

INQUIRY INTO LOOSE FILL ASBESTOS INSULATION

Name: Name suppressed

Date received: 30/10/2014

Partially Confidential

When Mr Fluffy bubbled up again on the news I was concerned. I started reading and reading and reading. I scoured the newspapers, googled myself to the point of madness and still couldn't find the truth in the scant information that was available. I am 99 percent sure I lived in a Mr Fluffy house, I raised my young son and daughter in that house and I now rent that house out to others. I've rented it to other tenants with gorgeous young children. I feel sick that this has occurred. I feel sick that I've passed that legacy on unwittingly to others. I feel anger at the people who sold me the house. I feel absolute disgust at the Real Estate Agent who sold me the home. I know in my heart they knew what they were doing and put themselves first. Yet as I despise them I despise myself more. I am still renting this house out; I have no other option bar bankruptcy as I could not afford to keep up payments on that house without rental income. I have not formally tested for asbestos, I'm too scared as then I will have to act in the best interests of all. Ignorance is bliss of a sort albeit it feels like absolute moral agony. I know my real estate agent convinced me that all old cottages have asbestos; the house had tested positive for asbestos insulation however I was told "all old houses have asbestos". I was so naïve, asking a real estate agent 'what should I do?'. I let my excitement get in the way of my logic. Homes are purchased with hearts right? I thought to myself "Yep, that's true, all old homes have asbestos, how bad could it be? It's not like there was a lot of info to hand. No one told me the dangers, no one gave me handouts on what it really meant. No one told me of the study conducted 25 years ago. If this situation had been handled then my young children would be safe yes?

How did this get to this? I purchased a property nearly 9 years ago. My partner and I had separated, ironically enough over his refusal to purchase a home together. I finally grew mad enough over his fear of "debt" to leave him, take my children and purchase a property. I was so scared yet so thrilled that I was giving my kids a safe place. Their home !

I was a sole parent and I barely scraped together the 5 percent deposit on a humble cottage. I wish I could convey to you what that purchase meant to me. I was putting a roof over my children's heads. It wasn't the nicest house on the street but it was "ours". I scrubbed, painted, spent ridiculous amounts on landscaping and our humble cottage became "home". We were working together for something and it meant everything to all of us. My ex-partner and I reconciled, I was still smarting that his indecision had previously cost us all chance of entering the market in other areas. I put it aside. 3 years ago I'd managed to pay off enough of the house to draw equity out of it and purchase a larger home. This house was once again an old cottage albeit slightly larger. We were able to put down 65,000 as a deposit yet still owe 650,000. Our bank manager convinced us to keep the "original humble home" as a rental. Our wages allowed it although it left little room for error.

So now we are in debt to the tune of 950,000 however have the means to repay our residence and contribute towards the rental property. Of course if I can't rent that house I will have to forfeit all. Failing that I could pull my son out of _____, I could cancel his football and the like. We could cut corners and work ourselves to the bone to try and raise the necessary funds for demolishing the house and rebuilding. How can I raise 300,000 to do this? What would be the point? We were planning to sell that house next year, we were going to pay the mortgage off on it, pay our residence mortgage down and work on the remaining 500,000 debt.

We are all too aware that the clock is ticking down on our ability to repay large sums of debt. He has ten or so years, I have 20 more left in the workforce. We have run out of energy.

This situation is going to bankrupt us and we will never get back up again. I mentioned that I forgave my partner over his initial "lack of courage" when it came to taking on debt? Well I thought I had, that resentment has bubbled up again to the surface with all the financial stress. Some of our arguments start off "If only you had purchased a home years earlier this would not have occurred". If only you had been there when I purchased this house we would have realised. He goes out to the backyard and loses himself in our beautiful garden. I weep as I'm sure we are going to lose our home over all of this.

I am so angry over all of this. I'm angry with the Real Estate Agent, I'm angry with the folks who sold us our home. How could they do this to us? How could they have looked at my beaming face years ago as I went and picked those keys up and not felt one shred of guilt? How could they have looked at my children and not gone home and felt remorse over the potential toxic legacy they just passed onto those little beings? I'm normally upbeat but now I'm just angry, or I'm emotional. I can't stop crying over it, I can't stop yelling over it, I can't get to sleep of a night over it. It's a madness that has entered our home.

My daughter moved home recently. Her relationship had gone bust. She is pregnant and he has left her in debt. She came home to us, I'm telling her "It's all going to be fine hon". This baby is coming and we are going to love him and take care of him. She ironically enough is crying and stressed over money (she isn't eligible for income support due to our incomes). I've found her a part time job. We are paying the bills, that's what good honest people do yes ? I hide my distress over finances from her. I don't want her stressed out whilst she is carrying her bub. Most days I feel mentally and emotionally absent from my family. Some days I can't hold it back and I go find somewhere to lock myself and have a weep.

How can the NSW Government ignore our requests for assistance? I don't want to end up "ahead" on any assistance. I just hope to get out of this mess without it pulling us down financially for evermore. We don't deserve this, no one does. It beggars belief that the dangers were known and understood over 25 years ago yet nothing happened?

I've told my hubby if no help is available we should walk away from everything. I will feel like a failure, I will be embittered, I will be depressed and we will be broke. I don't think we will ever recover from it.