

8 August 2018

VIA EMAIL: adjudication@acc.gov.au

Australian Competition &
Consumer Commission
GPO Box 3131
Canberra, ACT, 2601

Dear Sir/Madam,

**RE: AA1000426
Renewal SA- Submission**

I refer to the submission from Urban Renewal Authority trading as Renewal SA made under subsection(s) 88 (1A) / 88 (1) of the *Competition and Consumer Act 2010* – Agreements affecting competition or incorporating related cartel provisions for authorisation.

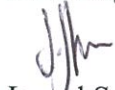
The problem of housing affordability in Australia over the last decade has increased and will continue to rise, making the reality of housing affordability for target groups outlined in schedule 1 of the application problematic.

Burbank have worked with many companies, corporations and government bodies including Defence Housing Australia, Department of Health & Human Services, Development Victoria (previously known as: Places Victoria) and many housing associations and housing providers under specific arrangements to deliver a diverse range of affordable home options.

In Burbank's experiences it is not evident that there have been any public or competitor detriments arising from agreements similar in nature to Renewal SA application.

Burbank are in support of this application and will continue to deliver our customers a range of home solutions through guidance and service.

Kind Regards,



Jarrod Sanfilippo
Managing Director

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