

## **BROC MEETING – 13 NOVEMBER 2020**

### **CORRESPONDENCE IN**

1. Bank Statements – Warwick Credit Union & National Australia Bank
2. Fixed Term Certificate – Warwick Credit Union
3. Inverell Shire Council – Regional Road Transfer & Road Classification
4. Bulloo Shire – Expression of Thanks for letters of Support – Warri Gate Road
5. Mr Christopher Gulaptis MP – Parliamentary Secretary for Regional Roads & Infrastructure – Warri Gate Road
6. Better Building Finance – Information for BROC Councils – Sustainability Finance, and Better Building Finance Collaboration.
7. Amanda Yeates – Deputy Director-General (Infrastructure Management & Delivery – Dept Transport & Main Roads – Warri Gate Road.



**NAB Business  
Cheque Account**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



018/002632



THE SECRETARY  
BORDER REGIONAL ORGANISATION OF COUNCILS  
PO BOX 214  
TENTERFIELD NSW 2372

**Account Balance Summary**

Opening balance	\$11,593.12	Cr
Total credits	\$0.29	
Total debits	\$112.53	
<b>Closing balance</b>	<b>\$11,480.88</b>	<b>Cr</b>

**Statement starts 12 September 2020  
Statement ends 9 October 2020**

**Outlet Details**

Goondiwindi  
04 Marshall St, Goondiwindi Qld 4390

**Lending Investment & Insurance Enquiries**

Banker Marianne Pollock  
Telephone number (02) 6750 6022

**Account Details**

BORDER REGIONAL ORGANISATION OF COUNCILS  
BSB number 084-675  
Account number 69-022-2187

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
12 Sep 2020	Brought forward			11,593.12 Cr
30 Sep 2020	Interest.....		0.29	11,593.41 Cr
8 Oct 2020	000044.....	112.53		11,480.88 Cr

TENTERFIELD SHIRE COUNCIL		
14 OCT 2020		
	Action	Info
CE		
CCO		
COO		

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

**Explanatory Notes**

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

283/78/01/0002632/5005489/10.0977



**NAB Business  
Cheque Account**

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.

Noelene Hyde

018/002356



THE SECRETARY  
BORDER REGIONAL ORGANISATION OF COUNCILS  
PO BOX 214  
TENTERFIELD NSW 2372

**Account Balance Summary**

Opening balance	\$11,593.12	Cr
Total credits	\$0.00	
Total debits	\$0.00	
<b>Closing balance</b>	<b>\$11,593.12</b>	<b>Cr</b>

**Statement starts 12 August 2020**  
**Statement ends 11 September 2020**

**Outlet Details**

Goondiwindi  
4 Marshall St, Goondiwindi Qld 4390

**Lending Investment & Insurance Enquiries**

Banker Luke Bell  
Telephone number (02) 6750 6020

**Account Details**

BORDER REGIONAL ORGANISATION OF COUNCILS  
BSB number 084-675  
Account number 69-022-2187

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
12 Aug 2020	Brought forward			11,593.12 Cr

ELECTRONIC DEPOSIT	
21 SEP 2020	
GL	
CCO	
COO	
NH	✓

**E-MAILED**  
Date 21/9/20 By

**SCANNED**

**Summary of Government Charges**

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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**NAB Business  
Cheque Account**

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Accounts or 13 10 12 for Business Accounts.



018/001688



THE SECRETARY  
BORDER REGIONAL ORGANISATION OF COUNCILS  
PO BOX 214  
TENTERFIELD NSW 2372

**Account Balance Summary**

Opening balance	\$11,593.12	Cr
Total credits	\$0.00	
Total debits	\$0.00	
<b>Closing balance</b>	<b>\$11,593.12</b>	<b>Cr</b>

Statement starts 11 July 2020  
Statement ends 11 August 2020

**Outlet Details**

Goondiwindi  
104 Marshall St. Goondiwindi Qld 4390

**Lending Investment & Insurance Enquiries**

Banker Luke Bell  
Telephone number (02) 6750 6020

**Account Details**

BORDER REGIONAL ORGANISATION OF COUNCILS  
BSB number 084-675  
Account number 69-022-2187

**Transaction Details**

Date	Particulars	Debits	Credits	Balance
11 Jul 2020	Brought forward			11,593.12 Cr

**Summary of Government Charges**

	From 1 July to date	Last year to 30 June
<b>Government</b>		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

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PO Box 207, WARWICK QLD 4370 1300 72 44 33 [www.wcu.com.au](http://www.wcu.com.au)

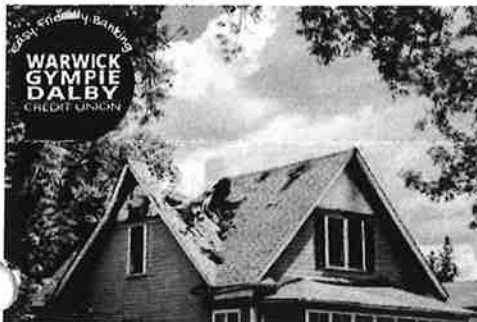


18  
10863010001901

Border Regional Organisation Of Councils  
c/- Noelene Hyde, Secretary  
PO Box 214  
TENTERFIELD NSW 2372

**STATEMENT SUMMARY**

**Credit Union BSB No** 817-001  
**Customer No** 393573  
**Statement** 1 of 1  
**Statement Ends** 30-SEP-2020  
**Shares** 1



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1300 724 433  
[www.wcu.com.au](http://www.wcu.com.au)

Posting Date	Transaction Details	Debit	Credit	Balance
<b>400379187 - S6 - Border Regional Organisation Of Councils - CHOICE ACCOUNT</b>				
	Opening Balance			0-7
	Closing Balance			0-7
	INTEREST EARNED YEAR TO DATE \$12.27			
<b>100005924 - I2 - Border Regional Organisation Of Councils - FIXED TERM DEPOSITS</b>				
	Opening Balance			11,301.79
31.8.20	DEP #7561 11301.79 Due 22OCT20 0.95% B/Fwd			
	Transaction Totals	0.00	0.00	
	Closing Balance			11,301.79
	INTEREST EARNED YEAR TO DATE \$36.41			

TENTERFIELD SHIRE COUNCIL		
14 OCT 2020		
	Action	Info
CL		
CCO		
COO		

If an issue with our products or services has not been resolved to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au) | Email: [info@afca.org.au](mailto:info@afca.org.au) | Phone: 1800 931 678 (free call)  
Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

**Insurance**

It is a condition of your loan that all security including buildings, motor vehicles, plant and equipment are to be insured with a reputable insurance company for at least the replacement value with the Credit Union's interest noted on each policy and must be maintained at all times. Please confirm with your insurer that your policy adequately protects your property. Provide a copy of your current insurance policy for the Credit Union's records.

Electronic access to accounts is protected by personal access codes, any liability for such losses resulting from unauthorised transactions will be determined under the ePayments Code.



10863010001901

PO Box 207, WARWICK QLD 4370 1300 72 44 33 [www.wcu.com.au](http://www.wcu.com.au)

**STATEMENT SUMMARY**

**Credit Union BSB No** 817-001  
**Customer No** 393573  
**Statement** 1 of 1  
**Statement Ends** 31-AUG-2020  
**Shares** 1



18  
10824010001201

Border Regional Organisation Of Councils  
 c/- Noelene Hyde, Secretary  
 PO Box 214  
 TENTERFIELD NSW 2372



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 1300 724 433  
[www.wcu.com.au](http://www.wcu.com.au)

Warwick Credit Union (UICAN 6942769), TRB Trading as Warwick, Gympie Credit Union and Dalby Credit Union, AFSL and AP29450 (stock exchange 24055)

Posting Date	Transaction Details	Debit	Credit	Balance
<b>400379187 - S6 - Border Regional Organisation Of Councils - CHOICE ACCOUNT</b>				
	<b>Opening Balance</b>			<b>10.41-</b>
1.8.20	Paper Statement Fee	2.00		12.41-
13.8.20	Interest Adjustment		12.41	0.00
31.8.20	Interest Debit	0.07		0.-7
	Transaction Totals	2.07	12.41	
	<b>Closing Balance</b>			<b>0.-7</b>
<b>INTEREST EARNED YEAR TO DATE \$12.27</b>				
<b>100005924 - I2 - Border Regional Organisation Of Councils - FIXED TERM DEPOSITS</b>				
	<b>Opening Balance</b>			<b>11,301.79</b>
31.7.20	DEP #7561 11301.79 Due 22OCT20 0.95% B/Fwd			
	Transaction Totals	0.00	0.00	
	<b>Closing Balance</b>			<b>11,301.79</b>
<b>INTEREST EARNED YEAR TO DATE \$36.41</b>				

*Unincorporated*

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**Insurance**

It is a condition of your loan that all security including buildings, motor vehicles, plant and equipment are to be insured with a reputable insurance company for at least the replacement value with the Credit Union's interest noted on each policy and must be maintained at all times. Please confirm with your insurer that your policy adequately protects your property. Provide a copy of your current insurance policy for the Credit Union's records.

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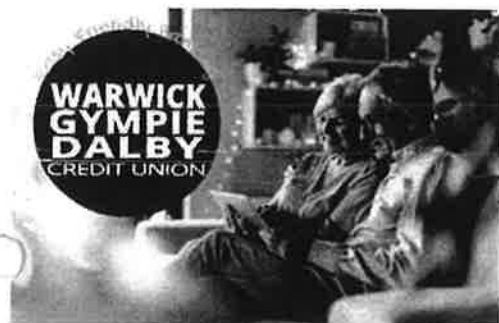


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10775010001101

Border Regional Organisation Of Councils  
c/- Noelene Hyde, Secretary  
PO Box 214  
TENTERFIELD NSW 2372

**STATEMENT SUMMARY**

<b>Credit Union BSB No</b>	817-001
<b>Customer No</b>	393573
<b>Statement</b>	1 of 1
<b>Statement Ends</b>	31-JUL-2020
<b>Shares</b>	1



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Warwick Credit Union Ltd ABN 98 087 651 116. Trading as Warwick Credit Union, Gympie Credit Union and Dalby Credit Union, AFSL and Australian credit licence 240556.

Posting Date	Transaction Details	Debit	Credit	Balance
<b>400379187 - S6 - Border Regional Organisation Of Councils - CHOICE ACCOUNT</b>				
	<b>Opening Balance</b>			<b>8.27-</b>
1.7.20	Paper Statement Fee	2.00		10.27-
31.7.20	Interest Debit	0.14		10.41-
	Transaction Totals	2.14	0.00	
	<b>Closing Balance</b>			<b>10.41-</b>

<b>100005924 - I2 - Border Regional Organisation Of Councils - FIXED TERM DEPOSITS</b>				
	<b>Opening Balance</b>			<b>11,265.38</b>
30.6.20	DEP #7561 11265.38 Due 22JUL20 1.3% B/Fwd			
22.7.20	COMP INT #7561 1.3%		36.41	11,301.79
	DEP #7561 11301.79 Due 22OCT20 0.95% Re-Invested			
	Transaction Totals	0.00	36.41	
	<b>Closing Balance</b>			<b>11,301.79</b>

**INTEREST EARNED YEAR TO DATE \$36.41**

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23 October 2020

Border Regional Organisation Of Councils  
c/- Noelene Hyde, Secretary  
PO Box 214  
TENTERFIELD NSW 2372

TENTERFIELD SHIRE		
COUNCIL		
30 OCT 2020		
	Action	Info
CE		
CCO		
COO		
N.H		✓

## Fixed Term Certificate

Customer Name	Border Regional Organisation Of Councils
Customer Number	393573 I2
Deposit Number	7561
Deposit Term	3 months
Deposit Date	22 OCT 2020
Interest Rate	0.750%
Deposit Amount	\$11,328.78
Interest Instruction	INTEREST COMPOUNDED (LESS POSSIBLE TAXES)
Maturity Instruction	INVESTMENT (LESS POSSIBLE TAXES) RENEWED FOR 3 months

Your deposit has been accepted on the term and rate set out above. You should check all the above details and advise the Credit Union immediately if there are any discrepancies.

Please note should you wish to change any details you have a 7 day grace period from the date of deposit to make any changes.

You should be aware that the interest rate is not subject to variation during the deposit term. Request for early redemption will be considered with an interest adjustment of less 2%. No interest is paid where the deposit is held for less than 30 days.

This certificate serves as a record of your Fixed Term Deposit with the Credit Union. It is not a negotiable document.

Thank you for depositing your funds with the Credit Union.





Our Reference: S4.11.16/12

3 September 2020

Cr Peter Petty  
Chairperson  
Border Regional Organisation of Councils  
PO Box 214  
**TENTERFIELD NSW 2372**

COPY

First by Email: [broc@tenterfield.nsw.gov.au](mailto:broc@tenterfield.nsw.gov.au)

Dear Cr Petty,

**REGIONAL ROAD TRANSFER AND ROAD CLASSIFICATION REVIEW**

Inverell Shire Council considered a report at it's Ordinary meeting held 26 August 2020 regarding the Regional Road Transfer and Road Classification Review. (A copy of the report is attached).

At this meeting the following was resolved by Council:

*That:*

- i) The information in the report be received and noted;*
- ii) Council staff conduct a review of all Council controlled roads in accordance with the classification framework provided by TfNSW and a further report be presented to Council regarding any potential classification changes;*
- iii) A priority submission be made for the Bruxner Way and Bundarra Road to be transferred to State Government control, provided the conditions outlined in the report are met;*
- iv) Council provide in principal support for the transfer of all ISC controlled Regional Roads to State Government control, provided the conditions outlined in the report are met; and*
- v) Council notify NEJO, BROC and neighbouring Councils of its position so that joint submissions can be investigated.*

Should you require any further information in the interim please do not hesitate to contact me on 02 67288200.

Yours faithfully,

**JUSTIN PAY**  
MANAGER CIVIL ENGINEERING

**5.5 REGIONAL ROAD TRANSFER AND ROAD CLASSIFICATION REVIEW****File Number:** S4.11.16/12 / 20/30211**Author:** Justin Pay, Manager Civil Engineering**SUMMARY:**

In February 2019, the NSW State Government announced the initiation of a Road Classification Review to ensure the road classification framework is still fit for purpose and that roads across NSW are appropriately classified. Also in February 2019, the State Government announced that up to 15,000 kilometres of Council owned roads would be returned to state management as part of a broader package of support for local Councils to better manage and maintain the rural road network. This report is intended to update Council on the progress of the reclassification and transfer process. Also for Council to indicate if reclassification or transfer of Inverell Shire Council controlled roads is supported.

**RECOMMENDATION:**

*That the Committee recommend to Council that:*

- (i) The information in the report be received and noted;*
- (ii) Council staff conduct a review of all Council controlled roads in accordance with the classification framework provided by TfNSW and a further report be presented to Council regarding any potential classification changes,*
- (iii) A priority submission be made for the Bruxner Way and Bundarra Road to be transferred to State Government control, provided the conditions outlined in the report are met,*
- (iv) Council provide in principal support for the transfer of all ISC controlled Regional Roads to State Government control, provided the conditions outlined in the report are met, and;*
- (v) Council notify NEJO, BROC and neighbouring Council's of its position so that joint submissions can be investigated.*

**COMMENTARY:**

In February 2019, the NSW State Government announced the initiation of a Road Classification Review to ensure the road classification framework is still fit for purpose and that roads across NSW are appropriately classified. Also in February 2019, the State Government announced that up to 15,000 kilometres of Council owned roads would be returned to state management.

Below is an excerpt from the TfNSW website, explaining the purpose of the Road Classification Review and Transfer.

*The Road Classification Review and Transfer is made up of two initiatives being delivered as one project:*

- Road Classification Review*
- Regional Road Transfer.*

*As part of business as usual activities, road classifications across the State need to be evaluated on a regular basis. Road managers periodically need the opportunity to seek reclassification where the function or usage pattern of a road has changed, perhaps due to the construction of new transport infrastructure or changes in population density. This process will ensure that roads are being appropriately managed and funded, in line with the role they play in the network.*

**Key Steps and Timing of the Road Classification Review and Transfer Project**

Key Steps	Timing
Panel appointed	January 2020
Draft Terms of Reference released for council feedback (four weeks)	January 2020
Terms of Reference established	June 2020
Panel releases background paper with policy principles and invites submissions on priority road transfers	June 2020
Consultation period	June-August 2020
Deadline for council submissions on priority roads	August 2020
Provide interim report to the Minister for Regional Transport and Roads including a proposed priority list of roads to be transferred to state ownership	Late 2020
Second round of submissions for reclassification and transfer opens**	End 2020
Submissions for second round of reclassification and transfer close	Early 2021
Independent Panel delivers final report and recommendations through the Minister for Regional Transport and Roads for consideration by the NSW Government on the Regional Road Transfer and NSW Road Network Classification	July 2021*

The information paper outlines the current principals for roads classification within the state:

- **State Roads:** Freeways and primary arterials managed by the state.
- **Regional Roads:** Secondary or sub-arterials managed by Local Government, for which Councils receive financial assistance from the state, reflecting their importance in the road network.
- **Local Roads:** Collector and local access roads, managed and funded by Local Government.

These administrative categories have been in place since 1995. They do not exist in legislation but by agreement between the levels of government. The paper goes onto outline the framework for potential reclassification, giving both technical and non-technical benchmarks for roads to be measured against to determine the most appropriate classification.

At a cursory glance it seems that the vast majority of ISC roads are correctly classified. It will however be important for Council Asset Management staff to complete a thorough assessment of the entire road network to ensure that each road meets the framework and a future report be presented to Council outlining any potential re-classification.

Consultation has commenced and Council's Manager Civil Engineering attended a New England Joint Organisation (NEJO) briefing session that was conducted via Zoom. During the session the

The paper outlines the criteria for priority consideration include but are not limited to, a road which is:

- Subject to a government commitment; or
- Council is able to demonstrate past or current difficulty in meeting the demands associated with maintaining the road in the short, medium and/or long term to the standard which allows the road to perform as intended as part of the broader network.

At a previous meeting of NEJO, The Honourable Adam Marshall MP has verbally indicated that both the Bruxner Way and Thunderbolts Way (Bundarra Road) would be transferred to State Government control.

On this basis it is recommended that Council make a submission for these roads to be given priority consideration for transfer, provided that the below conditions are met:

- Funding for maintenance, rehabilitation and upgrade of the Regional Road network in Inverell Shire must not be reduced;
- The level of service provided by the Regional Road network in Inverell Shire must not be reduced;
- Funding received by Council from State and Federal Government such as FAGS and Roads to Recovery must not be reduced; and
- Future maintenance of the State Controlled Regional Road network within Inverell Shire be undertaken on a similar basis as the RMCC – with lower level of service standards than the State Road network.

It is also recommended that Council provide in principal support for the transfer of all ISC controlled Regional Roads to State Government control, provided the conditions outlined above are met. If the above conditions are met the community will receive the same or improved level of service on the road network. Council will not be negatively impacted and any costs associated with road asset backlog or road improvement would be the responsibility of the state government.

The panel have indicated that joint submissions will be received and prioritised. As such it is recommended that Council notify NEJO, Border Regional Organisation of Councils (BROC) and neighbouring Councils of its position so that joint submissions can be investigated and compiled.

It is unfortunate that at this point in the project no answers have been provided about how or if the above conditions could be met. Given that there has not been any commitment for more roads funding, it is unlikely that the transfer would yield improved road conditions. It is more likely that with another layer of bureaucracy added to the management of the Regional Road network, levels of service would be reduced unless additional funding was provided by State and Federal Governments.

**RISK ASSESSMENT:**

NIL

**POLICY IMPLICATIONS:**

NIL

**CHIEF FINANCIAL OFFICERS COMMENT:**

There is currently insufficient information available to be able to predict the financial impact.

While there is potential for a financial win for Council there are some key risks to be considered:

- To what extent any reduction in funding would be off set by reduced maintenance and reconstruction costs?
- Whether ISC would be contracted to maintain the transferred road length.

**Noelene Hyde**

---

**From:** Lew Rojahn <lewr@bulloo.qld.gov.au>  
**Sent:** Tuesday, 1 September 2020 12:07 PM  
**To:** Noelene Hyde  
**Cc:** John Ferguson; Peter Petty  
**Subject:** RE: Border Regional Organisation of Councils - Letter of Support - Warri Gate Road

Dear Noelene

May I on behalf of the Mayor and Councillors of Bulloo Shire, extend my thanks to Cr Petty and the members of BROC for providing these letters of support for our Warri Gate Road project. It is heartening for us to receive this sort of unanimous support especially from the NSW members and I can assure you that our efforts will be continuing.

Thankyou to you and to the BROC membership.

Regards

**Lew Rojahn**  
Chief Executive Officer

PO Box 46, Thargomindah QLD 4492

T: 07 4621 8000

F: 07 4655 3131

E: [lewr@bulloo.qld.gov.au](mailto:lewr@bulloo.qld.gov.au)

W: <http://www.bulloo.qld.gov.au>

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**Bulloo**  
Shire

---

**From:** Noelene Hyde <n.hyde@tenterfield.nsw.gov.au>  
**Sent:** Tuesday, 1 September 2020 11:05 AM  
**To:** Ann Leahy MP Member for Warrego <warrego@parliament.qld.gov.au>  
**Cc:** John Ferguson <mayor@bulloo.qld.gov.au>; Lew Rojahn <lewr@bulloo.qld.gov.au>; Peter Petty <p.petty@tenterfield.nsw.gov.au>  
**Subject:** FW: Border Regional Organisation of Councils - Letter of Support - Warri Gate Road

Good Morning Ms Leahy

For your information, in addition to The Hon Mark Bailey MP, the same letter of support and attachments have been forwarded to:

- Deputy Prime Minister, The Hon Michael McCormack MP
- NSW Minister for Regional Transport & Roads, The Hon Paul Toole MP

Regards



**Mr Christopher Gulaptis MP**  
Parliamentary Secretary for Regional Roads and Infrastructure

Our Ref: 01114438

Your Ref: G/21

Councillor Peter Petty  
Chairman  
Border Regional Organisation of Councils  
broc@tenterfield.nsw.gov.au

Dear Cr Petty

Thank you for your correspondence to the Minister for Regional Transport and Roads about Bulloo Shire Council's application for funding to seal Warri Gate Road. The Minister asked me to respond on his behalf.

The NSW Government is pleased to support Bulloo Shire Council's proposal, which will complement our landmark upgrade of the Silver City Highway between Broken Hill and the Queensland border.

As you are aware, sealing of the highway between Broken Hill and Tibooburra was completed June 2020, and sealing of the highway between Tibooburra and the border is planned for completion by the end of 2022.

I am advised that Transport for NSW has already assisted the council by sharing its business case and community updates for the highway upgrade. The council's project team has been invited to inspect the highway and review the project's materials, methodology, costings and timeframes.

Thank you for taking the time to write to the Minister.

Yours sincerely

A handwritten signature in blue ink that reads 'Chris Gulaptis'.

04/11/2020

**Christopher Gulaptis MP**  
**Parliamentary Secretary for Regional Roads and Infrastructure**



## Noelene Hyde

---

**From:** Robin Mellon <Robin.Mellon@betterbuildingfinance.com.au>  
**Sent:** Friday, 6 November 2020 6:56 PM  
**To:** BROC  
**Subject:** Better Building Finance and the Border Regional Organisation of Councils - request for (online) meeting  
**Attachments:** BBF letter to Peter Petty BROC re EUAs 6 Nov 2020 RM.pdf; Environmental Upgrade Finance Program Guide for Councils October 2020.pdf; Building Upgrade Finance FAQs October 2020.pdf

Dear Mr Petty,

Please find attached a letter addressed to you as the main contact point for BROC, requesting an online meeting to discuss collaboration in order to assist BROC councils' building owners with building upgrades.

To clarify the context, we are now working in partnership with Bank Australia to provide the funding for more sustainable building upgrade projects for many different types of buildings, as well as a level of market and business development for each council area.

As an open market solution supported by the Australian Renewable Energy Agency (ARENA) to help expand the market, other lenders are certainly encouraged to participate and we foster a transparent and accessible marketplace.

Also attached are our recent Program Guide and FAQs, to which the letter refers.

Please let me know if you have any questions, and I look forward to your earliest response.

With thanks and best wishes,

Robin

**Robin Mellon**  
**NSW PROGRAM ADVISER**



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Councillor Peter Petty, Mayor  
c/ Tenterfield Shire Council  
Border Regional Organisation of Councils

By email to: [broc@tenterfield.nsw.gov.au](mailto:broc@tenterfield.nsw.gov.au)

Friday 6<sup>th</sup> November 2020

Dear Mr Petty,

**RE: BROC councils, sustainability finance, and Better Building Finance collaboration**

I write in relation to the Border Regional Organisation of Councils' current priorities, our recent engagements with Northern NSW councils as well as the MNCJO, CNSWJO, SSROC, REROC and RFCS teams about the potential surrounding Building Upgrade Finance, and requesting an opportunity to present to you and the BROC Board.

You may know much of this already, but Building Upgrade Finance can be explained as a simple loan used to pay for works that improve the energy, water or environmental efficiency and overall sustainability of a building; a loan that is then repaid alongside council rates over an agreed time period. The finance can be used for a range of projects such as installation of renewable energy systems, new equipment or initiatives to improve energy and water efficiency, or projects that minimise waste, maximise resilience or improve resource efficiency; there just needs to be a measurable sustainability improvement over time.

Once an BROC member council has resolved to offer Building Upgrade Finance and established its Building Upgrade Finance Program, the finance is established through a three-way contract known as an Environmental Upgrade Agreement (often referred to as "an EUA"), drawn up between the building owner, local council, and lender. The loan is used to pay for the building upgrades and the council takes repayments over the term of the agreement alongside the usual rates paid each quarter (same process, different charge notice).

Building owners across the Northern NSW and Northern Rivers areas would benefit from reduced utility bills, improved asset value and sustainability, increased comfort, indoor environmental quality, or tenant attraction, as well as the long-term fixed-interest loan.

The BROC member councils would also benefit, as Building Upgrade Finance can:

- Enable rate-payers to upgrade their buildings and improve their assets
- Help businesses become more profitable over time, securing local jobs
- Minimise the environmental footprint of local buildings and the community
- Achieve environmental targets around building emissions, water and waste
- Create added value for local rate-payers at ultra-low cost to businesses
- Support secure private sector investment in their area that does not require funding from the council itself
- Prevent 'cashflow leakage' from the community, as with this finance model money that is not paid to utility companies is invested back into businesses.

Now that many councils have declared a climate emergency, joined the Cities Power Partnership, or are setting out responses to the challenges of climate change alongside the NSW Government's 'Net Zero Plan', it would be great to see Building Upgrade Finance being offered as one of the possible solutions for local communities, businesses and building owners. Finance opportunities for sustainability upgrades can complement existing efforts to protect the local community and economy and preserve the extraordinary environment of the Canberra region.

You may know that a few NSW councils, including the Cities of Sydney, North Sydney, Parramatta and others, moved ahead with self-administration of Building Upgrade Finance a few years ago, with mixed success. We have learned from that, and working with them have made major changes to the business model, so that we can now offer consistent, reliable third-party administration to councils with vastly improved processes and services. Lake Macquarie City Council, for example, has recently moved from their self-administration format adopted in 2014 to third-party administration with Better Building Finance.



Although Better Building Finance is a sister organisation to the Sustainable Australia Fund, and acts as a third-party administrator for councils, we don't charge councils any fees for our services and, unlike earlier arrangements, the management and administration processes provided aim to remove most of the workload from councils.

Availability of capital will be a critical factor in post-COVID recovery, and we believe Building Upgrade Finance provides local governments an opportunity, through the provision of EUAs, to stimulate local economies experiencing the drastic impacts of the economic downturn related to the virus.

Although there is a broad range of finance alternatives available to building owners across the Northern NSW and BROCC member areas, there are four differences between Building Upgrade Finance and 'traditional' loans:

- i. No other finance options provide loans for up to 20 years at fixed interest rates;
- ii. Fixed interest rates allow for better financial modelling against expected benefits, making most arrangements cashflow positive from day one;
- iii. The loan can be passed on to the new owner if the building is sold before the loan is fully repaid; and
- iv. The benefits and the repayments can be shared with tenants where their benefits can be accurately measured, unlike other capital works restrictions.

The funds come from the private sector, where financial institutions can finance these projects. The Sustainable Australia Fund is the most active player in the market, valuing a partnership with Bank Australia to provide the funding for projects as well as a level of market and business development for each council area. As an open market solution supported by the Australian Renewable Energy Agency (ARENA) to help expand the market, other lenders are certainly encouraged to participate.

Sent with this letter are the most recent Better Building Finance 'Program Guide for Councils', as well as the 'Frequently Asked Questions' document, and you can see our recent short video highlighting how we are working with leading councils here: [https://www.linkedin.com/posts/better-building-finance\\_supportlocalbusiness-economicdevelopment-activity-6602382672813793280-6iKl](https://www.linkedin.com/posts/better-building-finance_supportlocalbusiness-economicdevelopment-activity-6602382672813793280-6iKl)

We are also happy to provide varied case studies of projects from different sectors that illustrate the range of opportunities which might benefit businesses and building owners across the broader Northern NSW area:

Food production and agricultural processing: <https://sustainableaustraliafund.com.au/hussey-and-co/>

Hospitality and accommodation: <https://sustainableaustraliafund.com.au/success-stories/rye-hotel/>

Transport and logistics centre: <https://sustainableaustraliafund.com.au/success-stories/booth-transport/>

Small light industrial: <https://betterbuildingfinance.com.au/case-studies/114-bakehouse-road-kensington-vic/>

Office building: <https://betterbuildingfinance.com.au/case-studies/460-collins-street-melbourne-vic/>

We'd be delighted to answer any questions from you, your team or the BROCC Board on the Better Building Finance offering. We are already working with 38 councils across Victoria and NSW and have facilitated nearly a hundred successful projects. With Kyogle and other councils now signing up with Better Building Finance as our 'first' few NSW local government areas, we are looking forward to working with more leading councils in leveraging private sector finance to achieve better environmental, economic and social outcomes for their areas - as well as more sustainable outcomes for councils and building owners around the Northern NSW and Northern Rivers areas.

Please let us know the next steps around engaging with your team, any of your committees or councillors as appropriate. We would appreciate a response on this issue at your earliest convenience, and rest assured that the Better Building Finance team would be delighted to collaborate with BROCC and local business and building owners to leverage private sector finance for better sustainability outcomes for their local government areas.

Yours sincerely,



**Robin Mellon**  
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## **BUILDING UPGRADE FINANCE – FAQs (October 2020)**

### **Q. What is Building Upgrade Finance?**

A. It's a secure way of paying for sustainability improvements to your building.

### **Q. How does Building Upgrade Finance work?**

A. Building Upgrade Finance (sometimes called Environmental Upgrade Finance) is a simple loan used to pay for works that improve the energy, water or environmental efficiency and overall sustainability of the building that is then repaid through the council rates over an agreed time period.

### **Q. What can Building Upgrade Finance be used for?**

A. The finance can be used for a wide range of projects including installing renewable energy systems, initiatives to improve energy and water efficiency, or projects that minimise waste – there just needs to be a measurable improvement over time.

### **Q. How is Building Upgrade Finance different to other finance options?**

A. There's a number of key differences:

- No other finance options provide loans for up to 20 years at fixed interest rates
- The loan can be passed on to the new owner if the building is sold before the loan is fully repaid
- The benefits and the repayments can be shared with tenants, unlike other capital works restrictions

### **Q. Is Building Upgrade Finance suitable for projects of any size?**

A. Yes, there are examples of projects with funding from \$15,000 to over \$24million.

### **Q. Have many projects already used the Building Upgrade Finance model?**

A. Yes, over 100 projects have used this form of finance to date, with more businesses accessing the finance each month.

### **Q. Is Building Upgrade Finance only for commercial buildings?**

A. Under current legislation Building Upgrade Finance is available for most buildings used for non-residential purposes such as commercial offices, retail, industrial, manufacturing, agriculture and hospitality premises. With changes to the legislation, Building Upgrade Finance could become available for residential and strata projects.

### **Q. If I arrange Building Upgrade Finance to install solar panels across the roof of my warehouse, how are the repayments made?**

A. An agreement will be drawn up between you, the local council, and the lender. Once the loan has been used to pay for the solar installation, the council will take repayments over the term of the agreement alongside the usual rates paid each quarter. You'll benefit from the reduced power bills, increased asset value and sustainability outcomes, as well as the long-term fixed-interest loan.

### **Q. What's different about this Building Upgrade Finance offering for NSW - doesn't something similar already exist?**

A. Although the finance mechanism has been seen before in NSW, the administration offered by Better Building Finance (BBF) is different and has learnt from previous versions. BBF now sets up and manages the program for each council and removes most of the administration burden from councils, making it easier for building owners and lenders to apply Building Upgrade Finance through streamlined processes.

**Q. What do businesses get out of Building Upgrade Finance?**

A. Quite simply, it's a way of accessing affordable finance to make sustainability upgrades, improve efficiency and reduce bills, with long term repayment options that meet businesses' cashflow requirements through fixed interest rates. And the benefits and the repayments can be shared with tenants, unlike other capital works restrictions.

**Q. What do councils get out of Building Upgrade Finance?**

A. There are multiple opportunities for councils to:

- Enable rate-payers to upgrade their buildings and improve their assets
- Help businesses become more profitable over time, securing local jobs
- Minimise the environmental footprint of local buildings and the community
- Achieve environmental targets around building emissions, water and waste
- Create added value for local rate-payers at ultra-low cost to businesses
- Support secure private sector investment in their area that does not require funding from the council itself
- Prevent 'cashflow leakage' from the community, as with this finance model money that is not paid to utility companies is invested back into businesses.

**Q. What does the Better Building Finance organisation get out of this model?**

A. Working with the City of Melbourne, Better Building Finance (BBF) was the first organisation to develop this form of finance in Australia. Now BBF is aiming to grow the Building Upgrade Finance market across Australia to:

- encourage more sustainable building upgrades
- create a larger market for current lenders to invest in
- attract more lenders to the program
- encourage more councils to include Building Upgrade Finance in the suite of options to help their climate adaption strategy

To promote the uptake of the model and make sure there's no conflicts of interest, BBF only gets paid when it facilitates a project funded through Building Upgrade Finance, and that's just the small administration fee.

**Q. Where does the money come from?**

A. The Building Upgrade Finance funds come from the private sector, where financial institutions can finance these projects. The Better Building Finance organisation works closely with the Sustainable Australia Fund, which has partnerships with Bank Australia, to provide the funding for projects. As an open market solution supported by ARENA to help expand the market, we encourage other lenders to participate.

**Q. Are the fees fixed for building upgrades applying for finance?**

A. No, building owners pay a small administration fee that's based on the size of the loan – so smaller upgrades pay much smaller administration fees.

**Q. Does a council need to go through a tender process to choose finance options like Better Building Finance (BBF)?**

A. No, BBF is currently the only organisation providing third party administration services for Building Upgrade Finance and, as it does not charge a fee to council for their services, no tender process is necessary.

**Q. This looks great – how can I apply?**

A. Just visit <https://betterbuildingfinance.com.au/> to start the conversation.



Our ref MC116382

Department of  
**Transport and Main Roads**

14 September 2020

Councillor Peter Petty  
Chairman, Border Regional Organisation of Councils  
Mayor, Tenterfield Shire Council  
broc@tenterfield.nsw.gov.au

Dear Councillor Petty

I refer to your letter of 1 September 2020 to the Honourable Mark Bailey MP, Minister for Transport and Main Roads, on behalf of the Border Regional Organisation of Councils in support of Bulloo Shire Council's (BSC) proposal to the Australian Government for the sealing of Warri Gate Road from the New South Wales border to Noccundra. The Minister has asked that I respond on his behalf.

In addition to any funding BSC may receive through the Australian Government, I am advised the Department of Transport and Main Roads has suggested BSC seek Queensland Government funding through the Transport Infrastructure Development Scheme (TIDS) to finish sealing Warri Gate Road.

I trust this information is of assistance.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Amanda Yeates'.

Amanda Yeates  
**Deputy Director-General (Infrastructure Management and Delivery)**  
**Department of Transport and Main Roads**