

To whom it may concern.

I am very sorry for the late submission but I was not able to view the email for submission till this morning. I would like to please ask that the government PLEASE help with this. First of all I would like to state that I am a single divorced woman who works and also cares for my disabled mother who lives on her own not in the same area as myself. I had to leave my home to come to work in Townsville as in my country town there is no work. I am facing some very difficult decisions at present due to the amount that my fees have gone up. I am unable to afford even basic living at present and am now considering selling my unit. This would be fine but, real estate values have gone down and units are no longer sort of due to these increases in our insurance. The stress is causing me to be depressed as I don't know how I can have a future for my later years in life. I am no way able to ensure that I can pay for my fees in retirement. So WHERE DO I GO? Saving is difficult as my savings now go to paying these fees. I need a new car but in no way can I afford a loan or even risk this. I don't feel I have a future to look forward to in my later years in peace. All I ask for is a roof over my head. Can someone give me an answer please and can someone please help. Many who choose to live in units are disadvantaged and elderly. Most of their income (what little benefit they get) or savings go to just surviving and with no real quality of life. In a country like Australia we are becoming third world standards in some areas to those who are hardworking, diligent people who work to not be a burden to their society and tax payers money. I pray that my submission has at least some impact to the decisions that this government and the insurance companies need to make.

Kind regards
Maria Land

Rialto Apartments

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