




Speech By
Hon. Meaghan Scanlon

MEMBER FOR GAVEN

Record of Proceedings, 2 May 2024

HELP TO BUY (COMMONWEALTH POWERS) BILL

Introduction

 **Hon. MAJ SCANLON** (Gaven—ALP) (Minister for Housing, Local Government and Planning and Minister for Public Works) (11.55 am): I present a bill for an act to refer particular matters relating to the Help to Buy scheme to the parliament of the Commonwealth for the purposes of section 51(xxxvii) of the Commonwealth Constitution and to amend this act and the Statutory Instruments Act 1992 for particular purposes. I table the bill, the explanatory notes and a statement of compatibility with human rights. I nominate the Housing, Big Build and Manufacturing Committee to consider the bill.

Tabled paper: Help to Buy (Commonwealth Powers) Bill 2024 [741](#).

Tabled paper: Help to Buy (Commonwealth Powers) Bill 2024, explanatory notes [742](#).

Tabled paper: Help to Buy (Commonwealth Powers) Bill 2024, statement of compatibility with human rights [743](#).

I am pleased to introduce the Help to Buy (Commonwealth Powers) Bill. In February this year our new Miles Labor government announced our Homes for Queenslanders plan—a comprehensive housing plan backed by an initial additional investment of more than \$3 billion. Under this plan we have set an ambitious target to ensure that every Queenslander has access to safe and secure housing now and into the future.

Our plan works across the entire housing system. Among other investments and initiatives it commits to deliver: one million new homes by 2046, including 53,500 new social homes; a \$160 million Renters Relief Package; a \$350 million infill fund to deliver more housing, particularly affordable housing, in the private market; and a 20 per cent funding uplift for Queensland's hardworking specialist homelessness services alongside more money for emergency accommodation like hotels and other forms of accommodation to help Queenslanders doing it tough.

Alongside these initiatives, one of the central pillars of our plan is helping first home owners into the market. For many Queenslanders, especially young Queenslanders, home ownership feels increasingly out of reach. We do not want home ownership to only be available to those who have access to the bank of mum and dad. That is why we are determined to pull every lever available to ensure that the great Australian dream of home ownership is accessible to all Queenslanders.

Over the past eight years we have supported 69,000 first home buyers with home owner grants. As part of our Homes for Queenslanders plan we have doubled our first home owner grant to \$30,000, making it the most generous in the country. Importantly, it focuses on new builds. This is deliberate: serving double duty to boost more supply into the market. In Homes for Queenslanders we also pledged to fast-track our participation in the Australian government's new Help to Buy scheme. Today this bill will do just that, and Queenslanders will be at the front of the queue when the Commonwealth bill is passed later this year.

Unfortunately, this program is at risk because the LNP and the Greens in Canberra are blocking it. In fact, every single member of the Queensland LNP voted against the legislation in the House of Representatives. We have seen the Leader of the Opposition go to water as well on the shared equity scheme. Last year at the Media Club he backed a shared equity scheme, but he has been totally silent since he got his marching orders from Peter Dutton. We even heard his hand-picked candidate for Oodgeroo say that a shared equity scheme is 'really dangerous'. That is the real view of the LNP on programs that actually help people.

The fact is that right now the LNP is standing in the way of more Queenslanders owning their own home. If they do not back Help to Buy it is simple: they do not back more people getting into home ownership, because Help to Buy is exactly the kind of program the Leader of the Opposition said he cared about. Help to Buy is a shared equity program to help low to middle income earners buy new or existing homes. This will be achieved by accessing an equity contribution from the Australian government. Housing Australia will administer the Help to Buy scheme and will offer shared equity arrangements to 10,000 eligible Australians annually. The Australian government will support home buyers who have a minimum deposit of two per cent to receive an equity contribution of up to 40 per cent on the purchase price of a new home and 30 per cent for an existing home.

In order for the Commonwealth Help to Buy bill to be enacted, a state must first pass referral legislation, and I am incredibly proud to say that Queensland will be the first to do so—advancing this bill to deliver the Help to Buy scheme. There is a strong advantage for Queensland to be the lead participating state, as this will ensure Queenslanders can access places in the scheme as soon as it becomes operational and will be able to share in the unallocated places in the first year of operation in addition to the approximately 2,000 shared equity arrangements anticipated to be available in Queensland each year over four years.

The bill will refer legislative power to the Commonwealth parliament for the purposes of the Help to Buy scheme under section 51 of the Australian Constitution. This will provide the constitutional basis for the Commonwealth Help to Buy scheme bill which, when passed, will facilitate the scheme to operate in Queensland and the Australian territories and allow other states to refer power or adopt the Commonwealth legislation to enable the scheme to operate in their jurisdiction.

The Help to Buy scheme will not impact Queensland's housing policy and other policies to administer their own shared equity or homebuyer scheme such as the Pathways Shared Equity Loan program and the First Home Owner Grant. The bill protects the state's interests should an inconsistency arise between state laws and the Commonwealth's Help to Buy scheme in the future. This includes a provision in the Commonwealth bill to allow the state to declare that a matter is an excluded matter to which the Help to Buy scheme does not apply.

The bill also includes a provision to allow the state to declare that a state provision is a displacement provision. The Commonwealth act will not operate to the extent that an inconsistency would arise between the Help to Buy scheme and the displacement provision. Provisions of this kind are standard in referral legislation.

This government is committed to ensuring that prospective Queensland buyers have every opportunity to purchase their own home. When this bill returns to the House in the coming months, every member here will have the opportunity to make their position known. Will they stand on the side of first home owners—of Queenslanders looking to get into the market—or will they cower, backing their buddies in Canberra at the expense of young people who want to get into the market? The Leader of the Opposition has shown time and time again that he is all talk and no action, so I will not hold my breath.

First Reading

Hon. MAJ SCANLON (Gaven—ALP) (Minister for Housing, Local Government and Planning and Minister for Public Works) (12.01 pm): I move—

That the bill be now read a first time.

Question put—That the bill be now read a first time.

Motion agreed to.

Bill read a first time.

Referral to Housing, Big Build and Manufacturing Committee

Mr DEPUTY SPEAKER (Mr Martin): In accordance with standing order 131, the bill is now referred to the Housing, Big Build and Manufacturing Committee.

Declared Urgent; Portfolio Committee, Reporting Date

Hon. MAJ SCANLON (Gaven—ALP) (Minister for Housing, Local Government and Planning and Minister for Public Works) (12.02 pm), by leave, without notice, I move—

That, under the provisions of standing order 137, the Help to Buy (Commonwealth Powers) Bill be declared an urgent bill and the Housing, Big Build and Manufacturing Committee report to the House on the bill by Friday, 7 June 2024.

Question put—That the motion be agreed to.

Motion agreed to.