



MASTER BUILDERS
AUSTRALIAN CAPITAL TERRITORY

MASTER BUILDERS ACT

Submission to ACT Budget Consultation 2025-26



Overview

Master Builders ACT welcomes the opportunity to provide its submissions to the ACT Government regarding key priorities for the ACT Budget 2025-26.

Previous ACT Budget submissions from Master Builders ACT have sounded warnings about the investment needed in our industry [1]. The past year has shown these warnings were warranted. Our industry is in a worse position than during the Covid-19 pandemic, and conditions are unlikely to improve in the short to medium term if existing trends are to continue.

Our industry is seeing decade high insolvencies [2], low apprenticeship commencements [3], and low activity particularly in residential construction [4]. Nationally, the construction sector accounted for 27% of all external administrations in 2023-24, the highest of all industries.

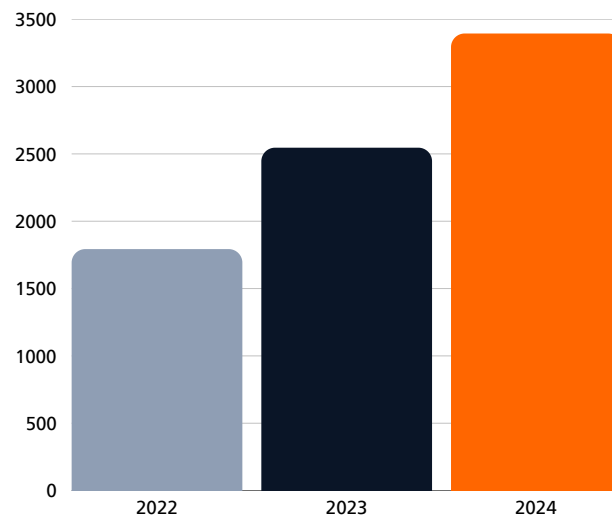


Figure 1: Australian construction firms going into administration 2022-2024





Locally, we are seeing a worsening in the ACT's overall economic position because of a weakened building and construction sector. The Australian National Accounts show that, while the ACT's economy is growing, the economy is held back by falls across a variety of construction measures [5].

The statistics on new dwelling approvals and commencements are becoming alarming [6].

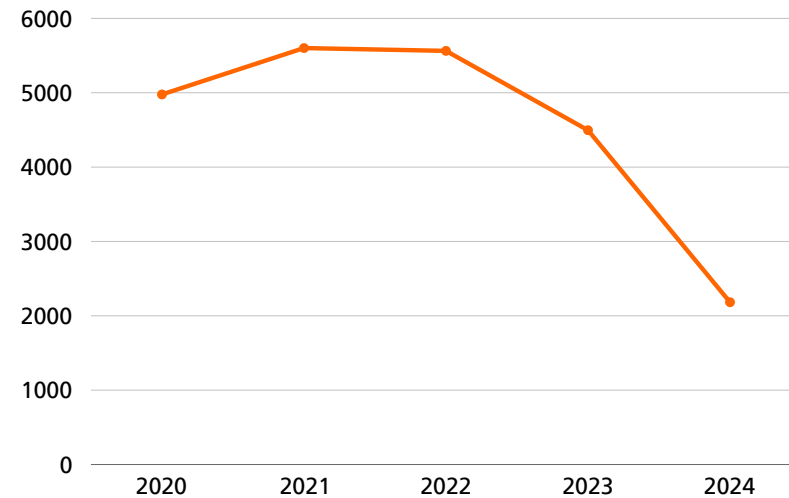


Figure 2: Number of dwelling units approved (total) – ACT

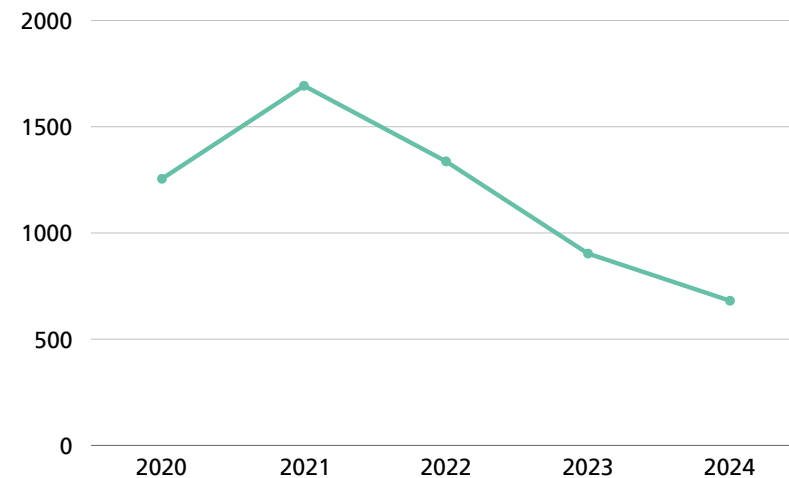


Figure 3: Number of houses approved – ACT

A downturn in the local construction industry has a direct impact on the ACT economy, with less revenue collected by government in training levies, payroll tax, lease variation charge, general rates, and building and planning fees.

Property-related taxation accounts for approximately 50% of the ACT Government's own-source revenue and the downturn in the sector is already having a measurable impact on the ACT Government's finances.

The multiplier effect of the construction industry, where every \$1 of investment sees a \$3 multiplier across the broader economy [7], means the challenges facing the ACT's building and construction sector are beginning to affect the wider ACT economy, and without immediate action the ACT Government will not be able to achieve its ambitions for Canberra.

The ACT Government's budget position will not improve with a weakened building and construction sector.





Background

Master Builders ACT is the peak industry association for the building and construction industry.

With over 1,000 members across residential and commercial builders, civil contractors, subcontractors, suppliers and professional sectors of our industry. Our members represent all levels of the supply chain, from the landowner and developer, through to builders, subcontractors, suppliers, designers and engineers. Our members also include professionals who advise these building industry practitioners, including lawyers and accountants. Master Builders ACT have been here since our capital's inception and are proud to have entered our centennial year (1925 – 2025).

As part of our commitment to building Canberra, Master Builders ACT also plays an ambitious role in developing our workforce and protecting consumers.

MBA Training (formerly MBA Group Training)

Established in 1969, MBA Training delivers qualifications and short courses to over 12,000 students each year and plays a vital role in delivering entry level education to all 26 construction trades listed as occupations in shortage in particular carpentry. We also operate a high-risk training program which plays a vital role in delivering high risk training to the ACT and region.

Master Builders Fidelity Fund

Established in 2002, the Master Builders Fidelity Fund is a market leading and industry owned, government empowered Fund that provides coverage to homeowners for standalone dwellings, extensions and multi-unit complexes up to three stories. We have helped thousands of consumers since its inception rectify defects and work with builders in the Fund to de risk building projects.

ACT Government ambitions for Canberra

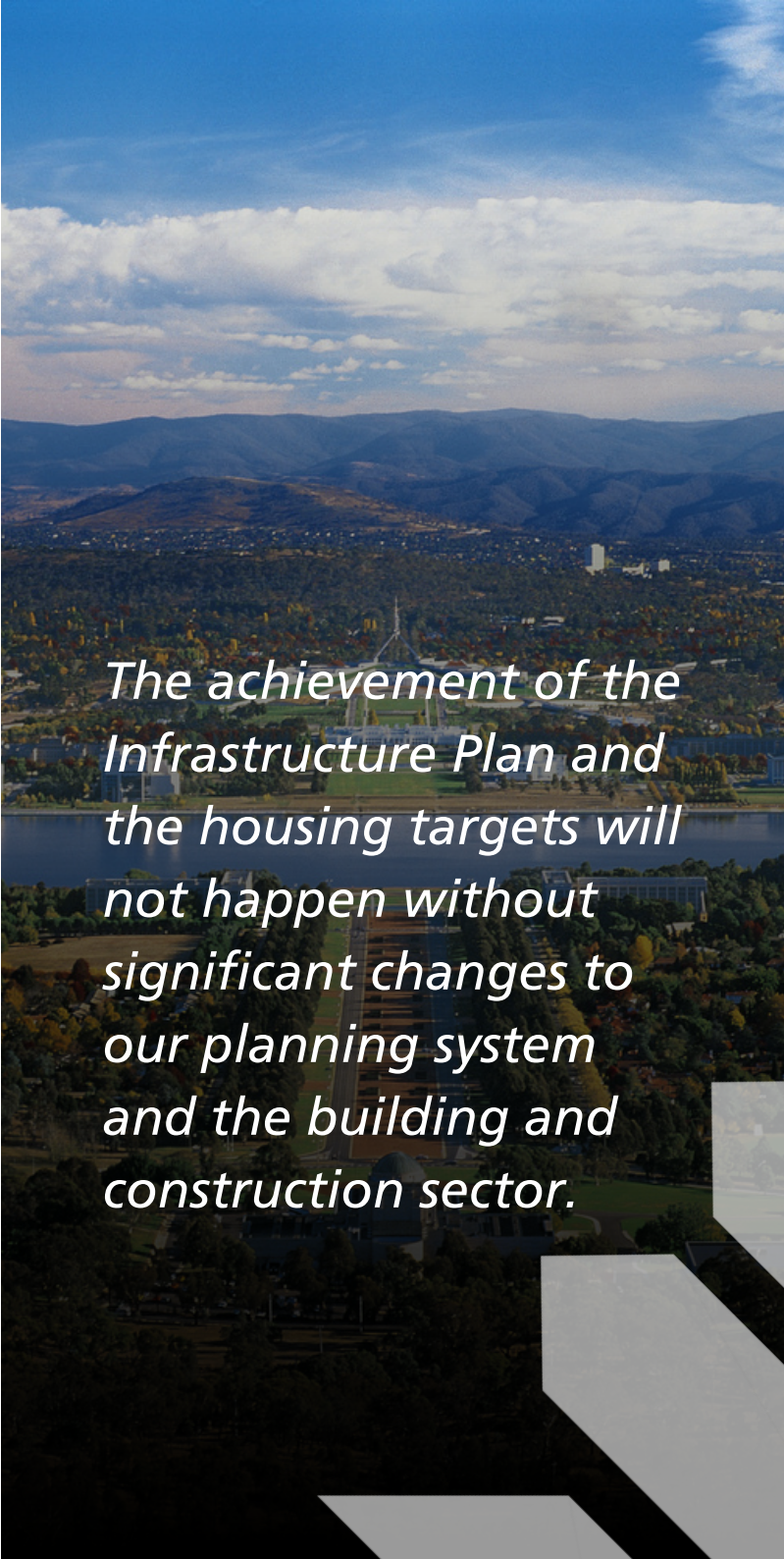
ACT Labor has committed in this term of Government to ambitious transport, housing, sports, arts, health, education, and City precinct plans[8].

A strong building and construction sector is essential for the Government to realise these aims. The ACT Government has taken some welcome steps to bring some structure to infrastructure investment, including the creation of Infrastructure Canberra and a commitment to an Infrastructure Plan setting out a forward work plan. Master Builders ACT had long called for a strategic and structured approach to forward infrastructure planning to provide the industry with the certainty it needs.

Among its ambitions for Canberra is the ACT Government's commitment to increase the supply of housing in Canberra by 30,000 dwellings by 2030 and 100,000 dwellings by 2050. This is a significantly greater number than the target under the National Housing Accord which commits the ACT to 21,030 dwellings by June 2029. The ACT's budget position virtually demands that the ACT seek to achieve the targets to ensure payment of additional funds from the Federal Government.

Master Builders Australia forecasts on the current trajectory, assuming it does not worsen, we will fall short of this ambitious target by at least 2000 homes.

Master Builders ACT welcomes these plans. Aiming for a significant target of residential construction and public infrastructure will ensure we have a large pipeline of work. However, the achievement of the Infrastructure Plan and the housing targets will not happen without significant changes to our planning system and the building and construction sector.



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Current challenges in the building and construction sector

The ACT's building and construction sector continues to face ongoing challenges.

Supply chain challenges from the Covid-19 pandemic had begun to affect our sector prior to lockdowns in Australia, and since then the combination of supply chain disruption, lockdowns, investment uncertainty, inflation and high interest rates have created a perfect storm for our industry.

2024 saw the lowest number of building approvals in the ACT for detached homes in 55 years, and the lowest number of multi-residential dwellings since 2009 [9].

This cannot be explained away by the introduction of the Planning Act 2023 (ACT) creating a new planning system from November 2023 as the number of development applications lodged in mid to late 2023 remained below DA lodgements in comparable months in previous years.

Low activity in the building and construction sector is affecting the ACT's economy, with the ACT dropping down to seventh place out of the eight jurisdictions in CommSec's State of the States report largely due to slow progress in housing construction. A significant flow-on effect of low building activity is high housing costs, making the ACT an unattractive place for people to choose to live and work.

Business conditions also continue to worsen for our sector. Figures released by the Australian Securities and Investments Commission in February 2025 show that, nationally, in 2024 close to 3400 construction firms went into administration [10]. This is a significant increase on the figures from 2023. Construction firm collapses have affected the ACT, with local builders going into administration and affecting the completion of local projects.

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Supply Chain Challenges



Low numbers of housing approvals



Low activity in the building sector



High rates of business insolvency



Forecast challenges for the building and construction sector

Industry forecasts for the building and construction industry show the above challenges are likely to continue and potentially even worsen in Canberra.

Master Builders Australia revised forecasts of new home building starts for the Australian Capital Territory dated September 2024 show a substantial decline in new dwelling starts of minus 15.6 per cent in 2025-26[11]. This stands in contrast to the rest of the country which, aside from Victoria, saw forecasts revised upwards as other jurisdictions work to meet the targets set under the National Housing Accord.

The ACT must complete 6,000 new dwellings each year if it is to reach the target the ACT Government has set of 30,000 new dwellings by 2030. Current Master Builders Australia forecasts show the ACT commencing only 19,100 dwellings in the five years to June 2029, which is approximately 9% below the National Housing Accord target of 21,030 and well short of the ACT Labor Government's own target of 30,000 additional dwellings by 2030 [12].

The Territory Planning Authority's development approval statistics continue to show a significant backlog in approvals, despite low application numbers [13]. The combination of low application numbers and low approval numbers reinforce Master Builders Australia's forecast decline in new dwelling starts in the ACT. Successive ACT budgets have seen the ACT Government increase investment in planning approvals, including for referral entities, only for the planning system to continue to be beset with costs and delays. The delays and stubborn backlog of development approvals demonstrate that the ACT Government must prioritise changes that allow more missing middle and 'as of right' development.

Recommendation

Set annual targets for dwelling completions to track progress against the National Housing Accord and ACT Government dwelling completion targets.

Land use policies

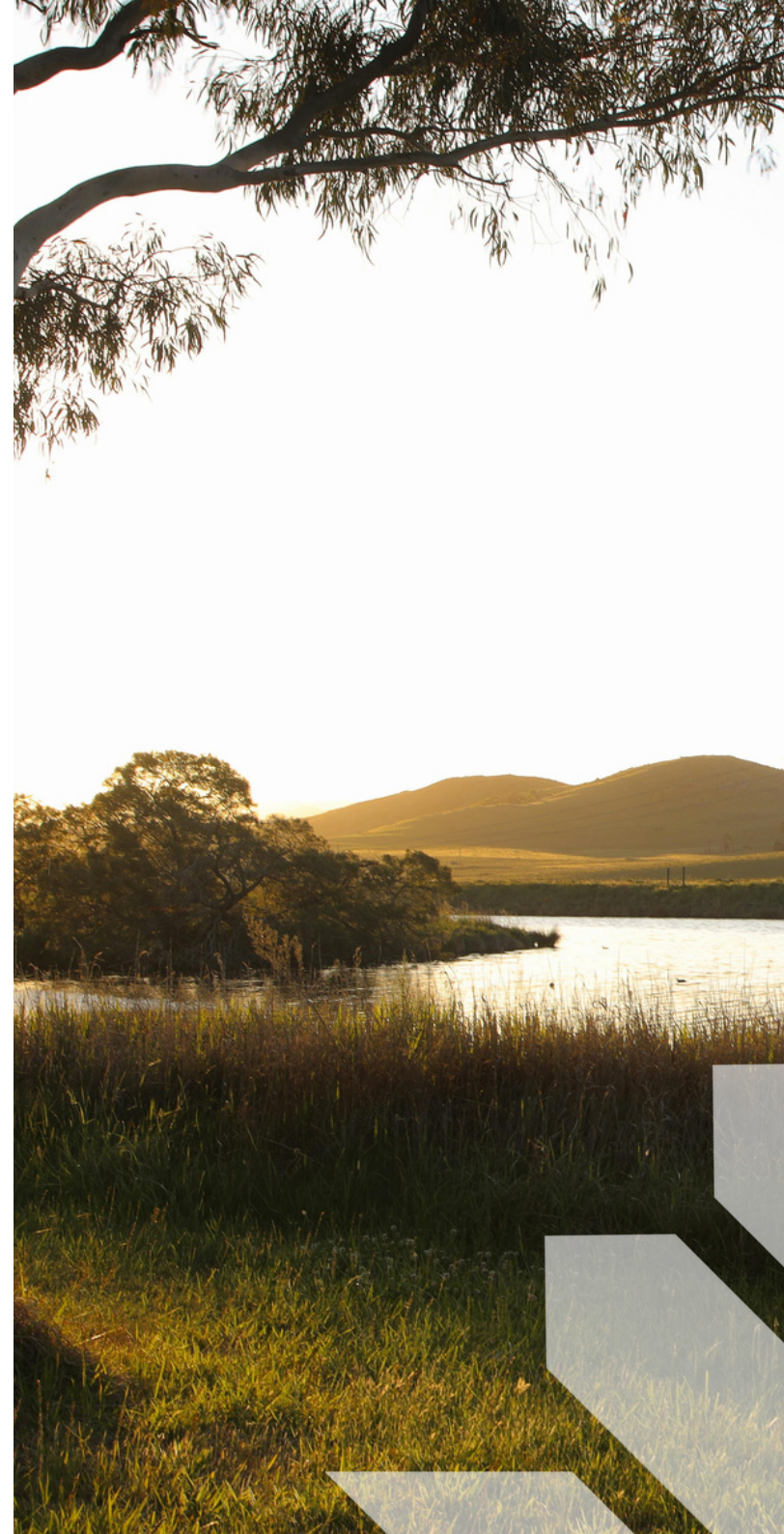
The ACT Government can influence new dwelling commencements, through land release and land use policies.

Master Builders ACT welcomes recent statements from the Minister for Planning and Sustainable Development regarding a proposed Major Plan Amendment to the Territory Plan to increase the amount of 'missing middle' dwelling types, along with an associated design guide. Minister Steel announced these changes before the last budget as part of the Minister's Statement of Planning Principles in May 2024 and the stated timeline for the introduction of these changes is the end of 2025. ACT Labor identified these changes to allow more 'missing middle' in RZ1 as an essential part of its plan for 30,000 more homes to build, buy and rent by 2030 [14].

The ACT Government had the opportunity to introduce these changes two years ago through the new Territory Plan. Any further delay in these changes will continue to put pressure on local housing prices and prevent the ACT Government from meeting its own housing targets. These changes must be expedited.

Recommendation

Expedite the introduction of changes to RZ1 zoning to allow more 'Missing Middle' housing to accelerate the delivery of more residential housing types particularly in RZ1.



The ACT should look to Auckland as a guide for 'as of right' planning approvals when implementing 'missing middle' reforms.

Auckland provides a useful example for Canberra: Auckland also has a policy of limiting 70% of development to existing areas, was previously comprised of mostly single-family detached homes, and prior to the introduction of changes faced a significant affordability challenge.

Changes to the Auckland Unitary Plan in 2016 provided a significant boost to housing capacity by rezoning residential land to allow higher density housing. Research undertaken by the University of Auckland showed that:

- Annual building approvals went from less than 4,500 in 2012 to over 20,000 per year in 2021 and 2022
- Around 21,800 new homes approved between 2016 and 2021 were a direct result of upzoning – without the changes
- Upzoning improved affordability, with rent increasing 22 per cent between 2017 and 2024 compared with 34 per cent nationally [15]

Achieving these outcomes required significant, and bold, changes to planning in Auckland including allowing up to six storey buildings 'as of right' within walking distance of city centres and transport networks. More residential areas are able to build townhouses up to three storeys. The New Zealand Government subsequently imposed similar planning changes on major urban areas, including Auckland, Wellington and Christchurch.

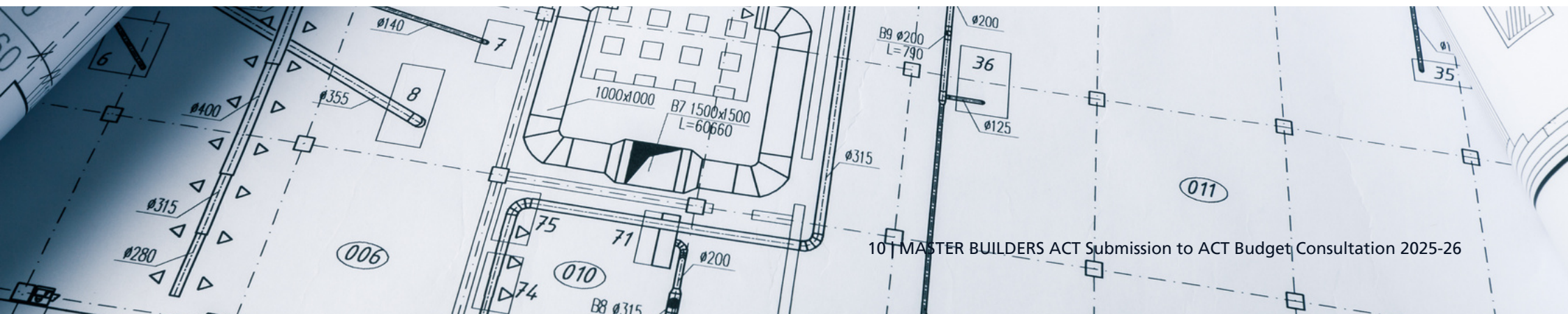
Master Builders ACT is concerned that the ACT's plans for the 'missing middle' will be too timid to deliver a genuine reform agenda and improved affordability, and will not deliver sufficient 'as of right' approval pathways to ensure that new projects will continue to be built to keep up with demand.

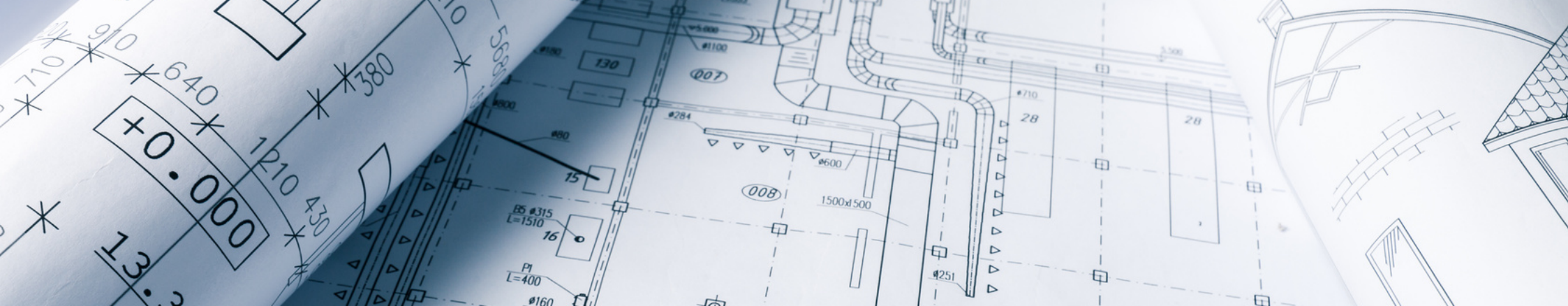
Recommendation

Introduce additional categories of 'as of right' approvals using Auckland and New Zealand as a guide.

The effect of the introduction of the 'missing middle' reforms planned by the ACT Government may be minimal if the associated pattern book which will facilitate 'as of right' approvals is developed on a separate timetable. Without the pattern book, we will find that the planning system can end up further clogged and the backlog of planning approvals to further increase.

If the pattern book is not implemented as a priority, the result is likely to be further delay and expense, impacting Canberra's housing needs.





Recommendation

Introduce an ACT pattern book providing 'as of right' approvals on the same timetable as changes to RZ1 zoning

Master Builders ACT welcomes the commencement of the Southern Gateway Planning and Design Framework to introduce significant uplift along the Light Rail Stage 2B corridor. Consultation on this planning for Light Rail Stage 2B commenced in 2017. There will be multiple opportunities for community engagement through statutory processes, including an Environment Protection and Biodiversity Conservation Act process, an Environmental Impact Statement, a Major Plan Amendment, and any related development applications. The ACT Government should look to streamline processes where possible. This will benefit the community by avoiding consultation fatigue, speed up the planning processes for Light Rail Stage 2B, and provide industry with a more predictable development timetable.

The ACT Government, through its District Strategies, has already identified a potential additional pipeline of supply and capacity in existing suburbs [16]. Some of this pipeline of supply and capacity will occur through changes to allowable development in the RZ1 zone. The remainder of the pipeline will likely require rezoning, or alternatively further changes to allowable development in the RZ2 to RZ5 zones, along with reforms to commercial, community and industrial use zoning. The detailed investigations of these areas should be commenced as soon as possible to ensure the ACT has sufficient land to meet Canberra's commercial and residential demand.

Recommendation

Streamline the planning processes required for the Southern Gateway Planning and Design Framework.

Further investment in the Suburban Land Agency is required to ensure it continues to meet the land release targets set out in the Indicative Land Release Program.

Residential land release and construction

The ACT Government continues to control the majority of developable land in the ACT through the Indicative Land Release Program.

The ACT Government presumes the private sector will contribute up to 1,500 dwellings to the ACT's dwelling stock each year [17], largely comprised of multiunit developments in town centres. Changes to RZ1 to increase the allowable dwelling types and numbers will also contribute some dwellings but will not be a reliable or predictable source of land release.

Recommendation

Commence investigations into urban growth opportunities in the existing urban area.

Recommendation

Accelerate the supply of new land by the Suburban Land Agency.

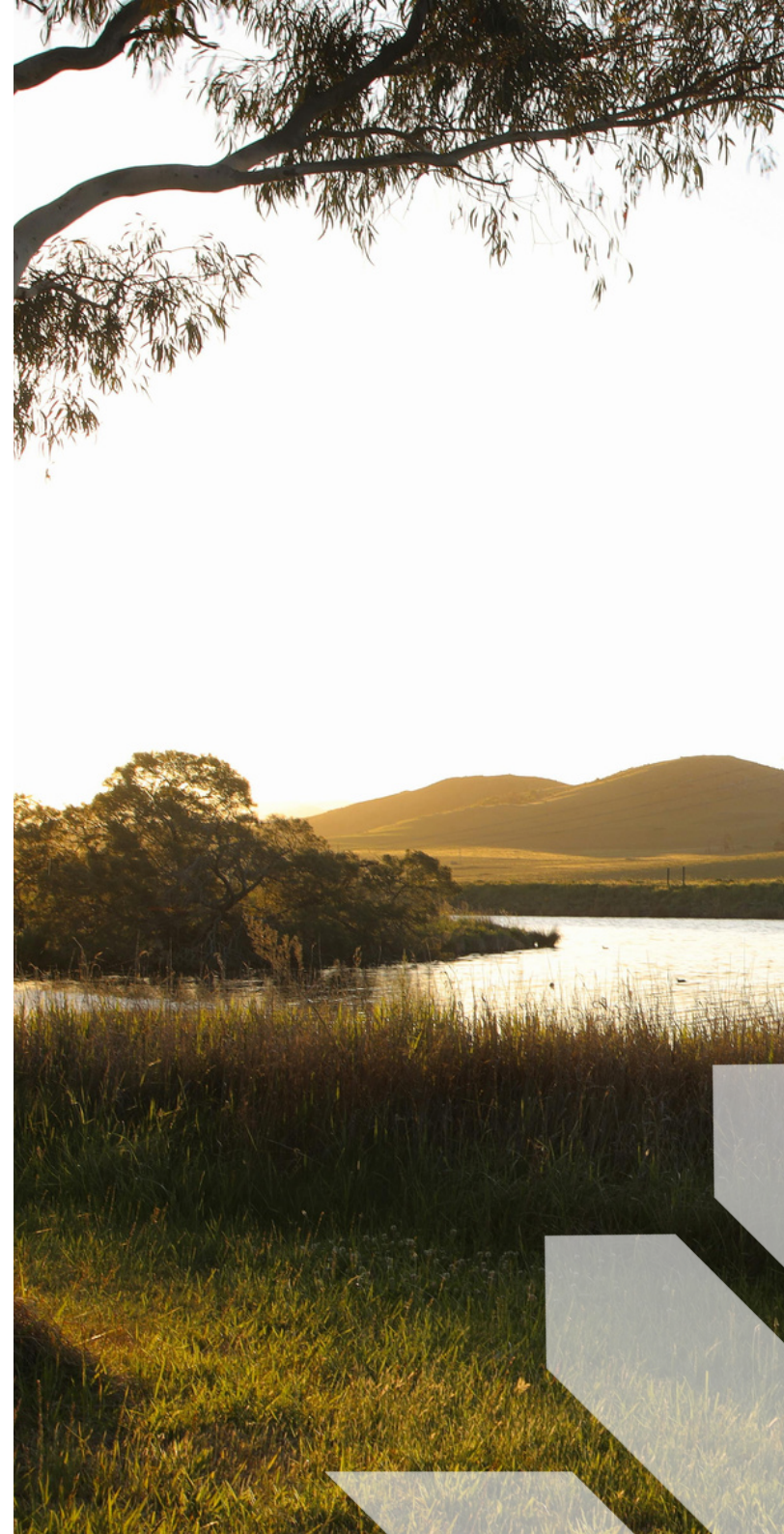
The ACT Government's land release target in 2023-24 was particularly low, at 1,883, and the Suburban Land Agency was not even able to meet that low target [18].

Further investment in the Suburban Land Agency is required to ensure it continues to meet the land release targets set out in the Indicative Land Release Program. Any slippage in the delivery of the current Indicative Land Release Program will lead to the ACT failing to meet its own housing targets and the housing targets set in the National Housing Accord.

The ACT's population has consistently grown above projections, and it is incumbent on the ACT Government to plan for continued growth. Failure to account for this ongoing growth will lead to ongoing housing shortages and potentially hold back the ACT's economy as Canberra remains a high cost jurisdiction. Investing in 'over the horizon' planning will ensure the ACT is well-prepared for future population growth. While ongoing investigations into existing suburbs will provide some additional housing, a variety of housing types is required, and new suburbs will be required to meet single residential dwelling needs.

Recommendation

Proceed with investigations of future new suburbs to ensure ongoing supply to meet the ACT Government's housing targets .



Engineering and civil construction

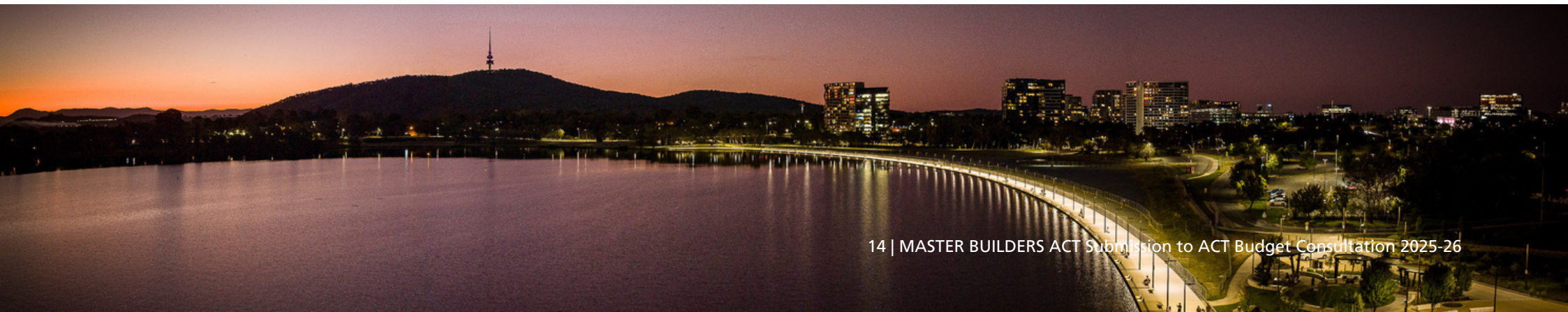
Master Builders Australia forecasts for the engineering and civil construction sector remain stronger than the forecasts for residential building.

Despite these optimistic forecasts, we are yet to see this bear out in the ACT Government's pipeline of tenders which see many planned tenders unpublished, and many tenders yet unawarded. It will be critical to remediate this as iCBR matures in order to provide certainty to the local civil sector and deliver on key ACT Government Election Commitments.

The commitment to the ACT's Infrastructure Plan has provided a pipeline of engineering and civil construction. Projects including bike and footpath upgrades, community spaces, and small road upgrades are providing a strong pipeline of work for small to medium local businesses.

Recommendation

Continually revise and update the ACT Infrastructure Plan to provide certainty for the engineering and civil construction sector.



Appeals to ACAT continue to add unnecessary costs and delays to projects, further contributing to the ACT's housing crisis.

ACAT appeals

Master Builders ACT welcomes recent announcements from the Government to exempt development applications for public housing and public health facilities from third party appeals to the ACT Civil and Administrative Tribunal (ACAT).

Appeals to ACAT continue to add unnecessary costs and delays to projects, further contributing to the ACT's housing crisis.

This commitment should be extended to additional housing and infrastructure types. Most other planned infrastructure projects, including the new Canberra Theatre redevelopment and a new Convention Centre, will not be subject to third party ACAT appeals due to their location in the City. While the use of Territory Priority Project powers may provide certainty with respect to appeals, these approvals are more administratively complex and divert resources away from approvals elsewhere in the planning system.

Recommendation

Expand exemptions from appeals to the ACT Civil and Administrative Tribunal to limit third party appeal rights to persons or groups affected by the decision.

ACAT appeals continue to be weaponised by small numbers of residents, leading to delays in the provision of housing for the most vulnerable in our community and important community infrastructure projects. It can also have a chilling effect on the development of new housing, including a chilling effect on the number of dwellings applied for.

We already have a development pipeline with significant costs and delays, and providing greater certainty for builders and developers that their projects will not be subject to lengthy court action on top of approval processes can improve investment certainty in the local building and construction sector.

Skills, training and workforce

The ACT continues to experience significant skills shortages in all construction trades.

Despite this, we are seeing decreases in the number of apprentices in training, along with decreases in the number of apprenticeship commencements [19].

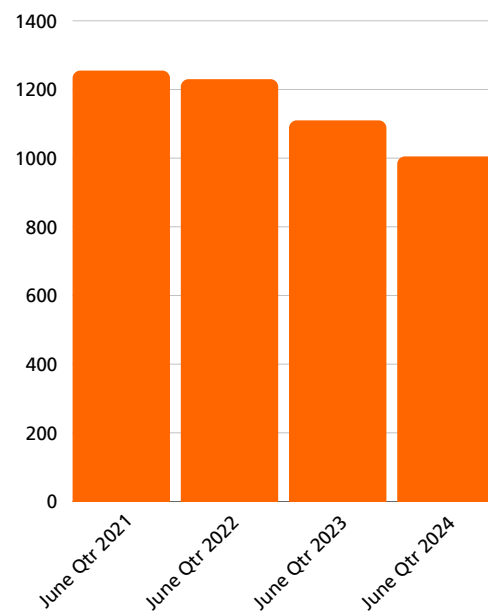


Figure 4: Construction Trade Workers in training

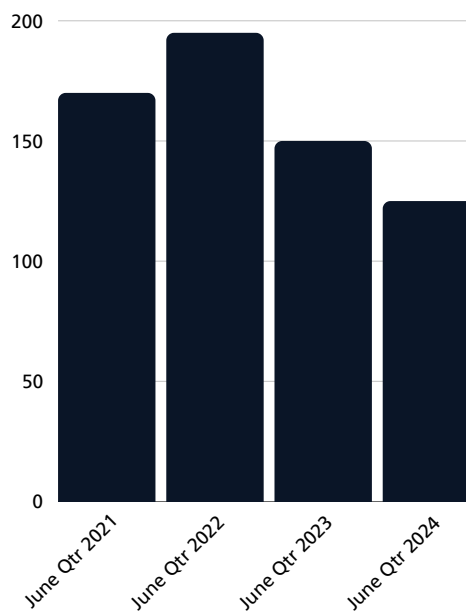


Figure 5: Construction Trade Workers apprenticeship commencements



The decreases in apprenticeship commencements coincided with the introduction of Fee-Free TAFE. In the ACT, the building and construction sector does not rank in the top four sectors for Fee-Free TAFE choice, with fewer than 200 enrolments [20]. The introduction of new dedicated construction industry Fee-Free TAFE places and incentive payments demonstrates that different approaches to the standard Fee-Free TAFE model are required to boost the number of enrolments in construction trade apprenticeships.

CIT is not a training institute of choice for building and construction employers in the ACT. If we are to sufficiently boost our workforce to have the capacity to be able to deliver the housing and infrastructure for Canberra's future, it will be insufficient to only invest in CIT at the expense of other, more effective, RTOs.

Recommendation

Subsidise fees for the Certificate IV in Building and Construction, to provide fee relief for all students for the final year of the course regardless of training provider.

MBA Training continues to be a preferred training provider for employers in the industry despite our training coming at additional cost. Our training completion rates can be up to 90%, compared with national averages around 50%. We attribute this success to our investment in support for apprentices that goes beyond the workplace, ensuring apprentices know what to expect before they go on site and are well supported as people as well as employees.

Master Builders ACT could double the number of carpentry apprentices that we train if we could extend our training workshop. We currently lose around 100 days per year due to inclement weather. Assistance to Master Builders ACT to fund our extension would be an investment in the equivalent of thousands of days of training each year.

Recommendation

Provide funding to Master Builders ACT, on a matched basis, to extend the Master Builders ACT Training Workshop.



Investment in apprentices and apprenticeships requires investment in mentoring and support.

The interventions into apprenticeships that are most effective at boosting apprenticeship take-up and completion rates are often cultural and social, providing potential apprentices with knowledge of the range of construction jobs available, what to expect on site, and what you need to do to secure an apprenticeship.

It is fact that Canberra parents are more likely to have a university education than in other Australian jurisdictions, meaning that local parents are often ill-equipped to assist their children with managing expectations for working on site and working towards a trade qualification, including the physical demands. Master Builders ACT partners with Canberra school careers advisers, parents, students and employers to run Carpentry Careers Evenings at our training facility in Fyshwick to inform parents and students about what to expect from an apprenticeship and how to secure one.

Providing funding to expand this type of advice across schools could see further take-up of apprenticeships. Former tradespeople could be employed to partner with school-based careers advisors to provide information at schools about trades qualifications, and work with employers to provide work experience placements in building and construction.

Recommendation

Fund a campaign for Master Builders ACT to promote trades apprenticeships, including providing resources to school career advisers, and resources for parents to help them understand and support their children in pursuing construction careers.

Recommendation

Fund Master Builders ACT to engage a trades-specific careers advisor that can work in partnership with careers advisors across ACT schools.

A structured mentoring program in partnership with a trusted mental health partner, such as Menslink, would assist to equip young apprentices (especially young men) with the interpersonal and life skills needed to successfully complete their apprenticeship and participate in the workforce.

Recommendation

Fund a pilot program for construction industry mentoring for young apprentices, using former tradespeople and partnering with a mental health provider.

Nationally, the industries with the greatest vocational skills shortages are also the industries with the highest levels of gender segregation. Continuing to attract women into the construction workforce both locally and nationally is critical to the growth of the industry. Women make up 13.6% of our national workforce but only 4.1% of those in trades roles 'on the tools'.

Master Builders ACT continues to welcome investment from the ACT Government in women in non-traditional trades. In addition to dedicated programs, cultural changes are required in order to support more women into trades roles and the broader construction industry.

Employers can play some role, but support from the ACT Government to provide practical support and assist with cultural change could accelerate the take-up of trades apprenticeships by young women.





Cost of living

Cost of living challenges continue to affect decisions for businesses and apprentices. The doubling of the apprenticeship support payment will provide some relief to our apprentices.

Targeted cost of living relief for building and construction business owners and apprentices could see further apprenticeship take-up and help to smooth costs for employers. Suggested cost-of-living relief could include:

- Extend full motor vehicle registration concessions to building industry workers, particularly apprentices
- Free public transport for apprentices
- Fully subsidise the cost of mandatory training including Asbestos, White Card and Silica for all training institutions for any potential new entrant to the sector

Recommendation

Introduce targeted cost-of-living relief for the building and construction industry, for apprentices and employers.

Jurisdiction	Apprentice support
NSW	• Transport concessions • Rebate on car registration • Scholarships of up to \$5000 for regional apprentices • Travel, accommodation and relocation assistance
QLD	• Free tools for First Years (up to \$1,000) • Travel and accommodation assistance • Free construction apprenticeships for over-25s • Training cost subsidies of between 50% and 100% regardless of training provider
VIC	• Trade Apprenticeship Registration Discount of up 100% for trade apprentices using their car for work
WA	• Travel and accommodation allowances • Apprentice tool allowance of up to \$2,000 • Apprentice Support Bonus of up to \$3,000

Trades licensing

Many trades in the ACT are still not subject to a formal trades licensing regime under the Construction Occupations (Licensing) Act 2004 (ACT).

In an environment of increased costs, increased likelihood of insolvencies, risk and quality issues, a formal trades licensing regime can provide greater certainty to consumers and businesses regarding the insurances and financial solvency of contractors.

The current licensing system concentrates risk in a handful of builders as well as an intent to cover developers, and this framework should be supported by robust licensing requirements for trades such as painters, tilers, water proofers, bricklayers, glaziers and plasterers.

Licensing requirements with associated continuing professional development requirements will assist to lift the professionalism and quality of work performed in the ACT and address matters of building quality.



Recommendation

Introduce and fund a trades licensing system for trades including painters, tilers, water proofers, bricklayers, glaziers and plasterers.



References

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We approve our submission being made public for
Canberrans to read.

Authorised by Anna Neelagama on behalf of Master Builders
Association of the ACT.



MASTER BUILDERS
AUSTRALIAN CAPITAL TERRITORY



100 YEARS
OF BUILDING
CANBERRA

(02) 6175 5900
1 Iron Knob Street, FYSHWICK ACT 2609
PO Box 1121, FYSHWICK ACT 2609
www.mba.org.au