



FIRST GROUP IMPACT STATEMENT

*Hope in Grief: Confronting Mr Fluffy's
Toxic Legacy in Canberra and Queanbeyan*

October 2014



*“There is no level of safe anymore.
These homes need to be demolished.
This is the anguish we live with each and every day.
There is no rest. There is no peace.
There is very little sleep.
The words that are the last in my head each
night and the first each morning come from the
Guardian Australia:
“Just one short breath, just one fibre...”*

— Helen, Hawker

DEDICATION

This First Group Impact Statement is dedicated to DS and John Jorritsma and their families. DS owned a Mr Fluffy home in Canberra, and Mr Jorritsma was an electrician who had worked on many Mr Fluffy homes in Canberra throughout his career. Both had been diagnosed with mesothelioma. They passed away in 2014.

inspire action. **preserve lives.**

“We thought we were buying a well-loved family home to begin our family. Instead we were allowed to unwittingly purchase a home that is now worthless and is unsafe. We inherited costly “responsibilities”. We inherited anxiety and fear for our future health. We inherited imminent financial ruin. We inherited grief and shame. We stepped onto the horror ride of a lifetime through no fault of our own and as each month expires with no definitive answers, we have now inherited a sense of desperation in the present and hopelessness for our future.” — Lisa, Latham

“Ignoring a problem makes it worse. In this case infinitely worse. Lives have been affected. Fix it permanently, nationwide, now.” — SM, Melba

“On Thursday we got a call from our asbestos assessor to let us know our house was contaminated with high levels of asbestos, mainly in our lounge room and main bedroom, and we should not go back in. On Saturday my mother-in-law died. We have slept in five different beds in five nights. Actually, we have not slept much at all.” — Anonymous, Hackett

“A lovely tradie, who did all the electrical work on our house, developed mesothelioma and died in August this year. I know it wasn’t from working on our house specifically. Still, all those years, all those people, and we didn’t know to warn them. We didn’t even know we might need to protect ourselves. I feel so angry that successive governments didn’t do more at the time to alert people to the dangers. There is absolutely nothing we can do now to fix past asbestos exposure.”

— Anonymous, Weston Creek

“More than anything, I hope that our daughters have not been exposed to a dangerous amount of amosite. Will I spend the rest of my life wondering? Will I die wondering?” — Clare, Hackett

“The latest word is that no one will be forced to leave their home. Really? I intend to live here for the next 20 years, until they carry me out in a box or I have to go into a nursing home. So will the government patiently wait for my demise?” — Robert, Kambah



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Foreword

In the 1960s and 1970s, a small business called D. Jansen & Co Pty Ltd pumped crushed raw blue and brown asbestos insulation into approximately 1,100 homes in Canberra and Queanbeyan. The owner — Dirk Jansen — was known locally as “Mr Fluffy”. Unlike the white asbestos used in bonded sheeting which has a half-life in the human lung of a few days, the two types of amphibole asbestos¹ used by Mr Fluffy — crocidolite and amosite — have an estimated half-life in the human lung of up to 150 years.

To protect families and the broader community from the serious health risks posed by this particularly toxic form of asbestos, the Commonwealth Government initiated a \$100 million program in 1988 to remove Mr Fluffy loose-fill asbestos from identified homes in the Australian Capital Territory. The Commonwealth governed Canberra at the time of Mr Fluffy’s operations. Contaminated homes in Queanbeyan were not included because they fell within the jurisdiction of New South Wales.

On 18 February 2014, the ACT Government wrote to remind 1,049 Canberra householders that their homes had been included in the removal program more than two decades ago. With the benefit of hindsight, I do not believe the ACT Government was prepared for the wave of shock and grief that followed. The letter contained fresh information for hundreds of people who had no knowledge that their homes had been tainted by Mr Fluffy almost half a century earlier. For those who did know, it was the first notice they received of the ongoing likely presence of fibres.

Despite this watershed moment, for many of us the ACT Government letter failed to convey any sense of urgency on the risks posed by our homes. It took some plain words from the Australian Government Asbestos Safety and Eradication Agency Chief Executive Officer, Mr Peter Tighe, to raise the alert. On 11 April 2014, Mr Tighe called for the demolition of Mr Fluffy homes due to the serious and unacceptable health risks they pose to residents and the community.

On 20 May 2014, I launched the Fluffy Owners and Residents’ Action Group to bring together Australian families who have been deeply affected by Mr Fluffy’s toxic legacy. To date, the Group includes more than 550 households in Canberra and Queanbeyan. We reflect a diverse cross-section of the community, spanning all ages and socio-economic backgrounds. Some of us are recent purchasers, others are long-standing owners and residents.

We have different circumstances, but we share a common plight. Until recently, we all lacked crucial knowledge about the ongoing presence of Mr Fluffy asbestos in our homes. Some of us installed it without knowing the risk. Some of us returned after the removal program, and were told our homes were safe. Some of us are recent purchasers who were unaware our homes were ever affected, or who thought they had been completely cleaned.

We have three main concerns. First, the health and safety risks posed by our homes to our families, tenants, tradespeople, and the broader community. Second, industry advice suggests that our homes can never be fully cleaned. Third, following advice on the ongoing contamination of our homes we face crippling levels of economic loss, with difficulties selling and renting out our homes. Some banks no longer view our homes as providing sufficient security for mortgages.

¹ Christopher Booker and Richard North, “One Fibre Can Kill: The Great Asbestos Scam” in *Scared To Death: From BSE To Global Warming – Why Scares Are Costing Us The Earth*, Continuum Books, London, 2007 at pp274-275.

We have come together to seek just outcomes for all affected. Many of us want to rebuild on our land. A large number of us want to sell quickly and move on. A very small number of us want to live out our years in our homes, or have needed to sell at the height of the crisis at a significant loss. Owners and tenants have lost contaminated household contents and, in some cases, almost all of their possessions. Investment property owners are struggling with the financial burden of abandoned houses.

We face uncertainty about our futures and deep concerns over the health and wellbeing of our loved ones. The majority of us believe our families, friends, tradespeople, visitors and pets have been unknowingly exposed to crushed crocidolite or amosite during renovations, and even through ordinary habitation.

We all have questions on links between asbestos inhalation or ingestion and the manifestation of recognised and unrecognised asbestos-related diseases. Tragically, one member has already passed away from mesothelioma. Possible links with his family home of four decades are being examined.

Our houses might be at least 35 years old, but many of us have invested heavily in their upkeep. This year alone, some owners have completed renovations totalling hundreds of thousands of dollars. Our homes have been our sanctuaries and our major assets.

Flood and bushfire victims often attract high levels of government and community support while also having the safety net of insurance coverage. Although most of us have comprehensive home and contents insurance policies, those policies contain absolute exclusions on asbestos-related claims.

We know the history of respective governments' handling of our homes but our eyes are fixed on the future. We have come together to stand up for what is right based on our concerns for the health of our children, and in the face of enormous stigma and financial ruin. Despite our overwhelming grief, we are placing our hope in our governments to work together to draw a line under Mr Fluffy homes in Australia.

I call on our elected leaders and senior officials to read the personal accounts in this Group Impact Statement and to act swiftly to help these Australians reclaim their lives from this devastating manmade disaster. Please address the history of deep inequality between Canberra and Queanbeyan, and please do justice to a legacy that we have inherited through no fault of our own.

We want this legacy to end with us.

Brianna Heseltine

Founder and Spokesperson

Fluffy Owners and Residents' Action Group



Acknowledgements

Stigma and value judgements on “who is to blame” for the Mr Fluffy asbestos crisis are two elements that distinguish it from large scale natural disasters. Since knowledge has emerged of the ongoing presence of asbestos fibres in Canberra homes, many affected residents have reported increased feelings of social isolation. Neighbours may have stopped talking to them, and friends may have stopped visiting.

In Queanbeyan, the pressure to remain silent is even greater because most people are living in homes that still contain the full amount of loose-fill asbestos insulation. Only twelve properties have been identified, meaning many homes are still hidden in the landscape. To date, there are no supporting government policies in place for residents who find out their homes are contaminated.

It takes courage to speak up in these settings. For this reason, first and foremost I applaud the hundreds of people who have contributed their accounts to this First Group Impact Statement to bring the long hidden toll of this 50 year disaster into the light.

It is not possible to bring together a publication of this quality without the expertise and dedication of a talented and passionate editorial team. I am deeply indebted to Barbara Walsh, Michael Bird, Matthew Padovan, Katherine Harrington, Fiona Matz and Celia Dickinson for their Herculean efforts to compile our stories.

My sincere thanks also go to Juliana Mesquita for her early design work on the FORAG logo and tagline, and to Tracey Pearce for her photography throughout the campaign.

Brianna Heseltine

Founder and Spokesperson

Fluffy Owners and Residents' Action Group



Introduction

The following pages contain the stories of many of those who have been affected by the installation of Mr Fluffy in their roof cavities some 50 years ago. They are now facing the consequences through dislocation, financial loss and increased possibilities of asbestos-related illness, through no fault of their own.

I would challenge anyone to read these stories and not be moved. These are honest accounts from people who have had their lives turned upside down by finding out that their houses are toxic and not safe to live in; that as a result they have unwittingly compromised the health of their families, friends and tradespeople.

There is overwhelming guilt from parents who feel they have betrayed their children by not keeping them safe. There are people with rare cancers who may never know if it was their random choice of house that contributed to their illness. There is a deep sense of grief that people will lose their homes and gardens – their havens – that hold so many precious memories, but which are now seen as a poison. There is anger that a government remediation program in the 1980s assured them the houses were safe to live in.

Despite the grief there is resilience here. Thank you to the people who submitted their stories with such honesty and courage and to the team who sat up many nights editing and compiling this document. To those who are reading—please listen to the calls for help and fix the problem fairly, and quickly, so we can all move on with our lives.

Barbara Walsh
Chief Editor



New South Wales

We had renovated extensively and, with assistance from friends, entered the roof space on multiple occasions to install down lights, speaker systems, a skylight and a solar air-conditioner. In doing so bundles of very visible fibres floated down into the living areas. We swept them up and popped them in the bin, thinking no more of it than annoying mess to be cleaned up as part of the renovation. We lived in the house for years.

— KF and PW, 30s, Queanbeyan

KF and PW, 30s, Queanbeyan

When we received a notice in July from the Queanbeyan Council, it was the first time we had considered that we could have a “Mr Fluffy” home, and as the weeks unfolded and the testing came back, the realisation kicked in that we had an asset that was not worth the mortgage we had on it – even though our mortgage was meant to represent only 80% of the property value.

And as time went on we investigated what living with and being exposed to Mr Fluffy asbestos actually meant. We had renovated extensively and, with assistance from friends, entered the roof space on multiple occasions to install down lights, speaker systems, a skylight and a solar air-conditioner. In doing so bundles of very visible fibres floated down into the living areas. We swept them up and popped them in the bin, thinking no more of it than annoying mess to be cleaned up as part of the renovation. We lived in the house for years.

Now what we are left with is a combined feeling of fear, anger and guilt. We feel guilty because our friends came to help us renovate out of the kindness of their hearts, and they, like us, crawled through our asbestos-filled roof space entirely unprotected, totally exposed. Then there's the guilt for those who visited after these renovations, as they may also have been exposed due to us not being aware that the ceiling space needed to be sealed. Our thoughts are also for the tenants who stayed at the house as well as the tradesmen visited us over the years. Guilt is a funny thing – despite the fact that we didn't know, and couldn't know (at one point we had additional bulk insulation installed professionally, however the installers didn't indicate anything amiss and we in turn remained none the wiser) the guilt remains like a strong acidic feeling in the stomach whenever we think about it.

Then there's the anger – an anger that those who sold us the house likely knew about the asbestos – and if not they, then definitely owners prior to that who ignored council's advice (for there existed no requirements to do anything with this knowledge, only “strong advice”) – to seal up the roof space, label and lock the manhole so that it couldn't be opened. Similarly a certain amount of anger remains at the NSW government as the lack of requirement to notify homeowners as part of sale meant that we had no idea that we were purchasing a toxic property, nor how we could safely live there.

And then there's the fear. The fear of not knowing if the cancers so associated with this poisonous material will affect us. Or worse, affect our family and friends.

This needs to stop. No one should have to go through this.

Now we have a house that we can't rent, we are paying a full mortgage and the associated interest, rates and so forth. And to add to our strain a forced redundancy in April and the tight job market has left us with one income. We have always saved for a rainy day – and now it pours. We don't know whether we should pay the several thousands to get the house repaired as per the current NSW advice (which is only a poor band-aid solution) or hold out in the hope that history won't repeat itself again and that the government will realise that they should be protecting their citizens from this threat and help us out of this impossible situation. We ask ourselves whether we could morally put the house on the market for rental knowing that we could expose others to this toxic threat, but individuals can only suffer so much guilt and we think ours is maxed out. So our house will remain empty and a financial and emotional strain for now. At least we can then feel that in one way we are doing the right thing.

We are normally upbeat people who try to be positive and accept the situation as is, but it's challenging sometimes when we speak to other home owners who tell us stories of multiple NSW governments avoiding the issue, and don't seem to see the human impact. We hope that this will be resolved and that leadership from both sides of politics, both locally and federally will be provided.

I am struggling because I can't see a way to morally get out of the Mr Fluffy saga without becoming bankrupt morally or financially. — Matthew, 28, Queanbeyan

Matthew, 28, Queanbeyan

Mr Fluffy coming to a head has impacted me in three main ways.

Financial: As I have an unremediated Mr Fluffy unit, I have made the difficult decision to remove my tenant meaning that I have severely limited my financial stability. Currently I have rates, water, insurance and mortgage repayments coming in with no rent to offset them. Further to this I have recently been made unemployed – although this will be likely temporary, the financial strain leads straight in to the emotional Impact.

Emotionally: I am struggling in being a landlord of a house that I believe could hurt someone. Although the NSW government says that the units are likely safe I have huge doubts. I am struggling because I can't see a way to morally get out of the Mr Fluffy saga without becoming bankrupt morally or financially. My financial stability is entirely linked to my emotional stability. The NSW government statements to date have caused me more concern as they have been unclear and off the cuff without clear plans and structure to back them.

Health: I as far as I am aware have not had significant health complications due to likely exposure to Mr Fluffy however as I have existing lung conditions it is hard for doctors to tell if there are other things at play. This means that I have had to have X-rays of my lungs and will likely have to continue to doing this when my lungs play up going forward which increases my risk of other issues. Since finding I had Mr Fluffy in my unit my stress has led to many more days off work than normal with real illnesses but because I'm constantly on edge and don't see a resolution I'm run down and cannot recharge.

“We have always entertained family and friends. We now feel compelled to remind all of our predicament if they wish to visit or drop-in. This has led to uncertainty on our part to host events at our home any longer. Of bigger concern to us is that Maryanne looks after our 16 month old grand-daughter one day a week. Now we have the added fear regarding her health and if we are doing the right thing in having her over. In the first ACT removal programme, no mention was ever made of walls or subfloor. As our home is centrally heated by gas it had led to even more uncertainty, fear, anxiety and concerns as our furnace is located within the subfloor! Maryanne has now asked our sons to have chest x-rays and the home retested.” — Mike and Maryanne, Queanbeyan

Mike and Maryanne, 50s, Queanbeyan

We purchased our home from Mike's parents in 1989 as they were moving on and we were intending to either extend our existing home or buy another due to our increasing family.

In 1990 Mike became the Deputy Captain for the Queanbeyan Fire Brigade (now NSW Fire and Rescue). With this added responsibility, it required another telephone line to be provided to our home so that business calls, after hours, could be handled. It was during this installation that Telstra advised Queanbeyan City Council of a potential issue and loose-fill asbestos insulation was confirmed.

NSW Health became involved. We and our home were subjected to various tests. In short, all they could offer was, “leave it alone and all should be OK”.

It was during this time period that the issue loomed large in neighbouring Canberra. I believe we all understand the clean out programme that occurred. Our family agreed to be part of a 60 Minutes television segment in an attempt to have NSW included, more correctly Queanbeyan, as it is so close to the ACT and naive for officials to believe we weren't affected. We were disappointed and furious to find it was a simple “us versus them” programme for ratings fame! The NSW Government remained unmoved.

Until the day of his death Mike's father was adamant the insulation he purchased was cellulose fibre. This caused Mike's father great angst and the issue was avoided during family discussions. This has caused Mike much anger and depression that he and his family somehow could get caught out in something not intended or of their doing. Frustration was another issue that this was discovered because of Mike's wish to serve his community. I point out he served for nearly 20 years!

We were in our 30s around this time with three sons. We entered small business and the house became “security” for the bank. This remains the case to this day. We had sealed the roof space as per NSW Health advice and as we couldn't afford to do more, had to live as normal and hope for the best. A growing frustration was we could do nothing to improve our lifestyle or the home because “nothing could be disturbed”. Summer was the worst as no ceiling fans or cooling could be added as it encroached the roof space!

In 2004 we “bit the bullet” and paid to have the asbestos removed in a similar method as done in the ACT nearly 10 years prior. Apart from the need to forgo holidays and some of the pleasures we hear average Australians enjoy, we returned into deeper debt to have this scourge removed. This removal cost us \$50K and a month out of the home.

After the removal we felt relief and safety. It gave us the confidence to spend some monies on the home to make it more comfortable adding a covered entertainment deck as well as whole home evaporative cooling. This, in turn, increased the market value and we were secure in the knowledge that when it came time to downsize and/or retire, we had an asset.

Given the most recent events all our thoughts and dreams are shattered. Our retirement plans destroyed.

There has been strain on our marriage and some heated discussions have ensued as a direct result of the discoveries, comments and some limited action in the ACT. Mike has concerns, not only of potential health issues but also financial. A reminder that the home is held as security by our bank in supporting our small business (and 8 staff). Who has considered that the bank may now deem our home as “worthless” and withdraw this facility? It is a genuine fear and just adds to our anxieties.

We have always entertained family and friends. We now feel compelled to remind all of our predicament if they wish to visit or drop-in. This has led to uncertainty on our part to host events at our home any longer. Of bigger concern to us is that Maryanne looks after our 16 month old grand-daughter one day a week. Now we have the added fear regarding her health and if we are doing the right thing in having her over. In the first ACT removal programme, no mention was ever made of walls or subfloor. As our home is centrally heated by gas it had led to even more uncertainty, fear, anxiety and concerns as our furnace is located within the subfloor! Maryanne has now asked our sons to have chest x-rays and the home retested.

I requested this test via the Work Cover “We care” number. Details taken but no response to date. That was six weeks or so ago. We’ve had no response, call or “sure we’re here!”. With my pursuit I find “Protocols are being formulated”. Are you for real? Your mob doesn’t talk to the ACT? Why can they conduct tests that obviously don’t suit NSW?

This fear has got to stop! No more families nor trades should be subject to this scourge. In our view the government always seems to regulate and determine what’s what! You have caused this problem. Regardless of all claims, you now subject all trades to the “Australian Standards”. You seem at ease to prosecute but slow to accept responsibility when things stuff up. To this day the very word ASBESTOS causes news headlines and concern yet you let home owners live in their homes whilst you procrastinate!

You can’t have it both ways.

The government has destroyed our dreams, hopes and thoughts of retirement. We can’t do a thing to our home now as it’s “hit the fan” again. You seem to not care. We would be better off if fire engulfed our home than waiting for the NSW Government response (why have we paid insurance for 25+ years?) Now we are concerned “what will be their response?” if it occurs.

Good to be a helpful, tax-paying, law-abiding, community-serving, citizens of NSW!

Help!



Australian Capital Territory

“We don’t have people over any more. We meet up with friends and family at their houses. We don’t change the light bulbs anymore – two are blown in the lounge room but I don’t want to disturb the fittings and release any fibres. When the wind blows hard, I lie awake wondering if it will stir up the remnant fibres in the subfloor or walls and bring it into the house. ... We can never relax while we live in this house. We will continue to get testing done at regular intervals to review the levels in the living areas. That is our short term plan. We don’t have a long term plan anymore.” — Christina, Ainslie

Christina, 27, Ainslie

First of all I want to acknowledge that we are one of the ‘lucky’ ones. Our initial results have shown that our living areas are free from asbestos. My heart goes out to those less fortunate, whose story is many times worse than the one that I can detail.

We purchased the house in 2013, and moved in eight weeks before the birth of our daughter. We were looking for the house for over a year, and we felt like all our dreams came true when we were able to buy into Ainslie. The house is close to friends and family, we can walk to work or up to the reserve, and my son was delighted with the back yard. The mortgage was a bit of a stretch, but it was our dream home, so we borrowed extra money from our parents and bought it.

My husband has crawled under the house many times. We had a ceiling fan installed in my son’s room in January this year, which left some holes through to the roof space. There is some cracking to the cornices and walls throughout the house. These issues seemed innocuous enough, until we discovered that we were a “Mr Fluffy” house.

Then we came to realise that the “certificate of removal of loose fill asbestos” didn’t actually mean that the asbestos had been removed from the property; that the subfloor soil is contaminated to a depth of 15-30cm; that any crack or hole could be releasing these deadly fibres; that instead of providing a sanctuary for our babies in this “dream home” we may have been exposing them to blue and brown asbestos.

I am still finding it hard to believe the initial asbestos reports, having spent weeks waking at 3 am to go over it again and again in my head; having had to apologise to the young mothers who brought their children to play at our house before we understood the risks – and seeing the look of horror on their faces; having agonised over wanting to apologise to the tradesman who installed my son’s fan – but not quite knowing how; having come to the realisation that our dream house, which we invested all of our money, our lives into – is worthless.

We don’t have people over any more. We meet up with friends and family at their houses. We don’t change the light bulbs anymore – two are blown in the lounge room but I don’t want to disturb the fittings and release any fibres. We don’t plan our alterations, even simple things like hanging curtains or baby pictures. When the wind blows hard, I lie awake wondering if it will stir up the remnant fibres in the subfloor or walls and bring it into the house.

It is no longer a “dream house”, we are disengaged from it. Even simple things like painting over the filler on the cornice cracks seem pointless, we’ll only be filling them again soon.

I am grateful for the response of the ACT taskforce, I am incredibly grateful that our results to date have shown that there is no asbestos in the living areas, but we can never relax while we live in this house. We will continue to get testing done at regular intervals to review the levels in the living areas. That is our short term plan. We don’t have a long term plan anymore.

“We knew this house had asbestos but the contract said it had been removed years ago so we thought it was safe.” — Chris, Ainslie

Chris, 30, Ainslie

We purchased this house in 2013 after looking at some cheaper houses that needed renovating. We decided to pay the extra for this house as we had a baby on the way and didn’t want to renovate straight away. We knew this house had asbestos but the contract said it had been removed years ago so we thought it was safe.

Our immediate issue is to keep our children safe. We are waiting on the results of the asbestos testing for the house. We can’t do any serious maintenance or renovations such as adding power points.

We would be ok with keeping the house if it can be cleaned properly, a certificate of removal can be provided, and we can do renovations and get workmen in the future. It is a shame to knock down the house as it is in relatively good condition and we are happy with it.

We would be ok with knocking the house down and rebuilding if we are not left seriously out of pocket. The point of buying this house originally was that it didn’t need any work done to it, so it was at the top of our price limit.

We don’t want to sell the block as it would probably mean that we would be priced out of Ainslie, especially as we would probably be competing with 5-10 other buyers that had also been forced out of their homes in Ainslie and the surrounding suburbs.

The fault lies with the ACT and Australian governments who should not have allowed Mr Fluffy to operate after finding out the extent of the problem. So the majority or all of the cost for a knock down and rebuild for every homeowner should be offered. If anything less than the 100% of the cost is paid then there is a risk that not all homeowners can or want to afford the work and will put it off or fight it.

I also worry for the workmen we have had in since purchasing the house, an electrician and someone to install the phone line. We have notified the previous owners. They did major renovations and then rented it to at least one family before we bought it. There was also at least one other owner before that.

"I love my home: it is filled with a lifetime of our family's memories. I despair over having to leave my community where I attend church, volunteer at the local primary school and have the love and support of my friends and neighbours. I am confused and anxious about what the future holds... I feel very distressed most of the time and there is never a day that goes by where I do not cry." — Christine, Ainslie

Christine, 66, Ainslie

I have lived in my home since 1978, my three children were raised there and it is the home I shared with my late husband.

The first we knew about Mr Fluffy was during the 1980s–90s clean-up program. It had been installed prior to our purchasing the home. Our entire family was uprooted during the clean-up and moved back in under the impression that our home had been made safe. That period had a huge impact on our family, with my daughter in the middle of year 12 and my son in year 10.

Upon returning home, we found our gardens damaged and a substantial tree in the front garden pruned so badly that it had become unbalanced and unstable and had to be removed by an arborist at our expense. There was damage to areas inside our home including where the 'cleaners' had jammed a bent coat hanger into the back of the television so that they could get reception. My husband, now deceased, came to collect the mail one Friday afternoon to find them in our spa, watching the television they had dragged out onto the veranda.

All that said, it was a huge relief to move home, to what we believed to be a decontaminated and safe environment. In subsequent years my children grew up, got married and had children of their own. My son, son-in-law and daughter all entered the roof space and sub-floor to install insulation and carry out minor works to help me out. I now know, after the 18 February 2014 letter, that they have worked in contaminated spaces and I feel considerable guilt that they have most likely been exposed to loose-fill asbestos fibres. My grandchildren have been present in the house when minor renovations have taken place, where internal wall spaces have been disturbed while electrical sockets have been replaced, etc. I would never have let these works be conducted had I known that there was any risk to my family.

The re-emergence of Mr Fluffy into my life has been hugely traumatic. I am a 66-year-old, semi-retired widow living alone in my family home. I have never in my life known such stress and anxiety for such an extended time. I am very worried about the future and how I am going to manage this situation. I am unable to sleep and have had to see my doctor to get sleeping tablets, something I have never needed before. I worry deeply about the health impacts on my children and grandchildren as well as what I will do now that my home is basically unsellable and subsequently worthless.

I love my home: it is filled with a lifetime of our family's memories. I despair over having to leave my community where I attend church, volunteer at the local primary school and have the love and support of my friends and neighbours. I am confused and anxious about what the future holds. I am semi-retired, working only one day a week and therefore have no capacity to start again financially.

I feel very distressed most of the time and there is never a day that goes by where I do not cry. I feel let down by the whole asbestos removal program, which left us believing our home was safe, when it so clearly was not.

“While waiting for results from our assessment, I dreamt I went for a bush walk in lush hilly country and I saw a tree with white fluffy seed blossoms like kapok and someone said ‘that’s asbestos – it grows here...’ So I looked down and it was all over my jacket, but I thought I’d go down the creek and wash it off, so I went into the water... and then I realised the surface of the water was covered with these white fluffy fibres... and that washing it off was impossible.” — Prudence, Ainslie

Prudence, 60, Ainslie

The initial shock of finding out that we lived in a Mr Fluffy led to quite some anxiety for me and my 23 year old daughter who has been staying with me for the last 10 months while she finished her Cert 3 in childcare. We felt that our cosy home, so warm and inviting in these cold winter months, had turned on us, like the cartoon Monster House.

The worst period was waiting for the assessment which seemed to take forever, although it was only 3-4 weeks. I felt that Worksafe had not been given enough resources for this crisis. In bushfires, fire-fighting teams are deployed from all over the country and I wondered why asbestos assessors were not brought from elsewhere to help out with the demand and reduce additional mental and physical health casualties.

During this waiting period, we didn’t know if we should move out, taking absolutely nothing, as it seemed clothes, once contaminated, could not be cleaned, or not. My daughter was worried about going to work in Child Care, what if fibres were in her clothes and the children breathed them in. We had no way of telling if our house would be one of the contaminated ones.

Would we have the short term problem of having to evacuate immediately – or stay but have to burn all our clothes and our soft furnishings, or would we be one of the luckier majority who have no fibres in their living areas – which I thought meant we’d only have the longer term problems of selling, or renting or getting tradespeople to come to the house.

I had originally paid off the house with a super pay out from an overseas job. I had decided to put that entire sum into the house in the belief that that was a better solution than investing in super. This means I have a tiny sum of super as have only been in current job for six years. My retirement plan was to sell the house, at a profit, downsize and live off the proceeds. My other problem was our house was a duplex. My neighbour’s half of the duplex had never been fluffed. I told her and she mentioned neighbours across the fence had hoped to knock down their duplex portion and rebuild but been unsuccessful. If mine had to be demolished what would happen to her place?

While we knew that not many people go onto to develop mesothelioma, it certainly casts a long shadow. I was worried for my daughter more than myself, because the long onset would reduce my life expectancy less than hers. I wanted her to move out but she thought she could wait till we had the assessment. We read all we could, but the anxiety was still there and caused us sleepless nights.

The assessor was encouraging and we felt reassured that our well-maintained, double brick, 1941 duplex was unlikely to be severely affected. But we still couldn’t be sure until we got the results. While waiting for result of assessment, I dreamt I went for a bush walk in lush hilly country which looked like PNG and I saw a tree with white fluffy seed blossoms like kapok and someone said ‘that’s asbestos – it grows here...’ So I looked down and it was all over my jacket, but I thought I’d go down the creek and wash it off, so I went into the water... and then I realised the surface of the water was covered with these white fluffy fibres... and that washing it off was impossible.

When we got the assessment, we got a new set of problems. Friable fibres were found in a built-in wardrobe in our 'spare room', which we had to seal. The thing was that in 2009, I had a friend's daughter as a lodger for her first year at uni. The young woman had our 'spare bedroom'. She liked living there and when I went overseas in 2011, she moved in with some other students (still occupying that same room), for three years. Consequently, she has been more exposed than myself or my oldest daughter who resided with me. I discussed her situation with her mum and herself, but it seemed even more unfair and random, and I am still coming to terms with that. I hope she has some recourse to health monitoring, and compensation, if there is any impact on her health.

"We will lose the beautiful garden established by the family who owned and renovated the house before us, which we continue to tend and enjoy. We will lose the pencil marks on the laundry wall charting our son's growth since we moved in. We have already lost the sense of security and comfort we should enjoy in our own home. We are now living in limbo, waiting to learn our fate. We just want to get on with our lives." — Anonymous, Ainslie

Anonymous, 50, Ainslie

In December last year we bought the beautiful home that we had been renting for a year. We planned to make a stable home for our son in a community we have grown to love. Little did we know that what we had purchased was not a dream home but a disaster waiting to happen.

I am angry that we were not informed as renters that the house had been insulated by Mr Fluffy. Documentation in the contract of sale that the house had been in the loose fill asbestos removal program gave us false comfort that the home had been remediated and all was well. Had the risks been articulated, we would neither have rented nor purchased the home.

It was not until the publicity following the ACT government's mailout to Mr Fluffy residents earlier this year that we became aware of the gravity of the health risks and financial implications for our family.

We are now living with the anxiety that not only our immediate family, but friends, tradespeople and other visitors may have been exposed, and may continue to be exposed, to asbestos in our home. While tests have not found amosite within living areas, I worry constantly about what may have been missed. We cannot use the central heating or cooling systems or lay baits in the contaminated subfloor to get rid of the rats.

We also face major financial issues. Even if we were able to sell the property for a much reduced value, in all good conscience we could not pass this deadly risk on to another family. We will not rent the property for the same reason. The only viable long term option is to knock down the house, remediate the site, and rebuild, at a massive cost that will cause us additional major financial and emotional stress.

As devastating as that is, we know we are much more fortunate than those families who have lived in their homes while renovating them, unaware of the presence of asbestos, or those who have been forced to leave their homes recently due to the discovery of contamination in living areas.

We will lose the beautiful garden established by the family who owned and renovated the house before us, which we continue to tend and enjoy. We will lose the pencil marks on the laundry wall charting our son's growth since we moved in. We have already lost the sense of security and comfort we should enjoy in our own home. We are now living in limbo, waiting to learn our fate. We just want to get on with our lives.

“Today we have had confirmation via a second asbestos assessment that the fibres are in the living areas of our home. I feel sick, we have lived in this home for 13 years, my children have lived here since they were born, they are now aged five and eight. We have all without doubt been exposed, my babies have been exposed. This cannot be real. ...How do we come out of this unscathed? At best at some point in the future we get a new home but that is little comfort when the rest of our lives we’ll be wondering if and when we or our children will get an asbestos related illness. What kind of life is that?” — Michelle, Ainslie

Michelle, 43, Ainslie

We purchased our home after falling in love with it at first sight in October 2001. Our home is within the Wakefield Gardens Heritage Precinct and we adored the fact that it was original and had been maintained so well, which we have continued to do over the past 13 years. This is the longest we have lived anywhere, it is the only home our children have known and we have become part of the community and have relationships with many people in the street and suburb. Our children go to the local preschool and school, one thing we have always wanted for them is one home, one school and to have a place that is where they belong.

Our closest friends live a few streets away, we have wonderful neighbours, our children’s friends all live close by and we have access to many amenities being located so close to Ainslie Shops and Medical Centre. We have a deep attachment to our home and have taken so much pride in maintaining it and the gardens and now it is lost and we are devastated. We somehow will have to explain to our children that we will have to leave this home and move somewhere else while it is (we hope) demolished and rebuilt. We know that there is no way it will ever be the same as the 1939 red brick cottage with timber sash windows, terracotta roof tiles, Bakelite power switches, original bath tub, milk man’s cupboard, kitchen cabinetry... everything we held so dear. There are so few homes left that remain as they were originally built and we were so proud to have one of them.

We had the pleasure of meeting the original occupants who were the first ones to live in the home when it was completed. They paid us a surprise visit one day last year, they were visiting Canberra and decided to go for a drive to where they lived as children and as luck would have it we were home at the time. Bob was aged 8 and Margaret 6 in December 1939 when the house was completed and their family moved in. They told us how their father had planted the three plum trees in our front garden that remain today and Bob shared stories of how he played with his toy cars on the front porch. Both were students at Ainslie School and were pleased to hear our eldest daughter is now a student there. It was a thrill to meet them and learn about life in Ainslie in the 1940s. We wanted a home that our children could come back to as adults and reminisce about their childhood – that dream is now gone.

Our garden was mostly established when we purchased the property in 2001 and over the years my husband has worked tirelessly to keep it so beautiful, we have added numerous plants including 4 identical plum trees to those planted by the original occupants. In summer we enjoy the shade from a 70 year old Pin Oak Tree in our front yard and the privacy of the original Privet Hedge. We put in a new hedge alongside the driveway adjoining to the neighbouring property where the original hedge had been removed and we have a veggie garden in the back yard.

Through no fault of our own we are now going to lose everything we worked so hard for. When we purchased the home we only received a “Certificate of Clearance” after we had settled on the property and assumed that everything was fine because the asbestos had been removed. Some 5 years later we received a letter from the ACT Government which was a reminder our home was part of the loose fill asbestos removal program, in our minds this letter was not cause for concern as we had not done any renovations which involved knocking down walls and it was our perception that should we wish to do that then we just needed to advise the builders. It was not until April this year that our world started

unravelling and bit by bit as more information came to light (mostly via the media and FORAG members who shared their stories) and we become aware our home was a “Mr Fluffy” house and what that meant. If we knew back in 2001 what we know now we would never have purchased this home.

As well as the loss of our home we now have the anguish of knowing that we have been exposed to deadly asbestos fibres, we know only too well what it means to have mesothelioma as two of my uncles died from the disease in recent years. Both were in the Navy and that is where they were exposed. Their lives were cut short and they died a slow and painful death over a period of 12 months. Now we will spend the next 20-30 years wondering if that will be our fate, even worse will it be our innocent children's fate.

Today we have had confirmation via a second asbestos assessment that the fibres are in the living areas of our home. I feel sick, we have lived in this home for 13 years, my children have lived here since they were born, they are now aged five and eight. We have all without doubt been exposed, my babies have been exposed, this cannot be real. I tried calling the Taskforce today, the phone rings out. I emailed two contacts there and will try calling again tomorrow. I have an asbestos assessment that says fibres were found in two areas in our home, it is completely illogical that it is confined to these two areas, it is without doubt throughout our home.

How do we come out of this unscathed, at best at some point in the future we get a new home but that is little comfort when the rest of our lives we'll be wondering if and when, we or our children, will get an asbestos related illness. What kind of life is that? Our home was our sanctuary and such a special place, all our beautiful memories are tainted now and all the future holds is fear. There is nothing to look forward to, the dreams we had for our children to have a happy healthy childhood and a home to call their own are shattered. We have failed at the one thing we always tried so hard to do, to protect our kids from harm, only we never realised we were putting them in harm's way. We feel guilty for something that we know logically is not our fault, we never intended bring our children up in amongst asbestos dust, but we have and we can't help but feel we have let them down in the biggest way possible.

“Looking back on this time now, much of it was a blur. I accepted offers of clothes, shoes and coats from friends, colleagues and strangers. Through the generosity of neighbours, we accessed showers and laundry facilities, even though they had their own families to run. I was reduced to tears regularly... I learned new terms, like ‘amosite’, ‘negative air’ and ‘friable conditions’, and how to use them. I also learned that this situation wasn’t covered by insurance. I cried still more.” — Fiona, Ainslie

Fiona, 44, Ainslie

I know there's no good time for something like this to happen, but like many other Fluffy people, this hit at a time when I really needed things to settle down.

I returned to Canberra in early 2013, a newly single parent with two young boys and a puppy. The rental market was extremely tight and after a few months, needing a solution, I decided to buy something instead. I was looking for a new start and thought I was buying some stability for the children, as this way we could unpack and settle in to a new school and a new neighbourhood... relax in the knowledge that at least the upheaval of moving was fully behind us. This house, which was supposed to be a solution to my other domestic situation, has instead revealed itself as an extremely complex and devastating problem of its own.

Unlike many people, receiving the letter in February wasn't a monumental moment in my story. I knew it was because the house had been part of the Commonwealth clean-up program. I put the letter aside, didn't open it for some time, because I didn't anticipate any real issues and didn't have the money for an assessment. At that stage, I guess I was aware on a very basic level: I could tell you everything I knew in a couple of sentences. But I was not alert, and I was certainly not alarmed.

I started researching asbestos assessors and realised pretty quickly that there wasn't any standard for testing. Being ahead of the pack meant that lack of knowledge of what needed to be done was a real and significant problem. I had a long chat with one company who said they removed the power points to insert cameras inside the wall cavities. They also did a full and thorough assessment of the grounds and gardens. That sounded really thorough. I made an appointment that I later pushed back because bills were colliding and I simply couldn't afford the (very expensive) assessment as well.

The time-delay fortuitously worked in my favour. I kept asking questions, and found out what a Mr Fluffy asbestos assessment really required: lab testing of dust samples found inside my house. I changed companies and scheduled again...

On the day of my assessment, I walked the assessor through our house, giving him as much detail as I could about the renovations done by previous owners. Many of the things I had thought were advantages – the ducted gas heating, reverse cycle air-conditioning, renovated kitchen, built-in-robos – I was learning might in-fact be opportunities for asbestos contamination in our living spaces.

During the assessment we discovered that the cornice in the laundry was coming away from the ceiling, and the assessor showed me dust he'd scooped from inside. He told me not to go back in there until the sample had been tested. I locked the laundry door and waited.

A week later, I was at work when the call came. He'd been right, my assessor said, to be concerned about the laundry. The sample he had taken from the open cornice contained remnant Mr Fluffy insulation. The rest of the lab results were mixed: nothing was found in our main living spaces or bedrooms, but I hadn't anticipated the presence of asbestos in the bathroom, all the wardrobes, and the coat cupboard. All of this was a considerable shock.

Still, the reality was, I was heading into a Canberra winter, a single parent with two early-school aged children, and no laundry or bathroom facilities, no cold/wet weather gear, and very limited clothing for myself. Although my house was officially considered safe to live in, it was by no means practical.

I had a significant problem on my hands, and only my part-time salary to throw at it.

There was an immediate need to organise showers and get laundry done. I had to explain to the children in very basic terms why we weren't to access the affected areas of the house. It was wet all week, and while the wind was blowing the rain sideways, all our coats, raincoats, umbrellas and beanies remained in the coat cupboard.

I looked into hiring a portable shower, but I was concerned it may take many weeks for my remediation work to be done. I feared that diverting money into hiring a shower would reduce my ability to pay for the necessary repairs, and I could see it creating a cycle that was going to be difficult for me to resolve on my own.

There was no taskforce at this time and I was writing regularly to a local politician but not getting any response.

Looking back on this time now, much of it was a blur. I accepted offers of clothes, shoes and coats from friends, colleagues and strangers. Through the generosity of neighbours, we accessed showers and laundry facilities, even though they had their own families to run. I was reduced to tears regularly. FORAG gained momentum. I learned new terms, like 'amosite', 'negative air' and 'friable conditions', and how to use them. I also learned that this situation wasn't covered by insurance. I cried still more. I was acutely aware that I was dealing with this alone. I struggled to organise remediation. Later, the taskforce was formed. Some financial assistance followed. Much later, some of the friends who'd been so supportive, discovered that they too were members of this awful club.

My remediation work was slow and difficult to achieve. Technical challenges, differences of professional opinion, the legislation, and financial impost were all competing.

I felt caught in an impossible situation.

The remediation process was extremely challenging, and it set me back a good deal emotionally. I don't want to go through remediation again. Packing up the house was very upsetting. I had to finally face the reality of the loss of favourite and special clothes and coats I'd bought overseas, which until then were still hanging in the wardrobes. I knew we'd be coming back to the house this time, but it was impossible not to think of it as a practice run. It was difficult not to project forward, grieving in advance for the loss of the house, all of us caught up in a situation that should never have occurred in the first place. The children talked about their love for our house, and their worry that we wouldn't be allowed back.

In the end we had our all-important clearance certificate, but the empty wardrobes and general lack of care and regard for our home during the process brought still more tears.

I'm very conscious that my situation thus far has focused on the daily reality of the upheaval, the difficulties of navigating a situation that everyone was largely unprepared for, and my ability to meet the immediate financial challenges before the Taskforce was set up. I'm also acutely aware of the impact this has on the value of, and investment in, my home. Also, our financial insecurity going forward. The thing I can't put a value on at this point is the impact on our long-term health. It's been difficult enough dealing with the day-to-day, the here and now, the things I can do something about. I've had very little emotional energy left for dealing with the speculation of the health effects, and to be honest, the messages are too confusing. On one hand, there is said to be no safe level of exposure to this type of asbestos. On the other, we're being told that the risks of developing an asbestos related disease are low. All I know with certainty is that the stress and distress have been high, but I've done my very best to get us through this part of the journey. The rest... only time can tell.

I guess if you've never faced the loss of your home, it's hard to explain for you what that's like, but for the second time in a year and a half, my children and I are experiencing extreme insecurity about something really fundamental: having a home. You might be able to distil this situation down to needing to remove the bricks and mortar, but it's about far more than that: it's about destroying our fledgling home and all that the concept of home represents. There is nothing that I can do to change or stop this. Obviously, life doesn't wait for you to be ready before throwing these things at you, but we've already had so much upheaval. Coupling this with the difficulties of unpicking a long-term relationship has created the perfect storm for me.

Obviously this asbestos has been in our homes for many years, silent and invisible, and it's only our understanding of it that's new. I would not have bought this home if I'd known then, what I know now. The worry and stress of the last few months have been overwhelming at times. I would never have knowingly exposed us all to such a risk, and it's been crushing to learn that our sunny little house is toxic in its core and will need to be demolished. It couldn't be further from the hopes and expectations I had when I bought this house, but I don't see any other way of finally resolving this incredibly complex, scary, nasty, stressful, expensive, dangerous problem. I'm devastated.

Alexander, 7, Ainslie

I was worried and I was also like — oh no they're never going to fix our house. I'm glad its fixed now. When the porta-shower came I didn't want to have a shower in there and it made the backyard different. When the porta-shower went I was so glad!

"I experienced my first taste of Fluffy shame recently, having a children's play date invitation turned down after I disclosed our situation. They weren't unkind, but it hurt a little. I do wonder if my sons were older how they would deal with this." — Caroline, Ainslie

Caroline, 37, Ainslie

Lately, like many people, I have been thinking a lot about what my home means to me.

A home is an emblem of security, of empowerment, of sanctuary. It is difficult to reconcile the idea of my home now as a place that harbours Mr Fluffy asbestos fibres that could potentially harm my family. These insidious, microscopic fibres have not only diminished the safety of my family home, but stripped it of any financial value. Our investment, our options, our financial future, is severely compromised. Yet our home still looks the same.

We moved into our home in 2006, one year after my mother passed away from a rare and aggressive cancer. It was our first house purchase, we had been married 12 months and it was the quintessential symbol of a new beginning. I became pregnant with my first son a month after we finished packing away the boxes. Our second son was born four years later.

My husband initially assumed the role of chief Fluffy worrier in our family after receiving the February letter. I happily let him have that role. Having lost my father, my mother and my older half-sister to cancer—all lung-related—there are times when I just cannot do any more worrying. Pat organised the asbestos assessment, followed all the media and started talking to real estate agents and solicitor friends. I put my head in the sand and naively placed my faith in the certificate of clearance we recalled seeing in our purchase contract eight years ago.

When I attended my first Mr Fluffy community action group meeting, I finally acknowledged the human face of this deeply unlucky situation. Looking around the room, I saw many people just like us – perplexed, unsure and frustrated. I was dismayed at the large cohort of elderly people in the room, perhaps without the resources my husband and I have to work out how to deal with this situation, let alone any desire to leave their home.

We don't talk about Mr Fluffy to our children, but we've started sharing it with our community. I experienced my first taste of Fluffy shame recently, having a children's play date invitation turned down after I disclosed our situation. They weren't unkind, but it hurt a little. I do wonder if my sons were older how they would deal with this.

Our home is now uncertain. It feels undefined. It is still the same weatherboard cottage on the outside, but on the inside it is very different. I feel disconnected from this place I used to love. Our asbestos assessment report declares our living spaces 'clean', but our home is not, and never will be, the same.

Richard, Aranda

I bought my family home about 13 years ago in Aranda. I love living in Aranda – I have great neighbours and the location is convenient for both school and work. Recent events have made me feel stressed anxious. I find it very stressful having to explain the situation to anyone entering my house.

I hate being in the house and would very much like to leave and live somewhere else. Whenever I see dust and fluff in the house my anxiety increases as I don't know whether what I am seeing is harmful or not. I have two worries, firstly, I fear about the danger that my children and I have been exposed to and have been exposed to over the past 13 years. In that time I have been in the roof space numerous times. I have storage under the house and all of us have been in there many, many times. Secondly, I worry about the financial implications of this situation, I fear that the value of the house has dropped dramatically. I would like to receive market value for the house and move into another house that is safe for my children and myself.

“Friends tell me to look on the positive side, hey at least you'll get a new house! They don't understand the situation, the simple fact that we'd rather have our home, our financial security and above all our health. Nothing can replace that.” — Anonymous, Aranda

Anonymous, Aranda

I clearly remember receiving the registered mail and the conflict of emotions; jovial on the outside and joking with the postie, while internally I was sinking. The confusion, anxiety, stress and above all the complete uncertainty of being in a situation that we have little control over is overwhelming.

Our story is not unique. We bought the house five years ago, moved in with our son (then 18 months old). I remember that we were more concerned about termites in the building report – seems crazy now. We were aware that our house contained asbestos material, like most houses that were built in the 70s. Our general knowledge of asbestos was that it came in compacted form and was controllable if it was untouched and managed.

It is concerning that the information in the contract and building report was limited – they offered a false sense of security. I deeply regret not investigating further – how could we not know what was in our roof?

I am profoundly worried for our son who is now six years old.

That we have inadvertently exposed him to this form of asbestos is something that we will live with for the rest of our lives. The burden of time lays heavily on us as we face years of waiting to find if his life will be shortened. All we can do is hold on to the hope that his genetic path isn't interrupted by Mr Fluffy.

On top of the anxiety for our son is the considerable worry we have for our family, friends and people who have lived in and worked on this house over the years.

Friends tell me to look on the positive side, hey at least you'll get a new house! They don't understand the situation, the simple fact that we'd rather have our home, our financial security and above all our health. Nothing can replace that.

“When we tried to calculate the number of people exposed to the asbestos in our house we were horrified how quickly that number rose.” — Felicity, Aranda

Felicity, 50, Aranda

We purchased our family home in December 1999. Our family consists of my husband and myself and four boys who were aged 11, 9, 7 and 5 when we moved to Aranda.

We had moved from New South Wales and had researched the suburbs of Canberra and decided Aranda was a good match for our family. Our house soon became our home and we had a constant flow of friends and family visiting with many staying overnight.

As parents our main value is to provide a safe and loving environment for our children. When we discovered a few weeks ago we had purchased a Mr Fluffy house this value has been shattered as we wonder what we have done. Once the shock had settled the realisation of the implications becomes an all-consuming and frightening burden.

Other major issues are causing us stress and anxiety are:

1. Health risk

The risks are not only to our children as mentioned above but to family and friends that have visited, also all the trades people have worked on our house – particularly as we have recently completed large renovations to the living, dining, family, laundry and hallway. We have rented the house to various people for short periods including a family of six and a group of university students. At the beginning of the year we held a large engagement party (about 120 people) for one of our sons.

When we tried to calculate the number of people exposed to the asbestos in our house we were horrified how quickly that number rose.

2. Financial burden

There is the immediate financial burden of having to pay more for tradesmen to undertake repairs to heaters etc, the yet to be unrealised financial burden as the value of our home is diminished either for resale or should we choose to rent it. The largest financial burden is the cost of pulling down, rebuilding our home and renting a house (associated costs) whilst rebuilding as well as replacing all our soft furnishings and clothes. Should we have to vacate our premises at short notice and have to replace everything we own, this is a large financial burden for us. For example, just replacing beds, mattresses and manchester I estimate will cost around \$50,000.

There is an aspect to the financial burden that is very hard to estimate and that relates to potential health impacts that may arise. The health impacts include adverse health outcomes due to exposure, impacts due to worry about exposure and the financial impacts of the situation. As I cannot work due to a health condition and with two children still at home being supported financially, we are solely reliant on my husband's income. This will result in him having to work much longer than we planned for.

3. Loss of history

We have a number of items that we either inherited for our children or started a historical trend with our children that we intended for future generations which we cannot pass on to them now. These are irreplaceable and hard to value in monetary terms.

In addition, every week we have a traditional family meal in our home where not only do our children come but often friends as well. At every meal there is always a story told about a memory made whilst we lived here.

“We are not certain when Mr Fluffy came into our world but we believe it was just after the extension was completed. The uncertainty exists because we don’t recall asking for the insulation to be installed. We believe it was organized by the builder as part of the extension project and was installed in late 1975 or early 1976.” — Patrick, Aranda

Patrick, 74, Aranda

My wife and I occupied the house in Aranda in April 1968. Although it was a three-bedroom house, by 1970 we had three children, two daughters and a son, and by 1975 the house was feeling crowded so it was extended using a professional builder. We are not certain when Mr Fluffy came into our world but we believe it was just after the extension was completed. The uncertainty exists because we don’t recall asking for the insulation to be installed. We believe it was organized by the builder as part of the extension project and was installed in late 1975 or early 1976.

Because we liked living in Aranda and wanted more space, the house was again extended and this was completed by early 1987. In this instance I was the owner/builder. In a letter dated 19 July 1988 the survey of ceiling insulation in all Canberra houses was announced to us. We were advised on 9 November 1988 that the survey had shown we had loose asbestos in the ceiling. In April 1990 the removal of this loose asbestos began.

The process involved in asbestos removal was that the house had to be cleared as much as possible and any remaining furniture, household equipment, clothes, books, papers et cetera had to be tightly assembled in one room, covered with plastic sheeting and the sheeting joins sealed with tape. All cupboards in the house were also sealed with tape. Then the house had to be vacated until the removal was completed which usually took about six weeks. This meant of course that accommodation had to be found and paid for – no access to the house for any reason could be given during the removal period. The Government did not provide any subsidy for accommodation expenses.

By this time only two of our children were still at home and both of them were able to stay with friends. My wife, a teacher at the time, had to take six weeks leave to stay with relatives, I had temporary accommodation in Canberra for about three weeks but then also had to take leave and join my wife. The whole experience was very disruptive in every way but we did finally get clearance to return home. Then the task was to return the house to the state it was before all the trouble started, a not inconsiderable effort.

It was on 17 January 1992 that we finally received a certificate confirming that “asbestos removal work has been completed at your house”. The people doing the removal work were not the most careful of workers. We were required to report any damage that had not been rectified during the removal process. This was done and the damage repaired but that repair work was only just acceptable. There are still some small drill holes in the mortar where screws or bolts had been placed to support the envelope frame that had been erected about the house.

In the years following the asbestos removal there have been many internal renovation projects undertaken by myself with assistance from my brothers and friends. We are concerned now about the possible serious health problems which may have unwittingly been presented to family, friends, others and ourselves.

After going through all the upset of the original asbestos removal program the advice now that our house probably has remnants of loose asbestos came as a shock and a matter of great concern for the wellbeing of all the people who have passed through the house over the last three decades – our immediate and extended family, friends and trades people. We are also worried about the financial impact that the Mr Fluffy episode will have on our house. This is our financial future at stake.

We have been in Aranda from its earliest days and do not want to go elsewhere. This is why we extended our house twice – we could not find anywhere else in Canberra we wanted to live. This is where our family grew up, our connections and friends are nearby, we are part of the Aranda community. We are very angry that, in spite of the authorities knowing how dangerous asbestos was, Mr Fluffy was allowed to operate and that the consequent asbestos removal program was not done properly. We do not want this problem to keep occurring every twenty years or so. The situation must be resolved completely now. We believe this can only be achieved by the complete demolition and rebuilding of those houses affected by the Mr Fluffy asbestos insulation program.

“Our asbestos assessor noted that there is no evidence that the final step of the removal program (painting/bonding of remnant fibres) was undertaken on our property. This begs the question as to how a certificate stating that the asbestos had been removed to the standards of the time, can have been issued for our property. It also serves to make me more anxious as to how much loose fill material is still floating around.” — Jenny, Aranda

Jenny, 56, Aranda

On receipt of **that** letter on the morning of Wednesday 16 July 2014, I have at times felt guilty, stigmatised, powerless, anxious and devastated. I am having trouble sleeping as I ruminate about the possible health outcomes for my children and husband and the concerns I have for our future in regards to our financial situation and accommodation needs.

We have lived in our Mr Fluffy home since 1997 when we moved in with our two children, aged 4 and 7 at the time. I have always described our house as a happy house -- not only because of the happy relationships nurtured inside it but also because it is in a lovely setting and filled with sunshine. It is the home in which I intended to continue to enjoy my retirement for the foreseeable future. I no longer feel this way. I see it now as a toxic house where I do not feel comfortable having visitors and where I shall not ever entertain my (future) grandchildren.

I feel very **guilty** to think that I have exposed my children to this risk. Keeping children healthy and safe is one essential key to being a good parent – the most important role I have undertaken in my lifetime – and I have failed them in this.

I have great concerns for the health of my husband who has crawled in the now condemned subfloor to install internet cabling. This area is where my children and others have fed our cats over many years and it has been regularly accessed as a storage area.

The condemned roof cavity was accessed when we had evaporative cooling installed several years ago. I have great concerns over the health of the tradesmen who did this work, and also for those who have installed lights in the walls, filled holes in the walls and ceilings etc. When I informed the people who renovated our bathroom that we had been on the asbestos removal program they did not appear to be concerned. Too many people have been working under a false sense of safety and I feel guilty for having put their health at risk.

We have been fortunate in that our asbestos assessment did not find any asbestos in our living areas, although a number of remediation tasks need to be undertaken. This test result was very welcome but it plays on my mind that other people have also been given clear test results only to have them overturned at subsequent assessments. I still **do not feel safe**.

Our asbestos assessor noted that there is no evidence that the final step of the removal program (painting/bonding of remnant fibres) was undertaken on our property. This begs the question as to how a certificate stating that the asbestos had been removed to the standards of the time, can have been issued for our property. It also serves to make me more **anxious** as to how much loose fill material is still floating around.

Although health concerns are paramount, I also **despair** of the future when it comes to our **financial security**. I have recently retired and my husband is in the final years of his working life. We are self-funded retirees whose major asset is now worthless. We feel very **vulnerable**.

I am now **eagerly seeking closure** so that our family can move on. I love the community and environment in which we live and very much hope that we can maintain both without having to continue to live in a house in which I no longer feel safe.

“We were shocked to learn the implications of our house’s Mr Fluffy history. Almost two months since the second assessment, we are in limbo, waiting for advice from the Taskforce about whether we can proceed with remediation, and whether we can access the ACT Government funding to finance this work.” — Anonymous, Belconnen

Anonymous, 36, Belconnen

My husband and I bought our house in 2011. Our timing wasn’t ideal – Canberra’s property market was at its peak. But we had been offered an overseas transfer a few months later and wanted a home to return to when the transfer finished four years later. We chose our house because it was large, well built and (we thought) needed no alterations. The location was perfect – a quiet street opposite parkland and close to both amenities and good friends. It was a house that we expected would serve as our family home through to retirement. Because of this, we weren’t concerned about the amount we paid. Over the 30 years we expected to own it, we knew it would appreciate in value. And while we were overseas, we expected it would attract a good rental value to assist with mortgage payments. Furthermore, we’re risk averse and thought investing our money in property would be safer than other options.

Until July 2014, our expectations were met. We had rented our home to a family for two years and they had been excellent tenants. We had also tried our best to be responsible landlords. When the ducted heating system broke a few months after we bought the house, we quickly installed a quality, energy efficient replacement. It was expensive, but we expected to reap the benefits when we returned to Canberra.

We didn’t receive the letter circulated by the ACT Government in early 2014. When our tenants gave notice to depart in June, we put the property on the market. We attracted prospective tenants shortly afterwards. After agreeing to sign the lease, they pulled out, telling our real estate agent they had heard our property was a Mr Fluffy house. At that stage, neither we nor our real estate agent knew, and we still don’t understand how these prospective tenants were able to access this information. As far as we are aware, these details are only held by the ACT Government, and privacy laws prohibit them being provided to unauthorised persons.

We were shocked to learn the implications of our house’s Mr Fluffy history. We have had two asbestos assessments (at the Taskforce’s recommendation), and they produced very different results. But both concluded the house was not safe to be inhabited without substantial remediation, including making redundant our new, expensive ducted heating system. Almost two months since the second assessment, we are in limbo, waiting for advice from the Taskforce about whether we can proceed with remediation, and whether we can access the ACT Government funding to finance this work.

We consider ourselves lucky to have discovered the risks before moving into the house, but we are concerned about the health impact living in our home may have had on our tenants. We also worry about possible legal liability due to a risk we didn’t know existed.

The most significant impact on us is financial. Our mortgage constitutes the majority of the price we paid for the house in 2011, and its current value is likely below the unimproved land value. We are effectively bankrupt, despite having good jobs and choosing a low risk investment for our money. Among other things, bankruptcy may impact our security clearances, which we require for our jobs. It would also limit

future career prospects (I had been considering retraining to become a lawyer). We have managed to make our repayments so far, but this is becoming increasingly difficult, and I am fearful that we will be forced to consolidate our loan and declare bankruptcy. We have not had a rental income from our house since the beginning of July, and as landlords, do not appear to be eligible for financial assistance from the ACT Government.

Our work overseas will finish in early 2015. I am pregnant with our first child, and will give birth shortly after returning to Canberra. We will have nowhere to live, and unless the government provides generous compensation, we will be financially insolvent. This is not the environment we had imagined bringing a baby into the world.

Carolyn, Canberra

It is hard to articulate the feelings and emotions the Mr Fluffy situation has caused. The family home has suddenly gone from a place of happy memories to a place where you feel uncomfortable and no longer can think of happy times. Your thoughts continually return to the situation.

We have spent 40 years paying off this home and had planned to realise the asset to use for retirement income. Suddenly this is no longer possible. Not only is it impossible to sell but it is dramatically devalued. This has placed us in a position where we cannot spend any funds from the asset but it is still an asset for pension purposes so that you are unable to access any government pension. It is an asset that cannot be improved so gradually it is getting downgraded. 40 year old houses need maintenance but it is almost impossible now.

It is so bad we feel we cannot admit we have a Mr Fluffy home and cannot talk to people about it. You feel lost and do not know what to do.

We hope this nightmare may come to an end or that we can see the end soon.

“My children suffered endless days of anxiety about having to relocate and lose their home, toys and belongings – things that cannot be replaced. How do you answer their questions of why we can’t go home?” — Anonymous, Canberra

Anonymous, Canberra

The strain mentally and financial this has placed on me and my children cannot be measured. I have had to deal with the enormous mental stress associated with the potential health issues for my children, of losing our belongings, losing our home, finding a place to live, the stress of not knowing what the future holds, and enormous financial worries. The anxiety and worry is never ending, there is not a night that goes by that I don’t lie awake at night worried for me and my children’s future.

I feel violated by people traipsing through my house, going through my belongings and telling me what I can and can’t have. I suffer from emotional mood swings and I feel I am on the verge of a breakdown. My children suffered endless days of anxiety about having to relocate and lose their home, toys and belongings – things that cannot be replaced. How do you answer their questions of why we can’t go home?

“Friends are wonderful but they can only help or sympathise to a small degree. They aren’t there in the middle of the night, they aren’t part of the real story with the real outcome of financial ruin, deeper debt and just a feeling of failure and loss.” — Anonymous, Canberra

Anonymous, Canberra

I saw a movie tonight... watching it I had a quite sudden and deep realisation that I’m not okay. I appear to be on the outside, but maybe I am actually quite close to losing something, or maybe I have lost it. I have an appointment with the Doctor next week because I guess I know I’m in a scary place. The receptionist suggested I could get an emergency appointment by doing the 8am phone in, but I haven’t and I think it is because of some sense of denial that actually I am ok, which is something I’m good at projecting day to day. But during this movie and for a real moment I realised that I am not ok.

I woke from deep sleep during the night last night sobbing. Real and desperate sobbing. So so sad. Deep feeling of sadness and loss. I’m not sure if Fluffy has just amplified feelings that are already present and buried deep. On Tuesday (a year to the day that Dad died), I couldn’t stop crying. Finally X went out and I made my escape so she wouldn’t see me and I guess wouldn’t judge me for being weak. I went home and sobbed.

The movie tonight I had a sudden fear that maybe I won’t come out of this one, maybe I won’t be strong enough this time, maybe this is the end of my sanity and ability to change my life. That I have reached the end point.

Why am I so sad? Am I just tired? Of being single and standing up for myself and coming home and there isn’t anyone to hide behind or to share the same sense of loss and fear and anxiety about the Fluffy situation and the security of a place to live?

No one really gets it. I don’t expect that people can understand the sense of deep depression I am feeling about all this. I so understand that need to do something desperate to reach people so they truly understand that I need support and love and care. Friends are wonderful but they can only help or sympathise to a small degree. They aren’t there in the middle of the night, they aren’t part of the real story with the real outcome of financial ruin, deeper debt and just a feeling of failure and loss.

I feel complete exhaustion from having to deal with everything myself and be assertive all the time to protect Y and me.

But where has it got me after all this time? Nowhere. Still alone, still protecting myself and now with no reward, just a dud house, years of saving for nothing and no financial security.

I am so tired and over it all.

I am lonely and stuck in a nightmare alone.

Y won’t talk about Fluffy. She has said before that she feels burdened by a feeling of having to support me when I am feeling down. Because I don’t have anyone else she says she feels burdened that she is expected to take on that role. Even if I am just talking to her generally she can still interpret it as being something I do all the time, not just as a one off.

I generally hide how I feel. I come across as confident, assertive, that I don’t need looking after.

But I am incredibly shy.

I am really struggling and I’m not sure how to deal with it or how to reach out or where to reach out because there isn’t anyone to really reach out to at the end of the day or in the middle of the night when it really matters.

“My biggest concern is the impact all of this has had on my husband’s health. He is so very stressed and anxious and doesn’t sleep. He cannot concentrate on his work.”

— Anonymous, Canberra

Anonymous, 60, Canberra

My biggest concern is the impact all of this has had on my husband’s health. He is so very stressed and anxious and doesn’t sleep. He cannot concentrate on his work.

The worry about the unknown and the frustration dealing with government entities who are clearly covering their own butts keeps him from enjoying life, as he (we) should be.

The reason that we bought the property as an investment was for retirement; so that we don’t have to be a financial burden on the public purse. Now we have no idea of the value of the property and this affects our retirement plans greatly.

Any dealings that we have had with the ACT Government Asbestos Response Taskforce have been a comedy of errors. They never respond to our calls and questions and we always have to chase up to get answers. The only way we have had any response is by contacting our local ACT Legislative Assembly member, who has been helpful.

I could add much more – such as examples to back up what I have said about the taskforce – but this statement is about the impact the whole matter has had on me, and that is watching what it has put my husband through!

“But most of all, I feel guilty and scared, oh so scared about my family. I am rigid with trying not to think about the effects on them. I must close my mind and not let the screams out.” — Anonymous, Canberra

Anonymous, Canberra

We have lived in our home since 1971. Even then we knew of the dangers of asbestos but unknown to us our builder had insulated the house with Mr Fluffy asbestos. It was “removed” in the remediation process. So we have lived here for 43 years. Our four children have lived here for periods of 20 to 30 years according to when they moved out. We have seven grandchildren who visit. Our February assessment indicated that the living space seemed okay but the garage/ carport was leaking fibres.

Frankly I cannot face the reality of the situation. The financial, health and emotional implications are so frightening that to fully confront them feels as if I would implode. I find the FORAG meetings empowering and terrifying and I am scared.

My whole body and mind freeze when I consider my family’s future health wise. What have we condemned them to?

We are retired and have lived the greater part of our lives as yet without symptoms of asbestos related diseases, but... my husband – relatively fit and active – is becoming more and more tired, short of breath... This feeling of being stuck in limbo is nightmarish. We cannot borrow to rebuild or demolish.

We live on a government part-pension plus superannuation. This doesn’t allow for re-building. I am terrified that we will lose our only asset, become ill and be unable to access aged-care facilities and the like with a need for bonds etc. with no asset to redeem. Will we be homeless? Can we afford to rent? Our retirement plans are up in smoke. It all sounds so melodramatic but that is the fear for me.

Then there are the issues of home maintenance. Will the light fitting that doesn't work ever be repaired? We sit in semi-darkness. There are safety aspects with a balcony that needs replacing. As the tiles fall from the bathroom wall I wonder can we fix them. I feel very guilty for even worrying about these more material things but I see us getting older and older and the house in disrepair around us, if we haven't the resources to move or rebuild.

The problems seem so big that any energy I have seems to be leaving. I have to try so hard not to dissolve into a helpless heap, to keep a brave face on things.

But most of all, I feel guilty and scared, oh so scared about my family. I am rigid with trying not to think about the effects on them. I must close my mind and not let the screams out.

“To us this feels like possibly losing everything in a fire only worse as we can see the fire coming but there is no way to save anything. In a fire, insurance would cover the costs but because this is not a natural disaster we may as well be uninsured. As a result we have to rely on our governments to help.” — Anonymous, Canberra

Anonymous, Canberra

My family has lived in our ex-govie home for 45 years.

The asbestos insulation was installed in the 1970s.

We had an extensive renovation done after the installation, and lived in the house with a small baby throughout the process. We have two daughters who grew up in the house, now aged 38 and 36. Now we have a son-in-law and two granddaughters, 4 and 2, all of whom have spent extensive time in the house.

The asbestos was taken out in 1992 and we were told the house was then safe to live in.

As a result of the uncertainty of what we might find in the house my grand-daughters no longer come here. There are times when I give them a cuddle and I worry I am contaminating them further if there are fibres on my clothes.

Living in one of these houses is like living on a knife edge, we never know from one day to the next if our health is going to be a problem. As grandparents we don't worry so much about our health, as that of our family – will they have full and happy lives or are they going to suffer because of the contamination already in their bodies? The uncertainty of how long this whole mess will take to resolve and what the result will be, adds to the many problems we face.

We attended both health forums conducted by ACT Health. They went to great lengths to try to downgrade the risk of asbestos related problems affecting the residents of Mr Fluffy houses. At the same time we hear from other homeowners that when asbestos reports found asbestos in the living areas, they were told to get out IMMEDIATELY. Even to go to lengths of dressing up in special clothes and masks to go back inside to collect a few belongings. Is it only me, or do these two statements completely contradict one another? Who do we believe?

We also worry about the contents of our house: 45 years is a long time to accumulate possessions, added to which I create a lot of handmade craft, the majority of which is one of a kind. We may lose the lot, depending on the asbestos report.

To us this feels like possibly losing everything in a fire only worse as we can see the fire coming but there is no way to save anything. In a fire, insurance would cover the costs but because this is not a natural disaster we may as well be uninsured. As a result we have to rely on our governments to help: maybe we will have a replacement house but the contents will not be covered. Our whole lives have been turned upside down and the uncertainty makes us angry and frustrated.

To anyone reading this letter, I would ask you when you go home tonight to look at your family and consider how you would feel if there was a ticking time bomb in all of them and yourself. Then look around your house and think, what if I could lose all this too! You may have some idea what we are going through but at the end of the day, you and yours are safe.

None of the people who have come into contact with these houses are safe.

“The emotional and financial stress is being compounded by the uncertainty of finding a resolution to this issue. The emotional scars and potential health issues will never dissipate no matter what the resolution is in the end.” — Anonymous, Canberra

Anonymous, Canberra

We purchased our current family home in 2001 after relocating from Melbourne to Canberra. At the time of purchase we had no idea that it had been involved in the asbestos forensic clean-up in Canberra and we did not receive any advice on the asbestos issue from the seller, real estate agent, conveyancing or ACT Government.

Given the serious nature of the health risks associated with exposure to asbestos we strongly believe the ACT and Commonwealth Governments have failed to protect community members from known risks associated with asbestos. It appears that both ACT and Commonwealth Governments may have been aware of the asbestos health risks, yet they remained silent and allowed community members to lease potentially dangerous Commonwealth land, buy and sell properties and to carry out property improvements.

Since owning the home we have brought up two young children in the house and have invested our life savings into renovating the property. Over 13 years of living in the property we were unaware of the asbestos Mr Fluffy history until the recent media attention. The situation we find ourselves in has caused enormous emotional stress. Our primary concern is focused on the long term health issues for our children. It is a difficult situation to consider that you have unintentionally exposed young children to a situation that has the potential to cut their lives short.

Our house in Canberra has our life savings invested into improvements. Over the years we were unaware that the ACT Government had a list of Mr Fluffy homes and our house was on the list. Given the lack of knowledge regarding the asbestos history we invested heavily into improving the property value. As it stands at this point in time our life savings appear to have been diminished at no fault of our own. This situation has added to our emotional stress. The burden of knowing that the family has unnecessarily been exposed to potential lethal health risks and are now facing financial ruin can never be underestimated.

The emotional and financial stress is being compounded by the uncertainty of finding a resolution to this issue. Family members (loved ones) are still living in the house knowing that they are being further exposed to potential lethal risks. The emotional scars and potential health issues will never dissipate no matter what the resolution is in the end. A path forward to permanently remove the ongoing risk must happen quickly to ensure no further unnecessary long term damage is done to the Canberra community.

It is impossible to quantify the emotional and physical stress of finding out that you are living in an environment that presents extreme lethal health risks, your family may have been exposed to life threatening risks and the home you have invested in is now de-valued.

We firmly believe that the ACT and Commonwealth Governments should take responsibility for this situation. The current and potential long term health issues could have been avoided if the risks were permanently removed from the community when they were first identified and if the government had communicated the history of the forensic removal of asbestos situation in Canberra to residents purchasing homes in Canberra.

“We are pensioners who have owned our family home for 46 years. ... maintaining the house has been something that we have been able to manage in large part by ourselves until now. We are approaching an age where this may no longer be possible and the potential for tradespeople to refuse to enter the property in future is cause for greater stress.”

— Maureen and Paul, Canberra

Maureen and Paul, Canberra

While we are still waiting for an assessment, we can only assume the worst at this stage.

We are pensioners who have owned our family home for 46 years. It would be impossible for us to obtain finance if there was any need to do so as a result of Government remediation options. We love this home and the location and have absolutely no desire to move elsewhere. In recent years we have extended, renovated and updated the house, poured thousands of dollars into the garden and grounds and would be heartbroken to see all this destroyed. Whilst remedial action i.e. knockdown and rebuilding would be preferable to ensure the problem is fixed once and for all, it would be beyond us financially and we can see no justification for us to have to shoulder the associated financial burden.

We are experiencing substantial emotional stress caused by this sorry state of affairs. When the house was “cleaned” in 1992 we naturally assumed that the problem was solved. Now we have greater concern for our own health and that of our children, grandchildren and all others who have been exposed to this hazard since the asbestos was initially installed in 1972.

Maintaining the house has been something that we have been able to manage in large part by ourselves until now. We are approaching an age where this may no longer be possible and the potential for tradespeople to refuse to enter the property in future is cause for greater stress.

“When we received the first “Mr Fluffy letter” we didn’t understand what we were being told. Our plans for retirement have now been abandoned and the dislocation to our hopes and dreams is profound.” — Anonymous, Canberra

Anonymous, Canberra

My wife and I bought our house in the mid 90’s shortly after we were married with the plan to settle down here to raise a family in a good area, near bushland, near a good community with good local schools. We have raised our three children there who are now teenagers.

When we bought our house the building report noted a ‘certificate of removal’ for the loose fill asbestos had been provided, and we were relaxed because the Government has spent resources on fixing it, the asbestos issues had been well known for years in the community and remedial steps were taken and the house was cleared for sale. As you would expect, we have done extensive renovations to the house (built in 1969) as it is now nearly 50 years old including the heating system, the 2 bathrooms, and kitchen, we have replaced cupboards and wardrobes, changed light fittings, installed smoke alarms and revamped the garden etc.

When we received the first “Mr Fluffy letter” we didn’t understand what we were being told. The second letter provided some more clarity about how we were affected, and made it clear we should be taking action. We have been told to quarantine some rooms and the heating system, which we have done. Whilst our discomfort is not as pronounced as others, this whole process is causing immense stress, and all of us showing increased tension (including children’s tears as they face the uncertainty).

Being a Mr Fluffy house will have an immense financial impact on us, with both of us expecting to have to go back to work full time to fund the cost of demolishing and replacing our house. We do not expect to be able to remain within our community for financial reasons, but will have to establish new connections, at a time when we probably most need the support that comes from neighbourhood friends. I feel angry at the thought we will be forced from what is familiar and comfortable for my family. Our plans for retirement have now been abandoned and the dislocation to our hopes and dreams is profound. To build one’s own “castle” and establish oneself in a community by volunteering, community work and providing assistance at sporting clubs and schools only to see it taken away is heartbreaking.

The harm to ourselves has occurred and all we can do is try to stay healthy and minimise the future harm. The impact on our children will be greatest as they live under this pall for the rest of their lives whereas my wife and I have at least led the majority of our lives in good health but that cloud obviously looms over us as well. As a parent you always try to protect your children, or when you can’t protect them you try to keep the harm as small as possible. Exposing them to loose fill asbestos for the whole of their lives undermines all that we have done and try to do as parents.

Fiona, Canberra

We have lived in this house since 1971. My husband has lived in this place for nearly 70 years. He is unwell. The thought of him having to go from here breaks my heart for the loss and stress it will cause him. I cannot bear to think of the impact. He knows every tree, every rock, on the hill behind our home. Where will we go? What will we do?

Jenny, 50, Chapman

Our home was purchased in good faith in 1992 when I was pregnant with my first child. I now have four children. I love the area and home. The only concern around the original purchase was “leaky taps”. Now I feel shattered for our family’s health (particularly my husband who spent time under the sub floors digging out space for storage), tradespeople, friends and of course my children. The financial concern is overwhelming as our retiring asset is now worthless.

“I now live with the possibility of developing a disease that could have been prevented through direct and timely communication about known risks. Whilst I don’t feel bitter towards individuals, I feel disappointed that there has been systematic negligence in communicating with landowners about risks they faced—especially during renovation processes.” — Anonymous, Chapman

Anonymous, Chapman

We bought our home in 1992. We knew it had been cleaned of asbestos and we were given a single half page photocopy of a document saying it had been part of the ACT cleaning process and was now professionally cleared. We didn’t focus on the fine print and took the word of our building inspector, real estate agent and the broad intent of the photocopied document that it was safe to inhabit. This view of everything being safe and habitable was reinforced when we applied for several building renovations. We complied with all ACT Building regulations and ACTPLA guidelines. Renovations included removing internal walls and entering the roof space and subfloor.

At no point was there any prohibition or warning given about the risks of exposure to asbestos in walls or subfloor through approved documentation for these renovations. In hindsight this shows extreme negligence by ACTPLAnners and has resulted in exposure of myself and tradesmen and my family to the dangers of asbestos exposure. Consequent testing in 2014 has found loose asbestos in our subfloor so the likelihood of exposure to workers and myself is extreme, and to my family is possible. I dug out soil from the subfloor area over a period of months about 15 years ago and excavated metres of soil to create a subfloor storage area. I would not have done this if I knew the risks of exposure to subfloor loose asbestos – which has now been proven. I have also spent considerable time under the house storing materials and establishing soft irrigation lines.

I had a chest x-ray in 2014 and have a clean bill of health at this stage. I now live with the possibility of developing a disease that could have been prevented through direct and timely communication about known risks. Whilst I don’t feel bitter towards individuals I feel disappointed that there has been systematic negligence in communicating with landowners about risks they faced – especially during renovation processes.

The concept that this whole episode may create ill health for my family is something that I cannot let my mind consider. If anything ever eventuated – where one of my family members showed asbestos related illness – I would struggle with the guilt and anger that this would inevitably bring on me and the pain it would bring them.

I fear that the whole process could lead to significant financial distress through loss of funds during possible rebuild phases and loss of market value of our home. This has been our main long term financial asset and we are relying on its value for our long term financial security and lifestyle.

“Amosite asbestos was found in the cupboards in our bedroom, our children’s bedrooms, in the study, laundry and the linen cupboard. Within two days our lives were turned upside down with the taskforce informing me that we needed to leave our home. We have spent the last five weeks living out of suitcases and washing baskets, with the limited amount of clothing that we were able to bring with us, or had to purchase.” — Anonymous, Chapman

Anonymous, 38, Chapman

I grew up in a Mr Fluffy house, which my parents currently still live in, after raising their family in the house. We lived through the removal program when I was a teenager and I was under the impression that the removal had made it safe for us to live in. When my husband and I bought our house in Chapman in 2007 we were looking for somewhere we could raise our children and establish a base where we would stay “forever”. We made changes to the house when we moved in, moving a few walls, fixing wooden floorboards, putting a pool in and spending a substantial amount of money to make it what we wanted.

When we received the letter of 18 February, we were not overly concerned, because the letter was very general and didn’t really seem to mean much at all, except that our house was part of the program and had had the asbestos removed. We were unaware of this when we purchased the house. It was only after we began to hear of more and more people who had testing and found asbestos in living areas that we thought we should go ahead and arrange the testing.

Amosite asbestos was found in the cupboards in our bedroom, our children’s bedrooms, in the study, laundry and the linen cupboard. Within two days our lives were turned upside down with the taskforce informing me that we needed to leave our home. We have spent the last five weeks living out of suitcases and washing baskets, with the limited amount of clothing that we were able to bring with us, or had to purchase.

We stayed at a friend’s house for almost four weeks and then over a week in a serviced apartment, and are now moving again to a relative’s house a long way from our home, in the hope that we can establish a tiny sense of normality for our children.

The taskforce will not cover the rent we will be paying to our relative for the use of their house, (but would continue to pay for an expensive serviced apartment – but only up to the limit of our allocation of assistance funding – with an unknown factor of what would happen after that money runs out) so this ensures our financial position continues to decline, with mortgage and rent payments to make, and our house being worth very little. The announcement that final decisions on what will happen will be another 8-10 weeks has filled us with anxiety and distress as to how we will deal with the coming weeks, let alone after the decisions are made.

Over the past two years we have had our tiled roof removed and replaced by a colourbond roof, as well as the ceilings in a number of rooms removed and replaced because of water damage. Both these jobs were done by friends or friends of friends. We are deeply distressed that we put these people at risk because of our lack of knowledge of the dangers and the possibility of asbestos still being in our house.

We have put ourselves and more distressingly our young children at risk of terrible health issues, not to mention our friends and family, who have been in our house, staying for periods of time, or just visiting, for the entire time we have lived there. We have had to deal with having to explain to people what is

going on, the stigma attached to “Mr Fluffy” and seeing their minds realising that they have been put at risk (or worse, verbally attacking you for putting them and their children at risk).

Our eight year old daughter doesn’t sleep hardly at all, with the worry of the little she understands of the whole situation (a lot of it from school and media). She is constantly distressed about the “diseases” caused by Mr Fluffy. She, along with our younger daughter, just desperately miss their home, their dog, and their lives. It seems it will be a very long time before they will have that security again.

We have established a wonderful network of friends within our neighbourhood, are active members of the community and the local school my children go to, and we and our children truly love our house, the lifestyle we have in our home, our beautiful gardens and pool, the environment that surrounds us, and place that we live. Each day we live with the fact that we will never return to our home to live, and that fact alone (regardless of all the other terrible outcomes of this saga) devastates our whole family.

“So now I cannot use my home. The kitchen is closed off and I can only access the bedroom area safely. I am staying with my sister but returning to feed my cat who cannot relocate with me with any certainty that she would stay while I work each day. I feel like I am not out but not in. I can’t relax in my own home with my own possessions. This is fine for a temporary situation but I have no indication of how long I will be in this ‘between’ state.”

— Helen, Chapman

Helen, 56, Chapman

I love my home and expected to stay here until I could no longer manage the large garden so approximately 15-20 years yet. My blood, sweat and tears are in the home. I bought out my husband on divorce with some difficulty, it was damaged during the 2003 fires with fire in the roof and gardens burnt to moonscape but I have rebuilt the damage and replanted. I am now emotionally invested.

I am less than four years from retirement and have been planning my retirement situation carefully which included being mortgage free in the home that I love with neighbours and family close by. I don’t want that to change. However the results from my recent asbestos assessment shows loose asbestos present in the living area and in the kitchen above the cooking area. What a shock. The home is well maintained having had significant work done since the fires including new carpets, drapes, paint, balcony, bathrooms.

I raised my family in this home. I have entertained and cooked thousands of times in the kitchen in 25 years. And now I am told it is unsafe.

We owned the home during the 1991 removal process and were never informed that there was any residual danger. No danger is acceptable when raising children in a home.

We paid my son pocket money in his teenage years to dig out a flat storage area under the house. He laboured under there for months. Now they are saying I must not enter this area as it is unsafe to do so. I am angry that this is the case and we put our child at risk. I have used that area to store wine, tools, and excess furniture that is now in use in other family homes. I am now concerned that asbestos fibres might have transferred to households of other members of my family. Should I recommend they destroy soft furnishings that have been stored under my home??

So now I cannot use my home. The kitchen is closed off and I can only access the bedroom area safely. I am staying with my sister but returning to feed my cat who cannot relocate with me with any certainty that she would stay while I work each day. I feel like I am not out but not in. I can't relax in my own home with my own possessions but am living communally without the ability to decide our evening meals or television viewing. This is fine for a temporary situation but I have no indication of how long I will be in this between state.

And I don't know what to do in the long term. I swing from 'demolish and rebuild' to 'sell and move on' and back. I am not ready to downsize per my 15 year plan but maybe I should consider it. I would love to rebuild on my block because I know what aspects to take advantage of, but the fire recovery cost me six months of sick leave with neck/back injury. I am not sure I could handle the rebuild even if I wanted to.

I feel a massive sense of loss. Loss of security of future. I struggle to maintain my normal optimism and feel very unsure. My adult children and sister are nearby but I am alone in this. I cry alone.

"I can only imagine how my parents feel. I think they feel that they have let my brother and me down." — Emma, Chapman

Emma, 17, Chapman

"Emma, I just don't want to die from this stuff".

I had stepped back stunned. Dad had been yelling, storming around the house and in an attempt to make things better I had yelled "that everything would be okay". I guess that's the moment it hit me when I realised maybe everything wouldn't be okay. Up until that moment, asbestos was not my problem. Yes we might have to move, or knock down the house or even leave all of our things. But I was never really concerned. I knew what I would take if we were kicked out, I knew all my year twelve work was saved on computers at school and I knew where my family would be. It wasn't till that very moment that it finally hit me. You see asbestos was in our cupboards, our roof and heaven only knows where else. This could only mean one thing, we had breathed it in. No safety measure could protect us anymore.

I can only imagine how my parents feel. I think they feel that they have let my brother and me down. Looking for a house as a young couple, they thought they had found the 'one' and sure, it had once been a Mr Fluffy house, but the government had taken care of it, hadn't they? They had a certificate to say that they had. Looking to finally begin their family this house was perfect; good neighbourhood, schools near-by, a large backyard, and house that could be a home. They couldn't know about the hidden threat.

As young parents you want to protect your children, that's really your first urge. You want to give them the best and longest chance at life possible. You want them to be safe. Finding out now that their choice of home could be the one biggest mistake they have ever made, a mistake that could kill them and their children is heartbreaking. Their one instinct to protect their children has failed, and there is nothing they can do about it.

But how has asbestos affected me?

I am so scared for the future. For my family. I have always known a house can be replaced and even a backyard as great as ours, but I'm scared for the things that cannot be replaced, because they are the things that will break. If we are asked to move, or knock down without any aid or help, our way of living will break, we will have next to nothing. If we have breathed this stuff in...we will eventually break and there is no fixing that. The 'Mr Fluffy houses' are a ticking time bomb, we are people in need who are being ignored. This issue is being shoved under the rug. If something is not done soon about it, people are going to start breaking.

Ron, 67, Chapman

We left Sydney in October 1992 with our four young children for a better, cleaner, healthier lifestyle in Canberra's wonderful bush setting. We quickly moved into the community, making friends and joining in with up to four different school communities (due to our children's different ages and all the sporting activities they loved). We served, along with all the other parents, on committees and as managers, coaches, etc.

Canberra obviously worked for them all. One was a finalist in ACT Young Australian of the Year Awards. Another was ACT Young Volunteer of the Year. Two joined a Community Fire Unit with the ACT Fire Brigade. Three have graduated with degrees, working in research, brain injuries, and teaching. Our youngest is in the local Rural Fire Service. Yes, Canberra has been good to the whole family.

When I received the February 2014 letter I didn't share it with my wife, as I knew it would distress her, but by May/June with all the resultant news in the press I had to confess we had received one.

When we brought the house we were not advised it had ever had asbestos. Only on seeing the photocopy of the removal certificate with our papers, post-settlement, did we find out. I then rang the real estate agent who reassured us by saying, "Lots of houses had asbestos – it has all been removed." I thought it was the sheet asbestos, which I was familiar with, so thought it was no big deal – at any rate it was too late as we had already settled.

We had our asbestos assessment two weeks ago, and although the assessor advised us it was one of the best houses he had checked, that it was very well maintained and he would be happy to live in it, our assessment has come back positive. We have fibres in the lounge, hallway and bathroom. He advised us to leave that day.

We have not told our children the full extent of what is going on as one has a medical condition that is exacerbated by stress. I myself have a heart condition with two stents, so the stress isn't helping my blood pressure either!

There doesn't seem much point in playing the blame game and I am heartened by the ACT Government and Opposition support for our plight. I hope the federal government will come on board so that our nightmare of the last four months can come to an end.

"It is the waiting that is causing so much stress. Waiting for the federal government to offer help, waiting over a month for asbestos testing, waiting again for results, now waiting again for remediation and now waiting to know where our future lies for our health and financial security." — Wendy, Chapman

Wendy 63, Chapman

My husband has given a statement with which I agree, but I will now add my own thoughts and feelings. I asked him why he didn't mention the health worries we have for our children and ourselves and his response is what I also feel: it is too much to even contemplate or speak about.

I find myself going through those – what were then – happy moments in our home but are now awful memories of things we have done over the last 22 years which have put us all at risk of developing a serious illness. How was this allowed to happen?

The boys would help their dad under the house, up in the roof and even building a music room in the storeroom area of the sub-floor space. Although we don't want to blame people, I feel that *we* are absolutely free of blame and the federal government must therefore help us, as we have no recourse to insurance or other help. It makes me very angry to think the ACT Government might be doing this all alone.

I feel Katy Gallagher is being exceptionally brave and honest with tackling this huge situation and she should be fully supported by the federal government. I wake each morning to go and get the newspaper to see if they have offered to help in a substantial way.

It is the waiting that is causing so much stress. Waiting for the federal government to offer help, waiting over a month for asbestos testing, waiting again for results, now waiting again for remediation and now waiting to know where our future lies for our health and financial security.

We are going to get some counselling as the stress is making us both quite unwell emotionally.

Anonymous, Chapman

We are a retired couple in our late 60s from the Weston Creek area who purchased our home in 1991 and only did so because of the government funded and supervised asbestos removal program. We even delayed our move until the asbestos was removed from the house when we were given an all clear. We raised two daughters there – who have now moved out – believing any danger had passed. Our children and grandchildren now visit and stay over in the family home.

After living here for 23 years, the property is definitely our family home. My wife's aged mother who turns 90 next year lives in a government-owned unit in an adjacent suburb and relies on my wife for support. As well as providing the focus for our family to gather and enjoy Christmas and birthdays together, our home has an area reserved for the time if or when she needs additional care.

Our long term strategy has always been to stay in this home until we need to move out because of our age or infirmity, or our children's family moved back in. We paid out our mortgage so that we would have an unencumbered property to finance our eventual move to our eventual retirement home. We have seen other homes in our immediate area sell for significant amounts and fear that we could not afford to buy another suitable property close to our family at this late stage in our lives.

While we appreciate the level of advice and current support on offer by the Asbestos Response Task force, at this time we have yet to have our home inspected or assessed for residual asbestos and cannot determine what our preferred outcome would be. While we are presently most anxious to finalise an outcome, we do not know of any immediate physical health issues. Should the Government decide to destroy or otherwise make well all Mr Fluffy homes in the ACT, we would need to seek financial assistance and possible other support for ourselves and other members of our family. Further, we would expect **as a minimum** lifetime cover against asbestos related illness (similar to that provided by a DVA gold card).

“So here we are now—our dreams all but shattered and relying on the hope that the Government will come to our aid and help us out of this man-made disaster called asbestos poisoning.” — Lisa, Charnwood

Lisa, Charnwood

After growing up in Canberra with my Mum and three older siblings (my father, only 46, had passed away when I was eight from lung related illnesses which really scares me now considering our current situation), at the age of 21 I decided to move interstate to begin a new life with my son. I spent nearly 20 years residing in Queensland and I met the father of my two daughters who were both born in Queensland. After things not working out for my daughters' father and I, we then moved from a small town to Brisbane so I could begin working and making more of a life for my children and I.

After four years of working in Brisbane as part of the hospitality industry I was given the opportunity to apply for a position in the Public Service and before we all knew it we were moving to Canberra. This move back to Canberra, so I thought, would be my chance to earn a secure income meaning that my children would be able to have a better future and we might even be able to live the Australian dream and buy a house to call home one day.

Back in 2012 we were renting a really nice house in Belconnen when the owner suddenly decided to sell up. At the time the rental market in Canberra was exceptionally tough, meaning ANY property was hard to secure especially if you owned any pets. As we had two small dogs and our cat who came all the way from QLD with us, my eldest daughter (she was only 18 at the time) and I realised we really had no other choice other than to buy a house together. Even though we wanted to wait another few years to do this individually, with the help from a family member, we secured a mortgage on a house in Charnwood thinking this was the beginning of a bright future for all of us.

In February this year we received a letter from the ACT Government that mentioned asbestos may still be present in our home. We honestly thought at the time that everyone in Canberra had received this letter as a standard precaution. Being really busy with other things happening in our lives we didn't really think much of it as when we bought this house one of the documents that came with it was a letter stating that asbestos had once been in our home but had been removed back in 1992.

Due to residing in QLD during the years when the 'BIG' asbestos clean-up was underway we were completely oblivious to what had happened in Canberra back in the late 60's and early 70's and into the 80's when it was discovered just how dangerous the asbestos was that the 'Mr Fluffy' business was using as insulation. I may have heard something about it way back then but so much time had passed and I had completely forgotten about it. After all, we generally do trust Members of Parliament to keep us all as safe as possible and it never entered my mind that we would ever be at risk just from buying a home to live in!

So here we are now – our dreams all but shattered and relying on the hope that the Government will come to our aid and help us out of this man-made disaster called asbestos poisoning. Not only are we currently facing not being able to sell this house or renovate but also the most concerning worry of how our health will suffer over the coming years if we have inhaled this poison into our systems.

Anyone who is a parent will agree that any parent's worst nightmare is to see their children suffer in any way, shape or form. It also is a terrible situation for children to see their parents suffer.

Please help us out of this mess as quickly as possible so we can all move on with our lives and to at least decrease the amount of stress and anxiety my family and many other families are currently suffering. We all want our lives back.

"If the home is no longer safe, why was it safe nine years ago when we bought it?"

— Mr and Mrs W, Charnwood

Mr and Mrs W, 40s, Charnwood

Stress about the uncertainty we now live in. Worry that this situation may last for many years before final resolution.

Now unable to undertake planned renovations. Money previously invested in previous renovations and improvements potentially wasted.

Worry about financial impacts, potential impact on retirement plans.

Was looking forward to shortly having the home paid off, now potentially needing to start almost from scratch again to rebuild. Potentially another 20+ years of mortgage repayments.

Rebuild process will be stressful, require time off work. Had not been planning on moving, even temporarily while a rebuild occurs. Finding temporary accommodation for pets will be difficult and expensive.

Want to stay – love the location.

Stigma of being a pariah home.

If the home is no longer safe, why was it safe nine years ago when we bought it? Inadequate information provided to purchasers previously about what exactly had occurred with Mr Fluffy homes, why it was a problem, what the nature of the potential asbestos exposure was. Those who had never heard of Mr Fluffy would not have known what to look for and would have assumed it was merely asbestos sheeting for tile underlay etc. Failing of the regulatory system.

How many people have we put at risk of contracting an asbestos related illness?

“To hear, ‘I honestly feel so sorry for you people... you couldn’t pay me to live in one of these houses’, was the confirmation that all of our fears had come true. The house no longer felt like a home. It was tarnished now.” — Anonymous, Charnwood

Anonymous, 33, Charnwood

In early May 2014, we discovered through the ACT Government Asbestos Response Taskforce that our home had been identified as a Mr Fluffy home. After taking that phone call at lunch time, the rest of my day seemed like a blur. I went home from work and called my mum and just cried. Having not grown up here in Canberra, I had never heard of Mr Fluffy. Our advice from the taskforce was to make an appointment for asbestos testing as soon as possible.

Two days later I called an asbestos assessor and booked an appointment. I found it difficult making that initial phone call because booking that appointment made our situation very real. The next available appointment was in three weeks. That was the longest three weeks of our lives. We felt anxious and overwhelmed. My sleep declined. My work was affected. Thoughts and fears of where the asbestos may be detected in our ‘forever home’ kept waking me from my sleep. The weekly houseclean became extremely stressful. Even for a simple task such as sweeping up the dust in the home, the thought would pass through my mind about whether it contained asbestos.

Our sub-floor space has been used for storage since the day we purchased the home. All of my family (and some family friends) at some point have accessed this space. Our child has spent hours under the house playing while we changed seasonal items around such as heaters, fans and clothing.

I still struggle now with the thought that by using this area of our home we may have been directly exposed to these deadly fibres. I pray that my child, being so young in age, doesn’t display any adverse health issues in the future that relate to coming into contact with the Mr Fluffy asbestos. The thought of that frightens me more than anything: knowing that our child’s future health could be impacted so severely, all because of something that was swept under the rug so long ago.

Prior to the asbestos check, we were dealing with uncertainty, fear and confusion. I struggled to hold on to my emotions during the asbestos assessment. When the assessor first stepped into our family home wearing breathing apparatus, we each got a sinking feeling in our stomachs. Comments made by the worker as he performed the asbestos ‘swab’ checks tipped me over the edge. To hear, “I honestly feel so sorry for you people... you couldn’t pay me to live in one of these houses”, was the confirmation that all of our fears had come true. The house no longer felt like a home. It was tarnished now.

We wonder if we have placed ourselves and anyone else at risk of potential illness by being unaware. My husband and I only wish that we had been offered one of those breathing apparatuses to wear before we purchased our home. We would never have continued with the purchase. All of our future plans for renovation have been dashed. We can’t even hang a painting on a wall due to fears that asbestos fibres will leak into the house. All previous holes are taped up. We have no pride or love for our family home any longer. We only have the stigma attached to being an owner of a Fluffy home.

Our home, which was once our ‘forever home’ , has become our ‘wish we never home’.

Our results from the asbestos testing came back the following week. Asbestos was detected in three areas of our home: the sub-floor space, a ceiling exhaust vent in the corridor near our spare bedroom, and a built-in robe in our spare room. These areas are now inaccessible (along with everything that was inside them). The spare room and the sub-floor space have been the two main areas where we store all our possessions (lawn mowers, chainsaws, tools, ski gear, camping gear, thermal curtains and travel bags, just to name a few). We bought the home with the intention of using this space, something that is no longer an option. I only hope, during all the years we did use this space, that our friends and family have not inhaled any asbestos fibres. The guilt and the shame that my husband and I would feel if any of our loved ones showed symptoms of an asbestos-related disease in the future would haunt us for the rest of our lives.

We are now anxiously awaiting the announcement to be made by the government. We need a solution and we need one fast. Our family needs to regain our normal life back. I anticipate the day that our family can close this asbestos-ridden door behind us and move on and start enjoying our life at home again.

“We are now effectively bankrupt and living in a home that is a danger to our children.”

— Ellen, Charnwood

Ellen, 39, Charnwood

My husband and I bought this house at auction because we truly fell in love with the property. It has panoramic views of the Brindabella Mountains, and a well-established garden that surrounds the whole house. We live seconds from a very nice park, and in walking distance to the primary school, where our five-year old daughter attends.

We knew from the moment we settled in to the house, that this would be our lifetime family home. We moved in days after our daughter turned one, and have since had a baby boy.

I am from the UK, and have lived in Australia for ten years. This is the first and only house that my husband and I have ever bought. This is the house that we love, feel safe in and have tirelessly spent several years investing in, to make it the home we want.

The day the letter arrived to inform us of the Mr Fluffy issue changed our lives. In an instant we went from really loving our home, our sanctuary, and our safe place for our children, to living in a building that scared us and made us feel totally and utterly insecure, sad and let down.

We are now effectively bankrupt and living in a home that is a danger to our children. I have lost countless nights of sleep thinking about this, and have suffered horrible anxiety. I feel sick at the thought of having friends round, particularly if they have children. The thought of having to leave has devastated me and the thought of the utter upheaval of moving an entire home, and two children is horrifying to say the least.



Jack, 89, Chifley

Having moved from the North Coast of New South Wales to Canberra in 1966, we bought our home in Chifley. The climate here was very different to what we were used to, so we decided to have some form of insulation installed. The sale of asbestos fluff was strongly recommended in the local paper as an excellent insulation and very safe.

We had the insulation installed and found it very effective in keeping the house warm in cold weather and cool in Summer. In 1990 we were advised that it was to be removed and we moved to a friend's home while this took place. When we were advised that it had all been removed and it was safe to return we came back home.

When the asbestos fluff was removed they applied a white sticky substance to the ceiling and cavity, and it remains there to this day.

We then decided to have yellow bats installed in the ceiling and later we had Rock Wool pumped into the walls. This we found to be very effective.

The house has not had any alterations, but the back room was added after I retired from the PMG in 1990 after 40 years of working as a supervising technician. We lived happily rearing our two children. The surrounds and gardens etc were all cared for.

The neighbours on one side have lived there for a long time and developed into good friends. At my age of 89, good friends are very valuable.

Having lived for the last 48 years in our home with no ill health effects, I find the idea of having to leave my home a very distressing and worrying situation.

Just recently we had our home assessed for asbestos dust, with a full inspection carried out in all rooms. We had a phone call advising all tests were negative, and that a written letter was coming but has not to date been received.

I find the reports in the local paper are only making the situation more distressing for me. I am 89 years of age and in good health and active in the community. In my opinion we should be left to enjoy our final years of living without being disturbed.

“I am 82 years of age and my husband is 89. We do not want to move from our home of 48 years, unless we are not able to manage, because of deterioration of our health.”

— Maire, Chifley

Maire, 82, Chifley

I came to Canberra with our children in June 1966. Robyn was seven and Gilbert was 2 and a half. My husband had rented a house in Griffith. He was working for the Post Master General in Telecommunications.

The climate was much colder than what we were used to. The electricity cost us three times the amount we were used to paying and we knew we could not afford to stay there.

After investigating our options we decided to purchase a home in the suburb of Chifley, even though I was not working. It was a new home built by CHI Homes.

We moved in to Chifley in 1966 and have lived here ever since, 48 years on 3 October 2014. After persevering with the heat in summer and the cold in winter, we realised that we needed some insulation. There was only foil under the roof and this was not satisfactory.

We saw an article in the local paper about Asbestos fluff insulation. It was recommended as very good and more economical than any other insulation.

We decided to have it pumped into our ceiling to improve our comfort and reduce our cost of heating to keep warm and prevent illness in the family. I cannot remember the date, but it was probably around 1970.

After the insulation was removed we returned to our home when they wrote and told us that it was now safe to live in. We experienced quite a lot of silverfish in the bathroom area after the asbestos fluff was removed. Eventually they disappeared.

We reared our two children here and offered free accommodation to several people during our time here. We do not know of any of them who have experienced any problems health wise.

It was disappointing for us when we had to have it removed. However, as soon as it was possible after the asbestos was removed, we replaced it with yellow batts and later we had rock wool put into the walls. This has been very satisfactory and we have kept our home in good condition.

We added a sun room and replaced our kitchen cabinets. The oil heater has been converted to gas. The hot water system has been replaced with gas and is installed outside the building. All workmen who have replaced these items were notified that we had had asbestos fluff removed from our ceiling. No interior walls have been altered in any way. We have made many improvements to our home, but have not had any work done that has disturbed the walls or cavity in the ceiling.

During all the years we have been living in this house I have been a volunteer for 48 years. I have not been working in a paid job since 1957.

I am 82 years of age and my husband is 89. We do not want to move from our home of 48 years, unless we are not able to manage, because of deterioration of our health.

If we had to move we would not have sufficient finance to be able to relocate elsewhere. It is our wish that our home is still worth enough for us to acquire an alternative place to live for the rest of our lives.

We love our home. Our home is very important to us and our neighbours. We wish to stay here as long as we are able to manage our lives.

“As health care practitioners, we are both aware of the increased risk of exposure to any pathogen for young children; at an age where they are growing and their cells are more rapidly dividing, exposure to any pathogen presents a greater risk to them than it would to an adult. This is source of significant distress to us.” — Anonymous, Cook

Anonymous, 49, Cook

My husband bought our home 12 years ago. It was not until settlement that he was provided with the certificate of remediation for the loose-fill asbestos. This was the first he knew of its presence in the house. He considered the option of not going through with the purchase, however, he believed he would lose his deposit on the house and was reassured by the certificate that the house was safe to live in. He completed the purchase and moved into the house with his three sons – then aged 12, 14 and 16 in 2002. The following year, 2003, I moved in and our daughter was born.

The house was small for our growing family; hence all spaces were used for storage, including the upper built-in cupboards and under the house. The boys stored their toys and games in these cupboards and we stored the baby's clothes and some toys in them. Under the house was used for boxes and other items, and we all regularly went under there to obtain things and move things around. All of these areas have now been found to be contaminated with asbestos fibres. My husband set up a workshop under the house, which was on a concreted area within one metre of the area where asbestos fibres have recently been detected.

In 2006 we had the house renovated. This renovation was approved by ACTPLA without any warning regarding potential health risks related to the loose-fill asbestos. We also had air-conditioning installed in 2003, for which the contractors spent a long time working in the roof cavity.

We had an asbestos assessment in June, which confirmed the presence of loose-fill asbestos in the top built-in cupboards and under the house. They also found that the remediation done by the government in the 1980's had not been completed; the roof cavity had not been sealed, which was an important part of the remediation. As a result of the assessment, we were advised to seal the cupboards and we were told not to go into the area under the house. We have done both of these and are still waiting for information as to what we need to do with the cupboards and their contents, and what to do with the boxes under the house.

Financial implications

When we received the letter from the ACT Government this year and discovered the asbestos might be present throughout our house, our initial reaction was an overwhelming feeling of being sick. We were both very anxious and just wanted to leave the house. It became apparent very quickly that this would not be possible. We are still paying our mortgage and cannot afford to pay rent as well as a mortgage, and we could not sell our house for both moral and financial reasons. We did not feel we could morally pass this on to someone else, even if they were willing to take the risk, as we believe a willingness to buy would reflect an uninformed decision on a buyer's behalf. We were also aware that we could not sell our house for the value we knew it was worth without loose-fill asbestos in the structure.

We are both middle aged and aware that we can't afford to start again in terms of a mortgage. This issue has very serious financial consequences for us, which might mean accessing our superannuation under emergency clauses. This would still not be enough to cover our costs. Our situation means we are looking ahead to working much longer than we had intended and not having any superannuation to support us in retirement.

Health implications

My husband's sons are now in their 20's and live away from home. We are both afraid for their future health and wellbeing. Our daughter is ten years old and living at home with us. We both feel sick knowing that soft toys she played with as a baby and toddler were contaminated with asbestos, as were her clothes. We will not know for another 20 to 40 years if our children have been affected by this exposure, and the potential legacy of loss this might have for them and their future families. As health care practitioners, we are both aware of the increased risk of exposure to any pathogen for young children; at an age where they are growing and their cells are more rapidly dividing, exposure to any pathogen presents a greater risk to them than it would to an adult. This is source of significant distress to us.

Emotional/ psychological implications

My husband suffers with anxiety and late last year suffered a significant episode of depression. He has managed both of these well with the support of our family doctor. However this current problem with the asbestos has led to a marked increase in his anxiety, which is of great concern. We went away for three weeks, for a break and to just be out of the house, and not constantly thinking about our precarious situation. On return, we felt a sense of hope after attending a meeting of the FORAG. The group facilitator indicated that the government is taking this issue seriously and the prospect of financial assistance buoyed us for some weeks. We have not heard much since then and are becoming quite stressed again. We are finding it hard to not do anything to improve our situation. It is difficult living in a house that we feel is contaminated; there is a sense that perhaps other areas are contaminated that we don't know about and we are not sure whether we should contact asbestos assessment company to ask them to test other cupboards and other areas in the house. At the same time, we know we can't afford to move out if we need to.

Our daughter became very distressed and afraid when she saw that cupboards had been sealed off in the house. We reassured her with an adapted reality of our situation and have told her as little as possible; we don't want her to be afraid. We have not told her or any of the families at the school about our plight in fear that we will become stigmatised and that our daughter might be teased. This is an additional source of anxiety for us.

Implications for our future

We love our home and are actively involved in our local community. My daughter attends the local school and her friends live nearby, and my elderly father lives in a local aged care facility. We have a dog, whom we walk locally and have many friends at the local off-lead area at Cook oval. We have developed friendships in our street and throughout our suburb, which we value. It is important for us to be able to stay living in our area and ideally in our street.

“What will happen to us? Will our children get sick in the prime of their adult lives? Are we facing financial ruin? How on earth has it come to this?” — Celia, Cook

Celia, 43, Cook

Home means a lot to me. It's far more than the architecture or the land. It's what home represents: an anchor, an escape, a retreat.

I've moved house 17 times. As a child, my father's work in scientific research took us overseas for years, and as an adult, my tertiary studies prompted me to move between Brisbane, Sydney and Perth. I arrived in Canberra in 2003: this is the longest stretch I have ever spent in one place. And I love it.

The connection I feel for our home and neighbourhood comes partly from raising our two children here (now six and eight), and partly from the relief I feel at finally having laid down roots.

On a blustery night in late June 2014, I remember sitting in our living room listening to the rain and wind gusts rattling the windows and feeling a sort of deep contentment, physically and psychologically, for the security and comfort of home.

The next morning I found out about Mr Fluffy.

The media reports had reminded my husband of a conversation he'd had with our conveyancing solicitor six years ago about a small document buried somewhere in the 78-page contract of sale. It mentioned a loose-fill asbestos removal program. The solicitor had said not to worry.

After the sledgehammer shock of discovering our Fluffy status, and what that meant exactly, we hurriedly moved out and waited for an asbestos assessment. Test samples found amosite present in the wardrobes and living spaces of the upstairs level of our house. We were advised not to go up there. The stairwell cavity is now sealed off with heavy-duty plastic.

Like hundreds of other people, we live in a stressful limbo of uncertainty.

What will happen to us? Will our children get sick in the prime of their adult lives? Are we facing financial ruin?

How on earth has it come to this?

Nearly 50 years ago, a lone operator came up with an offbeat business idea to import truckloads of raw mined amosite and crocidolite from South Africa and pump it into people's houses as insulation. The Commonwealth Government rubber-stamped it.

In 1968, a federal health official recommended to the Commonwealth Government that the Mr Fluffy business should be shut down due to health risks. But nothing was done.

And then, twenty years later, having accepted the toxic and carcinogenic nature of loose-fill asbestos, rather than fix the problem there and then by destroying the contaminated properties, the Commonwealth decided to 'remediate' with some crude vacuuming and glue spray.

Even without the benefit of hindsight, it doesn't make sense.

Fast-forward another twenty years and here we are: a new generation of adults and children, exposed over years to the microscopic asbestos fibre particles floating around the Fluffy houses that have been bought and sold throughout Canberra, some many times over.

This is a public health disaster on a towering scale.

I urge both the ACT and Commonwealth Government to end it this time. Please, banish Mr Fluffy once and for all: demolish the properties and heal the anguish by facilitating us to rebuild our homes and our lives, fully and properly.

It's the only way forward that does make sense.

“What if my daughter and son are diagnosed with an asbestos-related disease? I cried as I thought about explaining to my grandchildren why their mother (my daughter) or family died due to living in a house I had bought.” — Anonymous, Cook

Anonymous, 39, Cook

In April 2009, my wife and I purchased our home in Cook. We purchased the house from the previous owners who originally built the house in the late 1960s. Even though the house had been recently updated with a renovated kitchen and bathroom, it had carpet tiles on the wall leading up to the top floor, *Wombles* wallpaper in one of the bedrooms and some funky silver wallpaper in the hallway, amongst other things.

We moved in after working on an intense cosmetic renovation: carpet, window coverings, internal painting, etc. Our children were one and three (years old) at the time. Over the years, we have made further cosmetic changes. In 2010, an electrical fire (in the ceiling) was luckily spotted and put out by the fire brigade. I was told that if we didn't call straight away we would have lost the house. I now sometimes wish we didn't spot the fire. I am deeply involved in the neighbourhood, being involved with the parent committees for the school and after-school program. We love the area and couldn't think of living anywhere else.

In June 2014, my wife and I were hit by the realisation that we were one of the Mr Fluffy households. The media stories were what alerted me. I suddenly remembered I had seen something in the sale contract about the removal of asbestos, but our solicitor had reassured me there was no need for concern. So I had been ignoring the media stories. I didn't want to deal with the doubts I started to have. I wanted to believe that my family was safe.

But as my wife and I discussed the issue, it all came crashing down. I realised that whilst I could carry a risk on my own behalf, I could not justify, at any price, the risk to my children. I started thinking: how can I justify staying in this house? What if my daughter and son are diagnosed with an asbestos-related disease? I cried as I thought about explaining to my grandchildren why their mother (my daughter) or family died due to living in a house I had bought. How could I explain staying in the house to my children or grandchildren? I found myself crying as I spoke to my own mum, and I could barely talk to my dad. I felt so inadequate. How could this happen?

I have contacted the previous owners (who built the property), who I do not blame in any way for this issue. As I spoke to them, I told them how much I loved the house, how much we enjoyed living in the house. I have learnt from the previous owners that only part of the house – an extension from the mid 1970s – had the Mr Fluffy insulation. Tests have confirmed that asbestos fibres are present in the living space and cupboards of that part of the house. We have blocked off that part of the house and are making do with a smaller space. We hope that the fibres haven't migrated into the space where we now live.

My children are coping well. They rarely complain about not having access to the television, toys, piano, craft room, or other things in the blocked-off part of the house. They do ask why we don't have friends over anymore. They have agreed to not having birthday parties this year. They're good kids, I worry about them. We need to get out of this place.

As I write this I am crying. My wife used to joke that I needed to cry and show my emotions more. She doesn't say that anymore.

I want a home that is safe for my family. I have been coping by planning on building a new house; strangely enough it is very similar to the one we live in now. I want to make sure every bit of material used to build the house is safe. I find solace in researching and planning for the future. A future living on this block, in a safe house.

“We are constantly stressed, anxious, uncertain of our future and worried about the health of our son. Our relationship has suffered and we are financially burdened. We have no idea how we are going to be able to stabilise ourselves.” — Ben and Nat, Curtin

Ben and Nat, 30s, Curtin

We purchased our house in March 2014 after an extensive search following the birth of our son. We loved the area and the house seemed perfect. We could make some small improvements to our new purchase (like kitchen and bathroom) and our intent was to make it a family home for well into the future. A few weeks after we moved in we found out we had a Mr Fluffy House. In the space of a day our new home went from being a sanctuary and an exciting new chapter in our family's future to a worthless shell (with a considerable mortgage) that could be causing our family horrible health problems, and somewhere we no longer wanted to live.

Upon undertaking some additional research we found out that our house went on the market just weeks after the February warning letter was sent to residents. We saw the remediation certificate from the 90s in our contract at the time of purchase and felt comfortable that the house was safe, but there was no mention of the February letter from the agent or the vendor. We felt like we have been conned by the vendor, and let down by successive governments who should have followed guidance in the 90s suggesting the remediation would not eradicate the amosite asbestos, and the current ACT Government who didn't take steps to warn property buyers of the potential dangers. It was only after we bought our house, months and months after the report from the original Downer house recommended warning potential buyers, that Mr Fluffy warning letters were placed on building files.

While we recognise and applaud the steps that both Federal and Territory Governments have taken since, this has taken an enormous toll on us. We are constantly stressed, anxious, uncertain of our future and worried about the health of our son. Our relationship has suffered and we are financially burdened. We have no idea how we are going to be able to stabilise ourselves. At this point we cannot conceive a resolution where we don't suffer significant financial damage in some shape or form. All we can hope for now is to regroup and do the best we can with what is offered. It will however, take years (if we ever do) to recover psychologically and financially.

“We are very angry that the Government’s own policy was not followed and we have been put at risk.” — Joyanne Gough, Curtin

Joyanne Gough, 55, Curtin

My husband and I bought our house in 1996, after searching for two years for a house in Curtin that we could make our home. We knew that asbestos had been removed from the house in the early 1990s but had no idea that there were still risks. We have undertaken a number of renovations over the years and at no time were we warned that there was a risk to us or to our tradesmen.

I understand that a policy adopted in 2005 required that building files be notated that an asbestos management plan was required for any renovations and that letters were to be sent to the homeowners to this effect. All we received in 2005 was planning permission from the ACTPLA for an extensive renovation that included removing and replacing the roof and knocking down walls. The first we knew that ‘Mr Fluffy’ asbestos was in our home was when we received the registered letter in July 2014. Needless to say, we are very angry that the Government’s own policy was not followed and we have been put at risk.

We recognise that there are families in worse situations than us. We had already started planning for the next stage of our life when we received the letter in July, and we have been advised by our assessor that fibres were not detected in the heating intake, so there is probably no asbestos in our living spaces. We are very worried about the financial implication of our main asset losing value and are, of course, concerned about the long-term health risks for us and our daughter.

“I am terrified for the health of tradesmen—electricians, heater and air-conditioning installers and others, especially a family friend who has done much of the renovations for us. I have had to personally apologise to him.” — Anonymous, Deakin

Anonymous, 54, Deakin

I was devastated to receive the Mr Fluffy letter that arrived in February this year. That was the first that I knew or heard about any link with our house and loose fill asbestos.

I am terrified for the health of tradesmen – electricians, heater and AC installers and others: especially a family friend who has done much of the renovations for us. I have had to personally apologise to him.

Ours is not the most amazing house. Many people would consider it quite modest, but the house means home and much more to me. I don’t want to have any other house – I want to stay here in this house.

We were a military family. We moved homes every one to two years for 20 years. This last move to our own home was to be our last as my husband retired from the army and joined the civilian workforce. We moved into our “forever home”.

We had never had any sort of start when we were first married, so we had both worked very hard to be able to afford a nice house in a nice neighbourhood that we could leave as a legacy to our children and grandchildren.

If we extended ourselves we were just able to mortgage ourselves to the hilt and afford this house. The house needed so much work doing to it, but we planned to renovate gradually over a very long period of time as we could afford it and it has so much character – not all new and soulless.

My house, “my nest” as my husband calls it, means so very much to me. I was a house plan hoarder as a child and pored over Boystown Art Union and Mater Prize Home plans. I really enjoy amateur interior decoration and although it wasn’t much and we couldn’t afford much, I was really pleased with the little improvements that I had been able to make to our home.

We bought the house in 2006 and it is now 50 years old this year. Over the eight years that we have been here we have:

- gutted the downstairs area and had a new bathroom put in, except we left the big old 1960’s bath tub – (mint green)! This granny flat was to be the part of the house that we retreated to when we became too old to manage stairs any more.
- new guttering and down pipes installed to the complete roof line
- all new efficient glass windows plus fly screens installed to the complete house
- full interior paint
- new oven
- curtains and fittings replaced
- ducted gas heating in floor space installed
- evaporative ducted AC in ceiling space

- old AC removed from dining room wall and the hole patched up
- massive plumbing storm water project done to remove low-lying water and rising damp from the downstairs flat
- new carpet laid throughout
- laundry floor, tub and cupboards replaced
- lucky with this neighbourhood with all seven direct neighbours being friends and a couple of neighbours we would count as our best friends. Any new house anywhere could not replace the value of these neighbours.
- bought artwork to fit the walls of this house
- planted trees that have become established: one is an “Ash” tree planted for our grandson whose name is “Ash” – it is the same age as he is.

The liquid amber tree in the north aspect of this house is at least 30 years old. We are very attached to it and the cherry trees in the front yard that provide the cherries we share with all of the neighbours each summer.

We really do not want to move from this house and all of our neighbours have expressed to us how they also do not want us to move.

“Our sanctuary is not a safe haven anymore. We are enduring the cold winter without using our ducted heating due to the fear of increasing our risk of asbestos exposure. We feel uneasy around our home as we don’t know where the risk in our home lies.” — Anonymous, Deakin

Anonymous, Deakin

The impact of living in a Mr Fluffy home seems immeasurable at the present time. We purchased our home 15 years ago. We would not have purchased this property, however, had we known of the potential health risks. We were told that asbestos had been removed and that there was now no longer a problem. We didn’t understand that ‘asbestos’ meant loose particles.

Since acquiring our property it has been extensively renovated both inside and outside. Without any awareness as to the risk we were subjecting ourselves to, we have removed cornices and built-in cupboards, replaced floor boards, replaced ceilings, replaced windows, and renovated all bathrooms and the kitchen.

As recently as July 2014, we installed a new man-hole and were nearing the completion of our last major bathroom renovation. Unfortunately, this recent renovation is left in a near-complete state, as tradesmen are now wary of entering our home. The uncertainty surrounding the asbestos risk levels within our home leaves us unwilling to invest any further money. Particularly as our home is now stigmatised with a deadly substance that leaves it most likely uninhabitable and therefore unsellable at the pre-Mr Fluffy market price.

My husband completed most of the renovations within our home himself, crawling into the roof and floor cavities and removing walls and cornices. We will now need to check his health as a result of these building works.

We have worked hard to make this house our home: we have spent considerable time, effort and money over the years to achieve the sanctuary we enjoyed. Our garden is my husband’s work of art. His tireless work in this area has yielded a pleasing outside environment for our home – an environment that will most likely be destroyed, along with our house.

The idea of walking away is something we will do, if our house is deemed unsafe. However, we will do so with a heavy heart. The very thing that makes a house a home – safety – is now being pulled out from beneath us. We will potentially leave behind many possessions that are unlikely to be replaced at this stage in our lives. This is a sad reality that we are still coming to terms with.

Our sanctuary is not a safe haven anymore. We are enduring the cold winter without using our ducted heating due to the fear of increasing our risk of asbestos exposure. We feel uneasy around our home as we don't know where the risk in our home lies. We are still waiting to be contacted by the ACT Government Asbestos Response Taskforce for testing. Since registering with them, we have waited over five weeks.

The disbelief (that this is actually happening to us!) and the stress of the reality that lies ahead are difficult to express. I have felt the effects of the stress and resulting anxiety physically, through heart pain, as well as emotionally. We also worry about our grandchildren, friends and other people in the community who may also have been subjected to Mr Fluffy particles through spending time in our home.

The future ahead is uncertain for us. Walking away from our home will be difficult. We wait nervously for the results of our impending asbestos testing feeling paralysed by the looming decisions ahead.

“It’s easy to question motives in later years, but the lumping in of bonded asbestos and Mr Fluffy defies belief on any credible risk assessment.” — Penny Farnsworth, Deakin

Penny Farnsworth, Deakin

We bought our house in 2000, when I was in the very late stages of pregnancy with our fourth child. At the time we both had work issues, and were recovering from the trauma of a bad car accident and the death of my father-in-law. My grandmother died as we were settling the sale.

We did receive, amongst many papers in the building inspection search, a certificate stating the house had been cleaned to the appropriate standard of asbestos insulation. There was some very fine print about building works. Given everything that was happening, we didn't focus on the certificate, much less its fine print. Its existence wasn't even listed in the building report or solicitor's correspondence.

Given all this, we renovated the kitchen when we moved in, including removing walls. We brought a baby in to that disturbance, not to mention the other three children who lived through it. Without knowledge, there was no protective action taken.

We got a letter in 2005 that said if we were planning to renovate or we should consult ACTPLA. We were not planning any renovations, so chucked it in the pile of correspondence that you may one day file or ditch.

Like many people we had minor repairs and tweaks, including power points installed, in that time. Having four boys, the odd hole got knocked in the wall.

It was only many years later that the full implications of the Mr Fluffy legacy have become clear. It is obvious that the asbestos could never have been fully removed, or the houses made completely safe. Even a minor breach in a wall was a risk.

We know now, through media reports, that the Government was aware in the early stage of the removal program that the fibres in more than 350 houses had not been adequately sealed, yet it chose not to take remedial action. In later years the Government removed the requirement for asbestos assessments on sale, yet retained the requirement for energy ratings. How many people die from not having a north facing house?

It's easy to question motives in later years, but the lumping in of bonded asbestos and Mr Fluffy defies belief on any credible risk assessment. And any reading of Hansard points to the issue of property values...

Adding to this sad track record, the Government failed to act on recommendations of self-commissioned reviews to ensure a continuous flow of information to Mr Fluffy owners. Acting on these recommendations would have saved many more from exposure.

If I had known that in 2000, I would never have bought this house. I would not have exposed my three children and my newborn baby to such risks. Many others following me would feel the same.

This is not just my story, but the story of so many. It is a story of a failure on so many fronts, and of such unnecessary and sad exposure to risk.

“Last year, I decided I couldn’t live with this fear and anxiety anymore and that I had to do something to reduce my risk. I underwent a major surgery and had a bilateral mastectomy and reconstruction, thereby virtually eliminating my risk of contracting breast cancer. I felt so relieved to know that this cancer would have no power to take me away from my children. And now with this asbestos nightmare ... this fear of cancer... this black shadow which has been haunting me... is back... and I fear forever.” — Jennifer, Dickson

Jennifer, 42, Dickson

My husband and I purchased this house in 2005. It is the first home we have owned. We have spent money, hard work and lots of time renovating, replanting and nurturing the garden and settling into the local community. We are very actively involved in this neighbourhood and have many friends living close by. We volunteer at our children’s school which is just around the corner, volunteer at the local wetlands, we work close by and have family living in adjacent suburbs. This is the place we chose to call home and we have made our lives here.

We discovered that our home was a Mr Fluffy house only a few weeks ago in July 2014. We had just returned from a family holiday and the registered letter was waiting for us. I remember distinctly my response to the letter... acute nausea. I lost 2kgs in about 4 days, experienced many sleepless nights and was nervous, trembling and teary. I could not perform at work. I could not reveal my emotions to my children. I felt I was wound tight... tight like a spring.

This feeling of acute stress was relieved somewhat when the asbestos assessment revealed no contamination of our living spaces. This temporary sense of relief has now been substituted by continual worry, as I hear time and time again of many people who have had a series of negative assessments then a positive result. I now feel like this house is toxic. It is no longer my home.

Apart from the obvious anxiety of being financially ruined. My primary concern relates to ongoing health issues and potential contact with a known carcinogen. My family history shows a susceptibility to cancer and many, many people whom I love have had to battle this terrible disease. My mother had thyroid cancer when I was a young child, only to contract breast cancer when she was in her sixties. Four years later another breast cancer was detected. My elder sister was diagnosed with breast cancer when she was only 34 years old. She endured 10 years of excruciating treatment and lost her life when she was 44 years old, leaving two children behind. My other sister has had a large (benign) brain tumour removed and my father has to battle life threatening lymphoma. My sister and I have been categorised in the high risk category for breast cancer.

As can be imagined, my willingness to live with any cancer risk is compromised. Last year, I decided couldn't live with this fear and anxiety anymore and that I had to do something to reduce my risk. I underwent a major surgery and had a bilateral mastectomy and reconstruction, thereby virtually eliminating my risk of contracting breast cancer. I felt so relieved to know that this cancer would have no power to take me away from my children. And now with this asbestos nightmare ... this fear of cancer... this black shadow which has been haunting me... is back... and I fear forever. I am most anxious for my husband who may have been exposed when fixing things about the house, and for my young children. They have lived in this toxic house since babyhood... if they have been exposed then it cuts their lives so very short. I feel so powerless against this threat.

Had I known the asbestos history of this house, had there been an informative document issued by the government about loose fill asbestos, had I been informed by the agent or warned by the lawyer... had I known... I would have never, never, never have bought and lived in this carcinogenic house.

David, 43, Dickson

This issue has created uncertainty for me and my family. We expected to stay in our current home for many years to come but that now seems unlikely and the timeline for change is unknown. We are also concerned by the health risks of having lived in a Mr Fluffy house which are unknown and currently unknowable. We live in a duplex and this comes with additional complications regarding the future of the site and the extent to which our options may be constrained by the actions of our neighbours.

“I do not want to live a life where for weeks we wait to see if our home is safe, the possibility that we will need to move yet again prolonged by rescheduled assessment. I do not want to live a life where I cannot invite our friends and family over, as I cannot guarantee their health and safety in my own home. I do not want to live my life where I stand in a kitchen and break down crying, because I do not know what our medical tests will show in 20 to 40 years.” — Victoria, Duffy

Victoria, 31, Duffy

My husband Matthew has been following the unfolding Mr Fluffy ‘catastrophe’ since we received our first letter in February 2014. Less than 12 months before receiving this letter we purchased our family home, a rundown property in Duffy. We had plans to restore this beautiful old house and start a family.

We got stuck in to renovations from the day we got the keys. We have renovated one of our bathrooms, taking precautions to get some sheeting that looked like asbestos removed by registered asbestos removalists. We also upgraded our built-in wardrobes, including the backing walls. Matthew climbed under the house to do plumbing. He has been in the roof space, installed and changed power points, and we removed the old wall heater and carpet.

After learning the legacy that our house has, I tried to keep a positive outlook and hope that things will work themselves out. I still hope that they will, sooner rather than later. Since the initial notification, I noticed that Matthew has become quieter and deeper in thought. I asked him on a number of occasions what was wrong, but he would not respond. He later told me that he was worried about our Mr Fluffy situation and what the future will hold for us, including our health, finances and having a family.

Since 3 July 2014, we had been in touch with the ACT Government Asbestos Response Taskforce over 11 times, to register and organise an asbestos assessment. Out of these times, the taskforce and WorkSafe ACT have only contacted us three times. We were finally booked in for an assessment Wednesday 15 August, and that was only after a pleading phone call that I made to Canberra Connect late last week. This morning we learnt that our assessment has been rescheduled for Thursday 21 August. We were told that if we felt unsafe, we should just move out now and leave the door unlocked so that the inspector could get in. This attitude makes me furious! This is our home, this is what we have worked for, and this is a home in which we were looking forward to starting the next chapter of our lives. I don’t want this chapter to be a sad one. Unfortunately, so far the slow progress of even getting an assessment done only makes me more anxious, and I am deeply worried that the bureaucracy will impede us from moving forward.

I do not want to live a life where for weeks we wait to see if our home is safe, the possibility that we will need to move yet again prolonged by rescheduled assessment. I do not want to live a life where I cannot invite our friends and family over, as I cannot guarantee their health and safety in my own home. I do not want to live my life where I stand in a kitchen and break down crying, because I do not know what our medical tests will show in 20 to 40 years – after all, both Matthew and I are in our early 30s. And most of all, I do not want to see my husband sad and anxious. I feel like our lives have been put on hold, and I just hope that those in charge will make a prompt and fair decision so that we can start rebuilding our lives.

“My wife and I had also thought about having another child but now we’re too scared: not only because of all the stress and fear we have at the moment, or bringing another child into a home that is dangerous, but also because financially there is no way we can afford another child if we were to continue living in this house that Mr Fluffy poisoned.” — Matt, Duffy

Matt, 37, Duffy

I have been struggling with knowing how to put all my feelings into words. I haven’t had the head space to deal with this disaster let alone have the right head space to be able to write this on my own, so my wife is helping me put my emotions into words.

I bought this house in my early 20s with the idea of one day being able to raise a young family in it, then sell it and upgrade to a bigger home when the children were older. Now I find out that the house I bought with all my hard-earned savings is worthless and we can’t afford to upgrade, all because we own a Mr Fluffy asbestos home.

I have done so much work to my family home since I bought it 15 years ago, such as the new kitchen, internal and external doors, and lights in and out of the house. Now I feel like it was all for nothing – a huge waste of money, time and effort.

We were just about to have double-glazed windows installed, then a new bathroom and laundry. All this to increase the value of our home so we could look at upgrading in a few years’ time when our children are older. My wife and I had also thought about having another child but now we’re too scared: not only because of all the stress and fear we have at the moment, or bringing another child into a home that is dangerous, but also because financially there is no way we can afford another child if we were to continue living in this house that Mr Fluffy poisoned.

I don’t want to live in the house I was so proud to have bought on my own 15 years ago! I hate my house and I hate the fact I have to live in it until the government makes a decision. I tell my wife every day that I don’t want to live in this home and I feel I have let my family down and given them a death sentence for allowing them to live in a home that was a Mr Fluffy home. I believe that if my wife or my children become ill with an asbestos-related disease that it will be my fault for buying this house and for trying to upgrade it.

Why did I buy a home that had asbestos in it? Because I was told that the house was safe. And now 15 years later I am being told that it is not.

I have done so much work to my home over the last 15 years. My wife has helped with some of the renovations and my children have lived in the house while the renovations were happening. I am so scared that we have been exposed to enough fibres to make us very sick in our future.

I don’t deserve to live with this fear, this sadness and so much anger that I struggle to get out of bed every day to be a father, a husband and a business owner.

“Have our children been handed a death sentence before they even get a chance to live their lives to the fullest? Will they get the chance to have children of their own and a career that they want to be in? Or will they only just be able to make it through school?”

— Rebecca, Duffy

Rebecca, 37, Duffy

I have a lot of anger and fear about not knowing the impact the asbestos will have in our future, and for not having known how dangerous it actually was when the house was bought.

I am so disgusted in the government for not fixing this problem the first time. We are meant to trust they are going to do what is right for the community – they certainly didn’t do that the first time.

We now live in a house that we fear coming home to and don’t want to live in. We do not want to raise our children here, and with all the stress we are not willing to have another baby because it would not be fair or financially viable. We would lose out financially if we were to sell it right now.

All the hard work that my husband Matt has put into the house internally and externally, with my help on occasions, feels like it was for nothing and all a waste of time, money and pride in our own home.

Will doing all this work give us diseases that will kill us before our real time comes? And what about any contractors that have been here? What does our future hold now, financially and physically?

Have our children been handed a death sentence before they even get a chance to live their lives to the fullest? Will they get the chance to have children of their own and a career that they want to be in?

Or will they only just be able to make it through school? I just want to know that my children will be okay, for they are the be all and end all of my life and I want nothing more than to know they are safe, happy and well.

Why were we allowed to buy a house that had something so deadly it should never have been installed into homes? Why did the Commonwealth Government approve its installation and then down the track realise what they did was dangerous, then remove the asbestos from people’s houses, but not remove it enough, resulting in thousands of people being exposed to it years upon years down the track?

Why has there never been a study to reflect the people in Canberra who have been affected by the disease in some way, shape or form? I have been living with the fear of one day being diagnosed with multiple sclerosis due to lesions on my brain. Now I have a bigger fear that I will die from an asbestos-related cancer.

My statement is full of questions and fears because living in a Mr Fluffy House is exactly that.

“Unfortunately for me, I am an electrician and home handyman who until notified about the asbestos spent a lot of time crawling throughout our roof space installing lights, running electrical cables down our wall cavities, installing and fixing plumbing fixtures in the subfloor and also ripping down gyprock walls when we upgraded our bathroom. Now, until the day I die, those memories will always be in the back of my mind and leave me wondering if one day it may come back to haunt me.” — Matthew, Duffy

Matthew, 31, Duffy

My Mr Fluffy saga started in April last year when my wife and I bought our house in Duffy. This house was meant to be our dream home. It needed a lot of work but had all the ingredients that we wanted so we could transform a house into a home where one day we would hope to bring up a family. Boy was I wrong!

When we purchased our home, the asbestos removal certificate was one of the last pages in the building report. When I read the report I had a sigh of relief knowing that the house did at some stage contain loose asbestos but it was ‘forensically removed’. And it was not until we received the ACT Government’s letter in February that we were made aware of the gravity of the situation. Now our dreams of renovating and raising a family in our home are shattered.

Unfortunately for me, I am an electrician and home handyman who until notified about the asbestos spent a lot of time crawling throughout our roof space installing lights, running electrical cables down our wall cavities, installing and fixing plumbing fixtures in the subfloor and also ripping down gyprock walls when we upgraded our bathroom. Now, until the day I die, those memories will always be in the back of my mind and leave me wondering if one day it may come back to haunt me.

My Mr Fluffy story is not just restricted to our own home, but that of my grandparents which is also affected. I spent a lot of my childhood growing up in their house in Red Hill and so did the rest of my family. My grandparents are elderly and so far they shown no signs of cancers that are caused by the exposure to asbestos, and I hope that this will be until ‘it is their time’. I just wonder if my parents, aunties and uncles will be so lucky?

I feel that we are lucky in some sense: we are lucky that we are yet to have kids. I cannot imagine the pain of knowing that you were bringing up children in a Mr Fluffy home and still having to live in that same house. But at the same time I’m only thirty and have my life ahead of me and when I come home from work to find my wife Victoria cooking dinner and bawling her eyes out because of our Mr Fluffy situation, it tears me up inside. I’m sure that not a lot could have been done in the past to change the situation and it probably doesn’t matter. What matters is what happens in the future, a future that I hope to have on this block of land but in a different home – the fresh start that we were looking forward to when we bought our home.

“I have always maintained the house as it is my one big asset and my means of moving into care if that becomes necessary in old age. I am now 69 and starting to think about downsizing, but I no longer have that option.” — Ermelindo, Duffy

Ermelindo, 69, Duffy

I bought my home in Duffy and moved in on 17 March 1972. The house was the middle one of five houses built by Perfection Homes. All of my neighbours had moved into their homes during 1971 but mine was not selling. So in an attempt to sell the place, the floors were polished. Unlike my neighbours, I did not have a say in whether I wanted polished floors or insulation. As my neighbours were all families, they opted for insulation (and it wasn't the asbestos kind). I could not afford to install insulation when I moved in and it was not until 1973/4 that I paid to have insulation installed.

My father passed away in Wollongong in 1974 and my sister and I decided that our mother, who was not well and could not live alone, would live with her in Ayr, North Queensland, during the cold months and with me during the warmer months. I remember my mother being with me in Duffy and my coming home from work one rainy day and she telling me that rain was coming in from the light fitting in my bedroom. It turned out that the insulation installer had broken a couple of tiles during the process and did not have the decency to inform me. I still get angry when I think about it.

The roof of my home is of a very low pitch (no longer approved), which meant that there were often leaks necessitating my going up into the roof space, such as the incident described above. Eventually I had to replace the roof with corrugated iron. I also made use of the sub-floor space to store ladders and the like and was often under the house.

I was informed that my home had loose-fill asbestos on 4 January 1989 and it was removed during October/November 1990. I was, luckily, able to stay with friends during the removal period. Moving out of and back into the house proved to be very stressful periods. The listing of possessions before leaving and the re-establishment of gardens on re-occupying the house all took considerable time and effort, but it was all considered worthwhile as I believed the asbestos problem had been removed.

During the years since the installation of the loose-fill asbestos there have been numerous family and friends come to the house to visit, for dinner or extended stays. In between the asbestos being identified and removed, I discouraged people visiting, but after the removal and the house was considered safe, the house was again a home and there was always visitors. I dread to think how many people, including new babies, have been exposed.

I have always maintained the house as it is my one big asset and my means of moving into care if that becomes necessary in old age. I am now 69 and starting to think about downsizing, but I no longer have that option.

I did not have an asbestos assessment done when this issue came to the fore again as I did not want the trauma of having to move out of my home. I have since registered with the ACT Government Asbestos Response Taskforce and am now waiting for an assessment. My life has been put on hold and I try not to think about the possible consequences of years of exposure and of such things as the clothes that have been given to charity shops, etc.

Anonymous, Duffy

We bought in Duffy in 2011 to be closer to our daughter's school. We were advised by our solicitor when purchasing our house that it had contained 'Mr Fluffy' asbestos insulation although this had been removed. However, our solicitor also recommended that this house not be renovated which suited us as we had no plans to do so. Although the kitchen in our house is relatively new, I believe this renovation was probably after the asbestos insulation was removed.

We enjoy living in this area close to school, work and friends. I am concerned about the results of the asbestos testing (which will occur next week) and the long-term impact on our family. I am hopeful that the Government will address this situation in a timely manner, taking into consideration all the options put forward.

"The simple fact is that on 20 May 2014 we lost our family home. It consumes my thoughts throughout all my waking moments. Tears just beneath the surface at all times. I don't want to go to sleep at night as every morning when I wake I think I am home in my own bed and then I realise I'm not and the nightmare continues again for another day." — Elisa, Duffy

Elisa, 30s, Duffy

On 20 May 2014 I left my home as planned to travel to Melbourne for a short business trip. Little did I know that I had just spent my last night in my beautiful family home and not a backward glance was taken.

Two days later on May 22 we had an appointment for an asbestos assessor to come to our Duffy residence to inspect for Mr Fluffy asbestos which we had recently discovered our house contained. Whilst my husband was quietly concerned I was somewhat in denial and very naive as to what this meant for us. The growing media coverage over the past fortnight had made me a little anxious however, although as I waited for the results of our inspection I had no idea of what was about to happen.

At about 4pm that same day my husband called to say that the assessor's air monitoring had detected fibre levels in our house that were too unsafe for us to remain. These results, together with physical samples taken from the roof cavity and sub-floor, obligated the assessor to notify ACT Worksafe. ACT Worksafe subsequently contacted Marcus to advise him that a Prohibition Notice was being placed on our home preventing us by law from entering.

By this stage Marcus had collected our boys from school and daycare and they had nowhere to go. Temporarily, and as long as Marcus wore a P2 mask, Worksafe gave permission for him to enter our home to collect the absolute essentials.

Whilst he packed the boys remained in the car, crying, confused and tired from their respective days. They wanted, and needed, to go home. How could we explain this situation when we simply didn't know what was going on ourselves?

By this stage I was in Melbourne Airport terminal out of mind with worry for my little family and in complete shock with what was unfolding. With no family to stay with in Canberra I quickly booked a hotel. Once back in Canberra I spent the night researching Mr Fluffy, the history of this product and the legacy we were now faced with. It was only at this point that I began to realise the gravity of the situation we were in.

It is too mentally draining to explain the full history of what happened after that point. The simple fact is that on 20 May 2014 we lost our family home. It consumes my thoughts throughout all my waking moments. Tears just beneath the surface at all times. I don't want to go to sleep at night as every morning when I wake I think I am home in my own bed and then I realise I'm not and the nightmare continues again for another day.

I'm worried sick that I've exposed my two precious children to a Class 1 carcinogenic substance that has the potential to make them very ill in years to come. Our subfloor, where amosite is visibly present (meaning millions upon millions of fibres) is where we hid birthday and Christmas presents as well as being storage for the likes of our Christmas tree and bikes and most shockingly my son's big boys bed. It is a space where we actively came and went from and where belongings came up and down from inside our home.

This whole saga has affected me in so many all consuming ways.

The impact of losing my family home feels very much like a family member has died. I'm grieving. I grieve for the sanctuary that it was and the future that it was going to be. I grieve for the memories we had created there and those that were yet to come.

I am angry. I am angry that I've worked so hard and sacrificed so much time with my children to own this home that is now worthless. I am angry that I have blindly exposed my children to raw asbestos when everything I do is to protect them.

I feel betrayed by the governments that allowed me to buy this property, those that let me sink more money into it through renovations and the current government that left my family in a hotel for six weeks before acknowledging that they needed to support families such as ours. Even then I doubt very much that this would have happened without the efforts of Brianna Heseltine and her establishment of FORAG. And this is a disgrace. A community should not have to form a lobby group just for governments to act when it comes to light that 1,049 homes contain a Class 1 carcinogen.

The stress about our financial situation is immense. Like many young families we have a large mortgage and many other financial commitments. To have our biggest asset to be now basically worthless will ruin us. After years of studying and working relentlessly to provide for our children this is devastating to us.

I feel immense guilt for the tradespeople we have had work on our home over the years, unknowingly exposing them, particularly those that spent time in the roof cavity and subfloor. Many of these are our friends, most young men with families of their own, and one is my nephew. To have to advise these people who were just innocently doing their job, or even a favour for us has been most devastating.

I am sad. I'm so sad at how much this has affected my children. They have faced so much upheaval and uncertainty and had all their worldly possessions taken away it is very unfair for children so young to have to go through something like this. My eldest in particular is struggling to cope and is now on a Mental Health Plan and regularly visiting a psychologist. These are words that I never dreamt I would write about my gorgeous, happy, vibrant son.

I've been diagnosed with depression and anxiety. As someone who is strong, resilient and a coper this alone has hit me incredibly hard. There's barely a day that goes by without tears and even on a good day they are just beneath the surface.

Although we're renting now, and trying to focus on the future, the uncertainty on what that will look like is taking its toll. The financial hit we may take and the decades of health concerns will be ours to cope with.

I no longer feel that I can plan for my future as so much of it is now depending on what the ACT and Federal Governments provide in terms of support. I want my future back in my hands. I want my choices in my life back in my control. And I want to be free of the dark cloud that is over my family's heads, to allow us to raise our children in a happy and stable way and above all safe.

“If the house and gardens have to be destroyed, it will be devastating. True, I acknowledge that I would inevitably have to move out and probably sooner than later. But that is a choice, not something forced on me. Destruction makes my parents’ efforts futile. It is an act of disloyalty. It is another death. Instead of looking forward to the possibilities of the future, I am fearing it.” — Peter, Downer

Peter, Downer

My father moved to Canberra from Melbourne in 1963 to advance his career in the Commonwealth Public Service. It was a big move as it involved his mother-in-law coming too and she was in her late 70s. My brother was already in high school and I was just starting high school. Part of the reason for the move was the Commonwealth’s offer of a new home at an affordable price. In Melbourne, we were living in my grandmother’s tiny two bedroom weatherboard cottage. My parents saw the move was a chance to build the family’s fortunes.

We were allocated a small 3 bedroom government house of about 10 squares, since enlarged to about 12 squares. We moved into a brand new but basic house with a large bare block. My parents put in a huge effort to improve it, and spent a lot of time on the garden. The property was intended to be their legacy to my brother and me. To me, the house (more accurately referred to as a home) is the tangible evidence of my parents’ lives and their love of their family. The garden even contains hydrangeas transplanted from Melbourne, and rose bushes planted in memory of my grandmother and mother when they died.

My father died in December 2013 (my mother in 2007). He had dementia in his later years and had a major fall necessitating a craniotomy in 2011. The house has a tiny bathroom with a shower over the bath, which made life difficult for my father and me in the last couple of years. He had to move into a nursing home in 2012. After he died, I was contemplating either renovating or selling and moving into a more aged-friendly unit. I had choices. I could take my time. But then in February, that letter came and put all plans on hold. I am being told what to do and have no choices. I cannot stay and I wake up every day worrying about the future.

I am still in process of grieving for my father. I haven’t even cleaned out my parents room, and I am not sure now what to do with the beautifully hand knitted jumpers that my mother made. I haven’t finalised his estate and I am not sure whether the paperwork is contaminated. The value of the house is now zero and suddenly everything is uncertain. I used to feel safe in it. I found comfort in returning to it every day from my father’s aged care facility, I don’t fear so much for my health. The dice have been rolled. But I do fear for the health of my nieces and nephew, and their children. I fear for the health of all the folk who have been in the house, friends, relatives, the cleaner, the carers who helped me with father. I am angry that this has become a crisis. I fear for the phone call telling me that I need to have further assessments on the living areas. I spent a lot of time with a tube of No More Gaps propped on a ladder trying to seal any small holes. I am cold all the time because the ducted heating and the electric heating come from the sub-floor. I cannot turn them on. I don’t know if they are safe. I don’t know if they have been sampled. I am in two minds whether I should vacuum, or open cupboards if I don’t have to. Working in the garden seems a waste of time and effort.

If the house and gardens have to be destroyed, it will be devastating. True, I acknowledge that I would inevitably have to move out and probably sooner than later. But that is a choice, not something forced on me. Destruction makes my parents’ efforts futile. It is an act of disloyalty. It is another death. Instead of looking forward to the possibilities of the future, I am fearing it, and regretting the past.

“This was my opportunity to call my house my home and feel now as though all I have done is nothing more than purchase a white elephant, leaving me with a sense of despair and anxiety.” — Wayne, Evatt

Wayne, 49, Evatt

My wife and I purchased the house in Evatt under the first home buyer's scheme in July 2005 with intentions of raising our family and renovating hoping to ensure some financial security for our future. After establishing our family in our new home we began our renovation which was a slow process but even so we were eventually on the home straight.

Unfortunately my marriage broke down approximately eleven months ago and the children who were now in adulthood also decided to leave and start their own lives, I decided to repurchase the home and finalise the renovations we had originally started, which has now been stalled for what looks like an eternity. During this period I suffered with high depression and sought assistance from a number of counsellors and psychologists eventually ending up on anti-depression medication, which I believe is assisting me more so after learning about my house being a Mr Fluffy house. I was only supposed to be on the medication for a short period of time but have now asked my GP if I can continue with the medication till I have found some solace in knowing I have a safe home to live in. I have developed a great rapport with my neighbours and wish to continue being their neighbour, safety in numbers as we all look out for each other.

This is my home and as a defence for as a child growing up we never had our own home, moving approximately every two years, over a 26-year period. This was my opportunity to call my house my home and feel now as though all I have done is nothing more than purchase a white elephant, leaving me with a sense of despair and anxiety. I now know how home owners must have felt losing their homes through a disaster and having to rebuild not just their homes but their own lives. I would like to just have this all behind me and to live in my own home... in safety.

“I have to say we feel very helpless and disempowered. The owners have received the interim report but have not shared its contents with us. We have asked the real estate agent who says they have not been able to contact the owners.” — Fionna, Evatt

Fionna, 44, Evatt

We made the big move from a rural town to Canberra for the benefit of our children 14 months ago. It took us almost 12 months to find a house that we could afford.

At this point we still feel that we are settling in. So we had no intention of moving.

The move has been a huge financial burden, as jobs that we were moving to did not eventuate. We spent the first eight months trying to live off one part-time wage. As such, any savings we had are gone and our debt has increased.

It was a huge shock to receive a phone call from the real estate agent saying that we were scheduled to have an asbestos assessment done on the house. We had given the real estate agent a few letters that had been delivered for the owners a number of months prior. We had no knowledge of the contents of those letters.

Since the assessment we have obviously availed ourselves of all the information regarding this fiasco.

I have to say we feel very helpless and disempowered. The owners have received the interim report but have not shared its contents with us. We have asked the real estate agent who says they have not been able to contact the owners.

Not long after we moved in, my husband and young son spent two hours under the house repairing the heating ducts. We had repeatedly asked the real estate agent to send someone to repair to no avail. Initially, they were not able to contact the owners, then the repair guy was away for a month. Finally, my husband decided to repair it himself, since his messages remained unanswered.

So for a period of approximately six weeks, three of the ducts were lying on the ground sucking in dirt from under the house.

The angst I feel now is immense, especially considering the assessor stated that even though it appeared the initial removal job had been done thoroughly, the sub-floor was not safe there would certainly be residual dust. So my young son and husband were breathing it in whilst under the house and the rest of us had been breathing it in the house as the heater pumped warm air into the lounge room and my bedroom.

In addition to this we are in a situation in which we have no financial ability to move. We have looked at houses, but for the same rent we are currently paying they are smaller and in many cases, to be blunt, in an appalling state!

So I feel we have no choice but to stay in this house. However, as we have no information from the owners, I feel totally without control.

“We have no choices, we can’t sell, we can’t rent our home to someone else, we can’t afford to move out and rent somewhere else, we can’t afford to buy another property without selling this one. We just have to stay in our toxic home facing further exposure for an undefined period of time controlled entirely by the Government.” — SE and JF, Evatt

SE and JF, 30s, Evatt

We purchased our home in 2004, unaware that it was a Mr Fluffy house or that there was any such thing as Mr Fluffy. We don’t really remember how, but at some point after we moved in we did become aware that asbestos insulation had been removed from our ceiling - it may have even been a tradie who mentioned it to us. We thought it must have been like the ‘pink bats’ type of insulation but made out of asbestos that had been removed and didn’t think much of it as they were no longer in the ceiling.

We recall receiving something in 2005 which we think was a general booklet about asbestos but we don’t remember being alarmed about what it said and again had assumed that our house was fine as the asbestos had been removed. We certainly don’t recall the letter/booklet making us aware of the specific dangers related to the type of asbestos used by Mr Fluffy.

Over the 10 years that we have lived in our home we have done extensive renovations. We have done every possible thing you can think of that would have exposed us to the amosite asbestos in our home, including fully replacing windows, fully replacing all cornices, knocking down internal walls, removing internal ceilings and plasterboard from internal walls and climbing under the house. All of this was done

by ourselves, friends and family while we still occupied the house with our two children. All of us have been exposed multiple times over and it makes us angry that this could have been avoided.

After receiving the letter earlier this year with significant warnings attached to it, we felt physically ill and were very concerned about what our family have been exposed to over the years. We remain extremely concerned for the future health of ourselves, our children, and our extended family and friends who have all spent time in this house while we renovated.

Since then we have obviously learned that this issue goes further than just our health as it also has a major impact on our financial security. Our dream was to finish renovating our home in order to sell this year and buy a bigger home for our growing family. We only had minor things to finish before we could make that dream a reality. We are now faced with an inability to sell our home or rent it to anyone else and will potentially face ridiculously increased costs for any future maintenance that needs to be done on our home.

Since receiving the letter we have had asbestos fibre testing done on our home and it was found above our fridge cavity and in the return air of our heater. We had to go without appropriate heating for a number of weeks until we could get the issue remediated. In total our out of pocket costs for the testing and remediation have been \$4100. While we hope to be reimbursed for these costs from the Asbestos Taskforce, we still had to find that amount of money out of nowhere to pay for the testing and remediation. We will now have to rely on redrawing money from our mortgage until we are reimbursed, adding further financial stress to this situation.

Although our heater has now been remediated and other tests came back clear, we still feel an overwhelming sense of worry about asbestos fibres being in and around our home. We don't feel that a few random tests within our home are anywhere near adequate enough to say that our home is safe to live in.

Over the past couple of months we have been suffering from increased bouts of illness and an increasing number of tension headaches which we can only put down to stress caused by the Mr Fluffy situation. Our children can sense there is something wrong but are too young to understand why it can't just be fixed.

Our home used to be our happy place, where we could relax, be ourselves and feel safe. Now we walk into our home and feel suffocated, trapped and uneasy.

We have no choices, we can't sell, we can't rent our home to someone else, we can't afford to move out and rent somewhere else, we can't afford to buy another property without selling this one. We just have to stay in our toxic home facing further exposure for an undefined period of time controlled entirely by the Government.

“Will we need to take out a loan for a new home? And if so, can we afford it? Will the banks be forthcoming, given we are no longer working?” — Julie and Roger, Evatt

Julie and Roger, 55 and 57, Evatt

Being in limbo for so long has been very difficult and is draining away many of the options for our future.

We purchased our home soon after we were married and have lived here with our cat and dogs for the past 16 years. We completely renovated the kitchen in 2006/07 and had been looking forward to continuing our renovations following our retirements in 2012.

I am so tired of having to keep track of Mr Fluffy developments and medical issues and appointments, dealing with the uncertainty of our home, while also facing the issues of the aging and failing health of elderly parents and other family health and other issues, including our retirement with, now, very uncertain finances. For example, will we need to take out a loan for a new home? And if so, can we afford it? Will the banks be forthcoming, given we are no longer working?

Having retired, selling the house and moving was obviously one of the options we were thinking about. This might have been back to Adelaide, where we both grew up, and where we both have aging parents and other family members. Other alternatives we were thinking about included staying put and renovating or moving somewhere warmer where we could take our Labrador and Jack Russell to the beach regularly (without it being an all-day travel adventure). Before thinking about whether or not to sell, there were a few things that we wanted to do to make it more comfortable, warmer and to improve the garden and lawns. This work was initially delayed by the need for medical treatment and now, by the need for resolution of our loose asbestos insulation problems.

Our options and plans for the future have now been curtailed. We find ourselves unlikely to be able to achieve what would have been the market value of our main asset, even if we were morally prepared to have even an informed and willing buyer embroiled in this situation. The value of undertaking any further work on the house until we know what the various Governments decide to do, is very questionable. Not much point doing up something that could be bulldozed.

At the time of purchase, we knew from the asbestos removal certificate provided by our building inspector that the house had been the subject of the previous remediation effort, which meant that we also knew that it had been fixed [!]. No mention of an ongoing asbestos insulation issue was raised or mentioned by our legal, banking or real estate representatives.

“You cannot imagine the shock and disbelief on reading that letter. The slow dawning of the enormous ramifications this information has on our finances, our health and our future.”

— Helen, Farrer

Helen, 54, Farrer

We bought the house in 2005 when we came back to Australia for a holiday while living in France. It was rented out for just over three years until we returned to make our home here. I had an apartment in Sydney, which I sold on return and we put the money towards renovating the house. We pulled out walls and changed the shape of the rooms so that the kitchen, dining and living area was one large room. We pulled off three layers of wallpaper throughout the house – even the bathrooms were wallpapered! We pulled up carpets and put down spotted gum floors throughout. The bathrooms were ripped out and we chose expensive tiles that went up to the ceilings, installed a spa bath to soak in after a hard day of gardening and the kitchen was designed and installed using soft closing drawers and doors, Miele appliances and a Highland gas top. We spent \$5000 alone on curtains in the living room and invited a glass artist to create a work of art on the wall of the lounge using glass leaves. This house was going to be our home for a long time.

We have spent endless hours in the house and in the garden. We have planted lemon, apple, cherry and blueberries. We had great plans for each part of the garden, which would have taken us into our retirement. We were happy here until we received a registered letter from the ACT government last month.

You cannot imagine the shock and disbelief on reading that letter. The slow dawning of the enormous ramifications this information has on our finances, our health and our future.

We barely slept for over two weeks until we got an asbestos assessment, which gave us some peace of mind knowing that no asbestos was found in the living areas. However, we had double-glazing put in last year, so all the wall cavities were opened and no doubt asbestos exposed. My stepdaughter was living with us at the time. My partner worries for her health too.

Knowing that we can't go into the roof or under the house is disturbing. Our heating needs a service, which is underneath the house. The air conditioner will need the same and it is in the ceiling.

We had no idea of what happened to this house before we lived in it... if we had been informed, we would never have bought it or put so much love, time, energy and money into it.

We worry about our health, the future, our finances, the people who worked in the house etc. We no longer invite people home or socialise as much. We feel to be in limbo, on the wrong side of 50, with limited time to earn sufficient money to rebuild.

“The other element is not looking after our house as well as we used to (inside and outside). Why should we bother?” — Daniel, Farrer

Daniel, 56, Farrer

We bought the house in 2005.

As we spent time in France, we rented the house for several years.

We came back to Australia in March 2008 and started renovating the house mid 2009. We spent a lot of time, energy and money to make this place a comfortable home. My wife thought deeply how to organise the living areas, kitchen and bathroom. We have strong ideas about what we want. We looked for quality with the idea that we will live and retire in this house. Long commitment!

When we received the letter saying that our house was a ‘Mr Fluffy’ one, that was an enormous shock. We had absolutely no idea that it had been part of this insulation program. For more than 2 weeks, we didn’t sleep well at all. We fell down into short term perspectives!

Our feelings move from uncertainty (as if we were in an unknown bubble pushed randomly by the wind) to not feeling safe in the house.

There are two times when we were certainly exposed to asbestos:

1. During the renovation period. We got rid of a few walls. For the kitchen and bathroom, the walls were completely peeled off. We went many times into the roofing area and under the house.
2. Last year, we changed all the windows and doors. During this period, the cavity walls were wide open. At this time, my daughter Lou was staying with us, she is 20 and I am very concerned about her being with us at the wrong time.

The impact now is not being very sociable, as we don’t feel like inviting anybody to our place. The other element is not looking after our house as well as we used to (inside and outside). Why should we bother?

Then come all the financial questions. Our property has lost its value! How can we pay for demolition? Do we want to stay here now? Are we ready to go through the hassle of rebuilding? Where will the money come from? We don’t have 30 years of work in front of us to pay back another house...

What’s happening next?

“I feel frustrated and angry at the notion that they may never be able to sell this house, which is in a popular suburb on a popular street where houses are now worth a substantial amount of money. It’s not at all fair that they will be out of pocket when they have just reached the point in their lives when they could relax and enjoy some of the savings and investments they had worked so hard to achieve.” — Diana, Farrer

Diana, Farrer, 31

My parents have just found out that our family home is a Mr Fluffy house. We moved in 1994, I moved out in 2006 but my parents are still living there. I feel disappointed and let down that when they purchased this house they were given paperwork signed by the ACT Government saying that all asbestos and potentially dangerous matters had been removed.

The hardest part was receiving the phone call from my parents. All they could do was apologise to me and feel so responsible for putting their family at risk even though none of this is their fault and they had no reason to think anything was wrong with the house. They have now stopped babysitting my daughter

(their granddaughter) at their house and are not having any visitors over until they find out the next step. None of this is their fault: they worked hard their whole lives, finally paid off this house and retired, just to receive this news.

I feel frustrated and angry at the notion that they may never be able to sell this house, which is in a popular suburb on a popular street where houses are now worth a substantial amount of money. It's not at all fair that they will be out of pocket when they have just reached the point in their lives when they could relax and enjoy some of the savings and investments they had worked so hard to achieve.

I don't even know where to begin with the health risks. We won't know for years whether my parents have been affected (who have been there nearly twice as long as I was), let alone my brothers and I who all lived there around 12 years, and my four-year-old daughter who has been playing there and having sleepovers her whole life. My parents shouldn't be apologising for any of this as none of it is their fault. It should never have happened.

I think at this point a lot of questions need to be answered and people need to be held accountable. If these houses were built in the 1970s why did it take so long to acknowledge the health risk? Surely the fact that this is the only city in the world that used this product means that there was something dodgy about it and it wasn't a popular way to insulate homes? I remember being in primary school in the late 80s and seeing houses with the big tent all around them having asbestos removed. If that was happening 25 years ago, and being signed off in the early 90s by the ACT Government saying that everything was removed and there was no risk anymore, why did it take another 20+ years for this all to come to a head?

My thoughts are with all the other home owners and tenants out in Canberra who are dealing with the same issues, and I'm grateful to Brianna for all her help and giving us the opportunity to voice our stories.

"I also feel incredibly responsible for the children (mine included) who have played in our sub floor area, my father in law who rewired and refitted the lighting and the power plugs in our house (he's an electrician) the cleaners (who cleaned the areas of our house that are contaminated), the carpenters that remodelled our interior living space, the plasters who removed cornices, the plumbers who replumbed our entire house (providing new plumbing in our sub floor), the hot water technicians (our hot water tank is under our house) who worked to fix our hot water system, the pest control people who sprayed in our subfloor, the insulators who removed parts of our wall, underfloor and ceiling to insulate and the list goes on." — Samantha, Farrer

Samantha, 45, Farrer

My partner and I brought our house in Farrer eight years ago. It was the first we had ever owned as a family. We had just found out we were going to have a baby. This house was the home we would raise our child in, build memories and eventually retire in. Leaving to our child a legacy of love when we passed on.

After a few years I became sick with a chronic illness and had life altering surgery. My partner modified our house to ensure that if the surgery didn't go well I would have a comfortable and safe environment to be in. These renovations cost \$50,000. Luckily for us after two years I was able to resume fulltime work.

We have built strong relationships with our community, through the P&C and our local school. We have built a life for us and our son is flourishing. We were not aware that the house we bought contained asbestos. As this was our first house together I would have expected that the contractor who inspected

our house would have raised this issue and advised us accordingly. I would have also expected our solicitor who we employed to advise us to do the same. However, they like us I suspect didn't understand the implications of asbestos. That is, all pre 1990 houses have asbestos. Most people are fine. I did not know nor would I have exposed my partner or my newly born son to a home that is a toxic environment which could kill my loved ones.

I also feel incredibly responsible for the children (mine included) who have played in our sub floor area, my father in law who rewired and refitted the lighting and the power plugs in our house (he's an electrician) the cleaners (who cleaned the areas of our house that are contaminated), the carpenters that remodelled our interior living space, the plasters who removed cornices, the plumbers who replumbed our entire house (providing new plumbing in our sub floor), the hot water technicians (our hot water tank is under our house) who worked to fix our hot water system, the pest control people who sprayed in our subfloor, the insulators who removed parts of our wall, underfloor and ceiling to insulate and the list goes on.

Now we need to worry about not only the past services but also the future service – i.e. if I needed in home care, or our hot water system broke down again, or we had to have maintenance for rotting fibreboards, or our electrics needed rewiring. What do we do? We can't nail pictures on our wall which means as our child grows we can't hang his trophies or ours or pictures, we can't go under our house. We have no idea what is going on under there. Prior to us becoming aware of how toxic our house was we had a problem with bush rats. Now if they become endemic we can't even do anything about it because they have been living in the subfloor. It is a nightmare both financially (for our retirement nest egg) emotionally and psychologically I feel like we are sitting on a time bomb waiting to go off. I also fear for my son's health and wellbeing.

“Against this background the thought of losing our home became too hard to bear. I became very depressed and, for the first time in my life wondered whether it was worth going on- so much that is important to me was to go and, more importantly, so were the challenges that kept me going. It is the blackest hole I have ever looked into, not made much lighter by the possibility that we could live here for the rest of our lives, but then after that everything we had created would be trashed! I seriously question whether I am strong enough to cope with all of this.” — Rod, Farrer

Rod, Farrer

I first learned of the current problems with the receipt of the ACT Government's letter of 28th February. This left me thinking that this was the start of something that could be very disruptive and upsetting. That fear was confirmed a few weeks later when a senior Commonwealth official was reported in the press as advocating the demolition of all Mr Fluffy homes. It left me with a horrible sinking feeling in my stomach. I had lived in our home for over 46 years. I and my wife, Lesley, had raised our two boys there and happily shared our home with our two grandchildren. Our parents, now passed on, had visited us often and left us with many happy memories. Xmas had been an especially happy time. Many, many friends and neighbours had been welcomed there over the years. It was a place of irreplaceable happy memories.

My retirement plans were built around our 1/2 acre garden which I and my partner potter in most days. It is a garden which we have built over many years and is frequently admired by visitors, containing a fifty foot stream with small falls, a big pond, hen houses, a sweeping lawn, winding garden paths, innumerable native trees and shrubs and many birds. I see it, not only as a place of beauty, but as a constant challenge which I need for my long term mental health. My retirement plans were also built on caring for my three historic Humber motor vehicles, the first of which I purchased in 1965, and which I am able to accommodate because of the size of our block.

We were involved in designing our house and it now has many improvements (many of which I built) which have gradually been added over the years and which, to me, are unique and irreplaceable.

At the back of our home is wide parkland, adjacent to Athllon Drive. I have planted some 150 trees in an area of some 4 acres over the last 10 years and have spent much time watering those trees as well as pruning and spraying them. I constantly remove rubbish from the area as well as repair the access track and remove fallen trees. We now have a small woodland in the area but the job is not finished and I want to finish it!

Against this background the thought of losing our home became too hard to bear. I became very depressed and, for the first time in my life wondered whether it was worth going on- so much that is important to me was to go and, more importantly, so were the challenges that kept me going. It is the blackest hole I have ever looked into, not made much lighter by the possibility that we could live here for the rest of our lives, but then after that everything we had created would be trashed! I seriously question whether I am strong enough to cope with all of this.

Trevor, Farrer

We purchased our home just over three years ago. We have made it ours and really enjoy what it has become. Unfortunately by making it ours we have inadvertently exposed ourselves to significant health risk. Every hook we put up, the TV brackets we mounted, the cabling we ran inside the walls, all have left us exposed and now vulnerable.

We now also feel like prisoners in our home, we can't put hooks in the wall to put up additional pictures, we can't go into the storage area under our house and we can't go up into the roof. We spent days preparing our deck to have a roof inserted. The brackets remain exposed and the wood is sitting in our garage, beginning to warp and being rendered useless.

We cannot get on with building a home, a sanctuary, a place to feel safe. What was once safe and homely is now unsafe and a burden. We are suffering as a result of poor disclosure and our life is now full of uncertainty. We want to be in a position to create a home and create an environment that isn't full of uncertainty, dread and worry. We appeal for the Government to provide assistance in this time of need.

"I am normally a rational, practical person. The bag of clothes ready to go to Vinnies went in the garbage bin. Would we be treated like lepers if we told anyone? Should we discourage friends from entering the house?" — Lesley, Farrer

Lesley, Farrer

The "Homeowners" A4 fluttered over the kitchen bench with a vague mention of remnant asbestos fibres being traced in homes. But not ours surely, we wouldn't be affected! We'd lived in our place for 46 years and for the first 4 months of 2014 we'd had 6 lots of family and friends staying for varying lengths of time. Proud of our humble home, our half acre of native garden, and proud of Canberra, we enjoyed our visitors.

Then out of the blue public meetings about Mr Fluffy homes. Against our desire we went along to listen. The stories of evictions, financial tragedies and health risks for young families through to the dreaded mesothelioma chilled me to the bone. Reality hit like a tidal wave! After these meetings it took several hot drinks and an electric blanket to thaw me out. I kept telling myself we only put the amosite in half of our roof space and hadn't done any renovations. Surely we wouldn't have a problem. However we booked for our testing and waited, and on sleepless nights feeling very scared and depressed. In the meantime

I was becoming more and more neurotic! Every bit of fluff or dust became pure asbestos!!

I am normally a rational, practical person. The bag of clothes ready to go to Vinnies went in the garbage bin. Would we be treated like lepers if we told anyone? Should we discourage friends from entering the house? A friend even asked if our chooks and their eggs would be contaminated. Should we advise all those friends and relatives who stayed with us earlier this year of possible health problems? A very close friend immediately responded on hearing about Mr Fluffy "I am not staying in your house again". She said she was only joking but that was a spontaneous and natural reaction.

I think of the tradespeople who have been in our roof space and doing maintenance at various times and wonder about their futures.

We await the result of our testing at this point. The results seem to take forever and I am apprehensive about answering the phone in case it is bad news!

How can a well built and maintained, solid home just be trashed along with 1049 others? Such waste in a world of finite resources. I think of the refugees and how a secure roof such as ours over their heads would bring them such joy and apparent safety.

Can no one in this sophisticated world of rapid progress and technological change find a solution to negating the effects of asbestos?

At this point I am desperately looking for some positives.

Thankfully we have the wonderful Brianna and Chief Minister Katy guiding proceedings – that has got to be a good thing!!

No doubt we will go with the recommendations at the end of the day but this is not how we planned to spend our latter years.

"I am feeling empty, angry, fear of financial ruin, stressed to a limit hard to imagine, being treated like lepers (tags on our house through no fault of mine), depressed, anxious and concerned of health issues." — Lyn, Farrer

Lyn, 52, Farrer

I am a widow, my husband committed suicide, my father has died from a brain disease of one in a million, now I am thrown "Mr Fluffy" and you would like to know how I feel!!!!

I am feeling empty, angry, fear of financial ruin, stressed to a limit hard to imagine, being treated like lepers (tags on our house through no fault of mine), depressed, anxious and concerned of health issues.

I bought this home only four years ago in the prime of the real estate in ACT, with no intention of selling for many years. I now learn it is a "Mr Fluffy". I loved this house and enjoyed spending time here as it was my first real home. Now I just loathe coming home. I have recently gone into further debt to landscape the backyard for it to become an area where my son and I could enjoy each other's company playing basketball and relaxing.

The reason for buying this home in Farrer was to make life easier for my son and me to move on with our lives. My son who is 16 years old and in year 10 presently is one of my main concerns as this could have a large impact on his whole future if this is not sorted quickly and smoothly. He has been exceeding at school and has high aspirations with his future. With years 11 and 12 of education in front of him he requires the least amount of disruptions in his life, it is so critical. Now he has become very anxious and stressed that we may not have a home and not being able to finish his schooling.

We have the health issue of this whole disaster. Inhalation is the main way that asbestos enters the body. Lung cancer and mesothelioma are deadly diseases. If we are living in homes with these fibres surely this is reason for the government to act. Then while the members of government and their families are not living this hell it appears it is not a matter of urgency to have it solved as a high priority.

My home was assessed on Monday and yesterday I have received confirmation that I have two rooms positive. One of the rooms is my home office where a large percentage of my wage comes, this could mean losing my employment. Where and what does this mean? Now how unsafe is it for us? We cannot move out as I cannot work any more hours a week than I already do (I work five jobs) and pay rent as well as a mortgage. All these extra costs of paying for assessments and what other costs are about to be incurred might be reimbursed but where is the money coming from to pay in the first instance?

As I see it, the ACT Government needs to come to decisions and act now. This is family lives they are playing like a yoyo. The budget and plan to spend millions on an ACT Light Rail system only for part of Canberra appears to be more important. You will have families losing homes. We will be out on the street homeless.

There will be people not able to cope with the stress and start feeling overwhelmed not able to continue with their lives. Having this situation once in my life I would like this disaster to be dealt with so families will not have to be dealing with deaths as well.

One question I would really like answered. How does a registered building inspector miss roof rafters painted white and not note this in a building inspection report? Are these inspectors being brought to task? This is their profession and as a buyer of my first home I believed and trusted what was reported.

Faced with this diabolical situation, which is no way of my own making, I earnestly request the ACT Government to provide me with an acceptable and appropriate response as a matter of urgency. For the reason I have outlined I cannot have this situation continue over months. I need to have it resolved now, effectively and conclusively. As I see it now with this assessment, me and my son's best interests would be served by us leaving the house as soon as possible and receiving adequate compensation quickly to enable us to be re-settled with minimum further disruption and trauma to our lives.

I make this plea from utter desperation and desolation and I look forward to your quick and favourable response.

“My second reason that I am writing this is that I am worried about the health of my mother. My mother is all I have got as my father passed away many years ago. I feel if this ‘Mr Fluffy’ asbestos saga continues to drag on then the health of my mother will continue to deteriorate. She is already struggling to sleep of a night worrying about this and it continues to affect her attitude at work and at home.” — Luke, Farrer

Luke, Farrer

Unfortunately I am writing this letter to inform you that my house, in the suburb of Farrer in the Woden Valley, is affected by the ‘Mr Fluffy’ asbestos saga. I have a few main concerns as to why I am writing you this letter. These reasons are that my final years of my education are approaching as I am in year 10 at the present time and I feel that if this ‘Mr Fluffy’ saga drags on into my year 11 and 12 years, it could severely affect my future as a means of my final score and whether I get the marks needed to get the degree that I need to attend University.

This could affect my future in a number of ways and why it is imperative that it gets sorted out as soon as possible. If this drags on into 2015, and therefore we have to permanently be moving around whilst trying to study. This is why it is vital this not to drag on as I believe having this situation to compete with will give me a disadvantage going into year 11.

My second reason that I am writing this is that I am worried about the health of my mother. My mother is all I have got as my father passed away many years ago. I feel if this 'Mr Fluffy' asbestos saga continues to drag on then the health of my mother will continue to deteriorate. She is already struggling to sleep of a night worrying about this and it continues to affect her attitude at work and at home. It is not only the emotional side that is affecting my mother and I but it is also the ongoing worry about the financial costs that come with this house. Due to my mother being a widow, it makes it much harder for her to keep up the normal ongoing costs and with the costs of 'Mr Fluffy' asbestos as well. I could not imagine what would happen to us if we were left to finance this by ourselves.

My third reason is that I feel that this is extremely unfair and I feel that we are awfully unlucky for this to happen to myself and my mother. I love my home and I could not imagine myself completing my senior years of school in a different house. I have spent all of my teenage years in this house and I have had many life long memories be a part of this house. Its legacy will truly be missed and I hope that you take all of this into account when making your decision.

"We are adamant that we don't want to contribute to more anguish for more people by allowing a band-aid solution to the problem by remediation which we know now is futile as the fluffy asbestos cannot be one hundred percent removed and we don't want a repeat of the 1992 debacle in twenty or so years' time." — Chris and Sally, Farrer

Chris and Sally, Farrer

We bought our family home in Farrer in 1980 after emigrating from England. In 1982 we extended the house with a granny flat for my mother and a family room oblivious that we had the dreaded fluffy asbestos insulation in the ceiling. We went through the so-called "removal" program in 1992 vacating the house for seven weeks with three children, my mother and a cat. With the issuing of a Certificate of Completion of Asbestos Removal Work by the ACT Government, we felt confident that it was safe to undertake more renovations. In 1995 our whole family (my siblings included) demolished our kitchen including ripping up the floor and removing walls and had a new kitchen installed. This was followed by the installation of ducted gas heating. In 2008 we had our bathroom renovated and repairs and painting of the whole house by a contractor.

We did receive the letter (addressed to the householder) in February 2014 but we put it on the back-burner to deal with after some other pressing issues we were dealing with at the time. It wasn't until I saw Brianna's article in the Canberra Times that we realised the seriousness of the problem and our world came crashing down. It was hard to comprehend that we had been living with and breathing this toxic material all these years after being told the house was safe. If we had not been assured, we certainly would have sold the house in 1992.

The potential health risk to our family and friends is the paramount concern for us. So many people have stayed at our home over the years – it's hard to remember them all. Our three children have grown up in this home – the last to leave was our youngest daughter now 29 who moved out in 2006. So many happy memories we have had in our home with the assumption that our house would eventually be a legacy for our children only to discover now that the legacy we are leaving them is a deadly potential health hazard. We were expecting to live out our years in our family home but we realize that this will not now be possible and despite the deep emotional attachment we have for our home of 34 years, we conclude that demolition of the property is our, and the communities, only solution to the problem.

We are adamant that we don't want to contribute to more anguish for more people by allowing a band-aid solution to the problem by remediation which we know now is futile as the fluffy asbestos cannot be one hundred percent removed and we don't want a repeat of the 1992 debacle in twenty or so years' time.

We are living in limbo at the moment unable to plan our future with confidence. We have had two assessments undertaken by Robsons Environmental who indicate that while there is fluffy asbestos in the ceiling and sub-floor areas, none has been found in the living areas and we were advised to seal the access to the ceiling and any visible cracks or unused vents. This we have now done but we are still feeling vulnerable and reluctant to have our grandchildren over for sleep overs as we are not assured that taking a few samples from cupboards and heating vents is a completely accurate evaluation. There is always that doubt.

We are both feeling very anxious, not only about the potential health risks, but also our financial situation. Our home was our security for our twilight years and we have both worked very hard to pay off our mortgage last year and just as we were looking forward to retirement and to having the security to enjoy it, we are filled with despair and doubt. Chris's health has suffered this year and we know that much of the problem is attributed to stress and he is currently undergoing heart and lung tests. For a man who has been so positive and active, this health scare is really debilitating him. The realization that the many times he has been in the ceiling space and under the house over the last 34 years could potentially be fatal is a very scary picture.

We are very mindful of the fact that there are people far worse off than we are and our hearts go out to them, especially those who have had to vacate their homes and those with young families. We hope and pray that the Commonwealth Government will take responsibility for their actions and either purchase the homes from fluffy owners at the current market price or demolish and rebuild for everyone. A patch up job on these ageing homes is not a solution as the dangers won't go away and no-one will want to purchase a fluffy house.

We have had so many good times in our home with children, grandchildren and friends and to think those times are over is very distressing. We love living in Farrer and if given the opportunity, we would accept the knock-down and rebuild scheme.

“My work life and our home life together is adversely affected, as we have suffered broken sleep and nightmares, depression and anxiety about the present and the future, about what asbestos dust we have already likely breathed in and where it may still be present within the house. We have endured a lot of stress which has had an adverse effect on our relationship. We have had a lot of arguments about this issue mainly because of our frustration and whose fault it is. I also have had to take unplanned time off from work to supervise asbestos assessors and removalists.” — Greg and Terri, Farrer

Greg and Terri, Farrer

Absolute shock and disbelief after receiving the 18 February 2014 letter from the ACT Government, followed by further shock when the papers on a constant basis detailed the dangers and history of this event.

Utter disbelief that Governments at various levels actually approved the installation of fibrous asbestos into homes, despite many, many decades of scientific knowledge about the potential human health hazards. Apparently we are the only country in the world where fibrous asbestos was blown into the roof cavities of houses.

God only knows how many people over the years have been exposed to the residual asbestos dust in our home, past homeowners, children, tradesmen, renovators etc. We certainly have been exposed by storing/moving stuff particularly in our subfloor, from the gap at toilet inlet pipe and in upper cupboards (areas since professionally confirmed to have amosite asbestos dust present). Also the sub-floor was

until recently our main storage area which had many of our many personal items from years past some of which had sentimental value, which we have been advised to discard because of contamination. So we just throw out our personal effects and we are not even offered reimbursement. That is so upsetting to throw out our belongings and this could have been so easily prevented decades ago. In addition, the subfloor is a “no go” area as the remediation for it to be made safe is estimated to be around \$20,000 which is unaffordable for us. So now we are banned from entering the sub-floor, the door heavily taped up as a constant reminder of the asbestos legacy we are forced to live with until a more permanent solution is found.

We have spent over a hundred thousand dollars and years of hard work enhancing the house and garden, which will likely now need to be demolished, no chance of a lasting home and garden legacy for our expenditure and hard work.

Recently we were advised by the ACT Government under the Dangerous Substances Act, that we are to advise friends, family and tradesmen that visiting our home could essentially be dangerous to their health, what about our health! We are being treated like lepers when we receive information like that. We are paranoid about inviting our friends and family around because of the asbestos exposure risks. People now react to us as being antisocial when we do not encourage them to visit us. I wish to add that we had a quote to replace and/or repair the roof as it is in poor condition and now we have limited options as we do not want to disturb any residual asbestos fibres unnecessarily. How do we navigate through such a myriad of difficulties?

My work life and our home life together is adversely affected, as we have suffered broken sleep and nightmares, depression and anxiety about the present and the future, about what asbestos dust we have already likely breathed in and where it may still be present within the house. We have endured a lot of stress which has had an adverse effect on our relationship – we have had a lot of arguments about this issue mainly because of our frustration and whose fault it is. I also have had to take unplanned time off from work to supervise asbestos assessors and removalists.

My plans for retirement in the next year or so are now delayed indefinitely and if I lose my job, we would be on the brink of bankruptcy, a pretty poor outcome since I’ve worked full time since 1977 and spent most of my life savings on this house.

We have now stopped all major maintenance and any further renovation work due to the ongoing risks and the fact that it will all likely be pointless now.

We have heard about the risk to our health being low, unless a substantial amount of asbestos dust has been inhaled and over a long time, however a given person’s genetic susceptibility to asbestos diseases is not and currently probably cannot be assessed. There is no safe exposure level according to asbestos disease experts.

In summary, our home cannot be certified as safe for us or anyone else to live in and is probably near worthless and may end up killing us, previous occupants and tradesmen -a third world situation in the capital city of Australia circa 2014. The only real solution is for demolition of our home and other contaminated homes and an undertaking provided by all tiers of Government never to allow the use of asbestos in any form ever in any houses.

Raoul, 53, Farrer

We have been living in our house since January 2007. We purchased it in October 2006. We had been looking around to buy in Canberra after relocating from Sydney in 2004. It took an extremely long while to find this house and we were very happy when we were able to purchase it. We have made our lives in this house and children have grown up in it. They are now 17 and 14.

We have had many friends, relatives and tradespeople come to the house.

At the time of purchasing the house I reviewed the contract for sale. A copy of the Certificate of Completion of Asbestos Removal Work was attached. There was nothing in the documents provided to me that indicated that I should make further enquiries regarding any potential health concerns for my family should we purchase the property as our family home or that the type of asbestos would impact upon our ability to undertake any renovations in relation to the property.

At the time of the February 2014 letter we were halfway through renovating our bathrooms. We were unable to discontinue given the state of the renovation. However the content of the February 2014 letter so concerned us that we obtained an assessment report from asbestos assessor. That report suggested that there was very little risk of exposure so we proceeded with our renovations.

Subsequent to receiving that report there was further media concerning the level of quality of certain asbestos assessments. As a result we sought a second asbestos report. That second assessment report was much more thorough. Its results were that there were traces of amosite asbestos in the cornice above the wardrobe in the main bedroom where my wife, Ros and I sleep; in the cupboards in my second son's bedroom meaning that he now has nowhere to store his clothes and I have had to purchase a portable wardrobe to deal with this; in the roof; and in the air return next to the vent for our heating system.

As result I have taped over every place that was confirmed as having trace elements of asbestos. I have also taped over every cornice where there is a crack on the basis of seeking to prevent the possibility of trace elements of the asbestos falling into the living area.

Shortly before we found out that our house was a Mr Fluffy house we had been told that our back veranda was in need of repair. It overlooks our pool and our backyard and we use it to entertain quite often and also to enjoy ourselves in the warmer months. We had every intention of having it repaired so we could continue to use it and had already received quotes from various builders. As a result of receiving the information about the February 2014 letter we have had to put that renovation on hold. Without that renovation we cannot safely use it. Similarly any other work that was going to be done to the house, no matter how minor has had to put on hold given the concerns about safety.

Our family members have dust mite allergies ranging from severe to medium. To make the house fit for our purposes to decrease chances of dust allergy when we purchased we removed carpet and polished the floorboards. We also painted the house's interiors.

We have also renovated the kitchen in 2011 and the upstairs bathrooms and had maintenance done on our roof. We have had an evaporative cooling system installed. We have installed a 10000 litre rain tank.

Since we bought the property we have expended over \$100,000 in building an inground pool, solar panels for heating of the pool and landscaping the adjoining are. We have spent over seven years building up the garden and have undertaken renovation work in the house.

The approximate value we have added to this house is around \$200,000.

We understand that all Mr Fluffy houses are going to be demolished. We are concerned that the ACT government may be seeking only to buy back the property. This would put us at a distinct disadvantage along with many other Mr Fluffy homeowners and residents. There would be a large proportion of people seeking to obtain replacement accommodation, which in turn would increase either the rents required to be paid for alternative accommodation or the price required be paid to purchase a replacement property.

My family wishes to retain the property that we have lived in for the past 7 1/2 years and to be able to rebuild on that property. Therefore what we seek is the replacement value of our home. We believe we have a right to be compensated fully for the loss of the house taking into account all modifications and additions we have added to it. The only way to achieve this to provide us with the funds to demolish the house, remediate the land and rebuild on our land. This would also mean receiving relocation and rent costs while the house was being rebuilt. Why should we be required to compete on the open market to buy a house, which may not be as good as what we already own? Why should we be required to go through the stress of purchasing of another house in competition with 1000 other Mr Fluffy home owners?

We bought this house in good faith believing it was safe. We believe that the ACT Government has not provided the full level of information to us about our house i.e. it should have been disclosed that the house contained deadly life-threatening amosite asbestos. Had we known this we would not have purchased the house.

We have been living in this potentially lethal house for the last eight months suffering from feelings of fear, helplessness, extreme anxiety, uncertainty and anger. We cannot believe that the Government (both Commonwealth and ACT) are treating Mr Fluffy residents and home owners in such a thoughtless and insensitive way.

We deserve compassion and justice not being a victim of Governments' fiscal policies.

The resolution of this problem i.e. not just our house but all residences in the ACT, involves viewing it as a public health issue. Whilst we understand that dealing with the fallout of the 'Mr Fluffy' saga will be a large cost for the ACT Government to bear, we suggest that ratepayers may be prepared to consider a one-off levy to assist in dealing with this as a public health issue. The purpose of such a levy would not simply be for compensating those who currently either own or reside in these properties but would also deal with potential health costs in the future of anyone who has lived in 'Mr Fluffy' house over the last 30 or 40 years. That would amount to a substantial cohort of people who live in the ACT.

The lack of certainty about our future is causing increased levels of anxiety for my family and particular for my wife. She has put in possibly up to 1000 hours making the garden hers.

Further we request funding to:

- commence a longitudinal study of the health of any person who may have been exposed to amosite asbestos as a result of residing in a 'Mr Fluffy' house;
- undertake research into possible cures and treatment of diseases caused by exposure to amosite asbestos.

As a result of the time spent in the house and the work put into it and the garden we do not want to be forced to abandon it or the area that we live in.

“We purchased the property in 1991 and have been there for 22 years. The selling agent didn’t disclose to us that the house was a Mr Fluffy house and only after reading the building report did we discover that asbestos insulation had been removed from the roof. Mr Fluffy was unknown to us at that time and we were assured by the selling agent that there was nothing to worry about, the asbestos had been removed and the house was safe.”

— Ian and Helen, Fisher

Ian and Helen, 65+, Fisher

We are the residents and owners of a property in the suburb of Fisher ACT in which Mr Fluffy asbestos insulation was installed prior to our ownership and also part of the removal program prior to our ownership.

We purchased the property in 1991 and have been there for 22 years. The selling agent didn’t disclose to us that the house was a Mr Fluffy house and only after reading the building report did we discover that asbestos insulation had been removed from the roof. Mr Fluffy was unknown to us at that time and we were assured by the selling agent that there was nothing to worry about, the asbestos had been removed and the house was safe.

Recently we have learned this may not be the case after asbestos fibres had been found in “cleaned” Mr Fluffy houses during repairs/renovations and some occupiers have been forced out of their homes.

Apparently fibres may have migrated downwards through vents, cupboards, etc and on a recent visit by an assessor to our house it was indicated to us that the ACT Health and Safety head has specified that in all reports by assessors to Mr Fluffy householders the underneath of the house is to be declared unsafe.

Our report indicated the presence of amosite asbestos from the one sample taken.

Apart from the fact that we and our now grown up kids and friends/visitors have been exposed to any remaining asbestos over many years after the “removal”, what happens when we have to call a tradesperson for repairs? Who could blame them for not wanting to run the risk of asbestos exposure while fitting a power point or wiring up a new light fitting. Even if you can find someone, any repairs done would have to be done under the auspices of an asbestos specialist which would no doubt triple the cost.

Our house is now approximately forty years old and will need refurbishing in some areas. How can we safely do this?

We had been planning to sell the property and downsize or move up north to be nearer our children and grandchildren.

We recently spent a considerable amount of money replacing our ducted air conditioning, doing extensive roof repairs, and refurbishing our pool to facilitate the sale. The house is now unsaleable according to comments from several real estate agents.

We are now both 65+ and distressed by this situation, with sleepless nights worrying about it. After assessing information available to us it appears that the only real solution is complete demolition and removal of topsoil and rebuild.

The loss of our house and any contaminated inclusions, our largest asset which we purchased over the course of our working lives, would be financially devastating.

We have been mostly self-funded in our retirement and the cost of an asbestos demolition and rebuild would surely make us largely dependent on the pension for income.

We are hoping that the Commonwealth and ACT Governments will agree to appropriate compensation and would favour a buyback scheme of house and land at market price in our situation plus compensation for goods under house.

Rene and Josefa, Fisher

We are both pensioners, aged 79 and 76, both with heart conditions.

We had been thinking of downsizing, but after looking at different options decided to stay at our home with the big garden, to give us some exercise and keep fit for longer, engaging a gardener for help when the need arrived.

Things have now changed. If we have to build a new house on our block we would have to put all our savings in and get a loan, which is not ideal at our age.

We will apply for a Housing Commission townhouse for over 65s, for which we should get approval as pensioners. It would be a help if the Housing Commission could give an idea of the purchase value of a typical townhouses within a range of values, so that we can compare it with other options of purchase.

If the demolition could be coordinated with the availability of a townhouse from the Housing Commission or with the purchase of a private residence it would also be much appreciated. It would save on renting money and be less stressful to us.

We very much appreciate the hard work and the goodwill of all the people involved in this very complex state of affairs.

“Fear and grief have been the impact on me, leading to emotional exhaustion and depression.” — Annywnn, Fisher

Annwynn, Fisher

Fear and grief have been the impact on me, leading to emotional exhaustion and depression.

Fear of a dangerous carcinogen I cannot see that could be anywhere in my home and body.

Fear of our house and of using ordinary household appliances, such as vacuums.

Fear of transmitting the carcinogen to others, particularly children, if my clothes are contaminated.

Fear of what others will think of me when they find out I may have contaminated them.

Fear of losing my job if they decide I am a health risk.

Fear of all the tradespeople who ever came to our house knocking on our door (or their lawyers).

Fear for the health of all the tradespeople who ever came to our house, some of whom were young.

Fear for our future, both financial and medical – fear of a suffocating death.

Fear for the health of my son and his family – fear of bringing the contagion with me if I visit.

Fear for my relationship with my partner if we do bring the contagion.

Grief for all the treasured things I may lose, gathered over my lifetime and the lifetimes of others.

Grief for the life we worked hard for and thought would be ours.

Grief for the years of healthy life we could lose, however unlikely.

Grief for losing our location, because it will always be tainted.

Grief for losing our place in the community, because of my fear and theirs.

Grief because of the unfairness of it all – the ones without a chair when the music stopped.

“I am angry that the government failed to stop the installation of loose fill asbestos insulation despite knowing that it was a dangerous substance and knowing that the installation in residential buildings was taking place. That this failure in duty of care occurred at a time when the ACT had a reputation for rigidly enforcing building regulations is particularly galling.” — Tom, Fisher

Tom, 69, Fisher

My home was of special significance for me as it represented housing stability for my family after leaving the RAAF after 20 years of service. However from the discovery within two years of purchase in 1980 that the house contained loose fill asbestos, we followed all government advice to resolve the issue, but now are totally frustrated that the issue remains unresolved.

I am heartily sick of the ongoing issues regarding the management of Mr Fluffy homes in the ACT. I am angry that the government failed to stop the installation of loose fill asbestos insulation despite knowing that it was a dangerous substance and knowing that the installation in residential buildings was taking place. That this failure in duty of care occurred at a time when the ACT had a reputation for rigidly enforcing building regulations is particularly galling.

In 1982 the installer of a slow combustion heater in my home advised that my roof insulation looked like asbestos. I had it checked by an accredited laboratory and it was confirmed to be amosite asbestos.

The impacts were: Concern for the health of my wife and children, concern for my own health (I had the most exposure as I had crawled through the asbestos when replacing tiles and running cables), anxiety as to a resolution to the problem.

A further impact was financial. Government advice was that if I wished to remove the asbestos it had to be removed by a licenced asbestos removal contractor, and that would be the end of the issue. At that stage I could have sold the house to an unsuspecting buyer, but this would have resulted in selling costs, stamp duty costs for another house, removal costs and I would lose the benefit of the Defence Service Home Loan. I opted to resolve the problem by having the asbestos removed at a cost of \$21,000. I now had financial stress due to the need to take a second mortgage shortly after buying the house, and the cost of accommodation during the removal process.

Soon after the asbestos was removed from my house the government commenced a program to remove loose fill asbestos from homes in the ACT. This had two impacts. I was compensated for most of the cost of my original asbestos removal, so the immediate financial stress was relieved. However,

although previously saying the original removal made the house safe, a further removal of asbestos was required and had to be undertaken. My family was again out of the house, but at least the temporary accommodation was provided by the government. The government advised that our house was safe, and we got on with our lives.

The letter from the ACT Government warning of continuing contamination in Mr Fluffy homes caused us alarm and we were horrified when the CEO of the Asbestos Safety and Eradication Agency publicly stated that the only solution was demolition of the Mr Fluffy homes.

As money became available we had updated the house – new kitchen and bathrooms, new flooring, several new windows. We are gardeners, and have spent much effort creating our garden. Having created what we wanted, we will now see it destroyed.

However, my greatest concern is for the health of my daughter and three grandchildren who now live with us. Having been twice assured that our house was safe, we now find that it is not. This family needs our support for the next few years, and this is best provided in the large home we have. If the home cannot be made safe, there will be more financial stress in assisting with alternative accommodation.

The financial impact of having a Mr Fluffy home is huge. The property is unsaleable. We were relying on the proceeds of the house sale to provide more suitable accommodation as we age. Our only option now is to remain in the home.

Although never a problem during the discovery and removals of asbestos, as an older man I now experience periods of depression caused by this situation and anxiety regarding my children and grandchildren's health.

“We went through the removal process twice as we decided to take a second mortgage in the mid 80’s and have the asbestos removed ourselves, following government guidelines. Then we had the process done all over again with the government removal program. I believed that after the government removal process the house was safe for us and our children to live in, to have friends and family visit, to have something we were proud of. Since the Mr Fluffy issue has become commonly known I have not slept through a complete night, waking several times every night and worrying about the future.” — Helen, Fisher

Helen, Fisher

We have lived in this house for over 34 years. Our children were raised here from when they were aged 6 and 9. We have spent a considerable amount of money on our house, with renovations, maintenance, and outdoor living additions. The garden has been a focus with great personal effort being put into landscaping construction and the creation of gardens. We believed that what we had achieved with our house made it a very valuable asset for our family. This is quite obviously not the case and our anticipated financial situation seems very bleak at this stage.

We went through the removal process twice as we decided to take a second mortgage in the mid 80s and have the asbestos removed ourselves, following government guidelines. Then we had the process done all over again with the government removal program. This entailed disruption and stress to us twice as we were forced to relocate. I believed that after the government removal process the house was safe for us and our children to live in, to have friends and family visit, to have something we were proud of. This has all been lost and I am worried about what we have unwittingly exposed family, friends, visitors, other people's children and tradesmen to asbestos fibres.

Since the Mr Fluffy issue has become commonly known I have not slept through a complete night, waking several times every night and worrying about the future. I often feel depressed about the financial impact this has, and anxious about the health implications, particularly for our three young grandchildren who currently live with us and our adult children who have had years of exposure. I also get very anxious every time I hear my husband (who has spent time in the roof space for various reasons over the years) coughing. Is this an early indication of an asbestos related disease?

Perhaps most of all I feel angry at the government of the time allowing this to happen when the evidence was there that this was a dangerous substance. Where is the duty of care that an elected government owes to its people? The Mr Fluffy people are unwitting victims of these circumstances. I have never been a victim in my life and it is devastating to be here now through no fault of our own.

This problem was not resolved by two removal processes and the work we did to seal up the known problem areas such as cornices and built in cupboards. Positive action must be taken to totally eradicate the dangerous health and financially ruinous situations in which families like ours live.

“This family home is the only financial asset I own. Emotionally, it harbours all bitter and sweet memories of living which I cherish dearly. I had no plan in selling this home ever – for this is the anchor for me and for my children. This is particularly important for a migrant as I can only relate this place as home. I have been looking forward to the time when my children come back with their children and share the memories of childhood in years to come. There is no measure of the sadness and stress caused to me when I was made to realise the unfit condition of house because of loose fill asbestos.” — Catherine, Fisher

Catherine, 49, Fisher

We came to live in Canberra in September 1989 as overseas migrants when I was 24 years old. By the end of 1989, we purchased our family home in Fisher. My first daughter was born here in 1990. My marriage broke down seven years later and I received the family home as part of the settlement. I remarried and my second daughter was born in 2010 in the same property. The house has not just served as a physical shelter, but an emotional anchor for me and my family for 25 years—until today.

It is a beautiful property. It is located upon the highest point of Fisher hill next to a cul-de-sac with a children's playground, which I chose specially for my children to play. The land of the house occupies just under 1300 square meter, with a large garden with established native trees and fruit trees, some which I planted myself over the years.

This family home is the only financial asset I own. Emotionally, it harbours all bitter and sweet memories of living which I cherish dearly. I had no plan in selling this home ever – for this is the anchor for me and for my children. This is particularly important for a migrant as I can only relate this place as home. I have been looking forward to the time when my children come back with their children and share the memories of childhood in years to come.

There is no measure of the sadness and stress caused to me when I was made to realise the unfit condition of house because of loose fill asbestos.

I am very depressed and angry with the fact that we were not made aware of facts that the house had loose fill asbestos by real estate agents, lawyers or government. Since the notification of the loose fill asbestos, I felt sick from worrying about the health conditions and my family, tradesmen, tenants (since 2013) and myself due to the exposure. Financially, I am suffering from a considerable loss as the

tenants are moving out of the property this weekend, despite of the fact that they have signed a tenancy agreement till Nov 15 2015. And what is more, the house is not habitable due to health risk, and there is no market value!

Owning a "Mr Fluffy" home is my worst nightmare which unfortunately there is no waking up from, it is the reality. It affects me personally both financially and emotionally beyond measure at this stage, not fully knowing the health implications to me and my family. I am looking to the government to step in for assistance. I feel I have been the victim of the government's poor management of the "Mr Fluffy" legacy. I have faith in the current government to act and protect its citizens, community and future generation from the harm of "Mr Fluffy" homes.

“Our son and his partner now have three children and they come to visit us often. The grandkids love to have a sleepover at Grandma and Grandpa’s house. We’ve now had to tell them that they can’t come to visit— how do you explain that to a four-year-old?”

— Graham, Flynn

Graham, Flynn

My wife and I and our two children (aged nine and fourteen at the time) moved into our home in June 2004. We have really enjoyed living here, we have good neighbours and we’ve made a lot of friends in the area. We often have family and friends come over for dinner or a BBQ, or people from interstate staying with us. The kids (and now grandkids) have grown up here and we all have many very happy memories of our home.

Over the past 10 years we have done a lot of work on our home, including some extensive renovations (most have been done over the last three years):

1. Both bathrooms have been gutted and renewed.
2. We’ve had new cupboards built in our walk-in robe.
3. The kitchen has been updated (including pulling down two walls).
4. Most of the light fittings, power points and light switches have been replaced.
5. All of the floor coverings have been replaced (tiles and carpet).
6. We’ve added a large deck out the back.
7. All internal doors have been renewed.
8. New glass sliding doors have been fitted at the back.
9. The inside of the house has been painted throughout.
10. The evaporative air conditioning has been replaced. (All the ducting and vents in the roof also needed replacing at the same time, as the ducting had collapsed and most of the air was blowing into the roof cavity, instead of into the rooms of the house.)

Our son and his partner now have three children and they come to visit us often. The grandkids love to have a sleepover at Grandma and Grandpa’s house. We’ve now had to tell them that they can’t come to visit – how do you explain that to a four-year-old?

We’ve also told our daughter’s boyfriend that he can’t come to visit either – that can only have a negative impact on their relationship.

Our home is usually bustling with family and friends, but we’ve had to tell everyone to stay away, to ensure that their health is not compromised.

My wife was diagnosed with cancer in December 2013. She had surgery in January 2014. Although she is now in remission, she has had other health issues related to the cancer (such as blood clots on her lungs). She is in a very distressed emotional state and has recently had some counselling, as the ‘Mr Fluffy’ situation has nearly tipped her over the edge.

How do I feel about the whole situation and what are my main concerns?

1. **Angry** – I'm angry that the government allowed this situation to happen in the first place.
2. **Scared** – I'm scared about the health (and possible future health implications) of myself, my family and friends.
3. **Uncertain** – I'm uncertain about what is going to happen to our home.
4. **Financial insecurity** – who is going to pay to fix the problem? The government allowed the situation to occur, so I need to know that they will pay to fix the problem.
5. **Frightened** – I'm frightened that during our renovations we may have unknowingly exposed ourselves to asbestos.
6. **Distressed** – I am quite distressed about the immediate health of my wife (both physical and mental).
7. **My belongings** – what will happen to all my personal belongings? I have a large collection of motoring memorabilia. I have been collecting these items for over 30 years. Some of the items are historically significant (The National Museum of Australia has had some of my items on loan). This is basically my life's work. Will these items just be thrown out, or will the government pay to have them cleaned? What about all of our photographs and videos that are a record of our lives – can they be saved? Of course, we have other items of significant sentimental value as well.
8. **Timing** – when will the government have permanent answers and solutions to our 40-year-old problem? At the moment our lives are on hold indefinitely, we are in limbo and we don't like it!

This is not **just a house** and we are not **just people**. This is my home and my family and friends and we don't deserve to have been put in this situation.

"In between my three-month cancer scans I get to live life and not worry too much about things. I am able to focus on living and look forward to the future. But the asbestos issue has now stolen those few carefree 'in between' months away from me. It is now a constant daily life of waiting. Waiting for scan results, waiting for asbestos test results, waiting to find out if we have to evacuate our home, waiting to find out what the authorities are going to do about our home, waiting, waiting, waiting, waiting." — Kathy, Flynn

Kathy, 46, Flynn

My story started in December 2013, when I was diagnosed with stage 3, partial stage 4, renal cell carcinoma of grade 3. In January 2014, the tumour and my kidney were removed. My oncologist advised that while the tumour was removed, chemotherapy/radiation would not work as this cancer was resistant to traditional treatments. So I was told it was a waiting game and that I had a 50/50 chance of recurrence/metastasis. If I could make it to the two year post-surgery date without recurrence/metastasis then my prognosis would improve. However, my oncologist told me that I had to reduce the stress levels in my life and to slow down and look after myself, as it is scientifically proven that stress can have a negative impact on cancer prognosis. Armed with this information I went about changing a few things in my life that would assist my mental wellbeing and reduce stress levels.

At my three-month check-up they found nodules on my lungs. Nothing was done, and I was told to wait and see what happens. At my six-month check-up they found that the nodules had shrunk but there was now potentially fatal blood clots in my lungs. I was rushed off to hospital to commence blood-thinning treatment. My stress levels started increasing again. Two potentially fatal conditions in six months.

I have always been one who sees the positive in situations rather than focusing on the negative. I decided I needed to focus my thoughts on finding the positives – I am alive, I have a wonderful husband, two gorgeous children, three gorgeous grandchildren and I have a roof over my head.

While at home recovering from the blood clots, I decided to go through some paperwork and found that dreaded letter advising me that I was living in a home that contained dangerous asbestos fibres that had potentially fatal consequences. My third potentially fatal condition in six months. It was becoming harder and harder to find the positives in anything. My mind kept reverting to the catastrophic outcome for everything.

We had the house assessed and are awaiting the results.

The past is the past but it is the only thing I have to hold onto at the moment. The present – well I don't know what that will hold. I feel like we are in a holding pattern above the runway and we've been there for seven months now with no sign of landing. How long can we stay in this holding pattern? When will the fuel run out and make us come crashing down? There are so many ifs, buts and maybes.

In between my three-month cancer scans I get to live life and not worry too much about things. I am able to focus on living and look forward to the future. But the asbestos issue has now stolen those few carefree 'in between' months away from me. It is now a constant daily life of waiting. Waiting for scan results, waiting for asbestos test results, waiting to find out if we have to evacuate our home, waiting to find out what the authorities are going to do about our home, waiting, waiting, waiting, waiting. My mother once said to me, "Don't wish your life away," but it's really hard not to wish that it's two years down the track and this asbestos mess is gone and we can get on with our lives.

My current mindset has me thinking the worst. The slightest twinge and I wonder if that's it, if my cancer is returning right there and then and I am going to die. Have I not been successful in keeping my stress levels low and now the cancer is returning? Damn you, asbestos. I am stressing about stressing. My oncologist's words about stress keep playing in my head – *reduce your stress, reduce your stress*.

I don't think I have any quality of life any more – certainly not the type of life I want to lead. My life was extraordinary before. Now it's all about 'being careful and not stressing about things'. I keep trying to find positives, plan for weekends away, plan for holidays, but I can't get past the present. I can't plan anything because I don't know where I will live and I don't know if I will live. I try to find the positive of the asbestos situation and start thinking about rebuilding our home. But then I burst into tears and think – but what if I don't live long enough to see this happen? My poor husband will have to live in a beautiful new home that we built together. The Alanis Morisset song *Irony* plays in my head a lot.

I worry about my husband. He is my rock. But who is looking after him while he is looking after me? I know he worries about me all the time.

If I had one wish it'd be to see my family taken out of this situation and be in a new home by next winter. Somehow I know deep down it isn't going to happen that quickly. And then I start stressing, thinking about how long I am going to have to live like this and can I cope with that?

I have a lot of support – an amazing family and loads of friends . They are my support network, but I can't even have them in my home.

I am so tired. I am tired of battling the demons in my head. I am tired of thinking that I am going to have to live like this for quite some time to come. I am tired of thinking that I might beat renal cell carcinoma only to find in 10 years' time, when I retire, that I have mesothelioma. I am tired of being scared of dying and leaving my family with a big mess to clean up. I am tired of not having the emotional/mental ability to support my wonderful husband. I am tired of hearing statistics about cancer from asbestos exposure. Hearing the words "one in 1,000 will get mesothelioma" is heartbreaking for someone who is currently living as one of those 'one ins' with another type of cancer.

I worry about not being the wife I should be for my husband and the mother I should be for my children and the grandmother I should be for my grandchildren. I should be supporting all those in my family who are also living with this nightmare. I just want my life back so I don't have to live in fear anymore.

I am now receiving professional help for my mental wellbeing; this asbestos mess tipped me over the edge.

“The impact on my health and wellbeing since February 2014 is that most nights I lie awake worried about the health of all of those that have lived or worked in the house. Every time my wife coughs I think the worst, every time I have a pain in my chest I think the worst, even when our dog had a bout of kennel cough I thought had he been in the sub-floor with me? As a typical male I try and repress those feelings but there is not a health related situation that I don't relate back to Mr Fluffy.” — Donald, Flynn

Donald, Flynn

My wife and I purchased the property in 2002. This was to be part of our investments to enable us to live reasonably comfortably in our retirement. Since the purchase, and in between rentals, we carried out many updates and maintenance tasks but thankfully no major structural works. However, I had spent some time both in the subfloor and roof space carrying out minor maintenance tasks and ensuring the property was in sound condition.

In late February 2014 our current tenant put the “Mr Fluffy” letter from the ACT Government in our letter box. From that point on my mind has been consumed by a number of emotions. I had no idea whatsoever that there had been loose fill asbestos in the house then removed. I had been aware of the likelihood of bonded asbestos sheeting being present and had, at one stage, an asbestos assessor come in to determine if sheeting I was removing in the bathroom was asbestos or not. As it turned out the sheeting I was removing was not asbestos but it prompted me to buy a good quality mask and protective suit.

On reading the February 2014 letter my initial emotion was panic, as I recalled the work that had been done in the house by family, tradesmen current and previous tenants and the health risks that I had unwittingly exposed them to. Concerned about my own health I went to see my GP who arranged an x-ray which came back clear. At that point I felt some relief, unaware that the x-ray is deemed practically useless. I wasn't to find this out until I attended the Health Forum in Hawker in July 2014.

My next emotion was denial as I couldn't believe that I would not have been informed of the asbestos issue during the past 12 years. I told myself that it must be some clerical error. Even when I obtained the “clearance” certificate from the building file I was convinced that there must have been an error. I racked my brains thinking if I had ever seen loose asbestos when doing work on the house.

Denial quickly changed to anger as I continually read comments by ACT Government officials on how the Government had been proactive in informing owners of the presence of loose asbestos. Some research uncovered a statement from the ACT Government to the Federal Government outlining the ‘proactive’ approach that they had taken. I needed the ACT Government to know that I hadn't been informed and that the February 2014 letter had only arrived by chance as the tenants don't normally know that I am the owner.

I wrote to the ACT Work Safe Commissioner asking why as an owner I had not been informed and to determine where the 2005 letter had been sent. To date the Commissioner hasn't acknowledged my request. My local MLA took up the search for answers on my behalf only to receive a patronising letter from Minister Corbell which didn't address any of my questions and reiterated the untruth that owners had been informed.

My local MLA suggested that I detail my questions and send them to the Taskforce. The only reply I received was a rather abrupt telephone conversation where they seemed more determined to force the line that as a landlord I was bound to inform the tenant and anyone else under the Dangerous Substances Act of the likely presence of loose asbestos. This despite informing them that the tenant told me of the Mr Fluffy presence and the Property Manager had advised the tenant both verbally and via email. None of my questions were answered and even the promised copy of the 2005 letter was not sent. I was left feeling like a criminal for having a 'Mr Fluffy' house and anxious that I had contacted the Taskforce and what this was likely to expose me to.

The impact on my health and wellbeing since February 2014 is that most nights I lie awake worried about the health of all of those that have lived or worked in the house. Every time my wife coughs I think the worst, every time I have a pain in my chest I think the worst, even when our dog had a bout of kennel cough I thought had he been in the sub-floor with me? As a typical male I try and repress those feelings but there is not a health related situation that I don't relate back to Mr Fluffy.

The major financial impact at the moment is that I am self-employed and cannot concentrate long enough to do the work I am paid to do. Time is consumed researching what went on and hoping to find something that shows it was all a mistake or perhaps not as bad a picture as it is being presented. The future impact will be a property that I cannot rent, cannot sell and yet be expected to pay a mortgage and all other outgoings on with a diminished capacity to pay. Yet landlords, according to the Taskforce, are at the bottom of any list when it comes to assistance and I feel that I am being discriminated against. Every day there is a story in the press with some Mr Fluffy related issue and the guilt is heaped on more.

I try and look forward to a time when it is resolved but then I agonise over the ongoing threat of the public release of the list of homes is a constant concern. Even after rebuilding, will there be previous tenants or tradesmen who had been in contact with the house seeking compensation for exposure? Will it ever really be resolved?

I have no confidence that ACTPLA or the Taskforce understand the full impact of the Mr Fluffy issue and I am concerned that my own home may have been a Mr Fluffy home. I find it hard to believe that only 1049 homes were affected when by the admission of one of his former employees they would have installed Mr Fluffy in approximately 500 homes in a 6 month period. Are we to believe that they only installed it in another 500 homes in the following nine years? What about the homes that had it removed before the program, or those that simply put batts over the top of it? The initial testing seemed to be a quick visual under the roof tiles, if they didn't see loose fill insulation they moved on.

“I think about this every day and about my children whether or not I will be around to see them grow up and have grandchildren to enjoy. I sincerely hope the government can resolve this issue asap once and for all so people can get on with their lives in a safe environment.”

— Edgar, Flynn

Edgar, 40s, Flynn

We moved here from Sydney to give our children a safer upbringing and a cleaner environment in February 2004. We rented for the first year to get a feel for a place to settle down and call home. We found a lovely home in Flynn which we fell in love with. We moved in and I built a veggie patch and planted a lot of fruit trees which my children enjoyed so much. This was our first home and we have such nice neighbours who are always willing to help.

Then one dark day in August 2014 we received a registered letter from the mail man. I opened it up and was very shocked to read that loose fill asbestos had been pumped into the ceiling as insulation which had been removed but may still have fibres present. I called my partner straight away and told her who was also deeply shocked. I immediately registered with the taskforce which stated I would be contacted within three days. I started to think how many times I had been up in the roof space and how many times we all have been in under the sub floor. I did feel lucky that we hadn't done any major renovations. I started to read more into this so called Mr Fluffy crisis and found there were about 1049 homes affected.

I find it hard to comprehend that a removal process by the government 20 years ago deemed these houses safe and finding out that there are still fibres present even in the living areas of these houses. We had our asbestos assessment done in the living areas which came back clear but with the assessments done on other homes finding clear results three times and then finding fibres all through the house does not give me any reassurance that our house is clear. I think about this every day and about my children whether or not I will be around to see them grow up and have grandchildren to enjoy. I sincerely hope the government can resolve this issue asap once and for all so people can get on with their lives in a safe environment.

Janette, 44, Flynn

I have lived in my home for nine years with my partner and two children. We moved from Sydney to Canberra believing this would provide a cleaner, healthier environment for our young family. Our children were then two and three years old. Our home in Flynn is the only home we have purchased and we have lived there happily for the last nine years. It meant a lot to us to have a garden, grow vegies and have all the advantages of clean country living while at the same time enjoying the attractions offered by a major metropolitan centre.

You can image our consternation to discover that the clean, country environment we believed we had brought our children to appears to be illusionary. It is terribly concerning for us that we have unwittingly exposed our children to living with a carcinogenic substance day in day out for the last nine years. We already have a history of various cancers in our family and it is dreadful that we may have inadvertently increased the risk for our two children.

Now our best case scenario is that the government will agree to pay to demolish, rebuild and compensate. However, nothing can compensate for the worry of potential loss of life, the uncertainty for children in losing their family home or the distress, anxiety and depression created by an uncertain future –both physically and financially.

We can only hope that the respective governments will come to the party and do the right thing by the many families impacted by this disaster. Australia is a country where we believe we have first class world standards in quality and lifestyle of living. Here is the chance for the governments to prove to its citizens that Australia is the great place we promote and when it comes to the crunch the government will do the right thing.

“If I could afford it I would move my daughter out now, but I cannot.” — Sarah, Flynn

Sarah, 47, Flynn

We purchased this house in 2002 and after signing the papers we were told that the house had been involved in asbestos remediation works. To my knowledge this information did not come out as part of the building inspection prior to the purchase. We were told that the only thing we need to be concerned with was if we chose to do any internal wall removal where we needed to be “careful”. The long term goal of purchasing this house was to renovate it to make it our family home. The 2003 bushfires in Canberra made renovation almost impossible, so we purchased another home and rented the Flynn house out.

After personal circumstances meant that our family needed to move to Sydney to care for family, we sold our home and moved back into the Flynn house temporarily until the Sydney move was finalised. Our young daughter was at university at the time and had decided to stay in Canberra so we decided that she could live in the Flynn house. Our daughter now lives in this house with her fiancé, but since 2009 has had many young friends live with her in this house.

Since purchasing the house in 2002 we have done only minor renovations. The house was lived in by two older men and was in bad repair so we completely cleared the house, removed the carpets and repainted. We did not renovate the kitchen or bathroom areas at the time. My husband, who is handy, spent many occasions either in the roof cavity or floor cavity over time checking and fixing minor things. Not to mention the tradesmen installing these things over time. In 2010 we replaced the kitchen, and this included the removal of a timber veneer wall between the dining room and kitchen. This wall was not, thankfully, a normal interior wall so we didn’t give it any thought in terms of asbestos as we felt it would be ok.

Since hearing from the ACT government, firstly in the form of a very general letter sent to the property, which was forwarded to us by our daughter, and then the more formal registered letter in July 2014, I have become increasingly concerned about the safety of this house and its potential impact on my whole family.

Each bedroom has wardrobes which are not “sealed units” and are exposed to the ceiling cavity. In addition the hall cupboards have the same unsealed access to the ceiling cavity as did the space in the kitchen where the fridge was placed. Since renovating the kitchen in 2010 we have reduced the size of this hole which gives some comfort. The house has no carpets and retains the original floorboards, which does have gaps between the walls, floor and as such access to the floor cavity of the house. We installed a ducted heating system which ducts into the ceiling cavity of the home, as well as a solar hot water service

This house is what we term a renovator and due to circumstances over the years we simply have not undertaken the renovations we planned and I will say I am thankful that we have not because we were never fully aware of the issue. I am now very troubled by the fact that my young son spent his early years in this house and my daughter and her fiancé have lived here together since 2009 and undertaken further renovations such as painting around the home, but that they have both potentially been exposed to asbestos through the unsealed wardrobes and cupboards located in almost every room of this house.

For my family the best outcome is for the government to demolish this dwelling and rebuild. We are not attached to this home in the way that others might be, it is not our family home and now it feels like a very dangerous place for my family to be in. If I could afford it I would move my daughter out now, but I cannot.

“The house represents our ‘life savings’. The financial impact is devastating as retirement time looms around the corner. Our property is now worthless. Our options to relocate or move into aged care facilities in the future have now been removed unless we can be appropriately compensated.” — David and Colleen, Flynn

David and Colleen, Flynn

The news of our house being a ‘Fluffy House’ has been absolutely devastating. We are concerned for the impact on our four children who have now left home but may be affected in the future by the exposure to asbestos from living in our house and for the financial impact on our future.

We purchased our house in 2005 and were aware that ‘loose asbestos insulation’ had been removed from the house in 1991 as a result of the ‘Certificate of Completion of Asbestos Removal Work’ issued by the ACT Government which was on the building file. Noting this certification, we had no cause for concern.

It has now come as a complete shock to us that our family has been impacted by remnant asbestos fibres.

The health concerns will create ongoing anguish and anxiety for our family that may never be extinguished.

The house represents our ‘life savings’. The financial impact is devastating as retirement time looms around the corner. Our property is now worthless. Our options to relocate or move into aged care facilities in the future have now been removed unless we can be appropriately compensated.

Anxiety over health concerns may never be removed, however the financial impact could be alleviated by appropriate compassionate action by the Federal and ACT Governments.

“We just need this fixed and fixed for good so we can move on with our lives with confidence and surety. All the while hoping that what we have been exposed to will not affect us and, more importantly, our children in the years to come.” — Russell, Flynn

Russell, 34, Flynn

My pregnant wife and I live with our 2 year old daughter in what we now know is a Mr Fluffy home.

We purchased our home in 2009 knowing it was a part of the ‘Removal Program’ in 1992, but obviously unaware of the ongoing risks. We received the ACT Government’s letter earlier this year and again by registered post thus alerting us to the fact that indeed all the asbestos may not have been removed from our home and that remnants of loose fill amosite asbestos may still be present.

We have since had an asbestos assessment completed and, as at the time of writing, still waiting for the official report. However we have been informed by our assessor that we have amosite asbestos in three of our bedroom wardrobes (including our two year old daughter’s wardrobe) and in our subfloor area which doubles as our major storage area of our house.

As a result we have had to discard several thousands of dollars’ worth of goods, some with extreme sentimental value, as well as leaving us without the use of many practical tools, appliances and personal affects.

We have had to discard most of our daughter's clothing as well as some of her personal items and medication. This has had a double impact as we were hoping to save and reuse these items for her new sister due in December this year.

We have obviously also lost a dramatic amount of storage space in our house and as a result our living areas have been transformed into storage sheds.

On a personal and emotional level, living with the thought of having exposed your daughter, unborn child and wife to a deadly carcinogen is extremely unpleasant to say the least and actually doesn't bear thinking about! But also the uncertainty of what we are now faced with at this critical time, with limited finances, can only be described as very stressful and worrying.

We just need this fixed and fixed for good so we can move on with our lives with confidence and surety. All the while hoping that what we have been exposed to will not affect us and, more importantly, our children in the years to come.

"No one could advise us on what we should do in a practical way with things around us. What should we do with clothes that were in contaminated cupboards but are currently on the clothesline— are they contaminated as well? What should we do with clothes that were washed with clothes from contaminated wardrobes— are they contaminated? What about our washing machine?" — Michaela, Flynn

Michaela, 35, Flynn

It is still difficult to comprehend that our home (and house) will be most possibly knocked down in the near future. Five and half years ago, when I bought the house with my husband, we knew we wanted to stay there until we grew old – it ticked pretty much all of our desired boxes. We like the feel of our house, the design of the house, number of rooms, view, garden with playground, space big enough to have two doggies running around and to have our veggie garden and beautiful flowers and trees around. The location is also very good: not too far and not too close to the city and shopping centres; we have Mount Rogers behind us which we use for dog walks; since our first daughter was born, we discovered a few playgrounds and parks around us; our grandparents live nearby; and schools are just a walking distance away. So really, I cannot fault our house or its location in any way and I could not imagine I would be moving out by my own choice.

Last month, after the asbestos assessment, we were advised that our three wardrobes (including our daughter's wardrobe) and area under the house (which we use for storage) are contaminated and we were advised to close it all off. This gave us a bit of relief since we didn't have to leave our house in a hurry like other people we'd heard about, but I felt that we got left in the dark. No one could advise us on what we should do in a practical way with things around us.

What should we do with clothes that were in contaminated cupboards but are currently on the clothesline – are they contaminated as well? What should we do with clothes that were washed with clothes from contaminated wardrobes – are they contaminated? What about our washing machine? What do we do with things that were in the wardrobe a few years/months ago but we moved them to another wardrobe – do they need to go? And what about the things under the house – clothes, toys and documents in plastic boxes, bicycles, sleeping bags, tent, pram, bassinet, gardening tools, paints, fridge, fishing items, and the list goes on – are they all contaminated and is there any way we could somehow save them? We wanted to take a sensible, responsible approach without panicking and unnecessarily throwing things away and we wanted to do it as quickly as possible. The uncertainty was suffocating.

After a few days of thinking, reading various reports and calling different asbestos-related companies to get at least some guidance (if not advice), we came to a conclusion about what to discard and what to keep with a clear conscience. We lost many things (physically and emotionally) and I prefer not to think about it, as it would make me sad, anxious, frustrated and angry.

At the moment we are just waiting. We are reading updates and news from the Fluffy Owners and Residents' Action Group, which we joined in its early stages, the ACT Government Asbestos Response Taskforce, which we registered with a few months ago, and any media news on this issue. We are waiting to hear what options we have from now on.

This is a very unusual and unique situation and I hope – with the help of the ACT and Commonwealth Governments – we will be able to restore our lives back to normality and feel safe living in our own home as soon as possible. I also hope we will be able to solve this problem – permanently – within a year. It will require a lot of time, money and patience and with one newborn baby and one three year old baby it will not be easy, but I believe my family and I are willing to take on this challenge and solve this terribly unfortunate situation for future generations who will one day live in our house and call it their home.

“We feel embarrassed and ashamed. That we are one of the unfortunate families who live within the walls of ‘one of those Mr Fluffy houses’ and all of the stigma associated with it. We feel hopeless. Our dreams destroyed, completely devastated, and facing a future of uncertainty.” — Sharon and Damien, Flynn

Sharon and Damien, 40s, Flynn

As a young couple returning to Canberra we searched for many months for the ideal home to raise our family. In 2003 we found what we imagined would, in time, become that home. But with no knowledge/warnings of what lay behind the walls and beneath the floors, how could we foresee the toll that one decision would bear on us ten years further on.

It was a 1970's home in original condition and in need of work, being in the building trade we could envisage that with patience, sacrifice and a lot of hard work we could turn this stock standard house into a home to be proud of.

As well as the addition of another beautiful child into our family, the past ten years have seen us gradually renovate and extend our home as our budget could afford (spending a total \$265,000 of our savings).

Living in a house under continuous and varied stages of construction culminated with us finally borrowing the funds in June 2014 to begin the last & final extension to complete the 2003 vision.

Our plans, no, our world was shattered at 6:00pm on 16 July 2014, when we read the registered letter, we were not prepared for the enormity, the impact or the gamut of emotions the words contained within held.

We have cried for what we have done to our children.

That you as a parent have put the lives of those you love most at risk. Because you bought a house, because you let them help dad clean up after a long weekend's work on the house, we wouldn't let them in a car without a baby seat, but God forbid may have exposed them to a substance that could see them die a premature and agonising death.

We fret for those who have worked on our home, many who are our work colleagues and friends; if we are not financially accountable for their wellbeing we feel we must at least be morally accountable.

We try, for sanity's sake, not to dwell on the above – the most horrendous of outcomes. In turn focusing on the immediate – the potential financial ruin. Who would knowingly purchase a Mr Fluffy home?

Certainly not us.

We feel contempt toward ACTPLA.

We have been through the approval processes and obeyed their tree and verge protection orders but what of their duty of care to protect those families living with in these homes?

We feel embarrassed and ashamed.

That we are one of the unfortunate families who live within the walls of 'one of those Mr Fluffy houses' and all of the stigma associated with it.

And lastly, we feel hopeless.

Our dreams destroyed, completely devastated, and facing a future of uncertainty.

Why is it that we, the 2014 owners, are left to pick up the tab of this known insidious legacy?

“We moved out of our house during 1990, at our expense, while the purported clean-up took place. We were then obliged to pay to reinsulate the house and it took years to try to repair our beautiful front garden which was largely destroyed by vehicles and trampling.”

— Michael, Flynn

Michael, 57, Flynn

My wife and I bought this, our first home, in 1983 as a young married couple. We had a building inspection done prior to purchase. The ceiling insulation was described as “loose wool”. There was no reference to asbestos. This building inspector, the real estate agent, previous owners (who installed the substance) and solicitors all failed to identify the issue to us.

Over subsequent years I entered the ceiling space several times and was therefore unknowingly exposed to the loose fill asbestos on a grand scale. It was not until the late 1980s, when our house was tested, that we discovered there was asbestos present. By that time, we had two young children. We moved out of our house during 1990, at our expense, while the purported clean-up took place. We were then obliged to pay to reinsulate the house and it took years to try to repair our beautiful front garden which was largely destroyed by vehicles and trampling.

We understood that our house was now completely safe to live in. Imagine receiving a letter, nearly 25 years later, to say that this was not the case. Since 1989 I had lived with the knowledge that I was directly exposed to the asbestos, and that my family and friends were also, through infiltration. I had believed that this exposure was limited to seven years at most. This was difficult enough. To discover that the exposure has continued for a further 24 years is truly shocking. Further, we had major structural renovations done in 2000 and stayed in the house. There was no flag from authorities or builders that there was any risk from asbestos.

I have lived for years with the undiminishing threat that a cruel and lethal disease could arise at any time. We know that a number of residents have died from mesothelioma. There will doubtless be many more. That fear has been heightened by discovering that the purported clean-up manifestly failed. Far, far worse is that my family, friends and visitors all carry risk FOR THE REST OF THEIR LIVES. Experts might suggest that the risk is low – what is unsaid is that risk never goes away and the consequences of disease are unspeakably awful. This issue will continue echoing for perhaps 100 years – consider the babies now living in these houses. Compounding the health issue is the major loss of value of my house. It's financially impossible to leave as a result. The sense of being trapped is suffocating, perhaps an appropriate metaphor for the feeling if mesothelioma strikes.

The Commonwealth Government is culpable in this. The ACT Government has at least sought to deal once and for all with the continuing presence of loose fill asbestos. Real estate agents should hang their heads in shame for failing to warn potential purchasers. There is a moral imperative on Governments to quickly demolish all affected houses.

“We also have a son with a significant intellectual disability. How can we explain to him the situation and what not to do in relation to risk management?” — PW, Forrest

PW, 59, Forrest

Having decided to purchase the house, which was originally built in 1927, our main issue, due to the condition of the existing house was whether to knockdown and re-build or completely renovate. Fairly quickly in this process we were informed that the original house “was a house of significance” and that, although it had been added to over the years, we would have to keep the existing footprint and external walls and façade of the original house. We thus renovated the whole house adhering to all guidelines presented to us. As my wife and I did not come to the east coast until the mid-1980s, we carried out all works oblivious to the existence of Mr Fluffy and the use of loose-fill asbestos in Canberra.

It is ironic that restrictions set by a Statutory Body has resulted in our current distressing predicament.

Having received the first notification in February, our priority was the safety of our family. Although there was much discussion about ‘who knew what’ there was no point in harbouring anger towards previous owners, real estate agents or solicitors. The decision was that we had to get a permanent solution to the problem for us and any future owners.

Thus we immediately commissioned a full asbestos appraisal which indicated no detectable fibres in any of our living areas. The initial feeling of gratitude that we may not have exposed our children to a potential major health hazard quickly gave way to a sense of reality. The degree of residual asbestos detected at any point in time is immaterial. It is not definitive and is indicative of the state of play at that point in time only. A second test could show something completely different and as such any finding is no comfort for what might have occurred in the past or may occur in the future.

We cannot control the situation or the risk!!!

We also have a son with a significant intellectual disability. How can we explain to him the situation and what not to do in relation to risk management?

We have lost confidence in the safety and comfort of our home. There is now an undercurrent of anxiety and daily concern within the house (due purely to this situation) rather than a pride in the environment we produced in which to bring up our children. As a result the memories and joy of our family’s life in our house in the last ten years has been diminished.

Although we love everything about where we live, we do not want to live in this house any longer. Whether we would rebuild would depend upon timelines, conditions etc. but we want to move on with our lives as quickly as possible. A realistic Buyback Offer would be a considered option.

“We are hard workers who have never asked for anything from the government, we have never received social security for the kids, we have never been on the dole, nor have our children. We have worked two jobs to make ends meet. We are not asking for anything unreasonable, just a safe house to live in and the dollar value back in our largest investment—our home.” — Karin, Fraser

Karin, Fraser

My husband and I live in our home with our two adult children, our grandson and two large dogs, it is a three bedroom house on a very large block, but we make it work.

Like all people, we would like the situation to be over, ideally never to have been in it in the first place. Currently we have an ailing stove that cannot be replaced, we cannot get the carpets cleaned, we cannot hang a picture, and we live in dread of a plumbing or roofing issue, we cannot decorate, spend time doing up the gardens, renovate, all we can do is reside in our home. We do not have the quiet enjoyment that we are all entitled to and we are one of the lucky ones as we only have four exclusion zones in the house and we can still live in it.

We love our house, we love our street, and we love our suburb. We are hard workers who have never asked for anything from the government, we have never received social security for the kids, we have never been on the dole, nor have our children. We have worked two jobs to make ends meet. We are not asking for anything unreasonable, just a safe house to live in and the dollar value back in our largest investment – our home.

“Aside from that, we felt financially gouged by the people who were meant to help us. In the three and a half days it took between being locked out and being allowed back, it cost \$16,000 – money that we should never have had to spend. Further to that, it felt as though there was no coordinated effort. I felt embarrassed and helpless, with no idea whether this was normal or common with other homes or whether we were just unlucky.”

— Stephanie, Fraser

Stephanie, 57, Fraser

The realisation that we had a BIG problem hit us when we had an extension/renovations done in 2012. We had engaged a builder and had given him the information that we had on the house regarding the loose-fill asbestos insulation, which up until then we had thought was not a problem. The renovations involved adding a new kitchen to the house, removing the existing one, and gutting and redoing the laundry, as well as some internal wall changes.

The builder engaged an asbestos removal team to take out our laundry as a precautionary measure. By mid-afternoon on that Tuesday, we had been locked out of our house and told that they had discovered loose-fill asbestos in the wall cavity. An asbestos assessor was engaged by the builder, who then liaised with WorkSafe ACT, and a prohibition notice and stop work order was placed on the house. It was a massive shock and extremely nerve wracking. Our builder was very good but we were not included in any discussions with either WorkSafe ACT or the asbestos assessor, so we were left feeling totally out of control and very reliant on our builder to give us the right information. And he was as much in the dark as we were.

We felt ill, as much from the anxiety of wondering about asbestos exposure (for us and the team working on the house), but also from uncertainty: what was going to happen if we couldn't go back home? We stayed with friends but couldn't continue doing so for more than a week. By this stage we had heard of another family who had been living away from their house for six months. It felt nightmarish to think that we could potentially be in that same situation. The fact that no-one seemed to have a clue about how to proceed, apart from issuing a prohibition notice, was alarming.

A skip out the front, which we knew could not have been contaminated, was treated as though it was. A discussion with the asbestos removalists on the cost was extremely concerning. It seemed as though the word asbestos is a license to make money.

The assessor then proceeded to do air-monitoring and took samples over the next few days. It was a coincidence that this asbestos assessor was the same one who originally removed the asbestos from our home. We then discovered that the asbestos was going to be an issue forever – the fact is, you can't get rid of asbestos which has fallen into wall cavities and the sub-floor. In the brief conversation I had with the assessor, he made it clear that this was always going to be the case, and in that instance I felt completely wronged. I couldn't understand how these houses had been certified as cleared.

The results of those tests came back on the Saturday morning via our builder, who gave us the news that all samples were free of asbestos and that we were able to go home. WorkSafe ACT took a few more days before they lifted the stop work order and allowed work to continue on our home. The good news that we were able to go home was tempered by the sobering thought that we had now spent a small fortune (eventually \$200,000) on a home that potentially was now worth far less and had possible health repercussions, and that any further improvements would be problematic as well as financially pointless.

Aside from that, we felt financially gouged by the people who were meant to help us. In the three and a half days it took between being locked out and being allowed back, it cost \$16,000 – money that we should never have had to spend. Further to that, it felt as though there was no coordinated effort. I felt embarrassed and helpless, with no idea whether this was normal or common with other homes or whether we were just unlucky. Should we make a song and dance about it, but then to whom? In the meantime, our builder was struggling to find out how to get rid of the skip – another saga in itself.

We have yet to find out whether more testing will give a clear result for our living areas. I can't bear the thought of it being so bad that we will have to leave. I feel bad not so much for my health but for our kids and their future health. And where would we go?

Subsequently, I feel so sad. I still feel embarrassed – how could we have been so stupid to purchase this house? Yet I love my home. I have a great attachment to some beautiful pieces of furniture. It would so distressing to have to destroy these things. I have spent 10 years developing a beautiful, productive, interesting garden. Our neighbours are great though I haven't mentioned anything to them yet.

I feel exhausted and sick at the thought that all we have achieved here is possibly worth nought.

“The asbestos issue has taken over our lives.” — Marc and Helen, Fraser

Marc and Helen, 74 and 66, Fraser

The asbestos issue has taken over our lives. We were shocked to hear that suddenly our home was worth nothing, and that after 38 years of “exposure” our future could be very unpleasant. Our home is our sanctuary. We have planted all the trees and shrubs in our garden – it is our place and we planned to stay here for the rest of our lives.

Now we are in limbo, not knowing what the future holds. All those years of insurance payments are good for nothing. Our son lived here for the first 23 years of his life. We hope he will escape the terrible legacy of asbestosis or mesothelioma in the future.

The tragedy is that “Mr Fluffy” should never have been allowed to ply his dreadful trade at all. The Commonwealth Government had the opportunity to ban the use of loose-fill asbestos for insulation in 1968, but ignored the advice at the time.

If our house is to be demolished, we have no other asset to rely on. It is a very difficult time. Although we love our home, under the circumstances we feel that demolition is the only satisfactory solution to this dangerous situation. Sleepless nights and anxiety are now constant factors in our lives.

Robert, 58, Fraser

We bought our home in 2003 knowing that it had contained loose-fill asbestos – but we were unaware until recently that there were likely to be any long-term safety or economic issues with this. On purchase, no mention was made by the real estate agent or the solicitor and even the building report we had done noted the house had been part of the removal program but offered no other comment or warnings.

We purchased this house because of the interesting design, the outlook and the potential for developing a good garden. Since we have owned the house we have lived in it the entire time, except for three years when my wife and I lived overseas, during which time some of our children lived in the house.

Over the years we have undertaken minor extensions, including removing built-in wardrobes in several bedrooms (which involved breaching the ceiling and wall lining), and we have had several tradespeople as well as myself in the roof cavity and under the floor – for example installing down-lights, installing evaporative cooling, etc.

In 2012 we decided to undertake a major renovation, which involved adding on a new kitchen at the rear of the house, gutting the old kitchen, removing an internal wall, installing skylights, replacing the laundry, and other mostly cosmetic work. The total cost of the renovation, including kitchen appliances, was almost \$200,000.

We advised our builder that the house had been part of the loose-fill asbestos program, but he did not think this was an issue, and other than engaging an asbestos remover to gut the laundry of sheet asbestos, he made no other special arrangements.

During the renovation, loose-fill asbestos (amosite) was located in the wall cavity of the laundry and in one other area where the plaster had been removed. I got a call at work from the builder saying a stop work order had been placed on the house by WorkSafe ACT, that I needed to go home and that I had 20 minutes to collect things from the house before it was sealed up for an indefinite period of time. I was unable to leave work, but fortunately my wife was able to get some clothes and essentials out of the house. Fortunately, we were able to move in with a friend – however we had no idea how long this would be for. We were told by the asbestos assessor that moving back in would be subject to a clean-up and air testing and that we might be out of the house for weeks, that we might never be allowed to return and that all our possessions might have to be destroyed. We were also told that we were liable for a large fine for entering our own home without approval.

Fortunately, following the clean-up, the sampling revealed no residual asbestos inside the house. We were able to move back in about one week later – however, this was a very stressful week. During this time we had no contact whatsoever with WorkSafe ACT or building management people. The builder was advised to submit an asbestos management plan for the remainder of the work (which was almost complete by this stage). This cost us money in terms of having the plan drawn up and lodged. It begged the question: why wasn't an asbestos management plan required in the first instance when the building plans were first lodged? Had an asbestos management plan been in place, the large cost to remediate the problem (which we had to meet) might have been significantly reduced.

We had a rubbish skip out the front of the house which was sealed and marked 'asbestos waste'. Our builder needed to haggle with the ACT Government for several weeks about how the contents would be disposed. No-one seemed to know how to deal with a skip-load of rubbish that might have had some amosite in it. The house had stop work notices placed out the front for all to see. My wife and I felt embarrassed about this and the skip.

As a result of the handful of amosite detected in the laundry wall, we incurred the following direct costs:

- Class A asbestos assessor to monitor and test – \$3,000
- Work to remove asbestos and clean – \$9,570
- Asbestos management plan for remainder of renovation – \$545
- ACT Government lodgement fee for plan – ?
- Management plan and monitoring for removal of waste skip – \$1,155
- Disposal of skip waste – \$1,287

Fortunately our builder was very good and spent a large amount of time negotiating with the various parties, including the ACT Government, for which he did not charge for his time. However, the removal of a handful of amosite ended up costing us approximately \$16,000. We would have liked to have replaced some windows in the house as part of the renovation – but realised that this was now a risk we did not want to take in case more asbestos was discovered. In any event, I don't think our builder would have agreed to take on the risk.

The renovations were completed in December 2012, which coincided with the wider implications of the Mr Fluffy problem becoming publically recognised. At that stage, we realised that we had probably wasted \$200,000 on an extension to a house we would probably not be able to sell or to live in for the long term. Had we understood the nature of the problem in 2012, we would not have gone ahead with the extension.

Once asbestos had been discovered during the renovation, we felt we were completely powerless to control matters. Because of the urgency of the issue (i.e. the renovation had been held up) the builder did not get a proper quote from the asbestos assessor and remover and I feel we were probably gouged by both, who knew we were desperate to get back inside our house. The lack of communication with the ACT Government was disappointing.

We are concerned about our financial future as this house is a major investment. I am also due to retire within two years. We have developed an extensive garden around our house and put many hours of our own labour into improving the house. We will be sad to have to demolish or leave our house but we need to try to recover something to cover our losses, as we do not want to live in a house where we will be unable to engage tradesmen into the future and which might impact on the health of our family.

We feel embarrassed about living in a Mr Fluffy house and not having been more enquiring about the impacts when we purchased and renovated – however, given the state of public discussion at the time we would probably not been much wiser.

“I also tracked down the previous owners of our house. As I listened to their bewilderment that the initial government clean-up process was ineffective, their guilt that they unknowingly sold a house to us that was unsafe, their concern that they renovated and did home repairs in the roof and sub-floor, I was struck by how much this impacts not just on my family, but on our wider community.” — Anonymous, Fraser

Anonymous, 31, Fraser

In 2012 my husband and I bought our house in Fraser with the intention of making it our family home. We had just started our family and we envisaged this to be the sanctuary where we'd live, love, laugh and watch our family grow and flourish. We moved in with our then five month old son and in November last year welcomed a daughter into our lives. The house became the haven we had always dreamed of – saturated with happy and special memories: birthdays, Christmases, first steps, first words, first days.

It has been gutting to discover that our home is not the haven we imagined. That it is not a strong, stable financial asset, and horrifyingly that it isn't safe. The uncertainty surrounding our living situation and financial future is extremely stressful. Like so many people affected by the Mr Fluffy issue, we feel angry, anxious and sad. But for me, the overwhelming emotion is fear. I do everything I possibly can to make sure my children are happy, fulfilled and safe. To know that our home could have, even slightly, increased the risk of our children becoming ill – of dying before their time – is so frightening, so sickening sometimes I can barely breathe thinking of it.

I also tracked down the previous owners of our house. As I listened to their bewilderment that the initial government clean-up process was ineffective, their guilt that they unknowingly sold a house to us that was unsafe, their concern that they renovated and did home repairs in the roof and sub-floor, I was struck by how much this impacts not just on my family, but on our wider community. It is not only a tragic situation with many personal stories of sadness and anger, it is also a public health issue.

For this reason, we have greatly appreciated the efforts of the ACT Government and the FORAG in seeking to understand and address the Mr Fluffy issue in its entirety, support those affected and drive timely decisions and long-term solutions. These efforts have gone some way to lessening our anxiety about the situation we face.

Accepting our situation has been a series of steps. At first we didn't adequately understand the complexity or resultant ramifications, then we didn't want to believe it, now we would just like to move forward as quickly as possible. We hope to find a new home, build more special memories and learn to live with the ever present fear that one, or all of us, could be sick from living in a house that we believed to be safe. That we were told was safe.

“I was intending to sell the house and move overseas at the end of 2014. I don’t think the house is sellable (or rentable). If it is neither sellable nor rentable at reasonable prices, then I probably can’t move.” — Nicky, Giralang

Nicky, 46, Giralang

I bought the house in 2001. A statement about asbestos and the remediation work was included with the various searches provided during the conveyancing process but I did not take any special notice of it as I believed the work had been done by the government and the asbestos was gone.

On the 19 February 2014 I received the letter from the ACT Government stating that there were potentially problems and advising an inspection. I had an inspection performed and asbestos was found in the subfloor area with advice that soil be removed. In May I had the soil in the sub floor removed as per recommendations. It was eventually reported as clear in late May. Three days later the assessor rang to advise that tests at other houses had shown significant asbestos migration and further testing required. These tests came back positive.

I am now in the position that the subfloor area has loose asbestos, but there is no advice about what to do. The assessor has advised to lock off the area until government policy is clearer. The recommended remediation of soil removal has failed, and it is not clear that any other action would be any better.

My position is further complicated by the fact that I was intending to sell the house and move overseas at the end of 2014. I don’t think the house is sellable (or rentable). If it is neither sellable nor rentable at reasonable prices, then I probably can’t move.

I realise I am fairly lucky as the subfloor area has only ever been used as storage with occasional access, and there hasn’t been any renovation work to disturb the asbestos. Having said that, I have certainly had anxiety and depression around the uncertainty of the financial and health impacts of living in a “Mr Fluffy”.

I would like the government to buy back the house as soon as possible so I can get out of this living nightmare. Furthermore, I want these houses demolished so nobody else has to go through what we have.

“My daughter would have eventually inherited the house, my principal asset. She has had limited opportunities in life to earn a good income because she was brain damaged as a child and suffered breast cancer as an adult, and I really wanted her to have the security of this inheritance in her old age when my wife and I pass on. I am very worried about how things now stand.” — Anonymous, Griffith

Anonymous, Griffith

I was devastated when I discovered in the last few months that we live in a contaminated house most likely heading for demolition that could already have serious health and wellbeing issues for my wife and I, my daughter and grandchild and other family members, visiting friends and trades people.

It was very galling to know that our occupation of the house with these risks was based on assurances from a real estate person as far back as 1989 and government advice at the time that while loose asbestos was present in our roof space that it would be safely removed or immobilised; advice we accepted in good faith.

Our continued occupation of the house was validated by ACTPLA through approval of building work in 2006 and the subsequent issuing of an Occupancy Certificate without any up to date assessment of the status of the asbestos risk despite the Building File for the house containing a copy of the 1993 asbestos clearance certificate.

The situation has brought back sad memories for my family as we have been through the loss of our house before. My parents lost our family home through compulsory acquisition in the 1970s by the NSW Government to make way for a new highway in Sydney. It broke the health of my father and my grandfather as they had actually built the house with their own hands in the late 1940s.

At my advanced age having invested in our house over many years and with a family inheritance at stake we feel cheated by a past ill-informed bureaucracy and cavalier attitudes to risk.

We watched with horror how the company James Hardy fought bitterly and dishonestly against compensation for the victims of asbestos building materials and manufacture. They knew, and it is now clear that the Commonwealth and ACT Governments knew, about the risks and yet here we are in 2014 about to repeat the mistakes of the past if we do not get comprehensive and compassionate action by the responsible authorities.

My daughter would have eventually inherited the house, my principal asset. She has had limited opportunities in life to earn a good income because she was brain damaged as a child and suffered breast cancer as an adult, and I really wanted her to have the security of this inheritance in her old age when my wife and I pass on. I am very worried about how things now stand.

We await an assessment offered by the ACT Government and have decided to not have family or friends at home for the time being and possibly forever. It is a sad time.

“Given our ages, we will have an increasing need for assistance from tradesmen and others for home maintenance and upkeep and it is apparent that in future it will be very difficult if not impossible to obtain this. We also fear increasing social isolation as we are now reluctant to invite family or friends to the house. Importantly, we feel that it is no longer appropriate for our grandson to stay with us regularly as he has been doing. Sadly this will almost inevitably diminish the quality of our relationship with him.” — Anonymous, Griffith

Anonymous, Griffith

I have been absolutely devastated to learn of the continuing dangers to health posed by remnant Mr Fluffy asbestos fibres and that our home, in which we have lived for more than 25 years, will almost certainly have to be demolished.

I am deeply concerned about the impact that the asbestos fibres may have had on my and my husband's health; on my step-daughter, who lived in the house for a significant part of her teen years, and on our grandson (now nine) who has been a frequent visitor to the house throughout his life. I am also concerned about the possible impact on tradesmen who have worked on the house when it was being renovated and extended; and on other frequent visitors to our home.

At the same time, I am finding it almost impossible to cope with the thought that we will lose our home and garden which we love and with which we have so many happy associations and memories. We have invested so much energy, time and money making it exactly the right place for us and we had planned to spend the rest of our lives here. It is heartbreaking to think that it is all now to be destroyed.

Yet there doesn't seem to be any practical alternative. Given our ages, we will have an increasing need for assistance from tradesmen and others for home maintenance and upkeep and it is apparent that in future it will be very difficult if not impossible to obtain this. We also fear increasing social isolation as we are now reluctant to invite family or friends to the house. Importantly, we feel that it is no longer appropriate for our grandson to stay with us regularly as he has been doing. Sadly this will almost inevitably diminish the quality of our relationship with him.

The financial implications are profoundly worrying. We face the loss of our major financial asset, an asset that we built up by hard work over the full course of our working lives. The challenge of financing a demolition/rebuild or buying another house would be enormous, especially as we are now both retired from full time work and there would be little opportunity of re-entering the workforce. The huge anxiety these problems are causing is always with us and leads to many sleepless nights. It is exacerbated by continuing uncertainty about what governments are prepared to do to address the situation and the lack of information about options available to us.

We were shocked to learn that the Commonwealth Government ignored advice about the dangers of the asbestos being used by Mr Fluffy and allowed his operation to proceed unchecked. We also feel deeply let down by the lack of effective and timely action by ACTPLA once it became aware that remnant fibres posed a continuing problem. We are staggered that nothing was said by ACTPLA during the 2005/2006 building approval process for our major extension/renovation project. If we had known at that time about the continuing danger, we would have chosen to demolish and rebuild rather than extend and renovate. We would have avoided the huge financial loss that we now face.

“When asbestos assessors sampled my home they concluded a positive detection of amosite asbestos in the cracks and cornices of the house. We had to move out of the house temporarily while it was remediated and the openings sealed. But as with any old double brick home built on clay, the house naturally shifts and it is only a matter of months before I will be haunted by more cracks appearing and cornices separating. My home is a ticking time bomb.” — Tara, Griffith

Tara, 35, Griffith

Like many other Canberrans, I was notified by registered mail last month that I was in fact the owner of a Mr Fluffy home. The impact this has had on our lives has been immense.

I am a small business owner/managing director of a government relations and strategic communications consultancy based in Canberra that employs more than 10 people, and I sit on the board of the maternal health charity, Send Hope Not Flowers, which aims to reduce maternal mortality in developing countries. But most importantly, I am the mother of two precious little girls.

My husband and I purchased our property six years ago with a plan to start a family and raise our children in the beautiful neighbourhood of Griffith. Following the purchase we spent over \$150,000 on improvements to the property to make it perfect for our expanding family. We loved our home, our garden and our community. Our home was our castle.

The Mr Fluffy home insulation disaster and the failed federal clean-up haunts me as I lay awake at night listening to my severely asthmatic children cough. I wonder if their problems are in any way related to one of the most hazardous types of asbestos, leaking from the cracks and cornices in our old but lovingly restored 1940s home. This disaster haunts me as I think about the potential health impact this will have on my children in 20-30 years. This disaster haunts me every time I switch on our ducted heating. This disaster haunts me every time every time I look at my daughter's bedroom window, which is directly above an under-house storage room with visual evidence of Mr Fluffy insulation. This disaster haunts me every time I look up at our old 1940s cornices and wonder when the next one will crash to the ground as has happened previously.

But the impact of the Mr Fluffy home insulation disaster and the failed federal clean-up not only affects me, it affects my entire family. I have not explained to my children why they can no longer have play dates at our house with their friends. And I have stopped inviting family and friends to our home at a time when I probably need them most. I have read the studies and listened at the health forums and I understand the health risks are minimal once houses are remediated; however these are risks that I am not prepared to expose others to. The Mr Fluffy home insulation disaster does not just affect my family, it could have a devastating financial impact on our business and our staff who rely on us for their livelihoods. The Mr Fluffy home insulation disaster distress is filtering through the community beyond just home owners now, and this uncertainty we are currently facing must end.

When asbestos assessors sampled my home they concluded a positive detection of amosite asbestos in the cracks and cornices of the house. We had to move out of the house temporarily while it was remediated and the openings sealed. But as with any old double brick home built on clay, the house naturally shifts and it is only a matter of months before I will be haunted by more cracks appearing and cornices separating. My home is a ticking time bomb.

This crisis has created immense panic amongst many Canberrans, both directly and indirectly affected by Mr Fluffy home insulation disaster. I strongly urge the Government to support a fair and rapid response to the disaster. I understand the complexity of this problem for both the Federal and ACT Government, but our physical and mental health is at risk and I fear the potential financial implication on our life and our business could be crippling. Whilst this uncertainty hangs over us, our lives are in limbo.

For my family, the impact and trauma of the past month has been too much for us to want to stay in our home. We want the Government to take over our property (at pre Mr Fluffy market value) to enable us to move on with our life and to raise our children in a stress-free and asbestos-free environment. Please know that we will never psychologically recover from this ordeal. Mr Fluffy will leave scars on our mental health forever. For the rest of my life I will carry the burden of knowing the health of my daughters has been compromised. The weight of this knowledge is something no parent should have to live with.

“We eagerly await Government announcements on options and support for resolving the Mr Fluffy crisis. I tell myself, and others in our situation, to think positively. I realise we will never be able to replace our unique heritage home. I can now only look forward to rebuilding our lives.” — Karen, Griffith

Karen, 48, Griffith

In July 2009 my husband and I purchased our dream family home. We had worked hard to buy a heritage listed home with a beautiful garden. Every day we woke up and thought how blessed we were to live here. Our home was host to many happy occasions with family and friends.

In February 2014, following receipt of the ‘Dear Resident’ letter, our lives were changed forever. Initially, I put that letter aside as we were busy with the school term starting. In late March, I became unsettled in response to increased media reporting warning of the dangers associated with Mr Fluffy homes. I read the letter again. In the absence of prior information, we had undertaken minor renovations to our home. I called Canberra Connect, but at that time they had little to offer in terms of information or assistance.

In April, we went on a family holiday. I made the mistake of taking our iPad. Media reporting on Mr Fluffy homes was frequent. My husband and I became very anxious. We arrived home from holidays. We arranged for an asbestos inspection. We were concerned for the health and safety of our children and others who had visited our home. We had our house valued. We realised that we may lose our financial security. We sought legal advice. For the first time in our lives, we felt powerless, isolated and trapped. We had been placed in an unimaginable situation – unable to sell our house, unable to demolish it and unable to enjoy it! Potential exposure and resulting health implications were, and still are, too difficult to contemplate. I was angry – angry at the lack of information provided at point of sale; angry that all responsibility for managing this issue had been placed on current homeowners; angry that I had lost my happy home. We told our children. They did not fully understand why their friends were unable to come over for a play. My daughter was scared. She worried about the safety of her bedroom and if we would have to move. My son commented that our family was surviving, not living. I continually asked myself “where is the Government support and advice?”

It is now May. FORAG was formed and I attended its first of many meetings. I was relieved that there was a safe environment to talk in and that we were not alone. I felt great empathy for other families dealing with this issue. Our asbestos assessment was conducted. Amosite asbestos fibres were found in the hallway closet, where coats, school bags, hats and sporting equipment were stored and accessed on a daily basis. We were worried. Our closet was remediated and its contents destroyed. Our assessor advised that the only way to ensure our home was asbestos free and therefore ‘safe’ was demolition. We cried!

It is now June. We did whatever we could to regain control of our lives. We wrote a submission to the Heritage Council seeking approval to demolish our home on health and safety grounds. We told our friends and the wider community that we owned a Mr Fluffy home. This took a lot of courage but we felt much better for doing this. Our friends and the community were supportive and caring.

We no longer felt ashamed. The Government became more attentive, the Asbestos Response Taskforce was formed, and we became more hopeful that a solution would be found.

It is now August. I am exhausted! Every part of my being continues to be consumed by this issue. We eagerly await Government announcements on options and support for resolving the Mr Fluffy crisis. I tell myself, and others in our situation, to think positively. I realise we will never be able to replace our unique heritage home. I can now only look forward to rebuilding our lives.

Andrew, 46, Griffith

When I discovered that my young family had been exposed to a toxic home containing loose fibre amosite asbestos, I felt I had let my family down badly and it hurt to the core. I searched for a logical explanation for how we came to be living in such a bad home and how best to explain this to our children, our family and our friends. There had been no information and there was no logic. We are smart, not foolish people. We loved our home and had been so happy living here. We appreciated our beautiful home every day. Our home represented our journey of life. I spoke to my dad in Geelong and I cried. He is a wise man and I love him. He encouraged us to share our feelings and to talk. This was hard, it felt like a very personal issue. But we did share our feelings and we felt empowered and positive. We have caring friends and family. We realised it is a serious community issue, with huge impacts for many families. We are strong and know we will find happiness and trust in our home again. We are mustering the strength we will need to endure the demolition of the home we loved. We desperately wanted a different solution. My family will come out of this experience stronger.

Daniel, 12, Griffith

When my mum and dad told me about having asbestos I felt insecure. I was frustrated when I couldn't have any friends at my house or billet anyone from football and I was nervous about damaging the walls. I would often ask questions about whether we would move houses or where the asbestos is? I would even come up with alternative options. My parents wanted to keep it private so it was very annoying telling friends why I couldn't hang with them and also getting teased about being selfish and not having a billet.

“Our feelings of anxiety and stress over the Mr Fluffy issue could not have come at a worse time – just weeks before I am due to give birth. Beyond the obvious financial and health concerns, I am truly devastated that I will now miss out on having those extra six months on maternity leave with my new baby. That precious time is simply irreplaceable. While I agree with the need to provide urgent financial assistance to families who have been forced to relocate to alternative accommodation, I am disappointed in the current absence of any financial assistance offered by the government for landlords to cover loss of rent as a result of the Mr Fluffy legacy. My partner and I are not cashed-up investors. The current lack of support for Mr Fluffy homeowners in situations like ours is unacceptable.”

— Anonymous, 33, Hackett

Anonymous, 33, Hackett

After purchasing our lovely home in Hackett in August 2013, we were shocked to be informed recently by the ACT Government’s registered post letter that we own a Mr Fluffy house.

Just weeks before receiving the letter, we had leased the property and tenants had moved in. We had to relocate to Sydney due to my partner’s work commitments. We are also expecting the arrival of our first child any day now.

Understandably, the tenants have opted to move out temporarily while we wait for the results of the asbestos assessment arranged by the ACT Government Asbestos Response Taskforce. The tenants have not paid rent since the date they were notified of the Mr Fluffy issue, and have indicated that it is very likely that they will elect to vacate permanently once we receive the full report.

My partner and I had planned our finances carefully so that I could take 12 months maternity leave from my Canberra employer, and we could remain together in Sydney while my partner’s work keeps him here. However, with the financial pressure of now needing to cover two mortgages – the Mr Fluffy house in Canberra, which is very unlikely to be tenanted, and our home in Sydney – I will have to return to work before my new baby is six months old. Even if the assessment report determines that it is safe to live in our house in the short term, it is not an option for us to return to Canberra while my partner remains the primary income earner and is required by his employer to be Sydney-based. Meanwhile, we await the outcome of the assessment report anxiously, not yet knowing whether our recent move has resulted in contaminated furniture and household items being brought into our home in Sydney.

Our feelings of anxiety and stress over the Mr Fluffy issue could not have come at a worse time – just weeks before I am due to give birth. Beyond the obvious financial and health concerns, I am truly devastated that I will now miss out on having those extra six months on maternity leave with my new baby. That precious time is simply irreplaceable.

While I agree with the need to provide urgent financial assistance to families who have been forced to relocate to alternative accommodation, I am disappointed in the current absence of any financial assistance offered by the government for landlords to cover loss of rent as a result of the Mr Fluffy legacy. My partner and I are not cashed-up investors. We have been active members of the Canberra community for many years and are Commonwealth public servants. We purchased two properties, in

Sydney and Canberra, because we knew our future employment opportunities were likely to require us to live in both cities at various times. These two properties were part of our long-term savings and retirement plan. Without income from tenants in our Canberra house, we are paying two substantial mortgages – similar to the financial impact that would be felt by a Canberra-based family who needed to find temporary accommodation.

The current lack of support for Mr Fluffy homeowners in situations like ours is unacceptable. We are hopeful the Commonwealth and ACT Governments will take the circumstances of all Mr Fluffy homeowners into account as they develop their response to this issue.

“We have both lost parents to cancer and we are well aware of how horrific it is. The thought of our children going through the same is unbearable.” — Leonie, Hackett

Leonie, 39, Hackett

We moved in 7 years ago to a beautiful renovated property. The building report stated that asbestos had been removed from the property, we figured that was a good thing. Our babies were born here. We have installed shelving and new curtain railings in the very room where they sleep – holes were drilled in the walls above their beds.

My husband took on a project to install a large water tank in the garden, he spent three whole days in the subfloor space putting the plumbing together.

We have both lost parents to cancer and we are well aware of how horrific it is. The thought of our children going through the same is unbearable.

Despite the memories and hours spent creating our lovely garden, I now see our little house as a toxic nightmare. All I want is to bring up our little boys in a safe environment, and to be able to confidently have their friends come to play.

Glen, 45, Hackett

We purchased our house to be a family home. When we bought the house at auction there was no advice what so ever about the status of the house relating to asbestos and none was made available. The first we became aware of was when we received the letter in Feb. My wife and I have two boys who were eight when we moved in and now ten.

The key issue for us is what they have been exposed to. What could be lingering in their systems that may come to light in years to come? That unknown is one of the most upsetting outcomes of this whole saga. We are responsible for these boys and there is a deep sense of guilt that we have exposed them to a scenario that could likely impact their lives catastrophically in years to come. That will sit with us now until the day we are gone and even then there is no way of knowing what will happen.

Our house is our home and we now cannot see it that way. We just see it as a millstone around our necks. We are not comfortable in inviting friends and family to our home. Again there is guilt about what could potentially happen as a result of any potential exposure.

There is going to be a financial impact to us as well. In the short term no renovations or repairs can be done. If something fails in our house we are going to be limited in our ability to rectify and have a level of comfort. We will never be able to recoup the price we paid for the house when we purchased it.

There is no future in this house. We dread all the hassle and fall out when things become clearer about the situation we are in from the broader community.

Our wish is for compensation to knock down our house safely and then to rebuild an equivalent structure on the land. We love the location, that was one of the key features that prompted us to purchase the property in the first place and we want to stay in that location but without the threat of the house in its current situation. Even with this outcome we are resigned to additional levels of stress and hassle in any interim period when a resolution is being delivered. We are aware of this but do not see any other reasonable outcome as this is a situation that will not resolve itself with any intervention or passing of time.

“On Thursday we got a call from our asbestos assessor to let us know our house was contaminated with high levels of asbestos (mainly in our lounge room and main bedroom) and we should not go back in. On Saturday my mother-in-law died. We have slept in five different beds in five nights. Actually we have not slept much due to the worry!”

— Anonymous, Hackett

Anonymous, 51, Hackett

Our week. On Sunday we received a call saying my mother-in-law was critically ill and in ICU. On Thursday we got a call from our asbestos assessor to let us know our house was contaminated with high levels of asbestos (mainly in our lounge room and main bedroom) and we should not go back in. On Saturday my mother-in-law died. We have slept in five different beds in five nights. Actually we have not slept much due to the worry!

We moved into our Hackett property in December last year after our adult children left home and we sold our family home of 22 years. We have owned our Hackett house for 10 years with the idea that it would be a good empty nester's retirement asset. We loved living in Hackett and were very rapidly becoming part of the local community. We have left behind much of our belongings and our precious dog of 13 years who is locked in the backyard by herself.

This has been devastating at a very stressful time in our lives. We had great hope for a comfortable and relaxed approach to retirement and now all we have is uncertainty and confusion. As well as our obvious health concerns we are scared that our property is now worthless. No one will want to live there; perhaps even when the block is cleared and another property rebuilt.

I write this today on our 30th wedding anniversary and all we are celebrating is that our love and commitment will get us through this challenging time.

“More than anything, I hope that our daughters have not been exposed to a dangerous amount of amosite. Will I spend the rest of my life wondering? Will I die wondering?” — Clare, Hackett

Clare, 39, Hackett

My husband and I bought this house in 2012. It is our first house, and we were so thrilled with it. It ticked just about all the boxes for us, from the open plan kitchen to the large shady deck. We were ridiculously pleased with ourselves to have found what seemed like the ideal family home in which to raise our girls (now four and five) and to entertain family and friends.

The contract of sale warned against the likely presence of bonded asbestos, given that the house was built well before 1985. As we were looking to buy in the inner north we assumed that we would have to contend with bonded asbestos no matter what. There was also an “Asbestos **Removal** Certificate”, which self-evidently didn’t raise any concerns.

Early this year, there were reports in the media about a letter that would be going out to certain residents, regarding a type of asbestos known as “Mr Fluffy”. I hadn’t heard that term before, but I felt a vague disquiet. Then the letter arrived, just as my husband and I were about to go out for his birthday. I rang Canberra Connect in tears that very night. I watched my children sleeping in their beds, looking incredibly peaceful, and wondered if they were breathing in asbestos fibres that I couldn’t even see, if the appearance of safety surrounding them was a complete illusion. I felt like a complete failure as a mother. How could we have spent hundreds of thousands of dollars on a family home that had every amenity but could be slowly poisoning our kids?

Mr Fluffy has loomed large over our lives this year. The worst period was from February, when the letter came, to the time when FORAG was formed. I felt as though the government had launched a grenade into our homes and was sitting back, silent and unconcerned. I felt that we had been abandoned to our fate. The creation of FORAG provided the first ray of light, and then, the formation of the Taskforce seemed to signal that the government was stepping forward and would take responsibility of some kind for our plight. Such a relief.

Our house is no longer a home, it is the place we are forced to stay in while we make arrangements to get out. We are going to demolish and rebuild shortly, with assistance from family (and with a new mortgage) and hope that the government provides financial assistance in the future to relieve the burden.

I hope to God that in the not too distant future, we will be back on our plot of land in a fluffy-free house and that we can start to put this nightmare behind us. More than anything, I hope that our daughters have not been exposed to a dangerous amount of amosite. Will I spend the rest of my life wondering? Will I die wondering?

Robert, 62, Hackett

My wife and I have lived here for 12 years. We knew it had had asbestos removed some 30 odd years ago – but like everyone else, believed the statements promulgated that there was nothing to be concerned about as it had all been removed.

The house has provided a good home for us – and to allay some of the symptoms of the chronic depression I have battled for many years, I have attempted to pursue a process of renovation and landscaping.

Further, in an attempt to reduce costs, I established a home office for my computer support business (as the depression had rendered me unfit for full time employment) and Centrelink treated me like some sort of leper/fraud.

As a result, I have spent all my spare (functional) time, working in and around the house, as well as gardening to both practical ends (vegetable gardens) and the more decorative (rose gardens etc). In 95% of all work, it entailed endless hours doing heavy manual labour. However it seemed to me the obvious use of time when the end result was both enhancing to my wife and I.

As an example, I recently undertook to level out, re-grass and install a retaining wall on the nature strip.

This entailed a considerable expense on my wife’s part (she has been my sole and unflagging support system), plus a very large number of hours doing heavy physical work – (not an easy thing at 62 with several joint injuries), but like all the other projects, worth it all to make our home “better”.

This is just one project.

To be told the inevitable outcome is to see it all destroyed is just devastating. It has set me back to a very serious degree, so much so that my wife, already extremely distressed by this revelation, has the further impact of worrying herself about my health.

I doubt anyone not in a similar position can relate to the impending destruction of your home, the Bushfire victims no doubt can, but most cannot understand.

People make statements like “just move out”.

My response is “where!?”

The disruption to our lives is going to be severe – plus my business is going to be pretty much written off – as my customer base are all familiar with the place of business – and moving will only be to a temporary place?

Moreover we have 6 little dogs (Pugs) – who are my wife’s pride and joy (and our much loved and adored family) notwithstanding they are Show Dogs – and consequently there is a large amount of related gear (dog trailer, tent/shade tents etc) that my wife uses for her Show activities.

There is a distinct bias against animals in any form in rental properties – so where on earth are we going to live? (Amazing, given some of the pestilential holes I have been offered in the years I was renting.)

This whole issue should have been addressed in total in the first instance – I am very, very angry to be the victim of political humbuggery.

They spend billions on themselves (see the operating cost of Parliament house, Electorate Offices and allowances plus the world’s best superannuation scheme and a pension that kicks in at the time of being kicked out of office, not at 65, soon 70? like the rest of the country), but I can see now the inevitable objections from Mr Hockey and his attitude to anyone not owning offshore tax haven accounts, family trusts and large contributions to the Federal Liberal Party. I do not doubt Labor and the Greens would be as recalcitrant.

“Then came anger... how can this ever have been allowed to happen? We have a certificate that says our house is free of asbestos. How can we now be told that this isn’t the case? How can this be our problem to face? What value are building reports that advise your home is free from asbestos? What government in a modern society would allow clearance of properties without completing adequate checks? Who is ultimately responsible for a stuff up of this magnitude? How many people’s lives had been affected by this massive incompetence?” — Helen, Hawker

Helen, 46, Hawker

Upon receiving a fairly innocuous letter in February 2014, regarding the asbestos status of our home we were, believe it or not, relatively calm. It was in the following months that the enormous impact this was going to have on our lives became clearer. We decided that we should proceed with an assessment to be on the safe side. This assessment discovered asbestos fibres in the living areas of our house and we were advised to leave. This is when our ‘asbestos’ journey really began.

It is hard to put into words the impact this had on my family. Our first concerns, of course, related to our health and wellbeing. We had lived in this house for 10 years, we raised our children here, we had renovated, ripped out old wardrobes and replaced them with new, used the sub floor as a storage area, had electrical work done in the ceiling and heating replaced in the subfloor. Had we unknowingly exposed our children to this toxic carcinogen? Will their health be affected through no fault of their own? Will this toxic legacy impact them for the rest of their lives? We will never forgive ourselves if this proves to be the case.

Of course we know the possible health risks extend beyond our immediate family. We also thought about the many, many tradespeople we have had both in our roof space and subfloor over our ten years here. These included two nephews and a brother-in-law who had done work in our house. It also included a man who had serviced our heating for ten years. Not to mention the many others that had done work here, young apprentices and older workers. What impact would this have on them? Who had we unknowingly exposed to this toxic substance?

Then of course, the inevitable thought of financial ruin. Our home is all that we have. We have no shares or investment properties. We have no savings or family fortune. We have worked hard for what we have here and now we were being told that our house is worth nothing and that perhaps at best we could sell for the value of the land. Maybe. It is devastating to think that we could find ourselves in this situation at this stage of our lives. Sorrow and despair followed. We had loved this house and now we were being told that we had to leave.

We left our house in the hands of the ‘remediators’ and moved into alternative accommodation. While moving out was a combination of disruption, frustration, sadness and anguish it also allowed me to feel that we were safe again for a little while. At least we knew that we were breathing in clean air. It was a surreal time, half filled with despair and half relieved to be out of our house.

Then came anger... how can this ever have been allowed to happen? We have a certificate that says our house is free of asbestos. How can we now be told that this isn't the case? How can this be our problem to face? What value are building reports that advise your home is free from asbestos? What government in a modern society would allow clearance of properties without completing adequate checks? Who is ultimately responsible for a stuff up of this magnitude? How many people's lives had been affected by this massive incompetence? Unfortunately there still remain far more questions than answers.

We are now back in our home and have been told that it is safe. This means very little to me. How can we put any real faith in this advice? The asbestos removalists went through our cupboards and household items and threw out all contaminated items. This included furniture, linen, curtains and family heirlooms. How do we know they have them all? How can all linen be thrown out as contaminated yet the linen on our beds, from the same cupboard, be considered safe? In our case, the assessor took 12 samples, 6 of which came back positive. 12 samples... from our entire house. What areas weren't sampled and are they still unsafe? We don't know the answer to these questions and we never will.

We live with this constant questioning and wondering each and every day, yet we were told we needed to move back to our house once it was declared safe. We cannot pay both our mortgage and rent so we have no choice but to put our faith in those that tell us our home is now "safe" – safe if we stay out of our roof space and subfloor. Safe provided there are no holes or cracks in the ceiling, floor or walls. Safe so long as the remediators have blocked all access to weak points in the house.

There is no level of safe anymore. These homes need to be demolished. This is the anguish we live with each and every day. There is no rest. There is no peace. There is very little sleep. The words that are the last in my head each night and the first each morning come from the Guardian Australia: "Just one short breath, just one fibre..."

This is a catastrophe of epic proportions. This problem should have been fixed in the original clean up. These homes should have been demolished then. Our homes should be free of this toxic mess. Our children should be safe from this. The government need to be accountable for their role in this. Our anxiety and despair will not subside until our home, and others like it, are demolished. It should never have been our problem and it certainly should never be anyone else's problem either. The government needs to finish what it started years ago and knock down these homes. They must be demolished in order to rid our society of this carcinogenic problem. Nothing short of this will be an acceptable solution.

"I had never appreciated in the past just how disempowered an event like this can leave you and how your view of the world and your place in it can change overnight." — Chris, Hawker

Chris, 41, Hawker

In 2007 we moved to our house in Hawker and saw it as an opportunity to push ourselves financially by moving to a nice area in a house that we could shape to our own needs without risk of over-capitalising. Our intent was to stay in this house for the long term.

We noted the asbestos removal certificate at the time of purchase but understood it to mean that the loose-fill asbestos had been removed and that the house was safe to live in and that its market value was unaffected.

Since 2007, we have replaced the bathrooms, the floors, the driveway, the hot water system, the guttering and large parts of the stormwater drainage; installed heating and solar panels; and rebuilt the front courtyard and the rear pergola. In the seven years that we have lived here, most of the jobs we wanted to do on the house have been completed. The value of work we have done runs to the hundreds of thousands.

Based on media reports on the ABC in April 2014, I started to appreciate the potential impact of the failed Mr Fluffy removal program and started to feel real anxiety regarding how safe the house was to live in. I formed the view that I may have a beautifully renovated house that was in reality toxic and unsellable.

Due to the media reports, I organised for asbestos testing to occur and had 10 samples taken from around the house. In all of our (four) built-in wardrobes, traces of amosite were found in each wardrobe. At this point, simmering anxiety turned to full-blown panic.

Due to inconsistent advice from the asbestos assessors regarding the procedure to remove the contamination, my wife and I moved out to a hotel for a week while WorkSafe ACT and the asbestos assessors agreed on how the contamination needed to be addressed. The week that I was out of the house was perhaps the most stressful period of my life. I suffered sleepless nights working the financial and health issues over in my mind and tried to cope with work one day at a time and hour by hour. It has taken months to work through the issue and to come to terms with the underlying concern regarding potential long term health impacts and the complete removal of any form of financial security in our major asset.

I had never appreciated in the past just how disempowered an event like this can leave you and how your view of the world and your place in it can change overnight. The initial response from the ACT Government reinforced the anxiety and uncertainty I felt. However, their turnaround in recent times has helped to address the feeling of helplessness and gives rise to some hope that it may be possible to move on from this event without a crippling financial impact. Of course, this does nothing to address concerns regarding asbestos exposure and the potential health impact decades from now. Along with many other people, I have learned to repress such thoughts since – irrespective of the outcome – there is nothing I can do to change it.

Despite doing my best not to think about the potential health impact of the situation, I have gone from being pre-hypertensive to suffering a significant increase in blood pressure, to the extent that my existing medication will need to be doubled.

Given the magnitude of this issue, only government is capable of fixing it. I sincerely hope that the territory and federal governments do the right thing by affected residents in the ACT and NSW. This is not an issue where governments can morally look the other way.

“What is harder to work through are the items that had to be thrown out and which can never be replaced—things our children slept in when they were little that were to be passed on to the next generation are gone forever – and the loss of our home as a secure base for our family. Somewhere safe and until recently full of great memories. That feeling has been lost and won’t ever be the same.” — Mark, Hawker

Mark, 47, Hawker

As a parent all you can wish is for your children to enjoy a long and happy life. So it follows that about the worst thing you can do as a parent is place your children in a situation that might prevent that from happening. I feel that’s what I have done. I know I was completely unaware that it was happening, and I’ve been to the health forums and seen the research and feel that I now understand the risk levels, but what doesn’t change is the nagging thought in the back of my mind that one day this could all deliver the most terrible of consequences. There is no test you can take and receive the all clear and then move on. The lead times for asbestos-related problems are long so regardless of whether or not my house is demolished and we can really say we are done with loose fill asbestos as a health risk once and for all, this isn’t something that will soon go away. For me I don’t think it ever will so to me this is the Mr Fluffy legacy.

We are one of the families advised to leave our house because of amosite asbestos found in our living areas. The house has been remediated and it's been declared safe to return. In this case 'safe' means sealing off the entry into the roof space to deny access, and not having access to the sub-floor. So we are living in the house with very regular reminders that there is a highly dangerous substance around us which we are doing our best to contain. We have children who are teenagers and older, so we can talk to them about what's happening and assure them about the risks. We try to keep things normal but this really isn't any way to live for any length of time. We hope our heating lasts the winter because we don't know if anyone will go under the house and fix it if it breaks down. The same goes for any electrical work in the roof. And while I don't think we can live like this for too long I also know there are other Mr Fluffy owners who have it much worse than we do. I do feel for the tradespeople that have been in our house and renovated, or done pest inspections, or chased possums or installed lights. I can only hope that no harm comes to them from any work done on our house.

I can't think of a more stressful period of my life than the last five months. Initially when we found we were a Mr Fluffy house there was no information to help us understand what this really meant. First there was shock (didn't we have a Certificate of Clearance saying our house was safe?) then all of the different scenarios start going through your mind. It seemed like most nights on the evening news breaks there would be a story about the 'deadly fibres'. I read an article that said 'just one short breath and one small fibre' can cause serious illness, and there was no-one to tell me what this really meant for people like us who were misled into believing a highly toxic substance had been dealt with many years ago. And you think of the renovations you did, or the kitchen cornices that probably haven't provided a proper seal for the 10 years we've been here. So we spent months trying to work out whether we were at serious risk, what we should tell our children, friends and family, and whether we were going to be wiped out financially. This meant a high level of constant anxiety with nowhere to go for answers and no obvious solution apart from selling out cheaply and walking away, and then hoping for the best for the long-term.

Our house is practically worthless but worse it's tainted for all our family. Like everyone in this situation we face financial uncertainty but I think we can work through that. What is harder to work through are the items that had to be thrown out and which can never be replaced – things our children slept in when they were little that were to be passed on to the next generation are gone forever – and the loss of our home as a secure base for our family. Somewhere safe and until recently full of great memories. That feeling has been lost and won't ever be the same.

“I have consulted my General Practitioner and she has been required to prescribe some calming drug as well as sleeping medication. In my nearly 74 years I have never previously required such treatment. I have also had a chest X-ray. I have been an active and successful professional engineer working into 2014. Now due to the actions of others, it is unlikely that this will continue as I am totally consumed by my situation. I planned my financial affairs so that I could continue living as a fully ‘Self-Funded Retiree’ with no requirements for support by the Government. The actions of others place this in jeopardy.” — Ian, Hawker

Ian, 74, Hawker

On Christmas Eve 1974 our family was resident in Darwin. On that evening a massive cyclone (Tracy) hit Darwin and most of our belongings were lost. We received about two cartons of belongings back.

The company that I was employed by transferred me to Canberra. We knew little about Canberra and searched the property market for a residence. There was not a great deal for sale and we chose a home in Hawker. The real estate agent advised us that the home was a legally constructed home and we employed a local legal firm to advise us. We did however notice that the home was poorly insulated. In fact at one stage we installed a pot belly stove for heating as the diesel furnace seemed totally ineffective.

In the mid 1980s we installed gas central heating and replaced it in 2013.

During the removal process of subsequently discovered asbestos we were relocated by the ACT Government for about three months whilst this asbestos insulation was supposedly removed. This was a big issue for our family but not considered a big issue from a health perspective. Fibreglass insulation was installed after the removal and this has proved effective.

It should be noted that until that time no one considered it essential to place any restrictions on access to any area in our home. In fact early planning restrictions in the ACT required TV antennas to be placed in such a location that they were not visible to other people as they were considered an eyesore. We therefore installed our antenna in the roof space. It is not possible to do this without entering the roof space.

I had to enter the roof space on a number of occasions to adjust the signal received by the antenna. When I did this the access manhole needed to be raised and therefore insulation fell on the carpet. We vacuumed it up. A metre each side of this area are the entrances to two of the children's bedrooms. Subsequently this carpet was replaced and the antenna is now outside of the house.

At this time when there was a regulation to put TV aerials in the roof there was another regulation. Front fences were forbidden in Canberra. This was held to be more important than people's health.

The insulation was removed and we received a before and after letter from the ACT Government finding that as the result of extensive air testing the home was safe to live in and there were no restrictions on occupying the home. We were not told that there were any residual fibres. We were told the air was the same as in any other house.

There were no reasons put forward by any party at any time that the home was one that still contained a product dangerous to health.

We only became aware of this many years after this major disruption.

We continue to reside in the home to this date and have had renovations completed in the kitchen and bathrooms and a large deck installed. All of this work was undertaken by a licensed builder and all required government approval was obtained. Surely this was a time for the government authorities to have stepped in and commenced a rectification of a problem that they had caused. This was not done. A health issue for the residents and the community remained.

We raised three children in this home. Their continued wellbeing has now been overshadowed by the situation, caused by others and permitted by the government, in which we brought them up. We trusted professionals to 'get it right' and they have subsequently been shown not to have got it right.

I have been a professional engineer all my working life, although not a building engineer, and have always insisted that professionals that I employed do it right or fix it. In some cases this has had severe impacts on organisations that have been found not to have done it right. In this case the government did not do it right and they should fix it. Organisations are required to have public liability insurance to cover mistakes.

A recent assessment by a qualified Assessor has shown that the inside of the home is free of amosite asbestos. On top of the bricks supporting the veneer walls in the isolated sub-floor, amosite asbestos was found. We now have restricted access to an area under the house and to the roof space. This is totally unacceptable as the main electrical supply is in the roof space and all of the water, gas services and telecommunications pass through the roof space and under the sub-floor of the home.

We understand the reasons for this. The restrictions on our dwelling have been imposed by others. We bought a home that was legally approved by the government of the time. It is now claimed that this home is not safe in all areas.

If a person or organisation makes an error they fix it. A home is not a good or chattel that has a short life unlike many of the assets that are purchased in the course of a person's life.

We sold a house in Adelaide to buy one here without any knowledge of asbestos insulation in Canberra houses.

We were, because of our age, planning to downsize our property.

Our home has been rendered worthless. This derails not only our plans for the remainder of our lives but also potentially causes expenses that we would not have been exposed to. We had learnt to live with the issue after the removal program in the late 1980s. Our lives are now destroyed. This is a problem caused by Governments and they should fix it.

In our personal position two consequences stand out:

Firstly, I have consulted my General Practitioner and she has been required to prescribe some calming drug as well as sleeping medication. In my nearly 74 years I have never previously required such treatment. I have also had a chest X-ray. I have been an active and successful professional engineer working into 2014. Now due to the actions of others, it is unlikely that this will continue as I am totally consumed by my situation.

I planned my financial affairs so that I could continue living as a fully 'Self-Funded Retiree' with no requirements for support by the Government. The actions of others place this in jeopardy.

Secondly, because of the actions of others it is now not possible to sell our home and purchase a smaller property as planned and advised by my General Practitioner.

We just want to sell and get out but at 'market value' and with the lowest inconvenience cost as possible. I am 74 in September.

Our whole life is on hold and the stress caused has health effects.

“My children have not blamed us for this exposure. However when one of them said, ‘I grew up in a house with asbestos. I had no choice,’ the comment cut me to the core. I live with it every day.” — Judith, Hawker

Judith, Hawker – Old sins cast long shadows

My husband’s account is true.

Our family of five lay on the floor of a neighbour’s house in Nightcliff as Cyclone Tracy raged back and forth. Across the road on the seafront winds whipped up the sea water and eventually we were lying in inches of seawater. The tidal wave did not come.

A transfer for his work brought us to Canberra just as a promotion had taken us to Darwin. We bought the house with the asbestos in it. We were not told about it.

When the primary school was built in our suburb our children attended happily. Prior to this they had attended a school in a neighbouring suburb at which one had been reprimanded for, when asked to draw a picture of his house, he drew a picture of how his house in Darwin had looked after the cyclone. Windy nights brought back the trauma.

We came to the grim realisation of what lay in the ceiling above our heads. I found a strange substance in the top corner of a wardrobe in a child’s room and also inside a kitchen cupboard at the top. My husband was obliged to enter the roof cavity to adjust the television aerial as this was a ruling. He had never had to do this in Adelaide or Darwin. As the children were in the house at the time I suppose it is not so surprising that one of them entered the house to obtain something via the roof. It seemed that some Canberra kids at the time did this.

Recently at a meeting an audience member described the scenario of the asbestos falling out of the manhole on to the carpet. The expert who answered the question replied, ‘If you were there you were exposed.’ After the removal of the asbestos in the roofs took place special glue was sprayed. We were not told that this might need to be redone.

When I was growing up in Adelaide we had free standing wardrobes. I had heard of built in wardrobes and thought them a luxury. I was initially delighted to find that our new home had what I thought was built in wardrobes. Instead what we had was a shoddy structure with no proper back. Shoddy construction enabled asbestos to leak into the wardrobes. Whoever approved such building practices?

My children have not blamed us for this exposure. However when one of them said, ‘I grew up in a house with asbestos .I had no choice,’ the comment cut me to the core and I live with it every day.

“Currently we have no light in the kitchen and several leaking taps because we cannot get anyone to fix them. We had planned on fixing quite a few things now that we are retired but can’t get any tradies to come to our home. We have light fittings, a new oven and hotplates and new bathroom vanity and shaving cabinet waiting to be installed.”

— Jacob and Carol, Higgins

Jacob and Carol, 65 and 67, Higgins

We are concerned that our main asset (our home) is now virtually worthless or at least worth much less because nobody is going to pay market price for a Mr Fluffy home.

We bought this house in 1996 knowing it was part of the asbestos removal program, but were assured by the real estate agent and solicitor that we were lucky because we had a certificate to say that the asbestos had been removed. We feel a bit ripped off and let down now. Since we bought this house we have had a new kitchen built plus evaporative cooling added with vents in the ceiling.

We would prefer that our home is knocked down, decontaminated and rebuilt, as we don’t believe there is any other way to ensure the asbestos is actually removed. But we don’t have any money to do this or to contribute, nor could we afford to rent somewhere else while it’s done. We are also concerned that we might lose our possessions – some of them are brand-new and costly. If we need to go into aged care later on we will have to sell our home to fund this.

My husband [Jacob] retired in June 2014 and I [Carol] was invalided into retirement three years ago. We will be dependent on Centrelink plus my small superannuation pension and therefore do not have money to knock down or replace our home or any of our possessions. We waited until retirement to replace our heating and cooling and add solar panels and if the government does knock our house down that is a lot of money down the drain.

We are also concerned about health implications for us and our two sons and two grandchildren. One of our sons is unwell so we haven’t even told him we have a Mr Fluffy house.

We love our home, our yard (with lots of fruit and nut trees), our neighbours and the ease of access from Higgins to anywhere else in Canberra. Our home is a quiet sanctuary as we live in a cul-de-sac of only eight homes. We do not want to move but feel that if the government just tries to remove the asbestos, then the stigma of being a Mr Fluffy house would still remain.

Currently we have no light in the kitchen and several leaking taps because we cannot get anyone to fix them. We had planned on fixing quite a few things now that we are retired but can’t get any tradies to come to our home. We have light fittings, a new oven and hotplates and new bathroom vanity and shaving cabinet waiting to be installed.

I [Carol] have been unwell for many years even before I was invalided out with a mystery autoimmune inflammatory disorder and now some of my friends are concerned this illness could be asbestos-related.

We are not angry but tired of waiting to see what will happen next. There is also a lot of confusion. It’s hard to plan anything and there is anxiety about what the government will do to solve this problem. We are much better off than some Mr Fluffy cases in that we own our home, but we are now on pensions with a limited income.

Christopher, 46, Holder

My name is Chris and I've worked in the federal public service for the last 25 years. When I first came to Canberra in 1990 I lived in flats in Duffy. I liked the Weston Creek area as it had a real homely feel about it, so in 1998 I decide to buy my first house in Holder.

When I bought my house I was given no indication that it was a Mr Fluffy house. During the purchase I had a building report done and it mentioned that "asbestos had been removed", but didn't go into any details. I assumed it must have been referring to fibro sheeting or something, as this was the only form of asbestos that I was familiar with at that time.

Having my own house was a personal milestone for me and I went about setting it up to suit my needs. This included a number of trips in the sub floor to move TV cables and telephone sockets. The first time I went under the house I found it very dusty and extremely hard to breath, so I used a hanky to cover my mouth. After that I bought a standard safety mask from a hardware shop and used this. I definitely didn't know that I was putting my health at risk by doing this.

I had some minor modifications made to the house, which included having the kitchen renovated and putting evaporative air-conditioning in the roof. At no stage did the tradesman doing this work indicate that there was an asbestos risk. But it now plays on my mind that I could have inadvertently been putting them at risk.

I got married to my wife Jennifer in early 2005 and we were planning to raise a family in our house. Unfortunately after two years of trying we couldn't get pregnant and decided to go through IVF. Any couples that have attempted IVF will know that it is a very stressful thing to go through. Not only is it a huge financial strain, the physical and emotional toll is enormous. We desperately wanted to have kids so tried extremely hard and kept on the IVF program for 7 long years. In the end we felt that we had done all we could to try and have kids and just wanted to get our lives back. So 2013 we decided to end the IVF and move on with the next chapter of our lives.

We went on a first overseas holiday late last year and were planning on doing some well over due maintenance on our house this year. And then we got the Mr Fluffy letter in February. I must admit I found this letter to be rather blasé as it again indicated that there was no major health risk. But you were required to get an asbestos assessment done if you wanted to do any work on your house, so this was something I would need to keep in mind. The letter sent back in 2005 was even more ambiguous as it vaguely mentioned a removal program, but was mainly highlighting that our house was built before 1980 and like all houses of this vintage it was likely to contain asbestos products.

It was only when we heard stories from the FORAG Action Group on the ABC's 7:30 report that we realised the full extent of this problem. We booked an Asbestos assessment straight away and discovered that because of cracking in cornices and internal walls throughout the house our home was no longer safe to live in (and has probably been in this state for the last 3-4 years). We have been out of our house for 7 weeks now and will need to consider our options for the future. Our preference is to demolish and rebuild as we still love our home.

We have been relying on help from our relatives in the short term. This has been hard going as it involves family members sleeping on the floor. We have two Shetland sheepdogs that have been our guardian angels during the IVF days as they are great stress relievers and are definitely considered part of the family. They are very emotionally attached to their owners and can sense when something is wrong.

Because of their short life expectancy it's unclear if our dogs have been put at risk. They love digging around the backyard, so I'm just hope that they aren't another innocent victim.

We attended the last FORAG meeting and were extremely impressed by the group's positivity. In general discussion with other Fluffy owners we mentioned that we don't have kids and because of the circumstances we now feel somewhat "lucky" as we would have been subjecting them to the ongoing asbestos risk. We really got an appreciation of how big the problem is. Different people had different issues and had different ideas about how things should be resolved, but we all shared the same underlying problem. I'm also certain that we couldn't have found a better person than Brianna as our spokeswoman. Her dedication to resolving this issue is second to none.

The one thing that we have taken out of our IVF and now Mr Fluffy dramas is that adversity makes you stronger, and as a result our relationship continues to grow.

"I feel overcome with grief and anxiety at what my family has been exposed to. I am haunted forevermore by what my son will have to endure." — Kim, Holder

Kim, 45, Holder

I was so shocked when on 28 July 2014 I found out that we live in a Mr Fluffy home.

I feel overcome with grief and anxiety at what my family has been exposed to. I am haunted forevermore by what my son will have to endure.

We are facing financial ruin. Our home is worthless. We just renovated it.

I am angry, so very angry, that this was not disclosed to us. The government knew about Mr Fluffy but let us live and renovate our homes despite the risks. I feel cheated and duped by the federal government.

The government knew in 1968 that Mr Fluffy was a health risk yet did not stop the loose-fill asbestos from being put into more homes.

How many other homes do we not yet know about? Mr Fluffy was installed in only 1,000 homes in 11 years? I don't think so.

I cannot bear the thought of parting with my possessions. My mother died when I was young and I have a few things she left me. Now they may need to be destroyed. Our lives are destroyed.

I can't live in this house. I have anxiety when I come near it. I feel like we live in a gas chamber. My great-grandparents were murdered in a gas chamber. I feel like I am reliving their experience.

My husband and I are fighting.

My son is acting up. He can feel the stress in this house. He has special needs. I don't know what to say to him about having to leave his things behind.

My behaviour is becoming obsessive with a constant desire to dust furnishings.

I want compensation for loss of home and also grief and trauma.

I have had suicidal thoughts, but do not plan on putting them into action.

The government raced to help find a missing plane, but is not coming to our aid.

WE NEED HELP NOW!

My friends won't come over anymore.

My bookkeeper wouldn't come over today because she is too scared, so our business is in jeopardy now.

The federal government has blood on its hands.

“As a tradesman I feel at greater risk and I am furious that this problem was not resolved 20 years ago when the government was aware this was a health risk. Who will look after my family if something happens to me? I have worked in roof spaces for years, each day coming home with ‘toxic’ clothes and putting my family at risk. I feel sickened by this thought.” — Shane, Holder

Shane, 47, Holder

I am disturbed that the government has left us holding the rotten potato. Now we have to disclose to everyone that we have a dud house.

We had financial plans that cost us a lot of money to put into place, with various legal costs, and now all those plans are on hold. Our lives are on hold. We can't plan a thing. We are immobilised.

As a tradesman I feel at greater risk and I am furious that this problem was not resolved 20 years ago when the government was aware this was a health risk. Who will look after my family if something happens to me? I have worked in roof spaces for years, each day coming home with ‘toxic’ clothes and putting my family at risk. I feel sickened by this thought.

I am attached to my home. I put blood, sweat and tears into the renovations here. I have planted an orchard for my family to enjoy in years to come and am gutted by the thought of having to move away. My business is here. I have worked very hard to make a go of it, and now everything is at risk, including our health.

Shame on you, federal government. You covered this up. It's an outrage.

“I'm not dwelling on potential health issues that may arise at some point in the future, nor am I thinking about the potential financial ruin that we may face. I've been upset and I've been angry and now I just want to know how we can move forward and put this behind us. I want to stop living with the uncertainty we currently face.” — Mandy, Holder

Mandy, 47, Holder

We've lived in our house for 12 years. When we moved in, our four children were aged between four and nine and we had one income – so we knew those big renovation jobs would have to wait for years. But the house had the space we needed, and after moving to Canberra a year earlier and settling into the neighbourhood, we didn't want to uproot the family again – so it ticked the box for location as well.

When I first became aware of our Mr Fluffy status, my main concern was that my family had been exposed. We haven't done major renovations but we pulled an old heater out and had a hole in the wall for 18 months before we built a shelf to fill it. We have stored firewood under the house for years and have cracks in walls where the house has moved. My husband has been in the roof and under the house on numerous occasions to do ordinary maintenance jobs.

Our house, the single biggest investment we will ever make, is now a write-off. The cost to demolish has increased by up to four times and presumably the same is true for any other work that we may do if we could find anyone willing to do it. Who would spend four times the cost of a kitchen renovation on a house that will never realise its value? We can't sell without taking an unacceptable financial hit, can't renovate or even maintain without additional cost and at the end of the day we're still left with the problem.

I'm also concerned about all the conflicting information being received and have questions about the reliability of asbestos assessments. Is it safe to use bathroom heater lamps or not? Should I get rid of the contents in one cupboard that was found positive for asbestos fibres but not worry about the contents of another cupboard that was not tested at all? I have no idea whether I am over-reacting or (worse) under-reacting to this situation.

I'm not dwelling on potential health issues that may arise at some point in the future, nor am I thinking about the potential financial ruin that we may face. I've been upset and I've been angry and now I just want to know how we can move forward and put this behind us. I want to stop living with the uncertainty we currently face.

My family should not be paying for this with our health or with our life savings. The business that installed this product should never have been allowed to operate in the sixties. Or the houses should have been demolished in the eighties. Since that didn't happen, adequate information should have been passed onto people like us who unknowingly purchased these homes.

I feel as though we have no control over our own future: whether we come through this unscathed or go bankrupt will be decided by others and there is nothing I can do to influence that decision. At least 10 times a day I check the online news and social media for any announcements, but the one I am really waiting for is the one that will tell me what our options are so that we can start making plans for tomorrow.

I know the scale of this problem means it won't be fixed overnight, but I need to know there is a solution and that we can start moving towards that. Every week with no answers makes it harder to hold everything together.

"I suppose we will find out soon what the fate of our home and possessions will be, but we will always be waiting and hoping that Mr Fluffy hasn't had an influence on our health. I can't see a finish line for that." — Joe, Holder

Joe, 30, Holder

My little family is made up of my wife and our 11 month old daughter. We bought our home in late 2011 and were absolutely over the moon with our little house. We found out we were having a baby and decided to renovate and have everything finished before the due date so that meant putting in our dream kitchen, all new living area and completely new laundry. We had to move out during part of renovations due to missing walls, floors and ceilings and to save on money I (and often friends and family) took on the demolition and other odd jobs which required spending time crawling through the sub floor and ceiling cavity. Our daughter was born on the 9th of September 2013 and while my wife and daughter were in hospital recovering I was back and forth to the house helping to put in the last of the down lights and tried to make sure it was ready for the two special ladies in my life. My wife and daughter moved back in literally hours after the renovations were completed on our home, a Mr Fluffy house.

We found out we were in fact residing inside one of the infamous Mr Fluffy homes after receiving the registered post. The uncertainty of it all is pretty rough, to put it lightly. I'm concerned about how it will affect my wife and I health wise. I'm terrified about how it could have potentially affected my daughter in the first few weeks of her life living in a freshly renovated Mr Fluffy house and how it could be continuing to affect her now. We are eagerly awaiting the results of a test that was done recently as we are desperate to know just how bad or good the news is. I don't expect it to be a glowing report.

There are so many questions that I just don't know the answer to. Am I going to have to watch my home be demolished. I'm not just financially invested in this home I'm emotionally invested. It's our first family home where we first saw our daughter crawl, smile and laugh. What will happen to our furniture and

clothes? What about all of the things I have stored under the house? Was spending tens of thousands of dollars on renovations a complete waste of time and money? I suppose we will find out soon what the fate of our home and possessions will be, but we will always be waiting and hoping that Mr Fluffy hasn't had an influence on our health. I can't see a finish line for that.

Ken, 73, Holder

My wife and I purchased our home in 1977. Our two daughters, then aged 16 and 13 lived here until they left to marry and make their own way in life. Our home has been a predominately happy one with wonderful neighbours through the years. We have had a number of alterations and upgrades done over the years. We had planned some time ago to sell and downsize however, my wife's brother came to live with us after his mother passed on. Michael suffers from Downs syndrome and was with us for around 9 years. Jan, my wife, is his Legal Guardian. He eventually moved into supported accommodation where he is today. Unfortunately, his condition has deteriorated in that he now has advanced dementia and no longer recognises us. He has recently been assessed by Palliative Care. Michael will be 60 this year.

We first became aware of the "Mr Fluffy" situation in early 1991 when we had to move out to facilitate the enclosure of the house and removal of the asbestos insulation. Tests carried out on 27/03/91 established that, to us, the house was now safe to live in. The actual certificate didn't arrive until February, 1992.

My wife and I are of the opinion that this terrible saga must finish! In the interest of our physical and mental health and indeed, that of the community at large, we feel that every property affected by "Mr Fluffy" should be demolished and thoroughly cleaned. Fortunately, so far, we've dodged a bullet and exhibit no symptoms of the horrendous disease affiliated with asbestos.

Our major concern now is what does the future hold for us in our late retirement? Previously, our home was valued at a price which would have allowed us to comfortably down-size to a property closer to one of our daughters. Since the house has been shown to be contaminated with asbestos, nobody is interested in buying. Will the combined Governments come up with an equitable settlement or will we be joining the rental market for the rest of our lives with only the pension to see us through?

"I can't continue to live with the turmoil of this as well as all of my other worries. I want a firm response, and I want it now." — Anonymous, Holder

Anonymous, 29, Holder

We moved into our house as purchased by my parents-in-law as the first (and only) home my husband and I have lived in outside of our parents' homes since we were 18 years old.

This is our first home – the home we prepared for our wedding in and came home as a newly married couple. The home we conceived our first baby in, the home we grieved our first miscarriage in, the home we celebrated the birth of our first son in and bought him home to, the home we grieved the loss of our stillborn second son in May of this year. This home has been our rock, our happy place when celebrating and our safe place in sadness.

This home that is so much a part of our lives has been my haven. A certainty when everything else is out of control.

How can I even put into words how finding out my home is a Mr Fluffy house has affected me?

How can I deal with the fact that as one of my sons has passed away, I may have been inadvertently putting my living son's health and life at risk?

I feel stuck – people could say why not just move out. Well sure I could move in with my in-laws or find somewhere else to rent – but then who would rent this house from them? How would they pay the mortgage and rates on it if we aren't paying rent? I am obligated to keep my family at risk.

Our son's childcare is in the next suburb – I could initiate the process of trying to find him alternate care but it is well known in Canberra that good childcare is hard to find. And he is so settled and comfortable there. He has his own little network of friends as well as carers who love him. How could I take him out of his home and then also expect him to settle in a strange new place?

I feel torn – I don't want my home knocked down and rebuilt but I know this is what is necessary and required.

I want to plan another addition to our family but how can I get pregnant if I don't even know where I will be living in the future. After suffering the stillborn death of our son, our next pregnancy will be high risk, and fraught with worry and stress enough without adding a potential house move into the mix.

I suffer from diagnosed obsessive compulsive disorder and anxiety which has increased. I keep seeing new cracks all the time, I am constantly anxious.

I work at an organisation representing the building industry which offers the mandatory asbestos awareness training recently legislated. I am faced with this every day. A reminder of how dangerous this product is and the effect it can have on tradespeople and then I go home and live in it.

I am also conflicted in the support I need to offer my boss who sits on the group – I want to know what is going to happen to my home and provide some certainty to my family about what is going to happen but I cannot repeat what I hear within my workplace.

I can't continue to live with the turmoil of this as well as all of my other worries.

I want a firm response, and I want it now.

"Less than 10 years from retirement, I feel the certainty of a sound financial future has evaporated." — Anonymous, Holder

Anonymous, Holder

When I bought my home in 1991, the building inspection report highlighted that the roof had been filled with loose fibre asbestos insulation but that it had been removed.

The eruption of the Mr Fluffy issue in the last year has been profoundly unsettling. In addition to lingering uncertainties about the impact of the asbestos on my health, I seemed certain to have witnessed my home and my primary financial investment rendered unliveable and potentially worthless.

Less than 10 years from retirement, I felt the certainty of a sound financial future has evaporated. The last months of media hysteria haven't helped.

However, none of that can be changed and I acknowledge that past decisions on the issue appear to have been made as well as could be expected at the time. My focus is now firmly on the future.

Unless my home and the other affected homes are demolished, it is my view that the situation will never be resolved and those affected will have difficult futures.

I've scanned the local real estate pages looking for smaller renovated 3 bedroom homes on large blocks and have come to the realisation that I live in a rarity. A simple move to a similar home, even with compensation, seems a pipe dream.

For me, that leaves a knock down rebuild as the only logical option. As a pet owner, I am concerned about finding a rental property that allows dogs inside and about the period of time it will take to demolish and rebuild my home. I am also concerned about what level of compensation or rebuilding allowance will be made. I don't expect a palace but reorienting a home on my block to make it solar passive won't be as simple as rebuilding on the old footprint. I am hoping the building allowance provided, if that is the way forward, recognises that a 1970's style low EER rated home is not what I hope for in a new home.

All I'm hoping for is the funding to allow me to replace my home with a 21st century design and a place to live while it happens. I'm happy to wait a few years as clearly this will take time to deal with and there are higher priority homes than mine but some certainty about the future would do much to ease the current situation. The uncertainty about what my living arrangements will be for a few years is not what I hoped for as buying my own home has given me that.

Ross and Jo, 40s, Holder

We bought our home 10 years ago and until recently had no awareness of the use of asbestos products as loose fill insulation, or of the removal programme. We find it very surprising that having used all the professional (finance, conveyance, building reports) and government services we were totally unaware of the risk of purchasing a home which had contained loose fill asbestos. Sadly we had.

We do have health concerns from likely exposure to asbestos fibres from renovations and accessing both the roof space and underfloor areas and we are still awaiting our assessor's report on whether it is safe to remain in our home – or not.

Until recently we have been very happy in our home. We have invested substantially in renovations to make it more comfortable but with a growing family we had commenced plans to either extend or move. Now both these options are unavailable. The former because it is potentially dangerous and the latter because we would be unable to sell our home for what it was worth.

We remain loving the location and community and hoping that a fair outcome can be offered by governments.

“We do not want to continue to live in a house where we cannot even put a nail in the wall and have to be constantly vigilant for any cracks, not be allowed into the roof cavity or sub-floor and continually be reminded that we may have ingested or inhaled this dangerous substance.” — H and N, Holder

H and N, Holder

We are a family with a 12 year old son and have lived in our Holder home since 2008.

I was devastated to find out that we still have Mr Fluffy asbestos in our home even though there is a Certificate of Completion of Asbestos Removal Work on the building file.

At first I was in denial after reading the February letter, later I became angry and then scared that we have all been exposed and what this means for our future.

I am still anxious even though our Asbestos Assessment Report came back negative for asbestos in our living areas as I have heard some owners have positive results for asbestos in living areas after having subsequent assessments.

We moved to Holder to be close to our son's school where I volunteer every Friday and love the community in which we reside – we have a street party every Christmas and I have made friends in this area. We were hoping to be here for the next 10 years or more. We love our home and land, it is a largish block and we planted fruit trees, a claret ash, it has a well-established garden and we have good neighbours.

Exposure / health

My husband (N) has been up in the roof cavity on numerous occasions to check the ducted heater motor and a downlight in our kitchen which regularly goes out. Our son has also been up in the roof cavity to help his dad.

We all have been crawling around under the house at varying times and I used to catch my son playing in the dirt of the sub-floor when he was little.

In 2012 we renovated our bathroom and ensuite.

I initially called ACTPLA to check if we needed to get approval from them and was informed that as we were not moving any of the internal wall structures, that we could go ahead.

We hired a tiler and plumber and once they suspected we had asbestos sheeting, we did some tests and hired a firm to remove the bathroom internal walls and the ensuite floor as they were bonded asbestos. N then installed new wall sheeting and cornices to the bathroom, so the tiler could do his job. During this time, we continued to use the bathroom and were all exposed to any dust that came from the internal wall cavity.

We both live in fear about our long-term health and wonder anxiously how ignorance about our Fluffy house will play out in our older years and we are especially distressed about our son's health when he is an adult.

Finances

We are very worried about the financial impact of having a Mr Fluffy house on our retirement plans and our son's future.

We cannot seek any funds from insurance to rebuild and we were hoping to start investing for our retirement in the next 20 years and for our son's tertiary education, and now we wonder what cost burden we will have in rebuilding our home? We do not want to rely on the government in our retirement.

Are we going to be forced into the rental market while our home is being rebuilt which will delay our future plans? Will we have a guarantee that the land will stay ours or will we be forced out of the area due to lack of funds to buy back our land and rebuild? We do not know if we can afford to rebuild without some financial assistance from the government.

We do not want to continue to live in a house where we cannot even put a nail in the wall and have to be constantly vigilant for any cracks, not be allowed into the roof cavity or sub-floor and continually be reminded that we may have ingested or inhaled this dangerous substance.

We feel very let down that the previous Commonwealth and local government did not stop fluffy asbestos being pumped into homes, and that they have not safely demolished these houses previously when they were first discovered thereby leaving a toxic legacy for current home owners to deal with. I am very angry that no one warned me before buying this home that it was toxic to my family, as I would have walked away had I known.

“I feel like a leper. I don’t want anyone to come to our house and I have not invited anyone over since finding out. We have refrained from inviting friends and their young children into the house. This makes me feel isolated at times, but I worry about putting friends, family and young children at risk.” — Leonie, Holt

Leonie, 39, Holt

My fiancé and I found our first home together in February 2013. To us, it was a home that we could move into and enjoy while trying to start our family. It was big enough to accommodate our planned family of hopefully two children, plus our interstate family, allowing us to enjoy it for several years without having to move. It is situated on a large block and is fully enclosed. Perfect for children and our two dogs.

It was a first-time purchase for my fiancé. He had saved for many years. Buying his first home, in readiness for our family, was his and our dream. It was all both of us have really wanted: to have a family of our own in our own sanctuary.

As this house provided us with greater size and options for a family, we decided to spend more than we had originally thought, as we had hoped we would be able to settle in and enjoy it for many years to come.

All went well with the purchase. We had to make several offers in order to be successful, as there was apparently another interested party. The real estate agent was great to deal with, but in hindsight I now feel that he did not act in a completely professional manner and that he may have deceived us by not advising us in relation to the certificate of completion for the removal of asbestos. I firmly believe that the vendor acted in a deceptive manner: I suspect that they did not advise the agent regarding the removal of the asbestos and the presence of PVA coating in the roof cavity. I believe that they were very aware of the status of the house. The only time that the asbestos removal was mentioned to us was at the time of signing contracts in readiness for exchange of contracts. It was the only time we met with our solicitor to discuss the contract. In fact we met with a conveyancing clerk, not a solicitor. At this time I did not question the asbestos removal as it appeared that all was fine and that the removal had been successful many years ago.

Approximately five days after our offer was accepted to purchase our home, we found out that we were pregnant. We were the happiest we could be. We had found our family home to grow our family, and we had unexpectedly fallen pregnant much quicker than we thought!

The time came, and in readiness for enjoying our home, our closest friends and family painted our house throughout, and then they helped us move in. We put new carpet in and made other minor changes to suit our styles and make things feel more homely. We have settled in, made it ours, fixed up the gardens to be more family-friendly, installed curtains, painted feature walls and several other things.

When we welcomed our son Charlie into our family at the beginning of November 2013, we felt on top of the world, sleep-deprived and full of love. We have had many family members, friends and young children visit us, to meet Charlie and spend time with us. Everything was as good as it could be. Then everything changed.

We received the letter sent out by the ACT Government in February, but admittedly did not take much notice of it, except that we needed to advise contractors of the fact that there may be asbestos in the walls, roof, sub-floor etc. The letter was at least six months too late. My younger brother, who is a qualified electrician, stayed with us for a week during winter 2013 and did many electrical jobs for us including running power from the house to the garage. He also replaced power points, switches, data points, etc. All of this required access to the sub-floor and the roof cavity. He was in the roof and under the sub-floor for many hours. Unknowingly, I exposed my little brother to amosite asbestos. This makes me feel sick and stressed and I hate that this was able to happen. This should never have been able to happen. Ever. Now we have the joy of having to wait/worry for the next 15-20 years to see whether the exposure will affect his health.

All the happiness and enjoyment of being in our home has gone for me. I hate living where we do: it feels like living in a prison, a prison that we have a mortgage on and have to continue to pay despite now having a house that is worthless.

Sadly, I have also not been able to enjoy my time with my son as much as I should. Why? Because I chose to buy a house that has potentially put his health at risk. I feel guilty for making a decision that was based on incomplete knowledge.

The stress of owning a Fluffy home has also put added stress onto my relationship with my fiancé, as we don't know what is going to happen, how it will happen, how we will cope, how our son will cope and if we can afford what will happen.

I feel like a leper. I don't want anyone to come to our house and I have not invited anyone over since finding out. We have refrained from inviting friends and their young children into the house. This makes me feel isolated at times, but I worry about putting friends, family and young children at risk.

We have had an asbestos assessment done. Amosite was found in our laundry cupboard (it is now sealed and not usable). The PVA coating in our roof was found to be in poor condition, as it has deteriorated badly (no-one is to enter our roof at any time). Of course, asbestos is expected to be in the sub-floor. We have been told that the living areas are safe and we can remain in our home. We are lucky, if you can call it that. We have not been prohibited from re-entering our home. I am not sure how lucky this makes us – there are times I wish we could move out, take Charlie away from the risk, but sadly we do not have the money to do so.

So we stay in our house, which is no longer a home, and I spend many hours worrying about what we have exposed ourselves, child, family and friends to. I also worry about what will happen, when it will happen and how this will affect us financially. It makes me sick to think that we now have health concerns hanging over our heads for the next 15-20 years (if not longer) as well.

This ongoing, open-ended, unresolved situation is taking its toll on my mental health. My stress and anxiety levels are at an all-time high, and last week I hit the wall. I had the worst day I have had since having Charlie. I was in tears on and off all day. I did not want to attend mothers' group or be around people.

This ongoing situation also places us in a difficult position regarding having a second child. I am turning 40 fairly soon so I don't have the ability to delay having another child for a long period of time, yet I do not wish to have another child while still living in this house, as it stands. The longer this goes on and remains unresolved, the more my options regarding having another child are limited.

As I write this, I am in tears again, as I think about our future and what will or won't happen. I am a first-time mum, with a nine-month-old child. I am back at work part-time and we are getting married in November. So many positives that live in the shade of one large, sad negative.

Helen, 72, Holt

Shortly after purchase in 1984 we realised we had loose-fill asbestos in roof cavity. Hugely glad when Government commenced removal program – thought all problems solved. Children left home, life moved on, renovations and small extension completed.

I am now a widow – alerted to current problem by media publicity which actually commenced in 2013. Received the letter from ACT Government in February which frightened me – felt physically sick – do I forget it (head in sand)? No, after further media publicity (and with help from Canberra Connect) I had an assessment done in May. I was quite shocked to discover extent of contamination especially as the cupboard in my daughter's bedroom was found to contain amosite. Have agonized about telling her specific details and have not done so, so far (luckily was not on the shelves in cupboard). Also found in central heating return air chamber on the timber (but not in duct apparently) and also extensively in downstairs workshop/garage. Remediation work done, many items removed but how safe is safe?

Almost every night since February I have lain awake worrying about this problem – the huge impact on my children's health, my five grandchildren's health (who have many sleepovers), visitors staying frequently and the health of tradespeople who have worked here over the last thirty years. The anxiety has been quite indescribable. With the huge health concerns comes the financial realization that one's house is worthless. No sane person would purchase a house contaminated with loose-fill asbestos, even with assurances that all is "safe". I have a large garden and was hoping to move to a home with a more manageable one. Currently that is an impossibility. So I live (as do so many other Fluffy owners) with continual fear, anxiety and uncertainty.

"On one occasion the entire bathroom fan housing fell on my head with a pile of "dust" from the ceiling – at the time it was hilariously funny but I am the last one laughing now."

— Kate, grew up in Holt

Kate, early 40s, grew up in Holt

I am most concerned about my mother who continues to live in our family home.

My concerns for her (not withstanding those in regards health) are particularly in regards her financial security and her emotional well-being.

My mum is one of the kindest and generous people I know. She always puts others before herself and will always help wherever and whenever she can. To this day she is incredibly concerned about the risk to the health of both myself, my brother, our spouses and her five grandchildren who frequently visit her. She has inferred that she would understand if we did not want to come and see her as she worries about any potential health risks we may be exposing ourselves and our children to.

As she has retired she does not have a large disposal income and her wealth and security is tied up in her house. If it ends up un-sellable I am not sure what she will do. My mother has talked about downsizing for some years now but as it is impossible for her to even contemplate selling until the asbestos issue is resolved then she will be stuck alone in a four bedroom house with a large garden she is finding it increasingly hard to manage.

Over the years there have been many renovation projects involving the removal of walls and installation of ducted heating. My father (who died over 10 years ago with cancer) had worked with asbestos both in his youth and in later years (he was involved with overseeing some of the removal through the government in the 1980's).

I remember moving out whilst the house was encased in a bubble and the asbestos was removed but it did not seem such a big deal at the time. They always informed tradespeople of the fact that it was a My Fluffy home as both of my parents remained concerned about potential asbestos exposure despite it being “officially removed”.

As a GP myself, I have spoken at length with friends and colleagues, including respiratory physicians with experience in asbestos related disease and have come to the realisation that there is a distinct possibility that I may contract asbestos related disease in the future. I remember distinctly in early high school (before the asbestos was removed from the roof) having a shower with “dust” from the roof space falling through the vents. It didn’t seem such a big deal at the time as I simply washed the dust off under the shower!

On one occasion the entire bathroom fan housing fell on my head with a pile of “dust” from the ceiling – at the time it was hilariously funny but I am the last one laughing now. When the government asbestos removal process happened this vent was blocked off completely as it was deemed too high a risk to leave open. I will forever remain vigilant about any lingering respiratory symptoms. Hopefully one day an early detection test for mesothelioma or other asbestos related disease will be found and more importantly it will be coupled with a cure.

The more I read about the whole Mr Fluffy debacle the more astounded I have become when nothing was done when the risks of asbestos were so well documented.

My mother still lives in the family home. I am not sure if my parents were aware of the asbestos insulation when they purchased. I do know that my mother now feels trapped in a house that she cannot sell in the foreseeable future. My health is good but I do now live in Sydney with regular visits back to the family home.

“We have not been game to have an asbestos assessment done as we are too scared of the outcome. If the findings were that our living areas had been contaminated we would have nowhere to go and do not have the money to pay rent on another house.” — Anna, Holt

Anna, 54, Holt

These last few months have been very upsetting for all our family. We have not been game to have an asbestos assessment done as we are too scared of the outcome. If the findings were that our living areas had been contaminated we would have nowhere to go and do not have the money to pay rent on another house. We still have a substantial mortgage on this home and my partner has not been working as he broke his leg in December 2012 and is only now just about to start in a new job.

It’s as if at the moment we know that the fibres are behind the walls and in some parts of the roof and in the dirt under the house but if we have an assessment done it will be there in black and white and we will not be able to escape the thoughts that there is a very real possibility that any one of us may become sick with a disease caused by the asbestos fibres. I am particularly worried about my children as they have grown up in this home, if I had thought for one moment that our home was not safe I would never have bought our oldest daughter back here after the government cleared out the asbestos insulation nor would I have brought two more children into this home. I now also worry about any trades people that have worked in our home over the years.

Our family have always loved our home but we realise that the decision may be that the safest thing for everyone is to demolish all these Mr Fluffy homes so the asbestos fibres are completely gone forever. We can cope with all that, so long as a home can be rebuilt on our same block. This is where we have always lived, this is the area we know and love. We have good neighbours that we have known for many years, this is where our children grew up. My partner and I agreed that we don’t want to move anywhere

else as this area has everything we will require as we get older. We will be able to just walk to Kippax it can provide all we will need groceries, doctors, chemist and a newsagency. The location is also very good for our children at the moment as none of them drive and they all have to get to their jobs and university so they rely on the bus service which is very good from Kippax.

If the decision is that all the homes will have to be demolished I hope the government will cover all the costs involved as we do not have the money demolish and rebuild a new home on our block. If they don't meet those costs we will be out on the street with no roof over our heads.

We try not to think about the whole situation as far as asbestos fibres and possible future illness. We prefer just to leave it alone as we do not want to be worried and stressed over it all. Life is hard enough already.

If our home is demolished the impact will be difficult for our whole family. We are all very attached to our home particularly our children, so much so that our son has always said he would like to live in this home with his own family one day. It is not that our home is very flash but it holds all our memories – it's a bit like the movie "The Castle" it's a home not a house. It holds so many of our memories, laughter and love.

So long as we can rebuild on our block, maybe the impact will lessen as we will still be in the same place just a different home.

"Both my partner and I are worried, concerned and generally scared. We are living in fear of what the future holds and are terrified about the health and wellbeing of our nine month old son. We were planning on growing our family however with our future financial and physical wellbeing in question we have had to put these plans on hold, perhaps permanently." — Ben, Holt

Ben, Holt

My partner and I moved into our Holt home in 2013. We had spent years saving enough money for a deposit for what we dreamed would be our family home. It is the first ever property I have owned along with my first mortgage.

Everything appeared fine as we went through a relatively smooth purchase process. Our conveyancer mentioned to us at the contract review that the home had gone through a government asbestos removal program approximately 30 years ago. This didn't really mean anything to me or cause any concern at the time as there was a copy of a 'certificate of completion' included in the contract. I remember thinking to myself at the time that it was actually good news that the government had completed this removal so many years ago and that I had nothing to be concerned about. I had no idea what type of asbestos was removed or the legacy that remained hidden. There was no mention of asbestos or asbestos removal in any of our dealings with the real estate and I now feel misled.

We have completed a number of minor upgrades in our home over the past year with the assistance of family and friends. My partner's brother, a qualified electrician, helped with some significant upgrades throughout the house with the replacement of aged powerpoints and light switches, as well as running electricity to our garage. He worked in the ceiling space and subfloor over the course of a number of days, oblivious to the dangers that existed there. We have also had a number of other tradespeople in these spaces and I have also spent time doing some minor works in those locations as well. What we do not know is what this will mean for our health in the future and it is a worry we will have to live with for the rest of our lives.

Following the government's letter earlier this year and subsequent asbestos inspection report we have come to realise that our home is not what we hoped it would be. It now feels like we are living in a death trap. Our entire ceiling space is contaminated (all of the PVA glue is peeling and flaking off and contains clumps of loose-fill asbestos) as well as some of our cupboards and sub floor. Both my partner and I are worried, concerned and generally scared. We are living in fear of what the future holds and are terrified about the health and wellbeing of our nine month old son. We were planning on growing our family however with our future financial and physical wellbeing in question we have had to put these plans on hold, perhaps permanently.

I work full time just to support the mortgage payments and to support my family. I now feel as though the money I have invested and continue to pay on our home is wasted. Our family home is worth nothing, and we cannot afford to do anything but remain with the hopes that this nightmare will end soon.

We do love our location, the proximity to shops and public transport, our neighbours and community, and we wish to remain in Holt for the future however we are desperate to resolve and move on from this legacy as quickly as possible, and if that means leaving our community behind then so be it.

“My parents have to consider the exposure of all of their children for 14 years of their lives. Their grief and shock as a result of this is tangible and cannot be understated.”

— Helen, Hughes

Helen, 36, Hughes

In February this year, my parents found out through the letter from ACT Government that their home is a “Mr Fluffy” home.

I am a mother of two young children, Noah (four years) and Alannah (13 months). My husband and I moved back to Canberra in 2008 in order to start a family and to be closer to my parents. We now live in Curtin, close to my family home in Hughes. My mum, who works four days a week, has looked after my son most Friday mornings for the past three years to assist me with my own part-time work. Their home has truly been like a second home to Noah, and since last summer he has been having ‘sleepovers at Granny and Grandpa’s house’, which is a joy to him and a wonderful break for my husband and I.

That has all stopped.

My children have now not been inside their grandparent’s house since May when we began to understand the extent of asbestos contamination in Mr Fluffy homes. My parent’s home has tested positive to loose fill amosite asbestos in the sub-floor, two bedroom wardrobes, a family room cupboard, and the return air cupboard. One of the bedrooms is the spare (which Noah calls ‘his room’) and where I slept for two weeks with both children when Alannah was nine weeks old. The ‘good’ linen is stored in this wardrobe, as were the baby things, as this wardrobe is newer and less dusty than the linen cupboard. When the carpet was replaced with floating timber floors two years ago, and an old heater removed creating a hole in the lounge room floor into the sub floor, my then two year old son threw some ornaments down and then went exploring to collect them.

Having to consider my children’s exposure to the most dangerous form of asbestos is devastating to say the least.

My parents have to consider the exposure of all of their children for 14 years of their lives. Their grief and shock as a result of this is tangible and cannot be understated. This is a risk that my parents would never have taken knowingly. My mum unplugs power points at night to reduce the likelihood of a house fire, we grew up being told never to stand close to the microwave, never live close to an electrical transformer, and, after exchange on their previous house in 2000 they replaced the glass doors with safety glass because a young family would be moving in and they didn’t want any future injuries on their conscience. It feels like a rude joke that unknowingly they have found themselves living amongst loose fill asbestos.

Financially this is also devastating. My parents are close to retirement age and have been planning to sell the home, settle its mortgage, and purchase a smaller home without any debt. All of their money is tied up in the house. We had all believed it to be a solid investment. As it stands we can see no future for it other than demolition, but is not a simple solution. It is a highset double brick home positioned on a steep slope. The family does not have the funds for a knock down rebuild and find it impossible to see a solution without government intervention.

At this stage they are living in the home with Kelly, a 20 year old orphan who has been an informal member of our family for three years and we feel a strong duty of care for. They are not using the IXL tastics or exhaust fans in the bathrooms, nor using the wardrobes, and are generally trying to live without making too much movement which could disturb any remnant fibres. No one feels safe in the house. It has ceased to be a warm welcoming buzzing family home and it is now cold, quiet and lonely. We talk daily about having the three of them move into our home with us, but being in a small three bedroom home ourselves this is also not an easy decision without a time frame.

If left to deal with this legacy alone it will be financially ruining not only for my parents, but for my siblings and I who will have no alternative but to try and carry the burden. In the meantime, I feel extremely worried about my parents and Kelly who are living in the home.

“Our children face the horrific prospect of having been potentially exposed to long and frequent exposure to a deadly carcinogen. Every time they opened the sliding doors of their wardrobes, it is likely the asbestos fibres became airborne and they breathed in the deadly material.” — Mark, Hughes

Mark, 59, Hughes

We live in a house in Hughes affected by Mr Fluffy asbestos. We recently received an asbestos assessment report on our home. The report details amosite asbestos was present in samples from:

- the built-in wardrobes of two bedrooms
- a cupboard in the family room
- the top shelf within the return air cupboard intake for our ducted gas system, and
- the sub-floor.

We are devastated by the news.

The two bedrooms affected were our children's bedrooms who were aged 8 and 10 when we bought the house in 2000. These rooms have been their bedrooms for the last 14 years. They only recently moved out. These rooms have also been regularly used by our grandchildren who are infants. One of the wardrobes has been used for storage of bedding.

The ONLY information we were provided was the Certificate of Completion of Asbestos Removal Work which stated in fine print that residual fibres may still be present in the wall cavities of the building. There was NO information provided by the ACT Government about the risk of residual fibres within the house itself or subfloor.

Like other owners, we regarded the Certificate of Completion of Asbestos Removal as certification by the government that removal of asbestos had been completed to a high standard. We were not informed of the risks. We did not have any information about the possibility of loose asbestos within the house until February 2014.

Our home is a double brick house. We have not undertaken renovations. Yet the cupboards and wardrobes of our home are contaminated. The assessment report identified one of the samples from the rear of a cornice within a cupboard as full-on loose fill insulation material rather than identifying it as a dust sample. This is not the result of deterioration or renovations. It would have been like this when the 'clearance certificate' was signed.

The Factsheet from the ACT Government entitled 'Loose Asbestos Insulation in the ACT' recently sent to residents stated:

"The removal phase involved removal of loose asbestos from the ceiling cavity, under the house and accessible wall cavities. However it was accepted that because of the nature of the task and the material itself it is likely that some asbestos material will still be present in the house, including in such places as internal and external wall cavities, subfloor spaces and underneath cornices. "

It is clear that the ACT Government had vital information that it "accepted" on the likelihood of exposure of residents in the house, but withheld providing this information to residents until 2014.

We are extremely angry that the ACT Government made no attempt to inform us of the serious risks when we bought the property, and that 14 years have since elapsed until we were informed of the risks that it says were "accepted" all along.

This is unconscionable. This is reminiscent of the behaviour by tobacco companies in knowing but withholding information on the dangers of smoking for many years.

Our children face the horrific prospect of having been potentially exposed to long and frequent exposure to a deadly carcinogen. Every time they opened the sliding doors of their wardrobes, it is likely the asbestos fibres became airborne and they breathed in the deadly material.

How could we have possibly known that our children and grandchildren would be facing the risk of long and frequent exposure? Where does the impact of this awful mess stop?

The asbestos removal program and provision of information to residents has gone terribly wrong. This is evident in the technical deficiencies that allowed significant exposure to loose asbestos from the back of cornices in our cupboards. It is also evident in the neglect and disregard of the issue by not providing information to residents of properties affected by Mr Fluffy asbestos over many subsequent years.

This has a profound potential effect on our health, wellbeing and financial security.

Please protect and help the people caught up in the middle of this problem caused by poor government policy and neglect. The only way to break the accelerating cycle of exposure to Mr Fluffy asbestos is to facilitate demolition and replacement of these houses.

"I stand staring at the cracked cornices in my five year old's room, and worry. I stare at the pile of soft toys in the corner of my nine year old's room, and worry. Every time my oldest daughter coughs, I freeze. She has been coughing for nearly two years now. She has seen doctors and specialists but still the cough persists. Is it asbestosis? Have we done this to her? Our home is not safe. It is not our sanctuary any more, it is our enemy."

— Tracy and Duncan, Hughes

Tracey and Duncan, 45 and 44, Hughes

The knowledge that we have deadly, loose fill asbestos in the walls of our family home has had a devastating impact on us. We bought our home because we wanted to raise a family in a house with a tree to climb, a passage to run down, big wardrobes to hide in. I don't let my children play hide and seek any more because I am scared that what is in those corners or under that bed might kill them.

Every thought is now driven by the fear that my children are at risk. I stand staring at the cracked cornices in my five year old's room, and worry. I stare at the pile of soft toys in the corner of my nine year old's room, and worry. Every time my oldest daughter coughs, I freeze. She has been coughing for nearly two years now. She has seen doctors and specialists but still the cough persists. Is it asbestosis?

Have we done this to her?

We no longer have friends or family visit us. My daughters can no longer invite their friends over for play dates. I can't donate my children's out-grown clothes to charity. Everyone knows that clothing and soft furnishings are being destroyed in homes where asbestos fibres are found. While we wait (and wait) for our asbestos assessment, we are walking around wearing those clothes, we are living soft furnishings.

My oldest daughter loves our home and has said many times: "Mummy, promise me that we will live in our house forever". Her words used to make me smile because it meant that she was happy and secure in her life. Now her words hit me in the gut. One day soon I am going to have to tell her that we are moving. One day soon she is going to see her beloved home reduced to a pile of rubble.

Every child has the right to feel safe and to live in a safe environment. My daughters have that right. Our home is not safe. It is not our sanctuary any more, it is our enemy. We need to be able to move on with our lives and create a new family home together.

Paul, 37, Hughes

We purchased what was to be our family home in 2013 with a view to raising our children there over the next decade or more. At the time of purchase no-one from the owner, Agent or conveyancer made us aware of the Mr Fluffy situation in the ACT nor that the house under consideration was affected. This has made me angry and we feel that we were duped by the previous owners (who we suspect knew of the Mr Fluffy situation) and by the Real Estate Agent and completely let down by the conveyancer who had a moral responsibility to raise this issue with us. Instead the conveyancer was more concerned with getting the light bulbs replaced prior to sale, not the fact that we were buying into an unsafe home, with a young family and a home that had nowhere near the value that was to be paid by us.

The building file included a reassuring document that indicated that our house had asbestos removed in 1990. We sunk our life savings into this house purchase only now to find out that we may have a house that is worth significantly less than what we paid. This has caused my wife and I significant stress regarding our financial situation. My brother is also the confirmed owner of an ACT Mr Fluffy house. Our parents have therefore suffered similar levels of fear and stress that their children and grandchildren have potentially been exposed to loose fill asbestos fibres over several years. They are also suffering from the stress of knowing that both of their children (and grandchildren) are now contemplating unknown financial security until this issue is resolved.

“For my wife and I, the Mr Fluffy scandal has changed our lives forever. ... We are deeply concerned about health risks and feel completely betrayed by the lack of information from the ACT government. We have put so much money, time and effort into making our house a sanctuary. That has now been completely shattered.” — David, Inner South

David, Inner South

For my wife and I, the Mr Fluffy scandal has changed our lives forever.

The letter of 18 February advising of Mr Fluffy asbestos was a complete shock to us. We purchased our house six years ago, and have undertaken two sets of extensive renovations in that time. Our renovations were approved by ACTPLA, and managed by government-approved certifiers. We lived in the house with our three small children through these renovations. At no stage prior to February 2014 were we informed our house contained any loose fill asbestos risks.

We are deeply concerned about health risks and feel completely betrayed by this lack of information from the ACT government. We have put so much money, time and effort into making our house a sanctuary. That has now been completely shattered.

The government’s initial claims after February were that they had been proactive on this issue! How can that be the case when we were in our house for nearly six years, undertaking extensive renovations, before we were first advised of these asbestos risks? We are deeply angered by this betrayal. We are also facing a devastating financial loss – the 18 February letter has rendered our property worthless other than for land value, and even that is problematic.

An initial asbestos assessment found amosite fibres in our wall cavities and sub floor. That was bad enough, but a subsequent assessment also found fibres in our living area, and in a wardrobe. The wardrobe needed to be decontaminated with items destroyed.

This experience has been and continues to be deeply distressing. It is a nightmare living in our house and we cannot live there on an ongoing basis. We can no longer invite anyone into our house, and when any repairs are required it will be impossible to get tradesmen. How are people expected to live in these circumstances?

Rather than providing a speedy resolution so that we can move on from the house, the ACT government adds to our great stress by continually threatening to make the list of Mr Fluffy houses public. Great – so then we become a target for any unbalanced individual in society!

Doesn’t the government get it? The only reason we didn’t inform people coming to our house prior to 18 February was that we didn’t know! We would never have bought the house and undertaken renovations if we did. The government is now deeply concerned about protecting the wider public from coming into contact with these houses. But yet, it’s OK for my family to continue living in this toxic prison!

We have done nothing wrong and still cannot understand how we have been placed in this diabolical situation. How could this have happened? How is it that a business selling this most dangerous of building products has been allowed to trade? How is it that renovations have occurred with not the slightest warning? Why was there not ongoing monitoring of this potentially disastrous situation?

Yet, all along, the ACT government has kept a secret list of toxic houses – only on 18 February this year did they reveal the list to those who were living in them.

Compensation for the money we have put into our now worthless house is an immediate concern. Having already endured what we have, if we are forced to go to courts to receive compensation it will be a disgrace.

That will help us re-start our lives, and there is no good reason for the delay. But even with that, unfortunately the other consequences of this scandal cannot be undone. We will always be haunted by this house, and the potential future health consequences it may bring.

“I have been having nightmares about me and my family getting sick and the financial ruin we may be in. The whole process has been so confusing as the assessors first say the house is safe then a few months later change their minds. Sometimes I just don’t want to get out of bed anymore.” — Anonymous, Kaleen

Anonymous, 31, Kaleen

I love my home, our street and the community we live in but I feel very frightened that it is too dangerous to live in. When we bought our house we read the information in the plan and were assured that the house had been made safe as there was a statement in there saying that the health hazard had been removed – unless we did major renovations. No problem.

In April 2014 we paid for a professional assessment as we wanted to replace some tiles. The assessment indicated the house was safe unless we put holes in walls but also revealed there was loose asbestos under the house. We started renovations and paid thousands for some of the walls to be safely replaced. We re-painted and paid to retile our bathroom, kitchen and laundry. We spent every spare moment trying to make our home beautiful so we could live there for a long time. At the time I asked if we should have the heating ducts checked (as the ducts were in the ceiling) but the assessors indicated this was not necessary. We were nervous but bought disposable overalls for going under the house but did not think we had any other options.

During the final stages of our renovations we re-looked at our plans and discovered that a door way was put in while Mr Fluffy was still in the roof. The original carpet and curtains appeared to still be in the house. On finding out that information we opted to remove the carpet as no one could guarantee it was safe.

To be sure we asked for another assessment. They said they had learnt a lot since April and found asbestos in more areas including the central heating outlet in our linen closet. This meant all our linen could have been exposed. We then spent more money getting this made safer – but no one can guarantee that it is 100% safe. So we will need to replace all our linen. Our house is unliveable as we have taken up all the floors, but we don’t feel we can spend more money to finish the flooring given the uncertainty around the home’s future. We decided to stop all renovations as we don’t feel safe in the house – our friends are too scared to visit.

Despite taking all precautions advised by the experts we have been exposed to Mr Fluffy as we have already been under the house, taken screws out of the wall etc. They said we could take out some heaters low down ourselves as there was no risk – that we now know was not true.

I have been having nightmares about me and my family getting sick and the financial ruin we may be in. The whole process has been so confusing as the assessors first say the house is safe then a few months later change their minds. Sometimes I just don’t want to get out of bed anymore. We planned to move into the house or rent it out once we fixed it up a little – now we are stuck living with my parents and paying a mortgage for a house we can’t live in. This has affected my marriage, the stress is impacting our plans to have children (we are going through IVF at the moment) and my performance at work.

Please fix this problem before it does more harm – to our health, happiness, financial situation and stress levels. Take responsibility and knock down and rebuild these houses so we can sleep safe at night (and just cross your fingers that we don’t get sick because of all of this).

“Unless the Government were experiencing it themselves then really they will never know the full potential of how this has affected the lives of the people in Canberra who live in Mr Fluffy homes.” — S, Kambah

S, 40s, Kambah

My husband and I moved to Canberra with our two children sixteen years ago from NSW, we had family up here and they loved the ACT in which we did as well every time we came up to visit. We have always loved this area and have found that it is a quiet area close to schools and shops and other amenities which we found appealing as we had a young family. We finally made up our mind to purchase our house in the ACT, little did we know of what was to happen years down the track in which if we had known previously we would *never* had purchased at all!

In the whole time we have lived in the ACT we had never heard of Mr Fluffy until a few months ago when we received the first letter addressed to the home owners. I would have to say that this year would have to be the most distressing year in my whole time I have lived in Canberra. As the children were growing up we did small amounts of beautifying to the house but no major renovations were done until two to three years ago in which our children had moved out to start their own lives, though while the kitchen was being done the both of them were still at home. We have renovated our kitchen and our main bathroom as well as pulling up the carpet in one of the bedrooms and laying down a floating floor. In the main bedroom we also had an old built in wardrobe demolished and a new one installed, tiles were put through the kitchen and hallway as well as the bathrooms.

We were on a roll and were about to start more renovating as the ensuite needed to be done as well as the rest of the carpets in the bedrooms to be pulled up and add floating floors, the usual painting was also going to be done to brighten up the place.

At the moment we are in limbo and a complete standstill and everything has now come to a grinding halt, carpets are half gone in the bedroom, no painting has continued, all due to the letter we received a few months ago advising us about our home being a Mr Fluffy home.

If we had received that letter sooner we would *never, ever* had renovated and put all of us, my family, my brother in law and everyone else who helped us with the renovations of the kitchen and bathroom in potential danger. I am extremely angry and annoyed with how the Government has dealt with this area as I feel that it is an area that has been pushed aside probably for a very, very, long time and it has finally resurfaced again in which many years later someone has decided to address this issue before it gets out of hand.

At times it is upsetting not knowing what is going to happen with our house, our health, my children's health, these thoughts constantly coming and going every day through my head and it makes me sad, not knowing what's going to happen in the future. Unless the Government were experiencing it themselves then really they will never know the full potential of how this has affected the lives of the people in Canberra who live in Mr Fluffy homes.

Something needs to be done now and areas need to be addressed before it's too late, no band aid effect to be put in place, we need to seriously get the issues addressed by the Government and soon before it's too late.

Anonymous, Kambah

G suffers from severe chronic clinical depression, a condition of genetic origin. As a single parent she is able to maintain employment as a child care worker, to care for her 13 year old daughter and to look after her house. She would like to do more with her daughter and to improve her home but income is very limited and the necessary medication is no panacea: life is a struggle, the days are dark and there is no light at the end of the tunnel. G needs the moral and actual support of her mother and me, her stepfather. When asked whether she would care to contribute a personal impact statement her response was negative: she just could not deal with it, she couldn't think about it, she wanted to forget all about the situation. Thus it is that I seek to convey some idea of her mental anguish.

G's initial reaction upon learning of the likely asbestos contamination was one of disbelief. There was a lack of understanding of the seriousness of the situation. As more information became available reality took hold leading to a mood change to anger, fear and desolation. The house was her home, her life, her anchor and her future. Indeed, what was the future? Should she move, rebuild, repair or do nothing? The house and its contents were her only assets: where would the money come from to do anything about the problem? And furthermore, what was the value of the house now? This mental turmoil was hugely detrimental to her already delicate mental state.

An asbestos assessment revealed traces of amosite fibres in a fitted cupboard. Happily the bedrooms and living areas appeared clear but this was no guarantee that these places were in fact uncontaminated. G considered her 17 year history in the house. Her two older children had lived for years there. There had been countless visitors. Her brother had done work in the roof space. Cables had been led through the wall cavities into the living area for TV and internet. A cooling system had been installed. Underfloor heating ducts had been installed. It was conceivable that any or all of those involved in these enterprises may have inhaled the deadly fibres. G experienced a feeling of guilt yet she could do nothing about it. Should she contact these people and if she did what could they do? She herself together with her daughter continue to live in the house – but is it safe to do so? The house is perhaps 40 years old: repairs will become necessary, wiring may fail, switches, plugs, fans will need replacing. And, of course, there is the prospect of a future illness. These are the thoughts that dwell within her troubled mind. All is in limbo. She hopes that with appropriate help she will get through this shocking time. And so do we all.

“We have had our asbestos assessment done and the house has been deemed unliveable.”

— Kieran, Kambah

Kieran, 35, Kambah

The full gravity of my family's situation didn't really hit me until a few days after receiving the registered letter. I hadn't read anything about it in the paper and I Googled 'Mr Fluffy Canberra'. After about 15 minutes of reading I felt sick: the realisation that our family home was now worth nothing was devastating, but what was worse was the anxiety I felt about what I might have unwittingly exposed my family to.

We bought the house over four years ago and have been slowly renovating it ever since. We spend most of our weekends and all of our spare money improving our asset. I have crawled in the roof-space and the sub-floor countless times, my six and three year old children have followed me under the house for an adventure. I cut holes in walls and ceilings, even removed a large section of the external wall to install bi-fold doors, which required approvals. Throughout the approval process, at no point was I informed that I may have remnant fibres of loose fill asbestos in my walls, ceiling and sub-floor.

What pisses me off is that my sub-floor has all been sprayed white, which means even back in the 80s when they did the remediation they must have known that the fibres had fallen down the cavity.

We have had our asbestos assessment done and the house has been deemed unliveable.

“I feel like my whole life is in limbo. Will the government knock down and rebuild my home? When will they do that? I would usually take my mind off horrible things by spending time in the garden or crocheting or sewing, but I feel like these things are a waste of time if my garden will be destroyed during the knock down/rebuild.” — Amanda, Kambah

Amanda, 26, Kambah

My husband and I bought our first home two and a half years ago. We fell in love with it the minute we walked in the front door and were ecstatic when our offer was accepted. I distinctly remember reading a “Removal of Asbestos” notice and commenting to my husband that this was a good thing, that it was one less worry we had.

Through several friends we heard whispers of this “Mr Fluffy” insulation in early 2014. We looked back through our building assessment and made the horrible realisation that we owned a Mr Fluffy house. We called Robsons Environmental to request an asbestos assessment of our home and they came on 19 February, the day we received the first letter from the ACT government. Our son was then two months old. On arrival, our assessor wasn’t aware that he was investigating a Mr Fluffy home and had to call his boss before he could start work. This was the first Mr Fluffy assessment Robsons had done following the government mail-out.

About two months passed and we got the results of our assessment from Robsons – our home is contaminated with a microscopic fibre that could cause an incurable cancer in my husband, my baby son or myself.

Outlined below are the ways this revelation has affected and continues to affect me.

I get very frustrated living in our home and being constantly reminded of the horror that is hidden behind our walls. I look at things that friends and family have made for our son (his teddy bear, favourite blanket and lovely clothes) and think about how much it will cost to clean our possessions, or about throwing them out. This culminates in frustration: frustration at the Commonwealth government for allowing Mr Fluffy to operate despite having expert information saying that loose-fill asbestos is not safe; frustration at the ACT and Commonwealth governments over the ineffectiveness of the initial ‘removal’ of loose-fill asbestos from Canberra homes; frustration at the lack of legal obligations of the real estate industry (at the time) in disclosing the status of our home (the real estate agent didn’t break any rules, but the rules around disclosure were very poor); and frustration that our dream home has turned out to be nightmare from which I can’t wake.

Although we have an asbestos report saying that loose-fill asbestos has been found in the sub-floor but not in some of the heating vents in our floor, I am not confident that our living areas are clear. I am an experimental scientist and I can see several flaws with the way the testing was done in our home. No samples were taken from the living areas or the bedrooms in our home, just the bathrooms, laundry, roof space and outside. Therefore I don’t feel comfortable having anyone visit, and I make sure they understand the risk they are taking if they are insistent. I have a young son, who still needs several naps a day, and I am on maternity leave, which makes this a particularly difficult situation.

I feel like my whole life is in limbo. Will the government knock down and rebuild my home? When will they do that? I would usually take my mind off horrible things by spending time in the garden or crocheting or sewing, but I feel like these things are a waste of time if my garden will be destroyed during the knock down/rebuild, and anything soft in my home either needs to be destroyed or professionally cleaned which is very expensive.

“I’m fighting a very aggressive cancer and not supposed to have stress!!! Stressed all the time and can’t sleep! What do we do if we lose our home? The doctor thinks after six years of winning the battle against this cancer with meditation, relaxation and alternative therapies I may well lose the battle now.” — Lola, Kambah

Lola, 59, Kambah ACT

My home of 20 years was my place of peace as I love my magnificent view of the Brindabella mountains. My husband retired to finish doing up the house as he is a great home handyman and it would save us money. I had my plans of the beautiful gardens we were about to start in the spring. We have put a lot of money into renovating this house ready for retirement and bought good quality furnishings that would last many years as we knew we could not afford to ever purchase these again. Our plan was to enjoy this house for up to 10 years and then downsize but have it ready for sale if anything happened to either of us. We love entertaining. My husband makes the best roast dinners and family and friends love getting together here. Christmas we have tables joined together for the banquet and I love decorating them. We have family and friends for a huge Christmas dinner with all the trimmings. I often have people over who have no family in Canberra so they can share the chatter and family celebrations.

I have had Retroperitoneal Liposarcoma which was dedifferentiated. I have so far lost my left kidney, spleen and part of my pancreas. I only have 50% function in the remaining kidney. I have been beating the odds with survival. This type of cancer is very aggressive and doctors say it will return. It can have three possible causes and one they believe can be ingestion of asbestos fibres. I don’t believe I have been exposed to the other two causes. I have been on some expensive alternative therapies which are working at the moment so I can’t afford to now start paying rent. When I was ill with chronic fatigue and could rarely get out of bed I had a glass of water next to my bed all the time. The ensuite next to me had an open fan vented into the roof that would have been there from before the original clean up. These fibres would have been circulating in the air especially when the ducted heating was on. Heavens knows how many I may have ingested. I also have a constant struggle with a very high triglyceride level which is affecting my heart so I must have exercise, relaxation and no stress!

My husband and I saved and saved for retirement and to pay off the house and now we are on a very minimum wage and part pension. I am worried because I also have a 37 year old son who lived in this house for 18 years and is partially dependent on me. He has had a stroke and is an uncontrolled epileptic. He works part-time and lives in a bedroom in a shared house. When he collapses I drive him home, take him to doctors, do his shopping, and often bring him to my home to take care of him as he can have trouble with balance for a week or more after a turn or while doctors adjust medication. We were about to put in a kitchen etc downstairs as it is difficult to get him upstairs when he is groggy.

I shake most of the day now and my heart races. I am teary when I walk into my newly renovated dream kitchen. I worry that my three sons and my adorable three grandchildren have been exposed to this dangerous asbestos. I sometimes mind my grandchildren while their mother works. My husband often looks as white as a sheet and is exhausted from stress.

I am angry at whoever allowed this dangerous substance to be placed in this home, and then that the job of removal was botched so my family now pays the price! The Federal Government recognised there was a problem then so I believe they should make an effort now to rehouse the victims. How would you like this to happen to your family?

We decided to get away for a short break to clear our heads. We came back as we still could not sleep because of stress. We walked into the main bathroom and surrounding our 4 tastic light bulbs in the bathroom was a lot of fluffy stuff that looks exactly like asbestos!! The door is now closed and sealed until our inspection.

My 8 year old granddaughter said to her Mum, "Can Nanna and Graeme sleep here on the lounge room floor?" My son and wife and 3 children live in a 12 square home and her mother is extremely ill and may have to go there for care. She hasn't got the room for us! My husband's mother is very ill in a nursing home and we haven't any friends or family who are in a position to take us in. This is affecting our friends and family. They feel bad as they are unable to help us but are worried about our situation.

I'm fighting a very aggressive cancer and not supposed to have stress!!! Stressed all the time and can't sleep! Worried, stressed, angry, fearing for the future, worried about if we will be kicked out onto the street and how will I take care of my disabled son then? How do I take care of my son when there is no-one else to help?

What do we do if we lose our home? The doctor thinks after six years of winning the battle against this cancer with meditation, relaxation and alternative therapies I may well lose the battle now.

Where do we go? Where do I store all my life saving medicines? How can I get peace with not knowing where I will be in two weeks' time? Is this catastrophe going to kill me!!!

"Our situation is now one of extreme stress and we are both finding it very difficult to endure. We have both sought assistance. This situation, where there is very slow action and where we have no control over the outcome, is intolerable." — Graeme, Kambah

Graeme, 65, Kambah

My wife and I have worked our whole lives towards retirement, culminating in the ownership of our home, no outstanding debts, and a pension that enables us to do some travel and live a reasonably comfortable and stress-free life. The latter is very important to us to ensure that my wife continues to survive after contracting a rare form of cancer in 2008. The fact that she is still alive, given only a 10% chance of survival, is the result of a long hard battle that we both fought.

Our home is our major investment and we have devoted a lot of money to the improvements, including new bathrooms, a front balcony, flooring and most recently a kitchen. Our plan was to continue to improve and eventually downsize in 8-10 years.

We are devastated by the situation that has crushed all our plans. In particular the clearly flawed process that has resulted in our purchase of a highly dangerous home that is contaminated by asbestos. There are clearly controls lacking that have led to this situation, and this could be best described as very negligent. This was not a poor investment decision, this is more like fraud and we are the bunnies left holding the bag. This is a whole of community issue, the impacts go on and on including putting tradesmen at risk. We are concerned that unless there is a proper plan including demolition and options for rebuild or buy-out, that our house can never be a home again. We could never have a relaxed environment and be comfortable about grandchildren visiting again, let alone the loss of value of our home.

Our situation is now one of extreme stress and we are both finding it very difficult to endure. We have both sought assistance. This situation, where there is very slow action and where we have no control over the outcome, is intolerable. I am very concerned about my wife's health under this stress. I am also very concerned about our financial circumstances if we lose our home and possessions. In retirement we do not have the capacity to pay large rents, and without financial support will find it very difficult. My wife has a handicapped son who has epileptic fits and we regularly need to be in close proximity and available for him.

“We were fairly blasé when we received the letter in February. We did, after all, have a certificate that said the asbestos had been removed.” — Martin, Kambah

Martin, 50, Kambah

I, along with my wife and her adult son, have lived in Kambah since 2005.

When we purchased our house we did the normal checks and read through the building report which included a copy of the certificate of asbestos removal. We thought nothing of it, and why would we? The certificate said that the asbestos had been removed. Being a 1970's house we saw its potential and started doing minor renovations immediately. We knocked down a half wall in the living room, removed the slow combustion heater (including the flue), and pulled out an archway between the dining room and the lounge room.

We have renovated both bathrooms, replaced all the wooden window frames, and built a deck off the back of the house. All this was done with no understanding of the potentially lethal problems lurking in our house.

We were fairly blasé when we received the letter in February. We did, after all, have a certificate that said the asbestos had been removed. It wasn't until FORAG started making the media that we thought that perhaps we needed to think about the issue. After the second letter, and realising that the February letter meant that we most likely had a Mr Fluffy house, I registered with the taskforce. Still, we thought, 'it won't affect us'. I actually said to the taskforce after I registered, that I didn't really have any concerns regarding the health risks.

We arranged for an assessment to be conducted of the house, fully expecting that the place would be clear given that the internal walls and cornices are in good condition. We were shocked when the report identified asbestos in the study's wardrobe. We have since sealed the wardrobe and are waiting for work to be done to repair it.

I'm sitting here in the study as I have often done and wonder whether the asbestos is floating around me. My wife does her craft in the study, her son walks through the study to get to his room, and my wife's grandson, who lived with us for the 18 months to June 2014, spent just about every day in the study playing on the computer.

A month ago our ducted heating packed it in and was just blowing cold air. Given that the engine is in the ceiling we cannot get it fixed, and have resorted to the reverse-cycle air-conditioner in the lounge room as our only source of heating.

Over the years I have climbed in the ceiling numerous times to check on the heater or remove a dead possum, and now wonder whether I may have caused irreparable damage to myself. A CT Scan in March 2014 (for a non-related medical concern) revealed a tiny non-specific non-calcified subpleural pulmonary nodule in the anterior segment of the right upper lobe of my right lung. Initial advice was 'surveillance recommended', however on a recent visit when I mentioned that we lived in a Mr Fluffy house, the possibility of asbestosis was mentioned. I will be following this up in the coming months.

Sure, the chances of getting an asbestos related illness are quite small but both my wife and myself feel anxiety and stress almost every day. We feel unenthusiastic about tending to our house and garden, shying away from repainting architraves, weeding the garden, and preparing the vegie patch. We now wonder whether our choice to purchase our dream home was the biggest mistake of our lives.

We chose Kambah and our street because of its proximity to the Tuggeranong precinct. I have worked in Tuggeranong for 7 years and enjoy the 30 minute walk to work. We live in a friendly neighbourhood and know many of the residents in the street. It is this sense of community that made our house our home. However, we now feel that the only option is to move and hope that our health hasn't been adversely affected by living here. Where once our house and neighbourhood held great memories, we now feel that the stigma of being Mr Fluffy house will live with us even if the house is demolished.

"We pray that we get back our lives, our loving home, and all live a long, happy and healthy life. We wait." — Sharon, Kambah

Sharon, 36, Kambah

I first found out that I was living in a Mr Fluffy house when I received a letter by registered mail from the ACT Government on Monday 21st July 2014.

When I read this letter I felt instantly sick and was in disbelief. I couldn't stop thinking of my children and how we had exposed them to asbestos whilst we renovated, over the 4 years living in our home. I was also thinking of my partner who completed this work and how he was more exposed than the rest of our family.

I feel really angry and let down that we were never informed when we purchased our home in 2010. And that we spent a lot of money having gone through the correct legal procedures (ACTPLA) of obtaining building approvals and not once was this mentioned – nor that we should consider having an asbestos assessor come to our home.

Anxiety instantly took over my body and from that day has increased. Every day I sleep less and read more and more about the installation and how the government knew it should not have continued, however they let it go for another 11 years. Also the asbestos removal program and how they knowingly could not give a 100% guarantee that it was safe for these families to move back to their homes. And the families who have now been removed from their homes and the people who have been diagnosed with mesothelioma and sadly those who have passed.

I began to hate my home. I didn't want to go home any more. We spent countless months, weeks, days making it our loving family home. A home where we raised our two daughters and happily invited family and friends to come and visit.

I am now regrettably one of the 31 families that have been moved out of their family home. We received a phone call on Wednesday 6th August 2014 and were informed that asbestos fibres had been found in all our 4 wardrobes, linen press and heater intake. This came as a complete shock as the assessors lead us to believe that we were in a house that was in "very good condition". I arranged for our family to stay with friends, I packed some toiletries and left the house literally with the clothes on my back. I was then to go and collect our children from school and tell them that we could not go home. We could not get their clothes or toys. We stayed with friends and family over the next 5 days and thankfully the ACT Asbestos Taskforce had arranged for some temporary accommodation for 2 weeks pending an answer from the ACT Government on what they intend to do with the 1049 affected Canberra homes.

I see the pain my eldest daughter (6) is suffering, not having toys and books like all her friends and cousins. Her 'blanky' that she has had to part with that she has slept with every night since birth. A happy little girl who is now withdrawn and feels "cranky" yet can't explain why.

The anxiety is still here – not only for myself but for my whole family. This will always be, waiting to find out if we have shortened our children's lives, and of course my partner and I.

We pray that we get back our lives, our loving home, and all live a long, happy and healthy life. We wait.

“This house is our only asset. To be paying off a mortgage on something that is now essentially worth nothing—it’s distressing. We can’t sell it, and we can’t afford to move out and pay rent plus pay the mortgage. So we’re stuck,” — Suzanne, Kambah

Suzanne, 29, Kambah

It’s not nice walking in the door of your home and thinking, ‘Will this be the day I breathe in the asbestos fibre that kills me?’ It seems melodramatic, but these are the kinds of thoughts that run through my head as a Mr Fluffy owner and resident. And the reality is, we just don’t know what the risks are of living in a home with Mr Fluffy. That in and of itself has caused me sleepless nights and tears. A home is a place where we should be able to unwind and feel safe. It’s hard to feel safe and relax in a house that could see you die of mesothelioma after seeing you bankrupt.

My husband and I bought our home in 2011. We were looking for something within our smallish budget that we could renovate and use as our family home -- hopefully to stay there until our potential children grew up and moved out. And we thought we’d found it. It was a bit old and a bit unloved, being a former rental property, but it was in a good location and we could see that if we just gave it some love, we could make it our home.

It didn’t occur to us that the half-page Certificate of Removal tucked in the sale documents signalled that our hopes would be dashed. Who would’ve thought that ‘removal’ actually meant ‘sort of removal of most of it, but there might be some in your living areas and you can’t even change a power socket without health risks and major additional expense’?

This house is our only asset. To be paying off a mortgage on something that is now essentially worth nothing -- it’s distressing. We can’t sell it, and we can’t afford to move out and pay rent plus pay the mortgage. So we’re stuck. And we can’t do anything involving opening up the wall cavities or the subfloor, so we can’t replace our dead central heating system, or the dead 70s air conditioner, or the 70s kitchen, or the ageing bathrooms, or a myriad of other things that need attention.

We were hoping to have children -- but now it looks like we don’t have that option if we stay in this house. How can we knowingly bring a child into a house with the dust of a type 1 carcinogen floating around the living areas? Given that we can’t afford to move out, and we can’t sell, we have to put off having children until we can leave this place. But we don’t have the financial resources to do this on our own. And the longer we wait, the older I get, and the more difficult it’ll be for me to have children. It feels like our lives are on hold indefinitely. Does Mr Fluffy mean no children for us? Will we miss the opportunity for a family? These are things we shouldn’t need to be thinking about, but Mr Fluffy disrupts lives in so many ways.

Sometimes when I’m pottering around the house, watching TV or doing some chores, I forget that we have a Mr Fluffy home and things seem normal and fine. But then I walk past a taped-up heating vent, or notice a tiny crack in the ceiling, or see some dust on the wooden floors, or think about inviting over some friends, and I’m jolted back to the reality that this place could be the end of us -- health-wise, financially, and even the end of our hopes for children.

I hope with all my heart that the government will help us, because without their help, we can’t see any way forward.

"I am simply touching on what should be basic things: the ability to work from home, have friends over—that end up dangerous, complicated and socially isolating thanks to Mr Fluffy." — Jarrod, Kambah

Jarrod, 28, Kambah

I had decided to leave my job to become self-employed, seeing clients at my home, and that's when we found out about Mr Fluffy. It affected me greatly. I could no longer simply have clients over, and it meant I had to find and pay for an office at short notice. It also created stress for our family, deciding whether I should stay longer in my current high-stress job because of the Mr Fluffy issue. I should have been able to simply move on, but Mr Fluffy complicated an already complicated transition in our lives.

It's also affected simple daily tasks. We can't replace light fittings and light switches. We have wanted to renovate and can't do that, even hanging pictures up is unsafe. I have a group of friends come over fortnightly for a social get-together. Now we feel the need to do that somewhere else.

We can't even put air conditioning or central heating in, which we were about to do when we got the letter. It's affecting our comfort in even basic ways like these. It's a huge disruption to our lives in general. We feel mired, as though we can't move on with anything until this is resolved.

I'm trying to start up a new social gaming group too, and it is a social and mental burden explaining the issue to people who may want to join and making sure they fully understand the risks. Often they think it's okay and the house is safe, but they don't fully understand, so I need to try to help them understand without seeming like a hypochondriac or that I'm overreacting.

I don't want to say "Want to come play some games? You could die. You won't know for 20-30 years, though." But if I don't explain it clearly, people are risking their health, and that is on my conscience. A lot of people aren't going to risk it for a little bit of social fun. I'd much rather have a problem like a sinkhole and be able to tell people that my house is sinking into the ground and they could fall through the floor, but it's unlikely. People would rather that – and they'd understand that more – than attempting to explain the asbestos risks to them.

There are many more major elements, too, that my wife has contributed in a separate statement. Here, I am simply touching on what should be basic things: the ability to work from home, have friends over – that end up dangerous, complicated and socially isolating thanks to Mr Fluffy.

It's impacted me from a business, social and mental perspective. Every aspect of my life, really. I wish I could have people over without worrying about any of this. I want to move on with life.

Stella and Thomas, 65 and 71, Kambah

My husband and I bought our home in Kambah in 1995 taking up residence in January 1996. We have lived here continuously since then. When we bought the house the sale documents were accompanied by a Certificate of Completion of Asbestos Removal Work. We were assured by the agent selling us the house that all was well with the house.

Shortly after moving in to our new home we removed an old non-working wall heater and my husband repaired the wall where a cavity had been left. We also carried out extensive renovations to the house involving re-tiling of our ensuite and the main bathroom and toilet areas as well as the laundry. Part of renovating the main bathroom and the ensuite involved removing wall sheeting as the shower recess had developed concrete cancer and need to be replaced. We removed the wall as the damp had moved into the wall and surrounding floor. We also moved an internal wall near the ensuite to increase the ensuite size. My husband also removed an in-wall non-working air conditioner from the family room and created a niche for ornaments and family treasures.

That same year we also had ducted gas heating installed as well as a Vee Temp evaporative air cooling system. This entailed tradesmen being up in the roof cavity as well as under the house. We have since had the ducts replaced by the tradesmen and this work was done under the house.

In around 2011 we had a Ventis system installed in an effort to cut down on heating bills. This entailed tradesmen also working in the roof and cutting the ceiling to insert other ducts.

After receiving the letter from the ACT Government advising us that our home is a Mr Fluffy House, we contacted both Vee Temp and Ventis to advise them of the fact.

At the time of receiving the 18th February letter regarding the Mr Fluffy issue my husband had been diagnosed with Lymphoma which required treatment by way of chemotherapy. We concentrated on his treatment for the following months and left the Mr Fluffy issue for later.

We registered with the Asbestos Response Taskforce in July and had an inspection carried out on 13 August by a representative of Lancaster and Dickenson. The report was received on 20 August showing areas of concern in bedroom wardrobes, the linen press and the laundry cupboard where dust samples taken revealed that amosite was present.

Before my husband was diagnosed with Lymphoma we were planning on selling our home and buying something smaller – more attuned to our needs. To this end we had started work on the grounds of our home to get it into the best possible condition for sale. We had undertaken extensive landscaping work which remains incomplete due to the possible demolition. Further plans have had to be put on hold until we find out what the government plans to do with the Mr Fluffy homes.

My husband and I are both pensioners who own our home. We are not financially in a position to knock down and rebuild our home unless there is some way we can be compensated for it. If that were to happen, we would agree to move out and let the house be demolished. This would of course depend on us being able to afford to buy alternative accommodation.

“Regarding the health risks we’ve been exposed to, there really isn’t room in my mind or heart to think about this. I sincerely think that acknowledging the possibility that my boys could suffer a terminal illness down the track—when they’ll have their own families and responsibilities—would be my undoing.” — Anonymous, Kambah

Anonymous, 43, Kambah

Apologies in advance for what may turn out to be a not-very-well-constructed statement. There is just too much going in my head regarding this situation, and I don’t know that I can clearly detail it all.

Since finding out that our home is definitely a ‘Mr Fluffy House’, I have experienced a range of emotions.

Initially, all I could think was that there must be a mistake – why wasn’t this disclosed when we bought our house? How has the government allowed these homes to remain standing? Why weren’t we contacted directly by someone to confirm our home’s status (rather than via the ‘To the Resident’ mail-out)? I had been hearing the media reports on this issue, and not really been paying attention. As soon as I had confirmation of our Fluffy status, I then had to go back to try to find out all I could about our situation.

We don’t have a huge house, it isn’t modern and sleek with an expensive kitchen and fancy appliances. It doesn’t have gleaming chrome tap-ware or a polished concrete kitchen floor. It is, however, a welcoming and much-loved home. We have a gorgeous sunny family room where we like to relax on Sunday mornings with the newspapers. Our dog loves lying on our sunny deck while the kids jump on the trampoline or mess around with their bikes in the garage. Though our home is modest, it is clean and

well looked after, and our friends and family often comment on how homely and inviting our home is. I feel sad that these aspects of our home won't be taken into account when the government is making a valuation or considering how much our home is worth.

We moved into our home six years ago, having moved to Canberra only a few years before that. We purchased our home in Kambah for what we considered was a good price, having negotiated the purchase price down significantly from the original asking price. We were relieved to have secured a property which wasn't going to over-extend our finances, and which we could quickly pay off in order to gain enough equity to upgrade at some point in the future. We have been paying extra off our mortgage every fortnight with the goal of gaining some headway.

I now feel angry that, financially, we're back at square one. My husband and I earn good incomes, and as I said, we were happy to not have over-extended ourselves with our mortgage, but at the end of the day, any headway we've made financially will now have been completely reversed by this situation we find ourselves in.

I acknowledge that there are other affected homeowners who have spent a lot more money than us on their properties, and who have undertaken expensive renovations and I really feel for them and their situations. To date, we had only got around to renovating our main bathroom, but we have made other small improvements that now mean nothing.

I feel guilty because we have had tradespeople, insurance assessors, family and friends who are builders working in our ceilings and on our bathroom renovations. I am afraid that we have jeopardised the health of others because we were not informed of the risks.

My husband and I have tried to remain calm and relaxed about this situation, mainly to keep my two sons protected from the gravity of the situation. We have gone on family outings to look at display homes and floor plans, to try to make this an exciting, positive thing for them. In reality though, our financial future rests in the hands of the government, and we're in limbo until a decision is made. Even then, once a decision has been made, there are families in much more dire situations than us whose remediation/rebuild/buy-out will rightfully be completed first, so we'll be left waiting.

Regarding the health risks we've been exposed to, there really isn't room in my mind or heart to think about this. I sincerely think that acknowledging the possibility that my boys could suffer a terminal illness down the track – when they'll have their own families and responsibilities – would be my undoing. I guess you could say that I'm putting my head in the sand about it, rather than unravelling completely. This is the only way I can deal with this aspect of what we're going through.

I have had trouble sleeping as I try to work out in my mind what the best option would be for us. Should we just rent a home? Should I uproot our kids to get out of our house? Do people think badly of us for not warning them of the risks they've faced when they've worked on our home, or visited us? As a consequence of sleeping badly, I'm struggling at work at times, and have a short fuse with my boys.

I just really want the whole thing dealt with quickly and fairly. That's the best we can ask for.

“I remember crawling out of the sub-floor, coughing from the volume of dust I had inhaled, and brushing clouds of material off my clothes. I had given no thought to any form of protection or covering.” — MP, Kambah

MP, 31, Kambah

The hardest part about living in a Mr Fluffy home, is the anxiety that comes with so many unanswered questions. We have no idea what level of exposure we have had, and what impact it has had on our health. We're stuck waiting for the ACT and Commonwealth governments to make a decision on what action they will take, knowing that any solution they develop will have a timeframe of years, rather than months.

We found out in January 2014. A colleague mentioned he was working on a project to do with homes contaminated by a particularly toxic form of asbestos. Remembering our building report, I immediately perked up and asked for information. He mentioned a removal scheme in the early 1990s, and that there might be an ongoing risk due to residual fibres. As soon as I got home that evening, I found my fears confirmed in our building report.

We were probably the first to have our home assessed as a result of the letter, due to my accidental discovery of the issue through work. Since then we have undergone two assessments, one of which returned a positive result for amosite within our sub-floor. We remain unsatisfied with the methodology used, as samples were not taken from living areas, or from linen closets and wardrobes – locations where there are significant holes in our walls and cornices.

Before we found out our home was contaminated, I had spent hours in the sub-floor and roof during the course of routine maintenance. I remember crawling out of the sub-floor, coughing from the volume of dust I had inhaled, and brushing clouds of material off my clothes. I had given no thought to any form of protection or covering.

Even if the problem is fixed tomorrow, we have no choice but to carry the burden of knowing that in the future, one of us may develop an asbestos-related disease simply from the misfortune of buying the wrong house.

“They were just babies when we renovated and exposed them to amosite asbestos. It is our responsibility as parents to provide our children with a safe home to grow up in and we have failed them.” — Natalie, Kambah

Natalie, 40, Kambah

In 2005 my partner and I moved to Canberra to take up public service jobs. Upon arrival, we bought our first home, in Kambah. Being new to Canberra, we were completely unaware of the history of loose fill asbestos in Canberra homes. In amongst the many pages of documents pertaining to the house was a certificate stating that the house had been part of an asbestos clearance program. At the time the clearance certificate seemed like a good thing: after all, it said the asbestos had been removed. The house's asbestos history was never brought to our attention by the real estate agent or conveyancer.

As with most houses in Kambah, our home had been built in the 1970s and required updating. We moved in and straight away had a builder remove a wall in our living area. This was followed by a kitchen renovation, and a few years later we renovated the bathrooms. All with no idea that there was amosite asbestos present in the walls and subfloors of our home. My partner and I assisted with the renovation work: we pulled plasterboard from walls, drilled holes in the ceiling to install down lights, and accessed the sub-floor. We lived in the house with our two young children while this work was carried out.

You can imagine our shock when in February 2014 we received a letter from the ACT Government informing us that there were remnant asbestos fibres in the walls and sub-floor of our home. All the activities that we had undertaken to improve our home have exposed us, our young children, tradespeople, and visitors to amosite asbestos. This was simply devastating news. Our world was turned upside down.

We are deeply distressed by the health implications of owning a Mr Fluffy house. My partner and I feel an enormous sense of grief, guilt, and anger at what we may have done to our children's future health. They were just babies when we renovated and exposed them to amosite asbestos. It is our responsibility as parents to provide our children with a safe home to grow up in and we have failed them. We feel great distress over the tradespeople we unknowingly exposed to amosite asbestos. We feel a great sense of loss that our home, our lovely renovated home, must be demolished and we must find a new place to raise our family. We feel overwhelming financial stress: our life savings are invested in our home and now it is worth nothing.

We do not know what the future holds for our family. We are living day by day, struggling to make sense of the situation we find ourselves in and trying to find a way forward.

“The first few days I felt shock and growing grief over what I felt was the imminent loss of my home—the home I had been in for so long and had no plans to leave. Every time I registered what was going on I felt sick to my stomach. Every look around my home registered the panic.” — Nina, Kambah

Nina, 39, Kambah

My husband and I purchased our unrenovated almost-original 1975 home in Kambah in late 2002, a couple of months after getting engaged. We moved in during the first week of January 2003 and one week later experienced the devastating Canberra bushfires around us. We stood on our roof that afternoon and saw fire on the hills in all four directions and heard of friends that had lost their homes. From that moment on we were attached to our little house with a passion.

We renovated every inch of it. Ripped out a fireplace and an ancient wall air-conditioner and replaced with ducted gas heating in the floor and evaporative cooling in the ceiling. Ripped up dirty beige carpet and polished the Tasmanian oak floorboards. Ripped off every skirting board and after two winters with sheets stuffed down the gaps replaced them with new skirting boards. Hand-steamed every single wall to remove awful wallpaper and repainted. Painted over Mission Brown trims. We pulled out a load-bearing wall in the kitchen after our friend put in a beam in the roof to compensate and then installed a brand new kitchen with the most perfect Tasmanian blackwood island bench as the feature. We ripped out the ensuite, laundry and main bathroom all in one go. A dodgy sunken bath in the main bathroom meant ripping out the floor and exposing the dirt below the house for several days while a whole new layout was put in place. Our two cats took great delight in running around under the house.

We then brought home two children to add to our family – a girl, now five, and a boy, now three and a half.

Our garden is full of established fruit trees that were planted in the 80s. We have put in a cubby house for our children and added on a great outdoor entertaining area. Most recently we arranged for the old windows in the front of house (living and master bedroom) and our children's bedrooms at the back to be replaced with new double glazed windows and energy efficient honeycomb blinds. It is fair to say that, looking around my house right now, almost every single surface has been renovated in some way either cosmetically or structurally. We have had countless tradespeople and family and friends work on our house and in many cases crawl through the sub-floor or in the ceiling.

We were here in 2005 when I vaguely recall a letter coming about our house having been cleaned of asbestos in the late 80s. I remember thinking, 'Great – our house was cleaned – that must be good, right?' I thought nothing much of this except that it was a good outcome. Fast forward to February 2014: I received the 'Letter to the Householder' about our house having had asbestos removed but I have to confess I put it aside as my daughter had just started preschool and I was overwhelmed by that. I finally got to it in my pile of papers, glanced at it, thought 'Yes, our house had asbestos removed', and put it in my filing cabinet. Towards the end of June 2014 I noticed the media articles in the Canberra Times. I started reading more and started getting a little worried. I realised our house was one of those houses being discussed. I registered with the ACT Government Asbestos Response Taskforce as soon as I realised the potential issues. By this stage WorkSafe ACT had taken over the asbestos assessments. After a few weeks we finally got a time booked in for an assessment on 30 July 2014.

By this stage I was definitely starting to get worried about the whole issue. What if we had exposed ourselves? Our family and friends? Tradies? All of these people could have been exposed to asbestos without us knowing? But deep down I felt that anything that had been here would have been gone by now with all our renovations. We were told by WorkSafe that we would know by COB Monday if any early positive samples were found. So when we got a phone call after 5.30pm on a Monday night to say that three positive samples had been found in our house and would we like the taskforce to arrange a hotel for our family for that night – to say I was gutted is an understatement. I truly thought we would have no positive samples. After much discussion and a phone call directly to the assessor that ticked off the early positive sample report, we decided to stay at home that night. But you can imagine the sleepless night we had.

The next day we got the kids off to preschool and a babysitter and spent hours on the phone with the taskforce before we finally made the decision we felt was best for our family at the time, which was to stay in our house despite the positive samples and recommendation to move out. We felt we knew our house, and for the time being we felt we could avoid the locations where the positive readings were found. To be honest, the anxiety I felt about moving my two very young children out to a serviced apartment for an indefinite period of time outweighed my concerns over health issues. We have lived here for 11 and a half years and had no plans to move. I went to work the next day and burst into tears in front of my staff and had to be comforted. The first few days I felt shock and growing grief over what I felt was the imminent loss of my home – the home I had been in for so long and had no plans to leave. Every time I registered what was going on I felt sick to my stomach. Every look around my home registered the panic. Eventually as we accepted the situation we were in, we began to watch the news reports more closely and started feeling like the only way to be rid of this stigma hanging over our heads was to accept that our house would need to be demolished.

And here we are now – living in our home that we renovated from ugly mid-70s décor to what suits our little family perfectly right now. And yet now we can do nothing – not a single hook hammered into the wall – while all the while waiting and wondering whether we can ever recoup our investment in our property.

I am 39 years old and have poured more than a decade into creating our home; made up of both our physical property and our two beautiful children. What do we have now? An unsellable property that is probably not safe for us to live in. If we had known this would be an issue, of course I would never have bought this house in 2002 – who would have? I need an outcome that does not leave my family financially out of pocket for a problem we never realised we had. This has to be settled now, once and for all, for all the families affected.

“We feel that we have been tricked into purchasing a home that is not worth anywhere near what we paid for it. We are cynical that the ACT Government turned a blind eye to this sleeping giant so as to continue to reap the financial rewards of our Fluffy homes turning over in the market place. They happily collected our stamp duty and have done so many times over for all of the affected properties.” — Edwina and Jon, Kambah

Edwina and Jon, 42 and 37, Kambah

We are deeply shocked and distressed that we purchased a Mr Fluffy home, something we were unaware of until we received the ACT Government letter in February 2014. We’ve owned our home since 2008 and now have two young boys (two and four years old).

The house had been extensively renovated prior to us purchasing it. Since we’ve owned it, we have done minor works that involved entering the roof space (to install down-lights) and on two occasions we cut into the wall cavities (to mount a television and clothes dryer). What haunts us is the knowledge that both of our sons have been under our home, an area that we now know is contaminated. We are very concerned about our family’s potential exposure to asbestos.

Having now looked back over the sale contract (with the help of the fact sheets included with the ACT Government letter), we located the lease conveyance report that discloses that our home had been part of the loose-fill asbestos removal program. Frustratingly, this report was not drawn to our attention by our conveyancing lawyer (or real estate agent) and, buried in a huge stack of legal papers, it was obviously missed by us too. We spoke to a legal firm about our complete surprise that this major issue with our home was overlooked by a trained legal professional. They assured us that we were not alone and that many of the Mr Fluffy homeowners they have spoken to used conveyancing lawyers or are legally trained themselves – and they too missed this vital information. So we felt assured that we are not as foolish as we first felt. However, it begs the question: why was this major health and financial risk not fully and frankly disclosed to us as potential buyers? We have pondered the legal avenues that we (and others) could pursue against our conveyancing lawyers, but we are unsure of the scope of conveyancing lawyers’ responsibilities.

We are angry that we invested a significant sum of money to landscape and pave a large area of our property only last November (2013). At the time, we were excitedly chatting about having our home valued to see how much it had increased as a result. Now it would seem that this was a waste of our time and money as most of the work will be ruined when the house is demolished and rebuilt.

We feel that we have been tricked into purchasing a home that is not worth anywhere near what we paid for it. We are cynical that the ACT Government turned a blind eye to this sleeping giant so as to continue to reap the financial rewards of our Fluffy homes turning over in the market place. They happily collected our stamp duty and have done so many times over for all of the affected properties.

We are a busy family and are trying to keep everything running smoothly in our life. Our dear little boys mean the world to us and we want them to keep having fun (as they should!) while we try to deal with the fallout of this Mr Fluffy debacle. If we do get the outcome we are hoping for and our home is demolished and rebuilt we worry about how our boys will react. We had some minor asbestos remediation work done in our bathroom (an old light fitting was removed and sealed) and our four year old noticed it was different and started crying because he wanted the old light back – how are we going to explain to him that his entire home needs to be demolished and with it all of his tangible early childhood memories?

“Our report came back positive on all six samples with a high reading for asbestos fibres. The assessors informed us that we were no longer to enter the house. We have since done the heartbreaking task of telling our family and friends that they have been exposed to asbestos fibres whilst helping us renovate and that we are so sorry for putting them in this situation where their health might be at risk in the future.” — Katie, Kambah

Katie, 25, Kambah

I brought my home in 2012. I was very excited as this was such a big achievement for me and I had worked so hard to save for my first home.

My partner and I decided to add some personal touches to my house to make it our home – for example, new paint job and carpet. Once we ripped the carpet up in the hallway, we noticed that the floor had black rot because the bathroom had not been properly wet-sealed. We also noticed a few other bits and pieces that were falling apart and needed to be fixed. That was when we made the decision to completely renovate the inside of the house and start again – so that is what we did.

My partner applied for a personal loan of \$20,000 so we could undertake the renovations. To spend this money wisely, we decided to do the renovations ourselves with the help of our family and good friends. The renovations consisted of: new gyprock with new installation installed behind the walls; a new sub-floor throughout the house, including installation placed under the floor; new bathroom and toilet with brand new appliances; new windows; and much more.

The renovations were approximately 50-70% completed when I received the letter from the ACT Government in February 2014. Once I understood the severity and seriousness of the Mr Fluffy situation, my and my partner's world completely fell apart. The feeling that we had possibly exposed our family (including my 10- and 12-year-old nephews) and friends was unbearable. We both felt physically sick and suffered anxiety.

My partner booked my house for an asbestos assessment, in which six samples were taken. Apart from our immediate family, we decided to hold off telling our family and friends about our Mr Fluffy house until we received our asbestos report (hoping that everything would be okay, considering the asbestos remediation that happened over twenty years ago).

Unfortunately this was not the case. Our report came back positive on all six samples with a high reading for asbestos fibres. The assessors informed us that we were no longer to enter the house.

We have since done the heartbreaking task of telling our family and friends that they have been exposed to asbestos fibres whilst helping us renovate and that we are so sorry for putting them in this situation where their health might be at risk in the future.

Now my situation is:

- I am paying a mortgage (plus rates, water, sewerage and electricity) for a house that I cannot live in.
- My partner is paying for a loan in which he purchased appliances for the house that can never be used (as they are currently located in the house).
- I cannot afford rent, so I am living with my mother (which has also put her out, since she is now supporting me).
- I constantly feel guilt for exposing my family and friends to Mr Fluffy asbestos.
- I feel so shameful that I am in this situation (which is affecting my work, social life and me in general).

I do not know what to do now. I feel like a failure when all I have tried to do is build a home for myself and my partner. This Mr Fluffy disaster has not only affected me and my loved ones, but also the greater community, and will continue to do so until every Mr Fluffy house has been demolished.

Please help us Mr Fluffy victims to reclaim our lives.

“The latest word is that no one will be forced to leave their home. Really? I intend to live here for the next 20 years, until they carry me out in a box or I have to go into a nursing home. So will the government patiently wait for my demise?” — Robert, Kambah

Robert, 68, Kambah

My wife and I and our three children moved into our house in February 1985. After 20 years in the forces and plenty of moves we wanted somewhere to settle permanently. The home we chose ticked every box for us in terms of layout (four bedrooms, ensuite, double garage under the roofline, large backyard, great landscaping, quiet street) but we soon became aware that we had loose fill asbestos as our ceiling insulation. We arranged for an asbestos removal contractor to remove it after he finished a contract at the National Library. Unfortunately, he went into liquidation and we were stuck with the asbestos. In 1988 the government came to the rescue and began the program of removal of loose fill asbestos which was carried out on our house in late 1991. We had to move out for two months and pay for temporary accommodation, but that was OK with us because the problem was finally being dealt with. Or so we thought.

After the removal we were told that there may be residual fibres in the wall cavities and that if we were carrying out extensions or breaching the exterior wall, we needed to have the cavity tested for loose fibres. We were happy with this outcome and over the years we have done renovations, but these did not involve breaking into the exterior wall.

Earlier this year we became increasingly aware of the strident cries of alarm concerning the discovery of loose fibres remaining in some homes. I had a bad feeling that this was all going to end in tears. Sure enough, we have seen the biggest financial investment of our lives, our home, become worthless. Furthermore, at our stage of life, both being on superannuation pensions, we cannot afford another mortgage.

We knew we had a “Mr Fluffy” house but we were not concerned. I had done a lot of reading about the dangers of asbestos over the years and I came to the conclusion that if I contracted mesothelioma I was a goner, but the chances of my doing so were very remote.

I am alarmed by the suggestion that all the asbestos houses have to be demolished. My angst is driven by my mistrust of the government’s ability to compensate us adequately. I accept that in the long term the houses may have to be demolished. The only acceptable outcome for us is for the government to demolish our home but let us keep the land and provide sufficient compensation for us to rebuild to the same plan. There is also the matter of storage of furniture and effects and temporary rental allowance while this takes place. However, we are not expecting to replace our home with a grand mansion, just a four beddie the same as we have and the funding to do so – not a cent more!

However, we have heard recently that the government will probably value our house and land and requisition the property, paying us what they think it is worth. This is unacceptable. We have lived here for almost half of our lives and we like our home, our street and our neighbours and we have no intention of moving just because the government is coming back in to fix the job it didn’t complete over 20 years ago. The cost of demolition and funding for rebuilding would be less than the cost of paying us out for the house and land. But then, if the government requisitions my property, it can build several units on it and make a killing. Oh dear, I am so cynical.

The latest word is that no one will be forced to leave their home. Really? I intend to live here for the next 20 years, until they carry me out in a box or I have to go into a nursing home. So will the government patiently wait for my demise?

I have been to FORAG meetings and have heard the stories of people in great distress who are happy to accept any solution that gets them out of their houses. I understand their fears but I am not one of these people! Although my wife and I are happy to continue living in our home, we have gone from

having enough money to carry us through to our old age in moderate comfort to the uncertainty of what will happen to us in a future which depends on the vagaries of a government that will seek the cheapest possible option it can get away with because that is the nature of governments.

“And so I ask myself, why did the Government in 1968 choose to ignore the advice from the Department of Health and not shut down Mr Fluffy? Why was the past loose fill asbestos programme so poorly run and the real residual risks dismissed and not communicated? Why was the seriousness of Mr Fluffy only discovered and communicated over the last few months, leaving so many recent homebuyers like us exposed believing that everything was all right?” — Brendan, Kambah

Brendan, Kambah

My partner and I purchased our Kambah home in 2012. We have three young daughters. We are both Aboriginal, and have experienced various disadvantage associated with many in our communities over the years. Personally, growing up with my heritage gave me exposure to living in homes, and at times struggling to have a house let alone a home. After having experienced homelessness and other disadvantages in my own life I dedicated my own time and experience previously advising the ACT Government that provides housing, support and cultural services to our community.

When I was 18 I could fit all my possessions into one overnight bag. When my partner moved to Canberra she could fit everything that she had for her and her daughter into a one-bedroom unit. The disadvantage that so many of our community experience is real, and I lived through it. Over the years we have worked hard to build our own lives beyond what our stereotypes would restrict us. As a young adult having nothing meant that I steadily built wardrobes for my children and us. We worked hard and built up an Aboriginal art collection. We saved and bought beautiful furniture, bedding, sheets and manchester, technology, entertainment, and other items that gave us the lives that we had not experienced before and a start for our children that we didn't have.

Two years ago we fell in love with the house, which we bought and has become the home of our dreams. Four bedrooms, renovated, ensuite, spa, garage and workshop areas, ducted gas heating and evaporative cooling, courtyard out the front, water tanks, big yard, beautiful native gardens out front and on the side street, with landscaped backyard in the back surrounded by colorbond fencing. In spring and summer the rosellas and other native birds come into the backyard.

When we bought our home we did all the due diligence checks based on the information in the building report and the asbestos information provided by the ACT Government, believing that we were not in danger as there was nothing that identified the level of risk and the possible horror that we were soon to be exposed to.

After moving in we knew that there was still more that we wanted to do to the house, to make it our home. We repainted our girls bedrooms, installed new fans and led lights, a new split system inverter air-conditioner into the living areas, security system and video surveillance, retiled the entry porch, a large solar package, security roller shutters, and started to build our native gardens up with grass trees, grevilleas, kangaroo paws, bottlebrushes, and other native flowering plants that attract assorted wildlife and birds. The backyard has so much room that we put in a cubby house and large trampoline for our kids to play on. We built a dog run for our puppies, and a chicken run so that our children could experience the wonders that I wish that I had at their age. In two years we put everything into our property so that it could truly be our home and a sanctuary for our family.

We heard about the Mr Fluffy issue but never thought that we would be exposed. Then we received a letter by registered post from the ACT Government Asbestos Taskforce telling us that we own one of the Mr Fluffy homes. Shock is not a strong enough word to describe what we felt.

Now we are torn. We have worked hard to finally buy our own home, for us and for our children. We are experiencing fear for our children's safety and their futures. We are experiencing fear that we will lose everything including our health. We are faced with many questions to which we have no answers as yet.

Do we have to leave our home? Is our home safe? Are our kids safe? Are my Elders that have stayed at our home safe? Will we become homeless? Will we have to destroy everything that we have built up over the years? Will we be rendered bankrupt and lose everything, going back to the disadvantage that I have struggled to rise from?

We love it where we are and don't want a home in another location. Our insurance won't cover the cost of having to destroy all our clothes, manchester and soft furnishings and the \$1,000 contribution made to this by the ACT Government won't even cover the cost of one of my suits and one of my daughter's school tunics. The short-term cost of replacing all this will leave us almost destitute as it will cost between \$100,000 and \$120,000 alone that we have been told will not be covered by insurance. Our contents are part of our home and a large part of our lives.

We are scared about what will have to happen if we are told that we cannot live in our home. While the ACT Government has a 'rescue package' and will not charge us rates if we have to leave and will contribute up to \$16,000 (with three dependent children) but we will still be responsible for meeting the mortgage and insurance costs for a home that we cannot live in or rent out. We are scared that we will be faced with nowhere to go, and that we will not have enough income to cover the cost of renting and covering our mortgage, while having to replace the majority of our worldly goods and maintain a life for our three young daughters.

We understand that it is likely that all Mr Fluffy houses will need to be demolished, but what happens then. We still carry over \$400,000 in a mortgage for a home that we cannot live in. We lose over \$230,000 equity that we have built into the house, we lost between \$100,000 and \$120,000 of our possessions, and then we have to find another \$60,000 + to demolish the house, and then another \$400,000+ to rebuild to the same size and standard of house that we currently have. We are scared that we will end up losing almost \$350,000 in total, and then end up with a mortgage of \$850,000+ for a house that would only be worth \$750,000 leaving us with more than a \$450,000 net loss in two years. Again, we have been told that this will not be covered by insurance as it is not related to a 'specific incident' and asbestos contamination is classified as a biological issue not covered under our policy.

And so I ask myself, why did the Government in 1968 choose to ignore the advice from the Department of Health and not shut down Mr Fluffy? Why was the past loose fill asbestos programme so poorly run and the real residual risks dismissed and not communicated? Why was the seriousness of Mr Fluffy only discovered and communicated over the last few months, leaving so many recent homebuyers like us exposed believing that everything was all right?

“I remember seeing the fibres falling from the corners of the rooms after it was first installed but I simply vacuumed it up. Both my brother and father had crawled around in the roof space doing minor repairs for me after the installation and both came out covered in the fluff. We brushed them down and vacuumed up the dust.” — Jenny, Kambah

Jenny, 57, Kambah

I jointly purchased my home in 1977. As new home buyers we decided to install the Mr Fluffy insulation because it was a cheap insulation option for new home buyers. Mr Fluffy was delivering flyers in our area at that time.

After the installation I remember seeing the fibres falling from the corners of the rooms after it was first installed but I simply vacuumed it up. Both my brother and father had crawled around in the roof space doing minor repairs for me after the installation and both came out covered in the fluff. We brushed them down and vacuumed up the dust.

I have lived in my home for 36 years. In 1985, I spent a year working overseas and rented out my home. In the years 1979 to 1985, prior to the removal of the asbestos, I shared my house with a number of people. I have since thought it wise to contact those who I could, about the situation and have suggested that they place their name on the Asbestos Register.

In 1992 I was advised that the loose asbestos would be removed from my home in June of that year. I was asked to find other living arrangements for approximately a six-week period. I didn't think too much about the health issues at that time.

After the asbestos removal process I moved back into my home and believed the house to be safely remediated.

In 1998 I remarried and my husband and I started to rebuild our home together.

My husband and I have lived in our home for 15 years. In that time we have made major improvements to our home and made plans for our retirement together.

I retired in 2012 and we started planning some major improvements and completed these works using a considerable sum of our superannuation. During these renovations there was a considerable amount of dust produced and again we simply vacuumed it up.

We have planned to live in our home for at least another ten years and these renovations have made our house comfortable for these next ten years.

Our plans for living in our home for the next ten years have been shattered by the news in February this year, that there are most probably residual amounts of loose asbestos in our home and our home may have to be demolished. This is something that we do not want to consider.

The news has affected our entire plans for our retirement together.

“Our extension of a family room was just at the finishing stage when we brought the boys home – at the time, in our laundry there was loose fluff coming out of the ceiling. With premature babies who had started their life in humidity cribs we were concerned and uncomfortable seeing this fluffy stuff but didn’t realise how dangerous it was.”

— Tony and Dianne, Kambah

Tony and Dianne, 60s, Kambah

We love our home and have been here since it was built in 1975. We have watched our children develop and grow up here, and with our family and friends we have lots of wonderful memories. Over the years we have made many improvements to our home and have extensively landscaped our gardens. We don’t want to move out of the area as we have built up wonderful relationships within our neighbourhood. As things are now for us we have looked forward to retiring in our home – we have set everything up on our property for it to be low maintenance and would like to stay here for as long as we can remain independent.

In 1980 we had twin boys they were born 6 weeks premature. Our extension of a family room was just at the finishing stage when we brought the boys home – at the time, in our laundry there was loose fluff coming out of the ceiling. With premature babies who had started their life in humidity cribs we were concerned and uncomfortable seeing this fluffy stuff but didn’t realise how dangerous it was.

In 1991 our home was part of the asbestos removal program.

We are now retired and faced with uncertainty of what will happen to us. If we opt to stay here it will mean that we will be unable to do any home improvements, e.g. update the bathroom/kitchen or any unforeseen maintenance. We don’t want to give back our land.

If we take up the option of rebuilding our home, will we be given the real value of what it will take to replace what we already have in the value of our home e.g. central heating and cooling systems, carpets, curtains and other items that we are unsure will go if the house was demolished?

Would we have to pay for the storage of all our possessions while the house is demolished and a new one built, would we have to pay rent while out of our home. So many questions. As retirees we don’t have a big saving capacity and would find it very hard to exist with all these added expenses.

“Because we were living overseas, we had no knowledge of the Mr Fluffy situation (before receiving the registered letter) and were oblivious to the fact that any residents of the house could be at risk.” — Lachlan and Lynelle, Kambah

Lachlan and Lynelle, 58, Kambah

We purchased the home from a friend who had done significant renovations to the house and landscaping to the large garden. It was a sanctuary from a busy life with many places to sit and enjoy the sunshine and birds that came to the garden.

We lived in our home for 4 ½ years before a posting took us overseas for five years. During this time the home was rented to our son, his wife and two little girls (who were born during that time). After that, we had other tenants in the home for 12 months. We returned to Canberra in June, 2014 and moved back into the family home while we purchased another property in Palmerston to be closer to our daughter and young granddaughter. After purchasing the Palmerston home our intention was to let the Kambah house to offset the considerable loan we were now obligated to repay. We then received a registered

letter informing us about our home being a Mr Fluffy house which brought considerable stress and we felt devastated for the situation in which we now found ourselves. Because we were living overseas, we had no knowledge of the Mr Fluffy situation (before receiving the registered letter) and were oblivious to the fact that any residents of the house could be at risk.

We had been receiving \$525 per week rent which was repaying the loan on the Kambah property and which we are now not receiving. We had budgeted on this amount and we are now financially at risk with the possibility of losing our new home if repayments cannot be met.

Upon receiving the registered letter, we registered with ACTART and an asbestos assessment was arranged for 25 August, but to date we have not received the assessment report and therefore feel we can't make a decision on the way forward regarding renting the property or whatever. If the property is safe to rent, we are concerned that we will not be able to ask the rent that we were previously receiving. We do not know if we will even be able to rent the property at all and therefore forgo the \$2275 rent per month that we were expecting.

Not only are we concerned for our own health and financial future, but also for the health of our children and grandchildren who have lived in the house.

When we purchased the house in 2005, we were aware that an asbestos removal had taken place and trusted that the remediation had been successful and therefore had no concerns regarding purchasing the property and our health and safety. We now feel quite cheated that our family home, which was a sanctuary and an investment, is now compromising our financial future and the future health of ourselves and loved ones.

It is our hope that the Kambah Mr Fluffy property will be subject to a "buy back" by the government as soon as possible so that we may move forward from this devastating situation.

"Escape from my own home, indeed. My tears are of sadness, pain, loss and grief."

— Rosemary, Kambah

Rosemary, Kambah

I went down to the coast recently. Not an unusual thing to do to get a few days' respite from Canberra's winter weather. But as I drove up my street away from the place where I live, I realised tearfully, that my relief was not from the thought of a few days of warmer weather, but because I was escaping briefly from what used to be my much loved, welcoming, safe, cosy little home and haven. Escaping? From my own home?

Before February 2014, as a single mum, I would have thought that I had provided for my son a safe home in which to grow up, and for myself, a comfortable home where I would enjoy the secure retirement I'd long planned and worked for. Before February 2014 I believed the many trades people who have undertaken renovations and repairs to my home, when on being advised that it was a *Mr Fluffy* house, all pretty much said "Part of the government cleanup? No worries!"

But knowing now what I didn't know then, I see that rather than provide a safe home for my now 34 year old son, I have unwittingly exposed him to potentially deadly asbestos related diseases. I have to live with the guilt and anxiety of that. I have to get my head around the fact that what used to be my home has lost all value and that my retirement security is no longer assured. Now retired, I have to deal with the uncertainty and management of that. I cannot know if or how far contamination from this house may have spread. But I think about family, friends, other visitors, the clothes my son and I have worn to school and work, the things I've given over many years to charities. And I am concerned for each and every one of those confident trades people.

I'm assured that I wasn't to know, but to date that hasn't done much to help the guilt and shame of having bought this house in the first place and the situation I now find myself in, or the feeling that I have a *Mr Fluffy* sticker on my forehead and a skull and cross bones motif on the front door.

In spite of the assessor's report that no asbestos has been found in the living areas of the house and the government's view that it is 'safe to live in' while decisions are being made about what to do with houses like mine, I don't feel safe at all and am really uncomfortable being in it. I feel I am a prisoner of sorts in this place but try to be out of it as much as possible. Asbestos assessors and my helpful neighbour who is a builder, are the only people who have been through the front door in months. Most distressingly, I have felt the need to ask that my grandchildren don't come to visit me here anymore, so they no longer have their Dadda's books read to them, play with his toys or help in the garden with their special wheelbarrow and tools.

I am finding unsettling at best, the uncertainty and fears, and of late, rumours about the governments' possible decisions until they are made, and can only hope that my anxiety about the long-term health issues for my family will abate over time.

I desperately want and need to be out of what I now view as an asbestos contaminated site, but as a responsible owner, must stay with it for now. Like all affected home owners I'm sure, I must and want to get on with the rest of my life, and that can only start with resolution of this Canberra community crisis and then being able plan. How soon can I do that?

Escape from my own home, indeed. My tears are of sadness, pain, loss and grief.

"Our dreams of starting a family following our marriage early next year have now also been put on hold as we are not prepared to bring a child into a contaminated environment, potentially risking their future as well." — Rachel, Kambah

Rachel, Kambah

I originally purchased my property with my brother, Craig Thrift in a private sale in January 2010. The previous owner did not disclose that loose-fill amosite asbestos was used in the property, nor was this information available in any building reports I witnessed prior to purchase. In March 2013 my fiancé and I decided to buy my brother's half of the property, resulting in a second stamp duty being paid. We have spent approximately \$26,000 in legal, government and conveyancing fees since first acquiring the property.

Shortly after this process, with the assistance of our families, we started to renovate our property into our dream family home. We were aiming to complete the renovations in time for our wedding in January 2015 when we were going to start trying to have a family of our own. We started by renovating our kitchen which involved us removing the old kitchen, including a built in pantry (with no corncicing), exposing open wall cavities. We also completed smaller projects such as: extending the deck, tiling the living and kitchen areas, re-cornicing/skirting, installing internal cavity doors, re-plastering internal walls, and internal painting. In total we have spent approximately \$50,000 in renovations.

In February this year we received the letter from the ACT Government advising us that we have a 'Mr Fluffy' home. This caused an immediate halt to our renovations and left us with many questions surrounding our financial security and health in to the future. My fiancé has previously suffered from depression which has been aggravated by the 'Mr Fluffy' issues, which resulted in a negative effect on his daily living. He is now in recovery and we continue to support each other through this difficult time. In addition to struggling through the above, I began to develop symptoms of Multiple Sclerosis (MS) which I am currently undergoing further testing and treatment for. MS symptoms are severely affected by stress, and a combination of the highly possible (80%) MS diagnosis and living in a Mr Fluffy home has left me suffering from anxiety which I am currently taking medication for.

Even with the love and support of my fiancé, family and friends, until this issue is resolved I am unable to concentrate on my ongoing health concerns, which are now added to by the possibility of exposure to loose-fill amosite asbestos.

Our dreams of starting a family following our marriage early next year have now also been put on hold as we are not prepared to bring a child into a contaminated environment, potentially risking their future as well. I have discussed this with my GP who has advised not to wait too much longer to try to start a family due to my age (32) and the possible future implications of MS.

Currently, approximately one-third of our home including the main bathroom, is sealed off awaiting asbestos remediation on advice following our assessment. Loose-fill asbestos was also found in both of our linen cupboards, resulting in the contents of these cupboards needing to be replaced due to asbestos contamination.

We are already financially committed to this house given the amount we have spent to date and are not in a position to take on the full cost of remediation and/or rebuilding in the foreseeable future.

In our situation, we believe a fair settlement would be cost of remediation and sanitation works and lump sum payment to rebuild our home. Without any assistance we will be left financially crippled for the rest of our lives as the land value of the property doesn't even come close to covering the outstanding mortgage amount.

We understand that both the Taskforce and Federal Government are under considerable pressure at this time but we require a speedy resolution to this matter as we cannot keep our lives on hold indefinitely.

"I also cannot help but wonder if this has played any part in Adam's cancer diagnosis. I know this is almost impossible to tell, but when I recall how shocked our doctors were that this fit, healthy young man had a tumour I cannot help but wonder."

— Adam and Lauren, Kambah

Adam and Lauren, Kambah

We were aware there had been asbestos in our roof when we bought the property in Kambah in 1997. However, there was no paperwork regarding asbestos or asbestos removal attached to any of the documents associated with purchase of this property. Adam is a carpenter and when he looked in the roof before purchase he could see evidence that it had been through the 'cleaning processes'. He assumed (in the absence of any documentation) – as did everyone at the time – that the property had had all asbestos removed and was now safe.

From the time of purchase through to 2007 we did minor renovations (i.e. replaced windows, replaced part of the ceiling). We are told that in 2005 a letter was sent to all homeowners affected by the ACT Government. We have no recollection of this letter ever coming to us.

In 2007 we put plans into ACTPLA for approval for two extensions (one out the side of the house and the other off the back of the house which involved removing external walls). These plans came back approved, with no mention of asbestos, the proper treatment of affected materials or any reference to any correspondence that may have been issued to us in 2005. We went ahead with the extensions thinking that our family would be safe and that tradespeople working on the house and friends coming to visit us would also be safe. Adam did most of the work during these renovations. He pulled down the existing exterior of the house to make way for the new extension; he helped install heating vents in the sub floor and retiled the entire roof. He has worked in, repaired and maintained the roof space and sub floors consistently since we bought the property.

On the 27th of June this year Adam was diagnosed with bowel cancer. At 45 years of age it is a massive understatement to say that we were completely blindsided and our world was turned upside down. All focus over the following weeks was on his health, medical appointments, treatments, surgery and recovery. We did receive the ACT government's letter on the 11th of July 2014, however, as this was in the time that we were preparing for surgery it went to the bottom of the list of things that we had to do.

It was only a few weeks later that we contacted the taskforce and registered to have our home inspected. We are now awaiting the final results. It has only been over the past six weeks after reading the emails from the taskforce and joining the Fluffy owners action group that we have come to realise the full extent of what is going to happen to our home.

Huge stress has consumed both Adam and myself. Not only have we spent the last 10 years building our dream home to our exact specifications, we have done all of it on our own. This past summer we finished all of the landscaping around the house and this was going to be the first summer that we would be able to sit back and enjoy all of the hard work we had done. Our home is an oasis for our family, a place where we are all comfortable and happy. We are now watching all of the gardens come to life. Whenever I stop to think how lovely it is, I start to cry as it is all going to be taken away.

We have three boys aged 19, 10 and 7. I am terrified of what they have been exposed to. All three boys have grown up in this house and were there when we had walls and ceilings removed and renovated. I also cannot help but wonder if this has played any part in Adam's cancer diagnosis. I know this is almost impossible to tell, but when I recall how shocked our doctors were that this fit, healthy young man had a tumour I cannot help but wonder.

The waiting now is the hard part, we have worked hard to get our mortgage to a point where it is manageable and need to make sure that it stays that way. Although Adam's prognosis is positive he is still undergoing 6 months of chemotherapy and of course there are no guarantees. We need to ensure our debt level is such that if something does happen I am able to keep our home for our boys. We cannot afford to just 'start again'.

The other thing that I struggle with is being able to tell our friends. I am very scared of being ostracised and people not wanting to be with us as we may be 'contaminated'. I don't want people over to the house as I don't know what to tell them.

We would be willing to rebuild on our block, but we would need to be properly compensated – not only for the costs of re-building our home to the standard that it is now but with the guarantee of recompense from the Government for any medical needs that we or our children may need throughout our lives.

We ask for a swift decision to be made, the waiting and wondering about what is going to happen to our home makes this process all the more difficult.

“All I want is a fair deal after finding out something I have worked my life so far to build is worthless and potentially deadly. I would like this to be over and quick, so that I can start my life when I get back from my honeymoon and once again be in control of my future. I can worry about getting cancer later in life, right now I want to get married, start a family and move on.” — Anonymous, Latham

Anonymous, Latham

I like many others cannot believe the situation we find ourselves in and how we got to this point without something being done but I am sure there will be many others that comment on that so I will leave it to a brief story of my situation.

I bought my un-renovated house 11 years ago after it had been a rental property for years when I was 20 and struggled for many years to make ends meet as I did not earn much money. As the years progressed and I got better paying jobs I renovated the house and landscaped the gardens. In that time I have spent well over \$100,000 and tens of thousands of hours making my house exactly the way I want it. I have knocked out a kitchen, a laundry, bathrooms, crawled under the house and in the roof space not knowing the dangers. Everyone that comes to my house comments on how nice it is and it is something I have been proud of for many years. This is the same house I now wish would disappear so that I never have to look at it again, the manicured gardens and landscaping which I have spent a huge amount of my time and money making nice I no longer want, in short somewhere I loved being I now hate being and that is an uncomfortable feeling. The building is insured for \$523000 and \$180000 for contents but that means nothing in the current situation as insurance does not cover a pre-existing 40 year old asbestos issue.

I am getting married in November and have visitors from overseas coming to stay. My fiancé and I are looking to start a family after we are married and that has been put on hold. We recently thought about moving so we got the house appraised at \$600,000 and thought we could probably add \$150,000 onto the current mortgage to buy another house, problem was that there was nowhere we liked as much as our current house even for the extra money so we decided to stay and take the extra \$150,000 as a redraw which the bank approved (obviously valuing the property at over \$600,000 as there was no mention of lenders mortgage insurance). I decided to buy an investment property, had just signed the contracts and was quite excited that I was investing in my future. I had to cancel the contract due to uncertainty.

I am well aware of the danger of asbestos especially this type, I have researched for hours on end since finding out how serious an issue this was and now think a lot about all the things I have done around the house and how I have been exposed. I dare say there will be long term health issues but that is not what I am focused on as I cannot change it. I have always been a strong person and this uncertainty for the first time in my life is really testing that.

I have never taken a cent from the government in my life and with the exception of this current situation with compensation I never will. I work hard and always will to contribute to society. All I want is a fair deal after finding out something I have worked my life so far to build is worthless and potentially deadly. I would like this to be over and quick, what I want is the insured value of my house (building only) so that

I can start my life when I get back from my honeymoon in November and once again be in control of my future. I can worry about getting cancer later in life, right now I want to get married, start a family and move on.

“I am now attending counselling sessions with my husband, with a hope of trying to deal with this on a day to day basis and to stay sane. I feel every wave of emotion, every day. From such deep sadness that I cry for hours until my eyes are burning, to such strong anger that I just want to stop paying the mortgage and ‘throw the towel in’. My whole life I have been so careful with money, working 2 and 3 jobs, so that I can give my family and my children a beautiful home and beautiful life... all for nothing, I think that is the hardest part.”

— Sarah, Latham

Sarah, 27, Latham

We have learnt over the past few weeks that our home is a “Mr Fluffy” house.

We have a two year old son and another baby due in October this year. We are a young, loving and determined couple who bought our first home in Macgregor, ACT when we were 20 and 22 years old. After living in that home for 6 years, working hard, getting married and starting a family we decided it was time to find our “dream home” on a big block in an established suburb with schools and services close by for our young and growing family. We sold our home in Macgregor and bought what we thought (up until Wednesday 23 July) was our “dream home” in Latham in November 2013.

After picking up the registered post letter from Andrew Kefford (ACT Asbestos Response Taskforce) on Wednesday 23 July and reading many articles on the internet we feel as though our whole world has been turned upside down. We are concerned about the health of our 2 year old son, unborn baby and what this means for us financially now and in years to come.

We have had 2 assessments completed to date, with the second assessment showing asbestos fibres contaminating our linen/hallway cupboard (which houses our air intake for our ducted heated), laundry cupboard, on top of our fridge, behind our fridge, throughout our garage and in our sub floor storage area. Based on the information provided by the assessor, we have made the decision to vacate our home for the potential health risk to our family.

Our extended families were no longer willing to visit our home for fear of contamination and even my father-in-law who has Lung Cancer didn't want to take the risk of entering our home. It doesn't matter how trivial you or I think their concerns are, this is what we are faced with and regardless of what the health experts are saying there really isn't any data on the health risks associated with the domestic exposure of “Mr Fluffy” loose fill asbestos. The stress mentally, physically, emotionally and financially that this “unknown” in itself is having on myself and my husband is more than any family should have to deal with, let alone 1049 families.

Not only do we now have to bring our newborn baby back to our friend's home but all of our baby items from bassinets, to prams, to clothes, blankets and toys that are stored in the sub floor storage and garage area of our home are contaminated. Meaning we not only have to replace our entire linen cupboard from towels, blankets, sheets and more but all of our baby items again too. It's basically like starting over, only in someone else's house.

I have had countless sleepless nights, lying in bed and wondering if we are financially ruined and if everything we have ever worked for is now gone.

My biggest fear is if the ACT and Commonwealth Governments don't agree to demolish and rebuild our home (to solve this issue once and for all), not only will we be financially ruined but we will (and probably still will) live the rest of our lives worrying about what health implications this has on us in 30 years' time.

We didn't ask to buy a "Mr Fluffy" home; unfortunately for us we just won the "Mr Fluffy" lottery when we did. No one but "Mr Fluffy" owners can truly understand what our family is going through or being faced with. One of the hardest things to do in this situation is drag yourself to work (with the fear of never being able to retire because of the huge financial loss we are faced with) to pay a mortgage on a home that is potentially worthless. The stress is driving me (and my husband) to breaking point. I didn't think this would have much effect on our son being 2 years old, however when we are discussing "Mr Fluffy" or the situation we are in he keeps coming up to us both saying "Sorry Mummy" "Sorry Daddy" and rests his head on our lap as if he can sense the heartbreak in our voice. We are now concerned that he is suffering from infant grief/trauma. It is devastating for a mother to see her little boy being affected by something that is totally out of our control.

I am now attending counselling sessions with my husband, with a hope of trying to deal with this on a day to day basis and to stay sane. I feel every wave of emotion, every day. From such deep sadness that I cry for hours until my eyes are burning, to such strong anger that I just want to stop paying the mortgage and 'throw the towel in'. My whole life I have been so careful with money, working two and three jobs, so that I can give my family and my children a beautiful home and beautiful life... all for nothing, I think that is the hardest part.

I am constantly worried about the health impacts this level of stress has on my unborn baby. I hope and pray that I don't go into premature labour and have this terrible fear that something will happen to him.

I find myself 'Google-ing' "Mr Fluffy" at all hours of the night, just to see if anything new has come to light. I feel so exhausted and overwhelmed with what is happening and I just don't really know how I can continue to function like this. Life was stressful enough before "Mr Fluffy".

The only thing getting me through is living in hope that the government will make the right decision to demolish and rebuild these family homes, so that our family can rebuild our lives and in years to come this will all be a distant memory.

"The feeling of dragging yourself to work, through the day to put your money into a house that is worthless is so overwhelming. I find tears welling up in my eyes when I am at work and not wanting to interact with my colleagues at lunch for fear of breaking down in front of them." — Nick, Latham

Nick, 28, Latham

The stress that the "Mr Fluffy" situation has put on me (and my family) is more than any family should ever have to deal with. I live everyday concerned, stressed, overwhelmed and saddened with the fact that I could have been putting my son's, wife's and newborn baby's health and life at risk, not to mention the house I have worked so hard to provide for my family is worthless.

I don't really know how I have been functioning since the 23rd of July when I found out what nightmare we were faced with. I have had countless sleepless nights wondering if everything I have ever worked for is now gone. Pondering the thought of being deceived by the previous owners, or if not deceived are they even aware of what they were exposed to?!

My wife and I bought our house (in good faith) with the picture of extending as the family grows and now we are unable to even live in it, let alone extend it. My dream of working hard at a young age and retiring early is now gone because of something totally out of my control. Will I even reach retirement age? Will

I or have I already contracted something from my home. The fear of this unknown in itself is causing me so much grief, stress and trauma.

I am embarrassed to tell people that I own a “Mr Fluffy” house. I can’t stand the thought of others judging me and my family for making the wrong decision to purchase the home less than 1 year ago.

While we were waiting on our second assessment report, I watched my son playing in our backyard on the big block we had purchased all for him to grow, learn and develop how my wife and I did as kids. All I have ever wanted is to buy in an established suburb with room for my kids to ride a bike, play cricket and kick a ball. I’m devastated that this dream is what has financially ruined me and could potentially cause serious health issues for my family in the future.

We now have to pay a mortgage on house that we can’t live in, can’t rent out and can’t sell. My wife is due with our second baby in the next few weeks and we are sleeping on a mattress on the floor of her parent’s house. I feel like I have failed as a husband and a father.

The feeling of dragging yourself to work, through the day to put your money into a house that is worthless is so overwhelming. I find tears welling up in my eyes when I am at work and not wanting to interact with my colleagues at lunch for fear of breaking down in front of them.

The uncertainty of not knowing when or what the government’s decision will be is sending me crazy. I feel like I can’t keep going on like this. There are so many questions I have. I just don’t know how many more sleepless nights I can handle.

Another one of my concerns is if the resolution to this problem is to demolish these homes, will the “Mr Fluffy” saga be over once and for all? Or will my block/new house still have the stigma of once being a “Mr Fluffy” residence? Always reducing its value?

“My youngest daughter is coming up to her 11th birthday next month and we will have to have the party away from the house. We informed our neighbours that our house contains Mr Fluffy and have not seen them since.” — Peter, Latham

Peter, Latham

When we found out that our house may still contain asbestos and the homes should be demolished I felt very angry as our house is now worth nothing. Owning a house is the biggest asset one could have and also gives our children a legacy when we have passed on.

My youngest daughter is coming up to her 11th birthday next month and we will have to have the party away from the house. We informed our neighbour that our house contains Mr Fluffy and have not seen them since. My daughter goes to school in Latham and I want to stay as we are part of this community. We lost our dog in July as he had a large mass on his lungs. My wife and daughter suffer from anxiety and my wife is also being medicated for depression.

What’s worse is that once this mess is cleaned up we could still be affected by cancer in years to come as we lived in one of these awful houses.

“When I recently re-entered our home with an asbestos specialist I had to wear a protective hooded suit and mask. Our family home, where we nurtured our babies, must now be entered with a suit and mask. The thought broke my heart and made me feel sick. I was overcome with emotion and a sense that my home had changed dramatically. It felt like the scene of a dark crime. The contamination inside it has caused such grief and devastation that it feels malicious; almost causing the invisible, deadly blue dust to take on a human form. The ominous presence that lurks within is named Mr Fluffy.” — Lisa, Latham

Lisa, Latham – Our miniature Chernobyl

Since receiving our life-changing letter on the 18th February 2014, alerting us to the fact that our home had been part of the “Loose-Fill Asbestos Insulation Removal Program” and “it is likely that some asbestos insulation material remains”, we have experienced an unfolding, evolving and escalating disaster.

Our journey began with the realisation that the home we lovingly purchased and renovated was now worthless and more importantly, a life-threatening hazard to anyone who lives there or visits. That realisation alone was powerful enough to cause inexplicable turmoil and yet there was more bad news to come.

We embarked on several testing attempts, which led us to believe our home was “safe” to inhabit for the time being. During the months following, we became aware that inadequate methodology in the testing procedure left more questions than answers. We began to feel increasingly detached from our home to the point where we felt it had become a virtual prison; shackling us financially, logistically, socially and emotionally. We desperately wanted to release ourselves from the huge burden that was suddenly thrust upon us. We didn’t want to be there but also felt grief over the sudden detachment we felt for our once loved family home. It felt as though we were going through a divorce or even the loss of a family member.

After funding became available for more appropriate and accurate testing, our worst fears materialised as we were notified that we had Crocidolite (Blue asbestos) in every cupboard in every bedroom, our linen closet and worst of all, in our heating ducts. Blue asbestos had likely been airborne in our home via the ducted heating, allowing it to settle on or in carpet, furniture, toys, beds, clothes, linen and most frighteningly the lungs of not only my husband and myself, but our two precious children.

In one day we lost our home and all of our belongings. We had to leave with only the clothes on our backs, which also needed to be promptly replaced and disposed of like toxic waste. We suffered loss equivalent to a bushfire or flood and yet despite our comprehensive insurance, we wouldn’t receive assistance because no policy covers asbestos related loss. In addition to our immediate extensive loss, we now had confirmation that the regular sleepless nights we had endured worrying about the possible health implications, were now more than valid and would remain with us for many decades to come.

It was on my 3-year-old Son’s birthday, the 21st of July 2014, when I received a fateful phone call as I was shopping for party supplies. An asbestos assessor informed me of the magnitude of the contamination in my family home. As he listed all the locations, I felt my heart begin to race; my hair stand on end and my lips go numb. I became conscious of my breathing as though if I did not concentrate on it, I would not draw a breath automatically. I could hear my pulse pumping in my ears like a pounding metronome. I burst into hysterical tears. My son asked with confusion, fear and distress “Why are you crying Mumma? What’s wrong?” My friend took him away to distract him as he became increasingly distressed and to give me the opportunity to contact the necessary people. I was now in the middle of an emotional breakdown in a shopping centre food court. As I repeated the message to those on the other end of the phone I found it difficult to speak clearly through my loud, uncontrollable sobbing. My newborn baby began to cry for her bottle. I was incapable of providing the most basic assistance to

my child. A stranger approached me and said: "I don't know what is wrong, but I can see you are very upset. Let me take your baby and feed her so you can talk to whomever you are talking to. Let me help you". This lovely lady sat at a table with me and kept my baby content while I fell apart.

We have experienced every unwelcome emotion one could imagine. The chronic stress continues to gather magnitude; I feel lonely, angry, frustrated, helpless, afraid, depressed, devastated and exhausted to name only a few. The situation has caused a cascade of side issues such as robbing me of my maternity leave; hurtful harassment from an internet troll via my private Facebook page; a close family member also suffering a mental health issue that manifested in a very destructive manner to our already struggling family; our beautiful Golden Retriever not being able to live with us due to us now being in rental accommodation and the subsequent guilt of her having to live with little contact or company in the backyard of our abandoned house; my husband having to endure criticism about his "unsatisfactory" performance at work in the wake of our loss and the subsequent continuing lack of normality, stability and certainty in our life, resulting in threats over his job security and my son developing separation anxiety that leaves him often in tears and questioning the permanency of things he would never normally be worried about from our love and presence to where we will be living next. The constant unrelenting despair and pressure have culminated to induce uncontrollable shaking of my hands; twitching in my eye lid; the constant feeling of a need to vomit; anxiety attacks that leave me struggling to breathe; mornings where I struggle to find the motivation to get out of bed; thoughts that are new and foreign to me about it "being easier if I wasn't here"; having trouble doing the most basic of things such as eating, drinking and sleeping; crying at the drop of a hat and needing regular counselling and to take medication to help ease the severity of my mental state.

There was no process in place to protect us from scraping all of our life savings together and mortgaging ourselves to our limit, only to buy a home that we would discover three years later is worth absolutely nothing and is potentially deadly. There were no obvious, clear guidelines to alert us to the fact that removing a large gas wall heater; installing ducted heating and renovating a toilet was not only inadvisable but also hazardous to ourselves, our children, our friends, visitors and trades people. Before we had to unexpectedly abandon our home, the name Mr Fluffy had a presence; like a ghost that inhabited our home and haunted us daily. We once enjoyed entertaining friends and family in our home but we suddenly felt like we had to cease inviting people over to protect their safety and to guard what felt like a shameful, dirty secret. Like all new homeowners we were once excited. We discussed endlessly the improvements we would make to realise our vision for our family home. We worked hard; diligently and lovingly repairing, painting and enhancing our property. Our home that we loved and once carried so much promise and evoked such enthusiasm has now been transformed into a collection of aging walls, holding up an aging roof that simply attempt to contain asbestos from contaminating the outside world.

We have considered our options and concluded they are bleak. Our home can never be inhabited again and cannot be remediated. We cannot sell it or rent it out. We cannot afford to demolish. We certainly cannot afford to build a new home. We now have to rent as well as continue to service our large mortgage. We are completely trapped. We are forced to remain in a relationship with a building that we cannot inhabit as we continue to throw away every hard earned dollar into paying off our worthless and deadly "asset". We are completely at the mercy of whatever assistance the government decides to provide.

We did not approve this building material. We did not install the insulation. We did not remove it unsuccessfully. We simply purchased our home under the good faith that it was safe to do so, utilising all the usual channels one engages to ensure the purchase of a home is safe and sensible. We face financial ruin and the prospect of always wondering if we will contract a hideous and deadly asbestos-related disease in the future.

Why was "Mr Fluffy" allowed to pump raw blue (the most toxic form) asbestos into our home when the Western Australian blue asbestos mine was shut down in 1966 and the general use of this product prohibited in 1967 due to the known serious health risks? Our home was built in 1972; five years after

the substance was prohibited and yet it was installed in our roof. Why was it considered safe to return to homes that had been “forensically cleaned” when it was known that “residual” fibres are likely to remain in the walls and settle in the subfloor? It is highly likely through the life of a home that people will disturb these spaces, especially when they are ill equipped with information about the risks. Disruption whether intentional or due to damage or wear and tear, leads to exposure. Depending on the nature of the disruption, contamination could remain ongoing. Surely this is unacceptable?

Why was certification for the removal in 1992; a letter in 2005 which we never observed as it was not included with our building file and a further letter in 2014, considered adequate notification of the risks and responsibilities? Three families have inhabited our home in the duration between the 2005 and 2014 letters. My husband and I had lived there for three years, treating our home like any other before knowing we had risks and “responsibilities”. I do not accept this on any terms and I am horrified and disgusted that we have not been properly protected and subsequently put our children at risk not only by “improving” our home but by purchasing it in the first place.

Why was it thought to be up to the homeowner to take on costly “responsibilities” that we had no idea we were inheriting, when the consequences of not following protocol are so dangerous? It is unfair for the homeowner to take on financial responsibility for something they were not made adequately aware of. The government had sufficient information about the risks of amosite (brown asbestos used in most Mr Fluffy homes) and was lethargic in the prohibition of its use, not to mention that approximately ten homes actually contain pure blue asbestos, which was illegal for any use in this country before Mr Fluffy even began the business of contaminating homes in 1968. The government then decides to “remove” a substance that is impossible to remove entirely and declare it safe. It provides little information to subsequent inhabitants for twenty years until the risks are almost completely buried like a bad memory. When you pass the buck to the homeowner, you risk transferring an issue of serious public health and safety to the discretion of private parties and their knowledge, emotions, integrity and resources will inevitably influence their undertakings. Since this disaster unfolded I have heard of people failing to disclose due to ignorance. People resorting to dishonesty to prospective buyers or because they fear a tradesperson may not carry out essential maintenance. People attempting to reduce cost by doing modifications and repairs themselves or by engaging the services of substandard tradespeople who do not adequately manage the risks. People have also had their trauma taken advantage of by greedy “experts” and tradespeople who see an easy way to increase revenue by embellishing risk, fabricating “essential” remediation needs or by price gouging. The suggestion that the February letter was sent out of concern for health and safety became a contradiction when combined with the subsequent advice and tardy and inadequate assistance measures.

We thought we were buying a well-loved family home to begin our family. Instead we were allowed to unwittingly purchase a home that is now worthless and is unsafe. We inherited costly “responsibilities”. We inherited anxiety and fear for our future health. We inherited imminent financial ruin. We inherited grief and shame. We stepped onto the horror ride of a lifetime through no fault of our own and as each month expires with no definitive answers, we have now inherited a sense of desperation in the present and hopelessness for our future.

After the 21st of July, we were strongly advised to leave our home permanently. We lived like gypsies, carting around the only belongings we had to a variety of temporary accommodations. We moved six times in five weeks. I found myself missing our home but then I’d realise it is now haunted. When I recently re-entered our home with an asbestos specialist I had to wear a protective hooded suit and mask. Our family home, where we nurtured our babies, must now be entered with a suit and mask; the thought broke my heart and made me feel sick. I was overcome with emotion and a sense that my home had changed dramatically. It felt like the scene of a dark crime. The contamination inside it has caused such grief and devastation that it feels malicious; almost causing the invisible, deadly blue dust to take on a human form. The ominous presence that lurks within is named Mr Fluffy. This spectre lives there alone, contained behind locked windows and doors. It is not our home anymore and never will be

again. I found our bed sheets thrown back carelessly as they had fallen when we woke up that morning, ready for what we thought would be just another day. The Canberra Times sat on the table, spread open at the Mr Fluffy article my husband was reading that morning. My son's toys were set up in suspended playtime on the floor. Our washing was waiting to be hung out. Our breakfast bowls were piled in the kitchen sink, still waiting to be washed. My make-up was sprawled out on the dresser because I had been in a rush to get ready to go shopping for a birthday party. These are normally the hallmarks of a new day beginning. When I woke up that morning I could never have imagined that they would become the ghostly memories of the activities of a family in their once loved home. Our home was now an eerie capsule, frozen in time like a miniature Chernobyl.

“I am so worried the stress is tearing away at us.” — Lynette, Lyons

Lynette, 49, Lyons

My family and I migrated to Australia in 2003 and after an extensive search for a property and living in many different rental properties around Canberra we purchased our house in Lyons. We purchased in Lyons because it was an established suburb with great connections to good schools, hospitals, easy access to the city, Woden and all other ACT suburbs. As our girls grew up the house became too small for two teenagers and we were forced to explore expanding the house to meet the family need and got to the point of almost signing an extension contract with a builder. Unfortunately for us the bank wouldn't lend us the full amount for the extension so we were forced to explore other options. We ended up buying another home in Curtin walking distance from our Lyons house because we loved the area so much and our youngest daughter was extremely attached to the Lyons home and her friends. For this reason we kept the Lyons house to keep our options open for maybe extending the house in the future. For us to afford this we have to rent the house out and fortunately for all the reasons we loved Lyons it wasn't a problem to rent UNTIL now.

So you can imagine the shock when we got a phone call from our rental agent to inform us our house was a Mr Fluffy house... plus to discover the first letter went to our tenant. As an import to Australia/Canberra the legacy of Mr Fluffy was not something we had any knowledge of and as part of the house purchase we had a certificate from the ACT Government of Health confirming the house was cleared and safe of harmful asbestos.

My first concern as a mother is what have I exposed my family to... have our two girls been living in a house that's turned out to be contaminated with a substance that has serious health risks. Plus in the immediate future we as a family are faced with a serious financial burden, a house that is now not rentable or sellable due to no fault of ours. To add to our stress my husband is currently out of work so this is adding tremendous additional anxiety. We've been most fortunate that our tenant is still living in the house but I fear that they'll move out as soon as the inspection occurs and quite honestly I would totally understand because I'm not comfortable to expose my children to any further health risks, even if the government tell me it's safe to live in. We trusted the certificate before but now how can you ever be sure? I don't know how we will cope financially if the tenants do leave. Nobody in their right mind would rent it now and if there is any chance of a health risk I would not want them to. But what do we do in the meantime? If the government does the right thing and demolishes the houses. I don't know how long it will be before anything happens or whether we will be entitled to help in the meantime. I am so worried, the stress is tearing away at us.

Charles, 44, Lyons

My biggest issue (currently) is the lack of and varying information provided in the sales contracts. We only found out that our house was a Mr Fluffy when we tried to sell the property earlier this year and the building inspector told us it was a Mr Fluffy. The same inspector also sold us the house in February 2012 so he was well aware of the Mr Fluffy issue.

The primary difference between the building report when we purchased the house (February 2012) and the recent building report (May 2014) is as follows:

- The May 2014 contract includes a new form, 'Notice of Asbestos Removal', that has been added to the new contract – would have been nice if this was in our contract when we purchased the property, especially as it's dated July 1993.
- The May 2014 contract has the same asbestos statements in the same format as the old contract but contains a new statement on asbestos. Again, this would have been nice if it was on the old contract.
- The new contract contains a sub-floor statement from the building inspector about a recommendation not to access the entire sub-floor, which takes up 2/3 of the underneath of the house that we use as a gym, workshop and storage. No such warning was in the original contract.
- The 2014 building report seems to have been approved even with the 'no access' recommendation and the positive amosite readings inside the house.

There is no way the original contract should not have had the sub-floor statement and additional asbestos statements that the new contract has. It was the same building inspector who carried out both inspections and he was aware that this was a Mr Fluffy house on both occasions. It appears that the building report has been approved even though the building inspector asked to get asbestos samples taken in the living area and both tested positive for asbestos. In addition, the conveyancer pointed none of this out so I'm left wondering why we paid them.

"This letter completely shattered our lives by once again raising the spectre of Mr Fluffy. The possible health and certain financial implications are simply beyond our worst nightmare." — Emma and Catherine, Lyons

Emma and Catherine, 44 and 47, Lyons

Our family home was first purchased in the late 1960s. It was unwittingly contaminated with loose-fill asbestos in the 1970s when our parents innocently contracted Mr Fluffy to insulate newly completed extensions.

In the early 1990s we were directed to vacate our family home to comply with the Commonwealth Government's \$100 million removal program. The work was undertaken, the all-clear was given and a *Certificate of Completion of Asbestos Removal* was issued by the relevant government agency stating our house was now considered safe for occupancy.

We returned to our treasured family home, where for the next 23 years we unknowingly continued exposing ourselves and many others to the insidious, unseen danger of asbestos contamination while not giving Mr Fluffy another thought.

That was until the ACT Government's 18 February 2014 mail-out. This letter completely shattered our lives by once again raising the spectre of Mr Fluffy. The possible health and certain financial implications are simply beyond our worst nightmare.

We now live in hope that this devastating health and financial nightmare will not be realised and that all parties involved in the crucial resolution process will work towards eliminating this deadly asbestos issue for those of us suffering immeasurably now and for the ongoing safety of future generations.

“I was stunned to discover that my home was filled with a carcinogen. ...this is financial ruin. It is emotional and physical dislocation and isolation.” — Nathalie, Lyons

Nathalie, 48, Lyons

I was stunned to discover that my home was filled with a carcinogen. I was stunned to find that the ACT and Commonwealth Governments knew this and failed to explicitly tell me. I was stunned that the same building inspector and the same conveyancer that we bought through and intended to sell through did not explicitly tell me that this house was a health hazard. I am stunned that my bank signed off on a mortgage on a house that needs to be demolished. All these people knew the history of this product in Canberra. I did not know because I come from Victoria.

We moved out immediately when we had a positive asbestos report in May. We were intending to put the house on the market which is the only reason we discovered we had a Mr Fluffy house. I felt awful that I had had the friends of my children in our home and had unwittingly exposed them all to asbestos. Similarly I have exposed trades people to the asbestos in this house.

We owe nearly \$700,000 on this house. I am now paying rent elsewhere and a giant mortgage on a home that cannot be lived in. My marriage has broken up and I cannot sustain this financial situation for long. Having no timeframe makes it impossible to plan how to move forward. My current feeling is that I should walk away from this property and let the bank deal with it.

I love this property. We chose it because of its position and size. We have expended an enormous amount of energy on building up the garden as well as improving the house. My children had space to play and get away. They had chooks and fruit trees and a veggie garden and this was part of the education that I wanted to give them. They had best friends over the fence and we had a close neighbourhood community.

They now have none of this. They were whisked out of the house and all their belongings were left behind. They do not have a home.

For me this is financial ruin. It is emotional and physical dislocation and isolation. It is a giant layer of stress on top of existing stress.

“We continue to work in a stressed state and I continue to wonder how long my employer will overlook my obvious preoccupation, and the effects on both the quality and quantity of my work, with my problems and my work colleagues with my changed state of mind.”

— Geoff and Marg, Macgregor

Geoff and Marg, 60s, Macgregor

Following is an insight into the timeline of our emotional turmoil.

3 June 2014: Our world comes crashing down. Robson report received and we find out:

- Our house is contaminated.
- Our tenants are required to move out with the shirts on their backs.
- We need to house them and assist them.
- We face the loss of rent that is assisting us support our disabled son.
- Our superannuation is disappearing.
- Health issues surface as we lived in this house, worked in the ceiling, crawled under the sub floor and did renovations.

June 2014: Three days later

Day 3 of discovering my house is a “Mr Fluffy” with fibres discovered on the fridge and sub floor.

I am physically sick with the stress this has created as we move to do all that is required to make the house safe, at this time. Our tenants have indirectly, through our agents, threatened lawsuits and are looking at who will pay for their costs, removal (if a removalist can be found to touch their furnishings). Will furnishings be safe? What are the costs of looking into their medical concerns?

I am looking at a large bill to render the house habitable – then will there be a rental market and/or a sale market for this house? Do I demolish and rebuild? I am looking at demolition costs of a Mr Fluffy house.

- Stress and depression set in as my wife tries to come to grips with the position and I try to maintain my work
- I have discussions with my manager, which in itself feeds the stress and depression I feel. At times I am unable to discuss the problem and tend to break down and become introverted.

June 2014 – Eight days later

What can I say except to make everyone aware of the suffering in the community that exists on a physical and mental level.

The stories I have heard only tend to feed my depression as I try to work out where this is all heading and how it will eventually conclude.

Our own plight is a two-edged sword with a very sharp tip.

Sword edge: Tenants: Displaced with no apparent backup and the shirt on their backs. Scared for their health and that of their kids. Long term effects: How will they set themselves up to move forward? Frustrated: who is supporting them in this crisis? Angry: who can we direct this anger at?

Sword edge: Ourselves: We have hit a wall with feelings of depression and inadequacy to attend to the problems that arise and the need to formulate a direction given our circumstances and the circumstances of the tenants. We are working to alleviate as much stress as possible but, if you can understand, that actually brings its own stress. We have thoughts of our own health but have not had time or direction to attend to anything in this area.

Sharp point: the ability to come to some lasting solution to alleviate all the above and at the same time protect the overall community from this extensive problem that has raised its head and if not fixed now, will raise its head over the coming years as it has done now, to the detriment of those in power who handled the initial problem. That old saying "History will judge" is relevant here.

Recapping our position.

I have spent considerable time, when my tenants were displaced due to assessment results, following up the assessment and remediation of the house so that the tenants could get their possessions out of the house, as they did not want to return due to the danger lurking which could surface at any time.

Over this period, as my real estate agent tried to get this work done in the quickest possible time, all that was received from the tenants was abuse and threats. These tenants were affected by fear and stress and took it out on those who were available. Fear led them to several medical tests and x-rays while all the time pushing for clearance of the house for the "next day" day in day out.....this has led to further stress and depression in our household.

We were in need of crisis assistance. Apart from the health cost over this period we faced the hardship of knowing we needed to cover the assessment, remediation and reassessment costs to this property. Work has been completed and we await the accounts. On top of these costs we have also had to foot the bill to cover removalist, as tenants were unable, allow them to leave with full bond, not push for cleaning/carpets etc, cover part of additional rent and waive last two weeks. We have had to reorganise our finances, increase our loans.

We are now faced with an empty house with no rental income. The income from this source is used to assist our disabled son who has Mil tonic Dystrophy. Do we clean up and re-rent only to find that another assessment finds we have more fibres and the tenants need to be rehoused and we start again? It's like "Groundhog Day". Do we sell and find a buyer at a bargain basement price and our super goes out the door, together with support for myself and my wife who also has Myotonic Dystrophy. Then we have the insurance problem – houses that are not occupied are not insured after a two-month period.

We continue to work in a stressed state and I continue to wonder how long my employer will overlook my obvious preoccupation, and the effects on both the quality and quantity of my work, with my problems and my work colleagues with my changed state of mind.

I think I am over the shock and I have discussed my stress and depression episodes with my GP. Having previously had a triple bypass I have also been stressed by a series of chest pains that now appear linked more to stress than heart. This will be followed up with my specialist when possible.

There is no doubt that this is a complex and costly problem that I know the government is working on but direction is urgently required. It would no doubt be costly, on a long term basis, to merely keep patching up while problems continue to raise their heads over the years to come. A final lasting solution is required to put this behind all concerned and allow us and the government to move on with a clean slate.

“I am half way through my life, but my children are at the beginning and they will have to live with this forever, the risk and the fear of what might happen.” — Joanne, Macgregor

Joanne, 33, Macgregor

My husband and I bought our home on the 1st of April 2004, this is our first (and only) home that we purchased only months before our wedding. My husband grew up in Latham and both being from Canberra we were familiar with the area, schools etc., and my husband being a builder we were excited about finding a great home on a large block.

After moving in, as money permitted we began renovating, at first small projects here and there, like changing light fittings and fixtures, flooring, cornice and skirting. Then in 2006 our eldest daughter was born we continued doing projects as we could, such as building a built in wardrobe in her nursery this included removing cornice and gyprock, patching holes etc., the thought of this now fills me with guilt and fear.

In 2009 we began major renovations to the house, we had plans approved through ACTPLA to double the size of our home. We dug footings and began demolition all whilst still living in the home and whilst my daughter was three and I was heavily pregnant, when the back wall and roof was completely removed we moved out while my husband continued the work, and moved back in when my youngest daughter was three months old.

My husband has renovated every room, been in the roof, under the house, there is not an inch of this home that he has not lived, worked and breathed in. The thought of this and the exposure to my children keeps me awake at night and has literally changed my world as I know it. Throughout the building process we have had building certifiers check the work as required including our roof trusses etc., we had plans approved and not once did the ACT Government alert us to any threat.

Your home is the place you go to, to feel safe and protected, when you are stressed about work, school money, anything. You rely on your home as sanctuary. Now I feel like my home is the cause of that stress – I no longer feel safe or protected or that we are providing a safe environment for our children.

I cannot describe the toll this is taking on my husband, he is withdrawn and he feels guilt in not knowing and freely pulling down walls etc. This is not a burden he should have to bear. For myself I found initial strength in organising assessments, joining groups such as the owners group, taskforce etc., now I find myself feeling out of control, lost and anxious, I am unfocused at work, I have been to see my GP and now a counsellor, I want to be strong for my family and I will be, but it is harder each day. As for our gorgeous girls, our five-year old for the most part knows nothing except to see her mummy crying sometimes, however our eight-year old has obviously picked up on the stress and heard little bits and pieces, she has had nightmares about losing our home and she is increasingly emotional.

We love our home and have worked hard for it, the stress of losing our biggest asset and being financially and emotionally ruined is more than I can bear. We do not wish to move, nor could we sell our home anyway, it is worthless now, we also have ties to the community our children's school, friends, everything. All we are asking is that this problem be made right as it should have been years ago.

It pains me to think that our house will be gone but our health means more to me than this home, the affected homes need to be demolished the contaminated soil removed and a home of the same specifications and value provided, so that my family and all the others can begin to rebuild our lives, the homes can be fixed but the emotional scars and potential health problems cannot be. I am half way through my life, but my children are at the beginning and they will have to live with this forever, the risk and the fear of what might happen.

“We are presently out of our house; we find it hard to call it a home anymore, following the detection of asbestos in three of the bedrooms and the main living area . . . we have nowhere to store possessions and are living out of suitcases. Our two adult children who live with us are struggling with space. One, who has a disability and likes routine, has lost his familiar surroundings and prized possessions . . . the other is sleeping in his swag on the back veranda of the house we are staying at as there isn’t room in the house to comfortably fit him.”

— Anonymous, Macgregor

Anonymous, Macgregor

We moved into what was to be our dream large four-bedroom home in early 1983, bringing one child, with two more to come. New home was great – but now we know it was full of asbestos – WHY?

When our family home was found to have Mr Fluffy asbestos in the 1989 – 1992 testing and reparation, we went through the entire process, moving in with family – as there were six of us we had to be spread between two households (not an ideal way to be a family) for about eight weeks. We received a letter, which we still have today, dated 27 February 1989 which said our home was safe and free of asbestos fibres in the air quality.

After this it was forgotten about and we continued living as if our lives were normal. We spent time in the roof space, which is now quarantined and had heating and cooling system installed with tubing in the roof space. We spent time in the floor space which was considered normal. Our children made cubby houses under there in the summer time. We had one bathroom and the kitchen renovated as well as building another large family area onto the house. During all the renovations we continued to live in the house. One family member has already had to battle cancer, non-Hodgkin’s lymphoma in 2009. The thought of other members of the family having to go through any cancer treatment is devastating.

It is shattering to now know that our family has spent the last 30 years breathing in asbestos fibres which may have permanently lodged in our lungs. Over the years we have had numerous family and friends through our home exposing them all to this deadly substance.

Since February 2014 we have become seriously concerned about the level of impact this substance which kills may have on us, our children and their children.

We would like to be able to say that we brought our children and now grandchildren into our safe and secure home to nurture and spoil them not to introduce them to a hazard that may cause a horrible and traumatic death in years to come.

We are presently out of our house; we find it hard to call it a home anymore, following the detection of asbestos in three of the bedrooms and the main living area. We spent ten days in an apartment in the city and are now house sitting for five weeks in a small three-bedroom place. We have nowhere to store possessions and are living out of suitcases.

Our two adult children who live with us are struggling with space. One, who has a disability and likes routine, has lost his familiar surroundings and prized possessions. He has also lost some of his independence as we are now driving him to work – before he drove himself. He has found this very stressful and has required extra support from both us and his work place. He has needed to have extra time off work. The other is sleeping in his swag on the back veranda of the house we are staying at as there isn’t room in the house to comfortably fit him. He had to purchase a new sleeping bag to be able to do this.

The impact on close family members is also of great concern. All have been in the house and exposed to this deadly substance, especially my wife’s Mother, and this has added extra stress. We also had our daughter, son-in-law and grandchildren visit at Christmas time and stayed in rooms where traces of

asbestos was located in the wardrobes, the thought of exposure to our most treasured grandchildren to this awful stuff is heart crushing. It is hard to put into words the emotions linked to losing so many possessions, which hold so many memories.

As we are nearing retirement age, the thought of having to set up a home from scratch again is overwhelming to say the least.

We desperately need to hold comfort in the knowledge that our lives can be 'remediated' in the shortest possible time and with the least continued disruption. We need help and support in large portions and we need to be eased into a new life that we can fathom to be normal and accept as usual and normal.

I am very much a homebody and since we have moved out I am very lost and spend large parts of the weekends and now weekdays in tears.

"Today I went back to work so that I don't become completely catatonic, but the deep depression is making getting on with life extremely difficult." — Mardy, Macgregor

Mardy, 49, Macgregor

My ex-husband, two small children and I lived in an awful government house in Charnwood for five years, as poor as church mice. When both children were in school I started working again, part-time, saving every cent for two years in order to get a deposit together for our own home. In January 1994, my son's teacher was selling her home in Macgregor and it was perfect for our family. We were able to buy it, but only just. We literally had no money left by the time we moved in.

My ex-husband left us five years later and I was sure I had to sell. The house was valued at \$40,000 to \$50,000 less than we bought it for, with the market having bottomed out at that time. My ex-husband and I did not want to walk away with a debt each, but luckily I was able to re-purchase the house so that the children could have some stability.

For the next 15 years I put everything I had into this house. My partner for five years was a great handyman and together we built an extension to accommodate my children and his five children when they visited. It was such hard work over about six months, but we did it! A huge achievement and we were so proud.

Following that, we decided to completely renovate the bathroom. When my partner removed the walls from the bathroom, he called me in and showed me the asbestos in clumps on the frame. I did not expect to see that! We also put up a new ceiling. The bathroom took a couple of weeks to complete, with everyone using a makeshift shower over the bath – as the house only has one bathroom – for some time with no ceiling in place.

During those years I also had a completely new roof put on the house, including battens.

We installed ducted gas heating ourselves, crawling under the house for days on end. Terry crawled under there many more times, pulling computer cables through and antennae cables for the kids' rooms and extension – not to mention the number of times he was up in the roof. We pulled the old gas heater out of the lounge room.

A completely new kitchen was installed next. My partner left a couple of years later, the same week that I nursed my mother in a hospice until she died, on my son's 18th birthday. I picked myself up again and got on with looking after the house and my children for the following nine years.

In the last few years I had a covered deck built; paving laid down and a retaining wall built; blinds installed in three rooms; new doors for every room, all of which I painted; and a new front door and screen door installed. I painted skirting boards and door frames, all to freshen up and modernise the

house so that it would be good enough for me to live out my days here. It was at this time that I noticed a corner of the house was cracking inside and outside. It turned out that a section of pipework was missing, other sections were not joined properly and the ground under the house at that corner was wet. I had new pipework installed to stop any further cracking.

My son, now 27, was diagnosed with schizophrenia at the age of 18 and is a constant source of stress and concern.

In December 2012, I was the victim (although I hate that word) of a very traumatising sexual assault, which is now awaiting trial dates to begin in the Supreme Court. That has also changed my life forever.

My daughter, aged 25, moved out in February 2013 after she brought her boyfriend's dog home while I was at work, and unfortunately it killed my beloved 13-year-old cat. My daughter felt so awful that she decided to move out. I was left totally devastated and alone in the home that I had built for a family.

I found it very difficult to come to terms with the way my life had turned out and suffered a nervous breakdown over last year. On two occasions I came close to ending my life. I finally decided to bring a new cat into my life. She was very shy and I spent months taming her. She has given me life again in my home.

I had only just built myself back up to the point where I was again working on the house, finishing cornices and preparing the children's rooms for painting. I had planned to take last week off to paint those rooms and finalise the purchase of a new garage. But two and a half weeks ago, I found out that my home is a Mr Fluffy home. So, instead of working on the house, my body shook to the core for two days and I spent the next two weeks lying on the couch crying and wondering what the hell I did in a previous life to deserve this when I'd worked so hard for my children and a home. I would get up to do some washing and then wonder whether I should bother or just throw everything out. I hate dust, but have not dusted or vacuumed for weeks in case I send fibres flying. It's cold and I need the heater on, but I could see in the air intake that the interior of the walls is not completely sealed off from the unit, so with every breath I wonder what I'm taking into my lungs – not to mention what the children had breathed in over years.

I had my asbestos assessment a few days ago and await the results and advice. I have no children here anymore and I have been here so long that the damage is likely already done, so I wish to stay until the house is demolished and I have somewhere else to go and start again. No matter how the government decides to go about the 'solution', I know my home will be demolished. That will be a most difficult day that we all somehow need to get through.

Today I went back to work so that I don't become completely catatonic, but the deep depression is making getting on with life extremely difficult.

I spend very little money on myself and have put all I have into the house, managing to pay it off a year and a half ago. For what? It's worthless now, and those who have lived here and worked here may become very ill. It was bad enough getting tradesmen before, let alone now! I'm gutted. I come from a family that had very little and I wanted to be able to leave my children something. Their father has no assets. No words can really describe this feeling. If it weren't for the fact that I'm not alone in this, I really don't think I'd be here writing this to the Fluffy Owners and Residents' Action Group, fighting together for some kind of 'solution'.

“Now we are back to living day to day, wondering what the future holds for ourselves and our children. Our home, once our sanctuary, now feels like an enemy. Henry can’t sleep properly any more, and I wake with a lead weight of anxiety in my chest every day. We try to have days where we don’t think about the situation we find ourselves in, but it is all pervasive, impossible to leave behind.” — Elizabeth and Henry, Macgregor

Elizabeth and Henry, 56 and 59, Macgregor

We purchased our house 20 years ago. Henry had ridden past this house some time before and noted the multiple driveways and parking areas, ideal once our three children were driving.

When we finally decided to upgrade, we were astonished and delighted to find this house was for sale. It seemed like fate. The house was meant for our family!

The building report noted that asbestos had been present in the roof cavity, but had been removed and to see attached certificate, a photocopy of which was indeed attached. Check! No problems.

We used the substantial subfloor area (now proven to be contaminated) as storage for just about everything. The kids stored their sporting equipment there and regularly accessed the area. The roof cavity was also accessed by family members, especially our electrician son.

In October 2013, some three months before the letter arrived from the ACT Government, we finally removed our prefab chipboard wardrobes and linen closet and constructed new ones. This exposed the roof and wall cavities, and we now know that loose asbestos fibres fell out and into our heating ducts. Henry, eldest son Matthew, and I were all exposed to these fibres during this time and up until the environmental clean was carried out just a few weeks ago. We are still unsure as to whether we should dispose of our bedding.

The emotional impact of dealing with the Mr Fluffy crisis has been growing harder to bear each day. We brought our three children to this house and exposed them to a potentially deadly substance. We know there is nothing we can do about that, but the guilt at times is crippling. We also feel a high level of anxiety having our grandson in the house, especially now he has started to crawl.

The case has been made that for most people to develop an asbestos-related disease, there would need to be high exposure over a long period of time. The odds of developing such a disease with low exposure is statistically low.

Well, we have experience of statistically low chances of illness, and it hasn’t been positive. Just over two years ago Henry was diagnosed with a rare and aggressive tumour in his salivary gland. This sort of tumour is only seen in Australia(?) once every ten years: it is so rare that the chemo oncologist was checking research online (as we were) to glean as much treatment information as possible.

He underwent radiation and chemotherapy, and then further chemotherapy that targeted small cell lung cancer, which most closely resembled his neuroendocrine carcinoma/merkel cell diagnosis.

Two years out from treatment, we were starting to lose the fear that every cough meant the cancer had spread to his lungs, or if he felt unwell, had travelled to his liver. Our visits to the chemo and radiation oncologists had become further apart. We were starting to live life again, not just exist from day to day.

Now we are back to living day to day, wondering what the future holds for ourselves and our children. Our home, once our sanctuary, now feels like an enemy. Henry can’t sleep properly any more, and I wake with a lead weight of anxiety in my chest every day. We try to have days where we don’t think about the situation we find ourselves in, but it is all pervasive, impossible to leave behind.

This was meant to be our time — retired with time to enjoy our family and perhaps travel — but this Mr Fluffy crisis has put our lives on hold until the problem is resolved.

“Why hadn’t something more been done to ensure our family home was safe; for my babies who are 2 and 11 months; for my nephew who has played under our house; for my family who helped put in lights, earth leakage, HDMI cables, and plumbing work; for my friends who helped paint; for my husband who has been in the roof many times; for all the tradespeople who I didn’t know to tell we lived in a Mr Fluffy house!?” — Kirstan, Macgregor

Kirstan, 29, Macgregor

Upon finding out that our family home is potentially hazardous, I have become very angry, upset, and anxious. How is it possible to buy a house that could have high levels of asbestos fibres present in 2014!? How had Mr Fluffy been allowed to continue putting this poison into people’s homes for ten years after it was known to be unsafe!? Why hadn’t something more been done to ensure our family home was safe; for my babies who are 2 and 11 months; for my nephew who has played under our house; for my family who helped put in lights, earth leakage, HDMI cables, and plumbing work; for my friends who helped paint; for my husband who has been in the roof many times; for all the tradespeople who I didn’t know to tell we lived in a Mr Fluffy house!?

I felt and continue to feel guilt and worry for every one of those people. How do you apologise to your sister for unknowingly putting her son’s life in danger thirty years from now!? Not to mention all the people with children who have visited. The enormity of guilt and worry is immense and indescribable.

I feel stupid for not investigating the certificate in our building report, claiming loose asbestos fill had been removed and the roof sprayed with PVA glue as part of the Commonwealth asbestos removal initiative. I was led to believe this was a non-issue. It was not mentioned when I specifically asked the building inspectors and solicitors whether there was anything we should be concerned about in the building report. We paid good money to both parties for their complacency.

My husband and I saved for our family home while renting. It took many years to get a deposit, something not everyone in our generation has been able to attain. It was to be security for our children. Neither my husband nor I earned a lot of money, so we were proud of our achievement. Now we are left living in a house that no longer feels like a home, our plans abandoned, not to mention the potential loss of money invested into our home.

The news that our house was contaminated came approximately two weeks after I was made redundant from my government job of 6.5 years. I was due to return in September after being on maternity leave. We had spent the previous weeks working out our options and finances, and made the decision that I would stay at home and care for the children while studying part time. Our budget leaves very little to spare at the end of each week. If we lose our house we will be forced to declare bankruptcy, and my husband’s dreams of starting his own gardening business will be stalled – not just until our children are at school, but for ten years. It was difficult to save for a deposit before, it will be impossible on one income with dependent children. My husband suffers from depression and I feel so much guilt over the pressure that consumes him over caring for his family. It is hard to feel positive at the moment.

However we are lucky compared to some families. Although we have been advised to stay out of our roof and under our house, there were no fibres found in our living areas. For now I can watch my children crawl along the carpet and feel at ease again. But for how long?

The best I can hope for is that our house is knocked down and rebuilt at the governments’ expense. Otherwise we are financially ruined, because I sure as hell don’t want to live in a Mr Fluffy house.

“I remembered reading something about asbestos in our building report when we bought the house and asking friends and family about it. Everyone said the same thing. ‘Don’t worry about it all the old houses have it, you just have to be careful when you do renovations’. So it was with this frame of mind that I purchased the house.” — Daniel, Macgregor

Daniel, 32, Macgregor

When we bought our house in 2012 we thought we would be living in it for quite a long time. It was old and came with lots of work to be done but we both fell in love with it right away. I had worked 7 days a week for the previous two years to save the deposit and my wife had just given birth to our first son. We were finally building the home and family we both dreamed of. I remembered reading something about asbestos in our building report when we bought the house and asking friends and family about it. Everyone said the same thing. “Don’t worry about it all the old houses have it, you just have to be careful when you do renovations”. So it was with this frame of mind that I purchased the house. With the help of relatives and friends we started work on the house, which included cutting into internal walls, working in the ceiling and under the house, little did I know the risk we were all in.

The sequence of events around confirming that we lived in a “Mr Fluffy” is cloudy in my mind as I write this but I do know that through the whole process I have felt very alone and outside the information loop of both the taskforce and the action group. We did not receive the letter from the government in February and had to contact them about our house. Also we missed out on the FORAG “town hall” meeting in June. I haven’t received anything to indicate that I have successfully joined the action group since emailing them to do so. We have had our house tested for asbestos fibres through the taskforce and sent them the report as requested. It is now over a fortnight since the inspection and a week since I sent the report and I am yet to be contacted.

I suffer from mental illness and my feelings of guilt towards friends who may have been exposed and failure as a father to provide a safe home for my family is immense, this issue is having a major impact on my mental health. I fear every day that I will miss some important piece of information, that our inspection that came back clear of fibres wasn’t conducted properly, that the government won’t pay in full for the knock down rebuild and that because I don’t have any savings I will miss out on any partial solutions that are offered. I fear that we will lose too much value in our house if nothing is done and the bank will repossess our house leaving us in financial ruin.

I hope for a clear understanding of what will happen to our family soon.

“The house that I once loved has now become an anchor around my neck. ... My trust in ‘the system’ has been broken and I can now give little weight to any assurances by the government or anyone else that the property will ever be habitable with no risk to those living inside.” — Scott, Macquarie

Scott, 40s, Macquarie

My wife and I bought our property in 2003. It was our first financial commitment together as a married couple, and we poured our heart and soul into the property, improving the house and garden. We lived happily for many years in that house unaware of its dark history.

We took the Commonwealth Government asbestos clearance certificate as just that, confirmation on face value that asbestos had been safely removed and cleared away. We were never made aware by anyone of any ongoing potential dangers around the ‘Mr Fluffy’ type loose-fill asbestos, or the dangers of this product when compared to bonded asbestos. I was not given the full picture.

As I now work outside of Canberra, my property has been rented. My tenants last week have chosen to vacate the property mid-lease, with my full support.

As the initial shock and disbelief subsides, the potential financial implications for my family are only now becoming evident. I cannot rent the property, I cannot sell the property and I cannot live in the property. In short, if not handled appropriately by the government, this will ruin us financially, as it’s the only asset we have.

My trust in ‘the system’ has been broken and I can now give little weight to any assurances by the government or anyone else that the property will ever be habitable with no risk to those living inside.

I have not slept through a single night since being notified through registered mail. This is now taking a heavy toll on my family: socially, financially and mentally. The anxiety of seeing your entire working life’s hard work to pay off a mortgage, balancing delicately on a financial precipice, has left me distraught and exhausted with stress.

From a medical perspective, I cannot currently bring myself to get tested for fear of the potential results. In a worst-case scenario, what would I say to my child? I will have to manage this a step at a time.

I listened to the ABC Radio morning show program about Mr Fluffy on Sunday 10 August 2014 and never have I felt so let down and upset by what I heard. To think that a formal recommendation by a senior public servant, decades ago, on the dangers of Mr Jansen’s asbestos was ignored is just inconceivable. Inexplicably, it seems, this whole disaster could have been avoided. The government needs to demonstrate leadership and deal with this problem once and for all. Another band-aid solution will be unacceptable to the great majority of affected homeowners.

The house that I once loved has now become an anchor around my neck. I hold the actions/inaction by previous governments responsible for the position we are in today, with the current owners and residents the unfortunate financial victims on the chair when the music stopped.

As I see it, there remains little option but to demolish or buy back the house to allow residents, the community and Canberra to heal and move on. This in itself will be traumatic enough and the hope is

that a decision on a solution will not be protracted. Importantly, in dealing with the long-term financial consequences, any buy back without full financial compensation at the normal market value of my property (unaffected by the stigma of Mr Fluffy) will be unacceptable. Please resolve this issue fairly.

“It is so difficult to digest that that this whole debacle is something that could have been avoided.” — Anonymous, Macquarie

Anonymous, Macquarie

It is hard to describe the magnitude of despair and fear upon hearing that our home has been exposed to Mr Fluffy asbestos.

Since hearing the news in July 2014, I've tried not to dwell on the possibility that my husband and I have been exposed to a life-threatening contaminant, but the strong possibility that we have is beyond distressing, particularly when considering what this means for the future of our nine-year-old son. Thankfully he has not lived in the home, but the thought that my husband and I have could be facing significant health issues and not be part of his future is something currently impossible to grapple with. While we've tried to contain our discussions on our current predicament in front of our son, he can't help but pick up on our stress and worry. He is becoming increasingly anxious about his parents' future health, but also asks us questions about the financial security of the family.

As scary as that is, the other distressing aspect to this is the immediate and future financial impact on our family. This was the first home that my husband and I bought after spending years saving for a deposit, and having spent a lot of hard-earned money over many years towards its mortgage repayments, not to mention the time and emotional investment in upgrading the home and the garden. This house is our financial security. We have today lost our tenants, and understandably so, as they don't want to live in a 'Mr Fluffy house' – who realistically would? This now leaves us with a mortgage and no tenants and the prospect of not knowing what our financial future may be.

So that this horror is not relived in the future, with more lives affected and placed at significant risk, the only option I can see is for the houses to be professionally demolished at the expense of the government and a fair and reasonable value of the house given to the owners – that value would need to be estimated from a time prior to the Mr Fluffy fiasco, which has seen the value of our home diminished to very little.

It is so difficult to digest that that this whole debacle is something that could have been avoided. It is hard not to be angered by this situation and the impact it is having on me and my family, not to mention a whole community facing financial hardship and potential health risks yet undiscovered. I implore the government to not make yet another mistake by delaying decisions or withholding financial support to victims of this event.

“Our children question us all the time, what is going to happen to our house, will it get demolished? Our answer is always the same, we don’t know.” — Annette and Tony, Macquarie

Annette and Tony, 41 and 49, Macquarie

We received our registered letter a couple of months ago and we were very upset. We were in the process of having plans drawn up for an extension and renovation to finally finish our home. We quickly put a stop to it. We have been living in this house for 8 years and have already done a few renovations, pulled out walls, had floorboards open and skirtings off. The more we thought about it the worse it got. Losing our house is one thing but exposure to Mr Fluffy is another. I had a baby and two young boys when these renovations were happening, how much exposure have they had? It is a devastating thought, have I put my children’s lives in danger? How long do we need to wait to see if we have been affected?

We have had family and friends stay over, we have had electricians in our roof and walls. The more we think about it the worse it gets. We have used our roof as storage with an attic ladder; our children have been up there on many occasions to get Christmas decorations and suitcases for holidays. The list is endless as to who we have exposed to this asbestos.

We are now living in limbo, can’t do our renovations, don’t want to sell as we love where we live. How long will we have to live like this? We can’t afford to demolish and rebuild otherwise we would have. We can’t afford to sell and lose money and we don’t want to.

Our children question us all the time, what is going to happen to our house, will it get demolished? Our answer is always the same, we don’t know. We don’t want to move away, the kids don’t want to move, we want to stay but not in a house that is contaminated. Children shouldn’t have to deal with things like this but they are.

We are living in hope that the government will help us. All we can do now is wait and see what happens. The longer we wait the more stressful it is. At least with a decision we can start to plan our future. It is a very stressful time for us all.

I think demolishing and rebuilding is the only way to move forward for us. We can’t live the rest of our lives in a house tagged as a Mr Fluffy home. The house will be deemed worthless and this is our major asset. It is devastating.

We are hoping for a decision soon so we can take a big breath and move forward.

“I feel like I can’t have people around anymore and a lot of joy has been taken out of my life and been replaced by a constant level of stress and anxiety. I have begun to feel like a robot and I just concentrate on getting through each day the best way I can without falling apart – bills still need to be paid. This is not living. This problem needs to be solved once and for all.” — Melissa, Melba

Melissa, 35, Melba

My husband and I bought our house just before Christmas of 2004. It was our first house. The house had a nice feel to it, as did the surrounding neighbourhood so, after negotiating a price with the owners (as it was a private sale), we gave them a deposit on the spot. Later on, buried in the paperwork, we found a photocopied certificate of asbestos removal. While we had heard of asbestos and had a vague notion that it wasn't great stuff, we didn't know much else about it. But the certificate said it had been removed anyway. I remember asking our building inspector what he thought, and the response was that since the certificate said the asbestos had been removed it should be fine, and that sounded right to us.

Since then we had been living happily in our house. It is not a perfect house by any means – it had creaky floorboards, gaps and draughts, horrible paint and carpet, and next to no insulation. We had been progressively working on the house over the years fixing up what needed to be fixed up and spending thousands on improvements. Over that time it had become our home. More than that, it was a place of peace, comfort and an escape from the world. In fact, as often as not, when we took annual leave from work we would decide to not go away and instead spend the time at home relaxing. In 2012 we had our baby daughter.

Then, in February 2014, we received a letter addressed “To the Householder”. Most of the time those types of letters get a quick glance before being thrown in the recycling bin, but since this letter came from the ACT Government, we read it more thoroughly. Even though it seemed like a generic letter sent out to all households, it gave me a disquieted feeling. But it said we only had to worry if we were removing walls, which we weren't. We had to put any further investigation of the issue aside as we had to deal with various illnesses and family issues we were going through at the time. After a couple of months I overheard someone mention something about “Mr Fluffy” houses and how they should be demolished. I then saw an article in the paper about asbestos and how a Canberra homeowner, Brianna Heseltine, was forming an action group. I went through our papers and found the February letter to re-read. I dug out our house paperwork and found the removal certificate. I thought of my daughter who was having a nap at the time and I felt sick.

The article had contact details so I emailed Brianna on 25 May to enquire about joining the action group. As I listed all the work we, and various tradespeople, had done over the years to the house the magnitude of the situation hit me like a ton of bricks. It was beyond distressing to know that we'd put ourselves, the tradespeople, and our daughter at risk of serious health problems. Since then we have organised an asbestos inspection of the house which has revealed and confirmed the presence of amosite fibres in the house and garage, and under the house. We are now in the process of informing each tradesperson we can contact that they may have come into contact with asbestos during the time they worked on our house. It is an awful and stressful thing to have to do.

After having the asbestos inspection, we decided to remain living in our house while the situation is resolved as the inspector indicated it would be safe to do so, as long as the contaminated areas were remediated or sealed. We have done this to minimise disruption for our daughter and for financial reasons. It was not an easy decision and every day I wonder if we've made the right decision. Returning to the house it is no longer a happy, relaxing occasion and the house no longer feels like a sanctuary, instead it feels like a ticking time bomb and it definitely doesn't feel like a home anymore. I feel guilt-ridden every time I look at my daughter and I wonder if through our decisions we've exposed her to an insidious, painful and life threatening health problem, or if she is going to lose one of her parents in the same way.

I feel like I can't have people around anymore and a lot of joy has been taken out of my life and been replaced by a constant level of stress and anxiety. I have begun to feel like a robot and I just concentrate on getting through each day the best way I can without falling apart – bills still need to be paid and my daughter deserves a happy and secure childhood. Even through writing this statement I can't allow myself to feel too much otherwise the worry will take over – worry for ourselves, the previous owners, the tradespeople and visitors, but most of all the worry for my daughter.

This is not living. This problem needs to be solved once and for all.

“My beautiful, clever and funny two-year-old daughter may right now have jagged little fibres in her lungs that could reduce her entire lifespan to twenty or thirty years. ... Thinking of it makes me very, very angry. She shouldn't have to grow up with that knowledge. As a father, I want to protect my little girl from everything, at all costs. I know that's impossible, but it rips my heart out to know that she's already got this weighing against her because of decisions other people made long ago. All of this could have been avoided if the Federal Government in 1968 had not ignored the commissioned, professional advice to stop Mr Fluffy asbestos from being put into homes.” – SM, Melba

SM, 37, Melba

My beautiful, clever and funny two-year-old daughter may right now have jagged little fibres in her lungs that could reduce her entire lifespan to twenty or thirty years.

Thinking of it makes me very, very angry. She shouldn't have to grow up with that knowledge. As a father, I want to protect my little girl from everything, at all costs. I know that's impossible, but it rips my heart out to know that she's already got this weighing against her because of decisions other people made long ago.

Likewise, the lives of almost all of my family and friends and the tradesmen and other visitors to my home over the years, plus an unknown number of people who've been inside and under the house before I bought it ten years ago – are they now under a cloud? And that's just from my one house.

Imagine that many people, multiplied by more than a thousand across the ACT and NSW.

All of this could have been avoided if the Federal Government in 1968 had not ignored the commissioned, professional advice to stop Mr Fluffy asbestos from being put into homes.

Another opportunity to put an end to the problem was missed in the late 80's, when the decision was made to remove some of the particles and then tell the homeowners that they'd undone their mistake and the houses were now fine as long as large parts of them remained hermetically sealed for all eternity.

Why was I allowed to buy a contaminated property with no more notification than a poor quality photocopy of an old certificate buried amongst piles of other old paperwork? I paid tens of thousands of dollars in stamp duty to the ACT Government as part of the purchase, why did this not buy me any level of consideration regarding the safety and suitability of the property? Why did the photocopied certificate not identify the subfloor as a potentially contaminated area that nobody should enter? The previous owner had obviously been using that area as a workshop and for storage for many years, so he didn't know either.

My wife and I have both been into the subfloor area many times over the years, for various reasons. Our first asbestos assessment by a specialist inspector was done this year. The subfloor area was identified as being contaminated, a fact which the inspector told us is almost universal among Mr Fluffy houses. Wonderful. At least I've never allowed my little girl to go in there. But other areas she's been in are among those now identified as contaminated.

In the nine years we've lived here, my wife and I have done a lot of renovation work to this house, some of which has undoubtedly exposed us further. For example, we now know that our wardrobes are also affected, which brings back memories of spending extended periods with our heads inside them while making repairs and painting. But all the effort over the years, in which we poured blood, sweat and tears into this house to make it more of a home for our young family to grow up in, is now worth nothing because the best course of action for this house is demolition.

The history of this problem has repeatedly seen dollars given priority over people's safety. The Mr Fluffy company made money putting highly suspicious material into people's homes and the Federal Government ignored the advice to put a stop to it in its early stages. In the 80's/90's, those in government decided to take the cheap and shoddy way out in the ACT. Those affected in NSW and elsewhere didn't even get that much. Fast forward to 2014 and the problem still has to be dealt with properly and it will still be expensive but, because of the delay, there are now new generations of people who have a dark cloud hanging over their future.

There is nothing that can be done to remove any fibres from the lungs of the unlucky. All that can be done now is prevent future exposure. I don't want to sell this house, I want it demolished safely and the amount of fibres reduced to a normal level that would be expected anywhere else in the environment.

Ignoring a problem makes it worse. In this case infinitely worse. Lives have been affected. Fix it permanently, nationwide, now.

“Our shock and horror in 2014 after finally having the history of our “Mr Fluffy” home gradually revealed by the ACT Government has turned our lives upside down. Our immediate mental well-being is under threat as we struggle to come to terms with this “contamination” of our lives. We feel upset not only for ourselves but the young family we rented this house to, and the other previous unknowing owners, and to the tradespeople who have helped us to renovate this home. We feel angry, upset and adrift in our lives, not knowing what our future will be at this point.” — Alex and Robyn, Melba

Alex and Robyn, 50s, Melba

We moved from Wagga Wagga to Canberra in July 2005 for a new start in our lives, moved into an extraordinarily friendly street and settled down to renovate our home to be the “forever” home to lead into our retirement.

When we drove over weekend after weekend mid-2004 to look at lots of homes in Northern Canberra we were so happy to find our ‘down-sized’ dream home with all the right needs for us. We were buying in a seller’s market and spending considerably more than Wagga Wagga market prices. When a home is presented to you at normal market prices with no disclosure (by either real estate agent or new solicitors) of any previous Canberra “Mr Fluffy” asbestos history except a small certificate on page 29 of contract documents that states all relevant “standards of safety for asbestos removal have been met”, you naturally feel you are buying a safe home to live in, especially when you’re unaware of the type of asbestos removed.

We then rented this house to a young family with little children until our arrival in July 2005. We had renovated homes in Wagga Wagga, both of which had sheet asbestos in them, and felt confident that we knew how to handle such a product which, after all, was still present at our Melba home in small quantities. The initial letter in 2005 because of its general nature didn’t ring any alarm bells, and we did advise tradespeople to our site of the letter received when doing plumbing; ceiling, wall and sub-floor insulating; re-roofing; electrical and building work (we have replaced all and enlarged some of our windows with double glazing). At no time did any of these people onsite ever express any concerns, so of course we just kept spending money to achieve our energy-efficient retirement home.

Our shock and horror in 2014 after finally having the history of our “Mr Fluffy” home gradually revealed by the ACT Government has turned our lives upside down. We feel angry, upset and adrift in our lives, not knowing what our future will be at this point. We now own a worthless home with only the residual land value component being left to us, and indecision as to whether we should spend any more money on repairs and replacement of things such as our heating system that needs to be updated. Our dream of adding more solar panels to our new roof and creating an extra small storage room underneath the home are dashed. We cannot claim on our insurance policy because it is not a natural disaster. We are not high income-earners and cannot afford to demolish our home (approx. \$80,000), let alone rebuild and reconstruct extensive gardens on the site at our stage in life. We do not want to leave this toxic and expensive legacy to our adult children to sort out later in their lives. We feel uncertain for our future health with our exposure to the contaminated sub-floor area which we have used constantly for the last nine years as extra storage space for a variety of things. Our immediate mental well-being is under threat as we struggle to come to terms with this “contamination” of our lives. We feel upset not only for ourselves but the young family we rented this house to, and the other previous un-knowing owners, and to the tradespeople who have helped us to renovate this home.

We have no desire to leave our happy and supportive group of friends in our street, which we look forward to enjoying old age together with. But what is our future unless some solution is found for our dilemma? How will we be able to overcome our current situation without some ownership of the problem by the Commonwealth government who conducted the asbestos removal program to a ‘safe’ standard before the ACT came into existence? We leave those answers to those duly elected by us, as we feel powerless to be able to resolve these ourselves.

“I have since then wired up every window and door in the house with a burglar alarm system, TV and sound cables crawling through all the outer edges of the house through the insulation, as well as doing maintenance.” — Ian, Melba

Ian, Melba

In 1976 I saw an ad in the Canberra Times for “Rock wool” insulation by Mr Fluffy and had it pumped into our ceiling space. That night after work I went up to inspect the job and he had only put it half way up the joists, so I rang him to put some more in to the top as he had advertised. He did this the next day.

I have since then wired up every window and door in the house with a burglar alarm system, TV and sound cables crawling through all the outer edges of the house through the insulation, as well as doing maintenance.

The house has a garage under it and has a lot of storage space for my collection of early radio and television memorabilia, books etc, as well as my workshop. I have been going into that area for more than 40 years.

I feel I will lose all of this. We love our house with great views of the Brindabella Hills. I had a job in television for 48 years and was retrenched with not much superannuation allocated pension plan left so could never afford to rebuild or demolish.

“After our “rock wool” insulation was installed at about the end of 1976 I cleaned up fibres which had fallen through the ceiling vent into the bathtub. My 18 month old baby was on my hip while I did this. Fibres continued to fall through the event for some time after. After my husband installed burglar alarms in the ceiling I shook the insulation fibres off his clothing before washing it.” — Jenny Cameron, Melba

Jenny, Melba

After our “Rock wool” insulation was installed at about the end of 1976 I cleaned up fibres which had fallen through the ceiling vent into the bathtub. My 18 month old baby was on my hip while I did this. Fibres continued to fall through the event for some time after. After my husband installed burglar alarms in the ceiling I shook the insulation fibres off his clothing before washing it. I was devastated when I later learned that these fibres were deadly asbestos – my husband, daughter and I had all been exposed.

We had to continue to live in the house until the Government had the insulation removed. We had two more children before the removal. We were told it was now safe to live in the house as long as we didn’t break into the walls and we tried to push all our thoughts of the danger to the back of our minds.

In February this year we were told many people were having problems with fibres coming into their living spaces and the nightmare began again. We have six grandchildren, all of whom have spent much time in our home.

Our house is our only asset. We are aged pensioners and cannot afford to leave. We own our home but have no cash. We worry about our children and grandchildren. We feel we can’t really invite friends to our home anymore.

“We are also here because we bought the home without being told it was a Mr Fluffy, and because while in legalese the ACT Government told owners that some remnants of the amosite might be still somewhere in the house, we were not made aware of what this might mean. And that makes me very angry.” — Anonymous, North Canberra

Anonymous, 50s, North Canberra

I love my home and the suburb in which I and my family have lived for almost two decades. It is a home that has seen our boys grow up and leave the nest, a home that has hosted years of birthday parties (involving lots of kids sleepovers) and family Christmases, and a home into which we welcome our beloved grandchildren. And it is a home that has had major renovations made three years ago to see us through to the end of our days.

On the one hand we think of ourselves as fortunate in that we had an asbestos assessment undertaken prior to renovations that identified the house as a Mr Fluffy. We complied with the subsequent asbestos management plan – so hopefully, it was undertaken safely(?). However, we were massively unfortunate on the other hand in that we were told and believed that the risks could be managed; that the costs of demolition were going to be several hundreds of thousands of dollars (so how could we pay for that and then have the funds to build a new home?), and that we invested a large amount of money to undertake even more extensive renovations than originally planned to ensure that the house was as safe as possible.

So, where are we now? We’ve made our house as safe as it can be but how safe is that really in the long-term, and can we afford to continue to keep it safe? It is a home that we love but at the same time fear. It is a house and an investment that as far as I can see is now utterly worthless. We have always made sure that we have had our home and contents fully insured, but that is now almost worthless too, because insurance will not cover the replacement of our home. And we have used up a large amount of our super in attempting to make our home safe because we saw it as an acceptable and necessary investment. All the evidence is now pointing to the fact that we will need to demolish it and have nowhere to live.

My husband and I now feel we have a dark secret and a dark cloud hanging over our heads. We have experienced at times fear (fear about the health of our family and how we might have unwittingly compromised that over the years); anger (how on earth in such a well regulated society could this have happened when the dangers of asbestos have been known for decades? Why on earth was a removal program authorised when demolition should have been the answer?). Fear too of the enormous financial hit that we have taken and what that means for us as we have just entered retirement; and anxiety about our future and the toll this is taking on my husband’s health and wellbeing.

We are in this predicament through the failing of the Commonwealth Government to adequately heed expert advice given back in the 60s about the danger of using loose fill asbestos in this way, and because of the decision by the ACT Government in the early 90s to attempt to clean up these houses when demolition should have been the answer. We are also here because we bought the home without being told it was a Mr Fluffy, and because while in legalese the ACT Government told owners that some remnants of the amosite might be still somewhere in the house, we were not made **aware** of what this might mean. And that makes me very angry.

“The often repeated phrase about loose fill asbestos, ‘it’s safe as long as it is not disturbed’, is ludicrous. During the normal course of the life of a building it is necessary for various reasons to obtain access to the under floor area, the roof space, and to make holes in walls. During the massive hailstorm of 2008 a section of ceiling collapsed on my husband.”

— Anonymous, North Canberra

Anonymous, 50s, North Canberra

My husband and I received the February 2014 letter from the ACT Work Safety Commissioner a week after I had had major surgery and several days after I received the news that my father had died. I was at a very low ebb for many weeks. I could not leave the house without the assistance of someone to drive me or walk with me so an already stressful health situation was made worse by the feeling of being trapped in a house (a) possibly contaminated by asbestos; (b) where we had previously replaced some of the floors because of borer damage leaving the subfloor open for weeks exposing us, visitors and tradespeople; (c) in which our children had lived with us for 10 years; and (d) which we would be unable to sell. We decided to put the letter aside so I could concentrate on my recovery but honestly, we found it very difficult to discuss the matter. I had been prescribed some heavy duty painkillers following the surgery and I actually wondered what would happen if I took the whole box at once.

More than 10 years ago we spent several years searching for a new home after our family started to outgrow our old one. We now understand that the house which, ironically, we bought because of north facing windows to the living areas had in a previous incarnation been a tiny War Service Home heated by an open fire and so cold and uncomfortable the owners had installed the loose fill asbestos insulation in the ceiling. The original owners must have spent between 10 and 20 years living in the house with the insulation installed. I wonder what happened to them. The builder who substantially demolished and extended the house shortly after the removal program unfortunately left parts of it standing rather than complete demolition, thus tainting the whole building.

I also would like to comment on the often repeated phrase about loose fill asbestos: “it’s safe as long as it is not disturbed”. It is ludicrous. During the normal course of the life of a building it is necessary for various reasons to obtain access to the under floor area, the roof space, and to make holes in walls. During the massive hailstorm of 2008 a section of ceiling collapsed on my husband. That was clearly unplanned and while it was fortunately a new section of roof and ceiling it illustrates the thoughtlessness of using that glib phrase.

We are careful people who work in conservative professions and take care when making major purchases such as a house. We completed what we thought were all necessary searches when we bought the house. However, Mr Fluffy is not just about us and our family. It has spread its horrible tentacles right through our community. I support the Chief Minister in saying that it needs to be dealt with and I applaud her leadership. It is pleasing to see the agreement of all sides of politics on the issue.

“My father had eyes as blue as the sky on a sunny day. He was happiest when working in his workshop or cooking for the entire family. When he was diagnosed with asbestosis he presumed that it had been caused from working as a carpenter and went to his grave thinking this. However I am just beginning to join up the pieces of the puzzle together most particularly when I heard that asbestos can be ingested and result in colon cancer which Dad eventually died from.” — Amanda, Narrabundah

Amanda, 59, Narrabundah

My name is Amanda and I once lived in Narrabundah with my parents Ronald (known as Peter) and Noeleen. Dad was a gifted cabinet maker working at Australian War Memorial and US Embassy and used his skills to make a custom made mantelpiece for the fireplace. .

He also extended the home adding an entrance, bathroom and kitchen renovations built in cupboards and updated kitchen. Did all house repairs and maintenance in the roof and under floor.

I am thankful for the opportunity to be able to detail the effect that Mr Fluffy has had on my life and that of my family. I had always been confident the government protected its people and I now know this has not been the case.

My father had eyes as blue as the sky on a sunny day. He was happiest when working in his workshop or cooking for the entire family. When he was diagnosed with asbestosis he presumed that it had been caused from working as a carpenter and went to his grave thinking this. However I am just beginning to join up the pieces of the puzzle together most particularly when I heard that asbestos can be ingested and result in colon cancer which Dad eventually died from. He also had chronic obstructive airways disease and Parkinson's disease. His health declined, resulting in a very poor quality of life.

Mum and Dad lived through the removal program and had to relocate for some time. They were given a clearance certificate.

My husband, children and grandchildren have also spent a lot of time there. Nobody in our family thought that there was a possible health risk in visiting the house.

Sadly, mum was placed in a mental facility for Dad and her benefit. During the seven years that I was caring for my father I was diagnosed with depression. After Dad died I had two more episodes. Caring for loved ones with acute and chronic longstanding illness causes a lot of stress which in turn affected my health, social life and relationships.

Longevity was typical in my father's family but with a Mr Fluffy house he didn't stand a chance. I want to highlight only the fact that not only does asbestos cause deaths but that they are very slow, painful and effects not only the quality of the patients life but that of his that of his family also. It was hard for Mum to live with a chronically unwell husband. Despite his intense suffering he continued to care for my mother with her severe mental problems.

It would be fair to say that I suffered from severe psychological distress in caring for a mother with mental health issues and a father with many severe physical health problems.

Mostly one gets on with one's life but the feeling of fear about the possibility of loved ones contracting an asbestos related diseases because we were also involved in renovations whilst unaware of the risks involved.

The house was rented to pay for my mother's nursing home bond. We were completely unaware that there was any asbestos in the house. After receiving the initial letter from the Taskforce we immediately organized for the house to be tested. Amosite was found in the hallway. The tenant was very angry, demanded much and threatened legal action. We also received very unpleasant correspondence accusing us of deception when clearly there had never been any intention to deceive anybody.

I do not want to pass this problem on to future generations. I am horrified to think that some babies and children's health has been compromised and cannot think of it without feeling very anxious.

My pressing concern is that the Mr Fluffy legacy is not passed to the next generation.

Our family still suffers from the effects of my father's unnatural death.

The Taskforce headed by Andrew Kefford and the Chief Minister Katy Gallagher have been very sympathetic and kind in their correspondence and meetings with myself and my husband.

“So we’re between the devil and the deep blue sea. We’ve been dumped with a ‘lemon’ through no fault of our own: a property hard to rent, impossible to renovate or extend, financially impossible to demolish and rebuild, probably impossible to sell at fair market value.” — Anonymous, Page

Anonymous, 62 and 53, Page

We unknowingly bought a Mr Fluffy house in Page in 1998 as a rental property.

We had viewed the Asbestos Clearance Certificate and so were confident the house was fine. The 2004 notice we received about taking special care with asbestos materials in a house did not worry us as we assumed it was a notice after some law change that had been sent to every home-owner in the ACT. Neither certificate nor notice made it clear our property had the specific problem of extremely dangerous loose-fill fibre asbestos.

Then in February 2014 our tenants received the warning letter, but we as owners did not! So, again, we had no knowledge of the problem until a kindly tenant sent the notice through to us more than a month later.

It is a duplex property and half the tenants left immediately and understandably.

We contacted the Government with no joy there, just being advised to read the material online and get a test done. Feeling the Government should be doing these tests for us, we nevertheless had to immediately get the test done for the sake of our tenants. The results luckily showed no fibres in either flat and the residential areas seem to be well sealed, but showed fibres in the subfloor space.

We dropped the rent substantially and have managed to re-let, though at a much lower than market rent, of course showing the report as required to prospective tenants.

However, of course we have major financial concerns and health fears.

My partner and my then 4-year-old son were involved in renovating one of the flats after we bought the place, disturbing walls and ceiling. That is really worrying. In the past, we have also had tradesmen in the subfloor space with no knowledge of any danger. We have let these tradesmen know recently.

The knowledge that the house contains a toxic substance makes us feel responsible for leasing it at all, even with the all-clear for the living spaces. We find ourselves worrying about tenants digging the garden beds near sub-floor vents. Surely these microscopic fibres can travel through these vents into the outdoor areas?

We’re financially trapped into continuing to let to tenants seduced by our necessarily cheaper rents. Our sense of responsibility makes us want to rid ourselves of the house, but we simply cannot afford to do so at a financial loss. Both of us have low paying jobs and struggle to make ends meet and support our children on a day-to-day basis.

So we’re between the devil and the deep blue sea. We’ve been dumped with a ‘lemon’ through no fault of our own: a property hard to rent, impossible to renovate or extend, financially impossible to demolish and rebuild, probably impossible to sell at fair market value. Page is still a relatively inexpensive suburb in Canberra and we aimed to hold onto this property into the future to leave to our children, by which

time its relative value should have increased. That plan now looks impossible, and selling the property will most likely not leave us with enough money to buy another equivalent property. That's a serious issue for ageing parents with decreasing job opportunities, children still to support, and only enough superannuation to buy a car!

The wonderful work being done by FORAG and the responsiveness of the ACT Government have been heartening. But we can see this issue dragging on for years into the future.

We fear that with all the publicity we will find the property increasingly difficult to rent. We are already feeling the loss of income from lowering the rent; we cannot imagine how we will cope if we lose this rental income completely.

We worry about the decisions we may be faced with: selling to the Government (and then how do we sensibly re-invest this money?), or keeping the property and re-developing it (with what money?). Whatever happens there will clearly be a long period of no rental income as demolition and rebuilding take place (how do we cope?). We have to be ever vigilant with any tradespeople that no-one is placed in danger, and be able to afford the inevitably higher costs of repairs. What about house insurance? We're scared to tell our insurer as we cannot afford higher premiums or the loss of the cover.

There are also the worries, mainly for my partner and my son, about future asbestos related diseases, which we could have completely avoided if we'd known the whole story. First, we never would have bought the place. Then we never would have disturbed the structure of the building and, if we did, we would have made sure that everyone was properly suited up and all care taken. My partner has already had hospitalisation with pulmonary clots so has quite severe scarring of his lungs. Exposure to loose asbestos fibres was the last thing he needed.

We can see that the ACT Government is historically not really the morally or financially responsible party. However we can't see the present Commonwealth Government taking on this responsibility.

We are of course deeply grateful that we're not ourselves living in a Mr Fluffy house. But even as owners and landlords of a rental property with Mr Fluffy we feel fraught by the insecure present and the unknown future.

Maureen C and Mary H, both 62, O'Connor

We bought our house knowing that the asbestos insulation in the roof was soon to be removed under a Commonwealth Government program. We were not aware of the dangerous properties of the material, i.e. that it was Mr Fluffy amosite asbestos. We were confident that the removal program was an effective remedy, and in subsequent years we carried out several renovation projects.

When the Mr Fluffy issue emerged earlier this year, it took us a while to comprehend the extent of the problem, assuming initially that it applied to the houses that had been missed in the original program.

When we received the first notification from the ACT Government in February, we were annoyed at the implication that it was our responsibility (with no technical knowledge of asbestos) to be aware of the latent danger of Mr Fluffy, even after the Commonwealth removal program.

It took a while for us to process this new information and accept that we had a major problem. In early June we left for a five week trip overseas, and just before we left we became aware of, and registered with, the ACT Government taskforce and with FORAG. We were shocked upon our return to find that the situation had escalated exponentially – it was then that we fully realised that we faced possible serious health problems and the prospect of losing our home of 24 years. At that stage we were devastated and angry that something we had invested so much in emotionally and financially was worthless. How idiotic that we had just embarked on some final renovations so that we could live comfortably in our house into older age.

It was such a triumph when we were actually able to buy somewhere to live – in our favourite suburb – O'Connor. In many ways our house and what we have made of it is an embodiment of our relationship. This gave us a strong sense that after all that effort and care, it had turned to dust.

We have worked hard to pull ourselves back from this position. We try to take things step by step and focus on responding to the evidence rather than spinning into wild scenarios of loss while we wait for our assessment. We have thought about future options to some extent. Rebuilding seems the only option for us, but we wonder how long it would take, whether there will be compensation that would enable this, how we could cope with the destruction of the garden and whether we would have the physical capacity to remake it, let alone live long enough to see it mature. These are the things, we tell each other, that we will be able to resolve as we get there.

In the process of managing to live in the present, while actually living in limbo, it has been very important to us to be part of the solidarity of FORAG which has provided us with information, support, hope and a chance to be active participants to address this terrible situation.

Chris, 50s, O'Connor

My circumstances are forever present personally and professionally.

The reality of Mr Fluffy is with us constantly. It is a part of our daily lives – the thinking about what has occurred in the past as we renovated the house, the present as the discussions about what to do with the contaminated houses and what will happen to our house and to us in the future.

There are many impacts of my life and that of my family – the most notable being the constant consideration of our circumstances, of the past having lived through two extensive renovations – the first as our third child was just born – and the potential exposure of our children to the loose fill fibres during the months of renovations. Knowing that I have spent significant amounts of time in the ceiling and crawling under the house and wondering whether I have been exposed to fibres, now knowing that significant amounts of fibres have been identified in both of those places.

The present uncertainty of living in a house that is contaminated, although no fibres have been identified in our living area, the constant maintenance of separating cornices and cracking walls and the not knowing whether fibres have migrated to the living areas which are mainly the children's bedrooms. Our only asset being totally devalued yet trapped into repaying a mortgage on an asset of no value.

The future uncertainty of our children's health prospects and family living arrangements, not knowing what the future holds.

We are very mindful of people coming to our house especially our children's friends for a sleep over, considering not holding events, such as book club at our house and not considering people visiting from interstate and staying with us.

I have lost all interest in doing anything about the house at all, no maintenance, no gardening, no DIY projects, no painting etc. Just keeping the house requirements ticking over, the things we have to do each day.

Despite my worry our children are quite oblivious/carefree of the serious nature of their living reality, perhaps it is just the bravado of youth.

My work has provided another interesting insight for me – I work in a community organisation that was involved with the bushfire recovery in 2003 and we still are working with the residents of forestry settlements and rural communities that were burnt out. The similarity of the two events has been brought to the attention of the board of management who have agreed that our organisation responds to the crisis in the same way that we did in 2003. However, this time a senior staff member is directly affected and therefore has a stake in the response. This has required me to step back from some of the decision making processes regarding the organisation's involvement as we seek to assist people who have been affected while putting my own circumstances to one side.

I have informed the Board of my circumstances and have more recently been obliged to inform staff of my predicament while objectively outlining the role that our organisation can play in assisting people in Mr Fluffy houses in our region. The assistance has taken two forms – the direct support that we will offer to owners and residents similar to the work we did with the bushfire recovery taskforce and the direct support we provide through our funded service delivery, such as HaCC services to people living in a Mr Fluffy house and giving staff the option of working with those people and entering their houses. All this while I live in one myself!

“These circumstances have dictated that we modify the house to meet my wife’s mobility needs, given that our long-standing intention has been to remain in our home for as long as possible. The repetitive advice that we received prior to 2014 indicating that the house was safe to live in – despite its history of asbestos – had given us no reason to change our intention.” — L and A, Pearce

L and A, 70s, Pearce

Background—A Not-So-Brief Narrative

My wife and I met in January 1967, in Malaysia, following cessation of Confrontation in Borneo. She was a nursing sister in the British Army and this was her second time in the ‘Far East’, her first tour having been as a young nurse during the Malayan Emergency in 1957/58. During that service she proved that she was courageous, resolute, determined and calm when meeting challenges (characteristics worth noting in regard to how she faces issues in 2014). Examples are: she was a member of a small group of female nurses who went forward to climb down rope ladders from hovering helicopters into spaces behind ambush sites to give emergency treatment to the wounded (the practice was stopped when it was aired in the House of Commons!). She was also the nurse attendant in a two-vehicle convoy ambushed by CTs, the lead vehicle being destroyed by a mine and the two occupants killed, the driver of her ambulance being wounded by gunfire and unable to operate the vehicle – she took over as driver while the wounded soldier gave her instructions on how to ‘double declutch’, a new experience for her as she did not hold a driver’s licence! She drove the ambulance back to base carrying the two dead soldiers and the wounded driver.

In 1967 I was detached from the Australian Army to a British Army unit of 28 Commonwealth Brigade, where we met. I returned to Australia on posting in late 1967 and shortly thereafter spent a year in South Vietnam. My future wife furthered her career in the British Army, with postings in Singapore and UK. I gained a posting to UK in early 1972 and we married at Aldershot in England later that year, returning to Australia in late 1973. After several postings around eastern Australia, during which we lived in seven different houses, we moved to Canberra in 1982.

We purchased this brick-constructed home in Pearce, Canberra, in July 1983 because it suited our circumstances, it having two bedrooms and a study – we have no children, but need to host visitors from time to time. We finalized our mortgage in June 2000, thereby gaining full ownership. This was a celebratory moment in our lives, the property being viewed by us as a lifetime possession and our most important and valuable asset.

We undertook improvements to the home over the next 20 years to 2003, including adding a sunroom, replacing the metal (single car) garage with a brick double garage / workshop, re-carpeting all main rooms, installing floating flooring in the hallways and kitchen, exterior repainting, replacing the reverse cycle air conditioning system, installing a solar hot water system, constructing a wine cellar, installing a security alarm system and affecting significant landscaping. All this bonded us to the home and reinforced our long term intentions to remain permanently – after all, we were now secure in our home after many years of residential upheaval. Over this period, there was only one year when we were not residing in the home – we occupied a married quarter at Victoria Barracks, Sydney in 1987.

The only other disruption we faced during this time was the ‘remediation’ project to remove loose-fill asbestos insulation. Advice of the presence of Mr Fluffy insulation was given to us in 1989, and we evacuated the home for approximately five weeks in July/August 1991 during the ‘cleaning’ phase. Subsequent advices were reassuring about the safety of re-occupation, leaving us content to remain in the home.

My wife suffered a severe right side CVA (stroke) in 2003 which left her with left side hemiplegia, involving continuous left side pain, some peripheral vision loss on the left, a left arm which is a ‘passenger’ carried in a sling, difficulty in walking (uses a quadstick to walk very slowly) and a weakened sense of balance. Because of these weaknesses, she has suffered a number of falls over the past years – outcomes of the most serious were fracture of the neck of the femur (hip fracture) in 2006, fracture of the left upper arm in 2008, and subdural haematoma (bleeding on the brain) in 2012 leading to a craniotomy and insertion of a plate in the right side of the skull. I have been her principal Carer during the ten years since the stroke, taking particular care to minimize risks and to escort her whenever negotiating difficult areas and hard floors such as in the bathroom and ensuite.

These circumstances have dictated that we modify the house to meet my wife’s mobility needs, given that our long-standing intention has been to remain in our home for as long as possible. The repetitive advice that we received prior to 2014 indicating that the house was safe to live in – despite its history of asbestos – had given us no reason to change our intention.

Modifications to the house included the fitting of right-side rails – specifically at the rear steps leading to the backyard (no longer used due to reduced mobility), at the front door to manage crossing the step to the front porch / courtyard area, and at both the bathroom and ensuite shower recesses and toilet seats. The two toilet seats have also been raised on concrete ‘plinths’. Such mobility aids would be essential in any house that we come to occupy.

The Events of 2014 and The Impact

We have recently had the house assessed, with the detection of amosite asbestos in the top shelf of the wardrobe in the second bedroom, the top shelf and lower right half of the storage cupboard in the hallway, and in one corner cornice in our main bedroom. Other areas of the house including the air-conditioning system were found to be clear. The second bedroom’s wardrobe section has been rarely opened over past years and offers us no difficulty in its current isolation. The affected area of the hallway cupboard is now left isolated and the corner cornice in our bedroom has been taped to prevent further leakage. We are pursuing remediation through the Task Force and Worksafe, and remain in the house in the meantime.

Recent X-Rays have shown no evidence of asbestos disease, so we remain hopeful of being clear despite 30 years of occupying a Mr Fluffy house.

To describe the impact of the revelations of 2014 about the Mr Fluffy houses as ‘unsettling’ would be a gross understatement. Suddenly, following the ACT Government’s letter of 18 February, we have been made aware mainly through the media that our homes are almost un-saleable, certainly nowhere near ‘non Fluffy market value’, and virtually worthless on an open market. In addition, there are the thoughts that we, and our visitors, including tradesmen, could have been subject to contamination during the past decades. Associated with this is the high probability that tradesmen will be reluctant to undertake repair work – recent experience with the re-fixing of an external TV antenna shows this to be a reality.

Also now evident is that the Mr Fluffy houses have a stigma attached to them, such that nothing short of a total guarantee that all risks have been eliminated will recover lost value and allow re-sale in due course – and that demolition of all the affected houses is the only way that a total guarantee can be achieved. We have been put into a ‘no-win’ situation not of our own making. Very annoying indeed!

Taking our particular circumstances (our ages and our health) into account, the option of demolition and re-building a home on our land is the least attractive; it would mean two complete removals with some form of rental probably for more than a year, given that the ACT home construction industry would be under pressure. Other options for us are to find and purchase a home suited to our particular needs, or to move into a retirement village offering initially a suitable ‘independent living’ villa and later a facility with enhanced care capabilities. Recent discussions with real estate people indicate that homes suited to our specific needs (e.g. disabled access, mobility aids and larger than normal bathroom and ensuite) are rare. Recent visits to retirement villages are also not encouraging; established older villages are deficient particularly in bathroom sizes and facilities, and newer villages also leave much to be desired.

A significant impact on us is therefore the uncertainty about our next home. We cannot even start to make arrangements until we gain proper compensation for our loss sufficient to cover a new purchase, and the availability of a suitable home is quite unclear. Decisions are needed without further delay so that progress can be achieved!

This uncertainty is, in my view, the underlying cause of some signs of stress in both my wife and me. One particular indicator is our sleeplessness over recent months. Both our sleep patterns before the 2014 Mr Fluffy revelations have always been problem free, but now almost every night is marked by several hours of fruitless contemplation about our future. Unfortunately, being unplanned, these occasions are generally alone, rather than shared!

My wife, over recent weeks, has also voiced her desire to remain in our present home, as she loves it and does not want to move. Subsequent discussions about the associated impracticalities of that option generally result in an emotional response, which I understand and even share to some extent. These displays of emotion are not consistent with the characteristics that my wife displayed in her earlier service in the British Army, indicating some stress resulting from the events of 2014! However, after each such occasion, we achieve reluctant agreement that relocation to another home is the only practical way ahead!

In summary, my wife and I have lived for some 30 years in a house that was contaminated with loose fill asbestos fluff several years before we purchased it, eight of those years were before the fluff was ‘removed’, and we now have to find an alternative to living in it. An overriding consideration is that without proper compensation we do not have the financial means to implement a suitable plan. This is deeply disturbing, unsettling and stressful.

At times, I feel quite angry that recommendations in 1968 that Mr Fluffy be stopped were apparently ignored by authorities, allowing houses to be contaminated for a further decade.

Anonymous, Pearce

Our house was built in 1967. We bought it in 1979 and have lived in it since that time. One ‘selling point’ at the time was that it had fire proof insulation which we now know was loose fill amosite. This was removed in 1990.

This house has been reassessed this year (2014). No fibres were present internally. This house is our major asset. We are happy to live in it for the time being, but in due course we may well have to consider selling it to relocate.

Our principal concern is what impact the presence of residual fibres will have on the resale value of the property. It is presumed this may well be significantly less than would otherwise have been and therefore have a severe detrimental effect on our financial ability to relocate appropriately.

“We are angry, so angry, distraught, guilt-stricken and very rapidly becoming weary, beaten and without hope. How could we end up in such a dire situation? Our house and our entire lives, as well as those of our beloved children, are contaminated to the very core by ‘Mr Fluffy’. Yes, compensate us fairly for what we have lost materially, but there is no compensation on this earth for the destruction of our peace of mind and the enduring fear we all now face of malignant disease with every breath we take, until the day we die.”

— Lesley and Allan, Pearce

Lesley and Allan, 54 and 58, Pearce

In 2014, the pause button was hit on our lives, our plans for the future destroyed, and our memories of the past forever tainted. Along with our three – now adult – children, we stand together in the ‘wreckage’ of our supremely comfortable and renovated home, as collateral damage of the continuing failure of government to protect its constituents.

Responsibly acting on recent advice, we diligently advise all who enter of the possible risks associated with a visit to our home. These precautions are acted upon by extended family, visitors and tradespeople. The guilt is crippling, as we recall large family gatherings; Christmas; christenings; the baby clothes passed on to newborns; a friend’s son (apprentice carpenter) who fixed a squeaky floorboard in the sub-floor; primary school birthday parties and high school sleepovers; it goes on and on.

No longer do we feel able to donate books or household goods, plan family celebrations or even invite a friend over for coffee. We are the equivalent of lepers. This house is now the instrument through which our fears of our entire family having been exposed to a class one carcinogen are materialised. Moving out will never change that, and the risk will remain for decades to come. Now it is more a prison than a home.

The irony of this situation is that now the onus is on us, as the gatekeepers and vanguard, to ensure the necessary notifications and safeguards are provided for all who enter.

Why was there no protection for our family or for our babies 29 years ago?

Who ‘dropped the ball’ in the 1960s and ignored documented evidence regarding the serious risks of amosite asbestos?

Who allowed the importation of this vile substance to our country?

Who then, following a now recognised failed remediation program, did nothing to formulate any policies, safeguards and precautions for the future regarding the presence of residual fibres?

Who approved our plans for extensive renovations undertaken in 2003 with no reference to the inherent dangers we faced associated with breaches to wall, roof and sub-floor spaces?

Who now imposes a cruel and intolerable period of ‘wait and see’ while it scopes the full monetary and legal ramifications of its own failure?

Last year, in October 2013, we had made plans to downsize and paid a deposit on a townhouse, which would be our home to retire to, without debt. This building is due for completion in January 2015. Unable to sell or to rent our now worthless house, we are trapped and unable to move forward with our plans. As time ticks away, we face the frightening reality that unless the government takes some positive, swift and decisive action, we shall default on the purchase of our new home, lose our deposit and still be required to pay a hefty stamp duty charge.

We have lived and worked in Canberra all our lives, we have loved living in this city, we are not risk takers, we have paid our bills and educated our children and over the years we have endeavoured to use metered good judgement in our life-planning and decision-making. However, as we write this statement, it all counts for absolutely nothing.

We are angry, so angry, distraught, guilt-stricken and very rapidly becoming weary, beaten and without hope. How could we end up in such a dire situation? Our house and our entire lives, as well as those of our beloved children, are contaminated to the very core by 'Mr Fluffy'.

Yes, compensate us fairly for what we have lost materially, but there is no compensation on this earth for the destruction of our peace of mind and the enduring fear we all now face of malignant disease with every breath we take, until the day we die.

Lyndall, 50, Pearce

I was brought up in this house from the age of four. My parents installed the loose fill insulation without understanding the risks. I lived through the unsuccessful removal process. My husband and I purchased the house off my elderly parents three years ago knowing that it was a Mr Fluffy house, but again, not understanding the risks involved. We had grand plans for the house as it is in such a lovely location. Every time we had work men in to do work we disclosed that it had had loose fill asbestos! No one, including ACTEWAGL ever saw it as a problem and just got on with their work.

When getting quotes for renovating our kitchen, including removing a wall, we again informed everyone about the asbestos. Again, it wasn't an issue for any of them. The builder we engaged told us he had trained in asbestos removal and could deal with it. We had no idea that we needed a special removalist and felt reassured that he knew what he was doing. We had reservations about the precautions he was taking and on the day he removed the wall, called ACT Government to see what we should do. Within two hours we had four men, two in full hazmat gear, on our doorstep. The house was sealed off and we were sent on our way.

We had no idea how long it would take and what it all meant. It was very distressing!!! The uncertainty was very stressful – would we be out for a week, a month or for ever??? Luckily we had good friends to stay with, but it was stressful for them having us there especially when we had no idea how long it would be for. We only had the clothes on our backs and had to purchase new items to be able to keep functioning.

Again, luckily we were only excluded for 10 days, but returned to a house with the kitchen dining and laundry areas blocked off. It is not a big house, with only one living area, where, for the next few months we had to cook, wash up, eat, live. It again was very stressful and some days I thought I couldn't go on living like that. Eventually, and at considerable cost, we were able to reclaim our house, but the excitement of a whole new kitchen was dashed. We just wanted people out of our house.

The most stressful thing about the whole asbestos saga for me is the risk to our son's health. Our second son died when he was two and the possibility of us exposing our only living child to any kind of risk is almost too much to bear. The whole health issue is too much for me to comprehend, so I have to just put it to one side to be able to continue. When the chief health officer told us about the small risk involved I just wanted to cry. What is the chance of a two year old dying in Australia? My cousin's son was on MH17 – what is the chance of being shot out of the sky? I don't care about the small risk – if it happens to you it is just devastating – the minimal risks are no consolation.

The second most stressful aspect was when WorkSafe told my husband that there was a chance that we would be prosecuted, with a possible fine of over \$160,000! I have never seen my husband so stressed! It was very very difficult for him and raised issues such as how he could let this happen to his family and his complete inability to do anything about it. We went straight from WorkSafe to our solicitor who was very reassuring, but of course, could not guarantee that we would not face prosecution.

To this day we have not heard whether the prosecution will go ahead. If it did and we were fined, we would face bankruptcy and loss of our lives as we know them. We have had a meeting with a member of the Taskforce and the head of Worksafe who tried to reassure us but could give no guarantee as it is the decision of the DPP. As I said we still have not heard the outcome after six months. These things do not go away, simply filed to the side, still casting a shadow over our lives.

When this initially all blew up, we were exposed on the front page of the Canberra Times (without naming us) several times. The head of Worksafe was quoted as saying that we were putting our family's health at risk! If only he knew our circumstances. No one from Worksafe had ever bothered to find out before going to the press. He also said that we were "cheap skates" – taking the cheap option. We were just naive. I would NEVER do anything to risk my remaining child's life. I felt shamed and hung out to dry! It was simply awful!

Now, it feels that this whole saga is just a shadow hanging over us. At the moment there is no answer. Are we facing demolition, will we be able to rebuild, would that be financially viable, should we just move on? It is a big uncertainty clouding my life. Our house is our biggest asset, let alone being our home with so many memories.

All of this is just about me. Then there are my 83 year old parents who are carrying a lot of guilt about selling us this house and these problems.

I feel that it is all an awful mess and contributing to my stress and anxiety. The total lack of control is disabling! I would love to rebuild if we have the opportunity, but am not sure I could cope with the stress of it all.

"Finding out we have a Mr Fluffy house has shattered our world. We feel devastated and overwhelmed. Our health, the health of our children has been jeopardised. Our dream house we have been spending so much time, effort and money on is still contaminated, unhealthy to live in and worth nothing. It feels like a jail to us, we feel trapped. We can't sell, rent it out or live in it but we can't afford to move out. Some days we panic and we can't sleep, it is affecting us at work." — B and H, Pearce

B and H, 49 and 41, Pearce

We moved from Sydney to Canberra 10 years ago. We felt Canberra was a safe, clean and spacious city to bring up our boys. We first rented the house and later we bought the house. On 11 July 2014 asbestos was detected in our return air vent cupboard studs, 2 years after our renovation and extension. We can never test the level of contamination before the renovation and extension was done. We lived in the house with our children while we were renovating and extending. We never received a warning letter or call when we had plans approved. All up we have been living in our Mr Fluffy house for 10 years.

Finding out we have a Mr Fluffy house has shattered our world. We feel devastated and overwhelmed. Our health, the health of our children has been jeopardised. Our dream house we have been spending so much time, effort and money on is still contaminated, unhealthy to live in and worth nothing. It feels like a jail to us, we feel trapped. We can't sell, rent it out or live in it but we can't afford to move out. Some days we panic and we can't sleep, it is affecting us at work. What if we or one of our children gets Asbestosis or Mesothelioma in 20 or 30 years' time? Could this happen in 10 or 20 years since we have already been living in a Mr Fluffy house for over 10 years? That is something we have many sleepless nights about. The fact is the chance might be small to get an asbestos related disease but we would have NEVER taken the risk to be exposed. NEVER! It plays on our mind every day.

We are very health conscience people. We try to buy as much organic food as we can afford, have never done drugs, don't smoke, don't drink much, we exercise, and B is a personal trainer. We would not have moved in, bought, renovated or extended this property if we had known. It is disgraceful that plans for an extension and renovation have been approved. Not just for our property but for many other properties. All these families, and tradespeople have been exposed while this could have been prevented years earlier. Apparently there was a letter sent in 2005 but we never received that letter.

We don't invite friends over anymore. Our sons do not have friends over for sleepovers. We feel terrible that we have unknowingly exposed lots of trades people, friends, and our children. We worry when the heater is on, blowing air into the house, we have been advised NOT to use our air-conditioning, we worry when the tastic/fan is on in the bathroom, we worry about using the vacuum cleaner. We don't want to live like this.

H's parents, sister and 2 friends were planning to come over from overseas at the end of this year. The house was finally all done, mum is reasonably well enough to travel after having been extremely ill from cancer treatment and operations. Our sons are finishing year 10 and 12 and B turns 50 years old. We thought this is lovely to have everybody come over and stay in our new renovated and extended house. We had to tell them not to book flights. We do not know if we have a house, where we will be living at the end of this year. We should be able to enjoy our new house but we don't feel safe, we can't wait to get out of this house.

“Just prior to commencement of the renovations we received the letter from the ACT Government advising of the continuing risk. We showed this letter to our builder who, predictably, stated it wouldn't be a problem. However, after several days' activity I became concerned that the builder wasn't taking appropriate precautions and contacted Worksafe ACT. Within hours our world was turned upside down. We were evicted from our home while at work/school and had to seek accommodation with friends. We had nothing except the clothes we were wearing.” — David, Pearce

David, 51, Pearce

Some three years ago my aging parents-in-law needed to sell their home. Their health had deteriorated to a point where they could no longer stay in the family home which they had purchased new in 1968 and where they had raised their 4 children.

My wife, Lyndall, and I had long admired the house in a quiet, leafy street in Pearce bordered by park land. Knowing Lyndall's parents could not afford to move without selling we quickly sold our home and were able to assist them to move into a small unit at Goodwin Village, Monash.

After moving in in November 2011, we planned our renovations and commenced engaging contractors and tradespeople over the following three years. We immediately installed heating and cooling from ActewAGL and subsequently solar power, new built-in wardrobes, additional power points, a covered patio area and a range of other works.

Lyndall and I were aware of the house having had loose filled asbestos used for insulation in the ceiling. Her parents had engaged Mr Fluffy to install it in the first place and my wife had been living at home during the time it was removed in the late 1980s. We still had the certificate of removal and we took care to ensure each and every tradesperson that came through our door was aware of the asbestos history. In most cases we showed them the certificate. None of the tradespeople took any precautions that we knew of and many stated “it wouldn't be a problem”.

Then, in December last year we decided on our kitchen renovations which included the removal of an internal wall between the dining room and kitchen and replacement of several windows. We chose a reputable local kitchen company who recommended their builder for the building works. We were informed that their builder “was able to deal with the asbestos” and the builder actually quoted for the removal and disposal of the asbestos.

Just prior to commencement of the renovations we received the letter from the ACT Government advising of the continuing risk. We showed this letter to our builder who, predictably, stated it wouldn’t be a problem.

However, after several days’ activity I became concerned that the builder wasn’t taking appropriate precautions and contacted Worksafe ACT. Within hours our world was turned upside down. We were evicted from our home while at work/school and had to seek accommodation with friends. We had nothing except the clothes we were wearing and we knew nothing of the fate of our animals.

For more than a week we were locked out of our home and were only allowed to return after the kitchen, dining room and laundry had been sealed off. For the next 4 months we lived in the lounge room as our only cooking, eating, washing and living area.

We arranged for the areas exposed by the building works to be remediated and fortunately the undisturbed remainder of the house tested negative to loose fibres. Eventually we reoccupied the house fully but life is anything but restored to normal.

Attending numerous Fluffy Owners and Residents Action Group (FORAG) meetings, I have been staggered by the number of people affected and deeply saddened by some of their stories. Many of the families are experiencing great hardship and some are in real trouble financially, mentally and health wise.

During the meetings we have learned that the value of our house has plummeted and may be difficult, if not impossible, to sell.

Our future plans for the house are now halted indefinitely. My wife and I are constantly worried about the safety of the house and in particular the possible exposure to asbestos of our son. Having lost our only other child some years ago the thought of putting our son at risk is very distressing.

L’s parents’ health has deteriorated over the last 3 years with her father now suffering the early signs of dementia. Her mother is distraught at the thought that she has placed us in such a predicament by selling us the house. Not only has she placed her daughter and grandson’s health in potential danger, there is a real chance that we may suffer significant financial loss. It is a weight that burdens her greatly.

The legacy of the Federal Government’s licensing of the Mr Fluffy home insulation business and partial remediation program of the late 1980s to remove it from Canberra homes is having a profound effect on my family and our future lives. It is even more worrying to me when I see the effect on my aged parents-in-law and the impact to other families.

Our long term future is in doubt both health wise and financially. For now we continue to live in our partially renovated home and wait while others decide our fate.

*“Who was responsible for ensuring these future safety measures were put into place?
Who is responsible for the chaos my family now finds itself in?”* — Karen, Pearce

Karen, 40, Pearce

My family has lived in our home very happily for the last 5 years. During that time we have spent a lot of time and money transforming it to be just what we dreamed of. Many hours have been spent, both on the inside and out, making it ‘ours’. When we moved into the area we imagined we would be there for the rest of our lives – it was our dream home. Our children attend the local school and church and our friends are all around us. When we moved there our girls were still very young and they have built many attachments to our home, in particular the memories we have created there. To them and, indeed, to my husband and myself, it is our sanctuary... the place we feel we belong.

It has come as a significant shock to us all that the place we imagined we were the most safe and secure is no longer that way and never really has been. We purchased the house fully renovated and were meticulous in ensuring we had covered ourselves as far as possible in relation to approved building legalities.

In 2009 we sought approval for an extension to our home. This went ahead whilst we lived in the house and we have now been told that the external wall that was knocked down to extend the house contained asbestos. At the time this was not even mentioned as a possibility to us and we felt safe as we had the certificate of removal from the government (given to us by the previous owners) to assure us that asbestos had been removed from the house. During this time my husband assisted, in part, with the renovations which included spending numerous times inside the roof cavity of our home. I am deeply upset by the fact that we lived amongst significant dust for a long time during this period and were most certainly exposed to high levels of asbestos.

During the course of the Mr Fluffy investigations I have uncovered some significant details about the history of this problem that have raised more questions than are being answered. Our building reports testify that asbestos used to be present in the house but was removed in 1991. I’ve since discovered that letters were sent to home owners as far back as 2004 to provide significant safety concerns about homes previously affected by asbestos. According to my understanding these letters provided details about what was required both legally and morally of the homeowners to ensure the future safety of the homes. I have found no trace of such documentation in my legal contracts and I question whether we have been betrayed by a previous owner or by the Government who state that these letters were actually sent out and, more importantly, received and acted upon. Who was responsible for ensuring these future safety measures were put into place? Who is responsible for the chaos my family now finds itself in?

To add insult to injury our insurance company has openly refused to be involved in assisting us through these traumatic turn of events. We rely on the honesty, transparency and moral responsibilities of ‘the system’ we live with and yet am finding ourselves more and more betrayed by corporations and governments.

To discover that we have been exposed to asbestos for the last 5 years is both alarming and distressing, to say the least. I am most traumatised by the thought that my two young girls have been living in a home that has potentially set them up for significant health issues. My youngest child suffers from asthma and, upon reflection, has only suffered from asthma since we moved into our house. I, myself, have undergone numerous tests over the past 18 months to try to uncover what has been causing me to have sudden and ongoing difficulties with breathing – I have even spent time in the hospital as a result of these difficulties. I am currently still undergoing a barrage of tests to assist with my health and am now obliged to inform my specialist of my exposure to asbestos – as you can imagine this is causing me a fair degree of anxiety about my own future.

Two weeks ago when I informed my children that we were facing possible loss of our home and its contents I felt at a loss to ease their anxiety and pain at the thought of losing their precious and sentimental things – teddy bears they had been given at birth, baby blankets hand made by elderly family members now passed on, Christening gowns... the list goes on. Some things cannot be replaced simply by buying more. We are facing the thought of losing many precious family heirlooms and that is very hard to rationalise in my mind. It is very hard to ease the distress of young children when you are having difficulty masking your own distress at losing precious memories.

My children have had difficulty sleeping and maintaining focus on their daily lives since this chaos has entered our lives and it is impacting their feelings of being secure. I, myself, have had trouble staying focused at work – I am a school teacher and I cannot afford to be distracted by anxiety as it affects many children.

The extent to which this problem has reached us is quite extensive and is hitting us in a number of unexpected ways. We have an extended family holiday planned for later this year and now the people who were going to house sit for us and take care of our pets will not assist us as they feel it would, understandably, be a risk to their own health and wellbeing.

We feel unable to ever entertain the thought of being able to sell our home for what it is (or was) valued at last year, even, as we are aware that no one would want to buy it and that that significant value no longer stands – this is a massive blow to the future we had envisioned for ourselves and the legacy we hoped to leave our children, financially speaking.

We have worked hard over the course of our adult lives to be where we are today and in the space of a few short weeks that has all come undone! I find myself spending hours reading over documents and dealing with the issues arising from this mess instead of being focused on the life I had a little while back – that raises my tension levels and impacts on the people I love.

At this point in the process, I would have to say the most disconcerting aspect for me is the fact that we have no clear indication of what is going to happen to us and when. I am fully aware of the possibilities but am living under a constant cloud of uncertainty and anxiety about when we will be given full confirmation. For the sake of my children who are trying so hard to be brave and think less of themselves and more about the community who are involved in this, we need and deserve some answers. I am aware that closure will be some time away from being possible but I need to be able to plan our family's future.

The possibility of losing our family home is extremely distressing but so to, is the thought that my current health issues and future wellbeing will continue to be compromised by staying in a house exposed to asbestos. I do not think, at this point, we could continue to live happily and securely knowing what is around us but the option for selling our home no longer exists – financially, emotionally and health wise we feel very insecure and await some realistic and COMPLETE solutions to this debacle.

“Our main emotional reactions are anger, frustration, fear of ongoing disruption and disempowerment, and an extremely strong sense of disappointment, waste and loss.”

— Anonymous, Pearce

Anonymous, 40, Pearce

We purchased our house in 2008, hoping to make it our family home and not move again for many years.

In February this year we received the letter from the ACT Government just before moving to New Zealand for a 12 month work secondment. Our tenants had all the information we had before we rented them the house and our property manager has been keeping them informed. It is difficult for us to follow progress from here. We are still waiting for the full assessment on our house, including what remediation will be necessary, but have received a preliminary assessment.

Fibres have been found in the roof of our house as well as living areas. The sub-floor is assumed to be contaminated. We are concerned that our tenants may have been exposed and that they will need to move out, which will cause us significant financial loss. We are concerned that the presence of fibres in the living areas may have exposed our nieces, nephews and other children and visitors to the house. We're also concerned that it may have contaminated items which are now widely dispersed in storage and under the house.

This was the advice from 1993 provided to us when we bought the property:

“In 1988 all Canberra houses built before 1980 were surveyed. The survey identified that your house contained that loose asbestos insulation. Subsequently it was safely removed from your roof cavity, and all accessible roof and wall cavities were sealed with the adhesive, poly vinyl acetate (PVA). While the PVA acted to bond and make safe any possible residual loose asbestos in accessible locations, some residual fibres may remain in inaccessible wall cavities. The Asbestos Branch at the time wrote to all the homeowners recommending that they contact Building Control when considering extensions or renovations, for advice as to how to proceed. The current Asbestos Task Force believes that it is time to reinforce that message. If you are considering extensions or renovations, you should advise your builder that your house was part of the Loose Asbestos Insulation Removal Program and instruct your builder to contact a licensed asbestos removalist to undertake the safe removal of any residual fibres during the removal of wall or ceiling lining”.

We thought this meant that, if we didn't undertake any major extensions or renovations without approval and informed tradespeople working on the house that it had been part of the removal program, we would be doing the right thing and could live safely in the house. It was frustrating to learn this year that small cracks, screw and nail holes might also release fibres into the house and to see specific advice not to move power points, which had already been done.

We also wish we'd known that fibres were likely to migrate into the sub-floor area. We've both potentially been exposed many times since this area was set up, and has been used, as a storage area with a light and built-in cupboard. We have many items still stored there which are now inaccessible. Electricians and plumbers have also been potentially exposed, despite having been informed that the house was part of the removal program.

The electric wiring, plumbing, gas ducts and heating ducts all run through the sub-floor area. We have done a lot of maintenance since we bought the house and expect it to need more, given that it is now nearly 50 years old. If the subfloor can't be remediated, this won't be practicable. There are already a number of large cracks in living areas and as the house moves this will also be a continuing problem. As a result, we think the only practicable long-term option is demolition.

We're angry that the removal program didn't remove fibres even from areas declared safe, such as accessible areas of the ceiling space. We're disappointed that more wasn't known about the ineffectiveness of attempts to seal the fibres into walls. We're very angry that the advice provided by the government in 1993 and given to us when we bought the house didn't include detailed information we think must have or should have been known, such as that any holes in walls might release fibres into living areas.

We're deeply concerned about a potentially very large financial loss. We may lose the rental income we'd expected to have this year. We don't have a mortgage, but all our savings are in the house.

We're anxious that the process of sorting this out may be long, protracted and difficult, dragging on for many years and proving a major disruption to our lives. We're also concerned about the disruption of having to move or rebuild. We've both been through considerable trauma up till now and were looking forward to a more settled future. This was the first house Margaret had been safe in and it took a long time and a lot of work to establish that sense of safety. Finding out that there were safety issues after all is very upsetting. It is very disempowering to feel that we're being forced out of our own home by something we have no control over.

We put a great deal of time, money, effort and emotional investment into establishing this house as our home. We were only the second owners of the house and it was in need of some TLC. So we'd replaced the guttering and pergola, regouted the ensuite, bathroom and hall and updated the main bathroom, painted walls, put in new curtains and blinds, done extensive and expensive plumbing and landscaping work, installed a new water heater, clothesline and dishwasher, laid irrigation pipe throughout the garden, mulched, pebbled and established most of the garden. This year was the first year our lime tree produced fruit and we were sad to be missing it but told ourselves we'd try the limes next year. The garden also contains roses which we planted in memory of a much-loved grandmother and baby. We knew when we planted them they might not flourish but, given that they have, it is distressing to have to leave them behind.

We did a lot of the work above ourselves and many hours of research and physical labour went into it. We were looking forward to reaping the rewards of all our labours and it's extremely disappointing and frustrating to think that all this will be wasted and no one will be able to enjoy it.

We feel very sad that we'll have to move away from good neighbours, an excellent location, a great block and a home and garden we've loved and worked hard to maintain and improve.

Our main emotional reactions are anger, frustration, fear of ongoing disruption and disempowerment, and an extremely strong sense of disappointment, waste and loss. We really, really wish we'd known before we bought it!

Karl, 47, Rivett

We moved out of our Mr Fluffy house a couple of years ago so the impact on our family has been far less than for those who are still occupants. Even so, recently learning that our former home has this deadly substance within its walls is a source of some anxiety. This was the first home we owned, a small house on a good sized block bought in 2003 at the time of the Canberra bushfires. Since then we developed strong friendships with our neighbours, and our three sons were brought up here. Despite ‘upgrading’ to a larger house we have kept this house, renting it out from time to time, with plans to move back in when the children have grown up. I am sad that the house will have to be demolished but it is the most sensible way forward; I hope that we can rebuild on the same footprint and at least retain the gardens.

We are not only concerned about our own health and the health of those who have worked on the house; we are also worried about any exposure to our former tenants. As we only just became aware of the issue in mid-July it seems it will be some time yet before we can get an assessment by a licensed asbestos assessor. At that point, we can then inform those others affected of potentially distressing news, but I remain hopeful that the living areas of the house will be far less contaminated than the roof space or sub-floor.

Financially we are better off than many other Fluffy owners, but discovering we have a Fluffy house has disrupted our financial planning. We would like to move forward quickly as we no longer have rental income to offset rates, but having one mortgage still to pay, another mortgage for a knockdown/ rebuild would be difficult.

In spite of our fears for the future, we try to remain positive and with our community's help become resilient and take action. From my perspective, if we can deal with this risk once and for all by demolishing and physically rebuilding I think it will have a positive impact on our collective mental health, and again provide ourselves, our children, our families, friends and community with a sense of security and safety.

“I believe that the responsibility to once and for all time end this curse on our homes and families lies solely with the ACT and Federal governments. My family wants to rebuild our home and get our lives back and never hear of Mr Fluffy ever again.” — Paul and Jeanette, Rivett

Paul and Jeanette, Rivett

As 25-year-old newly married kids, we purchased our house in 1992 and were told that the asbestos ceiling insulation had been removed under the Government Asbestos Removal Scheme. The Real Estate agent advised us that the asbestos had been removed and our new family home was safe to live in. Over 22 years we have remodelled the bathroom, put in a new kitchen, built a lovely pool and made improvements internally to make the house our home. We are raising two children in the home. We have been diligent to advise all tradesmen working on our home that it was an asbestos house but that we had the certificate that stated it had been removed. Not one tradesman ever seemed concerned. It seems they should have, and so should we. Fast forward to February 2014 and the Mr Fluffy situation erupted and threw a hand grenade, exploding our world.

We were just about to undertake renovations to expand our small home for our now teenage family. The builders seemed comfortable. It was not a problem to remove the asbestos and renovate. That changed! We learnt with horror that the amosite asbestos was not safe. It was highly mobile. It was lethal and it was still in our home. We felt sick that our children were living near what we now know is a grade one carcinogen of which there is no safe level of exposure. We then reeled further realising the greatest asset our family has for a secure future was worthless. Who would buy a house that was contaminated by deadly microscopic asbestos fibres? We can't do work to update our house, we can't do maintenance such as restumping of sub floor piers. This is important as we can't close and lock our security doors. We can't sell, we love our neighbourhood, and if we did sell, it would be at significant loss. We couldn't ever afford to buy back into Weston Creek. We feel trapped in a house that once was our safe home.

Subsequent testing by an ACT appointed inspector confirmed the presence of amosite asbestos fibres in two bedroom cupboards and the linen cupboard. My wife was gutted as her wedding dress and bridal hat were stored in one. She feels that the Mr Fluffy asbestos fiasco has robbed her of a piece of one of the happiest days of her life. Every time she hears a radio report or reads a newspaper article on Mr Fluffy she gets anxious and worries. She worries about the future and what we are going to do and how we are to financially afford to remedy the situation. She had a panic attack feeling physically ill when we realised that we own the house that was originally built by one of Mr Fluffy's family. It's a sickening thought living in a place with the stigma of the house where a mass murder was committed, that was once owned by a serial killer. Dramatic I know, but that's how it feels.

I have had many sleepless nights since February worrying about the health of my family, and the financial burden we will face. Most days the first thing I think of in the morning and the last thing at night is what we can do to rid our family of the curse that is Mr Fluffy. I walk around the house looking for cracks in the walls and cornices, worrying that they may allow the microscopic fibres into our house. In light of the Farrer house knock down cost of \$80,000 I worry how I will be able to make things safe for my family into the future. We are a part of the Weston Creek community and don't want to leave. Then I get angry.

Why was my house deemed safe when evidence available at the time of initial removal said it wasn't? Why in 2006 did ACTPLA approve plans for a significant renovation without question even though the house was on the asbestos register? Why do my wife and I find ourselves with a worthless asset because a Government funded removal program failed to remove the asbestos? I believe that the responsibility to once and for all time end this curse on our homes and families lies solely with the ACT and Federal governments. My family wants to rebuild our home and get our lives back and never hear of Mr Fluffy ever again.

"There are so many unanswered questions and whole the situation is daunting. I just hope more compassion and empathy is available to all who are caught up in this situation now, than was given to us in the remediation, which now turns out to have been useless."

— Robin, Rivett

Robin, 62, Rivett

We bought our home partially built in 1971 as an engaged couple. We saved for our deposit foregoing holidays etc to achieve our dream. We were able to choose finishes, tiles etc and watch our house develop. Graham moved into the home in January 1972 and we married in March 1972. We began our married life in what we always believed was our family home which has been extended twice to meet our family needs.

We are very house proud and love our garden. We have poured money and much love into our home. My parents moved in two doors down in 1978. My father died in 1994 and my mother lived in her home until 2004 when she moved to care. Our children grew up with the true extended family and our home

holds all our 42 years of family memories: from our early married days, the birth and growing up of our children; and the pets who have shared our home. Most of our pets are buried in the garden, two most recently. They were much-loved dogs, one lived for 18 years dying 2 years ago, and the other in February this year at the age of 17. The dogs are buried side by side in our garden. I still shed a tear for the loss of them. The thought they will be dug up in the demolition process distresses me.

We are nearing retirement in the next few years and our plan has always been to see our lives out in this home, health permitting. Both our children are married and we have a wonderful 8 month old grandson. I have always thought our grandchildren would sleep over in their parent's bedrooms, how wonderful it would be to be able to tell them, and let them dream about it.

Our daughter-in-law commented to me a few years ago on how wonderful it is for our children to still have their family home, something she never experienced. For them to be able to come 'home', still have rooms referred to as theirs, and feel safe. We feel it is still their home and refer to it that way even though they have made their own lives and homes.

For me, my home is my sanctuary and my garden gives me great pleasure. We have built it from bare earth and it has been our passion. We are proud of what we have achieved. We have camellias, rhododendrons, tree ferns and trees (one a maple grown from seed by my father-in-law from a maple in his garden) – many of our plants are over 35 years old! We nurtured them through the drought years and lost very little.

I can't remember exactly when we had the home insulated but I do remember how insulation was recommended to keep the house warm and of course save money on heating and cooling. I do know it was very soon after we moved in as I know we had very little furniture and no carpets. We saved each fortnight to achieve things for the home and every milestone achieved was exciting. How the fluff has changed all of that!

I was in the house when the fluff was blown in and I remember being told just to run the exhaust fan in the kitchen while it was being blown in! My husband has been in the roof space more times than we could ever begin to count. Our son was only six months old when we did our first extension and the fluff was falling out of the roof and we had no idea of the health risks.

In 1991 remediation to remove the fluff was undertaken. This was one of the most harrowing and emotionally devastating periods of my life. I would be happy to expand on it verbally but will just dot point major issues below:

- Waiting for advice of testing on the insulation – terrifying wait with two small children.
- Going through the panic/anxiety of the danger to our family's health.
- That we had no option and if we did not move out we would be evicted out of our home!
- Accommodation requirements were sought from us. We needed a lock up shed for the machinery used by my husband in his business, but the accommodation we were offered only had a carport. When we advised that was not suitable they offered nothing else.
- My parents moved out of their home and stayed with my aunt so we could move into their home for the seven weeks it took to remediate our home.
- It was difficult being so close and watching the lack of care taken with our family home.
- Moved back in to find much damage to the home. The major issue was a leaking roof. Whenever we complained they would send the roofers out with their trusty silicon gun to fill the holes in the broken tiles. After many months and much heartache they finally realised the roof had been put back on incorrectly and they had to remove all the tiles and redo the roof.
- Other damage included the inlaid lino in the kitchen/meals area, torn canvas awnings, ceiling in lounge room sagging. Nothing was rectified without a hard fight and much emotional turmoil. It took months and a toll on my mental health. I was under care of my GP for months who helped

me with hypnosis. His diagnosis was that I was 'grieving for my home' and I had dealt with this by believing our daughter was ill. The impact on my mental health still bears scars with my husband and particularly our son.

We did a further extension in 1994. The extension was done by the same builder who did the first. I do not recollect any advice or special conditions placed on him or us to undertake the extension. We had a new kitchen installed in 1997. We feel let down in relation to the impact this may have on our family's health. To live with this I have had to accept that there is nothing I can do to change the invidious position we have been placed in.

We are nearing retirement and over the last few years have been undertaking work to the home in preparation. We have renovated one of the bathrooms, had the home painted inside, the large area of cork flooring refinished, a skylight installed, the front courtyard and garden room retiled. Last year we put a gas fireplace in at a cost of \$8,000 for efficiency in the use and cost of gas! We have never considered leaving when we retire as we expected to grow old and be surrounded by our memories in our family home. We honestly believed the remediation undertaken made our home safe and that the grief and heartache it caused was behind us.

This has now all been turned upside down. When the current issue first began to raise its ugly head I thought it would die down, but as the media hype has grown so has my level of anxiety. My first fear was the family health all over again and above all, our grandson. It also brought back all the emotional stress I had experienced in 1991 and my current anxiety level is frightening. We had the home assessed in June this year and waiting for the assessment was horrible as I know is the case for all occupants of these homes. Our home is safe on the inside and this has helped me but my blood pressure has risen. It was monitored for a month and now I am on increased medication and still being monitored by my GP. I can only assume the current situation has been a large contributor. My health is suffering but I am determined that this time it will not consume me or damage me as before.

My husband suffers with depression and the current situation, not knowing what is ahead for us, is causing him anxiety and lows. Our home is one of the main constants in his life and offers him comfort.

We decided a couple of months ago not to spend any more money on improvements to our home until we know what is ahead. We have not been able to stand by this decision. Our hot water system died and was replaced at a cost of \$1400. Our dishwasher died and although we could do without it, why should we – \$1100 to replace and install. The boundary fence on one side of our property was 42 years old and our neighbours wanted it replaced. They should not be inconvenienced by the situation, so at a further cost of \$1200 for our share, it has been replaced.

There are still many things we had planned to do in and around the home over the next couple of years so we could retire in comfort, knowing our home would meet our needs. I now experience panic attacks in the small hours of the night wondering what is ahead, if we can manage it, will we be fairly compensated so we will have a family home. We are not well off but hope to be comfortable in our retirement and this situation is undermining that.

We deserve to be able to have a home equal to what we have now: five bedrooms, two bathrooms, lounge/dining, meals and family room all in excellent condition because we have maintained our home knowing it is our one real asset. I fear we will not receive what our homes are really worth and not be able to replace them. Where do we go at this time of our lives? Through no fault of ours we have been placed in an economic void and a mortgage at this time in our lives is unrealistic. We should be able to relax and enjoy our retirement in our home.

The future is now an unknown. We have tried to ensure we can make an informed decision when the time comes. We have looked at the options that may be on the table.

As much as we love our home and garden and do not want to leave we are sure we will not consider staying here with this hanging over our head. We would not be able to improve and maintain the home knowing it was money not well spent. We do not want to place the problem on our children if we need to go into care or indeed when we die.

Demolish/rebuilding is a consideration but the unknown of building, particularly at our time of life, fills us with trepidation. We anticipate having to start the garden from scratch, as we would think that the whole block would need to be cleared. To re-establish our garden is a cost we don't believe we could meet and we would probably not see it reach maturity. Can we physically do the work again?

Buyback is a consideration also but will we get enough to buy in Weston Creek, which is where we want to stay? Will house prices rise due to the increased number of people who are also in our situation being in the market, let alone the impact that would have on availability of homes for sale.

There are so many unanswered questions and the whole situation is daunting. I just hope more compassion and empathy is available to all who are caught up in this situation now, than was given to us in the remediation – which now turns out to have been useless.

We just feel devastated that our family home at present is worth nothing!

Ruth, 39, Rivett

I have listened to news stories about Mr Fluffy houses over the years since we bought our house and noticed the recent spike in stories about houses that were unexpectedly contaminated so many years after the loose-fill fibres were removed. I listened to the stories and felt for the people involved but I didn't spend a lot of time dwelling on the issue because I was sure that we weren't affected. To find out we were was, of course, a shock. I don't feel like I've had enough time to come to terms with what it means because our very busy life continues and I have so little time to reflect.

My husband and I bought the house as newlyweds, recently arrived in Canberra. We made the offer on the house on the day of the terrible 2003 bushfires. We felt lucky that this little house on a big block had survived and lucky that we found a house in Weston Creek before the property market in the area slowed dramatically after the fires. We spent lots of time in the garden, a very relaxing thing, and spent years thinking about how we would improve the place. Over the years, we bought our three babies home to that house and planted special trees for all three. Now I'm glad that we didn't do anything dramatic to the house – we didn't renovate; when tiles fell off the bathroom walls, I just stuck them back up. I managed in the little kitchen and painted it to make it look more modern. I never imagined leaving the place. It was only when our circumstances changed and we moved overseas for three years, that I started thinking about living somewhere else in Canberra. The lovely little house became too small for five of us.

I tend to hope for the best in my life. I hope that because we didn't interfere with any of the original walls that my family's exposure will be minimal. I *really* hope that the fibres didn't get into the ducted heating system. Most of all I worry about my husband who spent a lot of time (often too much to my mind) crawling around under the house in the dust and up in the roof doing jobs. My sons and I didn't go into the roof and under the house. But my husband did. A lot.

“The house is full of happy memories: my son’s 18th and 21st birthday parties, dinners with friends and other countless moments of joy. Also, shared events such as the night we stayed up playing Monopoly by candlelight during the 2003 bushfires that had the suburb surrounded on three sides.” — Leone, Rivett

Leone, 60, Rivett

When I bought my home I was advised that asbestos had been removed, so I expected that it was safe to live in. I don’t believe there was any intentional deception.

Since moving into my home with my nine-year-old son 18 years ago, I have invested my savings and a lot of myself into this home. The improvements include:

- a completely renovated kitchen and laundry, including top-quality European appliances
- internal and external paintwork
- bathroom renovations
- extensive garden improvements, including an automatic watering system
- replacement of fences
- ducted gas heating
- ducted evaporative cooling
- ceiling fans in bedrooms
- security mesh screens on all windows and external doors
- security alarm system
- automatic roller door for carport
- solar panels on the roof
- slimline water tank with pump
- deck onto back garden
- renovations to the cedar sunroom
- new doors
- new quality floor-covering throughout
- insulating blinds (costing about \$10,000)
- upgrades to the hot water system and gas furnace.

I thought I would live here for many years to come and that the value I added to the property would help to fund any future needs. I have few other savings.

I love this location. I have wonderful neighbours and am close to friends. My regular exercise and entertainment venues are only five minutes away.

The house is full of happy memories: my son’s 18th and 21st birthday parties, dinners with friends and other countless moments of joy. Also, shared events such as the night we stayed up playing Monopoly by candlelight during the 2003 bushfires that had the suburb surrounded on three sides.

It will be very sad saying goodbye to my very comfortable home and my neighbours. The north-facing cedar sunroom with all-day sun and its private outlook onto the large back garden will be the most difficult room to leave. It has been my sanctuary through some difficult times and always grounds me.

My main concern with the asbestos issue is that, thinking the house was safe, I had tradesmen, including my electrician son, working on it throughout the past 18 years, up until the Mr Fluffy danger became clear only earlier this year.

I hope all these homes are demolished so no further asbestos exposures occur.

“Mr Fluffy insulation was pumped into our home in 1978, however this was not approved or arranged by my parents, but by the American family who was renting our house through the American Embassy. My parents were never informed of the Mr Fluffy insulation by either the people residing in the house or by the American Embassy.” — Megan, Rivett

Megan, Rivett

I write this statement to document the emotional impact of having lived in a house with loose-fill asbestos for over 20 years.

I lived in my family home from 1973 until 1999. Mr Fluffy insulation was pumped into our home in 1978, however this was not approved or arranged by my parents, but by the American family who was renting our house through the American Embassy. My parents were never informed of the Mr Fluffy insulation by either the people residing in the house or by the American Embassy. We were only informed by our neighbours upon our return to Australia, following an overseas posting.

From the late 1980s, the federal government undertook a remediation program to remove asbestos from all Mr Fluffy homes – this included our family home. This was the first time that my mother, my brother and I were provided with information about the health risks surrounding asbestos exposure. At this time we were relocated for a period of two months whilst the asbestos was ‘removed’. This time was emotionally and financially draining – having to pack up a house, store personal belongings at friends’ houses, all the while thinking of what health risks we may have been exposed to. The number of times my brother had been in the roof cavity and was covered in white fluffy substance was many.

Following the removal, we moved back into our family home and moved on with our lives, with the hope that we were not affected. However, always in the back of our minds was the fear of asbestos exposure.

The current situation unfolding with the Mr Fluffy houses has reignited my immediate fear of the health risks associated with asbestos, not only for myself and my parents, but also for my children (five-year-old and two-year-old) who frequent my parents’ home for child care. Why did the government not act on this when the risk and dangers of asbestos were discovered back in the original remediation process in the 1980s and 90s? What are the risks to my family and me? What about my friends who have lived in the house over the years – should all persons who have lived in the house be provided information of the risks and impacts? Had this been properly executed by the federal government in the original remediation program, my family and I would not have gone back to living in a house that put us at risk of further exposure to asbestos for another 20 years.

With reports suggesting that periods of up to 50 years can elapse between asbestos exposure and occurrence of mesothelioma, and with my own exposure from living in an asbestos house spanning so many years, I now live in fear of what the future may hold for my health and if indeed I will develop mesothelioma.

I have witnessed the stress and emotional toll this situation has taken on my elderly parents, especially my mother who suffers from chronic rheumatoid arthritis. It saddens and angers me that my parents and all the other people who have been affected (with some being displaced – a number of families were told to leave their homes without their valuables, children’s toys and clothes) are in this situation through no fault of their own.

“We are both in our early 70s and my wife has chronic health problems to deal with, without having to deal with this added burden of asbestos. My wife’s health has deteriorated considerably over the past six months. She has difficulty sleeping and can’t relax due to dwelling on the problem” — Stewart, Rivett

Stewart, Rivett

My wife purchased our house in the 1970s. Unfortunately it had loose-fill asbestos insulation installed in it while tenanted by United States of America Embassy personnel in 1979. My wife first learned that this insulation had been installed in the late 1980s, when all affected houses were cleaned in a removal program. She believed all of the asbestos had been safely removed, until she received the letter in February 2014 warning that remnants may still remain in the wall cavities and under the house.

In the meantime we had carried out extensions and renovations to kitchen, bathroom and ensuite areas for which I undertook all of the demolition and clean-up work, completely unaware that I may have disturbed dangerous asbestos fibres.

Since the letter and media publicity we both, and especially my wife, have become extremely anxious over the possibility of herself, children and grandchildren having been exposed to asbestos and also because of the impact the whole saga has had on the value of her house. She had plans to sell and buy a smaller manageable townhouse but these plans have now been totally destroyed.

We are both in our early 70s and my wife has chronic health problems to deal with, without having to deal with this added burden of asbestos. My wife’s health has deteriorated considerably over the past six months. She has difficulty sleeping and can’t relax due to dwelling on the problem.

She has spent a lot of money maintaining the house in very good condition, firstly because she is house-proud and secondly so that she would be in a position to maximise the realisable value. Without a fair market value, or the ability to replace her existing house with a suitable replacement, our lives for all intents have now become purposeless. We are in no position and are too old (being retired) to start again by taking on new mortgage arrangements, etc.

Whilst an assessment did not find any asbestos fibres present, we were advised to lock up the small doors to prevent access to the sub-floor area. This has been done, however I no longer have access to a considerable amount of material I had stored under the house, which adds further to the financial loss.

Karen and Anthony, Rivett

We purchased the house in Rivett for two reasons – my daughter needed a place to call home and my husband is self-employed and this was to be his superannuation when the time came for us to retire.

We purchased the house in February 2004 and rented the house till settlement in March 2004. For the best part of 10 years my daughter and later her daughter have called this house their home.

The girls moved out in 2010 whilst we did extensive renovations to the entire house both internal and external gutting the wet areas, kitchen, painting, polishing floors lining cupboards, installing ducted heating, new hot water service, new sheds, a cubby house, landscaping, solar plus a new power meter and the list goes on, to make the house a home for our daughter and now granddaughter to call home with their little dog whom are the tenants and love this home very much. My daughter / tenant is now having second thoughts. She has recently been diagnosed as suffering from anxiety, this has been attributed to the uncertainty of what is to happen with the house they call home. She is questioning herself as to her daughter’s childhood sickness, repeated respiratory infections, tonsillitis, sleep apnoea, resulting in surgery in December 2012 and emergency surgery New Years Eve of 2012.

At no stage during the purchasing process was my husband and I made aware that this was a Mr Fluffy home. The Real Estate agent, banks and the solicitors have a lot to answer for as this should be produced when all the searches were done.

Now we as a family face the uncertainty of losing our investment/superannuation and my daughter and granddaughter have homelessness looming over their heads along with their dog.

Not to mention the financial hardship we may be faced with.

Our home is worthless, I have heard Real Estate Agents not wanting anything to do with these homes, but see a few advertising Mr Fluffy homes, the insurance companies are not disclosing much either other than they are not liable for a federal government disaster, and have read that ME bank is not loaning monies to applicants for Mr Fluffy homes as it is too high a risk for them.

Then there are the health issues of contamination, and the fact my entire family and all our pets have been exposed to this prior to and during the renovation process as well as the contractors and trades people who have also worked on the house. It is such a sickening feeling knowing that all this should have been dealt with some 20 years ago and we should not have to revisit this. The removal program was a complete failure and I and many others who should not of been exposed to this have been. What does our future hold one keeps asking, mentally, physically and financially?

“The situation I now find myself in is one of total despair. I have been suffering from depression, have difficulty sleeping and find myself unable to motivate myself or cope with day-to-day situations...I have had heart tests and x-rays for shortness of breath and now am convinced that I may be suffering from some asbestos-related problem. Likewise, my son, who was directly exposed in the 1980s, suffers from bronchitis and has been treated for legionnaires’ disease, and his doctor recently asked him whether he has ever been exposed to asbestos. This will be too much for me if he has some form of asbestosis”. — Patricia, Rivett

Patricia, 70, Rivett

I have lived in my house since it was built in the 1970s, apart from stints away on overseas postings when it was tenanted. It was during one of those periods that the fluffy asbestos installation was arranged by the American Embassy, or employees of the American Embassy, who leased the house from 1977 to 1979.

I was unaware that asbestos was present until it was discovered during the Commonwealth clean-up program that commenced during the late 1980s. I had to vacate and rent at the time, at my own expense. I was a sole parent with two young children. This in itself was a stressful period as a considerable amount of damage to the house occurred, eventually rectified by the contractors, and the place was left in a mess. To top it off, the American Embassy denied having leased the house (I no longer held the lease agreement).

Following the clean-up program, I received a certificate from the ACT Government (which I still have) confirming that all asbestos had been removed.

I was totally unaware a problem still existed until I received the letter from the ACT Government in February 2014 advising of the likelihood that remnants of asbestos fibres still exist in the wall cavities and sub-floor, with a warning not to remove power points or carry out any renovations and maintenance which may disturb wall cavities, without proper asbestos assessment and approval.

In the meantime I have had fairly major renovations and extensions carried out, with ACTPLanning and Land Authority approval, while I continued to live in the house with my second husband and children. My husband in fact carried out all of the demolition and clean-up work and would have been exposed to any remnant fibres remaining in the wall cavities, totally oblivious to the potential risk involved. In addition there have been builders, plumbers, electricians and telephone technicians who would also have been exposed.

My grandchildren have spent two to three days per week over the past six years in the house, thankfully since the renovations, but still potentially exposed to any fibre particles that may be present in the air.

My family would also have been exposed prior to the clean-up program, as we stored books (etc) in the ceiling cavity at that time. My son, in particular, often climbed into the ceiling cavity and would return covered in dust.

My initial reaction prior to understanding the potential health implications was that my house, which I have always kept well-maintained and have treasured, has now been proclaimed worthless. If we had to rebuild or relocate, we would not be able to enter into mortgage arrangements, being self-funded retirees on a modest pension.

I already suffer from chronic rheumatoid arthritis and associated side effects from medication, and the situation I now find myself in is one of total despair. I have been suffering from depression, have difficulty sleeping and find myself unable to motivate myself or cope with day-to-day situations. With the uncertainty of what will happen next, my life is on hold and I am unable to plan even short periods ahead.

I have had heart tests and x-rays for shortness of breath and now am convinced that I may be suffering from some asbestos-related problem. Likewise, my son, who was directly exposed in the 1980s, suffers from bronchitis and has been treated for legionnaires' disease, and his doctor recently asked him whether he has ever been exposed to asbestos. This will be too much for me if he has some form of asbestosis.

I find the whole experience more difficult to face or overcome than a death in the family (of which we have had five over the past 10 years). At least with the deaths we have been able to have closure and face reality and move forward with our lives. We don't seem to be able to accept or handle this asbestos situation while our lives are in limbo.

“Nothing in the paperwork indicated that this was likely to be a future (or present) problem. The building report devoted much more space to termite information; in addition, ACTPLA had approved the major renovations in 2005 with seemingly no concern.”

— Anonymous, Scullin

Anonymous, Scullin

We purchased our home in 2009. The paperwork indicated that it had contained loose-fill asbestos which had been cleared, and that this would only be a problem if renovations or building work was undertaken on the property. As the home had been extensively renovated in 2005, we saw no reason to be concerned about this. Nothing in the paperwork indicated that this was likely to be a future (or present) problem. The building report devoted much more space to termite information; in addition, ACTPLA had approved the major renovations in 2005 with seemingly no concern.

Towards the end of 2013, we talked about moving and possibly renting (or selling) our Scullin property, as we were keen to move to a larger property, and one that could accommodate my mother who is 79 and has health issues. In February 2014, we received the letter from the ACT government. At first, we didn't worry too much about this. When the first reports of asbestos fibres being found in houses came through, we became more concerned and started following the stories closely. As the media and social media took off, and stories of people being evicted from their homes and property having to be destroyed were reported, anxiety levels shot up. I found this situation upsetting at many levels, especially due to the lack of any concrete information about what was going on.

We eventually decided to buy another house and move out. While I love my house, with numerous issues such as cracks as the house is shifting, down lights open to the ceiling, ducted gas, a cornice that had fallen off exposing the roof space etc, we decided that it wasn't worth waiting. Aside from health issues and risk, the issue of not getting tradespeople in, not being able to have people in your house, etc was becoming impossible. Luckily, we are able to afford to take on a second mortgage for a period of time, and the bank was supportive (we disclosed the status of the Scullin property). However, we now have two mortgages, which is an ongoing strain and may become unmanageable beyond the short-term. In addition, the Scullin property will now sit vacant, posing a potential risk for neighbours etc should anything happen to it and potentially further diminishing any residual value it may have. If the houses are deemed not fit to sell or rent (as indeed they couldn't be if tradespeople, carers, etc are not allowed into them), then the only feasible option is demolition. The house was lovely and it will be very sad to know that it will be demolished, but we now want to move on and for this to happen quickly.

This was our first house as owners rather than renters and we had hoped to get ahead financially on this house. This now seems impossible. While we are not in as bad a situation as some, the financial impact is significant and distressing, and the stress of the overall situation has had a significant toll on our health and wellbeing. There will also now be a continued concern about the exposure to highly carcinogenic asbestos fibres which will be there for the rest of our lives.

Megan, mid 30s, South Canberra

In January of this year my husband and I purchased our dream home in a new development, which we are due to take possession of in March 2015. The cost was at the top end of what we could afford, but we decided to go for it because we had worked so hard to pay down our existing mortgage and we had been told that our house in south Canberra would sell quite quickly, for at least \$460,000.

Then in February we received the letter informing us that the house we had lived in for 13 years (and renovated extensively) was contaminated with amosite asbestos. Ever since opening that awful letter we have been in utter turmoil. The most horrifying aspect of this situation is that our precious daughter may have been exposed to a Class A carcinogen. The guilt my husband and I feel for not protecting our child will stay with us for the rest of our lives. We would not, under any circumstances, have purchased that house if we had been informed about the contamination lurking in the walls, and we certainly would not have undertaken any of the renovations had we known we were placing ourselves and our only child in harm's way.

Not wanting to be in the house any longer because we felt unsafe, we decided to put it on the market in June. We listed with an agent who was supportive of our decision to sell the house with full disclosure of the asbestos issue. We had no desire to trick anyone into buying the house, just as we were tricked. Anyone who came to inspect the property was told about the asbestos before entering. Most buyers chose to leave immediately and did not enter the house. Those who were still interested were provided with a copy of the asbestos assessment report and on auction day the house sold to the only bidder for \$403,000.

The week after the sale we engaged an independent valuer to help us quantify the loss we had suffered due to the presence of Mr Fluffy asbestos. He reported that without the contamination the market value of the property was \$480,000.

The loss of over \$70,000 will financially cripple my family for many years to come. It leaves us with a mortgage on our dream home that we cannot afford. We feel that this money has been stolen from us and will be seeking reparations. It's bad enough that we have to live in constant fear for our health, and that of our daughter. Please don't leave us financially ruined too.

“I am now left with a nice home that nobody wants to live in, debts I am unable to pay, no job and no income, at the age of 64 and not in the best of health I’m too old to start again and finding it very difficult to find employment.” — Terry, Spence

Terry, 64, Spence

My wife and I purchased this home in 2010. It’s a five-bedroom house and was a deceased estate which had been vacant for approximately 12 months and was in less than original condition.

We purchased the house after I had to give up work due to ill health. I had worked for ten years in a stressful position as an I.T. helpdesk operations manager for a couple of outsourced government departments. It was a 24 by 7 position but I thoroughly enjoyed the work and was good at the job until one day in the words of the Doctor, Psychologist I “burnt out”. Anyway, whatever happened I found myself in a dark place that I never want to return to. I looked on the project of renovating the house as therapy to get back to my old self, which was a gradual process and took longer than I expected.

I have worked very hard renovating the whole house and gardens, doing most of the work myself with the end result we have a very nice home with new bathrooms, kitchen, laundry, garden and everything that makes a house a home, we were now ready and excited to move on.

We put the house up for sale hoping for a quick easy sale. I was not looking to make a huge profit on the sale, just a price that covered the costs and to at least break even so we could move on and pay off my debts.

Unfortunately while the house was on the market the asbestos issue was raised and I was unable to sell the house. The agent just called and advised that I would only be able to sell at land value and that neither he nor his staff were now comfortable entering the house. Consequently I removed the house from sale after spending the last of my available funds approximately \$5000 on marketing, stylist, reports and legal fees etc.

I am now left with a nice home that nobody wants to live in, debts I am unable to pay, no job and no income, at the age of 64 and not in the best of health I’m too old to start again and finding it very difficult to find employment.

I have been on my own since the age of 12, worked hard all my life asking nothing of anyone, I have made mistakes along the way but they were my mistakes and I fixed them. This situation is not my fault and I am at a loss of how to fix it. I have no family or friends to call on as has been recommended, I have to rely on myself to get through this and for the first time in my life I will need help, which is extremely difficult for me to do.

This issue has left me feeling very stressed, distressed, angry at myself, worried about my future and totally at a loss of what to do. Sleepless nights are taking a toll on my health and causing personal relationship problems. But I will get through this somehow, with a good bottle of red and help from the community.

A good outcome for me would be for a buyback scheme at pre fluffy prices allowing me to stay or rent back until I am able to find alternative accommodation.

“I’ve done everything I’m “supposed” to do: I pay my bills on time, I pay my taxes, I work two jobs to raise my children in a safe and secure environment, I am a functioning adult in a society that necessitates me to participate in. And yet, I have never felt so unsupported. I still do not have all my questions answered – many of which are left up in the air until announcements are made about the extent to which the government will assist us out of this situation that was never resolved properly all those years ago. Over 1000 homes are living in this limbo. It is undeniably the most stressful situation I have found myself in.” — Kim, Spence

Kim, Spence

I live in a home affected by Mr Fluffy. I say ‘home’, because there is a distinct difference between a home and a house. I have lived here 12 years, raised my three children here, one of whom was born on my living room floor.

My ex-husband and I purchased the home in 2002, not long after our second child was born. At the time of purchase we were aware that the house had gone through the extraction and decontamination in the late 80s of the loose fill asbestos. We were also told that the structure was in good condition and that there were no risks (health or otherwise) in purchasing and remodelling the house. We purchased with the intent to renovate and update the original-condition abode. We did just that in 2004, ripping down walls, installing a new kitchen and building a deck to the back of the property, which included replacing a small window with large sliding doors. No plans were lodged for the internal work as ACTPLA told us that we did not have to lodge any since these walls we were knocking down were not load bearing. We did however lodge plans for the deck, as required. I was 7-8 months pregnant when we started and renovations continued after my third child was born at home.

I do not recall receiving a letter in 2005 as has been reported.

Since then I have replaced 4 other windows in 2 bedrooms.

It wasn’t until July of this year that I received a registered letter from the Asbestos Response Taskforce. It outlined that in February of this year, residents were recommended to engage a licensed asbestos assessor. I never received this letter so had no idea what they were talking about. It went on to outline a few other things and overall I found it to be a rather benign letter – it certainly did not give me any impression whatsoever that the situation I now found myself in was serious and that the home I was living in is a potential risk to my family, nor the impact of all of this on my financial situation. I did as the letter asked – register with the taskforce and request an assessor to come out to my property. When I talked to the operator on the phone at the taskforce, again there was no indication that made me think just how serious the situation actually was and more importantly what it actually meant. It seemed to me that unless I knew what questions to ask, I wasn’t really given any more information I didn’t already know. Even requesting the assessor – I was under the impression that it was only if I wanted it to happen that it would. I still don’t know if these assessments are compulsory.

It wasn’t until the asbestos assessor came out to my property on September 19 that the inkling of the severity of the situation began to sink in. It was the assessor who explained to me that there was a possibility that the asbestos was in the cavities of the walls and that these were not dealt with back in the period of the late 80s to early 90s. He was also the only one who said to me that if he owned a Mr Fluffy house he would not engage any work to be done on the house until after the government made a decision on how they will handle the situation and that if I did have work done that I would also need to engage a licensed asbestos removalist. It was he who made me aware that the potential of houses being razed was high on the list regardless of the outcome of the assessment.

It took almost eight weeks for an assessor to come to my property. Further to this, it would take another two weeks for the report to be written. That is 10 weeks from the time I understand the government is aware that I am living in a structure that is a health risk and yet here I am still living in my home while awaiting the assessment results. I am only praying to anything that will hear me that the results come back with 'safe to live in for now'. I understand that there is a high risk that this will not occur and my children and I will be forced out of our home, having to leave all our belongings behind. Not only that but I was just about to start work on some much needed maintenance on the house. I am now in debt a few thousand dollars for things that will not be installed as I have had to cancel the work.

It's tough to hear – even though no one has in fact said it in so many terms this is what I am looking at when I look down the barrel of that gun.

I've done everything I'm "supposed" to do: I pay my bills on time, I pay my taxes, I work two jobs to raise my children in a safe and secure environment, I am a functioning adult in a society that necessitates me to participate in. And yet, I have never felt so unsupported. I still do not have all my questions answered – many of which are left up in the air until announcements are made about the extent to which the government will assist us out of this situation that was never resolved properly all those years ago. Over 1000 homes are living in this limbo. It is undeniably the most stressful situation I have found myself in.

Would my decisions be different if I were told at the time of acquiring this house that the loose fill asbestos was indeed still in the house and posed a serious risk to me and my family's health and that investing in this property would actually be a waste of time and a lot of money? That I would be in a worse financial position? That I would put myself and my kids at higher risk of getting an asbestos related disease? That investing in this property would prove to be a major loss?

YES!

This home does not just house my family. It is our safe place that my three kids and I return to at the end of every day. It is our security, our castle and my investment. My investment for my retirement and my investment for my children. I find myself effectively middle aged and potentially having to start over, after having spent the last 12 years investing in this home as if it were forever, or at least when I decided when that forever would be.

I ask myself what I want to do. The idea that I have to leave was not on the cards. I'm not ready to leave my place of security. I am not ready to leave the hours of blood, sweat and tears that I have put into this place we all call home. I am not ready to leave the few belongings we have that are irreplaceable and priceless due to their sentimental value.

My financial situation is vastly different than when I purchased and I am very concerned that I won't be able to buy back into the market. I am certain that I won't be able to buy back into the market with a property the size of what I have and the kind of home I have, with all its amenities and have my financial snapshot remain the same as it is right now. No matter which way I look at this I will be heavily financially burdened.

I am now divorced, raising three children on my own. My ex-husband is no longer in my children's lives other than a phone call every so often and has moved overseas. Because he has told the child support agency that he doesn't work, even though he does, they assess him on \$0 income. Which means that if I'm lucky and he pays voluntarily (which is sporadic) I'm lucky to get about \$3000/year maximum in child support to "help" raise our three children. The child support laws in this country are a whole other impact statement and I will refrain from going into it here, other than say that it is a violation that the Australian government allow fathers to get away with this kind of thing.

Since realising the severity of the situation, I am unable to sleep properly at night waking for hours on end. I have been to my GP to get time off work as I just can't cope with that at the moment however I have very little leave left. I have had anxiety attacks about what the future holds.

To top it all off I also have a home-based business and it looks like parts of this will have to temporarily shut down until I figure out what I can do. As a single parent, this is very distressing to know that a sizeable portion of my income has had to be put on hold.

What does the future hold for us?

I sincerely hope it is not a horrible asbestos related disease as this would be a terrible way to go.

I sincerely hope that it isn't fraught with financial hardship because of this absolute disaster that I played no part in, other than to do the "right thing" by buying a house without being given all the information.

“Our home has been the place where our family congregates to plan functions, celebrate special occasions, where our family and friends have felt safe and welcome. We are angry and very sad that it no longer a place where we feel safe and secure. It is now a place where our family and friends have mixed feelings about coming. They don’t want to upset us but are very nervous about entering.” — Ann, Stirling

Ann, Stirling

My name is Ann and my husband and I built our home in Stirling in 1975. Stirling was a new suburb and we made life- long friends with many young families

By 1989 we had seven sons and our home was constantly filled with young people.

It was a traumatic time in 1990-91 to find out that we had all been exposed to dangerous asbestos insulation (my husband had climbed into the roof space several times). We couldn’t afford to pay for the removal, we needed to build on an extra bedroom and we had already renovated our kitchen. We were very grateful when the Government took on the task of remediating our roof cavity, however we still had to find accommodation for a family of nine for six weeks. It was not an easy time and after we returned to our house, we certainly thought it was all behind us.

When we moved back we were given the all clear and built on a large extension. Part of our extension included a play room, where different sons often slept, which visitors have used, and where many children including our grandchildren have played. We have now been told by assessors that it contains asbestos dust and it must not be used. I find the thought of my children and their friends sleeping in this room extremely upsetting.

Over the almost 40 years that we have lived in our home we have renovated the kitchen, bathroom, ensuite, built on a sun-room, knocked down walls, recently landscaped and made our home a place we love and where our sons, their partners and our seven grandchildren and our elderly parents very often gather together.

Our sons are now very hesitant about bringing our grandchildren here and they are also concerned about their own health.

We have always played an active part in our parish and local community, and our children have purchased homes very close by, as they also feel a great attachment to this community. We do not want to leave this area.

My husband is a very keen gardener and we have a garden we love, with some plants well over 30 years old which are very special to us. Our sons played soccer and cricket in the backyard and until recently challenged each other to basketball on the driveway. I will be heart-broken to see my home demolished. I certainly couldn’t watch it.

Our home has been the place where our family congregates to plan functions, celebrate special occasions, where our family and friends have felt safe and welcome. We are angry and very sad that it no longer a place where we feel safe and secure. It is now a place where our family and friends have mixed feelings about coming. They don’t want to upset us but are very nervous about entering. It is causing considerable anxiety for all of us.

The assessors found amosite asbestos in two cupboards and the rumpus room. We are very concerned that if we had further testing done, would they find more? Just how safe are we? It is very hard to understand where this asbestos is. We are obviously very concerned about the health of our sons who all spent over 20 years of their lives on this house. Every cough is a worry.

We love our home; we have spent 40 years making it our special place, somewhere to welcome our children and something to leave them. It is our biggest asset. At the moment it is like living in limbo. There is no point in getting the garden ready for spring, or buying something new for our home.

We are very angry that this was allowed to happen when the dangers of asbestos were already known. We are very keen to have this problem fixed as soon as possible so we can get on with our lives.

“But the nightmare isn’t over. We are now facing demolition which could mean financial ruin. I am grieving. I walk through my beautiful garden weeping.” — Eileen, Stirling

Eileen, 66, Stirling

In September 1975 J & H Insulations installed ‘mineral wool’ in our roof space. In 1984 we learnt we had amosite asbestos. This was shocking news. I was devastated. I lived in fear. My home was contaminated. I stopped inviting friends around. In 1985 I had a miscarriage. In 1986 I had my second child. Bringing her home to our contaminated house was difficult.

In January/February 1988, we had a private asbestos removal by a licensed removal firm. Our experiences with this contractor brought me to my knees. At one stage our house was black banned by the TLC due to serious breaches of safety. I was now struggling to sleep and eat. Then in 1989 our roof space was inspected as part of the survey and we received the shocking news that there was visible asbestos and a second removal would be needed. Would we ever feel safe again? It was a dark and deeply disturbing time.

But the nightmare isn’t over. We are now facing demolition which could mean financial ruin. I am grieving. I walk through my beautiful garden weeping.

Barbara, 63, Stirling

We had our home built in 1974 and moved in at the end of that year. The following year we had ‘rock wool’ installed after verbally checking with the installer that it was not asbestos. When the checks came in the late 1980s we were comfortable with the knowledge that our home had no loose-fill asbestos in the roof cavity. You can imagine our shock when we discovered that we did have loose-fill asbestos.

We were then required to leave our home for approximately seven weeks during the removal of the loose-fill asbestos. We moved back into our home with a feeling of relief that our house had been cleared and was safe to live in.

Now we find that our home is a health hazard and that we have lived with loose-fill asbestos for almost 40 years.

How has this impacted on me? I am not a person who usually gets stressed, but the thought that our ‘safe haven’ is not safe concerns me greatly and I am stressing about the impact this has on us all. My husband and I brought up two children (now adults) in our home. They helped their father put ‘pink batts’ on top of the loose-fill insulation – what are the chances that they will now develop serious health issues? We have two grandchildren who have spent many nights and days in our home – what are the consequences for them in future years? We have many friends, family and tradesmen who have visited or worked in our home over the years – I hope that they will continue in good health.

As retirees, we are not in a position to knock down our house and start again. What will we do if it is decided that the government reclaims the houses and compensates the owners? Will we move on and leave our community of 40 years? That is not what we want. Will the government agree to remediate the blocks and compensate us for the replacement of a new home on our block? Will the compensation cover the cost of rebuilding?

We have looked at house plans for homes the size of ours (which is a small house by today's standards). We have been told that to build in Canberra would be approximately \$100,000 more than the build costs in New South Wales. How do we fund the rebuilding if the government goes by the Master Builders' Association figures for rebuilding? There is no house out there that we can build with what the MBA quote as the rebuilding cost for our home. We have spoken to a local builder who is telling us that the cost to rebuild is approximately double the figure quoted by the MBA. We have also spoken to a number of builders who currently have exhibition homes for viewing and the figures from these builders are equal to what the local small builder is quoting.

We were ready to do a large amount of maintenance on our property, but the letters from the ACT Government and the formation of FORAG have put our maintenance issues on the back burner. Why would we do a substantial amount of maintenance if the house is going to be demolished?

I feel that there are probably a great many people in our current situation who, like us, have plans to upgrade their homes but are now not prepared to spend any money on the maintenance. Will compensation be worked out on the current condition of our homes or do we do the maintenance work to bring our homes up to a higher standard to attract a higher valuation?

We are currently in limbo. What do we do? How do we feel? Do we invite people into our home? I wake at night thinking about the impact our home has on ourselves and others, and wonder what the future holds. This is supposed to be the best time of our lives but at the moment it is far from that.

Jeff, 67, Stirling

Prospect of developing mesothelioma or another asbestos-related disease

I have lived in my house for 39 years. During that time, I have had considerable asbestos exposure through accessing ceiling space for maintenance and small works, resulting in being considerably covered in asbestos dust and taking it in through breathing.

While the risk of developing mesothelioma may not be high compared to many of life's other health risks, the outcome would be traumatic and devastating. Such a prospect is most disturbing.

Anxiety and depression

Members of my family are affected by anxiety and depression. This concerns me.

Social issues

Restriction for:

- visitors – casual and/or to stay
- children's play groups
- children's sleepovers.

We have had very little of the above following knowledge of the asbestos insulation.

House maintenance and renovation

Renovations have been done to the kitchen and bathroom, and repairs have been carried out in the second bathroom.

Property value

Home is our primary life asset and was intended to be the major value for acquiring retirement accommodation and potential nursing home care. I have considerable concern if the usual value of the house and land were not able to provide, as intended.

I will certainly be glad when the asbestos 'rope' is taken from around my neck.

"People who don't own or haven't lived in a 'Mr Fluffy' home don't understand. I don't feel comfortable talking about it to anyone, as the stigma is so great."

— Anonymous, 39, formerly of Stirling

Anonymous, 39, formerly of Stirling

For the majority of my life I have known that I lived in a house with loose-fill asbestos.

Growing up I remember my mother telling me about it, although I didn't realise the seriousness or enormity of it at the time. As a child I didn't have the capacity to understand, and with the lag time between asbestos exposure and disease, it didn't really seem tangible to me. I knew that it upset my parents deeply and that worried me. As I grew older and noticed the mention of asbestos diseases in the media, it brought a reminder that this could be me in the future. I've been told I was exposed as a baby, with the wind blowing on the day it was pumped. My dad went into the ceiling many times.

Over the years, with more understanding, my distress increases. Particularly chilling is hearing how the timeframe between exposure and getting sick is extending, as more information becomes available. It seems that with each decade going past, the lag time increases similarly (i.e. previously up to 30, 40, 50, and now up to 60 years). I've been too scared to look into the research myself, as I would find it too upsetting.

Going through two removals (same house, the first privately and second through the government program) was extremely difficult; with distress created by problems in the removal process, the disruption to everyday life, and impact of being in other people's homes. I thought the exposure had ended, and there was nothing to do but wait and see if anyone in our family became sick.

From what information is now available, it may be that there are asbestos fibres both in the living spaces of my parents' house and on the furniture and other belongings that are in my home but came from my parents' house (60-80% of my home contents come from the asbestos house). I am deeply distressed that the exposure has potentially not ended, and that my parents and I (as a regular visitor to their house) could continue to be exposed. I'm unsure about passing on toys to friends, as I don't know if they are contaminated – I don't want to be a fear-monger, but I don't want to cause exposure.

While the ACT Government health information session on asbestos was reassuring, reinforcing that the likelihood of getting sick is very low, this cloud will hang over me for the rest of my life. While rationally I know that it is unlikely we will get sick, it doesn't stop the concern.

I'm finding it increasingly difficult to stay calm with the ongoing onslaught of information. As with everyone, I have other stresses in life, so coping is difficult. At times I find myself unexpectedly in tears upon seeing items on the news or in the paper. It is overwhelming, especially when I think of what might happen with my parents – physically, mentally and financially.

People who don't own or haven't lived in a 'Mr Fluffy' home don't understand. I don't feel comfortable talking about it to anyone, as the stigma is so great. People see it as a homeowner's problem to solve and are angry with them rather than the government (that neglectfully allowed this toxic substance to be pumped into homes).

While I am hopeful that the government(s) will address their liability and support families through this difficult time, until there is advice on a resolution to the problem, the wait is an anxious one.

The financial implications are quite staggering. I fear for my parents' future and what will happen for them in retirement. They don't have a working life ahead of them to try to get back on track. The family home is their financial security, and as it stands it is worse than worthless, since demolition costs will need to be taken into account with any valuation of the land. I worry about the stress that it causes them and how they will cope. Additionally, they had their house built when the suburb was being built, and have lived there for nearly four decades. How will they get their quality of life back?

“We know we can start again, rebuild or move on but simply don’t want to. We worked for years to buy this house and live in this highly sought-after area. It breaks my heart to see my husband so sad and disillusioned. We got here through no fault of our own and simply want a solution to move on. I sob as I write and read this. Mr Fluffy has taken my home and my hope.” — Susie, Torrens

Susie, 44, Torrens – 2014: the year of breast cancer, a broken back and Mr Fluffy

Twelve months ago our lives were so different. We were living in our ‘renovators’ delight’ in Torrens after completing over \$50,000 in internal renovations. We were well underway with finalising plans for a new extension that would give us a new main bedroom with ensuite. The renovations were also to include a new roof, replacing all windows with double-glazing and re-rendering the whole house. It was going to look amazing! It would be our family home for many years to come, given that our kids’ school and our family are located in the area.

Then on 17 December 2013, at age 44, I was diagnosed with early-stage breast cancer, devastating me and my family. We decided to push on with our house extension to give us something positive to look forward to whilst I underwent treatment. We engaged a certifier and builder and paid our deposit.

I underwent a lumpectomy in January 2014, followed by six weeks of radiation from March to April. In March, whilst cycling, I had an accident and broke the L1 in my spine. Luckily for me, I was able to continue with my cancer treatment and in May, I was given the all-clear. The back was going to take a lot longer and it has.

In February 2014, we received the Mr Fluffy letter from the ACT Government. We spoke to our builder and he assured us he was trained to deal with the asbestos. The house extension started in April and was well underway by June – five weeks into the 12-week duration. We had paid the builder two progress payments as we were nearing lock-up stage. The house had been stripped of its old render leaving it looking naked but we knew the end result would be worth it.

We were all so excited at the prospect of having our family home finished. We enjoyed watching each stage progress. We looked forward to spring and summer: being able to enjoy family and friend time around the pool and entertaining on our new deck. I made a promise to my husband he would celebrate his 50th birthday on his new deck.

Then bad luck strike number three hit. In mid-June, due to all the media focus on Mr Fluffy homes, we called in an asbestos assessor. Loose-fill asbestos was detected and WorkSafe ACT shut down our extension work site. We were devastated. This was our dream, we had paid large sums of money and all our plans had been approved by ACTPLA not three months earlier. How could this be possible?

There was an article in the Canberra Times the next day about our house being shut down, leaving us embarrassed and upset.

We now know many asbestos checking gateways were missed. The certifier breached the Building Act 2004 by failing to get an Asbestos Removal Control Plan (ARCP) prior to submitting our plans to ACTPLA. The builder, who told us he was qualified to remove asbestos, was not, yet ACTPLA took our

money and approved our plans without checking for an ARCP, then shut us down for not having one.

It is inconceivable that not one of these 'safety gateways' picked up that our extension should not be approved or commenced. All involved took the money yet no-one has taken responsibility.

The stress, anxiety and trauma this situation has caused me and my family is indescribable. The cancer was the easy part, as there were professionals and treatments. This situation does not have any. We live in constant fear about our potential exposure to deadly asbestos and the prospect of being financially ruined. We worked so hard to make this our home. The sad reality is our lovely home may be knocked down after we have spent large amounts of time and money having it renovated.

My husband and I are not sleeping and we are constantly worried about the kids' health. Living in a construction site is heartbreaking. There have been many tears and angry words in a once loving family home. Every day, walking into the house, we are reminded of what could have been by the sight of a half-finished extension. Building material is scattered around the backyard. Our kids cannot use the backyard, the house looks awful and we have a constant pit in our stomachs that we will be like this for years.

We never wanted to move or lose our home but resign ourselves to the fact this will be the reality. We loved this home until we discovered it could hurt us. We adore our street because it's a tree-lined cul-de-sac, making it safe for our kids to play in the street. The wonderful kind neighbours, mostly retired, look out for us and our kids. We can walk to the shops, the kids' schools and local restaurants, and our north-facing house brings sunshine streaming in which warms us and the house.

We know we can start again, rebuild or move on but simply don't want to. We worked for years to buy this house and live in this highly sought-after area. It breaks my heart to see my husband so sad and disillusioned. We got here through no fault of our own and simply want a solution to move on. I sob as I write and read this. Mr Fluffy has taken my home and my hope.

"Everything we have worked for and loved for 25 years is now gone through no fault of our own, except for trusting the Government. Insurance can't help. We are depressed and frightened for our future. We have little trust in the ACT Government and their processes and feel used and betrayed." — Anonymous, Torrens

Anonymous, Torrens

We found our first home in Torrens after searching for months. It was on a good sized block, a solid house with established trees but it needed a lot of work as it had been a party house with chain smokers and a big dog living inside that left fleas behind.

We put an offer in and a few days later the real estate agent came to our rental house and said it had the asbestos insulation, but it was not a worry as the government would remove it and it was a minor inconvenience. We weighed it up...it was our dream fixer-upper, we just had to move out for six weeks, that was that. So we mortgaged ourselves to the limit to cover the full price of \$108,950. It was such a lot of money for us.

In 1992 our time came for the old insulation to be removed. It took six weeks and we went to live in Fisher. When we returned the house was quite damaged as the workman had stomped on the ceilings until they sagged. We cut our losses and had the ceilings repaired, put in new insulation, and in 1997 we had ACT Government approval for major house extensions. Our neighbour, the builder, removed the back of the house and we added a family room with vaulted ceilings, roof windows, another bedroom, ducted heating and a three car garage with internal access. He replaced the old windows with sliding

glass doors out on to the new deck overlooking the pool. It was winter and we lived in the house for the whole time. We remember how dusty and cold it was.

We were so happy it didn't burn in the big bushfires, like the two houses in the next street from us. We stayed to defend our home with buckets filled from the pool as there was no water pressure or electricity.

Since then we've had other work done, recently spending \$35,000 on a new kitchen that we love. We have fully landscaped the yard and we're keen gardeners. The garden is beautiful with 40 year old rhododendrons and the spring bulbs are just coming through. We have good neighbours and resident magpies who tap on the windows for snacks.

Since we received the letter stating our house was a death trap, we have been devastated. Why after so many years were we not told? Not only is our property worthless, we face homelessness, the destruction of our belongings, and the possibility of a horrible early death.

Everything we have worked for and loved for 25 years is now gone through no fault of our own, except for trusting the Government. Insurance can't help. We are depressed and frightened for our future.

We have little trust in the ACT Government and their processes and feel used and betrayed.

It's just so very, very cruel.

“Since finding out of the seriousness of Mr Fluffy I have had many sleepless nights and panic attacks wondering what the future holds for my wife and two children, and my friend who no longer speaks to me due to this issue.” — Michael, Wanniassa

Michael, Wanniassa

Since finding out of the seriousness of Mr Fluffy I have had many sleepless nights and panic attacks wondering what the future holds for my wife and two children, and my friend who no longer speaks to me due to this issue. He helped install data cabling throughout the house (he’s a licensed electrician) which I helped with. We both entered the roof and subfloor and cut holes in the walls where we unknowingly pulled out asbestos (as confirmed by the inspector) with our hands assuming it was dust. I hope the future of my family’s health is ok but I’m unsure of my own.

There has been a lot of stress trying to find funds for inspections, remediation work, replacement of lost items (of which we lost numerous irreplaceable items purchased on overseas trips we can no longer afford to do) and also trying to plan for the future. We don’t have a great deal of money and fear the government assistance may fall short of a suitable solution (such as requiring additional funds from us to rebuild, or buyout our house at market rate but leave us without a deposit for another house).

Also due to the housing market, houses with the same features as ours in the same area have increased in value hence the mortgage would be higher, something we couldn’t afford. This will cause more grief than we are currently experiencing, possibly uprooting us from our established lives in our current location where we just enrolled our children in school and have family close by.

Currently I live every day hoping my house stays in one piece and nothing breaks as I fear it won’t be able to be fixed.

All we hope for is our house to be replaced so we can continue our lives as we had hoped when we first moved in.

“What really gets us angry is reflecting on how for over thirty years any number of people in senior positions of responsibility have been so astonishingly incompetent at dealing with this issue. How an original decision was made to not demolish these houses but to attempt to remove this deadly form of asbestos in the knowledge that not all of it could be removed and then certify these dwellings as being safe for occupancy is simply jaw dropping.”

— MP, Wanniassa

MP, 45, Wanniasa

We remember the time we first saw what was to become our family home. We had been searching for many months for a suitable place without much luck and had decided to look in an area that we had originally discounted. The house not only ticked all the boxes but seemed magically purpose built for our young family with lots of light, open living areas and a great backyard. The place is not huge with state of the art features or the best Canberra house in the best Canberra street. But it screamed “buy me” and we did. Since our purchase we have greatly enjoyed our time in the place and like all families turned a house into a home. Naturally, we opened it to family and friends which has given us all wonderful memories.

However, that all changed earlier this year with a notification through the post that our home had been identified as one of the so-called ‘Mr Fluffy’ houses. We recalled a government notice in the building report that stated that the house had had asbestos removed as part of a program back in the early 1990s. We had raised this with the real estate agent at the time of purchase but had been quickly reassured that the house was safe to live in. Not being experts in hazardous materials or asbestos we assumed that all houses built over 20-25 years ago had asbestos in them. But why worry when we had a notice from the government saying it had been removed from this property and therefore it was obviously safe to live in. Perversely, a bigger issue from the conversation with the real estate agent was the fact that the rear deck was an unapproved structure with the building plan and could lead to possible insurance issues should an accident occur on it.

At the time of writing we have yet to have our asbestos assessment conducted due to the backlog of requests. So we are living in a confused state of mixed emotions. One day we are positive and confident that the assessment will indicate our living areas are free from asbestos and then despair at the thought of a bad assessment which would indicate that we have all been exposed to this very deadly type of asbestos in its worst possible form. At worst we think about our children, still very young, and what exposure to amosite asbestos may mean to them in the future.

We recall the experience of some people who have had their home robbed. Apparently, you can be left feeling very vulnerable and unsafe. Significantly, it's as if the robbery has tainted the place and robbed it not just of possessions but the emotional warmth and comfort you once felt for your home. Sadly, that is how we now feel in our home and I know we are not the only ones.

To be frank, what really gets us angry is reflecting on how for over thirty years any number of people in senior positions of responsibility have been so astonishingly incompetent at dealing with this issue. How an original decision was made to not demolish these houses but to attempt to remove this deadly form of asbestos in the knowledge that not all of it could be removed and then certify these dwellings as being safe for occupancy is simply jaw dropping. An examination of archival material indicates that there was no lack of knowledge or confusion as to the dire health implications associated with exposure to this form of asbestos. To then subsequently fund to the sum of almost \$100 million dollars what must have been known as an incomplete solution to a major identified public health issue leaves one speechless.

It is worth thinking about the scope of this public health issue. In the three years since we have been in our home we can quickly count to over seventy five the number of people who have been through our house. Nothing special here, just the usual summer barbeques, casual meals, birthdays, kiddie play dates and sleep overs. We had removalists move us in and people deliver new furniture. Luckily, we have not required any tradespeople to undertake work on the house which may have risked further lives.

Our house has changed hands three times in ten years. So by our experience if you do your sums on the amount of people who may have been exposed in these properties, then you should realise that this is not just a problem for the current residents of Mr Fluffy homes but potentially the biggest public health issue ever to face Canberra. To test this hypothesis, we ask any Canberran to honestly claim that they have never been in one of these houses; or their partners, or kids, or siblings, or parents. And let's

not forget, this is an issue that will linger in the background for decades to come as people become diagnosed with mesothelioma some twenty years since their initial exposure.

At the time of writing, we have yet to see the Asbestos Taskforce Report and the ACT and Australian Government's final decisions on a way forward. But we are confident that the efforts of the FORAG Campaign will lead to a comprehensive plan of action with acceptable timeframes agreed upon to end the cause of this shocking public health issue and to appropriately deal with the ongoing long term health implications for our community.

"I worry all the time and find it very difficult to sleep at night without thinking about what is going to happen. We have put our heart and soul into our home and thought that this would be our home forever and a legacy that we could leave to the children. Now it is worth nothing." — Denise, Wanniasa

Denise, 61, Wanniasa

My partner and I purchased our "Mr Fluffy" home in 2003, completely unaware of the loose fill asbestos issue or that our home had been involved. We first became aware that our home had been part of the loose fill asbestos removal program, when we received a letter from the ACT government in 2005 advising of same and stating that our home was safe. We thought nothing more of it, until we received the letter in July of this year about the concerns of remaining loose fill asbestos fibres in homes throughout Canberra.

We are still waiting to have our asbestos assessment undertaken. I have heard many stories of those who have had numerous assessments done, only to be given different results each time. My thoughts are that these houses are not safe to occupy under any circumstances. The uncertainty of our exposure, and of possible exposure of our family and friends is causing a great deal of distress and will continue to do so long into the future. I am mortified that I have unknowingly exposed my grandchildren to a considerable health risk that may destroy their lives. I also hold grave fears for my partner – an electrician, who has crawled through our roof on many occasions, and I am sure has worked in houses where he was unaware of the dangers.

Apart from the health risks, the distress of not knowing what will have to happen to our homes and the financial implications are worrying. Will the government pay for the full cost of demolition if needed, the full cost of rebuild and full cost recovery for any other expenses incurred? We certainly cannot afford this.

I worry all the time and find it very difficult to sleep at night without thinking about what is going to happen. We have put our heart and soul into our home and thought that this would be our home forever and a legacy that we could leave to the children. Now it is worth nothing.

“We had no idea that we were a Mr Fluffy house until the registered mail letter arrived in late July. It couldn’t have come at a worse time. I had just been diagnosed with a tumour in my kidney and was still reeling from that.” — Craig, Wanniasa

Craig, 40s, Wanniasa

My wife and I bought our house in 2006. In many ways it was a dream home in a dream area: close to shops, schools and other amenities.

We have three boys. The youngest was born after we moved in. We love(d) our house and our community.

We had no idea that we were a Mr Fluffy house until the registered mail letter arrived in late July. It couldn’t have come at a worse time. I had just been diagnosed with a tumour in my kidney and was still reeling from that...

I then began the process of researching, registering with the taskforce and waiting to get an assessment done on our house. There have been many tears as the true magnitude of the situation began to sink in. All kinds of questions sprang to mind. Had we unwittingly exposed our children to this curse? What’s going to happen with our house? Could we possibly be headed down a path to asbestos disease?

As at the time of writing we have not yet received the results of our assessment and we are nervously awaiting the news. My wife and I are concerned for the health of our children and this is our primary consideration.

Regardless of the outcome of the assessment though there is the financial burden that our family would have to bear. We have a mortgage on a house that no-one would buy.

As I gear up for an operation to remove part of my kidney, I would sincerely appreciate having some certainty as to how the Mr Fluffy issue is to be resolved.

“We bought a renovation opportunity in May 2014...at no time throughout this process, despite numerous questions to the realtor (and through them to their clients) and their lawyers, did they acknowledge the nature of the house, nor the existence of the letter sent out by the ACT Government to the owner in February 2014.” — Joanna and Paul, Wanniasa

Joanna and Paul, Wanniasa

In summary – we bought a renovation opportunity in May 2014, and were distressed to ultimately find out that the property was a Mr Fluffy house. Being from overseas, we relied on owner disclosure and Building Certification, and our own knowledge of asbestos management. Until the FORAG campaign, we believed we could solve this with extensive renovation and remediation – that would not be possible now. We want to sell out to the government at a fair price or failing that, knockdown and rebuild. But both have risks and downsides.

At present the effects on our lives are primarily financial, as we have never occupied the house. We now own an asset encompassing all our savings and a mortgage that is effectively worthless – unable to be occupied or sold. We also have the advantages of no direct exposure, alternative accommodation, and no direct effect on our day-to-day lives, unlike other victims. We want to remain positive and work with others towards a complete and satisfactory outcome.

The full story – after looking for a property to buy for around six months, we were introduced to Independent Property Group. The agent worked with us to work out what we wanted – primarily a renovation challenge in the southern suburbs, since we currently live in rental accommodation in Weston.

After a couple of false starts, I got a phone call from the agency in late April 2014 telling me they had a property that was yet to go on the market, due to its current poor state and would we like to view. We were told the property was in a poor state – décor and minor construction needs – due to the previous elderly owner being unwell and unable to keep up with maintenance and cleaning. Initial inspection confirmed this. Years of cigarette smoke damage, pet damage, and other issues, meant that all internal walls and ceilings would be removed, insulated and replaced. Grounds maintenance was also poor.

So, based on initial inspections and the independent Building Inspection Report provided, plus a number of inspections and conversations on-site and off with tradesmen and suppliers, we decided that the property met our requirements of a substantial renovation, and we would make an offer. We recognised that the renovations required would be substantial, but manageable, as long as no significant hidden structural flaws were revealed. The problem of an ongoing loose-fill asbestos hazard didn't factor at this point.

Not being aware of the Mr Fluffy issue initially, we relied on the Asbestos Removal Certificate in the Building Inspection Report, which stated that the loose fill asbestos had been removed, the house cleared and that further Building Approval would be required for renovations. The Building Inspection Report made no mention that I could find of asbestos as an issue, other than to say it was not an issue for the report to address, despite including the Asbestos Removal Certificate. No mention was made in the report of it being a "Mr Fluffy" house.

Since we expected that the level of renovation would be substantial, the issue of a special approval simply for residual asbestos risk (i.e. bonded asbestos in wet areas and external soffits etc.) seemed sensible – after all, the Asbestos Certificate said the loose fill asbestos had been removed. I had no idea there would be an ongoing loose asbestos issue. I was in the process of getting an asbestos removal assessment for the renovation purpose, but not yet undertaken this due to a backlog of personal business, including my wife's mother's serious illness in NZ. We were distracted.

So we paid a deposit, and for various personal reasons were delayed in getting to our lawyers for final signature of the contract. At that meeting our lawyer asked us if we were aware of the Mr Fluffy problem, and we said no, but we would check with the ACT Government about house records (given the certificate) and the realtor. The realtor told us they had no knowledge of the issue from the client, and when I pointed out the certificate in the Building Inspection Report, was told that it was something I needed to get information from the ACT Government, as the realtor could not assist.

So, I went to the Mitchell office of ACTPLA and met with a very nice person who provided me with all sorts of advice, but was unable to provide a copy of or access to the building file, as I was not the owner. He suggested I get the owner's agreement and make formal application. Through the realtor I asked for this and it was declined. I also asked my lawyers to approach the owner's lawyers to get confirmation about the nature of the house, because I was now aware that sellers had a duty to disclose, as did realtors, the asbestos condition of the house, however, by this time we had signed the purchase papers and paid the deposit.

I was now concerned that we may have bought a Mr Fluffy house, but was somewhat confident from my own investigations that the hazard was low (due to previous clearances, bonding sprays and government certificates and rules) and that a full wall and ceiling removal renovation would remove all friable asbestos (based on formal advice from an asbestos removal expert) and so solve the hazard issue.

Then the Mr Fluffy media campaign started and we realised that whilst the hazard could be solved with appropriate remediation processes, the Mr Fluffy stigma of the house would remain, effectively making it unsaleable. At this point our legal advisers pointed out that getting out of the contract prior to final payment meant we would forfeit our deposit (\$44,000), and if we took the problem to court, we may still forfeit and end up paying everyone's legal fees.

At no time throughout this process, despite numerous questions to the realtor (and through them to their clients) and their lawyers, did they acknowledge the nature of the house, nor the existence of the letter sent out by the ACT Government to the owner in February 2014.

We were left in the dark, partly by our own ignorance of the Canberra market risks, and partly by the approach of the ACT Government in blocking attempts to find out the asbestos status of the house, despite showing them we had paid a deposit and entered into a purchase contract. I even rang the office of Simon Corbell to ask questions about the Mr Fluffy problem, and that was when the possibility of a problem and the Mr Fluffy Taskforce was mentioned to me.

We accept that the buyer should ascertain the nature of the house, but I am disappointed with the wall of silence from the questions we put to both the realtor and the government during the purchase process. Physical access to the property during the purchase process, prior to closure, was not barred, but made difficult due to it having to be supervised by the realtor, so we had to make appointments with both them and the tradesmen and advisers we used – it was a somewhat fraught process.

That said, once we found out that we had a potentially contaminated house, we decided that we could make a go of it and undertake a full removal and remediation, within the outside superstructure, and remove all hazardous material and have the shell and all renovations tested for asbestos hazards.

However, it quickly became apparent that, as part of the FORAG Campaign to ensure that very high hazard and risk incidents were recognised and dealt with, all instances of loose asbestos would become equally hazardous in the public mind. So, no remediation short of complete removal would be acceptable to the public and market – effectively demolition was being promoted as the only final and complete solution. It seemed that all other remediation options will always be seen as lesser outcomes and the value of the property will always reflect this, even down to zero.

So in essence, despite the requirement of caveat emptor, we also feel let down by a wall of silence from the seller and realtor, a government obsessed with privacy, and a legal adviser who didn't push us as hard as we might have hoped in following up on the known "Mr Fluffy" issue. This compounded with the timing of the moral panic (quite correctly) created by the FORAG campaign, effectively meant we were committed to whatever came from this – hazard removal and remediation through renovation was no longer a realistic option.

It would now appear that demolition has become the preferred response (regardless of hazard and risk) to deal with the issue (and liability) equally and fully, and any lesser solution would likely ensure the owner retained a stigma and ongoing financial risk, was restricted in use or renovation, retained liability for potential effects on occupants and tradesmen, etc., and future sale.

Joanna and I fully support a full and final solution to this because the hazard is real and the outcomes for many people (current and previous owners/occupiers, friends/visitors, neighbours, tradesmen, etc.) are potentially horrendous. Although we have never occupied the house, we are also concerned about risks to our investment, our cashflow (renting and paying mortgage) and our health through stress over the whole affair – not asbestos exposure, as we have never occupied the house. We now own an asset encompassing all our savings and a mortgage that is effectively worthless – unable to be occupied or sold.

However, we do recognise that our circumstance are not nearly as dire as others – we have had no direct exposure, have the short-term comfort and advantage of having alternative accommodation, and it is not directly affecting our day-to-day lives.

I have also provided this story to REIACT, at the invitation of Mr Ron Bell (CEO), since I believe the realtor in our case provided less than adequate service and disclosure. I consider this, at the very least, to be unethical, and based on Mr Bell's media-reported comments, may have breached REIACT standards of conduct. I am not pursuing this line any further, as we agree with FORAG and Brianna, the immediate future is about solutions, and not fault or recriminations.

“The unknown in this sad saga is the health effects on residents and tradesmen. I thought the new Occupational Health and Safety Act was brought in to hold individuals accountable for the health and wellbeing of its citizens. I don’t see any mention of this in any article on the asbestos issues.” — Sue, Waramanga

Sue, Waramanga

This time last year my partner and I were in the UK celebrating the announcement of a new member of the family to be born the following year. My daughter is planning to return to Australia with her new husband and new baby. I had been thinking of retiring for some time and thought at the time that two more years would do and I would start decreasing my hours with the plan of helping to care for the baby and spending time doing what I wanted for the first time in 30 years. Our home had been paid off for some time and we were enjoying being debt free and putting more away for our retirement into superannuation. The plan was to use the house as a fund if we required Nursing Home care in the last few years of our lives.

Fast forward to this year and the Mr Fluffy crisis. My partner of ten years bought our property in Waramanga 12 years ago. At the time there was full disclosure with a certificate that stated the asbestos had been removed and we have since had extensive renovations done including walls removed and new kitchen. All builders were advised of the asbestos and were shown the certificate. No one had any problems with working on our home. We have since registered and are awaiting an assessment. In the meantime there has been so much adverse publicity and we now fear that we own have a property that is worth next to nothing.

We seem to have gone from a well thought out retirement plan to nothing. This situation is not going to fix itself and while governments are talking and committees deciding what they will do and how they will find funding their constituency is suffering. We do not know what to do next and get little information to help. Although we haven’t had the assessment as yet we are a little confused about what will happen when we do. I have read about people not being allowed into their properties and others that are. The only thing is agreed is that all the homes should be demolished. Well that’s all very well but will there be a compensation pay out and how do we pay for the rebuild of our homes that in a lot of cases is the only investment they have? I suppose I could keep working until I’m 80 while our politicians can get their superannuation early and lie on the beach.

The unknown in this sad saga is the health effects on residents and tradesmen. I thought the new Occupational Health and Safety Act was brought in to hold individuals accountable for the health and wellbeing of its citizens. I don’t see any mention of this in any article on the asbestos issues.

“The recent press about the impact of people living in Mr Fluffy homes has made me think that the process of removing the asbestos in the 1980s was not thought through properly. It was obviously considered a health risk then and perhaps demolition and contaminated waste should have been disposed of correctly then. We are now living with the legacy of bad decisions made then. We should not make more bad decisions and face up to the fact that if we do not clean this mess up now then others will have to do it thirty years down the track. Encourage all Mr Fluffy owners to do the right thing and get rid of all the asbestos now.”

— David, Waramanga

David, Waramanga

The recent press about the impact of people living in Mr Fluffy homes has made me think that the process of removing the asbestos in the 1980s was not thought through properly. It was obviously considered a health risk then and perhaps demolition and contaminated waste should have been disposed of correctly then. We are now living with the legacy of bad decisions made then. We should not make more bad decisions and face up to the fact that if we do not clean this mess up now then others will have to do it thirty years down the track. Encourage all Mr Fluffy owners to do the right thing and get rid of all the asbestos now.

My partner and I have lived here for the past ten years. I knew the house had fibrous asbestos removed in 1989 as I have the certificate to say so but was only confirmed as Mr Fluffy when the registered letter from the ACT Government came. We are both in our sixties and looking forward to retiring here as we have grown to love the area and the people here. We have no particular attachment to the house itself so if the Government wishes to demolish the house and re-build on the same block we would okay with this. We are not looking forward to the disturbance this will cause us as we will have to find alternate accommodation while the process develops. Health concerns for us are no big deal as we have lived the biggest part of our lives but have great concerns for younger members of our family who have shared this house with us.

“We are not prepared to believe any further assurances that any remediation has made our home safe and have lost all trust in the system which has let us down so critically. We have resolved to use our superannuation to demolish our home and rebuild. We are extremely saddened at the thought of losing so much of the garden that we have built up over the years and that any new house will not replace the memories of the existing home – but what else can we do?” — Anonymous, Waramanga

Anonymous, Waramanga, mid 60s

Throughout the 1970s and 1980s I undertook several significant renovations and repairs to our home. I spent a lot of time in the roof space and under the flooring, especially as I stored a lot of material there. The time of the removal program in 1991 was extremely stressful for us. We had two young children and lived with the worry that we had been living in an asbestos contaminated house for about 15 years. We lived with a close friend under very trying circumstances. But we were comforted in the knowledge that the asbestos had been removed and we need not worry about the future.

I resumed going into the roof space and under the flooring.

My wife has lived through all of this and has washed and ironed the clothing that I wore during the times I was exposed.

The discovery in 2014 that the removal program had not removed all traces of the asbestos was extremely stressful. At the time we were caring for a close family friend who suffered a dreadful and painful death due to cancer and we were very distressed. We were most concerned that our children had spent over 20 years of their formative years in the home and that our grandchildren had spent considerable time in the house. We did not know where to go or how to explain to them that we had placed their futures at risk by trusting the removal program. We had lung X-rays which were fortunately clear. Our asbestos assessment has not detected any asbestos in the living areas, but we remain concerned that it has been in the living areas and remains in other parts of the house.

We are very concerned about some of the unknowns such as insurance cover on our house and how we will get essential maintenance done.

Throughout the past 40 years there have been numerous tradesmen who have entered the roof space, the wall cavities and the underfloor space. I am greatly concerned about the harm that they may have suffered.

We are not prepared to believe any further assurances that any remediation has made our home safe and have lost all trust in the system which has let us down so critically. We have resolved to use our superannuation to demolish our home and rebuild. We are extremely saddened at the thought of losing so much of the garden that we have built up over the years and that any new house will not replace the memories of the existing home – but what else can we do?

“I have lost my financial security. I have lost all the years and effort I have put into improving my home. I have lost the sanctuary of my garden, I have lost confidence in my health. I have lost a sense of my children’s future without a shadow hanging over them.”

— Cate, Watson

Cate, 48, Watson

In 2000 I moved to Canberra from Gosford. On weekends we drove down to look for houses. We inspected 41 houses before we found this home. We loved its oak lined street, its ornate cornices, its wide ash floor boards and its north facing back yard. It was well built and maintained. It was a safe place to raise our children. It was a walk from my then husband’s work and the children’s school. I bought it not knowing the meaning and importance of a small photocopied certificate on the building file. I had never heard of Mr Fluffy or the removal programme.

I have invested my time, money and effort into this home. I have lived with my children in this beautiful home for 15 years. In 2002 I extended it to suit our growing family. I have chosen to improve its energy efficiency by installing expensive double glazing, insulating below the floors and in the walls, I have installed a beautiful and costly kitchen because this was to be my home for ever. I used some of an inheritance to pay off the mortgage and update a bathroom. I have worked extra locums to earn the money for driveways and paths and a carport. I have planted and tended a garden. Now I know this place of sanctuary and hospitality must be bulldozed and my precious garden destroyed with it.

I am working on practicing radical forgiveness for the omissions of others in this matter. I have decided that the previous owner of the house and the real estate agent also trusted the clearance certificate, I have decided the solicitor who assisted with our conveyancing was not aware, I have decided that the building report I received which noted complete removal was an incompetent oversight. However I still struggle to forgive the Commonwealth and ACTPLA who held the knowledge of the remnant fibres but did not highlight it in our file at purchase. ACTPLA failed in its duty of care when it approved extensions without warnings on health risks and allowed me to expose my builder and my children and myself to Amosite. I have always had faith that the public service would act in citizen’s best interest but in this matter I feel that I have being sorely let down.

As to where we live in the future...I think I will probably try to stay and rebuild. Much will depend on the package offered. I have to consider the older children and the least disruption to their college and university courses. Rebuilding will require effort, time and two moves but I will stay close to friends, schools. I want to stay near my neighbours and continue to arrange the street Christmas party in the park opposite us. Selling and buying will be quicker but I will have to go back to living with someone else’s choices and a cold, maintenance-hungry inner north home. I had wanted to hold off until my son graduated from year 12 but I found yet another cornice crack yesterday.

I have lost my financial security.

I have lost all the years and effort I have put into improving my home.

I have lost the sanctuary of my garden.

I have lost confidence in my health.

I have lost a sense of my children's future without a shadow hanging over them.

Sometimes I lie awake and worry about the women and babies who attended Australian Breastfeeding association meetings in my home, those who have attended playgroups and the children who have come for play dates and sleepovers and birthday parties. I have called our builder to apologise to him and his family for unknowingly exposing him to asbestos. I can't remember the electrician, plumber's names... I have made a counselling appointment for my rising anxiety.

Ruth, 76, Watson

I have lived in my home since 1962 when we moved here to a 10 sq house. Over the years we had extensions and renovations and have a very comfortable home that we own. We considered ourselves very lucky to be financially secure when we retired. My husband died in 2010 and I now live alone.

Following one extension, asbestos insulation was blown in the roof cavity. We did not know what it was until the general survey was taken. Our house was "cleaned" and we were under the impression it was now safe to live in. In 2014 my house was assessed for asbestos fibres and the living areas declared clean.

Over the years we have had many social gatherings in our home. Until recently I had craft workshops and meetings here. I do not feel I can host gatherings now. The insecurity of not knowing what will happen to my home and the fact that I may not be able to purchase another has had a large impact on me. My "golden" years have been turned upside down.

Our three young children were living in the house during some extensions and so would have been exposed to asbestos. The thought of tradesmen becoming ill and it being our fault is frightening. My garden and the neighbourhood are very important to me. I am glad my husband did not know that his beautiful home and garden may be destroyed. I hope to be able to stay in my home but await the decisions of the ACT and Commonwealth Governments.

Eric, 45, Watson

I bought my home in Watson in early 2005, after having to start over from a divorce where I had lost everything. I extended myself to buy in Watson, as it is the perfect place for me to live with respect to the location of the schools where my children attend (being a single parent, this is important) and for what I believed to be a solid and secure investment. Over the last 9 years we have made this house into our home, for myself and my 2 children.

Over this period, I have slowly renovated and extended our home with all of my spare time and all the money I could scrape together, knowing that this was a good investment, for the security of myself and my children. I have been doing this knowing that when the time comes and my children have moved on, I could sell my house to down size, and I would be able to retire without having to be dependent on anyone else or government assistance for my accommodation and livelihood.

Now it appears that the house which I had bought, which had been sold to me as safe and sound, is now not so. This investment, with all of the interest that I have paid, and all of the time which I have put into it, and all of the money that I have invested, is now worthless, and all of the security I had for our future, is gone!

And as if losing all of my security was not enough, what is even far more concerning, is that all the time whilst we have been living in and renovating the house, we have been exposed to asbestos, which may well result in who knows what happening to my children or myself! Now we will spend the next who knows how many years constantly worried that the result of this exposure will become evident in the health of my family, and there is nothing we will ever be able to do.

Nothing can be done now about the exposure to asbestos that my family has incurred, but the financial losses that we have incurred need to be addressed.

“We have nothing left. We are financially, emotionally and mentally ruined by this horrific situation that is not our fault. I am a full-time carer for my husband who has Parkinson’s Disease and Dementia. The carers have advised that unless they receive in writing a statement that the house is clear of asbestos, they will suspend services. I cannot cope by myself and am angry and hurt that we will not receive the vital services we are entitled to. Without this care, my husband will deteriorate, both mentally and physically. All care will revert to me and I am not physically or mentally capable of taking on more. I fear this will be the end for both of us.” — Betty, Watson

Betty, 80, Watson

My husband and I bought our home in 1962. The home had no insulation and some years later we accepted an offer to have ‘insulation’ installed in our roof. I had absolutely no idea at the time that the decision to do so could potentially destroy the health and wellbeing of the four generations of my family who we have loved within these walls. I am angry, hurt, afraid and depressed. I was misled and deceived by my government who certified the use of the ‘insulation’ in residential homes. The only home my family has ever had and that we all love so much is nothing more than a toxic, deadly environment and rather than protecting us and keeping us safe, it has, due to ill-informed decision making by a government of this country, endangered the life of every person, hundreds of them, who have crossed its threshold.

My family was displaced during the original ‘clean up’ project in the 1990’s for more than a month. We were displaced once again shortly after when, during the first rainfall after moving back in, the interior lounge-room wall became a waterfall. The chimney had not been re-sealed and water ran down it, through ceiling and into the house. Here we are twenty years later and we find ourselves displaced again. Perhaps not yet physically displaced from our home, but emotionally and mentally displaced. The peace and dignity that I anticipated and am entitled to at my age has been replaced by shame, anger, uncertainty and fear.

I used to look back on our time in this home with such fondness and love. Bringing our babies home, milestones in their lives and the many happy occasions and celebrations we shared. Those once beautiful memories are now tarnished with fear. Fear for the multiple generations of our family who have been exposed to deadly fibres. Fear that other children have also been exposed. I don’t know why I feel so guilty about this horrific situation that is clearly no fault of mine but I do. I don’t know how I will cope if anybody who has been inside my home is negatively impacted by exposure to the disgusting deadly fibres.

Since receiving the letter in February and the ensuing media and public interest, I have not invited friends into our home because of the risk and the shame. I feel socially isolated and am no longer active in my community. I cannot stop crying, I cannot eat or sleep. I have developed a stress-related rash and itching all over my body. This is the only home that I have ever really had after spending much of my young life living with different relatives. This was the only place that I ever felt safe and secure and now it is a nightmare.

I am a full-time carer for my husband who has Parkinson's Disease and Dementia. He also has open wounds on his legs and often other parts of his body due to frequent falls. I rely on external support to shower my husband, attend to his wounds and other medical issues and to transport and accompany him to rehabilitation and therapy sessions. The carers have advised that unless they receive in writing a statement that the house is clear of asbestos, they will suspend services. I cannot cope by myself and am angry and hurt that we will not receive the vital services we are entitled to. Without this care, my husband will deteriorate, both mentally and physically. All care will revert to me and I am not physically or mentally capable of taking on more. I fear this will be the end for both of us.

We are doing our best to live with this appalling situation but of even more concern to me is that every generation of our descendants, children, grandchildren and great-grandchildren will carry the burden of this issue for the rest of their lives. Our son who used to go into the roof for his Dad has Cancer. One of our daughters and grandchildren have had pneumonia, most of our children and grandchildren have had respiratory illnesses and I cannot help but think that our family home is poisoning our children.

My husband owned and operated a small business in Canberra for fifty years. To keep our family housed, fed and clothed and provide our children with an education we had three separate mortgages on this home and paid every last cent back. It took forty years but we worked hard and we did it. We lived under the threat of eviction several times but we kept on fighting. We had little superannuation so the one and only financial asset that we had is our beloved home. We are being physically, mentally and financially punished by poor government decision making, inept and inadequate efforts to remediate our home in the 1990s, and failure to monitor and disclose the real status of affected homes.

We have nothing left. We are financially, emotionally and mentally ruined by this horrific situation that is not our fault. I feel isolated, ostracised, vulnerable, violated, anxious and increasingly depressed. I feel betrayed and neglected by the government of a country that I was one so proud to call my home. I feel invisible, displaced and irrelevant.

“This situation has made me feel isolated and stigmatised. I no longer feel comfortable inviting friends and family to visit our home. Before, we entertained regularly but now I find I don't want to put people in the awkward position of having to make an excuse because they don't feel our house is a safe place for them or their children. So we just don't ask or we arrange to meet somewhere outside our house like a park or restaurant” — Olivia, Watson

Olivia, 38, Watson

This issue is impacting significantly on the lives of our family – those of us living in this house as well as our extended family members who are supporting us through this period. I have good days and bad days; sometimes I am able to live life seemingly as before and momentarily forget that we are in this situation, at other times it seems I am being driven insane by this fluffy spectre lurking in every corner of my mind.

We knew when we purchased this house in 2008 that loose-fill asbestos had been removed from it in the past. I was aware of the 'Mr Fluffy' issue during my teenage years, as a school friend had to move from her family home for several months while her house was cleared of loose-fill asbestos. So on being notified by our conveyancing solicitor that our future house had a clearance certificate attached to it, my partner and I didn't think twice about proceeding with the purchase as we assumed that 'removed' meant just that.

On hearing in January 2014 that all Mr Fluffy homeowners would receive a letter from the ACT Government, I had my first twinge of nervousness about the issue and secretly hoped that I was wrong in recalling that we had been one of those houses. Unfortunately we did receive our letter in February and the fact sheets that came with it. I clearly remember feeling physically ill as I read the information they contained.

Since receiving our letter there have been many sleepless and tearful nights: worrying about the health of myself, my partner and our two young children; worrying about the health of friends and family who have been inside our house; and worrying about the health of tradespeople who have worked on our house and spent time in the roof cavity and in the sub-floor. It has also been difficult knowing how much to tell our children as we don't want them being overly distressed by this.

This situation has made me feel isolated and stigmatised. I no longer feel comfortable inviting friends and family to visit our home. Before, we entertained regularly but now I find I don't want to put people in the awkward position of having to make an excuse because they don't feel our house is a safe place for them or their children. So we just don't ask or we arrange to meet somewhere outside our house like a park or restaurant.

I also find now it's hard to get any enthusiasm for doing anything around the house whereas previously I was very houseproud. I've always enjoyed gardening and doing home improvements in my spare time to 'value-add' to our property. Now it just feels like throwing money and effort into the netherworld – we'll never recoup it so why bother?

I still feel anxious about what contaminants we may have been exposed to or that may still exist in our home. Even though we have now been told that our living areas are safe and that our risk of developing an asbestos-related disease is low, our house is no longer the place of comfort and refuge it was before. The building we live in is now referred to as 'Evil Bessie' or 'the poison house': it's no longer our home but a temporary roof over our heads until we hear more from government and can make some informed decisions about how to move forward.

After much discussion about the future, my partner and I have decided we want to stay at our current address but feel a knockdown/rebuild is the only option. We don't want to pass on this problem to someone else by selling and also we love the area and the community in which we live and don't want to move. We do have concerns about how this option will impact on our garden, particularly our established shrubs and beloved trees that we planted here when we first moved.

We have been trying to do some forward planning – we've visited the bank to see whether we could afford to knockdown/rebuild ourselves should the worst-case scenario occur where government cannot offer any assistance. It would be an enormous backward step for us financially but we don't feel there's any other choice. In our view our current house is essentially worthless and we don't enjoy living in this building anymore.

I am worried about how this whole process will continue to impact on our family in the months and perhaps years to come. Some days I feel like I can't stay here another day and I want to get the house rebuilt as soon as possible. Other days the reality of what that whole process will involve hits me and I feel like crawling into a dark hole and staying there. The thought of dealing with all that on top of our already busy life is almost too much to bear.

The worst thing for me is the waiting – I just want to know what the government position is so that we can start doing something positive towards alleviating our situation. I know both local and federal governments are listening and consulting and I am grateful that they are doing so. It's important that we have a considered approach to dealing with this situation. At this stage though I find it's really getting to me that we don't yet have a clear direction.

“Given we had no hint as to the risks, he laid all the insulation out, on the dirt, under the house. He then spent upwards of eight hours lying on his back and lifting this insulation above his head as he stapled it to the floor. By the end his face was caked in what we thought was harmless dirt and dust... but which testing would now indicate also contained residual asbestos.” — Anonymous, Weetangera

Anonymous, Weetangera

We bought our house in April 2011. The only notification which we had of the asbestos issue was an excerpt from the original certificate included in the building report. The excerpt said nothing about residual risk – only that the house had been cleared of asbestos in 1992. My husband is a carpenter working in home renovations, and even from his vantage point of being involved in the industry, had heard no hint of residual fibres.

The asbestos check found our house is safe to live in, but with asbestos found in the subfloor. Our major concern in relation to the asbestos found in the subfloor is the considerable exposure which my husband had while installing insulation under our floors. Given we had no hint as to the risks, he laid all the insulation out, on the dirt, under the house. He then spent upwards of eight hours lying on his back and lifting this insulation above his head as he stapled it to the floor. By the end his face was caked in what we thought was harmless dirt and dust... but which testing would now indicate also contained residual asbestos.

In addition, there is a lot of space in the subfloor of the original section of the house, and given we had no knowledge or warning of the risks we seized on all this space for storage. In particular, this was where we stored all our baby gear as the kids progressed to toddlers. The cot, car seats, pram, clothes and toys my baby daughter used for the first 12 months of her life (until the risks became evident in June this year, and we replaced most things) were all stored under the house for at least a year to her birth.

When we rotate toys (to free up space and maintain interest) out of my other children's rooms they were also stored there – which has meant that from time to time when we were working in the garden the kids have ended up using this space as an impromptu play area as well. There is nothing stored under the house now – but we shudder to think of what we may have exposed them to – you try not to over protect your kids and let them get dirty and explore... but you don't expect to find that they may have been breathing in carcinogens.

We've been lucky in that our house is relatively safe now. We are extremely grateful for the rapid response of FORAG and the ACT Government: without which our mental anguish about the safety of our house in the future would be considerably greater. I can only hope that the coordinated response which has been hinted at comes to pass.

“We now feel like we are stuck in a home that we can no longer treat as our own. We can no longer look forward to putting our own touches to the house that we have worked so hard to pay for over the last nine years. Everything we would like to do to our house is now impacted by the legacy of Mr Fluffy.” — Lianne, Weetangera

Lianne, 45, Weetangera

We discovered our home was a Mr Fluffy home in June this year when the previous owner knocked on the door to give us some further details about the asbestos removal process they had gone through in 1990. We had received a letter from the government in February, but due to its general nature and impersonal address “to the homeowner” we didn’t give it our full attention and put it aside. We had been given the asbestos removal certificate upon purchase of our house in 2005, and believed evidence of the asbestos removal was a positive outcome, not realising the significance of the Mr Fluffy insulation process. I falsely assumed that all houses had some asbestos, but ours had been removed so we were actually in a better position than those people whose asbestos had not been removed.

It has only been recently that we have realised the far-reaching ramifications of this substance that had been pumped into our roof space so many years ago; much more dangerous than the bonded asbestos that is still around our bathroom pipes and under our eaves.

Following our asbestos inspection, we are now aware that we have amosite fibres in the tops of our cupboards, in the air vents in our bathroom and in our garage cornices, not to mention in all our wall cavities and throughout our roof and subfloor spaces.

While we are pleased that the indoor areas (cupboards etc) can be remediated to make sure our house is safe to live in in the short term, it is the long-term issues that are of most concern to us.

We have been dreaming about renovating our original bathrooms since moving in, and just this year have found ourselves in a position to be able to do this. We had obtained quotes, booked in the builder and were eagerly investigating the fittings and fixtures we would like in our new bathroom. We now find we are unable to go ahead with these renovations, as the builders will be unable to replace the windows, remove the cornices to tile the walls, repair the ceiling or complete the electrical work required.

We also have plans to replace our front door with its 70s yellow glass panels, replace our roof and many other upgrades that are now either impossible to conduct or will cost ten times more due to the safety precautions that will need to be put in place.

We now feel like we are stuck in a home that we can no longer treat as our own. We can no longer look forward to putting our own touches to the house that we have worked so hard to pay for over the last nine years. Everything we would like to do to our house is now impacted by the legacy of Mr Fluffy.

Our two biggest concerns are managing any maintenance issues that may (and definitely will in a 40-year old house) arise, and the long-term value of our house.

We have been told to padlock the sub floor area so that it cannot be entered due to the level of asbestos fibres that will be down there. Our hot water system and gas heating unit are both located within our sub-floor area. That is all well and good for now, but if our heater or hot water system break down we will not be able to have them repaired as no tradesman will be able to enter the area. Last winter our heater did require maintenance; we do not relish any more Canberra winters without adequate heating and also have concerns for the repairmen that have worked underneath our house unaware of the dangerous substance around them.

If we have a major electrical fault, a leak in our roof or any number of major maintenance issues, we will have great difficulty having these attended to due to the presence of these amosite fibres.

We love living in this suburb, in this location, but if and when we decide to move, we will have extreme difficulty finding a buyer and/or obtaining a reasonable price for our home. Not only will it still be in original condition as we are unable to upgrade it, but no buyer will be willing to take on a house that contains these fibres.

We are hopeful that a solution can be found that will allow us to be rid of Mr Fluffy for ever.

Phil, 43, Weetangera

We received our first letter from the ACT Government alerting us to possible asbestos issues in February. We thought it was a generic letter that had been sent to all ACT households. The previous owners of our house had handed us the asbestos removal certificate when we had moved in so we just assumed we were okay and put the letter aside, thinking nothing more of it.

It wasn't until the previous owner of our house knocked on the door in June to hand us some more paperwork on the issue that we appreciated the significance of the letter we had received back in February. Until this point we hadn't realised our house was one of the Mr Fluffy houses we had been hearing about on the news.

There is no doubt that this news and the subsequent inspections have completely changed the way we see our home.

We have not done any major renovations on our house so I can't say that we are all that concerned about health issues, but that could just be ignorance and a touch of wishful thinking.

I have moments where I wonder what I might have breathed in during my times under the house checking the hot water or heating system. Or during those excursions into the roof space to set baits for the tap dancing mice inhabiting our cosy pink batts.

When it comes to health issues we are more concerned for the tradesman who have fixed our electrical issues, installed new lighting and power plugs, replaced our sliding back door, replaced our hot water system and installed our new ducted-gas heating. For them, you would have to think the health issues are very real.

But for us the biggest change is that our home no longer feels like it is ours. We can no longer do things we had been planning for years to do.

Having spent the last 9 years working hard to pay off our mortgage this year was the year we were finally going to renovate our mouldy 40 year old bathroom. We have the quotes, the builder and the time all lined up. While we may still be able to proceed with a partial renovation, the cost will no doubt be prohibitively higher!

And the bathroom renovations were just meant to be the start: the gutters, the roof, the electrical circuits, and the 1970's front door with its yellow glass panels were just a few of the projects to be undertaken over coming years.

Renovations aside, there is no getting away from the fact that our 40 year old house will require ongoing maintenance and repairs. We now feel that we are just one maintenance issue away from a very difficult situation.

Both our plumbing, heating and hot water systems are under the house (sub floor space) which has now been declared a 'no go zone' -- not even the asbestos inspectors will venture under there.

What happens if our hot water system, heating, electricals or plumbing decide to pack it in? What do we do then?

“Dad keeps yelling at us because he is stressed with all the work he is doing for Mr Fluffy. He is not spending any time with us and it makes me feel really sad. I worry because I don’t know if I have been breathing in asbestos and if I was, I would be very sick. I feel unsure and uncertain and I wish the government would fix it. The government needs to give lots of money to hospitals for finding a cure for the kids who have breathed it in.”

— Laura, 10, Weetangera

Laura, 10, Weetangera

Living in a Mr Fluffy house makes me feel sad because we might have to move and I like where we are. It’s not our fault that we have to move and we should not be kicked out of our house.

I think if we rebuild or go to another house then I think the government should pay for it because it is not our fault and the government has more money.

Dad keeps yelling at us because he is stressed with all the work he is doing for Mr Fluffy. He is not spending any time with us and it makes me feel really sad.

I worry because I don’t know if I have been breathing in asbestos and if I was, I would be very sick. I feel unsure and uncertain and I wish the government would fix it. The government needs to give lots of money to hospitals for finding a cure for the kids who have breathed it in.

“When I pull in the driveway I get a sad, sinking feeling inside. The house that was once my sanctuary, feels foreign and unsafe to me now.” — Sue, Weetangera

Sue, 51, Weetangera

I am very disappointed that my family needs to go through this. When we bought our home we thought it would be our family home for many years until our children were ready to leave.

It is distressing and worrying to know that we live in a toxic house. When I pull in the driveway I get a sad, sinking feeling inside. The house that was once my sanctuary, feels foreign and unsafe to me now. I worry for my children. Could they have been exposed to the deadly fibres? I worry for my husband whom has definitely been exposed to the fibres many times while working under the house.

I worry about how my children will cope if the house is demolished and I worry how they will cope if it is not. Either way it’s a very uncertain time for them and it may possibly affect their sense of security for the rest of their lives.

We feel quite innocent in this. We did not know we were buying an asbestos riddled house. Of course if we had that knowledge, we would never have invested our life savings into it. The economic loss we face is also very depressing.

“Now, my family, friends, visitors, and tradesmen are lifetime players in the asbestos lottery.” — Anonymous, Weston

Anonymous, Weston

We bought our home in November 2002. We received no indication of loose fill amosite safety risk or advice on managing this dangerous substance from:

- Previous sellers;
- Building Surveyor;
- Building Controller (ACTPLA); or
- Selling Agent.

ACTPLA in particular, failed in its duty of care to us, considering it knew of the inherent safety risk and maintained this information on our building file. Yes, we had a copy of the Certificate of Clearance in our building file, however, it indicated the dangerous substance was removed, no other safety risk warnings were provided, no dangerous substance warnings were placed on the house and two families were allowed to live in the house before us. The ‘may exist’ statement on the Certificate, with what we have learnt from expert advice on the dust like nature of this dangerous substance, was like placing a ‘May contain peanuts’ warning on a peanut jar. Without knowledge of the safety risk we allowed two adults and two children stay as tenants in our property for two years. In 2005 we moved in and raised our three babies in the nursery of which we found via the assessment report in June 2014 had amosite asbestos fibres in the wardrobe. This made us feel totally gutted, distressed and angered that our three infant children could have been exposed since they arrived home from hospital. Additionally, the assessment found another bedroom (which two of our children resided) as well as our master bedroom wardrobe was also contaminated. Our children are now 9, 7 and 5. It is extremely hard to deal with the knowledge that our bedding, clothes and toys could be contaminated with amosite asbestos, however, we have no way of knowing as it is not visible to the naked eye.

I have also entered the ceiling cavity and subfloor many times for general maintenance and most times with a throwaway mask that I was told by a Class A expert recently that although it is approved by the national asbestos standard is not recommended due to the inability to maintain a seal.

In 2008 we started a major extension valued over \$250,000. We had spent many weeks prior to this going to display homes and builders to decide whether to rebuild/extend. If ACTPLA had advised of the safety risk we would have rebuilt without question. I feel like we have wasted all this money and six years of living in a new, asbestos free home. Before, the extension commenced:

- ACTPLA provided no safety risk advice when it was required to approve our plans twice. They should have rejected the extension due to safety concerns and the value of the extension.
- The Building Approver provided no safety advice.
- The MBA standard contract had no requirement for an Asbestos Assessment or Asbestos removal plan which would be questionable noting the Building ACT 2004.

When the builder confirmed loose fill asbestos in the very early stages of removal works we had a class A remover remove and remediate the areas of extension and renovation. To our knowledge, the ACTPLA were not notified of this dangerous substance by the:

- Builder,
- Class A remover or
- The ACT Protective Health Service which conducted the air monitoring testing.

However, we contacted ACTPLA through Annette Ellis's office of the presence and also to reclaim the \$8,800 against the ACT asbestos removal budget. However, ACTPLA denied our request and did not advise on the safety risk of this dangerous substance. My family lived in this property during the extension/renovation and only moved out for 1 week while the asbestos was being removed.

I am extremely disappointed in the Commonwealth Government for not shutting down Dirk Jansen in 1968 when it received expert advice from its own Department of Health. I am also disappointed that the Commonwealth Government did not at least provide safety warnings for this product for the then home owner to consider before installing this dangerous substance, especially when superior alternatives existed. The Commonwealth have placed the lives of 8 adults and 8 children who called this property home at risk as well as an uncountable number of friends, visitors and tradesman. This is not acceptable.

I am extremely disappointed in the Building Controller (ACTPLA) for not enforcing strict controls for managing this dangerous substance. If ACTPLA had fulfilled its duty of care effectively, then we would not have bought this house in 2002, and we could have rebuilt in 2008 and rid our lives of this dangerous substance. Placing control via the awareness campaigns of homeowners who have no skills or expertise in such a dangerous substance is irresponsible, unprofessional and morally wrong.

I call this approach the Swiss Asbestos Model (aka Swiss Cheese Model) of how not to manage a dangerous substance.

Now, my family, friends, visitors, and tradesmen are lifetime players in the asbestos lottery. My heart goes out to them all and I have suffered for them. There is no doubt I have been psychologically affected over the last few months (how could any reasonable person not be!!), for my family I must be physically strong.

Now we have a home, our 'castle', lined with a dangerous substance we cannot see with no clear direction as to what to do to get rid of it. And it will cost a fortune to deal with. We have the stigma on the house but also on us for having not warned our visitors and tradesman of the risk.

The question I pose is who should be morally and legally held to account for our position. I don't believe it is us. For this reason we should not be economically disadvantaged and our future health should be cared for with unswerving compassion.

“My fear is that we are going to be forced into buying something that we are not that happy with, just to ensure we all have somewhere to live.” — Carol, 50s, Weston

Carol, 50s, Weston

We bought our house in late 2001, after returning from a posting in Europe. We already had an offer in for another house in the area, when this one came on the market. We had a look just for interest, and knew it was where we wanted to live. A few days after we moved in the first of the major bush fires passed through to the north of us. The following summer we had the experience of living through the fires that devastated Weston Creek and houses were lost in every direction from our place. At the time we felt very lucky that we had been spared, but now I feel that losing our house that way would have been much easier than what we have been through in the last 6 months.

Our contract report at the time we purchased the house did not mention asbestos and it was only by accident a year or so after we bought that we discovered informally that we had purchased a ‘Mr Fluffy’ house. At the time we were not concerned as we thought that meant all asbestos had been removed from the ceiling and that our asbestos risk was confined to the sheet asbestos in bathrooms etc that is common to nearly all houses in Australia built in the 1970s.

When we got the letter in February this year, we assumed it was just a precautionary measure, because the ‘Downer house’ had not had the original asbestos insulation removed, and was not in good repair, unlike our home. However, once we heard of people being locked out of their houses, being left with only the clothes they stood up in, we got really scared. My son is in Year 12 and has his heart set on a course which requires a very high ATAR, while my daughter is completing a medical science degree and is trying to get into medicine, which requires her to maintain very high marks in her degree. We felt that being evicted from our home at this stage could potentially impact on their futures in a devastating way, and hence decided not to have our house tested.

At the same time, the likely loss of our major financial asset put considerable strain on my husband and me. I am retiring in October and we have enough superannuation to buy a new home, but obviously it would have a very significant impact on the quality of our lives to lose this amount of money. I feel cheated in that we have been careful with our money our whole working lives, with a view to having a comfortable retirement, and this issue, over which we have had no control, is threatening that dream. The impact has been that we have both been very stressed, and had many arguments about what we should do, which in turn has distressed our children, particularly my son.

Our original plan had been to look at downsizing in five years or so, when our kids will probably have left home, and our dog will be less active (or not with us at all). We were in no hurry to move, so the intention was to look around until we found the house we wanted to spend the rest of our days in. Since it has become clear that this house will be demolished (and may not be fit to live in anyway) I have been house hunting, but despite looking at multiple houses each weekend for the last three months and searching websites daily we have not found anything suitable. My fear is that we are going to be forced into buying something that we are not that happy with, just to ensure we all have somewhere to live.

In the meantime, none of us are buying clothes or any other goods, because we fear we may lose them if it is decided that our cupboards have asbestos in them. We are also not doing any maintenance on the house, and have lost interest in looking after our extensive gardens—which we have spent considerable time and money on, but now fear will largely be destroyed when our house is demolished and the soil ‘remediated’.

All of this has meant I have been battling depression (which I have previously had issues with) throughout the year, and have regularly lost sleep and had periods of nausea. I feel constantly stressed. The only relief is on the occasions that we have been away from Canberra, but I do not feel comfortable going on holidays, or even weekends away, with this major financial threat hanging over us. I also feel that the stress this issue is causing me is affecting my health more generally, and in particular I have concerns that I am having heart problems as a result.

At this stage, I just want to be able to move on, without too much financial loss. I will grieve for our house and garden, but realise there is nothing I can do to save either of them. I want to be in the situation where I can look forward with some certainty, and start planning for my future, and that of my children.

“Our retirement plans looked as though they had been destroyed—30 years to plan them, one letter to destroy them. This was extraordinarily stressful. I didn’t sleep very well and would regularly wake up at 3am and go and retrieve the paper, looking for the latest news. I felt as though I was guilty of something.” — Rob, Weston

Rob, 54, Weston

The impact of the Fluffy situation has been simply massive. Our life has been thrown into total disarray, all plans put on hold. Our total focus since about May 2014 has been retrieving our life from our Fluffy mess, without disrupting our children’s studies (one in year 12, one in last year of degree at uni) and with some semblance of our previous life style still intact. Uncertainty and lack of information has made rational, informed decision-making virtually impossible.

We returned to Australia from an overseas posting in 2001 and bought our house in Weston. We had been house hunting for a while and thought our house had already been sold. The sale fell through and we bought it as soon as it came back on the market – lucky hey! Ironically, the large areas of sub-floor storage were one of the features that attracted us. We had 2 primary age children and loved the location, community, house and garden. Life overseas had been very stressful and our house very quickly became home.

We spent the next few years getting the house exactly as we wanted it. New fence, major garden works, new ducted heating system and minor work such as sanding back, repairing and re-painting the entire inside of the house. We also undertook more major renovations – a new bathroom and installing large windows in 2 rooms in place of a ‘feature’ brick wall. A friend, who is a licensed builder, undertook these projects and I acted as his labourer. The family lived in the house throughout the renovations.

2014 was going to be a big year for us. I am retired and my wife was due to retire in October. Our eldest child was in the last year of her degree and our youngest was setting himself for a big effort in year 12. Over the summer break we actually discussed that it was possible that in 12 months’ time we could be ‘empty nesters’ and would need to start thinking about downsizing to a place with less garden and less rooms. We had been actively planning for our retirement for many years – the so called golden years of travel, entertainment, no school commitments and living in comfort. Those plans have been thrown into disarray.

We received ‘the letter’ in February and at the time interpreted it as a buck passing exercise by the government. Requirements would add a bit to the cost of any renovation, didn’t sound too onerous, so we didn’t panic. I did some research and we concluded that the health consequences were unclear, but probably not high. I also worked out that getting a negative house assessment would be terrible as the Workplace Safety Commissioner had extraordinary powers. I went around the house with ‘No more gaps’ plugging any hole or crack I could see in a wall or cornice. Our greatest fear was being prohibited from our house, so we decided to do nothing and try and keep our life as normal as possible. We figured that we had lived in our house for 13 years, so living there for a few more months wasn’t going to change anything much.

By late April, it was clear there was a serious problem. I called it ‘death by Canberra Times headline’. Every day there was a new story in the paper – people locked out of their houses, tradesman not going into houses, stories of health problems, houses contaminated. The government seemed reluctant to do anything and were holding the line that owners would need to manage their properties – we didn’t know

what to do and hadn't told anyone of our plight. Our retirement plans looked as though they had been destroyed – 30 years to plan them, 1 letter to destroy them. This was extraordinarily stressful. I didn't sleep very well and would regularly wake up at 3am and go and retrieve the paper – looking for the latest news. I felt as though I was guilty of something. We could see we wouldn't be able to sell our house, tradesman wouldn't come to maintain it. What would we do if our water heater failed? We didn't want to live here anymore, but saw no alternative but to wait and see what happened – the kids had exams and we had nowhere to go. I remember telling my wife that I expected to die of asbestos related illness – not mesothelioma, but from the stress induced by Mr Fluffy.

In May we saw the formation of FORAG. We were not alone! At about the same time, our 20 year old daughter told her best friend of our plight. The friend, a 3rd year medical science student refused to come to our house. That was the final straw. We had a family meeting and decided enough was enough and to get on the front foot. As I stated at a FORAG meeting, we came out of the closet. We are Fluffy and Proud and we decided to tell everyone we could about our plight. We wrote to every elected representative we could think of and had meetings with many of both our local and federal representatives. We felt much better – politicians were receptive, we felt part of a community at FORAG – (there are eight people that I know who I have seen at meetings) and above all, we felt like we were doing something positive.

Since Katy Gallagher came on board, things have improved. We ARE going to get out of this mess – it might take a long time and cost us significant dollars, but we will get out of it.

So now we wait for an official government response. Effectively, we have been waiting now for about six weeks while the task force does its work. We haven't had an assessment yet. It is scheduled for a couple of weeks' time immediately after our son in year 12 finishes his last major exam. We are prepared that we may need to leave if we get a negative assessment and are resigned to the fact that our home will be demolished. We are in the process of cleaning up junk and securing off-site things that we want. There is limited information available about what we can or should do with our 'stuff'. What can we take with us, or give away, what should be dumped etc.

We are actively house hunting, but that is filled with uncertainty. We don't know what timeframe we are working with. The type of house we can afford very much depends on any assistance package from the government. One overriding criteria is that we will buy a new or near new house so that we can be confident that it doesn't contain any asbestos.

Losing your house in this way is terrible. I am at home most of the time and every day look around for cracks. Any dust is treated with suspicion. Over the years we have built a fantastic garden, the type that causes people in the neighbourhood to stop and admire when out for a walk. But now it seems pointless doing anything in the garden. The block will be bull-dozed. Thousands of hours of work in the garden have been wasted – it is going to be wrecked and we won't receive any value for our work. We are still unclear on the health consequences for us and our children and anyone who has visited our home. Our sanctuary has become a prison.

"It's not just a home, it's a part of who I am." — Anonymous, Weston

Anonymous, 31, Weston

Since the moment I walked into our house, at age seven, it was so much more than a home. It was a sanctuary my parents had worked so hard to get for us, the stability that growing children need, and the place of unforgettable memories and moments that mark my life to this day. Christmases, sleepovers, barbecues... this house grew up with me, it saw me through all my schooling, university studies, break ups, friendships and overseas adventures. It's not just a home, it's a part of who I am.

Now, with the news that our beloved home is tainted with this deadly and dangerous fibre, these beautiful memories turn into a nightmare of stress, worry and sadness. My parents continue to live in the house and I worry EVERY SINGLE DAY for their physical and financial wellbeing. I lose sleep at night thinking about what may happen to us who were exposed over so many years. I try not to think about it, but EVERY SINGLE DAY when I look into my daughter's eyes dread fills my heart thinking that I may have a bomb ticking inside of me that may not allow me to see her get married, have children or grow up.

I currently don't live in Australia and wonder what would happen if I were to ever get sick because here people don't even know what asbestos is. I feel terrible thinking that my parents may feel guilty and/or responsible for exposing us to asbestos when they were only doing their best to raise us in a wonderful home. I'm heartbroken that when I visit I won't be able to stay at our beloved home with my daughter for fear of exposing her to such a toxic substance. My parents were planning on retiring soon and I worry about where this will leave them now. They're at a point where they should be enjoying life, not having to worry about something so devastating like this.

It makes me angry to think that hardworking and honest citizens, who only want the best for their families, are now faced with undue distress as well a huge financial and health burden that will affect them for the rest of their lives. Like in my case, this is a problem that will be felt over many generations to come and it's simply not fair.

"When we arranged in 1975 for the installation of roof insulation, I checked that the material to be installed was not asbestos. Mr Jansen assured us that it was not asbestos and even supplied us with his printed advertising leaflet which gave the same assurance, claiming CSIRO support. We were unaware that it really was amosite asbestos until the ACT Government conducted its asbestos survey around 1990." — John and Yvonne, Weston

John and Yvonne, 78 and 76, Weston

My wife and I have compiled this statement together. Our experience and our opinions are identical. We live in and own a house formerly insulated with amosite asbestos.

We live in Weston, not far the home of Dirk Jansen, better known as Fluffy Harry. Many of the homes in the immediate vicinity were insulated by him about 40 years ago. At that time, there was much public concern about the health risks of fibreglass which made alternative means of insulation attractive.

When we arranged in 1975 for the installation of roof insulation, I checked that the material to be installed was not asbestos. Mr Jansen assured us that it was not asbestos and even supplied us with his printed advertising leaflet which gave the same assurance, claiming CSIRO support. We were unaware that it really was amosite asbestos until the ACT Government conducted its asbestos survey around 1990.

We have lived continuously in this house since 1975 and raised a family of two boys here. We are now in our late 70s and our sons are 52 and 48.

We were greatly shocked to learn a few years later that Mr Jansen had installed amosite in our home. However, the loose ceiling fluff had settled by then, so we believed the major danger had now passed. But the public concern remained, as did our worry about future health. In the meantime Mr Jansen had conveniently disappeared.

Our home underwent asbestos removal in mid-1991. This was a stressful experience, but nothing compared to what immediately followed. Our home had been damaged during asbestos removal. We were then subjected by the ACT Government Asbestos Program to CONTINUOUS incompetence, unreliability, further house damage and outright hostility for well over a year. This protracted and terrible experience was highly stressful and we have tried to shut it from our minds ever since. However, we have

kept our file which records all that happened. Today, we find that we are still mentally scarred from what happened to us in 1991 and for most of 1992.

During the last few years we have been planning to move to a home more suited to us in our 80s. Our current home has recently been valued at about \$750,000 to \$800,000. Then in February 2014 came the shock announcement which has caused our major asset to lose all value overnight. Nearing age 80, this is indeed a terrible shock to us.

Until now, our plan had been to move in the next few months or within a year. We are in no great hurry, but clearly we cannot stay where we are for longer than a couple of years. I am in good health, but my wife has bone marrow cancer (being treated, but incurable) so our future is uncertain.

We have a lovely home where we are, but we accept that (a) we must move soon due to our age and to my wife's health, and (b) the house may have to be demolished to remove the stigma that exists (whether or not it has any residual amosite).

The overnight loss of value of our major asset at this time of life when we also have a major health worry, hits us very hard. Suddenly we are unable to plan our future. We find this situation quite ghastly and terribly worrying.

Our hope is that we can be adequately compensated for the loss of our home.

"We bought our home in the supposed knowledge that it was safe. We have done nothing wrong and yet we are now in the position of having a deadly contaminated home that can't be remediated and is virtually worth nothing everything we have worked so hard for seems to have come to nothing. I believe that the Commonwealth started and has continued a deceit that is beyond negligence and the ACT has taken part. As a result I no longer have any trust in government. How can government have done this to its people when the government is supposed to exist for the sole reason of its people. It is beyond my imaginings." — Trish, Weston

Trish, 59, Weston

My husband and I are living in a house that is no longer our home but is a prison in which we are slowly dying – psychologically and financially but also potentially of an asbestos related disease. We are living a nightmare that won't stop and have been brought to the far edge of despair.

We bought our home in the supposed knowledge that it was safe. We have done nothing wrong and yet we are now in the position of having a deadly contaminated home that can't be remediated and is virtually worth nothing (certainly morally we couldn't sell it anyway). Everything we have worked so hard for seems to have come to nothing. I believe that the Commonwealth started and has continued a deceit that is beyond negligence and the ACT has taken part. As a result I no longer have any trust in government. How can government have done this to its people when the government is supposed to exist for the sole reason of its people. It is beyond my imaginings.

Our home is beautiful with views out to the Brindabellas. We have worked hard over the last 10 years to make the house beautiful, comfortable and welcoming, and to increase its value, including installing ducted gas heating, building a magnificent tallow wood (Eucalyptus Microcorys) deck at the front, renovating our ensuite, upgrading our kitchen, painting throughout and re-doing our back and parts of our front gardens. All for nothing. Everything will have to be destroyed.

And in the interim I can't enjoy our house anymore – it is toxic and we can't even have family and friends over. This has even more of an impact given our families live interstate and can no longer come to stay for a visit. We have been living a diminished life since April 2014 and every day is a struggle. Our past, present and future have been stripped from us through no fault of our own.

And I constantly worry for the health of all the people who have visited and even stayed in our house over the years. My 5 year old grandson has stayed in this house. And I am concerned for all the tradespeople who have been deceived and worked on Mr Fluffy homes over the last 50 years.

The daily discomforts we have suffered including living without the ducted gas heating in the dead of winter and having to seal off a wardrobe full of clothes and other precious items is nothing compared to the full impact of this thing – it is so huge it is really beyond words. And yet despite the crisis level of this situation, the bureaucracy of government grinds slowly to hopefully find a solution whilst it leaves us all in the lottery of contracting an asbestos related disease, the struggle of constant anxiety and financial hardship.

I was a good child, and over 41 years of adult life I have always worked hard, paid my taxes without complaint and been a good citizen. I have also conscientiously looked after my health – eating healthy, maintaining a good weight and staying fit. And despite all that, this is how I am rewarded.

“The anxiety I am feeling has been unbearable at times. I find it hard to focus on work, home life or the future. I know that we will have to leave our home and need to move on, so that I have a safe place to be at the end of the day again” — Carol, Weston

Carol, 50, Weston

We moved to Canberra in late 2001 and bought the house after seven years of overseas postings. We love the house, have great views, great neighbours and really enjoy the community we are living in. When the letter arrived in February this year we had no idea what the implications would be. After a difficult couple of years, including the unexpected death of my brother last year, we were hoping this year would be kind to us as my heart was shattered. Through my darkest days after his passing, being at home in my sanctuary meant everything. We took a trip in May this year to visit our son who was studying in the USA, and holidayed in Mexico to celebrate our 25th anniversary. We came back refreshed and looking forward to better times ahead.

Within days of our return, the unease of living in a Mr Fluffy house sank in with features on the news and in the papers daily. Our life as we knew it began to crumble: a house now worth nothing; a potential health risk to ourselves and our children; and a nagging uncertainty about the future. We have renovated both bathrooms in the past 5 years with no specialist asbestos removal help and this made me extremely worried. In late June, I heard a letter read out on the radio and completely fell apart. Someone had said words to the effect of, ‘why should tax payers help these stupid people who should have known better than to buy these houses in the first place?’. I looked at my husband and said, ‘That’s it, we will never get help if that’s the attitude of the community’, and so I made my first trip to the doctor to discuss my mental health and to get some time off work. In addition, that same week my husband was told he may be a candidate to lose his job later this year. I felt that my life was slipping out of control and that none of it was our fault. We had no knowledge the house had contained Mr Fluffy until weeks after we bought it at auction (and the certificate said it had been removed so we assumed all was OK). As a scientist I am used to identifying problems and finding a way to fix them, but this is all out of our control and we have no idea how much longer this tortured existence of unease and worry will continue for. We now can’t sell the house or rent it out if we need to move for work.

The anxiety I am feeling has been unbearable at times. I find it hard to focus on work, home life or the future. I know that we will have to leave our home and need to move on, so that I have a safe place to be at the end of the day again. My grief is no longer just for my brother, but for a lifestyle and sense of place we have lost too. The intergenerational legacy of this situation needs addressing now – our children's futures are full of potential problems so this must be the final time anyone has to deal with these asbestos riddled houses. It is time to act decisively and put an end to this dreadful legacy. I want to live without being constantly anxious again.

“The thought of rebuilding on our land has been the only thing that has kept me going. I want to stay in our community with the neighbours we love. I want the children as they grow to be able to visit the place, if not the home, in which they grew up. I want control of my life again. Having lived in Duffy during the 2003 fires I do not want the government to profit from our loss by selling our land to the highest bidder!” — Patti, Weston

Pattie, 53, Weston

For the first 18 years of my life I lived in the same home – the same home I still visit regularly to visit my elderly mother. That home was the foundation of my early years and it still holds a firm place in my heart. I wanted my children to have such an experience but as an Army family we had to wait my husband's time in the Army was coming to an end before finally purchasing our 'forever home' in 2002. By the time we moved into our home in 2003 our eldest son was 14 and our twins 9. In 2004 we extended our home.

When I opened the February 2014 letter, my blood ran cold with fear for our children's health. I had the first of what would be many sleepless nights. We quickly arranged for an asbestos assessment. As was the case back then, only the roof space and sub-floor was tested. Living on a slope our subfloor space is large, well lit and a fun place to be. The children played there and our extensive book collection and other precious things were stored there. It would be good, I thought, to have it confirmed as clear and that there was no need to worry. .

The results were shocking, asbestos was in several places under the house including a ledge where I have photos of the twins sitting during our pre-purchase inspection of the house.

Needless to say the subfloor space has been locked since then and we have had many moments where we have remembered yet another useful or precious item we need to use but can't. The 'replacement' has begun.

During our Mr Fluffy experience I have chosen to think as little as possible of the risks to our children's health caused by living in this house. There is nothing I can do but ensure they are well informed and vigilant. The taskforce has now asked to retest the house – my naïveté as to the possible consequences of this testing is gone but the fear remains.

I know the only solution is demolition of our 'forever home' and with that in mind I have started the process of shrinking its role in my life and begun to give up the hopes I had for its role in our children's future. We are reluctantly getting used to our home's slow decay as planned improvements and renovations are shelved. We have less control now in our own home than in all the time we lived in our nice Defence supplied housing.....it is like renting with a really bad landlord!

I have begun buying lottery tickets for the first time in my life in the hope that we can gather the money to take control of this situation and demolish and rebuild immediately. Realistically I know we must rely on government assistance.

The thought of rebuilding on our land has been the only thing that has kept me going. I want to stay in our community with the neighbours we love. I want the children as they grow older to be able to visit the place, if not the home, in which they grew up. I want control of my life again. Having lived in Duffy during the 2003 fires I do not want the government to profit from our loss by selling our land to the highest bidder!

As we prepare for our eldest son to leave home and our whole family no longer living together, I have accepted that I have not provided our children with the links to the family home that I enjoyed. I can only hope that they benefit from seeing our determination to achieve a just outcome and to see us living in a safe home on the land on which they spent their formative years.

Russell, 55, Weston

As an officer in the Australian Regular Army for 20 years I was acutely aware of the impact that moving from state to state had on my family. We had no family home and no links to one location. If someone asked 'Where are you from?' the answer was the Army 'married patch'. So when we purchased our home in Weston in 2002 the only way I was going to move again was to be taken out in a hearse. After serving my country for 20 years, I had finally established a family home for my wife and children. By the time we moved into our home in 2003 our eldest son was 14 and our twins boys nine. In 2004 we extended our home.

When I opened the February 2014 letter, I had great concern for the health of my wife and children. What had I unknowingly exposed them to? We quickly arranged for an asbestos assessment. At that time only the roof space and sub-floor was tested. Living on a slope our subfloor space is large, well lit and a great place to be. The children played there, I had set up my gym in there, our extensive book collection and other precious things were stored there. I thought we would get an all clear. Instead we were advised that asbestos was in several places under the house including a ledge where we have photos of the twins sitting during our pre-purchase inspection of the house.

So the subfloor space has been locked since then and we have had many moments where we have remembered yet another useful or precious item we need to use but can't. Instead of having quality time with my sons in my home-made gym under our house I feel guilty that I have exposed them to a toxic time bomb that will hit them in 20-30 years when they should be in the prime of their respective lives.

During our Mr Fluffy experience I tried not to think of the risks to my family's health caused by living in this house. There is nothing I can do but ensure they are well informed and vigilant. The taskforce has now asked to retest the house – I am dreading the consequences of this testing.

I know the only solution is demolition of our family home and basically excavate the block and eradicate any trace of our life in Weston. With that in mind I have stopped any maintenance, let alone improvement, on our home. Instead I witness its slow decay.

The thought of rebuilding on our land has been the only thing that has kept my wife and me going. I want to stay in our community with our neighbours. I want the children as they grow older to be able to visit the place, if not the house, in which they grew up. I want control of my life again. In 2003 I fought the fires in our street in Duffy saving our house and several of our neighbour's homes. That afternoon I kept waiting for the fire teams to come to the rescue but they never came. I am now waiting for the Government to come to the rescue, I hope this time someone arrives. As we all know, the horror of the 2003 fires saw over 500 homes lost in an afternoon but the impact remained for years. The horror of 'Mr Fluffy' will see over 1000 homes lost and an impact that will last for decades. At least in the 2003 bushfires people had insurance. The 'Mr Fluffy' home losers cannot get insurance and we may see our land go to the highest bidder!

As we prepare for our eldest son to leave home and our whole family no longer living together, I have accepted that I have not provided my family with a family home. I can only hope that they benefit from seeing our determination to achieve a just outcome and to see us living in a safe home on the land on which they spent their formative years.

“We should NEVER have been put in this position.” — Lynette, Weston

Lynette, Weston

When I moved into my house in Weston in August 2009 I was so happy. I thought I had found a nice safe place to rent in a convenient location for my son and I. I had been working for Robson Environmental for four years then and knew a lot about the dangers of asbestos. However it was never mentioned despite owners apparently receiving letters as long ago as 2005.

I stopped working for Robson Environmental in 2013 but over the eight years I worked there my knowledge of asbestos was vastly increased. In February/ March 2014 I received the generic letter about the house being a Mr Fluffy house. I still wasn't too concerned as Robsons had done a full survey a few years before this.

In April 2014 the ceiling in my son's bedroom started to collapse after a period of heavy rain. I immediately contacted the owner and the Agents for the property.

It was then I realized the significance of it being a Mr Fluffy residence. To my horror I realized that the survey completed a few years prior had not been as thorough as I thought.

Robsons came out and took three samples from the sub-floor space, ducted heating cupboard and the wardrobe in the main bedroom. They didn't take any from my son's room as they said it was a “given” that it would be present there. Amosite was detected in the sample taken from the wardrobe and the sub-floor space.

I couldn't afford any more testing and had to live with the very real fear that I have exposed my son and myself to asbestos for nearly five years. I moved out in late May 2014 at great expense to myself.

Every day I am sick at the thought of what I have exposed my son to. As a parent all I have ever wanted is to ensure his safety and happiness. We will spend the rest of our lives with this worry hanging over us.

We should NEVER have been put in this position.

“My life has changed forever. Even if there were an appropriate financial resolution tomorrow to this nightmare, I have been condemned to live the rest of my life in the constant fear that I, my wife, our son, our daughter-in-law, our grandson, our extended family, our friends or workman we have engaged may contract an asbestos related disease. I cannot describe this terror. I have not had a restful night’s sleep in six months. My nights are plagued by disturbing dreams, sometimes nightmares. My days feel like a fog where thoughts of asbestos and the associated feelings of anxiety intrude into every situation. I range from a numbness to moments where I feel I am on the edge of a panic. My mind is never at peace. I find it difficult to find motivation and meaning in the day-to-day and I cannot plan for our future.” — Anonymous, 57, Weston

Anonymous, 57, Weston

My life has changed forever. Even if there were an appropriate financial resolution tomorrow to this nightmare, I have been condemned to live the rest of my life in the constant fear that I, my wife, our son, our daughter-in-law, our grandson, our extended family, our friends or workman we have engaged may contract an asbestos related disease. I cannot describe this terror. I have not had a restful night’s sleep in six months. My nights are plagued by disturbing dreams, sometimes nightmares. My days feel like a fog where thoughts of asbestos and the associated feelings of anxiety intrude into *every* situation. I range from a numbness to moments where I feel I am on the edge of a panic. My mind is never at peace. I find it difficult to find motivation and meaning in the day-to-day and I cannot plan for our future.

I have lived and worked in Canberra for 40 years. It is my home. I have worked hard, saved, stayed healthy, contributed to the community, obeyed the law and now, because of the despicable behaviour of two levels of government over a period of 50 years that borders on criminal, me and my loved ones are at risk of losing not only our financial security, but our lives! It is incomprehensible. THEY KNEW! They knew and have known for all this time of the extreme dangers of this monster. The so-called ‘clean-up program’ is a damning indictment of not only their incompetence, but their callousness. Words fail me.

And now as the Federal and ACT Governments bumble along and with renewed talk of a possible resolution, my additional fears are that we will be gouged and taken advantage of by government through this last awful indignity of losing our home... this home that we cared for and improved. Our recently landscaped back yard is a haven for native birds and our new front deck gives beautiful views to the Brindies. This house was a haven for us too on cold winter evenings or after stressful days at work. All that said, one way or another we will rebuild or we will find another house that will become our home. We will start over. What we can never regain though, is a life free from fear.

“The distress on my wife’s face each and every day I come home from work reminds me of how she looked when our little boy was suffering in intensive care in Sydney following radical brain surgery, and it kills me that I am utterly powerless to take the pain and uncertainty away from her, both in terms of our long term health and in terms of our financial outlook.” — Andrew, Weston

Andrew, 35, Weston

In 2009, due to our expanding family with the birth of our second son, we decided it was time to sell up our first home in Farrer. We purchased our new home in November 2009, in Weston. The home we purchased was huge, it had so much room internally for us to continue to grow our family, and the block is one of the largest in Canberra – just over 1,400m². Adding to this we have the pleasure of limited neighbours, as we are almost completely surrounded by reserve.

In purchasing the property, we enlisted solicitor support, and there was no mention of any concerns in the building reports that would make us think twice about the purchase.

Our house, whilst in good condition, still had a lot of work we wanted to undertake to make it ours, and make it our dream home for the family – it is our only major asset, and we are extremely house-proud people.

We have invested a great deal of time and money into renovating the property, probably around \$200,000 on top of the \$695,000 we paid for it, but we believed it was money well spent.

In 2011, our little boy Nicholas was diagnosed with a brain tumour. We spent a long time living in Sydney and longed to be back in our safe haven, with an even greater desire to have a healthy boy with us – finally that day came.

I recall the day we were able to bring him home to Canberra. All we did for the next month was lock ourselves in the home we loved, where we could bring him back to good health and ensure he felt safe again. It was the toughest time we have ever gone through and that house became even more special to us, as it provided the environment we needed to hold our family together over a traumatic time.

In early 2014, we made a decision to make our final investment on the property by landscaping our huge backyard, building a huge deck off the upstairs and knocking out the majority of the upstairs back wall to insert bi-folds onto the deck – it was during this project that we realised our life was about to be turned upside down, and everything we had worked for was going to be taken away from us.

Despite having received what we thought to be a very generic letter in February 2014, it was the removal of the wall that the builders informed us we had a ‘Mr Fluffy’ home – we had never even heard of such a thing. The next thing we knew we were forced from our house with our boys and required to stay with my brother’s family for the following three days while the back of our house was ‘in a bubble’.

Thankfully we had the all-clear on the removal of the asbestos from that part of the home only.

We were, and remain, absolutely devastated. The house we bought became our home and the place we wanted to continue to bring our three boys up – but we wanted to do so safely. We feel vulnerable and anxious, and we also now feel a sense of guilt, that the work we undertook in the house, including removal of walls and ceilings which our boys helped clean up, could have potentially put their (and our) lives at risk with exposure to a toxic substance that we were never made aware of.

My wife and I don’t have the same love for our house anymore – it feels more like an empty shell in which we reside in – not live in.

The distress on my wife’s face each and every day I come home from work reminds me of how she looked when our little boy was suffering in intensive care in Sydney following radical brain surgery, and it kills me that I am utterly powerless to take the pain and uncertainty away from her, both in terms of our long term health and in terms of our financial outlook.

“On the day before we received the letter my husband was advised he was going to be posted to another location in Australia. There is no way we will be able to rent or sell our property and move as a family with him. He does not have a choice not to move. But now I no longer have a choice to move with him. The children and I will have to stay, since we cannot afford to service a mortgage on our property (who would rent it?), while also paying rent in a new locale. Living in a Mr Fluffy house will break up our young family. The amount of emotional, health and financial strain this will put (and is putting) on our family at the moment is extraordinary.” — Anonymous, Weston

Anonymous, 37, Weston

My husband and I purchased this house – our family home – in February 2010, shortly after moving to Canberra. We loved this house from the moment we saw it. We bought it from a couple who had lived here for about 30 years, and raised their family here. We could see the same for ourselves – we wanted to provide stability for our young family too: a place they could *always* come back to and were familiar with. For work reasons we often get posted away every couple of years, but we always come back to Canberra, and want to come back. We consider it ‘home’. This house was going to be our ‘home’.

Both of my children have lived their entire lives in our Mr Fluffy house. They have learned to crawl and walk here, have played in the garden, have hidden in cupboards laughing. I now know that our place is contaminated with deadly asbestos – in our cupboards, laundry, garage area and under the house were we store some of our stuff.

We received our letter – the first we knew of having one of ‘those houses’ – at 4.30pm on 16 July 2014. There is not a waking moment since then when this has not been at the forefront of my mind. On the day before we received the letter my husband was advised he was going to be posted to another location in Australia. There is no way we will be able to rent or sell our property and move as a family with him. He does not have a choice not to move. But now I no longer have a choice to move with him. The children and I will have to stay, since we cannot afford to service a mortgage on our property (who would rent it?), while also paying rent in a new locale. Living in a Mr Fluffy house will break up our young family. The amount of emotional, health and financial strain this will put (and is putting) on our family at the moment is extraordinary.

I fear for the health of the previous owners and their family. I fear (and feel incredibly guilty) for the various tradesmen we have had in the property – electricians fixing the wiring and lighting downstairs, those that installed our evaporative cooling and some insulation in the roof, plumbers who have fixed our leaking bath and toilets. One of those tradesmen has already died of mesothelioma. They didn’t know, and neither did we.

I worry that the significant earthworks/building development across the road from us has disturbed the remnant asbestos fibres in our home. The house has been shaking during these earthworks, and there are noticeable cracks now forming.

I worry every time I take a breath as to whether I am breathing in an asbestos fibre.

I worry about what our family’s future will be.

I worry that, at the moment, I can do nothing to change the circumstance we are in. At least not until we know what the government(s’) response(s) will be.

This is terribly distressing.

I don’t view this as a home anymore. It is now a problem, a sad and sorry sight. The stability my family has sought is gone.

Lyn, Weston

When they first took out asbestos my husband had been sick for eight years with cancer (although not related to asbestos) and had passed away the week before they came to do it. I was out of the house for nine weeks. It could not be delayed. Then the repairs to the house took 12 months from the damage taking the asbestos out. At the time my daughter was 11. Although I do not live in the house now it is my retirement income and the tenants have moved out. The real estate agents seem scared of the unknown. Extensions were done. I also have had cancer. I am concerned about my health, my daughter's and my partner's health. Realising now that problem wasn't solved. Reliving that time again has made my mental health suffer.

“The effect of the anxiety and stress has been more physical than I would have expected. I have lost weight. Sometimes I shake uncontrollably.” — E and D, Weston Creek

E and D, 30s, Weston Creek

The past few months have been difficult for our family. At times desperate. The effect of the anxiety and stress has been more physical than I would have expected. I have lost weight. Sometimes I shake uncontrollably. I know my youngest daughter, now 10 months, is not putting on the weight she should. In an uncomfortable travel cot she started waking every few hours through the night. My 3 year old thinks the ‘fixing men’ are going to break her toys. My husband finds himself paralysed by the distraction at work. I miss the garden we worked so hard on. I get a knot in my stomach when I check the mail. I cry a lot. However, we were fortunate: my parents hosted us for the first two months; our friends lent us much of what we needed and kept us in their prayers.

Moving in with our parents was hard because my mother was still finalising the affairs of my grandfather. My grandfather died of mesothelioma earlier in the year in Melbourne. After his diagnosis, he reflected on his possible exposure; he did not have occupational exposure, nor was he a home renovator. No, the most likely cause of his asbestos exposure was fibres escaping from the ceiling of the Mr Fluffy house he had lived in for 6 years, 40 years prior to his diagnosis. My mother could not bring herself to tell my grandmother why we were out of home. Would she find out through the media? We were given no guarantee that our request for privacy could be fulfilled.

Our house was never supposed to be a Mr Fluffy. The paperwork included a certificate – it had been inspected and no asbestos was found. We had spent days installing batts in the ceiling cavity. Asbestos was in the ceiling cavity. The sample I took into ACT Health was confirmed as Amosite Asbestos. We were advised to leave the property the day after. Worksafe ACT informed us that should we re-enter the property they would serve a prohibition notice on the property. We informed our electrician, a friend from high school, that we had exposed him to this threat.

Three months later the house remains embargoed by the embattled public servants who are trying to triage every other emerging catastrophe. Meanwhile, we wait. We wait for the promised assistance money, as our bills and costs mount. We wait, for our case manager to return our phone calls and emails, each one more desperate. We wait, for the asbestos assessment report that after 3 months has yet to eventuate. We wait, to find out if we will recoup any of our losses, recover our belongings, or restart our lives. We have no control over what happens next, that is what upsets us the most.

We do not want to live in an asbestos powder playground

“A lovely tradie, who did all the electrical work on our house, developed mesothelioma and died in August this year. I know it wasn’t from working on our house specifically. Still, all those years, all those people, and we didn’t know to warn them. We didn’t even know we might need to protect ourselves. I feel so angry that successive governments didn’t do more at the time to alert people to the dangers. There is absolutely nothing we can do now to fix past asbestos exposure.” — Anonymous, Weston Creek

Anonymous, 45, Weston Creek

In February 2014, I found out that the home I bought with my mum in the early 90s was a Mr Fluffy house. The asbestos that we’d been told had been removed by the government before we moved in was actually loose fill asbestos and still lurking in the walls, the subfloor and soil. By living in the house for all those years (9 for me, 20+ and counting for mum) we had been exposed to potentially deadly asbestos fibres in the air.

Friends and family who had stayed or visited with us were likely to have been exposed. Any tradesperson we had employed over the years to make even the most minor household repairs had also been exposed. I feel what I know is a completely irrational guilt about all those people I didn’t know to warn about the house over the years.

A lovely tradie, who did all the electrical work on our house, developed mesothelioma and died in August this year. I know it wasn’t from working on our house specifically. Still, all those years, all those people, and we didn’t know to warn them. We didn’t even know we might need to protect ourselves. I feel so angry that successive governments didn’t do more at the time to alert people to the dangers. There is absolutely nothing we can do now to fix past asbestos exposure.

Since I found out, worry has been a constant presence. There’s so much uncertainty about the future for us both. Will we end up with mesothelioma or some other asbestos related disease? No matter how many years pass diagnosis free, that possibility will never go away. If my mum has to move out because the place is unsafe, where will she stay? She has mobility issues and my place has lots of stairs. Is it any better if she stays where she is?

So far, people have been very understanding but what will happen if the support workers who help her live independently (doing heavier domestic chores and gardening) refuse to enter a Mr Fluffy property? What if we can’t get tradespeople out to fix stuff?

The stigma associated with Mr Fluffy homes seems to be increasing, fuelled perhaps by all the media interest. This week, I read a post on RiotACT from someone who was worried about buying an *unaffected* house simply because it was in a suburb known to have many Mr Fluffy homes. I worry about how that stigma will affect us financially.

It’s likely that the property value has at least dropped considerably. How will that affect us both in the longer-term? What if mum’s condition worsens and she needs to go into aged care? How do we figure that out now? What happens when we tell the home insurance people (only thought of that this week) – will they continue coverage? That’s just the top layer of worries that do the rounds.

We’re currently waiting for the results of a second asbestos inspection. The first inspection we had done in April did not take any samples from inside the house, just did a visual inspection. This did not do much to reassure us that asbestos wasn’t leaking out all over the place. According to the second inspector, our house looks to be in fairly good condition for its age so I hope we’re one of the lucky ones and exposure has been minimal. Mum loves the place and the garden is a source of peace and wellbeing for her – she doesn’t really want to leave. I don’t want either of us exposed to any more asbestos.

I want to believe the assurances of health experts that the likelihood of getting an asbestos related disease is quite low. I want to be reassured by the government's statements that they are looking for more ways to support us. I want to hope that they will make this right. At times I despair. Then it seems like the home we loved is now valueless and a death sentence to boot. I try really hard to be strong and stay positive for my mum's sake. I tell myself that many others are doing it a lot tougher. Most days, I struggle. Some days, I can't bear to talk about it. Not even a little bit. I wish I could stop thinking about it. We need the government to make this right.

"I look around our house and think, I'm not going to grow old in this house. Will our beautiful home will be demolished? What about our garden, which we love and nurture? The trees? Where will we live? Who will pay? Will we get sick later in life? We have so many worries, so many unknowns." — Anonymous, Weston Creek

Anonymous, 36, Weston Creek

When I first saw the request to submit an impact statement, I initially had concerns. I didn't really want to put my story in writing, as it seemed to somehow make it more 'real'. I was also worried about my anxiety that may resurface as I recounted our story so far.

But then I realised, my story is different from my husband's and I should share it.

To give some background to our story, we had moved to Canberra from our beloved home in Brisbane at the end of 2011. The reason for our move was difficult and a decision we made after my mother was diagnosed with brain cancer. We wanted to be closer to her, and for our children (then four and 18 months) to be closer to their grandparents. So, with heavy hearts we sold our house that we had spent ten years renovating to a perfect condition, and relocated to the ACT.

As we had two small children and two dogs, we wanted to buy something of our own. For financial and emotional stability, and something that would make us feel better about leaving our life and home in Brisbane. When this house popped up we squealed with excitement. A beautiful house, perfectly renovated with a studio, in an ideal location (close to good schools and shops) and a big beautiful backyard with sunny decks. A slice of Queensland, in a cold climate. It was our dream home. As we had missed out on a few auctions, we made an offer before it was going to auction, and at a price that the vendors would snap up.

Although we would be mortgaged up to our ears, we weighed up the benefits of having a beautiful house that we could live in for many, many years and that would not need much work done to it (perhaps a new kitchen or bathroom down the track). The garden was so beautiful; you couldn't put a price on that. It was a house we would be proud of, and that we could see ourselves growing old in.

After we settled the house and moved in, we still couldn't believe our luck. We would walk around and pinch ourselves and say, "I really love this house". We really did, and we really do.

During the winter school holidays I ran into a friend B in the city. We got chatting and she told me that she received news that her house was a 'Mr Fluffy' house. I felt so sorry for her. I had heard about the situation on the news and I told her that if she needed a place to stay, she was welcome at our house. She has two small children the same age as ours, who would regularly play together. Although I didn't let my feelings be known to my friend, my initial reaction was – oh no, our kids have been over to her house!

I told my husband later that evening about B and we both talked about how terrible it must be for her family. We also felt quietly relieved that our house was not affected, and I remember saying to him, "Imagine if our house was a Mr Fluffy house?!" We both visualised the turmoil.

A few weeks later I received a note in the mail informing me I had a registered letter waiting to be collected. I suspected it was something not to be excited about, as it looked formal (both our names on the letter). I wondered if it was a letter from the bank, or an unpaid fine or bill. I never imagined it would be quite as horrifying and life-changing as the letter that was waiting for me.

The slip sat on the dresser for a few days until I had a chance to get to the post-office. My kids were buzzing around me as I opened it, asking to have some mints that we had just bought. I remember the room spinning when I saw the words, "Mr Fluffy", "asbestos", "counsellors" and "Life-line". I felt sick.

I called my husband who was still at work, and told him about the letter. He was shocked into silence. I started to cry, and the kids were asking me what was wrong. I didn't want to upset them so I told them I was just tired. My six year-old son had overheard the phone call and asked: "What is a Mr Fluffy house mama?" My daughter started singing in her four year-old innocence: "Fluffy, fluffy, fluffy, Mr Fluffy".

Bloody Mr Fluffy!

Driving back into our home garage that day- the house had changed. Instead of a feeling of comfort and happiness to be home, I felt upset and anxious. What did this mean to our family? Our lives?

We called the taskforce to register (as it mentioned in the letter). Frustratingly we couldn't talk to anyone who could give us any more information. In fact it was over a week before anyone from the taskforce got in touch with us to answer any questions. How can a bomb like this be dropped on the family, and then not have anyone available to talk to about it? We felt lost and alone, and left without any information- only the bleak stories we could 'google'.

I called my friend B and told her in a shaky voice that we also have a "Fluffy" house. I cried on the phone with her, and although she was able to offer some good advice, I also reeled when she started talking about demolition being a solution – something too difficult to comprehend at the time. She told me that they had been sleeping on an air-mattress in the lounge room since the tests had come back showing traces of amosite in her bedroom, and that she was told to destroy her linen, mattress, clothes and carpets. She told me that although it was horrendous, we were a strong family, and would get through anything.

That night as I bathed the kids and tucked them into bed, I wondered is this home that is meant to protect them and provide safety and security, actually damaging their health? Have I failed as a mother to protect them? I don't let them watch too much TV, we avoid junk food but have I unintentionally exposed them to deadly amosite?

That was when the horror of it all struck me most, when I was tucking my babies in to bed.

We arranged for an asbestos assessment to be carried out, and the assessor provided a bit of relief that the house was so well maintained and had no visible cracks in the ceiling or walls. He couldn't give us an indication of whether traces would be found in the heating and cooling ducts, and the bathroom fans.

For the next two weeks, while waiting for the test results I was devastated and fraught with worry. I couldn't sleep, and had problems focussing at work and on my uni work. I kept a brave face. We would wait until the results came back until we told anyone. So far I had only told a couple of close family members and friends. We had considered moving out, but at the same time we also felt like the damage has probably been done, and why put the family through such an upheaval until we knew for sure.

I imagined explaining to my children that we had to destroy their clothes and mattresses and toys. I imagined their heartbreak (especially my daughter's, who sleeps with about 14 beloved stuffed toys in her bed). Her beloved 'woo-woo' who goes everywhere with her. I imagined having to destroy the canvas paintings on our walls, our Persian rugs, the hand knitted rugs that my grandmother had given us before she died. I know all this stuff seems petty and material, but it makes our home what it is, shows us what we have worked hard for, and reminds us of our days in Brisbane. I'm sure these worries wouldn't have concerned my husband as much as me, but I am more sentimental than he is.

I booked into see a counsellor at the 'New Access' program (that was available for victims of the Mr Fluffy crisis). I was worried that my mental health was declining.

When I entered the counselling room and started to talk I was overcome with emotions and cried the entire time. I talked about my financial worries and paying off a huge mortgage for a house that may be worth nothing, I talked about my concerns for my family's health, and the possibility of our beautiful house and garden being destroyed.

Did the counsellor help? I'm not sure. At the time, and for a few days after the session I felt worse than ever. She had had a checklist with a series of questions on there, one was 'did I have thoughts that I was worthless and about suicide'. I know she was doing her job, but I felt really annoyed that she asked that.

When I caught up with B later that day for a debrief, we chatted about this and that. And mostly about our houses and family being caught up with this fiasco. At the end as we were paying for our bills I asked her, "So are you just fluffing around for the rest of the day?" I put my hand to my mouth – there is that word again! Although we giggled, the word fluffy has taken on a different meaning for us.

In the days following I picked myself up and tried to get on with life. I had two kids, two jobs and a big university load to focus on. I didn't have time to fall apart.

We had decided not to tell anyone about our situation. Even today we have still only told a handful of people. I didn't want the judgment from people, I didn't want pity, I didn't want the stigma that is attached to having a 'Mr Fluffy house', I didn't want our kids to be ostracised at school. I didn't want to explain it over and over again, especially when I don't even know what it means for us.

Even though the results of two asbestos tests came back clear (thank goodness), we just don't invite anyone over anymore. The kids ask for play-dates and we make excuses not to. I avoid talking to parents in the playground, and I've taken myself off social media.

Yesterday my daughter said to me, "Mama, we don't ever have anyone over any more". I felt really sad that she noticed it. We used to have a house full of activity, drop-in visits and pizza nights, now it's just us. It's our dark, dirty secret. Until we know what will happen to our property, we are keeping it that way.

The house we were once so proud of now feels dirty, and we feel ashamed to be living in it.

I could keep going on for pages about how angry I am about not being notified earlier. It would have avoided us spending my entire inheritance I received from my grandmother's death on a kitchen renovation only weeks before the dreaded letter arrived. It would have also saved my husband from crawling under the contaminated sub-floor reconnecting pipes, and exposing walls in our kitchen, which very likely contained asbestos fibres.

I'm very grateful that our house was cleared from containing amosite in the house, but the anxiety is still with me. I look around our house and think, I'm not going to grow old in this house. Will our beautiful home will be demolished? What about our garden, which we love and nurture? The trees? Where will we live? Who will pay? Will we get sick later in life? We have so many worries, so many unknowns.

I still love and care for our house and garden. It still protects us from the cold and heat, but it has lost the warmth, the security and the dreams that we had have been broken.

Anonymous, 37, Weston Creek

My wife and I had been searching for a house in Weston Creek for about nine months before one caught our eye. The house itself ticked all our boxes and had the added benefits of being on a good sized block, in a quiet cul-de-sac and close to local schools. Although at the top of our buying range we thought it was too good to pass up.

I questioned the real estate agent and our building assessor about the asbestos documents in the sales contract but came away feeling satisfied that the loose asbestos insulation had in fact been remediated and that the house was by all means safe for occupancy (the contract included a 'Certificate of Completion of Asbestos Removal Work' and the 'Asbestos Notice' which had a note stating "Asbestos insulation was removed by the government in 1990-91"). Being first home buyers, naïvely our major concern was with the evidence of termite activity in the garden sleepers and the possibility of them having entered the house.

My father had a bad feeling about the house and told us we should keep looking, but we wanted to get on with our lives and start a family, so we bought the house in January 2006. My father passed away in 2008 after a four-year battle with cancer.

In late 2008 we undertook some minor renovations in preparation for the arrival of our first child who was born in January 2009. With help from extended family we updated the ensuite, removed a hot water service from under the house, replaced our carpets, and had a reverse-cycle air conditioner installed on our lounge room wall. I also repaired the air-return on our ducted gas heater as it had fallen onto the subfloor dirt. We don't know how long the duct was laying on the ground for, only noticing it when the heater seemed to run excessively.

Over the past 8½ years we have settled in to the community and have formed strong relationships with other families in the area and the local school. Our family is now growing too. After several years of trying to fall pregnant again, and after changing to a lower stress job, in January 2014 we received the fantastic news that child number two was finally on the way.

The following month we received a letter from the ACT Government that left me in a daze. It basically told us that the house we've been living in might be killing us. I immediately thought of my wife and the fact that this was another stress she really did not need in the early stages of pregnancy. Then I thought of our son and the asbestos related health implications he could face later in life. My father's words of warning had returned to haunt me.

The letter mentioned that a similar letter was sent out in 2005, indicating to us that the ACT Government knew about the heightened dangers associated with aging houses but did not see fit to ensure that more detailed warnings were brought to buyers attention as part of the title search/transfer process. It angers me that the government remained silent for a further 8 years, leaving us as 'new' home owners unaware of the true risks.

While we have now had two assessments conducted in the living areas and the results have been clear, from attending FORAG meetings and the taskforce health session it seems there is still great uncertainty regarding the likely dangers. With no precedent in the domestic scene as to the risks associated with amosite asbestos, we're always questioning whether enough testing has been done.

Neither of the assessments tested the subfloor, the explanation being that amosite asbestos is most definitely there. I have followed the assessor's advice and spent many a weekend sealing cracks in our cupboards, internal walls, cornices, the gap between skirting boards and hard-floors and attaching skirting boards where they have been missing since we bought the house. Given some of the stories I've heard from other affected families, I'm dreading the day that we might need to call upon tradesmen to undertake any emergency plumbing or electrical work on the house.

When I heard news that the asbestos response taskforce was being created it brought some relief. I am still concerned that too much time will be spent seeking advice from countless experts while we're left waiting. The results of the "Downer house" deconstruction and views of people such as Peter Tighe, head of Australia's Federal Asbestos Safety and Eradication Agency, make it clear to me that the Mr Fluffy houses have to be demolished and contaminated soil removed.

With 10 years of our savings locked up in this house, financially we don't currently have a lot of options. Morally we can't sell this house to another family and practically it would seem we couldn't sell the house without suffering a massive financial loss due to the Mr Fluffy stigma. This house has financially crippled us.

I am also really struggling with the thought of having to bring our new born baby home from hospital to our Mr Fluffy house come October. For the sake of all people living in Mr Fluffy homes, I hope that government action will be swift.

"Finally, I worry about the effects of the stress this issue has had on my parents. They are living in the same house, worrying about the same issue that has plagued them half their life. Not knowing if they will ever be able to sell it to downsize now that they are retired. Not knowing if it will eventually have negative effects on their health or the health of their children or grandchildren. This issue will really never leave them." — JW, Weston Creek

JW, 36, Weston Creek

My parents are the original owners of a Mr Fluffy home in Weston Creek and were the owners when loose-fill asbestos was blown into the roof cavity. My mum recalls that the product was not marketed to her as asbestos, rather as "rock wool".

I remember in the early 1990s my parents experienced extreme stress when they were told that they had to pay to have the loose-fill asbestos removed from their roof cavity. They had a house full of children, the youngest a baby, and they were initially told that they would need to fund the removal of the asbestos out of their own funds. Dad found an asbestos removal contractor who quoted \$40,000 for the removal of the asbestos. Dad was so desperate to solve the problem he went to the extent of purchasing a face mask as he was going to go in the roof and remove the asbestos himself. Finally in realising that he would not be able to carry out the work safely, Dad signed the contract with the asbestos removal company. Days later, the Federal Government announced that they would contribute to the cost of the asbestos removal. After the Government's contribution, Dad was left around \$5,000 out of pocket.

Our family was split across the houses of three different family members for six weeks while the asbestos was removed.

In the years after the asbestos removal, Mum and Dad carried out a house extension, renovations of their kitchen, bathroom, toilet and ensuite. Mum recalls the issue of Mr Fluffy coming and going in the news. When it again came up again in February 2014, it again caused much angst as a reminder of the stress they had already endured years earlier. Even prior to February 2014, Mum and Dad said that having Mr Fluffy insulation installed in their house was the biggest mistake they ever made. Now that everything has flared up again, the consequences of this mistake have snowballed and continue to affect their life in so many ways. The letter the ACT Government sent to them in February 2014 was thrown in the bin as they simply couldn't handle opening up old wounds.

In the three years prior to receiving the letter my parents had re-landscaped the front yard, removed an internal wall and undertaken a full renovation of their kitchen. They were also planning a further bathroom renovation in the coming months.

My wife and I were worried about them undertaking the bathroom renovation and asked them to have an asbestos assessment carried out before going ahead with any work. Raising this issue with them was an extremely difficult thing to do. Dad was convinced that there would be no residue asbestos in his wall cavities or subfloor, and both Mum and Dad understandably did not want the Mr Fluffy asbestos issue to again affect their lives and decisions. They had seen the fuss come and go in the past, and thought that this was again just another media beat-up of the issue.

Finally they reluctantly decided to halt renovations on their beloved home, and to instead have an asbestos assessment carried out. Unfortunately traces of asbestos were found in two of their internal cupboards and a room under the house where their children and grandchildren often played. I have never seen my parents as upset as the night they told us of the findings of the asbestos assessment. We too were upset for them, and angry that they had to live through this at a time in their life where they should be enjoying themselves.

Mum and Dad love their house and surrounding garden, and to hear that they could not sell it for its full worth was heartbreaking. As they are both retired, they also worried about the huge financial impact this could have on them. Above all they were worried that their children and grandchildren would no longer visit them.

I personally am angry and worry about a number of things. I am angry about the lack of Government activity on the Mr Fluffy issue in the years between the asbestos removal and present day. The Government were aware that they could not remove all the asbestos in the clean-up in the 1990s, yet where was the monitoring of the houses to ensure the safety of occupants?

I worry about the health of my Dad who visited the roof space on numerous occasions while the asbestos fluff was present.

I worry about my own health and the health of my children. Every time I see a Mr Fluffy article in the paper or hear it on the TV or radio, I am forced to consider whether I should allow my children to enter my parent's house, which is distressing for me.

Finally, I worry about the effects of the stress this issue has had on my parents. They are living in the same house, worrying about the same issue that has plagued them half their life. Not knowing if they will ever be able to sell it to downsize now that they are retired. Not knowing if it will eventually have negative effects on their health or the health of their children or grandchildren. This issue will really never leave them.

“During the following two weeks when the full implications in terms of financial loss and potential health risks to our daughter became apparent were the worst two weeks of my life.” — Ian, Weston Creek

Ian, Weston Creek

I found out two months ago that my wife and I are the owners of a Mr Fluffy house. This house was bought for our daughter, who has bi-polar disorder, to live in. It was intended to be a place she could feel secure in, and that she could sell in later life when she gets old and needs the money for health or whatever. I am not a rich man – the house is mortgaged and I used my superannuation payout as the down payment.

We bought the house last October in good faith with zero inkling that we were buying a house that had had asbestos removed. The asbestos letter of 18 February, which we first saw a couple of months ago, fell on us like a bomb. During the following two weeks when the full implications in terms of financial loss and potential health risks to our daughter when the situation became apparent were the worst two

weeks of my life. I am over the worst of it now, but it still hangs like a dark cloud over my wife and I. It has caused us considerable anxiety and grief, primarily because what we were hoping to do to help our daughter through her life has been severely jeopardised.

The 18 February letter and its aftermath have rendered our houses virtually unsellable in one fell swoop. This is not an immediate problem for us, but it will be in the medium to longer term. We are faced with the prospect of reducing the legacy for my troubled daughter to practically zero. Understandably, tradesmen will need to take extensive precautions when working in our houses which means that inevitable repairs will cost much more than they would for a 'normal' house.

I am angry about what has happened. I realise that my predicament is partly due to a lack of disclosure by my lawyer, the previous owner, and the real estate agent, but I suspect they did not know any better and made honest mistakes so I do not blame them. However, the ACT Government collected thousands of dollars from us in stamp duty at house purchase, but neglected to tell us that we were purchasing what they knew to be a contaminated site.

Judy, Weston Creek

In September last year my husband and I took the huge step of using superannuation money to purchase a second home, not as an investment, but, in order to give our daughter a safe, secure place to live. She has a number of mental health issues including severe depression and anxiety. She has difficulty going anywhere other than to her part-time job and back home. She will not even go to the supermarket or catch a bus. I worry about her constantly. She loves this home and its beautiful established garden.

When our daughter finally opened an accumulation of mail in May she passed the asbestos notification letter on to us. This knowledge is devastating to us for a number of reasons. There are the obvious financial issues and the long term health risks for both our daughter and her house mate (who have both been into the roof and under the house) but my greatest concern is for my daughter's immediate mental health. She now knows about the asbestos and not to go under the house etc. but she does not know that the house she loves may need to be demolished. We have not had the house tested because we cannot take the risk of having her removed as that could be far more devastating to her health than any long term risk.

We know demolition is the only answer, as we cannot leave this problem for our daughter to deal with. She simply would not cope. At the same time we have not been able to bring ourselves to tell her this. We are waiting for word from the government about what will be recommended. I spend many sleepless nights worrying about how we will tell her and her housemate (who also has problems). I know she will react very badly and will find it extremely traumatic but it is the only long-term solution. I am absolutely dreading having to tell her. This has also deeply affected my husband and it is heart wrenching to see this. It is incredibly stressful for the both of us.

I feel angry and betrayed. I feel angry we were not told about the asbestos before we bought the house. The real estate agent, whose home we bought, claims he did not know. I have my doubts about that. I feel angry with our lawyer who did not realise the significance of the certificate regarding the asbestos. I also feel angry with the ACT Government for charging stamp duty on such a property (and will probably charge us again if we opt for a buyout and buy elsewhere).

Tim and Lucy, 30s, Weston Creek

I, Tim, lived through the removal process in the late 1980s. My parents' home in Weston Creek had the loose fill asbestos removed. My six brothers and I and my parents had to stay with three different sets of relatives for that period of time since no one was able to accommodate the nine of us. I recall this being a disruptive time and my parents being very stressed, but was too young to really understand the gravity of the risks associated with loose fill asbestos and thus why it was being removed from our home. Regardless, I thought that was the end of the matter.

Lucy and I purchased a new home in 2011. We welcomed our second child in February 2014. In May 2014 we arranged for the last stage of our kitchen and dining renovations to be completed – the painting. Being advised it would take 5 days, we arranged to stay with my parents in Stirling. In the previous weeks, Mum and Dad had had an asbestos assessment completed. The afternoon of what was our first night with them, Mum came home from work with the news that she had heard from the assessment company. They had found traces of asbestos in two cupboards and in the opening left in an external wall to connect the heating from the original house to an extension.

Lucy and I were quite concerned and not comfortable staying there with our children. Our concern relates to the potential health risks. We opted to leave and stay with my brother and his family.

The assessment was the most responsible thing my parents could have done; however, the findings have caused great distress and uncertainty. We are not particularly comfortable with our children being in the house, and are avoiding it if possible. While Mum and Dad have been very understanding, I sense this decision is causing some friction between us. Additionally, Mum and Dad are disappointed and saddened because we are not seeing as much of each other, and they are not spending anywhere near as much time with their grandchildren.

More importantly, I don't like seeing my parents grapple with an issue like this. They should be enjoying their retirement surrounded by their children and grandchildren. I know the last five months have caused my mother great distress, and this saddens me greatly. We have been offering what advice and support we can, but our options are limited and up in the air until a decision is reached by the ACT Government on how to handle it from here.

“One of the hard things about being caught in the Mr Fluffy asbestos crisis is that because there isn't the ‘colour and movement’ of a bushfire or flood, there simply isn't anywhere near the same level of public awareness or sympathy about the plight of its unwitting victims.”

— Timothy Heseltine, Weston Creek

Timothy Heseltine, 45, Weston Creek

Although my wife and I had received the February 2014 letter from the ACT Government informing us about the “likely presence” of loose amosite asbestos fibres in the wall cavities and subfloors of our home, it wasn't until the front page article of The Canberra Times of 11 April in which the Head of the Federal Asbestos Safety and Eradication Agency, Peter Tighe, called for the demolition of the ‘Mr Fluffy’ homes that we ‘connected the dots’. This article talked about the owners of homes involved in the removal program being sent a letter in February. When I read this letter, it seemed reassuring – so long as we didn't breach the wall cavities or the subfloor, there was apparently no issue. I had, however, read some previous media articles about so-called ‘Mr Fluffy’ homes which had apparently had ongoing issues with asbestos contamination and were somewhat controversial. I wondered where the truth of the matter really lay.

Upon reading the February letter to householders from the ACT Government I did wonder if this meant we were 'one of those places'. But we had paid top dollar for this recently renovated and extended house and had taken all due diligence with employing the services of a reputable solicitor to handle the conveyancing for us. Further, we had even paid for more detailed advice. We had been duly advised that there was no problem with this property or any impediment to finalising the sale, save for the presence of a glasshouse over an ACTEW easement, which the previous owners removed at our request. With this reassurance and with my mind being more focussed on the impending birth of our second son, I did not think too much more about this letter, save for a rather nagging 'aftertaste' that this may have been a portend of something more sinister.

When I arrived at home from work that Friday when the 11 April article was published, I saw my wife Brianna through the glass pane beside the front door. She was visibly very distressed and crying. I knew that she had not only connected the dots but had also spent time processing the implications of this realisation. I had put the issue out of my mind for the rest of the day at work after skimming the online article during my lunchbreak, but now had to return to the unfolding reality. We both had a great deal of fear around the unknown asbestos contamination status of our house, particularly for what implications this might have for our health and the health of our children. We also knew that regardless of the level of contamination, our house, our biggest asset and investment was seriously devalued. Our primary concern was for the health of our family, so we resolved that we needed to arrange for an urgent asbestos assessment (this was definitely not a case of 'what you don't know can't hurt you').

Within days Brianna had arranged for Robson Environmental to send an experienced assessor around so we could find out what we were dealing with and take appropriate action (including moving out post-haste). I was present on the day of the assessment while Brianna was at the doctors. Upon conclusion of the visual inspection and the collection of the dust samples, I was relieved to be able to reassure Brianna that the assessor believed our home was in impeccable condition and he assured me that we were 'one of the lucky ones'. With that, I returned to work. At this time we had Kelly, a close family friend from Sydney, staying with us to help look after our 6 week old baby and our 3 year old son while my wife was battling to overcome an acute and debilitating stress reaction to the situation. Brianna had gone into overdrive to arrange assessments and to research the issue and follow up numerous avenues, and it had proven too much so soon after having Marcus.

That afternoon, I received a phone call from Brianna asking me to come home immediately. I realised that this could not be good news. When I arrived home, I was greeted by the sight and sound of half a dozen air monitors buzzing throughout as many rooms in the house. I was then told that the laboratory test on the dust samples taken previously had revealed that amosite asbestos had been detected in the subfloor (as expected) and most alarmingly in the return air chamber of our central heating system. The assessor was taking further samples from the outlet vents for analysis, prior to sealing them and the air return chamber with tape. Because of this finding, we were required to vacate the premises until the results of the further testing were available. If the results showed contamination in living areas, we were informed a prohibition notice may be issued. We spent a very tense and anxious night staying with other close friends awaiting these results.

Much to our relief later that night, the hardworking assessor called us to say that the results from the air monitoring and the swabs from the air outlet vents had come back within the acceptable, background range and that we could return home in the morning (albeit without the use of the central heater during a very cold Canberra Winter). While this was an enormous relief in the short term, we were still left with the reality that what had been our dream home and was to have been our 'forever home' was now a terrible liability on all accounts. Furthermore, while the tests had come back in the clear, what guarantee was there that in time to come the structural integrity of the house would not deteriorate in such a way that fibres would not enter living areas through as yet undeveloped cracks in the wall cavities?

This news completely pulled the rug out from under us. We had purchased this property not just for ourselves, but also for the future of our children, one of whom has a disability. We had both worked hard and waited a long time to enter the property market in Canberra. This was not the debut we had in mind.

This past winter has certainly been the 'Winter of our discontent'. We have endured temperatures varying between minus 4 and minus 7 degrees Celsius without being able to use sufficient electric heaters without tripping the circuit breakers. I would frequently wake up in the bitterly cold early hours of the morning before dawn to find my wife at the computer writing emails to devastated residents.

It was heartbreaking to have to watch my dear wife come off maternity leave just six weeks after the birth of our second son to become an 18 hour a day community advocate and support machine. This was especially hard after she had endured such a traumatic pregnancy with a blood-borne infection which left her and our then 22 week old son fighting for life in the emergency department and then intensive care ward of the Canberra Hospital.

As a result of this crisis my wife was forced to lead a campaign which has involved significant disruption in our family life. I have taken on extra responsibility looking after the boys whilst still going to work full time to pay off the mortgage on a worthless property, itself a soul-destroying experience. My wife has worked relentlessly meeting with affected residents, asbestos taskforce members, territory and federal politicians and conducting interviews with journalists. This has, unsurprisingly, completely hijacked our family life. We have only rarely been able to enjoy normal family life and go on family outings during this campaign and over the last six months. I have frequently felt like a "Mr Fluffy widower" despite my absolute belief that this campaign could never have been run by anybody with the same care for the whole community as my wife.

One of the hard things about being caught in the Mr Fluffy asbestos crisis is that because there isn't the 'colour and movement' of a bushfire or flood, there simply isn't anywhere near the same level of public awareness or sympathy about the plight of its unwitting victims. This is a manmade disaster of natural disaster proportions. In fact, more than twice as many contaminated homes will ultimately need to be demolished compared with the number of homes destroyed in the Canberra 03 fires (but with none of the insurance coverage or sympathy and if anything, the reverse).

Mr Fluffy home owners frequently get publicly criticised in the media for buying these properties and then exposing other community members such as tradies. It would seem the more human culpability and negligence there is in a disaster albeit not caused by owners and residents, the more derision, contempt and fault finding there is for its victims. At best, it seems to me, a great deal of the general public are indifferent to the plight of those caught up in the Mr Fluffy crisis.

"I do not understand why the Commonwealth Government did not do twenty years ago what we are asking the governments to do today. Demolish this house. It is not a home, it is a prison sentence carrying a possible death penalty. As I walk around it I wonder how many people it might have killed, or might go on to kill. ...

The Latin that rings in my ears is not 'caveat emptor', it is 'administrationes priores defecerunt' —previous governments have failed." — Brianna Heseltine, Weston Creek

Brianna Heseltine, 39, Weston Creek

Five years ago my husband Tim and I moved from Sydney to Canberra with a dream shared by many Australians. We hoped to buy a home and start a family.

Canberra promised a high quality of life with great employment opportunities, its natural beauty and well-planned satellite city structure, and its first rate education system. We also wanted to spend more time with Tim's elderly parents.

Within a year of arriving, life changed considerably with the birth of our first precious son. New parenthood brings a steep learning curve for anyone. An additional dimension for us was that Liam was born with Down Syndrome.

During the first month of Liam's life we beat a well-worn path between our home and his crib in the Neonatal Intensive Care Unit at The Canberra Hospital. When he was finally well enough to come home, he was discharged with a folder of information and a naso-gastric tube feeding kit.

As we left the hospital, we promised Liam that we would do our best to give him a life filled with love, security and opportunity. We would have done this with any child, but we felt especially protective of Liam.

Liam's needs soon triggered a risk management plan that would rival The Pentagon's security protocol. Central to those plans was a goal to buy a larger family home to accommodate therapy sessions and the increased years which Liam might choose to spend with us.

After years of searching Allhomes, we finally found a home that met our brief. Beautifully renovated and extended, the home came with a downstairs master bedroom, ensuite and rumpus room that would offer Liam a private living area later in life, if he chose to stay with us.

At no point did the real estate agent mention asbestos, and at no point did we ever think to ask. Tim spent his teenage and undergraduate years in Canberra without ever hearing of Mr Fluffy. We certainly had no idea that Canberra had been the site of one of the world's worst asbestos disasters.

To avoid an unwise purchase, we paid an additional fee for detailed legal advice. That six page letter paraphrased two sentences on asbestos from the building report: loose asbestos had not been detected in the roof cavity, and asbestos had been removed from the property in 1991. These words carried no special meaning for us or our solicitor.

I have since come to learn that building inspectors are not authorised to comment on the presence or absence of asbestos in ACT properties. This means that we were lucky to even receive those two sentences, as benign as they were.

Indeed, there is no mandatory regime to convey information on the ongoing state of contamination in Canberra's 1,024 Mr Fluffy asbestos homes at the point of sale. The only notice a purchaser receives that they are about to buy a Mr Fluffy house if they are lucky is a "Certificate of completion of asbestos removal work". Ours was buried at page 79 of our sale contract.

The sale contract attached advice on bonded asbestos. Even if we had seen this fact sheet, it would only have obscured the actual risk that applied to our home. The home we were about to buy was affected by a rare and highly toxic form of friable amphibole asbestos.

It was in this information vacuum that we found ourselves edging towards the biggest financial decision of our lives. We were operating in a setting that adopted a clear warning regime on a far less dangerous form of asbestos, while Canberra's 1,024 Mr Fluffy asbestos houses were changing hands under the radar.

When I pressed our solicitor for any issue that might counsel against the purchase, the firm drew our attention to a glasshouse that blocked an easement. The vendors removed the structure at our request.

Auction day followed, and the house became ours. We had finally secured a family home where we could live out our years, building many happy memories and weathering life's inevitable storms.

Days after the auction, I underwent emergency surgery after a painful ectopic pregnancy. As Tim juggled Liam in the ward, I called our bank, solicitor and the vendor's real estate agent after a signed copy of the contract went astray. I was determined not to lose our home along with another baby.

Settlement finally proceeded, and my brother and a childhood friend helped us move on 31 August 2012. We hosted the happiest extended family Christmas of our lives that year, and we settled into a fulfilling phase. We finally felt that we had made Canberra our home.

In the coming year, our hopes of adding to our family turned to triumph when we received the wonderful news that we were expecting a baby in March 2014. I felt overwhelming gratitude after our earlier losses and the surgery which had made it necessary for me to embark on IVF.

As we all know, there is no cap on the number of challenges that life can bring. After making it to 23 weeks, I developed an infection in my bloodstream that put me in intensive care for three days, and in hospital for more than a week. My body struggled to fight the illness, triggering multiple visits from the resuscitation or "code" team.

Tim signed a form to convey our decision not to revive our son in the event of my death or spontaneous labour. At 23 weeks, the odds were severely stacked against his life. In my darkest moments, my worst fear was that I might leave Tim a widower to care for two sons with special needs if our baby somehow survived.

Once again the dedicated staff at The Canberra Hospital pulled through for our family. It is not an understatement to say that they saved my life, and that of our second son. If there is an adequate way to thank people for such a gift, I've yet to find it. We settled on chocolate.

Nearly four months passed, and three days before Marcus was due we received a mail-out from the ACT Government that changed our lives. Addressed to "The Resident", it purported to "remind" us that our home had been part of some \$100 million asbestos removal program more than 20 years ago.

If Tim was concerned by the letter he didn't show it, but I felt unnerved by its contents. Despite its nonchalant language, it listed significant restrictions on what we could do with our home due to the ongoing "likely" presence of amosite asbestos fibres.

Despite my concerns, I put the letter aside to prepare to welcome our second son. Marcus arrived, and I felt grateful to be able to return home from the hospital that day. In the coming weeks we celebrated the wonder of new life with our family and friends in our beautiful family home.

After establishing a new family routine, I felt ready to step beyond the bleary-eyed bubble of new parenthood to return to the government letter. I felt a sense of unease as I read its full contents.

The letter stated that a small business operator had pumped crushed raw amosite asbestos insulation into our roof decades before. A fact sheet sought to assure me that our home was safe because the fibres had been removed, and access points had been sealed up.

After reading the letter, I walked around our house and felt a sense of unease as I took stock of the dozens of breaches of the ceiling and walls through extensive renovations and the installation of a heating system, an evaporative cooling system, downlights, bathroom heating and light systems, TV and internet cables and exhaust fans.

11 April 2014 will forever stand out as a defining day in my family's life. After spending the morning juggling a five week old while trying to arrange tests and appointments for Liam to attend a school for children with special needs, I greeted Mum who had arrived for her weekly stay.

After settling in to her room, Mum walked into the lounge room with a copy of the Canberra Times. I will never forget the words she spoke: “I know you’re worried about that letter about asbestos removal, but think of these poor devils. Their houses are so bad they need to be knocked down.”.

As my eyes darted over the article, I heard a loud ringing in my ears. I saw the words “demolition” and “letters”. I was immediately aware that our immaculate home was a Mr Fluffy home. At that point I fell to the floor. I regained consciousness fairly quickly with a sore head, which I’d knocked on the coffee table on my way down.

After the April article, I fell into a deep state of grief, unable to eat or easily move from my bed. A health professional explained that I was “freezing”—a state that people can experience along with “fight” and “flight” in the face of a significant shock or threat.

While I felt embarrassed by what was happening to me, I reached out to some of my closest friends for help—Kelly, Sophie, A and Lia. Kelly dropped everything to stay with us for a week, cooking meals and caring for the boys while Michael looked after their children in Sydney. Without the help of those friends, I would still be stuck on my mattress. Again, chocolate acted where words fell short.

After arranging an urgent assessment of our home, an asbestos assessor detected amosite fibres in the return air intake of our ducted gas heating system and in the sub-floor area. The assessor returned and set up air-monitors near the vents beside Liam’s cot and in other key locations. We were advised to leave our home overnight with our children until these further tests could tell us whether amosite had been blowing through our heating system.

In the scheme of things that can happen to a young family, it is hard to convey just how shocking it feels to have to leave a fully renovated dream home because it might be a hazardous environment that could attract a prohibition notice. It felt—and still feels—surreal.

Fortunately, the further tests did not detect any other contaminated sites. The assessor taped up our heating system and vents, and we were able to return to our home the next day. The absence of evidence is not however evidence of absence. I do not believe it is possible to monitor a 260m² home for microscopic fibres. It is no comfort to me if a sample taken near Marcus’s cot is negative if fibres have settled on top of his untested baby monitor.

I have shared this convoluted history because I fought to have children and I fought for this home. I pushed through my fears that we would not be able to afford to buy a home because I would need to give up work to care for Liam. I fought through an ectopic pregnancy and surgery to complete the sale. I fought through a life-threatening illness to keep my job to pay our mortgage. At every turn I have fought for this home. Now I am fighting to have this home destroyed.

As I bathe my children, I think of the mother who told me that fibres were found in her bathtub, despite previous tests to the contrary. As my husband makes our children breakfast, I watch as he takes out bowls from a cupboard and I picture the family who had asbestos on their plates. Then I think of the people in our Group who developed bowel cancer, possibly through the ingestion of fibres.

I find it unacceptable that past governments did not act to stop Dirk Jansen from using crushed raw blue and brown asbestos as home insulation in the 1960s and 1970s. The Commonwealth Government commissioned a report in 1968 that recommended that it dissuade Mr Jansen from using crushed asbestos as insulation, or even take active steps to shut him down. It did not act. Further, it did not appear to provide its report to the NSW Government to equip it to stop Mr Jansen from operating in Queanbeyan.

I do not agree that knowledge on the risks associated with asbestos were not sufficiently understood at the time. Knowledge on some of the health issues linked to asbestos exposure dates back to the Holy Roman Empire.

I find it unacceptable that a former Prime Minister decided to initiate a \$100 million asbestos removal program on public health grounds, when it should have been self-evident that no removal program could address the health risk by fully removing every microscopic fibre from our homes.

I do not understand why the Commonwealth Government did not do twenty years ago what we are asking the governments to do today. Demolish this house. It is not a home, it is a prison sentence carrying a possible death penalty. As I walk around it I wonder how many people it might have killed, or might go on to kill.

I have done some research on the advice given to the Commonwealth before it initiated the removal program. One report predicted the increased number of asbestos-related diseases that might arise in the resident population of our homes over a lifetime of occupancy. In another report, a professor shared his view that children were at particular risk of developing asbestos-related diseases in our homes because of their immature lung tissue.

I will not stand by and run the risk that either of my sons could go on to become a human casualty over decades of occupancy in the name of saving tax dollars.

I will not ignore the worse plight of our neighbours in Queanbeyan who live in homes with the full amount of fibres, falling into ever-increasing states of despair with the stress and the worry of unsafe and unsaleable homes.

Somebody once suggested that our solicitors had let us down. *Caveat emptor* is indeed good law, but it does not cure the fact that 1,024 families in Canberra and dozens more in Queanbeyan actually live in Mr Fluffy homes.

Homes are built to be occupied. If it was not my family living in our home, it would be another family in just as much need of help. 1,024 legal actions against all of Canberra's lawyers and real estate agents would still leave 1,024 homes still standing and waiting to pass to the next purchaser. The same is true across the border in Queanbeyan.

The Latin that rings in my ears is not *caveat emptor*; it is *administrationes priores defecerunt*—previous governments have failed.

To my sons, Liam and Marcus

Never be afraid to stand up for what is right, however complicated a problem appears to be. Every obstacle yields to stern resolve, as Leonardo da Vinci once said and as Michael Bird reminded me.

If you experience a deep injustice and you know that others are also suffering, stand up and reach out to them. Pool your expertise and lived experience and do your best to help one another.

Some people will seek to harm you if you gain a public profile. Stay focused on the issue. If people push you too far, by all means stand up for yourself.

Don't lose faith in politicians and governments because past politicians and governments have made mistakes. Take your problems to those with the power to help, and ask them for help. That is all you can do. The rest is up to them. History will record which side they fall on.

I wanted so much to spend my entire maternity leave singing you songs and dancing in our lounge room and going on little adventures. Life had other plans. Know this. I did this for you, and for the other voiceless people who live in our homes.

“Our dreams have been shattered. Our lives have changed so much, we do not know what future we can plan for. What goals we had set ourselves, as a young couple starting a family, are now all on hold. So many questions need answering.” — Jonathan and Annabel, Weston Creek

Jonathan and Annabel, 30 and 28, Weston Creek

After years of renovating properties and moving from house to house, we relocated to Canberra from Brisbane to find our dream, family home. We decided that with a child, and another baby due in January 2014, we would find a fully renovated home that we could simply move into without any worries or concerns. We spent six months searching for a home in our favourite place, Weston Creek. After many rejected offers and a couple of winning auction bids that were turned in, we were delighted to find our four bedroom, plus study home in Fisher. It had all of the finishes we could have wished for such as caesar-stone bench tops, wooden venetian blinds, floor to ceiling tiles in the wet rooms, and beautifully landscaped gardens. Our dream family home, and everything we have been working towards, was found!

In April 2014, we received a call from the solicitor who sold us our home. She stated that she recalled an asbestos cleaning certificate that came with our property and that we needed to check if it was a Mr Fluffy house. We both recalled the certificate but had never heard of Mr Fluffy. We contacted Canberra Connect and they confirmed our address was Mr Fluffy listed. We were firstly told that our house was liveable, so long as all vents and lights were covered up, including interior sliding doors that needed to be taped open and sealed with plastic. This would need to be remediated in the near future. Living with no lights, heating or spare linen was a struggle through the Canberra winter, and it was four weeks later that we received a phone call from Worksafe and were informed our house had too many exposure points. We were told we would need to leave our home and its contents immediately.

The emotional roller coaster we have been on has included feelings of sadness, grief, anger, uncertainty and, most of all an ongoing sense of sheer despair. There is never a day a tear is not shed by one of us. This may be because of something we no longer have, or because of the breakdown in communication that the stress of this situation has placed on our relationship. We both come from families where our Mums are no longer with us. So our home contained some treasured items from times with our mums. Our three year old son often cries and tells us that he ‘wants to go home.’ How do you tell a child that your old home is full of poison and you can’t ever go back, especially when everything you and they have ever known is inside it still?

The upheaval of moving house to emergency accommodation and then a rental home has been overwhelming. The biggest struggle has been comprehending the health risk that our family has been exposed to. Some of the first days for our new baby daughter were spent in a contaminated house. How can we ever not worry now about the possibility, regardless of how small, of our children developing an asbestos related health problem in the future? Jonathan had hammered in insulation underneath our home, which was later identified as being thick with asbestos dust, while our son played for hours under the house with his torch looking for monsters. The assessor stated he would not even go under the house due to such high levels of contamination. We are constantly told by people who do not have Fluffy homes how minimal the risk of getting sick is. We struggle to be comforted that the risk is small when we know we have all been exposed and there exists the very real possibility. The probability of getting sick means nothing until we each know we are all in the clear at the natural end of our lives, and that will mean living the rest of our lives with this concern. There are no words to describe our anger that it has happened.

From a financial perspective, we are potentially ruined. When we applied for our mortgage we were on two incomes with one child. We are now a one-income household with two children. How can we ever get finance for the same home we had previously in the same area? Annabel also received an offer to study a combined Masters and PhD at the University of Canberra. This offer was declined due to the

ongoing stress and uncertainty of the Mr Fluffy situation. We do not know when we will be able to afford for this study to commence.

Our dreams have been shattered. Our lives have changed so much, we do not know what future we can plan for. What goals we had set ourselves, as a young couple starting a family, are now all on hold. So many questions need answering. The first is what compensation we will be granted to move on from this, and how far will that get us? The second concerns the future of our family's health. The third seems trivial but still valid: how do we move on from losing everything that has been our past? So many loved, treasured, passed on family belongings, and all of the beautiful things we have bought to create a loving home, including treasures for our children. In one moment, they have all been lost. We know there are memories we can now never pass to our children when they are older, things we could give our grandchildren. This has been taken away from us and so many other families. We know as time passes, the sadness of our losses will get easier but we face a lifetime of anxiety and grieving, hanging over us like the sword of Damocles, for our future health and, even more ghastly to us, our children's health.

Anonymous, 58 and 60, Weston Creek

General: Life Turned Upside Down

After 40 years of hard work, and the effort of successfully migrating to Australia, raising 2 children and paying the mortgage off, we were ready to at long last give a much needed update to our exceedingly old kitchen and a boost to our superannuation savings before retiring in the next few years.

Instead, because of undue government negligence, lack of appropriate industry regulation and poor industry practices, we are now the victims of massive economic-body-mind losses.¹

We no longer trust that Australian governments and the building/real-estate industry have due regard to our interests as citizens. Prisoners of a real life Kafka drama, we now only trust the organized voice of the Fluffy Owners and Residents' Action Group (FORAG) to pursue a definitive long term solution – i.e. DEMOLITION and REBUILD of all houses – with full redress, and to also prevent another round of victimization, by strongly challenging/monitoring any course of action proposed by government/industry.

Economic Impact

Worthless, stigmatized house, infected with Mr Fluffy virus. Based on buying it at market value just before the Mr Fluffy crisis, adding interests to be paid on the loan and a Mr Fluffy demolition and discounting the value of the cleaned-up block, we estimate the loss would be around \$800,000. Professional estimates may be more precise. Minor remediation work is still to be carried out; we don't have a quote yet.

Family, friends and grandchildren now have to pay hotel/apartment when visiting from interstate or overseas; \$2500 to be spent already, due to prior commitments that were unchangeable without loss. 1 day off work already spent to find appropriate apartment.

House maintenance work will be forever much more expensive and complicated unless house demolished.

Very low productivity at work. One week already taken on stress leave.

Body Impact

So far so good, no symptoms. However, after 23 years of exposure we are only now getting to the point when risk increases substantially and problems may manifest. What a prospect, just when we are about to retire.

¹ Refer to ABC Radio National, Background Briefing, 'Asbestos: Mr Fluffy fiasco', Sunday 10 August 2014 805AM, Di Martin. Note recent credible media reports on the poor quality of some professional asbestos assessments. See also Section 3, Row 3 of this Personal Impact Statement ("Were you advised...").

Mind Impact

Collapse of our previous significant trust in the Australian institutions of government and regulation, and consequent disillusion. Cheated. Angry. General restlessness. Lack of concentration. Anxiety. Lack of hope. Jumbled thoughts. Worry about our health and that of our children, who grew up in the house but no longer live there. Will they be healthy? Who will take care of our granddaughter if not? Should they have more children? Permanently worried about any wall cracks, cornices, wardrobe joints, central heating, etc. etc. around the house. Deep mood swings. Two visits to counsellor already; more to come. Seven days stress leave taken already; more are likely to come.

The above thoughts and emotions take place every single day, several/many times a day, at any time. At McDonalds, at the gym, at work, watching TV, at the movies, in the middle of the night, at breakfast, etc.

The above thoughts and emotions are strong, very strong. We can feel them etching our bodies/minds.

What are we the victims of?

1. The Government did not regulate the industry properly, disregarded official reports calling for the shutdown of the Mr Fluffy company, and practiced what we regard as undue-negligence rather than due-diligence.²
2. The government gave us exactly the same treatment as governments of the 3rd World country we came from: Mushroom Treatment. With one significant difference: the Australian Government daily prides itself to belong to the 1st World, and tells almost every other country in the world to emulate Australia.

Our Expectations

1. A definitive long term solution – i.e. DEMOLITION and REBUILD of all houses – at absolutely no cost to the victims, which should be paid on top for the health risks and turmoil they have run and are still running.
2. A Royal Commission into the circumstances, and government and industry responsibilities for why Mr Fluffy and other like companies were allowed to operate in spite of official reports indicating that they were a public health danger.
3. That public monies that Australia spends regularly to preach Australian values to almost every other country in the world, and in some instances to invade countries that have not attacked Australia to reshape them to Australia's self-assessed higher standards, should instead be spent to protect Australians from the clear and present dangers imposed by their own governments and industry. Mr Fluffy and the Australian government were a greater danger to us than Saddam Hussein ever was or was going to be.

2 Refer to ABC Radio National, Background Briefing, 'Asbestos: Mr Fluffy fiasco', Sunday 10 August 2014 805AM, Di Martin.

Our Background and Further Views: Edited transcript of the letter we sent to ACT Chief Minister Katy Gallagher, Minister Simon Corbell, and Shadow Ministers Jeremy Hanson and Alistair Coe on 30/6/2014:

“From a Mr Fluffy home owner:

A Third World problem needing First World political leadership

We are Mrs and Mr X, our Canberra home is a Mr Fluffy (MFF) house, and we ask you to keep our personal details strictly confidential. Our views on the MFF debacle are below, following a brief personal introduction.

Who were we 25 years ago? A middle-of-the-road, 35 year old couple with two young kids, and happy to have recently emigrated to live in the country of the ‘fair-go’. Born and bred in a Third World country, with professional qualifications, fifteen years of work experience and no work sponsor; we were happy to have paid our tickets. We managed to find work quickly and always remained gainfully employed. We sold our sound, well located apartment in our country of origin and put a deposit on our then heavily mortgaged house. Mr X came first, and Mrs X and the kids later, on condition of Mr X having first secured employment. We knew then that life is multidimensional and any society needs capital, labour and the environment working in balance for the society to be successful. We didn’t come here pursuing any get-rich-quick scheme. We came here to contribute, and live in fairness. We have worked productively, paid taxes and rates ever since, and have paid off our mortgage.

And who are we now, after all the above effort which also supported the banking, building, and public sectors? Well, we are victims of the MFF debacle. And where, are we now? In the country of the fair-go?

Our bi-cultural life, based on practical experience in both countries, informs the following views.

The MFF debacle is the kind of thing that occurs regularly in the Third World, a world that Australia is visibly proud not to be part of... so far. And yet, the debacle is happening here, together with other recent, similar, and rather regular debacles – such as Storm Financial; Commonwealth Bank of Australia financial planners; Mr Rudd’s Home Insulation Program; NSW’s business/political corruption being investigated by the Credo and Spicer operations; and Mr David Eastman botched court case.

Unless federal and local politicians take concrete action to arrange effective, definitive, emergency, mid and long term solutions to the MFF debacle including addressing economic and health matters at no cost to the victims, Australia can well regard itself as entering the Third World. Should such a dire hour arrive, it would have been the full, unmitigated and exclusive responsibility of the public and private leaders at the highest levels --regardless of political persuasion or economic sector. Words and actions of compassion are welcome, but as victims, citizens and tax payers, we measure leaders by their actions and the effectiveness and fairness of their proposed solutions. Since we don’t live in an economy but in a society, the responsibility for solving this debacle lies with politicians at both State/Territory and Commonwealth levels.

This matter will not go away. It will be fully part of your life, that of your colleagues, and that of Australia and its international reputation for as long as it is part of our family’s. Although these experiences and views are our own, we know that we are not alone and therefore support FORAG, the Fluffy Owners and Residents’ Action Group.

We don’t want yet another money-spending enquiry that delivers no concrete solutions on the ground. Nor do we want an ill-conceived, headline grabbing, money-spending exercise that ends up lining the pockets of industry profiteers, and making celebrities of its organisers – whether politicians, bureaucrats or business and community group leaders. We expect that a First World open society will not treat us as the Third World did. We want a definitive solution to the MFF debacle at no cost to the victims. For that is what we are: victims infected with the no-longer dormant MFF virus; untouchables, both ourselves and our houses. And if you think we exaggerate, we kindly invite you to swap houses with us, like-for-like, at no cost, and stamp duty exempt for both.

“There is only so much capacity in a person for worry and outrage.” — Christine, Woden

Christine, 48, Woden

As a homeowner of a house previously insulated with loose amosite asbestos, I not only have to manage the physical and monetary aspects of this contamination; sealing gaps in cornices, sealing and substituting our central heating and replacing contents of contaminated cupboards, I also have to manage the emotional and social fallout from this disaster.

There is only so much capacity in a person for worry and outrage. The uncertainty of how our home may or may not be remediated, the possibility of compulsory acquisition and how compensation will be calculated and the likelihood of leaving our neighbourhood, compounded with the continual, background fear of future health issues, can be overwhelming.

As well as living in the home during a major renovation, which almost certainly would have released amosite fibres into the home, my partner grew up in this house and entered the roof cavity on a number of occasions before the ‘removal’ of the fibres in 1989. For the rest of his life, every illness in his chest or respiratory tract will awake the fear of mesothelioma or lung cancer.

I am unable to adequately communicate to my children as to why some of their friends are unable to visit our home due to its possible health risks, while we as a family continue to live with this risk.

I am angered and frustrated by a government, which gave the impression of removing asbestos from my home and failed to warn me of the continuing contamination that it knew about. I have no faith in any future remediation. The asbestos assessment we commissioned in 2014 found evidence of substandard practices. The ACTPLA process seems grossly negligent, it approved plans involving the demolition of internal and external walls and seemed oblivious to the asbestos exposure workers and my family would experience, although my house file held by them has an asbestos removal certificate.

Like all families, we have lives full of activities and issues. I resent the imposition on my life that this asbestos has caused. I am angered that it has further strained the fragile mental health of one family member and detracted from our enjoyment and useability of our home. In addition to these issues we have financial worries as we have secured a business loan against the value of a property that suddenly has plummeted in value.

The emotional burden that this issue has brought me is exhausting and is definitely impacting on my ability to function at work, participate within the community and be an effective parent and supportive family member. The financial impact that this disaster may have on my family is likely to be significant and detrimental to all of our family.

If we had been told that asbestos fibres were present throughout our home, our central heating system and our cupboards, we would not have bought this house. We are now in a situation that is not of our making, but one that we will have to live through and possibly be permanently harmed by.

“The fact that someone could knowingly put my beautiful, young, innocent family in danger purely for financial reasons has shaken my faith in humanity.” — Anonymous, Woden

Anonymous, 30s, Woden

We purchased our house in March 2014. It was a time of great excitement for us – our first family home. It held all of our hopes and dreams for our life with our new baby. Once we took ownership of the house, we immediately commenced renovations and repairs on the house to prepare it for our lovely little family.

It was some time later that we became aware the house was likely to be contaminated with Mr Fluffy asbestos. We read the news articles with increasing horror, as we learnt other families had discovered asbestos in their living areas. We were in shock. We were grieving. We had told the real estate agent numerous times that we were planning to renovate the house and we could not believe that the previous owners and the real estate agent had sold us the house without warning us of the dangers – they never even mentioned the February 2014 letter. The fact that someone could knowingly put my beautiful, young, innocent family in danger purely for financial reasons has shaken my faith in humanity.

Most of all, I just think ‘how could this happen?’ How could this happen? How could the ACT and Federal Government know of the dangers and never warn us? How could the government allow the previous owners to sell their house to us in 2014 without warning us? The government knew the health risks well before we bought our house. I just can’t stop thinking about how my family has been so needlessly exposed.

My husband and I have experienced such moments of pure joy in our lives, such as our wedding day and at the birth of our first child. I feel extreme anguish when I think that our lovely, innocent daughter may never get to experience such moments and may instead suffer an horrific death. Every time she smiles it cuts like a knife – I have exposed her to a dreadful carcinogen.... How can I ever forget that? The regret and the fear is overwhelming. It will never go away because we don’t know what the future holds.

“Future coughs will leave us wondering if it is something more sinister resulting from exposure to asbestos fibres. I don’t think we will ever forgive ourselves if our home renovations resulted in a catastrophic impact on the quality of life and health of our children.” — Anonymous, Woden

Anonymous, 30s, Woden

I am a true believer that our home is our castle. I’m sure this old English proverb didn’t come with a disclaimer about the possibility of it making us seriously ill or that perhaps it might kill us. We bought our home because we loved its sunny aspect, camaraderie and friendship with our neighbours, and a true sense of community. We welcomed the opportunity to make our home our own—we knocked down internal walls, provided new floor and window coverings to all but the wet areas, and substantial landscaping and a beautiful rear covered deck. This substantial investment is now in jeopardy with the full financial impacts not yet realised.

We have been truly rocked by the news that we own a ‘Mr Fluffy house’. After I got over the initial shock this changed to overwhelming sadness, anger and now frustration. We are in an awkward situation of having to tell all who enter that we own a ‘Mr Fluffy house’ although the assessment report indicates that it is currently safe to live in, with some restrictions on where we can go. This also places constraints on any maintenance or further improvements we were contemplating. We have already had tradespeople turn us down for repair work—we have now put this on hold.

The news has forever changed our view of what we termed our forever home—it is a house where we now live with trepidation about our future and all that it may hold. We are worried about the health of our family, particularly our two young boys, six and eight. Future coughs will leave us wondering if it is something more sinister resulting from exposure to asbestos fibres. I don't think we will ever forgive ourselves if our home renovations resulted in a catastrophic impact on the quality of life and health of our children.

The combination of health concerns and likely financial losses is a double whammy, leaving us unsure of what may be ahead. Surety for future health impacts and financial positions must now be the focus.

Adrian and Alana, 30, Woden

At the first moment we saw our home, we thought it was our dream home. We fought for it at auction, and moved in on 2 October 2013. In February this year we got engaged and were looking forward to our lives together.

Less than two weeks later we received a horrifying letter which changed our lives, and rendered us prisoners in our own home. We had previously been under the subfloor to do minor repairs to the floorboards, and are angry that when we did so, the government already would have had information that this was unsafe. We were planning to have children and now we feel unable to do so, as we fear for our future. We would never want to raise a family in this house, and despite saving for years we now lack the financial security to start a family.

We are constantly fearful that more problems will be found with our house. We could not get a gas tradesperson to turn on the pilot light to our gas central heater, leaving us no choice but to ask the previous owner who she hired for this task. The tradesperson was very upset to learn he had been going into a carcinogenic sub-floor for the past 25 years of his business. He told us that it is just not possible to guarantee that there are no gaps in the heating system, so in fear for our health we don't actually use it. Our wedding is planned for December this year but the ongoing nightmare of our situation has taken away the joy from this occasion. The uncertainty of our circumstances has also constrained our budget for what should have been the best day of our lives.

Last week we were shocked to learn that our bedroom wardrobe, where most of our clothes are, is contaminated with amosite asbestos. We were advised to seal up the wardrobe, and an asbestos removalist will dispose of all its contents as 'contaminated waste'. We now live with a sense of fear that we have been exposed, and inadvertently continue to take asbestos fibres into the community.

We urge the Government to please solve this issue once and for all and demolish our home.

Anonymous, 40s, Woden

We love our home. Our home was built in the 1960's and it would have been considered a mansion in its day. Four bedroom ensuite with gorgeous blonde coloured bricks, double garage underneath, Tasmanian oak floors, quality European fittings, double brick to the wet areas, extensive storage; and an expansive front balcony to take in the views. We've invested considerably in landscaping to suit and renovated areas and thought that our home was perfect.

We live close to the school, shops, hospital and public transport and wouldn't want to live anywhere else. Our house was built to last and we've lovingly filled it up with treasures of our life's journey. A picture hangs on the wall in one of the bedrooms... the artist was my daughter when she was in pre-school. In another room there is an eclectic mix of trinkets that we've collected on our overseas travels. In the garage there are more sentimental items... a little French trike, toys, books and dolls that belonged to our children when they were tiny. Our house is a place of warmth, comfort and safety and it has seen

many birthday parties. As I write, I look towards a door way and there are pencil marks where we've measured the height of our children. Our lives have been etched into this house.

The first we knew about living in a Mr Fluffy home was when we received the 18 February 2014 letter and subsequent registered post letter. When we bought our home, we were told that it had contained asbestos but were reassured that it was safe and was provided with an asbestos removal certificate. We bought our home on the basis of trusting this certificate. We knew nothing about Mr Fluffy.

To find out our home is a Mr Fluffy home is devastating to say the least. We registered with the Asbestos Response Task Force around about the beginning of July 14 but have not yet been contacted for an assessment and have not followed it up. Currently, we live in fear.

Fear that the assessors come and find fibres and we're forced to vacate our home with nothing but the clothes on our backs. Fear that everything that we have worked for our entire lives could be taken away at a moment's notice. Fear that we are paying off a mortgage for a house that is now considered worthless. Fear that we are facing significant financial losses and that any token of emergency relief or compensation doesn't come anywhere near compensating us for real costs. Fear that deadly asbestos fibres are currently blowing out the gas ducted heating vents located in the ceiling of every room in our house. Fear that our entire family has been exposed to the asbestos fibres and the impact spans across generations. Fear for our current and future health. Fear for my husband who has performed maintenance in the roof and sub-floor with no protection or facemask; and fear for us after he's walked through the house covered in white dust/fluff. Fear for my children that their lives may be cut short because of an associated illness or disease.

Our house is full of beautiful memories and we're extremely upset that the Mr Fluffy legacy has the potential to erase them and our entire life's work all the while financially crippling us in the process and possibly sending us to an early grave. I wish the homes were demolished back in the 80's/90's in the first Commonwealth clean up so that we didn't have to deal with this nightmare. Our perfect home bubble and everything inside it has popped!

This is our story but it doesn't stop there. We have rented our house to tenants and had tradies perform work. The repercussions are far reaching.

DL, 45, Woden

Like many people I have worked hard for many years to build on assets and future security to enable a comfortable time of life in my 'golden years'. It was only last year, I decided to not only upgrade my home but also move closer to my parents who are elderly and with compromised health to be more easily available to them. I have always loved the suburb I was 'lucky' enough to buy in and was ready for the next stage to enjoy the house that I fell in love with.

I was not aware of Mr Fluffy at all or even what the removal program was – like many people the building report showed the house was part of the removal program but the building inspector informed me it wasn't anything to worry about unless ripping down walls.

After receiving the letter in February I too thought not much of it and assumed I was still in the same position that I was told by the building report. In April when the articles started appearing in the Canberra times I become concerned. I organised an inspection by randomly picking an assessors number and coincidentally had someone come out who 'knew the house'. Turns out they had been at the house in 2013 to test as the previous owners had done renovations and appeared to have some awareness of the concerns of asbestos.

The house had been environmentally cleaned and a report written which indicated contamination in the subfloor – a report the previous owners had not made me aware of. There are obviously many aspects of this whole mess that are highly distressing but the deception by the previous owners is what I find hard to understand and accept.

The uncertainty of not knowing what the next steps are or how the problem will be fixed permanently is worrying and a constant thought while you keep trying to continue with normal everyday living – it devastates me that when family and friends plan to visit I have to ask if they are happy for themselves and their children to be in the house – it should be a home to share with your loved ones and not feel you are putting people in to an unsafe and high risk situation. I love the area I live in, love the house but no longer know if this is where I want to be and it makes me sad that I can no longer enjoy my home.

“I feel so guilty. I thought I was doing the right thing by my boys; making them help their father during renovations, showing them how to work with their hands. I dragged my beautiful boys (young men now) through all our renovation work: they lugged sheets of gyprock I had pulled from the walls, they dug under the house to remove (contaminated) soil, and they got covered in dust. I feel as though I have contributed to their pending deaths. I know that sounds melodramatic but it’s how I feel. ... I am so angry that words cannot describe the rage, humiliation and utter helplessness of the past six months. I want whoever reads this to know that I want to rebuild. This is where I grew up. I do not want to live elsewhere. I chose this block of land. It’s well and truly mine. I know the house and our memories need to go, but I’m buggered if anyone in the government is going to try to buy me out, only to make me live somewhere I hate.” — Anonymous, Woden

Anonymous, 49, Woden

Our family home sits atop one of the highest streets in Woden and backs the Oakey Hill reserve. The views from the backyard look to the city, the lake and the fountain. To the south, Mount Taylor is our backdrop, with the suburbs laying beneath. I wake every morning to the mountain. The reserve to our rear has some of the most beautiful gum trees, several of which hang over our back fence. We are regularly visited by rosellas, king parrots and our local magpie family.

This home and these surrounds are the place where my wife and I have raised our three children. They are all young adults now, with one married and moved on, however their early and teenage years were spent here. Countless family meals, laughter, tears, sweat and blood have been poured into what is our family home.

We purchased what was in 2001 a small three-bedroom home, and lived in the home in 2002 when our extension and household renovations were undertaken. There is probably not enough paper to describe the renovation, but suffice to say that nothing in the original home was untouched. Everything was pulled down or replaced: walls, kitchens, heaters floorboards, everything. The extension more than doubled the size of the house and allowed my ever-growing teenagers enough room to move and grow as young adults. It is now a five-bedroom, three-bathroom home with an artist studio that overlooks the reserve and city.

I did 90% of the work myself. The major construction work was undertaken by certified builders, however all the remaining ‘bits’ were done by me. I replaced the floors, walls and gyprock, and I did the electrics work (I’m a sparky by trade). And yes, my family lived in the house during the renovations.

I undertook major excavation work and removed the soil from under the house to build a workshop. I jack-hammered the soil and wheelbarrowed it out through the garage, dumping it in the front yard and building retaining walls. This is the same soil that no asbestos assessor will go near as it is known to be contaminated.

The first time I knew our home was a Mr Fluffy house was in 2002-03, in the midst of our renovations. Those in the building trade knew what the Fluffy homes were and knew they had been remediated. No problem: work continued as per any 'normal' house.

In 2013, Mr Fluffy again hit the news, however at that time there were discussions about the subsoil in the houses. To be safe, I had an asbestos test undertaken. The results were negative, and once again I believed we were safe.

This year I again contacted the same asbestos assessment company, whose tests located amosite in our central heater return, the kitchen and linen cupboard. How is this possible? How is it that tests from only 12 months earlier showed no asbestos, yet this time around we find our home contaminated? We have lived without heating in the coldest part of 2014, cooked using the barbecue and stored our food in eskies and the bar fridge. No linen, no towels, no sheets, no blankets and no doonas. All thrown out.

Yet we stayed. We love the house and location so much we stayed.

This week I again came across amosite in the kitchen (another area behind a cupboard) and realised that the house has to go. It is so poisoned, tarnished and damaged.

I have poured my money, skill, blood, sweat and tears into this house to make it into a home for my family. It is now a worthless empty shell. No-one visits any more. My eldest told me the other day that he knows he is going to die from mesothelioma – this is from a well-grounded young man with a bright future in civil engineering. That is when I broke. I couldn't say no. I couldn't reassure him and I sure as hell couldn't fix it.

I feel so guilty. I thought I was doing the right thing by my boys; making them help their father during renovations, showing them how to work with their hands. I dragged my beautiful boys (young men now) through all our renovation work: they lugged sheets of gyprock I had pulled from the walls, they dug under the house to remove (contaminated) soil, and they got covered in dust. I feel as though I have contributed to their pending deaths. I know that sounds melodramatic but it's how I feel.

I am so angry that words cannot describe the rage, humiliation and utter helplessness of the past six months.

Finally, I want whoever reads this to know that I want to rebuild. This is where I grew up. I do not want to live elsewhere. I chose this block of land. It's well and truly mine. I know the house and our memories need to go, but I'm buggered if anyone in the government is going to try to buy me out, only to make me live somewhere I hate.

"I hope you can ask us in 50 years what the impact of all this was, and we will not have much to say. Only time will tell." – Anonymous, Woden

Anonymous, 30s, Woden

I hope you can ask us in 50 years what the impact of all this was, and we will not have much to say. Only time will tell.

The immediate impact is not insignificant. We are anxious, stressed. Not sleeping properly, not able to focus. We worry about health risks, finances, the future. We circle endlessly on what ifs and maybes. All of our future plans are on hold, waiting for news.

As a young couple with family plans we were excited to buy a tired ex-rental in a good Woden school area. We read the asbestos removal notice in the purchase papers and thought we understood what it meant. It was remediated – surely this meant that experts had assessed the house as safe and

habitable? We knew we would need to take additional precautions if undertaking significant renovations, but we didn't imagine that it wasn't safe to go into the roof or under the house.

We were more than a little sad when work took us overseas after only a couple of years. But with parents downsizing, we were able to convince them to move in and be caretakers for our little house, which at the time was really great.

Now, we don't want our parents in the house, and we can't in good conscience rent it. We don't want to sell, and the house is no longer worth what we paid for it if we tried. We are distressed about the potential impact our house could have on the health of everyone we brought into contact with it.

Now all we can do is wait, and hope, and worry.

"I feel guilt that I exposed our children and families to this asbestos. Grief that our home will soon be no more. Anger that we were placed in this position. Anger that my husband and I worked so hard for something that now has no value. My health has deteriorated, in terms of respiratory issues, largely due to stress. I am angry and upset that I was placed in a position of putting the health of my children, family, friends and others in jeopardy. This is no longer a warm and happy home. It is a cold and sick-making house." — Janet, Woden

Janet, 62, Woden

When my husband and I bought our home in 1994, our children were in primary school and the lower years of high school. Our understanding was that the house had been cleaned of any asbestos fibres, something that we were happy about. Our children grew up here into adulthood, and one son is currently living (temporarily) with us. We also have a young granddaughter, currently three years old, who comes to our home regularly. Our extended family is one where we get together regularly for family celebrations, Christmas and so on.

We love and have been very happy in our home. But now we are concerned about the impact of the asbestos fibres on our children's health and that of our extended family. As someone who gets some level of asthma, including stress-induced asthma, this has impacted to the effect that I am constantly short of breath, with my breath whistling as I breathe. This limits me as to what I can do, because exercise on top of that leaves me even more breathless. Having had a nasty virus earlier in the year, in which I experienced shortness of breath and out of which x-rays showed lung scarring, you may imagine that I have noted the similarities in symptoms to those of asbestos-related diseases.

We love our home and our community. Our children attended school locally and we have good friends in this area. We are very happy living in this area and have no real desire to move. We have good neighbours, something that cannot be bought. We have volunteered in various capacities in the area.

Since we found out about our home, we are isolated. Neither friends nor family may come to our home. At the time of writing we are still awaiting the report from the asbestos assessor. My husband and I have had to move out of our bedroom and close our wardrobe; and turn off the central heating. I find that, like a wounded animal, I want to stay in my home, because of the circumstances. As I am retired, I do not have the 'distraction' that a workplace brings.

There seems little point in keeping the house clean, because nobody can come over, and the house may be demolished. The same applies for the garden – why bother when demolition may be the future? I do not buy too much food, because what if we get moved out of our home? And the same applies to items such as clothing, general interest items (craft goods, etc). I am careful when buying gifts now for family members, not to bring them in the house in case (particularly in the case of small children) I pass some of the fibres over to them.

I feel a great sense of grief, as if a family member has died. Our home has seen many happy occasions and now there will be no more. We have had to contact our now adult children and explain the situation and encourage them to get health checks, register with the taskforce and so on. This is not something any parent would want to do. We have also had to consider our three-year-old granddaughter and her health. This compounds the feeling of guilt and grief.

When we bought our home, the real estate agent did not tell us that the house had been remediated. Nor did the previous homeowner, whose children attended Scouts with our children, and continued to do so. The previous owner would have been living in the house when, or moved in shortly after, the house was remediated. We found out at the conveyancing stage of purchase, but had no idea of the potential dangers of the house, so we proceeded with the purchase. The thought at the time was that the homes were now clean, which was considered a good thing. Over 20 years we have made many improvements. The bathrooms have been renovated, although I doubt if that renovation required ACTPLA approval because it was only tile replacement and the installation of new shower screens, IXL Tastics and so on (i.e. no substantial alteration to the actual bathrooms). In 2005 we paid a lot of money to have our kitchen/family room area renovated – this was approved by the relevant area of the ACT Government. Why were we allowed to proceed when ACTPLA had the records that this was a “Mr Fluffy” home? At the same time, at the government’s encouragement, we had solar panels installed on our roof, as we believe in being ‘environmentally friendly’. And what was all this for? A worthless house with good money poured into it to no avail. As someone who has worked for the majority of the time since leaving school, juggling work, children, tertiary studies and so on – what was all this for, if what we are left with as a legacy is a valueless (in terms of finance) piece of real estate? We cannot even sell the land, because it is not ours, it belongs to the Crown. Our combined health has been prejudiced from having lived with the asbestos, and now we and our children and their families – and our extended family and friends – will have to go through the rest of our lives not knowing if our health has been impacted by asbestos. Until it is too late.

I am angry that various governments have allowed this to happen. It is now obvious that Mr Fluffy was raising concerns in 1968, and I note that he even advertised his insulation as being “CSIRO tested and approved”. Why was he never stopped, on that score alone? Who allowed his business to continue? I am angry that we were allowed to bring up our children, and to welcome our family and friends into a home that is, potentially, deadly to them as well as to us. My husband and I are now retired, and these are the years when we should be able to enjoy life, with time to do so, before old age encroaches. But we may not be able to do this. And if we should require aged care in the future, now that bonds are compulsory for any level of care, how would we pay a bond with no asset to assist us? What happens to the items in our home, accumulated over a lifetime? Are they too destined for landfill? At last, after years of hard work and struggle, we are now in a place where we ought to be able to enjoy our lives. But we are being deprived of that right.

I also feel that the various governments, past and present, federal and local, had a duty of care to warn the residents/owners of the homes that there was a foreseeable health risk to residents from the insulation. This is evident from the documents uncovered so far, which as far back as 1968 warned of the dangers. I believe that the governments breached their duty of care, and that we, the owners or residents of these homes, are the victims on so many levels of this breach of care.

I feel guilt that I exposed our children and families to this asbestos. Grief that our home will soon be no more. Anger that we were placed in this position. Anger that my husband and I worked so hard for something that now has no value. My health has deteriorated, in terms of respiratory issues, largely due to stress. I am sad at the situation. I resent having to camp, alone, in another bedroom, and have no ‘routine’ items (i.e. bed, pillows, shower, clothing, hairbrush) in their familiar places. These things may sound trivial, but they are what make up the fabric of everyday life. I am angry and upset that I was placed in a position of putting the health of my children, family, friends and others in jeopardy. This is no longer a warm and happy home. It is a cold and sick-making house.

When I first started work, I was paid according to my age and gender – less money than a male counterpart. That was the award at the time. After having our first child, I was allowed maternity leave – but told “don’t get pregnant again”. When I returned to work, I had to resign my position as a teacher in order to work in a part-time preschool, and was sent my superannuation, with no advice about rolling it over. I, and so many others, were financially disadvantaged by this situation. My husband and I worked hard to provide for our children. There were no child care allowances when our children were growing up, so we had at times to take leave without pay in order to be there for them in school holidays etc. Now, when we are retired and should be enjoying our home, children and circumstances, we are being robbed of this by the home we live in. I do not want to be deprived of all the things that we worked so hard for. I should be able to enjoy them at this point in my life.

I do not sleep well, staying awake longer than usual and waking earlier, so I am always tired. I sleep with my hands clenched and am tense, so that the muscles in my forearms and neck are tight. This affects the activities that I do, such as artwork, sewing, gardening and so on. I am irritable, as are so many people. When I wake up in the morning, I used to look forward to the day ahead. Now, I find my first thought is that – oh, no, the Fluffy thing is still there. And each day is dampened before it begins. Having said that, I do my best make sure that I enjoy my life. I feel that I am not doing my best by my husband and family. I recently celebrated my birthday – but could not have anyone over to our home, even for a meal. How long do the governments want to keep us in this dreadful limbo state?

“I am not sleeping well and often wake up several times a night essentially worrying about the various health, financial and social impacts of all this. I have also had some chest pains, long term coughing and some breathing issues – which my doctor is monitoring.”

— Mike, Woden

Mike, late 60s, Woden

According to the UN’s World Health Organisation (WHO) approximately half of all occupational cancers are caused by asbestos.

In a study of 1047 asbestos industry workers cancer was the official cause of death of 205 workers, or about 1 in 5. Respiratory cancer made up the majority of these deaths.

Others, including family members, faced secondary exposures in the home and there were environmental exposures in mining communities. See: www.asbestos.com/cancer/

These WHO figures seem to indicate a far more serious situation than the 5 or 6 per 100,000 people outlined by the ACT Chief Health Officer, or the 1 in 200,000 initially mentioned by the Chief Minister.

Those figures probably apply more to the general population—and most certainly not to people long term exposed to loose fill asbestos inside their own homes!

The figures quoted by these senior Health and Political figures seem to me to be as inaccurate and misleading as earlier assumptions that remedial action had effectively made homes safe enough for families to live in, provided residual material in wall cavities were not disturbed.

The Canberra Mr Fluffy situation has led to cases where families (like us) have been continually, and unknowingly, exposed inside their own homes – in some cases possibly for decades. This after the remedial programs of the late 80s and early 90s, and indications at the time that all was safe (provided one did not disturb residual loose fill asbestos material in wall cavities).

It is now apparent that residual loose fill asbestos material is not just restricted to wall cavities. It also remains in cornices, above cupboard spaces, under tiles and in other areas, and has even leached into the ground (reportedly over 30cm in some cases). It has now also migrated into cupboards and living

spaces, including through heating systems in many homes. It has been found in such concentrations inside the living areas of some homes that people have had to leave immediately. To this date I doubt that we have much accurate information regarding the real air borne levels in living areas – as most testing seems to be based on dust samples.

On the face of it this seems at least comparable to the in-home secondary exposures of asbestos worker families, and in the worst cases is probably comparable to direct asbestos worker exposures.

As these mostly 40 year and more old houses age the living area contamination is only bound to worsen. Even if everything is sealed there is no guarantee that other cracks will not occur and lead to further contaminations, perhaps even quite soon afterwards. Wood and other materials move, including in response to changes in temperature, humidity and ground conditions.

Knowledgeable people have indicated that demolition is the only real solution. Presumably if undertaken it would be phased in with the most contaminated (indicated by those who have had to leave their home) receiving the highest priority; those still living in homes where fibres have moved into the living spaces next; those with no detected living space contamination next and those wanting to remain (and where this is deemed 'safe') the lowest.

The ACT situation has some unique aspects – elsewhere it is probably more a State matter. In the case of the ACT pumping loose fill asbestos into ceiling spaces through roof cavities occurred while it was still administered by the Federal Government. In the ACT residential land is leased, not owned – the landowner is still the Federal Government. ACT residents are merely leaseholders, not owners. So, in one sense, it is the 'Owners' who also allowed this to happen.

The Federal Government ignored an eminently sensible 1968 warning about the health dangers of this type of loose fill asbestos in homes and recommendations that the supplier be 'stopped'.

In relation to the Mr Fluffy supplier:

- A 1968 Canberra Times advertisement indicated this loose fill asbestos was 'CSIRO TESTED AND APPROVED'. Buyers would have had great confidence!
- At the time Australia had some sort of trade embargo with South Africa because of Apartheid. A former Mr Fluffy worker has suggested this is where the material came from – and that import documents may have, at least on some occasions, been deliberately falsified to get around the embargo and direct it through New Zealand.
- Both these things may have been 'dodgy'. If so why were they allowed? If not why did CSIRO approve this material for house use? Also why was it necessary to import this loose fill asbestos material through New Zealand, possibly on falsified documents?

Finally I have some concerns that there seems to be a reaction and response developing that can come across essentially as having underlying elements of '**blame the victim**' and sometimes seems to partly constitute '**punish the innocent and spare the guilty**' principles. We have seen much of this in recent times, in other contexts! There seems to be no equivalent approach to other parties – such as former owners, real estate agents, building inspection firms, conveyance lawyers and governmental agencies. In my view they were ethically required to find out and report the true situation, rather than (as they often did) just remain silent – prior to sales and renting out! They are certainly not being financially penalised, or having high stress placed on them – let alone having their own, and their family's, health endangered!

The real estate agents current behaviour seems to me to be typical and, yet again, disappointing. Many are now refusing to go into these homes to value them or to try to sell them (with full disclosure – something they never did for buyers in the past, even quite recently); or indeed to have anything to do with them. A big problem in the whole saga had been this long-term, endemic lack of honesty about the true state of properties that were being sold and rented out! Some financial institutions are now refusing to provide loans to purchase Mr Fluffy homes – on the basis of 'unacceptable risk'. To me these seem clear signs that the situation is no longer tenable and (preferably prompt) demolition, or buy back (at mid 2014 values), is the most practical, equitable and sane solution!

Personal Impact

In our case amosite asbestos has migrated into the living space of our home, including through the ducted heating system. We have only recently been advised of that as a result of the asbestos assessment. For me personally this has considerably ratcheted up the concerns and worries I have indicated below.

My major concern is possible long-term health impacts on my three children – who have lived in the house for over 10 years. My wife and I have lived in it for over 20 years. All this certainly constitutes ‘long term’ exposure. I hope for everyone, and particularly my children and their children, the marbles roll the right way and they escape bad consequences. Until very recently children, grandchildren, relatives and friends have often visited. While the risks are, hopefully as suggested, relatively low – the consequences for the unlucky individuals are enormous! I am however now wary of any official reassurances and, belatedly, maintain a ‘healthy scepticism’.

I also feel a great deal of personal responsibility for buying this particular property and moving my family into it. This despite the fact that in our case neither the owner, the real estate agent, nor the building inspection report we had done prior to purchase mentioned loose fill asbestos. I deeply feel that I have failed in my primary responsibility of keeping my family safe and am very ashamed of that!

I am not sleeping well and often wake up several times a night essentially worrying about the various health, financial and social impacts of all this. I have also had some chest pains, long term coughing and some breathing issues – which my doctor is monitoring. A chest x-ray was clear – but I understand they are not very good at detecting asbestos related conditions. I am told that ultimately a biopsy is really required to establish whether Mesothelioma exists, and that early diagnosis and effective treatment is very difficult. According to the Australian government’s own website survival is only likely for about 6–18 months after diagnosis!

We have told our relatives and a few close friends and are now no longer having anyone visit. It really is a sort of ‘unclean’ or ‘leper’ type of feeling as far as my impression is at the moment.

There is also a feeling of distance, even some alienation, from what had been a happy home for two decades. It now seems to have become something more forbidding and dangerous. It does not feel like ‘home’ anymore. I do actually have empathy with those Mr Fluffy people who feel a little like trapped animals – in a bad place with no easy way out!

I am a war veteran (ex-infantry), now a DVA part-pensioner, and have also worked in law and order in the Highlands of Papua New Guinea for several years. I have coped well with my active service (which included several very real life-threatening incidents) and have never made any sort of claim on the government (as none was needed) as a result of it.

This however is different!

We all need effective and rapid action.

I think the only good solution in many cases is prompt phased demolition, or buy back; incorporating some form of reasonable, equitable compensation.

Isla aka Betty, 84, Woden

My townhouse was built in 1974. I bought it from the original owners in 1978. I am one of a row of six. I have two common walls, both are buried. One with the neighbour on the bottomside, and the other with the neighbour in the topside.

When I bought this townhouse I had someone check the insulation. They said it was grey fluff, probably wool, which I unfortunately did not check. In 1982 I had a wall removed between the kitchen and laundry, when I saw the insulation, I said to the builder that is asbestos, he said no it is not asbestos.

I put some in an envelope and took it to my office. I was then working at Housing and Construction or Department of Works as it was sometimes called. I took it down to the Asbestos Section, they told me it was grey amosite. Two of the people working there offered to remove it the following weekend.

I always told workmen after to wear masks if they went into my ceiling, they would often take them off saying they were too hot.

I was part of the Government Asbestos Removal program. I was out of my house for three to four weeks. I had to pack everything I owned. When we received the Completion Certificate, I thought that was the end of it.

I am now 84, I live 5 minutes from the hospital, so would like to remain here for the rest of my life.

“So here we are out of our home in limbo, hoping for a solution that will allow us to stay in our community, with the supports I have taken years to establish. I am sure every family is in turmoil but there is just an added complexity with a disabled child that I doubt many people can appreciate unless in a similar situation.” — Julie, Woden

Julie, 40s, Woden

In June 2014 the penny dropped for me that I lived in a Mr Fluffy home. I started to read about it, looked about my solid but cracked home and knew I would not be living there for much longer. A week later, on Friday 4th July around 5, I was rung by the assessor to say interior tests were all positive, they had reported that to Worksafe and to leave the property or a prohibition notice would be placed on it. They gave me a number to contact the taskforce but it was not connected. I have a disabled son and leaving under our own steam would be much more practical than being forced out. We are very lucky to have my parents in town who we could stay with but it is impractical for the medium or long term due to small space and split level (doesn't really work for a hoist!).

Now there is a gap where there is little to no useful information, difficult to determine what to do with my belongings and uncertainty about the future. The increased risk of health issues, especially for my son who has chronic lung disease of prematurity (born at 25 weeks) and financial implications, became a reality and remains a heavy cloud around us.

Our home, which I essentially own outright, was very suited for my son's needs. Big bedrooms to fit specialised bedding equipment as well as a hoist. Large living areas to fit his many but necessary equipment pieces, specialised seating, standing frame, hart walker, walking ladder, hoist and power chair whilst still being able to commando crawl freely for independence. Also our home has a self-contained area that in the future would suit my son who will be dependent for many aspects of his physical life but will allow a sense of independence or a place for someone else if I needed help. I saw us living here until I couldn't manage it anymore. I try to tell myself that my losses are just material and there are more important things, but the reality is “things” help make up the fabric of who we are and that loss of home, belongings, community, familiarity will be real and ongoing.

I have spent the last year liaising with the education department with the aim of getting my son into mainstream schooling. This has occurred with modification to the school etc. I can't imagine trying to do this again elsewhere, so it is essential we stay in the area. We have also got services in place, family and friends nearby. My son is bright but has significant challenges and has had a lot of changes this year; stability and consistency is important for his development so I intend staying at my parents as long as we are able to ensure minimal further change. A long phase to a solution will put us all under pressure physically and emotionally.

So here we are out of our home in limbo, hoping for a solution that will allow us to stay in our community, with the supports I have taken years to establish. I am sure every family is in turmoil but there is just an added complexity with a disabled child that I doubt many people can appreciate unless in a similar situation.

Ideally I would like to be able to stay at my address, build a purpose built home to cater (as our previous home did) for my son's immediate needs and those needs as he grows to adulthood. I am not sure if that is possible or financially feasible for us but that is my desire and aim.

I also own a home in Farrer which unfortunately is also a Mr Fluffy home. I can remember thinking when I found out our home was affected that I could modify our Farrer house to suit our needs but unfortunately that option came crashing down – that was the first but not the last time I felt panicked. The future I had built for us, the security of options of housing, financial stability, location allowing easy access to services/shops for my son just disappeared overnight. I feel overwhelmed if I think about it for too long.

I have always been fully insured and more so since as a single parent caring for a child with special needs as you never know when there will be a time that you are needed at home and can't work. I feel very vulnerable knowing that soon I may not be able to take time from work without financial risk and that my major asset is not worth what it was. I also feel limited as my ability to take on extra work is restricted due to the therapy requirements of Sebastian. This is the time for him, intervention must occur now and I cannot let this slide. This all limits the financial outlay I am able to carry if rebuilding is an option. I feel distressed that I may not be able to support Sebastian now and for his future as previously when I had no mortgage.

I am hoping for a resolution soon of government support that will enable us to maintain our home, personal circumstances, community support without too much financial hardship. At the moment I find it hard to see a way forward that is feasible but am resolved to ensure my son does not suffer unnecessarily in this unimaginable mess we are in.

“After we made the decision to test the house (we had to do it twice as it was not done properly the first time) both results came back as positive so we started to get quotations to demolish and rebuild. When the first quote came back as in excess of \$170,000 to just demolish our house we were floored. Where could either of us find this sort of money just to knock down let alone the \$400,000 plus to rebuild?” — Marlene, Yarralumla

Marlene, 67, Yarralumla

In May 2003 my daughter and I purchased a property in Yarralumla. This purchase was supposed to achieve two things, the first to help my daughter enter into the property market and the second to act as a long term investment for my self-funded superannuation fund. As a single mother of two, I have worked seven days a week for 25 years to build my superannuation package.

This package has been built up through my retail store and has involved decades of strict budgeting and saving to ensure I have enough money for retirement. The decision to purchase in a blue chip suburb was a calculated one as location is important for property and Yarralumla is a suburb that typically provides a good return on investment.

We did everything by the book and life was ticking along nicely until the letter came through on 18 February (the 2005 letter was sent to the previous owner of the house who neglected to inform us of the contents). Everything changed, our world imploded. Overnight our perceived good investment turned into a nightmare.

After we made the decision to test the house (we had to do it twice as it was not done properly the first time) both results came back as positive so we started to get quotations to demolish and rebuild. When the first quote came back as in excess of \$170 000 to just demolish our house we were floored. Where could either of us find this sort of money just to knock down let alone the \$400 000+ to rebuild. I am nearing the age at which I would like to retire and this could set me back at least another 10 years.

Then there is the risk to the health of my daughter, her husband and my 2.5 year old grandchild. They are faced every day with making the decision as to if they stay or if they lock up the house and go. I am faced with the guilt of putting my daughter and her young family in this situation. We are facing huge expenses at a time where external factors are impacting my only income. If we are required to fund this ourselves, I will be struggling to do so. So now we face an uncertain future, me for my retirement plans and my daughter for her health and her current home environment. We keep getting told to wait by the officials. How long do we have to put our lives on hold while external players decide how this unfortunate situation will play out?

“The stress and impact on our lives is huge. It has had a snowball effect on everything as it has impacted our relationship, our friendships and our work lives. We wake up every day with a huge shadow hanging over our lives. Everything is now on hold pending the outcome of the government who will decide what we can and can’t do and in what time frame. We feel like we have no control over anything and we are continually told by the officials that we just have to wait. How long do we have to wait for people to play politics with our lives and our bank balances?” — Anna, Yarralumla

Anna, 37, Yarralumla

In 2003 I purchased this as an investment property with my mother. We did everything right, a small house in a good location or so we thought. The house was supposed to be my entry onto the property ladder and an investment into my mother’s superannuation fund. Life was fine, we have both lived in this house and rented it out since we purchased the property in 2003. My husband and I moved into this house, got married here and brought our only son home from hospital to raise in this house. Yes, it isn’t huge but it is well suited to our needs.

We were in the process of planning a large renovation to the house to enable it to grow with our needs when the 18 February letter stopped everything. This letter was the first we had heard about this situation, as in 2003 it wasn’t included in conveyancing and sales contracts. From the minute we got the letter we were in shock, it took me sometime to convince both my husband and mother to do the test. In the end after having to reschedule once due to a sick child we got the test completed. The initial results were that everything was good, with the exception of the sub floor. Then we went to the first FORAG meeting, I admit initially I was very annoyed by the publicity as I felt it was going to negatively impact the value of our homes, that was until this meeting (THANK HEAVENS I ATTENDED). This meeting changed all of our lives. We realised it is a HUGE issue, we also realised the asbestos assessment company didn’t take any swabs in the house nor did they test the heating. The next day I called them requested retests and then discovered it was in the bathroom.

We then froze, do we move out or stay. A million thoughts went through our heads, are we putting our son’s life at risk? A child of 2.5 years old who relies on us to protect him from everything. Are we setting him up to grow up without parents? How do we financially afford the cost of purchasing another home then the cost of upwards of \$250 000 to demolish and then the cost of rebuilding. How is a normal person supposed to cover this cost? My husband and I both work every minute of the day, he in a consulting job, I am self-employed. We just don’t have endless funds to cover the cost of demolition and rebuilding. I work with my mother who is also eyeing off retirement and doesn’t have the funds to undertake such a task. On top of this we live in a duplex, our neighbours on the other side of the wall are ignoring the issue and are expecting us to solve it.

We withdrew from our friends as we are too afraid to have them in the house before it was cleaned and sealed. Now the house is “safe” we are trying to reconnect and look for positive experiences. We are now frantically looking for another place to buy so we can move out as soon as possible. Renting isn’t an option – we don’t want to live in someone else’s house, we want to live in our house. We are having to make compromises and decisions we shouldn’t have to because of someone else’s decision to install Mr Fluffy three decades ago.

The stress and impact on our lives is huge. It has had a snowball effect on everything as it has impacted our relationship, our friendships and our work lives. We wake up every day with a huge shadow hanging over our lives. Everything is now on hold pending the outcome of the Government who will decide what we can and can’t do and in what time frame. We feel like we have no control over anything and we are continually told by the officials that we just have to wait. How long do we have to wait for people to play

politics with our lives and our bank balances? Please, please give us some answers soon. I just need a framework or guidelines within which to operate and I can do the rest. We just want someone to press un-pause so we can get on with our lives.

“There is no end in sight and I feel alone, helpless and let down.” — Sandy, Yarralumla

Sandy, 63, Yarralumla

I purchased my home in Yarralumla in 2002, not knowing its Mr Fluffy status at the time. I have lived here and made it (until now) a much-loved family home with my children, friends and pets. I have built a wonderful garden over the years and carried out various renovations, which I now deeply regret. I have unknowingly exposed myself (many times) and various tradespeople who have entered my ceiling cavity and underfloor area to toxic, loose-fill asbestos for over 12 years.

When I got a ‘To the householder’ letter from the ACT Government in February 2014 saying my house had been part of the Commonwealth asbestos clean-up program, I put that letter aside in the course of my busy working life and only realised I had a problem when I caught up with all the media coverage in early June. I booked an asbestos assessment, which could not be fitted in for some weeks, so in the meantime, I told my close family and had a health check-up. The chest x-ray came back with worrying signs that I might have lung cancer so I was booked in for a CT scan. While I waited I experienced the worst days of my life, worried out of my mind, depressed and scared stiff. I couldn’t even bear to talk to my close family. As it turned out, the CT scan cleared up my worries, but I’ve now had a taste of the lifetime of worry and uncertainty that I face from my exposure.

When the asbestos assessment preliminary report came back, it identified four areas of my living space (as well as the ceiling and sub-floor) with potentially deadly asbestos contamination, including our kitchen and my daughter’s wardrobe. I was committed to travel interstate for work the following week, so I sought help and advice from the ACT Government Asbestos Response Taskforce and WorkSafe ACT – only to be told that until I had my final remediation report, nothing could be done. With my daughter already distraught, I decided to clean the kitchen myself, as it was evident that no remediation would be done before I had to travel interstate, and I was not prepared to leave my daughter facing this problem alone for more than a week. Nobody could advise me about her winter clothes in the wardrobe and what we should do. I still don’t know.

I now have the final report, which indicates that the internal four areas, including the kitchen that I cleaned, are rated as 1B – which is a combination of severe and high-risk. I feel sick! I find I am leaking anger and unable to cope with the smallest of upsets in my daily working and family life. I have just booked in for mental health counselling.

My once-loved house is now my enemy. I lie in bed at night worrying, unable to sleep, and wondering if my family and I are at this very moment breathing in more asbestos fibres. I feel trapped – while the ACT Government is supporting those families locked out of their houses (thank goodness), I have to stay put in my toxic nightmare. I have a mortgage on my house, and I can’t afford to pay this and rates, while also paying rent and bond, for a new safe place for my family to live.

I worry about the future – health and financial. There is no way I can personally afford to demolish and rebuild my Mr Fluffy house. My house is an important part of my superannuation planning, and now I know it will be hard to sell, and to realise what I thought it was worth. This is devastating for my financial future, so close to the end of my working life. I feel strong compassion and sympathy for others affected by this toxic mess – thank goodness for the Fluffy Owners and Residents’ Action Group! I also feel great anger towards both the ACT and Commonwealth Government for decades of inactivity on this critical and urgent public health issue. There is no end in sight and I feel alone, helpless and let down.

“We are now incredibly upset and angry. We feel that we have been taken advantage of by the seller, agent and the ACT Government. As young people, we have been saddled with an enormous financial burden—and, potentially, a fatal health one too. It has taken away what should be a joyful time and left my partner and I feeling depressed, ashamed and alone.”

— MR and BB, Yarralumla

MR and BB, 20s and 30s, Yarralumla

My partner and I moved to Canberra from Sydney in 2011. We were looking forward to starting a life together, a spent the next two years saving money for a house deposit.

In March last year we bought a property in Yarralumla. As with all new home purchasers we were thrilled; not only did we have a place that was our own but we were also securing our financial future. The sacrifice we had made during the last two years had been worth it.

In February 2014 we received one of the letters from the ACT Government alerting us to the possible presence of loose-fill asbestos. We were devastated. When going through the documents for sale, we had seen the vague asbestos removal certificate. There was no mention of what loose-fill asbestos is, the extent of the removal program or the problems we would encounter if we attempted to renovate.

As we are originally from Sydney we had never heard of ‘loose-fill’ asbestos or the infamous ‘Mr Fluffy’ business. Based on the certificate we assumed the asbestos was a non-issue—similar to that in eaves across Australia or in wet areas such as bathrooms—and at any rate it had been removed. Additionally, at no point did the real estate agent—who had owned the property at one stage during the 1990s—mention this to us.

We are now incredibly upset and angry. We feel that we have been taken advantage of by the seller, agent and the ACT Government. As young people, we have been saddled with an enormous financial burden — and, potentially, a fatal health one too. It has taken away what should be a joyful time and left my partner and I feeling depressed, ashamed and alone.

Flora C and Paul, Max and Carl V, 51, 54, 9 and 9, Yarralumla

Paul and I bought our home in Yarralumla after much searching. It had everything we were looking for: location (close to public transport and schools, close to Civic and Barton where we worked, close to Woden and to the lake); a large block with a long north facing side; and an architect-designed house that made best use of the large block’s northerly orientation. While the interior of the home was “tired”, it was liveable and allowed us to renovate the home in stages, as our budget allowed. Soon after moving in in April 2004, I fell pregnant, and Max and Carl were born in December 2004.

We bought our home in the full knowledge that it had had loose fill asbestos removed from the ceiling. This fact warranted one line in the building report: “Asbestos loose fluff ceiling insulation has been removed from the roof space and Fibreglass batts have been installed.” We took this to be a simple statement of fact, rather than something that would be a cause for concern many years later.

In 2005, an Asbestos Survey Report of the property was commissioned by the then ACT Asbestos Taskforce. We were advised at the time that our property was one of around 500 representative residential premises that would be inspected and sampled. The technician who carried out the inspection was at our property for several hours undertaking the inspection and taking samples, and we were provided with a seemingly comprehensive report setting out where asbestos was present in the home and on the site, its condition and risk rating, and any remedial action required. There was no mention in the report of loose fill asbestos ceiling insulation.

When we received the 18 February 2014 letter from the ACT Work Safety Commissioner, we therefore did not consider there was any cause for concern on our part. The letter recommended that we obtain an Asbestos Assessment Report for our house; we considered we had been provided with such a report in 2005, and had remedied any issues identified in that report.

Our concern started to grow as we read article after article about “Mr Fluffy” in the Canberra Times. Over the years we had undertaken several renovations to the interior of the home (main bedroom and ensuite – 2004; bathroom – 2006; bedrooms – 2010; kitchen – 2011), which had transformed the residence from something tired (with original 1970’s shagpile carpet) to a modern interior.

The thought that in the process we could have inadvertently exposed tradespeople, ourselves and our children to deadly asbestos fibres filled us with anxiety and guilt. Concern about the financial implications for us also started to grow. Over the years we have invested hundreds of thousands of dollars in our internal renovations and extensive landscaping work across the whole block, opting for quality materials and fine workmanship on the basis that this was to be our home for many years to come. Our final set of renovations (to a downstairs rumpus room and office), which would have finally “finished” our home, are on hold pending a long term solution to the Mr Fluffy issue.

The current uncertainty around the Mr Fluffy issue has certainly been stressful for me and Paul, and is starting to have an effect on our children. With increasing talk in the media of a demolition scheme, we have had to reassure our children that we would have somewhere else to live in the meantime, and would come back to a nice, new home. We can’t even imagine the stress and anxiety that must be felt by those families who have had to leave their homes and belongings behind due to asbestos contamination in living areas. We have been required to provide reassurance to our children on a number of occasions that we will not be required to leave all our possessions behind in the event that our home is to be demolished.

We trust that a solution can be found that is both enduring and adaptable to the many and varied circumstances and desires of owners and residents of Mr Fluffy houses.

“Our family has just found out that our lovely new home is in fact one of Canberra’s Mr Fluffy houses. We settled and moved in on 23 May 2014. The previous owner did not disclose this information although we now know he was aware of it. He told the neighbours “they didn’t ask about it so I didn’t tell them anything”. We don’t know if the agent knew.”

— Emma, Yarralumla

Emma K, 38, Yarralumla

Our family has just found out that our lovely new home is in fact one of Canberra’s Mr Fluffy houses. We settled and moved in on 23 May 2014. The previous owner did not disclose this information although we now know he was aware of it. He told the neighbours “they didn’t ask about it so I didn’t tell them anything”. We don’t know if the agent knew. The conveyancer did not alert us to the issue or that we should investigate further before proceeding with the purchase. The standard paperwork that was part of the building report and contract was quite reassuring – we understood that asbestos had been removed from the house.

We are reasonably new to Canberra, we love living in Canberra and were so excited to have purchased our own house after several years renting. We didn’t know what the term “Mr Fluffy” meant until now – thinking it was a colloquial term or ‘Canberra locals joke’.

When we received the registered letter in the mail my immediate reaction was wanting to get in our car, drive as far away as possible and never return. We are so disappointed. I feel disbelief, confusion, embarrassment and humiliation. Most of all I want to protect our kids and I don't want them worrying. I want to know our level of exposure to the toxic asbestos and whether we are likely to experience serious illness as a result.

We are still waiting to get the assessment done – from the task force's advice I understand it may take more than a month. Uncertainty has seen my world crumble rapidly over the past few days, I can only imagine the toll on mental health in the longer term. When I put our children to bed at night, I don't know if they are safe anymore. I don't know when I'm cleaning our house, if the dust I'm cleaning up could kill us slowly in the long term.

I don't know if it would be irresponsible to allow my daughter to have her friends over to share a birthday cake. I don't know what to tell a six year old why she can't have a party like all her friends. I have had to defer my university studies as I can't think straight at the moment. I am now having to take medication to assist me to be able to sleep at night. My level of anxiety is enormous.

Having just moved – paid for removalists, all services to be disconnected and reconnected, etc. etc. I don't know how we could sustain paying rent while paying the huge mortgage we currently have, or if the bank would foreclose on us if they find out that our house needs to be demolished.

Despite all the inconvenience and heartache that may lead up to that point, I would fully support the demolition and rebuild option, so long as there is financial assistance to cover the costs. We searched for many months for a house to purchase in the area of town in which we feel we are a part of the community – surrounded by our friends, community connections and the children's school and activities. We desperately want to remain here.

*“We attended the first town hall meeting
as a room full of isolated individuals.
We left as a community, with a shared
vision and voice.” — Matt Padovan*





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