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To Whom it may concern

I write in support of Master Plumbers Association's (MPA) budget submission seeking funding to provide expert reports to support vulnerable consumers with complaints and legal disputes with plumbers (sole traders and businesses) in the ACT in matters involving allegations of poor workmanship and breaches of the Australian Consumer Law, especially when there is significant consumer concern or allegations of systemic failure to adhere to professional and workmanship standards.

Care is a community-based organisation providing a range of services to assist people experiencing financial stress. Our clients are generally people on low incomes who experience disadvantage. Our Consumer Law Team see clients impacted by consumer law/fair trading matters with sole traders and businesses including plumbing disputes. Frequently, such matters hinge on our client's ability to provide an expert report to resolve or successfully prosecute or defend their case at the ACT Civil and Administrative Tribunal (ACAT) or the Magistrates Court of the ACT.


Without obtaining such an expert report, most such disputes have low prospects of success, even if, on the face of it, their complaint appears legitimate. Often, those clients have no means to afford such a report, especially if they already suffered thousands or tens of thousands in losses/damages or are pursued for payment of such amounts despite their claims that the work has not been started, completed or completed with the requisite due care and skill or to the required industry standard.

Access to expert reports will be highly beneficial to our work assisting clients resolve such disputes. This is especially so in situations where specific sole traders and businesses are known to our service to engage in highly predatory and exploitative business practices, targeting those on low incomes, the elderly and other vulnerable population groups.

Master Plumbers Association's expertise in the plumbing industry, their extensive knowledge of industry standards and leadership to maintain the highest standard of professionalism from their members makes them an ideal organisation to produce these reports. Their demonstrated leadership is evident in the implementation of the nation-first \$5,000 Consumer Guarantee to protect consumers from poor workmanship by their members.

For many years Care has had a MoU with MPA, which allowed us to refer clients who are unable to afford plumbing services, for pro bono assistance with essential plumbing work. We have highly valued this partnership and hope to expand on it with access to expert reports in cases involving poor professional standards, breaches of Australian Consumer Law and systemic exploitation by some members of the trade.

Yours Sincerely

A handwritten signature in black ink, appearing to read 'C. Franklin', with a stylized, flowing script.

Carmel Franklin

CEO Care