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Submission: My wife and I are currently in the 5th year of what should have been an 8month build. We entered 2 simple works contracts with a recommended builder in 2015 after doing all the checks. References, viewing completed work, FairTrading NSW and ASIC checks. Unknown to us, our builder was fronting a company of complex lies, financial debt, defects, non-compliant and uncompleted work. To cover-up the builder cut corners and covered non-compliant work, took on more work and avoided meeting regulatory requirements. It is apparent to us now that he owed so many contractors money that no one wanted to work for him, also a number of consumers were navigating complexities of legal action. The builders work was not only slow but defective. FairTradingNSW is keen to support customers to work with the builders to resolve disputes but our builder exploited this approach. The number of complaints required against builders to bring up red flags for customers is unfathomable and is not upfront information. Our builder exploited this. Our builder never made the site compliant, left the site in a mess, did not present for months even with notice of expert witness defective works. This did not trigger HBCF insurance. Our builder exploited this. We terminated the contract and immediately the Certifier jumped on us for a non-compliant building site. Our builder knew what he could exploit. When we went to FairTradingNSW our builder lied saying the company would apply for voluntary deregistration to trigger HBCF insurance. This didn't occur. When we went to NCAT we were told we needed a solicitor with us. The process set up to protect us is unaffordable. The builder finally applied for voluntary deregistration, as a result, NCAT did not determine a compensation order however the deregistration application remains in Strike-off action in Progress. ASIC is unable to disclose why? Still there is no HBCF trigger! There appears to be a 5 year lag in FairTradeNSW and ASIC builder information.