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# PUBLIC DEFENDER

## Dream flies by night

Wes Hosking

A YOUNG family stands to lose everything after a builder vanished with their dream home half-complete.

Justin Carter and fiancée Kate Merrett, building a new house in Bacchus Marsh, paid more than \$160,000 to builder Zadun Pty Ltd, but haven't heard from the company since January.

Phone calls and letters have gone unanswered and Zadun's Hoppers Crossing factory is locked up.

The pair, who have an 11-month-old son, are now struggling to keep up with monthly mortgage repayments of \$1100 for an unfinished house.

They are also paying \$860 a month in rent.

"Basically all of it means we are going to lose our home," Mr Carter told Public Defender. "There is not enough money."



**Losing the lot:** Kate Merrett and Justin Carter with baby son Max at their unfinished house. Picture: ELLEN SMITH

"We are in a situation where we are screwed, basically."

Mr Carter said an insurance claim had been knocked back because Zadun Pty Ltd was still on the ASIC register and Consumer Affairs Victoria had

been unable to contact the company. Public Defender's phone calls also went unanswered yesterday.

Vandals have damaged Mr Carter's unfinished house and he and his fiancée had been quoted

\$121,000 to finish the work. "It was going to be a new beginning for my family," Mr Carter said.

"A family home." Under Victorian law if a builder disappears the home owner may be able to make a claim under dom-

estic building insurance, which applies for work over \$12,000.

Consumer Affairs urges consumers not to pay a deposit until they check the insurance policy applies to their property, themselves and the builder.