



TAMWORTH REGIONAL COUNCIL

ANNEXURES for ORDINARY COUNCIL AGENDA

28 APRIL 2026

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The Project – Dungowan PHES

Key facts and competitive advantages



PHES 300MW, 3GWh

FID in 2028 and COD in 2033

- 1 **Stage of development:** Full feasibility study is starting, Planning & Environmental regulatory approvals (Federal and State) is progressing well (impact assessment surveys are ongoing) with an upcoming Critical State Significance Infrastructure (CSSI) application
- 2 **PHES footprint area:** on private lands already secured
- 3 **Underground scheme** with two new turkey nest reservoirs (3 - 4 GL), average head of 500 m (L/H = 4), closed-loop using natural fresh water
- 4 **Geotechnical Investigations:** have been completed including geological mapping, geophysics and boreholes (around 30, including one 640m deep borehole)

- 5 **Excellent road access**
- 6 **Water Access:** ongoing hydrological modelling and engagement with Tamworth Regional Council for potential water allocation from the existing Dungowan dam.
- 7 **Grid connection:** options are being investigated with existing network operator Transgrid and the REZ planner EnergyCo (discussions are ongoing to connect directly to the new 500kV line)
- 8 **Traditional Owners and Community engagement,** direct mailouts to neighbours, community drop-in session, ongoing Consultation with the Dungowan Creek Alliance (DCA)



New England REZ



Located within NSW's largest REZ and close to demand centres of Newcastle and southeast Queensland

Project Layout



Independent Pricing and Regulatory Tribunal
P O Box K35
HAYMARKET POST SHOP NSW 1240

Dear Sir

Response to IPART's Discussion Paper – Water NSW Rural Valleys Pricing Review 2025-2026

On behalf of Tamworth Regional Council thank you for the opportunity to provide comments on the Discussion Paper Water NSW Rural Valleys Pricing Review 2025-2026.

Council's submission follows.

Please contact the undersigned should you wish to discuss this matter further.

Yours faithfully,

A handwritten signature in black ink, appearing to read "Bruce Logan", with a long horizontal line extending to the right.

Bruce Logan
Director Water and Waste

Contact: (02) 6767 5708

20 November 2025



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Tamworth Regional Council

Response to the IPART's Discussion Paper – Water NSW Rural Valleys Pricing Review 2025-2026

The table below shows the licenses/entitlements Council holds to provide water to various centers across the Council area and the average annual consumption from those licenses/entitlements.

Centre	Water Source	Entitlement (MLs)	Average Annual Usage (MLs)
Tamworth	Peel River - Chaffey Dam - Regulated	16400	5135
Tamworth	Dungowan Creek – Dungowan Dam – Unregulated	5600	3109
Manilla	Manilla River - Split Rock Dam - Regulated	150	41
Manilla	Namoi River - Unregulated	421	316
Barraba	Manilla River - Split Rock Dam - Regulated	365	156
Barraba	James St Bores - Groundwater - Fractured Rock	180	0
Kootingal	Groundwater - Cockburn River Alluvium	530	0
Nundle	Peel River	80	39
Nundle	Groundwater - Fractured Rock	20	7
Bendemeer	Macdonald River - Unregulated	84	29
Bendemeer	Groundwater - Fractured Rock	10	10
Attunga	Groundwater - Peel River Alluvium	120	58
Tamworth	Groundwater - Peel River Alluvium and Fractured Rock	1055	500

IPART has sought feedback on specific matters as detailed below. A *staff comment* is included for those where it is considered Council could provide feedback.

1. What are the issues you consider IPART should further consider as part of this review?
 - a) *Is the funding model presently applied still appropriate. Council would submit the current funding model is broken.*

Page 66 of the Prices for Water NSW Bulk Water Services – Information Paper May 2025 released by IPART, shows the estimated bulk raw water across jurisdictions by 29/30. This table indicated the cost of raw water in NSW is significantly higher than in Queensland and Victoria. What financial models, to recover costs, are these states using and, if applied in NSW, what would be the impact on charges.

It seems there is a real focus on users pays and full cost recovery for bulk water sales which is not evident in other charges levied by the State – e.g. car registration and train travel in Sydney. Assuming it is acceptable for the State to apply different criteria to other activities why can't the approach for bulk water sales be changed.

Council has long been campaigning against the extraordinarily high cost of raw water in the Peel compared to other valleys in the Murray Darling Basin. To this end, Council has repeatedly called for postage stamp pricing for bulk water within NSW. Council makes the following points in support of postage stamp pricing:

- *in the case of supplementary or off allocation flows, where water flows from one valley into another, there is some debate about the charges levied for that water if it is intercepted by a user in a valley that is not the valley the water originated from. For example, if flow in the Peel River results in supplementary or off allocation flows in the Namoi, the Namoi irrigators pay to intercept this water at the Namoi valley costs, even though if the water had been intercepted in the Peel the price to intercept would have been double. Postage stamp pricing does away with this issue;*
 - *water shepherding rules. In a similar manner to the point above, in the event environmental flows are released from one valley for the purposes of addressing environmental concerns in a downstream valley, how much does the environmental water holder pay for that water. Is it the cost associated with the valley it was released from or the cost associated with the valley it ends up in. Postage stamp pricing would address this issue;*
 - *legacy issues. The cost of supplying raw water in some valleys is higher because of decisions made by governments before the notion of 'users pays' was conceived. For example, in the Namoi Valley two dams were constructed, Keepit and Split Rock. With the benefit of hindsight, and the desire for users pays, it may have been better to construct one larger dam rather than two. In doing so, the cost of raw water in the Namoi could have been reduced because no one argues that the operating cost of two separate smaller dams is higher than one larger dam. Present day users who are required to pay for raw water at costs which reflect the cost of operating two dams, or in the case of the Peel, one relatively small storage, were not consulted at the time the decision was made, or able to consider the decision to build the second dam/smaller storage in terms of increased ongoing costs;*
 - *Council supports requiring monopoly suppliers to provide detailed cost break ups associated with the delivery of bulk water in a particular valley. This can help identify inefficiencies or unnecessary waste. However, Council contends there is no reason why, having calculated the cost of the service in each valley, these costs could not be aggregated and divided by the total amount of water delivered across the state to determine the postage stamp price; and*
 - *to date, IPART has repeatedly rejected postage stamp pricing for a variety of reasons. Yet, IPART has set maximum charges for all groundwater customers in the Murray Darling Basin (excluding the Murrumbidgee Valley) the are the same regardless of location. To Council, this seems to be almost a postage stamp price for groundwater across NSW. If postage stamp pricing is able to be applied for groundwater, why the same justification can't be applied to surface water, and questioning whether the reasons provided for rejecting postage stamp pricing for surface water previously are actually valid.*
- b) *What cost does IPART's detailed review of Water NSW charging impart on the Water NSW business. Can this be justified? Are there other ways for assessing what is fair and reasonable charges for monopoly providers.*
- c) *IPART's end goal appears to be blindly applying economic principles without considering the consequences. Council's concerns is that the cost of bulk raw water will continue to rise to satisfy these principles but it will no longer be economic to actually use the water as an input into a business that relies on it. This will lead to less water being consumed and, in an effort, to apply full cost recovery, further increase in costs spread across an ever-diminishing pool of users. At some point it may be that no crop provides sufficient return to justify the cost of accessing bulk raw water – this point is certainly approaching in the Peel Valley. Has any consideration of the economic impact of diminishing primary production across the State have and is that factored into the modeling used to assess charges.*

2. How has water use and crop production changed in your local area? Does the current method of water pricing support these changes?

In the Peel Valley, general security water is primarily used to produce lucerne, generally on small farms. Anecdotally there is evidence the age of the farmers producing lucerne is increasing and the financial viability of the business is decreasing to the point where some are reducing production or stopping completely.

Council is concerned further increases in charges will only increase the number of farmers who stop lucerne production, the impact of this needs to be considered on the State generally and on other users in the Peel. Council believes within 5 -10 years the number of irrigators in the Peel will have decreased. The cost to Water NSW of operating Chaffey Dam will have increased and, because there are less users to spread charges across, Council will be left paying the bulk of the costs of Water NSW operating and maintaining Chaffey Dam. Whilst it is understood there is an economic argument that water should be used for that use which provides the highest economic return, storing water in dams is of no value if there is no use that provides an economic return because of the high cost of the water.

3. Have you observed improvements in the levels of rural water services provided by Water NSW to explain the increase in its base costs over time?

The level of service being provided by Water NSW has improved over the last 5 -10 years – in some cases Water NSW has taken on work that should be completed by others.

Council is concerned recent announcements by Water NSW including the reduction in staffing due to reduced income, must lead to a reduction in services previously offered, just what these services are, and the impact of these reductions is not known yet.

4. What is the appropriate methodology to calculate WaterNSW's WACC and should IPART apply a 10-year transition to trailing average for the long-term cost of debt and a 5-year transition for the current cost of debt for the MDB valleys?

This is an argument for economists and council staff are not qualified to comment. However, any rules adopted should be applied consistently across all State Government operations, whether State Owned Corporations or Government Departments. It seems there is a real focus on users pays and full cost recovery for bulk water sales which is not evident in other charges levied by the State – e.g. car registration and train travel in Sydney. Assuming it is acceptable for the State to apply different criteria to other activities why can't the approach for bulk water sales be changed.

5. Would it be appropriate to include a true-up when setting maximum prices to account for not updating the WACC in the 1-year 2025 Determination?

Council does not have sufficient knowledge to provide a view on this issue. If Council does not understand the question or have expertise to provide an answer, then it seems likely that the majority of Water NSW's customers will also not be able to provide a fully informed response on this issue.

6. What do you consider the appropriate counterfactual to WaterNSW's operations under the impactor-pays principle?

See other comments.

7. Do you agree with the current cost share ratios listed in Table 4.1? If not, how and why should they be amended?

Council agrees with the cost share ratios listed, but again when the cost of users paying these shares is greater than the capacity of the users to pay, a new approach should be considered.

Again, what is the benefit to the state of irrigated primary production and what would be the impact on the State if primary production fell because of the high input costs such as water, needs to be considered.

8. Can you provide examples where it may be difficult to identify impactors? Or of situations where an impactor is easy to identify but unable or unwilling to pay the cost share assigned to them?

In terms of the environment, it could be argued the environment benefits more from a dam being in place than without. We saw this in the Peel during the 2019-2020 drought when water was still being released from Chaffey Dam for environmental purposes right up to when it reached minimum level. Had the dam not been in place then it is considered the environment in the Peel River would have been subjected to drought conditions far more quickly and with more severity. If this argument is supported, then a case can be raised for the environment to pay more.

9. What do you consider the most appropriate methods of allocating cost shares for WaterNSW's rural operations?

Council does not object to users pays principles and to the allocation of cost shares, but this approach needs to be tempered with consideration of who benefits from the irrigated primary production and what would be the impact of less irrigated agriculture. If this consideration was included, then it is possible the state would pay a greater share of the costs.

Council has long been campaigning against the extraordinarily high cost of raw water in the Peel compared to other valleys in the Murray Darling Basin. To this end, Council has repeatedly called for postage stamp pricing for bulk water within NSW. Council makes the following points in support of postage stamp pricing:

- in the case of supplementary or off allocation flows, where water flows from one valley into another, there is some debate about the charges levied for that water if it is intercepted by a user in a valley that is not the valley the water originated from. For example, if flow in the Peel River results in supplementary or off allocation flows in the Namoi, the Namoi irrigators pay to intercept this water at the Namoi valley costs, even though if the water had been intercepted in the Peel the price to intercept would have been double. Postage stamp pricing does away with this issue;*
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- legacy issues. The cost of supplying raw water in some valleys is higher because of decisions made by governments before the notion of 'users pays' was conceived. For example, in the Namoi Valley two dams were constructed, Keepit and Split Rock. With the benefit of hindsight, and the desire for users pays, it may have been better to construct one larger dam rather than two. In doing so, the cost of raw water in the Namoi could have been reduced because no one argues that the operating cost of two separate smaller dams is higher than one larger dam. Present day users who are required to pay for raw water at costs which reflect the cost of operating two dams, or in the case of the Peel, one relatively small storage, were not consulted at the time the decision was made, or able to consider the decision to build the second dam/smaller storage in terms of*

increased ongoing costs;

- *Council supports requiring monopoly suppliers to provide detailed cost break ups associated with the delivery of bulk water in a particular valley. This can help identify inefficiencies or unnecessary waste. However, Council contends there is no reason why, having calculated the cost of the service in each valley, these costs could not be aggregated and divided by the total amount of water delivered across the state to determine the postage stamp price; and*
- *to date, IPART has repeatedly rejected postage stamp pricing for a variety of reasons. Yet, IPART has set maximum charges for all groundwater customers in the Murray Darling Basin (excluding the Murrumbidgee Valley) the are the same regardless of location. To Council, this seems to be almost a postage stamp price for groundwater across NSW. If postage stamp pricing is able to be applied for groundwater, why the same justification can't be applied to surface water, and questioning whether the reasons provided for rejecting postage stamp pricing for surface water previously are actually valid.*

10. Over what determination period should we set prices?

Given the assumed high cost to Water NSW of preparing the documents for IPART's review and the time and cost to stakeholders in responding to the various engagements on the issues, a longer period between reviews is supported – at least 4 -5 years. This will also allow some certainty for investment decision by irrigated primary producers.

11. What are your views on WaterNSW's proposed revenue cap? Is further consideration of the form of price control a priority for you for the upcoming determination period?

Council does not have sufficient expertise or knowledge of just how this would work to comment on this issue.

12. What factors should we take into account when assessing the most appropriate approach to forecasting water usage?

Council is faced with a similar problem when forecasting water usage and preparing budgets. Obviously depending on the period chosen to reflect average consumption the numbers could change significantly – include a drought period and the average use would fall, don't include a drought period and the average use would be to high.

Council believes if it has to deal with fluctuations in income based on water consumption from year to year then Water NSW should deal with this too.

13. What do you consider the most important issue relating to WaterNSW's rural pricing structures?

See earlier comments – the huge disparity in charging between valley is Council's number one issue.

14. Are any of these changes to pricing structures feasible within the timeframe of this review and what are the likely impacts?

Certainty is essential when making decisions. If whole scale changes are proposed, which will significantly change the current charging for bulk raw water, then sufficient lead time must be provided to allow primary producers, and other stakeholders, to consider the proposed changes with their decision making

15. Are there any other factors we should consider when setting Irrigation Corporation and Districts rebates?

No comment

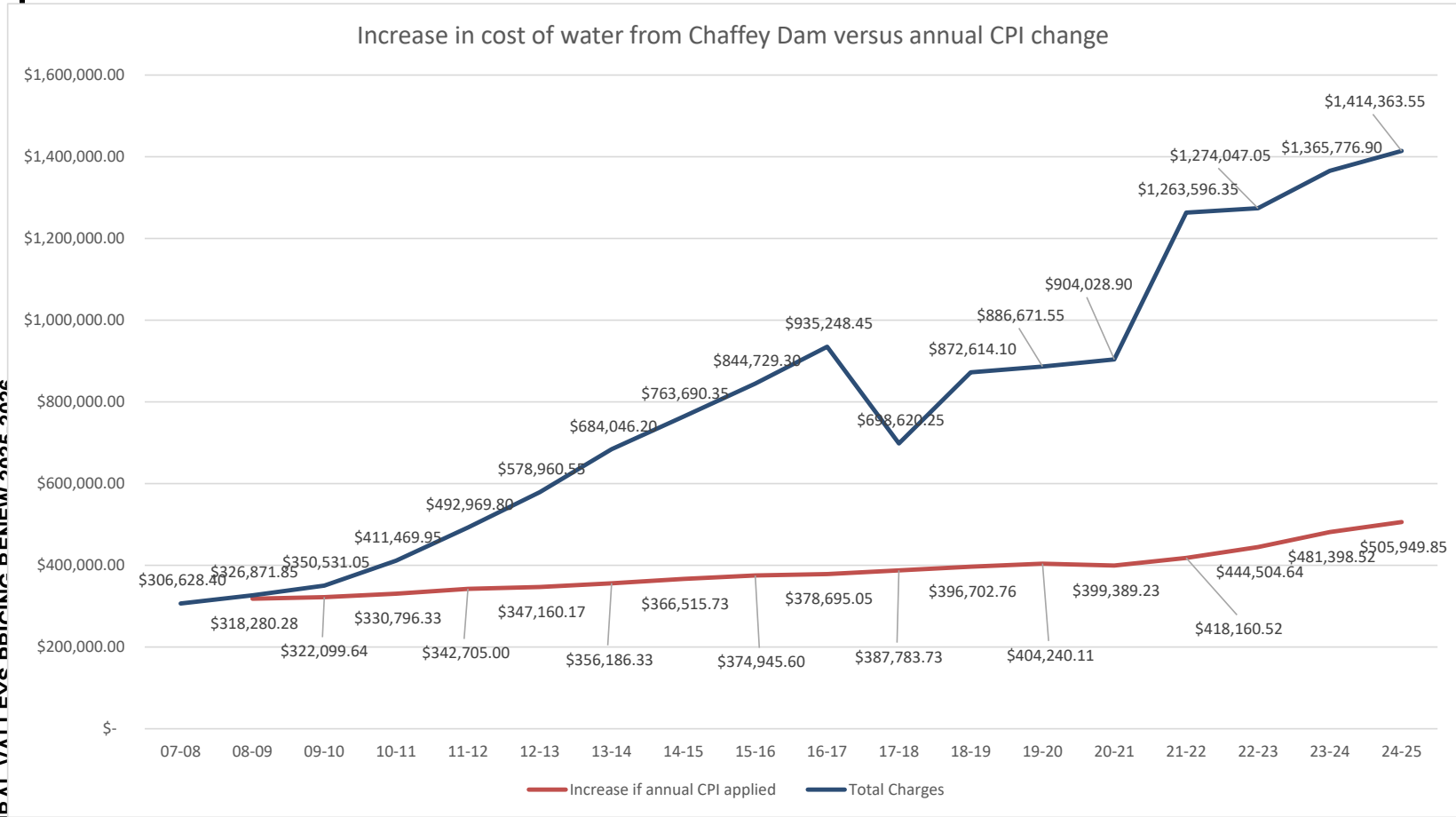
16. What are your views on the proposed approach to assessing efficient costs of the MDBA and the BRC?

No comment

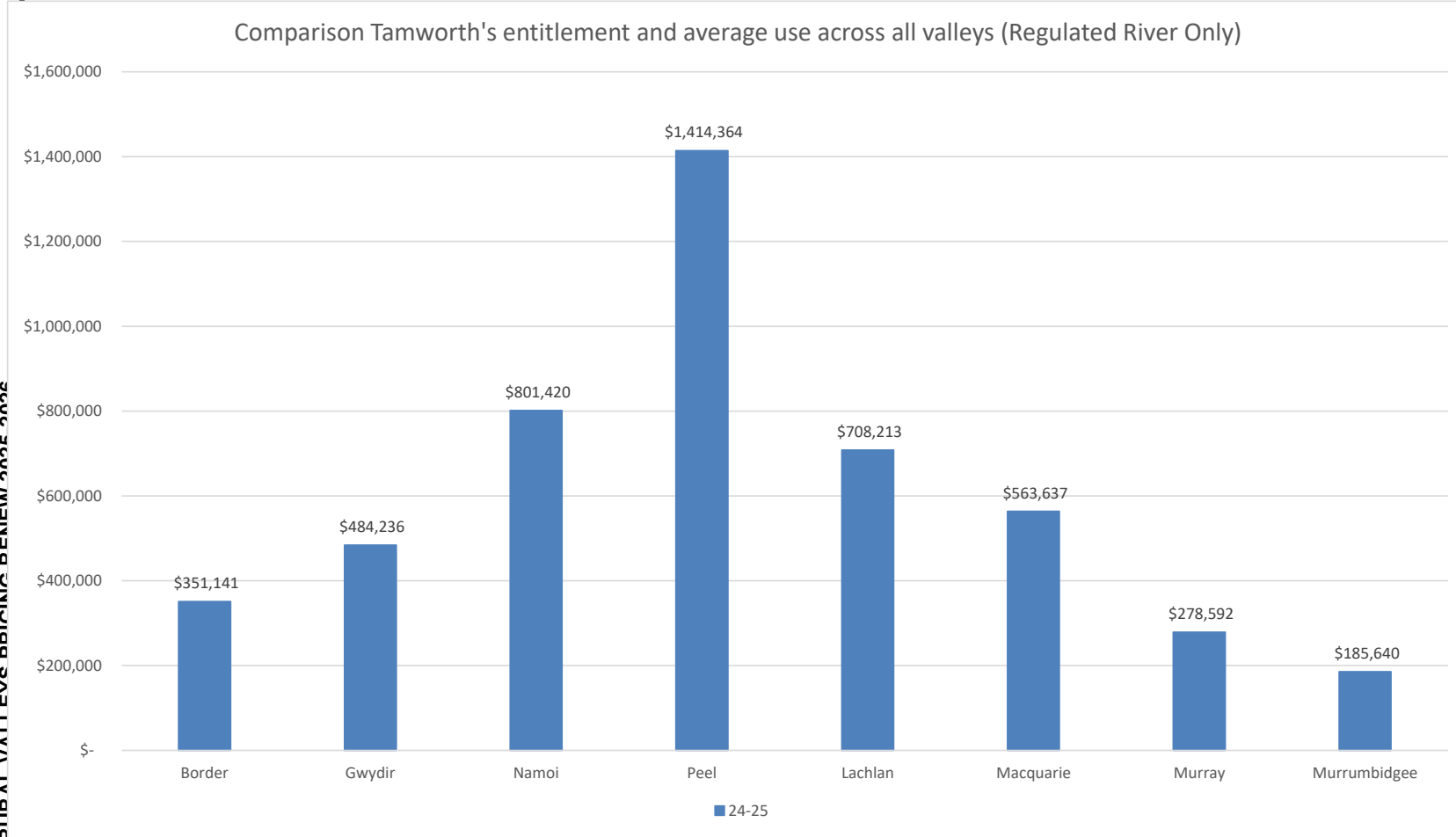
17. What factors should we take into account when assessing customer capacity to pay?

Again, this is an argument for the economists and not something Council feels qualified to comment on.

Annexure 1 – Comparison of increase in charges versus CPI



Annexure 2. Comparison of how much Council would pay for the same water if Tamworth was located in a different valley

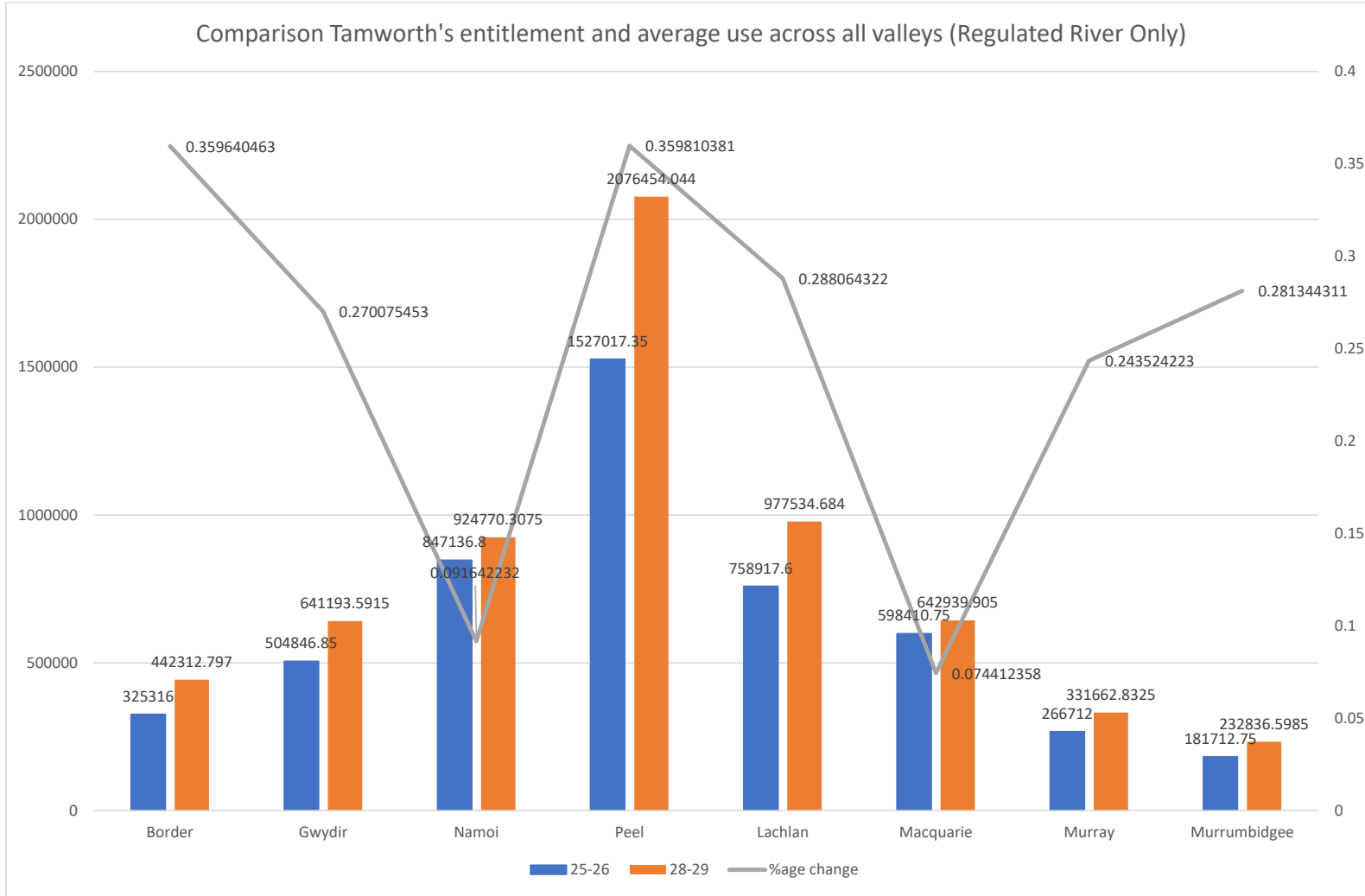


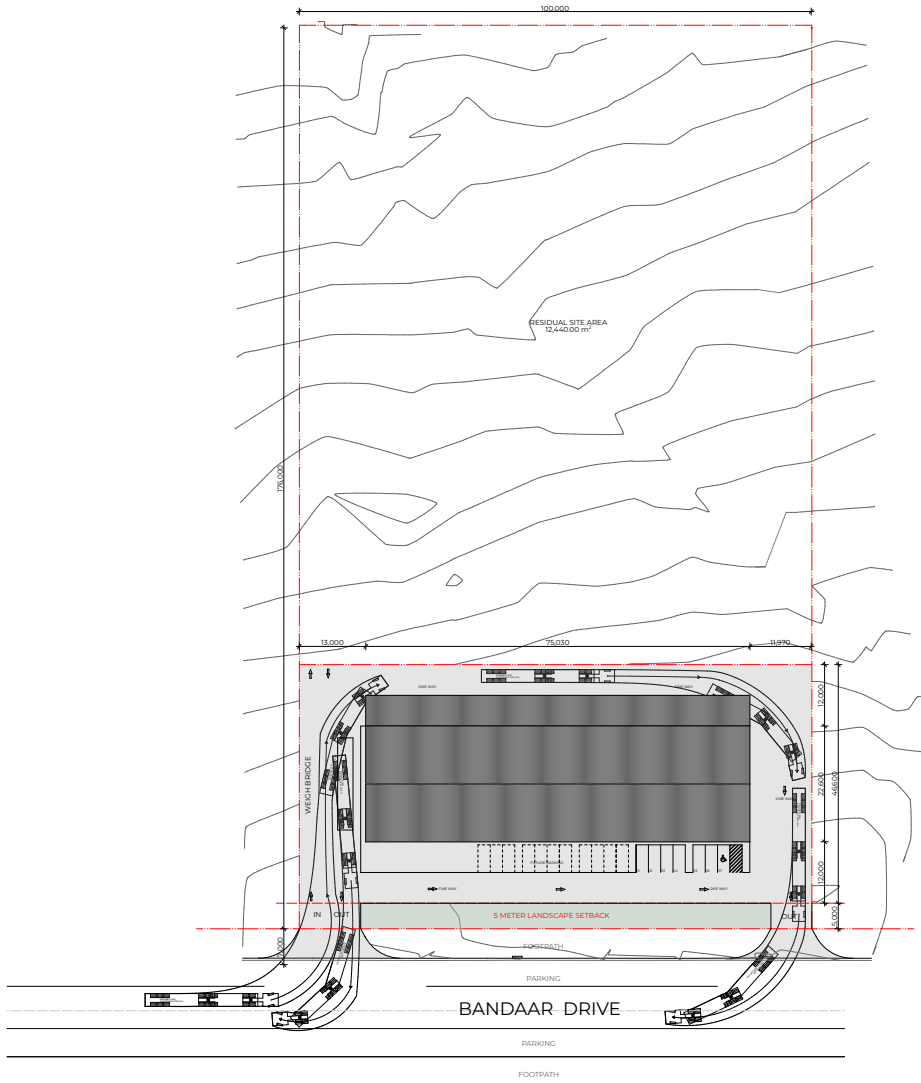
			Tamworth (Peel)	Tamworth (Dungowan)	Tamworth Scott Road Groundwater	Tamworth Groundwater	Total	
		Ent (MLs)	16400	5600	118	1055		
		Ave. Usage (MLs)	5135	3109	118	500		
2025-2026 Charges	Water NSW Charges	Ent	Charge (/ML)	\$77.43	\$0.00		\$0.00	
			Amount	\$1,269,852	\$0	\$0	\$0	
		Usage	Charge	\$30.93	\$0.00		\$0.00	
			Amount	\$158,826	\$0	\$0	\$0	
			Sub Total	\$1,428,678	\$0	\$0	\$0	\$1,428,678
	WAMC Charges	Ent	Charge (/ML)	\$4.03	\$1.96	\$4.79	\$4.79	
			Amount	\$66,092	\$10,976	\$565	\$5,053	
		Usage	Charge	\$6.28	\$2.71	\$2.87	\$2.87	
			Amount	\$32,248	\$8,425	\$339	\$1,435	
			Sub Total	\$98,340	\$19,401	\$904	\$6,488	\$125,134
		Total	\$1,527,017	\$19,401	\$904	\$6,488	\$1,553,811	
2028-2029 Charges WAMC as per previous determination WATER NSW as per IPART draft proposal	Water NSW Charges	Ent	Charge (/ML)	\$105.89	\$0.00		\$0.00	
			Amount	\$1,736,667	\$0	\$0	\$0	
		Usage	Charge	\$43.85	\$0.00		\$0.00	
			Amount	\$225,155	\$0	\$0	\$0	
			Sub Total	\$1,961,821	\$0	\$0	\$0	\$1,961,821
	WAMC Charges	Ent	Charge (/ML)	\$4.70	\$2.29	\$5.57	\$5.57	
			Amount	\$77,028	\$12,805	\$658	\$5,879	
		Usage	Charge	\$7.32	\$3.15	\$3.35	\$3.35	
			Amount	\$37,605	\$9,799	\$395	\$1,674	
			Sub Total	\$114,633	\$22,604	\$1,053	\$7,553	\$145,842
		Total	\$2,076,454	\$22,604	\$1,053	\$7,553	\$2,107,663	
		%age increase	36.0%	16.5%	16.4%	16.4%	35.6%	

				Manilla (Manilla River)	Manilla (Namoi River)	Total
			Ent (MLs)	150	421	
			Ave. Usage (MLs)	41	316	
2024-2025 Charges	Water NSW Charges	Ent	Charge (/ML)	\$ 33.70	0	
			Amount	\$5,055	\$0	
		Usage	Charge	35.98	0	
			Amount	\$1,475	\$0	
			Sub Total	\$6,530	\$0	\$6,530
	WAMC	Ent	Charge (/ML)	\$2.47	\$1.96	
			Amount	\$371	\$825	
		Usage	Charge	\$1.50	\$2.71	
			Amount	\$62	\$856	
			Sub Total	\$432	\$1,682	\$2,114
	Total	\$6,962.18	\$1,681.52	\$8,644		
2028-2029 Charges WAMC as per previous determination WATER NSW as per IPART draft proposal	Water NSW Charges	Ent	Charge (/ML)	\$ 36.76	0	
			Amount	\$ 5,514.11	0	
		Usage	Charge	\$ 51.77	0	
			Amount	\$2,122	\$0	
			Sub Total	\$ 7,636.58	0	\$7,637
	WAMC	Ent	Charge (/ML)	\$4	\$2	
			Amount	\$566	\$963	
		Usage	Charge	\$1.74	\$3.15	
			Amount	\$71	\$996	
			Sub Total	\$636.87	\$1,959	\$2,595
	Total	\$8,273	\$1,959	\$10,232		
		%age increase	18.8%	16.5%	18.4%	

			Barraba (Split Rock Dam)	Barraba (James St Bores)	Total	
		Ent (MLs)	365	180		
		Ave. Usage (MLs)	156	0		
2024-2025 Charges	Water NSW Charges	Ent	Charge (/ML)	\$36.51	0	
			Amount	\$13,326	\$0	\$0
		Usage	Charge	\$38.98	0	
			Amount	\$6,081	\$0	\$0
			Sub Total	\$19,407	\$0	\$19,407
	WAMC Charges	Ent	Charge (/ML)	\$2.47	\$4.79	
			Amount	\$902	\$862	\$0
		Usage	Charge	\$1.50	\$2.87	
			Amount	\$234	\$0	\$0
			Sub Total	\$1,136	\$862	\$1,998
		Total	\$ 20,542.58	\$ 862.20	\$21,405	
Proposed charges - 2029-2030	Water NSW Charges	Ent	Charge (/ML)	\$36.76	0	
			Amount	\$13,417.66	0	
		Usage	Charge	\$51.77	\$ -	
			Amount	\$8,076	\$0	
			Sub Total	\$ 21,493.43	\$ -	\$21,493
	WAMC Charges	Ent	Charge (/ML)	\$3.77	\$5.57	
			Amount	\$1,376	\$1,003	
		Usage	Charge	\$1.74	\$3.35	
			Amount	\$272	\$0	
			Sub Total	\$1,647.60	\$1,003.01	\$2,651
		Total	\$23,141.03	\$ 1,003.01	\$24,144	
		%age increase	12.6%	16.3%	12.8%	

			Kootingal	Nundle (Bore)	Nundle (Peel River)	Bendemeer (Macdonald River)	Bendemeer (Bore)	Attunga	Total	
		Ent (MLs)	530	20	80	84	10	120		
		Ave. Usage (MLs)	0	7	39	24	7	58		
2024-2025 Charges	Water NSW Charges	Ent	Charge (/ML)	0	0	0	0	0		
			Amount	\$0	\$0	\$0	\$0	\$0	\$0	
		Usage	Charge	0	0	0	0	0	0	
			Amount	\$0	\$0	\$0	\$0	\$0	\$0	
		Sub Total		\$0	\$0	\$0	\$0	\$0	\$0	\$0
	WAMC Charges	Ent	Charge (/ML)	\$4.79	\$4.79	\$1.96	\$1.96	\$4.79	\$4.79	
			Amount	\$2,539	\$96	\$157	\$165	\$48	\$575	
		Usage	Charge	\$2.87	\$2.87	\$2.71	\$2.71	\$2.87	\$2.87	
			Amount	\$0	\$20	\$106	\$65	\$20	\$166	
		Sub Total		\$2,539	\$116	\$262	\$230	\$68	\$741	\$3,956
Total		\$2,539	\$116	\$262	\$230	\$68	\$741	\$3,956		
Proposed charges - 2029-2030	Water NSW Charges	Ent	Charge (/ML)	0	0	0	0	0		
			Amount	0	0	0	0	0	0	
		Usage	Charge	0	0	0	0	0	0	
			Amount	\$0	\$0	\$0	\$0	\$0	\$0	
		Sub Total		0	0	0	0	0	0	\$0
	WAMC Charges	Ent	Charge (/ML)	\$5.57	\$5.57	\$2.29	\$2.29	\$5.57	\$5.57	
			Amount	\$2,953	\$111	\$183	\$192	\$56	\$669	
		Usage	Charge	\$3.35	\$3.35	\$3.15	\$3.15	\$3.35	\$3.35	
			Amount	\$0	\$23	\$123	\$91	\$23	\$194	
		Sub Total		\$2,953.32	\$134.88	\$305.85	\$283.48	\$79.16	\$862.83	\$4,620
Total		\$2,953	\$135	\$306	\$283	\$79	\$863	\$4,620		
%age increase		16.3%	16.4%	16.5%	23.4%	16.4%	16.4%	16.8%		





Project Title
 Tamworth Regional Council
 Bandaar Drive
 WESTDALE NSW 2340

Drawing Title
 Plan
 Site Plan



Revision	Date	Details
A	15.12.25	For information
B	20.01.26	Survey information added

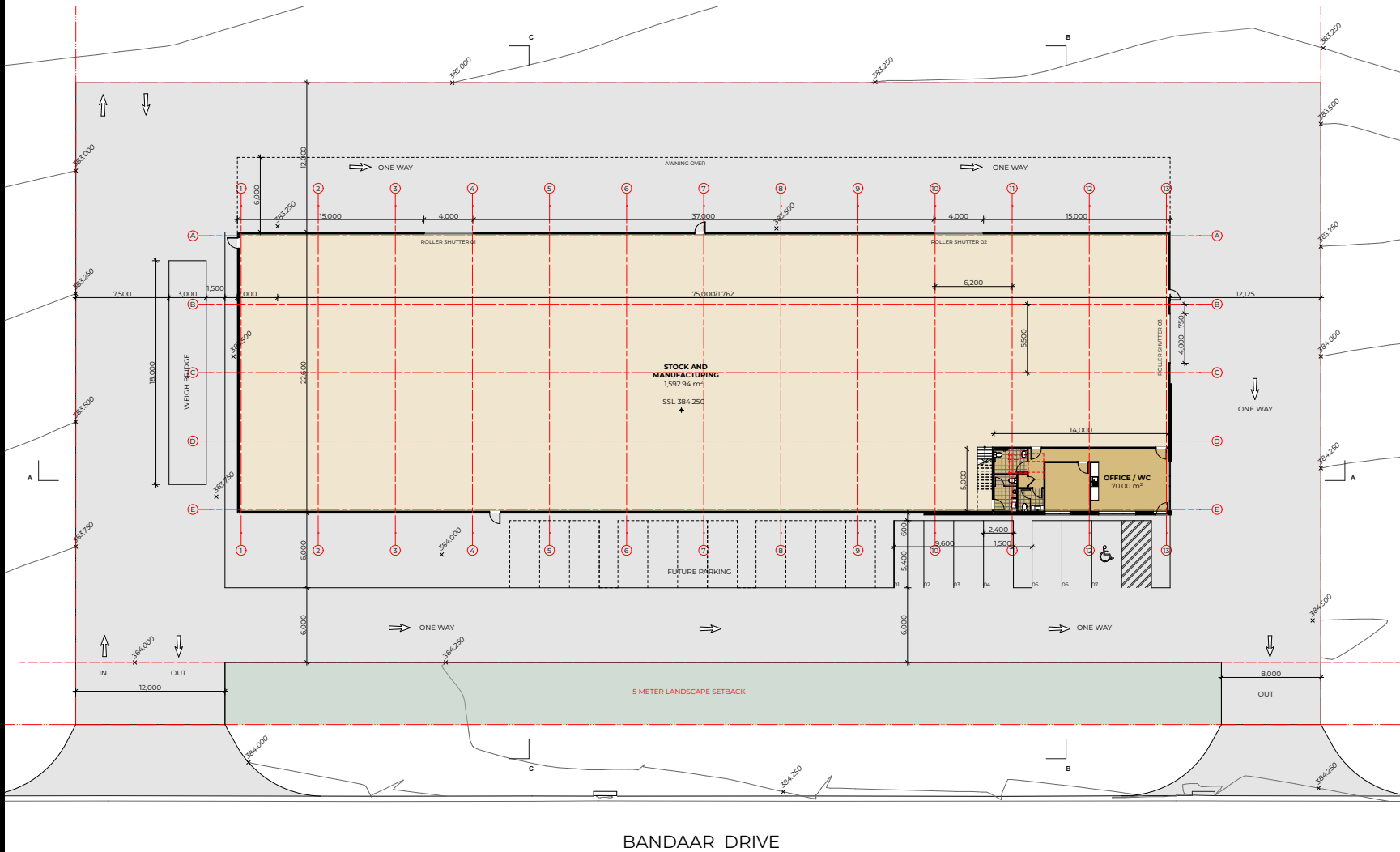
NOTE:
 THIS DOCUMENT IS A CONSULTATION COPY AND IS NOT TO BE USED FOR CONSTRUCTION. THIS DOCUMENT IS NOT TO BE USED FOR CONSTRUCTION. THIS DOCUMENT IS NOT TO BE USED FOR CONSTRUCTION. THIS DOCUMENT IS NOT TO BE USED FOR CONSTRUCTION. THIS DOCUMENT IS NOT TO BE USED FOR CONSTRUCTION.

Scale
 1:600 @A2
 Status
 For information
 KAD STUDIO

Project No. 25005
 Dwg No. DD-100

Drawn by
 KAD
 Rev
 B





BANDAAR DRIVE



Project Title
 Tamworth Regional Council
 Bandar Drive
 WESTDALE NSW 2340

Drawing Title
 Plan
 Floor Plan



Revision	Date	Details
A	15.12.25	For information
B	20.01.26	For information
C	20.01.26	Survey information added

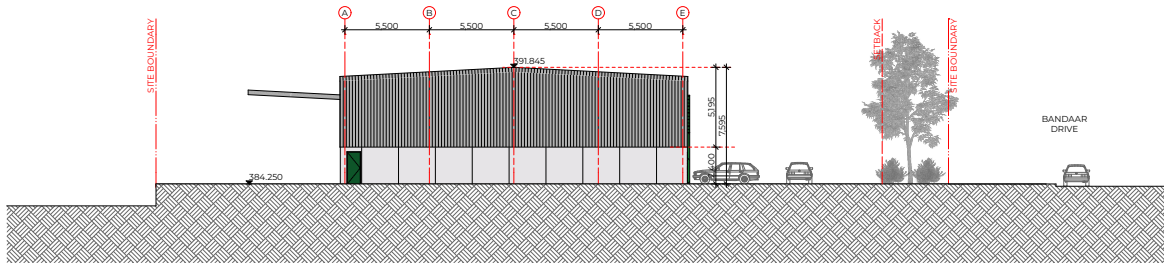
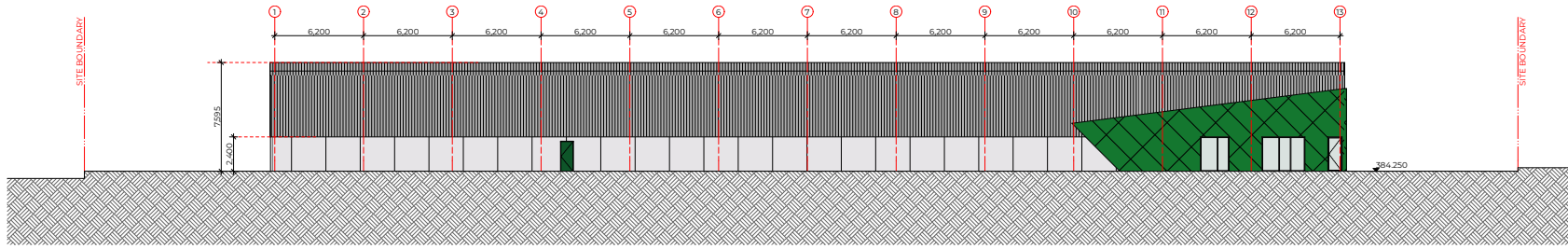
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2026 Murray-Darling Basin Plan Review

Discussion Paper snapshot



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We acknowledge the Traditional Owners and Custodians of Country throughout the Murray–Darling Basin and their continuing connection to land, waters and community. We offer our respects to the people, the cultures and the Elders past and present.

Aboriginal people should be aware that this publication may contain images, names or quotations of deceased persons.

About this snapshot

This snapshot is intended to provide a quick overview of the Basin Plan Review Discussion Paper.

If you require more detail, please refer to the relevant section of the Discussion Paper.

About the 2026 Basin Plan Review

A requirement of the *Water Act 2007* (Cth) is that the Murray-Darling Basin Authority (Authority) must review the Basin Plan in 2026 and every 10 years thereafter.

A Discussion Paper was released on 5 February 2026, and submissions are invited until 5.00 pm AEST 1 May 2026.

The Discussion Paper sets out the issues to be explored through the 2026 Basin Plan Review. Its purpose is to provide information on Basin Plan water management issues and options being considered. Feedback is invited, to help shape the Review Report recommendations.. It provides a foundation for dialogue, to enable the Authority to hear diverse perspectives early in the review process. This feedback will assist the Authority in making recommendations on how the Basin Plan and Basin water management can be improved.

We are seeking your feedback

The Basin Plan Review is an opportunity to improve how the Basin is managed and to move forward together. We want to hear what matters most to you.

As you read through the Discussion Paper consider these feedback questions.

- What do you think of the issues and options presented?
- Are there other issues and options that should be considered?
- What do you see as the priorities and why?



Group discussion at the MDBA Leadership Summit, 2025

Where are we now?

The operating environment for the Basin Plan has changed substantially since 2012:

- a maturing environmental water portfolio
- increasing importance of landscape level approach
- a constrained fiscal environment
- a maturing approach to First Nations peoples' involvement
- a greater focus on accountability and compliance
- an improved knowledge base.

Together, these shifts create a more complex environment for the next decade of Basin water management.

The benefits of the Basin Plan are clearly emerging. The Commonwealth has recovered 20% of the Basin's consumptive water and this now forms water for the environment. It has helped internationally significant sites like Barmah-Millewa Forest, the Lower Lakes and other Ramsar-listed wetlands – stopping, and in some cases reversing their long-term decline.

However, some outcomes cannot be achieved with water only. Environmental flows cannot reach disconnected critical floodplains and wetlands due to physical constraints. Recovery of native fish populations also needs healthy habitats, river connectivity, and pests and barriers to be managed. More work is needed to improve the rules and regulations that constrain the use of water for the environment.

The review is happening against the backdrop of climate change. We are experiencing hotter temperatures and an underlying drying trend in the Basin with increasing variability and extreme events. We must improve our capacity to manage during dry times.

There is an obligation on all of us to engage with the evidence, acknowledge what parts of the Basin Plan are working and address its weaknesses where possible. We need to think clearly about priorities and respond flexibly to evidence as it emerges.

One area of focus for this review is advancing First Nations peoples rights and interests, moving beyond consultation to genuine participation in water management. Practical and effective measures to achieve this are an important objective for the Authority and Basin governments.

After a decade of significant change and policy interventions, Basin communities are generally seeking stability and consolidation of existing reforms. This will be an important consideration of the Authority in this review.

This review is an opportunity to reflect on how far Basin governments and communities have come and what has been achieved. The next decade will demand even greater collaboration to tackle the complex and multifaceted challenges the Basin faces.

Addressing Water Act requirements

The Authority is required to consider the rights and interest of First Nations peoples and climate change risks when reviewing the Basin Plan.

First Nations rights and interests

The Authority is taking an approach that supports and works alongside the efforts of First Nations peoples and Basin governments, to strengthen First Nations peoples' participation in water management. The Authority is proposing to add to the Basin Plan's objectives and outcomes to reflect the First Nations purpose of the Basin Plan introduced via amendments to the Water Act in 2023. This will be supported by monitoring, evaluation and reporting arrangements to track progress over time.

Addressing climate change risks

As the climate becomes hotter and drier, we must prepare for periods of low water availability. Floods will still occur and bring some environmental benefits, but they can also cause significant damage and loss. Longer dry periods present a greater threat to the Basin's resilience under climate change. Through the Discussion Paper, the Authority is exploring options to improve drought preparedness by addressing water quality and river connectivity, strengthening planning for critical human water needs and strategically prioritising environmental watering. Given the importance of the 10-yearly review cycle, our approach is to assess and guide the management of Basin climate risks and enable climate change adaptation over the long term.



Aerial shot of the Murray Mouth

Evidence and issues

Chapter 2 of the Discussion Paper is about the evidence base and knowledge that underpins the Review. This includes the 2025 Basin Plan Evaluation report, 2025 Murray-Darling Basin Outlook report and the initial SDL assessments.

Summary of initial SDL assessments

The initial SDL assessments are outlined at Chapter 3 of the Discussion Paper (Page 19).

Sustainable diversion limits (SDLs) sit at the centre of the Basin Plan and set the maximum volume that can be extracted from rivers and groundwater systems. By law, these limits must reflect an environmentally sustainable level of take (ESLT). There are 29 surface water and 80 groundwater SDL units across the Basin.

Initial surface water assessments

The initial assessment is that 21 of the 29 surface water SDLs continue to reflect an ESLT and support Basin Plan environmental outcomes.

The SDL units where there is concern that SDLs may not support environmental outcomes are:

- Barwon–Darling
- Lower Darling
- SA Murray

The SDL units where there is concern that there are environmental outcomes at risk are:

- Gwydir
- Murrumbidgee
- Goulburn
- NSW Murray
- Vic Murray.

The initial assessments show local and regional interventions are needed to address:

- inadequate base and low flows through the Barwon–Darling Menindee Lakes and into the Lower Darling, limiting river health and connectivity
- end-of-system outcomes in the Coorong, Lower Lakes and Murray Mouth
- poor wetland and floodplain condition, driven by insufficient inundation and physical barriers restricting connectivity
- declining native fish populations, exacerbated by habitat loss, barriers to movement, invasive species and poor water quality.

Initial groundwater assessments

The initial assessment is that 77 of the 80 groundwater units support environmental outcomes and reflect an ESLT.

The groundwater SDL units where there is concern that SDLs may not support outcomes are:

- Lower Namoi Alluvium
- Upper Namoi Alluvium
- Lower Gwydir Alluvium

The Authority will be seeking to work directly with the New South Wales Government to ensure adequate rules and arrangements are in place for these units.

Summary

- SDL assessments for surface water have identified 4 priority issues for action – river connectivity in the northern Basin, end-of-system outcomes, floodplain and wetland health, and native fish decline.
- Further work is specifically required for 3 surface water SDL units to determine whether the SDL reflects an ESLT – the Barwon–Darling, Lower Darling and SA Murray.
- SDL assessments for groundwater show more work is needed in 3 groundwater SDL units, to determine whether the SDL reflects an ESLT. These are the Upper Namoi Alluvium, Lower Namoi Alluvium and the Lower Gwydir Alluvium.



Options and future directions

Maximise the benefits of water for the environment

Chapter 4 (Page 37 of the Discussion Paper) presents options to strengthen how water for the environment is planned, prioritised, protected and delivered. The proposed changes aim to maximise the environmental, economic, Cultural and social benefits achieved with water for the environment across the Basin. Continuing to improve how water for the environment is managed is crucial to delivering outcomes under climate change.

Issues

- **Coordinating and integrating with river operations:** there remains an ongoing challenge to integrate environmental water delivery needs into river operations systems. As river operators and environmental water managers improve how they work together, they will get better results from all water in the system.
- **Responding to climate change through clearer priorities:** climate change is very likely to make the Basin hotter and drier. Managers need clear priorities for environmental watering to respond to these changes, build drought resilience and direct environmental water to places where it brings the greatest benefit.
- **Enhancing First Nations involvement:** First Nations peoples have called for greater participation in planning for, delivering and monitoring environmental water. This will improve environmental outcomes, deliver Cultural benefits and help work towards healthier Water Country.
- **Driving investment in complementary measures:** land management actions such as pest control, fencing and revegetation, habitat restoration, fish passage, and grazing management need more integration with environmental watering. This would improve the benefits of environmental water and achieve the overall environmental objectives for critical sites.



Proposed options

- Reduce duplication and inefficiency in preparing annual environmental watering priorities and long-term watering plans.
- Improve the Basin-wide environmental watering strategy to support strategic planning and transparent prioritisation of the environmental water portfolio.
- Make adaptation explicit in environmental water planning. Require long-term watering plans to identify vulnerable environmental outcomes and transitioning ecosystems and improve knowledge sharing through the environmental watering plans.
- Ensure environmental water is transparently accounted for and protected as it moves through the system.
- Invest in coordinated and transparent environmental water delivery and outcomes reporting.
- Strengthen First Nations peoples' involvement in planning, delivery and monitoring of water for the environment to deliver improved environment outcomes, and support Cultural, spiritual and community co-benefits.
- Embed First Nations knowledge into monitoring, evaluation and reporting processes.
- Enable environmental water holders to prioritise environmental watering in areas where land and water management actions are coordinated, where appropriate.



Water being pumped through pipe for environmental watering

Improve river connectivity in the northern Basin

Chapter 5 (Page 47 of the Discussion Paper) explores options to improve river connectivity in the northern Basin at critical times, while recognising flows in the rivers are highly variable and episodic.

The proposed changes respond to lessons learnt from the Tinderbox drought, which exposed the urgent need to improve river connectivity in the Barwon–Darling, Menindee Lakes and the Lower Darling (Baaka). As climate change brings more frequent and severe hydrological droughts, supporting connectivity will be essential to achieving the Basin Plan’s environmental outcomes.

Issues

- **The health of the Menindee Lakes and Lower Darling (Baaka) has worsened over time.** Fish have died in mass events. Flows have stopped or stayed very low for long periods and water quality has declined. For example, in 2018–2019, thousands of fish died near Menindee due to low oxygen, barriers to fish movement, and low flows and high temperatures. These events show this system is losing its resilience.
- **Declining inflows from the northern Basin have harmed the health of the Menindee Lakes and Lower Darling.** Current operating rules, ageing infrastructure and management procedures add to the problem, and clash with local environmental and community needs. Together, these issues limit the system’s ability to deliver important Basin Plan environmental outcomes.
- **The Menindee Review, jointly commissioned by Basin governments, is currently underway with consultation expected to begin in early 2026.** Given the support from local communities and Basin governments for the Menindee Review, the Authority’s view is that this is the most comprehensive way to address these complex issues.

Proposed options

- Include objectives and outcomes in the Basin Plan that specifically support end-of-system connectivity in the northern Basin.
- Improve environmental water management, coordination and planning in the northern Basin.
- New South Wales improves river connectivity across connected catchments of the northern Basin.

Improve floodplain and wetland health

Chapter 6 (Page 52 of the Discussion Paper) proposes priorities for relaxing constraints to improve floodplain and wetland health, based on the lessons learnt over the past 14 years. The Authority proposes that governments continue to relax constraints in the Murrumbidgee and Gwydir. In the Goulburn Valley, the priority could be achieving bankfull flows, while in the Murray it could be gradual testing of higher flows.

Issues

- **Only a small proportion of water for the environment currently reaches floodplains.** Under a hotter and drier future, we expect floodplain forests and wetlands will contract unless we intervene.
- **Over the past 12 years, progress to relax constraints and connect floodplains and wetlands has been slow.** The complexity of delivering water for the environment across multiple Basin states, the need to balance delivery of these flows downstream with local impacts on rivers and private land, and the challenges of projects having to negotiate thousands of landholder agreements have all contributed to limited progress.
- **Constraints relaxation programs must provide stable funding and build trust through gradual, practical demonstrations of benefit.** Governance and accountability are also equally important. Projects should then scale up once trust builds with local communities, landholders and river operators – ensuring outcomes are technically feasible, socially acceptable and resilient.
- **The initial SDL assessment has found risks to floodplain health** in the New South Wales Murray, the Victorian Murray, the South Australian Murray, Goulburn, Murrumbidgee and Gwydir SDL units.

Proposed options

- Continue New South Wales's Murrumbidgee Reconnecting River Country program and extend the Gwydir Reconnecting Watercourse Country program beyond December 2026.
- Take practical steps to increase environmental flows in priority areas of the Goulburn and Murray, developed in consultation with, and supported by, local communities and landholders.



Moira Lakes at Murray Valley National Park, NSW

Responding to native fish decline

Chapter 7 (Page 58 of the Discussion Paper) explores options to improve native fish outcomes in the Basin. Priorities include fish-friendly river infrastructure, flow and connectivity, invasive species management, breeding and restocking, and habitat restoration. To stop the long-term decline of native fish, there must be a clear strategy and a commitment to prioritise effort and investment.

Issues

- Invasive species such as European carp have affected native fish populations
- Reduced connectivity between floodplains, wetlands and river channels has disrupted breeding and feeding cycles
- Loss of natural flow patterns has disrupted the triggers to key fish life cycle stages
- Poor water quality and altered flow regimes have degraded habitat
- Cold water from major storage dams have created unsuitable conditions for native fish
- Physical barriers such as dams, weirs and regulators have blocked fish movement and fragmented fish populations
- Irrigation diversion infrastructure (such as pumps) that draw in and kill native fish.

Proposed options

A combined and targeted rehabilitation package to restore native fish in priority locations in the Basin that:

- addresses barriers to fish passage and other hazards like irrigation diversion pumps
- ensures ongoing maintenance of existing fishways, particularly on the River Murray
- ensures there are multi-pronged approaches to managing invasive species such as carp
- invests in stocking, reintroduction and targeted recovery programs for rare and threatened species
- identifies priority instream and riparian habitat restoration areas to support native fish recovery.



Managing water quality

Chapter 8 (Page 64 of the Discussion Paper) proposes options to improve water quality management, including updating the Basin Plan's objectives and targets. It also considers whether a more holistic approach is required to tackle water quality problems, particularly in high-risk areas across the Basin.

The Basin Plan on its own cannot prevent and manage all water quality problems, as many causes stem from land and catchment management. Mechanisms to better manage water quality risks are required, especially as climate change is expected to increase these risks.

Issues

- **Basin communities, industries and local governments have told us they're concerned about water quality.** Poor water quality incidents are happening more often. Water quality risks are not well managed and better mitigation of land-based pollution sources is required. There is growing concern about the impact of poor water quality on First Nations peoples' health and wellbeing.
- **Water quality in the Basin is shaped by several drivers,** including land-use and management practices, invasive species and river regulation.
- **Climate change will place more pressure on Basin water quality.** Higher temperatures, more frequent and intense floods, longer and more frequent droughts and rising sea levels and more frequent storm surges in the Lower Lakes will add to water management challenges.
- **Responsibility for water quality across the Basin is fragmented across many different agencies.** Also, linkages between land planning and management in some cases are weak, which means that causes of poor water quality are not addressed effectively.

The Authority has identified hotspots where water quality issues arise, impacting Basin values. These include:

- Lake Hume and downstream
- mid-Murray (including Edward-Wakool)
- The Coorong
- northern Basin rivers above Menindee Lakes
- Menindee and Lower Darling

Proposed options

- Improve the Basin Plan water quality management plan, including strengthening water quality objectives and targets.
- Ensure Basin governments work together to manage Basin water quality hotspots by tackling the root causes of poor water quality and strengthen Basin governments' joint capacity for preventive action and early intervention.
- Develop opportunities for First Nations peoples to participate and contribute their science and knowledges to understanding water quality, including through monitoring programs.



Algae as evidence of poor water quality at Manilla River dam storage, Namoi Catchment, NSW

Water infrastructure and critical human water needs

Chapter 9 (Page 69 of the Discussion Paper) highlights the risks of ageing water infrastructure and presents options to improve state-based planning for critical human water needs. Although critical to address, most of the Basin's infrastructure and water security challenges cannot be solved through the Basin Plan. Meaningful improvements will require sustained investment from Basin governments.

Issues

- **Water infrastructure is critical to water security and regional productivity**, however much of the southern Basin's river infrastructure such as River Murray's dams, the Murray Mouth barrages and salt interception schemes are near or passed its engineered life span and vulnerable to failure. Fit-for-purpose infrastructure is vital for all those who depend on Basin water resources. Current capital expenditure is well below the necessary level.
- **There are significant concerns about the reliability of town water supplies in the northern Basin.** As climate change intensifies, these communities will increasingly face reduced water availability and deteriorating water quality during low-flow periods, requiring more intensive and costly water treatment.

Proposed option

- Modernise water infrastructure across the Basin to reduce the risk of asset failure and safety risks, and to deliver on a broader range of values and interests, including improved Basin Plan outcomes.
- Consider minimum water resource plan requirements for state-based extreme event water planning to ensure adequate consultation processes and ensure planning is underpinned by robust climate assumptions.



Drinking from bubbler at Mildura Lock 11, VIC

Improve Basin Plan regulatory design

Chapter 10 (Page 74 of the Discussion Paper) outlines options to reform water resource plans (WRPs), improve sustainable diversion limit (SDL) accounting and reporting, refine Basin water trading rules and streamline reporting requirements. The aim is to regulate Basin state governments efficiently and effectively. This is essential for better outcomes.

Issues

- **Water resource plans are critical for maintaining protection of planned environmental water and ensuring compliance** however, the plans are costly and time-consuming to develop, assess and accredit, and Basin states have largely relied on existing water rules to meet WRP requirements. Community engagement in developing WRPs has also been inconsistent across Basin governments.
- **Basin Plan water trading rules are largely working as intended** however some adjustments would improve the existing rules and keep them in harmony with the other water trading reforms underway.
- **Basin Plan reporting can duplicate existing state-based reporting requirements without a clear purpose.** This creates administrative burden without improving Basin Plan outcomes. It needs to be streamlined. Updates are also needed to reflect the First Nations purpose of the Basin Plan and proposed new objectives and outcomes.

Proposed options

- Consider options to reform WRPs that include focusing on what matters most, to ensure more effective oversight of Basin states.
- Improve SDL compliance and accounting, including clarifying definitions and improving consistency and knowledge.
- Refine water trading rules to improve how exemptions for environmental water delivery work, support compliance and align with broader water market reforms.
- Streamline the Basin Plan to support compliance, outcomes assessment and adaptive management.



Cotton farm East of Hay, NSW

Improve science and knowledge to inform Basin water management

Chapter 11 (Page 81 of the Discussion Paper) outlines ways to ensure there is a robust information base for future decision-making in Basin water management. There are knowledge gaps, and better science and monitoring is needed. Addressing these will make future Basin water management more efficient and effective under climate change.

Issues

- Over the past decade, Basin governments, Basin communities, industry and researchers have significantly increased investment in science and information. These important investments have often been timebound, targeting specific issues or events, supplementing what has been a long-term decline in capability across the water research sector.
- Climate change creates major challenges for Basin water management. To respond well, we need sustained funding, better data, improved science and the ability to predict change to inform adaptive decision-making.



Drones are used for comprehensive water management and environmental monitoring through the Murray–Darling Basin

Proposed options

- Build understanding of the complexities and interactions of environmental, economic, social and Cultural outcomes in the Basin through sustained research capacity, community involvement, and a greater focus on science synthesis, collaboration and communication.
- Strengthen opportunities for First Nations peoples to contribute their science and knowledges.
- Monitor water flows, availability, and river connectivity, and how these interact with ecosystems and climate change, to ensure effective water planning and delivery across the Basin.
- Enhance groundwater knowledge across the Basin.
- Increase our knowledge on how native fish can be better protected at the Basin scale.
- Improve understanding of water quality drivers and impacts to deliver a greater predictive capacity, so water managers can pre-empt events.
- Address knowledge gaps preventing more targeted action shown by the SDL assessments relating to groundwater, environmental condition and non-water drivers.
- Improve methods for SDL accounting to more accurately estimate water take and future water demands.
- Improve modelling and predictive capacity by continuing collaborative development of models and forward-facing tools with Basin governments.



Residents of Wilcannia participate in a game of cricket where the Darling River has run dry during the Tinderbox drought in mid-April 2018.
Photo credit: ABC News: Tim Lee



Same location, 13 June 2018.
Photo credit: Commonwealth Environmental Water Holder

Box 12.2 How to have your say

You can make a submission on the issues in this Discussion Paper.

All feedback will be considered and will help shape the content and recommendations of the Review Report which will be published before the end of 2026.

Submissions made to the Authority will be published on its website unless the person specifically requests the submission, in part or full, is treated confidentially (more information below).

Consultation period

We are accepting submissions from 5 February 2026 until 5pm AEST 1 May 2026.

We will publish a 'what we heard' report summarising the submissions and feedback we received during the public consultation period.

How to make a submission

Please read our submissions guideline (getinvolved.mdba.gov.au/2026basinplanreview) before you get started.

There are several ways you can make a submission.

Online: Visit our website to upload your submission:
getinvolved.mdba.gov.au/2026basinplanreview

Post: Send your submission to us by post:

Basin Plan Review submissions
Murray–Darling Basin Authority
GPO Box 1801
Canberra City ACT 2601

Email: BPRsubmissions@mdba.gov.au

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- Call us on 1800 230 067

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Tamworth Regional Council

Submission - Murray Darling Basin Plan Review

May 2026

1 BACKGROUND

Tamworth Regional Council is located in the Northwest of NSW. Council is responsible for the supply of reticulated potable water to 7 communities within the Council area. These communities are Tamworth, Moonbi/Kootingal (water is supplied from Tamworth) Manilla, Barraba, Bendemeer, Nundle and Attunga.

Tamworth is the largest City in the Northwest with a population of around 60,000. Tamworth has a strong agricultural base, a growing regional economy, and access to education, health, and transport services, Tamworth serves as a critical rural hub for the northwest of NSW

From a water perspective, Tamworth is located within the Namoi catchment, with water supply primarily sourced from Chaffey Dam on the Peel River, supplemented by the council owned Dungowan Dam. The city's water management is influenced by a highly variable climate, experiencing periods of intense drought and flooding, which drives a strong focus on water security, efficiency, and resilience planning. As a regional hub, Tamworth balances urban residential water demand with significant commercial and industrial activities including 3 abattoirs, and agriculture use downstream.

Tamworth has experienced 2 severe droughts in the last 20 years including the drought of record during the tinderbox drought period of 2017-2019. On both occasions the City was within 18 months of running out of water. Given the growing population and the critical role it plays in the region, Tamworth cannot be allowed to run out of water. The NSW Government has acknowledged Tamworth's need for more water security in its Namoi Regional Water Strategy

The table below shows the licenses/entitlements Council holds to provide water to various centers across the Council area and the average annual consumption from those licenses/entitlements.

Centre	Water Source	Entitlement (MLs)	Average Annual Usage (MLs)
Tamworth	Peel River - Chaffey Dam - Regulated	16400	5135
Tamworth	Dungowan Creek – Dungowan Dam – Unregulated	5600	3109
Manilla	Manilla River - Split Rock Dam - Regulated	150	41
Manilla	Namoi River - Unregulated	421	316
Barraba	Manilla River - Split Rock Dam - Regulated	365	156
Barraba	James St Bores - Groundwater - Fractured Rock	180	0
Kootingal	Groundwater - Cockburn River Alluvium	530	0
Nundle	Peel River	80	39
Nundle	Groundwater - Fractured Rock	20	7
Bendemeer	Macdonald River - Unregulated	84	29
Bendemeer	Groundwater - Fractured Rock	10	10
Attunga	Groundwater - Peel River Alluvium	120	58
Tamworth	Groundwater - Peel River Alluvium and Fractured Rock	1055	500

2 COUNCIL SPECIFIC CONCERNS

Whilst the Murray Darling Basin Authority (MDBA) has asked for comments on issues detailed in the Discussion Paper, see later in this document, from discussion with the CEO of the MDBA Council has been encouraged to include issues facing stakeholders in the basin, even if those issues may not be the direct responsibility of the MBDA.

As a result, this submission details Council specific concerns before providing comments and feedback on the particular items requested by the MDBA.

2.1 Place more importance on Critical Human Needs

Council acknowledges there is a finite quantity of water in the Murray Darling Basin and competing users seeking access to that water. Council accepts therefore a balance must be established between demand for water and the quantity of water available.

However, given the Tamworth experience during the last 2 droughts Council believes the next Basin Plan must increase the importance of providing water for critical human needs, at the expense of, if necessary, water for other activities. And it is not just Tamworth - almost all population centers in the North West of NSW experienced significant impacts on water supply during the last drought.

Council has for many years raised the issue of Tamworth's water security with the NSW Government. Whilst some improvement in water security has been achieved through the augmentation of Chaffey Dam and the construction of the Chaffey Dam Pipeline, more must be done. Solutions are not limited to more infrastructure. Rule changes within the current Peel Regulated River Source 2022 Water Sharing Plan (WSP), as detailed below, would result in an increase in water security for the City of Tamworth and better clarity for license holders in general

2.1.1 Change the relevant Water Sharing Plan (WSP) to provide Local Water Utilities with 100% of their allocation in year 1 and 100% allocation in year two.

What does council get for payment of high security entitlement charges associated with Council's license in the Peel Valley. The level of service associated with a high security license has never been defined and certainly isn't included in the current Peel WSP. At present, under the resource allocation assessment carried out each year, the Peel WSP allocates Local Water Utilities 100% of their allocation in Year 1 and 70% in year two. Why isn't this 100% in year 2, why isn't there a 3rd year considered – say 70% in year 3. The Level of Service associated with a particular license needs to be clearly defined, so that license holders can understand what they are getting in terms of water security for each class of license and if necessary, look to acquire a different class of license to match their risk profile.

2.1.2 Water Restrictions and Water Allocations

Prior to the augmentation of Chaffey Dam, when the storage level hit 50% under Council's then Drought Management Plan, Council introduced Level 1 water restrictions which generally coincided with the time when the general security allocation reduced to 0%. This meant that at this point, water from Chaffey Dam was not being released for any other purpose other than Local Water Utility supplies and some high security entitlement holders. Essentially, from this point, the rate of fall of Chaffey Dam was controlled by the level of water restrictions in place in Tamworth and by the public's compliance with those restrictions.

Contrast that to the most recent drought which saw Council introduce water restrictions in Tamworth and Moonbi Kootingal on 14 January 2019, with the augmented dam at 38% (Council's new Drought Management Plan, following the augmentation of the Dam, introduced level 1 restrictions when the storage is at 40%), at that time general security allocation was 38% where it remained for the remainder of the water year. On 1 July 2019, the storage at Chaffey reached 23.11% and general security allocation went to 0%. By that time water restrictions in Tamworth, Moonbi and Kootingal were on level 4. The allocation for general security entitlement holders meant the introduction and escalation of water restrictions by Council, despite good compliance by the community, did not have a significant impact on the rate of fall of the dam storage because water was also being released during this period to met irrigation requirements.

The process for determining allocations under the WSP needs to be reviewed in light of the last drought to ensure the City of Tamworth and Moonbi Kootingal are not on water restrictions during periods when the city is not the main/only consumer of water from the Dam.

2.1.3 Water Allocation process includes steps/considerations which are not detailed in the WSP.

The NSW Government advises the process for Available Water Determination (AWD) in the Peel Regulated River Source, undertaken at the start of each water year is as follows:

- volume of water in the storage plus inflow for the next 12 months using the worst inflow on record Less;
- amount for Stock and Domestic Less;
- 100% LWU entitlement for year 1 plus 70% LWU entitlement for year 2 Less;
- high security entitlements Less;
- Allowances for BLR and less
- an allowance for instream losses and operating the river.

Then what is left is used to calculate the AWD for general security.

However, Council has been advised the amount of storage in Councils own Dungowan Dam is also considered. When the Dungowan storage is above 50% it is assumed, the demand placed on Chaffey Dam by Tamworth, Moonbi and Kootingal will be less and this reduction, it is assumed, ends up in higher allocations for general security license holders.

Whilst the determination of the AWD is supposed to be in accordance with rules detailed in the relevant WSP the current Peel WSP does not include reference to the following aspects of the AWD calculation process;

- what is the volume set aside for Stock and Domestic – where is that mentioned in the WSP?
- 100% LWU entitlement in year 1 plus 70% LWU entitlement for year 2 – where is that detailed in the WSP?
- what is the allowance made for losses and river operations, how is that calculated and where is that mentioned in the WSP?
- Dungowan Dam is not mentioned in the WSP – nor should it be as it is a Council owned asset.

It should be possible for anyone to look in the relevant WSP in April/May each year and be able to calculate the approximate AWD for the following water year. That is certainly not the case at the moment and leads to claims that the AWD calculations are not transparent, the process is flawed, and the process can be manipulated to spit out the answers required rather than the correct answers.

2.1.4 Provide mechanisms for Local Water Utilities to improve water security through reductions in water consumption.

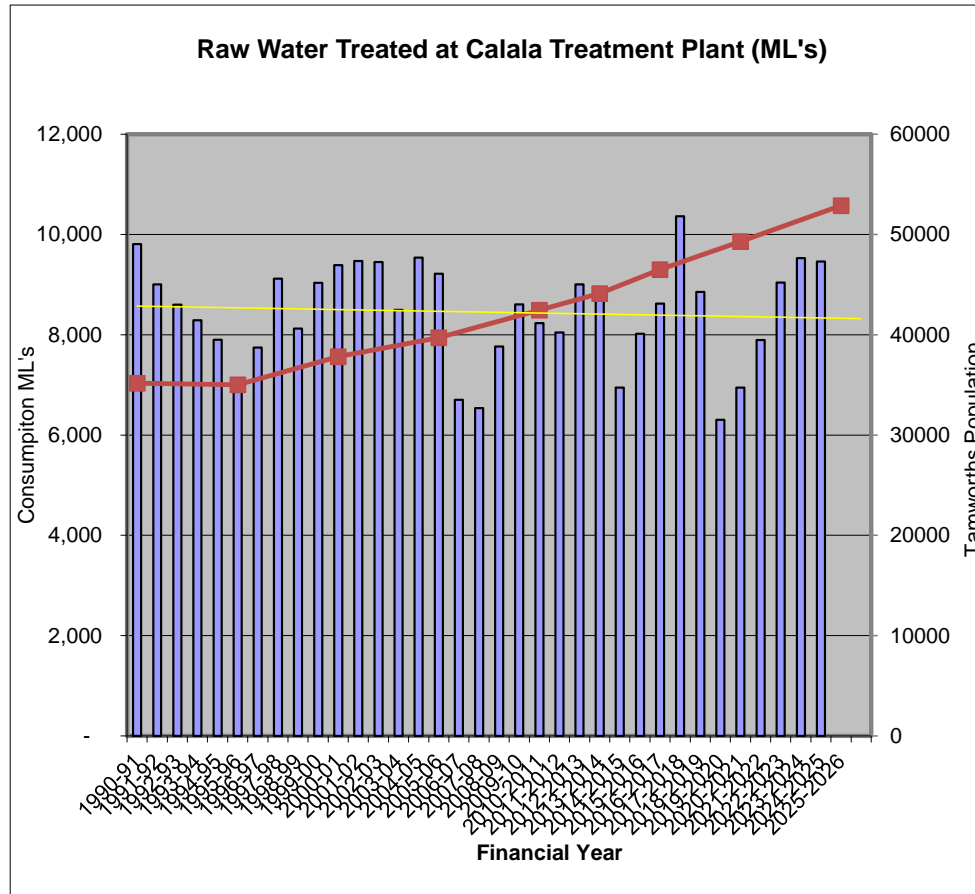
Council has, since the drought of 2006-2007, employed a full-time Water Sustainability Officer whose primary responsibility is to lower the amount of water consumed in Tamworth and Moonbi Kootingal. The graph below shows population increase and the volume of raw water treated at Tamworth's sole water treatment facility by year and indicates the level of success Council has had in this regard. Raw water consumption has not increased since 1991 despite a significant increase in Tamworth's population.

However, the reduction in water consumption has not translated into improved water security for Tamworth. This is because every Megalitre of water not consumed by

Tamworth, Moonbi and Kootingal is retained in Chaffey Dam and becomes available to increase the allocation made to other license holders, during the AWD calculation process.

There must be a recognition of the work done by the Tamworth Moonbi and Kootingal community to reduce water consumption and an associated increase in water security. One way to do this is to increase the reserve held in Chaffey Dam for the City's use by a volume of water that reflects the difference in water consumed by these communities if water conservation efforts had not been so successful, and what is consumed now.

The work undertaken by Council which has led to the reduction in water consumption has come at considerable cost. Given no corresponding increase in water security the question should be asked why does the Council and the community bother.



2.1.5 Losses are not adequately considered in the current water sharing plan.

The Peel WSP does not accurately cater for in stream losses in the Peel River particularly during drought. Actual experience shows during drought for every 1 Megalitre of water required at Council's offtake from the Peel - the Peel River Intake, two Megalitres must be released from Chaffey Dam – i.e. 50% of all water released from Chaffey Dam is lost during in stream travel. It is understood the WSP assumes an allowance of 30% for instream losses, which may be appropriate for wetter or normal periods but during drought, when water security is at a premium, the WSP should accurately represent losses actually experienced.

2.1.6 Improve efficiency of delivery of water, including the use of pipelines.

During the most recent drought the NSW Government funded and constructed a new pipeline linking Chaffey Dam to Council's Calala Water Treatment Plant (the sole treatment plant supplying water to Tamworth, Moonbi and Kootingal). The drought broke just as the

pipeline was completed and to date, some 5 years after construction was completed, the pipeline has still NOT BEEN USED.

It is understood the NSW Government considers the pipeline to be an emergency water supply option, which will not be used unless Chaffey Dam storage is less than 20%. Whilst Council acknowledges the work of the Government in funding and constructing the pipeline, Council is unable to defend the decision to restrict its use to emergency only on the following grounds.

- The cost of the construction of the pipeline cannot be justified if the pipeline is only going to be used once every 10 years.
- Operation of the pipeline when required cannot be guaranteed unless the pumps and associated infrastructure are at least operated on a regular basis.
- The pipeline is presently full of water that has been sitting in the pipe for over 5 years and will be, by any estimation, totally unusable when the pipeline is eventually operated. What to do with the water in the pipeline now is a significant issue. Preventing a similar problem in the future by operating the pipeline regularly is considered imperative.
- Increasing the efficiency of water use is a key component of making every drop of water in the Murray Darling count. Yet, here we have a piece of expensive infrastructure which, if used permanently, would permanently reduce the level of losses in the Peel River, supplying water for the Tamworth, Moonbi and Kootingal, yet the pipeline is not being used and will not be used unless the storage in Chaffey Dam is 20% or less. How can this be considered efficient.

There are many more examples of inefficient delivery of water for water supply, but Council will mention the town of Walgett. Walgett relies on supply from Keepit Dam and the Namoi River. But the travel distance in stream between Keepit Dam and Walgett is almost 400 kilometers. In stream losses, particularly during drought, are massive.

More needs to be done to identify and fund more efficient water supply methods for regional population centers and make use of them when they are available.

2.1.7 WSP's do not include information from the most recent droughts

The 2019-2020 tinderbox drought was the worst drought on record for some areas of the North West including Tamworth. Yet the WSP for the Peel and the Namoi both use historical figures prior to 2004 for modelling water allocation and release. For example, the minimum inflow figures used to establish AWD's are the minimum inflows that occurred up to and including 2004 and do not include actual minimum inflows that occurred in the two most recent droughts.

How do we expect to accommodate the impacts of climate change in the future when we can't even include the most recent minimum inflow figures.

2.2 Cockburn River

The NSW Department of Climate Change, Energy, the Environment and Water (DCCEEW) previously released the draft Water Sharing Plan for the Namoi and Peel Unregulated River Sources 2025.

Included in the draft were proposed changes to water access rules in two unregulated rivers in the Tamworth Regional Council area – the Cockburn and the Namoi/Macdonald Rivers. The proposed changes if adopted would have an adverse impact on general security license holders in those streams.

The previous access rule in the Cockburn River Management Zone prevents water being taken when there is 2.5 ML/day or less on a rising river and 0.3 ML/day or less on a falling river at the Kootingal Bridge Weir gauge (419114):

- a) between 7:00am and 7:00pm from 1 September to 31 May; and
- b) between 7:00pm and 7:00am from 1 June to 31 August.

DCCEEW proposed to revise the access rule to prevent water being taken when flow is 36 ML/day or less at the Kootingal Bridge Weir gauge (419114) at all times. This rule is proposed to apply to all access licences in the management zone.

This will have a significant impact on license holders as shown below.

Table 2. Statistics for the Kootingal Bridge Weir gauge (419114)

Time period	Average days/year that take is not permitted at 2.5 ML/day (existing rule ³)	Average days/year that take is not permitted at 36 ML/day (proposed rule)	Change in access between existing and proposed rule*
Full gauge record (2020-2023 ⁴)	2	100	On average, there will be 98 additional days per year where affected licence holders cannot take water under applicable licences.

Representatives of the Cockburn Valley Water Users and Land Care Incorporated Group have advised Council they are very concerned about the proposed change. Briefly:

- there are approximately 30 active general security license holders (irrigators) on the Cockburn River out of approximately 49 general security surface water entitlements;
- the proposed change will have a significant impact on irrigators – to the point where some have indicated they will have to close their business;
- anecdotal evidence suggests fish population and platypus numbers have rebounded well from the most recent drought of 2019 -2020, suggesting there is no need for additional reduction in water access rules;
- the latest proposal comes after previous changes which saw access to water in the Cockburn reduced;
- concerns expressed that even if irrigation is totally banned from the Cockburn, it will always be a pool and riffle river during droughts, therefore droughts will always have an adverse impact on fish and other aquatic life;
- the information about the impact of irrigation on the Cockburn and the need to further reduce access does not appear to be based on specific studies or investigation of the Cockburn River itself;
- as recently as the close of public submissions on 2 February 2025, there was no changes proposed to access rules. Yet as little as six months later, and with no further investigation or studies undertaken, it is now determined significant change which will have huge impact on irrigators is now required. How are irrigators and others supposed to consider long term plans when significant change can be introduced in the space of six months. Certainty is everything when making investment decisions and this sudden change does not promote certainty;
- the period used to estimate the impact, if the 36 ML/day rule is applied, is from 2020 to 2023, which is considered relatively wet in terms of rainfall. If a longer period of time was used, then the average number of days per year that is not permitted could be considerably larger; and
- very few, if any, surface water irrigators along the Cockburn Valley have on farm storages. On farm storages allow irrigators to pump additional water into the storage when flows allow. The absence of on farm storages means irrigators only irrigate when stream flow condition allows, meaning the Cockburn irrigators who don't have on farm storage will be further affected.

Council prepared a submission in response opposing the proposed changes. The Cockburn Valley Water Users and Land Care Incorporated Group (CVWU) proposed an alternative to defer the proposed changes, as follows;

- Monitoring the status of the Cockburn community to understand their resilience to changes related to a permanent reduction in irrigation water.
- The development of data benchmarks (community reference points) that can be factually supported by:

- Installation of end-to-end metering on the Cockburn (ground and surface water) that provides accurate and detailed data on river flow, industry extractions and basic landholder rights (BLR).
- Undertaking a site-specific socio-economic monitoring program aligned to community needs in the Cockburn Valley.
- Undertaking a long-term, place-based economic diversification strategy tied to water reforms that diminish the consumptive pool in the Cockburn water source.
- Undertaking systematic tracking of Cockburn Valley employment, business turnover or service loss linked to Basin Plan procurements and regulatory design (including rule-based changes to improve environmental outcomes).

However, on the 2 April 2026 the NSW Government released the final Water Sharing Plan for Namoi and Peel Unregulated River Sources 2025. In relation to the Cockburn the final WSP contains the following change to cease to pump (CtP) rules

<p>Access rules for Cockburn Water Source</p>	<p>Increased the CtP for the Cockburn River Management Zone in the Cockburn River Water Source from 2.5 ML/day on a rising river and 0.3 ML/day on a falling river, to 5 ML/day at the Downstream of Kootingal Bridge Weir gauge (419114).</p>	<p>The new rule reduces the high risk to zero and base flows as a result of extraction and better protects instream values. such as endangered and threatened species.</p>
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The CtP rules in the final version will have less impact than the original proposed figures however, Council believes the proposed and final changes to CtP rules in the Cockburn have been made without proper scientific study of the changes and the impacts of such decisions on the community. Council believes such decisions should not be made in the future without;

- Proper economic and social assessment, which provides the baseline for the existing rules before any changes are proposed.
- Analysis of the socio-economic impact of any significant proposed change, compared to the above baseline, would have
- Comprehensive data analysis is used to establish proposed changes. And if there is no/insufficient comprehensive data available defer any decisions until such data has been collected and analyzed.
- Estimation and analysis of Productivity Losses predicted by the introduction of significant changes

2.3 Inquiry into the benefits of financial speculation with water.

In NSW water rights were formally separated from land (property) rights under the Water Management Act 2000. Which came into effect in 2000.

Before this reform water rights were generally tied to land ownership (riparian rights). After the reform

- Water became a separate, tradeable entitlement independent of land
- Landowners no longer automatically had rights to use water just because they owned adjacent land
- Water access licenses were introduced which could be bought, sold or leased.

Notionally the reform was part of a broader reform across Australia to

- Improve sustainability
- Allow Water trading
- Better manage scarce water resources, especially during drought

There is anecdotal evidence to suggest a considerable volume of water is held by companies/individuals purely for speculation on the water market. How this impacts on the operation and delivery of water in regulated streams is uncertain, however Council would support an inquiry into the benefits versus the impacts of this reform.

2.4 Cost of water is too great.

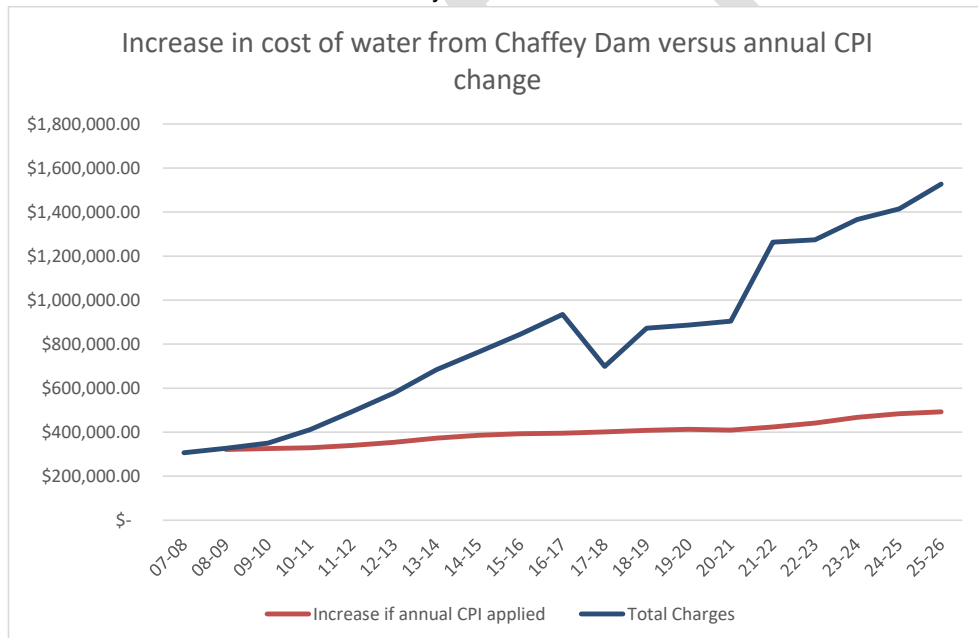
IPART has just released another draft determination in relation to bulk water prices in NSW. This time it is for the maximum charges Water NSW can levy for bulk water up to the end of the 28-29 financial year.

If the proposed prices in the draft determination are adopted then the cost of bulk water accessed by Council across all centres in the Council area, and,

- Assuming average volumes of water are accessed in future years
- Assuming CPI in each of the 26-27, 27-28 and 28-29 financial years is 3%

Will rise from the present \$1,587,000 in the 25-26 financial year to \$2,146,000 in the 28-29 financial year.

- This is a 35.2% increase in 3 years.
- The chart below shows the increase in charges Council has paid for water from Chaffey Dam alone since 2007-2008, based on average annual volumes of water. Compared with CPI. Council's costs have increased by almost 400% in that time.



- In the draft determination IPART has indicated, even with the increases in charges proposed, the Peel valley will still not reach full cost recovery by the end of 2028-2029.
- The cost for bulk raw water for Tamworth, Moonbi and Kootingal alone in 28-29 will be \$2,076,000. This is twice as much as it would cost to access the same volume of water from the next most expensive valley – the Namoi, and almost 10 times what it would cost to access the same water from the Murrumbidgee. See table below

Valley	Est cost
Peel	\$2,076,454.04
Lachlan	\$977,534.68
Namoi	\$924,770.31

Macquarie	\$642,939.91
Gwydir	\$641,193.59
Border	\$442,312.80
Murray	\$331,662.83
Murrumbidgee	\$232,836.60

Whilst the MDBA does not set charges in NSW, Council believes the funding model used in NSW for bulk raw water is broken and the blind pursuit of full cost recovery on a valley by valley basis is economic suicide and cannot be sustained.

2.5 Release of Water for the Environment During Drought

Council understands the release of water from onstream storages for environmental purposes is undertaken, in large part, to mimic the flow downstream of the storage as if the storage was not there. Council supports the release of environmental flows on that basis.

However, during drought, if the storage was not in place, then flows in the river/stream downstream of the storage could stop and in many cases the river/stream could be reduced to a series of ponds, some connected, others not. If environmental flows are undertaken to mimic flows in the river/stream as if the storage was not there during good seasons, why then is there a desire to release water during drought, to, amongst other things, maintain connectivity between in stream ponds, which may not be what would have happened during drought when the storage was not there.

Council would like to see more investigation of the need to release environmental flows during drought as this seems at odds with one of the chief reasons for environmental flows in the first place.

3 MURRAY DARLING BASIN AUTHORITY – REQUEST FOR FEEDBACK

Council's brief comments in relation to specific questions/options posed by the MDBA in the Discussion Paper follow.

Key Area	Proposed Options	Council Comments
Maximize the benefits of water for the environment.	<ul style="list-style-type: none"> Reduce duplication and inefficiency in preparing annual environmental watering priorities and long-term watering plans. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Improve the Basin-wide environmental watering strategy to support strategic planning and transparent prioritisation of the environmental water portfolio. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Make adaptation explicit in environmental water planning. Require long-term watering plans to identify vulnerable environmental outcomes and transitioning ecosystems and improve knowledge sharing through the environmental watering plans. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Ensure environmental water is transparently accounted for and protected as it moves through the system. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Invest in coordinated and transparent environmental water delivery and outcomes reporting. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Strengthen First Nations peoples' involvement in planning, delivery and monitoring of water for the environment to deliver improved environment outcomes, and support Cultural, spiritual and community co-benefits 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Embed First Nations knowledge into monitoring, evaluation and reporting processes. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Enable environmental water holders to prioritise environmental watering in areas where land and water management actions are coordinated, where appropriate. 	<i>Council supports this initiative</i>
Improve river connectivity in the Northern Basin	<ul style="list-style-type: none"> Include objectives and outcomes in the Basin Plan that specifically support end-of-system connectivity in the northern Basin. 	<i>Notwithstanding earlier comments in relation to releasing of environmental flows during drought, Council supports this initiative, when sufficient scientific information is available to justify releases etc,</i>
	<ul style="list-style-type: none"> Improve environmental water management, coordination and planning in the northern Basin. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> New South Wales improves river connectivity across connected catchments of the northern Basin. 	<i>See earlier comments</i>
Improve floodplain and wetland health	<ul style="list-style-type: none"> Continue New South Wales's Murrumbidgee Reconnecting River Country program and extend the Gwydir Reconnecting Watercourse Country program beyond December 2026. 	<i>No comment</i>

Key Area	Proposed Options	Council Comments
	<ul style="list-style-type: none"> Take practical steps to increase environmental flows in priority areas of the Goulburn and Murray, developed in consultation with, and supported by, local communities and landholders. 	<i>No comment</i>
Responding to native fish decline	<ul style="list-style-type: none"> A combined and targeted rehabilitation package to restore native fish in priority locations in the Basin that: <ul style="list-style-type: none"> addresses barriers to fish passage and other hazards like irrigation diversion pumps ensures ongoing maintenance of existing fishways, particularly on the River Murray ensures there are multi-pronged approaches to managing invasive species such as carp. invests in stocking, reintroduction and targeted recovery programs for rare and threatened species. identifies priority instream and riparian habitat restoration areas to support native fish recovery 	<i>Council supports this initiative</i>
Managing Water Quality	<ul style="list-style-type: none"> Improve the Basin Plan water quality management plan, including strengthening water quality objectives and targets. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Ensure Basin governments work together to manage Basin water quality hotspots by tackling the root causes of poor water quality and strengthen Basin governments' joint capacity for preventive action and early intervention. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Develop opportunities for First Nations peoples to participate and contribute their science and knowledges to understanding water quality, including through monitoring programs. 	<i>Council supports this initiative</i>
Water infrastructure and critical human water needs	<ul style="list-style-type: none"> Modernise water infrastructure across the Basin to reduce the risk of asset failure and safety risks, and to deliver on a broader range of values and interests, including improved Basin Plan outcomes 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Consider minimum water resource plan requirements for state-based extreme event water planning to ensure adequate consultation processes and ensure planning is underpinned by robust climate assumptions. 	<i>See earlier comments - Council strongly supports this initiative</i>
Improve Basin regulatory design	<ul style="list-style-type: none"> Consider options to reform WRPs that include focusing on what matters most, to ensure more effective oversight of Basin states. 	<i>See earlier comments - Council strongly supports this initiative</i>
	<ul style="list-style-type: none"> Improve SDL compliance and accounting, including clarifying definitions and improving consistency and knowledge. 	<i>Council supports this initiative</i>



Key Area	Proposed Options	Council Comments
	<ul style="list-style-type: none"> Refine water trading rules to improve how exemptions for environmental water delivery work, support compliance and align with broader water market reforms 	<p><i>Council supports this initiative – See earlier comments</i></p>
	<ul style="list-style-type: none"> Streamline the Basin Plan to support compliance, outcomes assessment and adaptive management 	<p><i>Council supports this initiative</i></p>
<p>Improve science and knowledge to inform Basin water management</p>	<ul style="list-style-type: none"> Build understanding of the complexities and interactions of environmental, economic, social and Cultural outcomes in the Basin through sustained research capacity, community involvement, and a greater focus on science synthesis, collaboration and communication. 	<p><i>Council supports this initiative – See earlier comments</i></p>
	<ul style="list-style-type: none"> Strengthen opportunities for First Nations peoples to contribute their science and knowledges. 	<p><i>Council supports this initiative</i></p>
	<ul style="list-style-type: none"> Monitor water flows, availability, and river connectivity, and how these interact with ecosystems and climate change, to ensure effective water planning and delivery across the Basin. 	<p><i>Council supports this initiative</i></p>
	<ul style="list-style-type: none"> Enhance groundwater knowledge across the Basin. 	<p><i>Many regional towns rely exclusively on groundwater for water supply. Whilst research into stream flows has progressed, although Council believes more needs to be done, research and associated understanding of groundwater is considered inadequate. With increasing demand on surface and groundwater sources the interaction between surface water and groundwater needs to be better understood, as well as the groundwater aquifers themselves – including storage volume, depletion and recovery rates and interaction between bores within the same groundwater source. Council strongly supports this initiative as without greater understanding of groundwater systems, towns and villages may suddenly find their groundwater source has failed.</i></p>
	<ul style="list-style-type: none"> Increase our knowledge on how native fish can be better protected at the Basin scale. 	<p><i>Council supports this initiative</i></p>

Key Area	Proposed Options	Council Comments
	<ul style="list-style-type: none"> Improve understanding of water quality drivers and impacts to deliver a greater predictive capacity, so water managers can pre-empt events. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Address knowledge gaps preventing more targeted action shown by the SDL assessments relating to groundwater, environmental condition and non-water drivers. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Improve methods for SDL accounting to more accurately estimate water take and future water demands. 	<i>Council supports this initiative</i>
	<ul style="list-style-type: none"> Improve modelling and predictive capacity by continuing collaborative development of models and forward-facing tools with Basin governments. 	<p><i>Accurate modelling is absolutely critical to assessing, and understanding, the impact of proposals to share water differently amongst license holders and the environment.</i></p> <p><i>Council strongly supports further work in this area</i></p>

TAMWORTH REGIONAL COUNCIL INVESTMENT REGISTER AS AT 31 MARCH 2026

Investment Type: Term Deposit

Financial Institution	S&P Credit Rating	IFRS Classification	Investment Type	Investment Date	Maturity Date	No of Days	Interest Rate	Term Deposit Value
Westpac	A-1+	Held to Maturity	Term Deposit	16/04/2025	7/04/2026	356	4.23%	8,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	13/05/2025	13/05/2026	365	4.35%	7,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	20/05/2025	19/05/2026	364	4.35%	4,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	27/05/2025	26/05/2026	364	4.19%	4,000,000
NAB	A-1+	Held to Maturity	Term Deposit	27/05/2025	26/05/2026	364	4.15%	10,000,000
NAB	A-1+	Held to Maturity	Term Deposit	26/08/2025	9/06/2026	287	4.05%	4,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	27/01/2026	15/06/2027	504	4.78%	6,000,000
NAB	A-1+	Held to Maturity	Term Deposit	27/06/2025	16/06/2026	354	4.11%	7,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	29/07/2025	23/06/2026	329	4.14%	6,000,000
BOQ	A-2	Held to Maturity	Term Deposit	24/11/2025	23/06/2026	211	4.35%	4,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	8/07/2025	7/07/2026	364	4.10%	3,000,000
NAB	A-1+	Held to Maturity	Term Deposit	23/09/2025	7/07/2026	287	4.15%	6,000,000
NAB	A-1+	Held to Maturity	Term Deposit	12/08/2025	14/07/2026	336	4.10%	4,000,000
RAB	A-2	Held to Maturity	Term Deposit	15/07/2025	15/07/2026	365	4.20%	5,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	19/08/2025	18/08/2026	364	4.12%	8,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	9/09/2025	8/09/2026	364	4.13%	10,000,000
RAB	A-2	Held to Maturity	Term Deposit	9/09/2025	9/09/2026	365	4.14%	5,000,000
NAB	A-1+	Held to Maturity	Term Deposit	23/09/2025	22/09/2026	364	4.15%	6,000,000
NAB	A-1+	Held to Maturity	Term Deposit	22/10/2025	6/10/2026	349	4.10%	4,000,000
NAB	A-1+	Held to Maturity	Term Deposit	13/01/2026	20/10/2026	280	4.50%	8,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	6/11/2025	10/11/2026	369	4.30%	4,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	12/11/2025	12/11/2026	365	4.32%	4,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	24/11/2025	24/11/2026	365	4.37%	10,000,000
CBA	A-1+	Held to Maturity	Term Deposit	19/12/2025	17/12/2026	363	4.51%	11,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	13/01/2026	12/01/2027	364	4.56%	5,000,000
Westpac	A-1+	Held to Maturity	Term Deposit	20/01/2026	25/01/2027	370	4.59%	5,000,000
Westpac	AA-	Held to Maturity	Term Deposit	4/02/2026	9/02/2027	370	4.83%	5,000,000
Westpac	AA-	Held to Maturity	Term Deposit	17/02/2026	9/03/2027	385	4.84%	7,000,000
Westpac	AA-	Held to Maturity	Term Deposit	24/02/2026	23/03/2027	392	4.86%	6,000,000
NAB	AA-	Held to Maturity	Term Deposit	10/03/2026	6/04/2027	392	5.04%	3,000,000
Westpac	AA-	Held to Maturity	Term Deposit	26/08/2025	22/08/2030	1822	4.15%	4,000,000
TOTAL							4.35%	\$ 183,000,000

Investment Type: Floating Rate Note, Fixed Rate Bond

Financial Institution	S&P Credit Rating	IFRS Classification	Investment Type	Investment Date	Maturity Date	No of Days	Interest Rate	Purchase Value	# Maturity Value
Bendigo	A-2	Held to Maturity	Floating Rate Note	15/05/2023	15/05/2026	1096	BBSW+1.25%	3,000,000	3,000,000
Suncorp	A-1+	Held to Maturity	Floating Rate Note	19/01/2023	15/09/2026	1335	BBSW+0.48%	5,000,000	5,000,000
NAB	AA-	Held to Maturity	Fixed Rate Bond	4/03/2024	25/02/2027	1088	2.90%	5,000,228	5,241,000
CBA	AA-	Held to Maturity	Floating Rate Note	18/10/2022	18/08/2027	1765	BBSW+1.02%	1,000,000	1,000,000
ANZ	AA-	Held to Maturity	Floating Rate Note	8/11/2022	4/11/2027	1822	BBSW+1.20%	4,000,000	4,000,000
TOTAL								\$ 18,000,228	\$ 18,241,000
TOTAL Term Deposits, Notes and Bonds								\$ 201,000,228	

Floating Rate Notes can be purchased at a premium or a discount. The difference between the Purchase Value and Market Value is recognised by Council on a monthly basis as interest.

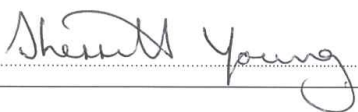
Investment Type: On Call, On Hold

Financial Institution	S&P Credit Rating	IFRS Classification	Investment Type	Date Invested	Due Date	No of Days	Interest Rate	Market Value at 31 March 2026
NAB	A-1+	N/A	On Call	N/A	N/A	N/A	4.20%	14,028,281
Westpac	A-1+	Held to Maturity	On Hold		90 Day Maturity		4.65%	6,101,633
TOTAL								\$ 20,129,914

TOTAL INVESTMENT REGISTER \$ 221,370,914

Comparative Rates
 RBA Cash Rate: 4.10%
 BBSW: 4.3080%

I, Sherrill Young, Tamworth Regional Council Manager of Financial Services (Responsible Accounting Officer) certify as required under Section 16(1)(b) of the Local Government (Financial Management) Regulations 1999, that Council's investments have been made in accordance with the Local Government Act 1993, Regulations and Tamworth Regional Council Investment Policy.

Signed: 

Investment By Rating (excluding cash accounts) as at

31 March 2026

S&P Credit Rating		Portfolio Limit	Counterparty Limit	Bank	Amount invested as at 31 March 2026 (\$)	% of Total Investments	Maturity	
Short Term	Long Term						Less than 12 months (\$)	One to five years (\$)
A-1+	AAA	100%	100%		-	0.00%	-	-
A-1+	AA+ to AA-	100%	100%	ANZ	4,000,000	1.99%	-	4,000,000
				CBA	12,000,000	5.97%	11,000,000	1,000,000
				NAB	57,000,228	28.36%	54,000,228	3,000,000
				Suncorp	5,000,000	2.49%	5,000,000	-
				Westpac	106,000,000	52.74%	102,000,000	4,000,000
A-1	A+ to A	100%	30%		-	0.00%	-	-
A-2	A-	40%	20%	Bendigo	3,000,000	1.49%	3,000,000	-
				BOQ	4,000,000	1.99%	4,000,000	-
				RAB	10,000,000	4.98%	10,000,000	-
A-2	BBB+	30%	10%		-	0.00%	-	-
					\$ 201,000,228	100.00%	\$ 189,000,228	\$ 12,000,000

The General Manager or his delegated representative is authorised to approve variations to Council's investment policy if the investment is to Council's advantage or due to revised legislation.

Council's investments are mostly comprised of restricted funds that have been received for specific purposes or funds held for future renewal works. The following table provides an indicative summary of investments held by each fund. The figures provided are based on opening balances from the last completed and audited financial year. The figures provide a guide on the proportion of total cash that is restricted in use:

Investments Held by Fund (including cash accounts)

Fund	Restriction	Amount	%
General	Unrestricted	12,994,360	5.87%
General	Internally Restricted	48,504,044	21.91%
General	Externally Restricted	33,015,958	14.91%
General Fund Total		\$ 94,514,362	42.70%
Water	Unrestricted	2,131,655	0.96%
Water	Internally Restricted	19,347,595	8.74%
Water	Externally Restricted	15,578,502	7.04%
Water Fund Total		\$ 37,057,752	16.74%
Sewer	Unrestricted	2,187,583	0.99%
Sewer	Internally Restricted	68,540,200	30.96%
Sewer	Externally Restricted	19,071,017	8.61%
Sewer Fund Total		\$ 89,798,800	40.56%
Total Investments		\$ 221,370,914	100.00%

[Email: tamworth@parliament.nsw.gov.au]

The Hon. Kevin Anderson MP
Member for Tamworth
PO Box 1740
TAMWORTH NSW 2340

Dear Kevin

DOLLY PARTON'S IMAGINATION LIBRARY

Ref: *lr/PB Document Set ID 2698739*

I write in reference to Dolly Parton's Imagination Library and the ongoing funding of the program for the Tamworth Local Government Area.

By way of background, Dolly Parton founded this fantastic program in 1995 in East Tennessee in tribute to her late father who was illiterate however, does not fund it here in Australia. The program delivers to children registered on the program a free book once a month from birth up to the age of five years living in the Tamworth Local Government Area (LGA).

The program for the Tamworth LGA turned five in January 2024 with children graduating each month since that date. I am pleased to report ongoing there will be on average approximately 3,500 registered on the program.

United Way Australia administers the Imagination Library in Australia with Tamworth Regional Council and the community, local businesses and clubs funding the program to date.

In order for the program to continue in our LGA it will cost \$31,500 per month based on the approximate registrations mentioned in the paragraph above.

I write requesting your support to lobby State Government to assist with the ongoing funding of this fantastic program which has to date had fantastic results with children's reading and even adults now learning to read so they can read to their children.

I am aware the State Government has previously financially supported the program in other Local Government Areas however, Tamworth did not meet the criteria.

Any further details can be obtained from Program Ambassador, Lisa Rennie on the contact number below.

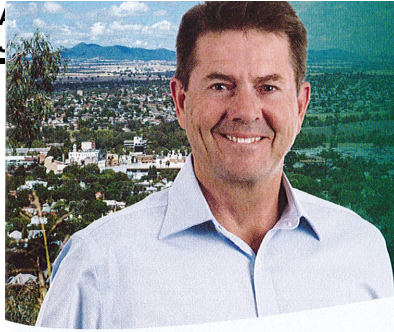
Yours faithfully

A handwritten signature in black ink, appearing to read "Paul Bennett", written over a white rectangular background.

Paul Bennett
General Manager

Contact: Lisa Rennie (02) 6767 5421

21 May 2025



The Hon. **Kevin Anderson MP**

Member for **TAMWORTH**

Shadow Minister for Tourism

Shadow Minister for Gaming and Racing

Shadow Minister for the Arts and Heritage

Mr Paul Bennett
General Manager
Tamworth Regional Council
PO Box 555
TAMWORTH NSW 2340

Dear Mr Bennett *Paul*

I am writing in relation to my recent representation on your behalf to Hon Prue Car MP, Deputy Premier and Minister for Education and Early Learning regarding ongoing funding for the Dolly Parton Imagination Library.

I have now received a reply from Greg Warren MP, Parliamentary Secretary to the Deputy Premier and Minister for Education and Early Learning which I include for your information. I am disappointed to read that there are no plans to expand the support of this project to include the Tamworth LGA.

I encourage you to read Mr Warren's reply and to contact Natalie McCall, Director, Sector Programs to discuss any options for this decision to be reviewed.

Thank you for bringing this to my attention and please don't hesitate to reach out again if I can be of any assistance in the future.

Yours sincerely

Kevin Anderson

Hon Kevin Anderson MP
Member for Tamworth
Shadow Minister for Tourism
Shadow Minister for Gaming and Racing
Shadow Minister for the Arts and Heritage

Our Ref: TA139491

23.7.2025

 Shop 1, 445 Peel Street, Tamworth NSW 2340

 02 6766 1422

 PO Box 1740, Tamworth NSW 2340

 Kevin Anderson MP

 tamworth@parliament.nsw.gov.au

 www.kevinanderson.com.au

 kevinandersonmp

 @kevinandersonmp

Greg Warren MP

Parliamentary Secretary to the Deputy Premier
Parliamentary Secretary for Education and Early Learning
Parliamentary Secretary for Western Sydney



Ref: RML25/2182

The Hon K J Anderson MP
Member for Tamworth
Suite 1
445-447 Peel Street
TAMWORTH NSW 2340

Email: tamworth@parliament.nsw.gov.au

Dear Mr Anderson

I write in response to your representations of 12 June 2025, to the Hon Courtney Houssos MLC, acting for and on behalf of the Minister for Education and Early Learning, made on behalf of Mr Paul Bennett, General Manager of Tamworth Regional Council, regarding ongoing funding for the Dolly Parton's Imagination Library. The Minister has asked me to respond on her behalf.

I have sought clarification and advice from the Department of Education on this matter, and I am advised of the following:

The department is committed to every child in NSW having the best start in life and learning. The department funds United Way Australia to deliver the Dolly Parton's Imagination Library in 25 Local Government Areas (LGAs) across NSW. These areas were identified based on measures of significant socio-economic disadvantage. Tamworth LGA is not one of the 25 LGAs funded under the Library. Currently there are no plans to expand to other LGAs.

The NSW Government continues to develop and deliver enriching early childhood education programs for all children across the state. We recently launched a range of state-wide programs that will directly support children to engage in early learning and uplift child outcomes, including the 2025 Start Strong Pathways program. More information is available on the department's website at:

<https://education.nsw.gov.au/early-childhood-education/operating-an-early-childhood-education-service/grants-and-funded-programs/start-strong-pathways>.

Additionally, through programs like Brighter Beginnings, we continue to support children in their first five years, in partnership with other government agencies and frontline professionals. More information is available on the Brighter Beginnings website at: <https://www.nsw.gov.au/family-and-relationships/early-child-development>

Should Mr Bennett require any further information on this matter, he can contact Ms Natalie McCall, Director, Sector Programs, by email at Natalie.Mccall2@det.nsw.edu.au or by telephone on (02) 8340 8501 then extension 5279.

Sincerely

A handwritten signature in blue ink that reads "Greg Warren".

Greg Warren MP

Parliamentary Secretary to the Deputy Premier
Parliamentary Secretary for Education and Early Learning
Parliamentary Secretary for Western Sydney
14 July 2025

52 Martin Place Sydney NSW 2000
GPO Box 5341 Sydney NSW 2001

02 7225 6010
nsw.gov.au

OFFICIAL

1

UNITED WAY AUSTRALIA

Changing Children's Lives One Book at a Time: A Study on the Impact of Shared Book Reading in Tamworth



Dr Claire Galea, Head of Research
United Way Australia



 **WORLD
LITERACY**
SUMMIT 2025



“

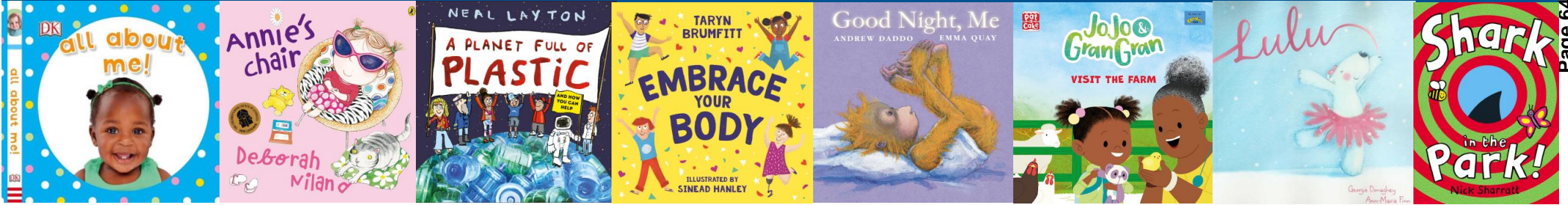
Immunize kids against illiteracy, break out a book in infancy

- American Academy of Pediatrics

”

UNITED WAY AUSTRALIA

Dolly Parton's Imagination Library



Imagination Library



Starts at 0

Eligible children can be enrolled from the day they are born, maximising their learning potential.



Free for Participants

No cost for families, ensuring accessibility for those experiencing disadvantage.



Low Barrier to Entry

Once a family opts in, books are posted monthly to the home with no collection required.



Operates in the Home

Books are mailed to houses addressed to the children, developing a strong home literacy environment.



Regular Book Delivery

A new book is mailed to participating families each month, growing a child's at-home library.



Books Kept & Collected

This allows children to grow their home library and enhance their home learning environment.



Reading Guidance

Caregivers receive tip sheets and online tools enhancing child engagement during reading activities.



Wraparound Approach

Caregivers are connected to child-related community services (e.g., health services, playgroups, libraries, etc.).

UNITED WAY AUSTRALIA

Imagination Library Research: Sample Study, Tamworth (Australia)



UNITED WAY AUSTRALIA

Tamworth

What did the study look like?

Longitudinal study over 3 years utilizing both quantitative and qualitative data

N = 89 caregivers and their children

Surveyed at birth, 6 months and at 3 years old



HOME
LITERACY
ENVIRONMENT

READING
ATTITUDES &
INTERACTIONS

EMERGING
LITERACY
SKILLS

Recruitment, enrolment and implementation

Recruitment and enrolment

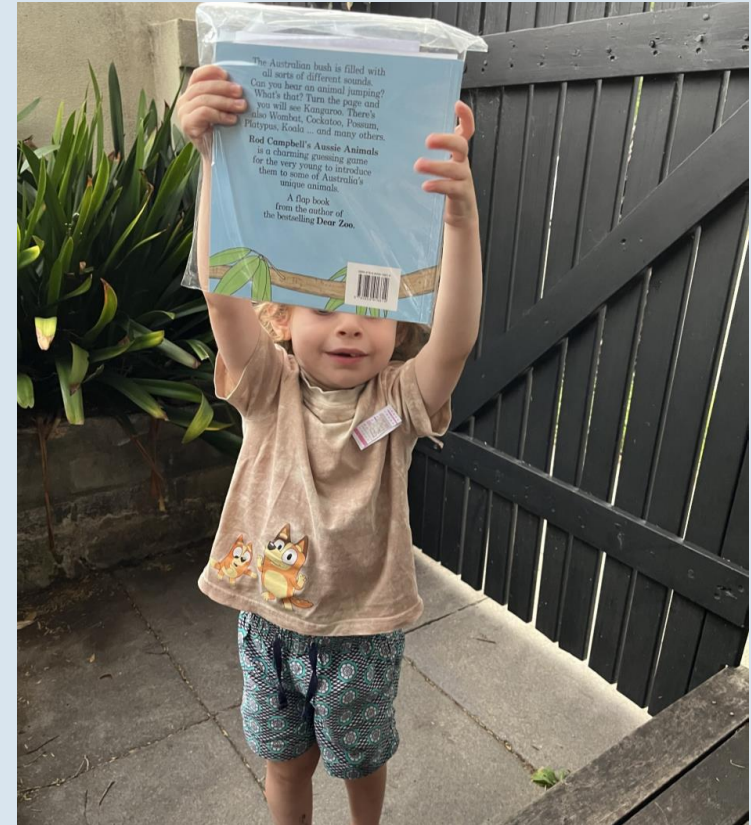
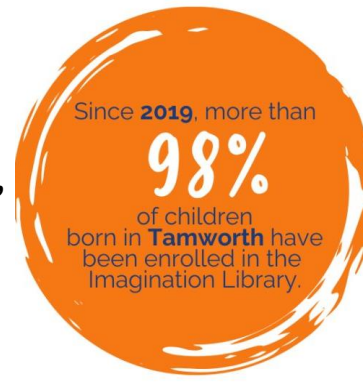
- Child Health Nurses at Tamworth Hospital

First month the child receives:

- A welcome letter from the mayor
- Library card
- Caregiver receives information on community events

Implementation

- First "whole of community" program in Australia
- Funded by Tamworth Regional Council, local businesses, and philanthropic support.



UNITED WAY AUSTRALIA

Key Findings: Home Literacy Environment

Children in the Imagination Library in Tamworth were being read to more often, for longer and had more books in the home than the average Australian child.

“Leaving the tip sheets on the fridge were another gentle reminder”

- Parent of a child on the DPIL Program

Australian government research showed that children not read to at home are six times more likely to be developmentally vulnerable in areas like language and cognitive skills.*

Book Tip Sheet

Dolly Parton's IMAGINATION LIBRARY

Dog Loves Counting
Louise Yates

This is a complex counting book. This means each time you read it you add in something new! You could read the book:

- ▶ once to understand the story
- ▶ a second time to count the special features on the animals he found (e.g. 3 claws on the sloth)
- ▶ a third time to count the animals he found and the number written on the page "number 3".

BEFORE READING...
Get excited about all the things you might be able to count. Ask "I wonder what dog is going to count?" Explain that the book is about:

- ▶ a dog who couldn't sleep and
- ▶ that sometimes counting things can help people get sleepy.

WHILE READING...
Point to the things dog is counting.

- ▶ When children start learning to count it is best that you point as you count and have your child copy you.
- ▶ Later let your child try being the counter.

AFTER READING...

- ▶ Go back and look at things that are being counted on each page, in different ways.
- ▶ Keep counting numbers, everywhere around your home. Count out one at a time (1,2,3 socks) or things that are grouped (4 bronos on the fork, 8 pieces

*Vulnerability & Disadvantage in early Childhood Report, Phase 2, April 2024 (Commissioned by the Department of Education, Australia. Undertaken by Murdoch Children's Research Institute, April 2024).

UNITED WAY AUSTRALIA

Key Findings: Home Literacy Environment

After receiving their first book at birth, caregivers who read to their child at least once per day were 5 times more likely to read daily at 6 months and 3 years than those who did not read daily

“ I never knew reading to babies was a thing.

- Parent of a child on the DPIL Program



Key Findings: Reading Attitudes and Interactions

Participation in the program supported the caregiver's role as the child's first teacher by establishing early, regular reading routines.

“The library has helped me so much and I am feeling more confident to read the books after watching the library lady read the program books out loud in the library.”

- Parent of a child on the DPIL Program



Key Findings: Reading Attitudes and Interactions

- 75% of children asked to be read to daily
- 70% of fathers were reading at least twice a week

“My child’s dad doesn’t know what to do with the baby but by getting the book it gives him the opportunity to read to her.”

- Parent of a child on the DPIL Program



Key Findings: Reading Attitudes and Interactions

Feedback provided by Aboriginal and Torres Strait Islander caregivers demonstrated the intergenerational impact of the program and how their children were able to identify with characters in the books

“My kids couldn't believe that kids of colour could fly a plane, they really looking into it a lot deeper.

- Parent of a child on the DPIL Program



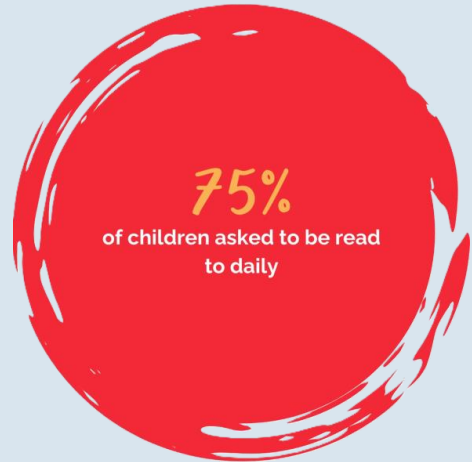
UNITED WAY AUSTRALIA

Key Findings: Emerging Literacy Skills

The regular reading routines were maintained through to three years and were associated with improved emerging literacy skills in children by age three.

Because the children all have access to the Dolly Parton books ... by every child getting the program ... they are familiar with the characters in the books, which gives children a connection

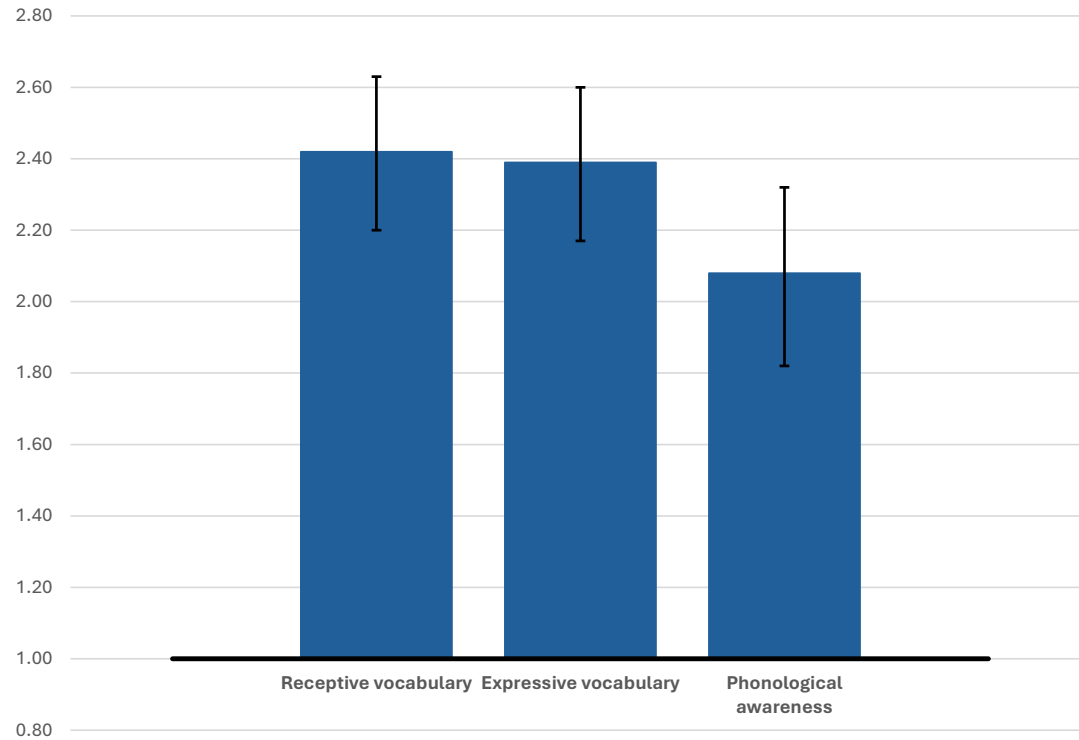
- Parent of a child on the DPIL Program



From Tamworth to the globe: World's largest study on shared book reading

Findings from this research have now been validated from a global wide study on the impact of the Imagination Library which collected the largest dataset in the world on shared book reading.

Australian children in the Imagination Library were significantly more likely to demonstrate emerging literacy skills



UNITED WAY AUSTRALIA

Next steps



NOTTINGHAM
TRENT UNIVERSITY



Learn today, change tomorrow.



UNIVERSITY of
TASMANIA



ROSIE'S READING
A HEAD START FOR TASSIE KIDS



WESTERN SYDNEY
UNIVERSITY



Queensland Brain Institute



"You can never get enough books into the hands of enough children."

Dolly

claire.galea@unitedway.com.au





Tamworth Region Arts Advisory Committee (TRAAC)

MINUTES

Thursday, 8 January 2026 at 5.00pm

Lands Building, Fitzroy St, Tamworth NSW

Attendees:

Councillors

- Cr Marc Sutherland Cr Ryan Brooke (Chair) Cr Charles Impy

Council Staff

- Peter Ross, Executive Manager Creative Communities and Experiences Bridget Guthrie, Director Art Gallery and Museums Roz Pappalardo, Manager Entertainment Venues
- Janelle McKenzie, Associate Producer, Entertainment Venues Karlee Cole, Manager, Marketing and Communications Barry Harley, Manager, Events
- Linda Bridges, Visitor Experience Brianna Learmonth, Business Support Officer

Committee Members

- Andrew Wright Cherie Gaites Daniel Gillett
- Jen Avery Jodie Crosby John Hyde
- Judy Coates Katherine Harvey Miles Cantwell
- Shaza Butler

Guests

- Miranda Heckenberg

= absent

Meeting to commence in the Nemingha Room, Lands Building

1. Welcome/Acknowledgment of Country

I would like to acknowledge the Gamilaroi/Kamilaroi people, who are the traditional custodians of this land. I would also like to pay respect to Elders past and present and extend that respect to other Aboriginal people present here today.

2. Apologies

Apologies received by Andrew Wright, Jodie Crosby, Jen Avery, Cr Marc Sutherland, Cr Charles Impy, Janelle McKenzie, Jody Coates and Miles Cantwell.

RESOLUTION

That the apologies received for this meeting be noted and accepted.

Moved: Daniel Gillett

Seconded: Katherine Harvey

3. Acceptance of Notes from Previous Meeting

The Minutes of the meeting held on Thursday, 16 October 2025 are attached, refer **ANNEXURE 1**.

RESOLUTION

That the Tamworth Region Arts Advisory Committee accepts the notes of the informal meeting held 16 October 2025, as a true and accurate record of the meeting.

Moved: Daniel Gillett

Seconded: Katherine Harvey

4. Matters arising from the Minutes (Actions)

- No matters arising

5. Agenda Items for Discussion

5.1 Carols in the Park. Feedback and future plans – Peter

- The inaugural Carols in the Park event was successfully conducted as a non-denominational community celebration.
- The event demonstrated strong collaboration between Council and community stakeholders.
- Approximately 4,000–5,000 attendees at the event, exceeding initial expectations.
- Ronald McDonald House sold all 2,000 candles, with proceeds going to charity.
- Market stallholders reported limited customer engagement. Increased pre-event and on-site promotional support is required.
- Baiada Poultry has indicated interest in ongoing sponsorship of the event.
- Plans for future years include incorporating local theatrical performances (e.g. The Nutcracker) and utilising the stage for New Year's Eve celebrations.

5.2 Entertainment Venues Subscription Season. Upcoming performances and highlights – Roz

- Entertainment Venues held a successful season launch on 23 November, including the distribution of season pamphlets to venues across town.
- A family-focused pamphlet was developed to promote family-friendly programming and was distributed during Carols in the Park.
- Entertainment Venues was successful in receiving \$141,000 in grant funding through Revive Live.

- The grant will be used to support six performances throughout the year, with the purpose of revitalising and activating the Tamworth Town Hall.

5.3 Museum Advisor Program – 2026 EOI – Bridget

- The Museum Advisor Program (MAP) provides specialist consultation support to museums, particularly smaller or independent museums that would benefit from specialised expert advice.
- The program offers independent best practice guidance external to Council operations.
- Council has previously utilised this program with successful outcomes.
- Advisors possess specialist expertise across a range of museum practice disciplines.
- An Expression of Interest will be prepared in February 2026 for a 12-month advisory contract, comprising 20 days of professional consultation services annually.
- MAP provides a 50% funding contribution towards advisor costs, plus all travel expenses are covered through the program.
- It was noted that this is a regional program and most advisors have extensive experience working with regional museums and regional councils.

RESOLUTION

That the Tamworth Region Arts Advisory Committee recommends the creation of an Expression of Interest to select a new Museum Advisor through Museums and Galleries of NSW.

Moved: Daniel Gillett

Seconded: Katherine Harvey

6. Standing Reports

6.1 Entertainment Venues – Verbal report.

- No further updates

6.2 Gallery and Museums – Verbal report.

- Both the Australian Country Music Hall of Fame and Tamworth Regional Gallery remained open during the Christmas period. Attendance was high, including bus tours, confirming the benefit of remaining open during this time.
- The museums recorded 7,876 paid admissions throughout the year, with volunteers contributing 1,760 hours. For July to December 2025.
- The Gallery received 23,680 visitors, with volunteers contributing 319 hours. For July to December 2025.
- Museum venues will host performances during the Tamworth Country Music Festival, including the opening of the Melinda Schneider exhibition featuring a live performance.
- Tamworth will host the NSW, Minister for the Arts for the launch of the Regional NSW Arts, Culture and Creative Industries Plan.

7. General Business

7.1 Tamworth Country Music Festival

- Ticket sales fluctuated during the holiday period but are currently tracking well.

- The team continues to identify ways to reach new visitors. The TCMF website has recorded 300,000 visits to date.
- Accommodation remains a consistent challenge. Work is ongoing to make accommodation accessible and affordable, particularly for artists.
- This will be Barry Harley's final Tamworth Country Music Festival before retirement.
- The Communications team has utilised social media to reach audiences, with increased emphasis on TikTok, influencers and podcasts, in addition to traditional media including television, radio and print.
- Late multi-year funding from Transport for NSW has become available, with the purpose of activating the Brisbane Street end of Peel Street during the Tamworth Country Music Festival. This will require public consultation before proceeding.

7.2 Hands of Fame

- The current Hands of Fame precinct design has only two vacant slots remaining, which has prompted a review of the location.
- To preserve the integrity of the hands in the event of relocation, a cast would need to be made of each handprint.
- As this is a specialised conservation process, costs are expected to be significant; however, the outcome would deliver a larger, more cohesive precinct.
- Volunteer Lorraine has compiled a photograph of every Hands of Fame recipient at their ceremony - a record that did not previously exist.
- Ongoing research and the need to address the Hands of Fame for the 2027 TCMF will be considered. Barry Harley to assist with this project as part of TCMF legacy.

8. Date of Next Meeting

- 23 April 2026

9. Meeting Closed

Meeting closed by Cr Ryan Brooke as Chair at 6.10 PM.