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Submitted to OWN NSW by email

I am a 70 year old single woman living in rented accommodation in rural NSW.

Late last year, my landlord from whom I have rented for 13 years and known personally for nearly forty years, came up to have a chat. I was told that it was time to find somewhere else, that I was too old to maintain the garden, which I had created from nothing, to the standard he and his wife liked and that in their opinion, I would be better off in town, closer to services. In other words, my landlords, thinking only of my 'welfare' were evicting me.

To say I was shocked is an understatement. I was speechless. I couldn't find the words to say.. 'using my age to evict me is discriminatory, the garden was praised until having to have two total knee reconstructions made gardening difficult for me, living solely on an aged pension leaves little over to pay a gardener to keep everything pruned to within an inch of its life which is their style of gardening, and surely, the decision to move closer to services is one I, as a functioning adult, get to make myself. The landlords are not my parents.'

I know that they want to charge much more rent for their little done up dairy in the current housing crisis, yet I have never complained whenever the rent was increased, every year without fail but with lots of justification about insurance and such. My landlords own four houses at least and a working farm of over 100 acres. In assets, they are millionaires.

Fortunately, I have been allowed to stay on till I find somewhere else, which in the housing crisis in the Bega Valley is impossible. I immediately applied for public housing, but as there is none available and despite being placed on the priority list, I know, given the severity of the lack of houses, that it will take years to be allocated a house. I hope I live that long.

I also suspect that my landlords are afraid I may become a burden to them. I have been granted a government package to help me stay at home, but this doesn't seem to reassure my landlords. I would rather crawl over cut glass than ask them for help. I only ask for help in an emergency as maintenance on my little cottage is a very low priority. It took three months to get a hole in an outside door fixed, despite a brown snake getting in which I, crippled with bad knees, had to kill myself, as I was raising a small grandchild at the time and was terrified he would be bitten. It took three years for a faulty sliding door to be fixed meaning in all that time I was not safe in my own home, something that has become extremely important to me as I live alone and was recently sexually harrassed by a delivery driver. I do not feel safe here, nor do I feel welcome. There is nowhere else to go, no shelters like in cities, no social housing or community housing available as any available are still being used in many cases, by bushfire victims who are still waiting for new homes to be built, the building of these houses has, in many cases, been affected by covid, inability to get supplies, inability to find workers.

As an older woman living alone, I am doing all I can to find other accommodation but it doesn't exist. The lack of public housing in the Bega Valley is appalling. The only

public housing built in the last ten or more years is designated disabled units which sat empty for months during 2021 as covid caused a lack of staff to support any tenants. Covid has also caused a huge growth of 'covid refugees' from the cities, cashed up and taking any property which may come on the rental market. Fifty or more applicants for one house is now the norm, local people for the first time ever are having to leave the towns they were born and raised in. My family and I were advised by Mission Australia to move out west, to Hay. We refused. The lack of family and friends, having to find new doctors with our complex health needs, the heat, the unfamiliarity would have been more than we could stand. We are all clients of Mission Australia, but we feel forgotten, case managers are a thing of the past, we have to keep trying alone.

I consider myself a capable, independent woman but the worry of homelessness both for myself and other family members, compounded by the recent incident with a sexual predator, a local man who is protected by the community, has led me to a breakdown from which I am still recovering. There are no houses available, I don't trust that my landlords will continue to allow me to stay if I can't find anywhere else soon, no one wants to rent to me with a companion animal despite all the studies showing how good it is for humans and animals to live together, the power is all in the hands of the landlords and agents. As long as they have a roof over their heads, they truly don't care that we might be sleeping in tents, cars, caravans or on a friend's floor. I despair. I have never felt more like a second class citizen. At 70, I did not think this was going to be the way it is. I thought after years of work and raising children, that there might be a little peace, a sanctuary, a safe haven. I was wrong.

But there will be a make over for the Harbour Bridge climb, complete with a huge flagpole for the enjoyment of tourists. I am pretty sure the indigenous people would rather have decent housing instead of humpies. While recognition of our indigenous people is necessary and right, an enormous flag and flagpole for the interest of tourists, is nowhere near as important as proper housing for our elderly indigenous people. Especially considering many elderly indigenous people are, for one reason or another, helping raise young family members. Its wrong, in an affluent country like Australia. And as much as I am in favour of taking in refugees, where are they to be housed? Imagine an elderly couple who managed to escape the war in Ukraine, arriving in Australia with no safe home available for them to heal from their trauma. It is criminal, lacking in compassion, inhumane.

As a way of being visible, I have become involved with the Tenants Union of NSW, telling my story. I have also been interviewed by the Guardian which ran my story a couple of months ago. I know if I speak up, I am speaking for at least another hundred people who can't or won't speak up, the shame and humiliation of homelessness has to be experienced to be understood. I am the very tip of an iceberg of the forgotten homeless, the invisible pandemic which is already costing this country dearly and is creating a class of people, who through no fault of their own, will cost this country even more in the future, as the homeless are both physically and mentally more unwell yet untreated, more vulnerable to violence including assault and in some cases violent death, helpless and hopeless.

Being old, facing homelessness is a horror a civilised Western country like Australia should not be experiencing. Yet we are.

I am willing to talk to anyone anywhere about the problem of homelessness particularly as it affects the elderly. At 70 I am technically classed as elderly, but going into a nursing home is no option for me, even if there were beds and staff available.

I can only hope this inquiry comes up with some practical solutions that can begin tomorrow, and is not just another costly talk fest.

I am happy to provide further information anytime. I look forward to the results of this inquiry. I look forward even more to action being taken, in the form of more money allocated to the building of public housing, changes to the rules around air bnbs which mean empty houses in many places all year round, tax controls on investors owning many properties and changes to laws allowing tenants to have their companion animals with them. Making renting fairer is incredibly important and we would do well to look to Europe to see how many European countries like Germany and the Netherlands have come up with creative ways of dealing with homelessness, especially for the elderly.

Having attended my share of homelessness zoom meetings this year, and hearing politicians, tenancy union workers and people living the experience of homelessness, I can only hope the words spoken, especially by the politicians, weren't empty. Every Australian deserves a roof over their head. It is not a right, it is a NEED.