

If the state government is serious about raising productivity and lowering housing prices in the residential building industry then they will abolish the HBCF system as this is stopping younger custom builders from being able to act as a builder, hence the older custom builders are reducing in numbers and they are ceasing the opportunity to raise their margins dramatically as we know there is little if any competition. Yet the younger builders whom are licensed and qualified cant obtain decent HBCF insurance hence keeping them out of the market. This does not reflect the project home builders just the smaller custom home builders.