




Speech By  
**Jessica Pugh**

**MEMBER FOR MOUNT OMMANEY**

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**HOUSING LEGISLATION AMENDMENT BILL**

 **Ms PUGH** (Mount Ommaney—ALP) (2.25 pm): Mr Speaker, I beg your indulgence for a moment and recognise one of the wonderful mums in my life—my mother-in-law, Julie—whose birthday it is today and who is sitting in the gallery with my baby girl now. Julie and David, my in-laws, come down and look after Elyse each parliamentary sitting week. I could not do this job without them, and I am so very lucky to have them. Happy birthday, Julie, and thank you very much.

That actually ties neatly into my speech, because one of the unexpected challenges of COVID for people trying to buy a property has been the rapidly escalating price of homes in Australia. I remember early last year that there was some speculation and concern that housing prices could drop. However, it is fair to say that almost two years down the track we have found the opposite to be true around Australia, particularly on the eastern seaboard. Housing prices have rocketed upwards during COVID as more people return home to Australia and, in particular, as we have seen, more people move to Queensland or return home to Queensland. It is now harder than ever for people to purchase a home, especially your first home.

According to Digital Finance Analytics, the ninth biggest lender in the market is that well-known financial institution, the bank of mum and dad. The issue with this is that the bank of mum and dad does not lend to just anyone. Some people can borrow a substantial amount from this financial institution and others nothing at all. The bank of mum and dad, according to a March article in the *Australian Financial Review*, has provided approximately \$34 billion in loans. Unlike other banks, it does not necessarily ask for earning summaries, proof of savings, proof of income or employment history, but the contracts are written in blood. The bank of mum and dad is a bigger lender than both AMP and the Bank of Queensland, so it is fair to say that the bank of mum and dad has a significant stake in the Australian housing market.

It is with this backdrop of understanding that we view the importance of this housing legislation. For some renters, they will be renting for many, many years. As the member for Everton observed, the largest cohort of renters is in fact people with children. Some renters will be renting while they give birth to their children, they have pets and they go about their lives. For many renters, this is not just their house; it is their long-term home. It is where they are going to bring their baby home from hospital, leave for work each morning, raise their family and create a community.

Getting the balance right between tenants and landlords is key. Now more than ever, these relationships between landlords and tenants can be long term. Sometimes for reasons beyond the tenant or the landlord's control, those relationships may be cut short. Sometimes a tenant who is a victim of domestic violence may need to flee their property at short notice. This legislation enables them to do just that. Renters with evidence that they are experiencing domestic violence should be able to terminate their lease with just seven days notice. Importantly, their liability for the lease costs will be capped at a seven-day period. We know that when someone is leaving a violent situation it can be a time of great danger physically, but it is also a time of great financial insecurity. The last thing anybody in this House wants is for people and families who are considering leaving—knowing what a dangerous

time that is for them as they flee domestic violence—needing to weigh up their economic security as well as their physical security. This will give them that peace of mind that they can safely leave and their liability is capped at seven days.

Pulling together funds at short notice to find a new home is difficult at the best of times for many renters, let alone when you are trying to reorganise your entire life—ensuring your children can still get to school and you can still get to work. I know that many members in this House would have assisted community members to do just that in the course of their roles.

Importantly, rather than requiring a DVO in order to access these benefits, this legislation is going to allow a variety of specialised professionals—such as social workers, refuge or crisis workers and other such professionals—to be able to provide that critical supporting evidence required to quickly terminate that lease. Those renters can then apply to the RTA so they can have their portion of their rental bond fund that has been held for the tenancy released and they can then use that to keep themselves liquid as they search and apply for a new property or for whatever they need as they get their lives back in order and back on track.

If the victims of domestic violence choose to stay in the property, which is also a fantastic option for many people, they will be able to fortify their homes in order to stay and look at changing locks without the landlord's permission so that they can take that time-sensitive work to do that as quickly as they need to. We often are talking about things needing to be done in a matter of hours. They do not have days or weeks. Sometimes even the most responsive landlords might not be able to get back to them quickly enough. We need to make sure that that is taken care of.

I am really proud that these changes strongly support the Palaszczuk government's agenda of empowering domestic violence victims. I am also really proud of the support from all the different stakeholder groups on this. Everybody in this House recognises that domestic violence survivors have enough on their plate when trying to extract themselves from a really critically dangerous situation. Whether that is staying in the property they call home or getting out and finding a new property to call home, we have put both sides of that puzzle in place. We have looked at both sides of the equation to make sure that, whichever way they choose to go, we can quickly and safely accommodate them. I think that is incredibly important. I commend the bill to the House.