

**The Builders' Collective of Australia inc.** Reg No: A0044153G  
*Representing the small to medium Builders of the nation*

5 October 2004

Mr Tony Hinton  
Building  
Productivity Commission  
PO Box 80  
Belconnen ACT 2616

Dear Mr Hinton

**RE: Reform of Building Regulation**

Thank you for the opportunity to attend and participate in the roundtable on the 17 September 2004 in Melbourne which I found enlightening to hear the view of other stakeholders.

However my specific area of concern as you know, is the consumer protection aspect known as Home or Builders warranty Insurance that continues to impact in a most adverse manner on the small to medium builders and the beneficiaries of the product the consumer and this circumstance applies to most States with the exception of Queensland who have a first resort government run scheme that is endorsed by all stakeholders.

The adverse impacts I refer to are best described by Australia's peak Consumer advocate the Australian Consumers Association through their publication Choice and I have attached a copy of their August 2004 edition that describes this consumer protection as making a "mockery of consumer protection". Clearly its failure is absolute.

I understand your position and your terms of reference in regard to this matter, however I was pleased with your comments and remain hopeful the matter of warranty insurance can be included in your final report, possibly in terms of the fact the matter of warranty requires immediate attention by the States to resolve a situation that can only be described as unacceptable by any standards.

Yours Faithfully

Phil Dwyer

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*[Note by Productivity Commission:*

*Permission has been granted by Choice Magazine to include this link to their article on Home Warranty insurance of August 2004]*

*Tip: to print choose “Print Friendly Format” option at foot of page*

[http://www.choice.com.au/viewArticle.aspx?id=104400&catId=100292&tid=100008  
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