buildings that sit empty to be repurposed as apartment living close to the cities to revitalise them into living cities. I am sure if a survey was done on empty buildings and Dept houses there would be more than enough to supply many with a safe place to live. Overseas investors also hold a lot of our domestic real estate as our dollar against the USD, Euro or GBP makes our market a cheap investment. This should stop immediately. Overseas owners to be given 12 months maximum to remove themselves from our domestic market. The price of homes would immediately fall (part of the reason they rose so rapidly in the first place was the huge

purchasing power of overseas investors). The idea of a rent freeze is just smoke and mirrors and the talk of an increase only once in two years also. If people are on a lease of 12 months (which should be offered after a first lease) then rent would only increase once per year anyway. Some years back rents were not able to be increased more than CPI now it seems landlords are putting rents up everytime the mortgage rates go up. Does this mean they will decrease them when rates go down? Landlords can also claim interest on their mortgage through their tax returns as well as depreciation. It appears they are trying to have it both ways.

My personal experiences.....I was a home owner until my divorce about 20 years ago and being an older single woman have not been able to re-enter the ownership market since. I cannot tell you how many times I have moved house due to sale of property, landlord wants the house back, rent increases beyond my budget etc etc etc, but it is more than 20 moves. One year I had 4 moves which is more than difficult and expensive as

had to give up working. Being on a disability pension creates another challenge with rental prices almost beyond my ability to afford. My worst experience was moving into a large home in a good neighbourhood to find out some months later it was contaminated with methamphetamine. Four trips to the tribunal with no support I had to walk away and leave everything I owned behind. My losses were more than \$220,000. The landlord? Had a new tenant in there quicker than I could blink. The estate agent? No losses for them. Personally because my story was picked up by the media I find it very difficult now to rent through most agents in the area. Meth testing should be mandatory in every house as drug labs and high use of methamphetamines becomes more prevalent. I was tested and proved to test positive for methamphetamines and I would not like to see other families especially with young children suffer what I did. To buy or rent used to not go beyond 30% of income to be used for this payment. I currently pay 60% and don't know anyone paying under 50% of their income towards rent. It is not then possible to save for a home of our own at times families are skimping on food and other essentials just to live somewhere. As I said earlier what has happened to my country? A country where we all looked out for each other. There are answers, it requires a lack of greed, commonsense and the money to be made available now as the number one priority for this State. To have a safe roof over every residents head, to know they don't have to move again in a few months, to be able to plant a garden, have a pet, hang pictures on the wall is something we all hope and dream for. These things should not be just for the wealthy but for everyone. I am happy to speak to anyone if it will bring about change.

Your figures for people of waiting lists for housing are incorrect as most people I know looking for housing have not bothered putting their name down on a list that is 10 years or more long (including myself).

The things that need to be put in place immediately

1. A count of every vacant State held property (done by an independent organisation if need be)
2. A survey sent to every current tenant of public housing asking for their personal experience of renting under the current system including maintenance that has been done or needs doing (must be in confidence)
3. A review of all current private organisations in charge of public housing.

I feel more people with lived experience should be in positions within the State housing department including older women such as myself. Two years ago I held a public meeting regarding the housing crisis within our region nothing has changed if anything it is much worse.

It is now or never, it is upto whomever is in charge to now listen ,listen to those who voted you in, had faith that you would bring about hope for swift change,that we would all find home...I am beginning to think this will never be the case.

Regards