TRANSCRIPT

LEGISLATIVE ASSEMBLY ENVIRONMENT AND PLANNING COMMITTEE

Inquiry into the Supply of Homes in Regional Victoria

Melbourne – Friday 20 June 2025

MEMBERS

Juliana Addison – Chair Wayne Farnham

Martin Cameron – Deputy Chair Martha Haylett

Jordan Crugnale David Hodgett

Daniela De Martino

WITNESSES

Roger Hastrich, Director, and

Steve Dunn, Director, Regional Housing Victoria.

The CHAIR: Welcome to this public hearing of the Environment and Planning Committee's Inquiry into the Supply of Homes in Regional Victoria. I just want to run through some important 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 that 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 your 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.

We really appreciate you making the time to meet with our committee today and being here in person. My name is Juliana Addison. I am Chair of the committee and the Member for Wendouree.

Martin CAMERON: Martin Cameron, Deputy Chair of the committee and Member for Morwell down in the Latrobe Valley.

Wayne FARNHAM: Wayne Farnham, state Member for Narracan. I represent the West Gippsland area.

Daniela DE MARTINO: Daniela De Martino, state Member for Monbulk, covering the Dandenong Ranges.

Jordan CRUGNALE: Jordan Crugnale, state Member for Bass. I cover areas of Casey, Cardinia and the Bass Coast shire.

The CHAIR: Terrific. Now, we have a PowerPoint in front of us. Are we going to work through the document?

Visual presentation.

Roger HASTRICH: Yes, we are just going to work through it. We thought we would go totally analog.

The CHAIR: Great. Excellent.

Steve DUNN: If that is easier. I am going to start off, if that is okay.

The CHAIR: Please introduce yourself for Hansard.

Steve DUNN: Sure. My name is Steve Dunn. I am one of the directors at Regional Housing Victoria, and this is my colleague Roger Hastrich, also a Director of Regional Housing Victoria. We are consultants on affordable housing in regional Victoria.

We just want to step you through these pages and give a quick introduction to tell you about ourselves and what we are doing, and then we want to focus in on one particular program. Rather than covering everything today, we thought we would just focus in on one topic.

Yes, the housing crisis is real, and I am sure you are well aware of that after the hearings. We have included some acknowledgements there. We just acknowledge that we are on traditional lands today, and we respect traditional owners past, present and emerging.

So who are we? We are consultants, as it says, specialists in housing, and we have worked with more than half the councils across regional Victoria over the last few years. We tend to help local councils and community groups like the ones you have heard from today. They are among our clients. We also work with developers,

housing organisations and that sort of thing, really trying to bring people together and join the dots. We do not write huge papers and strategies; we are very much focused on practical application and practical outcome to try and increase the amount of housing.

The CHAIR: Steve, how big is your organisation?

Steve DUNN: It is the two of us, right.

The CHAIR: Fantastic.

Steve DUNN: So that means we can be very flexible. Roger has been a consultant for a long time. I have worked in local and state government and done a bit of consulting as a planner, and Roger has worked in community infrastructure and community services. So it is a good combination.

We talk a little bit there on the next page about social housing and economic, affordable housing. We are not talking today really about social housing. These are people who are in dire circumstances – vulnerable people, perhaps in poverty and so on. You know about that.

But there are also people who cannot find affordable housing and therefore cannot get a job and businesses that are suffering because they cannot find accommodation for their workers. You know about that – that is worker accommodation. When we travel around regional Victoria both these issues are very real. There are a lot of people working in social housing, but the worker accommodation, not so much, okay. We think that is a real problem for Victoria at the moment, and we will talk a little bit about that today. I will try not to speak too fast and rush.

At page 5 there we talk about the problems, and I am sure you have heard about all of these over the last few weeks. You know, employers cannot fill job vacancies, there is a shortage of rental, there is a shortage of availability, building costs are up, builders cannot get the workers, land supply is short or it is difficult to access that land, the cost of developing land is increasing. We have the various overlays we just talked about – you know, bushfire, flooding and so on – and a few other issues there. Those issues are fairly common, but the solutions are far more interesting, ,the ways of attacking these problems, the sorts of things you heard about from our friends at Swan Hill this morning about making land available. How do we make land available? How do we bring the cost down? Those ideas of lease rather than sale; unit trusts where land can be put in as a component of a development trust. We see employers investing in housing because they need to – buying pubs and putting their workers in there, buying motels –

The CHAIR: We heard about that when we were in Ararat.

Steve DUNN: Yes, we hear about those things around the state, because they are in a dire situation. They need those workers; they have got to find some form of accommodation to offer someone a job. They have got to be able to live in town as well. Community investment models – like the ones that Swan Hill has been investigating over the last couple of years.

Grants: we will come to the grant situation in a minute, because we think there are some real opportunities there for the state to assist.

Private investment: we are doing some work with a developer who is building worker housing as a private enterprise and making that work, but it does need some level of subsidy. But there is a real opportunity there to do that, and developers are interested, if they can make it feasible, they can make it work, they can find the investors. Infrastructure funding we have talked about. There is some philanthropic investment.

And of course there is planning and those ideas like the one we talked about there, the Development Advisory Service we established in Swan Hill.

So I was just saying before that our by-line tends to be, when we are working with councils who want to help, 'Roll out the red carpet, not the red tape.' So dial down the regulation and dial up the assistance, you know; some councils are very good at it and are trying their best to do that.

We are going to switch now. That was a bit of an introduction to us and what we do. I am going to hand over to Roger now to talk about the Regional Worker Accommodation Fund.

Roger HASTRICH: Thank you, Steve. So when we looked at the breadth of your inquiry, the scope of your inquiry, it is gigantic. It is enormous, so congratulations there. Well done. We could talk about any of those solutions, we are happy to till the cows come home, but we thought we would narrow it down to one topic that we think is particularly interesting, and that is the experience of the Regional Worker Accommodation Fund, RWAF – we will use RWAF – which I am sure you have heard about. You would have had submissions about RWAF and how that works, and we have got a particular take on how that process actually works, so that is what we thought we would focus on today.

If you flick over here, RWAF had simple objectives to increase prosperity and so on in a \$150 million program. The idea was just to increase housing but to link that with business, business, and business opportunity. When we go around regional Victoria, every council is hardwired economic development. They are happy to talk about social housing, but they are very more concerned about worker housing and economic development and jobs. RWAF was specifically to target that concern.

Grants ranged, as you can see, and there was an expectation that there was a contribution to be made by the applicant. The model itself is actually very simple. When you think about any development, there is a capital stack. So there will be investors, there will be debt, , and there is always a question about the gap at the top of that capital stack. If you can rent a property for a super high-end premium, you are not going to have any trouble finding investors. You are not going to have any trouble finding debt. That is fine; you can do all of that. However, when you try and do affordable rental, there is a very clear gap. We really cannot find any communities in Victoria where you will not find that gap. It is actually a real struggle to make it financially viable to build rental at any scale, so the idea of RWAF was to close that gap. Yes, you had to make a contribution. Yes, the applicant had to go into debt or whatever it might be. RWAF is just about taking the top off that capital stack. That was the objective.

Interestingly, in round 1 of that RWAF, which is going back a good couple of years now, there were 360-plus expressions of interest. We find that fascinating. We have worked in communities like Swan Hill – obvious one given their long standing interest in housing supply.; that is easy – In Mansfield we ran a few forums where all we did was we got together local people who owned land, local people who had money, and got them to talk with each other about how they could make something work locally. They were all devoted to their community and wanted to get things happening, so it was really about just getting that conversation together. Same thing in Central Goldfields where, by comparison, the economy is not so robust in that area around Central Goldfields, but it was the same thing – there are some people with money, there are people with land, and if you bring them together, you can get this sort of thinking going.

We think it is remarkable that in somewhere like Mansfield you can get 11 application expressions of interest for this fund, which is not that dissimilar to Central Goldfields. So there was a shortlist application, and you know some of this – there was \$35 million allocated and 24 projects that were funded. Ten went to state government-funded health services, nine to the private sector and five to local government, and that is where we want to dwell a bit.

We have four observations we want to share with you.

The first one is that this was an outstanding response, and what interests us most is the capacity for this state government gap-filling measure to activate private dollars. We think there is lots of money out in regional Victoria. That money is not the issue here. It is actually about getting alignment, getting things to line up. So we think that response actually created something like 360 discussions about private investment being involved in the process of making a marginal project viable to deliver long term, affordable long-term rental That outstanding response tells you something about the appetite of private developers.

The next thing was we were really impressed with the way councils looked at this. Councils have often been concerned that housing is generally state government business. The RWAF grant round unlocked a whole lot of discussion and interest, which we think was really impressive, including contributing land. Swan Hill council contributed the land for Robinvale for their beautifully written application. I wonder who wrote that.

There are also employers. We speak to employers – you would have heard this – who already rent houses, they have bought houses, they are accommodating their own staff, and we are thinking we can now turn this around a little bit for them to become investors in rental products, to make money out of rental products while at the

same time knowing they can guarantee somewhere for employees someone to live. So our first observation was that this was a remarkable response, and we do not think RDV saw it coming, by the way, either. I think they were a bit overwhelmed.

The next observation is community awareness. The housing crisis across regional Victoria is actually still quite new and no-one really knows how to deal with it yet. We are still struggling in that space. I think it might have been Scott who mentioned in the Swan Hill presentation that developers are inclined to do house and land packages, that is the traditional, and they are not looking so much to build smaller units, particularly rental. They are still a very scary idea. A lot of developers want to buy and sell house and land packages and get the sugar pill at the end, the income. It is more difficult, isn't it, to build rental and make that pay. So we actually think that RWAF process and the response to it created a lot of community awareness.

Observation number three is that we think there was a misstep here. Do not get us wrong, please. There is a huge need for accommodation for all state employees, and particularly the ones that stand out are health workers. There is just no question at all about that. But this granting of 10 applications directly from RDV to the health department looks a bit odd if you are a private investor. When I went to school, that would be called a book entry, but it looks a bit strange that state government is paying itself for accommodation, and we think that is something of a misstep. Do not get us wrong, we know we need the housing – believe me, we do a lot of work in that space. But the state government did have that housing and has sold it off in previous generations, so we need to find other ways to create state government employee accommodation. This was not a smart move if you were trying to activate those private sector development dollars. We do know that there are a couple of people, a couple of potential investors a bit grumpy about that.

The CHAIR: Sorry, can I just go back a step. Putting on my former Ballarat Base Hospital director hat, because we talked a lot about this when I was on the Ballarat Health Services board between 2015 and 2018, before getting elected, do you believe there is a role for health services to have accommodation assets, or should that be left for the private market?

Roger HASTRICH: I do not think the private market is going to fill that gap, certainly not in the short term – well, certainly not without subsidies like RWAF. If you wanted to set up an RWAF program that was specifically for state government employees and you wanted to use some state-owned land, you would have private investors lined up at the door. There is no question, they would be enabling –

Steve DUNN: And there are private investors who have done development specifically for health services. I think Horsham was one, Warrnambool was one, so we know there is a private developer in regional Victoria that has done two or three hospital projects. They do it in partnership. What makes it work in particular – land availability is a big one. The developer wants to own the project and then have a rental arrangement back to the hospital for, say, 25 years through a simple corporate lease. That gives them the ability to borrow the money and make the investment. It is a partnership between the hospital and the private sector based on a corporate lease for a long period. That gives that developer the ability to borrow the money and make that investment. There is at least one who has done it several times, and there would probably be others if it was known that that was available.

The CHAIR: But are you saying, with this misstep, that DHS or hospital or health services should not have been included in the allocation? Is that your position? I just want to be really clear on that.

Roger HASTRICH: I think I am saying it was not a good look if you were a private investor, because it was half of the allocations. That was not a good look. No-one is arguing that we do not need that accommodation, that is for sure. But surely the big goal of this grant program is to activate those external dollars. The state government cannot pay for everything. We need to activate and we need to connect a couple with that private investment.

Steve DUNN: The private sector is willing to build worker housing if they get that grant, you know, that additional gap filled. And the 360 expressions of interest was a huge demonstration of the interest from the private sector to partner with the state government and to build stuff. So let us go with the strength and support that.

The CHAIR: Great. Thank you for clarifying that.

Roger HASTRICH: I have got one more concluding comment, and we are happy to kick it around. Our last observation is that this is really a modest grant, potentially to activate that private investment through that investment gap approach. We know that it is a sort of local solution – we are looking for local solutions for local problems. We have seen a dynamic here where local people with land got together with local people with money. That is what you are actually looking for. That will increase the supply of housing without necessarily a great deal of intervention by the state, nor risk.

The CHAIR: So, Roger, when you say modest, what percentage should the grant be?

Roger HASTRICH: Thank you, Madam Chair. Let us go to our concluding point. We have got a little bit of good info about round 2, which is not very interesting. Our key recommendation is that Regional Development Victoria would be sitting on some critically important data. Now, we are just consultants, we are just old guys roaming around Victoria doing housing deals, so we will never get access to that data. You are MPs: you could get access to that data. We think that there is a significant return on a modest investment through this project. We do not know that, because we do not have the access to that data.

Our suggestion to you is to have a look at what RDV is happy to provide you with. They must be sitting on a dataset relating to the Expressions of Interest and grants that outlines the return on investment. Even the dataset to do with the original 360 expressions of interest would be fascinating its own right, let alone the 24 projects that were funded eventually or however many have been received for round 2.

If we are looking for a model for state government investment – and we do a lot of work in social housing, so we know how the Social Housing Growth Fund works. We know that that is debt, and it is a similar model. The grants made by Homes Victoria to community housing providers are part of similar in some way to RWAF. We think that the RWAF can work in the same way, but we do not have the access to that data to prove the point that this is a significant return on the investment.

Steve DUNN: There would have been an evaluation done of round 1 within government, but it has not been made available publicly. So to answer your question about what the return on the government's investment is, someone will know that, but it is not publicly known.

Jordan CRUGNALE: So what you are saying with the 360 is it would be: where does all that sit geographically? What are some of the projects?

Steve DUNN: Yes. Twenty-four projects were funded –

Roger HASTRICH: Yes, it would be fascinating.

Steve DUNN: \$75 million, 24 projects – it must be 250, 300 dwellings at least that were delivered through that program, and there would be many more. Of the 360 expressions, only 24 of those got up, so there are lots still out there.

Jordan CRUGNALE: I think round 2 is looking at August, announced –

Steve DUNN: Round 2 is happening, which is fantastic. I think, just picking up that point Roger made, the role of local government to facilitate that is really powerful as well. Some of those councils actually brought the parties together, helped them get their applications in and helped them with the planning side of it. So local government has got a very active role that it can play alongside that program.

Jordan CRUGNALE: You might have heard me earlier speaking with Swan Hill about Bass Coast Health, who were a recipient. They are renting 28 houses in Wonthaggi and surrounds and then the hotel as well, so this will sort of release those houses back into the market.

Steve DUNN: Yes, exactly, which is fantastic.

Jordan CRUGNALE: But I take your point about optics.

Roger HASTRICH: We see that everywhere. It is the Hunger Games out there; it is a scramble to find any rental accommodation. thing.

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The other sector that is interesting is low-paid childcare workers. Now we have increased the hours of child care and we have also just increased the scope of child care, and in some places population is booming. If you have a look at Alpine Shire, they are frantically recruiting childcare staff from the UK, and they are scrambling to find any form of accommodation anywhere. Now, they are generally younger, single women, so there is lots of sharing going on – lots of shared housing going on, lots and lots of that – but they are not all single. There

Jordan CRUGNALE: Then if you look at Alpine and Phillip Island, a lot of the time that workforce is kind of moving between the two, with nowhere given –

are some families moving out here, which is absolutely fantastic for the region –

Steve DUNN: That is right, and they will stay eventually. Those people who come from overseas to take up a job want to stay here and even have families and become part of the community.

Roger HASTRICH: Absolutely, sure. So again, local conditions, local responses – we think this is suitable.

The CHAIR: I think a lot about regional worker accommodation; that is just me. Obviously I want value for money for taxpayers. I want to make sure that when taxpayers are putting into these private projects we are getting a social dividend for our communities so that our communities can grow and they can thrive. Do you have any thoughts in terms of what expectation there should be on recipients of such grants, in terms of the relationships they have with our health services, our local schools and our seasonal work, whether it is a tourism body or anything like that? What should we be seeking, as a government, to say: 'Here is taxpayers money for your development' – which often is a number of apartments within a build? What should we be getting to say we are entering into this –

Steve DUNN: For the right reasons.

The CHAIR: Yes. How do we make sure that we can look people in the eye and say, 'We've spent your money well.'

Steve DUNN: I think there are a couple of things.

One is that we need rental accommodation. That is the big shortage, so we do not want to build properties for sale through these funds. We need properties for sale, too because there is a housing shortage – but for workers we really need rental accommodation so that they can come in, take up a job, stay there for a period and then perhaps stay longer or whatever. What is really missing is the rental, so that is what we should be funding. I think the other thing is that it needs to be in the right location, so the demand has to be there. You need to identify the demand, and that could be there because there is not accommodation for the hospital, the school or the ag businesses and so on. It is market failure. The economy is failing in that area because there is not suitable accommodation. So you can demonstrate those two things. I think then the RWAF required that the accommodation be provided at I think 10 per cent below market for a period of five years.

Roger HASTRICH: There were only these two requirements, and we think that was undergunned. The only requirements were five years – now, how would you know that anyway? Who is going to knock on the door and say, 'What are you paying?' – and 10 per cent under market rent, so we think that was a little bit underdone. You can look at other models, for example NRAS involved a subsidy track through the tied to their tax system. It was totally tracked; every cent was tracked. You cannot do that in this situation. We think, Juliana, it is a good question and that there probably could have been more rigour within the RDV program, but it is going to be a hard one. It will always be a hard to administer and supervise.

Steve DUNN: I think the evaluation, if it has been done, could help answer that question as to whether it is five years or should it be 10 years. Five years is going to go pretty quick. It is going to be 10 years, and the 10 per cent will have an effect on that capital stack. If you make it 20 per cent, they are going to need a bigger subsidy. Ten per cent is probably not bad, particularly if it is 10 per cent off the median local rent. We then know it is going to be lower than the market price, but it will need a subsidy to get you there. I think that evaluation could help you answer that question. We question the five years.

Roger HASTRICH: Because with 360 expressions of interest, it tells you that people are saying, 'That's doable.' So was that underdone? Probably.

Steve DUNN: I think the other thing is – sorry, just to finally answer your question – in the example that they gave in Swan Hill in Robinvale, the council make sure that they had strong indication from some local entities that they would rent; they would provide tenants. In the Robinvale case that is the health service, it is the school and the police station, so they have set that up already. The council made sure they had those entities guaranteeing that they would put tenants into that building. Whether you need to tie that up formally – but certainly they did the research to demonstrate that. Sorry.

Wayne FARNHAM: No, that is fine. Thank you both for coming in. It is a very interesting topic. Just thinking, and especially from comments we have had today from various people, to probably encourage the private sector a little bit more, do you think there needs to be a little bit of tax reform around this, especially in relation to land tax? We heard from the REIV today that they are down 20 per cent on investment properties, and they are going to Queensland and South Australia. It is probably my view that if you want to encourage the private sector to get involved in partnership with government – okay, they may get a rebate, but they are still going to get hit with tax and land tax increases. What are your thoughts on that?

Steve DUNN: I think it is definitely an opportunity.

Roger HASTRICH: We talk to a lot of developers, and we understand a third of the state's revenue comes from land one way or another. We understand that connection. We get that. We say to developers, 'Yep, we understand all of that too.' I have not met that many developers really in Struggle Street. I have spent a lot of time with very, very wealthy developers who totally understand the housing crisis, and they are happy to sort of give back. The do not mind the tax. We think that they do not mind the idea of tax.

Wayne FARNHAM: I have not met a developer yet that does not mind a tax.

Roger HASTRICH: I am backtracking a little bit here. They understand the tax. They understand the need for taxation, right. They get that. But it is an inhibitor; those costs get passed on to consumers.

Wayne FARNHAM: Another thing we had today that the REIV said was the *Residential Tenancies Act* and the multitude of changes to that, which are also discouraging investment and people wanting to invest.

Roger HASTRICH: We have got a little mixed view there too. There are a lot of slum landlords out there.

Wayne FARNHAM: I do not disagree with that.

Roger HASTRICH: There is a lot of that. Really we still have a problem here. Almost no tenant is going to complain about their accommodation, because it is the Hunger Games out there. If you lose that tenancy, you are in dire straits. It does not matter where you are now. In regional Victoria – they have never had this problem before, by the way – if you lose that tenancy for some reason, whatever that might be, it is very, very challenging. We see both sides of this equation.

Steve DUNN: I think on the tax reform, developers will always tell you they want those taxes reduced or removed. If you are going to go down that path, you want to make sure then that that leads to more housing being built; it does not just mean a better profit position, whereas with schemes where you are actually requiring them to build something and you are giving them funds to do that, you are guaranteeing you are going to get the housing outcome. I think that is what you have got to be careful of with tax reform.

Jordan CRUGNALE: Can I ask, and I will localise it to the Bass Coast, where 50 per cent of the houses are holiday homes in certain areas: what are your thoughts around – obviously the short-stay accommodation is seen as a tax – how we better incentivise the holiday homes to get some back on to the rental market? Because the issue obviously with workers is that it would cost you \$3000 or \$4000 a week in the peak periods, so a lot of places are just left empty all year.

Steve DUNN: I think it is a really difficult one. I think the holiday market and the technology that goes with it, the Airbnb-type stuff, makes it very attractive to move to holiday rental, because you get a good return, you get less damage to your property et cetera, you get the tax breaks. I think the tax that was introduced on vacant properties and on Airbnbs is probably a good thing. It is a good thing, and it probably has shifted a proportion back. So it is finding that sweet spot, I suppose. We do need tourists in some of those areas, so we want people to go there. We do not want to push them away, but we would like to get those people that are on that balance

between should it be a 12-month rental or longer versus should it be overnight rental? How do you help them to make that decision? I think you can use things like those taxes to push it further. What should that level be? I do not know. I do not know that we have got any results at the moment to really know, but I think you are not going to stop people being attracted towards holiday rental. It is there.

Martin CAMERON: Is there a different pathway forward for different areas with their workers accommodation? We understand you have got your building for hospitals and medical professionals, which may be suited to having them spread throughout the community with the different workers accommodation, but then I think we heard before from Swan Hill that they might have an uptake of 300 new residents coming in for an abattoir, which is sort of a lower level of workforce, and that might be easier for the owner of that workforce to have something like a motel situation where he can just pull up in a bus and pick them all up because they are not driving, there may not be public and adequate transport to get there. Is there that engagement with the employers to say, 'What do you actually need?' Or is it 'We just need workers accommodation, and this is how it's going to work'?

Roger HASTRICH: I think, Martin, this is part of the thinking about local solutions for local problems, and we need such a range of housing. Of course we need different housing for different income levels alone. That can be complex in its own right which this,RWAF can address locally because here is no prescription on the form of the housing. by the way, can partly address. So yes, it is absolutely horses for courses. There are different products out there. Steve has just mentioned the units – specifically the Horsham one, we will use that example. Elmstone is the name of the company, and they build to South Yarra quality – South Yarra Quest serviced apartment style quality, for medical staff.

Steve DUNN: The health workers.

Roger HASTRICH: They can make that work, and they can build and operate that at a corporate lease cost that is way underneath what you are going to get by using every motel you can find in your local area. So there is that end, where incomes are higher. At the other end, in lower income areas, there is so much energy going on at the moment. in innovative housing models around modular housing and —

Jordan CRUGNALE: 3D printing, yes.

Roger HASTRICH: You would have heard all of that. There is lots of that energy going on at the moment too. So caravan parks – we just assume or hope that that brings down the cost of some of this housing that we will need in large numbers.

Steve DUNN: I think the local solutions to local problems is really important. Some of the councils are good at that, and we should support them – for example, Swan Hill with the mining company that is coming. They are working to try and build a village that will attach to somewhere like Swan Hill so that those people get the benefit of all of the services and so on that are there, rather than putting dongas out on a vacant block somewhere. But in some cases that is what is needed too, so the almond factory up there, that is what they built because that is what they have to do.

Roger HASTRICH: Yes, we have been to this huge almond plant where you can park a couple of 747s in their shed, and they have built a series of dongas just in the middle of a wheat paddock. It is not really very flash, but that is what they kind of have to do in a way. In time we plant a few trees, and in time it might work out okay, but yes, it is a challenge.

Steve DUNN: We just mentioned the caravan park one because there is one in Swan Hill where they have actually done a deal with the dairy industry to build, I think, five of these shared homes. These are built by Jayco. You know, they come on a truck. They are very nice homes – they are not dongas or anything – and that works really well. That is a private sector solution to assist farmers, that can work, but we know in other situations like Alpine, where the caravan park is on Crown land, the council is not able to make those properties available for long term workers because of Crown land planning restrictions. So yes, some of these barriers like planning need to be addressed and fixed.

Martin CAMERON: Thank you.

The CHAIR: All right. Sorry for that briefness. Thank you so much for being here – really important issues and lots to think about. As regional MPs, this is an issue that is going to continue to be important for all of us. So thank you for making the time to participate in the inquiry and also the work that you have put into your presentation.

If you would like to provide any additional information or responses to any questions taken on notice, please speak to the Secretariat. We look forward to seeing what you do next.

Witnesses withdrew.