




Speech By
Hon. Leanne Enoch

MEMBER FOR ALGESTER

Record of Proceedings, 28 March 2023

HOUSING LEGISLATION AMENDMENT BILL

 **Hon. LM ENOCH** (Algester—ALP) (Minister for Communities and Housing, Minister for Digital Economy and Minister for the Arts) (5.05 pm), in reply: First of all, I thank all honourable members for their participation in the debate on the Housing Legislation Amendment Bill 2022. All members are of course aware of the extraordinary pressures on Queensland's housing market. Housing affordability is one of the biggest challenges across the state and, as we all very well know, across the country. The amendments in the bill to enable the Homes for Homes charitable donation deed model to operate in Queensland deliver on a commitment we made at the Queensland Housing Summit and are a small step forward in addressing these extraordinary market conditions.

I note that in their contributions to this debate a number of members have attempted to characterise this bill as the government's entire response to the housing challenges facing our state. This is entirely untrue and quite frankly yet another example of the incredible level of immaturity on display by the opposition. At no time have I or any member of the government said that this bill is the silver bullet. In fact, in my second reading speech I said that these amendments are another step towards addressing the extraordinary market conditions we are facing nationwide. The housing affordability challenges we face are complex and wideranging, and we need strategies that attack the problem from all fronts. This is yet another one. The fact of the matter is, as those opposite chose to ignore, that the Homes for Homes amendments in this bill sit alongside our existing work in delivering more social housing, providing more support for vulnerable renters and increasing funding for homelessness services providers.

I would like to take a moment to respond to comments made by members during the debate. The member for Everton is quite frankly having a bet each way on this bill, as the LNP so often does. They are not opposing the bill; but they are not happy about it either. The member complained loudly about the government's housing record, so let me remind those opposite again about our record when it comes to social and affordable housing delivery. Under our QuickStarts program, every single day since July 2021 when it began we have completed more than one new social housing home every single day. Every single day for the last 21 months more vulnerable Queenslanders are being housed, and this represents over \$1 billion in investment from this government. More broadly, since 2015 the Palaszczuk government has commenced 5,299 social housing dwellings across Queensland, and we are on track to meet our target of 13,000 commencements by 2027. Since the Housing Summit we have distributed \$5.1 million in extra funding to help vulnerable renters keep a roof over their head, and \$25.5 million has been allocated to specialist homelessness services across Queensland under the Immediate Housing Response Package for families, which already supports more than 4,000 families.

In relation to the purchase of a property in Clayfield to help house Queenslanders in need, I can inform the House that works to upgrade that facility are currently underway and are expected to be completed by the end of April. The department has informed me that once they are completed a procurement process will be undertaken to enlist a property manager—a normal process—and I am

advised by the department that this should be completed by late May. Following that process we expect residents should be able to move in by early June this year. That is a quick turnaround for potentially around 30 new dwellings to support Queenslanders in need.

I would also like to reflect on the member for Everton's comment that when it comes to Homes for Homes we should be 'honest and mature about the scale of donations that we can expect'. I think a bit of honesty and maturity from the LNP in the housing debate would be a welcome change. Instead of ignoring the fact that there are fewer households on the housing register now than there were in June 2021, instead of ignoring the largest concentrated investment in social and affordable housing in Queensland's history, and instead of ignoring rental reforms that are helping Queensland renters, maybe the member for Everton will start being honest with Queenslanders about their cut, sack and sell approach to social housing.

The member for South Brisbane's contribution was full of so many inaccuracies that it was hard to keep up. My biggest question out of that contribution was: what does the member for South Brisbane have against the Big Issue? In what can only be described as a thinly veiled sneer, the member was less than enthusiastic about the work that this organisation does through Homes for Homes. Given the number of people in her electorate she claims to be advocating for, I would have thought she would be more supportive of the Big Issue and the work they do. The member for South Brisbane asserted that Homes for Homes is already operating in Queensland and sought to minimise the contribution they will be able to make to our state. I would refer the member to the transcript of the parliamentary committee's public inquiry on 28 November 2022, in which Ms Tracy Longo from Homes for Homes advised the committee that—

In Queensland, obviously we are not operating but, based on the models we have done to date, we anticipate there will be about \$200 million of new funding contributed.

What Homes for Homes currently does in Queensland is simply receive and distribute donations. This bill will allow for an administrative advice to record the existence of a donation deed on a land title so that the seller is reminded of the promise to donate at the time of sale and to support the donation deed to pass voluntarily from one owner to the next when a property is sold. The longer the donation deed remains attached to the property, the more money that will be raised over time from successive donations at the point of sale.

The member also said that the Housing Summit last year did not talk about rental affordability. Well, I am happy to remind the member that the *Queensland Housing Summit: outcomes report* is available online. She can google it if she gets back from the park in time to do her job. In the report, members can see that four workshops were held in order to get direct feedback from summit attendees and one of them was called 'housing and rental affordability and opportunities to remove barriers to supply'. Also listed in the outcomes report is the \$10 million the government invested as a result of the summit in expanding private rental assistance products and services for people experiencing severe rental stress. So we did talk about rental affordability at the summit.

She then went on to refer to the bill as nearly useless. The member for South Brisbane likes to talk about how many renters she knows. I wonder whether she knows anyone who lives in a retirement village, because in response to that incredibly ignorant comment I would like to inform the member that these reforms to the Retirement Villages Act are significant for people who live in these places. Retirement village residents have been advocating for greater financial transparency in the operations of retirement villages and the accountability of operators for many years. The amendments to the Retirement Villages Act will improve financial reporting in retirement villages to increase resident confidence in consumer protections and enhance compliance with the legislation.

Returning to social housing supply, the member for Nanango shouted quite loudly that she did not know where the new social homes were being built. I am happy to inform the member that 52 of them are in Nanango. That is right. Since 2015-16 our government has completed 52 new social and affordable housing homes in her electorate—some of them construction projects and some acquisitions. In this current financial year alone, we have commenced five more. If the member wants to know where our new social and affordable homes are being built, maybe she should just look in her own backyard.

I will now turn to respond to some of the other matters that were discussed by members during the debate. The Homes for Homes initiative will make a small but significant contribution to boosting the supply of social and affordable housing in Queensland. It will engage the private sector in addressing an important community problem in recognition that a whole-of-community approach is needed to address the current housing crisis. We are supporting the Homes for Homes model to take further steps to operate in Queensland as it does in other states, by allowing a donation deed with Homes for Homes to be noted in an administrative advice recorded on a land title. As Homes for Homes establishes their presence in Queensland and the model achieves sustainability, the funds available for

investment in social and affordable housing projects will accumulate over time. In delivering on a commitment we made at the Queensland Housing Summit, we will be providing \$500,000 seed funding to Homes for Homes to help maximise the donations made under the scheme.

In relation to the amendments to the Retirement Villages Act, some members made comments regarding unintended cost implications. While there may be establishment costs for accountants and auditors to address gaps for some operators, I am advised that these costs will likely be offset going forward through the standardisation and efficiencies that are created. It is also important to note that many operators already collect additional income and expenditure breakdowns and information for budgets and financial statements but currently have no obligation to disclose or report them to residents. There are also potential cost savings to residents by having more accountable budgets and financial statements, as incorrect allocation of costs or even instances of fraud should be more easily identifiable. In addition, disputes and complaints about financial matters are expected to decrease with more transparent and accountable reporting, and this will mean a time and cost saving and less stress for both residents and operators.

Ongoing consultation with key stakeholders aims to ensure that the detailed regulation requirements are workable and efficient across different village types and sizes. The department will take a capacity-building approach to implementation, supported by financial guidance material. This will particularly assist smaller, standalone and regional villages. To provide some further detail, I can inform the House that changes to the capital replacement fund ensure that operators accumulate the required funds for replacement of village assets, that the trust fund operates properly, and that the budgets have regard to the quantity surveyor's report so that residents' financial interests in the village are protected.

In relation to concerns about increased administrative and compliance costs for smaller operators, including that they may have to engage external accounting services, it is important to remember the amendments in this bill do not set different financial reporting requirements based on the size of the village or the operator. It is important that all operators are accountable for the proper management and reporting of funds. Residents who live in smaller villages or have smaller standalone operators should not be afforded any less consumer protection than residents of larger villages and operators.

A new requirement for a quantity surveyor to hold membership of the Australian Institute of Quantity Surveyors ensures that professional standards and the industry code of conduct apply in the preparation of reports for a retirement village. The new regulation-making power for financial documents will allow for prescription of requirements about accounting or auditing standards, types and presentation of information, disclosure notes and explanations to assist residents. All of these changes commence on assent of the bill, immediately providing better consumer protection through improved financial accountability and transparency. In addition, we will continue to work with stakeholders to develop an amendment regulation and financial guidance material that supports the objectives of the bill. This further consultation will also seek views on commencement time frames for new requirements in the proposed amendment regulation to ensure they are fair and workable for all residents and village operators.

Homes for Homes will assist in boosting the supply of social and affordable housing and increase private sector investment in the Queensland economy. As a result, more vulnerable Queenslanders will have a safe, secure and affordable place to call home. The amendments to the Retirement Villages Act will improve compliance by operators, result in fewer resident complaints, provide for earlier resolution of complaints that do arise, and increase the likelihood that issues are dealt with at a village level. The increase in financial transparency and accountability will benefit Queensland retirement village residents, prospective residents and their families. Village operators will also benefit by having clearer regulatory requirements, and the department will be better able to monitor and enforce compliance.

I thank all our village residents, community members and industry stakeholders for their contributions to the development of this bill. I know many in this House have had one-on-one conversations with village residents in particular with regard to this bill, so I want to specifically thank them. I also applaud Homes for Homes and wish them well in their work supporting our community housing providers who work every day to help vulnerable Queenslanders have access to a safe, secure and affordable home. These are the same community housing providers we have been partnering with for many years, and we continue to partner with them through our various programs.

I thank the Community Support and Services Committee and in particular the chair, the member for Mansfield, for her and the committee's careful consideration of the bill. I thank all of those who took the time to make submissions and assist the committee's consideration.

Finally, I would like to acknowledge the efforts of my staff and the dedicated officers in the department of communities and housing for their work on this bill, some of whom have been working in this space for many years, looking for this resolution. I commend the bill to the House.