Residential Tenancies and Rooming Accommodation (Rent Freeze) Amendment Bill 2022		
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# **SUBMISSION**

Residential Tenancies and Rooming Accommodation (Rent Freeze) Amendment Bill 2022

Submission Title:	Residential Tenancies and Rooming Accommodation (Rent Freeze)
	Amendment Bill 2022
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# **CARERS QUEENSLAND**

The activity and impact of providing care is best understood in terms of its context; as a relationship between two or more individuals, rooted in family, friendship, or community. Caring is a role rarely chosen by most, nor does it discriminate. Children and young people, people of working age and older people, people with disability, people who identify as culturally and linguistically diverse, First Nations Australians, people with diverse bodies, genders, relationships, and sexualities and those living in rural and remote Queensland provide care to family members or friends daily. For some caring is a short-term commitment whilst for others, it is a role that literally lasts a lifetime.

Family and friend carers provide unpaid care and support to family members and friends who have a disability, mental illness, chronic medical condition, terminal illness or are frail aged. Carers come from all walks of life.

Carers Queensland is the peak body representing the diverse concerns, needs and interests of caring families in Queensland. Carers Queensland believes that all carers regardless of their age, disability, gender or gender expression, sexual orientation, religion, socioeconomic status, geographical location, or their cultural and linguistic differences should have the same rights, choices and opportunities and be able to enjoy optimum health, social and economic wellbeing and participate in family and community life, employment, and education like other citizens. Carers Queensland's mission is to improve the quality of life of all carers throughout Queensland.

We aspire to provide an independent platform from which to advance the issues and concerns of the 533,200 carers in Queensland and believe our knowledge and expertise in carer issues means we can provide the Government with relevant and trusted information that will ensure that the needs of carers will be recognised, respected, and acted on.

Our submission is informed by national and international peer reviewed data, our own experience as a service provider and the personal and often difficult admissions of carers, those people who provide unpaid care and support.

### Introduction

Carers Queensland welcomes the opportunity to comment upon the Residential Tenancies and Rooming Accommodation (Rent Freeze) Amendment Bill 2022. Carers Queensland is proud to represent the 533,200<sup>1</sup> Queensland citizens who are also family and friend carers and give voice to their issues and concerns.

## **Discussion**

The rental housing market in Queensland has changed significantly in the last twelve months resulting in a critical housing shortage, pushing many people, including carers and those they care for, to their financial limit or in some cases homelessness. The housing crisis is reflected in the near zero vacancy rates, demand that outstrips supply across all housing types and rent increases that, in some cases, substantially exceeds cost-of-living pressures. There is also a significant shortfall in the supply of social housing. Carers, particularly those who are reliant on statutory income support and in private rental accommodation have neither the financial capacity to pay increasing rents or the ability to secure affordable accommodation. The Productivity Commission's Report on Government Services shows a staggering 45.7% of people receiving Commonwealth Rent Assistance spend more than 30% of their income on housing – the common definition of housing stress.

This biggest impact of the crisis is felt by the most vulnerable citizens, those who are dependent upon the private rental market. People with disability and mental health conditions, the frail-aged, carers and those with a low income are the most likely to be facing homelessness in the current rental climate. Carers have informed us of a shortage of rental properties, in both metropolitan and rural areas, of inflated or sharply rising rental costs. Carers have spoken of their distress of not knowing if they can afford to stay in their home after their next lease renewal.

#### Carer X

Carer X and her husband have five children, two in receipt of NDIS funding. There had been no issues with the private rental tenancy of a Logan property. Without warning the family were issued with a notice of rent increase of \$170.00 per week. Unable to stay in the property and unable to secure public or social housing (they have been on the list for many years) the family joined the queue of other 'would-be hopeful' applicants. One real estate agent told Carer X to lie about the number of children she has because large families are not perceived 'desirable' tenants. Earlier this month the family became homeless.

Carer X is just one of many stories we have been informed of. Another carer, no longer able to afford her rental property, advised us she was approved for a social housing property some years ago but is still waiting for a suitable property to become available, and is reliant upon the assistance of family.

Carers provide over \$10.2 billion<sup>2</sup> of informal support each year, subsidising the Queensland health and social care economies. Carers require secure, accessible, and affordable housing to provide care and support, and some may consider relinquishing the person/s they care for to the State in the absence of safe shelter.

Carers experience some of the lowest levels of wellbeing in Australia, in all areas of their lives including physically, mentally, and financially. This places carers at significant risk of unsuitable, substandard

<sup>&</sup>lt;sup>1</sup> ABS Survey of Disability, Ageing and Carers 2018.

<sup>&</sup>lt;sup>2</sup> Deloitte Access Economics (2020). The value of informal in 2020. Caring comes at a cost. Downloaded from: https://www2.deloitte.com/au/en/pages/economics/articles/value-of-informal-care-2020.html

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housing or homelessness. A recent study by University of Canberra for Carers Australia<sup>3</sup> found that over half of survey respondents had experienced financial hardship in the previous 12 months and are 1.7 times more likely to experience significant financial stress that other population groups. The current rental climate, including the difficulties of security a property and uncapped rising rental rates, places carers at a significant disadvantage. This additional pressure and stress can impact their ability to provide support and the quality of that care, as well as a negatively impacting their own physical and mental wellbeing.

As one carer explained, "My blind husband and I have been living in our current place for four years until this year our rent has only gone up \$5/week, this year it went up \$45/week making our rent my entire Centrelink payments." As this carer highlights, her rent is now taking up her entire income which subsequently impacts upon her ability to pay other bills, buy groceries or medications etc.

A solution to the rental crisis is to ensure all persons have an affordable, safe, accessible, and secure home to live in.

We recognise that housing and the rental market is a controversial issue, with renters and property owners often seen as adversarial, with the financial needs of renters often put in opposition with the financial requirements of a property owner. We suggest that both groups have the same needs and would benefit from one solution. Renters require an affordable, safe, and suitable home to live in, while property owners require a tenant who has the financial means to pay rent and care for the property. It is in both parties' interests to have long-term tenancies.

It is with this in mind; we ask the government to ensure any actions taken to resolve the growing housing crisis recognises that housing is essential to meet our basic human needs and that our vulnerable citizens are most at risk of housing stress and homelessness.

#### Recommendation

Carers Queensland holds the position that every individual deserves a safe and affordable home to live in. Safe, secure, accessible, and affordable housing is essential for the survival and dignity of every Queensland resident and a basic human right. The government has an ethical and moral obligation to act upon the rental crisis; a crisis that is not only impacting the social and mental health and wellbeing of the affected population but their capacity to remain economically productive citizens.

Carers Queensland supports government intervention in the current housing crisis occurring in Queensland.

<sup>&</sup>lt;sup>3</sup> Schirmer, J., Mylek, M. and Miranti, R. (2022). *Caring for Others and Yourself. 2022 Carer Wellbeing Survey*. University of Canberra for Carers Australia. Downloaded from: https://www.carersaustralia.com.au/wp-content/uploads/2022/10/2022-CWS-Full-Report\_221010\_FINAL.pdf