

1. In 2005, Jay Lynn and I purchased my house at [REDACTED], [REDACTED]
2. The Civic Steel built home was three years old.
3. When purchasing the house I was advised One Call that there were minor settlement cracks and the building inspector [REDACTED] wrote his notes and the house past building inspection.
4. My Solicitor from [REDACTED] also reported nothing out of the ordinary.
5. I would not have bought the house if I knew there were major problems that goes without saying. There was no major reduction in the purchase price just normal negotiations.
6. In 2007, it became apparent that there were problems with the house as a result of having to re-align doors at the entry of my house and major cracks were appearing in many rooms.
7. I asked the builder to come back and fix the problems in April 2007 and they said they would not fix it.
8. In July 2007 I sent a complaint form into the BSA.
9. They sent an engineer [REDACTED] on the 5th September 2007.
10. I was told by [REDACTED] that the defects were caused because of overwatering lawns but if you search on such, we were in a draught at such time and there in no such proof of overwatering.
11. In September 2008 I received a letter from the BSA saying that the BSA's Insurance Division was reviewing my case and that they believed in their opinion I was not entitled to payment for loss and my claim was denied.
12. I was informed by information on websites and various Solicitors that I approached that the BSA were a group that is independent of builder and owner and they would establish if they thought their insurance would pay for damages or not.
13. It is my understanding that the house was covered under a home owners warranty scheme for seven years.
14. My house is 70-90ml out and is not of building standards approval at present, my engineer Jeff Hills
15. There is a footing that is not the right size and part of the footing grid missing.
16. I have been advised by Jeffrey Hills, my engineer that it is a major problem.
17. As a result, the house is unsaleable.
18. I believe that if the QBSA undertook proper inspection in the beginning in September 2007, they would have seen that the house was not built according to plan as my engineer [REDACTED] and the BSA's engineer [REDACTED] stated in the experts joint report at the experts conclave held and should have directed the builder to come back and fix it.
19. As a result, three years later and two Solicitors and fees excess of \$40,000 I was forced to represent myself through the QCAT proceedings. Not a happy outcome.
20. I contacted my local member at the time who organised me to have a meeting with the Ian Jennings from the BSA.
21. I walked in the office and the first thing Ian Jennings said was 'that he knows I wasn't aware of any problems'.
22. I wish I had a tape recorder as that's why I was in court in the first place because the BSA in their opinion believed I knew of the problems with my house.
23. I was so horrified but continued with the meeting for Ian Jennings to further say he will look into sending some letters to who he thought was appropriate, the building inspector.
24. To this date the letters remain unsent.

25. Health problems, miscarriage and relationship breakup, not to mention financial hardship paying the mortgage, I can't sell my house I'm forced to live in a house that is falling apart.
26. The engineer for the BSA [REDACTED] and my engineer [REDACTED] said that they could not guarantee that my house could ever properly be fixed and this was recorded at QCAT.
27. I would like to the Committee to report on avenues of remuneration, being cost of \$500,000. I would like to start to rebuild my life.
28. I am unavailable to attend the public hearing on the 8<sup>th</sup>, I will be away, however thank you for the opportunity to supply this submission.
29. Im also away at present overseas so am unable to speak to. I can provide statements and any additional information if needed on my return on the 2nd November.

Rebel Dobson



Dated this 12th day of September, 2012