Speech by

BRUCE DAVIDSON

MEMBER FOR NOOSA

Hansard 26 August 1999

QUEENSLAND BUILDING SERVICES AUTHORITY AMENDMENT BILL

Mr DAVIDSON (Noosa—LP) (12.09 p.m.): The building and construction industry is now the third biggest industry in Queensland and, as such, its fundamental wellbeing in all of its many facets is fundamental to the wellbeing of the Queensland economy. When presenting this Bill to this House, this Minister, whose only real knowledge of the building industry was to forget that she signed off the documents for her expensive office refurbishment last year and who has since shown a complete understanding of the "Carmen" syndrome, said—

> "Honourable members interested in Queensland's great building and construction industry will recall the history of procrastination under the stewardship of those opposite."

She went on to say—

> "They gave us inquiries, task forces, discussion papers, reports ... anything but action. When they lost office, they left behind building industry regulations that were in dire need of an overhaul."

Indeed, as a member of the previous Labor Government, the Minister of all people should have known that our coalition Government inherited from her incompetent lot the regulations that she now refers to when she dismisses the extremely hard work and the many hours of consultation endured by the representatives of the building industry, who were drawn together not by her Labor colleagues but by the coalition in our determination to rectify the problems of the past. Her denigration of the work of these industry professionals cannot be allowed to pass unnoticed in this House.

Since 1974, when the Subcontractors' Charges Act was introduced, successive Governments have wrestled with the problems relating to the proper management of this vital industry, and in 1996 the then coalition Government provided the major stakeholders in the industry with the opportunity to develop a package of reforms which aimed not only to provide improvement in the management of the industry but also to examine the matter of a balanced payment system to all chapters of the industry.

In December 1996, the then coalition Government instigated the implementation steering committee on security of payment in the building and construction industry, whose obligation was to provide Cabinet with a detailed package of reforms designed to improve security of payment within the industry. This was the first time that the representatives of the entire industry had been brought together, along with other professionals and Government officers, in an endeavour to bring some semblance of order to the entire industry through the provisions of the Queensland Building Services Authority. It was and is an initiative that the coalition is proud to have proceeded with and implemented, with a result that is identified by the use of its contents in the Bill currently before this House.

In January 1997, the implementation committee was appointed and was formed by the inclusion of representatives of 11 industry groups, together with the support of the general manager of the BSA and a senior executive of the Department of Public Works and Housing. This is the most comprehensive building industry group ever assembled, and on 13 November 1997 it presented its report to the then Minister for Public Works and Housing, my colleague the Honourable David Watson. The committee reported—

> "We support the thrust of the discussion paper, which revolves around the combination of all 99 recommendations, including reform of licensing, new dispute resolution procedures,

compulsory equitable licensing contract and public sector procurement reform all with a strong emphasis on training and education."

Collectively, these reforms sought to deliver a significantly improved payment environment for the building and construction industry.

In March this year, the Minister for Fair Trading announced the introduction of a building industry reform package "that will improve service and security for consumers and all tiers of the industry helping drive Queensland's economy and jobs growth into the next millennium." "The Beattie Government has listened to the industry and consumers and we have delivered", Minister Spence thundered—delivered on yet another coalition initiative. She then went on to say that "this Beattie package" was designed by a four-member subcommittee which comprised herself and Ministers Robert Schwarten, Terry Mackenroth and Jim Elder. I believe that many people were insulted by the comments she made at that time about their involvement in the ISC process. For her to make that statement smacks in the face of the contributions that they made in resolving some of these issues and problems.

It was enlightening to see that even this dubious quartet had the intelligence to heed many of the recommendations of a very experienced committee of building industry representatives who made up the ISC and others she referred to in tabling this Bill. Many of the initiatives and proposed reforms contained in the Bill, which has been tabled in this House by the Minister, are sensible and are in line with the ISC recommendations and with which we most assuredly agree and which we support.

However, as the Explanatory Notes accompanying this Bill indicate, there are a number of areas of possible inconsistency with fundamental legislative principles. As the Notes go on to explain, these arise primarily from administrative necessity in implementation of the policy intent of the legislation. The relevant comment in these notes indicates that the Minister believes that these possible conflicts will be overcome by various administrative courses that she believes this Bill will provide to the authority. It is such uncertainty in the current Act and the authority bestowed upon the BSA that has been the basis of the necessity for the introduction of the Bill which, as the preamble so astutely proclaims, is designed to remedy the deficiencies that have arisen in administration of the Queensland Building Services Authority Act 1991 and in building industry regulation generally.

As I indicated earlier, it was the Minister's Government that introduced the 1991 Act, which is the basis of the deficiencies that this Bill seeks to remedy. Yet we start the entire process with clauses embodied in the legislation that may cause conflict and return us to the same state of deficiencies apparent in the industry. It will be of great interest to this House to hear from the Scrutiny of Legislation Committee just what its deliberations on this proposed Act bring to the fore in regard to possible conflict that certain proposed sections are likely to incite.

One of the issues in relation to which the Minister has not heeded the recommendations of the ISC in drafting these amendments is the issue of home warranty insurance. As one would expect, in the matter of consumer protection and contrary to the recommendations of the ISC, Minister Spence has announced that she and her committee "could find no demonstrable benefit to consumers or the building industry from the introduction of a private home warranty insurance market." She went on to say that "the home warranty fund will not be privatised."

In the matter of a home warranty market, reform 22 of the ISC report states—

"That BSA's existing monopoly arrangements for home warranty insurance in Queensland be replaced by a competitive market."

The ISC report specifically recommends an option in reform 43 whereby the BSA adopts a performance monitoring role and supplements the market's operation with information and advisory services for consumers. In describing the benefits and cost structures of such a recommendation, the ISC concluded that benefits will flow to consumers through a broader range of insurance products.

The committee was especially concerned that the continuance of a BSA warranty system alone may, in certain circumstances, create concerns about conflicts of interest. That is contrary to the Minister's assertion that in other States "consumers are afflicted with excesses of claims and barriers to industry participation are erected without any of the fairness and transparency that we are accustomed to in Queensland". "In other words, the home warranty insurance fund will not be privatised", Minister Spence thundered. To quote the immortal words of Mandy Rice Davies, "She would say that, wouldn't she?"

Such is the ideology of the Socialist Left in this State that it obviously matters not what might be in the best interests of the consumer. Bad luck for the consumers whom the Minister allegedly champions and the possibility of a competitive market in the home warranty insurance business! Of course, we can all be totally assured that, within this framework, to eliminate any impression of conflict of interest, the regulation and insurance arms of the BSA will be administratively separated. That should make the game more transparent and competitive!

One can hope only that, with the continuance of the monopoly position in the matter of insurance, the authority will be able to process claims and inspections on claims more quickly than has been the case in the not-too-distant past. On a number of occasions over the past few months, as the shadow Minister responsible for monitoring the authority's performance, my assistance has been sought by consumers in regard to what they considered to be poor performance by the authority in the matter of insurance claims results, especially when compared with the time frames usually associated with consumer insurance for the private sector.

A case in point but which was not unusual was an instance in which a builder went broke within a fortnight of completing the construction of a person's home. The consumer, when left with an unfinished home, approached the authority and lodged his claim against the insurance fund. Unlike with private industry policies where it might be expected that speed of approval and action of the claim are expeditious, the response from the authority was somewhat unexpected. In this instance, the consumer was informed that it would take at least eight weeks for an inspector to check on the condition of the building of the consumer's home and then it would take about six to eight weeks before the board could expect to appoint another builder to complete the job. That is certainly a transparent position, but I doubt that anyone would consider that it was competitive.

To complicate the matter, the consumer who, with his wife, worked only part time and thus were not overflush with spare cash, were then forced to seek rental premises for the expected 15 to 18 weeks it was going to take to have the authority perform to such a degree as to enable them move into their new home. During this time they were also obliged to pay the mortgage they had taken out to have the home constructed—a case of double jeopardy in terms of outlay on a home for their family. Fortunately, a question in this House to the Minister had the desired effect and suddenly the time frames proposed to this particular consumer evaporated. I am pleased to be able to inform the House that this gentleman, his wife and two children are now safely ensconced in their new home.

This is just one of the many complaints we have received about the lack of attention and speed of action by this monopolistic funding scheme which would have been obviated by adherence to the reforms recommended in the interim steering committee's report, which recommended "that the BSA's existing monopoly arrangements for home warranty insurance in Queensland be replaced by a competitive market." In short: the insurance operation should be opened up to private and competitive forces to ensure that stories such as the one I just related are not repeated. We can only wait with bated breath to see if the Minister's "transparent and competitive" scheme will be improved by these amendments.

Under the current legislation, an area of concern is dispute resolution. Under the amendments proposed by the Minister with this legislation, we are unable to ascertain the resolution of these concerns and the costly delays, to say nothing of the emotional distress the dispute resolution process inflicts on consumers and building professionals alike when these matters are trundled off to the existing Queensland Building Tribunal. This situation arises because we are informed that, as a part of this package, two new pieces of legislation which we are currently not privy to—the Queensland building tribunal Bill and the domestic building contracts Bill—have not yet found their way to this House.

I doubt that there is a member in this Chamber who has not had a constituent in their office at one time or other complaining about either the perceived lack of activity of the Building Services Authority or the perceived bias by the authority in the matter of disputes, usually in favour of the builder. Despite the excellent information supplied in the BSA's kit to people intending to build homes or people considering renovations—I suggest that those kits should also advise consumers to seek advice from their bankers, accountants and solicitors as well as the other professionals referred to in this document, such is the magnitude of the decision they are about to make—consumers, being human, will forget to put everything, especially variations to contracts, in writing. As sure as day follows night, disputes will erupt between the parties.

We are pleased to note that these amendments take heed of this position and make it an offence for parties to enter into unwritten building contracts. Hopefully the proposed new contracts Bill will further alleviate this area of concern which has been the cause of much disputation.

It is a truism that, no matter how smart or how intuitive we are in framing legislation, human nature being what it is, disputes will still arise. Even the requirement to lodge $200 with a dispute notification has not stopped aggrieved consumers running off to the QBT with the most trivial complaint imaginable, even after independent inspection should have alleviated the problem. Imagine how many more claims are going to find their way to the proposed new building tribunal with a reduction in that fee to $50. The queue will resemble a line-up for tickets when the Brisbane Lions make their way to the grand final. At this point in the presentation of the entire package and without the opportunity to peruse what the Minister has in mind for the new contracts, in particular how they will dovetail into this legislation as the Minister has described the process, we can only hope that the new legislation will remedy the many pitfalls that exist in the current legislation.

When the domestic contracts Bill does reach these hallowed halls, it is to be hoped that the new contracts recognise the pitfalls in contracts that have arisen under the current legislation. However, the legislation before us does give indications that grievances arising out of the actual contracting of the work and the work performed will be somewhat mitigated by the need for written contracts.

It is of utmost concern to those on this side of the House that, even with a legislative requirement for written contracts for work to be performed, intending consumers of building activity, be it construction, repairs or maintenance, seek all of the best advice available before entering into contracts. As I have stated earlier, human nature being what it is, many people are quite happy to shake hands with someone they have never met before and enter into the biggest financial commitment they will ever make, that is, the construction of a home or the major renovation of a property.

Whilst Government cannot and should not interfere with the day-to-day decisions of consumers, we can assist by ensuring that consumer advisers—bank managers, financial consultants, financial advisers, providers of the necessary funds and even solicitors—can direct potential home builders or renovators to information, such as the BSA kit, which will help them avoid the many problems that do and will continue to arise.

I believe it is incumbent on the Minister to ensure that these first-stop professionals—the bankers, solicitors and financial advisers—are made very aware of the BSA functions and the information that is available from the kits, as well the about to be introduced contracts. I think this is really important. Most people involved in building activity will go to a lending institution, be it a bank, a credit union or whatever. If the BSA were to consult with the lending institutions it may become a requirement that the person negotiating the loan for the consumer contact the BSA to ensure that the applicant has a kit and understands their responsibilities before they sign a contract. I think there is an opportunity for the department or the BSA to look at consulting with financial institutions to ensure that consumers are aware of the many pitfalls and problems people experience once they have signed contracts with builders. Prospective home builders or renovators would then be made aware from independent sources of the pitfalls that may confront them, even under this new legislation, and thus be better prepared to avoid the many problems that now lead to so much dispute.

It should not be impossible for the Minister's department, with the assistance of the Queensland Building Services Authority and all arms of the building industry, to ensure that bankers, solicitors, financial advisers and any other source of information to prospective home builders, renovators or other construction are aware of the advice that is available and to which they can direct their clients at the initiation of a building project.

The initiation of the licence search web page, due to commence operation in September of this year and maintained by the Building Services Authority, is a major step in the right direction so far as information facilities are concerned. The authority is to be applauded for that initiative. Every building professional I speak to makes the point that most disputes should never get to the stage where tribunals and associated high legal costs turn the matter of home building, simple maintenance or major construction into a nightmare.

The building and construction industry is not just the third biggest industry in Queensland; it is probably the most diverse in the formation of necessary skills and levels of competence. Similarly, the many facets of the industry's financial management, from the smallest base of an individual home builder to the largest of a major constructor specialising in multi-floor construction on the one hand and an international airport on the other, bring a complex mix of responsibility and ability to meet commitments and budgets on time.

The very nature of the fundamental financial management ability at all levels of the industry has been extensively and exhaustively surveyed and investigated by a number of previous inquiries, most recently the comprehensive ISC report on security of payment in the building and construction industry. These have highlighted the need for a revised system of remuneration at all levels of the industry.

We are all aware of the many problems experienced, especially in the area of subcontracting, that have become endemic in the industry. "Pay when paid" and "pay if paid" have almost become a catchcry in the residential home building and renovation sectors of the industry. From our discussions with industry leaders, we on this side of the House agree that the measures taken in this legislation to outlaw practices such as the notorious "pay when paid" and "pay if paid", phoenix companies rising from the ashes of bankruptcy and miscreant companies with their miscreant proprietors and directors, who will no longer to be tolerated, are long overdue inclusions in the regulations that are so necessary for the existence of an honest and creditable industry.

Similarly, the necessary financial requirements now to be imposed on building companies and their owner/operators or directors should go a long way to provide the very necessary deterrence from the industry for those who prey on tradespeople and, especially in such lean times as we have just experienced in this very rainy year, who also target prospective home builders, who are about to

embark on the biggest financial decision of their lives. The current, much-vaunted licence system has not—despite the best efforts of the BSA—rid the industry of these shonks who, in the main, are responsible for the devastating practices which these amendments seek to rectify.

Whilst on the subject of security of payment, another issue of concern which is not addressed in the proposed amendments is that matter of creditworthiness of prospective developers and developer companies. In today's marketplace, any Tom, Dick or Harry with a $2 company can approach a builder with an approved set of plans ready to build anything from a town house to a mega-storey building and enter into binding contractual arrangements to have his dream project constructed. Builders, being human, are more often than not quite prepared to accept the person or the company on the other end of the contract at face value, and in most cases the projects take off and are completed without the slightest degree of difficulty for either party. However, this is not always the case.

There are any number of instances where builders, not wishing to lose a contract, are quite prepared to accept negotiations at face value and thus do not take the time to investigate the viability of the developer or the developer company. Now we can all say, "Well, this is a stupid thing to do", and if a builder gets caught in these circumstances, then he probably deserves it. Unfortunately, those down the line, such as subcontractors, suppliers of materials and equipment, and others such as landscape gardeners, are in no position to know of the developer's viability, and not even the proposed new financial structures of this legislation covering the builder can assure the other participants in the building cycle of their payment expectations in the event that the developer or the developer company goes down the drain.

It may well be argued that the insurance fund is in place to cover such contingencies, but why should the industry have to foot this bill by increased premiums when a little pre-contract regulation could obviate this dilemma? There are ample credit-checking facilities available in the commercial world—not the least those specialising in the building industry—which can provide the necessary information to safeguard against these failures before they see the light of day by making it contractually compulsory for a developer or developer company to provide satisfactory financial information within the contract that guarantees funds are available and sufficient to complete the project, no matter what the size.

We on this side of the Chamber would hope that the Minister takes heed of this recommendation when she is finalising the domestic building contracts Bill 1999 and, further, gives consideration to including such legislation, as is necessary in these amendments, to cover this particular need in the building and construction industry at all levels.

This recommendation becomes even more apparent and necessary when consideration is given to the fact that this legislation provides that licensees who may place consumers, suppliers or other licensees at risk face the prospect of immediate licence suspension. We have no problem with that particular clause and, indeed, welcome its inclusion. But it is more than possible that, through no fault of his own financial management but because the developer/client has defaulted because he was underfunded to commence with, the client has placed the licensee in the invidious position of placing others at risk, more often than not without realising the impending financial shortfall, simply because there is no compunction for that information to be made available by legislation.

Again, this position goes down through the chain of those involved in the complete building cycle. Suppliers, subcontractors and others are then placed in untenable positions, and the entire raft of new legislation, such as subcontractors' rights to down tools, interest rates applied to overdue accounts for subbies, and all those other payment security conditions becomes meaningless, because there is simply no money to pay anyone. Often in these circumstances licensees will continue to work, even when payments from the client are slow, in the hope that the prescribed draw-downs of payment will improve, even to the extent of putting his own funds in place. When licensees and building companies do default financially, it is not unusual to find that suppliers have allowed the licensee or the building company to accrue huge debts in the supply of building materials, and often this has come about because the individual licensee or company has had more faith in a client's financial ability to pay than was warranted.

It is very well to throw the onus of financial stability onto licensees and their companies, but a little judicial consideration at the client/developer end of the business can also play its part in industry and consumer protection, especially in relation to the security of payment of all parties involved in the building process. In the main, disputes arise from shoddy or incompetent work practice often brought about because the builder— even those licensed—is incapable of cost-effective management.

These amendments to the current legislation will go a long way to sifting the fly-by-night and incompetent builder from the industry and, hopefully, will reduce the incidence of dispute. Regrettably, this is sorely needed, but it will not stop disputes from occurring. And unless the Minister ensures that the proposed new tribunal is set up with professional people, such as architects, engineers, building

professionals, and especially is chaired by a professional builder, then all that will occur is the continuation of the current legal morass that parties to disputes find themselves in today.

To further exemplify this comment, let me bring to members' attention just how important the role of the Building Tribunal will be in the implementation of the proposed legislation. Anyone reasonably in tune with the building industry will be familiar with the building and developer company Meriton Apartments Pty Ltd, owned and operated by one Harry Triguboff. This gentleman and his company have built and sold in Sydney cheap, mass-produced, three-storey apartment blocks, and recently on the Gold Coast high-rise complexes, specifically Waratah, Ocean Sands and the Meriton—all around the 30-storey height and, in total, entailing about 240 apartments—with another group of apartments, Oscar and Xanadu, just completed and two others under construction. All of these buildings are new, but the bodies corporate of each building have had to call in private building inspectors because these buildings were so poorly built that they are now coming apart at the seams. Just to make sure we all understand the proportion of this problem, these three buildings represent over $150m worth of real estate that Queensland consumers have purchased. Let me repeat that volume: $150m. That ain't chickenfeed— as our American friends would say—and neither is the amount needed to remedy the faults in those three towers. The current estimate to repair the Waratah is in the order of $600,000.

On 15 September 1998, the company Meriton Apartments Pty Ltd was ordered to rectify these faults by the BSA. I table a copy of these orders. As of this date, no work had commenced, and it appears that this company has no intention of complying with the BSA's order and, further, shows no remorse in the possibility of their licence being rescinded in this State, as they obviously feel they can get some other builder to build any further high-rise apartment blocks to their specifications, which obviously are not a standard that we should wish to see repeated in this State.

The next step in this unfortunate saga is to the Building Tribunal, which can institute disciplinary action against Meriton Apartments Pty Ltd, including a fine of $600,000 and suspension of Triguboff's licence. This money would be paid into consolidated revenue. The aggrieved bodies corporate would have to resort to the Supreme Court, with all of its attendant costs, to retrieve these moneys from Meriton—a most unsatisfactory state of affairs.

This state of affairs raises two important issues. The first is the matter of retention moneys in the case where the major licensed contractor is also the client and, in particular, where the project is a major construction edifice, as is the case with multistorey high-rise residential projects. This is now covered by the BSA's six years and three months on Category 1 defects warranty by the builder. In certain circumstances, this may also apply to a licensed contractor who is also the developer of a lesser number of residential units. These amendments do not appear to provide for this contingency, in particular when the contractor/developer is no longer in existence at the time of a major default in a building, thus leaving a body corporate without the means to have the defects repaired by a defaulting builder.

The case of the Meriton Apartments poses a similar problem, even though the developer/contractor is still in existence but elects not to comply with the orders of the tribunal, which in turn may make it imperative that an innocent but aggrieved party has no recourse in such circumstances other than to involve themselves or a body corporate in expensive legal action in the Supreme Court to rectify this situation.

Whilst these new amendments seek to rectify some of these problems, given that the BSA statutory insurance scheme is extended to cover high-rise apartment buildings, it does not appear to cover the situation where the developer and the contractor are one and the same person. It would again throw the onus of payment to rectify such faults back onto the insurance scheme which, in turn, throws the onus of payment back to the industry as a whole by way of the increased premiums that would be needed to cover this problem. Again I recommend to the Minister that she might revisit this apparent oversight in these amendments.

The second issue that this raises is the matter of the authority. The Queensland Building Tribunal Bill 1999 will provide for the new tribunal. Whilst the proposed amendments provide many new and necessary changes to the current system—changes which we and the industry applaud, particularly in the disciplinary areas of licence suspension and withdrawal, and the very necessary security of payment provisions—none of these amendments will be worth the paper upon which they are printed if they are unable to be properly implemented.

Proper and enforceable implementation will occur only if the tribunal has all the necessary powers and the appropriate people to make the building authority's position not only seen to be effective, but to be effective. Without having the contents of the new tribunal Bill available to us, we are not in a position to judge just how effective the new tribunal, and thus the building authority, will be.

We can but live in hope that commonsense will prevail and that the Minister will take the advice of the industry professionals as to the make-up of the new tribunal. The tribunal is to include building professionals, such as chartered building professionals, architects, engineers, etc. Of more importance, the Minister will understand that this package she presents will work to its ultimate performance level only if all of these facets, to use her own word, "dovetail" together.

Whilst everybody agrees that there is a definite need for change to all the laws governing the operation of a successful and viable building and construction industry, and that in the first tranche of amendments many of the required changes have been addressed, the major test of these changes will come at the moment of implementation. The far-reaching changes indicated in this document are not only onerous in their intent, but they are monumental in their degree of change. They thus challenge the ability of those in the industry to understand all the changes.

It is all too easy to say, "We will put on more inspectors to do this and more staff to do that." Finally, it will be the people at the coal face—the licensees, the subcontractors, the clients and the suppliers—who will have to make these amendments work. To do this, and to ensure that these changes are implemented smoothly, we will require a massive education program in the industry. Nowhere in the tabled documents or the attendant Explanatory Notes is there any indication that the Minister or her advisers have considered this need or have made any provision to institute such an education program.

One would have imagined that Minister Spence would have been the first person to recognise the need for an education program to be made part of the introduction of new legislation that will enable the industry to start the millennium in better shape. Without a substantial education program about the ramifications of the amendments embodied in these documents, the industry will be a shambles in the new millennium.

Far too much time and effort over many years by many people has been put into these reforms to allow them to stumble on the doorstep of ignorance for the sake of an education program. We realise that this means money and budgets. In relation to the estimated cost to Government for implementation, we are told in the Explanatory Notes—

> "The Bill envisages changes to the statutory insurance scheme to provide for operational requirement for the authority as industry regulator. The estimated cost for prudent administration is $5.5m in a full year. These costs would be paid by consumers through the statutory insurance scheme."

One can only hope that these budgetary sums include such items as a broad-ranging education program as part of the implementation process, and that enough money will be applied to such a program to ensure the desired outcome of all these changes.

Before the Minister takes these matters any further in this House, may I ask her and her fellow committee persons to heed these comments, for only then will she have a Bill which will truly achieve the aspirations of the entire industry and the consumers of Queensland. As the implementation steering committee, in releasing its report titled Securing Our Industry's Future, stated—

> "This report is an integrated package for not only enhancing security of payment in the building industry but also for achieving the broader objective of improved industry performance. It is the capacity of this reform package to achieve more than security of payment that makes it such a significant contribution to the future of the industry here in Queensland and across Australia."

Those sentiments can, and do, apply to the amendments proposed by Minister Spence. We on this side of the House who, contrary to the Minister's chiding, brought these matters to a head—the culmination of which is still to be finalised with the presentation of a further two Bills—will take more than a passing interest in the performance and activation of the proposed amendments.

The entire industry will be watching carefully and monitoring the progress of this legislation, given the industry's contribution to obviating the many faults in the industry. It is not the intention of the Opposition to oppose these amendments, but we are anxious to see and consider the other changes proposed in the two Bills which are yet to be presented to this House.

The Opposition is only too happy to spoil the Minister to some degree. I congratulate the Minister on bringing this Bill to the House and achieving our support. We obviously look forward to seeing the other two Bills. Hopefully they will be before the House before the end of the year. I believe there is some urgency about one of those Bills. I know that the Minister will do all she can to ensure that those Bills will be debated and passed by this Parliament before the end of the year. I wish the Minister well in that regard. Well done with this. We are happy to support the Minister.