

Hi neighbour,

I'm Nicolette Boele. I'm a finance and clean energy executive who grew up in our community and am raising my family here.

I'm running as an independent this federal election in our electorate of Bradfield.

With my team of 1,000 local volunteers, we have now knocked on more than 10,000 doors and had over 100,000 conversations.

We're doing this work because we believe, after 75 years of the same political party representing us, we deserve better representation. Everywhere I go members of our community share that view.

We want our local representatives to consult with us more, and fight with each other less.

We want them to come up with serious, significant ideas to improve the country, and stop playing political games.

We want them to be loyal to us, not loyal to vested interests, big donors, and party leaders.

This booklet, titled 'Our plan for a strong, affordable economy', is my answer to those calls. Having spent my career writing policy and advising governments, businesses, and investors, I will admit I am a bit of a policy wonk. I wrote this because I wanted to be upfront with the community about what I'll advocate for and how I'll vote.

Frankly, I wrote this because I believe this is how politics should be – bold, credible ideas reflecting the community's values, not soundbites and mudslinging.

Much of the booklet focuses on how to address rising costs and maintain a strong economy. The major parties have neglected structural problems in our economy for years, and as an independent I will work with both sides to make progress where the parties haven't.

I'll advocate for universal childcare, making groceries more affordable, addressing the housing crisis, cutting red tape for small businesses, and taking serious climate action.

We can have a country where hard work is rewarded, where businesses thrive, and where we take care of each other and the planet. But it starts with leadership willing to tackle the tough issues—honestly, fearlessly, and with the future in mind. **That's my commitment to you.**

Thank you for taking the time to consider your vote this election. If you have any questions about the policies in this booklet, please don't hesitate to contact me at XXXX.

About Nicolette

Hi, I'm Nicolette Boele – a local mum and finance executive who's running as an independent this federal election.

I'm the daughter of immigrants – my parents arrived in Australia from the Netherlands in their 20s.

I've worked at the Clean Energy Finance Corporation, helped build an Australian electric vehicle start-up, and have been an executive at clean investment groups.

I grew up in Bradfield, and chose to raise my children here for the same reason so many of us have: because the North Shore truly is a special corner of the world, one we should work hard to protect.

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Strong economy

- Affordable childcare
- Small businesses

Lower power bills

Cheaper groceries

Affordable housing

Serious climate action

Other policies

Making Childcare Affordable and Accessible for All

We can judge a country by the way it invests in its children. Whether or not we are parents ourselves, we all share a responsibility to make sure the next generation has the best possible start to life.

What I've been hearing from our community is that there are plenty of families where both parents would like to return to work, but don't – because the second parents' income would be cancelled out by childcare costs.

The evidence is clear that kids who attend high-quality early childhood education and care (ECEC) are more likely to do well at school, earn higher wages as adults, and raise happier, healthier families themselves.

But right now, too many children in Australia, including in our community, are missing out — because of high costs, limited access, or a system that isn't designed to support them.

- **Almost half of all families have to make significant financial sacrifices to afford childcare.** Nearly three-quarters of Australian families say childcare costs are a major barrier to having more children.¹
- **The high cost of childcare forces too many parents out of the workforce.** Nationally, 140,000 people cited childcare as the main reason they weren't able to look for work. Nine out of ten of them are women.²
- **One in five Australian kids start school behind on key developmental measures.** For families who can't afford early childhood education, or who live in regional areas that are childcare deserts – the number jumps to two in five.³

It simply isn't fair that there are children in our community who aren't accessing quality childhood education through no fault of their own, and no fault of their parents.

But these challenges don't just affect children and families – they impact our entire economy.

When costly childcare locks parents out of work, we lose valuable skills and productivity slows. Businesses miss out on experienced employees. Our tax base shrinks, and government budgets take a hit as fewer people are able to earn and contribute. Future generations are less engaged at school, less likely to go onto further education, and less able to attract the kinds of jobs and opportunities that allow them to get ahead in life.

¹ The Front Project (2021), *Work and Play: Understanding how Australian families experience early childhood education and care*.

² Gareth Hutchens, "Meet the millions of people who aren't employed, who aren't considered 'unemployed'", ABC News, 31 October 2021

³ Productivity Commission, *Report on Government Services 2021*, section 3.

The Solution: Universal, affordable childcare

The Productivity Commission's final report, *A path to universal early childhood education and care* (released September 2024), highlighted a number of issues. It showed that the children and families most likely to benefit from ECEC are the least likely to attend. It also pointed out that the current system of complicated subsidies — where taxpayer funds are too often absorbed into rising prices — isn't working. We need a system that guarantees every family access to affordable, high-quality early education, just like we do with schools and Medicare.

Remember how COVID-19 showed us how easily governments can flip a switch and make childcare freely available when it's needed?. We should build on that lesson and make affordable early learning a permanent part of our social and economic infrastructure.

In this term, the Government introduced new measures that will come into effect in 2026, and although welcomed, doesn't go far enough and it remains complicated and costly to administer.

That's why I support the campaigns by Thrive by Five and The Parenthood to introduce a universal childcare guarantee – high-quality early education available to all families, at a fixed price of \$10 per day.⁴

It would move us away from means-tested subsidies that are costly, time consuming and resource-intensive to administer.

Under this plan:

- Every child in Australia will be entitled to as many days of early learning as they require each week, for a capped price of \$10 a day.
- The government will fund childcare directly to ensure prices remain stable, preventing operators from absorbing subsidies into higher fees.
- The government will invest in ensuring adequate childcare centres are available for all children – no matter where they live.

If we can guarantee every child in Australia a seat in a public school between the ages of 5 and 18 - we can also guarantee every child in Australia access to early childhood education.

The policy is ready to go. Legislation already exists and has support from key independents. **All that's needed is political will - and enough independent MPs to drive the change.**

A Staged Approach to Reform

Transitioning to universal childcare is a big reform, and it must be done right. A phased approach over five to 10 years will allow time to build capacity, expand the workforce, and ensure a smooth transition for families, providers, and governments.⁵

⁴ Centre for Policy Development (2004) *Growing Together: A future universal early childhood education and care system for Australia*

⁵ Ibid.

Stage 1 - Immediate reforms (1-2 years)

- Implement a national entitlement for three days of subsidised early learning.
- Cap fees at reasonable, fixed rates to prevent operators from price-gouging.
- Increase investment in workforce training to ensure enough educators are available.

Stage 2 - Scaling up (2-3 years)

- Expand infrastructure by co-locating childcare centres within schools and public buildings to address supply gaps.
- Increase incentives for regional and disadvantaged areas, ensuring all communities have access to quality early learning.
- Salary reforms to retain experienced educators and attract new talent into the sector.

Stage 3 - Full rollout: (3-5 years)

- Free universal preschool for 3-4 year-olds for a seamless transition to school.
- Continue workforce investment, with clear progression pathways for early educators.
- Integrate wraparound services, such as health and disability support, into early learning centres.

This sort of staged approach has been recommended by independent think tanks like the Centre for Policy Development and would ensure we are expanding access responsibly, investing in quality, and delivering long-term economic benefits.

Costs and Benefits:

Making early childhood education universal will require significant upfront investment — but the long term economic returns will far exceed the costs.⁶

Cost Estimates:

- Introducing a three-day entitlement is estimated at \$1.3-2.3 billion per year.
- Expanding universal preschool access would add \$2-3 billion per year.
- Workforce improvements, including salary increases, would cost \$1-2 billion annually but are crucial to ensuring sector sustainability.

Economic Returns:

The Women's Economic Equality Taskforce estimated that removing barriers to women's workforce participation could add \$128 billion to the Australian economy. Affordable childcare is one of the biggest barriers to achieving this.

- For every \$1 invested, Australia will see at least \$2 returned through higher workforce participation, increased tax revenue, and reduced welfare spending.
- This is a budget-positive initiative, in that the government would not only receive \$2.9-3.2 billion in extra annual tax revenue, but also –

⁶ For a detailed summary of the costs and benefits, see Centre for Policy Development (2021) *Starting Better: A Guarantee for Young Children and Families* at 21-22.

- Save up to \$15.2 billion annually on late intervention costs (such as child protection, youth justice, and education support).

Social Returns:

- **Children benefit** from high-quality early learning, leading to better school performance, higher lifetime earnings, and improved wellbeing.
- **Families benefit** from lower costs, less financial stress, and more choice in balancing work and caregiving.
- **Businesses benefit** from a larger, more skilled workforce, reduced employee turnover, and greater productivity.
- **The economy benefits** from higher workforce participation, increased tax revenue, and long-term social savings.

For decades, politicians have promised childcare reform—but progress has been slow, and solutions have been compromised by party politics. Independent MPs can **break the gridlock**, push for evidence-based policies, and demand action. The plan is there. The numbers stack up. Now, we just need leadership with the courage to get it done.

Small Business: Cutting Red Tape to Unlock Growth

Small businesses are the backbone of the Australian economy. They employ five million Australians, make up 97% of all businesses, and contribute a third of our GDP.⁷

Yet, for too long, our tax and regulatory system has made running a business harder than it needs to be - simply because so much of it was designed for corporations with hundreds of employees, not a local business with 20.

When small businesses thrive, communities prosper, jobs are created, and innovation flourishes. But right now, our system discourages businesses from expanding and punishes success with unnecessary complexity and compliance costs.

I know this from personal experience, for example when I managed a small family business looking to expand beyond the 15 employee payroll tax threshold.

The Problem: A System That Penalises Growth

For many small business owners, the barrier to success isn't competition — it's red tape.

Small businesses currently spend an average of \$16,716 per year and 9.3 hours per week on compliance activities - including BAS, licensing, workforce, and sector-specific rules.⁸

As someone who's worked in finance, and who's spent a lot of time listening to the concerns of business owners in our areas - there are a few themes that always emerge:

- **One-size-fits-all rules:** A family business with 16 employees has the same industrial relations rules as a corporation with 200. Many small businesses avoid hiring beyond key thresholds to avoid triggering major compliance costs and red-tape.⁹
- **Complex tax and compliance:** Small business owners are forced to navigate a maze of state and federal obligations — GST, BAS, PAYG, payroll tax, licensing — often with contradictory rules between states.
- **Growth penalties:** Every small business owner is conscious of the thresholds that trigger additional compliance burdens (15 staff, \$75,000 revenue, \$10 million turnover).
- **No voice in regulation:** Only 7% of small businesses believe government regulations are designed with them in mind. The rest feel they are left out of policy-making decisions, even when the rules directly affect them.¹⁰

⁷ Treasury (2025), *National Small Business Strategy*

⁸ NSW Small Business Commissioner (2024), *Rightsizing regulation: Review of small business experiences with regulatory policymaking processes*

⁹ Allegra Spender MP (2024), *Tax Green Paper*

¹⁰ NSW Small Business Commissioner, above n4.

The Solution: A Fairer, Smarter System for Small Business

1. A Fairer Small Business Definition

The current definition of “small business” (fewer than 15 employees) is outdated.

I support independent Allegra Spender MP’s proposal to increase this to 25 employees — a change that would cut red tape for thousands of growing businesses.

In addition, I will work to:

- **Introduce scaled compliance obligations** instead of arbitrary thresholds that trigger major regulatory burdens all at once. For example, businesses with 20-50 employees should have simplified workplace regulations compared to large firms.
- **Legislate amnesty periods** to reduce penalties for non-compliance during the first 18 months of a new regulation or compliance requirement, and give businesses owners time to adjust.

2. Cut Red Tape

Only 7% of small businesses believe current regulations are designed with them in mind - and to a large extent, they’re right. We need to stop regulating small businesses like big corporations which means:

- **Introduce a ‘Small Business Impact Statement’** for all new regulations, ensuring policy-makers assess the cost burden on small businesses before passing laws.
- **Review and sunset outdated regulations every five years**, removing or updating rules that no longer serve a purpose.
- **Streamline compliance reporting**, so small businesses only submit data once instead of duplicating reports across multiple agencies.
- **Require direct input from small business representatives** on all relevant government policy.

3. Simplify Taxes

Right now, payroll tax rules vary wildly between states, making compliance a nightmare for small businesses. And there are a number of tax benefits that keep being extended temporarily, but never sustained. Small business owners have enough to worry about without having to figure out what taxes apply to them, and what benefits they are eligible for.

- **Harmonise payroll taxes across the states:** Push for a single national payroll tax framework to cut administrative costs and remove confusion about where wages are taxed.

- **Make the instant asset write-off permanent:** To ensure businesses aren't rushed to bring forward investments before arbitrary policy cut-off dates - and continue to support business innovation and technology adoption.

Anyone that's run a business knows that simple changes can make big differences. Thoughtful, targeted, simple regulations make life easier and ensure everyone works to the required standard and plays by the same rules.

As an independent, with real experience working with businesses and investors, I'll work hard to make sure our tax and compliance systems are as simple as possible to make it easier for those who start a business to succeed.

Cost of Living: Bringing down the cost of your weekly shop

The cost of living crisis is hitting Australians hard - nowhere more so than at the checkout.

Families in our community are paying more for the same groceries they've always bought, forcing many to make tough decisions about what gets left out of the trolley.

It's not just supply chain costs, it's a lack of competition.

Coles and Woolworth control more than 70% of supermarket sales — one of the highest market concentrations in the world. This means:

- They set prices for both suppliers and consumers, with little room for competition;
- They squeeze farmers and suppliers, forcing them into unfair contracts;
- They control where new stores open, keeping competitors out; and
- They make it hard for customers to understand what's on sale and what's not – is that really on sale, or is that tag just there to make me feel like I've got a good deal?

And we only need to look at the data to know how it's playing out:

- Surging food prices are a major driver of domestic inflation
- Supermarkets have been pulling in record profits, with Woolworths and Coles increasing their profit margins from 4.7% pre-pandemic to 6.1% today
- Wages aren't keeping up, and low-income households are hit the hardest—16.4% of their income goes to food compared to just 5.1% for high-earners.¹¹
- Four out of every five shoppers think poor labelling of products makes it hard to tell if they're getting a genuine discount.

The Solution: Real competition, fairer prices, stronger protections

1. Prevent anti-competitive behaviour by the big supermarkets

- **Stop anti-competitive land banking**, where supermarkets buy up property to block competitors from entering the market.
- **Encourage new independent supermarkets** by providing incentives for smaller grocery retailers to enter the market.

¹¹ ABS Australian National Accounts: Distribution of Household Income, Consumption and Wealth, 2021-22

2. Impose real penalties for price gouging

- **Increased funding for the ACCC** to investigate and prosecute misleading pricing and allegations of price gouging, with increased minimum penalties for breaches to deter repeat offences.
- **Crack down on "shrinkflation"**, where companies reduce product sizes but keep prices the same. This can be done with clearer, more consistent unit pricing, and extending unit pricing requirements outside the major supermarkets for example into discount chain chemists
- **Require more pricing transparency** including publishing what proportion of the sale price of a product (e.g. essential items like bread, milk, and fresh produce) goes to the primary producer. This could be done in much the same way as APRA requires superannuation funds to disclose fees and investment returns.

3. Protect suppliers with an Enforceable Grocery Code of Conduct

Farmers and suppliers are unfairly treated by the major supermarkets, but don't raise concerns with the watchdog because they fear retaliation. There have been only four complaints by suppliers about the big supermarkets in the last five years.

- **Make the Grocery Code of Conduct mandatory**, to ensure transparency and accountability is possible throughout the supply chain, and to include clear protections for suppliers who come forward with complaints
- **Guarantee minimum pricing protections for farmers**, so they aren't forced to sell produce below cost due to factors outside of their control.
- **Ban unfair terms in supplier contracts**, like those which give supermarkets a unilateral right to alter agreements.

4. A Royal Commission into Supermarket Power

We need a Royal Commission into Supermarket Power.

The government has announced an ACCC supermarket inquiry, but it is too narrow in scope — it doesn't have the power to uncover the full extent of anti-competitive behaviour. Just like it did with the banking industry, a Royal Commission would go deeper, investigating:

- The full impact of supermarket market concentration on food prices.
- Whether Coles and Woolworths have used inflation to unfairly raise prices.
- How widespread the use of land access, store locations, and supplier agreements is to block competition.

For years, major parties have been too afraid to take on corporate giants like Coles and Woolworths, ensuring that supermarket monopolies remain in place.

It's time to take control back from the big supermarkets and return it into the hands of consumers and farmers. We can break up monopolies, stop price gouging, and make life more affordable, but only with independent voices in parliament willing to take it on.

- As an independent, I don't answer to big business. I answer to you.
- I will push for real reforms—not just empty inquiries that go nowhere.
- I will stand up to corporate greed and fight for a fairer, more affordable Australia.

It's Our Power: Getting the Energy Giants to Bring Down Prices

Australians are paying far too much for electricity and gas — not because of supply shortages, but because big energy companies are profiteering at our expense.

- **The average electricity consumer is paying enormous margins** on an essential household utility, contributing to record energy company profits
- **Gas companies are marking record profits** — despite having some of the cheapest gas in the world, energy companies export it at record prices and profits while making Australians, who own the gas, pay global prices or higher.
- **All the while, fossil fuel companies still benefit from billions in subsidies** - over \$65 billion over the forward estimates, or 6.5x what the government has allocated to the Housing Australia Future Fund.
- **The major parties are captured by energy and resource companies**, who use political donations and lobbying so politicians act in their interests rather than the public interest. This has stunted energy policy for decades.

The Solution: Energy independence, availability and affordability

1. Expand Home Battery & Storage Programs to Reduce Household Bills

Energy storage is the missing link in Australia's clean energy transition. Without it, excess solar power is wasted, and households remain at the whim of gas and electricity giants for peak-hour grid electricity at inflated prices.

To seize the advantages of our natural solar and wind assets - we need to invest in giving households and businesses true energy independence.

- **20.7% of rooftop solar installations in early 2024 included a battery**, showing strong demand for storage.
- **South Australia's Home Battery Scheme** led to the highest uptake of residential batteries in the world, proving that targeted incentives drive consumer adoption.

Based on successful state schemes, a **National Home Battery Program**, would:

- Cut household bills by \$1,100–\$1,500 per year through smarter energy use.
- Reduce payback periods for batteries, making them more affordable for more homes.
- Flatten the load curve, lowering wholesale electricity prices for all consumers.

How We Deliver It:

- **Expand the small-scale Renewable Energy Scheme to include batteries**, offering up-front incentives that scale per kWh installed.
- **Provide additional incentives for grid-orchestrated batteries**, ensuring that storage not only benefits individual homes but also stabilises the national grid.
- **Adopt a tax break or accelerated depreciation for battery systems**, making installation more financially viable.

2. Implement a National Domestic Gas Reserve to Lower Prices

Australians shouldn't pay exorbitant prices for a natural asset like gas, when we are one of the world's largest exporters. Gas that is extracted in Australia, belongs first and foremost to Australians - and if we aren't getting the benefits from functional resource rent taxes, we should at least ensure a ready supply of available and affordable gas for households.

This isn't a controversial idea - and we know it works. Western Australia already has a gas reservation policy, which keeps prices 50% lower than the eastern states.

Introduce a permanent national gas reserve and windfall profit taxes ensuring:

- A portion of Australia's gas is reserved for domestic use, preventing companies from exporting abundant gas while charging Australians inflated global rates
- Price caps on domestic gas sales so consumers aren't gouged by false scarcity.
- A windfall profits tax on excessive LNG exports, to ensure all Australians share in the benefit of one off extraction of non-renewable resources.

3. Electrify our homes to break our dependence on gas companies

Burning fossil gas for cooking, water, and space heating is expensive and a major trigger for asthma and respiratory illnesses. It keeps us dependent on gas companies, and vulnerable to price volatility.

The Australian Energy Market Commission found that home electrification will cut household energy bills by \$1000 over the next decade. And with states like Victoria already mandating all-electric new homes - we're poised to create national standards that will keep prices lower and people healthier.

- **Require all new-build homes to be fully electric** to break our dependence on gas.
- **Support the installation of efficient appliances** including heat pumps to immediately cut energy use and help store solar energy.
- **Work with state governments to allow vehicle-to-grid charging** so we can unlock the fullest benefit of EVs including as "batteries on wheels"
- **Introduce energy labelling for both rental and for-sale properties** so buyers and tenants have full transparency on running costs.
- **Accelerate the roll out of the Home Energy Upgrades program** and other relevant government initiatives to prioritise social, community and rental housing

where the need is greatest.

4. Crack down on energy price gouging

Strengthen ACCC oversight and impose penalties for price gouging, ensuring:

- **Retail energy companies are prevented from charging excessive mark-ups** on essential utilities like gas and electricity, especially for customers on multi-year market offer contracts.
- **Transparent wholesale pricing**, so customers know how much retailers are inflating their costs - regardless of whether they are on a fixed price, or demand-charge contract.
- **Regulation of network charges**, preventing power companies from overcharging households to subsidize business discounts.

We don't have an energy shortage — we have a leadership shortage. It's time for strong, independent voices to fight for lower prices and a fairer energy system.

Labor and the Coalition have taken millions in donations from big energy companies, making them reluctant to impose stronger regulations. Fossil fuel subsidies have **increased** under successive governments, with \$65 billion in subsidies over the forward estimates for the same companies that are taking households for a ride.

As your independent I'll fight for a national gas reservation to guarantee low-cost energy, expanding home battery programs to put control back in the hands of consumers, and ending fossil fuel subsidies to invest in cheaper, cleaner power.

Serious Climate Action: Lower bills, better jobs, a safer future

Australia can and should be a clean energy superpower. We have boundless plains, an endless amount of sunshine, and plenty of wind.

And yet due to decades of climate wars by the major parties, we have not seized the extraordinary opportunities available to us. We are now falling behind other nations including the United States, Europe and China in updating our economy for the 21st Century.

As someone who has spent more than 30 years in finance and clean energy – I helped set up the Clean Energy Finance Corporation, worked with the Smart Energy Council and advised an Australian electric vehicle start-up – these political machinations are not just frustrating, they are economically reckless.

When I listen to people working in super funds and private wealth management, they tell me that investing in Japan, Canada and even the United States is a safer bet than Australia.

That needs to change.

We know there are tens of billions of dollars of investment, and tens of thousands of jobs, out there ripe for the taking. We just need stronger and clearer climate action from the federal government to unlock a wave of economic productivity.

To some extent, we've already done a miraculous job despite the political logjam:

- **More than 4 million rooftops (a third of all households) have installed solar** - one of the highest rates in the world.
- **Coal power dipped below 50% of generation** for the first time in Q4 last year - as more large-scale wind, solar and battery projects come online to take advantage of our abundant natural resources.
- **An additional 4.3 gigawatts of renewable energy were committed last year** - the highest level of private investment in renewable capacity since 2018.

Australians understand that a strong economy and strong climate action go hand in hand. The choice is not between prosperity and sustainability. It's between leading the transition to a cleaner, cheaper, more reliable energy future – or being left behind.

1. Emissions reductions targets supported by science

- **Adopt a 75% emission reduction target by 2035:** Align national policies with what the science says is needed to protect the future of our planet.
- **Formalise sector-specific strategies:** Government's role is to provide long, loud and legal policy parameters around emission reduction plans, including for key industries, such as energy, transportation, and agriculture; this way we let businesses

find opportunities and home-grown investors, not the taxpayer, do the heavy lifting on financing reform.

- **A moratorium on new coal projects:** Halt the approval and development of new coal mines, and take responsibility for the emissions we're exporting and enabling in the rest of the world. Scale up the mining and export of 'new economy' resources and critical minerals instead.

2. Redirect fossil fuel subsidies towards cheaper, cleaner energy

- **Phase out the \$65 billion in taxpayer-funded fossil fuel subsidies in the budget** — money that should be going to Australian families, not overseas investors.
- **Redirect funds to provide immediate energy bill relief for families** and turbo charge the roll out of tens of thousands of battery and solar systems for Australian homes and small-businesses.
- **Prioritise grid infrastructure:** Properly engage with impacted landholders and upgrade transmission networks to accommodate increased renewable energy input, ensuring efficient distribution and unlocking private investment.

3. A Fair Deal for Workers: Transition Support for High-Carbon Industries

No one should be left behind as we update our economy for the 21st century.

- **Retraining programs for fossil fuel workers** – to provide pathways into secure, good jobs in clean energy, construction and manufacturing.
- **Invest in renewable energy hubs** – providing coal communities with the opportunity to be at the forefront of the next generation of energy production.
- **Support for local manufacturing** - Rather than 'digging-and-shipping' our resources, we need to support jobs that help value-add along the entire supply chain of the global clean tech boom that's underway – using our iron for steel, and critical minerals for the batteries our trading partners need.

4. Strengthen Climate Resilience and Disaster Preparedness

- Strengthen building codes for homes and businesses and provide financial support to retro-fit buildings to protect from more frequent storms, floods and fires.
- Provide additional funding for local emergency services to ensure we are fully equipped to respond to severe natural disasters.
- **XXX insurance NIC TO WRITE**

Real Solutions to Australia's Housing Affordability Crisis

As one of the wealthiest nations in the world, it alarms me that the security of a home is out of reach for so many. **Housing is essential to well being.**

Study after study shows that people in secure housing are more likely to find and maintain stable employment, enjoy high health standards and raise kids that are better adjusted in schools and communities where they feel connected to community and place.

Housing is a human right – something that all Australians should have the opportunity to experience and enjoy. Yet for the last few decades it has been treated as an asset class.

The Problem:

Here in Bradfield I see the consequences every day. Essential workers can't afford to live near their workplace. Families can't live close to their support networks. A whole generation of young people have lost hope of ever owning their own home.

No matter whether you're looking to rent, buy, or in need of housing support – the housing market isn't working:

- **House prices have skyrocketed** – making Sydney the second-most expensive city in the world relative to income.
- **Interest rates have gone from 0.1% to 4.1%** – while the number of people on variable loans has increased. More than a million Australians are now in extreme mortgage stress.
- **There has never been a worse time to be a renter** – 70% of renters are facing rental stress. And there's no available housing stock for them to switch to.
- **190,000 people are on waiting lists for just 18,000 vacancies in social housing** – meaning many of our neighbours face uncertainty and housing insecurity for their families for the foreseeable future.

Solving the housing affordability crisis requires all levels of government to work together. The major parties need to stop using housing policy as an opportunity for political point-scoring and stop dodging responsibility for fixing the problems that both parties have created.

The Solution:

As your Independent MP, I will fight to ensure that every policy lever is pulled to ensure that the government delivers real solutions to the housing crisis.

1. Increase Housing Supply

Only a generation ago, the public sector built 15% of all new housing stock development – a rate that has steadily declined to less than 5%. The absence of investment in affordable, high quality housing stock for those in need at the bottom of the market, has pushed people into ever less affordable housing and created too much demand for existing housing stock.

- **Significantly expand the Housing Australia Future Fund facility** to rapidly grow the supply of social and affordable housing.
- **Eliminate red tape** that is slowing down planning approvals for new housing stock.
- **Support investments in infrastructure, transport and utilities** in new housing precincts to unlock private sector investment in new housing.
- **Deliver free TAFE courses and apprentice wage subsidies** - for apprenticeships in construction and essential trades to ensure we have the construction workforce to house our population.

2. Make Housing Affordable for First Home Buyers

You used to be able to buy a family home on a single income, with a bit of hard work. Those days are long gone, as the growth in housing prices has raced ahead of wages growth. It now takes nine years for a person on a median income to save for a deposit on a median cost home that is smaller and less suitable than previous generations could access.

I've heard so many heart-breaking stories of young couples delaying having a family because they simply can't afford the cost of kids while also struggling under the burden of university fee debt, soaring rents and trying to save for a deposit. **This needs to change.**

- **Expand Labor's Help-to-Buy Scheme** - allowing the government to co-invest with households up to \$180k per year on their first home.
- **A lower interest rate for first home buyers** - the RBA and APRA have the ability to offer concessionary interest rates for specific classes of borrowers. We shouldn't let the fight against inflation impact people's ability to access secure housing.
- **Reject the Coalition's calls for early access to superannuation for deposits** - this will simply be absorbed into house prices, and will wipe out the retirement savings of young people.

3. Improve Access for Renters

- **Increased and better targeted Commonwealth Rent Assistance** - currently 530,000 households are still in rental stress even after receiving assistance.
- **Increased measures to discourage property speculation, land-banking and empty houses** - ensuring that housing stock is available to house people.

4. Improve the quality and variety of housing stock

- **Require larger proportions of medium to high-density developments to be built** – working with all levels of government to ensure a greater mix of “affordable” homes.
- **Improve building codes to ensure high safety and quality standards** – reducing our emissions and saving new owners on costly repairs to shoddy work.
- **Better Master Planning** that takes into account neighbourhood biodiversity and heritage values as well as amenities such as schools, hospitals, public transport and parking.

Pull Out Box: Preserving Bradfield’s Beautiful Environment

In Bradfield we cherish our beautiful national parks and bushland, our creeks and rivers, and our civic green spaces. Our natural environment and strong sense of community is what makes Bradfield the place we all love to live, work and raise our families.

But this way of life is threatened by developments which are being pushed through with no consultation and with no regard for our natural environment and neighbourhood character.

There are too many examples of developments that have led to the loss of public and private green spaces, natural habitat and biodiversity. The destruction of tree canopy both worsens the biodiversity crisis and creates heat sinks which are untenable as our summers get hotter.

Cities in Canada and Europe have found solutions to ensure that medium density housing adds to the quality of life and green space, rather than destroying it. **We can do the same.**

We can’t solve the housing affordability crisis by forcing people to live on the distant outskirts of our major cities, far from employment and education opportunities. **But new housing in Bradfield needs to be planned with the community involved, not forced on us.**

I support new housing developments that are:

- **Effective:** to deliver shelter to those most in need: front-line workers, students, single-parent families and aging women close to essential amenities and employment.
- **Sensitive:** protecting areas of high biodiversity, conservation and heritage value.
- **Safe:** appropriate for our changing climate, and our commitment to net-zero in 2050.
- **Transparent:** progressed in consultation with impacted communities and experts not solely driven by real estate investment returns.

Other Policies

Here are some other policies that often come up in conversations in the community. If you have a question about a policy that isn't covered here, please don't hesitate to contact me at info@nicolletteboele.com.au and I'll respond as soon as I can.

Healthcare:

Access to affordable healthcare is fundamental, but years of underfunding and workforce shortages have left Australians waiting longer and paying more to see a doctor. In Bradfield, bulk-billing rates are falling, and GP shortages are expected to worsen, with one in three doctors set to retire within five years. Without urgent action, wait times will grow, and costs will continue to rise.

I support a comprehensive approach to fix this crisis – increasing bulk-billing rebates, providing HECS debt relief for doctors who commit to general practice, standardising leave and salary entitlements for young GPs with what they would receive in hospitals. I also support building more urgent care clinics.

We are in a mental health crisis and must train more psychologists and psychiatrists, and make sure everyone has access to at least 10 free psychology sessions per year under Medicare.

Education:

Every child deserves access to high-quality education, from early learning through to university and vocational training. But rising costs, underfunded schools, and an over-reliance on student debt are holding back opportunities for young Australians.

I will advocate for universal early childhood education (see my detailed policy on page XX), and more university and TAFE funding, especially in areas of critical labour shortages like construction and trades. I also support reforms to address the rising level of student debt (see below).

HECS debts:

University used to be free – now, an arts degree costs more than \$50,000 and on average, a person pays off their HECS debt for more than a decade after they finish their degree. I support the federal government's recent move to change the way HECS debts are indexed so that HECS debts cannot rise faster than wages, and I believe the federal government should reconsider the way degrees are priced – some degrees are just too expensive.

Antisemitism

We must stamp out the horror of rising antisemitism in Australia. This is not an issue just for Jewish people in Australia – it affects all Australians and is a stain on our national conscience.

We need to condemn antisemitism as soon as it raises its head, accept no excuses, and introduce clearer deterrents and tougher penalties for its modern incarnations. Our leaders must use unequivocal language to condemn antisemitism wherever it appears.

State and federal governments should do more to make sure Jewish Australians feel safe in their places of worship, their schools, and their homes.

At times political leaders on all sides have used this conflict for their own political gain. We are a proud multicultural country and we must work hard to protect that by calling for unity, not sowing division.

Integrity:

Australians deserve a democracy that works for them — not one dominated by corporate influence and backroom deals. Major parties accept millions in opaque donations from big business, allowing policy to be shaped by hidden interests instead of everyday Australians.

I support increasing transparency on political influence, including real-time disclosure of donations, public ministerial diaries, and bans on "cash-for-access" schemes. We must strengthen the National Anti-Corruption Commission by expanding investigative powers, ensuring public hearings for serious cases, and protecting whistleblowers.

Gambling Reform:

Australia has one of the highest gambling losses per capita, with addiction destroying lives, fuelling financial hardship, and enabling money laundering. Despite clear harm, weak laws allow predatory gambling advertising and unchecked industry influence.

I will push for a ban on gambling ads and sponsorships, just as we did with tobacco, to stop normalising betting for young Australians. We should implement a national cashless gambling system, ensuring pokies and online betting platforms have enforceable spending limits and self-exclusion protections. This would also help us crack down on money laundering and organised crime.

Tax reform:

For too long, both major parties have avoided meaningful tax reform. Independent Allegra Spender MP has led the charge on tax reform. I support her proposal for a widespread tax review that brings everyone to the table – business groups, think tanks, all politicians,

unions, and others – to come up with a lasting solution that addresses inefficiency, complexity, and inequity in the tax system.

Animal Welfare:

Australia should be a global leader in animal welfare, but weak protections leave too many animals at risk of mistreatment. I support strengthening regulations to improve the treatment of animals in research and domestic settings. We should also increase penalties for animal cruelty, as well as funding for wildlife protection to address habitat destruction and support rescue and rehabilitation efforts. I support ending greyhound racing and phasing out the live export of sheep in a careful way to limit disruption for sheep producers.

Social Media:

Social media has transformed how we connect, but it's also had a verifiably bad impact on the mental health and wellbeing of our young people. Device addiction, body image issues, online bullying and abuse are hard to spot and harder to stop. We need urgent reforms to protect Australians online - ensuring our teenagers are safe from predatory content, that tech giants remain accountable for the impact of misinformation on our democracy, and that we have the tools necessary to stay ahead of online scammers and abuse.

Nuclear energy

I am technology agnostic, but based on all the research and modelling - nuclear energy is not feasible or cost-effective in Australia. Experts and economists have reinforced this repeatedly.

Australia doesn't need to wait decades or spend billions on nuclear energy when we already have cheaper, faster, and cleaner solutions. While nuclear power may play a role in other countries, here in Australia, renewables backed by batteries, pumped hydro (and in the short-term, gas) are the most cost-effective path to reliable energy.

In the last six years alone, we've built the equivalent of six nuclear power stations in renewable energy generation — without the risks of radioactive waste, costly subsidies, or regulatory delays. Investing in proven technologies will cut power bills today and ensure our energy future is affordable, sustainable, and secure.

Aged Care

Bradfield is a great place to raise a family and retire, but with over 50 aged care facilities, the quality and accessibility of services are critical. Many residents are supporting aging parents and navigating a system under strain.

While the new Aged Care Act, set to take effect in July 2025, implements Royal Commission

recommendations - I share many of your concerns about capped fees, enforcement, and service quality. I will advocate for stronger oversight, improved home care options, and better funding to ensure dignity and high-quality care for our seniors.

NDIS

The NDIS has transformed lives, but mismanagement and inefficiencies threaten its future. We must strike the right balance between ensuring cost-effective services and preventing waste, while maintaining a focus on the people who rely on it. I support reforms that improve transparency, crack down on misuse, and ensure funding reaches those who need it most. Proper oversight, stronger protections against fraud, and fair funding for providers are essential to keep the NDIS working for Australians with disabilities.

Mental health

Mental health services are stretched thin, with young people in particular struggling to access timely care. Five years after the Productivity Commission's landmark report, it's time to assess whether key recommendations have been implemented and whether they're making a real difference. I will push for stronger federal investment in mental health services, greater access to early intervention programs, and a renewed focus on suicide prevention, particularly for young Australians and older men. Mental health care should be proactive, accessible, and integrated into our broader healthcare system.

The Arts

The arts are not just a cultural asset — they are a major driver of our economy, employing as many Australians as the mining sector. A thriving arts scene educates, entertains, and enriches our communities. I support increased public and private investment in the arts, as well as local initiatives like the revitalisation of the Marian Street Theatre, which would provide a much-needed performance space for our community. Strong arts funding means stronger creative industries, better cultural engagement, and a richer national identity.

The ABC

The ABC is one of Australia's most trusted institutions, delivering independent journalism, cultural programming, and life-saving emergency broadcasts. But years of funding cuts, political interference, and corporate pressure have undermined its role.

I will work to guarantee stable, long-term funding to the ABC to give the organisation confidence in planning and programming. I will also push for stronger protections against political interference over management and editorial decisions.

Defense

Australia is facing the most precarious global security environment since the 1930s. Adequately resourcing the Australian Defence Force and its industries has never been more important. Experts tell me that funding is being eroded and decisions haven't been made with full consideration of technological developments, Australia's unique geography and the nation's strategic interests this century.

I support greater investment in recruitment, technological innovation, and defence industries to maintain our sovereign capabilities. I also support greater transparency in key defence and diplomatic decisions, ensuring our national security priorities align with Australia's long-term interests and values.

Domestic Violence

Protecting the most vulnerable in our community must be a priority. Domestic violence remains one of the most pressing social crises in Australia, requiring urgent action. I will push for increased federal funding for frontline domestic violence services and crisis accommodation, stronger legal protections and tougher penalties for repeat offenders, and improved access to financial support for victim survivors.

Immigration

A well-managed immigration system is vital to Australia's economy and social fabric. We must be responsible about how many people we bring into the country, and make sure we have enough houses, hospitals, schools, and roads to sustain our growth. At the same time, migration has an important role to play in addressing critical workforce shortages in healthcare, construction, and aged care. We need to make sure the levels are tailored correctly to our available infrastructure and services - while recognising the role immigration can play in unlocking economic prosperity. We should also strive to build Australia's reputation as a welcoming and diverse nation so that we can both attract and retain talent while maintaining social cohesion.

China

Australia's relationship with China is complex. As China increases its ambition militarily, it is even more important for Australia to also invest in cross-cultural understanding and economic collaboration where we have shared goals.

As our largest trading partner, China plays a significant role in key industries – from iron ore and critical minerals to education and consumer goods. We must balance national security concerns with economic cooperation, ensuring Australian businesses can navigate an increasingly competitive and regulated global market. Strengthening diplomatic engagement, promoting economic resilience, and increasing "China literacy" among Australian businesses will help maintain a stable and mutually beneficial relationship.

We can also do more to lean into China's transition to clean energy - by ensuring our wealth of natural resources are used to support the uptake of new technologies and electric vehicles in one of the world's largest emitters.

Ensuring Access to Affordable Primary Care in Bradfield

After years of underfunding and indexation freezes more and more doctors across Australia have been forced to stop bulk-billing, leaving patients to shoulder the cost of seeing a GP.

In Bradfield, the latest Cleanbill report shows that bulk-billing is disappearing—with many clinics charging over \$90 for a standard consultation and significantly more for complex concerns.

GPs are the backbone of our healthcare system — they're part of our social infrastructure. Many of us have the same GP for decades, they watch our kids grow up, they understand the context of our lives which means they better understand the big picture of our health.

GPs are also one of the best investments we can make in healthcare because they see the whole person and they can triage complex cases to ensure people see the right specialists, in the right sequence. For mental health, this is particularly important. GPs help save taxpayers money because they make better choices for the patient, sooner.

But many people aren't aware of the crisis General Practice is facing:

- **One in three GPs are expected to retire in the next five years, and young doctors aren't replacing them.** The percentage of young doctors going into general

practice has dropped from 50% in the 1980s to just 13% today - meaning an anticipated shortage of 11,000 general practitioners.

- **This means that wait times and prices will go up, and access to services will go down.** More rushed appointments mean worse quality care, especially for those with chronic or complex needs. An ever increasing number of people will bypass their doctor to go straight to emergency departments, costing the system more.

GPs deserve to be compensated for the essential work they do. They deserve the same security and conditions that are available to doctors in our hospitals - especially when they're just starting out. By underfunding general practice, we end up paying more over the long term in worse health outcomes, missed opportunities on preventative care, and higher rates of presentation in emergency departments.

The Solution: Invest in Primary Healthcare

1. Make GP Visits Affordable Again

- **Support for the Government's \$8.5bn investment** into strengthening Medicare. It shouldn't take election cycles for both parties to align on preventing workforce crises and guaranteeing access to affordable, effective primary care.

2. Strengthen our GP Workforce

- **Increase training incentives** to make General Practice more attractive, including HECS reductions for doctors who spend five years in regional and remote areas.
- **Address GP workforce challenges** by ensuring junior doctors in General Practice are no worse off financially than hospital-based doctors, including providing a safety net of paid leave.
- **Workforce protections for independent contractor GPs**, ensuring they aren't left without minimum salaries, leave entitlements, or job security.

3. Expand Urgent Care Access in Bradfield

- Advocate for an additional urgent care clinic on Sydney's North Shore in addition to the one delivered in Ryde, to reduce wait times and unnecessary presentations at Royal North Shore and Hornsby Hospitals.

4. Provide dental care for concession card holders through Medicare.

Restoring Integrity to Australia's Parliament

Australians deserve a democracy that works for them — not one where big corporations and lobbyists call the shots, and small businesses and ordinary people get drowned out.

But the major parties receive millions in donations from big energy companies, big banks, and big supermarkets – creating a system where decisions too often serve corporate interests over the public good.

Let me be clear: this is one of the reasons I believe in running as an independent. I share the view of many in our community that the major parties can't be trusted to police themselves, and deliver real reform in this area.

But this is the issue that unlocks all other issues. Ensuring we have a fair system of political donations, and the right level of transparency and accountability will allow all Australians to have their voices heard.

It will allow us to close the revolving door of lobbyists that stack the deck in favour of those with the deepest pockets, and the most political influence.

It will let us restore a democracy that serves the people, instead of the highest bidder.

1. Strengthen the National Anti-Corruption Commission (NACC)

- **Implement public hearings for serious cases**, so Australians can see corruption exposed—not hidden behind closed doors.
- **Expand investigative powers** to cover all levels of the federal public service and government contracts, ensuring no one is above scrutiny.
- **Protect whistleblowers**, strengthening legal protections for those who come forward to expose corruption and misconduct and releasing those already being unfairly detained.

2. Shine a Light on Corporate Influence

- **Make ministers' diaries public** — so we know who is influencing government decisions, just as NSW and QLD already do.
- **Require real-time disclosure of political donations**, including weekly updates during election campaigns—so voters know who is funding their representatives before they vote.
- **Ban "cash-for-access" schemes**, ensuring meetings with ministers and senior officials aren't reserved for those in our community with deep pockets.

- **End the two-party collusion on electoral reform** that enables the major parties to spend millions, including tax payer funds, while starving independents and minor parties of the staff and resources they need to compete.
- **Implement a five year employment and lobbying ban** on former ministers in the industries they were responsible for.

Gambling Reform: Protecting Our Community from Harm

Australia has one of the highest gambling losses per capita in the world - losing over \$25 billion annually to gambling. Our weak laws allow predatory gambling advertising that normalises betting as part of daily life. This relentless exposure is fuelling addiction, financial hardship, and social harm, while gambling magnates rake in billions.

Gambling-related harm doesn't just impact gambling addicts. It impacts families, workplaces, and entire communities. Its links to family violence and mental health make it a public health issue. Its connection to money laundering and organised crime make it a national security issue.

Governments have a responsibility to protect people from harm, just as they do with alcohol, tobacco, and financial fraud. Yet weak regulations and vested interests have allowed the gambling industry to flourish unchecked.

Independents have long championed the tough issues that the major parties are too scared to touch. People like Andrew Wilkie have made a name for themselves over many years, championing gambling reform, and using the unique powers of parliamentary privilege to hold gambling companies to account.

1. Ban Gambling Ads & Sponsorships Like We Did with Tobacco

Our children should not grow up believing that gambling is a normal part of sport. And yet 75% of Australian kids between the ages of 8-16 have seen gambling ads, which the evidence shows increases their likelihood of gambling later in life.

- **Ban gambling ads** on TV, social media, and during live sports broadcasts.
- **Prohibit gambling sponsorships** in professional and community sports.
- **Introduce heavy penalties for breaches**, like those applied to tobacco advertising.

2. National Cashless Gambling with Harm Reduction Systems

Electronic gaming machines ("pokies") account for almost half of all gambling losses - and they're designed in a way that is deliberately designed to addict users. Part of the problem is the way in which cash-based machines allow gambling addicts to circumvent even their own

self-imposed limits and exclusions. Moving to a cashless system will allow us to better enforce and monitor spending limits and self-exclusion to ensure those who want help to stop, can get it.

- **Setting enforceable spending limits** – allowing individuals to cap their losses before they start gambling.
- **Linking gambling activity to self-exclusion registers** – helping people who struggle with addiction opt out of harmful environments.

3. Enforce Stronger Anti-Money Laundering Regulations

Casinos and pokies are hotbeds for criminal activity. Multiple royal commissions have exposed casinos facilitating money laundering, with organised crime syndicates using poker machines to clean millions in illicit funds.

We must shut down gambling as a tool for money laundering - ensuring every transaction is tracked and making it harder to funnel illicit funds for criminal purposes.

- Mandate real-time transaction tracking to prevent “structuring” (breaking up large amounts of cash into smaller transactions).
- Force gambling venues to report suspicious activity to AUSTRAC, just as banks do.
- Limit cash transactions in casinos and gaming venues, following global leading practices.

Protecting the ABC: A Vital Pillar of our Democracy

The ABC is one of Australia's most trusted institutions — providing independent journalism, cultural programming, and life-saving emergency broadcasts. It plays a crucial role in our democracy, ensuring Australians have access to unbiased news and diverse perspectives, free from commercial or political influence.

But for too long, the ABC has been treated as a political football —subject to funding cuts, political interference, and attacks from vested interests.

- The ABC has suffered over \$1 billion in funding cuts since 2014, leading to the loss of 640 jobs and fewer investigative journalism resources.
- Emergency broadcasting has been scaled back, even as climate disasters and bushfires increase in frequency.
- Successive governments have appointed politically aligned individuals to the ABC Board, undermining its independence - and Senate inquiries have revealed attempts by ministers and lobbyists to influence ABC reporting.

A strong, independent ABC is not a luxury — it is a necessity for a well-informed public and a functioning democracy.

1. Guarantee Stable, Independent ABC Funding

- **Lock in five-year funding cycles**, providing certainty and protecting the ABC from politically motivated cuts.
- **Ensure ABC funding keeps pace with inflation and technological needs**, preventing real-term cuts that weaken its ability to serve Australians.
- **Reverse historic funding reductions**, which have led to job losses, reduced programming, and regional service cutbacks.

2. Further Safeguard Political Independence for the ABC

- Establish a fully independent, transparent appointments process for the ABC Board and senior executives - that doesn't allow for political interference from the Communications Minister of the day.
- Prevent direct government pressure on ABC editorial decisions, ensuring the newsroom remains free to investigate and report without fear or favour.