

# **PROOF VERSION ONLY**

## **LEGISLATIVE ASSEMBLY ENVIRONMENT AND PLANNING COMMITTEE**

### **Inquiry into the Supply of Homes in Regional Victoria**

Ballarat – Thursday 8 May 2025

#### **MEMBERS**

Juliana Addison – Chair

Martin Cameron – Deputy Chair

Jordan Crugnale

Daniela De Martino

Wayne Farnham

Martha Haylett

David Hodgett

**Necessary corrections to be notified to  
executive officer of committee**



**WITNESSES**

Darren Trigg, Chair, and

Jack Dodd, Board Member, Commerce Ballarat; and

Jude Raftis, Chairperson (*via videoconference*), and

Ric Raftis, Member (*via videoconference*), Wedderburn Lions Club Aged Care Subcommittee.

**The CHAIR:** Welcome back to our Inquiry into the Supply of Homes in Regional Victoria. It is great to have representatives from the Wedderburn Lions. I am a Lions Club member, as are a number of people including our Deputy Chair Marty and also Wayne Farnham, so go Lions. We are very happy to have you here. We have also got some great representatives from Commerce Ballarat, including Darren Trigg, Board Member, and Jack Dodd, Board Member as well. So welcome and thank you so much for being here.

I have just got to run through some formalities before we begin. All evidence taken today will be recorded by Hansard and is protected by parliamentary privilege. This means that you can speak freely without fear of legal action in relation to the evidence you give. However, it is important to remember that parliamentary privilege does not apply to comments made outside the hearing, even if you are restating what you said during the hearing.

You will receive a draft transcript of the evidence in the next week or so for you to check and approve. Corrected transcripts are published on the committee's website and may be quoted from in our final report.

Thank you for making the time to meet with the committee today. We really appreciate it. My name is Juliana Addison. I am the Member for Wendouree and the Chair of the Environment and Planning Committee.

**Martin CAMERON:** Martin Cameron. I am the Deputy Chair of the committee, and I am the Member for Morwell, so Latrobe Valley is my patch.

**Jordan CRUGNALE:** Jordan Crugnale, the Member for Bass. My area, on Bunurong country, takes in the cities of Casey and Cardinia and Bass Coast shire.

**Wayne FARNHAM:** I am Wayne Farnham, the Member for Narracan. I represent the West Gippsland region.

**The CHAIR:** And Martha Haylett, the Member for Ripon, will be rejoining us soon. Would you please introduce yourselves, starting with Darren?

**Darren TRIGG:** Darren Trigg, current Chair of Commerce Ballarat.

**The CHAIR:** Terrific. Thank you, Darren.

**Jack DODD:** Jack Dodd. I am a Board Member of Commerce Ballarat and I am managing Director of JV Dodd Building, which is a building company here in Ballarat.

**The CHAIR:** Terrific. We are really looking forward to hearing from you. And in Wedderburn on Zoom we have?

**Jude RAFTIS:** Jude Raftis. I am the Chairperson of the Wedderburn Lions Club Aged Care Subcommittee and the incoming president of Lions this year.

**The CHAIR:** Congratulations, and a warm welcome to you.

**Ric RAFTIS:** And my name is Ric Raftis. I am a former Lion now, but I am still on the aged care committee. That is because of work pressures. But yes, looking forward to being able to have some input here.

**The CHAIR:** Terrific. We are really looking forward to chatting with you until 2:30. We are going to get straight into it. Deputy Chair, would you like to kick off with any questions?

**Martin CAMERON:** I will, and I will go to both Jack and Darren. We have had some developers in today talking about Ballarat. One of the issues that they did bring up is the planning for building in *Plan for Victoria*, and also talking about how it is going to change the landscape, especially in regional Victoria as such. So our greenfield sites are now predominantly – I think they said about 90 per cent – the build around here, and our infill sites are at 10 per cent. They are going to be flipped on their head, virtually, and go to a 60–40 split. Just wondering about your thoughts on that and where the pressures are going to lie (1) as the commerce leaders here in Ballarat and (2) Jack, for you as a builder with your feet on the ground. So I might direct that to you first, Darren.

**Darren TRIGG:** Thanks, Martin. Yes, it is an interesting one. It is a real quantum shift, the figures out of Plan Vic. I suppose my simple spin on it is the market will dictate what the end result is at the end of the day, and if we get fixated on the infill/greenfield numbers, we are probably all going to get headaches pretty soon. I think for me, it is a real positive for Ballarat for the state to push for 47,000 new homes in Ballarat by 2051. I think it is a real positive for our city, and I think we need to grab that by the scruff of the neck and really deal with it. So for me, it is a combination of opening up more greenfield to make sure we have got that option if that becomes what the public want. Also with infill planning reform, those sorts of things – they have got to co-exist; there are no two ways about that. Trying to decide which one is going to go in front of the other is to me fraught with danger, and we will end up going down the wrong path. So for me, and you have probably heard from others, it is about making sure both are readily available, and we are ready as a city for it to happen whichever way it does. I think there is a strong case definitely for more greenfield growth.

I think my spin on the world is that Plan Vic really is – how do I put this nicely – *Plan Melbourne* with a Victoria moniker on it. I think there really needs to be a break, and I think this sort of inquiry from a regional perspective is really positive. We are starting to break the nexus between Melbourne and our regions. I think they are totally different. They have got to coexist, but with different outcomes in relation to that. I do not think urban sprawl exists in regional contexts like it does in Melbourne. I can understand from a Melbourne context why that would be, but certainly from a regional context it is not an extra half an hour, 40, 50 minutes into the CBD. From our city's point of view with our planning that we have done, I think Delacombe is a really great example of that. When I first moved here, they were vacant paddocks, and now it is a thriving metropolis, for want of a better word. There is a lot of infrastructure there. There is good community. There is Delacombe town centre. I think you can see that is a great example from a Ballarat perspective that it is not so much urban sprawl but just another mini suburb of the city.

**Martin CAMERON:** Thank you. Jack, your thoughts?

**Jack DODD:** My view is probably not as politically correct, but I do not think the 60–40 split will be reached in Ballarat. Is it the clause 55 relating to the subdivisions? I think that is a step in the right direction, because development in subdivisions – infill development I am talking about, sorry – is notoriously delayed, especially in Ballarat. There are a lot of things that people can delay the process with and things like that. So that is 100 per cent a step in the right direction. But the numbers of 60 per cent and 40 per cent split – I think in Ballarat, if they knew that someone can just put an infill in their backyard, people would be up in arms, really, if those numbers were to go fully through Ballarat. And the other thing is the housing target. The actual number of homes to be built I think is completely unrealistic, because in the COVID boom, when there were excavators in the air everywhere, I think we did 1800 houses, and the housing target is over 2000. And that was 1800 when no-one would answer their phone, there were machines everywhere and –

**Darren TRIGG:** Seven days a week.

**Jack DODD:** Yes. So I just think that the target, which I think got moved halfway through this report because we did not hit it last time – I really do not think we are ever going to hit the over 2000 mark for houses in Ballarat. It is just not sustainable.

**Martin CAMERON:** Jack, can you give us just a quick snapshot of what you do, what your business does?

**Jack DODD:** I am a domestic home builder, probably of a small to medium scale, of 20 to 30 houses a year, predominantly in Ballarat and some out in Daylesford and things like that – a few areas. The reason I ended up on commerce was because they got sick of me complaining about things. They said, 'Well, if you want to do something' – I mean, it has never been harder to get a building permit. I know this is about the supply of

housing, more so maybe the development end, but even on the other end when it comes to actually the houses, it has never been harder to get a building permit. There are so many things in the way and different cogs in the chain that all have to come together. I often say to clients, 'The easy part's the build.' Once we get the permit, I am like, 'The bureaucracy's done. That's done. Now we can build the house.' It never used to be like that. Plans used to be about 10 pages long. Now they are about 30 pages long because there is so much detail and things like that that have all come in, which are different parameters that are just hurdles in front of us.

**Martin CAMERON:** Thank you.

**The CHAIR:** Terrific. Martha, do you have a question?

**Martha HAYLETT:** I was just wondering if we bring in Wedderburn Lions Club, or do we want to do them separately?

**The CHAIR:** Ric and Jude, would you like us to alternate the questions, or would you like us just to just talk a bit more to these guys and then come to you? What would suit you?

**Jude RAFTIS:** I think stay with your –

**The CHAIR:** Yes. Then we will come on to you.

**Jude RAFTIS:** It might mix things up a bit too much.

**Ric RAFTIS:** Keep the flow.

**The CHAIR:** I am happy to be guided by you and your very good local member. One of the issues is that infill development in Ballarat is going to be unviable, that it is going to be really, really difficult. We have heard this from developers this morning, bringing the 90–10 to the 60–40. Why is it unviable from Commerce Ballarat's perspective?

**Darren TRIGG:** From a commerce perspective, through the height of COVID and everything else, being in the development industry for, what, 37 years in the town, a lot of what we will call the easier infill development sites have been taken up. A lot of smart people in Ballarat took up those parcels and built their medium densities during that COVID period. There was a real high level through there. Now a lot of the sites that we have for infill are challenged from an infrastructure delivery point of view – contamination, flooding and all those sorts of things. There is a real shortage of really viable sites that the developers can pick up and run with. I think that is why the number will be really challenged. The other thing – if we look at it, Ballarat has two train stations. When you when you look at Plan Vic, they are looking at every second suburb in Melbourne having a station. It is great to build high density around those. From a Ballarat perspective we have got our major station in the city centre, which probably is constrained in what we can do there, and then we have got Wendouree station. Yes, it has some potential, but again it is only a small drop in the ocean. I think that is the real thing. It is probably the challenges around infrastructure and being able to build out or in.

**Martha HAYLETT:** Your submission talks a bit about how you fear that infill will have an adverse impact on employment. Are you able to share a little bit more about that, what you see and how that connects?

**Jack DODD:** Was that relating to local employment? Was that the angle about the more commercial-type things that are near the stations and things like that? Most of the time, even if you go to the hospital being built here at the minute, the base hospital, a lot of that is all from Melbourne. It is rarely local.

**Darren TRIGG:** I think that is where we were going there – the local content. The challenges around state and federal government projects now with local content are really challenging from a small business point of view, just in relation to compliance and having to meet the guidelines for state and federal government projects. A lot of small businesses just cannot afford to do those and be viable options for those bigger projects in a city like Ballarat. Our push is around: how do we break the red tape? We understand the occ health and safety and everything still has to apply. But from a local content point of view, we are really finding on those big projects that the local content is very minimal.

**Martin CAMERON:** Is the public transport growing with the expansion of Ballarat, with our greenfield sites? Are buses keeping up with where these developments are going? You were talking about the metropolis

built just down the road a little bit. Are we keeping up with the demand for houses and people coming here with our public transport?

**Darren TRIGG:** In one word, no – significantly challenged, particularly from the point of view of even the elderly people trying to get to our medical facilities and things like that. I am not across the transport system directly, but it is taking them half an hour, 40 minutes or an hour to get from Sebastopol to the medical facilities in the city. Lucas has only just recently got buses, and it has been 10, 11, 12 years in fruition. That is an example of how slow that has moved.

**Martin CAMERON:** That is a similar thing right across regional Victoria. But it goes to the point that if we are trying to build these extra houses, we need to make sure that that part of the infrastructure keeps up with the demand and trying to get people out into the regions.

**Darren TRIGG:** One hundred per cent, yes.

**Martha HAYLETT:** We have been on the road for several days, going around to meet with lots of different people. The other day we were in Ararat, meeting with businesses there, and many of them have purchased motels for their workers and the caravan park is completely packed with workers. There is a huge shortage of housing for key workers. Are you seeing members of Commerce Ballarat, as businesses, having to do similar things around this region, where they are having to actually take it into their own hands and find accommodation for their workers in different ways?

**Darren TRIGG:** Yes, it is a little bit similar. In particular the wind farm projects and all those have challenged that. But to be honest, it has flipped at the moment here in Ballarat, particularly with our civil infrastructure. The lack of projects on the ground at the moment is meaning they are actually travelling out of Ballarat to the surrounding regions. Contractors have bought buses to transport their employees to and from work, due to the lack of major infrastructure projects and greenfield development and those sorts of things. That is probably the challenge we are finding at the moment.

**Jack DODD:** The renewables are definitely taking some trades out of the housing sector. There are a lot of good tradesmen that have gone to wind farms – Rokewood and other ones like that – which is not necessarily bad, but they are not working in the housing industry now. They have gone towards the renewables industry because the housing industry has slowed significantly over the last 18 months or two years.

**Darren TRIGG:** I think the extension of that, and we put it in our submission, is that the Big Build projects have taken a lot of skilled labour from the regions down there, which is understandable. From a regional point of view we cannot compete with the salaries on those sorts of sites and those sorts of things. I think from an overview, the state needs to look at, ‘Okay, if we’re really pushing housing and whatever else into the regions, what else are we doing as a state that may impact on that from an employment point of view?’

**Jordan CRUGNALE:** In terms of other industries with a shortage of key workers – like health, education and hospitality – how are you finding those sectors in Ballarat and surrounds?

**Darren TRIGG:** Yes, very similar. But at the same time, things are tough out there at the moment for small businesses and even medium businesses at the moment. A lot of them are treading water, from that aspect, and holding firm until things improve.

**Jack DODD:** I thought construction was probably the worst industry to be in, but I think hospitality – you hear it, and I would not have heard it without being involved in commerce. But the hospitality industry in Ballarat is definitely –

**Jordan CRUGNALE:** In terms of the shortage of housing?

**Jack DODD:** Yes, and struggling.

**Jordan CRUGNALE:** Do you know if any hospitality organisations, companies or businesses are actually looking to rent for their workers or are providing housing to get the workforce?

**Darren TRIGG:** No, not so much in Ballarat. I think it is pretty stable in that aspect. But what we are finding, as I mentioned before, is that the slowdown in development affects a lot of industries.

**Jack DODD:** A lot of knock-ons.

**Darren TRIGG:** There are a lot of knock-ons and everything else. The corner food store with no action in takeaway food struggles if we have got workers going out of town – and the conveyancers and solicitors, from a land point of view – with those sorts of things and transactional things. It is a massive flow-on effect. We talk about housing in a singular word, but there is a big flow down through all the businesses that it impacts.

**Martin CAMERON:** And with that knock-on effect and the reliance on those people who are supporting your sporting clubs and the ballet studios and all that type of stuff, there is a massive flow-on from that.

**Jack DODD:** Correct, yes.

**Martha HAYLETT:** What do you both think that the Victorian government should be doing more of to support the construction industry here in Ballarat and in our region, especially if they are going elsewhere? What do you think the government could do more of?

**Jack DODD:** Like Darren said, it is hard. You do not hold it against anyone for going to those projects, because it is obviously for their livelihood and things like that. To get more action and to be able to build homes more easily and everything like that – there would not be a builder out there that would not tell you about the red tape and the difficulty with I want to say the bureaucracy side of it. Do not get me wrong, I understand; I am not saying there needs to be a free-for-all, but the balance is far outweighed that way. When you talk to building surveyors, inspectors, engineers or anyone, the red tape has just become such a big thing that to actually build is so slowed down. To make a start on a job is so difficult now, with so many things in your way and hurdles. How is that simplified? I cannot come here and say, ‘You should do this,’ and things like that, but I can say that it has never been harder to just build a house.

**Martha HAYLETT:** Are there particular examples? When you say ‘red tape’ that covers a lot of things.

**Jack DODD:** The VBA has had a big overhaul with the construction code and everything like that, which is fine. But you add that in and then the VBA has put on a lot of pressure because of the way things have happened in the industry. There are a lot of I want to say cowboys, but it is probably the wrong word. But the VBA is clamping down on building surveyors now with a fine-tooth comb. As I said, plans used to be about 10 pages long, and now they are about 30 pages long. The level of detail to build your average home now is just – the pendulum has swung so far the other way. You talk to everyone – building designers, engineers and surveyors – and they all say, ‘Oh, it’s so much.’ Everyone is saying the same thing. I am not saying, ‘Let’s strip all that away,’ but maybe there needs to be a bit of balance. I mean, that clause 55 about simplifying planning is a great idea – ‘If you adhere to these things, there’s your tick.’ We need something like that, where if you adhere to these things, you cannot be delayed.

**Martha HAYLETT:** Thank you.

**The CHAIR:** Thanks, Jack. We might turn to Ric and Jude now. Jordan, do you have a question for Wedderburn Lions Club?

**Jordan CRUGNALE:** Yes, sure. Thank you for joining us. It is a beautiful garden in the backdrop there that you have. How far must residents move to access supported living at the moment in your community?

**Jude RAFTIS:** Probably we have facilities in a 40-kilometre radius, but that does not mean to say they are going to actually get a bed there; they just have to go where they can go. Our closest one is Inglewood, and how many kilometres is Inglewood?

**Ric RAFTIS:** It would be about 30.

**Jude RAFTIS:** Thirty kilometres.

**Martin CAMERON:** Can you talk about the journey to get to what you are trying to deliver now? Why did it have to come to fruition? What made you think, ‘Well, we need to do this’ – it may be an obvious answer once you start talking about it – and where are you actually at with it at the moment?

**Jude RAFTIS:** We started in about 2004, then it lapsed, and we got back stuck right into it in 2011. Basically we were told by the federal government that there was no money for standalone facilities, so the state government was the next option. They said there was no money unless you had a bush nursing or a hospital, and it was on their advice DHHS advised us to look for another model. Probably they suggested a supported residential service model, so we had a business plan drawn up on that model but as a pilot project, because we do not have a building, so we are starting from scratch, which is something they have never dealt with before. However, DHHS then became DFFH, and then they said, no, they are not doing it anymore: 'You have to go to SSR to register.' We are up to the process where we have been told that we can register, but we just cannot seem to get anywhere with the registration process because we do not have a build. So we are very frustrated, as Commerce Ballarat are, with red tape. We cannot seem to get a response. I have sent three emails; I have had one response saying perhaps we need to get legal advice. Well, the Lions Club is not in a financial position to get legal advice, and we do not quite know what that meant because they have not answered any other emails. But what we are trying to do is stop our elderly people from not just leaving their homes but leaving their communities as well. It has a huge impact on their mental health, their families. I mean, their friends are all elderly; how can they travel to facilities out of town to visit? So it just has a huge impact, and that is probably one of the main reasons why we thought we need to do something here, because we have a moral obligation to look after our elderly.

**The CHAIR:** I might jump in here. What support have you received from local government and other community organisations?

**Jude RAFTIS:** The Loddon Shire Council have gifted us the land to build the facility on, and they are also in the process at the moment of having a look to see whether they can actually help us in the registration process.

**The CHAIR:** Terrific. And what is the land size, approximately?

**Ric RAFTIS:** The land is large enough to carry a 30-bed facility, which was assessed in its original form as part of the adjacent land to the old primary school.

**The CHAIR:** Yes.

**Ric RAFTIS:** When it was there Ambulance Victoria wanted to carve off a piece of it to do so, and the Lions had to be consulted because of the commitment that the council had given to the Lions. Ambulance Victoria then drew up the plans and came back to assure the Lions Club that there would still be an adequate amount of room to build the 30-room facility there after they had. So we do know that the land is of sufficient size to handle that size of facility.

**The CHAIR:** If I could just have a supplementary question on that: if 30 residents could move into this supported care facility, what would that mean for the homes that they were vacating? What might it mean for Wedderburn and the local businesses and the like?

**Ric RAFTIS:** Well, more than likely they would go on the market, and it would bring other people into the town. I think one of the things that needs to be – well, there are two things that I would like to mention. First of all, when it comes to policy and policymaking, there seems to be an extremely wide gap between policymakers and rural towns because a lot of them do not understand the concept of community as it exists in a small rural community, right. If you live in the city, it is completely different. You do not know everybody in your suburb; we know everybody in this town. And when people have to leave the town because they can no longer look after themselves – and we are not talking about people who are nursing home candidates; we are talking about people who just need some help and assistance – when they get taken over the bridge to go out of town, it is just the same as cutting their throat. They have lost their community, they have lost their friends, they have lost all connection – and most of them that are in that situation have been here for a lifetime and have got an enormous number of connections.

The other thing, too – and this is where I can certainly empathise with the people from Ballarat about red tape – is that in our discussions with the public service facilities, irrespective of what their names are, if it does not fit in the box, it is just not going to be acknowledged. And that is the problem here with the proposal that we have. We have asked consistently for a staged approval process. Then we get the plans – are the plans satisfactory? Yes, they are. Okay, here is the land – is the land satisfactory? Yes, it is. Here is the frame – is that satisfactory?

Yes, it is. Because we could go down the path and build, you know, a several million-dollar facility, and then two weeks before it is due to open, the state government could change its legislation or regulations around SRSes and we are left with a white elephant. So there are no proposals there to do that. The most encouraging and motivating aspects of our entire experience with this have been dealing with Martha, who has stood behind us the whole time.

**Martha HAYLETT:** Thank you, Ric. I was just going to ask – I will come in here and just give a little bit of a background too, because we have been working together, the three of us and many other members on your committee, for several years, and we have gone down many garden paths and just had lots of dead ends. I am going to ask you a question about what more the Victorian government can do, but I am almost leading the question a little bit, because I am just going to put on record that it has been really difficult to find a bucket of money for this project, that there is not a bucket of money for supported residential services. It is hard to find buckets of money for aged care as well. One of the issues that we have heard a lot about, in recent days and across this inquiry, is viability of housing in rural and regional areas and just how hard it is to get services out of Bendigo or Ballarat or other places to go to our rural communities. They just do not see it as viable to do those smaller scale projects. So just on that note, what more do you think that the Victorian government can be doing to support projects like yours? Because I know, yes, we have tried many different avenues, and it has been really frustrating for me and for you, for much longer than I have been around. But what more can we be doing?

**Jude RAFTIS:** Well, it would be really good if somebody could have a good look at our business plan and just see how suitable it is for country towns. Any not-for-profit organisation can run a facility like this at a profit. We have shown that with our financials, and since the federal government have increased home care packages from 51,000 to 76,000, that is another \$20,000-odd more per head, and we are only working on 75 per cent capacity at the moment with our financials in the business plan. That is extra money for us. We do not need to make money. We are not talking about private enterprises here; we are talking about community-run, aged care housing, basically. And we just would love someone in the government to look at it and say, ‘Hey, this is a pretty good idea. You could tweak it’ – whatever. We are just the Wedderburn Lions Club. We do not have the expertise to do this at a government level, but somebody surely should have a look at it and just say, ‘Well, look, this could actually work.’

**Ric RAFTIS:** And it is a transferable project too. I think that is really important. There is no reason why this could not be transferred to Upper Gumbuk or west if there was an opportunity for a similar project there. And I think it is probably fair to say also that if non-profits and community-run organisations take this sort of thing on board, the profit motive is not there, so therefore the personal care of those residents would probably exceed what they would get in a private environment.

**Martin CAMERON:** Is there a prototype that you are trying to achieve? Is there another facility somewhere else where you have taken plans and thoughts in your mind of what you want to achieve in the outcome? Is there something that is tangible that you have looked at?

**Ric RAFTIS:** Any of the SRSs can be looked at. Basically they do not have a good reputation. I used to be a community visitor, so I am well aware of the reputations of the SRSs, but they were mainly run by private people. Essentially what we are talking about is, for want of a better term, a boarding house for elderly people where they have got company, where they have got support and there are onsite services to provide meals and to provide care if something happens – they can call an ambulance, medications can be administered and that type of thing – but only up until the point where it becomes medically unviable to have those people in that type of facility. Then they have to go to a full nursing home where appropriate medical care is available. In terms of services it is probably worth mentioning that the ambulance would be next door in the future. And the other thing too is that the doctor supports it. There are 14 trained personal carers in Wedderburn already that are working elsewhere, and under an SRS model, to my knowledge, the manager of the facility does not have to be a qualified medical person but has to be approved by the SRS board.

**Martin CAMERON:** Thank you.

**The CHAIR:** Any other questions?

**Martha HAYLETT:** Is there anything more that you two want to want to put to us and put on record forevermore with this inquiry in terms of your project and the way forward here?

**Ric RAFTIS:** I have just sent to Samantha, because of all those Lions in the room, the policy that was adopted by the national convention of Lions that was put forward by the Wedderburn Lions Club. That is that all of Lions in Australia advocate for a degree of aged care for our population, because we consider it to be an ethical and moral responsibility. Jude?

**Jude RAFTIS:** No, I cannot really think of anything else, Martha.

**Martha HAYLETT:** Thank you so much, and thank you for your advocacy. You two are amazing community-minded people, so we appreciate you being here today.

**Jude RAFTIS:** Thank you very much for inviting us to participate.

**The CHAIR:** As vice-president of the parliamentary Lions, I will be asking Lion Martha Haylett to provide a report about your project at our next meeting.

**Martha HAYLETT:** I would be happy to.

**The CHAIR:** We will certainly do that. Back to Darren and Jack. *Plan for Victoria*, as you have said, will pose real challenges for a city like Ballarat. Is there anything else, when we are talking about the regional supply of housing, that you would really like our committee to know to be able to put forward recommendations about how we really do tackle this beast of housing supply in the regions?

**Darren TRIGG:** I think there is little doubt – or there is no doubt – that the private sector will be the ones that will deliver the government's objectives, and from a commerce point of view I know Ballarat will wholeheartedly handle that. I see that the state and our local council, who have done a lot of work in this space around where our future growth is and our studies and where our boundaries and all those sorts of things are – you have probably heard all this this morning already. But I think they have done a lot of good work there that we need to grab and work collaboratively with the state about, 'Okay, how do we bring this all together?' because I think the bones here in Ballarat exist and it is really just bringing them all together, like I said, so that we can get on with it and deliver. I think there is an immediacy now. We talk about – and I am sure some of the developers have talked about it this morning – how long it takes. It is a long burn, this process.

From a commerce point of view, we need some immediate relief now. We need something on the ground, whether it is infrastructure to facilitate some of that future growth so that we can get jobs and infrastructure built or it is bringing on parcels of land that are ready to go now – low-hanging fruit that we can build on today. If we can bring that forward, get going and sort of get the building blocks in place and build the big picture, it will sort of continue to go. I think from our point of view, from a commerce point of view, there is a real immediacy now around at least finding some low-hanging fruit, whether that be infrastructure or parcels of land, that we can act on immediately.

**The CHAIR:** Thanks, Darren. Jack, what are our takeaways?

**Jack DODD:** Mine is a slightly different angle, because Martha asked if I have any examples of real ones like that, so can I put my JV Dodd hat back on?

**Martin CAMERON:** Yes, go for it.

**Jack DODD:** There is a block in Canadian that I have been trying for nine months to build on that is in residential that borders bushland which is government owned, by Ballarat. Now, between the CFA, arborist and council – none of them can agree. We had an exclusion line, and we had a tree across the exclusion line. I thought – common sense – we could cut the tree because it is there. Now it has been nine months, and it is just this vicious circle. And now it has come back that we think not only are we allowed to chop that tree down, but the CFA want about another 30 gone, when we have had this argument for nine months about this one tree – such is the wheel. This is just a normal family trying to build a four-bedroom house, and these are the things that I face every day. So mine is obviously smaller than the bigger picture there, but you asked for a prime example.

**Martha HAYLETT:** That is a very interesting example. Thank you for sharing that. It is almost like everyone is pointing to everyone else and no-one is actually taking accountability.

**Jack DODD:** Correct. That is what the industry has become now: 'As long as they say yes', and they say, 'Well, as long as they say yes.' So I have got an arborist saying, 'No, you can't take that tree down,' and then the council says, 'Well, the arborist says that.' Then I have got a CFA fellow that signs off on defensible space and that, and he has come back and said, 'Well, that one tree has to go.' I am just the builder that wants to bloody build the house, and you have got to negotiate all these different entities. That is what I said to the lady the other day. I said, 'When we get this permit, this will be like a holiday compared to what we've gone through'. So, yes – I just wanted to give you a prime example.

**Martha HAYLETT:** Thank you.

**Jack DODD:** Sorry I cannot answer it on a –

**The CHAIR:** I assume that family is in a current house at the moment.

**Jack DODD:** They are with their son. I mean, the lady, they are strong-willed, but she said, 'I can't deal with this anymore.'

**The CHAIR:** It must be so frustrating.

**Jack DODD:** It is distressing, because they paid X amount on a residential block thinking, 'This will be four bed, two bath' – they are not building a mansion – and they go, 'I can't believe what it takes to get this around'. I said, 'I know'. The planning permit side used to be, say, two in 10. Now it is probably six to eight in 10 – you have got an overlay here or you have got all these different agencies that you have to negotiate with to try and build. She – Tammy is her name – has only just recently come back to being involved because it was all too distressing for her, because we thought we would have them in the house.

**The CHAIR:** And I guess this comes back to the issue that we have been talking today about, infill versus greenfield – that on greenfield sites we do not have these, because that work has been done by the developers as opposed to an individual having to try and deal with agencies that are giving conflicting advice.

**Darren TRIGG:** I think I sort of talked about it. The two will coexist, but they both have to be ready in case we find that we have these hold-ups and whatever else so that the other can take up the slack.

**Jack DODD:** And that is why I think the step in the right direction is at clause 55 – 'If you adhere to this, this is it' – but whether that overrides these things, I am yet to really read and understand whether that does, or if it is just objections from neighbours. But the process has to be simpler, and common sense – someone has to say, 'Hang on, these people are trying to do the right thing here. They're not trying to put 40 units on this, they're trying to build one house.'

**The CHAIR:** Thank you very much for being such an authentic voice and contemporary voice. To our friends in Wedderburn, enjoy that beautiful sunshine that you have got behind you, and I hope our paths cross. And to our friends from Commerce Ballarat, thank you for making the time today.

**Witnesses withdrew.**