

Supplementary
Submission
No 25a

**INQUIRY INTO INQUIRY INTO THE OPERATIONS OF
THE HOME BUILDING SERVICE**

Name: Mr and Mrs Boules
Date received: 2/11/2007

3 November 2007

Director of GPSC No.2
Parliament House
Macquarie Street
Sydney NSW 2000

To whom it may concern,

Inquiry into the operations of the Home Building Service

**Supplementary Submission to
General Purpose Standing Committee No.2**

Name: Kamal Boules
Address:
Phone/Fax:

I refer to my previous submission lodged in November 2006 to the General Purpose Standing Committee No.4 and wish to submit the following developments which have occurred since.

On the 11 January 2007 the Department of Fair Trading made an offer of \$80,000.00 to my legal representatives. After talks with the legal representatives it was advised that the offer was not appropriate and to continue fighting. Reason being that costs to rectify the defective work amounts to over \$200,000.00 and costs to hire professionals and legal representatives has currently reached \$100,000.00 and are ongoing. Surely an offer of \$80,000.00 would seem like an insult in anyones language.

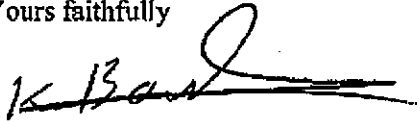
Since my last Submission there have been seven expensive and informal hearings at CTIT which have delivered no positive outcome. The loss of time and money that has gone into attending the hearings, not to mention the perception of me by my employers when I request the time off, is all playing havoc with my life. Why do consumers need to spend so much time and money to prove the obvious? The equation does not add up.

For more than 8 years now we have been battling in so many ways. The emotional, financial, physical and marital stress that this has caused our family is something that cannot be measured. Constant questions from our innocent children asking when our house will be fixed so they can play in the backyard really breaks my heart. To know that I am out of control of the situation and cannot answer their questions distresses me. Many others are in the same situation and something better needs to be done.

I request that the committee assess the conduct of the Department of Fair Trading as the situation has become too great for them to manage and their processes have become ineffective over the years. There needs to be an Inquiry and an overhaul of the whole system otherwise there will be a snowballing effect and the problems will become even worse. Take control now before it is too late.

I have attached my previous submission as well as some recent newspaper articles which may shed a little more light on the situation. Please act now and help the many victims of this situation that is out of control.

Yours faithfully

A handwritten signature in black ink, appearing to read 'K Boules', written over a horizontal line.

Kamal Boules



Life sentence: Kamal Boules and his wife Angela and their children Jessica, 9, Jaymie-Lee, 7, and Tanielle, 6, are suffering after Australia's biggest corporate collapse. **Picture:** Natalie Spiteri

Family living in a state of despair

By Amanda Keane

WHILE failed businessman Rodney Adler – the man who contributed to the collapse of HIH Insurance – walked free from jail on October 13, he may have wanted to spare a thought for the two million victims left to pick up the pieces.

Among those is the Boules family of Kellyville. Kamal and his wife Angela and their three young children are living a nightmare. Their house is falling apart around them, and while Mr Adler's 2½-year jail sentence is over – he was jailed in 2005 for dishonesty in the lead-up to the \$5.3 billion HIH collapse – the Boules family is serving a life sentence.

"I'm left in a mess," Mr Boules said. "I am getting nowhere and this guy is out free. I got a shonky house and he has a mansion."

In 1998, the Boules built their Kellyville home for

\$133,000. Victims of an inferior builder, the family then looked to HIH in 2001 to finish the job.

"I was already in the middle of fighting with our builder so we could get the house fixed," Mr Boules said.

"The roof was collapsing, the floorboards were lifting, bathroom tiles were cracked and out of three bathrooms we could only use one as there was water coming through the roof. The brickwork was not sitting on the slab properly and the brick wall was crooked, but we couldn't get it fixed."

"The builder pulled out and I was left with it. We put through an insurance claim with the Department of Fair Trading and went through HIH Insurance, only to find out later it had collapsed."

The family has been living in a damaged house, juggling four credit card debts and a mortgage. Their house requires \$300,000 to repair

and there is \$100,000 in legal costs, which is still rising.

"We are living in fear," Mr Boules said.

"It [the house] could collapse any day. The kids want to know when the house is getting fixed and my wife has been in and out of hospital suffering anxiety attacks. I am so stressed out and getting nowhere."

Carer support

BAULKHAM Hills Shire Council is encouraging carers of dementia victims to join Hills Community Care carer support groups. Council's group manager community development, Mark Stanton, said groups provide an opportunity for carers to meet people experiencing similar challenges. Council can also assist carers with transport and/or in-home respite to enable carers to attend.

For details, contact Hills Community Care Dementia Services on 9761 7610.