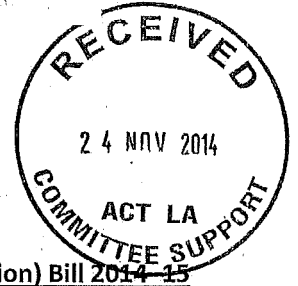
 A.C.T. LEGISLATIVE ASSEMBLY COMMITTEE OFFICE	
SUBMISSION NUMBER	6
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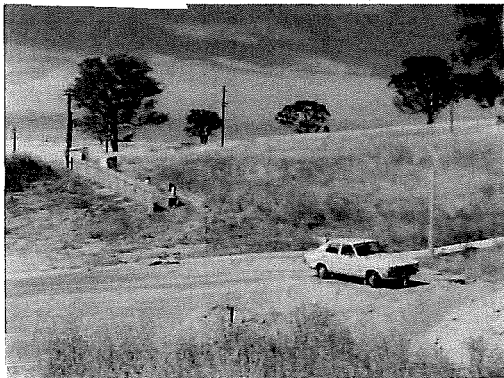
The Secretary,
Standing Committee on Public Accounts,
Legislative Assembly for the ACT,
GPO Box 1020, CANBERRA ACT 2601.

Inquiry into the proposed Appropriation (Loose-fill Asbestos Insulation Eradication) Bill 2014-15

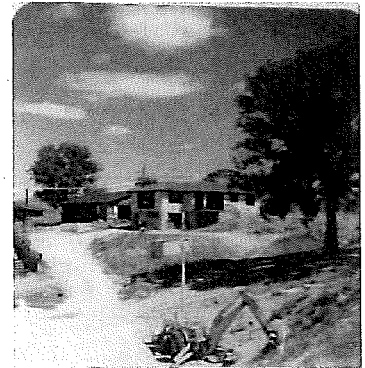
My wife and I are owner/occupiers of a 'Mr Fluffy' home in

The aim of this submission is to bring to the attention of the Committee the impact of the current buyback proposal, at least in the documents issued by the Asbestos Response Task Force, with the object of convincing you, as legislators, of the need for far greater flexibility in the proposed Loose-Fill Asbestos Insulation Eradication program than is currently foreshadowed.

In 1974, having recently arrived in Canberra after six years in Oxford UK, My wife and I were offered our block in [redacted] was one of the last releases in [redacted] and was at that time an empty field (see Photo 1).



Despite having little capital we were able to borrow enough funds to build a small family home on this block and in November 1975 moved in with our four children then under six. Unbeknown to us, the builder used Mr Fluffy to meet the ceiling insulation required under the contract. (Photo 2 shows the original house, in the foreground, in 1975).



Gradually as the children grew and required more space we were able to enlarge the house to meet their requirements and start the long journey of garden development. I have attached an outline of the building and Asbestos Exposure History. Photo 3 shows part of the house as it is today following these developments.

The block faces directly onto [redacted] which is a major element of the land's amenity. We have walked every morning on the ridge for the last 20 years



In the 2003 bushfires we were able to defend the house (Photo 4). It is ironic that I recently took leave of absence from CFU 29 as the government is now a greater threat to our home than bushfires.

In summary, we have owned this block and have lived in our family home for 40 years. When the issue of asbestos was raised in 1988 and 1992 we were assured that the house was safe to live in. All extensions we have undertaken both before and after asbestos removal have had government approval and

in none of these approval processes were we told we should be concerned about or take special measures to protect against residual asbestos.

We do not want surrender our land. It is our principal asset. We love our home and its environment. We wish to continue to live in our house and are greatly concerned that the Task Force seems to be recommending draconian legislation by mid-2015 to hugely restrict our ability to enjoy the existing amenity of our home. That is after having spent 40 years in this house with assurances as to its safety, we are now being told we have had 40 years of deadly asbestos exposure.

Should the Government really believe such legislation is essential, then we will consider if we could participate in a program to demolish, remediate and rebuild on our land providing that the remediation is constrained to the immediate footprint of our home and the rest of the property, its gardens and structures are left intact. But we can't do that without assistance from the government. I am 75 and my wife is 69. We are living on retirement income and have not the income or earning capacity to take out a mortgage. If the government were to pay us the existing value of our home i.e. the house not the land and pay for the cost of demolition and remediation it would still require us to draw on our superannuation funds to fund the rebuilding of our home. This would be reasonable as the home, then being new, would have a greater value. If the government required a further contribution from us it would be an even greater drawdown from our superannuation with consequent impact of retirement income. Still, we would prefer to do that than to surrender our lease. Our final plea is that we are able to get going on this quickly while we are still young enough to face the enormous disruption to our lives such a process would entail.

What we seek is much more flexibility in addressing this issue than is foreshadowed in the papers that have been provided to us by the Task Force. We are not alone, many other families are in a similar position. Over half of FORAG's 550 households indicated they wished to stay on their land. The ABC in its program "7.30 ACT" of 21st November highlighted the position of a couple expressing devastation at the potential loss of their property.

Family Home, Building and Asbestos Exposure History

Location

The home is placed on a 1434 square metre battle-axe block which backs onto the (). It has been located and laid out to take the maximum advantage of the north facing aspect. It has views over Weston Creek, Woden and Civic.

History

Date	Year	Event
Nov 1975	0	Trish and I moved into our newly built 3 bedroom house with our 4 children aged from 5 months to 6 years. We had designed and had this house built to our specification. The specification called for ceiling insulation. It later transpired that the builder chose and had installed the "Mr Fluffy" product.
Oct 1978	3	Installed circular staircase between upper and lower floors and subdivided the garage space, to provide a guest bedroom with associated ensuite bathroom
Jun 1980	5	Extended the house with two additional bedrooms, large front deck and carport, upgraded guest bedroom and re-designed front entrance with curved walls etc. Ceiling insulation in extension was fibre glass batts.
Apr 1983	8	Our fifth child was born.
~1988	13	When planning a further extension into the roof space our architect sampled the insulation in the original part of the home and the existence of asbestos was confirmed for the first time. Access to the ceiling was sealed. We were assured the house was safe to live in provided we left the ceiling sealed.
1990-91		We were posted to Ottawa, Canada. The house was rented until vacated for Asbestos Removal.
Late 1991	16	Asbestos was removed as part of the government removal program. We were assured that the house was now safe.
June 1992	17	4x8 metre lined and carpeted shed was constructed to provide teenage recreation space.
June 1999	24	Home was further extended by enlarging the family room and rebuilding the kitchen.
Jan 2003	28	Home caught fire in the Canberra Bush Fire but we were able to it put out with minimal damage.
July 2003	28	Main bathroom re-furbished.
Oct 2008	33	House was valued by Elders Real Estate in the range \$815,000 to \$900,000
June 2011	36	Front Deck was Re-built
Feb 2014	39	Notification from ACT Government that residual asbestos might be a danger and recommending an asbestos assessment.

In summary () and I have lived in the house for 37 of the 39 years. Our 5 children lived in the house until they left home after completing their university degrees.

