

Hello,

This is just a brief submission to address an issue I became aware of in the aftermath of the Blue Mountains October 2013 bushfires.

Apparently, many of those who lost their homes in these fires discovered after the fact that their insurance payoffs weren't enough to cover the costs of rebuilding their homes, because the government had created a whole bunch of new laws regarding the way houses have to be built, which caused a significant (and in some cases devastating) increase to the construction costs of new homes.

I believe that by far the simplest and fairest method for dealing with this problem is simply for the government to invalidate all these new construction laws and allow people (re)building a home to do so in whatever manner best suits their personal tastes and situations. Not only will this freedom be a major relief for those who have tragically lost their home, particularly those trying to recreate a familiar and beloved lost home as accurately as humanly possible, but anything the government can do to reduce needlessly high construction costs will go a long way towards reducing the currently high price of new homes, which is a troubling issue we often hear about in the news.

However if, as I suspect, the government isn't willing to abandon all these new, expensive laws (or any), there are other important actions I believe need to be taken to insure that victims of disasters such as the October 2013 bushfires aren't left financially hurting due to laws like these.

Firstly, I believe that the government should cover the extra costs the current disaster victims have been blindsided with, resulting from these laws, or better yet, offer them special exclusion from the laws due to their unfortunate situation. While I realize that government spending is a very hot and delicate topic at the moment, I'm sure that most Australians would agree that supporting these poor people who have lost not simply bricks-and-mortar houses, but homes that contained all their personal effects and so many memories, is a very worthy cause. And I'm sure that most Australians wouldn't begrudge a few extra cents tacked on to their train tickets, or waiting another six months to get their public school's library extensions, so that these people can once again have a home of their own.

In the future, I believe that the government should work with home insurance companies to insure that all people with home insurance are kept informed of how construction law changes will effect the cost of completely rebuilding their homes, should the need arise. In this day and age when calculations can be made so quickly by computers, I think that each time a home insurance company sends a bill to a client, if any construction laws have changed that effect the reconstruction cost of the client's house, the bill should come with a standard statement showing a recalculated estimate of what building the client's house would cost that day. And if any new construction laws that will significantly effect the price of rebuilding the house are expected to come into force in the period before the company sends it's next bill, an estimation of this future cost should also be included. That way, a client can be sure that they are always covered enough to rebuild their house and hopefully, people who lose their homes won't ever again be blindsided by laws that have made reconstructing their homes way more expensive than they originally were.

Thank you for reading. I hope you will seriously consider this submission, as well as all the others you receive, and follow the advice you receive as best you are able.

Kind Regards,

Chris Hamill
Australian Citizen & Voter

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