




Speech By
Laura Gerber

MEMBER FOR CURRUMBIN

Record of Proceedings, 11 June 2024

HELP TO BUY (COMMONWEALTH POWERS) BILL

 **Mrs GERBER** (Currumbin—LNP) (5.19 pm): Queenslanders cannot trust this state Labor government. Those opposite have an absolutely appalling record when it comes to housing, and Queenslanders know it. While this government is trying to convince Queenslanders to forget the past we remain in a crushing housing crisis, and the blame for this lies squarely at the feet of the Palaszczuk-Miles government. The bill being debated here today—

Mr BAILEY: Mr Deputy Speaker, I rise to a point of order. I believe there has been a Speaker's ruling about how governments should be referred to. I do not believe the member for Currumbin's contribution is consistent with that Speaker's ruling and I ask you to bring her back to that ruling.

Mr DEPUTY SPEAKER (Mr Lister): Member for Currumbin, you are to refer to governments by their correct titles. I believe the description of the previous government and the current government was in breach of the Speaker's ruling.

An opposition member interjected.

Mrs GERBER: Yes, if I was that former minister I would be embarrassed too. The Palaszczuk government—now the Miles government—has been in charge of the cabinet table for the last 10 years, but the former minister wants us to forget about that. He wants Queenslanders to forget about the past because 'we're a new government'. What a load of rubbish!

Queensland has its own state Help to Home scheme, which is designed to help registered community housing providers deliver safe, stable accommodation in their local communities while tenants search for longer term housing solutions. Yet of the 1,000 homes that the state of Queensland's Help to Home housing scheme is meant to produce, guess how many homes this Labor government has built: 64 out of 1,000. That is their record on Help to Home. This is another announcement, and while the housing minister is patting herself on the back for bringing in this bill, they are failing in their own state-based Help to Home scheme.

This is just a fraction of the laundry list of failures from those opposite when it comes to housing. Does anyone remember the Housing Summit? The government put a call out to our community sector asking who had any land. The Catholic Church came back to them and very generously offered 90 parcels of land. Mr Deputy Speaker, how many homes do you think have been built on this land to date?

Mr McDonald: Zero.

Mrs GERBER: Absolutely zero; I will take that interjection. That is this government's record on housing. They come into this chamber and pat themselves on the back for introducing a bill when their record on delivering housing for Queenslanders is absolutely abysmal. There is Labor's \$2 billion Housing Investment Fund which, after two years, has not delivered a single new home for Queenslanders. There is a litany of promises here that I can go through. There is the promise of 80

pre-fab homes. Guess how many Labor has delivered? Only two. There is also the disgraceful record they set in relation to social housing. For two years straight we have spent less per capita on social housing than any other state or territory. That is absolutely disgraceful.

In order for this bill to achieve its objective of facilitating the federal government to get Australians into home ownership, the state government needs to hold up their end and deliver supply. They need to hold up their end and deliver on housing, yet on the Gold Coast residential lot approvals are down 52 per cent. This means that young parents in my electorate who are looking for a home to raise their family cannot find one because Labor has not approved land for housing. This has a flow-on effect for renters. Renters on the Gold Coast are paying 64 per cent more each week under this Labor government. I know this is not breaking news for my community because my community is living through this housing crisis.

Then there is Labor's abysmal record when it comes to social homes. Since Labor was elected in 2015 our communities have lost nearly 100 community housing homes. We are the only state in Australia where this has happened. This means that people like Matthew, whom I spoke about in this House earlier this year, are not able to live safely with a roof over their head and cannot get into a social housing home in Queensland. Thankfully, I can update the House. Matthew, who was sleeping on a bench out the front of my office, has now found a home, but it is no thanks to this state government. This state Labor government left him on a social housing waitlist and he could not get into a social home in Queensland. The community sector in New South Wales stepped in and they have housed him in New South Wales because this state Labor government has abysmally failed when it comes to delivering social homes for our most needy and vulnerable Queenslanders.

As I said, this bill helps the federal government enact their Help to Buy scheme. We are told that this scheme is expected to assist 10,000 households each year and it will run for four years. However, contrary to what the former minister just said, this is not Queenslanders' fair share of this fund. This is only 20 per cent of this fund. Queenslanders' fair share of this fund is 25 per cent, but did this Labor government go in to bat for our fair share from the federal government? No, they did not. That has left Queensland with 500 fewer homes than we should have.

The REIQ recommended that the fund be able to be administered not only by banks but also by mortgage brokers, and that has not happened under this bill. Further, I note that the fund is capped both by income and housing price. The expected eligibility criteria is that it will only be available to people earning less than \$90,000 per annum purchasing a home for \$700,000. The median house price on the Gold Coast is between \$850,000 and a million dollars. That is right; for us on the Gold Coast this scheme would not be available. That means that our nurses, teachers and frontline workers who are desperately trying to get into a home—who might look at this scheme and think 'wow'—are not eligible for it in the area they have grown up in, that they have lived in and that they are raising their families in.

When it comes to income caps, as it currently stands, only applicants earning less than \$90,000 will be eligible for this scheme. Mr Deputy Speaker, do you know the average salary for teachers, nurses, police and hospitality workers? It is between \$90,000 and \$100,000 and for police officers it is \$110,000, so these people are excluded from this scheme because of the caps the Labor Party government has placed on them. The REIQ has recommended that these caps be increased. The REIQ has recommended that the cap in relation to the price of housing and the cap in relation to income need to better reflect what is happening right now in our markets. They need to be increased, and I agree with the REIQ in this regard. While of course the LNP will not be opposing this bill, disappointingly for my community this scheme may not help the hardworking police, teachers, hospitality workers and frontline staff who are so desperate to get into the housing market because of these caps. I would implore the government to look at these caps and increase them to better reflect both housing prices and the average salary of our frontline workers.

Only the LNP has the right priorities for Queensland's future, and that includes securing our housing foundations. As we have seen, this state Labor government is full of announcements but zero action when it comes to solving our housing crisis. It was the LNP's policy to raise the stamp duty threshold for first home buyers, and that was absolutely rubbished by those opposite. The Premier said it was a 'thought bubble' and now, four months out from an election, we see this desperate, tired third-term Labor government adopt our policies and try to say they are new. Labor is more concerned about securing their political future than housing security. The LNP's priorities include putting Queensland back on top of the housing ladder by prioritising infrastructure partnerships with local government to unlock more land for housing, unleash the community sector, and set KPIs and deliver social housing projects on time and on budget.

Only the LNP will spend every dollar of the Housing Investment Fund on building new homes. Only the LNP will get more first home buyers into homes. Southern Gold Coasters deserve so much better than what they are getting from this tired, stale, third-term Labor government—a Labor government that are trying to convince Queenslanders that they are new. They have been here for 10 years. They have had 10 years to fix these crises but they have failed to do so. They come into this House and announce LNP policies, dressing them up as their own. The only way we are going to solve this housing crisis is if we show Labor the door in 2024.