

# When your dream home becomes a nightmare

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Alison and Mark Attard outside their fenced off Clifton Hill home in Melbourne. *Photo: Chris Hopkins*

When Mark and Alison signed on with builders to start work on their new house, she was pregnant with their third child so they decided to stretch themselves financially and rent somewhere really nice. After all it would be for less than a year before their dream home was ready. But that baby bump turns three in a few months and the family are still many months from moving into their new house.

The past three years have been a horror story of delays, building problems, legal battles and hundreds of thousands of dollars that they'll never see again. Thinking back, the couple felt they had done everything possible to make sure things would go smoothly. They signed with a registered builder, who came well recommended, made sure their contract included clauses for delays and damages and checked that the builder had insurance.

"We felt going into it, what a great contract we have, we've got all this protection, we've done our homework," Alison says.



Alison and Mark reckon they are "at least six figures down" because of the delays. *Photo: Chris Hopkins*

Almost from day one, the delays began, with Alison and Mark suspecting that their builder had taken on some large projects and was putting their job a long way second. A year on, despite having paid the builder 90 per cent of his fee, workers were showing up once a fortnight or less, meetings were cancelled and excuses were running out.

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In August last year, nearly 12 months after they should have been moving into their new home, and with work still stalled, Alison and Mark went to a lawyer to have the contract terminated. While that process was running its course, the builder was declared insolvent.

In what Alison calls "the only silver lining to all this", the builder's insolvency meant they were eligible for building warranty insurance. But getting an insurance payout came only after they had to spend many thousands of dollars in legal costs and experts' reports on the poor state of the building work.



Alison says, "you make all these plans for how you'll be living your life, and then this happens." *Photo: Chris Hopkins*

The insurance payout of \$200,000, the maximum possible at that time, is supposed to cover building faults, legal costs and rent for up to 60 days – small comfort when you've been paying rent (and a mortgage) for three years.

Alison estimates they are "at least six figures down", including the \$330,000 quoted to finish the house, and says the costs involved would have been too much to bear if they had not both been working.

"The personal cost has been massive, just because a builder couldn't run his business properly. We were lucky because we both work, otherwise this would have sent us under. But again, we're not where we thought we would be at this time, financially and otherwise."