



Speech by

DESLEY BOYLE

MEMBER FOR CAIRNS

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STATE HOUSING AMENDMENT BILL [No. 2]

Ms BOYLE (Cairns—ALP) (3.24 p.m.): I wish to join this debate in support of this amendment Bill, as it will contribute to the increasing rate of home ownership in Queensland. Honourable members would be well aware that Australia is experiencing a general trend away from home ownership. The 1996 census indicated that 65% of Queenslanders own their own home, which is well below the national home ownership average of 67%.

However, I would like to bring to the attention of honourable members of this House that in far-north Queensland the percentage of home ownership is, in fact, a concern—it is down to 54%. Historically, far-north Queensland has had a low percentage of home ownership, which probably arises because of a number of factors, not the least of which is that often people from southern States come to far-north Queensland in search of a better life. Very often, those people who come north in search of a better life do not bring with them very many assets.

Another factor that probably impacts on the rate of home ownership in far-north Queensland is the high price of land, particularly in the Cairns urban area, and the traditionally high rental costs. Another relevant factor that would impact on the rate of home ownership in far-north Queensland is the high rate of casual work in the Cairns area. That is due particularly to the area's economic dependence upon the tourism and hospitality sectors, which are fluctuating, seasonal industries which encourage employers to hire more casual labour than they would wish.

I must say that another factor that probably impacts on home ownership in far-north Queensland is that a high proportion of the population are mobile. Nonetheless, surveys in far-north Queensland indicate that many people in the area who do not own homes still have the ambition that has always been part of the Australian dream, and that is to own their own home. However, quite a high proportion of them are stuck in the cycle of public housing. They have a limited or unreliable income and, therefore, are not able to afford to take out housing loans and buy houses on the private market.

I give recognition to this Minister and to the department for their very considerable efforts to modernise the legislation to allow us to offer home loans to people so that they can purchase suitable public housing stock. That may just make the difference for those people who wish to own their own home.

The provisions of this amendment Bill are designed specifically to protect borrowers from sharp increases in repayments when interest rates rise rapidly. That is a very important element if these people who are at the bottom end of the housing market are to gain access to home ownership. This Bill follows through on the announcement that has been made already by the Minister—and widely welcomed in the Cairns and far-northern area—of this structured home loan product to assist current public rental tenants, waitlisted applicants and other eligible Queenslanders to enable them to purchase a house to be used as their home. This is in no way competing with the private sector; rather, it provides a choice for some Queenslanders who for too long have been neglected—certainly by the previous Government and our Federal Government—in terms of recognising the importance for them to have home ownership not only to provide them with shelter but also, for their children, an opportunity to have a place that they can truly call theirs.

Throughout the Manoora Urban and Community Renewal Project, the urban renewal project in the large public housing estate of Mooroolbool and in the scattered areas of public housing around Cairns, I have heard over and over how much this home loan product is welcomed, how much it is perceived as a further plank of the Beattie Government's plan, led by this Minister, to provide housing that is reliable and secure. In the Manoora area particularly, I have seen with my own eyes the importance of the upgrading of the housing in that it leads to those people who live in that housing having increased pride in themselves and the confidence to undertake training programs, to seek employment, to hold their heads up high, and to encourage their children—the next generation—to have the same hopes and dreams that all of us hold.

Therefore, I commend the efforts of the Department of Housing in the formulation of this Bill and the consultation that has taken place. I commend the Minister and, indeed, the State Housing Amendment Bill (No. 2) 2000 to all members of this House.
