

**From:** [REDACTED]  
**To:** [HBCreform](#)  
**Subject:** Home Building Compensation reform  
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Good afternoon,

This is a major bugbear of mine, I'm a Contract Carpenter / Joiner / Kitchen Bathroom laundry Renovator in Regional NSW [REDACTED] who quite frankly believe this is a joke! The market is currently price driven and whoever is the cheapest will get the job until something goes pear-shaped and then the home owner get Department Fair Trading involved.

I'm primarily involved in the above Renovation work and gave up Building because you can't compete with the Big Building Companies however a lot of them are now declaring because cashflow isn't there and neither are the margins.

Most home owners won't take out the policy when advised to because its either:

- a) Too expensive
- b) The contractor doesn't want to get involved with HBC, its too hard.
- c) Most contractors split the job to stay under the current \$ 20k
- d) Far too many "Handymen" do the construction work nowadays and often for "Cash" to stay under the \$5k threshold.
- d) Different nationalities nowadays just pay cash because they want it cheap!

A lot of contractors don't use contracts because its just too hard.

**Do not let the homeowners claim on the HBC scheme, if the business that worked on their home unlawfully failed to insure the work.** The homeowner should have done their own due diligence and picked up on this before work commenced. I'm sick of seeing them on Current Affair whinging and whining!

**Absolutely Exclude owner-builder work** from making claims

Jail unlicenced and un-registered persons proclaiming to be tradespeople.

Bigger construction companies or "shelf companies" must put aside in a Fund 10% of the jobs total value as a retainer for atleast 2 years after the job is completed.

Lift the threshold for requiring insurance to \$ 50,000.00 and remove Kitchens, bathrooms and laundries altogether.

I'm not a rhodes scholar and just write it the way I see it but unless you guys get fair dinkum this industry is on a slippery slope to the bottom and we will end up like a Third world country.

Happy to discuss further

Regards

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