

Dear Sir Madam,

Re: Senate inquiry into the home building warranty insurance scheme

I just wanted to say I am one of those home owners who is currently going through a CTTT. We are taking to the tribunal for a home that is leaking badly, and we find this situation where we cant get the builder to come and fix the problem for 3 years to fix. They have abandoned us and now we are to spend 50 or 60,000 through the tribunal for a fix that's over 100,000. Is this not ridiculous and builders hide behind the warranty and make people suffer like this. They do a bad job and then just don't fix it and when you call the insurance company, they tell us that the builders has to die, go insolvent etc. We are seriously living in a third world country and makes me feel sick that potentially I will lose everything. Please something has to be done. In addition to all this, in our first directions hearing, turned to us quietly and said, it doesn't matter if they lose the tribunal, they will just go insolvent and change their name. What type of law is there to protect us. We also had to spend 200K more than the contract price! The only way we were advised is, to take it to the district court and get a freeze in assets, with what money! I had to also get an inspection report and Scott schedule and now another report which already cost me \$7000 and possibly another \$5000 for the report, not including the fee for solicitors.

Is anyone listening to the consumers, we are being bludgeoned by bad builders, they are roaming free and hurting hard working people! Who can help us. I have lost sleep, possibly going to lose my marriage over this, I am sick and just want to give it all in. No one knows what home owners that experience bad builders go through, and the government cant help us. The law only protects the rich, I pay so much tax and have spent 10 years of my life overseas, and all the money almost gone. I will eventually leave Australia juts to get away from ridiculous laws!

I hope my small and insignificant voice is heard, but I doubt it!

Thanks

Ertan Ozer