



New South Wales

Legislative Assembly

PARLIAMENTARY DEBATES (HANSARD)

**Fifty-Seventh Parliament
First Session**

Tuesday, 18 October 2022

Authorised by the Parliament of New South Wales

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LEGISLATIVE ASSEMBLY

Tuesday, 18 October 2022

The Speaker (The Hon. Jonathan Richard O'Dea) took the chair at 12:00.

The Speaker read the prayer and acknowledgement of country.

Bills

CHILDCARE AND ECONOMIC OPPORTUNITY FUND BILL 2022

Returned

The SPEAKER: I report receipt of a message from the Legislative Council returning the bill with amendments. I order that consideration of the Legislative Council's amendments be set down as an order of the day for a later hour of the sitting.

Announcements

LEGISLATIVE COUNCIL BICENTENARY PROGRAM

The SPEAKER: I inform the House that the Legislative Council will launch its official bicentenary program this evening to commemorate the 200 years since it first sat in 1824. The event will be officially launched by the Governor of New South Wales, the Hon. Margaret Beazley, in the Strangers' Dining Room, commencing at 6.30 p.m. Her Excellency will speak at 7.00 p.m. sharp, with formalities occurring until 7.30 p.m. I encourage all members of the Legislative Assembly to attend the historic event, which will be an opportunity to meet up with former colleagues, colleagues from the other House and distinguished members of the community. I congratulate the Legislative Council on that initiative.

[Notices of motions given.]

Bills

CHILDCARE AND ECONOMIC OPPORTUNITY FUND BILL 2022

Consideration in Detail

Consideration of the Legislative Council amendments.

Schedule of the amendments referred to in message of 13 October 2022.

No. 1 GRNS No. 3 [c2022-160L]

Page 2, proposed section 4(2)(b), line 30. Omit "childcare.". Insert instead—

childcare, and

(c) support the early childhood education and care workforce and sector.

No. 2 GRNS No. 6 [c2022-160L]

Page 6, proposed section 10. Insert after line 30—

(2A) At least one of the appointed members must have experience or expertise in childcare.

(2B) At least one of the appointed members must have experience and expertise in childcare sector workforce issues.

No. 3 GRNS No. 8 [c2022-160L]

Page 12, proposed section 24, lines 2–5. Omit all words on those lines. Insert instead—

24 Matters to consider when exercising function under Act

(1) A person exercising functions under this Act must consider the following—

(a) the percentage of marginal income spent by families on childcare,

(b) the impact the cost of childcare has on—

(i) preventing children from accessing early childhood education, and

(ii) discouraging persons from participating, or increasing participation, in work.

No. 4 GOVT No. 1 [c2022-167]

Page 12, proposed section 28, lines 32–39. Omit all words on those lines.

No. 5 **GRNS No. 9 [c2022-160L]**

Page 13, proposed section 29, lines 1–6. Omit all words on those lines.

No. 6 **GRNS No. 10[c2022-160L]**

Page 14, proposed Schedule 1, section 2, line 9. Omit "The maximum". Insert instead "Subject to a higher amount being recommended for a financial year in a strategic investment plan, the maximum".

No. 7 **GOVT No. 1 [c2022-169A]**

Page 16, proposed Schedule 2, section 4. Insert after line 8—

- (2) No later than 45 days after a payment is made under this section, the following information about the payment must be made publicly available on a website—
 - (a) the amount of the payment,
 - (b) the scope of the program funded by the payment,
 - (c) the reasons for making the payment.

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (12:16): I move:

That the Legislative Council amendments be agreed to.

The Government supports all the amendments passed in the Legislative Council and the bill as it is now before the House. I take this opportunity to thank the many people involved in the development of this major reform. I start by thanking all members of Parliament who supported this important bill for their constructive engagement. I acknowledge the support of the Opposition, led by the member for Macquarie Fields, Anoulack Chanthivong, and the Hon. Daniel Mookhey in the other place. I thank also Ms Abigail Boyd for her support of and engagement with the bill on behalf of The Greens. I thank also the Hon. Peter Poulos for leading the debate on behalf of the Government in the other place.

I thank and acknowledge the dedicated staff at Treasury for its work on the Women's Economic Opportunities Review, particularly Jenny Merkley, Alex Tosh, Alice Mosby, Alicia Tan, Alison Aggarwal, Anna-Maria Proietto, Annie Pettitt, Aruna Sathanapally, Eddy Blaxell, Emily Speers Mears, Erin-Lea Brown, Jacqui Nash, Jahin Masnun, Janine Yan, Kinsha Baidya, Li Ozinga, Mark Cannon, Mathew Koshy, Nallini Rajaretnam, Nick Wood, Robyn Gillies, Sahar Ziapour, and Winnie Chan. I thank Minister for Education and Early Learning the Hon. Sarah Mitchell and her staff, Daniela Jozic and Shannon Hall, as well as the dedicated officials in the Department of Education for their support of these reforms.

I acknowledge the efforts of my own team, including Charlie Hoffman for his work on the Women's Economic Opportunities Review. Charlie is a rising star, and this is just the first of many reforms we will see from him over the course of his career. I acknowledge Jackie Yuan for her work on the bill and implementing the women's reforms. Jackie is one of the brightest policy advisers in my office and a trusted adviser to me and my team. I acknowledge the amazing Dimitry Chugg-Palmer and Chloe Hicks, who are both in the gallery today, for their outstanding work. They are outstanding leaders when it comes to public policy. I acknowledge Ben Coles, my former chief of staff, who is one of the most brilliant policy minds in the nation and a champion of giving women more opportunity to pursue their aspirations. Last but not least, I acknowledge Ava Hancock for leading the development of the Women's Opportunity Statement and this bill in my office. Ava is unrivalled when it comes to intellect and policy work. I am so privileged to have her in my team. So many women will thank her for the work she has done in delivering the bill today for future generations. Ava has done well.

Finally I acknowledge the outstanding work of the expert panel for the Women's Economic Opportunities Review, including Maha Abdo, OAM; Blair Comley; Daisy Turnbull; Leslie Loble, AM; Jillian Kilby; and the chair of the panel, the amazing Sam Mostyn, AO. The panel worked tirelessly over the course of the review to bring its expertise and the voices of women across this State to the heart of these reforms. I thank it for its time and dedication.

We must strive for a State where opportunity is for everyone, where affordable and accessible child care is universal, and where each person's life is determined not by the expectations that come with their gender but by the creativity of their mind and the character of their heart. Making that State a reality is the future we must work towards each and every day in this place. Today, because of those parliamentarians who voted for this bill, that State is a step closer. I thank them for their support. I commend the bill to the House.

Mr ANOULACK CHANTHIVONG (Macquarie Fields) (12:22): I join the Treasurer in acknowledging the constructive way in which this bill has been developed. This great initiative provides child care to ensure that women in particular are able to enter the workforce and also supports families in areas where child care is not readily available. As a person who uses child care—I suspect the Treasurer also is one—I know

that it is so important to ensure that we support our young families by providing them access to affordable child care, particularly in regional and outer suburban New South Wales. Also, this initiative will help to ensure greater productivity and give women choice. It is an important part of what we are doing to support the community. I commend everybody who has been involved for the constructive dialogue and the amendments. I commend the bill to the House.

The ASSISTANT SPEAKER: The question is that the Legislative Council amendments be agreed to.

Motion agreed to.

PROPERTY TAX (FIRST HOME BUYER CHOICE) BILL 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Mr ANOULACK CHANTHIVONG (Macquarie Fields) (12:24): I lead for the Opposition in debate on the proposed Property Tax (First Home Buyer Choice) Bill 2022. They say good things come to those who wait, and I have been waiting for this bill since 11 February 2021. I called it out for what it was then and what it is now. It is nothing more than snake oil, a panacea that is supposed to deliver everything but does not deliver what is intended. I remember reading a great headline from that friendly media publication *The Daily Telegraph*, "Land tax 'snake oil'". Regardless of how many iterations of this bill we have, some things never change. I call it out now as I did in February 2021, when the land tax model was first floated. It is nothing but snake oil packaged up with political spin and being sold to the public as some sort of magical panacea in the housing affordability space. Housing affordability has been a priority of every Premier since 2011, but what have we actually achieved since then? Not one Premier has addressed this particular issue but those opposite think, in their ideological obsession, that attacks on people's family homes are the way forward. My Labor colleagues and I disagree with that. As I said in my speeches in 2021, I again say to people that it was and is a forever tax on your family home.

I will not go through each section of the bill as most of it relates to the scheme set-up, the associated administrative arrangements and definitions of terms. Part 3 deals with an applicant's eligibility criteria. Parts 4 to 7 outline different processes and procedures for opting into the scheme, the assessment and payment processes of the tax, the property tax liability calculator and the procedures for the recovery of unpaid taxes. However, I will refer to specific subsections later in my remarks as I make the case as to why this snake oil of a bill should be voted down. Part 9, clause 55 outlines clauses on how the forever tax on the family home can be increased. I will also make comments about those clauses. Schedule 2 to the bill provides the mathematical formula used to calculate the tax, for those members looking to exercise their algebraic mind.

Choice is central to the political spin of this land tax, but let us take a closer look at what that choice is and whether it meets the political hyperbole spun by the Government. All through last week members heard time and again that first home buyers within the threshold limit of a property purchase up to \$1.5 million can either pay the stamp duty or the forever tax on their family home by using the online calculator. There will be a big differential between the two numbers because one is a one-off value whilst the other is a single-year value divided by the number of years a person will be there and the yearly tax will compound every single year. The calculator does not tell us that. I say to the Treasurer that his mortgage-taxing online calculator is nothing more than a politically misleading marketing tool, which tries to visualise two very different numbers but treats them the same because they are shown on the screen at the same time. Somehow it represents those two very different numbers—a one-off and a divisible annual tax bill compounding every year—as equivalent choices.

We all know that is just not true, but when has the truth ever mattered to this Liberal Government? I urge first home buyers and the people of New South Wales to examine closely this equivalent faux choice being presented—that somehow a forever tax on a precious family home actually saves money in the short and the long run against stamp duty. Such an argument relies on a number of assumptions that may not be true. Let me go through the first assumption about this misleading choice that has been spun. It fundamentally assumes that house prices will not increase by an amount that is the same as or greater than the liable stamp duty on the property purchased. Taking away stamp duty is a demand-stimulatory policy that increases the buying power of every first home buyer, which inevitably puts upward pressure on bidding on that precious piece of the Australian dream.

Many prominent economists and tax experts have pointed that out. Respected chief economist at AMP Capital Mr Shane Oliver is always in the media. Those who read the Herald, the AFR or any publication would know he is a respected Australian economist who has been in the industry a long time. I remember reading his columns at university and even going back to high school, along with that other great economist Mr Ross Gittins. In the AFR Mr Shane Oliver wrote:

It does put more money into the hands of buyers and therefore can potentially push prices up, all things being equal. So it has a stimulatory impact.

It has a stimulatory impact to push up prices for those buying their first precious family home. Fady Abi Abdallah, the BDO Australia tax partner, reinforced that point:

The market is likely to quickly adjust to reflect the increased purchasing power of first home buyers, so it's a bit of a double-edged sword as any upfront duty savings are likely to be offset by increased purchase prices.

There it is. Those are not my words, which I have always thought are pretty good and pretty true; they are the words of respected economists. I might only be a humble, working-class economist from Macquarie Fields, but the likes of Shane Oliver and BDO Australia tax partners agree with me. I am in very good company in saying what will happen with this tax.

If a pot of buyers with an original budget of \$100 are suddenly given another \$50 to bid on a particular asset, the seller would think, "Why would I pitch my product at \$100 when I know that each buyer in that pool has an extra \$50 to spend? I will pitch it a bit higher than my original \$100. As a start, if you apply the rule of half, I will add 50 per cent and pitch it at \$25 more than what it was." Each buyer in that pool wants to buy their precious family home—the Australian dream that they have been saving for for a long time—to set up roots, to connect to their local community and to start their social networks. They will incrementally outbid each other until only one person is standing, so that any saving made on their duties has suddenly been eaten up by the increase in the property price.

The concept is not difficult to understand; it happens in the marketplace. With the stimulatory demand effect of imposing this further land tax on people's first family home, the real winners in this pumped-up scheme are the vendors and the real estate agents with their commissions, not the first home buyers trying to buy their precious piece of Australia. The concept of increasing buyer pressure and the market increasing prices is very simple. If every buyer in the pool has increased their budget, then they are all able to incrementally bid each other to the maximum budget until there is one successful winner. One person may have got the property, but everybody else loses because property prices have gone up. The inevitable winner in purchasing that property has also lost, because they have just paid for more their house.

I made this point in my speech last February. In addition to the above expert comment, the Australian National University and the University of Canberra conducted a study in 2020 that modelled the Australian Capital Territory stamp duty reforms to a land tax system and produced findings. We can go through all the modelling, the metrics and the research but let us just go straight to the conclusion. Their study and their modelling of the impact of actually going to a forever land tax on a family home is that house prices increased by 9 per cent and units increased by 4 per cent. On average, stamp duty represents about 4 per cent of the purchase price of a house but, according to this study, the house a person was originally going to buy increased by 9 per cent, which is a little more than double the liable stamp duty a person was told they would save. Any illusory saving that was probably never going to materialise has suddenly been eaten up by the new pumped-up forever tax on their family home and their savings plan has gone backwards.

I will run through a very rounded, simplified scenario using the above facts. Say a young, aspiring couple wants to buy a home in Leppington—I know it well. Part of it is in my electorate and it will also border on my electorate under the new redistribution. The house and land has an expected sale price of \$1 million and an unimproved land value of between \$500,000 to \$600,000. Obviously it will vary depending on location, but research shows that the land-to-asset ratio in outer metropolitan Sydney where I live and in the growth areas in the north and south is about 50 per cent to 60 per cent. So land value in Leppington is about \$500,000 to \$600,000. Under the current scheme, the couple would have paid an estimated one-off amount of \$40,000 in stamp duty. But, under the proposed policy, the expected property price increase is about 9 per cent, or about \$90,000. That means the winning bid for the property would now potentially be up to \$1,090,000.

Obviously markets work for different things and consumers will have different factors that influence their ability to bid. But let us be fair and generous and apply the rule of half, which is what great economists do when they are trying to guess, and say the increase is only half of what the Australian National University and the University of Canberra study has modelled. Say it is only 5 per cent. Even then the expected property price increase in Leppington for that young, aspiring couple who I see in my mobile office and at the local shops has just gone up by \$50,000, which is actually \$10,000 more than they would have paid in stamp duty under the current scheme.

Mr Adam Crouch: You have the choice to choose.

Mr ANOULACK CHANTHIVONG: I note that comment from the member for Terrigal; I will come to it later. But the sting is this: Given the land-to-asset ratio ranges from about 50 per cent to 60 per cent, the estimated annual land tax is about \$2,000. I am using round numbers for debating purposes. The land tax will increase up to 4 per cent capped every year. We all know it would actually be much higher if it did not have that cap. In essence, people will be paying double tax on their first family home. At the lower end of the market price,

potentially people will be paying \$10,000 more for a family home and, at the upper end, the extra cost could be as high as \$50,000. That is \$1,000 per week for hardworking people in the suburbs and the regions. I know \$1,000 is a lot of money for anybody, but I doubt anyone in my community has that sort of cash lying around in their top drawer to put on their mortgage, with interest accruing for the next 20 or 30 years.

They have just paid more for their house, and the illusory saving they may have received is now eaten up by the expected property price increase. But the sting is this: On top of the property they have just paid more for, they will get sent an annual tax bill of about \$2,000 that will increase by up to 4 per cent every year and potentially more if Parliament legislates to uncapped the increase, as is permissible in clause 55.

This flawed "further tax on the family home" policy, which was meant to save people money, has the potential to cost them even more every year, as they settle into their new home and establish roots in their local community. Mortgage-taxing Treasurer Matt will send people a tax bill during the first year they live in their family home, before they have even built their backyard shed. In the second year he will send them another, even bigger bill. The year after that, he will send them another one as a courtesy at an even bigger cost. And it keeps on going. It is the midyear Christmas tax bill that never stops. Double-tax Premier Dom has potentially created an environment where people pay more for their first family home—with higher property prices negating any illusory stamp duty savings—and where they then pay again on a yearly basis.

The real sting is that the illusory saving never materialises. It is eaten up by increased property prices, which means first home buyers are locked into paying a tax every year, increasing year on year. The power of compound interest will eat into family budgets. First home buyers, who are in a tight financial position, are being misled into thinking that, if they choose one tax, the other disappears. Houdini will do it. It is gone. Well, it has not gone away. It has just been redirected into a different cost. It is not true that people will save money by avoiding the one-off liability duty. Many professional commentators have made the very point that this puts upward pressure on house prices.

I say to first home buyers and the people of New South Wales that there is actually no choice. They are locked into the scheme every year they live in that family home. This is the Netflix tax that they cannot unsubscribe from. It is streaming into their letterboxes every financial year, increasing every year. I am a proud outer suburbanite from south-west Sydney. Many friends and families live there as well. As many members would know, people in the outer suburbs and regions tend to establish their roots in the community, enrol their kids at the local school and become embedded in local social networks. They tend to live much longer in those local suburbs. My mum and dad have been in their house now for 24 years. All their neighbours around their street have been there for exactly the same time.

Mr Ryan Park: Imagine if they opted in.

Mr ANOULACK CHANTHIVONG: The member for Keira is exactly right. We are trying to help people in the suburbs, but we are actually locking them into paying a tax bill that they cannot afford. They cannot choose to avoid this annual forever tax on their family home. They cannot choose, in a high-cost-of-living environment, to not pay for this tax. They cannot choose not to have a bill sent to their letterbox on top of their gas bill, electricity bill, water bill, car insurance bill, home insurance bill, contents insurance bill, food bill, council rates bill, school fees and credit card bill. They cannot avoid this bill. You cannot choose to put downward pressure on house prices under the proposed policy, you cannot choose to unsubscribe from the yearly tax once you are locked in and living in your family home, you cannot ensure that the forever tax on your family home does not increase every year with compound interest and you cannot choose when the Liberal Government will scrap the cap and make you pay even more on your yearly tax bill on your precious family home.

But first home buyers and the people of New South Wales can choose to side with NSW Labor and vote out the bad tax by voting out the tired, 12-year-old Liberal Government next March. It should also be remembered that the first iteration of the forever tax on the family home sought to make 80 per cent of all properties eligible under the tax. I do not believe for one moment that the Premier has lost his ideological zest to expand the tax bill and will stop at first home buyers only. I do not believe it, and I never will. He will want to expand it from first home buyers to every buyer.

Mr Ryan Park: Pensioners.

Mr ANOULACK CHANTHIVONG: Pensioners or anyone else who wants to downsize. The tax will not stop there. It is a step to the front door and, once it gets there, the door will open and they will come through. Some people cannot get past their ideological obsession with taking on the hardworking middle-class people of New South Wales. The ideologically obsessed Premier and his forever tax on the family home reminds me of an old fable about the turtle and the scorpion, to which I will apply some liberties in the telling. The scorpion wanted to get across a deep body of water to land on the other side. In order to get across the water safely it asked the

turtle for a ride. Of course, the turtle could cross the water while keeping the scorpion dry. But the turtle was rightly worried—as are the first home buyers of New South Wales—that it would be stung. Though it hesitated, it was continually reassured by the scorpion's spin and marketing messages that it would not be stung because it was in the interests of the scorpion to get across the water first.

So the turtle, like the very good people of New South Wales, trusted the scorpion not to sting it and gave it a ride on its back. Midway through and again towards the end of the journey the scorpion stung the turtle, despite its previous reassurances. The turtle—like the good, hardworking middle- and aspirational-class turtles of the outer suburbs and the regions—turned around and asked, "Why did you sting me? You reassured me and there was an element of trust between us. Why did you do it?" The scorpion replied, "I did it because I couldn't help myself and it is in my nature." That is the sting. The ideologically obsessed Premier is like the scorpion: It is in his nature to sting you once he has you. He will sting you because he can and it is in his nature. That is why it is important for people to know the cap is not set in stone. It is malleable, movable and may potentially be totally scrapped. How can we trust the Premier not to put his hand in your wallet when he and the Government have racked up so much government debt? He has to pay that debt and he will get it from your wallet and your family home. Do not trust the Premier not to let his free market ideology run free at the expense of the family budget.

By any fair measure the bill does nothing for housing affordability, which I thought was its whole purpose. It does not address the supply issue, particularly in geographical areas of high demand. Any fair economist will say that one cannot address housing affordability without addressing the supply issues, especially in places where people want to reside because they are closer to their places of employment, their lifestyle aspirations or their established network groups—places where their personal links are strongest.

Members must remember that the stamp duty exemptions and concessions mean that only a fraction of potential first home buyers will consider this forever land tax on their homes. That is those who are actually in the range of around \$800,000 to \$1.5 million, because those below that will either pay no stamp duty or get some concessions. As I understand from some of the commentary, it is estimated that only about 5,000 or 6,000 people are within the decision-making pool that could consider this. In all fairness, not everyone within that pool will opt for this forever land tax. How does it address housing affordability when it only applies to such a small fraction of first home buyers, and an even smaller fraction of those will actually opt in?

Many people in the industry agree that the bill will do nothing to improve housing affordability. The bill before us would result in a yearly tax on people's family homes and would not improve housing affordability one little bit. It is supposed to be a tool to fix something, but it will not do anything. Why would anyone support a policy that does not achieve its central goal? I do not get it myself, other than that it is just political spin—a bit of marketing, a bit of showmanship, a bit of misleading advertising, a bit of comparing apples with oranges and a bit of illusory savings that never materialise. It is not clear to me why the Government would put forward a scheme that does not meet its purpose.

This land tax on family homes is a pup. It is supposed to be some sort of panacea to save people money and make housing affordable, when it in fact achieves neither. If something looks too good to be true then it probably is too good to be true, and I trust the people of New South Wales to be wise enough to see the political spin and marketing messages as nothing more than that. This is what happens when those opposite are desperate for political imagery. They want to create the perception that they are doing something when they are doing nothing. In fact, they are actually doing harm and not good at all. Government members can choose whatever marketing techniques they want, but that does not make their policy better. This forever tax on the family home might be capped at 4 per cent, but that is just a political ploy to get this legislation through, and then the sting will come. Historical data clearly shows that land and property values over the past 25 years have grown by much more than 4 per cent. During the lockdown they grew by 25 per cent. That might be what some would call a bit of—

Mr Ryan Park: A bump.

Mr ANOULACK CHANTHIVONG: —a bump. But on an average basis over the past year, CoreLogic property data—not my data but the data from CoreLogic, a good and reputable property research firm—shows that the annual increase for a median property in New South Wales is just under 8 per cent and about 7 per cent nationally. Of course, in a hot market like New South Wales, in Sydney and in some parts of the regions, it is a lot more than that. The property prices and the land values have gone up by almost double the amount of the tax cap. Furthermore, in more established areas where there is greater demand for property, particularly where land blocks are much smaller, the land tax is likely to be much, much higher than 8 per cent. I would say it would be well north of double digits. For example, the land value acceleration in an area like Strathfield—I see my very good friend the member for Strathfield is present in the Chamber—is well above 70 per cent. So if you buy a house for \$1.4 million, the land tax will be quite high because it is a percentage of the land value, which has been

increasing well above the cap. That means that the land tax will be higher and the yearly increase also will be higher.

Mr Jason Li: Over six grand a year.

Mr ANOULACK CHANTHIVONG: That is right. I find it difficult to believe that this Liberal Government can be trusted to keep the 4 per cent cap indefinitely. Would the member for Keira trust them?

Mr Ryan Park: No way.

Mr ANOULACK CHANTHIVONG: Would the member for Strathfield trust them?

Mr Jason Li: No.

Mr ANOULACK CHANTHIVONG: I do not trust them and other Opposition members do not trust them one iota. Given that the New South Wales Government has reached government debt north of \$180 billion, the temptation for it to tax first home buyers, who are trying to get ahead, is too good to resist. Clause 55 of the bill exists as a mechanism by this Government to put on a show: "Oh, look how hard it is!" No, it is not. If the Government wanted to, it could use one line: "The Liberal Government moves an amendment to delete clause 55." With a few words, all of clause 55 is deleted. Just taken out, gone. It is there no more—no caps. If this bill is passed, first home buyers will be at the whim of market forces. Historical data over more than 2½ decades has shown that land tax could be at least 7 per cent, which is double what people are paying now. The tax bill that first home buyers will get in their letterbox every financial year will be a bit more than they thought, but they are stuck with it.

Mr Jason Li: That's right. You can't get out of it then.

Mr ANOULACK CHANTHIVONG: That is the problem; they are stuck. They cannot just pack up and move. Their kids are in school, their social networks are strong and they have their jobs. They have friends and personal relationships.

Mr Ryan Park: You're not moving.

Mr ANOULACK CHANTHIVONG: They are not going to be moving. But we know what is going to be moving—their yearly tax bill. The Opposition also knows which way the tax bill is moving. It is going north. We do not need a cap on the property tax, unless the increase will be bigger than 4 per cent. Why do we need a cap, if the Government knows its forever tax on people's family home will be less than 4 per cent? Instead of inserting a cap, the Government would just remain silent. Why would the Government insert a cap? The Opposition knows why. It is because this is political spin in an attempt to reassure people—just like the scorpion on the turtle's back, "I won't sting you, mate. I won't sting you." This Liberal Government cannot help itself because it is in its nature.

The Government does not need to put a cap on the family home if it is not imposing a bad tax on people. The Government does not need a cap. This is just a backdoor, cash-grab tax policy that will hurt first home buyers. This bill also has significant repercussions for renters, who are a growing class of people in our community. With housing having been so unaffordable, younger Australians, in particular, who are trying to save will be renting for much, much longer. I made this point in speeches last year. I use the example of Scotty from Marketing, whom I suspect probably has gone back to marketing.

Mr Ryan Park: Yes, that's right. Dom from Epping.

Mr ANOULACK CHANTHIVONG: That is exactly right. It is really important for the Opposition to outline the significant repercussions of this bill for renters. Statistics clearly show there is enormous pressure on renters. The pressure is real and it is personal. The pressure is emotional and it is financial. Last year I analysed the land tax based on what had been floated by the Government. My views have not changed, because it is what will happen. Whilst a range of factors contribute to the rental crisis, we do not want to apply more pressure to the market. We do not want to make things worse for people who are already under pressure. Why would the Government do that? I know why: because it cannot help itself and because it is in its nature to make it hard for people to get ahead.

As housing becomes more unaffordable, people will rent for longer as they try to save. But it will be even harder for them to save because rent increases will eat further into their savings. This is the conundrum that a growing number of people in the community—the renters—are now experiencing. They are trying to save money but at the same time are having to pay more rent as a flow-on effect of this bad tax on people's homes. SQM research states, "The Australian rental crisis deteriorates to unprecedented levels for our current generation." As I have said, we need to find ways to relieve pressure on renters, not make it worse. The words of the Hippocratic oath are "primum non nocere: first do no harm". Those opposite should read the oath, understand it and listen to

it. It is an oath that they have not heeded. It is an oath that they should read, and then understand the repercussions of their forever land tax.

As recently as last week, a big article was published in *The Sydney Morning Herald*. Dated 13 October, the headline was "'Stupidly expensive': Sydney rents hit record highs". I think the headline says it all. Under the key points it says, "Sydney's median house rent has reached a record high of \$650 per week"—that is more than \$30,000 a year in rent—"and unit rents are back at a high of \$550." This year, Sydney tenants are facing record prices. The article continues:

House rents jumped \$30 per week to a record median of \$650 over the September quarter, new figures show, while unit rents increased \$25 ...

Under this forever tax, the rate at which the tax is incurred actually increases if you decide to rent out the home. It is 1.1 per cent of the actual land value plus \$1,500, if I am not mistaken. That is a substantial amount, which someone can choose to pass on. The example property in Strathfield has a land value of about \$800,000. I will do some very general maths. I think 1.1 per cent is \$8,800. Add the \$1,500, and it is about \$10,000. That new cost is an operating cost in the owner's tax, year on year, which can be passed on to the renter. The \$10,000 is about \$200 a week that the owner must now try to recoup.

In all fairness, the owner will probably not be able to pass on the entire \$200 to the renter. I think that is probably a bit much. If they passed on only half of that, \$100 is still a bit much. Even one-quarter of that is \$50 a week. For the renter, who is already trying to save money for a first home, \$50 a week is a huge amount. The Government is for the property moguls. It is not helping any first home buyer, and it is certainly not helping any renter who is trying to get ahead. The Government keeps that person in the rental cycle mill and susceptible to market forces. Every person in the industry will say that rent is at a crisis point. The forever land tax on the family home will flow through to rental properties and make the crisis worse.

Not only do we have a policy that does not achieve housing affordability, and that does not even save money; it is now going to be worse for renters. I cannot see any class of people who are going to benefit from it, other than Mortgage-taxing Matt, who wants more of people's money; and Double-tax Dom, who wants people to pay more; and the real estate agents and all of their mates and boffins. They are trying to take a slice of people's family budget. This is just so unfair. How is it that while we are trying to help the next generation—those who are renting at the moment—to become home owners, we are actually going to make their lives worse? We are putting more pressure on them personally, putting more pressure on them financially, putting more pressure on them emotionally and making them feel as though they can never get ahead.

I have never seen a policy or a tax that is supposed to take people forward but actually drags them backward with a ball and chain. They somehow have to incrementally drag themselves towards a destination that they will never reach. It is almost like Sisyphus pushing two boulders up the hill while wearing thongs only for this forever land tax to bowl him over, knocking him back down the hill. The poor old renters, the poor younger generation and the poor potential first home buyers in New South Wales will cop it under this forever land tax on people's family home.

This land tax is not only about taxes but also about trust. The Premier, as Treasurer, cooked the TAHE books and then got found out by the Auditor-General, who said he could not actually do that. He left a billion-dollar black hole in the Government's balance sheet. This is an Enron financial accounting scam. My learned friends know a little bit about the financial history. Arthur Andersen no longer exists because it engaged in accounting fraud on a massive, multibillion-dollar scale. It sounds funny; we do not have to go to Texas or America, just come to New South Wales. Arthur Andersen is reborn in D Perrottet, MP. Either he did not know the difference between an expense and an investment or he hoped that he would get away with it. I think it is the latter. He probably thought he could get away with it by cooking the books. This is a Michelin star book cooker like we have never seen before. It is top shelf—top entree. Only a very few can do this, and he has done it. Whichever way we look at it, we cannot trust him to be up-front and tell us the truth about this forever land tax on the family home.

We cannot trust this Premier with taxing the family home because he was part of the leadership team that oversaw pork-barrelling and rorting grants at a scale not seen before in this State's political history. Taxpayers cannot trust him with their hard-earned money. The money of hardworking taxpayers is being used by the Liberal Party as a piggy bank. They are rorting the system to allocate funds in a non-transparent way and then they are bragging about it. That is all right; it is your hard-earned money—no worries. We will do whatever we want with it. It was not put where it was needed but where it was most politically convenient. That money should have been spent in electorates where it was needed, not based on who the local member was or whether they had a phone line straight to the top. We cannot trust this Government with a tax on the family home when it has a record of

orting grants and pork-barrelling on a scale we have never seen before. How can we trust somebody who says there is nothing wrong with rorting grants and pork-barrelling?

How can we trust a Premier who saw nothing wrong with running a jobs-for-the-boys scam? Remember the New York senior trade and investment commissioner job? An inquiry is still happening, so we will make sure it is remembered. Also, when the Premier was asked about this in multiple press conferences, his response was, "I don't know what the substantive issue is." I was shocked that he did not know what the substantive issue was. He saw nothing wrong with running a jobs-for-the-boys scam. The Premier circumvented transparent decisions in the selection process for a position that highly qualified women missed out on, but he saw nothing wrong with that. He did not know what the substantive issue was. The substantive issue is that this Premier and his Government cannot be trusted, and should never be trusted.

The Premier is so out of touch that he gave a mate a \$600,000 job in one of the most expensive cities in the world and did not blink an eye. He did not blink an eye because it is in his nature to misuse taxpayers' funds like there is a piggybank that he can put his hand into and hand money out to his friends without a problem. So few jobs pay that kind of money, especially in the public service, but he saw no issue with this largesse at the expense of taxpayers. How can he be trusted with a person's family home? How can he be trusted with family budgets if he does not respect taxpayers' money? He cannot be trusted.

It does not stop there. There is also his very good friend, the Agent General to the United Kingdom, who is no doubt knocking on the doors of Buckingham Palace wanting to greet the new King. He is living it up, but I expect the Premier does not see substantive issues with that either. There was a highly qualified candidate, but a mate got a phone call, applied late and still got the job. How can you trust this Premier with important legislation that will impact on family budgets and homes when he cannot be trusted to do the right thing by the people, by the public service and with taxpayers' money? The Premier may well say, "We should trust the people when it comes to tax and their family home," but I say to the Premier that people do not trust him. People will not trust him with their family home. This tax also means that people will be working hard their whole lives to own a piece of Australia, but they will never actually own it.

Mr Ryan Park: You just keep paying.

Mr ANOULACK CHANTHIVONG: You have got to keep on paying. People will never actually own their first home. The Premier will send out a bill every financial year and say, "Pay up." This financial cost is a slice of the asset. People will never actually own their home because this Liberal Government, this double-taxing Premier and this mortgage-taxing Treasurer will always own a slice of it. I say to first home buyers and the people of New South Wales that this is an absolute pup. I will not be voting for this bill, my colleagues will not be voting for it and I urge those on the crossbench not to vote for it either. It might seem innocuous, but it is not. It has real repercussions and impacts on housing affordability for people. This is going to eat into people's budgets.

Cost of living is the number one issue, but this Government will send people another bill in their letterbox and say, "Pay up now." People are locked in; they do not have a choice here. There is no choice. My colleagues will have some great things to say about this, but I will summarise: This is a forever-tax policy that makes people pay more for their first home and then sends them another bill every single year. It does nothing for renters, and it does nothing for housing affordability. The Premier cannot be trusted to do the right thing by people because, like the scorpion, he will sting them. It is in his nature. All members should oppose this bill.

Debate interrupted.

The ASSISTANT SPEAKER: I shall now leave the chair. The House will resume at 2.15 p.m.

Visitors

VISITORS

The SPEAKER: I extend a very warm welcome to guests of the member for Ryde: students, parents and teachers from Northcross Christian School and Marsden High School. I welcome guests of the member for Lakemba: Sara and Nicole Alkhazrajy. I also welcome guests of the member for Lake Macquarie from the Probus Club of Rathmines-Wangi. I acknowledge in the public gallery Luc Czastka from the University of Technology Sydney, a guest of and intern with the Hon. Courtney Houssos, MLC. Finally, I acknowledge my own guests, Adam and Charles Wawn.

Announcements

LEGISLATIVE ASSEMBLY PHOTOGRAPHS

The SPEAKER: I inform the House that a member of staff from the Treasurer's office has been authorised to take still photographs for question time from the gallery and the members' entrance doors on a pool basis.

*Governor***ADMINISTRATION OF THE GOVERNMENT**

The SPEAKER: I report receipt of a message regarding the administration of the Government.

*Question Time***MANUFACTURING INDUSTRY**

Mr CHRIS MINNS (Kogarah) (14:20): My question is directed to the Treasurer. Given that the transport Minister said yesterday that he would lobby the Treasurer directly about the cost and quality of Australian manufacturing, will he commit to building trains, trams and ferries in New South Wales and stop offshoring jobs?

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (14:21): We are going to back the transport Minister in building these ferries here. That is unlike the Leader of the Opposition backing Mick Veitch on the weekend. The Leader of the Opposition had a choice on the weekend: Would he back Mick Veitch, the voice of the bush, or would he back Cameron Murphy, the voice of the crook? That is the choice.

Mr Jihad Dib: Point of order: My point of order is under Standing Order 129. It is very clear that the question was quite specific. The Opposition would appreciate the Treasurer giving us a specific response to that very direct question.

The SPEAKER: The Treasurer will come more directly to the question.

Mr MATT KEAN: It is a very direct answer to a very direct question. This Government builds things here, and we are going to build more things here because this Government believes in local jobs. It is supporting local industry; it is supporting local manufacturing. If imitation is the best form of flattery then we consider ourselves flattered—

The SPEAKER: The Clerk will stop the clock. The Treasurer is being directly relevant to the question. Members will cease interjecting. I call the member for Newcastle to order for the first time.

Mr MATT KEAN: We consider ourselves flattered because the Leader of the Opposition has ripped off our policy. He cannot come up with any policies himself; he is too busy plucking his chest hair. Can we get a policy, Chris? "Sorry, I'm off to the groomer. I'm sorry about that." What are you doing now? "I'm having cereal." The weirdest part about his cereal thing that I read on the weekend is that he has it after dinner. We thought his war on first home buyers was weird but the cereal after dinner thing is even weirder.

Ms Liesl Tesch: Point of order: Speaker, will you bring the Treasurer back to the question?

The SPEAKER: The Treasurer was being directly relevant. Now he is not being relevant. The Treasurer will come back to the leave of the question.

Mr MATT KEAN: This Government builds things here. We have built things here and we are going to continue to build things here. Just look at our record. Look at the record unemployment rate in New South Wales thanks to our economic values. Thanks to this Coalition Government we are delivering record jobs, record job growth and record investment in local manufacturing here. We will continue to invest in local industries and in building things here because this Government is all about creating jobs, growing our economy and setting us up for a more prosperous and brighter future. While the Leader of the Opposition wants to take his colleagues out—he is spending more time taking out the voice of the bush in the Opposition—we are focusing on backing the bush, the cities and our State by growing our economy and manufacturing things here.

HOME OWNERSHIP

Mr ADAM CROUCH (Terrigal) (14:24): My question is addressed to the Premier. Will the Premier update the House on how the Government is boosting home ownership to secure a brighter future for New South Wales?

The SPEAKER: I call the member for Macquarie Fields to order for the first time.

Mr DOMINIC PERROTTET (Epping—Premier) (14:24): How was your little conference? Did you all have fun?

Mr Ryan Park: Where were you? You said you were coming. You had the tag.

Mr DOMINIC PERROTTET: I will come back to that. I am very disappointed.

Mr Ryan Park: I didn't see the Petersham branch.

Mr DOMINIC PERROTTET: No, no, the Concord West roads branch.

Mr Ryan Park: Concord West, sorry. They were one delegate down.

Mr DOMINIC PERROTTET: Anyway. It was very disappointing but I will come back to that later.

Ms Sophie Cotsis: We had a tag for you.

Mr DOMINIC PERROTTET: Did you?

Ms Sophie Cotsis: It was waiting at credentialling, under P.

The SPEAKER: Order! The member for Keira and the member for Canterbury will come to order.

Mr DOMINIC PERROTTET: I thank the member for Terrigal for a great policy question. Like members of the Liberal Party and The Nationals, he wants to see first home buyers get the key to the great Australian dream. In conjunction with providing more supply, infrastructure and homes, our policy is providing choice for first home buyers. They have the choice to either pay up-front stamp duty, which is an impediment for many people to get into the property market and takes 2½ years to save, or pay a smaller annual amount. We know that the percentage of first home buyers under the age of 40 is reducing. We must provide opportunities for people to get a key to their very first home, particularly the many school students who are in the gallery today. We cannot have an Australia that cannot house its children. The Australian Banking Association is headed up by Anna Bligh. Remember her—former Labor Premier?

Ms Sophie Cotsis: She is very well respected.

Mr DOMINIC PERROTTET: I acknowledge the member for Canterbury's interjection that she is very well respected. How is John Howard Hall going? Good?

Ms Sophie Cotsis: It's been two years and you guys haven't started yet.

Mr DOMINIC PERROTTET: You love it. Get out of the way. Anna Bligh welcomed the first home buyer choice—

Ms Sophie Cotsis: You are more than welcome to come and have a look. You are invited in two weeks' time.

Mr DOMINIC PERROTTET: I am opening it. Anna Bligh welcomed the first home buyer legislation introduced by the New South Wales Government. As Anna, a former Labor Queensland Premier, states:

The policy will remove a barrier to home ownership by providing the option to reduce up-front costs for certain first home buyers at the time of purchase. It should encourage greater social mobility by removing a hurdle to some property transactions ...

[Extension of time]

I note that our online calculator was launched on Service NSW by Mr Dominello, who is in the Chamber. Over 13,000 people across our State have already logged on to see what suits their circumstances. The number one electorate of interest is Lakemba. There you go. First home buyers are wanting to buy in Lakemba and the member for Lakemba wants to move out of Lakemba to Bankstown. Camden is number two and then Wollongong, which is Mr Scully's electorate. They love it. Then Riverstone, Wakehurst, Penrith and Sydney. Residents of Sydney are very interested. Then Seven Hills, Parramatta and Ryde. We saw on Saturday what first home buyers in Ryde think of the policy, with a 15 per cent swing to the Liberals. The number one topic of conversation was first home buyers. In Ryde that was all they were interested in on the weekend.

Ms Prue Car: You know you are going well when you are talking about council by-elections.

Mr DOMINIC PERROTTET: Yes, they love us. There was a 15 per cent swing. I have the original November Labor conference here from 1893. Of the six key principles of Labor, number one was land value taxation. Number three was the abolition of the upper House, which was not a bad idea. Then it goes on to say, "If you do not support those principles, any man turning from the straight path, laid down, can find no place in the ranks or councils of the party. He will be distinctly repudiated by Labor bodies. Beware of the bogus Labor candidate." Well, there they all sit across the Chamber.

TRANSPORT INFRASTRUCTURE

Ms PRUE CAR (Londonderry) (14:30): My question is directed to the Minister for Transport. Given that yesterday the Minister agreed with a statement that overseas-bought ferries were duds from day one, was it a mistake for the Treasurer and the former Treasurer, now Premier, to approve buying ferries from overseas?

Mr DAVID ELLIOTT (Baulkham Hills—Minister for Transport, Minister for Veterans, and Minister for Western Sydney) (14:30): I am a man of faith, the Premier is a man of faith and the Opposition leader is a man of faith, which is fascinating because we have had an epiphany right here in Parliament. Opposition

members have all of a sudden become protectionists, which is fascinating because Gough Whitlam dropped the tariffs and Bob Hawke deregulated banking. Welcome to the world of free trade. Labor members are now opposed to free trade; they are protectionists. That is fantastic.

In response to the question from the member for Londonderry, it is a matter of public record that there have been issues with the ferries. The Opposition stole my policy of local manufacturing and my idea for a compulsory local component for public transport manufacturing here in Australia, but sourcing assets from overseas at the moment is impossible. The Premier and the Treasurer were quite right to identify the matter of cost because Australia is now cost-effective. It is efficient to build things here and it is efficient for people to invest. A company reached out to me as recently as an hour ago and said that it is looking forward to being part of the new renaissance of manufacturing here in New South Wales for public transport thanks to the vision, discipline and commitment to Australian jobs shown by the Premier, the Treasurer and the Minister for Transport—but we will not give him too much because modesty forbids.

We have ahead of us an exciting future for public transport construction in Australia. I have it on the strongest advice from the department of transport that there will be no real increase or cost burden from having locally manufactured public transport, particularly ferries, because we are having difficulties in getting supply. But I find it fascinating that those opposite, fresh off the back of their conference, have all of a sudden had an epiphany and decided that they want to be protectionists. It is not about free trade and protection. The Premier just identified that debate in the 1893 Labor Party conference—

Mr Dominic Perrottet: It was 73.

Mr DAVID ELLIOTT: You said 1893.

Mr Dominic Perrottet: Was it?

Mr DAVID ELLIOTT: I think you did. Apology accepted.

Mr Dominic Perrottet: I will have to check. You were right.

Mr DAVID ELLIOTT: The Premier just said I was right. We must source the entrepreneurialism, the investment and the capability, which we all have. I will not stand here and be lectured by Opposition members about the way we have managed the New South Wales economy.

The SPEAKER: I call the member for Keira to order for the first time.

Mr DAVID ELLIOTT: It is in a much better position now than it was when they left office.

RURAL AND REGIONAL INFRASTRUCTURE

Mr GEOFF PROVEST (Tweed) (14:33): My question is addressed to the Deputy Premier, Minister for Regional New South Wales, and Minister for Police. Will the Minister update the House on how the Government is delivering world-class infrastructure for the people of regional New South Wales?

Mr PAUL TOOLE (Bathurst—Deputy Premier, Minister for Regional New South Wales, and Minister for Police) (14:33): I certainly will. That is a great question. I am glad that the member for Tweed asked the right person today. Well done! I thank the member for Tweed for the work that he does in the Tweed electorate. He is a hardworking individual who advocates for his community, improving the lives of the people within his electorate. By his advocacy, the member for Tweed now has one of the biggest projects happening in the State, and that is the new Tweed Hospital. It is a credit to the member for Tweed because when it is built it will double the capacity and the services being delivered at that facility for his local community. It is the largest of the 32 regional hospitals across New South Wales that the Liberal-Nationals Government is investing in now.

This Government has made transformative investments across regional New South Wales in the past 12 years, and those investments improve the lives of our residents. They also improve opportunities for young people and create a bright future in those local areas. We have spent billions of dollars upgrading roads, hospitals, schools, water infrastructure and community projects. All of those projects make a difference in our local areas. We will stand by the people of New South Wales and ensure that they get the investments they deserve. It has not always been that way, because under NSW Labor we were starved of investment. We were treated with disrespect, and we did not receive the investment that we wanted to see.

The "NSW" in NSW Labor stood for just Newcastle, Sydney and Wollongong. Now under a Federal Labor Government "NSW" stands for "never send it west", because it does not want to make investments in western New South Wales where communities are deprived and have been starved of funding for decades. This Government has built and upgraded 70 hospitals and 176 new schools, duplicated the Pacific Highway and

upgraded the Princes Highway and the Newell Highway. Work on the Silver City and Cobb highways is underway. We also have a roads and transport pipeline of \$19.4 billion going into regional and rural New South Wales.

The SPEAKER: Order! I call the member for Port Stephens to order for the first time.

Mr PAUL TOOLE: What do we hear from those opposite? I will tell them what we hear—and we heard it just on the weekend from the Federal Treasurer when he indicated that some of the biggest cuts will be happening in regional New South Wales. [*Extension of time*]

We heard from the Federal Treasurer over the weekend—and it was the strongest indication from the Federal Government that to improve its budget it is looking at axing regional projects—that it is looking at taking away regional projects. What we will see is the same old Labor. We will see investments taken out and projects cut out of regional communities. I have written to the Federal Treasurer asking him to tell us which regional communities are going to miss out. Is it going to be the Great Western Highway? Are we now not going to see investment in the road to make it safer and smoother for those who travel through the mountains? Is it going to be the Muswellbrook and Singleton bypass? Is that under threat? Is it going to be our water infrastructure projects that are under threat? Is it those community projects that are under threat now?

What do we hear from those opposite? Absolutely nothing. They say nothing about those cuts because they do not care about the regions. They do not understand that those investments in regional New South Wales create opportunities and they create a future. What do we see from NSW Labor? Those opposite turned up to their conference on the weekend, and what did they do with the one regional voice they have? They got rid of him. They dumped the only member on that side of the House who works hard and who actually raises things of concern in regional New South Wales. This is what was said at the conference: "Working side by side with people who have a genuine commitment to country issues"—

Ms Kate Washington: Point of order—

The SPEAKER: The Clerk will stop the clock. The member for Port Stephens rises on a point of order.

Ms Kate Washington: The point of order is clearly taken under Standing Order 129. The question was about regional New South Wales, and the Deputy Premier is now talking about things that are completely unrelated to the question. I ask that the Minister return to the question.

The SPEAKER: The Deputy Premier was speaking about infrastructure and regional New South Wales, but I will continue to listen carefully to his answer. The Deputy Premier has the call.

Mr PAUL TOOLE: Good call, Mr Speaker. You have improved. Well done, Mr Speaker. "Working side by side with people who have a genuine commitment to country issues, because they live there, is so important"—who said that? It was the member for Maitland. She said, "Mick Veitch is the hardest-working MLC we've got."

Ms Kate Washington: Point of order—

The SPEAKER: The Clerk will stop the clock. The Deputy Premier has only 10 seconds remaining, but I will hear the point of order from the member for Port Stephens.

Ms Kate Washington: Mr Speaker, you told the Minister that he was to respond to the question directly.

The SPEAKER: I did not say that. The member for Port Stephens will resume her seat.

Mr PAUL TOOLE: I would cut me off too. Those opposite should hang their heads in shame. They kicked that bloke in the guts. They knifed him on the floor, and they have replaced him with a candidate who failed in East Hills on two occasions.

MANUFACTURING INDUSTRY

Ms JO HAYLEN (Summer Hill) (14:39): My question is directed to the Treasurer. Given the transport Minister has now admitted that there is not much of a price difference in the current climate when it comes to domestic manufacturing and given we know that foreign-built procurements often blow out by more than 50 per cent anyway, does the Treasurer agree with the transport Minister and now regret costing New South Wales thousands of job opportunities by sending billions of dollars in major purchases overseas?

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (14:40): I thank the member for Summer Hill for her question. I reject the premise of the question. Before I get into the detail, I commiserate with the member for Summer Hill, who is one of the great idealists in the Labor Party. She has been a great true believer of the cause for at least 20 years. How would she have felt on the weekend?

Ms Jo Haylen: Point of order—

The SPEAKER: The member for Summer Hill rises on a point of order.

Ms Jo Haylen: The point of order is taken under Standing Order 129. I am a true believer in local jobs. Is the Treasurer?

The SPEAKER: The member for Summer Hill will resume her seat. I call the member for Summer Hill to order for the first time.

Mr MATT KEAN: I was just commiserating with the member for Summer Hill, that true believer who had to go to the conference floor and vote for Khal Asfour on the weekend—the guy who invited Eddie Obeid to his wedding.

Mr Ron Hoenig: Point of order—

The SPEAKER: Order! The Clerk will stop the clock. I call the member for Londonderry to order for the first time. The member for Heffron rises on a point of order. What is the member's point of order?

Mr Ron Hoenig: The Treasurer is not close to being directly relevant to the question that was asked. A number of things are relevant, but that certainly is not.

The SPEAKER: I have heard enough. The Treasurer will come directly to the question.

Mr MATT KEAN: This Government believes in local manufacturing. In fact, we are building an entire city in western Sydney that is dedicated to advanced manufacturing. This Government believes in creating jobs.

The SPEAKER: Order! I call the member for Keira to order for the second time.

Mr MATT KEAN: In fact, our local manufacturing industry is booming. Just look at the Leader of the Opposition's Facebook page. It is keeping his selfies going because he is at every local manufacturer, taking a selfie. So local manufacturing is clearly thriving.

The SPEAKER: I call the member for Wollongong to order for the first time.

Mr MATT KEAN: The Leader of the Opposition is so dedicated to manufacturing that he and Alex Claassens have teamed up to de-manufacture our trades. They want to rip out safety equipment from our trades. That is creating local jobs. "Hey, Alex, let's create some jobs. Why don't we go trash the \$3 billion worth of trains that we're not allowing to go on the tracks and not allowing commuters to use every day? We'll rip out the CCTV technology. We'll rip out the sensor technology. That will create some local jobs. That's our policy."

The SPEAKER: Order! I call the member for Terrigal to order for the first time.

Mr MATT KEAN: That is the Leader of the Opposition's commitment to manufacturing. He wants to rip out safety equipment from our trains. The Leader of the Opposition has no plans, no policies and no ideas other than the ones that Alex Claassens gives him. Alex Claassens says, "Let's get local manufacturing to rip out safety equipment from the trains we're not letting anyone use."

Mr Ron Hoenig: Point of order—

The SPEAKER: The Clerk will stop the clock. The member for Heffron rises on a point of order. What is the member's point of order?

Mr Ron Hoenig: Under Standing Order 130, the Treasurer cannot debate the answer. If members put up different views when they are not asked for different views—

The SPEAKER: There is no point of order. The Treasurer will continue.

Mr MATT KEAN: This Government is committed to local manufacturing. This Government is committed to ensuring that taxpayers get the best deal from local manufacturing. We have always been about supporting local jobs, and we will continue to be about supporting local jobs. That is what this Government is all about.

HOME OWNERSHIP

Mr MARK TAYLOR (Seven Hills) (14:44): My question is addressed to the Treasurer and Minister for Energy. Will the Treasurer update the House on how the Government's policies are giving first home buyers a real choice to secure a brighter future?

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (14:44): I will. I thank the member for Seven Hills for his outstanding work representing his great community in western Sydney. The member for Seven Hills understands that the best way to help first home buyers in his electorate and in electorates across New South Wales is to give them a choice about whether or not they will pay a large up-front stamp duty or a

small annual fee, giving them a choice to enter the housing market years sooner than they otherwise would have. I apologise to the member for Seven Hills, who is still recovering from the Opposition leader's speech to the conference at the weekend, which happened to be the most boring, vacuous and policy-free speech since his budget reply. I guess it is hard to get excited by what Bob Nanva tells you to believe in, but the Leader of the Opposition failed on that front as well. As I said earlier, the most exciting thing we learned on the weekend is that the Leader of the Opposition likes cereal after dinner. If his war on first home buyers was not weird enough, that certainly is.

The Government is all about choice—a choice to give first home buyers the chance to realise their dream of home ownership much sooner. Our plan will shave years off the time it would take to save for a deposit, getting them into their homes sooner, helping them on the ladder of wealth creation and opportunity much faster. That is exactly what our policy achieves. Who is standing in the way of that choice? The Leader of the Opposition. In a sneaky and underhanded way, he is using every dirty tactic to try to filibuster the Parliament having a say on this policy. He told the gallery that they would vote on it, and instead they are trying to delay a vote, trying to delay first home owners getting a choice. It is a disgrace. The Leader of the Opposition does not hate all choices. In fact, on the weekend he had a choice to support a voice for the bush, a battler for the bush, Mick Veitch, or a voice for the crook, Cameron Murphy, a two-time loser. Who did he choose? The voice of the two-time loser. What do you get for traveling those thousands of kilometres, for toiling away? [*Extension of time*]

What do you get for traveling thousands of kilometres, for toiling away, for standing up for people in the bush? What do you get from Chris Minns? You get sacked. You get knifed. You would think he had spoken up against corruption, because we have not seen someone treated that badly since Joan of Arc herself was sacked, censured and shut down by the Leader of the Opposition. That is right, the member for Bankstown also gave the Leader of the Opposition a choice—a choice between standing up against corruption or supporting someone who invited Eddie Obeid to their wedding. Who did the Leader of the Opposition choose?

Mrs Melinda Pavey: Eddie!

Mr MATT KEAN: Eddie's puppet who is now ensconced on the Legislative Council Labor ticket at the upcoming election. That is right. Did he choose the fearless anti-corruption fighter in the member for Bankstown?

Mrs Melinda Pavey: No!

Mr MATT KEAN: Or did he choose Eddie's mate Khal? The Leader of the Opposition always makes the wrong choices, whether it be for Khal, whether it be for Eddie's mate or whether it be against first home buyers. The Government supports first home buyers. We want to give them choice. We want to make it as easy as possible for them to get into the property market and realise their dreams of home ownership sooner. That is what our policy does, and we will push on to ensure that we give first home buyers the choice that they deserve—the choice to realise their dreams of home ownership. That is what this Government is about. That is what this Government will deliver, and we will not be stopped by the Leader of the Opposition and his cynical filibuster, trying to deprive people of that choice while he is busy eating cereal and supporting Eddie's mate Khal for the upper House.

MURRUMBIDGEE REGIONAL HIGH SCHOOL

Mrs HELEN DALTON (Murray) (14:49): My question is directed to the Premier. Last night's *Four Corners* program highlighted the teacher shortage at Murrumbidgee Regional High School. That has been exacerbated by the failed school merger, with teachers leaving in droves and thousands of class hours not being covered. Will the Premier of rural New South Wales, as well as metropolitan New South Wales, demerge the school or, alternatively, provide the adequate resources to make this failed model work?

Mr DOMINIC PERROTTET (Epping—Premier) (14:50): I will raise those concerns with the education Minister. Obviously the member for Murray has raised those issues with me in the past. We want to make sure all our schools across regional New South Wales have the support they need to provide the best teaching environment for our children. I understand the concerns that the member has raised with me and with members of the P&C in relation to that matter. As I said, I will work with the education Minister and will come back to the member for Murray.

LOCAL GOVERNMENT

Ms WENDY LINDSAY (East Hills) (14:50): My question is addressed to the Minister for Local Government. Will the Minister update the House on the measures the Government is taking to ensure integrity in local government?

Mrs WENDY TUCKERMAN (Goulburn—Minister for Local Government) (14:50): I thank the hardworking member for East Hills for her question. I am sure the member was shocked, as we all were, that the mayor of Canterbury Bankstown was formally endorsed on the ALP Legislative Council ticket. But I presume

none were more shocked than the member for Bankstown, who I know is as curious as we all are as to whether any councils across the State have increased their professional development allowance to \$15,000 per year for mayors to pursue personal education and bill the ratepayer over and above the funding to complete their Australian Institute of Company Directors course. The Government understands all too well that the local community is entitled to and deserves the highest standards of integrity and transparency from its elected representatives.

That is why this Government is conducting a comprehensive root-and-branch review of the councillor misconduct framework to ensure that the standards of conduct expected by the wider public are upheld and that where elected officials do the wrong thing, they are held accountable. That is in addition to the introduction of random audit spot checks of councillor disclosures, as well as mandatory council training and supplementary training for mayors. I am sure that is welcome news for the member for Bankstown, who recently brought to light the Information and Privacy Commission's determination that the City of Canterbury Bankstown is in breach of the Government Information (Public Access) Act for not making the returns of interests of councillors available as open access information. It is not surprising that the Opposition leader remains missing in action. He did not once mention councils or local government, let alone integrity, in his address at the State ALP conference.

The SPEAKER: Order! I call the member for Maroubra to order for the first time.

Mrs WENDY TUCKERMAN: If Labor is serious about integrity, I call on the Opposition leader to treat the mayor in the same way he has treated the member for Bankstown—out the door. But the question remains as to whether the Opposition leader has the guts to show the integrity that the people of New South Wales need in a leader, or whether he will remain shackled by the polarising extremes of his own party and continue to build his protection racket of unsavoury characters.

The SPEAKER: Order! I call the member for Tamworth to order for the first time.

ENERGY PRICES

Mr JIHAD DIB (Lakemba) (14:53): My question is directed to the Premier. Given that in New South Wales energy bills have risen by 18 per cent in the past year, the industry predicts a price rise of up to 35 per cent next year, experts warn that his privatised energy providers are charging super profits of between 10 per cent and 15 per cent, and he was warned in secret negotiations that prices would rise by another 33 per cent in 2025 when Eraring comes offline, does he stand by the ridiculous claim his Treasurer made that he will deliver a \$130 reduction in power bills next year?

Mr DOMINIC PERROTTET (Epping—Premier) (14:54): What did Albo say about this? It is the same question for a second week; members opposite have clearly run out of content. We on this side of the House have led the country when it comes to providing reliable energy not just for the short term but for the long term. We are focused on putting downward pressure on household budgets right across our State. The member wants to politicise it, but members know two key things. Every part of the country—and the globe—is struggling with the rising cost of electricity prices. The issue is not unique to New South Wales. In addition, there is very little difference between our electricity assets and those in Queensland, which are in public hands, because the issue is not the network but wholesale. This is a national issue that all States, Territories and the Commonwealth Government are working through. Because of our strong financial management, members on this side of the House can provide support for households across our State to reduce energy bills. That is why we have a Family Energy Rebate of up to \$180 a year—

Mr Jihad Dib: Point of order—

The SPEAKER: The member for Lakemba has taken a point of order. What is the member's point of order? The member will state his point of order quickly.

Mr Jihad Dib: I am waiting for the Premier to sit down, Mr Speaker.

The SPEAKER: What is the member's point of order?

Mr Jihad Dib: The question was specific—

The SPEAKER: What is the member's point of order?

Mr Jihad Dib: It is under Standing Order 129.

The SPEAKER: The Premier is being relevant. The member will resume his seat.

Mr Jihad Dib: The question asked was about lowering—

The SPEAKER: The Premier will continue.

Mr DOMINIC PERROTTET: We have a Low Income Household Rebate of up to \$285 a year and a Gas Rebate to the total of \$110 a year. We are providing more support for seniors of up to \$200 a year. We are also providing a Medical Energy Rebate of up to \$285 a year. Those cost-of-living measures are putting downward pressure on household budgets because we manage money well on this side of the House.

The SPEAKER: Order! I call the member for Wollongong to order for the second time.

Mr DOMINIC PERROTTET: These are great policies. Who is selling them? I am not reading from my brochure; it is from the member for Lakemba. He is out there spruiking all our measures and driving our policy agenda right across his electorate.

Mr Jihad Dib: Point of order—

The SPEAKER: The Clerk will stop the clock. The member for Lakemba rises on a point of order.

Mr DOMINIC PERROTTET: He is the best salesman we have ever had.

Mr Jihad Dib: Mr Speaker, as I said last week—

The SPEAKER: The Premier will resume his seat. I will hear the point of order of the member for Lakemba.

Mr Jihad Dib: As I said clearly, the question asked—

The SPEAKER: What is the member's point of order?

Mr Jihad Dib: —what the Premier is doing to lower the prices—

The SPEAKER: The member will resume his seat.

Mr Jihad Dib: In relation to that, it is about making sure that we support our communities who can't afford their power bills because of the Government's policies.

The SPEAKER: The member for Lakemba will resume his seat. I place the member for Lakemba on two calls to order.

Mr DOMINIC PERROTTET: We are lowering the prices and the member for Lakemba is backing us in. We know that it is not just a national issue but a global issue. We are all working together to put downward pressure on prices. The Liberal-Nationals Government leads the way—and members opposite know it.

HEALTH INFRASTRUCTURE

Ms MELANIE GIBBONS (Holsworthy) (14:58): My question is addressed to the Minister for Health. Will the Minister update the House on the progress of the St George Hospital stage three redevelopment and other significant health developments?

The SPEAKER: Order! I call the member for Wollongong to order for the third time.

Mr BRAD HAZZARD (Wakehurst—Minister for Health) (14:58): I thank the member for Holsworthy for her question. She has an abiding interest in health throughout the St George area and right through to Liverpool, and indeed further afield, as does the member for Oatley. Between the two of them they have harassed me mercilessly to make sure that the area obtains its fair share of the \$11 billion of funds going into health infrastructure across New South Wales. I am fascinated that it takes members outside the Kogarah electorate, in which the hospital is principally located, to highlight the work that has gone on in Health, particularly at St George Hospital. I was fascinated to read on the Labor leader's Facebook page:

Chris will put St George first. At present, St George isn't getting its fair share from the NSW Government ... St George hospital is in urgent need of a rebuild ...

As I understand it, the member does not live very far away from the hospital. I inform members that in my six years as health Minister I have never received any communications from him in regard to the redevelopment of the St George Hospital.

The SPEAKER: Order! The Leader of the Opposition will cease interjecting.

Mr BRAD HAZZARD: Compare that with the member for Holsworthy. When she was in St George Hospital, she had a visit from me and highlighted the fact that the maternity unit could do with an upgrade.

The SPEAKER: Order! I call the Leader of the Opposition to order for the first time.

Mr BRAD HAZZARD: As a result, not only did the maternity unit get the upgrade but it was located closer to the theatres, where modern medical practice requires maternity units to be located. Compare that with

the little Facebook page of the member for Kogarah, which is basically creating mythology. It is another one of Minns' myths on health; he has a few. I have in my hand the brand-new design for St George Hospital, which appears on the front page of the newsletter from the member for Oatley.

Mr Ryan Park: Tell us about what happens when you call 000.

Mr BRAD HAZZARD: I was here during the Carr years and I have got to say that this lot opposite reminds me of the Carr years: absolute mythology, platitudes and no substance. In the end it was thrown out because they did nothing for health and nothing for education. They embarrassed Ben Chifley. He was rolling in his grave. [*Extension of time*]

Since 2011 the Coalition has committed three-quarters of a billion dollars to the rebuilding of St George Hospital. Members opposite do not want to hear about it, but they know it is the truth. Privately they all know it is the truth and they tell me so.

Mr Ryan Park: There's no staff, though.

Mr BRAD HAZZARD: Really? Another 20,000-odd staff have been employed, and you know that too. They are getting a new hospital at Shellharbour. They have got more staff. The member for Keira is just telling porkies. He should not lower himself to the level of his leader and involve those Minns myths. As I speak, there is another \$385 million plus a \$26 million car park for the St George Hospital stage three redevelopment, a total of \$411 million. That includes outpatient, ambulatory and integrated care services, pathology collection services, new rehabilitation unit services, increased subacute and rehabilitation services—and it goes on.

The SPEAKER: Order! I call the member for Rockdale to order for the first time.

Mr BRAD HAZZARD: A few weeks ago we had the Leader of the Opposition sneaking around at midnight and doing his bit. When looking at his videos, where he dropped into a hospital unannounced and unapproved, I worked out he spent less than 1½ minutes actually inside the hospital.

Mr Paul Toole: How long?

Mr BRAD HAZZARD: Less than 1½ minutes. Based on that 1½ minutes, he is now prepared to run down the entire health system. Ben Chifley knew that there were things worth fighting for. In fact, that was the name of his great speech. The Leader of the Opposition needs to read it because this guy does not know what to fight for. All he knows is to say, "Let's make it up. Let's tell them that there aren't enough staff. Let's tell them the Government hasn't spent \$11 billion. Let's tell them it hasn't built 180 new hospitals. Let's tell them it hasn't actually employed 20,000 staff. Let's pretend all that happened during COVID was actually the result of lack of infrastructure and staffing." [*Time expired.*]

ENERGY PRICES

Dr HUGH McDERMOTT (Prospect) (15:04): I direct my question to the Minister for Western Sydney. Given that power bills in western Sydney went up over 18 per cent last year, some \$370 for most western Sydney families, and will go up some 35 per cent next year, did the Treasurer mislead the people of western Sydney by claiming power bills would be \$120 lower next year?

Mr DAVID ELLIOTT (Baulkham Hills—Minister for Transport, Minister for Veterans, and Minister for Western Sydney) (15:04): Did Anthony Albanese mislead the people of Australia by saying power bills would be dropped by \$350? Seriously, don't get up here and lecture me about misleading the House. No child should be left in poverty, according to the Labor Party. The people of New South Wales know full well who are the best economic managers of this State. As the member for Prospect knows, I spend a fair bit of time in his electorate. I was in his electorate not long ago and the biggest complaint I heard was the lack of labour—too many jobs that needed to be filled. Do you know why? The success of this Government has created a labour shortage. That is the big problem we have to face. We have stimulated so much economic activity, particularly in the member's electorate, that the biggest crisis facing business today is the labour shortage.

Ms Yasmin Catley: That's your fault.

Mr DAVID ELLIOTT: I note the member's interjection. She said it is my fault.

Dr Hugh McDermott: Point of order—

Mr DAVID ELLIOTT: Guilty as charged, Mr Speaker.

The SPEAKER: The Minister will resume his seat. What is the member's point of order?

Dr Hugh McDermott: My point of order is taken under Standing Order 129. The question was about power bills, not labour shortages.

The SPEAKER: I am satisfied that the Minister has drawn a link, but I ask him to come more directly to the question shortly.

Mr DAVID ELLIOTT: The question goes to the fundamental ability of this Government to manage the economy and have people pay for their utilities. Those opposite want to talk about the economic fortunes of western Sydney. What were they doing when Paul Keating created 17 per cent interest rates for the people of western Sydney and they had to sell their houses? What did those opposite do when Paul Keating created 10 per cent unemployment and the people of western Sydney had to bear the brunt of that?

Dr Hugh McDermott: Point of order—

The SPEAKER: I have ruled that the transport Minister has drawn a link to the question. I asked him to come more directly to the question shortly. The Minister will continue.

Mr DAVID ELLIOTT: I am highlighting the fact that Opposition members are bereft of ideas in managing the economy. They have forfeited their right to ask the Treasury benches about the cost of living and how the people of western Sydney can or cannot afford their utility bills because they are the party of 10 per cent unemployment and of 17 per cent interest rates. This is the party that would have sold the electricity assets if they had only listened to me after I was appointed to the committee to provide advice to the then Government, but it didn't. Those opposite were too busy taking donations from the AHA and, unfortunately, I am the one who had to deliver them. I cannot believe that those opposite would expose themselves to the criticism of asking us about economic management. The people of western Sydney have never had it so good thanks to our record amount of infrastructure spend in western Sydney. But we still have no policy on western Sydney from those opposite, other than they want us all to drown because they refuse to raise the Warragamba Dam wall.

RURAL AND REGIONAL INFRASTRUCTURE

Mr CHRISTOPHER GULAPTIS (Clarence) (15:07): I address my question to the Minister for Lands and Water, and Minister for Hospitality and Racing. Given that it is National Water Week, will the Minister update the House on how the Government is securing a brighter future for regional families by investing in water infrastructure?

Mr KEVIN ANDERSON (Tamworth—Minister for Lands and Water, and Minister for Hospitality and Racing) (15:07): I thank the member for Clarence for his question and his interest in this matter. The member for Clarence is retiring. I thank him for his service to this Parliament and for what he has done for his community in that time. He has been a very strong advocate for his community in times of desperate need—particularly during flooding events, he made sure that his communities were looked after. Today our thoughts are with those who are suffering again from the impacts of floods up and down the coast, along the Murray River and out in the west. The Premier and the Minister for Emergency Services and Resilience, and Minister for Flood Recovery, were there yesterday talking to those communities and offering support. Ironically, with the amount of water that is around the place, this is National Water Week. This week the theme is: Sharing Our Stories.

Mr Michael Daley: We had better build some dams.

Mr KEVIN ANDERSON: Yes, that is right. We are building dams. The member for Maroubra is absolutely right. It is great to see the member on board building dams with us. We assisted the Malabugilmah Aboriginal community in the electorate of the member for Clarence during the floods. They take their water from the Clarence River. Their water treatment plant was severely impacted—

The SPEAKER: I call the member for Maroubra to order for the second time.

Mr KEVIN ANDERSON: —and they were under threat of not having clean, reliable water. Thanks to the Safe and Secure Water Program, we were able to rebuild their water treatment plant and give them that safe, secure, reliable water into the future on the advocacy of the member for Clarence. The Safe and Secure Water Program is a billion-dollar program, and when funds are added it comes to \$2.6 billion. Thirty-four water infrastructure projects are being delivered across regional New South Wales. We are investing in regional water infrastructure in New South Wales, unlike Labor—on Saturday when they were asked about water infrastructure at the Labor conference, crickets.

Mr Michael Daley: No dams.

Mr KEVIN ANDERSON: Absolute crickets. No dams, and the water policy from Labor at the last election was to cut water infrastructure funding. What will they be doing? A song by Split Enz is called *History Never Repeats*. Well, Labor is rewriting history. They will not fund water infrastructure. They do not care about regional New South Wales. If people in regional New South Wales want to continue to get their funding, they

know what they have to do. They have to support us at the next election. We need Chris Minns to fess up and admit that they don't give a damn about regional New South Wales.

TAXATION POLICY

Mr ANOULACK CHANTHIVONG (Macquarie Fields) (15:11): I direct my question to the Treasurer. Given the Treasurer is failing to run the existing tax system, according to a Revenue NSW briefing document that shows over a billion dollars in unpaid taxes and no plan to manage the situation, why should anyone trust the Treasurer to have the confidence to introduce a brand-new land tax?

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (15:11): This Government has a proud record of sound economic management and of building a stronger and more prosperous economy. On the topic of financial management, we just handed down a budget that delivers affordable and accessible child care across New South Wales.

The SPEAKER: I call the member for Rockdale to order for the second time.

Mr MATT KEAN: We just handed down a budget that rolls out universal pre-kindergarten, so that our kids can not only realise their dreams but also dream bigger in the first place. In our budget just handed down there is an opportunity to give first home buyers a choice that best meets their financial needs, and that is tax relief. People can choose between paying a large up-front stamp duty or a very small annual fee. This Government is about giving people choice, and we have delivered that budget whilst still charting a path back to surplus. If members opposite do not want to take our endorsement of our record of financial management, then they should take the endorsement of the ratings agencies that just last week confirmed our position. Moody's confirmed that we are still triple-A rated and Standard & Poor's held our position of double-A plus. That is notwithstanding that we have supported the community through the worst droughts this nation has ever seen.

Mrs Melinda Pavey: Fires.

Mr MATT KEAN: Through the bushfires. A one-in-100-year bushfire event, the worst floods that have decimated communities in the Northern Rivers, and the worst health and economic shock that the country has ever seen: COVID-19. We stood by those communities during that time and we made sure that we stood by them financially. JobSaver was delivered by the Premier. We had support to stimulate the economy so that we could come out stronger on the other side, and that is what we have done. We have record unemployment of 3.4 per cent. Business confidence is in a good space. There is no place in the world one would rather be right now economically than here in New South Wales, compared with what is going on globally.

That is because of the good economic and financial management of the Coalition Government. We are very proud of that record. We will always manage the State's finances responsibly because it protects people's pockets. We want to know what taxes Labor will impose, what assets it will flog off and what waste it will mismanage. Government members are proud of their economic record. We are proud of our financial record. We are charting a path back to surplus while delivering for the people of this great State.

SKILLS AND TRAINING

Mrs TANYA DAVIES (Mulgoa) (15:14): I address my question to the Minister for Skills and Training. Will the Minister update the House on how the Government's fee-free training is leading the nation in skilling people for in-demand jobs?

Mr ALISTER HENSKENS (Ku-ring-gai—Minister for Skills and Training, Minister for Science, Innovation and Technology, Minister for Enterprise, Investment and Trade, and Minister for Sport) (15:14): I thank the member for Mulgoa for her question. Everybody loves a strong Tanya standing up for western Sydney—don't they, Chris? On the weekend the member for Mulgoa was working hard for her community in western Sydney, while members opposite were at Sydney Town Hall talking about themselves. I do not know how the Leader of the Opposition is here today. He must be exhausted. On the weekend he spent 25 minutes talking to the Labor conference. To put that in context, a 25-minute speech from him is equivalent to 25 late-night hospital emergency department visits. He must be absolutely exhausted. I do not know why they say he is so lazy. The New South Wales Government leads the nation in skills and training, and the numbers absolutely speak for themselves. Some 115,000 apprentices and trainees are in training in New South Wales, which is miles ahead of any other jurisdiction. Over the past two years the number of women in skills and training apprenticeships and traineeships—

The SPEAKER: Order! The Clerk will stop the clock. There is too much audible conversation in the Chamber. I have been applying an unofficial principle of reciprocity: When Labor is being attacked I am more tolerant of audible conversation from its members, but they must be quiet and not deliberately distract the Minister when he is being directly relevant to the question.

Mr ALISTER HENSKENS: Over the past two years the number of women apprentices and trainees is up 59 per cent because of unprecedented investment in fee-free training and our strong focus on skills and training. People are so interested in skills and training that last week the Government received a letter from Khal from Canterbury Bankstown. For those who do not know, in Labor circles Canterbury Bankstown is part of the disputed territory.

Ms Liesl Tesch: Point of order—

The SPEAKER: Order! The Clerk will stop the clock. The Minister will resume his seat.

Ms Liesl Tesch: The Minister's answer is completely irrelevant.

The SPEAKER: I will hear further from the Minister. It is hard to hear him because there is too much audible conversation in the Chamber. The member for Gosford will resume her seat. The Minister has the call. I will listen carefully to the Minister's answer. Opposition members must remain silent so that I can hear him properly.

Mr ALISTER HENSKENS: Khal from Canterbury Bankstown wrote to implore the Government to consider free TAFE courses, particularly in south-west and western Sydney. Guess what? Since 2018 apprenticeships in New South Wales have been free, and since 2020 traineeships throughout New South Wales have been free. Quite clearly it does not matter how dopey you are, you can get on the Labor upper House ticket. Khal clearly has absolutely no idea about skills and training. All you have to do to get on the Labor upper House ticket is to be a mate of Minns. It is quite amazing that Chris Minns' hand-picked candidate for the upper House has absolutely no idea about skills and training. The letter even shows how dopey he is.

Dr Hugh McDermott: Point of order—

The SPEAKER: The member for Prospect rises on a point of order. The Minister will resume his seat.

Dr Hugh McDermott: The Minister must refer to members of Parliament by their correct title.

The SPEAKER: I uphold the point of order.

Mr ALISTER HENSKENS: "Dopey Khal" is his correct title. We believe in free skills and training for everybody, not just mayors.

Mr David Harris: Point of order—

The SPEAKER: The member for Wyong rises on a point of order. The Minister will resume his seat.

Mr David Harris: My point of order relates to Standing Order 129. His name is Khal, not "Caarl". Get it right.

The SPEAKER: There is no point of order. The member for Wyong will resume his seat. The Minister will continue.

Mr ALISTER HENSKENS: We believe in fee-free training for everybody, not just a mayor who would increase the rates by more than 30 per cent over the next five years to help pay for his free MBA worth almost \$50,000. To get on the upper House ticket for Labor you have to have no integrity. Labor members who have any integrity are kicked out.

NEW SOUTH WALES FLOODS

Mr ALEX GREENWICH (Sydney) (15:20): I direct my question to the Minister for Emergency Services and Resilience, and Minister for Flood Recovery. How can inner-city communities support those that have been impacted recently by the devastating floods?

Ms STEPH COOKE (Cootamundra—Minister for Emergency Services and Resilience, and Minister for Flood Recovery) (15:20): I thank the member for Sydney for his question and for joining me recently to visit Thread Together, a non-government organisation in the electorate of Sydney that is doing hugely important work in the flood recovery space. It is not the first time I have encountered that organisation as Minister. Thread Together collects end-of-line, brand-new stock from fashion retailers around Australia and distributes it to people in need, including individuals and families who have been affected by the bushfires and the more recent floods. Recently I visited Singleton with the member for Upper Hunter, where we saw firsthand the impact that Thread Together was having on families and people who have been affected in that community. The member for Sydney and I visited the Thread Together headquarters to see the wonderful work it is doing, which was great.

Donations have such an important impact on flood-affected communities, particularly in the Northern Rivers region. I thank people across the State who have donated generously. The New South Wales

Government has a partnership with Givit, an online donations hub that works with local community organisations in flooded communities to ensure that the right support finds its way into the right hands. Local community organisations identify the needs of people who have been impacted by the floods or people can request specific items they need, which Givit will try to fulfil. It is a fantastic initiative. Since the February-March flood event, Givit has distributed more than \$5.5 million worth of items to families and individuals who very much need it.

People in our cities can also support the flood efforts by joining the SES. We regularly rely on our SES units in Sydney to go on deployment to our regional areas, where they are desperately needed at the moment. They are quite literally sent to every corner of New South Wales. In fact, there has not been a single day this year when SES volunteers have not been deployed somewhere in the State. I thank the volunteers at Erskineville who form the City of Sydney SES unit. This morning the Premier and I were privileged to catch up with them. Every member of that unit we spoke to had done at least one deployment—if not multiple deployments—in New South Wales this year. I thank the member for Sydney for his question and I thank the people of his electorate who have made donations and contributions to disaster-impacted people right across the State in the past months and years.

REGIONAL NEW SOUTH WALES FLOODS

Mrs NICHOLE OVERALL (Monaro) (15:23): I address my question to the Minister for Emergency Services and Resilience, and Minister for Flood Recovery. Will the Minister update the House on the continuing major flood event in regional New South Wales?

Ms STEPH COOKE (Cootamundra—Minister for Emergency Services and Resilience, and Minister for Flood Recovery) (15:23): I thank the member for Monaro for her question this afternoon and acknowledge the impact of this ceaseless wet weather on her communities, especially along the border, and what we will be facing towards the end of this week. I will pick up where I left off, which is to thank the SES volunteers right across New South Wales. They have been at this for more than 12 months and, despite the fatigue, they continue to work around the clock. Currently more than 300 SES personnel are on the ground and involved in operations right across the State. I thank personnel from Fire and Rescue, the Rural Fire Service, Surf Life Saving, Marine Rescue and VRA Rescue NSW. They are all backing in the SES at this time, which is very much appreciated.

From today 180 Australian Defence Force personnel will be deployed across New South Wales. The focus of their efforts will be in the west and south of the State, where there are ongoing flood events. We have nine pre-positioned aircraft across New South Wales at the moment. We have five high-clearance vehicles—those all-important Unimogs—that also have been pre-positioned in areas of high risk. The RFS is supporting the SES by establishing a large base camp. We did that earlier this year in the Northern Rivers region. We are now rolling out a similar base camp at the site of the Deni Ute Muster. Just yesterday we sent a convoy of nine trucks down to that area with 17 tents, bedding for 320 people, a site office, a command trailer, a generator, drinking water and ration packs—everything they need to set up a base camp. In the past few days 125,000 sandbags were delivered into the community of Moama in preparation for what we expect to come down the Murray River in the days ahead.

We are anticipating the severe flooding to continue for the coming days, weeks and months. Another wet weather system is set to impact the State from tomorrow until Friday, and we anticipate another event shortly after that one. The key areas of focus for the next 24 hours are Moama, as I have mentioned, Narrandera, Wagga, Forbes, Coonamble, Nyngan, Wee Waa, Warren and Wentworth—a significant number of communities. As has been said many times, we already have saturated catchments and overflowing dams, and even the smallest amount of rainfall will worsen the current flooding. In conclusion, I encourage all communities to remain vigilant and up to date with warnings and advice from the SES and the Bureau of Meteorology. I ask people to please stay vigilant during this time. Safety is a shared responsibility, and we need people to take personal responsibility. If it's flooded, forget it.

Documents

INDEPENDENT PRICING AND REGULATORY TRIBUNAL

Reports

Mr MATT KEAN: In accordance with the Electricity Supply Act 1995, I table the report of the Independent Pricing and Regulatory Tribunal entitled *NSW Energy Savings Scheme—Compliance and Operation in 2021, Report to the Minister*, dated July 2022, received out of session and ordered to be printed.

*Committees***JOINT STANDING COMMITTEE ON ELECTORAL MATTERS****Inquiry**

Mr LEE EVANS: As Chair: In accordance with Standing Order 299 (1), I inform the House that the Joint Standing Committee on Electoral Matters has received a referral from the Attorney General to conduct an inquiry into recommendations made by the Independent Commission Against Corruption in its report entitled *Investigation into political donations facilitated by Chinese Friends of Labor in 2015*, the full details of which will be available on the committee's home page.

LEGISLATION REVIEW COMMITTEE**Reports**

Mr DAVID LAYZELL: As Chair: I table a report of the Legislation Review Committee entitled *Legislation Review Digest No. 49/57*, dated 18 October 2022. I move:

That the report be printed.

Motion agreed to.

Mr DAVID LAYZELL: I also table minute extracts of *Legislation Review Digest No. 48/57*, dated 11 October 2022.

MODERN SLAVERY COMMITTEE**Chair and Deputy Chair**

The SPEAKER: In accordance with Standing Order 282 (2), I advise the House that on 13 October 2022 the Hon. Gregory John Donnelly, MLC, was elected Chair and Dr Joseph Gregory McGirr, MP, was elected Deputy Chair of the Modern Slavery Committee.

*Petitions***PETITIONS RECEIVED**

The SPEAKER: I announce that the following paper petition signed by more than 10,000 persons has been lodged for presentation:

Canterbury Hospital

Petition requesting the Legislative Assembly call on the Government to fund the redevelopment of Canterbury Hospital as a stimulus infrastructure project, received from **Ms Sophie Cotsis**.

The SPEAKER: I set down discussion on the petition as an order of the day for a future day.

*Bills***PROPERTY TAX (FIRST HOME BUYER CHOICE) BILL 2022****Second Reading Debate****Debate resumed from an earlier hour.**

Mr JUSTIN CLANCY (Albury) (15:30): I welcome the opportunity to speak in support of the Property Tax (First Home Buyer Choice) Bill 2022. This is a critical reform to assist first home buyers to get into the housing market and own their own home. As we frame this debate, we know that home ownership is a part of the great Australian dream. This reform will ensure that younger families and people will be able to realise that dream. As I say that, the overall rate of home ownership in New South Wales has fallen from 70 per cent in the 1990s to 64 per cent in 2021. For younger people aged 25 to 34, the national rate of home ownership looks much worse, at around 41 per cent in 2019-20. Nationally, the average age of first home buyers has risen to 34 years. This means that first home buyers are entering the property market later in life. In an opinion piece in the *Australian Financial Review* in 2021, Ken Henry wrote:

When my colleagues and I sat down in 2008 to begin our comprehensive review of Australia's tax and transfer systems, we started with a quick scan of the landscape to identify those things doing most damage—

I emphasise "most damage"—

and therefore most deserving of our attention.

He went on to write:

Stamp duties on property conveyance stood out. These antiquated taxes were levied by our various colonial governments long before Federation.

If Mr Henry had cast his vision a little bit further, he would have seen that the other thing that causes most damage is the New South Wales Labor Opposition, because the Opposition has come into this House and, in a Janus-like fashion, put forward the member for Macquarie Fields to speak just before question time today. He spoke of the Australian Capital Territory's stamp duty reform but omitted to tell Parliament that it was put in place by the Labor Government of the day in 2012-13, when Katy Gallagher was Chief Minister. Now Katy Gallagher is the Labor Federal finance Minister. Labor members come to this House opposing the bill yet omit to mention that the reforms to stamp duty in the ACT in 2012-13 was by none other than a Labor Government.

Labor members speak in this House about the potential stimulatory effect but then omit to mention the stamp duty concessions that already are in place for purchases of up to \$800,000. They cannot have it both ways: They cannot have the hypocrisy and be the Janus by suggesting there is somehow a stimulatory effect to giving stamp duty relief to those with a property worth above \$800,000 while saying that there is not a stimulatory effect for property worth up to \$800,000. That is why we need to avoid the pitfalls of the argument advanced by the Labor Opposition. The Government has chosen First Home Buyer Choice to deliver a tailored scheme targeted mainly towards the cohort of younger first home buyers who are worst affected by the downward trend in home ownership. For a New South Wales household with a median household income that saves 15 per cent of income, stamp duty adds around two years to the time required to save a deposit for a median-priced dwelling. Without external financial support, younger people often take significant time to save for a deposit and the requirement of stamp duty only exacerbates the time taken for younger people to purchase their first home. First Home Buyer Choice provides a genuine choice to these young people to opt into an annual property tax instead of stamp duty. In recent decades stamp duty payments have risen faster than home prices or incomes. By focusing this bill on first home buyers we are showing our commitment to help those who need it most.

The First Home Buyer Choice scheme has been designed to make it easier for first home buyers to enter the property market and boost home ownership. For those who choose property tax, it is also designed to remain affordable over time. It is important to note that this reform will not affect the First Home Buyer Assistance scheme, which will remain unchanged. As I said before, stamp duty concessions for first home buyers are available for purchases of up to \$800,000 and those concessions will continue. The First Home Buyer Choice eligibility rules are based on existing rules that determine eligibility for stamp duty exemptions or concessions under the First Home Buyer Assistance scheme. Using the same eligibility rules as the First Home Buyer Assistance scheme, other than price thresholds for eligible properties, will make it easier for potential first home buyers and the real estate industry to understand who is eligible to opt in.

A key element is that the First Home Buyer Choice scheme is based on the premise of choice for first home buyers. I add also that the property tax will only be payable by first home buyers who choose it and will not apply to subsequent purchases. Under the scheme, first home buyers purchasing a home with a value not exceeding \$1.5 million, or up to \$800,000 for vacant land, can choose to pay an annual property tax rather than stamp duty. The property tax will be applied to the land value of the property as determined annually by the Valuer General. The tax will be applied at two different rates depending on the use of the property. In the first two financial years of the scheme, owner-occupiers will pay \$400 plus 0.3 per cent of land value, while non-owner-occupiers will pay \$1,500 plus 1.1 per cent of land value. This is designed to encourage uptake by owner-occupiers wanting to purchase their first home and improve home ownership outcomes in New South Wales. The bill, when combined with existing first home buyer assistance, is expected to support the overwhelming majority of first home buyers. As the scheme allows for the choice of property tax instead of stamp duty on home values of up to \$1.5 million, it offers support to an estimated 97 per cent of all first home buyers.

We are seeing a decrease in home ownership among young people in New South Wales, which means a less secure and more uncertain future for that cohort. As I said, the bill extends the choice for those individuals, which could result in them getting into a home around two years earlier than they otherwise would have. An important part of this debate that we cannot lose sight of is that the median holding time of a home is a little over 10 years for owner-occupiers. I believe it is around 10.5 years. That is, 50 per cent of home owners hold their property for a little over 10 years. Given that, it is important to look at the mobility of our workforce. Again, I refer back to Mr Ken Henry when he talks about that lock-in. Stamp duty has damaged the flexibility of the labour market, either reducing the workforce participation or lifting the unemployment rate.

An important aspect of the debate that we should be looking at is the ability of our young people, as they look for professional or trade opportunities, to buy a home where their job is and know they have a period where they are not locked into stamp duty. An annual property tax ensures that individuals are only paying for the time they own their home; they are not paying a large up-front tax that does not reflect the time they will own the home for. This means that based on the median holding time for a home, property tax will offer savings to many first

home buyers, compared to stamp duty, over their period of ownership. For 2024-25 and subsequent financial years the tax rates will be indexed each year. The indexation rules for tax rates will ensure that the average indexed property tax payment will grow in line with average annual incomes. *[Extension of time]*

This indexation approach will substantially reduce the volatility of individual property tax payments, compared with a system involving a constant tax rate applied to land values. As an added protection, the year-to-year growth of the property tax payments is capped at a maximum of 4 per cent. This will provide individual first home buyers with increased certainty regarding their future property tax payments. This will be a benefit to first home buyers as it will ensure that property tax payments are more predictable, more affordable and fit for purpose, compared with a system involving a constant tax rate applied to land values. This will be particularly important during periods of strong growth in property prices.

Housing affordability is a significant issue that the Government is looking to face. The bill presents a significant plank of a whole-of-government response. We have spoken about the housing crisis. The Government is looking at a number of means of addressing this, including the shared equity scheme, more supply and more infrastructure. The First Home Buyer Choice scheme is designed to benefit those who need it most: first home buyers and, in particular, younger buyers. Choice is a good thing as it provides first home buyers with flexibility to decide what is best for their circumstances. The bill will ultimately boost the rate of home ownership in New South Wales and, more importantly, help people realise their dream of owning a home. The benefits to first home buyers and the State will be significant. I call on all members of this place to support this crucial reform that will provide first home buyers with a real choice. I commend the bill to the House.

Mr RYAN PARK (Keira) (15:42): I speak in debate on the Property Tax (First Home Buyer Choice) Bill 2022 and I am delighted to follow my colleague the member for Macquarie Fields, or, as we like to call him and as he likes to refer to himself, a humble working-class economist. It was that humble working-class economist who raised concerns multiple times, through private members' business and other means in the House, when there was very little discussion about a land tax. He understood the signals coming from the Government that it was looking to impose a land tax on communities right across New South Wales, which would have a detrimental impact on his community in south-west Sydney as well as on my community. I will talk about some of those suburbs in a moment. I acknowledge the member's work and the work of the shadow Treasurer in the other place, Daniel Mookhey, in bringing forward a very strong response that sets out Labor's very clear opposition to the bill.

This is a bad bill from a bad government. This is a tired bill from a tired government. This is a bill that creates a property tax or a land tax that allows first home buyers, allegedly, to choose between paying stamp duty on the transfer of the land purchase or to pay land tax. The bill, as we read it, gives the land tax choice to first home buyers who purchase a dwelling valued at up to \$1.5 million, or vacant land valued at up to \$800,000 with the intention of building their first home. For financial year 2024-25 and beyond the tax rates will be indexed to grow in line with average annual income, with the yearly growth of payments capped by the Government at a maximum of 4 per cent. Part 9, specifically clause 55, which the member for Macquarie Fields raised on a number of occasions in his speech, makes amending land tax indexed amounts by future bills difficult, though not impossible. The Minister proposing any alterations must notify members of the public and relevant organisations of their intention, and notice of the amending bill must be given at least 30 sitting days before the bill is introduced. I will talk about that issue in a moment.

Given the Government's track record on taxation bills, the Opposition has a number of concerns about the bill, and the shadow Minister for Finance outlined those clearly. New South Wales is already the highest taxing State Government in the country. Per capita, State and local government tax revenue in New South Wales is up to 9.5 per cent, or \$4,795, per person. That is the highest per capita tax take of any State or Territory in the country. This Government talks about small government but it is the biggest government in town. A typical family in New South Wales would start by paying \$1,700 in the first year of the new tax. A typical family in Sydney would obviously pay a lot more, probably somewhere around \$2,400. If that family ever moves out and chooses to rent out their property, that rate would nearly quadruple, from \$2,400 to \$8,800, in just the first year.

As the humble but hardworking working-class economist the member for Macquarie Fields clearly said, that increase would likely be passed on to tenants. That is why the tax is bad for not only property owners but also renters, who may have to pay an additional \$8,800 a year, or \$170 a week, in rent if they find themselves living in a property subject to this new tax. The Premier has previously said that he wants this land tax to apply to 80 per cent of properties in the State, which the Opposition is very concerned about. He also recently confirmed in budget estimates hearings that pensioners are next in this model. There is not a person this Government does not want to tax more and more and more, and now pensioners are in line.

In his speech the shadow Minister for Finance took us through a number of reactions to this reform. I will talk about the Government's track record on economic reform in a moment. I was interested in the reaction of Susan Franks, a chartered accountant and senior tax advocate. She said:

But with all levels of government needing funds to finance services and debt and local and state governments relying heavily on the taxation of land—

important last line—

there may be pressure to increase future tax rates.

It is pretty clear to the Opposition and to experts that the bill is a stalking horse. What the Government says today will be very different to what home owners will pay tomorrow and in the future. Helpfully, the Opposition has done some analysis around what the land tax will mean for some suburbs in the electorate of Keira, which I am fortunate to represent. In a suburb like Austinmer, the average land tax under the bill would be somewhere around \$3,800; in the well-known suburb of Bulli it would be around \$2,900; in Coledale it would be \$3,700; in Corrimal it would be \$2,200; and in East Corrimal, which is close to where I live, it would be \$2,600. Those are substantial amounts that people would need to pay if they move into the scheme.

It is pretty clear from his recent comments in budget estimates hearings that the Premier wants to eventually introduce an annual land tax on all residential properties, but he is starting with first home buyers. The impact of the land tax on families would be significant. The Premier is starting with first home buyers but he wants to extend the scheme to not only pensioners but also, as I said, every home owner. That was clear when Channel 9 spoke to him, and he said that he thinks pensioners should also have the choice to pay the annual land tax. He even said at budget estimates hearings that he might try to include pensioners in the scheme prior to the next election. Instead of rushing this tax through Parliament in October, if the Premier is so confident in it, he should let the people have their say at the March election. After all, his hero John Howard took his plan for a GST to an election. The Premier should seek a mandate before he introduces the first ever annual tax on the family home in New South Wales.

We all grew up accepting that governments simply would not impose a land tax on a family home, but there is no tax that this Government does not like. This Government is hooked on tax, and this tax is a forever tax. Currently, once a buyer pays their stamp duty, they do not pay any further taxes to the State Government. Average property prices have grown more than twice as fast as the average wage during the past five years, growing by 25 per cent last year alone. That could be an anomaly, as the member for Macquarie Fields said. But even using a reasonable figure, a typical home owner's annual land tax bill would have increased by more than double their annual income, and families would have had to cut their other spending to pay the increased tax. [*Extension of time*]

The Opposition is concerned about what that means for the future because there is little trust in this Government when it comes to economic reform. I was a member of Parliament when the Government tried to pass the Fire and Emergency Services Levy, the FESL, which was an absolute disaster.

Mr Paul Lynch: A "fizzle".

Mr RYAN PARK: A "fizzle", as the member for Liverpool accurately puts it. At the time the Government made it out to be the greatest taxation reform since Federation, but it barely lasted a couple of months. It was an abject failure and a complete and utter disaster. What about the Transport Asset Holding Entity? What about icare? What about the roting of grants? This Government can hardly say to the community, "Just trust us; we won't put the tax up." Of course it will. As I said earlier, this Government is hooked on tax. It taxes more per resident than any other jurisdiction in the country. This land tax is a forever tax that is bad for property purchases, bad for the economy, bad for first home owners and bad for the State. If the Government was confident in it, it would take it to the next election. It should not try to force it down members' throats at a minute to midnight before the last sitting weeks of this Parliament. This is a bad tax from a bad Government that has lost its way. The Opposition condemns the bill.

Mrs TANYA DAVIES (Mulgoa) (15:54): I speak in support of the Property Tax (First Home Buyer Choice) Bill 2022. Before I commence the substance of my speech, I make a few comments about the statements made by the member for Keira in his contribution. He called on the Government to basically delay the introduction of this piece of legislation and take it to the election to "allow the community to have their say" on the bill. The very essence of the bill gives people the opportunity to have their say by choosing between the stamp duty way forward to purchase their first home or the annual property tax. The opportunity for the community of New South Wales to have their say is built into this legislation. The member for Keira made another comment that this is somehow a tax on the family home, which is slippery and very misleading. That is not surprising coming from the Labor Opposition because it is most definitely in the fight of its life trying to secure government next March. It is not a tax on the family home; it is an option and a choice for the people of New South Wales who are yet to secure their first home.

The bill is all about choice. The Liberals and The Nationals are all about giving people choice, not telling people how to live their lives. I address some key design features of the eligibility criteria of the First Home Buyer Choice policy. The criteria ensure that first home buyers stand to benefit the most from the First Home Buyer

Choice, which is based on the premise of choice. It is in the title of the bill. It allows first home buyers to choose between paying stamp duty or an annual property tax. It is the height of arrogance and stupidity for any member in this place speaking on the bill to assume that the citizens of New South Wales cannot comprehend that this legislation gives them choice. To trick and confuse the community by claiming that the Government will throw another tax on them is ludicrous. Our citizens are smarter than that. I call on the Labor Party to give the citizens of New South Wales more credit. The community can decipher between the spin, lies and scaremongering and the facts.

This legislation is about choice and trusting the young people of New South Wales who are yet to secure their first home to make the best decision for their personal circumstances. The Opposition erroneously labelled the bill a forever tax. However, the Labor Opposition makes a fundamental mistake when it omits to inform the community that the bill is about choice for first home buyers. It is a choice that will allow more young people to buy their first home. Why would Labor oppose that? It is a choice that will allow young people to overcome one of the greatest barriers to home ownership—saving up for stamp duty—and achieve their own Australian dream. By opposing the bill, Labor is maintaining the existing barriers to home ownership that young people face today. Labor is offering nothing new and innovative to help young people get into their first home.

As the Treasurer noted, it now takes around 10 years to save for a 20 per cent deposit and two years to save for stamp duty. The bill will empower first home buyers to fast-track their path to home ownership by choosing the option that best suits their own financial circumstances and personal aspirations. Entering the property market has become more difficult, placing unrelenting pressure on first home buyers. Stamp duty is a substantial up-front cost that reduces the buying power of first home buyers. That burdensome tax can be a hindrance for those wanting to enter the property market for the first time. The bill aims to alleviate the costs associated with home ownership and makes owning a home more accessible for those struggling to enter the property market. That is why the Government has developed the First Home Buyer Choice scheme. It understands the struggle people face when trying to enter the property market, which is why it wants to give them the opportunity to choose.

We know that home ownership rates have been declining. Overall rates of home ownership in New South Wales have fallen from 70 per cent in the 1990s to 64 per cent in 2021. The decline has been particularly pronounced for younger cohorts who are yet to purchase their first home. For younger people aged 25 to 34, the national rate of home ownership looks much worse—around 41 per cent in 2019-20. Nationally, the average age of first home buyers has risen to 34 years. This Government understands the difficulty that people are facing. That is why it will work hard to implement sensible reforms like the First Home Buyer Choice.

The reform will mean that anyone who has not previously owned residential property in Australia will have a greater chance to realise the Australian dream of home ownership. The Government has designed this policy so that an estimated 97 per cent of first home buyers who purchase a home will be eligible for first home buyer support from the Government. The eligibility criteria for First Home Buyer Choice is based on the existing criteria for the First Home Buyer Assistance Scheme, which determines who can receive exemptions or concessions from stamp duty. Those eligibility criteria are well known to prospective first home buyers, real estate agents, conveyancers and the broader community. The same criteria have been in place since 2017.

To be eligible, a first home buyer must be an individual aged 18 years or older. They must not at any time have owned residential property in Australia, by themselves or with another person. They must not have previously benefited from a government program to buy a first home. If they have a spouse, their spouse must also not have owned residential property or benefited from assistance before. The Government wants to help genuine first home buyers get into the market. [*Extension of time*]

The Government recognises the ever-changing modern household. A range of residential arrangements will be recognised under this policy. Eligible properties include a broad range of homes: a house, a townhouse, a strata unit, a company title unit, a flat, a duplex or a vacant block of residential land intended as the site to build a first home. Farmland will not be an eligible property under the First Home Buyer Choice. Access to the scheme will be capped at a threshold of \$1.5 million for first home buyers purchasing a dwelling. For people buying vacant land with the intention of building their first home, the purchase price can be up to \$800,000. The Government believes that to be a suitable threshold. As I said, 97 per cent of first home buyers will be captured under that threshold.

The Government will ensure that those who intend to purchase for home ownership purposes get the most assistance by offering a lower rate of property tax for owner-occupiers. First home buyers who initially satisfy the residency requirements are well within their right to turn their property into an investment property, as is the case with any other residential property. The Government is also aware of the hardships that people face, and that rigid criteria can at times lead to inequitable outcomes. That is why the Chief Commissioner of State Revenue has the power to assess individuals should they face hardship. Legislation will include a deferral scheme for those

struggling to make property tax payments along with basic living expenses. The result will be that no person is forced to sell their home to pay a property tax debt.

The First Home Buyer Choice scheme will not impact existing first home buyer duty assistance. People who purchase properties for less than \$650,000 will still be able to apply for a full exemption and pay no stamp duty. People who purchase homes valued between \$650,000 and \$800,000 will still be able to apply for a concessional stamp duty rate based on the value of the home. Purchases of vacant land with the intention to build a home will also remain exempt from stamp duty. Purchases valued at less than \$350,000 are exempt from paying stamp duty and purchases valued between \$350,000 and \$450,000 receive a concessional rate of stamp duty. First home buyers will have added choice in their journey to purchase their first home. Increasing home ownership by removing barriers to entry is a fundamental pillar of the First Home Buyer Choice scheme. We want all people in New South Wales to have the opportunity to own their own home. Owning our own home is a key, fundamental tenet to the ability to be self-funded in our retirement and for us to increase our own net worth and become independent from government handouts and government support later in life.

The bill provides eligibility criteria that will capture an overwhelming majority of first home buyers. It is based on the well-known criteria of the existing First Home Buyer Assistance scheme that provides stamp duty exemptions and concessions. Eligible first home buyers will benefit markedly from breadth of choice, which will allow for a more prosperous and secure future for the people of New South Wales. The Liberal-Nationals Coalition Government wants to break down barriers for first home buyers in this State. While ever the Labor Opposition opposes the bill, it is stealing chances from more young people to purchase their first home. The bill empowers the individual or family to make a choice to pay either stamp duty or a property tax, whichever choice is best for them and their family. I call on all members of this House to support this key reform. I commend the bill to the House.

Ms JENNY AITCHISON (Maitland) (16:05): I speak in opposition to the Property Tax (First Home Buyer Choice) Bill 2022. This is a two-year-old idea from a tired 12-year-old Government, which has been shopping it around after it dropped it into the budget in May 2020, much to the surprise of then Deputy Premier and Leader of The Nationals John Barilaro. I can still remember the look on his face when he realised that a very significant piece of legislation, which was going to impact farmers in New South Wales, had been put up and he had had no consultation on it. In fact, James Jackson, then president of NSW Farmers, tweeted that NSW Farmers did not support the switching out of a once-only stamp duty on property and transferring to an annual property tax. That is indicative of what has now happened to the rest of the State. The Premier wants to take an idea that he shopped around as the then Treasurer and put it through the Parliament less than six months before an election so that members do not get to have the same say as did the NSW Farmers.

On that point, I looked at the bill and I am concerned about that aspect for farmers. I urge everyone in regional areas to take note, including those in my electorate of Maitland who are sitting on farms and have not received any assistance from this Government for emergency and natural disaster declarations because their land has been deemed as not being primary production land. The only reference in the bill to that exemption that supposedly carves those farmers out is clause 14 (1) (d) (iii) on page 8 of the bill, which says, "land used for primary production within the meaning of the Land Tax Management Act 1956, section 10AA". The Land Tax Management Act talks very specifically about the dominant use of land for primary production. I have seen how this Government does that. I have seen farmers who have been through five years of drought, floods, fires, COVID, mouse plagues and more floods who were not able to gain any assistance from the Government because their land, even though they farm on it, did not have that primary production use.

In July 2021 Deputy Premier Toole, as the regional roads and transport Minister, said he was going to fix the primary producer concession on vehicles and promised in that second reading debate to clarify the meaning of "primary producer". There are something like 13 different definitions of "primary producer" in this State. It is something we need to look at, particularly for areas where there are small landholdings. The other day I was looking back at the way this Government had spoken in this place to NSW Farmers, criticising it for pressing its points and asking for help from the Government through this Parliament. If I was one of them, I also would be very reluctant to trust anything this Government says about assistance. That refers to a very small part of my electorate, particularly the western part, and I also specifically refer to the part that goes over into the upper Hunter.

At the next election, members of my community are aware that if they are on the north shore of the Hunter River, they will become part of the Upper Hunter electorate and they will be paying some of the largest prices of average land tax under this system. For instance, if they live in beautiful Lorn, the average land tax will be \$1,494 on an annual basis; if they live on the northern side in Bolwarra, \$1,370; Gosford is \$8,965; Greta, \$1,642. It will be interesting to see how that happens. Parts of Oakhampton may go over that—\$1,700 and \$1,900 respectively. I say to the member for Upper Hunter to think carefully about supporting this tax because it will impact those people in my electorate. I can tell him that they are saying to me now they do not like it and they do not want it.

The Government comes in here and talks about choice, but it is not giving the electorate a choice. I concur with the earlier contribution from my colleague the member for Keira, the shadow Minister, when he talked about the failures of this Premier when he was Treasurer. A lot of his ideas, like the Fire and Emergency Services Levy and the icare debacle, really struggled when they were brought to the table. We know that Mr Perrottet told Channel 9 that he thinks pensioners should also have the choice to pay annual land tax. Where are pensioners in Louth Park going to find an extra \$1,700 to pay land tax on top of all their other costs? Where are people in Largs going to find \$1,182 to pay their land tax? It is quite concerning.

Normally the rising value of individual homes is a good thing because as we get older, we can then make choices about downsizing. Under this bill, what it will actually mean is that we will be paying more land tax. As our income goes down, we will be paying more because we will have more land tax to pay. I am very concerned about that. This Government is a make-it-up-as-you-go-along kind of government. I am concerned that it will be looking at increasing the land tax, because it will have the power to do that. We know that Parliament can repeal any law it likes. We have seen this Government move to stamp out whole industries. Of course it will do it. I come from Maitland where there is a huge housing crisis. People cannot find housing and are on a two-year waiting list to get into housing. We know that they are not going to be served well by this bill. What will happen when investor landlords get a tax bill? They will pass it on to the tenants. We are already at a high rate of occupancy for rental properties, with the rental vacancy rate at something like 0.5 per cent or 0.6 per cent. That could potentially be an issue.

On the other side, we also know that young people have to save to get into the housing market. What will happen is people who opt in to the land tax will say, "I will just pay a couple of thousand dollars this year and who knows what as we go forward". And they will be up against others who will say, "I want to pay a one-off cost because I cannot afford loan serviceability. It has taken me these two years to save the money and I'm working in a job where I don't get a lot of money. It has taken a long time and I won't be able to service that higher cost of land tax, which will be taken into consideration in my loan repayments." They will want to pay the stamp duty up-front because they have saved that money. The person who opts in will have lots more money and there will be a bidding war. It will not decrease home prices. We will have two property markets for decades to come, and that is a real problem.

We know with this scheme there will be a hit to the State budget. In areas of high growth, like Maitland, we already have massive issues of infrastructure not keeping up. It will take up to three-quarters of a billion dollars out of our State budget over the next four years alone for the transition. That will be schools that are not built and hospitals that are not built—and, more importantly, not staffed because we know this Government does not like to staff facilities. I have real concerns about this legislation, and I have been raising those concerns for a very long time. The Treasurer has gone on and on about choice. If the Treasurer is fair dinkum about choice, he should give the people of New South Wales a real choice. He should allow them to choose whether to proceed with this silly proposal in March 2023 or make the right choice and boot out this Government, which is the highest taxing government in this nation, and send them to the wall like the Government wants to do to the public with this bill.

Mr STEPHEN KAMPER (Rockdale) (16:15): I contribute to the debate on the Property Tax (First Home Buyer Choice) Bill 2022. I vehemently oppose the bill. The bill is an afterthought from Dominic Perrottet to save face as he could not get his broader tax on 80 per cent of home purchases across New South Wales. The Premier truly believed that imposing such a burden on the community would be his defining moment. People and families across New South Wales are struggling enormously with the cost of living, and the Premier is hell-bent on landing a massive, new, recurring cost on family and household budgets in the form of a land tax on family homes forever. Families are struggling but the Premier is tone-deaf.

Even after his colleagues told him he is crazy for pursuing a land tax on family homes, he persists. Even his own Treasurer does not want to be recognised for this obscene tax, as Alexandra Smith and Lucy Cormack wrote in *The Sydney Morning Herald* on 15 October. The Treasurer properly pulled down the Premier's pants, placing the legacy of this horrid land tax squarely on the Premier. The Herald article goes on to say that the Premier could leave politics fulfilled if he was able to land such a cost burden on New South Wales families. That is bizarre. It is as though the Premier enjoys inflicting pain on people and then accusing the Opposition of running a scare campaign. But our campaign is true. We must run a scare campaign because the situation is truly scary.

Today the House is debating the D-grade version of the Premier's legacy-fuelled reform. It is packaged up by the wizard Treasurer Kean as a scheme for first home owners. But if it passes both Houses, our community will truly feel the sting in the tail of such legislation. All professional economic modelling produced on a land tax has indicated it will cause a great spike in home prices, with some going up by 9 per cent. That is double the amount of stamp duty. That is what a land tax will do to the marketplace. The Real Estate Institute of New South Wales, CoreLogic, Chartered Accountants Australia and New Zealand, and the AMP chief economist have all

indicated that a land tax would produce a spike in home prices and have expressed negative feedback on the policy.

The real way of keeping the cost of housing down in this State is by providing supply to the market, and this Government has not done that for 11½ years. For 11½ years the needs of the marketplace from a housing perspective have not been supplied by this Government. If this bill passes both Houses, all it will do is cause a spike in house prices. People who have been putting their stamp duty money aside for many years to enter the marketplace will end up paying for that stamp duty on the ticket price. They will be paying for it twice and with interest on top throughout the whole period they own the property. I do not understand how any Government member can seriously support that type of impost on the community, especially given that the first home owner market is struggling families trying to get ahead.

The average land tax cost to a first home buyer in the electorate of Rockdale will be around \$4,000 per year. That is \$80 a week. A household has to earn an additional \$120 a week, if not more, to produce \$80 a week after tax. The Government is throwing that burden straight onto them. Keep in mind that the Government states that those people are saving the up-front cost. They are not saving the up-front cost. The market will rally, especially in that price range, and those people will pay the stamp duty they would have paid, if not more, on the ticket price. Government members really need to think about what the bill will do to their communities, and their communities are aware of what the bill will do. They are not silly; they are listening to the dialogue every day.

The title of the bill includes the word "choice". The choice will be out the door as soon as the people who have been saving that stamp duty have to use that money to pay for the higher ticket price. They will have no choice at the end of the day. Most of them will have to go on the system because they are competing in the marketplace. That choice is thrown around and it is supposed to liberate everyone, but the Government is sending people down a path that they do not want to go down. Family budgets will continue to incur that cost for forever and a day while they own that property.

The other sting in the tail happens when a first home owner buys a property with the intention of living in it for a long time and then gets a job offer interstate or needs to move out for personal reasons. That might be financial hardship because of the land tax. What do they do with the property? They rent it. What happens after that? It all changes and maybe 4½ times the amount of land tax is imposed on that property owner. To put that property on the rental market, they need to recover 4½ times that land tax from a tenant. The Government cannot say to the people of New South Wales that a land tax is not going to put pressure on rental prices. That is real. Government members are saying, "We just want to do this because Dom wants to be recognised for having reformed our stamp duty system." That is what the bill is all about. The land tax will be forever for people because Dominic Perrottet wants to be remembered for it. That is really bizarre; I struggle to get around that.

Additionally, why is the Premier not taking the policy to the election? Why is he not letting the people vote for the policy? He has been hanging around John Howard recently. John Howard was brave enough to say, "Yes, I'm going to introduce this tax reform and I'm going to take it to the market. I'm going to take it to the people." But Dominic Perrottet does not have the guts to do that. The debate on this bill is cowardly because the people of New South Wales should be making the decision on a land tax. Dominic Perrottet is no John Howard. He is a coward. I am very disappointed this issue is being debated today when it should be in the hands of the people on 25 March 2023. I call on Government members to be brave and stand up and vote with Labor against the bill.

Ms PRUE CAR (Londonderry) (16:23): I make a brief contribution to the debate on the Property Tax (First Home Buyer Choice) Bill 2022. A lot will be discussed this afternoon, and probably into the late hours of this evening, about the bill from the Premier and the Treasurer. A lot of economic analysis will be done on what a land tax means. I approach my contribution to the debate on behalf of the people I represent in the suburbs of outer western and north-western Sydney and young families who have saved very hard to buy their first home, which usually ends up being their forever home until the children finish year 12. I come bearing my concerns for those families in the electorate of Londonderry and indeed similar areas around the State.

It is also important to put this legislation in the context of the time in which it is being introduced. Let us call a spade a spade. The people I represent in this place—and, I hazard a guess, the people all members represent—would think it trite to say people are struggling with the cost of living. It does not even go close to understanding what families are going through at the moment. For instance, take a young family in a suburb like Jordan Springs or Marsden Park. I spend a lot of time talking to my constituents and my neighbours in these suburbs. They are up to their eyeballs in debt to build homes where they raise their families. They are working so hard in several jobs each to pay their mortgage. That is before you even get to rising interest rates.

The people I represent in these suburbs cannot readily get work close to home. They travel far away in order to get jobs that service their mortgages. Of course, thanks to 12 years of this Government, our communities are hard-pressed getting to those jobs on a road where they do not have to pay 20 or 30 bucks each day. These

people have got tolls, taxes—this is the highest taxing Government in the State's history—record debt, high mortgages, grocery prices and fuel prices. Yet at this moment, with 150-something days until an election, Premier Dominic Perrottet thinks it appropriate to bring on a rushed piece of legislation to slug these people even further with a tax that will go on forever and ever. He is trying to con the people that it is actually about choice and stamp duty. However, many members will prove in this debate, as the member for Rockdale competently did in his contribution—I note he is probably one of the most experienced and successful accountants in the country—that the tax will just add to the price of housing that the people I represent save so diligently for.

This legislation comes before this House at the last minute. I want the people who I represent and the people of New South Wales to understand this. We have 8½ sitting days of this Parliament left. We have had a whole term of Parliament yet the Government urgently rushes this through now because it wants the people of New South Wales to be paying this tax from January, even though they go to the polls on 25 March. Why can the Premier not wait until 25 March? It is because if the Government went to the election saying, "This election is a referendum on whether you trust Dominic Perrottet to give you a new tax, but it's all okay," I can predict what the people of New South Wales would say. The same Premier is saying "Oh, no, this is only going to be a small annual tax, if you choose to go into it." But that puts aside the fact that for someone living in these communities, \$2,000 or \$3,000 is not small.

By the way, these are the same families that often have to pay private school fees because the Government does not build schools in these new communities. The same Premier has said, "Just trust me on this small tax so I can be remembered as a reforming Premier, which has been my childhood dream." This is the same Premier whose ideal model was for this new tax to apply to everyone. Before the Government starts crying about that being scaremongering, those are the Premier's own words. Recently in budget estimates he said that he might even try to apply this to pensioners before the next election. Make no mistake: This land tax starts with first home buyers and then goes on to apply to everyone.

I will fight to the death against a tax that those opposite say is small. It will not be small for people living in my electorate. People in Marsden Park will pay an average of \$2,000 a year; that is not small. In the new suburb of Caddens they will pay \$1,900 a year; that is not small. In Castlereagh they will pay \$4,600; that is definitely not small. These are the same people who the Government tried to make homeless by putting a motorway through their homes, but thankfully we won that battle. People in Claremont Meadows will pay \$1,700; Colyton, \$1,500; North St Marys, \$1,500; and Oxley Park, \$2,000. A lot of the suburbs I represent are close to areas like Penrith, which will see similar figures under this tax. In Penrith they will pay \$2,100; Regentville, \$1,800; Kingswood, \$1,900; and Jamisontown, \$1,800. For the life of me I cannot work out why the member for Penrith would be okay with this, because his people will suffer.

At the end of the day, the Premier is rushing this tax through this Parliament at the eleventh hour. He will not take it to an election. I defend to the hilt the right of Opposition members to stand up for people who at the moment are struggling to make it day by day. A government that has been in for 12 years is going to ask for a second decade in office by saying to the people of New South Wales, "Let us tax you and just trust us." The same government said there would be no more privatisations but then got to work privatising more assets as soon as the election was held. The people of New South Wales are not mugs. They know when they are being sold to by a snake oil merchant, as the member for Macquarie Fields quite eloquently put it. This is a forever tax on first home buyers—to start with—who move in and want to live there for 20-plus years. They will be paying at least \$1,000 or \$2,000, which will compound year after year. That is in addition to the tolls, rates, fines and other taxes that this Government has placed on the hardworking people of western Sydney, who are sick to the back teeth of paying money to this State Government and getting nothing back from it.

Mr ROY BUTLER (Barwon) (16:31): I speak in debate on the Property Tax Bill 2022 introduced by the Government. I foreshadow that I will be moving an amendment to this bill, and it will be moved in the other place if it is rejected here. The bill has been sold as giving first home buyers a choice between paying stamp duty and an ongoing land tax, which the Government says is aimed at making it easier for young people to buy their first home. The amendment I will introduce offers a third option: to pay the stamp duty over a period of up to 30 years, thereby achieving the same objective of making it easier for the first home buyer—a young person or a young couple—to get into the property market. Stamp duty would no longer inflate the cost of a home for the buyer but could be factored into the ongoing costs of the home over a longer period. This would give buyers the same financial or cashflow benefit as land tax without locking the property into land tax on an ongoing basis for the period of ownership.

The Government has incessantly talked about choice with its property tax bill, saying that its primary virtue is that it gives first home buyers a better choice other than paying a hefty stamp duty up-front. Buyers can opt to pay a smaller amount of land tax over the time of their ownership of a property. This amendment gives people even more choice, in the spirit of the original bill but in an even more convenient form for both first home buyers

and government. Again, the added benefit is that the property is not locked into land tax for the entire period of ownership. As I see it, land tax choice could benefit people holding property for a short period. For example, people who buy a unit for five years or a house for 10 years might pay less if they pay land tax. Land tax could potentially give the Government more revenue in the long term if home owners hang onto the property long enough, through increases in value, or if the Government later increases the rate of the tax resulting in the home buyers paying more than they would have if they had opted for stamp duty. That makes the option an attractive one for a government looking to safeguard its revenue.

If the Government is genuinely interested in choice, it should jump at the chance of having a third option like the one offered in the amendment I will move. Amortising the stamp duty payment over a period up to 30 years means that government still gets its money, which essentially is money for doing nothing. On that, let us be really clear: Stamp duty is the creation of revenue from nothing. It is triggered on the transfer of title, but government does not really have to do anything to make that money. I note that the member for Macquarie Fields referred in his contribution to a fable. I refer to Robert Kiyosaki's book *Rich Dad Poor Dad*. Making money out of nothing is the ultimate objective for entrepreneurs. It is up to governments to decide if they want to be entrepreneurial or just be good governments. My foreshadowed amendment will mean that the Government will still get its free money—just over a longer period. There is no loss of existing revenue. In fact, if it brings more buyers into the market, it could even increase revenue. If this is really about choice, let us give buyers choices: stamp duty up-front, land tax—something I would not entertain—or allow people to pay stamp duty over a longer period. True choice and revenue would then be retained. My amendment is a responsible one that has public support. I urge the Government to adopt it.

Ms SOPHIE COTSIS (Canterbury) (16:35): I acknowledge the hard work of our relevant shadow Ministers who have worked diligently to counter and prosecute against this terrible forever tax. We have high tolls, high fees, high charges and high council rates that this Government has imposed on the people of New South Wales because it has cost shifted at every point over the past 12 years. The mortgage holders of this State will now have a forever land tax. At the beginning of every year they will not only have to pay their rates, insurance, and mortgages which they pay weekly, fortnightly or monthly; the Government will come knocking on their doors asking for stamp duty. In my electorate people in Belmore will pay a minimum of \$3,105 and people in Campsie will pay a minimum of \$4,003—a forever tax.

Mr Mark Coure: Stop making this up.

Ms SOPHIE COTSIS: I acknowledge that interjection by the member for Oatley.

TEMPORARY SPEAKER (Mr Lee Evans): He will not be here for long.

Ms SOPHIE COTSIS: Let me tell the member for Oatley about parts of Beverley Hills which he represents. His constituents will be paying \$2,820—a forever tax. People in Lugarno, Penshurst, Mortdale, Peakhurst and Peakhurst Heights—all suburbs represented by the member for Oatley—will pay a forever tax of more than \$2,800. In Beverley Hills that will be the minimum but what about Hurstville and Kyle Bay?

Mr Mark Coure: Hurstville is not in my electorate.

Ms SOPHIE COTSIS: Parts of Hurstville are in the Oatley electorate.

Mr Mark Coure: Fifty houses.

Ms SOPHIE COTSIS: It does not matter. Everybody is talking—

Mr Mark Coure: They are talking about me.

Ms SOPHIE COTSIS: —and Government members know that this is hurting people in their electorates.

TEMPORARY SPEAKER (Mr Lee Evans): The member for Oatley will come to order.

Ms SOPHIE COTSIS: They are too gutless to say to the Premier, "Let us pull this bad tax." At Roselands shops—

Mr Mark Coure: That's not in my electorate.

Ms SOPHIE COTSIS: Roselands is not in the member's electorate but he was there recently. Members of his constituency go there as it is just up the road. The same people who sit at the food court at Roselands Coles have relatives in my electorate and in the electorates of Oatley, Kogarah and Lakemba and they are all talking about this bad forever tax. When I was at Belmore and Earlwood that was all that people were talking about.

Mr Mark Coure: No, they weren't.

Ms SOPHIE COTSIS: Yes, they were. We put out a community survey—

Mr Mark Coure: In my electorate they talk about how good Bankstown hospital is.

TEMPORARY SPEAKER (Mr Lee Evans): The member for Oatley will come to order.

Ms SOPHIE COTSIS: The member would know that the number one issue is the cost of living.

Mr Mark Coure: You're talking about yourself.

TEMPORARY SPEAKER (Mr Lee Evans): I call the member for Oatley to order for the first time.

Ms SOPHIE COTSIS: The number one issue is the cost of living. Prices are going up and the consumer price index is very high. The Government is making it even worse by increasing four tolls. What are the member for Oatley and the member for Holsworthy doing about toll increases? This Government imposed a new toll on an old road in the member's constituency. Constituents in Roselands and Beverly Hills are telling me how frustrated they are with this Government imposing tolls, fees and charges. Council rates have gone up because this Government is cost shifting onto poor councils.

Mr Mark Coure: You go to Westfield, Bondi Junction.

Ms SOPHIE COTSIS: You are ridiculous. I acknowledge the wonderful work done by retail workers at Westfield, Bondi Junction and across New South Wales.

Mr Mark Coure: You go to Westfield, Miranda; you don't go to Roselands.

TEMPORARY SPEAKER (Mr Lee Evans): The member for Oatley will come to order. The member for Canterbury will address her comments through the Chair.

Ms SOPHIE COTSIS: I think the member for Oatley and other Government members have probably seen my double. But I am fixed in my community—at Roselands shopping centre, Earlwood and Kingsgrove North.

Mr Mark Coure: You shop at Double Bay. I have seen you at Double Bay.

Ms SOPHIE COTSIS: I am glad that the member for Oatley has seen me; that is good. I travel there because I meet with a lot of stakeholders, unlike the member and many other Government members. After 12 years in government, they are trying to act as though they are doing something. This Government has no agenda. It is imposing a forever tax on the people of New South Wales—people that this Government claims have a choice. They do not have a choice. This Government is imposing a large tax that has to be paid at the beginning of every year by all those who have purchased their dream property.

The Government is proffering the absurd notion that people can sell their property after a few years, but that is not right. When people who we represent move into our communities and decide to buy a property—the biggest decision that they will ever make—they need to ensure that they have schools, hospitals and medical services close to where they work. It takes them a long time to save for a deposit and they have to sacrifice and budget in order to purchase a property, and now the Government is imposing a forever tax, which is wrong. The members opposite know that but they are very defensive. They should knock on the Premier's door and tell him to withdraw this bill.

Ms LIESL TESCH (Gosford) (16:44): I contribute to debate on the Property Tax (First Home Buyer Choice) Bill 2022. New South Wales is in the middle of a housing crisis and the Premier's solution is to offer a forever tax for first home buyers. That classic marketing hogwash does nothing to assist housing affordability, nor does it support first home buyers. Basically, it offers first home buyers the opportunity to receive two rates bills every year. The average annual land tax bill for first home owners on the Central Coast who adopt the forever tax scheme will be \$2,019. I am not certain the posh Liberals on the other side of the Chamber realise how hard the rising cost of living is smashing working families on the coast, let alone young people entering the housing market. Congratulations to first home owners. They pop the champagne, move into their dream fibro and as the cost of living increases, they receive in the letterbox council rates, electricity bills, car insurance bills, toll bills, phone bills, technology bills, home and contents insurance bills and now the forever tax bill.

In Gosford the tax will cost \$2,900 a year. Congratulations to Ettalong, where it will cost \$2,360 a year. In Koolewong it will cost \$1,931 a year; in Umina Beach it will cost \$1,920 a year; in West Gosford it will cost \$2,230 a year; and in Patonga it will cost a massive \$3,450 a year—and that is on top of rates and other bills. While it might seem attractive to first home buyers to sign up today, they might not be able afford that cost in the future because, while the current rate is based on present calculations, it assumes that house prices will not increase. However, as the value of individual homes rise, the annual property tax will also rise because Mr Perrotet's tax takes into account that annual change in value. So while the typical family on the Central Coast would start by paying \$2,019 in the first year, in addition to council rates, the tax will go up.

Under the legislation, home owners are at risk of future governments increasing the rate of land tax above current figures. Mr Perrottet has said the law prevents future governments from changing the rate, but the Parliament can repeal any law it likes, especially if Mr Perrottet's new tax system fails to collect the level of revenue he expects. Expert economists and stakeholders do not support the new forever tax and indicate that it will potentially push up purchase prices, offsetting any up-front stamp duty savings. Under the bill, we will pay more every single year not only on stamp duty, but also on bumped-up property prices. First home buyers may have more money to spend, but property prices will rise. While the Government calls the forever tax a "choice" for new home buyers, the real benefits will go to vendors and real estate agents.

The University of Canberra, along with a number of peak bodies, has modelled the impact of the forever tax and found that house prices will increase by 9 per cent and unit prices by 4 per cent. If house prices go up 9 per cent, the cost of the property tax would be far higher than the money saved in stamp duty for first home buyers. On top of that, there will be an annual tax bill of approximately \$2,000, plus 4 per cent every year. In reality, the bill will mean that family home purchases will cost more in the first place, plus families will pay more on an annual basis. The working people of New South Wales will continue to be smashed by the ideology of the super-taxing Premier in the highest taxed State in Australia. It is a tax bill that never stops.

What will the tax do to housing affordability? Given it is available to a very small number of people in New South Wales and given wise first home buyers will probably not take it up, only a tiny minority of people will use that option. The forever tax will not achieve its purpose of improving housing affordability. New South Wales is already the highest taxed State in the country. State and local government tax revenue went up by 9.4 per cent to \$4,795 per person, which is the highest per capita tax take of any State or Territory across the country. Additionally, under the forever tax the typical family in New South Wales will start by paying \$1,700 in the first year, or \$2,400 in Sydney.

The frightening small print is very important. If a family cannot afford to keep living in their home and decides to rent it out, the rate will nearly quadruple from \$2,400 to \$8,833 in the first year. A property that is charged \$2,400 a year under the new land tax would pay over \$8,800 a year if the property owners decide to rent it out. That cost would likely be passed on to tenants, who may have to pay significantly more rent—potentially \$170 a week—if their rental property is subject to the new tax. The Combined Pensioners and Superannuants Association, or CPSA, has confirmed what NSW Labor has been saying all along: Any property tax, once established, will make it easier for a bigger tax to be imposed in future. It states:

The NSW Government's latest property tax proposal could turn out to be the thin edge of the wedge. Once a property tax, even an insignificant one, is established, it will be easier to make it bigger in the future.

The CPSA also emphasised that Dominic Perrottet has not lost his desire to completely replace stamp duty with an annual tax. With 150 days to go until the next election, it is very possible that if re-elected, the Government will increase the tax significantly above where it is today. The CPSA warns that those who cannot pay the land tax will be charged compound interest and calls upon the New South Wales Parliament to vote down the Property Tax (First Home Buyer Choice) Bill 2022. The Premier—Double-taxing Dom—presides over the highest taxed State in Australia. During the Government's time in office State debt has increased from \$22 billion to \$183 billion and \$183 billion worth of State assets have been privatised. An increase in the tax would mean the budget deficit would skyrocket if the State lost its current revenue. I do not know who will win under the bill. The new tax might be Dominic Perrottet's dream, but first home buyers in New South Wales will definitely not win. This is Dominic Perrottet's forever tax on the great Australian dream.

Ms JULIA FINN (Granville) (16:51): I oppose the Property Tax (First Home Buyer Choice) Bill 2022 and have very big concerns with it. The bill before us is presented as a choice for home buyers, yet for years the Premier has talked a big game about massive tax reform. The Premier wants to transform the State from one that collects land-based tax largely in the form of stamp duty to one that collects land tax, yet the bill will cover only 11 per cent of first home buyers. At the moment, first home buyers are exempted from paying stamp duty on properties under \$650,000 and reductions in stamp duty are applied to properties under \$800,000. For most first home buyers house, prices relate very closely to household income because the banks assess income in determining the size of a mortgage that can be taken out. While stamp duty exemptions are not means tested, the exemption largely reflects a first home buyer's borrowing ability. So only the wealthiest first home buyers pay stamp duty in full.

The 11 per cent of first home buyers who pay stamp duty in full will be presented with a very confusing choice between stamp duty, which is very easy to calculate as it is based on the purchase price of the property, and land tax, which changes every time the value of land is calculated. The Government has asked for trust on its 4 per cent cap on indexation on the amount of land tax that will be charged each year, but that can be changed very simply. The bill will break that barrier and put a forever tax on the family home. One of the reasons people have been strongly opposed to land tax on the family home for many years is that land tax can increase but that

increase in value cannot be realised without selling the home. That is one of the important differences with stamp duty.

Stamp duty is a terrible tax. It is inefficient. It is a tax on moving house. If someone is forced to move house within a short period of time, perhaps in three years because of a marriage breakup or they have to move for work, they will pay the tax again. The Government has managed to come up with a reform so half-baked, incremental and weird that it is even more inefficient than stamp duty. The Government will charge land tax to the richest investors, but at the moment only 16 per cent of rental residential properties are subject to land tax. Most rental properties are not subject to land tax because they are not over the value of \$820,000 approximately for that particular parcel of land or for the combined number of properties that the landholder owns. It is really only about 11 per cent of landlords who pay land tax. Then we will have a very small number of first home buyers who will be subjected to land tax. In the middle is this whole hollowed-out area for future revenue—people who the Government will not charge land tax.

If the Government were to be fair, it would look at expanding the scope of land tax paid by investors rather than putting a tax on the family home. But, no, the Government is putting a tax on the family home as soon as people enter the property market. They will be faced with a very confusing choice about what their future land tax liability will be on the unimproved value of their land, which often bears very little relationship to the sale price of the property they are buying. The land value of a house with a backyard is far greater than that of a unit. In terms of how much tax the Government is charging, it is discriminating between people who choose to live in a house with a backyard and people who choose to live in a unit. If you are a first home buyer and you buy a place that costs \$900,000, you will be paying a lot more tax if you have a property with a backyard than if you buy a unit. That means that people in areas Labor members represent in suburban Sydney will be the ones who will be penalised more. They will be paying higher land tax than people who live in multimillion-dollar apartments in complexes of many apartments.

The Government claims that this bill will be of great benefit to first home buyers. I looked at the statistics for my electorate about how much people are claiming in exemptions. Last year, in the 2142 postcode area, 256 families claimed stamp duty exemptions. In the 2145 area, 549 families claimed stamp duty exemptions; in the 2161 postcode area, it was 86; and in the 2160 postcode area, 215 claimed stamp duty exemptions. I also had a look at properties currently for sale to see what people can get for \$650,000, which is the price at which a first home buyer does not have to pay any stamp duty at all. This legislation is not a choice for them because no-one is so silly as to voluntarily pay land tax when they do not have to pay stamp duty. I found out that 120 out of 157 properties for sale in the 2142 area are under \$650,000. In the 2160 area, there are 135 of the 217.

Debate interrupted.

Public Interest Debate

RURAL AND REGIONAL NEW SOUTH WALES

Mr PAUL TOOLE (Bathurst—Deputy Premier, Minister for Regional New South Wales, and Minister for Police) (16:58): I move:

That this House:

- (1) Notes with concern that Federal Labor appears to be reneging on pledges to support regional and rural infrastructure.
- (2) Notes the substantial amount of money which the NSW Liberal and National Government has delivered to regional and rural communities.
- (3) Calls on NSW Labor to back regional and rural communities and stand against Federal Labor cuts.

I begin my speech by quoting the Leader of the Opposition, who stated in this House earlier this year in his reply to the budget speech:

The people of New South Wales, all of them—no matter where they live, no matter how they vote—deserve a positive vision.

I do not often agree with the Leader of the Opposition but he hit the nail on the head at that time. No matter where people live, the Leader of the Opposition and I are on a unity ticket when it comes to believing that everyone in New South Wales deserves a government that actually fights for them, one that listens to people's concerns and invests in our future. The Federal Labor Government has made it very clear that it has absolutely no interest in fighting for regional New South Wales.

The DEPUTY SPEAKER: Order! The member for Gosford will come to order.

Mr PAUL TOOLE: The Federal Labor Government does not even want to stand up for a stronger regional New South Wales. Over the weekend, for the very first time, we heard the Federal Treasurer, Jim Chalmers, say that regional projects are on the chopping block. Those regional projects build opportunities and

create opportunities in regional New South Wales. Now we will see those projects being decimated and projects being taken away from our communities. Those projects will be axed. I cannot wait to listen to the contribution to this debate by the member for Gosford because she knows how important those projects are. She has seen the investment that the New South Wales Government has made.

Labor does not value investment in the regions because Labor simply does not understand the regions. We should not be surprised at that because it is in Labor's DNA to turn its back on New South Wales regional areas. They believe that "NSW" stands for "Newcastle, Sydney and Wollongong" and Federal Labor sees "NSW" as "never send it west". In the past, Labor has not wanted to invest in communities. Labor has a track record of doing that and is starting to show that it is heading down that path once again. At this point in time, regional communities are playing a waiting game. They are waiting to see which projects will be cut. They are waiting to find out which regional communities will miss out. I say to Labor members opposite in this Chamber, stand up for your communities. I bet Labor members would not even know which projects have been put into their local government areas.

The DEPUTY SPEAKER: I call the member for Gosford to order for the first time.

Mr PAUL TOOLE: Will those communities miss out? Will they have their projects cut? I note that the Labor members in the House probably have not even contacted the Federal Labor Government about the need for those projects. Will it be projects like the Great Western Highway upgrade, a project that this Government is investing in, a project that is creating a safer and more reliable journey over the mountains, a project that will save lives? But, no, we have the member for Maitland mocking people in regional New South Wales. The Muswellbrook and Singleton bypasses, will those two important projects happen? I ask the question. We need to know because—

The DEPUTY SPEAKER: Order! The member for Gosford will come to order. The member for Maitland will come to order.

Mr PAUL TOOLE: —at end of the day, those are critical projects that are unlocking opportunities in the Hunter. I know the Labor Opposition has been a little bit busy, but has the Opposition been developing policy to build a stronger regional New South Wales? The answer is no. Are they busy in talks with the Prime Minister about trying to convince him not to neglect the regions? Again, the answer is no. But guess what they have been doing—and they are really good at this—they have been knifing their own members. They have done that to the shadow Minister. They should stand up for him.

Mr Clayton Barr: Come on!

Mr PAUL TOOLE: And you over there, the member for Maitland, you got up at the conference and—

Ms Jenny Aitchison: Like when you knifed Barilaro?

Mr PAUL TOOLE: —spoke about how much of a great bloke he was, and then you knifed him in the back straightaway.

The DEPUTY SPEAKER: Order! I call the member for Maitland to order for the first time.

Mr PAUL TOOLE: You did not actually stand up for him—the only person who stood up for you and stood for regional New South Wales. At your conference, did you speak about regional New South Wales? Let's put it on the record. You spoke about regional New South Wales twice.

Ms Jenny Aitchison: How is that relevant?

Mr PAUL TOOLE: How many times did you speak about Newtown? Thirty-nine times.

Ms Liesl Tesch: You weren't at the conference when you spoke about—

The DEPUTY SPEAKER: The member for Gosford will have her opportunity to speak in debate.

Mr PAUL TOOLE: How many times did you speak about taxes? You spoke about taxes on 71 occasions. I will give you the opportunity, the person over there who hates farmers and the Right to Farm Bill. I will give you the opportunity. Get on your feet today and rule out your methane tax. You are happy to talk about taxes but you still will not come to the party and rule that out. This Government is investing \$19.4 billion into roads and transport projects across the State. Those are big and small projects, and they are not being completed alone by the Government. Those opposite should grow a spine and stand up for something. They should stand up for regional New South Wales.

I call on the Leader of the Opposition to back up his words with actions and show where he stands. Does he stand for everyone in the State? What about standing up for New South Wales, full stop? New South Wales is

getting short-changed in the Federal budget. I have not heard boo from those opposite—not one media release. No-one is calling on the Federal Government to receive our fair share. I have seen more spines on jellyfish than on this lot opposite.

The DEPUTY SPEAKER: Order! The Clerk will stop the clock. A number of Opposition members are on two or three calls to order. Members will cease calling out across the Chamber. The Deputy Premier has the call.

Mr PAUL TOOLE: Again I say it is time for the member for Kogarah to stand up for New South Wales and reject Federal Labor's plans to make cuts to the regions. If he does not, it will be a clear message to the people of Bega, Cessnock, Maitland and Lismore that their projects are on the chopping block. The members who represent those electorates have a chance to stand up in the House today to put on record that they are fighting for those projects that have been put forward to the Federal Government. We need a Labor Party that is not just the voice of the unions and the factions; we need a party that stands up for regional New South Wales.

Mr CLAYTON BARR (Cessnock) (17:06): If I had a message to my Federal parliamentary colleagues about investment, it would be to invest in courses so that the Deputy Premier, and the Leader of The Nationals, might learn truth-telling. Then he could become more au fait with the truth and the facts and he could stop standing at the lectern and making things up willy-nilly to suit his paradigm.

The DEPUTY SPEAKER: The Deputy Premier, and member for Bathurst, will cease interjecting.

Mr CLAYTON BARR: I start with a story about my son and his mates and their weekends. They are a little bit like the State and Federal Coalitions when it comes to plans. It goes a little bit like this. My son wakes up on Saturday or Sunday morning and says to his mate, "I want to go to the beach." His mate says, "Yeah, let's go to the beach." They both agree, "Right, we're going to the beach." Then an adult walks into the room and says, "How are you getting there?" They say, "We don't know." The adult asks, "How much is it going to cost?" They answer, "Oh, we don't know." The adult says, "What are you doing for lunch?" They say, "Not sure." The adult then says, "How are you getting home?" They say, "Don't know."

The DEPUTY SPEAKER: The Deputy Premier will come to order. He will cease calling out across the Chamber.

Mr CLAYTON BARR: I use that analogy because that is what it has been like for the past nine years when we had both Federal and State Coalition governments making announcements and what they might call "plans" for the State and the country. When this lot opposite got voted in, for the first three years of their four-year term they blamed the then Federal Labor Government for the fact that they could not do anything, despite controlling the Treasury books. For the next nine years they had their Coalition colleagues in Federal Parliament, which is a little bit like my son and his mate, and they had control of the Federal and State Treasury books. The Federal Labor Government has been in office for less than six months and yet this New South Wales Government, which has been in office now for almost 12 years, is throwing bricks at things that might or might not happen. After 12 years controlling Treasury, the Government does not get to behave like my teenage son and his mate, with no plan, no costings, no accountability and no facts.

Mr Mark Coure: Point of order—

The DEPUTY SPEAKER: The Clerk will stop the clock. What is the member's point of order?

Mr Mark Coure: My point of order relates to relevance. As much as I would love to hear a story about the member's son—

The DEPUTY SPEAKER: I will listen further to the member for Cessnock.

Mr Mark Coure: His family story is going nowhere.

The DEPUTY SPEAKER: I have heard the point of order. I will listen further to the member for Cessnock.

Mr Mark Coure: It is going nowhere. The motion is about regional Australia—

The DEPUTY SPEAKER: The member for Oatley will come to order.

Mr Mark Coure: It is a serious topic. We are taking it seriously.

The DEPUTY SPEAKER: The member for Cessnock has the call.

Mr CLAYTON BARR: I do not know how to make it any simpler. I thought about bringing crayons, but that would be hard for Hansard to interpret. I tried to simplify it as best I could. What has happened to those promises and commitments? After almost 12 years, the Government does not get to come in to this place and say

any project is critically important to it because it would have already done it if that was the case. It does not get to come into this place after a nine-year partnership with its Federal colleagues and say, "It was always critically important; we just could not get the money over nine years." If it were important, the Government would have done it, and it has not.

I draw members' attention to the Dungowan Dam business case, which of course the Government will not release because it does not want transparency. The Minister made reference to it, so I will respond to it. The Federal Government, or Infrastructure Australia, has responded to the business case, which is secret from the rest of us. It said that the project has a benefit-cost ratio of 9c in the dollar. Not 19c, not 90c but 9c in the dollar. It has only progressed this far because Government members would have a pally-wally, a beer and a slap on the back with their mates, like Barnaby Joyce, and say, "Yep, we'll co-fund it. How much is it going to cost? It doesn't matter; we'll just co-fund it. What's the benefit going to be? It doesn't matter; we're just going to co-fund it."

Responsible governments do not do that. At the Federal and State levels we have racked up incredible debt. Each project and each dollar is important. If at the same time we say to our teachers, nurses and frontline workers that we cannot afford a decent pay rise for them, we have to equally balance the Government's other projects. The Government is invited to provide a new business case to the Federal Government. Members opposite should get off their backsides and do it. [*Time expired.*]

Mr DAVID LAYZELL (Upper Hunter) (17:12): I thank the Deputy Premier, and member for Bathurst, for raising this important issue. It is all about the regions. After listening to the member for Cessnock, I am starting to get very worried about where we are going. There are dark days ahead for the Hunter Valley. I hope the son of the member for Cessnock realises how bad it can get under Labor. He probably has no memory of how bad it was; he is too young. The member for Cessnock cannot even remember. Labor does not care about the regions. All of a sudden we have the new Federal Government and—shock, horror—there is a budget of doom coming for the regions. Suddenly, in the last four months the financial situation has changed, so we have to rip everything out of the regions. We have cutbacks everywhere. What does that mean for the Hunter Valley?

The DEPUTY SPEAKER: Order! The member for Upper Hunter will be heard in silence.

Mr DAVID LAYZELL: What does it mean for the Upper Hunter? It means \$750 million will be scrapped; \$1.4 billion for the Building Better Regions Fund—gone; and the Regional Events Acceleration Fund—gone. That affects every member in the Chamber, including those opposite. What does it mean for the Upper Hunter? I will tell members. Main Road 358 is an important road, a federally funded road that has gone bad. It needs help. We need a rescue package. The Federal Government was going to supply the money to make that road good. Guess what? That is on the chopping block. The Federal Government is going to desert the communities that cannot get to Tamworth for their health appointments. It is not going to get industry working through the two main highways. It is not going to fund the road. That is an absolute tragedy.

As for the Hunter Valley bypasses on the New England Highway, we heard it all from Labor during the Federal election campaign? Just a few months ago Labor said that there was absolutely no chance that the money would be pulled from those projects, that it would back them 100 per cent and that it would always support Hunter Valley infrastructure because it is making billions and billions. The mining industry generates \$40 billion in tax receipts. Don't worry, Labor was going to make sure that the Hunter Valley got its share—but it has pulled all that money. Labor is also starting to talk about pulling the money that was allocated for the Muswellbrook bypass and other important infrastructure all the way across the Hunter Valley.

We should be talking about the Mandalong Road upgrade, which is an important project that I am sure the member for Lake Macquarie is really interested in. At the moment it is on the chopping block and is going to be pulled. What about Opposition members in electorates around Newcastle and the great hydrogen idea, which is fantastic for the future, providing energy security going forward? That is also on the chopping block. They are suddenly not that interested in the great idea of hydrogen anymore. What is going on with the Federal Government suddenly ripping all the money out of regional New South Wales, including its own electorates? It is just how Labor operates. The Federal Labor Government must come clean about what it is up to in the Hunter Valley. The people of the Hunter Valley need to know whether those projects will proceed.

The DEPUTY SPEAKER: Order! I call the member for Maitland to order for the second time.

Mr DAVID LAYZELL: I call on members opposite to make sure that the people of the Hunter Valley get what they deserve. Regional New South Wales has had enough. It has seen natural disasters—droughts, floods and mice—and now Labor is ripping all the dollars out. Unbelievable! It is the worst pestilence we have had, I can tell you. Where is all that money going? It is going to prop up jobs and big projects in Victoria and Queensland, both of which have Labor Premiers. And guess what, we are hearing nothing from members opposite. It is blatant

pork-barrelling. I would love to hear from State Labor and from Chris Minns, but it is a policy-free zone—no policy, no fightback, no big ideas.

The DEPUTY SPEAKER: I call the member for Shellharbour to order for the first time.

Mr DAVID LAYZELL: "Let's just hide under the table and hope that we do a better job." Given the chance, we know that State Labor will follow the same track as Federal Labor.

Ms JANELLE SAFFIN (Lismore) (17:17): Seriously, what a lot of bluster and bulldust from the Deputy Premier. He does not have to shout for members to hear him. I find it incredible that when members want to make a point, they shout across the Chamber. The Government talked about something that is completely hypothetical. There are no cuts. It is really la-la land stuff. It is based on a hypothetical. The budget is not out yet. The Government can have the debate when the budget is out if it wants to, but do not have it now. What is the Government on about?

I have spent decades listening to The Nationals telling us that they are the real representatives of the bush, claiming some sort of divine role. That is la-la land stuff too. Where I live is changing but The Nationals have not been able to modernise. Claiming that they have some sort of divine role is seriously nonsense. After 12 years in government, the Deputy Premier and Leader of The Nationals should be coming in with the Government's report card: housing, a big F; roads, a big F or maybe a D minus; health, a big F; teaching and education, a big F; apprentices, a big F; privatisation, a double F, and mitigation. There are complete failures in all the areas that we should be concerned about in regional and rural New South Wales. How could the Deputy Premier and Leader of The Nationals allow the privatisation of all the State's resources and assets across regional and rural New South Wales?

After 12 years on this Government's watch, we now have a housing crisis. Critical infrastructure funding through the Housing Acceleration Fund only made it as far as Port Macquarie. It never got anywhere else. It never got beyond there. The Government's own Housing Strategy for NSW recommends maximising investment in regional New South Wales. The Government simply has not done the job. At the last election The Nationals promised that they would take back 15,000 kilometres of roads. How many have they taken back? Not one kilometre, zero. Everyone is obsessed with potholes.

The DEPUTY SPEAKER: Order! The member for Lismore will be heard in silence.

Mr Kevin Anderson: Point of order: My point of order is taken under Standing Order 76, relevance. Paragraph (2) of the public interest debate motion relates to the amount of money the New South Wales—

The DEPUTY SPEAKER: There is no point of order. The member for Lismore has the call.

Ms JANELLE SAFFIN: The National Party has always claimed that it is big on roads, but there are potholes everywhere and 15,000 kilometres of promised roads have not been taken back. At State level, The Nationals ought to look at their record before they blast off about a budget hypothetical. Finding 1 of the upper House inquiry into health outcomes and access to health and hospital services in rural, regional and remote New South Wales states:

That rural, regional and remote patients have significantly poorer health outcomes, greater incidents of chronic disease and greater premature deaths when compared to their counterparts in metropolitan areas.

That has happened on The Nationals' watch. That is shameful. If I had been in government for 12 years and a finding like that had been handed down, I would hang my head in shame. I would not come in here waffling on about something that does not exist.

Mr Kevin Anderson: Point of order: My point of order is under Standing Order 129. We are talking about investment. What about the millions and millions of dollars in flood recovery?

The DEPUTY SPEAKER: There is no point of order. The member for Lismore is talking about investment in the regions.

Ms JANELLE SAFFIN: I am talking about a lack of investment in health by The Nationals in rural and regional New South Wales. The other findings in the report are also quite damning. There are many other issues in the regions, including teachers leaving in droves. We do not have enough teachers right across rural and regional New South Wales. The Government talks about cost of living. It has capped the wages of all frontline rural and regional workers and it will not let them bargain for a proper pay rise—all on The Nationals' watch. The Restart NSW Fund was supposed to be The Nationals' signature policy, but neither last year nor this year has the Government reached the 30 per cent target that was promised and legislated for. It says that it is on target, but on target for what? It never got to the 30 per cent target.

Mrs NICHOLE OVERALL (Monaro) (17:23): It is hypocrisy to hear about bluster from those on the other side of the Chamber, if that is what we have to finish our debate. As one of the newest members in this place, I am surprised by the level of illogicality and ignorance of the facts as we progress the matters that are before us. As an extremely proud Nationals member and great regional and rural advocate and representative for our regions, I thank the Deputy Premier for initiating this incredibly important debate and for delivering so well for so long in rural and regional areas as a Nationals member. I have a lot of time for the member for Cessnock, with whom I serve on the Committee on Investment, Industry and Regional Development. We should be about regional development and ensuring that we are not being penalised or punished in any way, as those who serve regional and rural electorates. Today I put out a media release and a social media post about \$420 million in my electorate alone for schools.

Mr Mark Coure: Schools?

Mrs NICHOLE OVERALL: Quite right, for the infrastructure that we need for our regional and rural communities.

Ms Kate Washington: That's called pork-barrelling.

Mrs NICHOLE OVERALL: Absolutely. Schools is pork-barrelling? The fact that you think that schools being provided for any electorate is pork-barrelling says it all.

The DEPUTY SPEAKER: The member for Port Stephens will come to order. The member for Monaro will direct her comments through the Chair.

Mrs NICHOLE OVERALL: On that basis, we note with serious concern that the Federal Labor Treasurer, Jim Chalmers, has signalled that regional projects are going to be cut to fill the hole in the budget. New South Wales Liberals and Nationals have spent the past 12 years investing in and building on the bush and Federal Labor has been in office less than six months and is already making cuts. This debate is important because we do not know what projects and programs are going to be cut and that is causing anxiety in regional and rural areas.

For the Monaro, will it be the \$100 million Southern Connector Road, the critical and significant artery to the continuation of the Snowy Mountains Special Activation Precinct that will connect Jindabyne and the surrounding region to our incredibly popular ski resort and the Kosciuszko National Park, which is a major tourism drawcard? What about regional aged care? Let us talk about regional aged care, one of my favourite subjects. I still have the corflutes from this year's election with Labor saying, "Vote for a government with the guts to fix aged care."

Ms Jenny Aitchison: And they are.

Mrs NICHOLE OVERALL: Are they? Will that happen in regional areas? I look forward to that. As the member for Maitland knows, this is an ever-increasing problem in our populations. They are not there. Labor made the promise to show the guts to be able to fix that problem, so it absolutely needs to be able to fix it. The Federal Labor Government has also shown no appetite to support our regional pensioners. Are they on the chopping block as well? As the member for Upper Hunter said, the Building Better Regions Fund is in jeopardy. That fund has supported numerous projects across New South Wales, including in the Monaro electorate. Some \$3.5 million to upgrade the Bombala sewage treatment plant is not the sexiest of topics, but it is critical infrastructure. While we are doing everything possible to build a brighter future for our regions, Labor is cutting funding to the regions and funnelling it back to the city. Those opposite do not want to hear about Newcastle, Sydney or Wollongong and neither do we. We want to hear about the regions, rural New South Wales and how we can continue to do everything we can to ensure that we are being delivered for.

The ASSISTANT SPEAKER: The member for Shellharbour will come to order.

Mrs NICHOLE OVERALL: When it comes to us, the people of regional New South Wales, we have every right to be incredibly concerned about what is going to come out on budget night and what is not going to come out—actual help and assistance for those of us living, working and raising families in regional and rural New South Wales. It will not be good enough.

Dr MICHAEL HOLLAND (Bega) (17:28): I move:

That the motion be amended by omitting all words after "House" and inserting instead:

Calls for no more privatisation of government assets to keep revenue to build infrastructure for regional and rural communities.

Mr Adam Marshall: Point of order—

The ASSISTANT SPEAKER: The Clerk will stop the clock. What is the member's point of order?

Mr Adam Marshall: I humbly submit to the Chair that for an amendment to be allowed it must relate to the original proposition, not merely negative the proposition or introduce a new topic altogether.

Ms Jenny Aitchison: To the point of order: It is clear that the failure of privatisation by those opposite has had a detrimental effect on regional communities, such as those in the electorate of the member for Bega. I ask that the amendment be accepted. Those opposite have done nothing to stop those lazy Nationals—

The ASSISTANT SPEAKER: I will reserve my judgement. I am not sure whether that will impact too greatly on the contribution of the member for Bega. I will consider the amendment because it looks to be a negative of the motion. The member for Bega will continue.

Mr Gurmesh Singh: Point of order: My point of order is taken under Standing Order 109. The member for Bega has not sought leave to make a contribution, and he needs to.

The ASSISTANT SPEAKER: The member for Coffs Harbour will resume his seat. There is enough distraction without being led down that prickly path. The time of the member for Bega will be reinstated. The member will be heard in silence.

Dr MICHAEL HOLLAND: I contribute to debate on the member for Bathurst's motion on Federal Labor's alleged failure to support regional and rural communities. I acknowledge the contributions made by the previous speakers. I agree with the member for Monaro that there is no logic in these debates and that the chairperson of a schoolhouse debate would soon appreciate the argument against what has happened with the failure of Liberal-Nationals governments. Let us start with the failure of the New South Wales Liberal-Nationals Government to support our students and teachers in rural and regional areas, such as in my electorate of Bega. Under the Coalition Government, at least seven schools are over their enrolment cap and more than 40 teaching positions are vacant, with that number growing exponentially.

Mr Kevin Anderson: Point of order—

Dr MICHAEL HOLLAND: Our students' capability is at the lowest level in history, relative to their international peers. There has been a failure of the trades and skills education system.

The ASSISTANT SPEAKER: The Clerk will stop the clock. This is a bit like watching world championship wrestling—while the umpire is distracted, you get in and throw a blow. Before I hear the point of order of the member for Tamworth, I will allow the amendment moved by the member for Bega. What is the member's point of order?

Mr Kevin Anderson: I will try to get it back on track for you, Mr Assistant Speaker, so that it is not like a world championship wrestling title fight. The member for Bega is not being relevant to the debate. I ask you to bring him back to the leave of the debate.

Ms Jenny Aitchison: To the point of order—

The ASSISTANT SPEAKER: The member for Maitland does not need to take a point of order to win the point.

Ms Jenny Aitchison: I am concerned about the spurious points of order from the Government that, as the Assistant Speaker has pointed out, are trying to gag our member from a regional area and rule our amendments out of order.

The ASSISTANT SPEAKER: I have heard enough. There is no point of order. The member for Bega will continue.

Dr MICHAEL HOLLAND: There has been a failure of the trades and skills education system under this Government. Some 120 TAFE teaching roles have been lost since this Government has been in office, including a 68 per cent reduction from 47 positions to 15 positions in Moruya and a 42 per cent reduction from 35 positions to 20 positions in Bega. Enrolments in TAFE have declined by 25 per cent and completion rates are only 50 per cent. That is in a region with—

Mr Paul Toole: Point of order: I take a point of order because I have had thousands taken against me and I wanted to see how the member for Bega would deal with it.

The ASSISTANT SPEAKER: There is no point of order. The member for Bega will continue.

Dr MICHAEL HOLLAND: I thank the member for Bathurst. I have never had a call to order, so I might work on it now. Obviously I do not speak loud enough. But this is relevant. We have apprentices travelling from Pambula to Wollongong. We have apprentices travelling from the South Coast to Canberra. On the weekend, I heard of an apprentice having to travel interstate from Narooma to Melbourne. What about the roads under this

Government? There are 12,000 kilometres of regional roads available for reclassification and only 400 kilometres have actually been reclassified, and not one metre in the Bega electorate. Eighty per cent of our local roads are over 20 years old and at least 2,000 kilometres are in poor or very poor condition.

What about housing under this Government? This is where I will lead up to the relevance of our Federal Government. We have a crisis of homelessness, lack of affordable and available housing, unaffordable rental properties and lack of public housing. Everywhere I go, there is nowhere to purchase or rent. Nineteen per cent of our homes are short-term rentals, where families are evicted to make room for holiday rentals. Over 600 people are on social housing lists, with some waiting over 10 years. What has this Government done to correct that? There has not been a new public house built in the past two years, and public houses are falling down due to lack of maintenance.

Compare that to the Federal Labor Government's commitment to a regional first home buyer guarantee to 10,000 first home buyers per year. Compare that to the Federal Labor Government's National Housing Infrastructure Fund of up to \$575 million for social and affordable housing. Compare that to the \$10 billion Housing Australia Future Fund, which will provide 30,000 new social and affordable housing properties in the first five years of government. Compare that to the \$5.3 billion Commonwealth Rental Assistance program, which will go to rural and regional New South Wales. All of those initiatives are doing more for regional and rural communities than the current Liberal-Nationals Government has done over the past 12 years.

I conclude with health. I remind the Liberal-Nationals Government that the Bega – South East Regional Hospital was built with \$167 million from the Federal Labor Government, thanks to then Federal Labor Minister for Health Tanya Plibersek and former Labor member for Eden-Monaro Dr Mike Kelly. What have we had over the past 12 years of the Liberal-Nationals Government? The findings of the Legislative Council inquiry into health outcomes and access to health services in rural, regional and remote New South Wales reveal the failure of this Government. There is loss of medical, nursing, midwifery and hospital service staff and access block from overcrowded emergency departments due to maximal hospital occupancy rates. At least we have a Federal Government that will, in fact, provide radiation oncology services for the far South Coast of New South Wales, which will stop my community members having to travel up to four hours for therapy.

Mr Adam Marshall: I seek leave to speak in the public interest debate.

Leave not granted.

Mr PAUL TOOLE (Bathurst—Deputy Premier, Minister for Regional New South Wales, and Minister for Police) (17:37): In reply: There it is. The member representing the Northern Tablelands in this place wants to get on his feet and he is gagged. He cannot come into this House to speak about things that matter for regional New South Wales. The Opposition amends the motion brought to this House because it is embarrassed about its lack of support for regional New South Wales. Those opposite stand up and talk about how this motion is hypothetical. This is not hypothetical. This was in *The Australian* newspaper on the weekend, where Jim Chalmers was quoted as saying that he will be cutting regional projects in regional communities. Again I say to them, which regional communities are going to be missing out?

My message to the Federal Treasurer is very simple: Do not destroy the regions just to repair your budget. Labor has a track record. When it comes into government, it wrecks everything and it turns its back on regional New South Wales. It has done that before and it is looking at doing it again. The member for Cessnock, the member for Bega and the member for Lismore come into this place and they do not even talk about the projects that are in jeopardy right now. I know that there are projects in their electorates that are going to miss out. The Building Better Regions Fund—they should go and speak to their councils about what they have put in for, because those are the projects that they are going to miss out on. They came in here and they did not stand up for them.

The ASSISTANT SPEAKER: The member for Maitland will come to order.

Mr PAUL TOOLE: You turned your back on that community and you did not think it was worth fighting for. You did not think it was worth fighting for roads. You did not think it was worth fighting for pools. You did not think it was worth fighting for—

Ms Jenny Aitchison: Point of order—

The ASSISTANT SPEAKER: The Clerk will stop the clock. The member for Maitland will cease interjecting or I will apply Standing Order 249A. What is the member's point of order?

Ms Jenny Aitchison: I want to ask the Deputy Premier about his broken promise on the reclassification of roads.

The ASSISTANT SPEAKER: The member for Maitland shall now—

Mr PAUL TOOLE: And the member for Maitland had her chance—

The ASSISTANT SPEAKER: The member for Bathurst will not speak over the Chair. Under Standing order 249A I direct the member for Maitland to remove herself from the Chamber for one minute and 10 seconds, the remainder of the debate. She may vote in the division.

[Pursuant to sessional order the member for Maitland left the Chamber at 17:40.]

Mr PAUL TOOLE: The member for Maitland had a chance to come into this House and speak up for regional New South Wales but clearly chose not to do it today. But what she did on the weekend at her party conference was that she got up and spoke about Mick Veitch, saying what a great shadow Minister he had been for the Labor Party, and then stabbed him in the back. That is what those opposite have done. Not only are they axing Federal projects in regional New South Wales—

Ms Anna Watson: Point of order—

Mr PAUL TOOLE: —they are also axing regional members at the same time.

The ASSISTANT SPEAKER: The Minister will resume his seat. The Clerk will stop the clock.

Ms Anna Watson: My point of order is taken on relevance. What happened at the NSW Labor conference has nothing to do with this debate. I ask that the Minister is brought back to the leave of the debate.

The ASSISTANT SPEAKER: I appreciate the sentiment. The Minister will complete his contribution.

Mr PAUL TOOLE: I say to Labor, stand up to your unions, stand up to your factions. Stand up to the Federal Labor Government right now because they have already indicated that they are cutting projects from the regions.

Ms Anna Watson: Point of order—

The ASSISTANT SPEAKER: The Clerk will stop the clock.

Mr Adam Marshall: This is vexatious.

The ASSISTANT SPEAKER: I will decide whether it is vexatious. What is the member's point of order?

Ms Anna Watson: The Minister is flouting your ruling, Mr Assistant Speaker. You made a ruling and he continues to go on about the Labor Party. This is not a debate about the Labor Party.

The ASSISTANT SPEAKER: The member for Shellharbour will resume her seat or she will be directed to remove herself from the Chamber under Standing Order 249A. The Minister has not flouted my ruling. The Minister has the call.

Mr PAUL TOOLE: I say to those members opposite, you are not part of Labor's plans because you are not part of the plans for what regional New South Wales represents. It is the Liberals and The Nationals in government that will continue to invest in the regions and we will make sure that the lives of those people are better each time.

The ASSISTANT SPEAKER: The member for Bathurst moved a motion, to which the member for Bega has moved an amendment. The question is that the amendment be agreed to.

The House divided.

Ayes39

Noes44

Majority.....5

AYES

Aitchison, J
Atalla, E
Bali, S
Barr, C
Butler, R
Car, P
Catley, Y
Chanthivong, A
Cotsis, S
Crakanthorp, T

Doyle, T
Finn, J
Harris, D
Harrison, J
Haylen, J
Hoenig, R
Holland, M
Hornery, S
Kamper, S
Leong, J

Mehan, D (teller)
Mihailuk, T
O'Neill, M
Park, R
Parker, J
Saffin, J
Scully, P
Smith, T
Tesch, L
Voltz, L

AYES

Daley, M
Dib, J
Donato, P

Li, J
Lynch, P
McDermott, H

Washington, K
Watson, A (teller)
Zangari, G

NOES

Anderson, K
Ayres, S
Clancy, J
Conolly, K
Cooke, S
Coure, M
Crouch, A
Dalton, H
Davies, T
Dominello, V
Elliott, D
Gibbons, M
Greenwich, A
Griffin, J
Gulaptis, C

Hancock, S
Hazzard, B
Henskens, A
James, T
Kean, M
Layzell, D
Lee, G
Lindsay, W
Marshall, A
McGirr, J
O'Dea, J
Overall, N
Pavey, M
Petinos, E
Preston, R

Provest, G
Roberts, A
Saunders, D
Sidgreaves, P
Singh, G (teller)
Smith, N (teller)
Speakman, M
Stokes, R
Taylor, M
Toole, P
Tuckerman, W
Williams, L
Williams, R
Wilson, F

PAIRS

Lalich, N
Minns, C
Warren, G

Bromhead, S
Perrottet, D
Evans, L

Amendment negatived.

The ASSISTANT SPEAKER: The question is that the motion be agreed to.

The House divided.

Ayes46
Noes37
Majority.....9

AYES

Anderson, K
Ayres, S
Butler, R
Clancy, J
Conolly, K
Cooke, S
Coure, M
Crouch, A
Dalton, H
Davies, T
Dominello, V
Donato, P
Elliott, D
Gibbons, M
Greenwich, A
Griffin, J

Gulaptis, C
Hancock, S
Hazzard, B
Henskens, A
James, T
Kean, M
Layzell, D
Lee, G
Lindsay, W
Marshall, A
McGirr, J
O'Dea, J
Overall, N
Pavey, M
Petinos, E

Preston, R
Provest, G
Roberts, A
Saunders, D
Sidgreaves, P
Singh, G (teller)
Smith, N (teller)
Speakman, M
Stokes, R
Taylor, M
Toole, P
Tuckerman, W
Williams, L
Williams, R
Wilson, F

NOES

Aitchison, J
Atalla, E

Harris, D
Harrison, J

Mihailuk, T
O'Neill, M

NOES

Bali, S
Barr, C
Car, P
Catley, Y
Chanthivong, A
Cotsis, S
Crakanthorp, T
Daley, M
Dib, J
Doyle, T
Finn, J

Haylen, J
Hoenig, R
Holland, M
Hornery, S
Kamper, S
Leong, J
Li, J
Lynch, P
McDermott, H
Mehan, D (teller)

Park, R
Parker, J
Saffin, J
Scully, P
Smith, T
Tesch, L
Voltz, L
Washington, K
Watson, A (teller)
Zangari, G

PAIRS

Bromhead, S
Perrottet, D
Evans, L

Lalich, N
Minns, C
Warren, G

Motion agreed to. ***

*Bills***PROPERTY TAX (FIRST HOME BUYER CHOICE) BILL 2022****Second Reading Debate****Debate resumed from an earlier hour.**

Ms JULIA FINN (Granville) (17:57): I continue my contribution to debate on the Property Tax (First Home Buyer Choice) Bill 2022. Before debate was interrupted, I mentioned how many properties in my electorate are available below the threshold at which first home buyers do not pay any stamp duty. It varies from between 75 per cent of properties in the 2142 postcode to about 40 per cent in the 2161 postcode, where there a lot fewer units. This reform only affects 11 per cent of first home buyers, despite what the Government has said in the past. When it tries to say that this tax is never going to grow, members know its intent is actually to expand the remit of land tax. If that is what the Government wants to do, it should be taking this reform to an election. If the reform is so good for the State and for repairing our budget bottom line—and this is a government with \$182 billion worth of debt—it should be up-front about it. If the reform is so important that we will all somehow be better off paying thousands of dollars in land tax each year rather than tens of thousands of dollars in stamp duty when buying a home, the Government should be up-front about it.

The Government should tell us that this is what it is going to do instead of introducing a very small reform that is going to put a forever tax on people who buy their first home for more than \$800,000. Nobody who gets an exemption or partial exemption would buy into this. It is very hard for those people to evaluate whether they are better off paying stamp duty based on the sale price of their property versus land tax on the unimproved land value of their home. It discriminates vastly between people who live in units and people who live in freestanding homes because the unimproved land value of a freestanding home is always far greater than the percentage of the unimproved land value that is ascribed to each unit in an apartment complex. When talking about a mixed-use complex, it gets incredibly confusing. It is very hard for people to identify whether they will be better off, putting aside that they also do not know when in the future they will sell their property.

Lots of people in my electorate hold onto their first home when they buy their next home. The land tax is going to almost quadruple for those people. I ask the Government to be up-front with people. In the past the Premier said he wanted to apply land tax to pensioners—and to everybody else. During his contribution the member for Albury talked about the Henry tax review. It supported removing stamp duty and made a whole lot of wideranging suggestions about tax across Australia. [*Extension of time*]

If the Government wants to make such a groundbreaking reform as to move from stamp duty to land tax, it should be honest and up-front about that, as it has been in the past. The Government should take this reform to an election instead of trying to pretend it is a great win for first home buyers—89 per cent of whom do not pay stamp duty—and that it is never, ever going to expand this tax. We need to have an honest and up-front debate. This is not a scare campaign. Anything Opposition members have said to suggest that Government members want to expand this tax is based on their own words. I believe, as the Howard Government did when it wanted to apply

a GST, that you take a reform of that magnitude to the electorate. You do not hide behind a tiny little change to make the 11 per cent of first home buyers—and about 11 per cent of investment property owners—who own combined unimproved land to the value of \$820,000 or thereabouts the only people in the State who pay land tax. The Government would have us believe this is a groundbreaking reform of enormous magnitude yet it only applies to those small groups of people. Of course it wants to do what it has said in the past, which is to extend the remit of the tax. Take that to an election. Do not bring this bill before the House now.

Mr DOMINIC PERROTTET (Epping—Premier) (18:02): I support the Property Tax (First Home Buyer Choice) Bill 2022. This bill is about the kind of future that New South Wales can offer the next generation. In this country we often hear about the great Australian dream of home ownership, but we need to be very clear: Home ownership is more than that. It is not just a nice idea. It is more than a dream. Home ownership has real, tangible consequences for young people—and especially young families—in our State. Home ownership means social stability. It means privacy and sanctuary for parents and their young children as they grow and strive to get ahead. Home ownership connects people with their communities. It gives them a stake in the neighbourhood and the nation that means they are personally invested in making it better over time. Home ownership means financial security, with an asset that grows and becomes a source of security later in life.

Security means freedom and more choices about the kind of future you can build for your own family. Security means self-reliance, and self-reliance means a greater capacity to contribute to the common good and to building a stronger Australia. We owe it to younger generations to give them a genuine shot at home ownership and all the benefits it offers. We all have an interest in keeping the Australian dream within reach of every generation to secure a stronger future for our entire country. However, every member of this Parliament knows that this dream is getting increasingly out of reach. Overall, the rates of home ownership in New South Wales fell from 70 per cent in the 1990s to 64 per cent last year. Nationally, only around 41 per cent of people aged 25 to 34 own a home. The average age of first home buyers has risen to 34. On top of that, stamp duty adds an additional two to 2½ years of saving. That is 2½ extra years of rent and not paying down a mortgage. It is 2½ extra years of house price increases. It is 2½ extra years without security and stability.

The later it gets, the less security our younger generations have, both when their families are young and later in life. We must turn those trends around and give young people more choice and more freedom to flourish. I refuse to believe that there is a single member in this place who cannot see the seriousness of the situation. Some of our youngest members of Parliament know it personally, because they are still saving for a deposit. Others have children who feel locked out, or grandchildren, for whom they fear the problem will only get worse. We are listening to the community, who are telling us they need a real solution. Our younger generations are not asking us to slap on a bandaid or kick the can down the road. Younger people want solutions. They want to look at doing things differently with new approaches, and the power rests with this Parliament to do something about it. The buck stops here.

For decades, governments have announced policy changes that tinker at the edges. Exemptions and grants that, over the years, get introduced, wound back, introduced, modified, abolished and then introduced again. Sure, those policies have helped a limited number of first home buyers at a given point in time. But more exemptions and more grants have not solved the problem. They do not get to the heart of the issue. And it is time for this Parliament to show some heart, with real reform that offers lasting hope for future generations. That is what our Government is offering with this bill. Our proposal has been carefully developed after multiple reviews, discussion papers, progress papers and widespread consultation over many years. I am interested in change that actually makes a difference, not in theoretical policies that cannot get off the ground. But, equally, I call out members opposite who are publicly arguing, one after the other, against a version of a policy that does not exist and that is not in the bill.

In 2020 our Government released an initial policy model for consultation. We worked through the feedback we received and we updated our policy to arrive at the proposal currently before the House in this bill. That is the bill that should be debated today. Good governments develop good policy based on research and the feedback that they receive. That is exactly what we have done and that is exactly what this Parliament must debate, rather than a scare campaign run on lies by the Opposition, which is what we have seen in this debate. It is not a debate on principle; it is a debate based on false claims by those opposite. They should debate the merits of the bill before the House. The Opposition cannot debate the bill before the House because it is hard to argue against a bill that provides first home buyers the choice to make a decision that is in their best interests.

For some, it may be in their interest to pay up-front stamp duty; for others, it may be in their interest to pay a smaller amount every year. That is their choice. We entrust people, particularly younger people, to make the choice that suits their circumstances. Our policy is targeted directly at first home buyers because our consultation identified that they are the ones who need the most help. We are providing that help with this approach amongst a suite of other measures that we announced in this year's budget. Our policy gives first home buyers the choice

to eliminate stamp duty altogether, and the years of saving that that requires, to get the keys to their first home sooner. The overwhelming majority of the research agrees that stamp duty is an impediment to home ownership and an inefficient tax that reduces prosperity. To the extent we can remove it, we should.

Our policy means first home buyers can get a foot in the door to buy their first home before their forever home by not having to pay a whopping stamp duty bill on both occasions. That gives them more choice to move if their needs grow or change because they are not locked in by the fear of tens of thousands of dollars in stamp duty going down the drain—that is the reality of the home ownership journey that most people go on. Our policy meets potential first home buyers, young families across the State, right where they are. But, most importantly, our policy is grounded in that special thing called choice, because our party believes in giving people the power to make the choices that will best help them get ahead. We will put the power in the hands of first home buyers through this bill. No-one will be forced to choose one way or the other, unless those opposite succeed in their efforts to oppose the bill, take away choice and force stamp duty on everyone.

We all agree that first home buyers deserve a better chance at home ownership. But the cure must not be worse than the disease. A real policy to help first home buyers must not undermine our State's capacity to fund the services and infrastructure on which everyone in New South Wales relies. A policy like this must be prudent. As well as helping first home buyers, it must be fair to taxpayers and sustainable in the long term. The bill before the House does exactly that. Buyers who choose not to pay stamp duty will cut years off the time it takes to save for a home. But the alternative annual property fee they choose will also be affordable. Importantly, the annual fee will only rise in line with economic growth, capped at 4 per cent, while the property they have purchased will no doubt, as we have seen particularly in Sydney but everywhere across the State, increase in value much faster.

Our bill today charts a path to a sustainable future in which first home buyers get the keys to their first home faster, without breaking the budget and placing an unfair burden on the taxpayers of our great State. This bill is necessary. It is reasonable, it is real reform and it is sustainable for the future. Ultimately, it is grounded in choice. But above all, this policy is right. When members are elected to this place, we are given the opportunity to talk about why we are here. We talk about values, principles, people—all the things we vow to put before politics. We talk about making a real difference for the next generation. I believe every member is sincere when they make those statements in this place. This bill offers members an opportunity to put those words into action. This is real reform for the next generation. [*Extension of time*]

This is principled policy, and we must not let politics get in the way. We do not come into public life and put our hands up to run for Parliament only to run political scare campaigns that are not based in truth. We should come into this place, look at the merits of a bill and do what is right. Contentious bills come through this place all the time, and we do not always agree. But this bill is in the best interests of our State, our country and the great people of New South Wales, particularly young families, to help them get ahead. This is the moment for the Labor Opposition to park politics, to act on principle and to do what is in the best interests of this State. This is our chance to give our younger generations, the next generation, a choice and a chance at achieving the great Australian dream. I commend the bill to the House.

Mr JIHAD DIB (Lakemba) (18:13): I contribute to debate on the Property Tax (First Home Buyer Choice) Bill 2022. It was interesting and unexpected to be in the Chamber while the Premier delivered his contribution to the bill. Obviously, it is an important project for him. He used some really nice words about the importance of home ownership, which I agree with. Being part of a community creates a sense of belonging, and planting roots provides security and a great opportunity for self-reliance. It is pretty special to own your own home. We had been living in Australia for nearly 30 years before we bought our first family home. It was really special to know that we would not have to move if we did not want to.

Obviously there must be a plan, but I do not think this is the right plan. A number of members have suggested that rather than ramming the bill through Parliament, it should be taken to the election, particularly as it is such an important plank for the Government. I daresay there is a lot of disagreement on the bill, and members have been accused of all sorts of things. Sometimes we see the best and worst of people in Parliament, and members make all sorts of accusations. But one accusation that keeps being thrown about is that Labor is running a scare campaign based on lies. I take exception to that because the bill introduces a forever tax. So if people are calling it that, then it is the truth. The Treasurer and other Government members have called it a "small fee," but it is a tax and it will remain forever. So when people use the phrase "forever tax", they are absolutely spot on.

The bill says everything we need to know about the Government's priorities. It does not have a cost-of-living plan but it will impose a forever tax on the family home. The Government shows that it is out of touch when it acts like the bill will be the housing crisis silver bullet. The median house price in the suburb of Lakemba in my electorate is \$1,057,560. Over a decade, house prices have gone up 108.5 per cent. In 10 years, house prices have increased from \$507,000 to over \$1 million. A lot of people in my electorate, whether they are essential workers or otherwise, are not on big bucks. It is becoming difficult for them to own a home. The

Government has had 12 years to come up with a solution to house prices, and a forever tax on the family home is the best it can do.

I know it is the Premier's passion project, and I give him credit as he genuinely believes in it. But when the Government says the scheme is for first home buyers, we all know what that means. Government members have asked us to trust them, but they do not have a great track record on trust. No-one can trust a system that will not necessarily be rolled out statewide. The Premier told Channel 9 that pensioners should be included in the tax, and previously he said that he wants 70 per cent of the State to be covered by it. That creates concern. I am not pointing out lies or falsehoods, but there are elements that are quite worrying. It is a forever tax, full stop. It is payable every year by the owner of the property for as long as they own that property. Currently, once a buyer pays stamp duty, they do not pay any further taxes, and that provides certainty. Households need certainty under a land tax, but they will never have certainty about the amount of tax they will have to pay.

Average house prices have grown much faster than wages, and the cost-of-living crisis is one part of that. Under the scheme, the Premier will have property owners paying increased taxes at a rate that potentially outstrips growth in wages, which would push them further behind on their bills. Across Canterbury Bankstown the average annual land tax would be \$2,832.51 a year. That is an additional \$2,832 that people will need to find. I will provide the average annual land tax bill for residential properties in the suburbs in my electorate, and I will round up for simplicity. In Bankstown it would be \$2,888; in Greenacre it would be \$2,459; in Lakemba it would be \$3,547; in Mount Lewis it would be \$2,443; in Narwee it would be \$3,112; in Punchbowl it would be \$2,567; in Riverwood it would be \$2,900; in Roselands it would be \$2,713; and in Wiley Park it would be \$3,208.

Make no mistake, this is a massive, economy-wide change to our taxation system. If the Government is so keen about providing this proposed choice, it should take it to the election. Government members can sell the tax however they like, but I cannot imagine people will want to pay out an additional \$2,000 to \$3,500 a year. Right now we are going through a cost-of-living crisis. Over the past couple of days, including today, the Government has had a bit of fun with the information that I put out in my electorate to help residents pay their energy bills. But the reality is that people are struggling. Energy bills have gone up 18 per cent and may go up another 35 per cent this year. The price of fruit, vegetables and meat has gone up. Everything has gone up and it is putting a big squeeze on families.

The price of tolls strongly affects a community like mine, which uses the M5. We now pay a toll on a road that did not used to be tolled. The choice for those who do not want to pay that toll is to use the other surface road, but that adds another 40 minutes to the trip. Of course everyone would love to take a faster trip, but if it costs an extra \$14 a day, that will tally up. If we throw on top of that a land tax of between potentially \$2,000 to \$3,000 every year, that will further squeeze families and increase the cost of living. Families may then take out short-term loans to cover that increased cost. Families may then have to budget for the land tax on top of other costs of living, such as car registration and energy bills. That will affect how they actually live.

The bill has been couched in a nice way, as though it is about choice, opportunity and ownership, but the fact is it locks people into a tax forever. Every single year they will have to find that money. I have put on record the average cost of the tax for the suburbs in my electorate, and that will continue to grow every single year. Members in this place are lucky to earn a really good salary, but a lot of the people I represent do not earn anywhere near that and I know they struggle to make every single payment, every single day and in every single way. Right now they must make decisions about whether to turn on electrical appliances or put food on the table. I do not intend to stretch out my remarks or act like a bleeding heart, but that is the reality. The number of people who are requesting additional assistance is increasing.

Over the past six months and before that during COVID, the number of people who have come to our electorate office seeking assistance has grown exponentially. The one thing that is clear is how difficult people are doing. Government members say that this is about choice, but the fact is we are locking people into a tax for as long as they own their home, and I think that is really unfair. I return to my earlier point that if the Government believes so much in this reform, it should put it to the community and allow the entire State to vote on the issue. The reform may sound really nice, like the Government is trying to help out. But if we dig deeper, we are being asked to impose a forever tax on people who want to buy their own home. [*Extension of time*]

I would like to hear from members of Parliament about what we are doing to help people get into their first home, because we must do that. Like many members, I have children who will one day want to buy their own home. I really do not know how they are going to do it. I would really love to see more discussion about affordable housing. We must create an opportunity for people who earn a yearly salary of \$70,000 or \$80,000 to buy a house that does not cost \$1 million. Members of Parliament must implement tangible measures that recognise the importance of owning a home, getting a foot in the door and planting roots in a community. We must support people at the very start to get into an affordable home. That is what we need to do. We should not just kick this

around the edges and address the little things. The really big challenge before us is making home ownership more accessible and more affordable. That is our responsibility.

Mr ALEX GREENWICH (Sydney) (18:24): I support the Property Tax (First Home Buyer Choice) Bill 2022. Safe, secure and affordable housing is essential to being able to contribute to community and to being a well-functioning member of society. When someone is under housing stress, or worse, is homeless or at risk of becoming homeless, it affects every aspect of their life, from their health and mental health to their relationships, employment and finances. The impacts can last for generations. New South Wales is in a housing affordability crisis. Significant numbers of people are in severe housing stress. Following a reprieve during COVID, rents are now skyrocketing at a time when house prices are out of reach to anyone on a medium to low income who does not have help from family. People are paying more for their housing than ever before, with those on the lowest incomes suffering the most. Drops in house prices have hardly made the dent needed to bring the price of homes back into reach for the average person.

The bill will provide first home buyers with the option to forgo paying transfer duty on a new home up to the value of \$1.5 million and instead pay an annual tax of \$400 plus 0.3 per cent of the unimproved land value. Transfer duty on a home worth \$1.5 million is over \$66,000, representing a significant addition to an already large amount of money a home buyer must come up with. First home buyers are often missing out on homes because, once they calculate costs after transfer duty, the property becomes outside their budget. This new option would give people who are saving for their first home some advantage over the investors they must compete with. I support the bill because I think that is a fair outcome. Home ownership in Australia is declining, particularly for young people, and owning the home you live in provides stability and security that results in wider community benefits.

But we must tread carefully in this territory. Replacing transfer duty completely would put upward pressure on housing prices by providing buyers with additional funds to spend on the initial price of a property, while potentially locking them into a lifelong tax. I acknowledge that the bill before the House is targeted solely at first home buyers and appropriately capped at the low to medium end of the market and is therefore unlikely to raise house prices. Furthermore, the bill includes safeguards, so that anyone experiencing financial hardship who cannot pay their land tax in the future is not forced to sell. But the bill does appear to mark a policy shift towards replacing transfer duty with an annual land tax across the board. Unlike previous schemes, the bill does not waive transfer duty for first home buyers but instead introduces a new tax, which is potentially an initial step that could be rolled out more widely in the future.

There is no question that transfer duty is an irrational tax because it links State revenue to the property market. It adds big costs to the price of buying a new home, discouraging people to sell. A smaller land tax option could provide incentives for older people to downsize, creating more movement in sales and putting some downward pressure on house prices. But before I would vote on such a proposal, I would want to see the detailed modelling on the impacts and benefits of a wholesale change to ensure it did not add to rising housing unaffordability. While the policy is restricted to helping first home buyers achieve the security of owning their own home I will support it, because that is important.

Very few people in housing stress and no-one at risk of homelessness will likely have the option to take advantage of these changes. Most people accessing the provisions will benefit only from being able to buy a home one or two years earlier than they would have otherwise. The focus of the Government's housing affordability strategy should be on the most serious aspects of the housing crisis affecting people who will never be able to achieve home ownership. The recent Productivity Commission review into the National Housing and Homelessness Agreement found that nearly \$3 billion given to first home buyers works against improving affordability, with the commission concluding that the money would be better spent on preventing homelessness. New South Wales is not giving the housing crisis the priority it needs. We are still seeing major redevelopments on publicly owned land that provide little to no onsite social and affordable housing or minute contributions.

We know that major redevelopments should include a 15 per cent provision of social housing at a minimum. The social housing building program is not assertive enough and often relies on sell-offs. We know that we must construct 5,000 new social housing homes each year over the next 10 years just to meet the current demand—and the Productivity Commission identified that demand is growing. It is good to see the new Federal Government leading the way with a commitment to build 30,000 new social and affordable homes. Action to slow out-of-control rocketing rents to give both long-term renters and those saving for a home of their own some security has not happened. The State's shared equity scheme is welcome, but it targets a small cohort of people, with others left fending for themselves in the hostile rental market.

While buying a home remains out of reach and rents are rising rapidly, we must protect people who are vulnerable to becoming homeless, including women trying to escape domestic violence. We must stop people ending up in unsafe and insecure accommodation or on the street. I would like to see the Government make access

to safe and affordable housing for our poorest and most vulnerable a priority. As I said, I support the bill. Much has been said about this proposal in the media and in this Chamber that has largely politicised legislation that will provide some first home buyers with an option to be able to access the housing market earlier. A number of constituents I have consulted with are supportive of the bill. They look forward to the bill passing because they know it will allow them to access the purchase of a home sooner. I commend the bill to the House.

Mr STEPHEN BALI (Blacktown) (18:31): I too participate in debate on the Property Tax (First Home Buyer Choice) Bill 2022. I thank the Hon. Daniel Mookhey, the shadow Treasurer in the other place, and the member for Macquarie Fields, who led for Labor in this House in debate. It is amazing to consider some of the discussions on the details of the bill. Obviously, members on both sides of the Chamber have their notes and each follows certain themes. Government members say that stamp duty is an old tax—an old, tired tax that has been around for a couple of hundred years—and we need to replace it with the new, energetic free-choice land tax. That was the theme of some of the messages coming from Government members. I do not relish the task of teaching this Government economic history, but let me tell members that land tax has been around 2,000 years longer than stamp duty.

Land tax dates back to the first millennium BC. Examples include Mencius, a Chinese philosopher who was around in 300 BC, and the Rishis of ancient India, who all spoke of various forms of land tax in that era. Land tax theory further developed in the 1700s with various economic schools of thought, including the Physiocrats, the radical economists movement, and classical economists such as Henry George who in the 1800s implemented the land tax in the US, describing it as a perfect tax. When anyone in Government describes a tax as a perfect tax, you can bet your bottom dollar that it is great for government but not for the individual. Earlier today we heard the Premier say on three occasions that it is in the best interests of the State. Therefore, this is great for the Government, but I am not too sure how good it is for the first home buyers.

Land tax has only come to prominence in the developed world in the past 400 or 500 years. The core argument for land tax was that because land was only owned by the rich, it was a recognition that they must pay some money for the community good. I never thought that a conservative Liberal-Nationals Government would adopt left-wing economic theory. Where do we have land tax in the world today? It is only in 18 jurisdictions, some of which include Estonia, Russia, Zimbabwe, Namibia, Kenya—an august group. We can now add New South Wales to the list.

I now turn to the impact the bill will have on my electorate. I will not quote the average amount people pay in land tax, but I will give specific examples. I noticed that on realestate.com.au 11 Stonecutters Drive in Colebee in my electorate is currently up for sale for \$1.195 million. Assuming that is the sale price, according to the Government calculator, the buyer will pay either \$49,925 in stamp duty or \$2,476 in—as the Treasurer calls it—a very small fee. I do not know how many people think that \$2,476 is a small fee, but if someone is on the average wage, seven working days' worth, or more than a week's worth, of their wage is going towards this land tax.

The tax is indexed at 4 per cent per annum, which means that after 10 years they will be paying \$3,524. Given that wages are only being indexed at about 2 per cent, that person will need to work for nine working days to pay the Government that \$3,524 in land tax for the privilege of living in Colebee. In 15 years, if they still live in the house, they will have paid off the stamp duty. If they retire 33 years after buying the house, they will have paid \$114,356 above stamp duty, which means that they will have paid a total of \$163,000 in land tax to the government. By the time they retire, and if they are on the pension, they will be paying \$8,686 or 9 weeks—17 per cent—of their pension for the right to continue to live in this house in Colebee. For the privilege of living in New South Wales, almost 20 per cent of their pension will go to the State government.

On the border of the Riverstone and Blacktown electorates, 10 Nagle Way, Quakers Hill, is currently for sale for \$820,000, which is a bargain, obviously. If someone were to buy that particular property, they would have the choice of paying either \$31,990 up-front as stamp duty or a "small" \$1,924, according to the Treasurer. That is the equivalent of only five working days on the average wage. Indexed at 4 per cent, after 10 years they will be paying \$2,738, or the equivalent of seven working days of their yearly wage. By the thirteenth year, they will have paid off the stamp duty. But they are still paying. If they retire 33 years after purchasing this house, they will have paid \$127,000 over the course of the 33 years. At retirement they will be paying \$6,750 in land tax, indexed at 4 per cent. That is almost 50 days of their pension over the year going to the State government for the privilege of living in this area.

Why is it that people residing in the north-west are constantly being ripped off by this Government? In the modern era, Henry George argued that land tax is the most logical source for public funding because public infrastructure improvements would be reflected in and therefore paid for by increased land values. But in the north-west area, especially in the Riverstone, Londonderry and Blacktown electorates, the residents are constantly hit up by this Government. Under section 7.11 of the Environmental Planning and Assessment Act, they have to pay over \$50,000 in development contributions just to have roads, drainage and parks built. Compare that to the

developed area of the North Shore. Residents living in that area did not pay section 7.11 contributions when they moved there. Yet across the North Shore hundreds of millions of dollars are being spent on school upgrades. Meanwhile my electorate of Blacktown or the electorate of Mount Druitt have received zero dollars. In the Riverstone electorate, there are three or four new schools, with hundreds of demountables across the area.

Some \$114 million is being spent on the visitor experience at Taronga Zoo. Hundreds of millions of dollars are spent on upgrading wharfs and railway stations across the North Shore, but we in the north-west have to pay for our own infrastructure. The Government has sold off the WestConnex to create the WestInvest Fund. We have to pay tolls for the next 40 years, but we only get 25 per cent of that sale price. The remaining 75 per cent goes to the North Shore and everywhere else across the State. Members should not forget that, in building WestConnex, the Government privatised electricity and promised us a free road.

Ms Felicity Wilson: Point of order—

TEMPORARY SPEAKER (Mr David Layzell): The Clerk will stop the clock. What is the member's point of order?

Ms Felicity Wilson: I take a point of order on relevance. The member's comments do not relate to the bill that we are currently debating. I request that the member be asked to return to the bill.

TEMPORARY SPEAKER (Mr David Layzell): There is no point of order. The member is being relevant. The member for Blacktown will continue.

Mr STEPHEN BALI: As I said, we are paying a land tax. We are paying contributions under section 7.11. We then have to pay a toll. Western and north-west Sydney have to pay for their own infrastructure while the North Shore—the member for North Shore is in the Chamber—gets the benefits of our taxes, which are also disproportionately going to areas other than western and north-west Sydney. Today Minister Elliott said in question time that western Sydney has never had it so good. How out of touch is this Government? We need to, at least, get our fair share. When our residents retire, they will not be able to afford this regressive forever tax. It will force them to sell their family homes and move interstate. "Choice", from this Government's point of view, is code for being conned into a situation where one is not fully informed. It is a disgraceful act. [*Extension of time*]

I thank the House for its indulgence. We are not fully informed of the circumstances. To a large extent, this is a disgraceful act from a government addicted to money supply for the Treasury's coffers rather than good governance for the people of the State. As the Premier said on three occasions, it is the best "interest" for the State. Those opposite seem to be out of ideas and out of puff. The Government is tired and old—like land tax. After a revolving-door of four Premiers, what else has it got to look forward to? It wants to saddle us up with an annual land tax. As an example, by the time those who recently purchased a house in Quakers Hill retire, they will be paying \$8,352 in land tax. That is almost 20 per cent of their pension going towards the payment of a land tax.

The Government has been saying that this is just a short-term tax and that people turn over and move on fairly quickly. My parents lived in the same house from the time they got married in 1959 until they unfortunately passed away. They lived in that same house from the time of their marriage to their deaths. My sweet bride Anne and I live in the first home we purchased in our wonderful suburb of Doonside. Why do we have to move? In the example I gave earlier of the house in Colebee, if the people who purchased that house retired after 33 years, they would be paying over \$10,000 per year out of their pension—almost 20 per cent—towards land tax. What type of stress will be put on people over the age of 70 if some 20 per cent of their pension goes to the Government just so that they can stay in their house?

Usually when the Government makes announcements, it says, "X dollars will be spent on a project in the next 10 years." Why are the Liberals and The Nationals not telling us what the total cost of this land tax will be over the next 20 or 30 years? As I said, in Colebee they will be paying something like \$139,000 in land tax, when they could have only paid \$49,000 up-front. Then, with \$8,000 in land tax indexed at 4 per cent per annum, almost 20 per cent of their pension will be spent just for the privilege of living in New South Wales. Do we hear the Government talking about where the tax will be in 20 or 30 years' time? No. It is absolute crickets. On average, over 20 per cent of people live in their houses for more than 30 years. They buy a house, get married and stay in their house for over 30 years. This repugnant tax attacks people and the family home into the future. It must be stopped, and people will have their choice. Either we will stop it in the Parliament in this session or we will have it removed at the ballot box on 25 March, when people can make their decision and vote this tired, old Government out of office.

Ms FELICITY WILSON (North Shore) (18:44): I contribute to debate on the Property Tax (First Home Buyer Choice) Bill 2022. I am so glad those opposite are excited to hear my contribution, because this is a great one. On this side of the House, we are really excited about giving first home buyers a choice. Sorry to point it out so bluntly to those opposite, but we have heard from a lot of boomers so far—people who have probably been on

the property ladder for decades, have investment properties and complain about choice for younger people in our community. But let us be honest, unfortunately, we are disproportionately represented in this place by people on all sides of politics who are property owners. We are disproportionately represented by people who are not first home buyers and have had property for a very long time. When thinking about the way in which younger people interact with the property market and access to choice and opportunities now as well as the long-term return for those young people throughout their entire lives, we really have to think about what is best for them.

My community of North Shore has quite a high young population and quite a high young professional working population. Unsurprisingly, because we are quite close to the inner city and it is commuter central, just under half of my community rents. Just under half of my community is strata—apartments or townhouses. There are a lot of young people in that context. The leading generational demographic in my suburbs is gen Z, followed by millennials. As a 40-year-old, I am at the end of being a millennial, and those types of people have been shut out of the housing market for too long.

I do not think many people in this place would think that stamp duty is a good tax, although there would be a few. The evidence has proven over and over again that stamp duty is a reductive tax; it prevents mobility and prevents people making choices about their lives. It does not reflect the way in which we want people to make decisions about taking up opportunities and ensuring movement between communities, doing the things that are best for them. Whacking a huge up-front cost on individuals ensures that only those who already have a lot of wealth can get into the dream of owning property.

The evidence also shows that people who own property are much more likely to be financially secure in older age. It is the number one signifier of long-term financial security for individuals, even more so than the superannuation balances of people when they are young or the types of jobs or education they have. Getting onto the property ladder is the leading contributor to long-term financial security for individuals, and I note that that is particularly important for women.

The number one issue for women's homelessness in this day and age, particularly older women's homelessness, is people that have never had ownership of property throughout their entire lives or have had a relationship, for instance, where that property might have been brought into the relationship by a partner and they did not get a title on the way out of that relationship. It is really important that we focus on people in this discussion and how they can ensure their own financial security and stability. The rental market here in Australia, and particularly in our big metropolitan cities, is quite short term. Looking around the globe to European cities, for instance, people can get into three-, five- or 10-year leases—

Ms Anna Watson: Point of order: My point of order is on relevance. I know the member is doing her best and that it can be testing for her, but she needs to come back to the land tax issue and the detrimental effects that it will have on every home owner and renter in New South Wales. She should stop talking rubbish.

TEMPORARY SPEAKER (Mr David Layzell): The member for Shellharbour will resume her seat. The member for North Shore is being relevant. The member for North Shore has the call.

Ms FELICITY WILSON: As I was saying, other countries around the world have longer term rental periods. People can make a place their home under that rental system and structure, which is not the predominant model of renting here in Australia, in New South Wales and in Sydney. People crave the stability, certainty and security of having a home that they own, which they can feel confident, comfortable and happy in making their own—not just as an investment for their future financial security but the notion of a home. Being able to buy something gives people that sense of control and ownership over their own destiny. When we look at the legislation before the House today—

Ms Anna Watson: Clearly wages are down, and people cannot afford property because of all the wage suppression—another Liberal failure.

Ms FELICITY WILSON: I am sorry, I think I have heard enough boomer talk tonight. If members opposite keep interjecting, Mr Temporary Speaker, I ask that you call them to order.

TEMPORARY SPEAKER (Mr David Layzell): Order! The member for North Shore has the call.

Ms FELICITY WILSON: I will talk about the actual individuals that we are thinking about tonight—first home buyers and young people. The First Home Buyer Choice policy is intended to increase the rate of home ownership. I have already made the point that stamp duty is the kind of tax that prevents mobility and access, but I have also made the point that young people do not have the same access to first home ownership. In my own community of North Shore, the average unit price—I say "unit" rather than "house" because the prices are so expensive that first home buyers are most likely to get into the property market at the unit level—is \$1.3 million. A \$1.3 million property has a \$55,700 stamp duty on top of that. Many people may not have the entire 20 per cent

deposit, so they may have to get the lender's mortgage insurance. That has a prohibitive impact on people's access to the property market and their ability to buy in soon enough so that they can start to build investment security and a return for their future.

Using the handy online calculator, where people can put in the address that they are interested in and the price they are expecting to pay for that property, the tax on that \$1.3 million property comes out at \$3,134. That is more than \$52,000 less in up-front costs to buy into an average-priced unit within my community. If members do not think that that makes a huge difference to the ability of young people to access the property market, they are a little bit naive. Maybe they have had high salaries, owned their own homes and had multiple investment properties for too long, like many people in this place, or they are so many decades out of first home ownership and actually being young that they do not realise and recognise that young people might have to spend \$50,000-plus more up-front without this proposal.

When those members talk about that dichotomy of choice and whether they support or oppose choice, I do not understand why they do not let the individual make the choice for themselves. If \$3,000 every year is a better choice for their circumstances versus an up-front \$55,000 cost, why do we not trust people to make those choices for themselves? We allow people to choose where they live and the type of property that they live in.

Ms Anna Watson: Why are you putting such a big impost on people?

Mr Adam Marshall: Shut up!

Ms Anna Watson: I beg your pardon? That comment was unparliamentary—

Ms FELICITY WILSON: No-one has sought the call, Madam Temporary Speaker. Will you please stop the clock?

TEMPORARY SPEAKER (Ms Sonia Hornery): I thank the member for North Shore for telling me how to do my job. The member for Shellharbour will continue.

Ms Anna Watson: Point of order: I ask the member to withdraw that unparliamentary comment. When a member on this side of the Chamber does that, I make sure that it is withdrawn.

Mr Adam Marshall: "Shut up"?

Ms Anna Watson: Yes.

Mr Adam Marshall: That is not unparliamentary.

TEMPORARY SPEAKER (Ms Sonia Hornery): Did the member for Northern Tablelands use that unparliamentary language? If he did, he will withdraw it.

Mr Adam Marshall: Well, Madam Temporary Speaker—

TEMPORARY SPEAKER (Ms Sonia Hornery): I do not want a conversation. Does the member withdraw the comment or not?

Mr Adam Marshall: For the convenience of the House, I am happy to withdraw the comment. It was not unparliamentary, however.

TEMPORARY SPEAKER (Ms Sonia Hornery): I am in the chair and I am being told how to do my job at the moment. That is not very parliamentary. There is too much audible conversation in the Chamber.

Ms FELICITY WILSON: Madam Temporary Speaker, I seek an extension.

TEMPORARY SPEAKER (Ms Sonia Hornery): Excuse me—

Ms FELICITY WILSON: I need to ask you before my time runs out. I seek an extension, since 2½ minutes was just wasted.

TEMPORARY SPEAKER (Ms Sonia Hornery): One minute will be added to your time.

Ms FELICITY WILSON: No, I ask for an extension of the full five minutes.

Mrs Shelley Hancock: Point of order: Opposition members have asked for extensions of time and they have virtually been unlimited. It would be highly unfair to grant the member for North Shore one minute only. An extension of time is an appropriate request to put to the House.

TEMPORARY SPEAKER (Ms Sonia Hornery): It is good to be told how to do my job tonight! Would the member for North Shore like to stand up again and seek an extension of time?

Ms FELICITY WILSON: I seek an extension of time.

Leave not granted.

Mr Stuart Ayres: Point of order—

TEMPORARY SPEAKER (Ms Sonia Hornery): Does the member's point of order relate to the extension of time, which I have ruled on?

Mr Stuart Ayres: I merely give Opposition members an opportunity to consider their position on granting leave for an extension of time. I suggest you put the question again and ask whether they want to grant leave. It is a reasonable assumption that if that is going to be the standard, it is probably not advantageous to any member. There is an opportunity here.

TEMPORARY SPEAKER (Ms Sonia Hornery): On the advice of the Clerk, I will put the question on the extension of time again.

Leave granted.

Ms FELICITY WILSON: As I said, this scheme has a landmark nature, which means we have given considerable attention to the possible outcomes for the entire property market itself. The policy has been designed to ensure that any unintended effects are minimal. As I was saying, it is based on the premise of choice—the notion of actually giving people choice and trusting individuals to make the best choices for themselves in the different circumstances put to them. As the scheme is based on choice, it will only impact those who choose to opt in to paying the annual property tax. As I mentioned earlier, the average price of a unit in my community is \$1.3 million—

Mr Jamie Parker: That's cheap.

Ms FELICITY WILSON: It is much cheaper than prices in the community of the member for Balmain. That is just over \$3,000 in the proposed annual property tax, but over \$55,000 in stamp duty. A \$1.5 million property would cost just over \$4,000 in the annual tax, but over \$66,000 in up-front stamp duty costs. That is a difference of more than \$62,000 in paying the initial price. I genuinely believe that first home buyers who are trying to get into the market in New South Wales are capable of making this choice. If they are capable of navigating the challenges of the property market and of saving their deposits—significant deposits for properties of this value—then I have faith in their capability to make the best financial decision for them on whether they want to choose the annual land tax or the up-front stamp duty.

We know stamp duty can be a significant financial barrier to home ownership for some households, and the property tax proposal has been designed to help those households. The proposed property tax removes the up-front barrier of stamp duty, and the First Home Buyer Assistance scheme, in this scenario, will remain unchanged. I note that the existing first home buyer support mechanisms, although they are incredibly important to individuals, do not kick in at levels like \$1.3 million, which is the average unit price in a community like mine. I imagine the member for Balmain and the member for Strathfield would see something similar in their communities. While they are important schemes, this is a new scheme that provides a much greater choice to a much wider group of individuals.

Those opposite have been running a very aggressive scare campaign, distorting the truth on the Government's policy. There is a really dishonest lie there. They are playing pure politics and trying to harm first home buyers by labelling this proposal a "forever tax". That is a lie. There is no forever tax here. The property tax will only be payable by first home buyers who choose it. It will not apply to subsequent purchasers of the property. The key thing is that first home buyers are provided with a choice to avoid paying stamp duty at all. The property tax calculator, as I mentioned, is available to help make that choice.

First home buyers are also encouraged to consider how long they are likely to hold on to the property, and therefore the number of years that they might have to pay the property tax if they choose that option. It really has to reflect the individual's circumstances and what is best for them. This is a core value of the Government. It is a core value of mine that we need to give people freedom to choose, to make decisions about their own destinies and their own financial opportunities and responsibilities. If they are planning to hold on to the property for a long time, they might prefer to pay stamp duty. But if they want to get into the market as quickly as possible, potentially in a unit, and then think about moving in future years, they might prefer to pay the annual property tax.

We know half of all owner-occupiers will sell their property within 10½ years. Frankly, that is probably distorted by the fact that stamp duty is already a sunk cost that prohibits people from making that choice about having mobility. Claiming that this is a forever tax is a really baseless attack by the Opposition. This is all about helping people get into their very first homes. We know that those opposite will continue to attack this policy. I go back to the fundamental principle I spoke about, which is about ensuring choice for individuals.

I fundamentally believe that the people of New South Wales are best placed to make decisions about their own finances. At the moment they cannot do that. What the Opposition is doing with this policy is preventing choice. It is taking away the liberty of individuals to ensure that they can get the best outcome for their own financial security. We know just how crucial home ownership is for that. I fully support the bill. I am very proud of the Premier and the Treasurer and their teams for bringing it to the House, and I look forward to seeing choice for young first home buyers in the future.

Mr JASON LI (Strathfield) (19:02): I am not supportive of the Property Tax (First Home Buyer Choice) Bill 2022. It is important to be clear that this is not a proposal for true tax reform. If it were so, it would be looking genuinely at the balance and effectiveness of the overall State taxation system and how it operates in the context of the Federal system and the State economy as a whole. It would have the broad objectives of making the tax system more efficient, more progressive and more supportive of economic growth, taking into account important social and environmental outcomes, with the overall objective of funding effective government services in an increasingly challenging political, social and economic environment.

True tax reform would also involve engaging the public in a proper and comprehensive process of community consultation and leading the public in a genuine conversation to build consensus for this reform as a very significant undertaking that will have long-term consequences for millions of lives and many families and businesses. This is also not a comprehensive, innovative solution to the housing supply and affordability crisis. If it is not any of these things, then what is it? I believe it is a tricked-up first home owner support scheme dressed in lofty rhetoric about reform and choice. It is, in essence, a "buy now, pay later" scheme for first home buyers in respect of stamp duty.

This scheme is Afterpay for first home buyers in respect of stamp duty, but it is not four equal instalments. These payments go on forever. I do not believe that it is scaremongering or a lie to say that this is a forever tax. For however long a home owner owns that property, the tax is levied. In other words, if it is passed on to that owner's heirs through their will or through other mechanisms, that tax will continue to be levied forever. It is not an exaggeration, nor is it a lie to say that this is a forever tax. The worst thing about this legislation is twofold. First, it is the rush and the haste with which it is being rammed through Parliament in the final sitting days before a general election. Second, it will most likely not achieve its stated narrow objective; that is, to make it easier for first home buyers to own a home.

I will go into some of the specific issues that I have with the bill. There are three principle issues. The first is that it is likely to drive up property prices, making homes even less affordable for first home buyers. This is because the stamp duty saving will directly boost the purchasing power of buyers, allowing them to bid more for the properties. This is the position of leading economists. I will not name them again because they have already been mentioned by previous speakers. This is not the only reason for rising prices. Just like buy now, pay later schemes, it plays on the psychology of buyers. We think we can afford more because it defers the payment of the cost to some point in the future. This psychology turbocharges the purchasing decision; it turbocharges purchasing behaviour. This is at the heart of the buy now, pay later business model. This is why the major beneficiaries of buy now, pay later schemes are the merchants. That is why merchants will pay up to 25 per cent of the value of the sales to buy now, pay later platforms for their services.

However, who are the beneficiaries here? It is not the merchants. It is those who have vested interests in property transactions, the volume and the velocity of purchasing transactions. But there are key differences here with a buy now, pay later scheme. The first is that it is not four instalments when one has paid off the value of what one has just purchased. Here the payments go on forever. One never pays this baby off. Second, these are not equal instalments. The way that the tax has been structured is that it will rise, compounded every year. That is the second primary objection that I have to the scheme and to the bill.

These annual rises in the land tax will be driven by the increasing rate of the tax, as well as increases in the value of the land. There are double drivers to the growth in the amount of the tax. Already the annual land tax bill is significant, even before future increases. I name by suburb the potential land tax that would be levied on properties in my electorate of Strathfield. Assuming that the land tax will apply to 80 per cent of properties, as the Premier has said is his aspiration, then the average land tax bill for suburbs in my electorate would be: Burwood, \$5,643; Burwood Heights, \$4,202; Croydon, \$4,888; Croydon Park, \$3,585; Enfield, \$3,909; Strathfield, \$6,500; and Homebush, \$6,728.

Rather than being about choice, this proposal has a risk of being a trap. The Treasurer in his second reading speech spoke specifically about those first home buyers who struggle to save for a deposit and the impost of stamp duty. This is the target audience for the bill—those who seek not to have to pay the stamp duty up-front and decide to choose the ongoing land tax option because the payments are deferred. Then they are locked in. They are locked in to an unending, constantly rising annual tax bill. These are not property flippers or property speculators. Particularly in places like western Sydney, young families will save and work multiple jobs to buy a home where

they plan and dream to raise their families over decades. They are buying long term. Over the long term they will be significantly worse off financially under this land tax on their homes.

The third reason I do not support the bill is that it risks having distortionary and unintended consequences because it is being rushed and rammed through Parliament. A potential unintended consequence of the bill is that it may skew buyers towards properties where the land value is significantly lower, thus making the property tax payments lower, compared to alternative stamp duty payments and where the break-even point is significantly later in time. What are those properties? They are, of course, apartments rather than houses—in particular, apartments in strata schemes where the value of the land is apportioned amongst much larger numbers of apartments. In other words, the value of the land in large apartment complexes where there are lots of apartments will be lower for each apartment and thus the amount of the land tax will be lower. A potential unintended consequence of the scheme is that it will skew buyers towards apartments and apartments in large strata complexes.

A further unintended consequence of the bill is potential administrative complexity. The Government, in order to stave off the danger of skyrocketing payment inflation, has introduced a 4 per cent cap on property tax payments per annum. This appears to apply both to the rate of the tax, as well as to any increases in the land value taken together. If this is the case, such a cap is likely to result in an administrative nightmare. This is because if the land value growth of the property and the index growth in the rate of the tax exceeds 4 per cent in any year, or series of years, the actual amount of the property tax levied in each year will be increasingly disconnected from the underlying formula in the bill, being \$400 or 0.3 per cent of the value of the tax.

In other words, for every single property the actual property tax amount would need to be calculated separately, taking into account the 4 per cent tax. That would be an administrative nightmare. One can imagine trying to catch up year after year to work out if there was land value growth, as well as the rate of the tax increasing, and that is more than 4 per cent. One would have to work backwards to work out that differential and one would have to do that separately for every property. [*Extension of time*]

In summary, this is not true tax reform, nor is it a solution for housing supply or affordability; it is a tricked up, first home buyers support initiative that does not meet the standards of genuine tax reform in substance or in process. It is a buy now, pay later program for first home buyers that will have significant consequences. The Government has no mandate for this new tax. It should not be rammed through the Parliament but instead be taken to the people of New South Wales in the general election.

Mr STUART AYRES (Penrith) (19:13): I speak in support of the Property Tax (First Home Buyer Choice) Bill 2022. I start by making sure that we have a clear understanding and anyone who listens to this speech or to this debate understands what the intent is. The intent is to make it easier for people to buy their first home. The way we do that is to reduce the financial burden of that initial payment. No matter what house or apartment is being bought, the simple fact is that in New South Wales the application of stamp duty adds a considerable cost to the first home buyer. We are not talking about wider tax reform or complicated formulas being pushed out across different parts of the community or what happens when older people leave their home and downsize. This is focused purely on the first home buyer.

Let us start with some very basic figures. For a home worth \$830,000, stamp duty right now in New South Wales is about \$32,000. Under this proposal, home buyers will have the choice to pay that \$32,000 up-front or make an annual payment, plus the associated increases, capped at 4 per cent. To keep it really simple, in the first year it will be \$1,195. Let us keep the debate nice and simple. First home buyers purchasing a property for \$830,000 can pay either \$32,000 up-front or \$1,195. In all likelihood—because members are pretty practical and we know how the world works—first home buyers are not actually securing that funding. They are either saving for it as part of their deposit or borrowing the extra for the stamp duty from the bank. That means that \$32,000 will continue to compound across the life of the mortgage.

This policy is about giving people a choice that ultimately comes down to the basic question of, in our modern New South Wales society, how mobile are people going to be? I do not know how mobile every single person in my electorate is. I doubt members of this House know for their electorates either, even with their Nostradamus capabilities. This policy allows individuals purchasing their first home to think about their long-term future. Some very basic statistics can help us with this. First home buyers are getting older. In fact, the average age of a first home buyer across Australia is now 34. For the record, that is the oldest in the history of our nation. There is clearly an issue that needs to be addressed here, and this policy will reduce the cost for first home buyers.

Thinking about the suburbs in my electorate of Penrith—I have listened to members speak about their own electorates, and it is important that members speak about what is happening in their communities—there is a diversity of housing crisis across our communities, even in the microcosm of each electorate, so \$830,000 may not necessarily buy a first home in a particular suburb in any electorate. What if that figure was lifted to

\$1.35 million? There are plenty of homes in suburbs across the Penrith electorate that are selling for well in excess of \$1 million. For a home that cost that much, the stamp duty would be \$58,000, but the first year land tax payment would be only \$2,830. That is a significant gap. Under this policy, the Government would remove the \$58,000 impost and replace it with a \$2,830 tax.

I have heard a lot from members opposite about the concept of a forever tax. The problem with that line is that it is only half the sentence. It is a forever tax if someone stays in the home forever. If members go around their communities, find all the people buying their first homes and ask them whether they plan to stay in that home, a lot of them—in fact, statistically speaking, well in excess of 50 per cent—will say they will leave their home inside a decade. You do not have to be much more than a grade 6 student doing a bit of maths to work out that someone would have to stay in their property for a hell of a lot longer than 10 years to get anywhere near the amount of stamp duty that they would pay based on the annualised payment.

People who have found their dream home and who want to be exactly like their parents and grandparents and stay in that property forever can choose to pay the stamp duty or borrow it from the bank. But let us give people who are aspirational and upwardly mobile, who buy an apartment or a three-bedroom home and, wanting to start a family, move to a four-bedroom home inside 10 or 15 years the choice to make less of a payment up-front. Let us give people the choice to invest money in the things that they want to invest in, such as starting a family or buying a car or the furniture that is needed in a house. The point is that it is not up to the Government to decide that; it is up to the people whose money it is. It is up to the people who have borrowed the money and worked incredibly hard to make the choice to get into the property market.

As younger people struggle to get into the property market because prices are escalating, the Government has a responsibility to try to lower those prices. This policy does that. Up-front stamp duty of \$32,000 on a property worth \$830,000 would be replaced by a first year payment of just under \$1,200. Stamp duty of \$58,000 on a property worth between \$1 million and \$1.3 million would be replaced by a tax a tick over \$2,830. Let people make the choice for what suits them. It is not up to the Government to tell people what type of house or location they should live in. It is up to us to formulate policy that allows people to make a choice about what is in their best interests.

If the Opposition wants to have a conversation about tax reform, let us talk about the vertical fiscal imbalance in this country, where tax collection at a State versus Commonwealth level is one of the most disproportionate in the entire OECD, putting more pressure on State governments to deliver high-quality services from a lower tax base. That gap is currently filled by Commonwealth contributions. New South Wales citizens are the biggest contributors to the tax base but get the least amount back per capita. This needs to be addressed, and it could have been addressed if the Commonwealth Government, whether Liberal or Labor—I could not really care—had listened to just about every economist in the country who said that removing stamp duty and replacing it with a lower rate, broad-based land tax would make housing more affordable.

The Government does not want to close down hospital wards, shut down schools and close police stations because the Federal Government will not participate in a discussion on genuine tax reform. Maybe as a country we have lost the capacity or the maturity to have those discussions. They cannot be had in seven-second grabs on the news. They are hard discussions that require long debates and a little bit of maturity. Until we get to that point, do we just rack the cue and say, "No, we're not going to do anything. We're going to leave those first home buyers out there on their own," and do nothing to try to make it easier for them to get into the market? I, for one, cannot do that. I have a responsibility to support this policy.

Ultimately, it comes down to very basic maths. Home buyers can either pay \$32,000 up-front with compounding interest to the bank manager every year for the life of the loan or they can pay \$1,195 per year. If they buy a property that costs a little bit more, it is \$58,000 up-front or \$2,830 per year. The maths is pretty obvious, but what is even more obvious is we should let the people who know their own finances and ambitions, and the property they want to live in and how long they want to live in it for, make the choice. Our job is to set the rules and create the legislation that allows young people to get into the first home buyer market, bringing down the average age of a first home buyer. There is no doubt in my mind that this policy is a big step in that direction.

Mr Jamie Parker: Madam Temporary Speaker—

Ms Trish Doyle: Madam Temporary Speaker—

TEMPORARY SPEAKER (Ms Sonia Hornery): I call the member for Blue Mountains.

Mr Jamie Parker: You're not serious? I've been here for almost two hours. Come on! Every time you are picking Labor members but I am jumping up first.

Ms Trish Doyle: There is a list.

Mr Jamie Parker: I don't care about the list. There is no list. You jump up and the Temporary Speaker calls you. That's not fair.

TEMPORARY SPEAKER (Ms Sonia Hornery): The member for Blue Mountains has the call.

Mr Jamie Parker: Come on, that is not fair. How biased are you as the Speaker? It's totally unacceptable behaviour from a so-called independent Speaker.

TEMPORARY SPEAKER (Ms Sonia Hornery): The member for Balmain will cease interjecting.

Mr Jamie Parker: No, I'm not going to.

TEMPORARY SPEAKER (Ms Sonia Hornery): I call the member for Balmain to order for the first time.

Mr Jamie Parker: Put me on a call. I'm calling out your unfair behaviour.

TEMPORARY SPEAKER (Ms Sonia Hornery): I call the member for Balmain to order for the second time.

Mr Jamie Parker: Put me on another call then.

TEMPORARY SPEAKER (Ms Sonia Hornery): I call the member for Balmain to order for the third time. I direct the member for Balmain to remove himself from the Chamber for an hour under Standing Order 249A.

Mr Jamie Parker: No, you said you were going to put me on a third call.

TEMPORARY SPEAKER (Ms Sonia Hornery): I put you on a third call to order but you continued to argue. I direct the member for Balmain to remove himself from the Chamber for an hour under Standing Order 249A.

Mr Jamie Parker: You are an absolute disgrace as Speaker. I jumped up first twice. I have been here for two hours. Absolutely disgraceful.

[Pursuant to sessional order the member for Balmain left the Chamber at 19:25.]

Ms Trish Doyle: Madam Temporary Speaker, I ask that the clock be reset.

TEMPORARY SPEAKER (Ms Sonia Hornery): The Clerk will reset the clock.

Ms TRISH DOYLE (Blue Mountains) (19:23): I make a brief contribution to debate on the Property Tax (First Home Buyer Choice) Bill 2022. I begin by covering some of Labor's concerns and amendments, which have been noted by other members. As we know, New South Wales is the highest taxing State in the country per capita. State and local government tax revenue in New South Wales went up by 9.4 per cent to \$4,795 per person, which is the highest per capita tax take of any State or Territory across the country. As has been stated in the Chamber, the typical family in New South Wales would start by paying \$1,700 in the first new year of the tax. In Sydney, that is likely to be around \$2,400. If that family ever moves out and keeps the home, the rate will nearly quadruple from \$2,400 to \$8,833 in the first year.

A property owner paying the Sydney average of \$2,400 per year of the new land tax would go to paying over \$8,800 per year if the owners ever rented out the property. That would likely be passed on to the tenants, meaning that renters may have to pay an additional \$8,800 per year or \$170 per week extra in rent if they find themselves living in a property subject to the new tax. With the cost of living soaring, that can only lead to more people struggling. We should be focused on addressing insecure housing and homelessness.

The bill, which is also known as "Dominic Perrottet's new land tax", has a series of impacts. First home buyers will have to choose between paying land tax or paying stamp duty. The Government will then charge them an annual amount for as long as they own that property. The tax that they owe will equal a fixed amount plus an additional amount, according to the unimproved land value of their home every year. The impact will be on families, on the housing market and on the State budget. Mr Perrottet's plan is to start with first home buyers and then extend it to pensioners. Eventually, every home owner will have to pay Mr Perrottet's new tax.

Under this proposal, the land tax lasts forever. It really is a backdoor cash grab. Increased property prices will result in increased land tax. This tax lasts forever. I note for the member for North Shore that it is a forever tax if one lives in that home forever. In the North Shore electorate and in my electorate many people do not move on. Home owners will not have certainty about the tax that they will have to pay. Average property prices have grown more than twice as fast as the average wage during the past five years—by 25 per cent last year. That means that the typical home owner's annual land tax bill would have increased by more than double their annual income

and families would have to cut spending to pay the increased tax. The member for Penrith spoke about this being easy and simple. I will tell you, it is easier to get into irretrievable simple debt forever.

As the value of individual homes rise, the annual tax property that owners pay will rise too because the Premier will tax residential properties using their annual value. The typical family in Sydney would start by paying \$2,468 in the first year of the new tax and the typical family in New South Wales would start by paying \$1,715 in the first year of the new tax, in addition to their increasing council rates. In the electorate of the Blue Mountains, the average annual land tax is \$1,543 and the maximum annual land tax is \$2,266. A couple of villages in the Blue Mountains are looking at figures that might impact people there. In Glenbrook, at the foot of the mountains, an average annual land tax would be \$2,266. In Wentworth Falls, in the mid-mountains, where my young son is struggling to pay his mortgage but has hopes for the future, he will be paying \$1,702. It is abominable.

I touch upon some issues that my constituents have raised with me. As members speak in the Chamber about the implications of a forever tax across the State, the rapidly rising cost of living continues to bite. That is especially true when it comes to housing affordability. The Blue Mountains has been heavily impacted by the crushing effects of runaway house prices. In Mount Riverview, a four-bedroom home that sold for \$262,500 in 2004 just sold for \$1.29 million, over a 500 per cent increase. In Springwood, a two-bedroom home that sold for \$319,000 in 2011 just sold for \$770,000, nearly a 250 per cent increase. In Blackheath, a five-bedroom home that sold for \$880,000 barely six years ago just sold for \$1.85 million, more than double in price. Can anybody in this Parliament name a working- or middle-class profession that has increased wages by 200 per cent, 250 per cent or 500 per cent over the past several years? Of course not.

The rate of house price growth in New South Wales, including in my community of the Blue Mountains, has become simply unsustainable and has triggered a housing affordability crisis of unprecedented proportion. The issue of homelessness intensifies as members talk in this House about land tax. One would think that when economics professors warn the Government left, right and centre that this policy will actually drive house prices up even further, it would ditch the misguided bill before us today. We owe it to our constituents to do what we can to try to make the dream of owning a home a reality for as many families as possible, not push it even further out of reach.

Though the Liberals might like to ignore it, the housing affordability crisis matters. It matters to the single working-class mother from Katoomba who contacted my office in tears because every day for seven years she diligently denied herself and her two children anything beyond the basic necessities to try to secure a house for her family, only to find that every year the cost of housing gets higher and she falls further behind her goals to put together a deposit. It matters to the elderly couple from Winmalee who came into my office to tell me that after years on the rental market they were turfed out of their private accommodation, rejected from social housing and found their life savings insufficient for a deposit on as much as a one-bedroom unit. It matters to the young family who called to let me know that despite being third-generation locals of the mid-mountains, they had to move over three hours from everything and everyone they know just to get a foothold in the market.

For all the rhetoric about helping first home buyers, the simple reality of this misjudged ideologically driven policy is that it will make housing even more unaffordable for first home buyers than it was before. Anyone struggling to buy a house right now needs certainty, not false hope of a shiny promise that never delivers more affordable housing. If this Government genuinely cared about first home buyers, it would scrap this tax. If this Government genuinely cared about reducing rather than increasing homelessness, it would scrap this never-ending tax. This is not about choice. Those who seek to not pay stamp duty do not have a choice. Instead, they will be locked into an ever-increasing tax. I oppose the bill.

Ms LYNDIA VOLTZ (Auburn) (19:33): Like my parliamentary colleagues, I oppose the Property Tax (First Home Buyer Choice) Bill 2022. I highlight the complexities of the housing market and the effect of demand-driven legislation as opposed to supply-driven legislation. The reality is that Australia has changed significantly since the 1970s, and the Government talks about the age shifting of first home buyers. I left school at 15, as did 85 per cent of the kids that I went to school with. I started work in a clothing factory. Most people went to secretarial school, worked in retail or did manual labouring jobs. Since that time, the participation of women in the workforce has changed significantly and the housing market has changed significantly. Importantly, access to a mortgage and the fiscal deregulation of the housing market has driven the housing demand. As a result, in Sydney, which has always had a limited housing supply within a confined basin, we have seen a huge spike in prices. At the same time over the past decade wages growth has slowed and people have less and less money. We have seen huge inequalities across Sydney, just as we have seen in Auburn with what people have.

The reality is that 60 per cent of the people who go into the housing market go to the bank of mum and dad. There is wealth transfer from those who have property to people who are going into the market and that is driving the demand side and driving up prices. Instead of the old first home buyer stamp duty concessions, which did not come at a cost to those purchasing a home who got concessions, the Government is putting a tax on those

who have the least wealth and the greatest inequality in the purchasing of homes. The Government talks about this as being a choice. Let us break it down to reveal who is purchasing properties.

A Government member said earlier that the average age of a first home buyer is 34. That is consistent with the average age of women who are starting to have children and it is consistent with a lot of other figures. If we are talking only about young people—25 per cent of that 34 to 35 demographic of first home buyers—we are putting them in the market at a crucial time. For those who have the bank of mum and dad or who have enough money to buy the \$1.5 million house, the stamp duty over the term of a 28-year mortgage—I think every mortgage is paid off within 28 years—often will either be paid by mum and dad or be added to the mortgage and they will have no debt at the end of 28 years.

What will happen to those who are poor and who need to use the scheme to get into the market? They will be faced with the buy now, pay later scheme. They will buy a house now and pay the levy. It will not prevent them from accessing the scheme and they will have an advantage when they go in. They may even pay \$20,000, \$30,000, \$40,000 or \$50,000 more because they will be competing in a market where everyone else has an advantage and it is driving prices up. They will not be getting a reduced price; they will be competing in the market and it will drive the demand side.

For example, if someone bought a \$1.2 million property in Granville—there are cheaper ones down near the station—they will pay \$2,368 per year in land tax. If they are in that 34 to 35 demographic, they will be paying that in an area that has only one community childcare centre and a lack of childcare places. They will be paying this levy for the rest of their lives at a time when they are already under mortgage stress—at a time when they have to get kids through school and pay for child care. People living in Fairfield have to pay tolls of \$30.66 a day to get into the city and back and on top of that they will be paying this tax. They will be paying that tax while their kids are going to school and they will be paying that tax all the way through.

Women overwhelmingly have less superannuation than men. Only one woman out of every 12 is looked after by a partner all the way through their lives. At the end of the day, most women will need to rely on their own resources. When they are facing retirement and they have a property they will not only be paying \$2,000 in rates, they will not only be paying \$1,000 or \$2,000 a year to go anywhere on the toll roads, and they will probably have only \$160,000 or \$200,000 in superannuation—certainly \$100,000 less than what men have—but they will now be paying this land tax until the day they die. Women are already staring down the barrel. It is not just the choices that they make while they are young; it is the flow-on effect that those choices will have, in particular for women who have less and who have greater wage inequality. In reality, a lot of people just do not move. If they get into a house and they have security, that is where they stay.

The biggest growth in homelessness is among older women. People are moving well into their forties and fifties before they are purchasing homes. They will be making those choices as they are coming towards retirement. That is where the problem lies. They are now competing with 30-year-olds and 34-year-olds in a housing market that they are desperate to get into and that is driven by demand. Those in their fifties and sixties quite often use their superannuation to make that purchase, and they know that they will not be able to afford the land tax in the future.

The scheme may be a good idea for some people, but it is a very bad idea for a lot of people who live in the electorates around Parramatta, Auburn, Granville and Fairfield. Those electorates have some of the cheaper housing but they also have the poorest people and the highest rates of homelessness and unemployment. We still have double-digit unemployment in Granville South. What will this land tax do in Granville South—land tax of \$2,500 in an area that has huge unemployment? It is not the low unemployment that has been talked about here or the low unemployment in Parramatta North. It will create a problem. On the Government's own projections, another 1.7 million people will be coming into the Sydney basin until 2041.

The Government has not looked at the supply side. Community housing has dipped from 5 per cent to 3 per cent. We know that because we are aware of the kind of housing that the Government provides. The Government has sold off big blocks to developers for their own use on Wellington Road, Chester Hill. Just up the road it pulled down a couple of other houses where a developer will build maybe eight or nine flats and sell 21 flats for themselves, with not one cent from the Government. The population has increased but the Government has not proportionately increased the supply side to the degree that we need, in particular community housing in my electorate where we have large families. One-bedroom and two-bedroom flats will not cut it in a community housing program.

We have a projected population increase of 1.7 million. COVID is over and international students will be coming back into the market. On the housing supply side, some of the best schemes are the government-developed housing programs, but that will not happen in the Sydney basin. There will be more and more pressure in my electorate. On Carter Street, 6,200 apartments will be built in half of a square kilometre but there is no school and

no money for a school or sports fields. The Government will be asking those people to pay this land tax. What about migrant families who have moved into properties on Auburn Road? Some migrant families have developer-built houses and flats that are so bad they cannot get an occupation certificate. Some of them are uninhabitable. Do those people still have to pay land tax on rotten developments that the Government built which had no oversight in Auburn?

I have written to the Building Commissioner about a huge number of developments that are basically uninhabitable and very poorly built. Just shy of 20,000 people going into Wentworth Point on 0.6 of a square kilometre will be paying this land tax. A number of first home buyers in my electorate will be expected to pay this land tax for the rest of their lives, when they are living in badly built and poorly designed infrastructure. [*Extension of time*]

Government members often complain in this Chamber when 300 apartments are built in confined areas of their electorates. On Carter Street 6,200 apartments will be built in half of a square kilometre. The Government's only solution to the supply side is to make Auburn, Granville and Parramatta the three biggest electorates in New South Wales. It is not good enough to implement a scheme that will advantage some people and hugely disadvantage others. It is pushing up prices because people have a bit of extra money when they walk in the door. Everybody is walking in the door with a bit of extra money. I saw that when I purchased my first home in the nineties when interest rates dropped from 10 per cent or 11 per cent to 9 per cent. That resulted in the number of people looking for houses increasing from four to about 40.

That is what happens when only the demand side of legislation is dealt with. It is fine to not like stamp duty, but do not come up with something that is going to have a long-term impact on the capabilities of people, particularly women, to secure housing and their retirement. Basically, this is a tax on retirement because every mortgage will be paid off within 30 years. It is a burden on women, in particular. Like my colleagues, I oppose the bill. The Government should come back with a better idea.

Dr HUGH McDERMOTT (Prospect) (19:44): As the member for Prospect, an electorate in western Sydney where citizens are struggling with the cost of living and housing affordability, I strongly oppose the Property Tax (First Home Buyer Choice) Bill 2022. The families in Prospect have major issues that are affecting their daily lives, including costs and standard of living, health and social care, and housing and accommodation affordability. The Government is doing nothing to help them. This Government is responsible for the crisis in my community and the crisis in western Sydney, where families cannot afford to put food on the table, cannot afford to look after their children and certainly cannot afford to pay their mortgages or their rents. The Liberal-Nationals Government has displayed no concern for the people of western Sydney and has not supported them through the cost-of-living crisis that the State is facing.

The bill will force first home buyers to choose between paying a significantly large new tax or paying tens of thousands of dollars in stamp duty. Under the Government's proposal in the bill, the land tax on a family home will last forever. The land tax is payable every year by the owner of the property for as long as they own that property. That will make it impossible for many home owners who are struggling with the cost-of-living pressures to pay off their homes and buy a new home if they want to move, have more children or need more space. They will not have a chance to do that. The land tax is a poorly thought-out proposal that displays a lack of concern for addressing cost-of-living pressures and for those struggling with mortgage stress.

On top of the length of time that home owners will take to pay off the land tax, for a seemingly indefinite period every increase in property prices and in the value of their homes will result in an increase to the land tax. That means home owners will not know what the tax will cost in the future. As their property increases in value and they slowly pull themselves up out of the property crisis in an attempt to make a better life for them and their families, the Government will increase the tax and the burden on them for the entire time they own their property, which could possibly be for the rest of their lives. Average property prices have grown more than twice as fast as the average wage over the past five years. Last year property prices increased by 25 per cent in some suburbs.

In Greystanes, which is at the centre of the electorate of Prospect, property prices have increased by 30 per cent per year compared with the average wage, which has only grown less than 5 per cent. That is a serious cost-of-living concern, with property prices growing rapidly each year at a rate that is unaffordable for working families who have not experienced decent wage increases for over a decade. Under the bill, a typical home owner's annual land tax bill would increase by more than double their annual income. Working families struggling with the cost of living will have to cut their household budget to pay for an ever-increasing tax. That is completely unacceptable. Why should families in western Sydney have to choose between cutting their use of electricity, water, petrol, groceries, health care, food or their kids' sporting or after-school activities because of a new land tax put in place by the Perrottet Government?

As the value of each individual home rises, the annual land tax that a property owner will be compelled to pay will rise also. A typical family in western Sydney will start by paying around \$2,468 in the first year of this new tax. While families in western Sydney struggle to pay for this new land tax as they face cost-of-living pressures, the land tax will triple in cost if first home buyers choose to put their properties on the rental market. The typical amount that a home owner will have to pay is likely to rise to close to \$10,000 a year. That significant price increase will make it near impossible for first home owners to purchase a new home, and they will be saddled with repaying this large \$10,000-or-more sum.

Further, price rises in the rental market will have an adverse impact on people who are renting, making it even more difficult for them to purchase their own home. Rents will rise significantly and become unaffordable to many. People are more likely to struggle with the cost of living too as the majority of renters live on lower wages. Currently, I think around 40 per cent of renters spend more than 30 per cent of their salary on rent. A land tax will significantly impact on that and make the impost greater. This new land tax will be paid in addition to council rates—which are set to increase in Blacktown, for example, by 25 per cent next year.

A land tax will prove costly for ratepayers in western Sydney local government areas [LGAs], particularly those in the electorate of Prospect, including Blacktown, Fairfield and Cumberland. In the Blacktown LGA the average land tax to be paid by home owners is \$1,927.05. The average rate ranges between the minimum annual amount of \$1,173 to a maximum of \$6,588.61. The average of \$1,927 that home owners in the Blacktown LGA will pay is extremely high. Blacktown has already been severely affected by the increasing cost-of-living pressures, especially since the COVID lockdowns. That community does not need to suffer further cost-of-living pressures by paying a minimum of \$1,173, which is crucial to people's household budgets, let alone the average of \$1,927.

Suburbs in the Blacktown LGA that will be affected include Blacktown, Eastern Creek, Prospect, Seven Hills and Toongabbie. In the suburb of Blacktown the average annual land tax will be \$1,99. In Bungarribee the average will be \$1,730. In Eastern Creek the average will be \$1,736. In the suburb of Prospect the average land tax will be \$1,925. In the suburb of Seven Hills the average will be \$1,959. In Toongabbie, which has a large migrant population, a lot of refugees and a lot of older Australians, usually from Maltese backgrounds, the average will astoundingly be a whopping \$2,264. The averages in those suburbs are all near or above the average for the Blacktown LGA. The approximately \$2,000 that home owners will have to pay in those suburbs will be devastating to their household budgets and will make the cost of living a lot more severe for families.

Further, in the Fairfield LGA the average annual land tax to be paid by home owners will be \$2,193, which is higher than the average for the Blacktown LGA. This average ranges between the minimum annual average of \$1,880 and the maximum annual average of \$2,750. Again, like the Blacktown LGA, these are amounts our community living within the Fairfield LGA will struggle to afford. The cost-of-living pressures that residents in Fairfield face are very profound, especially given the LGA as a whole is unfortunately ranked as having one of the lowest socio-economic statuses in the nation. [*Extension of time*]

I thank the House. Like Blacktown LGA, the cost-of-living pressures within the Fairfield LGA are made worse by some of the most severe cuts to essential public services carried out by this State Government. This includes the cuts to bus services and our schools, and the serious understaffing at Fairfield Hospital. The Fairfield LGA suburbs within the electorate of Prospect where home owners and their families will be most affected include Bossley Park, Fairfield West, Prairiewood, Smithfield and Wetherill Park.

In Bossley Park, the average annual land tax will be some \$2,036. In Fairfield West, the average will be \$2,100. In Prairiewood, the average tax will be \$2,100 as well. In Smithfield, the average will be \$2,117. In Wetherill Park, the average will be \$2,184. All of these averages in these Fairfield LGA suburbs will cost home owners over \$2,000 a year. The averages for these suburbs are almost all \$200 over the minimum annual average of \$1,880. That will have a severe impact on their household budgets, which will make the cost-of-living pressures even more unbearable for these families.

Finally, in the Cumberland LGA the average annual land tax paid by home owners will be \$2,594, the costliest of any of the three LGAs within the electorate of Prospect. This average ranges between the minimum annual average of \$1,629 and the maximum annual average of \$4,065. Like the Blacktown and Fairfield LGAs, home owners in Cumberland struggling with cost-of-living pressures will be severely affected by this land tax. In fact, this land tax will be most significant in affecting this LGA compared to the other two, given how the average annual tax rate will be significantly higher.

The Cumberland LGA suburbs within the electorate of Prospect where home owners will be affected include Girraween, Greystanes, Pemulwuy, Pendle Hill, South Wentworthville, Toongabbie and Wentworthville. In Girraween the average annual land tax will be \$2,597. In Greystanes the average will be \$2,163. In Pemulwuy the average will be \$2,086. In Pendle Hill the average will be \$2,729. In South Wentworthville the average will

be \$2,477. In Wentworthville the average will be \$3,104. Most devastatingly, in Toongabbie the average will be \$3,203. These are massive impacts on these communities.

The suburbs I have just mentioned were the most affected by COVID in my community. Hundreds of families in my electorate were in lockdown, such as the Tamil community, whose members fled to this country to rebuild their lives. Now the Government is going to hit them with an extra couple of thousand dollars. All of these averages for these Prospect suburbs within the Cumberland LGA are well over the LGA's minimum annual average of \$1,600. The predicted tax is again over \$2,000 a year for each suburb, with five suburbs having an average of over \$2,500 a year. In Wentworthville and Toongabbie it is over \$3,000 a year.

The predicted averages of these suburbs greatly concerns me. Expecting home owners to pay over \$3,000 a year extra is a huge ask on their family budgets. It will have a significant impact on their cost of living and will greatly reduce their savings for their household budgets. I believe the Government's proposal for this bill, which will impose this land tax on these suburbs and families in my electorate, will create a terrible burden on working families. It will greatly impact on the cost of living for many home owners in our community, as well as people renting when the price of rental homes soars.

To conclude, I believe the Perrottet Government's proposal for this land tax on our homes will be a greatly irresponsible reform which will increase the cost-of-living pressures for many in our western Sydney community. It is completely inappropriate for a government to propose this reform at a time when our State is experiencing a worsening cost-of-living crisis and housing prices are becoming even more unaffordable. The bill demonstrates how out of touch this Liberal Government really is. It demonstrates the Government's lack of interest in what our western Sydney community needs and illustrates its lack of compassion for people who are struggling with cost-of-living pressures. This reform should be taken to the election next year, not put before this House late at night. This reform needs to be put before the people of New South Wales.

Ms ANNA WATSON (Shellharbour) (20:00): Obviously I speak against the Property Tax (First Home Buyer Choice) Bill 2022, an absolute rort of a new tax on the family home. The Shellharbour electorate is one of the fastest growing in the State, and a significant proportion of those new residents are first home buyers. They are moving to my electorate because it is a fantastic place to live and raise a family, no thanks to this Liberal-Nationals Government, which continues to ignore our requests for desperately needed roads and schools. First home buyers in Haywards Bay or Shellharbour Village should not have to choose between paying a land tax or stamp duty. Indeed, the majority of first home buyers in my electorate do not currently have to pay stamp duty on their first home—and rightly so—or are entitled to a concessional rate. This new tax will be particularly hurtful to them.

This new forever tax will mean that every morning, as the sun rises and hits the beautiful Illawarra escarpment, home owners will have to worry if they will earn enough money to pay this horrible new tax. It is not as though this Government will ever spend any of the money raised by this new tax in the Shellharbour electorate anyway. Its members could not care less about the people of Shellharbour. The Liberals just want this extra tax to spend on pork-barrelling and rorts in Liberal-held seats in Sydney.

The fact that this new tax is based on the value of the land just adds to the rort. If the land value increases, up goes the tax. But the Liberals do not care because its members love a rort. I ask members to imagine moving to a suburb that becomes more popular and having land values increase. Up goes the tax! It is outrageous. This is a tax on moving to a community that is on the rise. That is how this Liberal-Nationals Government likes it. It loves punishing working-class people who live in places on the rise like Shellharbour.

First home buyers in Flinders and Horsley know that this new tax will result in increased up-front property prices. They will be out there at display villages at Wongawilli and Shell Cove and open houses across the electorate competing with other first home buyers who are in the same boat. Home prices will go up by the exact amount of the so-called savings overnight. It is a given. The Government's claims that this new tax will save people money is absolute garbage. Its developer mates must be laughing at the thought of adding the so-called savings straight onto their new home prices. Home owners across my electorate also know that it will not stop there. The Premier has already admitted that he wants this new, disgusting tax on 80 per cent of properties across the State. Home owners in my electorate know that this forever tax will be rolled out until every home owner in Shellharbour pays the Premier's new tax.

The current system offers certainty for home buyers that once they move into their new home, they do not have to pay any more State taxes. This new system offers no certainty. The amount they need to pay will rise every year. They will need to sacrifice everyday expenses just to pay this horrible tax. Indeed, if this new tax was implemented just seven years ago, a typical Horsley home owner's tax bill would have already risen by almost twice as fast as their wages. If this new tax is implemented, parents from Lake Illawarra and Blackbutt will have

to tell their children that they cannot do sport this year or go to a birthday party as there is no spare money for sporting equipment or a birthday present.

Renters in Flinders and Koonawarra know the new land tax will cost them more. The tax will triple if a first home buyer gets a job in Sydney and needs to put the property up for rent. In such a tight rental market that is simply outrageous. Owners will be forced to put up rents just to cover this tax, and it will be renters who pay. Pensioners in Warilla and Dapto know what is coming next as well. They know that the Premier wants to extend this tax to their homes too. Unlucky for the Premier, WIN Television broadcasts Channel 9 into the Illawarra, so those people saw the Premier salivating over the idea of taxing pensioners' homes. Teachers and nurses in my electorate know what is coming as well. They know that this Government will keep their wages low while increasing this forever tax. They know that more and more of their hard-earned wages will go towards propping up the pork-barrelling and waste from this Liberal Government.

The administration of the new tax will be a complete nightmare. Two houses on the same street at Mount Warrigal, overlooking the majestic Lake Illawarra, will have completely different tax systems. A home owner in Mount Warrigal subject to this new tax will pay an average of \$1,471 every year, while their next-door neighbour on the old system will pay nothing—and that is before the Premier increases the tax rate at the first opportunity he gets. Home owners know it is just a matter of time before this new tax will double. New South Wales is already the highest taxing State in Australia. This Liberal Government is addicted to raising taxes. Let's face it, it has to pay for all of the waste and the rorts it keeps inflicting on the citizens of New South Wales.

The revenue streams have dried up and this land tax is the Liberal Government's answer to its own problem and the privatisation debacle to which it is addicted. We can forget about any so-called benefits of this new tax flowing to the New South Wales community via better school or road infrastructure or health services anytime soon. The policy will cost New South Wales a minimum of \$775 million over the next four years. Guess who will have to pay that? Taxpayers. This tax comes on top of all the other increases in cost of living expenses the people of New South Wales have had to endure under this tired, 12-year-old Government. This new forever tax is being sold as a choice by the Liberal Government. The people of Shellharbour would much rather have the choice of electing Chris Minns and a Labor government. If the Premier is so keen on this forever tax, let him take it to the election in March 2023. Let the people make their choice then.

Mr DAVID HARRIS (Wyong) (20:07): I contribute to debate on the Property Tax (First Home Buyer Choice) Bill 2022. I acknowledge the contributions of members on the Opposition side of the Chamber, particularly the member for Macquarie Fields and shadow finance Minister, Anoulack Chanthivong. I support his statements on the bill. I will not cover a lot of the ground that has been covered by other speakers, but I will discuss the Government's motivation to introduce the bill. I have great doubts about the long-term purpose of the bill and its downstream effects. Currently, the Government waives stamp duty on homes up to \$650,000, or \$800,000 for new homes, for first home buyers and provides concessions from stamp duty for homes valued at up to \$800,000, or \$950,000 for new homes, to help first home buyers get into the market.

I know that about one-third of all home buyers end up paying the full amount of stamp duty. One wonders why the Government is going through all of this pain, because the number of people who will be helped by this new choice of land tax is actually quite small. One also wonders whether the motivation for the bill is to put the idea of a land tax into people's minds and have them start paying it so that down the track the Government can say to people, "Well, it's worked for this group of people. We'll expand it and give people more choice right across the board." The Government has already pulled back from what it originally set out to do when this concept was announced in the budget. The Government did the numbers and realised the scheme was not quite as popular out there in voter land as it thought and because of some of the costs involved—particularly as the Federal Government said it would not subsidise the whole scheme—it has retreated to a very small part of the market. There are some inherent risks even for those people.

I serve as a voluntary director of Wyong Town Financial Services Ltd, which is Bendigo Bank in Wyong. I do that for no remuneration. I like the concept of community banks. We often discuss loan affordability and how that is challenged on a regular basis because of rising interest rates. That will be further complicated for first home buyers who choose to take up this scheme. I know the Government says it is all about choice, but it will be a cost that banks will have to take into account for a loan application in terms of the person's ability to be able to pay that loan. The cost will be added on, like rates and other costs that people have mentioned already during this debate. It will become a cost that home buyers will be up for year after year whilst ever they own that particular property.

I understand the argument that a percentage of people move in a period of less than 10 to 15 years, and for them it would be a benefit. But, again, who are we introducing this legislation for if the people who will benefit from it shrink at every single corner? Of all the things the Government could do to help housing affordability, why is it going down this path—unless it is the thin edge of the wedge, a foot in the door to widen it down the

track? Call me cynical, but during the power debate—I am sure Mr Assistant Speaker will remember—the cry was, "If you sell power, you will pay more." The Government said, "It's a scare campaign. No, that's outrageous. Labor and the unions are trying to scare everyone." Guess what? It was prophetic because it was true. When I look at why the Government is going through this process for such a small part of the market, I wonder what might be done down to the track to expand it.

Prosper Australia has looked at the system in the Australian Capital Territory. According to the Director of Advocacy, Karl Fitzgerald, it demonstrated that homemakers were willing to overpay when bidding for a home. When people have the illusion that they have more money in their pocket, they try to go to a higher level in the market. Ultimately, they don't save money; they end up paying more. Given that this land tax is based on the value of land, which can compound over time, buyers will need very good financial advice before going down this path. They could find themselves paying on an annual basis a figure that they simply cannot afford. In that situation, they may then look to accelerate placing their property back onto the market. Of course, that will have the effect of inflating prices, particularly in the first home buyers market. That is a real risk. The Government cannot deny that these measures can inflate prices, and that has to be taken into account. In fact, in an article in the *Australian Financial Review* Karl Fitzgerald wrote:

The risk with this (NSW) policy is that it will put upward pressure on prices. First-home buyers will have \$50,000 in stamp duty savings that might simply find its way into a higher purchasing bid.

This is not a Labor scare campaign. Economists recognise that when people have the illusion of more money, then, whether it is for a car, house or boat, they buy the most expensive item they can afford. But in this case the ongoing consequence is a land tax that will have to be paid for as long as they own that property. The member for Strathfield raised a really good point about buy now, pay later schemes. This is certainly an instance of that, but with Afterpay or Humm people can pay fixed amounts split into interest-free payments so long as they keep up with the payments. The problem with this tax is that it is based on the value of land, so when the value of land goes up, so does the annual tax bill. It is very hard to budget for that. It already happens with rates. We get a letter from the Valuer General with the increased rates and the next bill is more expensive. It is very hard for people to factor that into their finances, so the scheme may create some very dire pitfalls.

While people may think they will save money up-front, it may put them into economic difficulties down the track. Many Opposition members have mentioned that first home buyers are generally young people who have decided to settle down and go on the adventure of having children, and those children will go to day care and then school. So most people like to stay in the area. [*Extension of time*]

I thank the House for its indulgence. During that time, costs rise quite sharply. Generally both parents must work to afford a house, and for single parents there are even greater stressors. Though it may seem like a good idea at the time to save on the cost of paying stamp duty up-front, paying the ongoing tax could tip some people or families over the edge simply because their income cannot keep up with the payments that are required. As I have said, the consequence of that may be to force people to enter the market earlier, which means they may not be able to achieve the right price, or they may have to forgo other things in order to keep their property. Newlyweds or single home owners do not often think about that, but under this insidious tax they cannot change their mind and pay stamp duty. Once home owners choose to pay this tax, they cannot pay stamp duty; they must keep paying the tax, and there is no end to it. The only choice for those who get into difficulty is to sell the property. There is no other choice.

People must understand that when the Government puts forward the tax as a "choice", while that is true, that choice may have many unintended consequences down the track. The Government could implement other measures in this space. My colleague the member for The Entrance is across the alternatives that Government members could turn their minds to, such as a scheme that allows for stamp duty to be paid off over time. That would have seemed like a simpler scheme than a tax that must continue to be paid long after stamp duty would have been paid off. It seems to be a huge measure unless there is a bigger agenda, which may be to apply the measure to a small part of the market and, if it is working, broaden it to give more people that choice. Suddenly the number of people who are sucked into the scheme could grow until there is no point having stamp duty and everyone will move to paying land tax. The Government would say that that is a scare campaign, but we saw it with the privatisation of the power network.

At a televised public meeting, Premier Berejiklian said there would be no more privatisation, but that was dumped immediately after the election and more government assets were privatised. When it comes to the Government, we must be very careful about consequences that may result down the track as those measures may be widened or changed. Government members do not have a great track record in that respect. I hope crossbench members see the scheme for the snake oil it is and defeat the bill. If the bill passes, my advice to anybody who may consider the scheme is to do very serious due diligence because if they run into trouble, their only choice is to leave the property. The Government has said it will introduce a fail-safe measure under another scheme for

those who cannot afford the tax but, at the end of the day, whether it is over a longer period or in a different way, it must be paid. For those who cannot afford the tax, the Government is not going to say, "Don't worry about it."

It may be a safety net and it may last for some time, but that is the only alternative for those who cannot afford to pay the tax. Previous speakers have talked about the average cost of the tax. On the Central Coast, on average the tax starts at \$2,019.28, though it is different in different places. The maximum annual tax that some people may pay in rural areas of my electorate is \$5,610, though other areas may be lower than that. But it will grow. We all know land values go up, so it is not going to go down. In five, 10 or 15 years people will be faced with a much larger tax bill, which they will have to factor into their budget for every year they own that property. As they say in the real estate industry, buyer beware.

Mr DAVID MEHAN (The Entrance) (20:22): The Property Tax (First Home Buyer Choice) Bill 2022 establishes a legislative scheme by which first home buyers can choose whether to pay stamp duty up-front on the purchase of their home or instead to make the land on which that home is erected subject to an annual property tax forever. That is a big change. It is the first time we have instituted a tax on the family home, and that is a big thing for this State. While I do not support the bill, a tax may be a good replacement for stamp duty. That argument has been posited by many members. I do not think anyone believes that once such a tax has been introduced on the family home, over time it will not be used to justify extending that beyond first home buyers to all home owners. For that reason, we must be cautious before we proceed.

At the end of the day, the tax may be a good thing, but this is not the way to do it. The bill was introduced only last week. There has been little debate in the wider community about the scheme. Members in this House, including me, have had little opportunity to communicate with constituents to find out their views and get a feeling for their understanding of what is proposed under the bill. The bill has been proceeded with in such haste that it challenges members of the House to either vote it up or down. That is not the way to proceed with such a big change to taxation arrangements in this State. The better way would be to seek consensus—a bipartisan commitment to introduce this type of tax change—because a tax change will always be a contentious issue for people as it is subject to the opportunity for partisan opposition. We cannot get around that by approaching the issue in this manner. Consensus should have been sought. Bipartisan agreement should have been sought. In the absence of that—if the Government does not want to go down that path—then the Government should seek a mandate.

This legislation was not subject to any discussion during the 2019 election campaign. There has not been much discussion of the bill during the life of this Parliament. For the Government to bring it in at the tenth hour, near the end of this Parliament, and expect it to be passed or voted down within a week is really not the way to introduce such a big reform in this State. I have some concerns about the regulatory aspects of the bill, which were highlighted by the Legislation Review Committee, of which I am a member. The regulation-making power under clause 54 of the bill is probably the widest I have seen, and I have been a member of the Legislation Review Committee for two terms of Parliament. Regulations to support this bill can be made under a wide range of circumstances that include "necessary or convenient". The committee noted that the use of the term "convenient" is not defined in any way.

Clause 54 provides the opportunity to make all sorts of regulations, without recourse to Parliament, at the pleasure of the government of the day. Also, the bill asserts that a provision in a regulation may apply before its publication on the New South Wales legislation website. That conflicts with section 39 of the Interpretation Act 1987. Those sorts of regulatory concerns speak to the haste with which the bill has been brought before the House and underline the concerns I have—and that I am sure my community would have if it had the opportunity to absorb and digest what is being proposed. I turn now to address the issue of affordability, which has been a strong argument from the Government on this issue. Will this bill address what is referred to as the "housing crisis", a term that is used widely in the community? Underlying the housing crisis and our broken housing market is the idea of affordability.

Will this bill make housing more affordable? I do not know. The cost estimates given to my constituents on the Central Coast who opt in to this scheme would be approximately \$2,000 per annum for the Central Coast region. In The Entrance electorate, people in the suburb of Berkeley Vale would pay \$1,554. People in the suburb of Ourimbah would pay \$1,591; The Entrance, \$2,214; and Tumby Umbi, \$1,596. They are big sums of money, particularly when we bear in mind the appalling manner in which Central Coast councils were amalgamated under this Government, which resulted in increased rates across the board. As well as paying rates of a similar magnitude, people who opt in to this scheme would also pay to the Government a similar amount annually as a tax. As I said before, I do not think the community has had enough time to digest that before we can properly say we are representing our community fairly in this place.

There is no consensus among experts that removing stamp duty for first home buyers will automatically make housing more affordable. There is a widespread view that it will simply enable prices to be bid up in the

community, unless all the other factors that have created such a broken housing market—overseen by Liberal-Nationals governments at both Commonwealth and State levels for the past 10 years—are tackled. There is a bunch of things we could be doing, which this Government has not done, to address affordability in the housing market. The Land and Housing Corporation could be building more public housing. The community says we need 5,000 dwellings a year just to meet current demand, but the Land and Housing Corporation has been put on a regime under which it can build only after it privatises itself and sells itself off.

At the end of the day, we have had a gradual shrinking of public housing through privatisation in this State. Landcom is a shadow of its former self. It was the body that used to provide affordable housing and land packages to people in this State. It has also been shrunk by this Government. Community housing providers are getting access to land only, which is a consequence of the privatisation of other government-owned land, including land held by the Land and Housing Corporation. The Government has said nothing about renters. In fact, last week when the Premier was asked by the member for Newtown what he would do to address the human rights of renters suffering under the burden of eviction at any time and increasingly unaffordable rents, he said he was more concerned with the human rights of landlords and their property ownership rights than with the rights of renters in this State.

I do not support the bill. If this reform is so good, as Government members say it is, it should be taken to the people on 25 March next year. Let us have the debate between now and then. If the Government wins, it wins; if it does not win, then it will need to cop it. But this is not the time to support this bill or vote it down. It needs to go to the people of New South Wales to obtain their mandate first.

Ms YASMIN CATLEY (Swansea) (20:31): I join in debate on the Property Tax (First Home Buyer Choice) Bill 2022. This is landmark tax reform from the Perrottet Government. I have been watching this debate from my office in Parliament House because it is so important to the people of New South Wales. My first observation is that I have not seen a Government member participate in the debate for quite some time. I noticed a Government member join the debate about seven Labor speakers ago. I am surprised that only five Government members talked about this remarkable tax reform that the Government is absolutely leaning on to take it to the next election. I would particularly like to hear from the Minister for Customer Service and Digital Government, who has joint responsibility for the land tax Act. It would be handy to hear what he has to say. He is an excellent Minister with whom I get on extremely well, but where is he? Where is the housing Minister? I have not seen the housing Minister in the Chamber while we are debating that very subject. In fact, five Government members have spoken on the bill as well as the Treasurer, which speaks volumes.

Labor opposes this Government's plan to put a new tax on the family home. We know the Premier eventually wants to introduce an annual land tax on all residential properties, starting, of course, with first homes. Under this proposal, first home buyers will have to choose between paying the land tax and paying stamp duty. The Government will charge them an annual amount for as long as they own their property. The tax they owe will equal a fixed amount, plus an additional amount according to the unimproved land value of their home year on year. We know this new tax will hurt families and first home buyers, and we also know this is just the beginning. The Premier's plan to levy this new tax on every home owner in New South Wales is very clear—just take it from the Premier. He has already told Channel 9 that he thinks pensioners should be part of the scheme. He went even further in budget estimates when he said that they might be whacked with this new tax before the next election. Just yesterday, the Combined Pensioners & Superannuants Association raised significant concerns about the impact of the tax on pensioners and future taxes increasing, saying:

The New South Wales Government's latest property tax proposal could turn out to be the thin end of the wedge. Once a property tax, even an insignificant one, is established, it will be easier to make it bigger in the future.

...

If re-elected and if able to finance the radical change from stamp duty to a recurrent property tax, the NSW Government would do so in a flash.

More than a quarter of the community that I represent are over 65 years of age. They are running to the hills about this. It is not something that my community accepts and it is not something that they will vote for. This Government has already broken faith with the people of New South Wales after promising at the last election no more privatisation, only to continue its ideological obsession of privatising public assets. Now, it wants to break faith once again and introduce a brand-new tax on the home buyers of this State. It is not often I talk kindly of John Howard but at least when he introduced the GST and drove up the cost of living, he had the decency to take it to the people of this country. But not this Premier, he is treating us all like mugs. If he truly believes in this policy, he should have the decency to take it to the election and let people vote for it.

Let us not forget, the tax this Premier wants to introduce will last forever on the property and every time the value of the property increases so will the land tax. Put simply, this is absolutely a forever tax. The new tax

will provide home owners with no certainty about the tax that they will have to pay. We need only look at average property prices, which have grown more than twice as fast as average wages during the past five years. They grew a staggering 25 per cent last year. That means the typical home owner's annual land tax bill will increase by more than double their annual income. What does that mean for voters? The cost-of-living pressures that families are already facing in this State will increase and it will get worse as the value of each individual home rises. The annual tax property owners will pay will also rise.

In the first year of the new tax, we know that a typical family in Sydney will pay around \$2,468, while a typical family in New South Wales will pay \$1,715. That is on top of council rates, water rates and rising electricity bills—all going up, up, up. But what happens to those first home buyers who put their property on the rental market instead of selling it? That property will attract even higher land tax—closer to \$10,000. That will place significant pressure on rents. Renters will absolutely absorb this cost. Many of my colleagues have talked about the impost that the bill will have on renters in the State; the very people who we should be caring for and looking after. In the electorate of Swansea you cannot get a place to rent and, if you can, many cannot afford it.

Those opposite have been talking about choice and how they are the champions of first home buyers. Unfortunately, the facts get in the way of that story. Currently, first home buyers who purchase a property for less than \$800,000 are either exempt from stamp duty or entitled to a concessional rate. That helped 89 per cent of first home buyers during the last financial year and saved them more than \$750 million. No such exemption will exist for land tax. First home buyers, who currently pay no tax, will get whacked with the Premier's new land tax. The land tax will leave first home buyers worse off.

But, what will it do to the property market? Even experts who support the land tax, like The McKell Institute, acknowledge that property prices are likely to rise by as much as 9 per cent. That means the cost of land tax for all those families will increase with it. The land tax will establish a multi-tiered property market where two neighbours can be in two totally different tax systems. That will create an administrative nightmare, particularly in strata schemes where, in order to know what to charge a first home buyer, every unit or apartment owner will have to have their property value apportioned. What will this mean for my community? Those located in the Central Coast local government area are, on average, looking at paying as much as \$5,610.

Mr Paul Scully: In the first year.

Ms YASMIN CATLEY: In the first year, correct. I thank the member for Wollongong for his assistance. Those in the Lake Macquarie local government area will pay \$2,630. People in suburbs like Budgewoi will pay \$1,360; Gwandalan, \$1,285; Mannering Park, \$1,393; Belmont South, \$1,517; Marks Point, \$2,038; and in the suburb I live in, \$1,733. As the Assistant Speaker knows, many of these are growing suburbs, attracting young families buying their first home. This land tax will increase the cost of living pressures that they face. *[Extension of time]*

That is not to mention the budget black hole that this reform will create. Our State stands to lose \$1.2 billion in GST payments from the Commonwealth, and that will place immediate pressure on the Premier to lift the rate of land tax. This is right up his alley, right according to his plan. We already owe a staggering \$183 billion. That is the State's highest ever level of gross debt, and that will soar if we have to borrow an additional \$3.2 billion each year to make up for the revenue we will lose as a result of introducing this shocking tax. That will mean New South Wales will have less fire power to protect jobs during any sort of economic shock, such as we had with COVID. We have also had the global financial crisis. While all of this demonstrates what a dud deal the Perrottet Liberal-Nationals Government is trying to impose on the people of New South Wales, the real sting in the tail is the housing unaffordability that this policy will create. What happens when you have housing unaffordability? You have homelessness. I do not support the bill. Clearly, many members on the other side do not either. They cannot even make it down to the Chamber to speak about it.

Mr PAUL SCULLY (Wollongong) (20:43): I speak in debate on the Property Tax (First Home Buyer Choice) Bill 2022. There is a saying that you cannot make a silk purse out of a sow's ear. That is exactly what the Government is trying to do with its forever tax on the family home of first home buyers. It has dressed it up with words like "choice", "freedom" and "limits", but, in reality, if the Government gets its way, it will pursue the compulsion and expansion of a tax that starts with a few and will end up with everyone being forced to pay.

Like most things this Government comes up with, this policy will no doubt be presented to all and sundry as the panacea for every housing ill, when it is nothing of the sort. The Government will make claims about what it can do for housing affordability and how it will get first home buyers into homes, all without putting the State budget at risk. It will also claim that home buyers who sign up to the scheme—and those who will be forced to sign up to the scheme in the future if the real plan of members opposite comes to fruition—will be protected. But the truth is—we all know it, and all Government members know it—it will not do much at all for many, least of all first home buyers.

I will come to the specific issues later, but it is important that I start with a few facts, not the marketing spin. Over the life of this Government, the cost of a home in Sydney has doubled. At the same time—largely because of the Government's wages cap, which is guided by private and public sector wage outcomes—wages have risen by less than a third. Sydney is now ranked as one of the least affordable cities on the planet and the least affordable city in the country. Further facts that need to be taken into consideration include that this house price effect has also spilled into regional areas. Recent Australian Bureau of Statistics figures recorded that not only was the median house price in regional New South Wales up by around 30 per cent over the past year or so; it is also now higher than the median price of homes in Brisbane, Adelaide, Perth, Hobart and Darwin. That is every capital city in the country except for Melbourne and Canberra. But the increase is not a function of stamp duty.

Matters of price will not be solved by introducing a new tax. Further facts need to be considered. Possibly the most important fact that needs to be considered in this debate is that change is taking place. Right now first home buyers do not pay stamp duty. First home buyers who purchase a property for less than \$800,000 are either exempt from stamp duty or entitled to a concessional rate. The current First Home Buyer Assistance scheme means that no transfer duty is payable on a new home valued at less than \$650,000 or an existing home valued at less than \$650,000. New and existing homes up to a value of between \$650,000 and \$800,000 are subject to a concessional transfer duty. For vacant land, a first home buyer buying a block valued at less than \$350,000 will not pay transfer duty. A first home buyer buying land valued between \$350,000 and \$450,000 will receive a concessional rate. That means that today a typical first home buyer pays little or no duty. Those exemptions and concessions have helped 89 per cent of first home buyers during the last financial year alone by saving them more than \$750 million.

There are no similar exemptions or concessions under Premier Perrottet's forever land tax, should home buyers choose it. What does it mean to a first home buyer who chooses Perrottet's land tax? A typical Sydney family would start by paying around \$2,500 in the first year of the new tax, only to increase through time. A typical family in New South Wales would start by paying more than \$1,700 in the first year of the new tax, which would only increase through time. That is on top of council rates and all the other bills that families have to pay on a daily basis. What does it mean for residents of Wollongong specifically? NSW Labor has derived some suburb-by-suburb estimates from recent property data. I note that these figures are averages, but they give a pretty good insight into what the hip-pocket impact will be on a typical Wollongong resident should they choose Premier Perrottet's forever land tax.

Overall, in their first year, residents in the Wollongong local government area will pay on average just under \$2,900, which will increase and increase and increase forever. Here is what it means for some of the suburbs in the Wollongong electorate: in Berkeley, a little over \$1,300; Brownsville, just under \$1,600; Coniston, nearly \$2,000—these are annual figures, only to increase—Cordeaux Heights, over \$1,600; Corrimal, over \$2,200; Cringila, a little over \$1,100; Dapto, over \$1,400; East Corrimal, nearly \$2,700; Fairy Meadow, over \$2,100; Farmborough Heights, nearly \$1,500; Figtree, a little over \$1,700; and Gwynneville, more than \$2,100. Someone who accidentally or deliberately chooses to pay Premier Perrottet's forever land tax in Warrawong, one of the poorest communities in the State, is looking at paying over \$1,300 in the first year, only to increase through time.

I notice there has been an absence of Government members in debate on the bill. Only three were in the Chamber to listen to the Premier try to sell his forever tax. I am sure that when the residents of Heathcote reflect on the debate, or those watching us now instead of whatever reality TV show might be on, will wonder why their local member has not come into the Chamber to defend the forever land tax that he will vote for. The impact on some of his suburbs would be: in Bulli, where I bought my first home, just under \$3,000; in Clifton, \$3,400; in Coalcliff, more than \$3,800; in Coledale, more than \$3,700; in Helensburgh, over \$2,200; in Scarborough, nearly \$3,000; and Stanwell Park, a whopping \$3,600. A first home buyer in Wombarra would have to pay nearly \$4,400 in their first year of tax under this scheme. I am sure the people of the Heathcote electorate will be looking forward to their member selling the virtues of this tax to them as he makes his way down to the Illawarra.

Exchanging one tax for another, or running a parallel taxation system, has other impacts on a market. Taxes are distortionary on any market they are involved in. Sometimes that distortion is introduced for very good reasons, including to collect the impact of externalities and to change behaviour and the like. At other times it just changes behaviour. There is no hiding the fact that, in some circumstances, that will provide first home buyers with additional purchasing capacity. As Jessica Irvine, an excellent commentator on economics and the household budget, pointed out today in *The Sydney Morning Herald*:

The price of a property reflects not only what someone is willing to pay for it but also what people are able to pay for it.

Providing additional ability to buy through a tax change will drive up house prices—it is as simple as that. But it does not just drive up house prices for the few with an arguable increase in the ability to buy and first home buyers who may choose to use the Government's tax option; it also drives up prices for everyone. Everyone in the market

is impacted by this change, should someone have the increased capacity to buy, but not everyone's purchasing ability has changed. The extent of that will demonstrate the extent of who loses out. Independent assessments of the forever land tax on the family home suggest that property prices are likely to increase by up to 9 per cent. Money otherwise used for stamp duty will fuel property prices. That is the impact. Housing affordability for the many continues to fall because two prices will not be on offer for a home; there will only ever be one. It will be a higher price because an owner can extract more because that is the rational behaviour of a seller. First home buyers will pay more for their home but get no difference in services from the New South Wales Government.

First home buyers might get some short-term benefit, but over the long run they will lose. People who are not first home buyers have simply paid more. Assuming the forever tax increases at 4 per cent a year, which is the upper limit that the Government is trying to set through the legislation, the tax bill for the average first home buyer in Wollongong, should they choose the tax, will be over \$15,500 after five years. After 10 years it will be more than \$34,000 in total tax. After 15 years it will be \$57,000. After 20 years it will be more than \$85,000. After 25 years it will be \$120,000. My parents moved into their first home 47 years ago. I have not worked out what the tax would be on that length of time, but it would be a whopper. [*Extension of time*]

When it comes to Perrottet's forever tax, it might be a case of be careful what one wishes for. If a home buyer stays in their home for too long, they will not only pay more but also keep paying and paying and paying. It is a subscription service that one can never unsubscribe from. Some of the impacts on the property market include a likely increase in the price of every house and a likely increase in rents as a result of investors seeking to recover that increase in price on their investment. A new tax worsening housing affordability—what a bargain! This forever tax also creates problems for the State budget. Transitioning to the new system will cost the New South Wales budget a minimum of \$775 million over four years. That \$775 million is more than the sticker price of the brand new Shellharbour Hospital, but there is a compounding effect for each year that the tax change is in place.

There is already a skyrocketing deficit in New South Wales and record debt over the forward estimates, reaching a whopping \$183 billion. There is already a structural deficit as a result of changes to other taxes and their reduced tax take, coupled with the rising costs from an aging and growing population. There is already a budget in which our interest bill will be more than what is spent on TAFE each year and is expected to rise to around what is spent on policing each year. Our Treasurer and Premier now have an ideological obsession that will take the State's finances further backwards. Added to those budgetary concerns is the additional problem of the Commonwealth Grants Commission warning that it will cut New South Wales' share of GST payments if it fails to raise enough money from the land tax. What a bargain!

A tax change, raising less revenue and likely reducing Commonwealth GST all at the same time is the triple crown, if you like, of tax sins against the New South Wales budget. And that is before considering the administrative impact of running two parallel tax systems. Right now, I have no doubt that bureaucrats are running around madly wondering how they will implement this tax change, should it pass the House. When the Government reduced the scope of the tax so dramatically, all prospect would have been lost of any freeing up of resources from other parts of Revenue NSW. This one tax change, which is only likely to apply to a small group of first home buyers, will create a property market in New South Wales that has two types of buyers with two different capacities to pay. It will create two systems of taxation, two lots of tax administration and two lots of bank assessments but one forever tax. That is the bottom line.

They say in life you must choose wisely lest you pay too high a price—nothing truer could be said about Perrottet's forever tax on the family home. This tax will not make housing more affordable or expand housing supply, and it will do nothing to make construction materials cheaper. It will not attract more labour to or improve skills in the housing sector, and it will not help most first home buyers. It is nothing more than the start of a land tax creep that will only end with this Government imposing it on every house, in every street and in every suburb of New South Wales, because that is the ultimate goal.

If it is the miracle tax that this Government claims it to be, then take it to the election. Let the people of New South Wales decide if they want to impose a forever tax on the family home on themselves, their children and their grandchildren. The Premier claims that he trusts the people; he said so in this place last week. But the people simply do not trust him or his Government. More importantly, if members of the community have any doubt whatsoever that they might stay in their first home for one minute longer than they expect to when buying it, they should not trust this tax. Like most things in life, if it seems too good to be true, it probably is. NSW Labor opposes this tax because it is a poor policy solution from a government that has run out of steam and is too scared to take this proposal to an election.

Dr MARJORIE O'NEILL (Coogee) (20:57): I make a brief contribution to debate on the Property Tax (First Home Buyer Choice) Bill 2022, which is an abhorrent bill that is being tabled by a dying government in its last minutes. The Government did not have a mandate to introduce such a bill, and I guess it is just trying to jam

it through. I reiterate some of the member for Swansea's earlier contribution. If this is such a significant piece of legislation, where are the Government members to defend it in this Chamber?

Mr Tim James: We are not filibustering—that's all.

Dr MARJORIE O'NEILL: Get up and defend it. Come on. Talk about it. Housing affordability is of the utmost important to us on this side of the Chamber. I find it criminal and offensive that the Government is claiming that this tax will do anything at all to address the housing affordability crisis in New South Wales and in Sydney. Introducing a never-ending tax on the family home will do absolutely nothing to address housing affordability. It will have a stimulatory impact and it will drive prices up, as numerous independent economists have said. Introducing a never-ending tax on people's home will do that. Such a small group of people will be impacted by this model. The real question is what is the rationale for this legislation? The reality is that it is gateway legislation; it is paving the way for more.

The Premier is on record saying that this bill is just the beginning. He wants every single home owner to pay this new tax and next on the list are pensioners. The Premier said that. He is on record a number of times in budget estimates hearings and on Channel 9 about a never-ending tax on the family home. I come back to pensioners and the broader danger of introducing a perpetual tax on a family home, particularly for retirement, pensions and superannuation. All good economists know that when talking about retirement, superannuation and the pension, the major economic assumption underlining the magical pot of money at the end is that a person owns the asset they live in; they have paid it off and do not have ongoing major annual bills. That is the major economic assumption about retirement.

This discussion cannot happen without a holistic discussion with the Federal Government about superannuation contributions and the pension. But that discussion is not happening. This is a Frankenstein piece of legislation and tax reform being driven by Treasury. I have deep concerns about housing policy that is driven by Treasury. It is cruel and irresponsible for the Government to claim that the bill will address the housing crisis. If members do not believe what I am saying about pensioners and retirement, they should listen to the Combined Pensioners and Superannuants Association because it, too, disagrees with the bill. Premier Perrottet's proposal for land tax is forever and never ending. There is absolutely no certainty about what the bill will look like over the lifetime of a person's home. Not only are increases to the property tax permissible and built into the legislation under proposed section 55, the tax is also linked to property price.

Average property prices have grown more than twice as fast as average wages during the past five years. They grew by 25 per cent last year. That means that the typical home owner's annual land tax bill would have increased by more than double their annual income. Families would have had to have cut other spending in their homes. That is what would have happened if people were subjected to this land tax already. Future governments will probably also have to increase the land tax. The Commonwealth Grants Commission has already warned that it will cut New South Wales shares to the GST payments if it fails to raise enough money from its proposed tax.

I highlight what this never-ending tax would look like in the electorate of Coogee if this Government gets what it wants and extends it out to all homes, which is exactly what the Premier has said. In the suburb of Clovelly, the average land tax would be \$7,952 per year; in Coogee, \$8,353; in Randwick, \$6,932; in Bondi, \$8,633; in Bronte, \$8,420; in Waverley, \$5,941; and in Tamarama, \$11,607. That is in addition to paying school fees. In my electorate there is only one public school, which is at capacity. Many parents send their kids to private schools because there are no public school options. In addition to paying school fees, council fees, electricity—which is continuing to increase—water and tolls, they also have to find this money to pay on an annual basis. I say to Government members, firstly, to come down and defend the bill. It is a shame that this Government—and it is a shame on this Government—is introducing the bill at the eleventh hour. It does not have a mandate for the bill. Have the guts and bring it to an election. I call on all members to oppose the bill.

The ASSISTANT SPEAKER: I take the opportunity to welcome the guests in the public gallery. I would love to know where they are from, but if they say anything I will have to eject them, so they shall remain silent. I assume they are not lost because they are from the scouting organisation. I understand they may have been in attendance at a function in the Stranger's Dining Room celebrating the Legislative Council's bicentenary. While it might appear that not many members are here—which is actually true—there is a significant amount of interest in the bill before the House. It is a very significant policy bill brought forward by the Government. As our guests might have observed, it is being strongly contested by the Opposition. Welcome to the Chamber. It is wonderful to have you visiting the first Parliament in Australia and the Legislative Assembly of New South Wales.

Mr JAMIE PARKER (Balmain) (21:06): On behalf of The Greens, I speak in debate on the Property Tax (First Home Buyer Choice) Bill 2022. I start by saying that The Greens have long been on the record supporting a well-managed and equitable transition away from stamp duty to a land tax regime. We know it has some significant benefits and we know that it has been an issue that has been discussed for many years, both

federally and in our State. The great challenge that members are seeing played out is how difficult it is to have a sensible, detailed policy discussion on the eve of an election. Members from all sides have obviously received their speaking notes and are making sure that they press their case.

A problem that we have—and the discussion point of the member for Penrith was a valid one—is that this should be a bigger picture discussion about stamp duty and land tax. Unfortunately, because of the politics at the moment, it has now been crimped down into basically a first home buyer package. Having an expansive discussion just before a State election about how we can move away from an unstable, ineffective and inefficient tax that has equity impacts is very difficult. In the Australian Capital Territory [ACT], where The Greens are in coalition Government with Labor, there has been a very thoughtful and long-term plan to transform the tax system. The tax system in the ACT contains different arrangements, but The Greens have been working with Labor there on a 20-year plan to transition away from the land tax arrangement, which we know has a whole range of negative impacts.

The Greens believe that moving away from stamp duty is very important, and that is a principle that we continue to press. However, we want to make sure that the macro impacts have been adequately addressed and we want to make sure, in particular, that it is done in an equitable way. The timing is a challenge. To do anything just before an election is a big challenge. We recognise that it is important that we address State revenue issues, how those taxes are generated and how they are spent, but I think members would agree that stamp duty is not an optimal tax. It is basically a tax on young people and a tax on mobility. It places a big hurdle over which people have to jump in order to be able to purchase properties, and it means that more often than not people stay in their homes.

What has been missed in this debate is that people make sophisticated financial decisions. When they are buying a house, members should not think that they are not going to make the calculation on land tax. We should not think that they are not going to say, "Do we go with the land tax or do we go with stamp duty?" We should not think that they do not weigh up the issues in the same way that they weigh up all the different factors of fixed interest or floating interest, the location of the property or strata fees. I give credit to the community that they will make an informed decision about whether they choose stamp duty or whether they go down the land tax route. Before getting to that list of "You're going to pay this much, this much and this much", our citizens will have to face a decision point when they make a choice as first home buyers. That is important.

Just repeating "It is Perrottet's forever tax" might sound scary, but it does not go to the heart of the long-term fundamental structural changes that we need in our State revenue to manage our State better and to provide our community with the services and the facilities that they need. Those are important points to make. Stamp duty is a tax that we need to transition out of, but it is obviously not the only barrier to housing affordability, as we have heard in this debate. In my electorate of Balmain—which goes from Leichhardt, Lilyfield, Annandale, Ultimo and all the way to the Balmain peninsula—the \$1.5 million upper ceiling on this policy is not a high bar for first home buyers because houses are so incredibly expensive. They are expensive because it is a beautiful area and so close to the city. There is a range of different factors.

However, we need to again recognise that our housing market also needs structural change. Supply is not the only thing that will deliver changes to prices to bring down affordability. In the electorate of Balmain, we can say, "Let's build 40 apartments, 80 apartments, 500 apartments. They are going to be \$2 million each." We need to focus on social housing and affordable housing. By providing affordable housing close to where people work is a critical way to make sure that we have core workers—police, nurses, teachers—in electorates across the State. It is absolutely critical that we get those transitions right and that they are part of the broader principle.

We have seen a political crimping of this debate. Let us be honest. In a way, it has been very clever for the Government to introduce capture measures and mechanisms and say, "If they're going to call it a tax on the family home, let's give it to first home buyers. If they're going to say that it will pump up prices, let's put the 4 per cent cap on." The Government has taken a range of intelligent steps to defend its land tax. But the problem is that we move away from the substantive reform that is needed and the debate is narrowed to a very small target. That is disappointing because, as a Parliament, we should be having the substantive debate about State revenue. It is disappointing that we cannot have that debate. As members, we all want to see investment in our communities, but if we do not get the taxation side of the equation right, we cannot get the expenditure side of the equation right.

The Greens supported the move towards an upper House inquiry for two reasons. We think it has merits in principle. In Victoria, for example, Labor talked a lot about the merits of moving away from the inefficient stamp duty. It is not a secret. We know that it is not an optimal tax and needs to be replaced. Because of the election, there is a kind of scare approach being taken. But a sober assessment realises that we will be moving away from it. That is where I encourage Labor, in particular—there is a chance it could win government—to not be locked into a situation where it opposes this type of reform, no matter how big or small, because we all know that it needs

to happen. It might not happen now, but let us not lock ourselves in with language so that we will never deal with stamp duty.

The Greens raise two concerns that need to be fully examined and fleshed out. One is the figure of \$775 million, which is the predicted cost of what is basically now a first home buyer policy. Could that \$770 million be spent in a better, more efficient and more effective way on social and community housing and on a range of methods to address opportunities for first home buyers? That kind of structural reform is pretty much abandoned. It is now about first home buyers. Could the \$770 million be spent more effectively to meet the policy objective that the bill is proposing? Secondly, there is the need to flesh out modelling for the price impact.

So-called independent economists and others looking at the price-pumping effect of the bill have said that it will inflate prices. I think that needs to be interrogated. I do not take things at face value just because an economist wrote it in the newspaper. We need to look at the bill and the modelling. Let us look at the assumptions. What will be the macro effects of this policy? I understand what the Government is doing. People in my electorate have said to me, "I want to buy a house which is almost \$1.5 million. I haven't got \$60,000 up-front. I will take the stamp duty offset and I will sell the house in six or seven years, but I need to get into the market." I was talking to a single mum with two kids, and she said, "I've got 30 grand but for me to get to \$60,000 is a huge effort. I will take that stamp duty offset every day and do the land tax." She understands the economic reality of that in the long term, but she is prepared to make that decision.

I understand the bill at a micro level, but the reason The Greens are not supporting it at this stage is that we want to look at the macro effects and see what a land tax actually means, and whether we can get better bang for our buck for first home buyers by spending three-quarters of a billion dollars on social housing or other opportunities, and we are also concerned about the price effect. I thank all members. Some contributions were really on the button about the structural form that we need in the future. Members need to recognise that while some people might see a political opportunity and say, "Wow, there's an election and we can smash the Government and say that it's a forever tax," we do not want to lock ourselves into a corner we cannot get out of. In the end, tax reform is a key to improving the lifestyle, the environment and the community in New South Wales. We should be taking on the big questions at the beginning of an election cycle rather than right at the end.

The ASSISTANT SPEAKER: I recognise our guests in the gallery, scout leaders Luke Saunders from Scouts NSW, Naomi Attard from GyMEA Rovers, Henry Wong from Dulwich Hill Rover Scouts and Luke Davar from Gosford Rovers. I welcome them to the Legislative Assembly. It is unusual at this time of night to have visitors in the Chamber, and it is probably unusual for an important piece of legislation to be debated at this time as well.

Ms KATE WASHINGTON (Port Stephens) (21:17): I also welcome our guests. As I recall, the last time we had people in the gallery at this time of the night was during the ill-fated greyhound debate. I contribute to the debate on the Property Tax (First Home Buyer Choice) Bill 2022. The bill is probably not the most exciting for viewers in the gallery this evening, but we are debating things that will affect their futures and how they can possibly enter into the housing market if they choose to one day. The new land tax proposed by the Liberal-Nationals Government should send a shiver down the spine of every home owner in New South Wales. The Government is attempting to introduce the biggest tax changes our State has ever seen without ever taking the policy to an election and without ever receiving the support of the people of this State.

If Premier Perrottet was so proud of the policy, he would take it to an election and give the people of New South Wales a chance to let him know what they think. But instead of backing himself and his big new tax and instead of putting it to the people, he is trying to sneak the bill through the Parliament 158 days before the next State election. That is after 12 long years of being in government. After 12 long years of laying the foundations for a perfect housing and homelessness crisis, one would think the Liberal-Nationals Government would have the decency to bring a solution to the House. But the bill does not present a solution. It does not solve housing affordability that is crippling many families in Port Stephens. It does not solve skyrocketing rents and people in Port Stephens becoming homeless. It does not even help first home buyers because it saddles them with a forever tax on a family home. If it presented solutions to some of the issues affecting working people in Port Stephens, I would support the bill. But it does not, and so I will not be supporting this ill-conceived, sneaky plan to ultimately impose a forever tax on everyone's family home.

Everyday working people in Port Stephens will be worse off under this new land tax. At the heart of the debate on the bill is something that is hard-earned and easily lost. It is a simple thing called trust. The people of Port Stephens lost any trust they may have had in this Government a long time ago, and for good reason. The Liberal-Nationals Government was not truthful on electricity privatisation. Before it sold the poles and wires, it promised prices would go down when it went to the election. Since then, the Government has only headed in one direction, which is very steeply up and up. The Liberal-Nationals Government was not truthful in distributing grants across this State. Under this Government, pork-barrelling has been given a gold star. The Government was

not truthful on its dodgy, secretive port privatisation, which constrained the Port of Newcastle from developing a much-needed container terminal to the detriment of the Hunter economy and the New South Wales economy.

The Government went into the 2019 election saying it would not privatise anything else, and straight after the election it privatised bus networks. Then it sold the Government's share in WestConnex, leaving western Sydney families paying the price. It is selling \$3 billion worth of public land right now, including \$90 million worth of TAFE campuses. It failed to deliver any social housing in Port Stephens for over a decade. Combine all that with massive budget blowouts on government projects, offshoring manufacturing jobs, under-resourced and understaffed hospitals and schools in Port Stephens and across rural and regional New South Wales, and a homelessness crisis. According to the Government's own Department of Premier and Cabinet, the majority of election promises that this Government made in 2015 and 2019 have been broken. It is little wonder that trust in this Liberal-Nationals Government is pretty low. No matter what smooth-speaking Government members are reciting tonight—those who are even bothering to defend this bad tax—we do not trust them. When the Government claims this new land tax will apply only to first home buyers, we know we cannot trust it.

The Treasurer claims that he will not expand this new land tax to all home owners, but the Premier admitted that he wants the land tax to apply to 80 per cent of all properties in New South Wales. In budget estimates, the Premier said that he wants to extend the new land tax to pensioners at the very least. The Treasurer says one thing and the Premier says another, and somehow we are meant to believe this Government after everything it has done over the past 12 years. That is why people do not believe in the Perrottet Government for one second. I do not support the Government's proposal for first home buyers, and I do not support its future plans to extend the land tax to everyone.

For first home buyers, this land tax will become applicable for properties worth more than \$650,000. Not many properties in Port Stephens are selling for less than \$650,000. Potentially, the vast majority of first home buyers in Port Stephens could be caught up in this new land tax, which will be a forever tax on the family home. The Government says it is providing choice, but for many first home buyers I speak with, who are outbid week after week, they will do anything that gives them more money up-front to bid on a house. This disgraceful Government is blackmailing first home buyers with a promise of having more money up-front to bid on a house. In return, the Government is going to plant its grubby hands in the back pocket of home owners, stealing their hard-earned money year after year until they either sell or die. When cost-of-living pressures are already biting hard and people are already struggling to feed their families, this Government's plan is to put another bill in their letterbox every year, year after year. Home owners will have their electricity bills, water bills, council rates, school fees and a dirty, great, big, fat land tax bill in their letterbox as well year after year, and that tax will increase year after year.

The impact of this new land tax will be to drive up the cost of houses and then saddle the homeowners with a land tax that increases every year forever. For context, in the electorate of Port Stephens the cost of the land tax would be an incredible \$1,203 every year for an average property in Medowie. In their contributions I have heard my colleagues express some extraordinary figures that would apply in the suburbs they represent, but these figures are extraordinary for Port Stephens. In Hawks Nest it would be around \$1,660 every year. In Nelson Bay it would be \$1,690 every year. In Soldiers Point it would be \$2,270 every year. In Lemon Tree Passage it would be \$1,107 every year. In Wallalong it would be \$1,300 every year. In Karuah and Raymond Terrace—communities that can ill afford any additional dollar—it would be \$1,000 every year. The tax would increase every year forever. Here is the kicker: If the value of one's property increases, the land tax will increase even more. If one stays in one's property long enough, one can pay twice the amount of the stamp duty one would have paid. This is what the Government wants: for us all to pay more.

This is a dangerous new tax that will force desperate first home buyers to take the cheapest up-front option and then hit them with a never-ending, always increasing tax. It is a forever tax that we know the Premier wants to extend to all houses. Pensioners will be next, because that is what he has said on the public record. This new land tax will also punish anyone who decides to rent out their property. In Medowie, for instance, if one moves overseas or to another town for work, moves in with a partner or decides to rent out one's property for any other reason, one's yearly land tax will jump from \$1,200 a year to \$4,300 a year. [*Extension of time*]

I thank the House. That increase in land tax would automatically increase the price of rent by about \$90 a week for a house in Medowie. People in Medowie cannot pay their current rent, let alone another rent hike. The Premier would rather pursue his ideological obsession with taxing people more and more while forcing more and more people into homelessness. We have hundreds of families in Port Stephens right now who cannot secure affordable rental properties. Imagine if the price of rentals increased by another \$100 a week.

Mrs Nichole Overall: Did you yell at me during my contribution? I think you did.

Ms KATE WASHINGTON: The new land tax is dangerous. If the member for Monaro has got something to say, perhaps she would like to take a point of order.

Mrs Nichole Overall: Possibly. Perhaps Standing Order 129?

Ms KATE WASHINGTON: I will let Madam Deputy Speaker determine whether or not she wants to say anything to the member for Monaro while I stand here and wait.

The DEPUTY SPEAKER: The member for Monaro has not sought the call. The member for Port Stephens will continue. The member for Monaro can take a point of order.

Ms KATE WASHINGTON: This new land tax is dangerous for first home buyers. It is dangerous for renters. It is dangerous for pensioners, who are next according to the Premier himself. It is dangerous for every home owner in New South Wales. We know this whole charade is a political ploy to get this legislation through, and then the Government will implement its real plan. We know what that plan is because the bill before the House today is the Government's second version. Its first version for a new land tax did not just apply to first home buyers; it included everyone. It included farms. The land tax was tied to the property forever regardless of who bought and sold it. I do not trust what is being said today by Government members, and for good reason. Members have already seen their real plan and what they have done over the past 12 years. That is why this bill is a charade. This land tax will end up costing every home owner thousands of dollars every year.

I do not support the bill. The Labor Party does not support it and will fight to protect home owners and first home buyers in New South Wales. The people of New South Wales already pay the highest level of taxes per capita of any other State or Territory in Australia. Now the Liberal-Nationals Government wants to impose a forever tax on the family home as well—on every home in every street in every suburb. It is a terrible idea driven by pure ideology. It is an ideology that will punish ordinary working people in Port Stephens. In the middle of a cost-of-living crisis and a housing crisis, this Government is putting in place a land tax that will destroy the budgets of everyday working families, starting with first home buyers. It is a bad plan from a bad, 12-year-old government. On behalf of my community, I cannot and will not support this fat new forever tax on family homes.

Ms JENNY LEONG (Newtown) (21:30): I add to the contribution of my Greens colleague the member for Balmain on the Property Tax (First Home Buyer Choice) Bill 2022, and offer The Greens' concerns about this legislation and debate in the public arena. I indicate that The Greens in this Chamber will be opposing the bill and the Government's attempt to rush it through in the final weeks of sittings before an election. I note that while The Greens support a widespread planned transition from stamp duty to land tax, this is not a blanket support that means anything dressed up as an attempt to transition us from stamp duty to land tax is something we will support. We cannot support this bill in its current form. The proposal to commence replacing stamp duty with land tax is a hugely consequential decision for this State and warrants particular scrutiny. It should not have been brought to the Parliament at the last minute with the expectation that it would just be voted through within the week in the dying days of this parliamentary term.

When it comes to land tax itself, land values reflect social value. Places close to jobs, infrastructure and amenity have high values because of our collective—not individual—efforts and also because of the value we gain from nature. More of those benefits should be retained in the commons to allow all of us to enjoy them. But if they are privatised, those gaining individually should contribute more to the collective pool. A good land tax would reduce upward pressure on house prices and speculation in capital gains, and provide revenue for more collective investment, creating a virtuous cycle. This tax and this legislation do not do that. It is not a real transition from stamp duty to land tax because it is removed at the point of sale. It does not even keep pace with land values.

However, those examples are symptoms of a broader failure to provide a realistic pathway to a good land tax. A good land tax would provide a secure and growing tax base to fund health, education and investment in housing. This proposal reduces revenue and is explicitly temporary. A good land tax would favour those who live in and use land rather than those that hold it speculatively, yet this land tax does not apply to the big wealthy investors—and it is hard to see how it ever would. A good land tax would capture the surge in value that comes from our collective investment in creating high-quality community infrastructure in our local neighbourhoods. This tax has an explicit cap to prevent that because it would be inequitable to do so for some new home buyers without addressing the windfall gains enjoyed by those already in the market. This reform is not really a land tax reform at all, in fact. It is really just a complicated way to allow first home buyers to pay stamp duty instalments, which may have some benefits but is not a big reform. Instead, it suggests that the Government has put the real reform in the too-hard basket and has come back with what in effect is a subsidy to first home buyers.

Let us turn our attention to the money. The Government would make a much bigger difference to housing affordability by urgently providing more social housing. The legislation before members tonight indicates that the Liberal-Nationals Government is prepared to put a \$775 million hole in the State budget for this reform. In all

likelihood, putting \$775 million directly into social housing would have a much greater impact on the affordability of housing across the State and assist those most in need of support when it comes to the housing crisis we are facing.

Let us take a minute to consider the bill the Government is creating for \$775 million, and the decision to marginally subsidise the cost of home ownership for first home buyers with that hole in the budget. For \$775 million, imagine what we could do with public and social housing in New South Wales. We could build 3,817 new dwellings—enough to house all the people on the public housing waiting list on the Central Coast. What is the Government's priority? The University of New South Wales City Futures Research Centre estimates a capital cost of \$203,000 per social housing dwelling, excluding Commonwealth rent assistance payments of \$59,000 per dwelling. If the cost of Commonwealth rent assistance per dwelling is included, 2,958 dwellings could be delivered—still enough houses to house all the people on the public housing waiting list in the Northern Rivers.

Where are the priorities of this Liberal-Nationals Government? I remind members that The Greens are supportive of the idea of a transition from stamp duty to a good land tax, but that is not what this legislation is. It will create a \$775 million hole in the New South Wales budget, based on the Government's own projections—money that could be used immediately to deliver social and affordable housing for those who are most in need and desperate for housing solutions in this State. With that money we could build 1,000 new and 1,300 upgraded homes for Aboriginal families who are in need of housing support.

There is so much that this Government could do to tackle the dire housing crisis head on and, instead, it is rushing through this half-baked reform to allow first home buyers to pay their stamp duty in instalments. With the projected \$775 million hole in the budget, this Government could actually stump up, invest in and upgrade 39,000 existing dwellings to ensure they are fit for purpose for aging residents or those with mobility issues. All the figures I have just cited around investment in social and public housing are based on looking at the costings and the figures that the Government identifies as needed for public housing, Aboriginal housing and maintenance announcements it made in the 2022 budget. This could have been a massive opportunity to transition the State from stamp duty to an equitable and progressive land tax scheme. But instead the Government is rushing through in haste legislation that will not set up this State for genuine transition.

The State Labor Party is not considering the complex issues but offering a few-words slogan that attempts to create fear. We need to have a serious conversation about how we are dealing with this housing crisis, and that involves making a genuine transition from stamp duty to land tax. It does not involve subsidising and causing significant issues at a macro level in the housing market by introducing this so-called first home buyer choice scheme. This so-called "choice" is not the answer. The need for reform such as this is absolutely essential. There are so many who agree. As my Greens colleague the member for Balmain said, The Greens have long supported a well-managed and equitable transition from stamp duty to land tax.

We have seen the benefit of shepherding stamp duty reform under the Labor-Greens Government in the Australian Capital Territory. It is disappointing that in New South Wales the Government has not sought input from The Greens. We have not had a genuine dialogue about a transition plan. Instead, we have more politicking and less solutions to the housing crisis for people who are in such desperate need. This reform must be well planned and equitable. We cannot allow unintended consequences for first home buyers that could see purchasing a home driven further out of reach by a poorly designed transition mechanism. Until we address the fact that investors and property developers—many of whom sit in this Chamber with a list of properties a mile long—are cashing in on the trauma and stress of two million people in New South Wales who are trying to make ends meet in the rental market and until we address those factors that allow us to treat houses as a commodity at the expense of people having a place to call home, we will not see any real improvements in the housing market or in the housing affordability crisis.

I acknowledge the work of my colleague in the other place Abigail Boyd in securing an inquiry into this legislation. I note that The Greens will seek to amend the bill once that inquiry has concluded. I urge everybody not to get into a debate about taxation scare tactics but instead work collaboratively across party lines to try to solve the housing unaffordability crisis that people in this State are facing.

Ms JODIE HARRISON (Charlestown) (21:40): Like many members on this side of the Chamber, I voice my opposition to the Property Tax (First Home Buyer Choice) Bill 2022. There is no question that this State is in the midst of a pronounced housing crisis and many young people have given up hope of ever owning their own home, homelessness and housing insecurity are reaching catastrophic levels, and rental vacancies are at an all-time low. But this bill does nothing to help address those problems. Under the scheme this bill sets up, first home buyers will choose between paying land tax or paying stamp duty. If they choose the former, they will be charged an annual amount for as long as they own the property. That annual amount will be a fixed amount plus an amount calculated on land value. This means that as property values go up, the tax goes up.

In a desperate effort to settle the totally valid concerns that this will exacerbate cost-of-living increases, the Premier, who spoke earlier to the bill—and did not have a huge number of members from his party backing him up—announced a cap on increases of 4 per cent per annum, which is a strikingly similar measure to the cap mechanism that was meant to prevent tolls from extorting motorists. We know exactly how effective that toll cap turned out to be. Sydney is the highest-tolled city on the planet, with ramifications for motorists all over the State. My constituents can be sluggish with tolls of up to \$66 each way when travelling through Sydney to other parts of the State.

At a time when the cost of living is rising every day and as essentials like food, fuel, electricity and gas get more expensive, people are being forced to trim their budgets wherever they can—even by turning off the heaters during winter to save on energy costs—and interest rates are continuing to rise, this proposal for a forever tax on the family home will just heap on more pressure. New South Wales is already the highest-taxing State in the country. State and local government tax revenue in New South Wales has gone up 9.4 per cent to \$4,795 per person, which is the highest per capita tax take of any State or Territory across the country.

I will explain the local context of this bill. In the Lake Macquarie City Council area, which covers part of my electorate, if every residential property were subject to land tax, my constituents who own their own home in Windale would pay a forever tax starting at an additional \$1,035 every year; my constituents in Redhead would pay a forever tax starting at \$2,630; and the average Lake Macquarie resident would pay an extra \$1,550 a year—just to start with. In the City of Newcastle, which is also partly in my electorate, that forever tax would cost my constituents in Merewether as much at \$3,730 a year as a starting point, and in Kotara it would start at \$1,708 a year. The average City of Newcastle resident would pay a forever tax starting at an additional \$2,165 each and every year they own the property.

Right now the Government is saying that those figures are not across the board and the tax is an option for first home buyers only, but the fact is a few years ago the Premier was telling everyone who would listen that he envisaged 80 per cent of homes in the State paying land tax. Earlier this year he said he wanted to give pensioners the option of paying the tax too. Just weeks ago he said he wanted to include pensioners in the scheme right from the word go. Members opposite might make that claim but, if past statements are any indication of future intent, who is to say how far it might go? After 12 years in government, their record is clear: They simply cannot be trusted. The current system of stamp duty is far from perfect and a litany of complaints could be made against it, but it is certain. The charge is fixed. You pay it and move on.

Under this proposal, home owners face a great deal more uncertainty. They do not know if a future government might increase the rate, they do not know how much an addition to their home might add to the bill, and they have no way of knowing if they will be able to afford it in the future. What happens to someone who loses their job or someone who can no longer work? For context, if the tax had been introduced in 2015, the average home owner would have seen their land tax bill rise at twice the level of their wages. And it gets worse: If first home buyers choose to buy another home to live in and put their first property on the rental market, the tax will triple. The typical amount a home owner will have to pay is likely to rise to close to \$10,000 each and every year they own it. They will certainly be forced to increase rents to keep up with the taxation demands on the property.

Parliament has only a few days to sit before it rises for the final time in this parliamentary term. Why is the Premier so desperate to get the bill through? Why not take it to the election? If the Premier is so sure it is the right thing to do and such a good thing for the State, he should take it as a policy to the election. Make the case to the people of the State and let voters make a decision. But he will not. He wants it sorted now, not because he thinks it will be beneficial for the people of the State but because he knows it is not. It will leave a lot of them on much more uncertain ground.

The experts have given their opinions. AMP chief economist Shane Oliver said the tax will "potentially push prices up". The McKell Institute states that under the land tax property prices are likely to rise by as much as 9 per cent. BDO tax partner Fady Abi Abdallah says that "any up-front duty savings are likely to be offset by increased purchase prices" as any prospective savings on that front will add fuel to the fire of bidding wars at auctions around the State. That has been addressed by members on this side of the House in debate on the bill. Yesterday the Combined Pensioners and Superannuants Association, which does not tend to get involved in parliamentary debate, raised its concerns. It said:

The NSW Government's latest property tax proposal could turn out to be the thin edge of the wedge. Once a property tax, even an insignificant one, is established, it will be easier to make it bigger in the future.

If re-elected and if able to finance the radical change from stamp duty to a recurrent property tax, the NSW Government would do so in a flash.

Those are not Labor's words; those are the words of the Combined Pensioners and Superannuants Association. The core issue of housing affordability, which is of great concern to me and the people I represent, is not being properly addressed. The head of research at CoreLogic, Eliza Owen, said that the land tax "does not seem to be addressing much of the affordability issue in New South Wales housing". If the tax is not going to help people, if it will not make housing more affordable and if the Premier has already said he would expand it beyond first home buyers, what is the purpose of it? The Premier is pursuing an ideological obsession. Over the past 12 years, his Government has sold off all of the family silver for short-term sugar hits in a budget that it has fundamentally weakened.

The Premier has overseen a Government that has taken a slash-and-burn approach to the State's finances, ripping the guts out of our public health system; selling everything it could get its hands on; undermining our teachers, paramedics, nurses and train drivers; and capping wages while taxing and tolling families across the State to the point of poverty—all so it could splash out on expensive, flashy infrastructure projects that all too often go over budget and then do not even work. The trains do not fit the tracks, the ferries do not fit under bridges, the hospitals are too understaffed to function properly and the entire teaching profession is gripped by crisis. The Premier is so wedded to ideological purity that he will force the change through, no matter the cost to the people of this State. [*Extension of time*]

The Premier is trying to force a forever tax on the family home without any reference to the people of New South Wales. Based on the Government's past actions and words, if the bill is passed then the forever tax will be expanded, bit by bit, to every home. That is the way the Government will prop up its out-of-control budget. Members on this side of the House and I will not stand for it. This is a bad proposal. It is bad for first home buyers, it is bad for the people I represent and it is bad for the State. The Premier should have some courage. If he thinks the land tax, a forever tax on the first home, is such a good proposal, he should take it to the election in March. I join my colleagues in opposing this outrageous land tax.

Ms JO HAYLEN (Summer Hill) (21:51): I contribute to debate on the Government's Property Tax (First Home Buyer Choice) Bill 2022. In less than six months the people of New South Wales will go to the ballot box. They will have the opportunity to pass judgement on this 12-year-old Liberal-Nationals Government—on the Government's neglect of our health system, on the health crisis in our hospitals and on the Government's record of offshoring thousands of manufacturing jobs and importing overseas-built trains, trams and ferries that have utterly failed. They should also get the opportunity to either deliver the Government a mandate for its new land tax plan or say, "No, thank you, Premier," and vote it down. The Government should be willing to take the policy to an election because it certainly did not take it to the last election.

The Government has no electoral mandate to introduce this legislation, and it is hardly a minor regulation. The plan would introduce a tax on people's homes. It is not a minor regulation; it is a major change to something that is fundamental to people in our State. The Government would like to ram it through the Parliament in the last 11 days before its term expires. My colleague in the other place the Hon. Daniel Mookhey has repeatedly referred to the Premier's "unseemly haste" to pass the bill. The question is why. What does the Premier fear? What does the Liberal Party fear? If the Premier's land tax is such a well-crafted piece of economic reform, then what is stopping him from seeking a mandate from the people of New South Wales at the election in March next year? I think that if the public gets a closer look at the land tax plan, they might not like what they see. The Government fears that first home buyers might find out that its plan will push up house prices by up to 9 per cent. Even independent experts who support land tax reform or broader reform—for example, The McKell Institute—agree that this legislation will push up house prices by 9 per cent.

It is already hard enough for young people who aspire to own their own home to get a foot in the door in our housing market, but a 9 per cent increase in house prices will make it even harder. The Premier claims that his plan to introduce a land tax and to scrap stamp duty will help first home buyers. He believes it will provide them with this great choice. But most first home buyers pay little stamp duty; in fact, most of them pay no stamp duty at all. First home buyers who purchase a property for less than \$800,000 are either exempt from stamp duty, or are entitled to a concessional rate. Those exemptions and concessions helped 89 per cent of first home buyers during the last financial year and they saved first home buyers collectively more than \$750 million. So far the Premier has not yet proposed a similar exemption for his new land tax. That is a really important point.

Fundamentally, this is a bad deal for first home buyers and it is a bad deal for young people who are trying to get their foot in the door of our housing market, which is incredibly difficult and expensive. We need only look at worldwide comparisons to understand that. It is no wonder that the Premier and his party fear proper debate on the bill and proper consideration by the people of New South Wales. They fear that working families across New South Wales, whether they are in western Sydney, the Central Coast, the Hunter, the Illawarra or from across our regions, might have questions about what happens when this tax goes up. Let us remember that the Premier's land tax will also go up with every increase in property prices. It will not matter whether wages are going up or

not. It will not matter whether CPI is going up or not. Average property prices have grown more than twice as fast as average wages over the past five years. In fact, last year property prices grew by 25 per cent. There is just no way that wages can keep up.

The Premier thinks he has fixed that problem because he has announced a cap on increases at 4 per cent a year. That is virtually identical—which I assume was the point—to the cap that was supposed to protect people against toll shock in Sydney when this Government turned our city into the most tolled city in the world. People are now paying tolls that go up by at least 4 per cent every year. If the Government's cap on tolls has failed, why on earth would people trust it to protect their incomes with a cap on land tax? This is not on a tax on their toll bill; it is a tax on their home every year, forever. It is no wonder that the Government does not want to debate this policy at the election when its record on cost-of-living issues across the State is so incredibly bad.

The Government might fear having this debate at the ballot box but, to be frank, Labor welcomes it because we know the true impact of this imposition. We know why it is bad for the people of New South Wales. We welcome this debate because the people of New South Wales deserve to know the truth about the Government's plan for a new tax on homes. We welcome this debate because the people of New South Wales deserve to know the real impacts that the bill will have on them. We welcome this debate because the people of New South Wales deserve a say, they deserve to be listened to and they deserve to make a decision about whether this new tax is right for them. It is no wonder that the Government fears such a debate. We on the Opposition side of the House say bring it on.

Mr CHRIS MINNS (Kogarah) (21:58): I join with my colleagues in opposition to the Property Tax (First Home Buyer Choice) Bill 2022, and urge colleagues who have not made up their minds, particularly those who represent electorates that have not had an opportunity to examine the details of this tax, to join us in our opposition to this legislation. The first priority of members of Parliament, particularly on the eve of an election, is to do no harm. That should be the overriding consideration.

Mrs Nichole Overall: They're not doctors.

Mr CHRIS MINNS: I am sorry, what was that? Does the member for Monaro support the legislation?

The DEPUTY SPEAKER: Order! The Leader of the Opposition has the call.

Mr CHRIS MINNS: The member for Monaro is an outspoken supporter of land tax on the family home, so it is interesting to see her contribution this evening. I think that will be a big part of the election contest in the electorate of Monaro as we head into the final months.

Mrs Nichole Overall: Bring it on.

Mr CHRIS MINNS: The member for Monaro wants the contest to be about the first land tax on the family home in the history of New South Wales. That is an interesting position from a member who represents a marginal electorate. These particular taxes will be a big burden on families because of the surrounding circumstances. If we look at the context of first home buyers in particular, there are about 55,000 first home buyers each year; 49,000 of them pay no stamp duty or a reduced rate of stamp duty. This taxation structure or regime will apply to 6,000 to 8,000 new first home buyers every 12 months. We have to ask ourselves why it would bother introducing such a massive change to the structure of taxation in New South Wales for such a small number of people, year in, year out. They will only comprise the percentage that apply for and elect to pay a yearly amount of money to the New South Wales Government. The devil is in the detail.

Those of us on the Opposition benches have listened to the repeated pledges of the Premier to introduce a land tax on the family home and apply it to 80 per cent of properties. That is not hyperbole from members of the Opposition; that is the stated aim of the New South Wales Premier. He is the first Premier in the history of the State to insert the provisions of these land tax proposals in the budget. In the 2019-20 budget, the Premier, who was the then Treasurer, introduced with great fanfare major taxation changes that in effect over time would have seen 80 per cent of properties subject to a yearly property tax. Our concern has always been that the increase on the value of that property and the taxes paid to the Government would be steeper than the ability to pay for it because the ability to pay for it would come from wages and, as anybody knows, all economic data indicates that wages have been flat or stagnant for over 10 years while the property market has grown. The new tax provisions will go up at 4 per cent each year, every year.

The DEPUTY SPEAKER: Order! There is too much audible conversation in the Chamber.

Mr CHRIS MINNS: The member for Monaro is a passionate advocate for a land tax on the family home. I can understand her anger at opposition to a long-held belief. But if we are looking at a new tax on the family home going up at 4 per cent each year, every year while wages are currently increasing by 2.6 per cent—and have been at 2.1 per cent for the past five years—even the Premier's introduction of an annual cap on property taxes

will not meet the long-term average rate of wage increases in New South Wales. That is a big problem for first home buyers in particular. It is one of the reasons that many independent experts have looked at the provisions of the property tax changes and said, "We don't think this is right for the New South Wales economy. We're concerned about its implementation in a broader way by the New South Wales Government."

If we look at this legislation from the perspective of the average voter, they would be thinking to themselves, "We're looking at a government that at the last election said that there would be no more privatisations in New South Wales, then sold the buses and then sold the rest of WestConnex." And they would see a Premier of New South Wales who said, "My stated goal is to have this property tax apply to 80 per cent of properties," and that the next cab off the rank would be pensioners. At the end of the day, we take him at his word. We worry about an annual land tax on the family home for the first time in New South Wales. We are concerned that that has not happened before for residential properties. We are interested that the New South Wales Liberals and, it seems, The Nationals, as led by the member for Monaro, are such passionate advocates for such a massive change. But, at the end of the day, the bill is not in the interests of the people of this State.

If we examine the implications of the bill, particularly the yearly rate that would have to be paid, for the average property in New South Wales someone would pay \$157,000 in land tax but only \$50,000 in stamp duty if they held onto that property for 30 years. As the member for Penrith said earlier today, it is a forever tax only if you hold on to the property. Many people will hold on to the property, in particular in regional communities and in western Sydney. We are worried about the taxation burden on those families.

We are also concerned about the perhaps unintended consequences of the legislation as it applies to a vendor who purchases a property, has the property tax applied to it, then keeps the title but moves out of it. Under the calculations from the New South Wales Government, the yearly tax paid to it will increase from around \$2,000 a year to over \$12,500 a year. That is a huge amount of money and is well outside the ability of many people to pay. It is a burden that many families cannot keep up with when we consider that New South Wales is already the highest taxing State or Territory in the country. Those are the circumstances. Those are the facts when it comes to the burden that has to be paid by businesses, families and communities across New South Wales.

It is a legacy that members opposite bear in this House: a high-taxing Government; a high-spending Government; a Government with huge debt, the largest the State has ever seen; and now a brand new tax on the family home. That has never happened in New South Wales' history. We oppose that legacy. We do not think it is in the interests of New South Wales. We are concerned about its application more broadly beyond first home buyers and we do not think it is the right answer for them.

Mr CLAYTON BARR (Cessnock) (22:06): I start my contribution to debate on the Property Tax (First Home Buyer Choice) Bill 2022 by thanking the Premier for giving me some homework when he spoke last week on the bill during question time. He was talking about the new property tax and how it might apply in Fairfield. The Premier said, and I quote from *Hansard*:

... the up-front price for a three-bedroom house is \$975,000. Currently, those people would pay \$38,907 in stamp duty. Under our scheme they have the choice of paying nearly \$39,000 in stamp duty, or \$2,200 a year. It is their choice.

Given that the Premier has said via media release that the increase will be capped at 4 per cent per year—I cannot see that in the legislation anywhere—I wondered what that would look like for a family home at Fairfield with a standard 30-year loan to pay off, where their property tax would end up and what its quantum would be. Again, I thank the Premier for giving me the opportunity. The Premier said that starts at about \$2,200 per year, as opposed to almost \$39,000 in stamp duty. At 4 per cent per year over the following 29 years, the total amount that you pay back as property tax is close to \$130,000, instead of \$39,000. The \$39,000 was a bit too much when you first purchased the property, so you take on this fee, levy, duty or tax, which started at \$2,200 and compounded by 4 per cent each year, and you end up paying \$130,000 instead of the original \$39,000.

More importantly, in those final couple of years, you are paying somewhere between \$6,500 and \$8,000 per annum. For the average family home, that is about \$250 per week. When you get paid and put aside money for bills, under this model you will also need to put aside \$250 per week for the property tax that the Government has introduced. Instead of paying \$39,000 up-front, you will end up paying \$130,000 at \$250 a week. If we asked most people if they could afford \$250 a week, they would probably say no. That is why it is fundamental that the Premier pushes the pause button on this issue and takes it to the election. For the record, it is now 10.10 p.m. on the ninth-last sitting day of the current four-year term of the government and I am making this contribution to a significant potential tax reform for the State of New South Wales that once in place will stay in place. I have a concern about the 4 per cent figure not being listed in calculating the property tax—I note that the Premier made the announcement by way of media release, but I cannot see it in the bill. The Treasurer might respond to that question in his reply.

I turn to the word "choice", because it is at the core of what the Government has been talking about. Choice is available only if you can afford both. If you can afford to choose between paying the \$38,000 up-front or paying the \$2,000 a year, where it starts at Fairfield, then you genuinely have a choice. But if you cannot afford the \$38,000 because during the market process, the bidding process, the auction process or after making an offer on a house you have maxed out your loan capacity and that \$38,000 is not there for you any more, you really do not have a choice, do you? You have to take the other option. I emphasise, the word "choice" has been overused in the debate. This is true of everything in life. You have choice only if you genuinely have access to both options; if you do not, you do not have choice. This bill is not necessarily about choice for everybody. That is an important point that I cannot overemphasise.

I went on to the website where the property tax can be calculated. I read about the eligibility criteria, and again I pose some genuine questions to the Treasurer that he might want to speak to in reply. The property requirements at dot point 2 state:

A property is not eligible if it includes a business or business premises or is the site of a holiday home.

How do we define "business" in 2022? If you are a first home buyer, your occupation is web designer and you work in the front office or at the kitchen table or at the breakfast bar, does that mean you are conducting a business from the property? Do we now get into the crazy, weedy, nitty-gritty, detailed part where we say that person cannot apply because they are going to do their work from home? What if you are an influencer? I do not really know what that is, but my kids keep telling me it is something. What if you do that from home? That might be a business. What if you are a hairdresser? Or, in the current climate, what if you just work from home? Does that mean that it is a business or that you are conducting business in that property? I urge the Treasurer to clarify that for me because I like to get into the weeds and the detail of some pieces of legislation, particularly important ones like this.

I had the opportunity to use the calculator and go through a couple of examples of properties that were for sale in the electorate that I have the great privilege to represent. I note from the outset that by and large across most of the suburbs in the wonderful State electorate of Cessnock, the annual property tax would be in the vicinity of \$1,000 to \$1,200. There are some outliers, and I will speak to them. At Allandale, it is not \$1,000, it is a starting point of \$6,520, compounding 4 per cent each year for 30 years. At Buchanan it is \$2,900. At Elrington it is \$1,600. At Greta Main and Kitchener it is \$1,500. At Mulbring it is \$1,465. At Nulkaba it is \$1,660. At Rothbury it is \$7,320. At Barnsley, Cameron Park, Edgeworth and Holmesville it is \$1,200. Most suburbs are around \$1,000 to \$1,200, but there are some outliers.

I want to mention a couple of case studies, because I wondered how the homework the Premier set me for Fairfield applies to some of the suburbs that I have the great privilege to represent. I did one case study at Edgeworth. I went online and found a house that was selling for \$770,000. I typed in what that would cost in stamp duty, and it was \$24,872. I then typed in what it would cost in property tax. In the first year it would be \$1,444. Fast-forward 30 years and in the thirtieth year a home buyer would be paying \$4,683. If a home buyer could not afford stamp duty of \$25,000 up-front, meaning they did not have a choice, what would they pay over 30 years? Well, they would have the chance to pay Premier Perrottet and his team \$80,986.

Ms Anna Watson: How much?

Mr CLAYTON BARR: They would pay \$80,986. That is more than three times the original stamp duty. I wondered whether a wealthy family who has the capacity to pay would recommend that their child take the up-front stamp duty or pay the long-term, pay-every-year forever tax? [*Extension of time*]

I was going to wrap up, but the member for Oxley has just entered the Chamber. I know she loves listening to my detailed interrogation of pieces of legislation, so I will drag it out just a little bit longer. I will mention some other suburbs because I want people in the Cessnock electorate to understand exactly what is being proposed in the bill. I had a look at Heddon Greta, which is a growing suburb and a brand new subdivision.

Mrs Melinda Pavey: I love Greta.

Mr CLAYTON BARR: You love Heddon Greta?

Mrs Melinda Pavey: I love Greta.

Mr CLAYTON BARR: No. Not Greta, Heddon Greta. It had a drive-in theatre, which has gone now—bloody development! Someone buying a house at Heddon Greta for \$830,000 would pay \$32,440 in stamp duty up-front. If they took the property tax option they would pay \$1,090 but it blows out to \$3,500 in 30 years. In total, a home buyer would pay \$61,000. That is double the stamp duty. Again, I ask whether someone who is wealthy enough to pay the stamp duty up-front to give their child or someone in their family choice would say,

"I can help you out up-front with the original 30 or 40 grand," or would they say, "Instead of me giving you that money, why don't you go ahead and pay \$130,000 over the next 30 years?" It just does not make sense.

I was about to finish but the member for Oxley insisted I continue. Before I finish, I want to talk about my colleague next door, the National Party member for Upper Hunter, and some of the villages in his area. Fern Gully has annual property taxes that will start at \$2,000. At Gowrie they will start at \$4,000. At Obanvale they will start at \$5,340. Sadly, and unfortunately, the member for Upper Hunter is not in the Chamber to participate in the debate. By his absence, and soon we will see by his vote—

Mrs Melinda Pavey: Point of order: That is an outrageous claim against the member for Upper Hunter.

The DEPUTY SPEAKER: What is your point of order?

Mrs Melinda Pavey: The member was insinuating that because the member for Upper Hunter is not here to listen to his special words, that he is missing. It is outrageous.

The DEPUTY SPEAKER: There is no point of order. The member for Oxley will resume her seat. The member for Cessnock has the call.

Mr CLAYTON BARR: That was a passionate defence by the member for Oxley. I cannot quite understand it because they are simple statements of fact. Is the member for Upper Hunter in the room? No. Has the member for Upper Hunter made a contribution? No. Will the member for Upper Hunter support this piece of legislation? I suspect so, unless he is going to cross the floor. He is endorsing these annual property taxes, some of which are really quite steep. For example, the tax for a property in Obanvale would start at \$5,340. The starting point is basically \$100 a week. If a home buyer took out a loan to buy a property there, in 30 years the end amount would be close to \$400 per week out of their pay.

Ms Eleni Petinos: Oh, come on!

Mr CLAYTON BARR: I do not know why members opposite are protesting. These are simple statements of fact. I am sorry if the truth and the facts somehow get in the way of their ideology, but they cannot be denied because it is mathematics. Members opposite do not like hearing the truth. I urge them to save themselves. They should not let the bill go through and lose their careers in Parliament, because they might be able to make a significant contribution as a backbencher in opposition after March 2023. The Opposition opposes the bill.

Dr MICHAEL HOLLAND (Bega) (22:21): I oppose the Property Tax (First Home Buyer Choice) Bill 2022. I start with the issue that the bill has been introduced without a mandate from the electors of New South Wales. The Government should take it to the 2023 election to achieve this. After 12 years in government, why has the bill been introduced with nine sitting days left? There is no urgency apart from government desperation. The bill needs to be scrutinised by a parliamentary committee, with adequate thought and consultation considering the passage of the bill. The bill is not the solution to housing availability. It favours those who have the means to pay a deposit to purchase a property in the first place. It does not help those who are struggling to get into the property market, which has been inflated by free market forces that are the result of the fiscalisation of housing as an investment rather than infrastructure. There are other ways to assist house purchases through both government assistance and private enterprise. We know that assistance from the Government returns a benefit of \$2 for every dollar spent.

Mr Gurmesh Singh: Point of order: The member for Cessnock has left the Chamber.

The DEPUTY SPEAKER: There is no point of order.

Mr Gurmesh Singh: I wanted it in *Hansard*.

The DEPUTY SPEAKER: The member for Coffs Harbour will resume his seat.

Mrs Melinda Pavey: Point of order: The member for Bega is making accusations against people who negative gear. How many homes does he have?

The DEPUTY SPEAKER: The member for Oxley will resume her seat.

Dr MICHAEL HOLLAND: I am willing to answer. I have one home. I refer to my electorate of Bega, where I live, where in Eurobodalla the median house listing price is \$899,000 and for units it is \$535,000. In the Bega Valley the median house listing price is \$890,000 and for units it is \$495,000. Already, a house purchased for less than \$650,000 may have a full stamp duty exemption, and homes between \$650,000 and \$800,000 are eligible for a concessional rate. It is not an affluent area and many homes are owned by non-resident ratepayers. They have benefited from the huge rise in housing prices and the high rate of short-term rentals.

If we look at the consequences of the application of a land tax in the Bega Valley we find that the average land tax will be \$1,171.95 at first. In the Eurobodalla, the purchaser will start paying an average of \$1,436.80 annually. That electorate lost 1,000 homes in the 2019-20 bushfires and only 10 per cent of those homes have been rebuilt. We lack the availability of housing rather than the affordability of housing. The unavailability that has not been addressed by the current Government threatens local businesses through lack of housing. It threatens the development of future infrastructure, such as the new Eurobodalla Regional Hospital and proposed Moruya bypass. It limits the recruitment of nurses, medical staff and essential workers. First-time house buyers will not have certainty about the tax that they will pay.

Firstly, it has been pointed out that house prices are likely to rise because the stamp duty saved will be added to the list price or auction by vendors or estate agents. Secondly, as average property prices continue to rise, so does the land tax being paid annually. We know that land is a limited resource and will therefore continue to increase in price, adding to the land tax bill. Those who consider their first home an investment property and subsequently put it on the rental market will see their annual land tax triple. There is no guarantee that a future government will not increase the rate of land tax.

In addition, the rise in property value will climb higher than annual income. That is on top of the already stressful cost of living and mortgage stress experienced by our community. It will contribute further to rental stress in my community. The Bega electorate has one of the oldest demographics in New South Wales, with a proportionally high rate of pensioners. The great risk here is the potential, if not the guarantee, that a future Perrottet Government will extend a land tax to all properties. How will those older people who want to move or downsize cope with that financial stress for the rest of their retirement?

I add to the debate that farmland is excluded from the bill, which is significant in my electorate. The Government has taken the advice from farmers in New South Wales that this annual property tax is not well adapted to the variable incomes faced by farming businesses. I argue that farmers are not the only people subject to that variability. I agree that stable housing is essential for the wellbeing for our society, but this land tax is a gamble. It is not a golden key; it is a golden casket ticket.

We know that NSW Treasury has assessed that the change from stamp duty to annual land tax will be at a cost of at least \$775 million over four years. That will have the significant consequence of adding to the borrowings required for the enormous \$183 billion gross debt of New South Wales. In summary, I oppose the bill because the Government lacks mandate. I oppose it on the basis of lack of scrutiny and analysis, which it should be subjected to through a parliamentary committee or an election. I oppose it because it does not genuinely resolve the problem of housing affordability, accessibility or rental affordability in my electorate of Bega.

Mr TIM CRAKANTHORP (Newcastle) (22:28): This Government has a lot to worry about when it introduces a big new tax and the main interest group puts up its hand and says, "This is a problem." The pensioners and superannuants know that Perrottet's forever tax will be the very thin edge of the wedge. When the Combined Pensioners and Superannuants Association [CPSA] is worried, it is time for the Government to be worried about this big new tax. It has confirmed what we have known and what we have been saying all along: Any property tax, once established, will make it easier for a bigger tax to be imposed in the future. A big new tax is what it is all about. In an article published recently, the CPSA argues:

The NSW Government's latest property tax proposal could turn out to be the thin edge of the wedge. Once a property tax, even an insignificant one, is established, it will be easier to make it bigger in the future.

The CPSA also emphasised that Dominic Perrottet has not lost his desire to completely replace stamp duty with an annual tax. He stated:

If re-elected and if able to finance the radical change from stamp duty to a recurrent property tax, the NSW Government would do so in a flash.

This intervention recognises that the proposed land tax on family homes for first home buyers leaves plenty of room for expansion, and that its current model effectively doubles council rates. Madam Deputy Speaker, is it appropriate that members listen to videos while they are in the Chamber?

The DEPUTY SPEAKER: I am sorry? I could not hear anything.

Mr TIM CRAKANTHORP: You cannot hear that?

The DEPUTY SPEAKER: I was listening to what you were saying.

Mr TIM CRAKANTHORP: I am greatly appreciative of that. I am holding court here. The CPSA warns that those who cannot pay the land tax will be charged compound interest for their own homes and calls upon the New South Wales Parliament to vote down the Property Tax (First Home Buyer Choice) Bill 2022. Shadow Treasurer Daniel Mookhey said:

Pensioners are right to be worried, because they know that they're next in line to Mr Perrottet. As they say, this will be the thin edge of the wedge.

Dominic Perrottet said in July that he would like his plan for a land tax to be extended to pensioners next. I even asked him to rule this out and he said no.

Mr Perrottet's land tax plan won't work, but it will hurt.

The Premier shouldn't try to rush it through the Parliament in the few sitting days left before the election. He should instead let the community have a say at the polls.

I could not agree more. This big new tax should be taken to the polls to get endorsement from everyone in the State, not just rammed through late at night. Here we are talking into the early hours of the morning, no doubt, once we have more legislation and this finally reaches the end. Mr Perrottet wants to eventually introduce an annual land tax on all residential properties, starting with first home buyers. First home buyers will have to choose between paying the land tax instead of paying stamp duty. The Government will then charge them an annual amount for as long as they own their property.

The tax they will owe will equal a fixed amount plus an additional amount, according to the unimproved land value of their home every year. That system is similar to council rates. In the electorate of Newcastle, if every residential property were subject to a land tax, the average annual land tax would be \$2,165, with a minimum of \$1,052.82 and a maximum of \$5,532.54. To pick out a few suburbs in Newcastle, Hamilton East would pay \$2,993; Hamilton South would pay \$2,698; Newcastle would pay \$4,531; Newcastle East would pay \$4,174; and Newcastle West would pay a whopping \$5,183 per annum. How long would that go on for?

Mr Stephen Kamper: Forever.

Mr TIM CRAKANTHORP: Forever and ever. That is right. A big new tax could be hitting the communities and the Government does not care. The list goes on. Maryville is \$2,157, Mayfield East is \$1,658, Merewether is a whopping \$3,730, and The Junction is \$3,469. They are large sums of money for people who live in those suburbs. They would not like this huge new tax, that is for sure. Mr Perrottet's plan is to start with first home buyers and then extend to pensioners. But eventually every home owner will have to pay Mr Perrottet's new tax.

Mr Stephen Kamper: A legacy.

Mr TIM CRAKANTHORP: What a legacy; what a thing to be remembered for. Mr Perrottet told Channel 9 that he thinks pensioners should also have the choice to pay the annual tax. At a budget estimates hearing, he even said he might try to include pensioners in his scheme prior to the next election. As I said previously, instead of rushing the new tax through Parliament in October, he should let the people have a say about his policy at the election in March. John Howard took his plan for the GST to an election. Mr Perrottet should get a mandate before he introduces this first-ever annual tax, a big new tax, on the family home.

Mr Stephen Kamper: A huge new tax.

Mr TIM CRAKANTHORP: It is a huge new tax. Under his proposal, the land tax lasts forever. Every increase in property prices will result in increased land tax. We have all seen the massive price increases over the past few years, in fact, over the past decade, which only means the big new tax will get bigger and bigger. That is the terrible thing. It is a forever tax, payable every year by the owner of the property so long as they own property. Currently, once a buyer pays stamp duty, they do not pay any further property tax to the State Government. Home owners will not have any certainty about a tax that they will have to continue to pay.

As I said, property prices have grown more than twice as fast as has the average wage over the past five years. They grew by 25 per cent last year, and that means the typical home owner's annual tax bill would have increased by more than double than that of their annual income. Families would have to cut their spending to pay for the increased tax, and as each individual home value increases, the tax that property owners will pay will rise too. That is because Mr Perrottet will tax residential properties on their annual value. The typical family in Sydney will start by paying \$2,468 in the first year of the new tax, and the typical family in New South Wales would start by paying \$1,715 in the first year of the new tax. That is in addition to their council rates. The land tax will triple if first home buyers choose to put their property on the rental market. The typical amount a home owner will have to pay is likely to rise to as close as \$10,000. Most home owners will be under pressure to increase rents so that they can pay Mr Perrottet's big new tax, and so the cost of living goes up and up.

Future governments will have to increase the land tax as well. So home owners are at risk of future governments increasing the rate of the land tax. Mr Perrottet said the bill prevents future governments from changing the rate, but Parliament can repeal any law it likes, especially if Mr Perrottet's new tax system fails to collect the level of revenue that he expects or if he has sold off everything but the kitchen sink and is trying to get a bit more cash. Most first home buyers pay no stamp duty. Purchasers who purchase a property for less than

\$800,000 either are exempt from stamp duty or are entitled to a concessional rate. That helped an enormous number of some whopping 89 per cent of first home buyers during the past financial year, saving them more than \$750 million. Mr Perrottet has not yet proposed a similar exemption for his new land tax, which is also likely to add upward pressure on property prices. Members have heard everything I have said tonight. It just does not add up. A big, new, massive tax that goes on and on forever is not something that anyone wants. We will see how it goes when we get to the election and see this Government being wiped.

Mr EDMOND ATALLA (Mount Druitt) (22:38): I make a brief contribution to debate on the Property Tax (First Home Buyer Choice) Bill 2022. From the outset, I indicate I oppose the bill.

Mrs Melinda Pavey: Oh no! Really?

Mr EDMOND ATALLA: Surprise, surprise! When introducing the bill, the Treasurer painted a rosy picture of a bill that gives, in his words, "a choice when buying a first home as to whether to pay up-front stamp duty or opt in to a small annual property tax". It all sounds nice, doesn't it? At a time of financial stress when they are trying to budget for a new home, first home buyers will go for what looks to be the least expensive option. That is human nature. But in this case, the devil is in the detail. This so-called "small annual property tax" not only will come about on the stated annual basis but, taxes being as they are, will also be prone to increases as the years go by. As part of the bill, the increases will come as part of the unimproved land value. It is for that reason that the Labor Opposition has correctly labelled this money grab the "forever tax".

Just think about it for a moment. Any charge or tax linked to increases in property prices will be no small amount. Property prices in this country and in my electorate have been growing at a rate far beyond the annual consumer price index. For example, I understand the average increase last year was around 25 per cent. On general calculations, there is cause for real worry. On average, a typical family in Sydney would start by paying around \$2,468 in the first year of the new tax. Then the annual charges and regular increases will kick in. The member for Cessnock spoke earlier about calculations he has done on a property valued at some \$700,000 with stamp duty of \$29,000. Over the life of the property, the owner would be paying the new annual property tax to an amount equivalent to \$129,000. It is stamp duty of \$29,000 or \$129,000 in land tax. How could this land tax be a good thing?

The Government can argue all it likes about the benefits of its new land tax. However, with all the debate around the country about cost-of-living pressures, supply chain problems, fuel costs and the like, can it really say that this is a good time to be talking about finding another tax to hit new home buyers? I think not. New home buyers have enough worries when purchasing a new home, without loading them up with a new tax, the details of which are sketchy, to say the least. I ask all members to vote against the bill. It is not good for new home buyers. Sure, the Treasurer can point out that, under part 7 of the bill, if a resident can show they are under financial stress, they can ask for a deferral of tax payments. That already exists now. What the Treasurer has indicated is nothing new.

However, the home buyer does not escape. Under the bill, any deferred payment will have to be paid when the property is next transferred. That could be when the property is sold or left to a family member. The Government wins every time. Property prices in my electorate are always on the increase. More and more buyers will be caught by the exemption level of around \$800,000, as more and more homes are sold above that value, especially in recent years. We should be looking at reducing the pressures on the cost of living, not adding to the problem. Let us not be fooled by the Government's intent. It is testing the waters with this new tax and will not hesitate to expand it to all home purchases—not as a choice but as a mandatory forever tax. When he was Treasurer, the Premier indicated that he supports this land tax on properties to be expanded to 80 per cent of homes to replace stamp duty.

This Government cannot be trusted when it comes to introducing this new tax. Government members know that this is a bad tax. How many Government members were in the Chamber supporting the Premier when he contributed to the debate? Two Government members spoke to the bill. That is how much support the Premier has for this land tax. All the Government members are gutless, hiding in their rabbit holes in their rooms. They were not in the Chamber to support the Premier because they know the land tax is bad. They do not want to be on the record in *Hansard* supporting a bad tax going into the election. Their constituents will judge them in the coming election. If they hope that—

Mr Nathaniel Smith: Point of order: The member for Mount Druitt is misleading the House. Several Government members spoke to the bill. I ask him to withdraw the comment.

Mr Christopher Gulaptis: You probably have not been watching.

Mr EDMOND ATALLA: I have been watching.

Mr Christopher Gulaptis: Then you would have seen there were six or seven Government members speaking to the bill.

Mr EDMOND ATALLA: Yes. That is a lot out of a government that has the majority of members in this House. Six or seven is a lot.

The DEPUTY SPEAKER: Order! The member for Mount Druitt has the call.

Mr EDMOND ATALLA: Government members know the land tax is bad. They are not supporting the Premier and are hoping that this policy is going to blow over and not be noticed. Over 30 Opposition members spoke to the bill. They are passionate about their constituents and about protecting their constituents. They are passionate to ensure that this grubby land tax does not affect their constituency. Labor will take this issue to the next election and make sure that every Government member who votes for this grubby land tax has their name published to their constituents. We will let the constituents know that the Government—

Mr Christopher Gulaptis: You are not giving them choice.

Mr EDMOND ATALLA: It is a choice between paying \$29,000 or paying \$130,000. Let us help our local home buyers and home owners and not add to their problems. A good start would be to send the bill back to Treasury. Government members do not want to speak in support of the bill because they do not want that in *Hansard*, going into an election. Labor will highlight the members, particularly those in marginal electorates, suburb by suburb, and let their constituents know how those members voted to slug them with a new tax. As the Treasurer would have it, it is a choice today. But it will not be a choice tomorrow. It will be a mandatory tax. I oppose the bill. On behalf of all new home buyers, I hope the bill is defeated in this Chamber. I know that will not be the case, but Labor will make sure Government members' constituents know.

Ms Eleni Petinos: And we will make sure that the people of New South Wales are told the truth.

The DEPUTY SPEAKER: Order! The member for Mount Druitt has the call.

Mr EDMOND ATALLA: Tell them that they are going to be paying \$130,000 instead of \$29,000.

Mr MICHAEL DALEY (Maroubra) (22:48): Under enormous pressure and goading from Government members, I make a brief contribution to the debate on the inaptly named, so-called Property Tax (First Home Buyer Choice) Bill 2022. It should really be named "the eleventh-hour, desperate to grab a few first home buyers to vote for us by a dying government bill". The bill is a gimmick.

It is not a tax reform. We know that the Premier would like to do a wholesale reform of stamp duty. He always has. He has made no secret of the fact. But tonight he cannot proceed on that basis because tax reform requires certain characteristics that are lacking in this Government, such as courage, foresight and the cooperation of parties other than Government members in the respective Houses of Parliament. Most of all it requires trust, which is one of the commodities on which this Government is running very low. We do not trust it. We know what its motives are in respect of this. Its budget is a complete mess, and it is not all about COVID. That yawning deficit, and the increasing fiscal gap, is not all about COVID. It is about mismanagement. It is about selling assets. It is about denuding the State of revenue. The Government is desperate for cash and desperate for votes, and that is what this bill is all about.

There are good reasons for us not to trust the Government. Since the day the O'Farrell Government was sworn in, it has been remorseless and shameless in its propensity to hide details and be completely untruthful with the electorate. I remember debating former Premier Berejiklian during the last election campaign. She swore on ABC TV that there would be no further privatisations. All members will recall that mere weeks later she walked into this place and announced the privatisation of further bus routes, including those in my electorate, which has been deeply unpopular.

I have been in this Parliament long enough to remember all of the untruths, the cloak and dagger, and the hiding of details that attended the various port sales. The Opposition asked the Government to tell us whether there was a secret clause in respect of the throughput charge at Newcastle port and Premier Berejiklian denied there was one. The Government was caught out then and is caught out now. I recall when Premier Baird, as Treasurer, gave his second reading speech in this Chamber regarding the sale of Port Botany and Port Kembla. He stated it was not possible for the new port operator to unilaterally raise charges at Port Botany and Port Kembla because the new operator would be required to go to the Independent Pricing and Regulatory Tribunal [IPART] to get a tick-off. Section 81 of that bill provided that the new operator merely had to provide a report to government a year later about the charges and fees it had raised in the port that it had taken over. There was no IPART control or supervision whatsoever. Just like the throughput charge at Newcastle, it was a lie.

I remember the various pork-barrelling grants that the former member for Monaro, and Deputy Premier, John Barilaro gloated about. He referred to himself as John "Pork" Barilaro or whatever it was. I remember the sneakiness that has attended fines. I note the member for Oxley is in the Chamber. She knows, as a former roads Minister, just how much money this Government raised when, against all its promises to the driving public of New South Wales, it decided to remove covert speed camera signs and be as sneaky as it was. Only now at the eleventh hour has the Premier been terrified by the Hon. John Graham into putting those signs back—when he gets around to it, after he has squeezed out some more blood from the driving stone in respect of fines imposed on the drivers of New South Wales. I remember when those opposites proposed the sale of the Land Titles Office, something so preposterous—

Mrs Melinda Pavey: It's worked well.

Mr MICHAEL DALEY: Yes, it has worked terrifically well—except if one is in the legal or conveyancing professions, or one is trying to buy a house. It has been made more and more expensive as the new operator has squeezed every cent out of every transaction. The member for Oxley can go talk to the legal profession about that. We have regard to the \$100 billion of public assets sold and the \$20 billion of waste and mismanagement that attended them. A minute ago, the member for Mount Druitt remarked that one of the characteristics of this debate tonight has been the lack of support that the Treasurer has received from Government members who have decided to not fly into the sun and walk down here and take part in this debate. I have been here a long time. I scarcely remember a time when a Premier has had to come into the Chamber to try to rescue his Treasurer.

The Premier has given the Treasurer the hospital pass of taking this bill to the people of New South Wales. He has watched from his office as the debate has gone south and has then come to the Chamber to try to rescue the debate on behalf of his Treasurer. What a vote of no confidence in his Treasurer. In voting terms, that is the equivalent of getting out the bailing bucket when water is coming in over the sides. The Premier convinced no-one. Great job Matt Kean on that one. The Premier was dragged down here today to try to rescue the debate and speak about the great Australian dream. The Government has done nothing in terms of housing affordability or the really important leaders in the market—supply—for 12 years and now this. This is a fig leaf if the Government is trying to convince first home buyers that it has done anything about lowering the cost of housing.

Grants are one thing—they actually put the prices up—but lowering the price of housing by building more supply is probably one of the greatest failures of this Government. Not enough has been built. There have been no other interventions, no use of public land. The Government has flogged plenty of it off. It has given plenty to developers. It has given the top end of town a leg-up, but there has been no use through mechanisms like Landcom for building more supply for first home buyers. No-one believes this Premier; no-one trusts him. He says this has been the result of widespread consultation over many years. Well, over many years the Premier has argued for the abolishment of stamp duty. He has argued for all of it. But like the Fire and Emergency Services Levy, which he said was the greatest tax reform in a generation, he cannot do it, so this is what he is offering up at the eleventh hour. No-one believes this is good. No-one believes this is going to be just the beginning. The Government is desperate—desperate for cash. It has been in office for 12 years in office and is now asking for 16 years. No-one in their right mind would support this bill.

Mr RON HOENIG (Heffron) (22:57): The member for Macquarie Fields, leading for the Opposition on the Property Tax (First Home Buyer Choice) Bill 2022, described the bill as "snake oil". I endorse his remarks. This bill is not just for first home buyers, despite the Premier asking this House to focus on this bill being for first home buyers. The concept of land tax comes from the 2017 Productivity Commission report that examined various aspects of the productivity of the Australian economy over a five-year period. In one chapter of that report, it was recommended that stamp duty in various States be replaced by a broad-based property tax. It was that chapter that was seized upon by the then Treasurer and now Premier to continue to be advocated as a change that is required. And despite the Premier telling the House to focus on this bill being for first home buyers, it is not about that. The bill applies only to first home buyers, of which there were 55,000 in the past 12 months. It is limited to acquisitions of less than \$1.5 million and has a 4 per cent cap on the increase in land tax. Out of the 55,000 first home buyers, 49,000 were currently exempt from stamp duty. As much as the Premier asks this House to focus on the bill, based on 2021 numbers, we are talking about a possible impact on 6,000 people who would have the choice whether to pay land tax or stamp duty.

Why would the Premier make that the signature policy of a government that is struggling to rescue first home buyers, when there are generally not that many of them, given the number of people who are exempt? The answer to that question is, firstly, this is the thin edge of the wedge. This is what is left after the Premier floated his policy, which initially came from the 2017 Productivity Commission report. The fact of the matter is that the New South Wales Government cannot implement that policy, as much as it would like to, because of the amount of revenue that the State obtains from stamp duty. Members might remember that last year the Premier called on

the Commonwealth to provide assistance to enable the State to transition away from stamp duty, and that was not forthcoming. All he has left is this particular bill—limited to \$1.5 million, limited to a cap of 4 per cent and limited to first home buyers—because he cannot sell or fund that policy.

The Productivity Commission report was not all about land tax for home buyers; that was just one chapter of it. Despite what the Productivity Commission recommended in 2017, by 2019 and 2022 it had had a complete change of heart in its approach to first home buyers. On 30 September 2022 it was reported:

The Productivity Commission says stamp duty concessions and first home buyer grants, on which state and territory governments last year alone spent \$2.7 billion, can push up dwelling prices and should be wound back because they take away money needed to prevent people falling into homelessness.

The interesting part about the Productivity Commission's assertion, published only a couple of weeks ago, is the words that the current stamp duty exemptions for first home buyers should be wound back because they are pushing up dwelling prices. Five years beforehand, it was the Productivity Commission that floated the idea taken by the then Treasurer and now Premier as an essential productivity gain for this State, of which all that is left is this particular bill.

The relevance of the Productivity Commission saying such a thing is that it is consistent with most other senior economists in this State and this country. The Premier and Treasurer suggested that this is a great bonus for first home buyers, yet they all say that a reduction in stamp duty will have the impact of increasing property prices. Even if stamp duty for those 6,000 people is \$30,000 or \$40,000, that will impact the property market because it is a market. If one lowers the cost of the market, the market will respond and adjust the price. As we all know, \$20,000, \$30,000 or \$40,000 is nothing; that can be virtually a daily increase in the property market. That is not my opinion; that is the opinion of most economists who have expressed a view about the impact on the market. But that is not the view of all people who are informed about the market.

It is certainly not the view of a very well-informed member of the other place, who is not from my party nor from the party of members opposite but I respect his economic views. This evening he asserted to me that, at the end of the day, it will increase market value but markets tend to stabilise over a period. Whether or not that economic forecast is accurate—and he is likely to be more accurate than many economists—the fact is it can take an extended time for a market to regularise itself. Firstly, that may impact upon those who are trying to enter the market; and, secondly, as a result of additional people entering the market due to the reduction in stamp duty, not only will prices go up but also demand will increase, which will limit supply. I suggest that the honourable member did not take that into consideration, and he certainly did not express it to me. [*Extension of time*]

The member for Macquarie Fields was perfectly correct: Replacing stamp duty with a land tax to reduce property prices will have the effect of heating up the market and increasing the price of properties available to first home buyers. I inform the House about another issue. I took the opportunity of calculating how the Treasurer's new annual land tax would operate for residential properties, starting with first home buyers in the four local government areas in my electorate. If one applied the land tax to the average price of residential properties, in the Randwick local government area the average land tax would be \$5,622.88 a year, which equates to something in the order of \$110 or \$115 per week; for the City of Sydney, the average land tax would amount to \$4,481.27; for the Inner West Council, the annual land tax would be \$4,665.54; and for Bayside Council area, the average land tax would be \$4,115.07. If I were cheeky enough to refer to the maximum annual land tax in the Randwick local government area, you would reach \$8,353.39 per year. The Inner West Council area would be \$8,856.12 per year. Of course, that would be subject to a capped rate of 4 per cent, which would continue to be compounded.

Let us look at various suburbs that surround my electorate. The suburb of Eastgardens contains the Westfield shopping centre. It is no longer in my electorate but is in the electorate of the member for Maroubra. As the member for Maroubra knows, Eastgardens is not a suburb that has ever been regarded as the most salubrious, unlike the suburb that the member for Maroubra lives in. The average land tax in Eastgardens, in the electorate of the member for Maroubra, would be \$6,485.37. Again, that is about \$120 or \$125 per week. That is the particular weekly burden that the Government wants this House to support for first home buyers in a depressed market, at this stage for less than 6,000 people.

Really, this is a bizarre piece of legislation. Intellectually, it cannot be sustained. If the Premier really believes that a broad-based land tax should replace stamp duty, and that is his philosophy, and that is the policy that he took from the 2017 Productivity Commission report, then he should do what courageous Liberal Party leaders have done in the past, like John Howard, and he should take that tax policy to the people in March. The election is in only five months. He should ask the people for a mandate to implement that policy—and I bet he has not got the courage.

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (23:11): In reply: I thank all members who have contributed to debate on the Property Tax (First Home Buyer Choice) Bill 2022. I particularly

thank members representing the electorates of Albury, Mulgoa, Sydney, North Shore and Penrith for their contributions and advocacy for this key policy that empowers first home buyers to have a real choice to realise their dreams. I thank the Premier for his contribution to the debate. I note he has been a passionate advocate for this reform, which will be one of the key legacies of the Perrottet Government.

I respond to some of the contributions from my colleagues. Disappointingly, we have seen those opposite seek to filibuster the bill, with no genuine contributions beyond the stock standard scare campaigns concocted by Bob Nanva, Mark Morey and, of course, Chris Minns. We have seen distortions, misrepresentations and straight-up lies about the policy from those opposite throughout the debate. To them I say, "Shame." Shame for lying and scaring first home buyers who are already struggling in a highly competitive housing market, who are anxious about the future and who are wondering whether they can get into the market at all. Members opposite should be ashamed of the way they have behaved, seeking to use delay and distortion to stop this key reform. It is abundantly clear that the Opposition despises aspiration, it despises upward mobility and it despises reform.

I will respond to the various themes raised in the debate in turn. First, I begin by responding to the argument raised by numerous members of the Opposition—parroted from their boss, the Leader of the Opposition—that the First Home Buyer Choice is some kind of forever tax on the family home. That is nothing more than a grubby, cynical, dirty scare campaign that would make Bill "Mediscare" Shorten blush. Labor members have no interest in debating the substantive policy detail of the reform. They are only interested in smear and slur. The New South Wales public can see right through the Opposition's veil of deception. They understand, even if the Opposition refuses to, that this is a choice. It is an opt-in-only scheme. It is a choice for first home buyers to pay a small annual property fee, instead of a large up-front stamp duty, shaving years off the time it takes for them to save for a deposit. This choice will also mean that many first home buyers pay less in the long run. We know that most home owners sell within 10.5 years and that first home buyers tend to sell even sooner. That is well before the break-even point between stamp duty and property tax. But, ultimately, no first home buyers will be worse off under our proposal because they will get to choose what works for them.

To those first home buyers, particularly those in western Sydney who are looking to get into the market, I say, "This March, remember who was against this policy—that's Labor." I note the assertion of multiple members of the Opposition that property tax payments will increase each year as land values rise. This is a fundamental misunderstanding of the way in which the property tax is to work. Either the members have not read the detail of the bill or they do not understand it. I advise the member for Macquarie Fields to spend a little less time daydreaming about turtles and scorpions and a little more time reading up on indexation. The property tax rates are indexed to gross State product per capita—a measure of average incomes to protect first home owners that opt in and keep payments affordable in the future. The indexation means the amount people pay will not go up with land values but will move in line with average incomes.

If the first home buyer choice was implemented a decade ago, average payments would have gone up by an average of less than 3 per cent per year. But we have also capped the maximum a bill can go up from year to year at 4 per cent to ensure that no individual sees an unexpected increase in their bill that they cannot afford. This information is all listed in the public domain so that first home buyers can make an educated and informed decision, and choose the option that works best for their family and their financial situation. I note the concern of multiple members of the Opposition that the first home buyer choice will push up property prices. I suggest they listen to the experts in Treasury whose modelling suggests that there will be no noticeable impact on house prices. This policy is targeted at a narrow cohort that needs the most support in entering the property market—that is, first home buyers.

The targeted nature of the policy mitigates broad effects on prices. This policy also forms just one part of the Government's integrated housing policy, which includes almost \$500 million in the budget to boost supply, that will unlock hundreds of thousands of new homes across New South Wales. The Government understands that the best way to promote housing affordability is to build more supply, which is exactly what we are doing. I acknowledge that several members of the Opposition raised concerns that future governments might increase the tax. The Coalition Government has made a firm commitment that it will not amend the tax rates that apply under the first home buyer choice. But I, too, am worried about what an economically reckless future Labor Government might do, and that is why the bill sets out a procedure for checks and balances that a future government wanting to change the rates must follow. These are mechanisms to protect New South Wales home owners from a future big-taxing Labor government.

This procedure includes a requirement for public consultation and a requirement to give Parliament 30 sitting days' notice of the proposed change to the rates. This increases the practical challenges that a future Labor government would face in changing the tax rates. I acknowledge that members of the Opposition alleged that the first home buyer choice does not improve housing affordability. This policy will help tens of thousands of first home buyers across New South Wales get into their first home sooner. At any rate, the first home buyer

choice will do more for home ownership than the Opposition's housing policy vacuum. We all understand we need to be targeting housing affordability, but the Opposition does not seem to understand that it is hard to hit the target when one does not even fire a shot. This is an Opposition that is devoid of policies, devoid of principles and devoid of plans to make the State better. Labor has abdicated its responsibilities to the New South Wales people to propose solutions to the problems we face because Labor members think it is easier to frighten people into voting for them than it is to inspire them into voting for them. Scare campaigns may be easier to come up with than a detailed policy solution, but at the end of the day they do not help the people of New South Wales with the challenges they face.

That is why the Coalition is determined to rise above the petty politics of the Opposition and continue to deliver the reforms that will empower the people of New South Wales to build a brighter future for themselves. I also make it clear that this Government is firmly committed to maintaining the existing stamp duty concessions that are currently in place. First home buyers can avoid paying stamp duty altogether for properties up to \$650,000 and pay a concessional rate on properties worth up to \$800,000. Once again, I thank all members who contributed to the debate. I call on all members to support this bill, which is a huge step in delivering on the Government's transformative reform to support first home buyers in New South Wales achieve their dreams of home ownership much sooner.

The DEPUTY SPEAKER: The question is that this bill be now read a second time.

Motion agreed to.

Consideration in detail requested by Mr Roy Butler.

Consideration in Detail

The DEPUTY SPEAKER: By leave: I will deal with the bill in groups of clauses and schedules. The question is that clauses 1 to 55 and schedules 1 to 6 be agreed to.

Mr ROY BUTLER (Barwon) (23:20): I move Shooters, Fishers and Farmers Party amendment No. 1 on sheet c2022-165B:

No. 1 Option of paying duty in instalments

Page 8. Insert after line 38—

15A Option of paying duty in instalments

- (1) The Chief Commissioner must establish a scheme that provides for a person who would be eligible to make an application to subject transferred land to property tax to instead pay the duty chargeable on the transfer in instalments.
- (2) The scheme must allow the duty to be paid—
 - (a) over a period of 30 years, or
 - (b) a lesser period chosen by the person.
- (3) The scheme may provide for interest to be charged on the unpaid duty.
- (4) The maximum interest chargeable in a year is the lesser of—
 - (a) an amount equal to the increase in the year of the Consumer Price Index (All Groups Index) for Sydney published by the Australian Bureau of Statistics, or
 - (b) 2%.
- (5) If the transferred land is subsequently sold, the scheme may provide for unpaid duty to be recovered from the proceeds of sale.
- (6) This section has effect despite anything in the *Duties Act 1997*.

This is a simple amendment. There are currently two options: One option is to pay stamp duty up-front and the other is to pay a land tax on an ongoing basis. The amendment introduces the idea that people can amortise the cost of land tax over 30 years to pay it off, which achieves the same objective as land tax in lowering the barrier to entering the property market. I ask that members consider that not locking a property into land tax is a good choice for people. I certainly would not entertain land tax. This is a good choice to add to the choices that the Government wishes to put on the table.

The SPEAKER: The proposed measure in clause 15A (4) falls outside of Standing Order 190, which is based on section 46 of the Constitution Act 1902. It is a financial measure, which should be proposed by a Minister of the Crown or be recommended via a message from the Governor. Therefore, to prevent any inappropriate precedent, I rule that subclause (4) is out of order.

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (23:21): I thank the member for Barwon for his proposed amendment. The Government's scheme proposing choice has been budgeted. It has not modelled the amendment that is being proposed by the member for Barwon. On that basis, the Government does not support the amendment. The Government has a clear plan to provide first home buyers with a choice, and that plan has been funded in the budget. The bill will give effect to that as soon as possible. The Government wants to start seeing first home buyers realising their dream of home ownership sooner. The sooner the bill gets through Parliament, the sooner they will be able to achieve that.

Mr ANOULACK CHANTHIVONG (Macquarie Fields) (23:23): I speak on behalf of the Opposition to the good member's amendment. The Opposition will also oppose the amendment because, fundamentally, no amendment is going to make the bill any better for people trying to get into the housing market. The Opposition does not support the amendment because it does not support the bill.

The SPEAKER: The question is that the amendment of the member for Barwon be agreed to. A division has been called for. There being fewer than five members for the question, the question is resolved in the negative.

Ayes, 3

Mr Butler
Mr Donato
Dr McGirr

Amendment negatived.

The SPEAKER: The question is that clauses 1 to 55, and schedules 1 to 6 be agreed to.

Clauses 1 to 55 and schedules 1 to 6 agreed to.

Third Reading

Mr MATT KEAN: I move:

That this bill be now read a third time.

The House divided.

Ayes43
Noes36
Majority.....7

AYES

Anderson, K
Ayres, S
Butler, R
Clancy, J
Conolly, K
Cooke, S
Coure, M
Crouch, A
Davies, T
Dominello, V
Donato, P
Elliott, D
Gibbons, M
Greenwich, A
Griffin, J

Gulaptis, C
Hancock, S
Henskens, A
James, T
Kean, M
Layzell, D
Lee, G
Lindsay, W
Marshall, A
McGirr, J
Overall, N
Pavey, M
Perrottet, D
Petinos, E

Piper, G
Preston, R
Provest, G
Roberts, A
Sidgreaves, P
Singh, G (teller)
Smith, N (teller)
Speakman, M
Stokes, R
Taylor, M
Tuckerman, W
Williams, L
Williams, R
Wilson, F

NOES

Aitchison, J
Atalla, E
Bali, S
Barr, C
Catley, Y
Chanthivong, A
Cotsis, S
Crakanthorp, T

Finn, J
Harris, D
Harrison, J
Haylen, J
Hoenig, R
Holland, M
Hornery, S
Kamper, S

Mehan, D (teller)
Mihailuk, T
Minns, C
O'Neill, M
Park, R
Parker, J
Scully, P
Smith, T

NOES

Daley, M
Dalton, H
Dib, J
Doyle, T

Leong, J
Li, J
Lynch, P
McDermott, H

Voltz, L
Washington, K
Watson, A (teller)
Zangari, G

PAIRS

Bromhead, S
Evans, L
Hazzard, B
Saunders, D
Toole, P

Lalich, N
Saffin, J
Tesch, L
Car, P
Warren, G

Motion agreed to.

ELECTORAL LEGISLATION AMENDMENT BILL 2022

Returned

The SPEAKER: I report receipt of a message from the Legislative Council returning the bill with amendments. I order that consideration of the Legislative Council's amendments be set down as an order of the day for a future day.

CONSTITUTION AMENDMENT (APPOINTMENT OF LIEUTENANT-GOVERNOR AND ADMINISTRATOR) BILL 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Mr RON HOENIG (Heffron) (23:34): The Constitution Amendment (Appointment of Lieutenant-Governor and Administrator) Bill 2022, although very short, is significant. It seeks to amend the Constitution to make clear provisions for the appointment of the Lieutenant-Governor. Bizarrely, for the past 36 years since the passing of the Australia Act in 1986, the State of New South Wales has been concerned about the role of the Lieutenant-Governor and the possibility that the Lieutenant-Governor's decisions during that time might have been unconstitutional. This evening I was informed by the Leader of the House that the State embarked on an extraordinary self-protection mechanism to ensure that that has not occurred.

In 1986 the Hawke Government passed the Australia Act to remove the last vestige of United Kingdom control over any Parliament in Australia. Section 7 (2) of the Act made provisions for the function of the sovereign to be exercised by a Governor of the State. Section 9B of the New South Wales Constitution Act provides for the appointment of Lieutenant-Governors and administrators of the State to be made by the sovereign. In advice that the Leader of the House tabled last week, the Solicitor General suggested that because there is an inconsistency between the Australia Act and the New South Wales Constitution Act by virtue of section 109 of the Commonwealth Constitution, to ensure the constitutional validity of the appointment of Lieutenant-Governors, they were appointed by both the sovereign and the Governor to overcome any error that might be found as to the constitutional function exercised by the Lieutenant-Governor.

It is extraordinary that nobody has sought to rectify that particular anomaly over the past 36 years and many governments of this State—predominantly, I suppose, Labor governments, without doing a mathematical calculation. Part of the explanation is that there were attempts to get commonality between all the States of the Commonwealth to ensure that each State operated in a consistent way. The bill is consistent with amendments made to the constitution Acts in Victoria, South Australia and Tasmania. However, I understand other States, such as Western Australia and Queensland, which have their own unique constitutional arrangements, have not made those amendments. It might all sound like a bit of trivia, but it is fundamentally and constitutionally important that, for example, when the Governor leaves the State, the Constitution provides that the Governor's functions need to be performed either by a Lieutenant-Governor or an administrator of the State.

The other issue, which I found out this evening by talking to the Chief Justice when he was visiting the Parliament, is that he has never been appointed the Lieutenant-Governor. As explained to me by the Leader of the House a little while ago, because of the need to rectify these provisions in the Constitution, the Government has allowed the position to remain vacant until that is done, which will enable Her Excellency the Governor to appoint the Chief Justice as the Lieutenant-Governor. However, under the Constitution, if no Lieutenant-Governor is

available, the Chief Justice is deemed to be the administrator by virtue of section 9B of the New South Wales Constitution Act.

Looking back at the history of the office of the Lieutenant-Governor, I see that it was created in October 1786 to act as a deputy to Captain Arthur Phillip, the first Governor of New South Wales. So it is an age-old office. Until the mid-1800s, Lieutenant-Governors had responsibility also for the administration of other parts of Australia at the time subordinate to the colony of New South Wales. The Lieutenant-Governor subsequently took on a legislative role, with a seat on the first Legislative Council, in 1824, but this practice ceased as the powers of the Governor evolved. The office was initially filled by military officers, but the role has been filled by the Chief Justice since 1872. I conclude my remarks by expressing my appreciation, the appreciation of the Opposition and of the House for the former Chief Justice of New South Wales and latest Lieutenant-Governor, the Hon. Thomas Bathurst, AC, KC, who retired on 5 March, for his service as Lieutenant-Governor.

Mr ALISTER HENSKENS (Ku-ring-gai—Minister for Skills and Training, Minister for Science, Innovation and Technology, Minister for Enterprise, Investment and Trade, and Minister for Sport) (23:41): In reply: I thank the member for Heffron for his contribution to the debate. The passage of the bill will ensure that the Constitution Act reflects the existing legal position under the Australia Act and enable the appointment of the new Lieutenant-Governor. I commend the bill to the House.

The DEPUTY SPEAKER: The question is that this bill be now read a second time.

Motion agreed to.

Third Reading

Mr ALISTER HENSKENS: I move:

That this bill be now read a third time.

Motion agreed to.

STATUTE LAW (MISCELLANEOUS PROVISIONS) BILL (NO 2) 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Mr MICHAEL DALEY (Maroubra) (23:42): On behalf of the Opposition I make a brief contribution to debate on the Statute Law (Miscellaneous Provisions) Bill (No 2) 2022. It is a garden-variety statute law bill, with nothing particularly remarkable within it. This bill forms part of the statute law revision program and is aimed at making minor policy changes and maintaining the quality of the New South Wales statute book by removing typographical errors, updating cross-references and repealing redundant provisions. Schedule 1 to the bill contains policy changes of a minor and non-controversial nature that are too inconsequential to warrant the introduction of separate amending bills. The schedule contains amendments to 34 Acts and related amendments to four instruments.

The key amendments are aimed at, firstly, reflecting contemporary practice in the service of documents and other processes in legal proceedings, for example, where the Act may be inflexible other than physical service; secondly, allowing government processes to be more digitally friendly, for example, allowing digital exhibition of documents as opposed to in person only; thirdly, providing flexibility around rigid board structures, for example, unreasonable quorum requirements; fourthly, highly technical changes, for example, amending references from "Queen" to "King" following the passing of Her Majesty Queen Elizabeth II; and, finally, correcting typographic or grammatical errors as identified by the Parliamentary Counsel's Office.

Schedule 1 contains amendments to 34 Acts and related amendments to four instruments. Schedule 2 deals with matters of pure statute law revision, consisting of minor technical changes to legislation that the Parliamentary Counsel considers are appropriate for inclusion in the bill. Schedule 3 contains amendments to references in a number of Acts and regulations relating to machinery-of-government changes arising from administrative change orders. Those amendments update out-of-date references to the names of departments or reflect machinery-of-government changes. Schedule 4 continues the program of repealing Acts and instruments that are redundant or of no practical utility. Finally, schedule 5 contains general savings, transitional and other provisions, including a provision that deals with the effect of amendments on amending provisions. I commend the bill to the House.

Mr ALISTER HENSKENS (Ku-ring-gai—Minister for Skills and Training, Minister for Science, Innovation and Technology, Minister for Enterprise, Investment and Trade, and Minister for Sport) (23:45): In reply: I thank the member for Maroubra for his contribution, and I commend the bill to the House.

The DEPUTY SPEAKER: The question is that this bill be now read a second time.

Motion agreed to.

Third Reading

Mr ALISTER HENSKENS: I move:

That this bill be now read a third time.

Motion agreed to.

ELECTORAL LEGISLATION AMENDMENT BILL (NO 2) 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Ms JO HAYLEN (Summer Hill) (23:46): The Opposition does not oppose the Electoral Legislation Amendment Bill (No 2) 2022. The bill makes several necessary amendments for the facilitation of the 2023 State general election, which is monopolising many members' minds in this place because it is now just under six months away. The bill makes further amendments to the Electoral Act 2017 in order to make the following changes. Firstly, the bill provides that the Electoral Commissioner must deliver or post ballot papers to registered early voters as soon as possible, rather than within one business day, after the documents have been prepared and printed.

That is a practical amendment in response to advice from the NSW Electoral Commission that, with the anticipated demand on postal voting, no supplier in the State is able to print and dispatch sufficient quantities of postal vote material in the time frame currently required. In relation to robocalls, the bill provides that automated telephone calls containing electoral matter must contain the name and address of an individual on whose instructions the call was made. The maximum penalty for contravening that provision is 20 penalty units or imprisonment for six months or both for an individual, and 100 penalty units for a corporation.

Sensibly, the bill amends the Electoral Act to enable the Electoral Commissioner to appoint a member of staff of the Electoral Commission to act as Electoral Commissioner while the office is vacant during an election period or any time the Electoral Commissioner is ill or absent. Outside an election period, the appointed staff member may only act as Electoral Commissioner for a maximum of 30 days. The bill also introduces the following special provisions for the 2023 election. Firstly, it provides that technology-assisted voting must not be used except by electors who are blind or have low vision and, in certain specified circumstances, by COVID-affected electors.

Secondly, the Electoral Commissioner may determine that an alternate method of postal voting may be used. The alternate method consists of the Electoral Commissioner providing to electors voting by post a ballot paper, a postal vote certificate and an envelope designed to protect the secrecy of the ballot. That is consistent with the method used at the last Federal election. I will refrain from going into specific detail about the design of the envelope, acknowledging that the Minister already went into detail in his second reading speech. I will say that the Opposition has been shown those envelopes by the Electoral Commissioner and is comfortable with the approach. Thirdly, the bill provides that the Electoral Commissioner may establish voting centres outside Australia for the 2023 general election if the commissioner is satisfied it would enhance the convenience of a large number of electors, and contains provisions dealing with those voting centres.

The bill additionally amends the Government Sector Finance Act 2018 to make the Electoral Commissioner the accountable authority for the NSW Electoral Commission. That is a recommendation of the Electoral Commission and will make the type of accountable authority prescribed for the Electoral Commission more consistent with the type of accountable authority prescribed for other integrity agencies. I conclude by placing on record the view of the Labor Opposition that changes to electoral law should, where possible, be bipartisan. That is obviously the only way to approach the rules of the game. While we might bat backwards and forwards on some matters, where possible, we must agree on the rules of the game. That is fundamental for citizens to trust democracy in our State. It is the only way that the rules will stand the test of time. I commend the bill to the House.

Mr ALISTER HENSKENS (Ku-ring-gai—Minister for Skills and Training, Minister for Science, Innovation and Technology, Minister for Enterprise, Investment and Trade, and Minister for Sport) (23:50): In reply: I thank the member for Summer Hill for her contribution. The passage of the bill will ensure appropriate amendments are made to electoral legislation ahead of the upcoming 2023 State general election and improve the administration of the NSW Electoral Commission. I commend the bill to the House.

The DEPUTY SPEAKER: The question is that this bill be now read a second time.

Motion agreed to.

Third Reading

Mr ALISTER HENSKENS: I move:

That this bill be now read a third time.

Motion agreed to.

ELECTRONIC CONVEYANCING ENFORCEMENT BILL 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Ms YASMIN CATLEY (Swansea) (23:51): I lead for the Opposition in debate on the Electronic Conveyancing Enforcement Bill 2022. The bill seeks to establish and apply an enforcement regime for electronic network operators or, as we refer to them, ELNOs. The enforcement regime will be limited to New South Wales. Labor does not oppose the bill. In May the Parliament passed the Electronic Conveyancing (Adoption of National Law) Amendment Bill 2022, which further developed the national scheme for the electronic lodgement and processing of conveyancing transactions, along with enabling interoperability so new lodging network operators could more easily enter the market. The Minister, in his reply to the second reading debate, told the House:

I note that Labor supports interoperability but wants continued stakeholder consultation and a holistic regulatory framework—which is exactly what we are doing. The bill provides the powers that will allow a comprehensive regulatory package.

I am somewhat surprised that, having passed that bill, we are now back not six months later to pass legislation that the Minister, in his second reading speech, said "will allow the New South Wales Registrar General to properly regulate the flourishing electronic conveyancing ecosystem". During debate on the previous Electronic Conveyancing National Law [ECNL] bill, Labor raised concerns over the crucial need for not just ongoing consultation with industry stakeholders but also a holistic regulatory regime that would cover both ELNOs and subscribers. I am hopeful that, when the next ECNL bill is brought before the House, it achieves that end. It is somewhat ironic that six months ago Labor moved an amendment in line with the findings of the upper House committee inquiry that would have seen the Registrar General present a report to the Parliament detailing the readiness of the interoperable system before it was to go live. The Government opposed that amendment, arguing that we must have a nationally consistent approach.

Back in March the Electronic Conveyancing (Adoption of National Law) Amendment Bill 2022 was referred to an upper House committee, which explored the way forward in developing interoperability and the regulatory framework, along with future legislation in this space. The committee was made up of members of the Government, the Opposition, The Greens, and the Shooters, Fishers and Farmers Party. It is important to revisit the findings and recommendations of that committee in debating the bill. I understand that other States have held off introducing State-specific legislation, instead remaining committed to that national uniformity. The committee made three key findings:

Finding 1

There is unanimous support for competition in the electronic conveyancing industry.

Finding 2

Stakeholders hold valid concerns around the resilience of the system. Further safeguards to protect consumers, including the industry code and an assessment of readiness by the NSW Office of the Registrar General, should be developed and finalised well in advance of the commencement of interoperability.

Finding 3

A second bill, foreshadowed for introduction later in 2022, has been suggested as a pathway for further amendment to the *Electronic Conveyancing (Adoption of National Law) Act 2012* and for any outstanding details to be addressed.

Further, the committee made two recommendations:

Recommendation 1

That the Legislative Council proceed to debate the Electronic Conveyancing (Adoption of National Law) Amendment Bill 2022, and that the concerns identified by stakeholders as set out in this report be addressed during debate in the House.

Recommendation 2

That the Legislative Council consider the second bill, referred to in Finding 3, only after the industry code has been finalised and the Legislative Council has received a report from the NSW Office of the Registrar General assessing the readiness of the system.

Firstly I will address recommendation 1. The Legislative Council debated the bill, including amendments to address stakeholder concerns about passing the bill unamended, in line with the pathway forward laid out by the

committee, which included Government members. Further to finding 2, which outlines the need for further safeguards to protect consumers, which would include the development of an industry code and the assessment of readiness by the New South Wales Office of the Registrar General, the industry code has not yet been fully developed and work remains underway.

Finding 3 and recommendation 2 outline further issues to be addressed in a second bill in 2022 and for that bill to be considered only after the industry code has been finalised, but I am advised that the industry code will not be completed until 2023. Further, the committee heard evidence, which informed finding 3 and recommendation 2, that the bill would be forthcoming this year to amend the Electronic Conveyancing (Adoption of National Law) Act 2012. The Electronic Conveyancing Enforcement Bill 2022 will promote compliance with the ECNL but be a standalone Act. In his second reading speech, the Minister stated:

... implementing a national regime is difficult, with each jurisdiction having different requirements around things like judicial process and the manner of imposing or collecting fines. Resolving these differences nationally takes time—but the longer it takes, the longer New South Wales is left without appropriate enforcement powers.

Labor looks forward to the second ECNL bill being brought before this House to further interoperability to in the e-conveyancing space. To the content of the bill we are currently debating, it allows the Registrar General to issue a written enforceable undertaking to an ELNO if it believes it is contravening the ECNL, and the Registrar General will be able to apply to the Supreme Court to force the ELNO to comply with the order and potentially force them to pay for the costs of proceedings or of the registrar in monitoring compliance.

The bill will also allow the Registrar General to deliver a remedial direction to an ELNO, including interim remedial directions in emergency circumstances. An emergency direction would be given if the registrar considers that the operation, security, integrity or stability of an electronic lodgement network, the titles register or the land titles system are being or are likely to be jeopardised because of the occurrence of an event or the existence of particular circumstances. Those interim remedial orders will last for 21 days. The bill also establishes a civil penalties regime for a contravention of an enforcement provision. That includes the event when an ELNO fails to interoperate as required under section 18A of the ECNL Act, which has a maximum penalty of \$1.65 million plus \$44,000 each day. Fines also apply if an ELNO fails to cooperate with a compliance examination under section 34 of the ECNL, with a maximum fine of \$110,000, or if they fail to comply with a remedial direction, drawing a \$1.65 million fine.

I understand the bill has undergone changes as a result of stakeholder feedback, and it is stakeholders who are supportive of the bill. I ask the Minister to clarify for stakeholders that once a national regulatory framework is established, this bill will be repealed. One stakeholder, the Australian Institute of Conveyancers [AIC], has raised concerns over the need for State-exclusive legislation that fails to include subscribers. The Minister mentioned the existing regulation of subscribers is satisfactory. The AIC has raised concerns with the Government over the current regulation of conveyancers by Fair Trading, describing the system as not fit for purpose. I ask the Minister to address the concerns raised by the AIC. As I said from the outset, Labor will not oppose the bill. I look forward to the Australian Registrars' National Electronic Conveyancing Council completing its work and creating a national regulatory framework. I commend the bill to the House.

Mr VICTOR DOMINELLO (Ryde—Minister for Customer Service and Digital Government, Minister for Small Business, and Minister for Fair Trading) (00:00): In reply: I thank the member for Swansea for her contribution. She made two primary points. The first was the suggestion that the enforcement regime appears to contradict the May 2022 commitment of the New South Wales Government to national consistency on the issue. The New South Wales Government is committed to a nationally consistent e-conveyancing enforcement regime. The bill is a principal bill that does not amend the Electronic Conveyancing (Adoption of National Law) Act 2012 or the Electronic Conveyancing National Law [ECNL]. It does not detract from national consistency as it is a targeted and pared-back version of developing national enforcement regime. The bill does not create duplicated processes and does not increase the cost for governments and stakeholders. The bill also has no bearing on the development of the interoperability reform. That reform has continued to progress. The bill is not to be confused with the second ECNL bill, which is proposed to put in place the national enforcement regime and also addresses the stakeholder feedback on changes affected by the first ECNL amendment bill

The second issue that the member for Swansea raised was that in May 2022 the Legislative Council's Portfolio Committee No. 4 – Customer Service and Natural Resources recommended in its report entitled *Report No. 51 – PC 4 – Electronic Conveyancing (Adoption of National Law) Amendment Bill 2022* that a second ECNL amendment bill be considered only after the industry code has been finalised and the House has received a report from the Office of the Registrar General assessing the readiness of the system. That recommendation relates to the interoperability readiness—specifically, the need to ensure system security and resilience and adequate management of financial settlement matters. Rather than the enforcement component of a second ECNL amendment bill, the New South Wales Government's strong view is that effective enforcement powers are needed

as a matter of urgency and are not dependent on financial settlement industry code or interoperability readiness assessment. The proposed enforcement provisions are necessary to the e-conveyancing framework more generally, not only in relation to financial settlement and interoperability, although it should be noted that a robust enforcement regime will facilitate compliance with requirements related to those matters.

In the meantime, work on the financial settlement industry code is underway under the auspices of the Australian Payments Network Ltd working with banks and electronic lodgement network operators. Once the draft code is developed, it will be reviewed by the Australian Competition and Consumer Commission. Both New South Wales and the Australian Registrars' National Electronic Conveyancing Council have commissioned health checks of the current status of the interoperability project. New South Wales is currently implementing the health check recommendations. To the final question raised, yes, a national enforcement regime will exist, but because New South Wales is so far ahead of the other jurisdictions in relation to our e-conveyancing journey, it is important that we conduct this standalone piece of the legislation until the rest of the jurisdictions essentially catch up. When they catch up, it will all be harmonised. I thank the member for Swansea for her contribution. I commend the bill to the House.

TEMPORARY SPEAKER (Mr Lee Evans): The question is that this bill be now read a second time.

Motion agreed to.

Third Reading

Mr VICTOR DOMINELLO: I move:

That this bill be now read a third time.

Motion agreed to.

CONFISCATION OF PROCEEDS OF CRIME LEGISLATION AMENDMENT BILL 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Mr PAUL SCULLY (Wollongong) (00:04): The Confiscation of Proceeds of Crime Legislation Amendment Bill 2022 before the House this morning has had a long gestation period. It has been much talked about by the Government and long promised. It would not be churlish to assert that it took NSW Labor introducing its own bill to prompt the Government into action, but we have finally got to this point. By way of background, on 17 May this year NSW Labor leader Chris Minns publicly called for the Perrottet Government to make good on its promise to introduce unexplained wealth laws. These laws were promised by the New South Wales Liberal-Nationals Government back on 12 March 2021. At the time, the Government announced it would be increasing the powers of the NSW Crime Commission to confiscate assets derived from serious criminal offences.

More than 580 days later the proposed legislation is before the House—almost 120 days, or close to four months, since Labor introduced its own bill in relation to unexplained wealth aimed at forcing the Government to get moving on this area of public policy. Why? It is simple: Money is at the heart of the organised crime, ruthless gangland violence and killing that have occurred and continue to occur on Sydney's streets and in the drug trade. Inexplicable amounts of wealth are generated by many people who simultaneously claim not to have a job.

We have seen numerous reports of family members of well-known criminal gangs who are living in public housing or have no obvious or declared income streams, yet their homes are fortresses, with tens of thousands of dollars invested in elaborate security systems. Their homes appear to have more security and protection systems than some Australian embassies and consulates. For example, during a police raid for a COVID breach in last year's lockdown, Rashad Alameddine of the famous Alameddine crime family proclaimed, "All three police combined—I make more than them in one week than they make in a year," and he does not have a lawful job. It is quite a boast, especially given Mr Alameddine, aged 31, was listed as unemployed at the time.

We have seen suspected organised crime figures who are unable to explain why they have Maseratis and Ferraris and Rolexes, yet live in public housing without obvious employment or the means of generating an income. These are the facts: Money and unexplained wealth supercharge organised crime. If you generate money from being involved in criminal activities, particularly at the volume that some alleged organised crime figures are obtaining it, you should not get the opportunity to keep the proceeds of your criminal enterprise. It is a perversion of the justice system in this State.

The bill before the House accounts for the fact that some criminal enterprises have taken to using new digital currencies in order to retain their wealth, making that wealth as highly portable and as far out of the reach of law enforcement authorities as possible. The bill before us amends the Criminal Assets Recovery Act 1990, the Criminal Assets Recovery Regulation 2017, the Confiscation of Proceeds of Crime Act 1989, the Criminal

Procedure Act 1986, the Unexplained Wealth (Commonwealth Powers) Act 2018 and the Crime Commission Act 2012. The aim is to update the existing systems under the Confiscation of Proceeds of Crime Act 1989 and Criminal Assets Recovery Act 1990 and replace them with a more efficient process to confiscate the profits of unexplained wealth from serious criminals.

In many parts, the bill reflects the NSW Labor bill currently before the Legislative Council. The changes include automatic forfeiture of restrained property or property subject to a freezing notice following a serious conviction, and forfeiture of property from declared drug traffickers unless it is established that the property was lawfully acquired. The bill amends the grounds for making an unexplained wealth order to provide that the Supreme Court must make an unexplained wealth order if the court finds there is reasonable suspicion that a person's current or previous wealth is greater than the value of the person's lawfully acquired wealth by \$250,000 in currency—which in this case includes cash, bank accounts and digital currency—or \$2 million in assets other than money. To support these provisions, the bill increases the powers of the NSW Police Force, the NSW Crime Commission and the courts to identify, seize and restrain suspected proceeds of crime and unexplained wealth.

Legislation that enables the effective confiscation of proceeds of crime and unexplained wealth is critical in the fight against organised crime. Confiscating proceeds of crime and unexplained wealth disrupts the profit motive of organised crime and stops the use of those funds to fund other activities. Additionally, the amendments in the bill will implement the recommendations of the statutory review of the Crime Commission Act, which was tabled in December 2020. The Confiscation of Proceeds of Crime Act 1989 amendments relating to drug trafficker declarations provide for confiscation of a declared drug trafficker's property unless the person can establish the property was lawfully acquired. The Director of Public Prosecutions or a police prosecutor can apply to an appropriate court for a drug trafficker declaration against a person convicted of a serious drug offence. The court must make a drug trafficker declaration upon an application being made if it is satisfied the person subject to the application has been convicted of at least three serious drug offences in the previous 10 years, or a serious drug offence involving a commercial quantity of a prohibited drug or prohibited plant, or a serious drug offence and the person is or was a member of a criminal group as defined under the Crimes Act 1900.

A serious drug offence has the same meaning as in the Drug Supply Prohibition Order Pilot Scheme Act 2020, which generally relates to supplying or manufacturing drugs at indictable or higher quantities. It is a high bar. New section 34A provides that within 12 months of the declaration, an appropriate officer may apply for a forfeiture order in relation to property that either belongs to, or is in the effective control of, the person who is subject to the drug trafficker declaration. Unless the court is satisfied the property has been lawfully acquired, the forfeiture order must be made. The burden of proof will lie with the person to prove that the property in question was lawfully acquired.

The 2020 statutory review of the Act found that amendments were required to section 80 of the Crime Commission Act for the provision to remain fit for purpose. Under section 80 (2) of the Crime Commission Act, it is a criminal offence for a person to make a record of information, or to divulge or communicate information to another person, if that information was acquired because of, or in connection with, the exercise of functions under the Crime Commission Act. NSW Labor will not oppose the bill before the House, and I re-emphasise that we are considering a bill that should have been, and could have been, brought before this House long ago.

There is a review provision in the Act that the relevant sections of this Act are to be reviewed after 1 February 2025, with a report to be tabled by 1 February 2026. Whether NSW Labor forms government next year or remains in opposition, we will be taking a close view of the nature of that review and its recommendations to see that these powers are being suitably and appropriately used. New South Wales police and the New South Wales Crime Commission have been asking for improvements to unexplained wealth confiscation powers for some time. The statutory review of the Act was completed in December 2020. It made nine recommendations to amend the legislation in the bill. In doing so, the review noted:

There is no doubt that the Commission, like all law enforcement agencies, must adapt to deal with criminal use of rapidly changing technology, and there are improvements to be made to its powers and functions. The need for its long-standing coercive powers, which make it analogous to a standing Royal Commission, has not abated.

NSW Labor even introduced its own bill in an attempt to help progress the issue and provide police with the powers that they have sought. NSW Labor's bill takes note of the review finding that:

... the Review makes some recommendations for amendments to CARA—

that is the Criminal Assets Recovery Act 1990—

These relate to enabling confiscating proceedings where profit has been derived from cybercrime, enabling the Commission to undertake administrative forfeiture for seized assets under CARA, and amending CARA to clarify the principles a court may consider when granting an application for a stay of proceedings.

All of this, and the Government continued to delay. All of this while organised crime continued to gain its foothold and secure its position in New South Wales. All of this while ruthless gangland wars and killings have continued on Sydney's streets and in Sydney's suburbs. I am pleased that the Government has finally been forced to act and introduce its long overdue unexplained wealth powers to provide New South Wales police and the New South Wales Crime Commission with the powers they need to pursue unexplained wealth, generated from serious criminal activity so as to disrupt the underlying business model and the expansion capacity of organised crime in New South Wales. It is for that reason that NSW Labor will not oppose the bill before the House.

Dr HUGH McDERMOTT (Prospect) (00:14): I contribute to the debate on the Confiscation of Proceeds of Crime Legislation Amendment Bill 2022. The bill will have a significant impact on tackling the scourge of organised crime through the confiscation of proceeds made from illicit criminal enterprises. Organised crime continues to be a significant and growing issue in New South Wales. Illicit drug trafficking and supply, human trafficking, money laundering, fraud, murder and extortion continue to increase. Research undertaken by the Australian Institute of Criminology [AIC] identified that between 2020 and 2021, direct organised crime cost some \$37.3 billion in damage to individuals, the private sector and State, Federal and local governments. The AIC also found that consequential organised crime cost those groups an additional \$6.4 billion.

The prevention and response costs incurred by law enforcement, the criminal justice system, the private sector and individuals in our community are approximately \$16.4 billion. The rise in organised crime is clearly costing our State billions. The scourge of organised crime is not only infringing on the safety of our community but also placing a heavy burden on each and every taxpayer. The bill seeks to empower law enforcement to disrupt organised and other serious crime by increasing the power to confiscate the proceeds of crime through amendments to the Confiscation of Proceeds of Crime Act 1989, the Crime Commission Act 2012, the Criminal Assets Recovery Act 1990 and various other pieces of legislation.

The whole point of the legislation is to focus on organised crime figures and their unexplained wealth. For over a decade, Federal and State governments have been discussing and negotiating this type of legislation. Overseas, it is key to breaking the links of organised crime by focusing on individuals and their toys—the cars, houses, Rolexes and yachts that they use to entertain themselves. Unlike legislation prior to this type of unexplained wealth law, which required a criminal conviction, the bill enables the seizure of assets if there is a reasonable suspicion that they have been generated from organised crime. A person does not need to be found guilty of a criminal offence in a court of law for the assets to be seized. The bill lowers the onus on the courts and the criminal justice system, making it far easier to chase criminals and seize those assets.

One of the most significant aims of the bill—the criteria for forfeiting property connected to persons involved in serious criminal offences, including serious drug offences—is outlined in new section 34 (3) in division 6 of the Confiscation of Proceeds of Crime Act 1989, which states:

The court must, on the application being made, make a drug trafficker declaration against a person if the court is satisfied the person has been convicted of—

- (a) at least 3 serious drug offences in the previous 10 years, or
- (b) a serious drug offence involving a commercial quantity of a prohibited drug or prohibited plant, or
- (c) a serious drug offence and the court is satisfied the person is or was a member of a criminal group.

I believe those criteria provide sound grounds for the confiscation of assets, as there is reasonable suspicion that individuals who fit into the criteria are involved in the drug trade. Anyone who has been involved in three serious drug offences in the previous 10 years, who has a record of distributing a commercial quantity of a prohibited plant, such as the sale of marijuana or heroin, or who the court is satisfied is a member of a criminal group deserves to have their property and unexplained wealth seized. Law enforcement can inflict serious damage on criminal operations by confiscating their assets.

Another significant aim in the bill is to set out circumstances where the Supreme Court must make an unexplained wealth order, which is a significant reform in New South Wales. That will grant the most senior judicial body in our State the power to make an unexplained wealth order confiscating the proceeds of crime from a criminal or a criminal enterprise. Those circumstances are outlined in new section 28A of the Criminal Assets Recovery Act 1990, which states:

- (2) The Supreme Court must make an unexplained wealth order against a person if the Court finds there is reasonable suspicion—

- (a) The person has, before the day the application is made—
 - (i) Engaged in a serious crime related activity
 - (ii) Acquired serious crime derived property from another person's serious crime related activity, whether or not the person knew or suspected the property was derived from illegal activities

- (b) The person's current or previous wealth exceeds the value of the person's lawfully acquired wealth—
 - (i) For money - \$250,000
 - (ii) Otherwise - \$2,000,000 ...

The importance of those figures is that we are not dealing with low-volume crime or a low-level drug dealer who is laundering his cash at the local TAB, pub or club. The legislation is targeting serious criminals and organised crime figures at the top end of town, whom this State has not been going after for many years. Time and again, we have focused on low-level drug dealers and low-volume crime, which gets into the paper. Those areas are easy to prosecute and get hits in *The Daily Telegraph*. But we have not gone after the big end of town. We have not gone after those who live in the eastern suburbs and on the lower North Shore and who own big yachts and cars. We have not gone after those who cannot explain how they have created their wealth. The bill does that.

Significantly, the bill will confiscate the wealth of those criminals and ensure that they cannot live in luxury from the proceeds of their crimes. Further, the bill grants law enforcement the powers to search and seize property that may be a result of the proceeds of crime. Those powers are granted through the use of warrants to search suspected property. The process is outlined in new section 45 (1A), which states:

If an application is made for a search warrant in relation to a property reasonably suspected of being in possession of a person, the Supreme Court may issue a search warrant authorising an authorised officer, with necessary and reasonable assistance, and by the use of necessary and reasonable force to stop, search and detain the person.

New Section 47 (1) covers the seizure of property. It states:

An authorised officer executing a search warrant may do one or more of the following—

- (a) Examine property or evidence seized in executing the search warrant (the property or evidence).
- (b) Inspect and test the property or evidence.
- (c) For property or evidence that is a document—make copies of, and take extracts from, the document.
- (d) For property or evidence that is, or that might be reasonably be suspected of being, held in or accessible from, a computer—give a direction to a person to give the authorised officer—
 - (i) Information or assistance that is reasonable and necessary to enable the officer to access data held in, or accessible from, the computer
 - (ii) Information or assistance reasonably necessary to allow the officer to—
 - (A) Copy data from the computer to another computer.
 - (B) Convert the data into documentary form or another form intelligible to a computer used by the officer.

That is how to trace proceeds of crime, money laundering and, in fact, terrorist financing. This legislation is necessary to help the NSW Police Force and the New South Wales Crime Commission go after those serious organised crime figures. I believe those significant powers will allow New South Wales law enforcement to locate, search and seize property that may be the proceeds of crime. The necessary reforms give law enforcement the power to confiscate the proceeds of crime, punish those criminals and inflict severe damage on their criminal enterprise. [*Extension of time*]

While I am glad the reforms are being implemented, it is another example of the Liberal Government's delayed action. Organised crime has been on the rise in New South Wales for over a decade. The reforms contained within the bill should have been enacted years ago. In fact, I remember talking about legislation before I came to Parliament seven years ago. The fact is that the Labor Opposition championed those reforms.

The Criminal Assets Recovery Amendment (Unexplained Wealth) Bill 2022 was a very similar bill introduced in the Legislative Council by my parliamentary colleague, the former shadow Minister for Police and shadow Minister for Counter Terrorism, Walt Secord, MLC. The Government would not support that bill because it was introduced by the Labor Party, but it has since taken many of the provisions for its own bill. The Government should have supported the Opposition bill and had it enacted through bipartisanship months ago. Instead, it has chosen to delay action on organised crime yet again with the introduction of this bill.

To conclude, while I am disappointed that the delayed reforms contained in the bill are yet another example of the Government's inaction against the scourge of organised crime, I am glad that the reforms are finally being made. Having worked to oppose financial and organised crime in my professional career prior to entering Parliament and becoming the member for Prospect, I understand how important it is to confiscate the proceeds of financial and criminal assets borne from criminal activities. The bill will allow law enforcement and the judiciary the powers to seize and confiscate the assets that enrich organised crime syndicates. The bill will not only punish criminals for their illicit activities but also assist to dismantle the infrastructure of organised crime operations that impact the community every day throughout New South Wales. I commend the bill to the House.

Mr GURMESH SINGH (Coffs Harbour) (00:25): On behalf of Mr Paul Toole: In reply: I thank the member for Wollongong and the member for Prospect for their contributions to the debate. I note the comments of the member for Wollongong about the speed of the bill. I am advised that Labor's bill was one dimensional. In contrast, this is part of a comprehensive suite of reforms that stretches back through 100 pages, and the Government worked with the NSW Police Force in the construction of the bill. Critically, the bill gives law enforcement the powers that it needs. This is an appropriate bill to give effect to the principal policy objectives: to assist law enforcement members to effectively deter, disrupt and respond to damaging serious and organised crime in New South Wales.

The reforms are designed to strike organised criminals at their financial base and incapacitate them financially. Confiscating the proceeds of crime and unexplained wealth undermines the profit motive of serious criminal enterprises and prevents the reinvestment of their proceeds into further criminal ventures. These reforms enable the more effective and efficient confiscation of the proceeds of crime and unexplained wealth and provide law enforcement with the means to do so. I commend the bill to the House.

The ASSISTANT SPEAKER: The question is that this bill be now read a second time.

Motion agreed to.

Third Reading

Mr GURMESH SINGH: On behalf of Mr Paul Toole: I move:

That this bill be now read a third time.

Motion agreed to.

BUILDING AND OTHER FAIR TRADING LEGISLATION AMENDMENT BILL 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Ms YASMIN CATLEY (Swansea) (00:28): I lead for the Opposition in debate on the Building and Other Fair Trading Legislation Amendment Bill 2022. I say from the outset that Labor does not oppose the bill. As many members know, Labor has strongly supported regulation in the building industry and the clarification and expansion of powers to the New South Wales building regulator, being Fair Trading and the office of the NSW Building Commissioner. I applaud the Minister's swift action to introduce legislation implementing additional reforms proposed by the Building Commissioner, David Chandler. I take this opportunity to thank Mr Chandler for all the work that he has done and that he will continue to do.

We have a different landscape than we had seven years ago, when I started working with the then Minister on building reforms. Every subsequent Minister who has had this role has worked very hard to ensure that we have significantly improved the standards in this State. Again I thank the Minister for Customer Service and Digital Government for continuing that great work.

This bill will amend several Acts, including the Design and Building Practitioners Act 2020, the Explosives Act 2003, the Land and Environment Court Act 1979, the Residential Apartment Buildings (Compliance and Enforcement Powers) Act 2020, and the Strata Schemes Management Act 2015. Turning to the contents of the bill, I will start firstly with the amendments to the Design and Building Practitioners Act 2020. The amendments will require the Secretary of the Department of Customer Service to keep and publish a register of all stop work orders in force under the Act. The details of these orders will be made publicly available on the department's website. I must say that the transparency around this industry is significantly important and these are very good amendments. Further, the secretary may include copies of written undertakings accepted under section 88 of the Act. Registered practitioners can provide the secretary with a written undertaking which includes the details of how they will prepare regulated designs, engineering work or compliance declarations.

The amendments to the Explosives Act 2003 will increase the maximum penalties for explosive offences. These include offences for handling explosives or explosive precursors without the required licence, or holding a security clearance that is in force. This also includes increased maximum penalties for those who negligently handle explosives or explosive precursors that endanger the life of, or cause injury to, other persons, or to damage property or any belongings, and the supply of any explosive to someone under the age of 18 years. This bill also will increase the maximum penalties for obstructing or intimidating inspectors and the unlawful disclosure of information. The bill also empowers the Minister to make regulations to introduce the registration of explosives, including where they are kept and where they are published; safety and security measures relating to storage; the transport of explosives, including by regulating, restricting or prohibiting the transport of explosives in particular areas; and the functions and powers of inspectors, including giving directions and requesting access to documents.

The Department of Customer Service undertook a statutory review of the Explosives Act 2003, which was finalised around October 2019. The consultation was limited and SafeWork did not appear to put in a submission. Consultation included the NSW Minerals Council, the Australian Explosives Industry Safety Group, the Pyrotechnics Industry Association of Australia, and the Sporting Shooters Association of Australia. The Government has sat on the review for the better part of three years, knowing that the existing legislation does not adequately protect workers who deal with explosives. In the meantime, as raised by the member for Canterbury in a letter to the Auditor-General, serious work health and safety breaches were not being properly followed up by SafeWork with onsite inspections leading to an audit by SafeWork. I note the presence in the Chamber of the member for Canterbury, whom I thank for the insightful information she has provided.

The review identified the need to increase the maximum penalties under the Act, which have not changed since its introduction in 2003. The proposed changes will see maximum penalties increased in accordance with the change in the consumer price index. It is important that the offences in the Act continue to strongly deter the unsafe and illegal use of explosives to protect those who work with them and the wider community. The bill will amend section 27 to extend certain provisions of the Work Health and Safety Act 2011 relating to inspectors and enforcement of this Act. Whilst omitting "Section 155 and Part 9 (Securing compliance), other than section 187, of the Work Health and Safety Act 2011 applies" from section 27 (1), in its place, the bill inserts instead, "The Work Health and Safety Act 2011, Part 8, Division 2 and Part 9, other than section 187, apply". The amendment updates the Explosives Act to allow inspectors under the Act to use the section 155 powers that work health and safety inspectors have under section 155A of the Work Health and Safety Act, giving them extraterritorial information-gathering powers.

Again, I commend this bill to the House because transparency is critical when we are dealing with such important matters. Section 155A clarifies that inspectors can exercise their information-gathering power in section 155 outside New South Wales. A work health and safety inspector can serve a notice on a person requiring them to give information, produce documents or appear to give evidence, even if the person is outside New South Wales or the relevant matter occurs or is located outside New South Wales as long as the matter relates to the administration of the Work Health and Safety Act. Investigations under both Acts can be hampered by the lack of a clear power to require the production of documents outside New South Wales during an investigation. The explosives and pyrotechnics industries are national industries in which individuals and corporations operate across New South Wales.

I will now move on to the Land and Environment Court Act 1979. This bill will amend the Act to correct a reference to a provision in the Design and Building Practitioners Act 2020. Under the "environmental planning and protection, development contract and strata renewal plan" heading, the bill removes section 84 from section 20 (1) (de) and replaces it with section 91. The bill also includes several amendments to the Residential Apartment Buildings (Compliance and Enforcement Powers) Act 2020. This includes amending section 7 to increase the maximum penalties for developers who fail to provide an expected completion notice to the secretary. An expected completion notice sets out the date the developer expects to make an application for an occupation certificate for a building. For corporations, the maximum penalty will increase from \$110,000 to \$330,000, with the continuing daily offence increased from \$11,000 to \$33,000. For individuals the maximum penalty will increase from \$22,000 to \$110,000, with the continuing daily offence increased from \$2,200 to \$11,000.

Section 33 will be amended to clarify that a building work rectification order can require the developer to carry out building work to eliminate, remediate or minimise a serious building defect. Section 34 specifies the standard that building work is required to meet. As part of this, developers will be required to engage a suitably qualified person to prepare a report on how the standard was met. The report will include particulars of the building work undertaken. Section 62 introduces more stringent registering of building compliance orders and undertakings. The Secretary of the Department of Customer Service must keep publicly available copies of all prohibition orders, building work rectification orders and stop work orders in force. In addition to this, the secretary will use this discretion to include copies of written undertakings. Section 65 allows information held by the Department of Customer Service to be shared with New South Wales local councils.

Sections 28, 33, 34 and 62 of the Act will be amended or substituted by the Building and Other Fair Trading Legislation Amendment Bill 2022 to apply retrospectively. Among the bills being amended is the Strata Schemes Management Act 2015 to provide decennial insurance. I must say that this is so critically important. I note that the Minister spoke of this at some length during his second reading speech. I concur with the Minister completely. Decennial insurance is effective and maintained to cover any potential costs incurred by an owner in the event of a building collapsing or containing structural defects that affect its stability. Decennial insurance can be obtained by a developer of a strata plan. It is strict liability cover that protects successive building owners against serious building defects in the common property of a building for 10 years from the completion of the building.

This insurance offers an alternative option to the strata building bond, which requires a developer to pay 2 per cent of the total price paid to the New South Wales Government. Building bonds apply to new apartment buildings of at least four storeys. Decennial insurance will provide potential apartment buyers with the certainty of cover for up to 10 years. For example, had it been legislated at the time, it would have provided cover for the residents of Mascot Towers. Unfortunately, this insurance is not retrospective. Although I understand that, it is very sad for those people in Mascot Towers. I acknowledge the member for Tamworth, who was one of the predecessors of this Minister, and state for the record that he was an excellent building Minister and we also did a lot of work together. This insurance represents a very good change and it is something that I know the Owners Corporation was asking for. It is most pleased that the Government has taken us down this path.

Finally, the bill amends the Subordinate Legislation Act 1989 to postpone the repeal of the Explosives Regulation 2013, which is due by September 2023 to September 2024. Again, I thank the Minister and his staff. They are always incredibly cooperative. I know that the shadow Minister for Better Regulation and Innovation, the Hon. Courtney Houssos, shares my view on that. I also thank the shadow Minister. Like me, she has a deep passion for ensuring that the biggest purchase in a person's life is the home that they live in—it certainly was mine. It is therefore critical that the State regulator puts in place mechanisms that ensure that we have safe buildings. I commend the bill to the House.

Ms SOPHIE COTSIS (Canterbury) (00:40): I speak to the Building and Other Fair Trading Legislation Amendment Bill 2022. I acknowledge the shadow Minister for Better Regulation and Innovation, the shadow Minister for Customer Service and the shadow Attorney General. My comments are relevant to the SafeWork NSW aspect of the bill, which amends the Explosives Act 2003. The bill updates regulations that assist inspectors under the Act with investigations by allowing access to records about explosives use in other States, as is currently available to SafeWork NSW inspectors under section 155 of the Work Health and Safety Act, and increases maximum penalties for explosives offences. The Opposition supports these amendments. Having said that, my office has made inquiries about the regulations, particularly around the registration, storage and transport of explosives. I ask the Minister to provide us with additional information about the regulations. Once this bill goes to the upper House, the Opposition would like that information.

A number of unions have concerns, whether about the transportation or the storage. I had a meeting with the Fire Brigade Employees' Union. The Opposition would like further information around those concerns. I note that the Explosives Act's objective is the protection of workers and the public from harm that may arise from the unsafe or illegal use of explosives, as well as the protection of property. The amendments follow a statutory review of the Act undertaken by the Department of Customer Service that was finalised around October 2019. I am not privy to how stakeholders were notified that the review was occurring, but it appears to have been limited. If the Minister can advise me, I will happily be corrected on that.

I note that the Explosives Act is relevant to a wide range of industries, including demolition, mining, agriculture, policing, pyrotechnics and transport. SafeWork NSW licenses individuals and corporations to handle explosives in these industries. As the regulatory authority that is chiefly responsible for administering and enforcing the Act, SafeWork NSW may grant licences and security clearances. Responsibility for enforcing the Act is shared between SafeWork NSW and the NSW Resources Regulator. The police commissioner also plays an important role in administering the Act by providing reports on the suitability of applicants for security clearances and licences to SafeWork NSW.

With respect to the regulatory issues around inspectors, the statutory review recommended that inspectors under the Act are given the same extraterritorial information-gathering powers that work health and safety inspectors have under section 155A and 155B of the Work Health and Safety Act. This is important because the explosives and pyrotechnics industries operate across Australia. It allows an inspector to serve a notice on a person outside of New South Wales that requires them to give information, produce documents or appear to give evidence, as long as the matter relates to the administration of the Work Health and Safety Act. I have a question for the Minister, and if he cannot answer it in his reply speech, I am happy to discuss it. It is about the extraterritorial information-gathering powers. How will the process of gathering information work in other jurisdictions? I understand that the information-gathering powers are expanding, but how will it work when going into Queensland and South Australia et cetera? I want some more information and a better understanding about that aspect.

This amendment also allows for SafeWork NSW inspectors to serve a notice electronically, at a person's place of residence or at their workplace. On the whole, there are good regulations in New South Wales from the model work health and safety regulations, and these amendments are important. The issue for inspectors is that there is a clear problem with the implementation of the regulations. There is a massive turnover of work health and safety inspectors, and I would like those who are at SafeWork NSW to know that I am supportive of the work that they do. They do great work, and they have a very strong Act. I am going to be political on this point: The

problem is this Coalition Government's approach to the independence of the safety regulator. The regulator is in the corner of a mega-department. As a statutory authority it should stand alone, provide the resources and listen to what inspectors have to say. I put on the record that I believe that the inspectors are playing an important role but, as a whole, the ideology of this Government is limiting their capacity to execute and do their work to ensure that the people of New South Wales are safe at their workplaces.

As I said, there is a massive turnover of inspectors, with 26 leaving in this year alone. There are 342 inspector roles filled out of 370 positions, and that is after a massive and continuing recruitment drive. There are nine vacancies for assistant State inspectors. There is evidence that requests from inspectors for investigations and prosecutions have been ignored. Anyone who read Adele Ferguson's important report last Friday will know what I am talking about. This is a regulator that is missing in action, and that falls at the feet of the Government. I have a lot more to say on that. There are notifications of serious workplace incidents and calls for help from the public that are not being followed up with an onsite inspection. The Work Health and Safety Act relies on those inspections occurring. This is serious, and things need to change. It is going to take more than an Auditor-General audit.

As I stated in *The Sydney Morning Herald*, a number of these issues have been raised with me. I have written to the Auditor-General, who is going to conduct a performance audit. For 18 months now the Opposition has been calling on the Government to listen to recommendation 49 of former Supreme Court judge Robert McDougall, which says independent oversight is both powerful and instructive. Sunlight is the best disinfectant. The Government should heed the advice of former Supreme Court judge Robert McDougall and hold a review into SafeWork NSW. The highest penalty for offences against the Explosives Act is \$2,500. The penalties have not been updated since 2003. That is not good enough. I am happy to be corrected. There is a need to increase the maximum penalties under the Act, which have not changed since its introduction. The Minister notes that the proposed changes will see maximum penalties increased by up to 50 per cent, in accordance with consumer price index rates. He also said:

It is important that the offences in the Act continue to strongly deter the unsafe and illegal use of explosives to protect those who work with them and the wider community.

I am interested in how the Minister has determined this. If there is one recurring theme in New South Wales, it is that the penalties concerning work health and safety do not generally reflect the seriousness of the offences. If businesses that are notorious for poor workplace practices think that they can get away with it—that there are no consequences; that no-one is watching—they will continue to put people's lives at risk, and that is what we have seen over the last many years under this Government.

I make one further point. I note in the consultation for the statutory review the NSW Police Force advocated that the Act should make provision for the regulation to prescribe certain offences as mandatory disqualifying offences for holding a licence or security clearance. This was not upheld, leaving it open to the discretion of SafeWork NSW to consider a person's previous convictions in the context of all of the factors relevant to granting a licence or security clearance. The review is mindful that maintaining a discretionary approach to criminal convictions imposes a greater burden on the government agencies responsible for administering the Act, in this case SafeWork NSW and the police. I am interested in what discussions the Government has had around licensing, because what is very clear to those on this side of the House is that SafeWork is in no position to take on any more burdens. I would like a response to that.

Mr VICTOR DOMINELLO (Ryde—Minister for Customer Service and Digital Government, Minister for Small Business, and Minister for Fair Trading) (00:50): In reply: I thank members for their contributions, in particular the member for Swansea and the member for Canterbury—and I also give a shout out to Ms Houssos in the other House—for their collective collaboration in relation to a suite of reforms in this area. It is much appreciated and, as the member for Swansea indicated, it is really important reform.

Just to touch on a few of the issues raised, the member for Swansea is right: Ideally this suite of reforms would have been ready for Mascot Towers and the other unfortunate incidences that have occurred in the construction sector. But the reality is that decennial liability insurance would not have been ready by then because the reforms that New South Wales has undertaken—whether it is ePlanning, eConveyancing, Construct NSW and now this suite of reforms around the strata portal and the like—have all come together to provide the transparency that gives insurance the degree of confidence necessary to come into the market. No other jurisdiction in the country is anywhere close to the level of sophistication that we have here. Hopefully it is a great step forward for greater protections as we move on.

In response to the member for Swansea's point, SafeWork was included in the statutory review as part of the regulatory suite that is contained within the Department of Customer Service, including Fair Trading and the like. The member for Canterbury asked a number of questions. We will provide a briefing to the member for

Canterbury tomorrow on the extraterritorial power, if that is okay with her, to walk her through how that works to make sure that she is comfortable with it prior to the bill going upstairs. The member for Canterbury asked a number of other questions, including a question regarding the regulation power. This statute just gives the power to make regulation. That regulation will be drafted sometime between now and next year. We are happy to share any draft regulation, if that is satisfactory.

The final thing I quickly address relates to penalties. It may be recalled that we recently passed legislation to give SafeWork the ability now to prosecute under Category 1 offences. It already had the ability to prosecute corporations. It now has the ability to prosecute individuals, and that imposes significant penalties, including incarceration. I thank all members for their contribution and their collaboration. In particular, I join the member for Swansea in acknowledging the great work of Commissioner Chandler, Construct NSW and Fair Trading. This is really significant reform that, quite frankly, every member of this Chamber should be proud of. I commend the bill to the House.

The ASSISTANT SPEAKER: The question is that this bill be now read a second time.

Motion agreed to.

Third Reading

Mr VICTOR DOMINELLO: I move:

That this bill be now read a third time.

Motion agreed to.

TREASURY AND ENERGY LEGISLATION AMENDMENT BILL 2022

Second Reading Debate

Debate resumed from 12 October 2022.

Mr ANOULACK CHANTHIVONG (Macquarie Fields) (00:55): I lead for the Opposition in debate on the Treasury and Energy Legislation Amendment Bill 2022. The bill is largely administrative in nature and the Opposition will not oppose the bill. I do note that the bill amends a variety of legislation, including the Government Sector Finance Act 2018, the First Home Owner Grant (New Homes) Act 2000, the Superannuation Administration Act 1996, the Electricity Supply Act 1995, the Energy and Utilities Administration Act 1987 and the Subordinate Legislation Act 1989.

I will address the schedules to the bill relating to the legislation administered by the Treasurer. I am sure my colleague the shadow Minister for Energy and Climate Change will make his own contribution on this schedule to the bill related to legislation administered by the Minister for Energy. Schedule 1 to the bill deals with amendments to the Government Sector Finance Act 2018. Put simply, these are just amendments to provide a legal framework for payments between government clusters. It would appear that these amendments are long overdue. If any taxpayers had listened to the Treasurer's second reading speech, they could understandably be concerned about the current situation when dealing with public money. The Treasurer said:

Without the proposed amendments it is not clear what the available appropriation is at any one time or which Ministers are responsible for that appropriation.

I note the Treasurer's comments that the current legal framework is unclear and overly complex, which is why the Opposition has decided not to oppose this bill. We actually need to deal with it. I also note that the amendments proposed by schedule 1 are in response to the Auditor-General's report on State Finances 2021. The Auditor-General's report found that Treasury lacks a framework to monitor and provide assurance to Ministers that they are in compliance with their appropriation authority. I note, of course, the hard work of Treasury officials who have consulted with the Audit Office to draft the amendments contained in this bill in response to the Auditor-General's report.

I now turn quickly to schedule 2 to the bill, which deals with amendments to the First Home Owner Grant (New Homes) Act 2000. These amendments will allow the operation of a shared equity scheme in New South Wales. I am quite glad to see the Government take up a Labor initiative that has been implemented in other Labor States. After all, a shared equity scheme in New South Wales is an extension of the Federal scheme promised by the Albanese Labor Government before the May Federal election. NSW Labor shares the goal of our Federal colleagues to help more people get into the housing market with this shared equity scheme. I note that the shared equity scheme is aimed at key workers, such as nurses, teachers and police. Those hardworking frontline workers have made huge sacrifices during the COVID-19 pandemic, so I welcome any scheme, including this one, that will help them realise home ownership.

When it comes to home ownership, New South Wales is lagging other States. Data from the Australian Bureau of Statistics shows the number of homeowners declining 6 per cent in New South Wales between 1994 and 2000. By contrast, home ownership rates in other States were steady—for example, in South Australia—over the same period. Over in Western Australia, home ownership declined at the much smaller rate of about 1.1 per cent. I note that shared equity schemes already operate in both States.

It must be noted that at the moment New South Wales residents are going through a significant cost-of-living crisis, which could prevent or prolong their entry into the housing market. A shared equity scheme is one small step to combat this rising cost of living and hopefully allow people to enter the housing market. A two-year trial in New South Wales is expected to see about 6,000 first home buyers participate in the shared equity scheme. Under the scheme, the Government will pay a portion of the purchase price of a property, up to about 40 per cent for a new dwelling and up to 30 per cent for an existing property. Anyone participating in the scheme must have a minimum deposit of 2 per cent of the purchase price.

For people living in metropolitan and regional centres, a maximum \$19,000 deposit would be needed to purchase a property valued at about \$950,000. For people outside of metropolitan and regional centres, a maximum \$12,000 deposit would be needed for homes valued at \$600,000. While the shared equity scheme is a welcome initiative, I put on the record that based on the briefings that we have had from Treasury officials there are some concerns about the administrative process, or at least the finer details of the accounting standards that relate to the scheme. I understand that these are still being prepared and that makes it difficult to make an informed analysis of the scheme in relation to its administration. Nevertheless, that should not prevent the scheme from proceeding because these details can be dealt with under the appropriate administrative guidelines. We want to have increased home ownership in New South Wales, and this is a good start, particularly targeting frontline workers. The finer details can be sorted out in the future.

I now speak to schedule 3 to the bill relating to superannuation mergers. The bill amends the Superannuation Administration Act 1996 to enable the Energy Industries Superannuation Scheme [EISS] to merge with Cbus Super. The preferred method of merging is via successor fund transfer—a mechanism not currently supported by the Act. In essence, the bill updates the legislation to reflect current practices in the superannuation industry to minimise administrative costs for EISS members transferring to Cbus. This is a perfect opportunity to remind the Chamber that compulsory superannuation is a great Labor initiative. In 1992 the Keating Labor Government enacted the Superannuation Guarantee to help Australians retire comfortably with adequate retirement savings. Labor can always be relied upon to have their best interests at heart.

As I indicated earlier, my contribution relates to the schedules to the bill about legislation that is administered by the Treasurer. I will leave it to my colleague the shadow Minister for Energy and Climate Change to speak to the schedule to the bill relating to legislation administered by the energy Minister. I thank the staff from the Treasurer's office and Treasury officials for briefing the Opposition on the bill. I reiterate that the Opposition does not oppose the bill.

Mr JIHAD DIB (Lakemba) (01:01): I speak in debate on the Treasury and Energy Legislation Amendment Bill 2022. As shadow Minister for Energy and Climate Change I will focus on schedule 4 to the bill that contains the amendments to energy legislation. Schedule 4 proposes amendments to the Electricity Supply Act 1995, Subordinate Legislation Act 1989 and Energy and Utilities Administration Act 1987. The purpose of the amendments to the energy Acts in large part is to improve the administrative processes. Our approach to the energy components of the bill demonstrates ongoing good faith on the part of the Opposition to this vexed policy area—good faith that is expected of us by the Government but is sadly seldom replicated.

The issues of energy security and reliability are front of mind for industry and households. Energy policy presents one of the greatest challenges to policymakers of any political stripe for the next three decades. Business and households have already experienced an 18 per cent to 20 per cent increase in electricity prices and are now bracing for a potential 35 per cent increase in electricity prices next year. Furthermore, we know that the Minister has warned of a potential 43 per cent increase in electricity prices following the anticipated closure of Eraring Power Station in 2025.

In its 2022 Electricity Statement of Opportunities the Australian Energy Market Operator [AEMO] forecast reliability gaps in New South Wales for 2025-26. Only a year ago the same report forecast these gaps occurring four years later. As a consequence, energy policy demands collaboration and bold action. We have provided this for the Electricity Infrastructure Roadmap, Hydrogen Strategy and Electric Vehicle Strategy. By contrast, when we proposed our own initiatives, such as the legislation of emissions reductions targets and the establishment of the Net Zero Commission, we received the following response from the Government:

We appreciate their support for our initiatives, policy and actions. We should be nonpartisan in delivering outcomes to the people of New South Wales ... In principle, they support our goals to reach net zero; however, the bill before the House shows they do not

really support our actions. The Opposition is trying to throw the entire policy suite out and risk the progress we have made on climate change action.

Intellectual dishonesty and bad faith arguments like these do not serve the interests of New South Wales, nor the advancement of good energy policy. Energy policy is complex, which is why we understand that from time to time the Government will need to make adjustments to legislation to ensure various schemes are workable. We understand that is what the Government is seeking to do with schedule 4 to the bill.

I highlight the Energy Security Safeguard, the Electricity Infrastructure Roadmap and payments into Treasury. The bill seeks to improve the delivery of the Energy Security Safeguard, which provides financial incentives and energy savings through schemes such as the Energy Savings Scheme and the Peak Demand Reduction Scheme. Those schemes seek to reduce electricity consumption in New South Wales by creating financial incentives for organisations to invest in energy savings projects. They generally impose an obligation on scheme participants—for example, energy retailers—to purchase a certain number of certificates for accredited providers of energy-efficient products like air conditioners, pool pumps and the like. The accredited providers accrue certificates by installing the products in households and business and then selling them on to scheme participants. The participants then surrender the certificates to the Independent Pricing and Regulatory Tribunal of New South Wales [IPART].

It is worth noting that whilst the bill seeks to amend and improve the administration of the Peak Demand Reduction Scheme, it is indisputable that there has been a failure to adequately communicate and explain the scheme to the wider public. Dozens of businesses have received letters from retailers informing them that they will face an extra charge on their bills as a result of the policy. A number of MPs have heard from some of those businesses asking for an explanation of the scheme and expressing their frustration. Whatever the merits of the scheme are, we implore the Government to bring business and community with it on such an important policy area. In that regard, it has fallen short.

Returning to the bill, IPART has identified changes to the Electricity Supply Act 1995 needed to improve the administration of these schemes—namely, improving the audit processes and safeguard schemes by enabling regulations to provide for the conduct of audits and fees payable for certain audits; amending certificate creation periods to give IPART sufficient processing times and allow regulations to prescribe alternative periods if required; and allowing Peak Demand Reduction Scheme certificates to be surrendered in respect of the compliance period for which they are active. That will correct an issue with timing where active certificates would be surrendered for a compliance period occurring after the expiration and is necessary before the Peak Demand Reduction Scheme comes into effect in November.

In relation to the roadmap, regulations made under the Subordinate Legislation Act 1989 have an automatic repeal after five years, which means regulations made under the Electricity Infrastructure Investment Act 2020—the EII Act—will be automatically repealed if not remade. That presents uncertainty to network operators and those participating in competitive tenders under the Electricity Infrastructure Roadmap, which is the bipartisan scheme underpinning New South Wales' adoption of new generation and storage. Relevantly, it includes facilitation of long-term energy service agreements [LTESAs]. They provide revenue certainty for private investment in renewable energy generation, firming and long-duration storage, which will help secure finance for project construction. They do this by providing generators, for example, with the option to sell their electricity at an agreed minimum fixed price to a scheme financial vehicle that will be appointed by the New South Wales Government. The amendment to the Subordinate Legislation Act 1989 will prevent the automatic repeal of any regulation made under the EII Act and thus provide investor certainty for private investors looking to undertake largescale infrastructure projects.

Finally, in relation to payments into Treasury, an amendment to the Energy and Utilities Administration Act 1987 is required to address a technical breach by Treasury regarding payments into and out of the Energy Administration Account special deposit account established under the Energy and Utilities Administration Act 1987. The references to the department in the Act were changed in April to be read as references to Treasury, requiring all moneys received by Treasury to be paid into an energy special deposit account. Not complying with this requirement, due to its impracticality, resulted in a technical breach. These amendments remove the technical breach and apply retrospectively.

I understand that IPART, EnergyCo and AEMO Services have been consulted on these amendments and are supportive, which should demonstrate to Parliament that the amendments are worthy of support. Energy is complex and we certainly have seen that in this legislation. I especially thank the Minister's office for generously facilitating a briefing with it and the department at very short notice last week. I also thank and acknowledge shadow Treasurer Daniel Mookhey and shadow Minister for Finance Anoulack Chanthivong for their assistance. As always, I will continue to act in good faith on energy policy, especially as it is in the best interests of New South Wales that we confront these challenges together.

Dr JOE MCGIRR (Wagga Wagga) (01:08): I make a very short contribution to debate on the Treasury and Energy Legislation Amendment Bill 2022, in particular to the development of the shared equity scheme. I do that to congratulate the Government because in piloting that scheme it is targeting a group that I have a particular concern about: the key workers, as the member for Macquarie Fields pointed out, who deserve consideration after the COVID pandemic. In particular, I speak about the plight of older women who find themselves in a homeless situation. I congratulate the Government on its initiative in this regard.

A report entitled *A Home of One's Own: Philanthropic & social sector solutions for women's housing*, commissioned by Australians Investing in Women and undertaken by Per Capita Executive Director Emma Dawson, highlights how older women and single mothers are at much higher risk of homelessness and severe financial stress. It is estimated that over five years the number of homeless older women will increase by 30 per cent and that 15,000 women aged over 55 will be homeless by 2030. The CEO of Australians Investing in Women, Julie Reilly, has said:

It is also heartbreaking that many women experiencing domestic and family violence face a choice of staying with their violent partner or becoming homeless. Each year in Australia, 7,600 women return to live with violent partners, while 9,120 women become homeless after escaping violent homes.

The findings of this report are consistent with what I have been repeatedly told—that older, single women are one of the fastest growing groups impacted by homelessness. The Country Women's Association of NSW Riverina Group in my electorate was so concerned about this issue that last year it hosted an online forum called "A Roof Over Her Head: Women, Homelessness and Affordable Housing in the Riverina". I was pleased to be able to make a contribution to that event. The message from the forum was clear. As one of the organisers, CWA member Rachel Whiting, said, "Women often don't work their whole lives and if there has been a family breakdown many find themselves in a situation where they don't have the funds to keep themselves in housing." Ms Whiting also pointed out, "In the Riverina, housing is becoming more expensive and there's becoming less housing because of people moving to the region."

I congratulate the Government on this first home ownership initiative. There was extensive debate earlier tonight about the Property Tax (First Home Buyer Choice) Bill. I supported the Government's legislation in that regard as well, because I think that is a small but important initiative in that area. I add one caveat to my support and that is to say that we face ongoing housing shortages, particularly in the regions—and particularly in my electorate. The key, of course, is not to stimulate demand further but to address the real issues around supply. I know the Government has a plan in that regard and has indicated that it will take action to improve turnarounds for approvals, help local councils with the infrastructure they need and invest more in social and affordable housing. I have called before for that action to take place in my electorate, particularly in regard to the Tolland Renewal Project, and I reiterate that call. The key to the housing crisis in regional New South Wales is an across-the-board initiative that will increase housing supply. Nevertheless, I thank the Government for this initiative in relation to support for older women. It is greatly welcomed.

Mr MATT KEAN (Hornsby—Treasurer, and Minister for Energy) (01:12): In reply: I thank the member for Wagga Wagga, the member for Lakemba and the member for Macquarie Fields for their contributions. The Government is very excited to be introducing the Treasury and Energy Legislation Amendment Bill 2022 and hopefully it will be passed immediately. I commend the bill to the House.

The ASSISTANT SPEAKER: The question is that this bill be now read a second time.

Motion agreed to.

Third Reading

Mr MATT KEAN: I move:

That this bill be now read a third time.

Motion agreed to.

Private Members' Statements

ROCKDALE ELECTORATE CLEARWAYS PROPOSAL

Mr STEPHEN KAMPER (Rockdale) (01:13): Tonight I speak about the atrocious proposal from the New South Wales Government to ram extended clearways through my electorate—along Rocky Point Road, down Sandringham Street and all the way to the Cooks River bridge at Kyeemagh. It is the same stunt the Government tried before the last election, and it backflipped soon after it. When Transport for NSW announced this proposal just over three weeks ago, with limited information and a short, inadequate public consultation process, I immediately asked for a full briefing from the Minister. Yesterday, I finally received that briefing from the lovely people at Transport for NSW. It was granted on the last day for submissions on the proposal—most convenient.

So I will provide my submission through this House, on behalf of the people of Rockdale. Pardon me for being cynical, but I am suspicious that this proposal is being rushed through right before the election, just like the Government tried to ram through a similar proposal for 24-hour clearways on Rocky Point Road at Ramsgate almost exactly four years ago. The fact is that this Government has failed again to deliver its promise to the people of the Sutherland shire to build the M6 tunnel all the way to Captain Cook Bridge. This is not the first time. It has promised and promised the M6, but it has shelved that promise yet again.

Now the Government wants to compensate the losers of its broken promise, the people of the Sutherland shire, by gutting our area in St George. But who cares? The member for Cronulla, Mark Speakman, who proudly made the announcement, will be able to cruise through the streets like Donald Trump in his limo-driven motorcade from Cronulla, maybe even picking up Eleni Petinos from Miranda on the way. It is a big cost to the St George community, all for the peaceful pleasure of the shire elites. If Minister Speakman is troubled by a half-minute delay, why does His Highness not just jump on a train from Cronulla? It is obscene that my community should be punished because this incompetent Government failed to deliver on its worn-out promises and is trying to create a perception—just a perception—of relief to the south.

This clearways proposal will result in a massive loss of street parking. For residents it means no deliveries, no access for home care, and no being picked up for work by a mate. Older residents can forget about relying on community transport to get them to a doctor. It will be disastrous for local businesses. I have had business owners pleading with me to stop this clearway proposal. They have invested their life savings in their businesses, and they believe this will be the final nail in the coffin; it will close them down. Why does this Government have no regard for small business? In Brighton alone, over one hundred car spots will be lost under the proposal. It is as if there is not a parking problem there, for goodness sake. The proposal is absurd. The Government wants to remove swimmer access to the beach during the day and remove access to daytime dining at established operations on the foreshore.

In fact, within the celebrated Brighton pavilion precinct, four substantial restaurant operations will not even have delivery access. Parents will not be able to park to take their kids over to Nippers on Sunday mornings. Let me make it clear: I do not care a rat's bum about Mr Speakman's peaceful enjoyment. I care about the wellbeing of the community I represent. Come hell or high water, I will not let the electorate of Rockdale become a mere sterilised driving path for Speakman and Co. I say to the Government: Do the right thing, admit to your constituents that you have been using a smokescreen for 11 years, and stop trying to hide your failures by planning to destroy the lives of the people of Rockdale. The clearways proposal will not see the light of day under a Minns Labor government. If this washed-up Perrottet Government is brazen enough to ride roughshod through my community before the State election, NSW Labor will have these changes reversed after 25 March 2023.

ELANORA HEIGHTS PUBLIC SCHOOL BUSH REGENERATION

Mr ROB STOKES (Pittwater—Minister for Infrastructure, Minister for Cities, and Minister for Active Transport) (01:18): Schools are one of the great civic spaces of modern Australia. Colonial New South Wales was constructed on the alienation and enclosure of land, so there is no tradition of the commons as a shared resource. Many of the traditional institutions of society have been eroded or discredited, leaving schools among the few places where local communities gather, share ideas and share experiences. Our schools are where our children are socialised and equipped with the training, knowledge and skills needed to learn how to be learners, and to build capacity as citizens. Schools are also shared with the wider community. The Government's Share Our Space strategy has opened the gates to public schools across the State, so everyone can enjoy access to school playgrounds during the holidays. Many school buildings are also shared with community, sporting and spiritual groups outside school hours. Many schools, particularly in the varied and beautiful environment of Pittwater, have another asset that can help our community: precious, albeit often overlooked, patches of remnant bushland. Many local schools are blessed with significant patches of bush. Bilgola Plateau, Elanora Heights, Terrey Hills and Wakehurst, to name a few, steward endangered ecological communities and other significant wildlife.

Elanora Heights Public School is one school way leading the way in bushland restoration. I was delighted to see the school secure a \$14,000 Sustainable Schools Grant under a program that I introduced as education Minister. Its Bush Track project is focused on the school's precious acre of remnant bushland. Jenny Cullen, who runs the school's environmental education program, conceptualised and embraced the project, and through her passion has inspired teachers, students, parents and neighbours. Great outcomes from this project include the preparation of a site-specific bushfire management plan; major weed removal by bush regenerators; the celebration of local Indigenous heritage; involvement of parents in removing weeds, planting and providing ecological expertise; and identification of flora and fauna, including more than 100 local native plants, 41 birds, five mammals, nine reptiles and four amphibians. Importantly, the project is also educating students about local biodiversity and landscape.

Restoration projects have lasting benefits. A similar project at Wakehurst Public School more than 15 years ago inspired parents, who, to this day, are still working regularly to manage and maintain bushland at the school. It is no surprise that Elanora Heights Principal Lisa Phillips previously worked at Manly Vale Public School, a school once led by a prophet of sustainability, the legendary David Tribe, a pioneer of environmental education on the northern beaches. What inspires these incredible school leaders and parents to work so hard to restore the patches of bush on school grounds? There are the obvious environmental benefits. Research from the University of Melbourne has confirmed the importance of small patches of bushland in biodiversity conservation. Researchers from Macquarie University have demonstrated that small stands of trees and grasses can greatly reduce urban surface temperatures by as much as six degrees Celsius during summer heatwaves, helping combat the urban heat island effect.

Managing remnant bushland on school sites can have a range of wider community benefits. It provides an opportunity to teach young people how to understand, value and care for the environment that sustains us. Encouraging our kids to help, and spend time in, nature can improve their physical and mental wellbeing. It also provides an opportunity for the wider school community—teachers, parents, neighbours and alumni—to come together in common purpose, forging links that build a stronger society as well as a healthier environment. It provides the opportunity for a school to be a good neighbour—managing pests and weeds, and combating illegal dumping or other antisocial behaviours. It builds on the existing opportunities to share our school spaces, not just for recreation but for restoration. But beyond all these benefits, bush regeneration on school sites inspires young people to love, and care for, the environment. As Rachel Carson said, "The more clearly we focus our attention on the wonders and realities of the universe about us, the less taste we shall have for destruction."

Our community faces seemingly insurmountable environmental challenges. We are seeing only the first glimpses of the devastation that anthropogenic climate change will wreak on our civilisation. The most effective way we can confront and resolve such challenges is through inspiring our young people to invent new systems and technologies to overcome the damage caused by present and past generations. Caring for remnant bushland in our schoolyards is a powerful way to create a culture of conservation. As Aldo Leopold famously observed, "We abuse land because we regard it as a commodity belonging to us. When we see land as a community to which we belong, we may begin to use it with love and respect."

RESIDENTIAL RENT INCREASES

Mr TIM CRAKANTHROP (Newcastle) (01:23): I share with the House an email I received recently. It reads:

Dear Tim

I am writing to you to tell you about the exorbitant increase in my rent earlier this year. Earlier this year signed a new lease, reluctantly but without a real choice to do anything else. The first two years and first two leases, I paid \$450 a week in rent. Last year I paid \$465. Then earlier this year I was notified that my rent would increase to \$565, as apparently the market rent of my home was now \$600 a week. I researched houses in my area, with the same amount of rooms, most of them with separate (and usually renovated) bathroom and laundry and even off street parking. I also calculated a yearly increase of 3-5%; the standard increase. With both, I came to the conclusion that \$520 would be a reasonable and realistic price to pay per week. Mind you, this would have still been an increase of \$55 a week! I met with the property manager to put my research before her and offered \$510, but she came back to me that the owners didn't want to budge. What's more, the property manager had made a mistake in notifying me of the amount being \$565. The owners actually wanted \$575 a week. I ended up signing the lease, after much deliberation. I thought of going to tribunal, but that would just be very stressful for months to come, with no guarantee of a good outcome.

As a renter, I feel, one also has to be careful to 'behave' and not get a bad name that might go against you at a later date. Many people have asked me whether it is legal to raise rent to that extent. I definitely feel that it is unethical. To increase my living costs by \$110 a week feels so unfair and inconsiderate and just wrong.

Another email, from a 42-year-old man who receives a disability pension, reads:

My rent has recently gone up by \$70 per week. The cost of accommodation in Newcastle is bad but the availability of places to live in the area is also meagre. If I were to move out I could not find a place in Newcastle. I would have to leave my friends and family behind and live far away in a town or city that I could afford. I would also have to change all my health care providers which would set back my treatment and health and cause my wife and I great distress. I cannot spend hours commuting to the services I need, the cost in fuel alone would be crippling. Social isolation is a major cause of depression and suicide and is responsible for bad health outcomes that increase the health costs paid by the tax payer each year.

He is not wrong. I received another email, from Paul, who is not struggling with his own housing but who sees just how vulnerable people are in our community. It reads:

In my retirement I have occupied myself in offering, initially, assistance to university students studying maths. Most of my students have been born overseas, coming to Australia for tertiary education or as refugees. In time, my support extended beyond maths and academic issues. The single most recurring, most serious problem they have faced is finding residential rental accommodation. The prompt for this letter comes from the circumstances of a family of mother, father and two children just started school living in a townhouse for the last four years. The term of the lease had expired and the lease continued as a periodic agreement. In early August, their property managing agents phoned them to indicate their rent would be raised and a letter would be sent. They checked their

letterbox regularly but nothing arrived until they found two letters on 11 September. One was the expected notice of rent increase from \$310 to \$400. The second, a notice of termination.

This email demonstrates how precarious it is to be a renter in this State. The Government has spent most of today trying to change the way that homes in New South Wales are taxed. This is not the way to fix the housing crisis.

DUNGOWAN DAM

Mr KEVIN ANDERSON (Tamworth—Minister for Lands and Water, and Minister for Hospitality and Racing) (01:27): In 2019 the State suffered its worst drought on record. For those who choose to live, raise a family and thrive in rural and regional New South Wales, the challenges, the change and the disruption has not been limited to the past three years. In the city of Tamworth that I represent, which is the largest city in the north-west of the State, we are facing the very real possibility of running out of water. Tamworth is the hub for the entire New England north-west, a region of almost 200,000 people that spans 98,500 square kilometres. It relies on Tamworth as a hub for health services, education, hospitality, agriculture, meat processing—the list goes on. Without Tamworth, the viability of the entire New England north-west would be at risk.

When there is not enough water, there is no community. Cities and towns have always been built alongside access to a clean, reliable water source. In 1979, when the original, 60-gigalitre Chaffey Dam was built, the population of Tamworth was less than 30,000. In 2016, when we upgraded the dam to 100 gigalitres, our population had more than doubled. We now have a city with aspirations to grow more, to meet the lofty goal of 100,000 residents. Blueprint 100 is what Tamworth Regional Council calls the plan, and it cannot work if we do not supply the water storage a city of that size needs. Make no mistake, that water storage is a new Dungowan dam—a project that builds a city, a project that allows a city to grow and a project that will deliver on the hopes, the dreams and the aspirations of the people of Tamworth and the Peel Valley.

Let us look at the benefits of a Dungowan dam for Tamworth. It would nearly halve the risk of Tamworth running out of water, halving the risk of us being in the position we were in just three years ago. It would improve the resilience of our region, improve our ability to survive through future droughts and allow us to bounce back more quickly. It would allow us to grow up to 20 per cent bigger with this project alone. It would improve the reliability of water supply to our farmers, who grow the crops that feed the cattle that supply our billion-dollar protein industry and provide hundreds of jobs that put food on the tables of local families.

Put simply, Dungowan dam makes good sense because it represents the single biggest leap forward towards our goal of improving water security for Tamworth and the Peel Valley. It makes sense because this Government refuses to take a step back. This Government is committed to building a brighter future for the people of New South Wales and for the people of Tamworth and the Peel Valley. That is why I continue to work collaboratively and respectfully with our Federal Government colleagues while reaffirming our Government's commitment to this critical State infrastructure and that the Commonwealth's 50 per cent funding agreement for this critically important project deserves to stay in place.

With the Federal budget coming up, I remind our Federal Government colleagues that the people of Tamworth and the Peel Valley matter. From our world-leading manufacturing industries to our nation-feeding food-processing industry, the people of Tamworth continue to do the heavy lifting on behalf of the people of Australia, and they deserve the Government's commitment in return. That is why the New South Wales Government is committed to delivering water infrastructure across New South Wales. We are committed to delivering for the people of Tamworth and the Peel Valley. We are committed to constructing a new Dungowan dam.

WAGGA WAGGA ELECTORATE FLOOD CONTROL

Dr JOE McGIRR (Wagga Wagga) (01:32): This year we have seen almost relentless rainfall across much of the State, and the Wagga Wagga region, downstream of the Blowering and Burrinjuck dams, has not been spared. The floods impact landowners with properties on or near the Murrumbidgee and threaten small communities and villages, the largest of which is North Wagga. For landowners, the recent flooding has meant not only anxiety but also real losses—hundreds and thousands of dollars of damage to farm infrastructure. A resident told me, "As for the flood this past week, it was about 400 millimetres higher for us, which took damage to another level. Our loss, damage and cost estimate this year is well over \$100,000 so far." For the residents of communities such as North Wagga, the recent floods have left them stressed and resentful. One resident said, "Surely there are protections in place for flood-affected communities in dam management planning and surely the technology is available to predict water rises in light of the weather."

I acknowledge that WaterNSW has acted to mitigate the effect of high rainfall by making dam releases, and I do not want to criticise the officers who diligently undertake their duties within the legislation and directives they have. However, those officers work within a policy and legal framework and it seems to me that the current

water legislation and policy framework in New South Wales is primarily focused on providing water for times of drought and on meeting the need for water for communities, irrigators and farmers as well as the environment. That is important. Drought is a disaster with damaging long-term effects. Yet flooding is also a problem, which we can clearly see across New South Wales right now, and it is an issue for the communities of my electorate.

How can we better manage flood control and prevention? I have three areas to consider for action. Firstly, I believe we should have an agency with overall responsibility for flood control and prevention. Currently, WaterNSW has flood mitigation and management as one of its 11 listed functions, and it appears that the responsibility for flood control and prevention is spread across three agencies: WaterNSW, the SES and the Bureau of Meteorology. There is no single point of accountability for flood protection. I understand the real issues with predictions and how difficult that can be. But can we not do better? Surely a single point of accountability with a flood control and prevention agency would be worth exploring.

Secondly, I believe that WaterNSW needs the agility and flexibility to manage storage better to reduce the impact of flooding in seasons of high rainfall. As I have said, the legislation is complex. However, a key element is in the Water Sharing Plan for the Murrumbidgee Regulated River Water Source 2016. The relevant sections are clauses 47 and 48. Clause 47 states:

- (1) The operation of Burrinjuck Dam and Blowering Dam during times of flood and spilling of water is to be undertaken in a manner that maintains the safety of dam infrastructure and limits damage to downstream communities.
- (2) Provided it is consistent with subclause (1), operation should leave the storage as full as possible at the completion of the flood event, subject to airspace requirements.

Clause 48 (1) states:

- (1) Airspace operation of Burrinjuck Dam must be undertaken in accordance with the following principles:
 - (a) to assist in mitigating the impact of floods, a volume of airspace may be maintained which is no greater than that which will be refilled by storage inflows prior to a need to release from the storage to supply downstream requirements,

Note—

Paragraph (a) means that Burrinjuck Dam can be reduced to a level that is sufficient for the dam to refill based on the minimum forecast recession inflows.

Those directions do not appear to give WaterNSW the flexibility or agility it needs to best manage floods, especially when we are in the midst of a period of acknowledged high rainfall. Third, given the likely occurrence of further extreme weather events in the coming years because of the reality of climate change, we must examine closely what infrastructure we need to manage water storage as well as floods. I note that WaterNSW in 2018 issued *20 Year Infrastructure Options Study Rural Valleys*, a discussion paper that highlights a number of options for infrastructure in the Murrumbidgee Valley, including raising the wall of Burrinjuck Dam.

Given the current difficulties with getting right the balance between having enough water for drought and better preventing and controlling floods, it seems to me that we should seriously consider those options, including raising the wall of Burrinjuck Dam. If that is done, it must have strict guidelines for the use of additional space for airspace and be required to maintain it for airspace. With our current situation and the wet season we are facing, which, we are told, will go on for months, the time has come for us to consider the options. I have put forward three today to consider.

REDEEMER BAPTIST SCHOOL STUDENT ACHIEVEMENTS

Dr GEOFF LEE (Parramatta—Minister for Corrections) (01:37): I bring to the attention of the House the excellent achievements of Redeemer Baptist School students in my electorate. At the 2022 Regeneron International Science and Engineering Fair in the United States, Edward Garth, who attained the HSC in 2021, won a mathematics grand award from the American Mathematical Society for fourth place and third place when he presented his research on validating a predictive mathematical modelling paradigm for travelling from point A to point B. Edward proved that Google Maps directions do not necessarily pick the fastest or safest route. Edward's entire school education has been at Redeemer Baptist School.

Also in mathematics, year 10 student Anubhav Ammangi won first prize in both the Investigating with Mathematics competition in New South Wales and the National Mathematics Talent Quest. Anubhav discovered a new, more efficient formula for the Riemann zeta function over non-positive integers. A university professor described his investigation as showing a maturity beyond his years. He won also first place prizes in the 2022 Australian Mathematics Competition, the International Competitions and Assessments for Schools competition for mathematics and digital technology, the Oxford University Computing Challenge, and the CSIRO Bebras Computational Thinking Challenge, as well as first prize in New South Wales in the elite Australian training tournament for mathematics. Anubhav's entire school education has also been at Redeemer Baptist School.

Redeemer students have also continued to excel in writing. At the 2022 Dorothea Mackellar Poetry Awards, year 4 student Aaryan Mehta was awarded national first prize at a ceremony in Gunnedah by the Hon. Sarah Mitchell, Minister for Education and Early Learning. Sam Ma, also a year 4 student, won a national second prize. In the NESA WriteOn competition, Luke Ma from year 2 achieved a silver award. Luke Ma and Sam Ma have been enrolled at Redeemer for all their schooling. In the 2022 Australian History Competition, Peter Pei from year 7 was awarded a gold medal as the Australian champion. In individual sports, Redeemer won the Southern Western Independent Schools Sports Association [SWISSA] secondary zone swimming, athletics and cross-country carnivals. Solomon Aynalem from year 12 won three bronze medals at the NSW Combined Independent Schools athletics carnival.

Redeemer's All Suburbs Independent School Sports Association primary zone age champions were Louie Chen, Maayon Sudarshon and Joseph Sesay. Redeemer's SWISSA secondary zone age champions were Unish Shrestha, Dorian Ndongo-Empesa, Adrian Burns, Genevieve Hu, Taniqua Corbett, Jeri Akele, Hee Chan Yoon, Yoon Choi, Victoria Garth, Gregory Burns, and Solomon Aynalem. Most of those students have been enrolled at Redeemer for their entire primary or secondary schooling. Redeemer always aims for excellence in academics, as seen in last year's HSC, when 44 per cent of Redeemer students were NESA distinguished achievers in at least one subject. This year five Redeemer alumni were awarded the Dean's commendations in their university courses.

At least as important as academics in Redeemer's Christian worldview in education is inspiring students to appreciate the needs of others and then do something practical to help. This year Redeemer alumnus Andrew Park, HSC 2002, was the captain of the Australian deaf cricket team in the International Inclusion Series in Brisbane. Darren Candra from year 10, who has won three 2022 Australian and world under 18s archery championships, has also been congratulated by the City of Ryde this year on his voluntary contribution as an archery instructor for the Disability Inclusion Action Plan at Sydney Olympic Park.

Redeemer year 10 students are leading their school community this year in a fundraising drive to assist the work of Australian obstetrician and gynaecologist Dr Andrew Browning, AM, through the Barbara May Foundation as it helps women suffering severe complications of childbirth in poor, remote African villages. Redeemer continues to be innovative for its students, not only in academic pursuits but also in the formation of virtuous characters inspired by Jesus' life and teachings. I commend the efforts of all Redeemer students. I acknowledge headmaster Russell Bailey as well as all the teachers for their hard work. Redeemer continues to give hope and the opportunity for excellent achievement to all its students.

TRANSGENDER AND GENDER-DIVERSE PEOPLE

Ms JO HAYLEN (Summer Hill) (01:42): Politics, at its best, seeks to lift others up to unify and allow every citizen to achieve their full potential. The converse is politics that seeks to divide and denigrate. As transgender and gender-diverse people in my electorate and across New South Wales know, they are too often the target of the latter: a brand of politics rooted in misinformation, fear and disrespect. The NSW LGBTIQ+ Health Strategy notes more than one in five transgender and gender-diverse respondents to the NSW Health strategy report having poor or very poor health and 85 per cent report experiencing challenges with mental health. The strategy notes the direct link between those poorer health outcomes and instances of transphobia, stigma and discrimination. Those harmful attitudes have no place in our community, and they absolutely have no place in our parliaments or our politics either.

One of the key lessons of the 2022 Federal election is that Australians do not want divisive politics, particularly politics that targets vulnerable people. During that election, Liberal Party candidates sought to import culture wars from overseas in a reckless attempt to distract from the then Government's woeful record and to shore up support in conservative seats. As has been well canvassed, that debate was incendiary and based on misinformation, with trans teenagers described as surgically mutated and organisations opposing trans and gender-diverse inclusion in sport compared with the French resistance in World War II.

There was no room for a discussion about how to navigate the complexities around the issue, no room to acknowledge the detailed work that had been done by many individual sporting codes to foster inclusion, no room to acknowledge the impact that that debate had on trans and gender-diverse people more broadly. There was no room for discussion about how the connections forged through participation in community sport are critical to reducing the social isolation that drives so many of the poor health and mental health outcomes in the community, as stated in the LGBTIQ+ health strategy, and no room to acknowledge the effect that the further exclusion of trans and gender-diverse people will have on individuals and the community. There was no room for nuance, common sense and compassion.

This approach has been taken time and again when it comes to issues affecting trans and gender-diverse communities. In a recent opinion piece in *The Sydney Morning Herald* by Fiona Bisshop, president of the Australian Professional Association for Trans Health, she unpacks media reporting on the closure of the Gender

Identity Development Service in the United Kingdom. Depending on where you do your research, some sections of the internet would report that that closure represents the end of children's gender clinics in the United Kingdom or is a greater rejection of gender-affirming care. But Bisshop offers a much clearer picture. The clinic was struggling to respond to the "rapid increase in the number of children requiring support and the complex case-mix, including neurodiverse young people and those with mental health needs". The clinic was not consistently tracking data, but Bisshop asserts that the major issue was the unacceptable time young people were languishing on up to a two-year waiting list.

The review that led to the closure recommended a move away from a centralised model towards local and regional hubs with strong links to local services. That is a move towards a multidisciplinary approach and a decentralised model, similar to that already successfully in operation in New South Wales, including at Maple Leaf House in Newcastle. While there is much more work to do and while it would be foolish to suggest that trans and gender-diverse people do not face barriers to accessing care in New South Wales, it would appear that our State's approach to gender-affirming care is moving us in the right direction.

I fear that our politics can be too broad and too bloody-minded to accurately capture the nuance and complexity of the issues facing vulnerable communities. If we continue down this path, which is characterised by misinformation and division, we risk a politics more like the United States, and that is not good for anybody. We will also miss the opportunity to make meaningful and simple reform that will significantly improve the lives of those it impacts, without touching the broader community at all. It is reform like removing the requirement for gender-affirming surgery in order for a person to change their gender mark-up on their birth certificate and other identification. I have long been on the record advocating for this change, and I will continue to advocate for the vulnerable members in my community, particularly within the trans and gender-diverse community.

COOTAMUNDRA ELECTORATE HOSPITAL AUXILIARIES

Ms STEPH COOKE (Cootamundra—Minister for Emergency Services and Resilience, and Minister for Flood Recovery) (01:47): I acknowledge the incredible support provided by United Hospital Auxiliaries to health facilities right across the Cootamundra electorate. We are fortunate to have 11 hospital auxiliaries in our region. The wonderful members of those auxiliaries work to fundraise and supply their local health services and aged-care facilities with vital equipment for the benefit of patients and loved ones. I commend Coolamon-Ganmain Hospital Auxiliary, Cootamundra Hospital Auxiliary, Cowra Hospital Auxiliary, Grenfell Hospital Auxiliary, Gundagai Hospital Auxiliary, Junee Hospital Auxiliary, Murrumburrah-Harden Hospital Auxiliary, Narrandera Hospital Auxiliary, Temora Hospital Auxiliary, West Wyalong Hospital Auxiliary and Young Hospital Auxiliary on all their contributions and support for our communities.

With over 80 per cent of the loyal and dedicated volunteers in our auxiliary network aged 60-plus, their contribution is all the more special. Our auxiliary members are dedicated and always looking at new and innovative ways to fundraise, including cake stalls, raffles, market days and plant sales. One example of unique fundraising for assisting our local hospitals is the efforts by Coolamon-Ganmain Hospital Auxiliary. During COVID the auxiliary published a book containing local stories, poems and jokes, ultimately raising \$4,000. Other creative initiatives include the Cootamundra Hospital Auxiliary running a charity bowls day and the West Wyalong Hospital Auxiliary hosting an annual Carols by Candlelight event. The Gundagai Hospital Auxiliary is looking at running trivia nights as part of its efforts.

At the moment Narrandera auxiliary is fundraising to purchase a new lifter at a cost of over \$11,000 to assist the staff in its manual handling needs with patients at the hospital. It hopes to achieve this goal by hosting a Melbourne Cup luncheon and fashion parade. Many pieces of equipment and the installation of items are managed through the assistance and support of auxiliaries. The funds raised are often put towards the purchasing of vital and often lifesaving equipment, as well as items that improve outcomes for patients and assist with ease of care. Also high on the priority list is purchasing items like reclining chairs that assist with the comfort of patients while they are in the care of medical professionals. Cowra Hospital Auxiliary has also fundraised to provide for the purchase of much-needed equipment, which has enabled a surgeon who travels from Orange to Cowra to perform vital medical procedures on cancer patients.

The members of Grenfell auxiliary, which is celebrating a branch milestone of 90 years, have been able to support the community health centre with a portable oxygen tank and shower chairs. Temora Hospital Auxiliary has provided two wheelchairs, a shower chair and a shower stool, along with a theatre transfer slide board. Junee auxiliary has gifted eight large reclining chairs for long-term patients and has updated the sensory garden for the benefit of both patients and visitors. Murrumburrah-Harden auxiliary has raised a whopping \$32,000 this year, providing the local hospital and aged-care facility with a replacement shower trolley, a round table and a portable blood pressure machine. I was honoured to have previously presented the members of the Young Hospital Auxiliary with the Return and Earn Litter Prevention Award - Not For Profit, Category C. This branch has contributed greatly to its local hospital, including gifting funds towards the purchase of the "Luckie" ultrasound.

The members of the auxiliary branches in the Cootamundra electorate do an incredible job assisting our local health services in providing for patients and their families. I thank those volunteers for their work and look forward to supporting their ongoing efforts. It is important that we acknowledge the hard work of the members of hospital auxiliary branches across New South Wales, which in turn provide support to our hospitals, hospital staff, patients, loved ones and their entire communities. With over 170 hospital auxiliaries across the State made up of 3,674 members, those incredible volunteers have contributed over 330,000 hours in support of their communities. I am grateful to all of the volunteers who give up their time not only in the Cootamundra electorate but also across New South Wales. I thank them for their efforts.

WARRAGAMBA DAM AND FIRST NATIONS PEOPLE

Ms TRISH DOYLE (Blue Mountains) (01:52): Today I draw the Chamber's attention to this Government's tokenistic and disingenuous engagement with First Nations peoples across our State, particularly in my community of the Blue Mountains. There has been much debate in this place regarding the Government's ill-conceived plans to raise the Warragamba Dam wall. Significant focus of this discussion has been on the environmental devastation this project will bring, the astronomical cost blowouts it has entailed, and the lack of substantive evidence that it will mitigate flooding. However, one of the most pressing concerns about this project is the fact that it will destroy hundreds of sacred sites of the Gundungurra people.

The inundation of our World Heritage-listed national park would see in excess of 800 culturally significant sites lost forever. Most of these are thousands of years old. They have survived millennia of extreme weather events, the invasion of this continent by a foreign power and subsequent centuries of colonialism. Not content with wrecking the natural amenity of one of the world's most recognised national parks, the Government now insists that it must destroy the cultural heritage of the Gundungurra people as well, all to make its developer mates a few quick bucks. We have been told rather ridiculously by the Premier, the member for Hawkesbury and even the Treasurer—who once claimed he would stand up for our national park against this plan—that they are putting "people before plants", a relatively plain slogan that is entirely misleading when it comes to what this debate is about.

Of course, Coalition members have no interest in putting people first; if they did, they would not have voted against building levees, building evacuation routes and moderating the dam's water levels just last week. What is more offensive about this slogan, though, is the asinine inference that those of us who are listening to the experts on this matter are just concerned about some plants and trees when one of the many things we are fundamentally concerned about is treating the Gundungurra people with some basic respect. I say to those opposite: I will put reconciliation ahead of a few quick bucks for developers every time. I will put anti-racism ahead of political expediency every time. I will put healing over further division every time. I will never seek to sacrifice the healing process this nation is attempting to embark upon just so my mates can make some money.

The fact that the Liberals and The Nationals are willing to put that at risk for financial reasons is shameful. It is an affront to everything it should mean to serve in this Parliament. So let me say what the Government will not: The lands of this continent always were, and always will be, the lands of the First Nations people, and sovereignty was never ceded. Yes, we need a voice to Federal Parliament. Yes, we need a treaty. Yes, we need truth-telling. Ultimately, though, the true test of whether we will achieve that goal of reconciliation and righting the wrongs of the past and the present will be whether governments finally start listening to our First Nations brothers and sisters.

With the issue of the Warragamba Dam, as with so many other issues, the question of listening to the Gundungurra people is a question of whether or not this Government is serious about reconciliation. Ignoring the strongly held views of the traditional custodians of the land, the Dharug and the Gundungurra people in the mountains, and saying, "We're going to do whatever we want; your view is not relevant when it comes to your own land", is not only outrageously dismissive but symptomatic of a government that simply does not care about healing the racial wounds present across this State from centuries of colonialism.

There will be no meaningful reconciliation in New South Wales while we have a government that treats consultation with First Nations peoples as an afterthought. Worse, when it comes to Warragamba, the Government has treated consultation with the Gundungurra people not even as an afterthought but as a nuisance, and has sought to avoid every meaningful opportunity to take stock of the community's concerns about this project's impact on culturally significant sites. Would we expect other groups of people around the world to tolerate the same treatment of their cultural heritage? Surely, the answer to this question is of course not. Such desecration would be unconscionable. Yet, for some reason, this Government is behaving as if it is entirely appropriate to commit this kind of heinous cultural destruction against the sacred sites of the Gundungurra people.

We will not achieve a reconciled society while members opposite continue to arrogantly and disrespectfully act as though Indigenous sacred sites are somehow of lesser worth than sacred and culturally significant sites

important to people of other races and cultural backgrounds. The Government must treat the authority of First Nations peoples over their land as being at least equal to that of the State, not lesser. Where there are disagreements between the State and traditional custodians about a project, the State must listen to and consult with First Nations communities, not dictate to them. I, and the Blue Mountains community, will fight tooth and nail to stop this project because, unlike those opposite, I give a "dam".

MARTINS CREEK QUARRY

Mr DAVID LAYZELL (Upper Hunter) (01:57): I discuss the Martins Creek Quarry planning assessment. Last week I met with Dungog Shire Council to listen to its concerns about the conditions of consent recommended by the planning department in regard to the Martins Creek Quarry. These conditions have been sent to the Independent Planning Commission [IPC], whose job is now to assess the project. I acknowledge the independence of the IPC, which is reviewing this application as we speak. No way do I want to prejudice the independence of that organisation. It does have a tough job assessing these issues. However, it is important that I share with the House the very serious concerns of the council and the community regarding the planning department's conditions of consent.

Martins Creek Quarry is an existing hard-rock quarry located within the Dungog local government area just outside of Paterson. The quarry was established in 1914 by the New South Wales Government, primarily for the purpose of supplying ballast and other quarry materials to the rail industry. It was operated continuously by various New South Wales government entities until late 2012, when Daracon Group commenced operations at the site. In September 2016 Daracon submitted a State significant development application for the Martins Creek Quarry project. The application sought approval for the expansion of the quarry into new areas to extract, process and transport up to 1.5 million tonnes per annum of hard-rock material over a 30-year period. In May 2021, in response to government and considerable community pushback, Daracon revised the project and submitted an amended development application. It is now seeking approval to extract, process and transport up to 1.1 million tonnes per annum of quarry material from Martins Creek Quarry over a 25-year period.

Two main impacts of the quarry application need to be considered: the quarry itself, for which the impact is generally understood—it is not something that I wish to discuss in this House; and secondly, the haulage aspect of the quarry—that is, where trucks are to be driven from the quarry itself through our local villages and onto our local roads. That issue that needs deeper discussion. The damage that will be sustained to the local roads will be significant. Yet the local infrastructure contribution is insignificant to the damage that the project will cause. The financial obligation placed on our struggling councils is beyond comprehension. In addition, the recommended conditions state that the haulage is to commence before the infrastructure upgrades are even completed. That makes absolutely no sense. The infrastructure improvements need to be in place before any significant increase in traffic is incurred. That is a serious oversight of the department.

The department has included guidance on the haulage routes and the haulage rates to be used. That is where we have a totally unacceptable assessment, and there are serious concerns with the haulage route. In particular, I must object to the idea that trucks will be running through the small town of Paterson. This picture-perfect country town has a 90-degree road bend at the junction of King Street and Gresford Road. That corner cannot safely manage a large number of turning trucks. It is simply unsuitable. Any logical person would see that the corner in question cannot be used for the proposed number of trucks. I do not care how many traffic studies have been undertaken. Let us not forget the upper limit of 40 trucks per hour. That is one truck every 1½ minutes. Imagine that. I am very concerned that the IPC would not take the opportunity to visit the site and get the ground truth on the traffic impact on the corner in question. I am sure it could be easily arranged, and it would then see that the proposed modifications by Daracon are totally inadequate.

Meanwhile, we have an acceptable alternative option. That is to run the gravel out by rail. The quarry was set up as a rail quarry, and it can be done again. It is not easy. It is hard to negotiate with the ARTC, but I make the commitment that I am willing to help Daracon in that negotiation. I am sure the member for Maitland would also be willing to help, and I am sure that the Federal member for Paterson, Meryl Swanson, would be a part of a working group to help resolve this issue. If the IPC does not make the adjustment required to satisfy the community, I can see a long court case in the Land and Environment Court. We need to appeal to Daracon to come up with common sense and get a solution that works with the community.

ELECTRICITY PRIVATISATION

Ms YASMIN CATLEY (Swansea) (02:02): It was only in June that I again raised in this House the New South Wales Liberal Government's obsession with privatising our electricity assets and the dire impact it has had on families across the State, including in the Swansea electorate. Four months have now passed, and the recent sale of Vales Point Power Station highlights how the privatisation of electricity was a bad deal for the people of the electorate of Swansea and broader New South Wales.

Back in 2015 the New South Wales Government sold the Vales Point Power Station to Delta for just \$1 million. What a sweet deal that was if you could get it. As part of that deal, the Government agreed that, along with New South Wales taxpayers, it would retain remediation costs of the site. Whilst that may have been all fun and games to the Government at the time, I can assure members that it was the start of an ongoing nightmare for those people of the Swansea electorate. Last month, Trevor St Baker sold Delta and the accompanying power station to Czech company Seven Global Investments for over \$200 million, leaving Delta's former owner with a sweet multimillion-dollar profit. There is no doubt that the new owners will continue to rake in profits from this asset, while residents receive nothing but the remediation bill.

The Government has a track record of privatising public assets. We have seen it with our toll roads, and we have seen it with our electricity. In June 2014 the Liberal Government announced its plan to privatise poles and wires across the State. It also assured us that all of the money generated from the sale of poles and wires would be put towards building new State-owned assets and that energy prices would not increase. In fact, in debate on the Electricity Retained Interest Corporations Bill 2015, the current Treasurer stated that allowing private investment in the network assets would mean "a more efficient network and therefore lower prices for consumers". In 2020 he even pledged to the Parliament that electricity bills would be lower under the Liberals. The people of the Swansea electorate and I have always known that privatising electricity was a disaster waiting to happen. Locals have constantly shared with me their views that privatising electricity would lead to substantial price increases and limited supply. And the people of the Swansea electorate and I were 100 per cent right.

Since the decision to privatise electricity was made, residents have copped pricey bills and have struggled to obtain supply. New data released by the Institute for Energy Economics and Financial Analysis confirms that. Privatised entities, including Ausgrid that supplies energy to the Hunter and the Central Coast, raked in a whopping 10.3 per cent of the average energy bill in profits, compared with the government-run Essential Energy, with only 0.2 per cent profit. Furthermore, between 2014 and 2021, energy networks have collected 67 per cent in profits—a significantly higher percentage than usual. That means that every single household in New South Wales is paying over \$100 a year more than they should be for their electricity. Given the cost of living, that is more than what many simply have to spare.

It is evident from the Government's energy privatisation record that Government members could not care less about how their decision to sell off electricity has burdened the people of this State. Their actions have been nothing but a slap in the face for our residents, which we have seen through the recent sale of Vales Point Power Station. It is time for the New South Wales Liberal Government to acknowledge that electricity privatisation was a poor decision for the people of this State and certainly for the people of the electorate of Swansea. We were promised lower prices and reliable supply, and we got neither. Instead, people are scared to turn on the lights, heaters and air conditioners. We have been forced back a generation. The Liberal leadership lauds itself as the future, yet electricity privatisation has done nothing but make the people of New South Wales, particularly my community, anxious about keeping their lights on and providing for their families.

CENTRAL COAST VOLUNTEERS

Mr ADAM CROUCH (Terrigal) (02:06): Today it is with great pride that I invite all members to celebrate the excellent work of our Central Coast volunteers. The Central Coast boasts the greatest number of volunteers with respect to its population, defining our region as one of the most giving in our State. A few absolute stand-outs were recently recognised at an award ceremony organised by the Centre for Volunteering. The Centre for Volunteering is the peak body for volunteering in New South Wales, promoting community involvement as a non-for-profit organisation, with a 45-year strong history, and the ceremony recognises the regional volunteers of the year. The organisation works to build strong, diverse and passionate groups of volunteers. It values and celebrates the excellence of volunteers, and ensures collaboration, integrity, respect and inclusivity within the community. I know that our Central Coast volunteers embody all of those aspects.

Late last month I was fortunate enough to attend the Central Coast's ceremony, where some incredibly impressive locals were recognised from five different categories. Young Volunteer of the Year Jade Harrison is a hardworking HSC student, who has been volunteering with the Cerebral Palsy Alliance since she was 16. The aspiring medical student assists by creating resources, by working with young patients on their intensive therapy and by teaching them to ride bikes. Jade does fantastic work, helping therapists equip patients with social skills, fine motor technique, and planning and problem-solving skills. I thank Jade for her immense contribution.

Juan Iocco, co-founder of Naughty Noodle Fun Haus, was awarded Adult Volunteer of the Year. On top of launching an incredibly successful community initiative, Juan has volunteered as much as 60 hours per week, commanding a 170-strong team of volunteers to ensure Naughty Noodle Fun Haus grows to be one of the Central Coast's leading contemporary arts and culture organisations. He has raised around \$60,000 to support the launch of the region's first LGBTIQ festival, using his skills and expertise in innovation, web development and financial literacy to coordinate fellow volunteers, and organise ticketing, bookkeeping and administration to ensure the

success of the event. I confirm firsthand how fantastic the Twist Festival was this year. I attended it along with thousands of other Central Coast locals and visitors from across New South Wales. It was a fantastic festival for the Central Coast community. The success of the festival is a testament to Juan's commitment and hard work.

The Central Coast Senior Volunteer of the Year is none other than Al Wright. Al has worked with Meals on Wheels as a meal deliverer for the past eight years, travelling as much as 40 kilometres per trip to ensure that his clients have access to a healthy meal. Not only does his work provide the necessary nutrition to those in need, but his smiling face and generosity of time to talk undoubtedly improve the mental health of his clients. He packs, wraps and delivers gifts and seasonal treats in his personal time. I thank Al for his abundance of kindness and generosity.

I congratulate Edward Johnson from Central Coast Leagues Club, who has been awarded the NSW Club Volunteer of the Year. Edward has been volunteering at the Gosford Kariong Rugby League Football Club since 1976 as a coach, manager, president, vice president and committee member. He has undoubtedly taught many young Central Coast players the importance of discipline, working in a team environment, and building self-confidence all while working on their physical and mental health. I thank Edward for his commitment of time and for sharing his knowledge to our youth.

The Central Coast Local Health District is the largest employer on the Central Coast, and supporting that well-oiled machine is the Volunteer Team of the Year, the Central Coast Local Health District Volunteers. They are 134 dedicated and compassionate volunteers who provide invaluable support to patients and medical staff in the local public health system. They complete jobs such as sorting mail, restocking and freshening flowers, making tea and coffee, and welcoming visitors. Small gestures like those make a world of difference to patients and their families. The team delivers hundreds of patient fiddle blankets and comfort and distraction packs with smiling faces. They even provide personalised wig fittings for cancer patients. They are such a key part of the healthcare team. I thank the whole team for its time, kindness and compassion in supporting those in need.

I again congratulate all Volunteers of the Year. Their work is the backbone of the Central Coast community. On behalf of the people of the Central Coast, I thank those volunteers again for their compassion, care, volunteering spirit and willingness to give to so many people they may have never met. They are a true testament to the incredible volunteer spirit of the Central Coast, which can be proud that it has the highest ratio of volunteers per capita in the entire country. With a population of more than 365,000 people, the Central Coast has more than 40,000 volunteers providing some sort of volunteer service.

The SPEAKER: To any insomniacs, shiftworkers or parliamentary tragics still listening, we have been listening to private members' statements. I thank the Clerks, Hansard staff, the attendants and anybody else who has stayed late tonight and shown extraordinary service at quarter past two in the morning. I thank them for that commitment. A number of us will be back to hear David Gonski at the Thought Leadership Breakfast at 7.45 a.m. I look forward to hopefully seeing all members who have committed to that breakfast.

Community Recognition Notices

GREENACRE EAGLES FOOTBALL CLUB

Ms TANIA MIHAILUK (Bankstown)—I take this opportunity to recognise one of our treasured local Football Clubs, Greenacre Eagles Football Club, on an outstanding football season this year. I commend all players, officials and supporters involved with Greenacre Eagles Football Club, and congratulate all the teams that competed in the Grade 15 Division 1, Men's Premier League Reserves, All Age Men's Division 2 and All Age Men's Division 5B on winning their respective competitions this season as part of the BDAFA Competition. This is a well-deserved result, and one the Club should be very proud of. I acknowledge Greenacre Eagles Football Club President Omar El Mustapha, Vice President Ali Toutounji, Treasurer Amira Mohamad, Secretary Bariah Hammoud, as well as the coaches, players and volunteers, and congratulate the club on a successful season. I also commend Greenacre Eagles Football Club on their continued efforts in promoting football within our local community. I am proud to offer my support for Greenacre Eagles, and thank the club for their dedication towards supporting high participation rates in football across our region and in supporting local families.

NORTH BANKSTOWN SOCCER CLUB

Ms TANIA MIHAILUK (Bankstown)—I take this opportunity to recognise one of our treasured local Football Clubs, North Bankstown Soccer Club, on an outstanding football season this year. I commend all players, officials and supporters involved with North Bankstown Soccer Club, and congratulate the Grade 13 Division 2 Boys on winning their respective competition this season as part of the BDAFA Competition. This is a well-deserved result, and one the Club should be very proud of. I acknowledge North Bankstown Soccer Club, President Catherine Kearns, Vice President Darren Day, Treasurer Greg Young, Secretary Mark Kearns, as well as the coaches, players and volunteers, and congratulate the club on a successful season. I also commend North

Bankstown Soccer Club, on their continued efforts in promoting football within our local community. I am proud to offer my support for North Bankstown, and thank the club for their dedication towards supporting high participation rates in football across our region and in supporting local families.

MILPERRA LIONS SOCCER CLUB

Ms TANIA MIHAILUK (Bankstown)—I take this opportunity to recognise one of our treasured local Football Clubs, Milperra Lions Soccer Club, on an outstanding football season this year. I commend all players, officials and supporters involved with Milperra Lions Soccer Club, and congratulate the clubs Grade 14 Division 2 on winning their respective competition this season as part of the BDAFA Competition. This is a well-deserved result, and one the Club should be very proud of. I acknowledge Milperra Lions Soccer Club President Graham Peters, Senior Vice President Mick Blackmore, Treasurer and Secretary Grahame Morris, as well as the coaches, players and volunteers, and congratulate the club on a successful season. I also commend Milperra Lions Soccer Club on their continued efforts in promoting football within our local community. I am proud to offer my support for Milperra Lions, and thank the club for their dedication towards supporting high participation rates in football across our region and in supporting local families.

NORTHERN BEACHES COMMITTEE FOR PALESTINE AND NORTH STENE S.L.C. FUNDRAISER TO ESTABLISH THE FIRST LIFESAVING CLUB AND NIPPERS PROGRAM ON GAZA BEACH

Ms JULIA FINN (Granville)—In 2020 the Northern Beaches Committee for Palestine, brought two young men from Gaza to Manly, who were trained and certified by North Steyne Surf Lifesaving Club. I was approached by Mr Shamek Bardra, the organiser of this event to present a speech in my capacity as Shadow Minister for Sport and Shadow Minister for Youth. I was honoured to be speaking among outstanding speakers from the Clubs, the Community, the Maritime Union, University Lecturers and my fellow parliamentary colleagues. The idea of a Nippers programmes was strongly supported by the Community who wanted to safely provide the people of Gaza a chance to undertake healthy and entertaining activities at no cost. This humanitarian endeavour is a welcome initiative that will provide some relief, especially for youth and youngsters who are suffering from high unemployment and siege. The event and dinner was held at the Bryan Brown Theatre in Bankstown. I was pleased that the organisers managed to raise enough funds to establish the program. I commend the organiser on their outstanding efforts.

TAMIL ARTS AND CULTURE ASSOCIATION (TACA SYDNEY)

Ms JULIA FINN (Granville)—I was delighted to attend the celebrations of TACA's 10th year Anniversary on Sunday 9 October 2022 at Grand Royale Function Centre, Granville. Congratulations to TACA on their 10th anniversary. The event was filled with cultural performances, a gala dinner, and other wonderful events throughout the night. TACA is a non for profit organisation which provides community support, social cohesion, activities, education, dance and music to the Tamil community. Their anniversary is a significant milestone. TACA also encourages young members of the community to participate in their activities to maintain their cultural values and to highlight the many talents within the Tamil community. I am happy to know many members of the Tamil community in my electorate. Thank you to Anagan Babu, President, TACA and the committee for their hard work in bringing the Tamil community together.

PENDLE HILL FC

Mr MARK TAYLOR (Seven Hills)—I would like to acknowledge the Pendle Hill Football Club for the terrific work they do as a sporting club in our local community. I was recently at Binalong Oval with the Premier to present the Pendle Hill Football Club Committee with a grant for new soccer balls and sporting equipment. Pendle Hill Football Club was established in 1966 and has been playing at Binalong Oval in Toongabbie ever since their founding. The club formed its first committee that same year with Bod Doherty as President, Henry Waters as Vice President, Shirly Doherty as Secretary and les Fields as Treasurer. The club has now grown to be one of the largest clubs in its Football Association and recently celebrated a 50-year milestone in 2016. Its operations are continued by dedicated community members who have a passion for the sport. I thank the current executive for their ongoing work and support of the club, including President Vanessa Carrett, Vice President Lucy Douglas, Secretary Simon Lee and Admin Support Officer Todd Douglas.

SUTHERLAND SHIRE LOCAL BUSINESS AWARDS - MARVELICIOUS

Mr MARK SPEAKMAN (Cronulla—Attorney General)—I congratulate Marvelicious Dessert Bar and Café on receiving the Access and Inclusion Award—High Commendation at the 2022 Sutherland Shire Local Business Awards. This award seeks to recognise the efforts of local businesses that have made their business inclusive to the whole community. Located in Cronulla mall, Marvelicious has developed a loyal following for its range of "classic desserts with a contemporary twist." French-trained chef, chocolatier, and business owner, Ellice,

is an alumnus of the world-renowned culinary school Le Cordon Bleu and has worked alongside Michelin star chefs in patisserie teams. Marvelicious has also been recognised as a finalist in the inaugural 2022 Australian Women's Small Business Champions Award. Ellice has turned her passion for desserts into a thriving local business and I congratulate her and the Marvelicious team on their success.

SUTHERLAND SHIRE LOCAL BUSINESS AWARDS

Mr MARK SPEAKMAN (Cronulla—Attorney General)—I congratulate Cocky Locky of Cronulla for winning the New Business category at the 2022 Sutherland Shire Local Business Awards. Located in Cronulla mall, it focuses on chickens, salads, wraps, burgers and vegan options. I congratulate Alphabet St of Cronulla for winning the Restaurant - Fine Dining category at the 2022 Sutherland Shire Local Business Awards. Alphabet St is a modern Asian restaurant and bar located on Cronulla beach, specialising in unique dining experiences. I congratulate Ressler Property for winning the Real Estate Agency category at the 2022 Sutherland Shire Local Business Awards. Ressler Property is a family-founded and directed boutique agency located in Caringbah. It focuses on marketing prestige properties, waterfronts and water views, residential family homes, exclusive developments, apartments, villas and townhouses, as well as proficient property management. Ressler Property also supports several local businesses and was a finalist for this category in 2016, 2017 and 2019.

SUTHERLAND SHIRE LOCAL BUSINESS AWARDS

Mr MARK SPEAKMAN (Cronulla—Attorney General)—I congratulate Sunrise Carpentry and Construction of Gympie Bay for winning the Service & Trade category at the 2022 Sutherland Shire Local Business Awards. Sunrise Carpentry and Construction builds new residential homes and renovate existing ones, including kitchen and bathroom renovations and adding decks and outdoor BBQ areas. Sunrise Carpentry and Construction was a finalist in 2021. I congratulate Local Cleaning Professionals of Kurnell for winning the Most Inclusive Employer category at the 2022 Sutherland Shire Local Business Awards. This award recognises Local Cleaning Professionals for welcome people of all backgrounds. Its principals have serviced the building industry as cleaners for over 25 years. I congratulate Savvy Design Solutions of Yowie Bay for winning the Sole Operator category at the 2022 Sutherland Shire Local Business Awards. Savvy Design Solutions is a graphic design studio with over 21 years' experience producing visual communications for both local and international clients. This is across commercial and retail sectors, not-for-profit organisations, government, semi-government, as well as the health sector. They specialise in graphic design for print, corporate identity, typography, packaging, marketing collateral, digital design, website design and print management.

ILLAWARRA VOLUNTEER OF THE YEAR 2022

Mr NATHANIEL SMITH (Wollondilly)—Volunteers in the Illawarra were recognised in the 2022 Illawarra Volunteer of The Year ceremony that was held on the 5th of September at the Wollongong Golf Club. It was my honour to participate in the ceremony and present some of the awards. The Young Volunteer of the Year was awarded to Abigail Bowes from Albion Park for her service as a University of Wollongong Pulse Volunteer for the past four years. Abigail has continued as a Pulse Volunteer even after graduating. The Senior Volunteer of the Year was awarded to Doug Werner from Moss vale for his volunteer work at the National Trust's Harper's Mansion in Berrima, for which he is now Deputy Chair. He was also recognised for his volunteering at the Trust's Hawkesbury Regional Branch. The Volunteer Team of the Year was awarded to Keiraville Country Women's Association for their vast charitable contributions over the years. The team recently raised funds for the Lismore flood victims and in the past has supported the Homeless Hub and the SAHSSI Women's Refuge, to name a few. My congratulations are given to all the award recipients and to those nominated.

BRUCE POTTER

Mr NATHANIEL SMITH (Wollondilly)—Bruce Potter deserves recognition for his service as Match Committee member of the Antill Park Country Golf Club. Bruce's love of golf is demonstrated by his incredible service over the years. Prior to joining the Club in 2005, Bruce was a member of the Brighton Lakes Golf Course (formerly the New Brighton Golf Course) for two decades and served on its committee for seven years. Upon joining the Antill Club, Bruce was keen to volunteer and help with Club projects. He later joined the Match Committee and has since assisted in various ways, including helping close Club competitions, supporting the Club Captain with Pennant Matches and this year he re-introduced the Senior Pennants for those aged over 65 years old. Outside of his role as Committee Member, Bruce continually goes out of his way to help the Club. You can often see him helping the staff by mowing the grass and planting native trees. Congratulations to Bruce for being voted in as Life Member of the Club in 2021. Bruce was unanimously voted in to join only two other life members; a real testament to how much he is loved and cherished by the Club.

BOOK WEEK 2022

Mr NATHANIEL SMITH (Wollondilly)—This year's Book Week was truly one to remember, with children and book lovers celebrating a love for reading with the theme of 'Dreaming with Eyes Open'. The theme encourages young readers to immerse themselves into their own stories and to listen to Country as the first storyteller. The Children's Book Council of Australia's Book Week was embraced in my electorate. The Wingecarribee Public Libraries crafted wonderful public displays and by the end of the celebrations will have hosted over 50 preschools and school groups. The pageantry of Book Week was not missing this year. Children once again donned creative costumes with their own twist on the theme to parade at their school's celebrations—such as at Mittagong's Gib Gate School, Bowral Public School and St Thomas Aquinas Catholic Primary School. Thank you to the Children's Book Council of Australia for providing opportunities to highlight the importance of children's literacy. Thank you also to all those involved in hosting Book Week events.

LIFELINE STORE DAPTO

Ms ANNA WATSON (Shellharbour)—I take this time today to congratulate the Dapto Lifeline Shop on their recent opening on the Princes Highway, on the corner of Dapto Court. I recently popped into the store and found some great items to purchase from the huge range of high quality stock. All items at the store are affordable and either new or in good pre-loved condition, with every purchase from the store going towards supporting Lifeline to continue providing 24-hour telephone crisis support to those who need it. The store is run by a fantastic group of volunteers who are able to assist with taking donations, finding items in the store and easily ringing them up to purchase. I encourage everyone to pop into their local Lifeline store to either donate good-quality items of any kind that they no longer use, or make a purchase to support the wonderful services that lifeline provides to members of the community. I again congratulate the Dapto Lifeline store on their recent opening, and thank all the volunteers who keep this store running and able to provide support for those who need it.

THE PATISSERIE OAK FLATS

Ms ANNA WATSON (Shellharbour)—I take this opportunity to extend my congratulations to Carly and the entire team at The Patisserie Oak Flats on being named a finalist in the Australian Women's Small Business Champion awards in the category for Best Bakery/Cake Shop. The Patisserie is a fantastic local business that makes exceptional custom cakes, as well as having a great range of the usual bakery favourites. Carly, the owner and head pastry chef, took on the massive task of owning and running a bakery in 2019, taking over from the wonderful previous owners Kristy and Phil, and runs The Patisserie alongside a team of other passionate and enthusiastic women. The dedication of this team is clear, with The Patisserie having also previously been a finalist in the 2020 Illawarra South Coast Local Business Awards. Congratulations again to Carly and The Patisserie team on this wonderful achievement, I look forward to hearing of the Award results, and to continue seeing what this great local business achieves.

LAST HURRAH FOR CLUB'S PREMIERSHIP WARRIORS

Mr JUSTIN CLANCY (Albury)—I would like to acknowledge the Balldale Premiership players from 1962 and 1972 who are celebrating a significant reunion at the Balldale Hotel this October. The Balldale Hume League players achieved perhaps their greatest achievements in 1962, winning two flags, and then in the season of 1972 were undefeated. Since then these "Footy Warriors", as they are known to the locals in Balldale, have continued a close mateship and enduring friendship. Though most former players are aged in their 70's or 80's now, they have not forgotten those great days and their love of the game. This important milestone marks a gathering of that generation in Balldale, to reminisce and to celebrate with some of Hume League's greatest stalwarts. I congratulate them on their successes and enthusiasm for Balldale and wish them all the best.

CELEBRATING THE DIFFERENCE - ASPECT RIVERINA

Mr JUSTIN CLANCY (Albury)—I would like to acknowledge Albury's Aspect Riverina for their continued support in providing autism-specific schooling since 2005 to our border region. The Albury campus enrolls approximately 100 students from the age of four to eighteen and places within the school are valued. The school is a gateway to provide individual learning needs for each child, under the guidance of highly trained teachers, teacher aides, and therapists. Albury's Aspect Riverina school will be hosting a Gala Ball in late October as a celebration of the talents of its students and to help raise awareness within the community. Thank you to Principal Jane Carrington and all the staff for your commitment to providing the best experience for each and every student.

FOOD HELP IN THE BANK

Mr JUSTIN CLANCY (Albury)—I would like to acknowledge Bella Debutante from Albury, who have donated \$10,000 to St Marks Church North Albury from the proceeds of this year's August debutante ball to go

towards its food relief program. Not only are the debutante balls a wonderful experience to bring our families and the community together, they provide an important opportunity for the young women to follow the model set by the organisers by 'giving back' to their communities in a charitable way. This donation comes from the proceeds of the debutante balls that are enjoyed by so many young people and it is great to see how this donation will assist struggling border families who might lack the resources to always put food on the table. Well done Bronwyn Robertson and Natasha Polkinghorne for your tireless work and thank you for providing inspiration to the youth of our community in this manner.

ROTARY CLUB OF PENRITH

Mr STUART AYRES (Penrith)—Following their club changeover, I would like to acknowledge the incoming Office Bearers of the Rotary Club of Penrith for 2022/23. Joh Dickens – President, Jeremy Bentvelzen – Vice President, Michael Creed – Secretary and Ross Newell – Treasurer. I also note that Vince Capolupo of the Lakeside Restaurant was recently presented with the Paul Harris Fellowship award for his support of Rotary and the wider community, great work Vince. I thank and commend all Rotary members for the valuable work they do within our community.

CENTRAL COAST TEACHERS RECOGNISED FOR EXCELLENCE IN PUBLIC EDUCATION

Mr ADAM CROUCH (Terrigal)—I would like to take this opportunity to celebrate the fantastic work of two Central Coast teachers, Nikyetta Pencheff of Woodport Public School, and Brad Lewis of Gosford Public School. Nikyetta received a "Minister's Award for Teaching Excellence". This well-earned accolade recognises teachers who deliver the finest quality through strong contributions to their professional community. Nikyetta has demonstrated excellent leadership skills. This award represents her dedication to innovative, STEM-focussed education across the Central Coast. This has greatly improved learning outcomes of all students. However, in particular, Nikyetta has enhanced engagement and success of female and Aboriginal and Torres Strait Islander students. Congratulations Nikyetta. Brad Lewis was awarded a well-deserved "Secretary's Award for Excellent Service". This award recognises individuals who have shown outstanding effort in improving the quality of teaching. Brad exemplifies this. He is a highly valued Principal within the Mooney Mooney Principal Network for his ultimate professionalism and extensive experience. He is regarded for his strong moral ambition to improve learning outcomes and education experience for all students. Both Nikyetta and Brad exemplify the power of quality education, undoubtedly shaping many young lives. Congratulations.

COMMONWEALTH GAMES SUCCESS FOR CENTRAL COAST ATHLETES

Mr ADAM CROUCH (Terrigal)—Today I would like to celebrate some incredible Central Coast locals. Within their various sporting disciplines, Charlie Hunter, Nicola Olyslagers, Matt Dawson, and Bradley Woodward have excelled. These individuals represented Australia earlier this year at Birmingham's Commonwealth Games. While even competing in these games is an achievement to be celebrated, our athletes have excelled. Athletics super-star Nicola Olyslagers performed at her usual best until a calf injury halted her. I wish Nicola a fast recovery and hope to see her dominating high jump again. Charlie Hunter demonstrated a fantastic performance in his heat of the Men's 800m. A great achievement to represent our country on this international stage. Matt Dawson, defender for the Kookaburra's Elite Men's Hockey team, fought hard to bring home the gold medal. Such an exceptional achievement! Bradley Woodward proudly represented the Central Coast in multiple swimming disciplines; he achieved a bronze medal in the Men's 100m backstroke and was also awarded a silver medal in both the 200m backstroke and 4x100m medley relay! These results represent an outstanding overall performance. On behalf of the Central Coast, congratulations. Our community is immensely proud of you.

LAURA REYNOLDS

Mrs LESLIE WILLIAMS (Port Macquarie)—I congratulate Laura Reynolds who is an exemplary Year 12 student from St Columba Anglican School (SCAS) in Port Macquarie. Laura is the 2022 recipient of the prestigious SCAS Award. This highly coveted accolade is an annual prize which recognises a student who has attained all-round excellence in the areas of service, spiritual, cultural, academia and sports. The SCAS award is considered the highest honour attainable at the School. Laura has made an indelible impression on the SCAS community. She is known for her generosity of spirit and has been enthusiastically involved in nearly every aspect of school life. Laura is known for her no fuss attitude and exceptional organisational skills. She models exemplary manners and conduct and is an outstanding role model for younger students. Laura has embraced being a leader on the Student Leadership Committee. She is one of 10 students who have achieved Platinum on the Honour Roll. Laura is a talented sportsperson who has represented the school at a very high level of competition. To top off this impressive list of accomplishments, Laura also shines academically, featuring on the Order of Merit for Year 12 class of 2022. Congratulations Laura!

CAMDEN HAVEN HIGH CONTESTS NATIONAL ROBOCUP CHAMPIONSHIPS

Mrs LESLIE WILLIAMS (Port Macquarie)—I congratulate the two talented Robotics teams from Camden Haven High School, who recently qualified to compete in the Robocup National Championships in Adelaide. Year 11 team Dam Rad are the practised partnership of Kyla Bradford and Adam Partlett. Accompanying them were the Year 7 team Crazy Cracken consisting of Aurora Briscoe and Zion Cooke. Both teams competed in the most challenging of the eleven divisions, which is Open Soccer. This fast paced, often frenetic competition is a two-on-two robot soccer game with only 5-minute halves. This fast paced competition means there is often crashes and damages to robots along the way so unsurprisingly speed and strategy are essential skills. Opponents included a Year 12 team from Brisbane Boys College who were stiff competition having recently attended the World Robocup Championships. As a result of their refined skills and determination, Crazy Cracken are now the first reserves as Australian Representatives at the Robocup Open World Soccer Championships in Bordeaux, France, in June 2023. Congratulations and best wishes for both teams in their future competitions!

ENCORE - MICHAEL NIXON AND EMMA HIGHLANDS

Mrs LESLIE WILLIAMS (Port Macquarie)—An exciting opportunity awaits for Michael Nixon and Emma Highlands from Mackillop College Port Macquarie who were selected to participate at ENCORE, in recognition of each student's exemplary Higher School Certificate musical performances. ENCORE is a program presented by the NSW Education Standards Authority and the NSW Department of Education which selects outstanding performances and compositions by students from the HSC Music examinations. Described as a gifted young man Michael is known for his creativity and technical ability on the drum set. Comprising a composition from Mark Spence, Michael's performance program contained four pieces showcasing his range and ear as a snare drum or drum set soloist. Adored by her peers as the next singing sensation, Emma Highlands was selected for her vocal repertoire, covering all aspects of Popular Music, Theatre Music and classical Leide. Emma's performance program encapsulated these three genre all sung in German. Emma's vocal range, technical ability, sensitivity of style and sophisticated personal expression has rightfully secured her a spot for ENCORE. I congratulate Michael and Emma in being nominated for ENCORE and I wish them every success in the final selection for the Sydney Opera House event.

QUEENWOOD CELEBRATES ITS 97TH BIRTHDAY

Ms FELICITY WILSON (North Shore)—This year marks the 97th birthday of the Queenwood School for Girls, located in Mosman. On the 16th of September, I joined the school community in celebrating this special milestone. Celebrating the school's birthday is always an extraordinary occasion, and it is the only time of year when the whole school community of all-year grades come together. At the start of the ceremony, we heard a very touching and special tribute from School Principal Elizabeth Stone on the recent passing of Queen Elizabeth II. She spoke on the Queen's remarkable life of dignity, dedication, and service. At the heart of the birthday celebration, the Queenwood girls pay tribute to a past beloved principal, Ms Rennie, whose birthday also coincides with the schools. Each year the students are invited to stand and raise their posies in the air, a tradition that started a long time ago when Ms Rennie was too sick to come downstairs, so the girls held up their flowers to her window so she could look down and see all the flowers they had bought her. I congratulate Principal Elizabeth Stone and the whole school community for an exceptional service.

QUEENSWOOD HSC STUDENTS ONSTAGE NOMINATIONS

Ms FELICITY WILSON (North Shore)—I acknowledge year 12 students from Queenwood, who recently received OnSTAGE nominations for their individual and group performances in the Drama HSC. I congratulate Sienna, Saskia and Sara for their nomination for an outstanding group piece performance called "The Big Bad Wolf". I also congratulate Saskia for her individual nomination for her performance "Suzy Storck", and Sara for her individual nomination for her performance of "Finishing School". The HSC Showcases and events celebrate student achievement by reflecting on the creativity and innovation of HSC students. Each year a selection of top HSC major works across visual arts, performing arts, technologies and English are featured across several events. OnSTAGE is a presentation of the best performances and projects by HSC Drama students. It is an incredible achievement to receive an OnSTAGE nomination, and I commend Sienna, Saskia and Sara on this recognition of their commitment, dedication and passion for Drama. I know that many hours of practice went into these performances, so it is fantastic to see them get recognition for their hard work.

NORTH SHORE VOLUNTEER OF THE YEAR - SHIRLEY BEAUMONT-OWLES

Ms FELICITY WILSON (North Shore)—I recognise Mosman local, Shirley Beaumont-Owles, for being awarded North Shore Volunteer of the Year and Senior Volunteer of the Year, for her work with the Dress for Success charity. Shirley is passionate about working to help improve the employability of women wanting to

enter the workforce. She has spent over 1000 hours volunteering for the Dress for Success charity, which aims to help women achieve economic independence by providing a network of support, professional attire and the development tools to help them thrive in work and life. Shirley has selflessly dedicated six years to volunteering for the charity and has styled more than 300 clients. Over her time volunteering, Shirley has worked with women of all different backgrounds and situations including female prisoners, domestic violence victims, and recently refugees from Ukraine and Syria. I congratulate and thank Shirley for her tireless effort and many hours of dedication to volunteering for this incredible charity that helps so many vulnerable women in need.

JULIANNE CLANCY

Dr JOE McGIRR (Wagga Wagga)—After 24 years of devoted service to Hume Netball, Julianne Clancy, of Pleasant Hills, has been inducted into the Hume League Hall of Fame. The life member is only the third woman to be inducted. Having previously played both basketball and touch football, Julianne took up netball after marrying her husband, Rick. She attended her first netball meeting at Walbundrie in 1987 and then, not much later, found herself taking on the role of secretary. Julianne played netball from 1987 to 2008, racking up 200 games with Walbundrie and Rand-Walbundrie. She went on to serve as Hume Netball president for 14 years and devoted more than two decades to the committee before finally stepping away in 2019. In being inducted into the hall of fame, Julianne was recognised for efforts to help develop junior netball and for the role she played in helping to secure the successful merger of Hume Netball and Hume Football leagues in 2017. She is a life member of both the Hume League and the Rand-Walbundrie club. Julianne has been recognised as a contributor and an innovator for both her club and the league, who was able to play alongside daughters, Rachel and Stephanie.

LOCKHART CENTRAL SCHOOL 125TH ANNIVERSARY

Dr JOE McGIRR (Wagga Wagga)—It was a pleasure to join in the recent celebrations of Lockhart Central School's 125th anniversary. From its earliest days, the school has been at the heart of the Lockhart community. The school began in November 1897, although it took another year for the important "technology" of the school bell to arrive. From these humble beginnings, the Lockhart Central School has continued to grow and thrive.

While teaching and technology has changed much, what remains strong is the role of the school in supporting our values and helping young people to grow and succeed. Congratulations to Janine Dunn, the principal, for her excellent leadership and to the team of dedicated staff who continue to make the school such an important part of the community. I was delighted to be able to join the whole community in proudly celebrating this milestone. It was great to see the performance of Isaiah Firebrace along with talented local residents, including Hannah Grace and Montana Pertzel, and to spend time at the school and with students, ex-students and families who came to enjoy the day. A big thank you to all helped make the day such a success.

VERONA SCHOOL HSC 2022

Mr GUY ZANGARI (Fairfield)—I wish to take this opportunity to acknowledge the efforts of Higher School Certificate (HSC) students Class of 2022 from Verona School. For HSC students, the two years or so in preparation for the HSC is always a challenging time, fraught with anxiety, on the brink of the future and with change on the horizon. I commend these students for their determination which has led to the completion of their academic requirements. On behalf of the Fairfield Electorate, I express my pride in their efforts that have led them to this day. I also thank Principal Carla Scott for her leadership and I commend the teachers at Verona School for their outstanding contribution in delivering the HSC content. Well done and best wishes, Class of 2022.

FAIRVALE HIGH SCHOOL HSC 2022

Mr GUY ZANGARI (Fairfield)—I wish to take this opportunity to acknowledge the efforts of Higher School Certificate (HSC) students Class of 2022 from Fairvale High School. For HSC students, the two years or so in preparation for the HSC is always a challenging time, fraught with anxiety, on the brink of the future and with change on the horizon. I commend these students for their determination which has led to the completion of their academic requirements. On behalf of the Fairfield Electorate, I express my pride in their efforts that have led them to this day. I also thank Principal Kathleen Seeto for her leadership and I commend the teachers at Fairvale High School for their outstanding contribution in delivering the HSC content. Well done and best wishes, Class of 2022.

FAIRFIELD HIGH SCHOOL HSC 2022

Mr GUY ZANGARI (Fairfield)—I wish to take this opportunity to acknowledge the efforts of Higher School Certificate (HSC) students Class of 2022 from Fairfield High School. For HSC students, the two years or so in preparation for the HSC is always a challenging time, fraught with anxiety, on the brink of the future and with change on the horizon. I commend these students for their determination which has led to the completion of

their academic requirements. On behalf of the Fairfield Electorate, I express my pride in their efforts that have led them to this day. I also thank Principal Charles Borg for his leadership and I commend the teachers at Fairfield High School for their outstanding contribution in delivering the HSC content. Well done and best wishes, Class of 2022.

SWANSEA COMMUNITY COTTAGE

Ms YASMIN CATLEY (Swansea)—I acknowledge Swansea Community Cottage on winning the Outstanding Community Organisation Award at the 2022 Lake Mac Business Excellence Awards. The event was held in July, at Belmont 16 Footers, to recognise and celebrate Lake Macquarie's diverse range of local businesses and the great work they do in supporting our local community. Swansea Community Cottage is the local neighbourhood centre that provides assistance to the local community with information, advice and referral services. In addition, they run activities, groups and courses for locals, including art groups, supported playgroups and food deliveries. Winning the Outstanding Community Organisation Award is a testament to the Cottage and the fantastic work they do in supporting the people of Swansea. I congratulate Swansea Community Cottage on winning the Outstanding Community Organisation Award at the 2022 Lake Mac Business Excellence Awards, and wish them all the best for the future.

BELMONT CHRISTIAN COLLEGE

Ms YASMIN CATLEY (Swansea)—I acknowledge Belmont Christian College on their recent Coins 4 Compassion Day fundraiser. Belmont Christian College held the event to raise funds to support a new Compassion Australia project in the Philippines. It was fantastic to hear that the school raised over \$10,000 for this cause, with the project due to launch next month. I know that the students of Belmont Christian College were very enthusiastic to take part in Coins 4 Compassion. I am proud of them for their selfless effort to give to those less fortunate than themselves. I would also like to acknowledge Mrs Sue Fryer and Mrs Trudi Sanchez, along with many local businesses who supported the event. It was also because of their efforts that the event was a great success. I congratulate Belmont Christian College on their successful Coins 4 Compassion Day fundraiser and thank them for the great contribution they make to the local community, as well as abroad.

MARINE RESCUE LAKE MACQUARIE

Ms YASMIN CATLEY (Swansea)—I acknowledge Marine Rescue Lake Macquarie for their efforts in protecting the lives of water users over the 2021/22 season. Marine Rescue Lake Macquarie are an important organisation that is made up of highly trained volunteers who provide 24/7 assistance to people navigating local waterways. They also offer education and training. Over the duration of the 2021/22 season, the unit performed the most rescues in the Hunter and Central Coast region, completing a total of 584. I understand that in addition to these rescues, the unit also received calls for other types of rescues, which led to the season being their second busiest on record. If it was not for the tireless efforts of these wonderful volunteers, such rescues would not be able to take place, meaning lives would be at risk. I thank Marine Rescue Lake Macquarie for their efforts in ensuring the safety of local waterway users.

CARLTON SOUTH PUBLIC SCHOOL CELEBRATES 100 YEARS OF EDUCATION ON SATURDAY 22 OCTOBER 2022

Mr CHRIS MINNS (Kogarah)—In the 1920s when soldiers returned from World War I, St George became a popular spot for them to settle, rebuild their lives and start a family. The Department of Education purchased the land for the school from an English family. The department negotiated with St Cuthbert's to rent its parish hall. First lessons started in August, 1922, and what is known as the West Building, was opened in 1923. It quickly became apparent that Carlton South would outgrow its original building; the East Building was completed in 1933 using a grant from the Unemployment Relief Council. The school's long-time staff member, Lesley White, will be joining her school's celebrations. She has worked as the School's Administrative Officer for the past 40 years, and was a former pupil there, alongside her brother and cousin. Mrs White, 79, has fond memories. "I remember going to the corner shop to get school lunches because we didn't have a canteen. Back then the girls and boys were separated. The original brick buildings are the same."

CARLTON PUBLIC SCHOOL HOSTS "BIG BAND TOUR" CONCERT

Mr CHRIS MINNS (Kogarah)—Oh how sweet the sound was after a pandemic pause. Six primary schools enjoyed meeting in group performance, what a melodic way to mark the return of a stage showcase with Carlton Public School being loud and proud. With an array of musical instruments in hand, pupils from six primary schools united to shine in musical notes. It was all for the 'Big Band Tour', where more than 90 talented musicians in Years 4-6 combined as an ensemble. This was thanks to a successful \$10,000 Minister's Arts Recovery grant, designed to revive arts programs after COVID-19 put the brakes on extra-curricular programs. Following a combined schools' band camp, the money secured was used to put on a 'show on the road', with pupils performing

concerts at each school across two days. Many involved were members of Sydney Southeast Symphonic Winds, which performed recently at the Sydney Opera House, but some of the skilled players had only started to learn playing their musical instrument at the beginning of this year. It's hoped the tour will also encourage further interest from pupils to join the band programs.

ALICE CRABTREE

Mr CHRIS MINNS (Kogarah)—Tonight I would like to acknowledge the life of Alice Crabtree. On the 25th of August, Alice sadly passed away at St George Hospital in Kogarah, aged 97. Alice is the wife of the late Bill Crabtree who was a fine Member of Parliament and Member for Kogarah, serving the Kogarah electorate for 30 years between 1953 and 1983. Alice was as a wonderful lady, who was very much loved by those around her and her community. At just 17, when World War 2 broke out she came to Sydney to assist in the war effort. She joined the Women's Land Army producing goods to support Australian soldiers. She then worked at St George Hospital in Hospital Administration. Alice had a strong sense of community. She was active in Probus, the Lions Club of Kogarah and many local charities, especially those that were associated with St George Hospital and the Royal Institute for Deaf and Blind Children. Alice was a passionate St George Supporter, lucky enough to see them win 11 consecutive premierships. She also enjoyed tennis, golf, gardening and was a keen reader. I would like to pass on my sincerest condolences to Alice's family.

SOUTHERN HIGHLANDS CARRIAGE CLUB

Mrs WENDY TUCKERMAN (Goulburn—Minister for Local Government)—Today I recognise the Southern Highlands Carriage Club. I am proud to announce that the Southern Highlands Carriage Club was awarded second place in the 2021 International Carriage Driving Club / Association of the Year. The Awards Ceremony took place on the 28th March this year. The Southern Highland Carriage Club Inc. was established in 1976, originally being known as Southern Highlands Horse Drawn Vehicle Club, with the name change occurring in 2002. The Southern Highlands Carriage Club Inc. is now known as one of the largest and innovative driving clubs in New South Wales. The Club is in Bundanoon and holds several events throughout the year encompassing a broad range of events and activities, including combined driving events, dressage, orienteering, and novelty drives to name a few. The Club has performed remarkably well, particularly with the consideration that this award judged them against renowned international Clubs. I sincerely congratulate and acknowledge the work of the Southern Highlands Carriage Club that passionately promote the sport and with an ongoing steadfast approach have demonstrated the high standards that they have reached and now to be acclaimed on receipt of this award.

GOULBURN TABLE TENNIS CLUB TRIO

Mrs WENDY TUCKERMAN (Goulburn—Minister for Local Government)—Today I recognise the ongoing successes of the Goulburn Table Tennis Club. The Annual NSW Country Championships were held in Gosford in May 2022 which saw a total of fifty-four teams competing across nine Divisions with six teams in each Division. The three teams from Goulburn which competed in Divisions two, four and seven, saw the greatest success in Division 2. Richie Jiang, Mark Soley and Angus O'Rourke played brilliantly to take out Division 2 with four wins and one loss. Lachlan Bill, Robert Ramazini and Michael Turner played well and enjoyed a complete yet balanced outcome of two wins and two losses, finishing third in Division 4. Bagaskara Ariza, Jack Gray and Daniel Tsai also competed with great success finishing as runners-up in Division 7. I congratulate all teams and individuals for their stylish and competitive grace in all Divisions and acknowledge the support and commitment of the Goulburn Table Tennis Club. It is with great pride that I acknowledge these fantastic achievements with so many teams competing from across country NSW and wish all teams and the Club well for the future.

ISLAMIC WOMEN WELFARE ASSOCIATION - MULTICULTURALISM NIGHT

Mr JIHAD DIB (Lakemba)—I would like to congratulate the Islamic Women's Welfare Association's Youth Committee for organising their second successful Multicultural Night on Saturday 17 September. The Islamic Women's Welfare Association (IWWA) was established in 2000 and for the last 22 years, they have endeavoured to provide support and activities for Muslim women and children. Multiculturalism Night is another important initiative funded by the IWWA. The Youth Committee, led by 14-year-old student Anhaar Kareem, was started to give a voice to and empower young people to determine what programs they would like to see more of in the community. Anhaar is a youth advocate, writer, and speaker who is passionate about issues concerning young people. At the inaugural event, young people gathered to determine the types of monthly events they would like the Youth Committee to consider. These events will play a pivotal role in bringing young people together in a nurturing and social setting with a strong focus on the importance of multiculturalism in Islam. The group have exciting plans to feature inspiring guest speakers at future events to promote education and community building in young people. I wish them every success.

REVEREND FATHER ASSAAD LAHHOUD, ST CHARBELS, PUNCHBOWL

Mr JIHAD DIB (Lakemba)—I would like to extend a warm welcome to Reverend Father Assaad Lahhoud, a Priest in the Lebanese Maronite Order, who recently arrived from Lebanon to take up the role of Superior of St Charbel's Mission in Sydney. With the recent departure of Reverend Father Maroun Youssef, Father Lahhoud will fulfil the duties of heading up the leadership at St Charbel's in the electorate of Lakemba. His role will include fulfilling the role of Principal at St Charbel's College in Punchbowl. Father Lahhoud holds a Doctorate in Business and worked as the Chief Financial Controller and auditor of the Lebanese Maronite Order. He is fluent in seven languages and has spent the past twenty-seven years in various senior financial roles. Through great leadership and hard work, St Charbel's College has continuously improved to the point where it is now the highest achieving of the non-selective schools in our local community. I know that Father Lahhoud will continue to build on these outstanding results. I look forward to formally welcoming Father Lahhoud into our community.

MELKITE COMMUNITY DINNER DANCE

Mr JIHAD DIB (Lakemba)—On Friday 16 September, I joined the parishioners of St John the Beloved Melkite Catholic Church, Guildford, and St Elias the Prophet Melkite Catholic Church, Greenacre, for a fundraiser. The community gathered to raise funds for the expansion of their parish in Guildford. They plan to construct a Church complex which will include community centres. It was clear that the Melkite community is not doing this only for themselves but the greater community. The community do not see these centres as simply being the property of the Melkite community, but rather as an element of their outreach to the life of the wider community, regardless of religious, ethnic or cultural backgrounds. The night had good food, good dancing and good entertainment. However, above all what was on display was amazing community spirit which illustrated the love that the community has for their place of worship. Thank you to my friends, His Eminence Bishop Robert Rabbat and the Very Reverend Ibrahim Sultan as well as the organising committee for bringing us together. I look forward to when we meet to celebrate the completion of this important community project.

ROAR COMMUNITY BARBEQUE

Mr MARK COURE (Oatley—Minister for Multiculturalism, and Minister for Seniors)—I acknowledge the Residents Organisation at Riverwood, also known as ROAR, for the amazing work they do through their weekly community BBQ's. ROAR is a great local organisation that works extremely hard to support the local community in Riverwood. They collaborate with other local entities, including the Riverwood Community Centre, to ensure that the needs of the community are met through their services. It was great to see the Riverwood community coming down to support the event, whether it was for a free sausage sizzle, a chat, or just to see what was going on, the turnout was fantastic. It was a pleasure to be able to support ROAR by donating the sausages to the event, which were enjoyed by all. I had one myself and I must say, they were very well cooked by the fabulous volunteers manning the barbeque. I am so proud of the work that ROAR does in Riverwood, and I look forward to working closely alongside them into the future.

LUGARNO PUBLIC SCHOOL TREE PLANTING DAY

Mr MARK COURE (Oatley—Minister for Multiculturalism, and Minister for Seniors)—I thank all the teachers and students at Lugarno Public School for hosting me at their 'Plant a tree day.' I really did have a fantastic time. Held on the 29th of July in the lead up to National Tree Day, the P&C invited several volunteers, including myself, to help plant more than 250 seedlings. The event was a great success, with all students, volunteers and even teachers rolling up their sleeves and getting involved for National Tree Day. The students also formed the shape of a tree by lining up together, which not only made for a fantastic photo, but demonstrated their commitment to the environment and conservation. With the NSW Government's goal of planting one million new trees in Greater Sydney by the end of 2022, we are so thankful for schools like Lugarno Public School who contribute to this effort. With over 800,000 planted so far, that one million mark is not too far out of sight. I urge students across New South Wales, including those at Lugarno Public School, to keep fighting for the environment. You are the future of conservation efforts in our State.

PENSHURST GIRLS FLAG PRESENTATION

Mr MARK COURE (Oatley—Minister for Multiculturalism, and Minister for Seniors)—I recognise a local school in my electorate, Penshurst Girls. I recently presented the school with several new flags, which was an absolute privilege. Penshurst Girls has been supporting women throughout the local area for over 60 years, which is a commendable achievement. Catering towards students in years 7 to 10, Penshurst Girls focuses on developing the skillset and knowledgebase of their students. This is so that when young women leave Penshurst Girls, either pursuing University, TAFE or the workforce, they might leave with a sense of intuition, motivation and the desire to become an active and engaged citizen. Presenting Penshurst Girls with new flags is one way to show my appreciation for everything they do within our community. I would like to thank the Principal of

Penshurst Girls, Noeline Ross, for everything she does for her school and this community. I would also like to thank the hardworking teachers and staff that go above and beyond for all of the students at Penshurst Girls. I look forward to supporting local schools like Penshurst Girls into the future. I hope that the flags continue to fly high above your school for many years to come.

RED NOSE DAY RURAL STYLE

Ms STEPH COOKE (Cootamundra—Minister for Emergency Services and Resilience, and Minister for Flood Recovery)—I wish to congratulate the organisers of this year's Red Nose Day Rural Style, which was held on Red Nose Day, 12 August 2022. Many people of all ages gathered at the Ganmain hall to visit the petting zoo, explore the SES trucks, listen to story time, talk to local service providers, see Elmo, and raise much-needed funds for the Red Nose Australia. A total of 1000 dollars was raised for the worthy cause. Red Nose Australia is a charity working to save little lives and support families impacted by sudden infant death syndrome (SIDS). Red Nose Australia has been operating since 1977 and during this time they have reduced SIDS by 85% and invested more than \$17 million into lifesaving research. This year's event was hosted in conjunction with BLOSS Riverina Pregnancy & Baby Loss. An organisation aimed at supporting Riverina families who have experienced post-natal neo-natal infancy loss. A huge congratulations once again to everyone involved who helped raise vital funds and bring awareness to such an important issue.

HARDEN SHE DEVILS CLAIM MAIDEN PREMIERSHIP

Ms STEPH COOKE (Cootamundra—Minister for Emergency Services and Resilience, and Minister for Flood Recovery)—I would like to congratulate the Harden She Devils and their Coach Harry Sachs, Grand Final winners in the Westfund Health Insurance South-West Cup against the Young Yabettes on 21 August. Despite being what was one of the wettest and muddiest games of the union season, the crowd were there in full force at the Cootamundra Country Club Oval with spectators travelling throughout the region to watch the match. In what was a well fought match between two very strong sides, Harden were simply too strong in the end, emerging 26-10 victors. A special congratulations to Maddie Douglass, who received the coveted grand final "player of the game" award, Maddie was also the competitions leading point scorer, with over twenty tries to her name. Congratulations are also in order for the Young Yabettes for their efforts throughout the season and for achieving runners' up with a notable mention to Becky O'Connor who took out player of the year.

CONGRATULATIONS TEMORA SHOW SOCIETY

Ms STEPH COOKE (Cootamundra—Minister for Emergency Services and Resilience, and Minister for Flood Recovery)—I would like to congratulate the efforts of Temora Show Society on their immensely successful 135th show. With more than 1000 people entering through the gates, this year's show attracted large crowds despite forecasted rain. I would like to thank the show society executive, made up of President Narelle Pellow-Djukic, Vice President's Karen Pellow and Heather Stiboy, Secretary Denise Clements, and Treasurer Christine Winkley for their efforts in organising this year's show. I would also like to thank show society members Elizabeth Swanston, Jamie Godber, Lyn Pearson, Peter Heartwig Dave Eaton, Denise Clements, Robin Widdows, Kimberley Ferguson, Kelli McMahon, Simon Eyles, Noel Schubert and Allan Pullen for their contributions. There is also a great deal of Life Members, Patrons, Stewards, General Members and Helpers who ensured that the Temora Show this year was a resounding success. The schedule this year was jam-packed, and the tourist economy generated by locals and far-away visitors alike provided an incredible boost to the town and surrounding villages.

MURWILLUMBAH HIGH SCHOOL AGRICULTURE SUPERSTARS

Ms JANELLE SAFFIN (Lismore)—A big congratulations to Murwillumbah High School agriculture students for taking out not one but three coveted Sheep Meat Awards in Dubbo last month. Around 80 schools both public and private from across NSW took part in the competition. For Murwillumbah High to do so well shows how world class the agriculture course, teachers and students are at Murwillumbah High. They have done themselves and the community so proud. A big congratulations to winners Jazmin Harris (Year 9), Brielle Ayres (Year 10) and group award winners Zoe Quinn, Nathan Moore, Mitchell Stuart and Stella Higgins (Year 10) for taking out the prizes and their commitment to their studies. Agricultural studies teachers Diana Martin and David Anderson along with farm assistant Darren Graham should be really proud of their work with the students they teach for this fantastic result. Well done.

KYOGLE GARDEN CLUB - CHAMPION GARDEN

Ms JANELLE SAFFIN (Lismore)—Last month the Kyogle Garden Club ran their infamous annual Garden Competition. The club say they love their gardens because they get to grow food and flowers, design pathways and create shady spots to sit with friends and family. It was therefore so lovely to see this celebration of the gardens of Kyogle and villages take place. Thank you to Chris Ryan from North Coast Horticultural Judges for coming over from Coraki to judge the competition. A big congratulations to Champion Mandy Roy and

Reserve Champions Peter and Mary Constable for taking out the prizes of the day. A big thank you to the entire club for organising the event and I look forward to driving around Kyogle and seeing some beautiful gardens.

LISMORE SHOW YOUNG WOMAN AND TEEN SHOWGIRL

Ms JANELLE SAFFIN (Lismore)—A big congratulations to Tara Coles for being names North Coast National 2022 Young Woman and Katie Johns for being named North Coast National Teen Showgirl. After stiff competition with many incredible local young women entering this year Tara and Katie I am sure will be fantastic leaders and ambassadors for our community. Each contestant was asked a little about themselves then each contestant was asked the same question "What do you bring to the Young Woman movement? and what makes you different from the other competitors?". I thank judge Andrew Gordon and Show Society President John Gibson for facilitating this wonderful competition that supports the next generation of women leaders. I also acknowledge fellow entrants Caitland Stanford, Summer Chaseling, Tina Smith, Holly Layton and Tegan Maluta. It is a big and brave thing to put yourself forward for consideration and as a leader in our community. I admire them all and look forward to seeing what they do in the future and of course doing whatever I can to support them in their role.

REG DATE

Ms SONIA HORNER (Wallsend)—Reg Date was one of the greatest players to ever run on to the pitch for the Wallsend Football Club—and his legendary status has been confirmed, with Reg being named in the Socceroos' "Team of the Century", chosen by fans and soccer historians. Ahead of their recent clash with New Zealand, which marked the centenary of Australia's first "A" international match against the Kiwis in Dunedin, Reg was named as part of an online vote which attracted more than 110,000 ballots to an all-star strike force along with such greats as John Aloisi, Tim Cahill, Judy Masters and Mark Viduka. Reg was a prolific goal-scorer, widely regarded as the "Bradman of Australian soccer" by those who watched him play the game. Between 1938 and 1956, he scored 518 goals across 316 games. In South Africa in 1947, he led the Australian side in three games of a five-match series, scoring eight goals. In 2012, he was named by former teammate Joe Marston as the best Australian player he had played with or against. Born in Barnsley, Reg passed away at age 74 in 1995. It is good to know that his legacy is still going strong.

RESOURCEFUL LIVING

Ms SONIA HORNER (Wallsend)—Resourceful Living is a wonderful business founded by locals Geoff and Jess Hodge which manufactures all of its furniture products from recycled plastic. Using Geoff's BA Engineering in Sustainable, Renewable Energy, Materials and Mechanical, they started prototyping ideas, creating specialised equipment and processes—which has resulted in handcrafted products specifically designed for Australian homes and offices. They give plastic materials a second, third or fourth life, transforming High-Density Polyethylene or HDPE (2) plastic into further use products up to ten times. A drink bottle one day can become a coffee table the next, or a wheelie bin might end up as a dining table. This innovative approach to reusing, reducing and recycling has been recognised at the Hunter Business Awards—Resourceful Living was named Outstanding Stand Up. The Start Up Superstar Award recognises a start-up business that has effectively driven growth and is able to demonstrate the potential to achieve future success, focusing on entrants who have to demonstrated their commitment over the past 12 months to being an outstanding start-up. This category is open to new businesses trading for a period less than 24 months. Congratulations Geoff and Jess.

SEED PEOPLE CONSULTING

Ms SONIA HORNER (Wallsend)—The Hunter Business Awards recognise the cream of the crop in Hunter business—and Seed People Consulting has certainly reaped a harvest this year, being Highly Commended in the Excellence in Small Business Category. Specialising in working with organisations in the not-for-profit, government, education, and tech spaces, and with 50+ years of combined experience in the human resources space, Seed People Consulting have been making a difference for many local businesses. I would like to recognise Stacey Kelly, the firm's principal consultant; senior consultant Julia Fiore; HR consultants Tana Lamplough and Jennifer Elias; HR co-ordinator Terina McCann; and business development manager Darren Kelly. In a time when many businesses are looking to revitalise their cultures or build strong and healthy teams, the work done by Seed People Consulting is very important. They also support local causes and charities, particularly Jenny's Place—a venerable Newcastle institution supporting women and children fleeing domestic and family violence—and Cystic Fibrosis Community Centre. It is good to see businesses giving back. Congratulations to Stacey and your phenomenal team.

UCI ROAD WORLD CYCLING CHAMPIONSHIPS 2022

Mr LEE EVANS (Heathcote)—The 2022 UCI Road World Cycling Championships recently took place in Wollongong. This world event hosted 1,000 of the top international cyclists, riding along our iconic Illawarra

coast from Helensburgh to Wollongong City, competing for a gold medal and the coveted rainbow jersey. It was a roaring success with a great atmosphere and huge support amongst the crowds. I congratulate all cyclists who claimed victory and participated in the road races, it's a remarkable achievement! On the final day I had the opportunity of traveling along the race path through my electorate down to Wollongong with Minister Alister Henskens. I'm proud our beautiful community was showcased across the globe during the 8 day elite road cycling event. It was a pleasure hosting Minister Stokes at the iconic Seacliff Bridge to inform the community that this historic event in the Illawarra will be commemorated. A coloured-line will be painted on 79 kilometres of roads stretching from Helensburgh through Wollongong and Mount Keira to Cringila. Tourism in the area will continue to flourish, bringing riders of all ages and abilities and providing them with the opportunity to follow the Wollongong and Illawarra World Championship race course!

ERIK MAGNUSSON AND RICHARD DE CARVALHO

Mr PETER SIDGREAVES (Camden)—More than one year ago I acknowledged the fantastic short film *A Blaster in the Right Hands: A Star Wars Story* in this place as the community came together and helped create something special. It is with a resounding happiness that I share that the short film has won several awards and accolades. To be recognised as such is a testament to the genuine goodness that comes from the community working together. We must forget that film was shot on site in the Camden community. Well done to writer Erik Magnusson, writer and director Richard de Carvalho, actors Kirsty McKenzie, Chris Stanley, and Brendan Byrne. I hope that your careers continue to be creative and are prosperous.

EARLY OFFERS - MOUNT ANNAN CHRISTIAN COLLEGE

Mr PETER SIDGREAVES (Camden)—Mr Speaker, I take this opportunity to pass on my congratulations to all the students at Mount Annan Christian College who have received early offers from several universities. This is wonderful news as these offers come before the release of the HSC and ATAR results. To have such an offer before release of results is an attestation to the level of work and commitment students dedicate to their studies. Congratulations to Mackenzie, Georgia, Grace, Stevie, and Ava on their offers. I am sure many students from the local High Schools will receive offers that are indicative of their efforts. Well done to all the teachers and school administrators in teaching and guiding the students. I hope the happiness of all parents and guardians is multiplied and exponentiated.

BLAIR - NSW STATE BOXING CHAMPIONSHIPS

Mr PETER SIDGREAVES (Camden)—I would like to acknowledge the impressive feat of a talented and dedicated year 10 student, Blair from Mount Annan Christian College. In the NSW State Boxing Championships, Blair has won his division in the NSW Junior Elite State 57kg division. To excel in a such sport is an indication of willpower and diligent effort. To win and win at a young age is a more impressive feat and real indication of consistent willpower, diligent effort, and tenacity. Blair is currently training overseas for the WAKO Youth World Championships for Kickboxing. I wish him the very best and I am sure that his performance will showcase his talent and work.

NATIONAL COMING OUT DAY

Ms JO HAYLEN (Summer Hill)—On 11 October we celebrated National Coming Out Day, a day to show support to the lesbian, gay, bisexual, transgender, intersex, and queer people in our lives. This annual day recognises the challenge but also the power of coming out as a person identifying within the LGBTIQ+ community. Coming Out Day has been observed for over 30 years and even now, in 2022 it is a matter of great importance. It is essential to continually normalise and create safety around coming out. On this day, we are reminded that coming out is usually never a one-time task - it is ongoing. Many will come out countless times over their life. Equally, some will choose not to come out or to come out to only a few. Most of all, Coming Out Day celebrates the power of proclaiming LGBTIQ+ identity. It recognises that this pride is not only crucial for the safety and well-being of individuals but also engenders wider progress. When people know someone within the community, they are far more likely to advocate for equal rights and treatment. This Coming Out Day, we remind our friends and loved ones in the LGBTIQ+ community that they are supported.

VALE JOHN MOORE

Ms JO HAYLEN (Summer Hill)—Sadly, John Moore, the founder and inaugural chairman of Rail Trails for NSW Inc. passed away recently after several years of ill health. In life, Lt. Col. John Moore OAM RFD ED, led a successful career in banking as well as in the Army Reserves. He is well known for establishing and running Reserve Forces Day for twenty years, organising parades in honour of Australia's Defence Reserves. With his many years of experience in organising, John established Rail Trails for NSW in 2013. John was a tireless advocate. His vision, determination and leadership led to several important advancements for rail trails in our state and helped many regional communities. My colleague Mick Veitch MLC and I had the opportunity to meet with

John several times over recent years. He was a charming, good-humoured, optimistic and energetic man. John engaged many prominent political voices to gain support. After a government callout for rail trail proposals in 2016, John helped eighteen volunteer committees to lodge submissions on behalf of their communities. Rail Trails for NSW continues their advocacy with a profile established by the late and influential John Moore. Vale.

THE SYDNEY FRINGE - SMIDMORE SESSIONS

Ms JO HAYLEN (Summer Hill)—Last month, Marrickville locals enjoyed a weekend of free music and comedy during the Smidmore Sessions at our Marrickville Metro. This jam-packed weekend of entertainment was made possible thanks to the collaboration of the Sydney Fringe, Marrickville Metro, Marrickville's Factory Theatre and local legends Young Henrys. On the Friday night, families gathered at the amazing Al Fresco Precinct on Smidmore Street for a fun family night under the stars. Here, they could enjoy all the delicious offerings of the Metro's twelve restaurants over an outdoor showing of Clifford The Big Red Dog. The following day, locals saw a great showcase of live bands as a part of the Best Served Loud series curated by Young Henrys. Afterwards, Smidmore Street broke out into laughter during a Fringe Comedy Session with a hilarious line-up of comedians. Thank you to Sydney comedians Cameron James, Floyd Alexander-Hunt, Steph Broadbridge, Sam Bowden and Guneet Kaur for coming out and making us laugh free-of-charge. We are so lucky to be able to enjoy such an abundance of free entertainment in the Inner West - thank you again to Sydney Fringe, Marrickville Metro, Factory Theatre and Young Henrys.

SUPPORT FOR A COMMUNITY GRIEVING

Mrs NICHOLE OVERALL (Monaro)—According to World Health Organisation statistics, one person dies by suicide every 40 seconds. Suicide is a tragedy that affects families, communities, and entire countries. For those of us living in rural communities there is a very real, but little spoken about, mental health crisis taking place right now. There are so many elements that feed into the mental health crisis we are facing: the historical shame and stigma that accompanies mental illness and suicide; the disparity in funding for mental health services compared to physical health services; the impact and cost of collective trauma across communities. Often in tight-knit rural towns when suicide happens, people reach out to one another for support and comfort while trying to make sense of the events that have taken place. They listen to each other's heartbreaking accounts of grief and despair following policy and service failures. Tragically, one of the communities in my electorate was touched by suicide recently. I send my personal thanks to all who work at both Headspace and the Department of Education's School Psychologist team for acting quickly and putting additional supports into place to care for this grieving community.

NEW SERIES DEBUT

Mrs NICHOLE OVERALL (Monaro)—Playwright Tommy Murphy has achieved another significant career highlight when a mini-series he created debuted on ABC TV. The six-part series – Significant Others – is a "mystery about grief and family dynamics that looks dark and brooding but is full of humour and true-to-life characters, with an ultimate life-affirming message". Queanbeyan-born Tommy has made a name for himself on the international stage through his ability to take a global theme and place it in a local setting. He is best known for his adaptations for stage and film of Holding the Man, and Strangers in Between, as well as the mini-series Devil's Playground. Strangers in Between and Holding the Man won the national NSW Premier's Literary Award for Best Play in 2006 and 2007. Tommy is the youngest recipient of this award, and the only playwright to win in successive years. Through all his success, Tommy remains strongly connected to his local roots. He regularly visits his mother in Queanbeyan and brother in Bungendore. He also continues to hold dear memories of play-readings in rickety old halls at the Queanbeyan Showgrounds, and school productions he was a part of as a student at St Gregory's Primary.

REMEMBERING JANICE (JAN) INGRAM

Mrs NICHOLE OVERALL (Monaro)—International Day of Rural Women is observed in many countries globally and celebrates the strength and achievements of women in the sustainability of rural households and the general well-being of the community, despite the struggles and the stereotypes. I wish to remember a Delegate woman, who sadly was not here to join the annual celebration of rural women this year. Janice (Jan) Ingram was the definition of a rural woman. Jan was known by generations of children around the region as the "bus lady", having purchased the school bus run contract with her husband Malcolm in 1972. They increased their bus contracts to include almost all runs around the Bombala district. Jan was a dedicated gardener and loved working on the farm, spraying and digging thistles, lambing and calving. She was involved in campdrafts at Cabanandra and Delegate, and other organisations including the Hospital Auxiliary, Delegate Progress Association, Delegate MPS, Community Consultative Committee and Community Transport. This volunteer work earned her a Citizen of the Year Award in 2018 for her outstanding contribution to the community. Jan was a beautiful person who gave but never took. She will be sadly missed by many.

MICK BECKWITH HAY

Mrs HELEN DALTON (Murray)—Today I would like to congratulate Mick Beckwith for his many years of service to the Hay community. Mick has proven his love for the town many times over, serving as councillor for over three decades, including a stint as mayor from 1984-87 and deputy mayor from 1997-98. A wonderful advocate for seniors, Mick has organised countless senior citizen celebrations and Sunday concerts. He was also pivotal in raising the issue of increased rent charges for council-run pensioner units. Mick also worked tirelessly on the Tidy Towns initiative. He believes there is no greater place to live than his beloved Hay and every week he writes a congratulatory note to the Star of the Week in the local paper- the Riverine Grazier. Mick was awarded Freedom of the Shire at the end of his decades of community service and remains a much loved and respected member of this great little country town.

BETH COFFEY HAY

Mrs HELEN DALTON (Murray)—Today I would like to recognise Hay powerhouse Beth Coffey. Beth has been involved with the local Hay St Vinnies branch for fifteen years, including a five-year stint as president. She is currently regional president. Beth has offered a helping hand to countless members of the wider community through her involvement in CanAssist and volunteering with the local migrant community, where she is proud to be known as granny Beth or aunty Beth. Beth has lived by the adage 'if you are not happy with things, look at your actions, plan, make decisions and choices and be proactive, don't let life happen to you'. A teacher for 44 years, Beth is a well-respected community member of Hay and has recently retired to Deniliquin to be closer family, after the passing of her much-loved husband Tony in June.

KRC KELLETT STREET CLINIC

Mr ALEX GREENWICH (Sydney)—On behalf of the Sydney electorate, I congratulate the Kirketon Road Centre (KRC) under the direction of Dr Phillip Reed and Uniting on their collaboration to open the KRC Kellett Street clinic in Kings Cross. The new clinic offers a wide range of free primary healthcare services to people who have difficulty accessing care with a focus on health and social care needs of people who use drugs. There is a needle and syringe program, counselling, HIV and hepatitis C testing and treatment. Located above the Sydney Medically Supervised Injecting Centre, KRC Kellett Street further reduces barriers for marginalised groups by offering compassionate and convenient access to care from doctors, nurses, counsellors and Aboriginal staff. People can attend the clinic without an appointment, remain anonymous and access the full range of services in a safe, inclusive space. KRC Kellett Street was supported by NSW Health South Eastern Sydney Local Health District and Uniting, and I was pleased to attend the official opening to see the new clinic. I thank KRC for their commitment to providing dignified, non-judgmental, life-saving healthcare for all and welcome the vital contribution the Kellett Street Clinic will make to people's lives.

KEEPING WHEELS ROLLING

Mrs SHELLEY HANCOCK (South Coast)—Susan O'Brien began volunteering with Meal On Wheels six years ago and I would like to acknowledge her for her lengthy service to this great organisation who help support our local community. Six years later Susan did not expect to be the one running Huskisson Meals On Wheels and chairing the board to boot. Susan is an incredible woman pouring her heart and soul into providing the best service. From buying groceries to planning meals, training new team members and of course delivering meals to clients across the Bay and Basin area. Meals on Wheels is a great organisation for people to get involved in. In 2018 Mr Kevin Freund moved to the area and was looking for a way to get involved he soon joined the Meals on Wheels team and has been making deliveries ever since. Meals on Wheels is a fantastic opportunity for people to get involved with the community it can be very rewarding working with incredible people and volunteering to help a great organisation.

ST GEORGES BASIN DRAGONS

Mrs SHELLEY HANCOCK (South Coast)—A huge congratulations to the St Georges Basin Dragons for making both club and league history taking home the premiership for the 2022 Blackmore-Bolden Shield Season. This is the first ever Premiership winning side in the club's history and testament all team members and supporters for your hard work has certainly paid off -well done to all. All the training and teamwork has played a vital role in winning this premiership and I am delighted to acknowledge and once again congratulate you for your love and dedication to the sport. What a very close game it was but the Dragons should be extremely proud carrying their team across the finish line and to a first-time premiership.

MONICA MUDGE

Mrs SHELLEY HANCOCK (South Coast)—Congratulation to Monica Mudge who is the winner of this year's Rotary Club of Milton- Ulladulla Max Bayliss Award. Monica is a truly deserving recipient of this

award as she works tirelessly for her community. Monica is a positive and enthusiastic community member whose energy has a way of bringing people together and creating change. She was recently presented with this prestigious award by the current and past president of the Rotary Club. The Max Bayliss award is a Rotary Club of Milton-Ulladulla Award that was created in honour of the late Max Bayliss who was a generous and well loved man who was always offered his time freely to his community. It is always a pleasure to hear members of our local community being recognised for their hard work and dedication. Again, congratulations to Monica Mudge you are very deserving of this accolade, and I am delighted to get the chance to thank you for all your continued hard work to our local community.

DR ALLAN HAWKE AC

Mrs WENDY TUCKERMAN (Goulburn—Minister for Local Government)—Today I recognise the life of Dr Allan Hawke AC. Dr Hawke has had a remarkable career, which inspired many throughout his life, including his role as Chair of the Southern NSWLHD Board, extending more broadly into the wider community. Dr Hawke has always been an active community member - serving as a lifesaver and holding the title of the NSW Royal Life Saving Society's Iron Man Champion in 1965. Dr Hawke had a deep love of sport, which saw him taking on the role of Chairman of the Canberra Raiders. Dr Hawke was also a scholar, graduating with First Class Honours from the ANU, completing his Doctorate in 1976. His intelligence and knowledge saw him serve as Secretary to three Federal Government Departments and as High Commissioner to New Zealand, as well as ANU Chancellor following retirement from the Public Service. Dr Hawke was known for his great sense of humanity and striving to provide quality healthcare to all members of the community being a robust advocate for regional and vulnerable populations. Dr Hawke's was truly an inspiring individual and a great influencer who enriched the lives of many. Vale Dr Hawke.

GLEBE SOCIETY

Mr JAMIE PARKER (Balmain)—Today I recognise the Glebe Society, a community organisation that for over 50 years has worked to protect heritage, encourage a sense of community and care for the environment, whose AGM I had the pleasure of speaking at recently. The Members of the Glebe Society are keenly involved in preserving and celebrating the history of Glebe while also shaping its future as a people-focussed, sustainable and culture-rich area. The knowledge, experience and passion of Glebe Society members is a vital resource in the local community. I acknowledge and thank the management committee, past and present including Ian Stephenson, Mark Stapleton, Janet Wahlquist, Jude Paul, Jane Gatwood, Ted McKeown, Michael Morrison and Mary-Beth Brinson, and Society Convenors and members including Allan Hogan, Asa Wahlquist, Andrew Wood, Allan Hogan, Brian Fuller, Lyn Milton, Virginia Simpson-Young, Judy Vergison, Lyn Collingwood, Max Solling, Dorothy Davis, Katharine Vernon, Tarny Burton and Sarah Fogg.

CANTERBURY & DISTRICT SOCCER FOOTBALL ASSOCIATION VOLUNTEER RECOGNITION

Mr JAMIE PARKER (Balmain)—Today I bring to the attention of the house the hard-working volunteers of the Canterbury & District Soccer Football Association who were recently awarded the Cec Barlow Award for their contributions to the Association. It was my pleasure to attend the Volunteer Recognition Dinner and hear about the important work these dedicated individuals do to deliver football to the community. This passion and commitment to community sport is part of what makes our local area such a special place. I want to acknowledge and thank all the Award winners – Chris Williamson, Liz Dinh, Mustapha Aboucham, Sophie Chevell, Dimitri Tsioukanis, Chris Hunt, Michael Makaritis, Matthew Grew, Michael Brooks, Michael Stavrou, Christina Kambounias, Chris Xenikas, Danny Silvestri, Adele Walsh, Steve Cumming, Matt Bowen, Billy McColl, Anthony Mazza, Gary Schmidt, Walker Tapia, Nader Tabbaa, Jamal Hadid, KT Włodarczyk, Peter Georgopoulos, Alexandra Georgopoulos, Mark Robinson, Ashleigh Campbell, Jerry Bitas and Samuel Grasso.

LAOTIAN COMMUNITY DELEGATION - MEETING

Dr HUGH McDERMOTT (Prospect)—It was a pleasure to meet a delegation from the Laotian community living in Western Sydney who are active in ASEAN (Australian South East Asian Network) on Monday 12th September 2022. I was pleased to sign a pledge, to promote Australian values amongst the Laos community in Australia and strengthen their social cohesion against foreign interference from the Laotian government, who have attempted to oppress their liberty. These Laotian members of our Western Sydney community deserve to be free of the threat of foreign interference from the government which they have fled. They deserve to pursue their aspirations to live the 'Australian Dream' as valued residents of Western Sydney. There is great strength in the diversity of our Western Sydney community, and we must all work together to foster harmony and embrace our shared democratic, multicultural values. This is what makes Western Sydney such a fantastic place to live, welcoming of all cultures and faiths. Thank you to the delegation for visiting me at my office. I look forward to supporting the Laotian community in the future.

SERVICE OF THANKSGIVING - ST JOHN'S ANGLICAN CATHEDRAL PARRAMATTA

Dr HUGH McDERMOTT (Prospect)—It was an honour to attend a service of thanksgiving for the life of Her Majesty Queen Elizabeth II was held at St John's Anglican Cathedral Parramatta on Thursday 22nd September 2022. This was a very moving service, remembering the Queen's long life spent in service to Australia and the Commonwealth of Nations. This service was an important opportunity for members of our Western Sydney community to pay tribute to the Queen and give thanks for her contribution to our nation. The Queen has had a very significant place in the hearts of many members of our community and she will be dearly missed by them. It was great to join Rev Gary Koo, Bishop of Western Sydney, Councillor Donna Davis, Lord Mayor of Parramatta, Tracy Hall, Sherriff of NSW, and members of the 1st/15th Royal NSW Lancers in paying tribute to Her Majesty the Queen's memory. Our Western Sydney community will always be grateful for the contribution which the Queen has made throughout the 70 years of her reign.

THE MEN'S TABLE - MEETING

Dr HUGH McDERMOTT (Prospect)—The mental health of men of all ages is such an important issue. We should never neglect our mental health and we should always provide those who are struggling with a place for them to discuss their feelings. It was insightful to meet with Michael Lofaro and Anthony Sarkis from The Men's Table on Friday 23rd September 2022. We discussed strategies for improving the mental health and wellbeing of men in Western Sydney. The increased presence of the Men's Table in our Western Sydney community will have a very positive impact on our community. It will provide men struggling with mental health in our community with a safe place for them to go to discuss their concerns, past experiences, aspirations, and plans to improve their own wellbeing. The Men's Table is doing amazing work building a community and fostering a sense of belonging for men of a vast range of ages and backgrounds, who are seeking to improve their wellbeing. Thank you Michael and Anthony for meeting with me. I look forward to further supporting the fantastic work of The Men's Table in the future.

MRS JANET FORD FROM FALLS CREEK RFS BRIGADE

Mr GARETH WARD (Kiama)—I congratulate Mrs Janet Ford who was a worthy recipient of the National Medal at the Shoalhaven RFS medals presentation ceremony held on Sunday 16th October 2022. Janet Ford joined Falls Creek Rural Fire Brigade in 2007. She has held a variety of roles within the brigade including Community Engagement Officer, Brigade Equipment Officer and Permit Officer a role for which she is well known for in the Falls Creek community and has built strong relationships with residents within the area. Janet brings a wealth of knowledge and experience to all callouts whether it be a local fire call, hazard reduction or major incident within the District or the many out of area deployments she has attended. Janet is a capable and reliable member of the Service with an extremely high level of integrity and willingness to help wherever she can.

MR JOHN DOWNES FROM JAMBEROO RFS

Mr GARETH WARD (Kiama)—On Sunday 16 October 2022, I attended a very special presentation ceremony with Jamberoo Rural Fire Brigade for a remarkable local hero and a good bloke – Mr John Downes. The presentation included a special RFS Commissioners Commendation of Service to Life Member and stalwart of the Jamberoo Rural Fire Brigade and our local community to Mr John Downes. As John moves into retirement this will be one of the last opportunities that the brigade has to celebrate his service and achievements after 55 years of active and dedicated service to the brigade and wider community. I was extremely honoured as the local Member of Parliament to have the opportunity to celebrate this achievement, with John, his family, friends and fellow Jamberoo Rural Fire Brigade members and volunteers to acknowledge and pay tribute to John's remarkable and distinguished period of service. Thank you very much to John Downes for your extraordinary 55 years of hard work, dedication and commitment to our local community.

MR DAVID ALEXANDER

Mr GARETH WARD (Kiama)—I congratulate Mr David Alexander who was a worthy recipient of the National Medal at the RFS Shoalhaven medals presentation ceremony which was held on Sunday 16th October 2022. Dave became a member of the Kangaroo Valley Rural Fire Brigade in 2006 and later in 2014 joined Shoalhaven Specialised Operations Rural Fire Brigade as part of the RAFT Team and a Fireline Tree Faller. Dave has held for the position of Senior Deputy Captain of Kangaroo Valley Rural Fire Brigade for 5 years and before that was a Deputy Captain for 4 years, Dave has held such roles as Community Engagement Officer, Equipment Office and Training Officer. Dave is an extremely active member of the service and was extremely involved in the 2019/2020 bushfires both as a Firefighter and as a Fireline Faller. Dave has attended countless local incidents and major fires locally and many out of area deployment within NSW but also interstate. Congratulations and well done to David Alexander.

CLARENCE DISTILLERY

Mr CHRISTOPHER GULAPTIS (Clarence)—I offer my congratulations to Adam Freeman and Alison Soley of Clarence Distillery who earlier this year were announced the winners of the 2022 North Coast Local Tourism Hero Award at the Tourism Symposium Gala Awards Dinner. This award recognises the Distillery for all the wonderful local events it participates in, along with showcasing local products and businesses. It is wonderful to see our local business excelling and I wish Adam and Alison continued success.

PRIMARY SCHOOL MATHS COMPETITION

Mr CHRISTOPHER GULAPTIS (Clarence)—I wish to congratulate two students from Grafton Public School for their achievements in the recently held 2022 Newcastle Permanent Primary School Mathematics Competition which is designed for Year 5 and Year 6 students. This year there were more than 16,000 students participating from over 300 schools from within New South Wales. Maximus Coorey, Year 5, and Nafis Alam, Year 6, finished just outside the top 3 students in the State and for this achievement they received a District Award. These are wonderful results for students from a regional area and I wish both boys continued success with their school work into the future.

CLARENCE VALLEY INDEPENDENT

Mr CHRISTOPHER GULAPTIS (Clarence)—I wish to acknowledge the achievement of the Clarence Valley Independent newspaper which, last month, celebrated 28 years of publication. In the current environment we live in, where regional newspapers are becoming a thing of the past, it is wonderful to have this independent newspaper produced week in week out keeping locals within the Clarence Valley informed on significant local events. The most amazing aspect of this achievement, is that the newspaper is still provided free to the community, and I acknowledge all the local businesses who put their advertising dollars into supporting another local business. I offer my congratulations to Ann Mazzetelli, Owner and Operations Manager for her continued efforts to ensure the newspaper is a success and also to the wonderful office staff and journalists who continue to put the paper together; Lynda Davidson, Robyn Billington, Fran Dowsett, Geoff Helisma (former journalist), Emma Pritchard, Neve Sakac and Lauren Wilson. I thank you on behalf of the community and wish you continued success into the future.

PATHWAYS SAILORS BAY

Mr TIM JAMES (Willoughby)—It was an honour in September to present awards for service and dedication to the caring staff at Pathways Sailors Bay in Northbridge in my electorate. Opened in October 2013, Pathways Sailors Bay is a 121-bed aged care facility offering quality care for its residents. Featuring tasteful interiors and landscaped gardens, Pathways is a multi-award winning facility. Other features at Pathways include in-room entertainment systems, a hair and beauty salon, an onsite café and an in-house cinema. At the awards presentation, I was delighted to meet with the team at Pathways Sailors Bay and hear more about their vision for providing care of the highest quality. I was proud to be able to present awards to the staff at Pathways in recognition of their dedication to serving our seniors daily. Before and after the ceremony, I had the pleasure of meeting and greeting many of the residents who appeared very content with their experience at Pathways. I commend Pathways Sailors Bay for its valued contribution to aged care in my local community.

REBECCA BARTOS ART SHOW

Mr TIM JAMES (Willoughby)—On Thursday 6 October, I had the pleasure of attending a local art show in Chatswood, entitled 'Where I Would Rather Be'. Featuring beautiful paintings by the talented young artist, Rebecca Bartos, the exhibition explored the various places the artist would like to have visited but could not due to restrictions in place at the time. Using her imagination, Rebecca desired to capture these places and make them present in her then reality of isolation. Rebecca is a mixed-media artist who is fascinated by nature and the wonders of the great outdoors. Her paintings are heavily inspired by her fond childhood memories of camping and bushwalking. Rebecca is a local resident and I am very proud of the artistic talent she has brought to Willoughby and the wider community. The successful exhibition ran from Thursday 6 October through to Wednesday 12 October at the Dougherty Community Centre and the Blend Care Art Space in Chatswood. I thank Rebecca for the artistic contribution she has made to our community and have no doubt she has a very bright future.

EAST MEETS WEST CONCERT

Mr TIM JAMES (Willoughby)—I wish to acknowledge and praise the magnificent East Meets West orchestral concert at the Sydney Opera House on 18 September. This was a special event for many in the Willoughby electorate given our large local Chinese population and deep and extensive cultural connections. Conducted by popular music maestro, Guy Noble, this stunning concert featured two tremendously acclaimed Chinese classics, the 'Butterfly Lovers' violin concerto and the 'Yellow River' piano concerto. It was a stunning

performance at the recently renovated Opera House Concert Hall which was indeed full on this Sunday night. At the concert, I was delighted to see many locals and friends from the Chinese community and wished them a happy Moon Festival. I would like to commend Dr Robert Feng, Cindy Xin and the team of Ausfeng Event Productions for staging such a successful and spectacular celebration of culture. Thank you also to the wonderfully talented artists who performed with great distinction.

NSW YOUTH PARLIAMENT

Ms JULIA FINN (Granville)—On 11 July 2022 I was delighted to attend the opening ceremony and on 26 September I was pleased to receive the inclusion and diversity report of the 2022 NSW Youth Parliament. Youth Parliament is the Y NSW's flagship youth leadership and engagement program and has been operating for 20 years in NSW. The program provides high school-age students with the opportunity to engage with civic leadership, policy development, and democratic parliamentary debate. The voices of 60 students filled the Legislative Council over a four-day sitting week as part of the year-long youth leadership and engagement program. One of the attendees, Pedram Ali represented Granville and was also Youth Minister for Education. At the opening ceremony my colleague, Pru Car MP, Deputy Leader of the Opposition, Shadow Minister for Education, and Shadow Minister for Early Childhood Learning and I heard directly from Pedram about his views on education in NSW. My congratulations also go to Pedram for receiving the award for Best Speaker of the Government. There are nearly 100 recommendations contained in the Youth Parliament's nine reports, which were formally presented in September and I thank the Youth MPs for their hard work in preparing them.

JORDAN MICALLEF

Mrs TANYA DAVIES (Mulgoa)—Local Glenmore Park resident, Jordan Micallef is the latest and final recipient of the Penrith Valley Sports Foundation Junior Sports Star Award for this season. The 14-year-old shortstop is a member of the Penrith City Softball Association U16 Representative team and U14 NSW Metro team that finished runners-up at Nationals, but he's also a valued member of the Western Sydney Academy of Sport softball squad. He has been with the Academy for over a year and says it's changed every aspect of his sporting way of life. Recently, Jordan was selected in the U14 Boys Softball Australian Performance Squad and travelled to Queensland to take the next step in his burgeoning softball journey. While Jordan's ultimate goal is to represent Australia at a future Olympic Games, he is enjoying himself the best way he knows and is really enjoying the friendships being made.

YOGI AND NAYANA METHANIYA

Mrs TANYA DAVIES (Mulgoa)—I would like to acknowledge new owners of Luddenham News and Post in my electorate of Mulgoa, Yogi and Nayana Methaniya. They took over the business earlier this year from the Cambareri family, who owned it from 1993. Luddenham Post Office was opened in 1872 by Mr Beardow. In 1875, Miss Caroline Wallace became the Postmistress. Then, in 1895 the Willmington family owned it for nearly 100 years until 1993. This is the first business that the Methaniya's have owned. They have previously worked in several different industries. Yogi shared that the support from the community has been overwhelming. They have been so friendly. The community have been helpful in guiding them in the business and making them feel welcome. Plans for the much-loved shop are to keep it as it is, without making too many changes except to introduce new products and increase the gift range. Another exciting development will be the introduction of new post office boxes. Passport photos, identification photos and applications for high-risk work licences can also be made at the business. Congratulations to Yogi and Nayana on this new chapter in your life and I wish you all the best.

BRADLEY KOEN AND RYAN MASRI

Mrs TANYA DAVIES (Mulgoa)—I wish to acknowledge Glenmore Park High School students, Bradley Koen and Ryan Masri, for actively participating in the STEM Community Partnerships Project (STEM CPP), a program designed to inspire and extend young minds. The program is in partnership with CSIRO, Australia's national science agency, connecting Year 9 and Year 10 students with Science, Technology, Engineering and Mathematics (STEM) industry professionals as they tackle inquiry-based projects and develop solutions for real-world challenges. Bradley and Ryan visited the Western Sydney International (WSI) Experience Centre, the Information Centre for the new Western Sydney Airport, at Badgerys Creek before returning to school for a presentation from their mentor, Penrith City Council's Sustainability Education Officer, Andrew Hewson. They both were amazed to hear about the environmentally friendly features planned for the Penrith CBD City Park and the Soper Place projects. Both students took part in the STEM CPP in 2021 working with their peers to research how the use of genetically modified plants could reduce heat stress in certain areas, providing insight into the design and planning aspects and inspiring to think outside the box. Well done Bradley and Ryan.

PREGNANCY AND INFANT AWARENESS REMEMBRANCE DAY 2022

Ms JENNY AITCHISON (Maitland)—Friday 15 October was International Pregnancy and Infant Loss Remembrance Day a day to Acknowledge families who have lost a baby through stillbirth, infant death or miscarriage. Sadly, every year, around 110,000 Australians have a miscarriage. 2,200 more endure the pain of stillbirth, 600 lose their baby in the first 28 days after birth and many more face the grief of termination for medical reasons. Leaving parents and families devastated beyond belief. Last Friday, around the world, Red Nose and Sands invited people to light a candle at 7pm to participate in the Wave of Light to remember and honour their little ones who have died. As part of this Remembrance Day, I want to recognise and express a deep thanks to the committed perinatal professionals, along with community members and family members in the broader Maitland community who are providing support and care for those individuals and families who have experienced miscarriage or the loss of an infant.

HUNTER VALLEY VAULTING TEAM, FEI WORLD CHAMPIONSHIPS

Ms JENNY AITCHISON (Maitland)—I acknowledge the Hunter Valley Equestrian Vaulting team who make up the Australian National Squad that represented Australia at the FEI World Championships held in Denmark during August this year. For the non-equestrian enthusiasts amongst us, the best way to describe vaulting is "gymnastics off the back of a moving horse". At just 11 years of age, Willow Vitu, from my electorate of Maitland, is the youngest member of this incredibly talented squad, having only joined 2 years ago. Together with teammates Sabine Osmotherly, Eloise Tate, Poppy Loveland, Zoe Caddis, Lydia George and Arabella Read, Willow trained assiduously to perform on the world stage and represent Australia proudly. Prior to the squad's departure to Denmark, I was invited to a training session in preparation for the big venture abroad. Watching these talented and dedicated young ladies train and work with their biggest teammate Cruze, a giant Irish Sport horse was just awe-inspiring. The harmonious bond between the entire team creating incredible acrobatic displays was a magnificent sight to see. I congratulate Willow and her teammates on their achievements and wish them all the luck for the future.

MAITLAND NETBALL CENTRE OF EXCELLENCE

Ms JENNY AITCHISON (Maitland)—Today, at just 75 years of age the Maitland Netball community has over 2,500 members playing for 20 clubs and has proven itself to be an integral part of netball in NSW. Recently, I attended the official opening of the 15 reconstructed and resurfaced netball courts, as well as the installation of energy efficient LED floodlighting for match play. This significant upgrade will provide Maitland Netball Association with 32 Australian standard courts, and the capacity to host the 2023 Netball NSW Senior State Championships. I am very proud that we now have a centre of excellence for netball in the Maitland electorate. Congratulations to all the hard work of Maitland Netball Association's President Learcha Bennett and committee members who continue to go from strength to strength. I wish all the players who will have the opportunity to play in Maitland, now and into the future great luck, not just in their games, but in the development of ball skills and fitness, as well as the lifelong friendships that come from playing this wonderful team sport.

MR GARY ROLTON

Mr ROY BUTLER (Barwon)—Mr Gary Rolton has been an outstanding member of the Menindee community. Mr Rolton has announced his retirement from the Rural Fire Service after almost thirty five years of service. For twenty of these years he has led the Menindee Brigade as Captain. He's a man of few words, but in an emergency Gary is dependable, capable and reliable. Community service is synonymous with Gary's name, raising tens of thousands of dollars for local charities throughout his work life. Gary, I commend and thank you for your outstanding service to your community. Your generosity is recognised and the Menindee Rural Fire Brigade has been the beneficiary of your extraordinary skills.

LIL HYWOOD

Mr ROY BUTLER (Barwon)—Recently, Lil Hywood announced her 'retirement' from the Broken Hill City Council Library. For the past thirty five years, Lil Hywood has been a reliable and dedicated volunteer at the Library, working on the transcription of Births, Deaths and Marriages and the storage of the Ralph O'Connor Photographic Negative Collection. These are only a couple, of the many important heritage projects, that she has been involved in. At eighty seven, Lil has decided to shift her work focus to her home and garden. Thank you, for your service to the library, Lil Hywood and best wishes for your 'retirement.'

BAR AWARDS 2022 WINNERS

Ms JENNY LEONG (Newtown)—On behalf of the Newtown electorate, I would like to acknowledge several of our local venues honoured at Australian Bartender magazine's Bar Awards 2022 and celebrate their contribution to our community's vibrant nightlife. In particular I want to acknowledge Dylan Howarth, Jason

Crawley, and the team at Fortunate Son, which was named 2022 Bar of the Year. Located opposite another local icon, the Enmore Theatre, the bar is a favourite amongst late-night revellers and showgoers - it's also one of my faves. Beyond serving award-winning cocktails, during the 2020 lockdown the Fortunate Son team set a leading example of community care, offering free food to hospitality workers who lost work due to the pandemic. I would also like to acknowledge two other Newtown venues recognised at the Bar

Awards 2022: Bar Planet, named New Bar of the Year, and Odd Culture, named Best Specialty Beer Venue. Both typify our neighbourhood spirit: welcoming, individual, and unafraid to try something new. I thank the teams at all three venues - and all the wonderful hospo folks in our community - for helping make our area an exciting place to live, work, and visit.

WHO'S WHO IN THE ZOO

Mr DUGALD SAUNDERS (Dubbo—Minister for Agriculture, and Minister for Western New South Wales)—I want to formally congratulate the small team behind Who's Who in the Zoo, a project which recently took out two awards at the Western NSW Local Health District's annual celebration. During Dubbo's major COVID outbreak, Who's Who in the Zoo provided health care and housing for COVID-19 patients or high-risk close contacts who were unable or unwilling to isolate in the community. The Special Health Accommodation project admitted 54 guests over six weeks, with staff coordinating all aspects of their day. All patients were discharged and linked with health services, with zero cross-infections or breaches of Public Health Orders occurring. A special shout out to: Alison Loudon, Lou Gillman, Emma Finlayson, Michelle Gibbons, Gary Meizer, Jo Buckingham, Anne Roth and the entire Mental Health Team. Thanks also to all the program partners: Taronga Western Plains Zoo, NSW Police, Western Plains Security, the ADF, Dubbo Regional Council, St Vincent's, Tim Koertz Pharmacy, Orana Mall Pharmacy, West Dubbo IGA, Healthshare Linen Services, Vanguard Consulting and Services, Lords Cleaning, the RFS, Illawarra-Shoalhaven LHD, Agency of Clinical Innovation, and Paul Berry Maintenance. A true community collaboration – well done everyone!

TASTE OF SEAFOOD FESTIVAL

Mr DUGALD SAUNDERS (Dubbo—Minister for Agriculture, and Minister for Western New South Wales)—Dubbo recently hosted its inaugural Taste of Seafood Festival – and it was a huge hit! Just a week before, the Macquarie River became Lake Wambuu, and the venue for the seafood festival was under water – great for fish but not for people! The event was moved to the Dubbo Showground, which proved to be a terrific venue, and the vibe was electric with cooking demonstrations, and performances by Bachelor Girl's Tania Doko and local band Under the Radar: Sarah, Allen, David and Christian! An estimated 2,500 people came through the gates, the seafood flew off the shelves and our local Farmers Market stallholders were also well supported. The Festivals are an initiative of the Professional Fishers Association with the support of the NSW Government's Eat More NSW Seafood Grants Program – thanks to CEO Tricia Beatty, Chair Gary Howard and all your team. Congratulations to organisers Phil and Danielle Harte, and the teams from the Sydney Fish Market, Commercial Fishermen's Co-op in Newcastle, Dubbo Meat and Seafood Centre, and the Dubbo Farmers Markets, who were all vital to the success of the event! Hope to see it back bigger and better next year!

BINGARA MEALS ON WHEELS

Mr ADAM MARSHALL (Northern Tablelands)—I recognise the volunteers who generously give their time to Bingara Meals on Wheels, ensuring a nutritious meal and some social interaction for those who aren't able to get out and about. Bingara Meals on Wheels is overseen by Jan Kane, CHSP Co-ordinator who organises 20 volunteers and ensures the delivery of over 2600 meals each year. This is an essential service that could not happen without the volunteers. Not only do they deliver the meals but they check on the clients' wellbeing. Meals on Wheels is one of the services that enables people to remain in their own homes. I congratulate Brian and Susanne Hughes, Peter and Bernadith Houlahan, Jan and Tony Miller, Jos Cooper, Aileen Galvin, Julie Myer, Jenny Beesley, Hannah McGowan, Jenny Burling, Marion Allen, Helen Mitchell, Anne Brian, Anne and Col Withers, Ken Walker and Richard Pankhurst on the success of Bingara Meals on Wheels. I commend Ms Jan Kane for co-ordinating this important service and her managerial skills in establishing a good team of volunteers.

DR OLIVER KNOX - GENERAL JEFFERY SOIL HEALTH AWARD

Mr ADAM MARSHALL (Northern Tablelands)—I recognise Dr Oliver Knox, Associate Professor in Soil Systems Biology in the School of Rural and Environmental Sciences at the University of New England for his innovated work in soil health awareness. Dr Knox received the General Jeffery Soil Health Award at the National Landcare Awards in Sydney specifically for his work promoting the Soil Your Undies education program which has educated children across the nation in soil health. All that is needed is to bury a pair of 100 per cent white cotton undies in topsoil for two months and then check the level of decomposition. If there isn't much left of the undies then the soil has a good biological activity which indicates a healthy soil. What a great idea to draw

students' and growers' attention! Dr Knox reintroduced soil biology into the undergraduate syllabus in 2014 at UNE and is the Cottoninfo technical lead in soil health. I congratulate Dr Knox on receiving the General Jeffery Soil Health Award. I commend Dr Knox for his dedication in promoting soil health through his publications and the many workshops he has led.

BLACK MOUNTAIN PUBLIC SCHOOL - HOME ARTS CLUSTER DAY

Mr ADAM MARSHALL (Northern Tablelands)—I recognise the collaboration between the New England Conservatorium of Music (NECOM), the New England Regional Art Museum (NERAM) and the Aboriginal Cultural Centre and Keeping Place for providing the Home Arts Cluster Day to our local schools giving a rich experience through the different art forms. Black Mountain Public School attended and were greeted at NECOM with a recital of songs by the New England Sing group. Latai 'Ale was chosen to act as a role model for the sing-off which Black Mountain Public School won. Later the Aboriginal Cultural Centre and Keeping Place introduced the students to some of the artifacts, a Dideridoo performance, and some fun Aboriginal games. Lastly, the students visited the NERAM to view various forms of art. Having seen so much creative art, the students were inspired to design their own drawing or collage of an Australian landscape. I congratulate the Armidale cultural groups for a successful event sharing their wealth of artistic material to inspire young minds. I commend Relieving Principal of Black Mountain Public School, Mrs Justine Eddy, for making this experience possible for her students.

FAR SOUTH COAST LANDCARE COMMUNITY SEEDBANK (FSCLCS)

Dr MICHAEL HOLLAND (Bega)—I would like to recognise the immense effort of the Far South Coast Landcare Community Seedbank in collecting almost 20 kilos of local native seed species to assist with regeneration of local vegetation. Comprising of more than 107 different varieties, the project which was boosted by the Bushfire Recovery Grants Program, has spent months collecting, processing, and storing seeds to help support biodiversity conservation efforts. Although they have been in operation for the last 22 years, the FSCLCS have seen a noticeable increase in demand for local seeds following the Black Summer Bushfires and has been assisting in replanting both on private property and local council land. Working in conjunction with local nurseries to help establish tube stock, one of the major benefits this program has highlighted is the improved survival rates of these locally sourced seeds. Already adjusted to our local soil and climate, the viability of our native regeneration is being significantly increased. The project has also allowed the seedbank to connect with the wider community by providing workshops on seed collecting activities and propagation throughout its duration. Thank you for your important work in helping heal our local environment.

WALBUNJA INDIGENOUS RANGERS

Dr MICHAEL HOLLAND (Bega)—I would like to congratulate and recognise our new Walbunja Indigenous Rangers who will be graduating this Thursday, October 20 in Batemans Bay. The program, which was initiated last year, was a state-first and born after advocates and indigenous leaders worked with the National Parks & Wildlife Service to help First Nations locals learn about how to manage parks and embed cultural knowledge into their work. Learning under the guidance of local Project Coordinator and Walbunja Fire Practitioner, Mr Andrew White, the rangers have been assisting in the Gulaga and Biamanga national parks undertaking tasks ranging from assisting with cultural burns and protecting culturally significant sites, to fixing local walking paths. Working hand in hand with Traditional Owners, local stakeholders, and government agencies such as the Rural Fire Service, the Indigenous Ranger Program is not just forming important pathways for local indigenous youth to continue their education in land management and caring for country, but also fostering cultural ties within the community. Congratulations to the new graduates and I hope to see many more Indigenous Rangers coming through the ranks in the coming years.

PAMBULA OP SHOP

Dr MICHAEL HOLLAND (Bega)—I would like to congratulate the Pambula Op Shop and their league of volunteers who have recently celebrated their 40th year of operation and recognise their commitment to decades of fundraising for our local aged care facility, Imlay House. Set up in 1982, the Pambula Op Shop has worked diligently over the past four decades to raise more than \$1.6 million dollars in donations to help support the local community and residents. Over the years these funds have gone towards essentials such as furnishings for residents' rooms, equipment for a physiotherapy unit, a nursing home bus, and contributions to assist in the multiple extensions carried out to the existing facility. Celebrating on Saturday alongside Sapphire Coast Community Aged Care CEO, Matt Sierp, volunteers who helped raise these much-needed funds to support residents joined together at the CWA Hall in Pambula for a celebratory morning tea. It is estimated that 450 volunteers had registered with the Op Shop over the past four decades with around 100 currently on the books. Thank you to all the volunteers who have worked tirelessly over the years and for their continued support.

TWENTY-FIFTH NORTHERN MINING & NSW ENERGY DISTRICT MEMORIAL SERVICE

Ms JODIE HARRISON (Charlestown)—It was an honour to stand alongside a number of my parliamentary colleagues and union officials and members at the 25th Northern Mining and NSW Energy District Memorial Service in Cessnock on Sunday, 11 September. So much work has gone into the restoration of the Jim Comerford Memorial Wall, named for one of the union's most respected leaders, and it stands as a wonderfully fitting location to host a memorial service for the lives lost in mining. The memorial wall, which was opened by Paul Keating in 1996, also features a miner's lamp and a bust of Jim, who passed away in 2006 at the age of 93. It has recently been refreshed and updated now bears 1793 names—all miners lost in the Northern District coalmines and mining leases since 1801. The youngest person memorialised was just eleven years old when he died at Plattsburg in 1883. He was named Robert Irving. I would like to pay my respects once again to all those who lost their lives in the mines, their families and descendants, and thank those who follow Jim's example in standing up for the safety of workers.

GABRIELLE STACEY

Ms JODIE HARRISON (Charlestown)—When Gabrielle Stacey joined her local Landcare group, the fantastic Fern Creek Landcare, she joined working sessions involving five or six volunteers all over the age of fifty. In her mid-twenties and studying horticulture at university, Gabrielle worked to rejuvenate the group, using social media marketing to bring in a number of younger recruits. The total number of active volunteers has swollen from 30 to over 100, with another 500 following the group on social media. With Gabby's help, the median age of Fern Creek Landcare's membership has dropped significantly—and long-term co-ordinator, founder and Charlestown community stalwart Peter Dalton has been able to pass the leadership of the group over to a safe pair of hands. Gabby and Peter recently made a video together which was shown at the National Landcare Conference, which showcased their extraordinary intergenerational friendship. Gabby believes that the Landcare approach to environmental stewardship and care has enormous benefits for young people, helping to transform frustration with environmental concerns into positive action. Congratulations to Gabby on all she has achieved so far—and I'm sure this only the beginning.

NRLW GRAND FINAL

Ms JODIE HARRISON (Charlestown)—On Sunday 2 October, the Newcastle Knights took on the Parramatta Eels in the NRL Women's Premiership Grand Final—and an after extraordinary performance, they walked away champions. The final score of 32-12 might suggest a dominating performance against an outmatched opposition, but that wasn't the case: it was a neck-and-neck struggle, with some early fumbles giving the Eels the first try of the match. But by half-time, wingers Kiana Takairangi and Emmanita Paki and back-rower Romy Teitzel had scored tries, putting Newcastle in a formidable 14-6 lead. Two minutes into the second half, Tamika Upton—who went on to be named player of the match—took the Knights to an 18-6 lead. But the momentum went back and forth over the course of the match: the Eels scored another try in the fiftieth minute, reinvigorating the side, before Newcastle scored three tries in the final ten minutes of the game. Kiana got another try in the 63rd minute; Jesse Southwell scored in the 67th; and Yasmin Clydesdale sealed a commanding win in the 70th minute. Congratulations to these extraordinary women and their teammates. They have done Newcastle proud.

ENDEAVOUR SPORTS HIGH SCHOOL'S STUDENT LEADERSHIP TEAM

Ms ELENI PETINOS (Miranda)—I congratulate the incoming student leadership team of Endeavour Sports High School on their appointment. Being democratically elected by your peers is an incredible achievement of which these students should be proud. I encourage them to make the most of this fantastic opportunity to contribute to their school community and to develop the skills that shape the community and professional leaders of the future. I use this occasion in NSW Parliament to acknowledge the new student leadership team for 2023, namely School Captains Antonia Safi and Jack Heslehurst, Vice Captains Holly Martin and Max Robinson, Senior Prefects Georgia Glesson, Kalan Bgaika, Taylor Leonard and Torin Sopuch. I also recognise the school's Student Representative Council members including Aliyah Extrem, Laila Stevens, Anna McCrone, Zac Brealey, Liam Challenor, Neve Jenkins, Madison Field, Emmely Metirtikas, Benjamin Harris, Felicia Dimitriadis, Luca Croft, Jasmine Franich, Asha Rostron, Katherine Reid, Nikora Williams, Sarah Etheridge, Noah Nguyen, Flynn Harris, Madison Thomlinson, Jay Yarnold and Emily Tonkies. I extend my best wishes to these student leaders as they continue to exemplify Endeavour Sports High School's motto of 'valuing individual potential [and] achieving personal best'.

PORT HACKING HIGH SCHOOL'S STUDENT LEADERSHIP TEAM

Ms ELENI PETINOS (Miranda)—I congratulate the incoming student leadership team of Port Hacking High School on their appointment. Being democratically elected by your peers is an incredible achievement of which these students should be proud. I encourage them to make the most of this fantastic opportunity to contribute

to their school community and to develop the skills that shape the community and professional leaders of the future. I use this occasion in NSW Parliament to acknowledge the student leadership team for 2023, namely School Captains Ashlei Udemans and Adem Kalache, Vice Captains Aditya Aravind and Aimee Michaels and Prefects Jackson Barter, Madison Gleeson, Jaime Porter and Eamonn Ryan. I have every confidence that these dedicated young adults will capably lead their peers through what will be their most important year of schooling thus far and be role models to their entire school community. I extend my best wishes to these student leaders as they continue to exemplify Port Hacking High School's motto that 'to strive is to achieve'.

ST GEORGE-SUTHERLAND SUPPORT GROUP OF PARKINSON'S NSW LTD

Ms ELENi PETINOS (Miranda)—I acknowledge the St George/Sutherland Support Group of Parkinson's NSW, an important source of support for many in our community. Our local Parkinson's Support Group is an informal gathering of individuals touched by Parkinson's disease who meet to share their experiences and support one another in the everyday care of their loved ones. Organised by dedicated volunteers, the group meets monthly at the Sylvania Community Hall and provides emotional and practical support at meetings for participants through group discussions, educational sessions by guest speakers, social outings or just sharing a cuppa, all of which are outlined in their Chit Chat newsletter. I acknowledge the committed volunteers who make our local St George/Sutherland Support Group of Parkinson's NSW possible. I recognise President Janece Pulbrook, Secretary Christina Farrugia, Treasurer Keith Chapman, Welfare Officer Valda Johnson, Chit Chat Editor Ian Chalmer, along with Committee Members Nan Godwin, Trish Stanley, Jacqueline Parker, Wendy Ross, Connie Harrison, Peter Ross, Ross Eggleton and Joan Spivey for their ongoing efforts. I thank everyone at St George/Sutherland Support Group of Parkinson's NSW for their invaluable contribution to our community.

**The House adjourned pursuant to resolution at 02:14 on Wednesday
19 October 2022 until 09:30 the same day.**