

My concerns:

\*There is currently a 'limbo land' where a 'bad builder' files for voluntary liquidation and can be held by law (for an indefinite period) in the zone of strike-off action in progress. The customer despite following process through Fair Trading and Tribunal cannot access HOWI insurance because the builder has not technically gone into liquidation - there is still no trigger (this is my current situation).

\*'Bad builders' can continue to practise for years before the system catches up with them and the public is made aware.

\*'Bad builders' who are essentially criminals who have taken money and not delivered the agreed product go unpunished and continue to build and ruin livelihoods.