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| SOUTH EAST QUEENSLAND POPULATION GROWTH 2021-46 | | Population 2021: 3,786,200 Population 2046: 5,948,000 Growth: 2,161,800 |
| BRISBANE 2021: 1,264,000 2046: 1,721,000 Growth: 457,000 | IPSWICH 2021: 233,300 2046: 528,000 Growth: 294,700 | LOCKYER VALLEY 2021: 41,800 2046: 66,000 Growth: 24,200 |
| GOLD COAST 2021: 633,800 2046: 1,015,000 Growth: 381,200 | SUNSHINE COAST 2021: 346,600 2046: 553,000 Growth: 206,400 | SCENIC RIM 2021: 43,600 2046: 67,000 Growth: 23,400 |
| LOGAN 2021: 350,700 2046: 662,000 Growth: 311,300 | TOOWOOMBA 2021: 144,000 2046: 220,000 Growth: 76,000 | NOOSA 2021: 56,900 2046: 76,000 Growth: 19,100 |
| MORETON BAY 2021: 484,400 2046: 787,000 Growth: 302,600 | REDLAND 2021: 161,700 2046: 212,000 Growth: 50,300 | SOMERSET 2021: 25,400 2046: 41,000 Growth: 15,600 |

Property owner Jessy Meredith with Oliver, 3, and Eli, 2, at Scarborough Beach. Picture: Richard Walker

Bursting at the seams: SEQ population surges

EXCLUSIVE
Stephanie Bennett

Six million people will call South East Queensland home by 2046, with the region's population set to soar by an additional 2.2 million people over the next two decades.

The Sunday Mail can reveal state government modelling detailing which local areas will have the biggest population boosts, as work continues on updating the SEQ Regional Plan – a key commitment of last year's Housing Summit to ensure better housing supply for the future.

Growth projections reveal Ipswich City Council's population will grow by 126 per cent by 2046, surging to more than half a million people.

Logan City Council's population will almost double to 662,000, while Moreton Bay Council will have a 62 per cent

rise with 787,000 people calling it home.

And Brisbane City Council's population will grow to more than 1.7m – a 36 per cent increase from 2021.

Deputy Premier Steven Miles said the state was "in our decade of opportunity" – but that a growing state and the changing needs of the population meant not only were more homes needed, but a "better mix of housing options".

"People are moving to Queensland in droves and you can blame them," he said.

"We have a strong economy. We have a 10-year pipeline of infrastructure projects in the lead-up to and beyond Brisbane 2032.

"And we are creating good, secure jobs in the key industries that will help us decarbonise."

Mr Miles said all these fac-

tors – along with "our great Queensland lifestyle" – were reasons the state had experienced record levels of net interstate migration, and now a growing level of international immigration on top.

"Why live in Melbourne when you could live in SEQ?" he said.

"Because our population is growing, we need to get ready to build more of the Queensland we love. Investment in infrastructure is also vital to support growth."

The modelling also reveals not only is SEQ's population rapidly rising – but dramatically changing, with more people living alone.

The number of one-person households is predicted to rocket from about 23 per cent to 40 per cent by 2046.

"So even without counting the massive population increase, we still need more

homes to house the same number of people," Mr Miles said.

"To meet the needs of our growing Queensland and ensure we maintain our great lifestyle, we need more housing supply and a better mix of housing options. This means building more units, townhouses and terraces.

"My elderly neighbour shouldn't have to clean a four-bedroom, two-storey house.

"They should be able to downsize to a unit or terrace, without being forced to move away from their community."

Jessy Meredith has an investment home in the Moreton Bay region and lives in the Brisbane City Council region because she saw both places booming.

"We bought the investment home for a reasonable price, thinking the area was likely to boom over the next 10 years or

so and it did," she said. "I think we knew it was a good rental area, and also it's close to the Sunshine Coast and it's also close to Brisbane City so it's in a good location."

Ms Meredith said both BCC and the Moreton Bay region were family friendly areas for kids, especially with lots of parks popping up.

"We knew now was the time to buy in Brisbane," she said.

"We figured having something close to the city in Brisbane would be a great option for us."

Mr Miles said the government would release the full draft SEQ regional plan "very soon". The government committed to review the plan following last year's Housing Summit to "ensure responsiveness and enhance the framework for engaging with councils to accelerate the delivery of more housing".

Editorial P60

Loans tsunami is yet to hit many

Blake Antrobus

A finance expert has warned that mortgage arrears could "tick up" as soon as the second half of this year, with millions of Aussie borrowers on a mortgage cliff of low rate home loans due to face a repayment shock.

Erin Kitson's warning followed her revelation that people living in the outer regions of capital cities across the country had higher mortgage arrears levels than their inner-city counterparts.



Erin Kitson

Some of the high rate areas included the South West, Outer West and Blue Mountains regions in Sydney.

Soaring interest rates, including a large run-up over the past year as the Reserve Bank of Australia struggles to keep inflation low, has been blamed for the increase in mortgage arrears.

But Ms Kitson said the rate of loans in arrears for more than 30 days was only at about 1 per cent as of May.

"In terms of comparisons to the global financial crisis and historically, this is around the long-term averages," Ms Kitson, S & P Global Ratings' director of structured finance ratings, said.

"It's certainly lower than the GFC peaks ... when we saw average arrears of about 1.8 per cent."

Speaking to The Adviser Magazine's In Focus podcast, Ms Kitson said there could be a big increase in mortgage arrears levels from the second half of this year and into early next year due to "repayment shock" from interest rates increasing.

The RBA earlier this year estimated that about \$350 billion worth of loans would be impacted as thousands of Australians shift from fixed rates to more expensive variable rates.

NAB chief executive Ross McEwan recently told the House Standing Committee on Economics that only about 45 per cent of the bank's fixed rate customers had so far rolled into variable rates.

How you can attend Bush Summit events across Australia

Regional and rural business owners, community leaders and industry heads are encouraged to register for a series of Bush Summit events in August.

This year, the News Corp Bush Summit series is expanding across six regional locations in Queensland, NSW, Western Australia, South Australia, Tasmania and Victoria.

Prime Minister Anthony Albanese will be a keynote speaker at the NSW Bush Summit

event in Tamworth on August 11. That will be followed by summits in Perth, Port Lincoln, Hobart, Wodonga and Rockhampton.

Politicians, leaders and policy makers will be joined by regional leaders across a range of industries including agriculture, resources, small business, health, education, technology and employment. The Bush Summit series will celebrate and showcase regional Australia, address the challenges facing rural communities and identify solutions.

News Corp Australasia executive chairman Michael Miller said the Bush Summit had quickly become agenda-setting and policy-shifting and had the ability to achieve better outcomes for the bush.

"As someone who grew up in the bush, I have been proud to see the Bush Summit go from strength to strength, and its impact grow, year after year," Mr Miller said.

Bush Summit will be presented nationally in partnership with Hancock Agriculture and Hancock Prospecting. It has the backing of corporate partners Woolworths, Qantas, Suncorp, Ampol, Transgrid, Santos, Squadron, Elders and Bayer, as well as the Queensland and SA governments.

Hancock Prospecting executive chair Gina Rinehart said:



"Eighty-five per cent of Australians live in large urban locations, but we should not forget the engine room of our country (who) make possible jobs for

the many businesses the primary industries support: the truckies, the shops, even accountants, legals, tax advisers and many more.

"This Bush Summit is a further opportunity ... to help our governments better understand those living and working outside our cities and hugely contributing to our country."

Register to attend a Bush Summit event at bushsummit.splashthat.com

EDITORIAL

The Sunday Mail

The challenge is ahead of us

Predictions that the population of South East Queensland is going to soar over the next two decades are welcome, provided our state and local governments prove themselves capable of managing six million people.

Queensland has the weather, the reef, the beaches and the islands as well as the great expanse of the outback all combining to make this state the most attractive in the nation when it comes to lifestyle.

It is no wonder people want to join us in calling it home, and millions do.

In fact, the state government's latest population predictions suggest as many as six million people will call South East Queensland home by 2046.

That means we are going to have another two million or so neighbours among us by mid-century. The Sunday Mail, in an exclusive report, reveals the predictions based on government modelling and sets out how the newcomers will be distributed across the region.

Ipswich City Council's population is set to grow by a whopping 126 per cent by 2046, surging to more than half a million people. Logan City Council's population would almost double to 662,000 people, while Moreton Bay Council would have a 62 per cent rise, boasting 787,000 people in two decades time.

Meanwhile, Brisbane City Council's population is tipped to grow by a more modest 36 per cent to reach 1.7 million people.

Deputy Premier Steven Miles is

taking the upbeat and positive view, seeing the new arrivals as our "decade of opportunity".

That may be so, but the challenges in coping with this surge in arrivals are many, and not least among them is housing.

The present housing crisis is devastating to thousands of Queensland families, but the shortage of stock will be alleviated in the years ahead as the construction industry finds its feet after the devastation of the Covid years. What is perhaps more challenging is the manner in which we choose to live, with the latest data showing the move to solitary living accelerating.

The modelling suggests that these one-person households will increase by as much as 17 per cent so that, by 2046, 40 per cent of households will be single person.

Clearly, we are going to have to rethink not merely our housing supply levels but our housing designs. The quarter-acre block will recede in the historical review mirror and intensive housing will become the norm.

We are also going to have to pursue far more realistic public transport options, with initiatives such as Brisbane City Council's Brisbane Metro, with services such as dedicated busways from Eight Mile Plains to Roma Street operating 24 hours a day, a great start. And our roads systems will need attention.

We will cope with this surge in newcomers, as we have in the past.

And we should feel some gratitude that we live in such a beautiful part of the world that so many want to come and join us.

Tragic reminder of our debt to ADF

The men and women of the Australian Defence Force often put their lives on the line daily to protect our nation, and the tragic accident in the Whitsundays is a reminder of the debt we owe them.

Four people are feared to have lost their lives after an MRH-90 military helicopter ditched in waters off Hamilton Island on Friday night.

The accident occurred during Talisman Sabre 2023, one of those training exercises which are required to hone the skills of our military personnel and prepare them for combat.

As Defence Minister Richard

Marles points out, these exercises may be necessary for our readiness in facing genuine military threats, but they carry risks of their own.

These dangerous exercises will continue, as will the global conflicts which have drawn our ADF personnel to all corners of the globe to risk their lives to protect our freedoms.

But the accident in the Whitsundays is a reminder of how vitally important ADF personnel are to the security of our country, and how indebted we are to them for their willingness to place themselves in harm's way.

Our thoughts and our prayers are with the families and colleagues of those missing.

Our regions should secede and prosper

Dan Petrie



Should the Queensland regions that have helped propel the most recent state budget to a record \$12.3bn surplus consider breaking away from the southeast corner and establish their own state? Given the problems the government has had in tackling youth crime, recruiting in health and acquiring land for housing, the argument for having decision-makers closer to the areas affected by those challenges warrants discussion.

The North Queensland State Alliance has in the past decade been arguing more stridently that very case following 20 years (two boom business cycles) of mining-related windfalls that have not flowed back to the areas of origin in dollar-for-dollar terms. The same alliance has just released its website 7thstate.com.au posing the question of statehood for the north, and comes at a time when the money being showered on Brisbane and Gold Coast has ensured that call only grows louder.

Alliance president Peter Raffles told News Corp the history of Central and Northern Queensland went back to 1897 and had been stymied for much of the past century.

"Federation as it stands is not working as well as it should, and for the people who live in this part of the world, the numbers from economic output through agriculture and resources are clear standouts, while

the challenges around health for example are not going to be well served by a one-size-fits-all approach out of Brisbane," he says. "If you take all of the parliaments in Australia (federal, state and territories) and add up the total representatives, excluding those MPs in North Queensland, the ratio of representative to population is approximately 1:29,500.

"In North Queensland (north of the Tropic of Capricorn), the same ratio climbs to 1:44,000."

Fair point, but how do governments overcome this factual problem? Those in regional Queensland who travel hours for dialysis along Third-World roads while paying higher insurance premiums than the rest of the county can rest easy. Assuaging those without access to the critical services means the media-release quote resembles "65c of every infrastructure dollar spent in Queensland is outside the Greater Brisbane area as the XYZ government tackles the challenges operating in the most decentralised state in the federation".

That made-up quote comes from the copy-and-paste line of every state budget for the past 20 years, including the most recent example below from 2023-24: "In 2023-24, the government will invest \$20.32bn in capital, directly supporting around 58,000 jobs. \$13.308bn of this capital program will be invested outside of the Greater Brisbane region, supporting around 38,500 jobs." That \$20bn? Thank you coalminers. On those Brisbane projects, when challenged on the \$7bn price tag for the Olympics and \$6.3bn for Cross River rail, which will deliver some new shiny train stations outside

government office buildings, the reply is to highlight how regional Queensland will benefit.

The logic follows that as soon as visitors to Queensland are done attending the Olympics and experiencing the majestic lights of... Brisbane, that same visitor will spend two weeks at Qualia on Hamilton Island with an economic benefit worth billions to the state economy.

Your head will hurt as the spend in the lead-up to a two-week sporting carnival will unleash the phrase "multiplier effect" ad nauseam, the benefits of which will flow throughout the economy along with modelling provided by a sandstone university economics paper. (The university at St Lucia and its economics department's advocacy for demand-side solutions for everything mean Brisbane-based capital works are somehow good for people living in Rockhampton.)

But the big problem is there is a significant population that lives a long way from where its elected representatives meet. When parliament convened in Cairns recently, the taxpayer was on the hook for \$1m but seven figures is the new petty cash for government expenditure nowadays.

Townsville at 1353km, Cairns at 1699km and Mackay, a hop, skip and jump at 971.3km, are all further away from Brisbane than Sydney at 909km.

A population north of Gladstone that is almost double Tasmania and likely to surpass federal government funding-favourite Adelaide in the next two decades should have representation that is more accessible than the capital in the south.

Forget about the aliens, we're doing a good job of annihilating ourselves

David Penberthy



Here's a cheery topic to think about over breakfast on a Sunday morning. When and how will the world come to an end?

Will it start with nuclear war in eastern Europe or over the South China Sea? Maybe artificial intelligence will kill us off via a smart weapons system.

Given what we heard from the CIA last week about the discovery of "biological remains" of an alien life form now housed at a secret location in the US, perhaps an invasion of ETs travelling by UFOs is on the cards?

Having spoken this week to people fleeing the Greek island of Rhodes and in the US desert state of Arizona, the most likely scenario may be that the world simply burns to a crisp.

If you really want to depress yourself, read any of the mainstream, credible peer-reviewed science about the state of the planet.

Don't worry, I'm not about to go full Extinction Rebellion on you. You

won't find me in the middle of the road with my bum glued to the bitumen on Monday as you're trying to drive to the office. I can't see the value in passing climate emergency motions or any of that gesturing nonsense. Equally though, when you read what the scientists say, it's a struggle to look at the news out of Greece, Italy, Spain and the US, and credibly deny that we are living through a climate emergency.

In the hands of the hysterical, overstatement is the name of the game. We hear the word "unprecedented" a lot to describe modern-day weather events, such as the month of 40C-plus heat the people of Arizona have just endured, or Australia's many bushfires, or the floods along the Murray last year. Stinking hot weather is not unprecedented. Ice caps melting is not unprecedented. Floods are not unprecedented. However, science tells us that what is unprecedented is the frequency with which all this is happening.

Back in 2019 we had our hottest day ever recorded in Adelaide. It got to 46.6C. Now, Adelaide has clearly always been hot. Having lived through several 43C days I can tell

you there's a massive difference between 43C and 46.6C. Those extra few degrees felt like a kind of hell.

I have an avocado tree in my front yard. It is – or was – a majestic and well-shaped specimen. The heat that day nuked one-third of the tree. It went into survival mode by dropping every single one of its fruits, shedding most of its leaves, basically dismantling itself into a smaller and more resilient form.

I was talking to a gardener friend about what the tree had done. She grows and dries a lot of herbs, and the oven temperature at which she sucks the life out of her herbs to store them in the pantry is just 50C, a few degrees over what my poor old avocado tree was enduring that day. It is a life-ending temperature. The tree is a handy parable for what our planet was going through.

In the absence of concerted worldwide action – that is, action that includes real change in high-polluting places like China and India, as opposed to stand-alone gestures such as inner city Australians buying battery-powered cars – we would appear to be completely stuffed.

It's certainly something to think about before the aliens start arriving in greater numbers.

Responsibility for election comment is taken by Anna Caldwell, corner of Mayne Rd & Campbell St, Bowen Hills, Qld 4006. Printed and published by NEWSQUEENSLAND (ACN 009 661 778). Contact details are available at www.couriermail.com.au/help/contact-us