Why are the elderly, who live in <u>Aged Rental Accommodations</u>, not granted the same Government laws of protection as those living in <u>Government Funded Care/Housing</u>? Especially so since you are aware of this injustice, and make no changes?

R18 Rooming Accommodation Agreement (Residential Services Accreditation Act 2002) does not guarantee the automatic threshold/security for the private rental of the aged:

## • No 85% capping of the Centrelink Payment.

(This lack of safeguarding leads to the following risks:)

- Forced signing of the <u>Direct Debit Form</u> (where previously the tenant payed via Centrepay/Centrelink and has been told/deceived to sign the Direct Debit as "part of the contract" and "it will not charge you fees like the bank does to you".
- Direct Debit misuse (a direct result from not having the security of capping).
- Unattainable recouping of the <u>lower balanced rental</u> as prior to the Quarterly Supplement Allowances being made mandatory against peoples' wills.
- Lack of protection that the <u>Supplementary Allowances are the property of the tenant</u> rather than that of the private rental owner, this being a *direct result of it having been made part of the Fortnightly Pension*, thus open to full usage by the owner.
- The tenant still has to pay for water, electricity, phone, and any additional food which the "Resort" does not provide. All these, plus the toiletry needs, medicines, clothing, transport, etc., are scraped out of the tiny remnant of the Pension (not out of the FULL Supplementary Allowance) the resident is left to live with. All because there is not the 85% safety capping.

It can be agreed upon that the lack of Government Housing necessitates private rental properties, but why must the elderly pay for this housing inaccessibility? <u>Especially those less able to defend themselves?</u>

In the case of my 86 year old mother, the 'Resort' owner forced her to sign the Direct Debit Form and to stop paying the Centrepay method; one week later she discovered an unscrupulous \$600 missing from her bank account, plus an additional \$27 charge without notice. Being sound of mind, but with huge stress, she managed to crawl back the first devious withdrawal. But why should the vulnerable have to go to such lengths as Q'ld Civil Administration Tribunal Q.C.A.T. 1300 753 228, Tenant Advice and Advocate Service 07-38261598, Association of Residents of Q'ld Retirement Villages 07-54937112, Legal Aid 1300651188, Aged Rental Q'ld

07-3725 5555, Q'ld Ombudsman 1800 068 908, Advocacy Services for the Aged 1800818338, and Centrelink, just to be told to go from one phone number to the next, and then end up with Aged Care Complaints Investigation Scheme 1800 550 552 and Office of Fair Trading 07-3008 5959 advising us to write to you this letter? Yes, the latter can pursue her individual case, but it was only her reliable state of mind which led her to be able to sort out justice. In the occurrence of those less able to realize an error, nothing is done, as the financial deceits would have gone unchecked. Plus, nothing can be done, because **there is no scrutinized Government protection**.

The elderly are aware of Mr Kevin Rudd's enormous contribution to the \$100 increase, but in truth, in the end, it is not their money. It is unprotected money. It is money that ends up with private rental owners. NO CAP, NO SECURITY!

Am I wasting my and our time/effort/breath in all of this?

## WHY SHOULD THE ELDERLY HAVE TO GO TO A LAWYER INSTEAD OF BEING ABLE TO GO TO THE LAW?

Please cover all the elderly, regardless of living in Government Funded or Private Funded Housing, with the same law and same safety of that law.

Not wanting to endanger my mother's safety, I leave you with my email address for further contact, hoping only in your swift rectification for this scandal. My mother was a nurse/matron/midwife, who looked after others. May you look after her now, as she lives exposed, undefended, and at risk in Rental Aged Accommodation without your Government Laws of defence.

On behalf of the powerless elderly and my mother,