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To Whom It May Concern,

In November 2011, my fiancé and I walked into a house located at ACT and knew it felt like home. From that moment on, we busted our backs to ensure that we would become the new owners of the recently listed property. This was no easy feat and we faced stiff competition, but this was to be our first home and we knew we just *had* to have it.

Due to the competitive nature of the market at the time, and the interest in the property, we bought it, probably slightly over market value, with the view that we would be in it for many years to come. One does not buy residential property as a short-term investment. This was where we planned to raise our family.

The home was newly renovated to our tastes and was in a great location close to family and friends. With a yard big enough for our active dogs, good under house storage, the number of rooms we were after and a good layout on which we could build upon in the future.

The excitement of getting the keys to our first home was overwhelming. I will always remember the first night we had the keys – 'camping' in the master bedroom with our dogs. Our family thought we were mad, we were just excited to be starting our future.

Since that time we have made firm relationships with those in our street, in fact I joked in February 2012 that it felt like we had bought on Ramsay St. With neighbours, young and old, often in the street talking, laughing and playing.

There are many features of an 'ideal' property that are not readily found in houses on the market. It takes time and patience to find a house that suits your vision, needs and wants. We found all that in the property and location and more in the people around us.

The limited years in our home have been a comfort. In February 2013, we received the news that we would need the assistance of IVF to conceive our family. We commenced that journey in April 2013. Since then we have endured five rounds of IVF with many heartbreaks along the way. But we always had our home to envelope us and keep in the fore of our minds, the ultimate goal of the journey we were on. We would spend our weekends chipping away at the little things you do around a house to make it a home, a home we hoped to bring our family up in.

One of those things was the preparation of our nursery, completed over our IVF journey and finished during the Christmas and New Year period of 2013. We are overjoyed we finally get to use it now that we are in the third trimester of our miracle pregnancy. But our son will not get to grow up in in the room we so lovingly prepared. At this stage we will be lucky if we get to bring him home to it.

In December 2013, we heard discussion about what we now know as 'Mr Fluffy' for the first time during one of the above mentioned evenings out on the street with our neighbours in the lead up to Christmas. There are those that have lived there since the street, and their house, was new. We were told, by our neighbours that our house had been insulated with an asbestos product that was later deemed particularly dangerous and subsequently removed but there were rumours circulating that some residual fibres remained in the property that were dangerous and posed an ongoing risk. We assured the neighbours that our house was safe, for them and their children, and that we had the removal certificate as part of our building file to prove our house had been remediated. We had no knowledge or comprehension of the difference between bonded and loose fill asbestos. The asbestos usually found in bonded form and the chrysatile and blue asbestos used by this unscrupulous trader.

In February 2014, our dreams began to unravel with the first of a series of letters from the ACT Government regarding the 'Mr Fluffy' asbestos contained in our homes. Little did we know then, what we would be facing now.

Words cannot describe the utter heartbreak and devastation we feel about the proposed buy-back scheme on offer. While we are grateful that the ACT Government has offered us anything in this horrible mess, we cannot move on from the fact that it is the negligence of all levels of Government and breaches of safety legislation for decades, which sees us here in the first place. The fact that we are now paying the price of that negligence is purely unjust.

The minimalist campaign that the ACT Government has run in regards to the Mr Fluffy debacle has served it well. On initial presentation to an everyday ratepayer they think we are getting a deal we are happy with, spend five minutes explaining the reality to them and their opinion quickly shifts.

It is clear that the objectives of the program are weighted, and not in the favour of affected homeowners. The principle that the program should minimise the overall costs to the Canberra community and the ACT and Commonwealth Governments appears to have the highest weight applied to it. Minimising the flow-on impacts to other government policy and program delivery areas should be re-considered. The stark reality that information held by the ACT Government, provided to Ministers and Chief Ministers and not passed on to the public has left thousands of people exposed to potentially deadly fibres and now facing significant financial hardship is one that cannot and should not be ignored.

Offering a buy back program in exchange for our 'silence' on the matter of compensation for financial loss is a disgrace. I would like to see a Board of Inquiry established to fully investigate these systemic failures to warn homeowners and potential buyers of the dangers of the homes they were purchasing, living in and allowing others to live in, prior to any legislation being passed. Any buyback program should be designed with the findings and recommendations of a proper inquiry into the failings, not just the cold hard fact that these homes are now deemed unsafe as they stand.

I followed advice provided to me on my building report in regard to renovations, what wasn't clear was that I could not simply remove light switches for the purpose of painting walls, nor that I should not access my vast sub-floor space for storage or allow tradespeople there to conduct maintenance work on essential services. Due to this negligence, dozens in my house alone have been exposed.

Claims that valuations should be based on the market value effective 28 October 2014 'to avoid market speculation' fails to consider the fact that while we will be selling in one market, we will be buying in a whole other. There can be no disputing the fact that the increase in demand in the ACT will increase competition which will lead to an increase in prices. These are basic supply and demand principles.

If the valuations are to remain static based on market value effective 28 October, the offer to buyback should remain open for acceptance for the life of the program rather than have a lifespan of three months. For example, as previously mentioned I am currently in the third trimester of our first pregnancy. We have made the decision that for the safety of me and our baby, we will not relocate from our home until after the baby is born. Therefore at this stage, we cannot apply to participate in the program and receive our valuation as once we receive the deed of surrender we only have three months to opt in before expiry.

In addition, the ACT property market is coming off a large 'high'. We bought at the peak of this high. At this stage we feel that our valuation is likely to come back at or below what we paid for our property. This is incredibly unfair for those of us who bought with long-term visions in mind. Over the course of decades, those extra thousands we paid for our property didn't seem insurmountable, however now, we are facing potentially facing losses we could not have reasonably foreseen, nor have been expected to.

It is with great disappointment that we learnt that the Government would purchase our property at the average of two valuations and yet offer it back to us at the highest value. This is simply one example of the double standards applied to the proposed program. They will buy on an average valuation and yet offer it back to us at the highest valuation it receives. This further demonstrates the contempt towards a fair outcome for homeowners and a bias towards the best outcome for Government.

The program also clearly delineates 'classes' of homeowners. Those who could afford to demolish pre-28 October 2014 and those of us who, not only acted on the repeated advice of the Taskforce not to demolish but also on the word of the Attorney-General who stated that a mass buyback and demolition program like the one currently proposed was "simply not possible" http://www.canberratimes.com.au/act-news/no-mass-demolition-of-mr-fluffy-houses-20140411-36jx5.html. We were led to believe that these properties would not be demolished, and we made decisions based on that advice.

There has been very little opportunity for affected homeowners who are not members of FORAG to provide input to the design of the program or even be consulted on the entire disaster. Repeatedly we were assured we would be consulted before a decision was made.

Up until the announcement of the buyback program, FORAG 'represented' less than 50% of affected homeowners. Since that time, membership has increased, not because affected homeowners feel that FORAG represents their best interests, their views, or is a platform to be heard, but because of the feeling that it is the *only* way to be consulted with and hear directly from senior members of Government and the Task Force. This is despite the fact that this matter was raised with the Head of the Task Force and we were advised that the Chief Minister was aware and making moves to change this, months ago.

The clear conflict of interest that exists as a result of the self-appointed Spokesperson for FORAG subsequently joining the governing party in the ACT and publically discussing their intention to run for the next election is a disgrace and disservice to affected homeowner and should have been addressed from the beginning.

Currently the quickest and often only way we receive information is through the Canberra Times. Too many times the media has had more timely and accurate advice than affected homeowners.

While the program is largely being promoted as 'voluntary', 'flexible' and providing homeowners with 'options', I think there is an expectation in the general community that more options would exist than simply take it or leave it. The only options are to sell our property back to the Government and surrender our crown lease or stay in our property. And yet, the Government itself has admitted that the requirements imposed on homeowners who choose to stay post 30 June 2015 will render the homes virtually unliveable. This is not what one pictures when the terms voluntary, flexible and options are used.

I for one would love nothing more than the current offer being extended to homeowners who had contracts to demolish dated before 28 October 2014 to be offered to me. I do not want to surrender my crown lease. Due to its size, my block is not one earmarked for subdivision. Beyond the marginal profit that may be made on the sale of the remediated block, the Government stands to make little from my participation in the buyback program versus the program it is offering homeowners who demolished. Therefore I believe the same offer should be made to me, to have the cost of the existing dwelling and demolition paid by the Government, allowing us to rebuild on our property in our own timeframe. I want nothing above and beyond what I have now. This is an option. This provides flexibility.

Regards