probably a lot more hot air but probably a lot fewer services to people in regional areas.

Another problem that I see with this plan is that the very companies the government expects to build the network have already told Labor that they will build it themselves. As I said, this is investment in communications infrastructure by the taxpayer that would have been provided commercially at commercial rates of return. Is it good use of taxpayers' money to invest in a service that the private sector was going to deliver anyway? I think not. It is a woeful use of taxpayers' money. We should, as the previous government did, invest in telecommunications services where it would not have been commercially viable. That is a far better use of public money. It is far more logical and far more responsible than telecommunications services by press release. The whole purpose of the telecommunications fund—the fund that this government is proposing to take away—was to invest in those very technologies that would not be provided commercially.

On top of the fact that the Minister for Broadband, Communications and the Digital Economy wants to use taxpayers' funds to build a network that would almost certainly be commercially viable without funding, the government's plan still has no detail. The minister is apparently confused about his own plan. He is apparently not sure whether he wants fibre to the node or fibre to the home. They are very basic concepts but there seems to be a degree of confusion on the part of the good senator. Senator Conroy seems to be confusing the two concepts—fibre to the node or fibre to the home. Which is it going to be, Minister?

During the election campaign, he passed through a small town in my electorate—the town of Lowanna spruiking Labor's broadband plan. The problem is that he could not then and cannot now tell the people of Lowanna whether they will get high-speed fibre under the government's plan. Will Lowanna be in the two per cent who miss out, or will it be serviced by its very own fibre optic network? I am not sure. The minister is not sure. People are not sure what they will get out of the government's plan. I would suggest that the only thing they can be certain to get from the government's plan is years of neglect. The people in regional Australia are all too used to the Labor Party's endless neglect. It will be just like the time when Labor turned off the analog network—an unconscionable move. Labor does not aim to deliver better services; instead, it turns off services and puts nothing in their place.

Considering that the government has introduced a bill that deals with more than \$2 billion that belongs to the people of Australia, I believe it would be appropriate for the people of regional Australia to know what was going to happen to the \$2 billion that was previously earmarked to provide them with the services that they rightly deserve. I contend that they are not going

to be receiving value for that money, which could be invested in Sydney or Melbourne. I think that the people of regional Australia are being ripped off by the proposed government bill. In opposing this bill, I have another major objection. As I mentioned, the Communications Fund is intended to address the ongoing needs of regional Australians.

The DEPUTY SPEAKER (Dr MJ Washer)—Order! The debate is interrupted in accordance with standing order 34. The debate is adjourned, and the resumption of the debate will be made an order of the day for the next sitting. The member will have leave to continue speaking when the debate is resumed.

INDEPENDENT REVIEWER OF TERRORISM LAWS BILL 2008

First Reading

Bill presented by Mr Georgiou.

Mr GEORGIOU (Kooyong) (8.30 pm)—Since the terrorist attacks on the USA on 11 September 2001, the Australian parliament has enacted more than 30 laws dealing with terrorism. This legislature has agreed on a bipartisan basis that protecting Australians from the threat of terrorism demands exceptional restrictions on civil liberties and on freedom of speech and of association. Offences and procedures have been established which depart significantly from traditional principles and practices of our criminal law. The Attorney-General has been given power to 'list' organisations as involved in terrorism. This means that membership and support of such organisations are criminalised. ASIO can detain people for interrogation. Those suspected of terrorist involvement may be subjected to control orders and preventative detention.

Within the parliament and the community, there has been considerable debate about the necessity for and the desirability of such measures. Parliament has given its imprimatur, though not always unanimously and often with considerable reservation. I and a number of others have expressed concern that aspects of the current regime are draconian. I have also voiced my belief that the system's severity could be eased without undermining its effectiveness and that such reform could potentially enhance it.

The fact is that a democracy's response to the threat of terrorism cannot simply be more stringent laws, more police and more intelligence personnel. The point was well made by European Commissioner for Justice, Freedom and Security, Franco Frattini, when he said:

... our citizens entrust us with the task of protecting them against crime and terrorist attacks; however, at the same, they entrust us with safeguarding their fundamental rights ... [the] necessary steps we take to enforce security must always be accompanied by adequate safeguards to ensure scrutiny, accountability and transparency.

Mr Frattini's observation has been widely endorsed, not least by the Attorney-General, Mr McClelland, and

I support it. The challenge of protecting security without undermining fundamental rights requires constant vigilance. But the reality is that the machinery of vigilance in Australia is deficient.

When the government proposed sweeping new measures in 2005, I said it was important that the parliament identify a credible mechanism to continuously review the operations of the legislation. I suggested that we consider appointing an independent expert to undertake the task, as the UK had done so since at least 2000. Since then, strong support for having an independent reviewer of terrorism laws has come from, amongst others, the Inspector-General of Intelligence and Security, the Human Rights Commissioner and the unanimous bipartisan support of the Parliamentary Joint Committee on Intelligence and Security—such soft left-wingers as David Jull and Robert Ray.

When the Parliamentary Joint Committee on Intelligence and Security was examining the proposal, a witness from the Attorney-General's Department assured it that our system of review by parliamentary committees and government agencies—that which existed was not only adequate but superior to the UK's approach. I am sure that the committee was flattered, but nonetheless it was not persuaded. The committee observed that reviews of the law had been sporadic and fragmented, with limited mandates, and the result was that critical issues fell outside its terms of referencefor example, the impact of requirements about the nondisclosure of security sensitive information on the conduct of trials. In the committee's view, an independent reviewer would be able to undertake the necessary ongoing oversight and contribute positively to community confidence, as well as providing the parliament with regular factual reports. This view was not just stated once; it was reiterated.

It is vital that parliament and the executive receive expert advice on an ongoing basis about the effectiveness and impact of the regime of counterterrorism measures that have been put in place. A legislatively provided-for Independent Reviewer of Terrorism Laws would provide a much-needed additional safeguard for the protection of our security and our rights. I commend the bill to the House.

Bill read a first time.

The DEPUTY SPEAKER (Dr MJ Washer)—In accordance with standing order 41(d), the second reading will be made an order of the day for the next sitting.

PRIVATE MEMBERS' BUSINESS Housing Affordability

Mr CLARE (Blaxland) (8.36 pm)—I move:

That the House:

(1) notes:

- (a) the pain being felt by Australian families struggling to pay off mortgages due to rising interest rates;
- (b) the failure of the previous government to heed the warnings of the Reserve Bank; and
- (c) the need for low cost home ownership and reduced entry costs for home buyers as well as a range of rental options for moderate to low income households:
- (2) supports the Government's commitment to tackling this problem by appointing a Minister for Housing and by making it a key priority for COAG in 2008; and
- (3) welcomes the Government's plan to help first homebuyers break into the housing market with the first-home saver account scheme.

Housing affordability is the most important issue in Australia today. It is the human face of the inflation problem. Tonight, 1.1 million Australians are suffering from housing stress. Last year, 9,751 Australians lost their homes, and tomorrow three families in my electorate will be evicted from their homes. Homeownership, the great Australian dream, is slipping out of the reach of many Australians. This is what we inherited from the former government. This is what we inherited from the people who said Australians have never been better off. And this is what we inherited from the people who last week told us that the Howard government was the golden age of compassion. We inherited this, and we inherited the highest interest rates in 16 years, the second highest in the developed world. This is the unravelling legacy of the Howard government.

With every interest rate rise, more and more people are losing their homes. Nowhere is this a bigger problem than in my electorate of Blaxland in Western Sydney. Blaxland is the mortgage stress capital of Australia. One in two people with a mortgage in Blaxland are suffering from mortgage stress. More homes are repossessed in my electorate than anywhere else in the country. More than 300 homes were repossessed last year and the year before that—and I fear there is worse to come. Evictions have doubled in the last six months. The Bankstown Sheriff's Office is now evicting 15 families a week and, on top of this, house prices have plummeted. Housing prices have dropped by 16 per cent in the last three years. Some families now have negative equity in their homes. They owe the bank more than the house is worth.

In addition, as if we do not have enough problems, sharks are circling in the neighbourhood, looking to make a profit out of others' misery. Companies have sprung up recently offering to buy your home in less than 10 days for zero fees and with zero commissions, and their targets are the most vulnerable—people who are behind in their repayments and facing foreclosure, people with health problems, people who have lost their job, people who are about to get divorced. One company offers a finder's fee of \$1,000 if you can help them to buy a house. Desperate, vulnerable people are