

Frequently asked questions

Loose-fill asbestos insulation

Loose-fill asbestos

What is loose-fill asbestos insulation?

This is insulation made from raw amosite or crocidolite asbestos that has been crushed into a fine state and installed in roof spaces as ceiling insulation.

If disturbed, asbestos fibres can move from the ceiling to other areas of the home, such as walls and sub-floor areas. The fibres can also become airborne and breathed in or ingested which may cause health risks.

However, ensuring asbestos remains undisturbed and sealed off can minimise the risk of exposure.

What is 'Mr Fluffy'?

During the 1960s and 1970s, pure loose-fill asbestos was sold as ceiling insulation for residential and commercial premises. A Canberra based company known as 'Mr Fluffy' installed this insulation in around 1,000 homes in the ACT.

Mr Fluffy is understood to have also installed insulation in homes in NSW. A second contractor, Bowers Asphalt was identified in a 1969 ACT Health Services Branch report as using loose-fill asbestos for ceiling insulation, but only for large non-residential buildings. PricewaterhouseCoopers was commissioned by the Heads of Asbestos Coordination Authorities to conduct an independent investigation to measure the number of properties in NSW with loose-fill asbestos insulation.

What are the health risks for residents in affected properties?

The NSW Chief Health Officer has advised that living in a house with loose-fill asbestos will not confer any significant health risks provided that there is no meaningful exposure pathway to asbestos fibres. NSW Health acknowledges that this will place an onus on homeowners to continually maintain their house, not access their roof space, wall cavities and sub floor area and will require management if they want to renovate their home.

Given the continuing onus on homeowners to carefully maintain their properties, NSW Health also acknowledges that demolition of an affected house, comprehensive site remediation and appropriate disposal would remove any enduring health risk.

Testing and results

Who is eligible for free ceiling insulation testing?

Free ceiling insulation tests are being provided for homeowners across 27 local government areas (LGAs) to identify all affected premises. These LGAs have been identified through an analysis of archival government records.

As part of the Voluntary Purchase and Demolition Program, the free loose-fill asbestos insulation sample testing program across 27 Local Government Areas has been extended to 1 August 2016.

Residents in homes built before 1980 in these local government areas can register online for the free testing program or call Service NSW on 13 77 88 for more information.

Can I get free testing if my home is outside the identified local government areas?

Homeowners are encouraged to arrange ceiling testing through a licensed asbestos assessor. If the result is positive, then the cost of the test will be refunded and the free ceiling testing service will be extended to that local government area.

How many homes in NSW have been affected and where are they?

Information on the number of affected homes and their local government areas is available on the Property testing results page.

What action has been taken with the affected properties?

All properties were eligible for free technical assessments to determine the adequacy of risk controls and any appropriate remedial action required. Technical

assessments have been completed for a number of the properties identified as containing loose-fill asbestos fibres. The assessments include a housing assessment, dust sampling and air monitoring over a 7 day period to determine the risk of exposure.

The NSW Government is implementing a Voluntary Purchase and Demolition Program comprised of a NSW Government purchase of premises and land, and a NSW Government purchase of premises only.

Owners of any NSW residential premises confirmed to contain loose-fill asbestos insulation are eligible to participate in the Voluntary Purchase and Demolition Program. More information is available on the Voluntary Purchase and Demolition Program page.

Assistance for owners and tenants

Is the Make Safe Assistance Package still available?

Prior to the announcement of the Voluntary Purchase and Demolition Program on 29 June 2015, the NSW Government provided a short term assistance Make Safe package to homeowners and residents with homes containing loose-fill asbestos. Under the Voluntary Purchase and Demolition Program, the Make Safe Assistance Package will no longer be offered to homeowners whose homes have been identified from 29 June 2015 as containing loose-fill asbestos. Owners and tenants who participate in the Voluntary Purchase and Demolition Program may be eligible for assistance.

Visit the Assistance for owners and tenants page for more information.

Will there be any requirements for disclosure of hazard information?

Yes, the Implementation Taskforce will be supported by a number of new laws which include:

- The establishment of a public Loose-Fill Asbestos Insulation Register
- Mandatory hazard labelling of affected properties
- Identification of affected properties on section 149(2) planning certificates
- The development of a generic warning statement for inclusion on section 149(5) planning certificates for pre-1980s homes across 27 local government areas

- The consideration of a warning statement as a prescribed document on a Contract of Sale and for the vendor to warrant that a property is free of loose-fill asbestos.
- Amendments to residential tenancy laws to protect current and future tenants living in premises affected by loose-fill asbestos insulation and ensure it is disclosed by real estate agents

What assistance is being provided to owners and tenants?

Assistance is being provided to owners and tenants under the Voluntary Purchase and Demolition Program. This includes assistance with relocation, home contents, independent legal advice, stamp duty concessions and counselling services.

Visit the Assistance for owners and tenants page for more information.

Can my local council help me with my rates payments?

Resident ratepayers who are experiencing genuine financial difficulties in paying their rates and charges may contact their local council for information on applying for their rates to be deferred and interest written off. Councils may have a rates hardship policy to provide a formal process for assisting ratepayers who are experiencing genuine financial hardship. Council's decisions are made in accordance with the relevant sections of the *Local Government Act 1993 (NSW)*.

Queanbeyan City Council is offering assistance to resident ratepayers affected by loose-fill asbestos insulation, including deferring rates and waiving some fees. Visit the Queanbeyan City Council's assistance to Fluffy owners webpage for more information.

You can visit the Office of Local Government's Find my Council page for the contact details of your local council.

Will compensation be offered to residents living in affected properties?

The NSW Government is providing practical and financial support to people who own or rent loose-fill asbestos affected properties. This does not include compensation for damages or loss to individuals. Visit the Assistance for owners and tenants page for more information.

How do I get further information or request assistance?

You can contact Service NSW on 13 77 88 for more information.

www.fairtrading.nsw.gov.au
Fair Trading enquiries 13 32 20
TTY 1300 723 404
Language assistance 13 14 50

This fact sheet must not be relied on as legal advice. For more information about this topic, refer to the appropriate legislation.

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