



Speech by

**ANDREW McNAMARA**

**MEMBER FOR HERVEY BAY**

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Hansard 14 May 2002

**STATE HOUSING AND OTHER ACTS AMENDMENT BILL**

**Mr McNAMARA** (Hervey Bay—ALP) (4.01 p.m.): I rise to support the State Housing and Other Acts Amendment Bill and to speak briefly to a couple of aspects of the legislation. I welcome in particular the provisions of the bill which allow the commission to make loans to persons to allow them to meet the costs of building work proposed to be carried out to meet the requirements for obtaining accreditation or registration under the Residential Services (Accreditation) Act. The minister, through the Department of Housing, will be helping residential service providers to improve the living and safety standards of some of our most disadvantaged citizens.

**Mr Strong** interjected.

**Mr McNAMARA:** I take the interjection of the member for Burnett, who is concerned for the less well-off residents of his community.

On a philosophical level, this legislation has much to recommend it. It recognises the fact that government cannot provide for all the accommodation requirements of people with disabilities, the aged or the infirm. However, in partnership with the private sector by way of financial support such as this, the community can ensure living standards improve for our most needy people. We can build our communities without blowing the budget.

We live in one of the world's great liberal democracies with an open market capitalist economy. Without doubt, it is the pre-eminent political and economic model in the history of human civilisation, improving living standards and individual freedoms as never before. As eminent social scientists such as Robert Putnam and—one of the Speaker's favourites— Francis Fukayama have noted, the inexorable rise of individual freedom in the information age has been accompanied by a decline in community or in what Putnam calls 'social capital'—put simply, people helping each other.

Over the last century in Australia and in Queensland we have seen general living standards rise along with the rights of the individual. However, while more people than ever before are better off and have the financial and educational capacity to deal with the decline in the acceptance of community obligation, for those who have been left behind in the information economy the decline in community support has exacerbated their isolation and income inequality. This legislation identifies the poverty trap in which many people with intellectual and physical disabilities find themselves as they live in this de-institutionalised world. This legislation recognises the economic efficiency of the private sector meeting those accommodation needs but steps in to set standards which are supported not only with legislation but also with financial aid. This is very deft market intervention which is revenue neutral but outcome positive. It is, I believe, a model for future social legislation. It seeks to steer development with positive incentives rather than mandate outcomes with draconian and restrictive legislation.

There is one other aspect of the bill I would like to touch on. Members have mentioned—and I am sure they are all aware—that the bill makes home buyers who purchase properties from the Queensland Housing Commission under instalment contracts subject to the same liability to have their property sold for arrears of rates as other home owners. The Local Government Act provides that local governments can sell land upon which rates remain unpaid for three years. This bill closes a loophole by which certain lands were not held to be rateable lands. That is fair. Too often individual freedom has been promoted while individual responsibility has escaped legislative scrutiny. There is no reason in the world why purchasers from the Housing Commission under instalment contracts, who enjoy all the benefits from local authorities such as curbing, channelling, sewerage, roads and rubbish removal

should be exempt from the same ultimate sanction for unpaid rates as any of their neighbours. Three years of arrears is hardly a harsh or unduly short time frame. Indeed, it is the time frame for every other property owner in the local government area. It is fair and it encourages individuals to meet their financial responsibility to the community in which they live.

I congratulate the minister for setting a very high standard by introducing legislation which is socially aware, economically responsible and balances the needs and obligations of individuals and the community as a whole. I commend the bill to the House.