

Submission  
No 151

**INQUIRY INTO REGULATION OF BUILDING  
STANDARDS, BUILDING QUALITY AND BUILDING  
DISPUTES**

**Name:** Name suppressed  
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Partially  
Confidential

Thank you for the opportunity to make this submission. As outlined in the terms of reference the Committee will consider case studies relating to the defects discovered in the Opal Tower and Mascot Towers. As an owner in the Mascot Towers building, I am in a position to describe to you the devastation that myself and other owners are facing as a result of this crisis. I hope that the Committee's report will take into account the huge emotional and financial toll that is inflicted upon owners who are unlucky enough to own units in buildings with extensive and costly defects.

The first I heard about my building being evacuated was when a friend contacted me late Friday evening after seeing a report in the media that Mascot Towers was being evacuated. I arrived home to find police outside the building who told me I would not be allowed access. Eventually I was allowed to access the building briefly to collect a few personal belongings. Communication was extremely poor, over the weekend I made countless phone calls to Building Management Australia (BMAUS) trying to gain information to no avail. On the Monday following evacuation I visited my local MP in an attempt to gain an appointment to access my unit. This appointment was secured after many hours and many phone calls to BMAUS. I understand that by describing my experience I am not adding to the debate on building regulation. However, I would like the Committee to consider the personal impact on individuals who have been failed by the current regulations.

The last seven weeks have been an interesting experience, sometimes incredibly busy, working with other owners in the building to try and save our homes and financial futures. At other times, it is a matter of patiently playing the waiting game for answers that never seem to come. There have been brief periods of respite but for the most part I have lived in a constant state of anxiety, with many sleepless nights. I have found it extremely hard to function at work. Trying to juggle my work with my current chaotic living situation and stress over my future has at times been overwhelming. My situation is reflected by other owners in the building and I have found them to be a great source of support to me as they are experiencing similar emotions.

Unfortunately, there has been no good news recently and the agenda for the upcoming meeting is further evidence of our desperate situation. There is a proposal that the owners corporation will borrow the money we need to carry out repairs for stage 1 of the defects. The loan is close to \$10,000,000 and will be repaid over 15 years. There are 4 stages to repair the building. Stages 2-4 are yet to be costed but we know they will be very costly. Having seen the loan proposal, I can now say with reasonable certainty that I will not be able to cover my share of the costs to fix the building. My after-tax salary would not be enough to cover mortgage payments plus the strata fees that would be required to pay these loans. I am not even sure that taking on a second job would be enough to cover the repayments. In any case, I am not prepared to commit to 15 years of misery to pay for an asset that is now grossly devalued. As I have a legal liability to fix the building, bankruptcy may turn out to be the best option for me. I have always been responsible with my finances and it saddens me that my situation may come to this.

I note the appointment of Mr David Chandler as the NSW building commissioner and the state government's acknowledgement that there needs to be reform of the building industry. I truly hope that any future legislation will offer real protection to home owners. I have asked myself many times if there is anything I could have done differently to prevent my current situation. There is nothing that I have heard that has made me feel like I could have prevented this situation had I been more diligent. I am interested to hear the Committee's findings on building regulations and the loopholes that currently exist. While reform of the building industry is necessary and welcome, I question what will be done to help those who have been failed by the current system and are now facing financial devastation.