




Speech By  
**Jennifer Howard**

**MEMBER FOR IPSWICH**

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Record of Proceedings, 28 March 2023

### **HOUSING LEGISLATION AMENDMENT BILL**

 **Ms HOWARD** (Ipswich—ALP) (4.56 pm): For the first time in many decades, Queensland is facing an extremely high demand for housing, coupled with a severe housing shortage. It is hitting people on low incomes the hardest and it is happening right across Australia. There are a number of Queenslanders, including in my electorate of Ipswich, who, for the first time in their lives, are at risk of homelessness due to the shortage in rental properties and the prohibitive cost of purchasing homes. The Palaszczuk government has committed to a clear objective of making sure every Queenslander has access to a safe, secure and affordable home. We acknowledge that it is extremely tough out there for rental applicants trying to secure an affordable home to live in. We are also now hearing of people struggling with ever increasing interest rates.

This government continues to work hard every day to build more social and affordable housing and to work with non-government partners in supporting those at risk of homelessness. We have shown that we are serious about taking more action by increasing our investment in social and affordable housing to a record \$4 billion. Across Ipswich around 240 social homes have been built under the Queensland Housing Strategy since 2017 and 166 new homes will commence construction in Ipswich by June 2025 under the QuickStarts Qld program.

We are also clearing the way to boost delivery of housing supply in priority development areas by unlocking new land for housing and supporting critical infrastructure. We have invested \$150 million into the Catalyst Infrastructure Fund to accelerate housing delivery in priority development areas like in Ripley in my electorate. We have invested \$50 million into the Growth Acceleration Fund to support the delivery of infrastructure in growth areas. The Housing Summit we held last October produced a number of actions that we will deliver on to help accelerate housing supply and improve support services for people at risk of homelessness. Today we have proposed to limit rent increases to once a year rather than one every six months. In addition, we have announced that we will provide more emergency funding to support people who are vulnerable in our communities.

Our government has been reaching out to non-profits and the private sector to support innovative ways to deliver more social and affordable housing. Homes for Homes Ltd is one of those innovative solutions. It is a unique social enterprise established by the Big Issue organisation and they have one simple goal: to raise more than a billion dollars over the next 30 years to end homelessness in Australia. Their innovative ideas rely on property owners, developers or home owners making a promise to donate a portion of their property sale prices to Homes for Homes. Non-profit organisations like Homes for Homes play a pivotal role in fixing our current crisis.

Government investment is just one part of the solution, but we can achieve far more when we bring together the community sector, private housing sector, finance, industry and all three levels of government to work out how we can best work together to boost housing supply. We saw this happen at the Housing Summit last October, where over 200 attendees came together to work on the shared goal of addressing our state's urgent housing needs. I was proud to be one of those people, and it really was a very productive conversation. There was a great bunch of people in the room.

Our government is continuously working to clear any legislative or regulatory barriers that prevent the growth of social and affordable housing, and that includes amending the Housing Act so that schemes like the Homes for Homes initiative can work here in Queensland. Currently, the Homes for Homes initiative works effectively in other jurisdictions in Australia as it uses a permissive caveat on land titles to remind selling property owners to make a voluntary donation under the donation deed and to perpetuate the participation of the property in the initiative. We can achieve the same outcome by using an administrative advice recorded on a land title to indicate the property is subject to a voluntary Homes for Homes donation deed—a very neat solution. Queenslanders will benefit, with the donated proceeds being used to provide, assist or increase the supply of affordable housing in Queensland only.

Almost 40 per cent of people living in Ipswich are renters and just over 36 per cent of low income renters in Ipswich are living in rental stress, meaning they pay more than 30 per cent of their income on rent. Vulnerable Queenslanders who are finding it tough to secure a property in the current rental market would certainly benefit from having Homes for Homes operate in our state, as it will contribute to the supply and range of housing available to them. Amending the Housing Act to allow for the effective operation of Homes for Homes in Queensland will mean that our state can enjoy those benefits too.

I now turn to the part of the bill that amends the Retirement Villages Act to improve financial reporting in Queensland's retirement villages. Queenslanders who live in retirement villages deserve to know that the fees and charges they pay for services, maintenance and upgrades are being used properly. This bill will put a new objective in the Retirement Villages Act; that is, to maintain public confidence in the retirement village industry by enhancing the financial transparency of retirement village operations and accountability of scheme operators. Retirement village residents will also be given increased access to financial documents. The Department of Communities, Housing and Digital Economy and the public register will also be given this increased access. Disclosure requirements in exit entitlement statements for former residents will be further clarified so residents can know how the exit entitlement was worked out by the scheme operator. Further, the bill will amend penalty provisions for budget and financial statements to rectify inconsistencies and incorporate existing requirements in the act and regulations.

As our population ages, the retirement village sector will experience more growth as more and more people seek out accommodation that provides a sense of community, collocated health and recreational facilities, and safety and security. Retirement village residents invest a significant amount of their money upon moving into a village, and they pay ongoing fees and charges during the time they live there. Financial transparency and accountability is of the utmost importance to them so they can have peace of mind that their money is being well invested. Instilling confidence in our state's retirement village industry is a vital component of the Retirement Villages Act to ensure the sector's continued growth and visibility, and this growth is crucial to keep up with our growing population of older people in Queensland. People of all ages are being swept up in the housing shortage crisis, and just as we need to increase more affordable accommodation for young people and families on low incomes, we also need to increase affordable accommodation options for older people who have specific needs, especially older people with disabilities and older single women.

In my electorate I have several retirement villages and they are filled with residents who have rich, fulfilling social lives filled with activities, friends and support networks. This government conducted an inquiry into inclusion and social cohesion, and we know that these types of villages fit the bill for people who would otherwise be lonely and isolated. I am very pleased that we have introduced these really important changes. I do want to take a moment to thank those community organisations in Ipswich that support people who are experiencing housing difficulties at the moment: inCommunity does an amazing job; Beddown is working in the community; and organisations like Ipswich Assist are lending a hand to support people who are suffering. I work with these people; I call them every day to see how things are going and to hear what is happening in their sector. I am really pleased to support this bill. I commend it to the House.