

Submission to

Housing supply regulation

Response to Interim report

30 September 2026



Introduction

Master Builders Australia supports the Productivity Commission's (PC) focus on increasing housing supply through regulatory reform. The key issue facing the industry is not a lack of willingness to build, but the cumulative impact of planning controls, infrastructure constraints, approval delays and increasing compliance costs that reduce project feasibility and prevent housing from reaching the market.

Master Builders have looked to provide real examples, case studies and quantitative evidence, in support of the PC's interim recommendations.

Response to Information Requests

Information Request 1.2

What features should governments have in mind when evaluating reforms to move housing regulatory systems towards best practice?

The Housing regulatory system should be focused on manage high risk projects and construction work, while allowing and enabling low risk, repeatable projects and construction to be delivered with minimal regulatory interference.

To this end, linking funding arrangements for housing delivery to completed homes should be a priority.

Best-practice housing regulation should:

- ▶ Promote consistency across jurisdictions.
- ▶ Minimise unnecessary administrative burdens.
- ▶ Provide certainty and transparency for applicants.
- ▶ Reduce approval timeframes.
- ▶ Focus regulatory effort on material risks rather than procedural complexity.
- ▶ Ensure approval requirements are easy to understand and apply.

These principles are supported by the NSW proposal to introduce standard and model conditions of consent, which aims to reduce complexity, improve consistency and make development approvals easier to navigate.

Are the best practice principles and overarching objective identified in the report appropriate? If not, what changes should be made?

Yes Master Builders supports the best practice principles and overarching objective identified in the report.

- ▶ adopt a 'build' mindset
- ▶ only regulate when necessary
- ▶ coordinate with infrastructure
- ▶ keep the process simple

What are some examples of specific housing supply regulations (in Australia or internationally) that exemplify the features of a best practice system for housing regulation?

The proposed NSW interactive digital planning tool is an example of best-practice reform because it seeks to provide project-specific guidance before an application is lodged, reduce uncertainty, improve application quality and minimise requests for additional information.

Information Request 2.1

Do design-focused regulations (for example, tree canopy requirements, apartment layout and storage) directly impact commercially feasible capacity?

Yes. As indicated in the PC interim report, members have confirmed that tree canopy requirements, heritage controls and developer-imposed design requirements can reduce design flexibility, delay approvals and affect project feasibility.

What impact would reducing the coverage of heritage overlays have on housing supply?

Heritage requirements have been identified as a source of delay and constraint in some jurisdictions, particularly where local planning policies impose prescriptive requirements relating to building materials, design outcomes or development typologies.

Where heritage overlays restrict the use of contemporary construction methods or require the retention of specific building forms and materials, development costs can increase significantly. In circumstances where these requirements undermine project feasibility, housing developments may be delayed, scaled back, or not proceed at all. This can reduce the commercially feasible housing capacity of otherwise developable land.

While Master Builders acknowledges the need to preserve important heritage, such matters must be weighed against the potential adverse impact of such an approach in some cases.

Is there a need for further reforms to enable a greater supply of small secondary dwellings such as granny flats?

Existing lot sizes in newer estates limit future opportunities for secondary dwellings. Smaller lots and building envelopes reduce the practical capacity to add additional dwellings.

Can you provide information, data, or analysis on development cost stacks across different housing typologies and geographic areas (for example, construction cost information)?

Insurance costs and approval complexity were identified as particular challenges for apartment projects when compared with lower-density housing forms.

In NSW, HBCF Insurance premiums on a medium rise apartment development are now upwards of 13 per cent of building costs. This is a major barrier to midrise apartment project feasibilities.

Information Request 2.2

Can you provide information, data or analysis on the degree to which available land is a barrier to new housing supply?

Land availability and the release of development-ready land were identified as significant barriers, particularly where state agency coordination and infrastructure provision are delayed.

Can you provide examples of released land that has not been able to be developed for housing, and explain the barriers to development in these cases?

West Dapto (NSW) was identified as an example where development has been constrained by significant infrastructure costs and development contribution requirements. The current contribution rate, indexed to June 2026 under the West Dapto Development Contribution Plan is \$96,848.90 per lot/dwelling for a subdivision, dual occupancy etc. This is a significant sum and is due to be indexed again on 28 October 2026. The scale of this contribution warrants urgent consideration of its impact on housing delivery, particularly when combined with other charges associated with development (e.g. relevant servicing charges to Sydney Water). High contribution costs may place pressure on development feasibility, discourage investment and increase the costs of bringing new homes to market. While it is understood that essential infrastructure must be adequately funded, the contribution burden should not be so significant as to undermine the housing outcomes that the Draft Plan seeks to achieve.

The significant quantum of the contribution is acknowledged in the Draft Plan as follows (references omitted):¹

The cost of providing infrastructure and services in greenfield development areas is often more costly in regional areas than in Sydney. This is because the cost of materials and labour can rise due to longer travel distances where local supply chains are strained. For example, areas such as West Dapto which sits on the fringe of the Wollongong LGA assumes costs above \$94,000 per lot to provide this infrastructure. Biodiversity certification can also be used to help provide more certainty to housing delivery, particularly where environmental matters are unresolved on land in the housing pipeline.

In December 2024, the Independent Pricing and Regulatory Tribunal (**IPART**) published its Final Report of the Assessment of the West Dapto Development Contributions Plan 2024. The relevance of transport costs was noted in the Final Report (references omitted)²:

Transport costs contribute a significant proportion of the plan, around 62.7% of the total costs of the WD CP. The cost of transport works totals \$985 million. The most expensive transport items involve planned new and upgraded major arterial roads, including the key arterial roads connecting the precinct to the Princes Highway. Construction of these roads total \$450 million and contribute approximately \$23,000 to the contribution rate of a standard dwelling....

Transport works costs in the WD CP are very high both as a percentage of the overall plan and compared to other contributions plans. A significant portion of this cost is derived from construction of new key arterial roads in the WDURA such as the Northcliffe Drive Extensions and the Western Ring Road. The council has attempted to obtain grants for these roads as in its view the significance of them goes beyond the scope of the development....

These road constructions total roughly \$400 million, nearly half of transport works costs. They also contribute roughly \$24,000 to the contributions rate of a standard dwelling. The council's studies establish that these items are critical to meeting the demand that will be generated by

¹ Department of Planning, Housing and Infrastructure, *The Illawarra Shoalhaven Plan* (Consultation draft), p 44.

² Independent Pricing and Regulatory Tribunal, *Assessment of West Dapto Development Contributions Plan 2024* (Final Report, December 2024), 15, 17.

development as well as connecting the WDURA externally to other major roads. All these items have individual QS and design reports that are contemporary.

The same report noted that transport works costs in the Contributions Plan of \$16,205 per person are “well above the range of other plans we have assessed”³. IPART records Wollongong City Council's position that the relevant items should be funded by the state government and removed from the Contributions Plan as they function beyond the West Dapto Urban Release Area as major arterial roads⁴. Noting the critical nature of the infrastructure and the uncertainty about funding being received, IPART decided that the transport costs were reasonable in the circumstances but recommended that the council review its costs and update them accordingly if the event that grant funding is secured.⁵

Given the stated relevance of planned new and upgraded major arterial roads to the contribution plan, MBA NSW considers that securing alternative funding for this infrastructure should be a priority. Action 3.5 of the Draft Plan currently provides for contributions plans to be updated from 2028 – 2030 where needed to align with the prioritised areas and the greenfield infrastructure sequencing plan. In order to seek a more urgent resolution to this issue, MBA NSW encourages the NSW Government to work with Wollongong City Council to establish funding arrangements that recognise these wider benefits and enable corresponding reductions in developer contributions as soon as alternative funding is secured.

Would it be helpful for governments to report a land measure which distinguishes land that is zoned residential, from land that is serviced, approved, infrastructure-ready and commercially feasible to develop?

Yes. Members noted the difference between land that is zoned and land that is serviced, approved and commercially feasible for development.

Information Request 3.1

What evidence do you have for the main causes of delays in receiving approvals for new housing?

State agency referrals, inconsistent local planning policies, heritage controls, utility approvals, duplicated approval pathways and extended assessment timeframes were identified as key contributors to delays.

Delays with state agencies, including Main Roads, Water Corporation and Western Power.

Planning approvals are frequently delayed by complex and inconsistent consent requirements, multiple approval stages, and the need for numerous supporting reports. Industry stakeholders have reported that development approvals can take up to 10 months and often involve extensive and conflicting compliance conditions imposed by councils, planners and consultants. Businesses have also highlighted duplication in online application processes and repeated data entry requirements.

These issues increase costs, create uncertainty and delay the commencement of housing projects.

MBA NSW identified several key causes of delays in the development approval process:

³ Ibid, 17.

⁴ Ibid, 17.

⁵ Ibid, 18.

- ▶ Inconsistent application requirements between councils.
- ▶ Uncertainty regarding required documentation.
- ▶ Repeated requests for additional information.
- ▶ Applications being returned or delayed prior to lodgement.
- ▶ Lack of clarity regarding when an application is considered complete.
- ▶ Variations in assessment expectations across consent authorities.

Planning authorities should not reject applications because of minor, technical or immaterial non-compliance where those issues do not affect the merits of the proposal. Mandatory requirements should be limited to information genuinely needed to assess the development, while broader standards should remain guidance rather than grounds for rejection.

When is discretion useful in planning processes, and when is it not useful? Are there examples of subjective requirements that should be changed or removed to improve certainty for developers?

While some discretion is necessary to account for site-specific circumstances, excessive variation in the way conditions of consent are drafted and applied between councils creates uncertainty, additional compliance costs and delays. Greater standardisation of conditions can improve consistency, reduce complexity and provide greater certainty to applicants while retaining flexibility for genuinely unique circumstances.

Information Request 3.2

Which specific requirements (for example specific reports or referrals to an agency) are most onerous to comply with when receiving a development approval?

Multiple referral and approval requirements, including referrals to utilities, state agencies, developer approvals and planning assessments, were identified within our membership as particularly onerous.

As an example, MBA NSW identified:

- ▶ Inconsistent documentation requirements across councils.
- ▶ Repeated requests for information after submission.
- ▶ Requirements for additional reports and drawings that vary depending on the consent authority.
- ▶ Uncertainty around what constitutes a complete application.

Are there any requirements for development approval that should be removed? In these cases, how should any risks be mitigated?

Duplicative administrative requirements and processes that require applicants to repeatedly submit the same information should be reviewed and removed where possible. Digital systems and approval pathways should be designed to simplify compliance and reduce duplication rather than creating additional administrative burdens.

What could each state and territory do, if anything, to improve the process for receiving subdivision approvals?

Improved coordination between state agencies, streamlined referral pathways and greater accountability for statutory assessment timeframes.

Information Request 3.3

Is improving the coordination of the approvals process a higher or lower priority than reforms to reduce the amount of approval requirements?

Both are important; however, improving coordination and consistency across approval authorities would deliver significant benefits. The introduction of standard and model conditions of consent has the potential to reduce unnecessary complexity, improve certainty, speed up approvals and minimise avoidable modifications. Greater consistency between councils would make the planning system easier to navigate and reduce compliance costs.

The proposed NSW digital tool demonstrates how better coordination and standardisation can reduce uncertainty and improve applicant experiences.

Are there any examples of where coordination bodies are or are not working?

Emerging examples include Development Coordination Authority reforms in NSW and streamlined pathways for significant developments in WA. These reforms are intended to improve coordination and reduce delays.

What are the features of coordination bodies which make them successful?

Features of successful coordination initiatives:

- ▶ Deliver consistent outcomes across councils
- ▶ Reduce duplication and administrative burden.
- ▶ Improve transparency and certainty of approval requirements.
- ▶ Streamline processes rather than introduce additional layers of approval.
- ▶ Provide authoritative guidance.
- ▶ Require agencies to justify departures from standard requirements
- ▶ Create accountability for decision making.
- ▶ Include feedback loops that allow continuous improvement.

How effectively are reforms to planning rules, such as South Australia's Planning and Design Code and Victoria's Clause 55, working to make approvals more certain?

Recent NSW planning reforms have been viewed positively by industry, with reforms aimed at reducing planning red tape, accelerating approvals and increasing housing supply.

Standardising conditions across councils is expected to further improve certainty and reduce complexity for builders and developers.

Information Request 3.4

What examples are there of best-practice strategic planning improving the process for housing approval decisions at a state, territory or local government level?

The proposed NSW interactive digital planning tool is a practical example of strategic planning reform that seeks to improve housing approvals by providing applicants with tailored guidance before lodging applications and reducing variation between councils.

How can it be better utilised?

Technology should:

- ▶ Be accessible before applicants enter formal planning portals.
- ▶ Provide project-specific requirements based on site conditions.
- ▶ Clearly identify mandatory and optional requirements.
- ▶ Include practical examples and explanations.
- ▶ Be regularly updated based on user feedback and planning outcomes.

What are the best ways to enhance how states and territories track the timing and burden of approvals?

Priority reforms include:

- ▶ Standardising application requirements.
- ▶ Reducing variation between councils.
- ▶ Clarifying lodgement requirements.
- ▶ Limiting requests for additional information.
- ▶ Introducing authoritative digital guidance tools.
- ▶ Eliminating informal return processes outside statutory frameworks.
- ▶ Establishing clear assessment and lodgement timeframes.

What reforms should each state and territory prioritise to reduce the burden of the approvals process?

Priority reforms should include:

- ▶ Standardisation of conditions of consent across councils.
- ▶ Reduction of duplicative approval and reporting requirements.
- ▶ Simplification of digital approval systems.
- ▶ Improved consistency in the application of planning requirements.
- ▶ Greater focus on significant compliance issues rather than minor administrative matters.

How can federal, state and territory governments incentivise councils to approve developments efficiently, and encourage those that are slow or obstructing approval pathways?

Governments should improve accountability, consistency and transparency across development assessment systems by linking funding, performance reporting and regulatory reform incentives to measurable approval outcomes. A key objective should be to ensure councils meet statutory assessment timeframes, minimise unnecessary requests for additional information, and apply planning requirements in a consistent and predictable manner. This would provide greater certainty for applicants while improving housing supply outcomes.

Governments should encourage the adoption of standardised conditions of consent, streamlined approval pathways and performance-based assessment frameworks that reduce unnecessary variation between councils. Greater consistency in application requirements and assessment practices would help reduce approval delays, minimise rework and improve the overall efficiency of the planning system.

Potential measures include:

- ▶ Public reporting of council performance against statutory assessment and lodgement timeframes.
- ▶ Financial incentives tied to demonstrated improvements in approval efficiency and housing delivery outcomes.
- ▶ Greater reliance on standardised assessment requirements and model conditions of consent across jurisdictions.
- ▶ Requiring councils to provide written justification when departing from approved assessment frameworks, standard requirements or digital planning tool outputs.
- ▶ Monitoring and auditing councils that consistently exceed statutory timeframes or impose requirements beyond established guidance.
- ▶ Expanding the use of digital assessment tools that provide clear, project-specific requirements before lodgement and improve consistency across council areas.

Importantly, reforms should focus not only on speeding up approvals but also on improving predictability. Builders and developers are better able to plan, invest and deliver housing when approval pathways are transparent, requirements are consistent, and assessment timeframes are reliably met.

Information Request 4.2

What feedback do you have on the proposed reform directions for infrastructure planning?

Master Builders broadly supports reforms that strengthen the coordination between land-use planning, infrastructure delivery and utility servicing. Our previous submission highlighted that infrastructure constraints are frequently a more significant barrier to housing delivery than planning approvals themselves. Land may be zoned for residential development and approvals granted, but housing cannot proceed where infrastructure delivery, utility connections or servicing arrangements are delayed or uncertain.

A key priority should be improving the alignment between housing targets, infrastructure planning and utility investment decisions. Current arrangements often result in housing growth being planned without corresponding commitments from transport agencies, water authorities, electricity providers and other infrastructure providers. This disconnect creates avoidable delays, increases development costs and reduces project feasibility.

Master Builders supports reforms that:

- ▶ Better integrate infrastructure planning with land release and housing delivery programs.
- ▶ Improve coordination between planning authorities, utilities and infrastructure providers.
- ▶ Increase transparency around infrastructure servicing requirements and delivery timeframes.
- ▶ Improve accountability for utility connection performance through nationally consistent reporting and performance benchmarks.
- ▶ Reduce the extent to which housing projects are delayed by infrastructure approvals, utility connections and sequencing issues outside the control of project proponents.

Master Builders also supports reforms that provide greater certainty regarding infrastructure funding responsibilities and the timing of infrastructure delivery, noting that uncertainty in these areas can undermine project viability and delay housing supply.

To what extent will these resolve planning coordination issues and address constraints to housing supply?

If implemented effectively, the proposed reforms have the potential to address a significant housing supply constraint that is often overlooked in housing policy discussions. Evidence from industry

indicates that many housing projects experience substantial delays due to fragmented infrastructure planning, poor agency coordination, lengthy utility connection processes and uncertainty regarding infrastructure funding arrangements.

These reforms are likely to improve housing outcomes by:

- ▶ Increasing the amount of land that is genuinely development-ready, rather than merely zoned for housing.
- ▶ Reducing delays associated with utility connections and infrastructure approvals.
- ▶ Improving certainty for developers when assessing project feasibility.
- ▶ Reducing financing costs associated with infrastructure delays and sequencing issues.
- ▶ Supporting the timely delivery of housing in growth areas and urban renewal precincts.

However, infrastructure planning reforms alone will not resolve Australia's housing supply challenges. Master Builders has consistently argued that improvements in infrastructure coordination must occur alongside planning reform, approval process rationalisation, development contribution reform and improved utility connection performance. Housing supply outcomes depend not only on whether land is zoned for housing, but whether it can be serviced, approved, connected and developed within commercially viable timeframes.

Accordingly, Master Builders considers the proposed reforms a positive and necessary step, particularly where they improve coordination between planning agencies and infrastructure providers, accelerate utility connections, and ensure infrastructure investment keeps pace with planned housing growth.

Information Request 4.3

How can governments balance the need to support feasibility for developers by collecting developer contributions later in the development process, with a need for upfront funding to kickstart infrastructure to support new housing?

Members highlighted the impact of high upfront development contributions and infrastructure costs on project feasibility, suggesting a need for better infrastructure funding and sequencing arrangements.

Information Request 4.4

Are the proposed directions for improving developer contribution frameworks addressing key infrastructure challenges that will support housing supply?

Master Builders supports reforms that improve the transparency, consistency and timing of developer contributions. Current frameworks can undermine project feasibility by imposing significant upfront costs and creating uncertainty around contribution liabilities.

The proposed reforms are a positive step where they improve certainty, align infrastructure funding with housing delivery, and reduce the burden of early-stage payments. Deferring contributions or linking payments to project milestones would improve feasibility and support additional housing supply.

Greater consistency across jurisdictions and clearer methods for calculating contributions would also reduce uncertainty, improve investment decisions and help bring more projects to market.

However, developer contributions should not be viewed as the sole funding source for enabling infrastructure. Government investment remains critical to unlocking housing development, particularly

where infrastructure costs would otherwise make projects unviable. Evidence from Queensland demonstrates that targeted infrastructure funding can unlock significant additional housing supply.

Overall, the proposed reforms address several key infrastructure challenges and are likely to support housing supply if they improve certainty, reduce upfront costs and enhance project feasibility.

Information Request 4.5

Are the proposed roles for the Australian Government in supporting housing-enabling infrastructure useful and appropriate to support new housing?

Master Builders considers that the Australian Government has an important role to play in supporting the delivery of housing-enabling infrastructure, particularly where strategic investment can unlock additional housing supply and overcome infrastructure bottlenecks. However, this role should complement, rather than replace, the responsibilities of state, territory and local governments for infrastructure planning, funding and delivery.

Commonwealth support should focus on targeted investment, concessional financing and reform incentives that accelerate housing delivery, improve infrastructure coordination and address genuine funding gaps. Caution should be exercised where proposals risk shifting infrastructure funding obligations away from jurisdictions responsible for planning growth and onto the Commonwealth. Any Australian Government intervention should promote accountability, fiscal responsibility and the timely delivery of infrastructure that supports sustainable housing outcomes.

Master Builders does not support the Australian Government providing direct funding to cover shortfalls in developer contributions or other local funding sources for housing-enabling infrastructure. This risks shifting responsibility away from state, territory and local governments and positioning the Commonwealth as the default funder where infrastructure planning or funding arrangements have failed.

However, Master Builders supports the use of low-interest or no-interest loans to accelerate infrastructure delivery. In many cases, the issue is not the ultimate recovery of infrastructure costs, but the lack of upfront capital needed to deliver infrastructure when housing development is ready to proceed. Concessional financing can help bridge this gap while maintaining local accountability.

Master Builders also does not support Commonwealth funding to address first-mover infrastructure costs. Managing infrastructure sequencing and ensuring costs are shared fairly across benefiting developments is fundamentally a state and local government responsibility. Creating a federal funding program for this purpose would be complex, costly and risk weakening incentives for jurisdictions to establish effective infrastructure funding frameworks.

The Commonwealth's role should focus on facilitating infrastructure delivery through targeted financing, strategic investment and reform incentives, rather than assuming infrastructure funding responsibilities that properly sit with state, territory and local governments.

Information Request 5.1

Which of the reform directions will be relatively easy or hard to implement and why?

Master Builders supports the Productivity Commission's assessment that reforms should be prioritised according to their impact on housing supply. While some reforms may be challenging to implement, the housing supply benefits justify pursuing them.

Relatively easier reforms are likely to include improvements to approval processes and developer contribution frameworks. Reforms such as standardising assessment requirements, improving coordination between agencies, expanding digital lodgement systems, increasing transparency of approval performance, providing upfront contribution estimates and allowing staged contribution payments can generally be implemented within existing planning frameworks and administrative systems. While these reforms will improve certainty, reduce delays and enhance project feasibility, the Productivity Commission correctly notes that they are unlikely to significantly increase housing supply on their own.

More difficult reforms are likely to include broad zoning and land-use changes, particularly reforms that increase residential density in established areas, reduce minimum lot sizes, remove restrictive overlays and permit a broader range of housing typologies. These reforms may face community resistance, require substantial changes to planning schemes and need to be supported by complementary infrastructure investment. However, they are the reforms most likely to deliver substantial increases in housing supply and affordability over the longer term.

Infrastructure planning and coordination reforms are likely to sit between these two categories. While administratively complex, there is broad recognition across industry and government that infrastructure constraints are preventing housing delivery. Improving coordination between planning authorities, infrastructure providers and utility agencies should therefore be an achievable reform priority with significant benefits for housing supply.

Overall, Master Builders supports the Productivity Commission's position that land-use reform and infrastructure coordination should remain the highest priorities. Although these reforms are more difficult to implement, they are likely to deliver the greatest increase in housing supply. Approval process and developer contribution reforms should continue in parallel as important supporting measures that can improve project feasibility, reduce delays and accelerate the delivery of new housing.

Are there any examples of quick wins that could be achieved?

Yes, there are several "quick wins" that governments could implement to reduce regulatory burden, improve certainty and accelerate housing delivery.

Master Builders considers the following reforms to be practical near-term priorities:

- ▶ Expand fast-track and deemed-to-comply approval pathways for low-risk housing developments, including detached dwellings, duplexes, townhouses and granny flats that comply with objective standards.
- ▶ Standardise planning requirements and conditions of consent across councils to reduce inconsistency, duplication and unnecessary compliance costs.
- ▶ Improve approval performance reporting by publicly reporting assessment timeframes, referrals, requests for further information and council performance. Increased transparency can drive behavioural change without significant legislative reform.
- ▶ Reduce unnecessary information requests and duplicative reporting requirements during the development assessment process.
- ▶ Increase the use of digital planning tools and AI-assisted compliance checking to improve application quality and reduce assessment delays.
- ▶ Provide upfront estimates of developer contributions and allow staged payment arrangements, improving certainty and project feasibility.
- ▶ Remove or reduce minimum parking requirements in appropriate locations, particularly areas well serviced by public transport, where evidence suggests these requirements add significant costs and reduce development feasibility.

- ▶ Improve utility connection performance reporting and accountability, helping identify infrastructure bottlenecks that delay housing delivery.

These reforms are easier to implement than major zoning and land-use reforms because they can be delivered through administrative, procedural and operational changes. While their individual impact on housing supply is modest, collectively they can improve certainty, reduce delays and support the more substantial structural reforms required to significantly increase housing supply.

Are there any co-dependencies or sequencing considerations across the reform directions?

Yes. Master Builders agrees that the reform directions are highly interdependent and should be implemented as a coordinated package rather than in isolation.

The most important dependency is between land-use reform and infrastructure delivery. Upzoning and land release will only increase housing supply where supporting infrastructure is planned, funded and delivered in a timely manner.

Similarly, approval reforms are dependent on effective strategic planning. Infrastructure requirements, environmental constraints and planning trade-offs should be resolved upfront through strategic planning rather than during individual development assessments. This will improve certainty and reduce approval timeframes.

There is also a strong relationship between developer contribution reform and infrastructure funding. Reforms that defer or stage contribution payments will require alternative funding and financing mechanisms to ensure infrastructure can still be delivered when needed.

Master Builders supports the Productivity Commission's view that the most effective sequence is:

- ▶ Strategic planning and infrastructure coordination.
- ▶ Land-use and zoning reform.
- ▶ Approval process reform.
- ▶ Developer contribution reform.

While reforms should progress in parallel where possible, infrastructure planning and land-use reform are the foundational reforms that will deliver the greatest housing supply benefits.