

SUBMISSION TO HOME OWNERSHIP – 2003

3rd November 2003

In first – as I set myself the task of entering into this debate on first home ownership and have read your issues paper Sept 2003. I can see your paper is well developed in asking all the right questions and I truly hope you find the right answers. But my submission is on the behalf of the less educated, less self assured – and those on low incomes.

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A - HOW RESPONSIVE IS DEMAND FOR OWNER-OCCUPIED HOUSING TO CHANGES IN RENTAL COSTS – (A LOT).

B - HAVE CHANGES IN THE COSTS OF RENTING, CHANGED THE LEVEL OF HOME OWNERSHIP – OF COURSE IT HAS.

As I have 2 single parents – one with one child, the other with 3 – the single parent pension does not cover the now excessive costs of renting.

They are forced to live in substandard housing. Mandys 1 child (These are granddaughters) was born with cancer in her eye – (which had to be removed) She's regarded as disadvantaged. The substandard house she live in Rosebud is cold – and uninsulated and causes the child to be ill through winter with too many colds and its boiling hot in summer. The other granddaughter has on ongoing unhappy relationship with the father of the children. (This sort of relationship – is relatively NORMAL in todays society – where the boys don't bother to marry the mothers of there children). Its now the socially acceptable “THING TO DO” only the lucky today get married. So shes also left to fend for herself in substandard older housing (RENTAL).

I also a daughter who although pays her rent diligently and had a deposit who couldn't get a loan. (Because) her husband is regarded as a Part Time worker – so doesn't qualify – simply because for most of todays young men. There is (only) part time work available.

These trends in social change do not make these victims of it 'qualify' – (for all your questions and 1st home ownership).

My 2 granddaughters live desperate hand to mouth existences. My daughter who 33 – lives quietly desperate (in hope) of having her own roof in there own name – so she can a least paint – and garden a house to her taste – a thing I desire for her will never happen. I’ve watched my ex daughter in law wait 10 years for a Commission House for her 3 children – and also live in substandard housing.

Yet a drug addicted abusive woman I know – who causes (herself) to be abused and thrown out of relationship so she ended on the streets, homeless – be given in 4 mths a Commission house yet the quiet responsible mother of three is still waiting. Also Mandy with her disadvantaged child – have been waiting 5 years for a Commission house – who governs the priority of these commission houses?

I also went on a ‘memory tour’ of Alamein where my parents used to live and saw many older 2 bedroom houses left overgrown and empty and wondered also who governed these empty homes – leaving them this way when people of one or two children go without.

Perhaps it is too costly to renovate these houses – why can’t they be pulled down – and new ones built in there place (3 bedrooms of course). Surely our governments are not so poor they can’t do this. (all the road fines today could pay for it)

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HAS THE INVESTOR ACTIVITY INFLUENCED HOME AND RENTAL – of course it has.

Its better in the long run for the mental health and stability of the low income familys to have the GOVERNMENT help them into there ‘own’ homes rather than the instability of investors who can sell up at any time on these rental clients. It cost about 12000 dollars to shift – each time you shift now. Low income earners cannot afford this cost once a year which is what is happening to lots of young people I know today.

Then theres the landlords who call good tenants ‘scum’ and expect them to be treated to abusive treatment. (This also of one of Mel’s friends) Shes been a single mum in a new relationship. But with good references and now forced to move and find another

\$12,000 to shift away from this (investor). Is this what the government expects of private investors. I realise there is another side to this argument about poor and destructive tenants. In all my years of knowing commission home tenants I 'personally' never met a destructive government tenant. There may be some but I don't think it would be high. Poor people are too grateful to have there own homes to be too destructive. The vast majority are good grateful people.

There are restriction on rental tenants about painting and maintenance of public housing – this is the fault of the government that these can look run down – my parents weren't allowed to paint there house. It took 20 years for the government to do it so – my argument is – People should be allowed at there personal income level to own these houses. Thus there maintenance cost is the responsibility of the owner not the government.

Also there are poor tenants who are bad rental payers. This solutions is – to dock the rent out of the pension first. But I've also noticed – that every pension rise the government gives is docked as rent in commission houses.

Thus someone on a single pension in a commission house (say) given in '79 has never got a pension rise (Personally) since 1979. Because the governments takes it in rent. I read this in the newspapers!!! And this pensioner lives in poverty unable to keep up with the cost of living as its taken in rent a policy I find abhorrent and cruel - its that song (that's what you get for loving me) (OR being dependant on me) (the government) yet public servants and pollys all grab these rises out the same public purse for themselves – with two hands and never have to pay these rises in rent. Thus never getting a rise at all. All these things need to be looked at in the desperate hope of a roof over ones Head today.

Eunice M Taylor

P.S. I would like to bring notice about single older men. Who also need a permanent roof over there heads. There are a lot of reasons for men to be left single and poverty stricken, although its an area that NO ONE will look at.

Today a lot of men at 40 are regarded as past employment by employers – I see though, governments ARE trying to address this. But in the meantime NO solution is available to lots of single men on pensions who need permanent housing to live in – like single mothers these often single fathers (again a trend in today's society) need housing in order to see their children alternative weekends. This allows beds for the children between one shabby house to a more shabby house – every 2nd weekend. I'd like to point out that single families need a different type of housing. Home unit like with smaller or no garden – but private small back yards for laundry. (There often too poor to afford a mower) (my reason for offering this solution). There's also the need for Shelter away from abuse – townhouses close together for safety and less gardening. Yet a play area (safe) for the fatherless children to play in. This would need less land.

The same type of housing for single men would also benefit the children of broken families leaving a happier solution all round and not doing like the other country's "a dreadful legacy of homeless men who live on the streets." A thing I pray this country never lets happen.

Sincerely
E M Taylor

I have a letter from Peter Cosstellio asking me to submit a submission on this subject.