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Closing the Gap: Decennial Liability Insurance – The Solution to the Strata Living Crisis in New South Wales – *Jessica Rippon*

With the rising trend of apartment living in New South Wales, there is growing concern around the lack of consumer protection in strata housing against defective building work. This issue is highlighted by the recent Mascot and Opal Towers evacuations, which the author believes are just the tip of a very large iceberg known as the “strata living crisis” in NSW. This article analyses the State Government’s current and past approach to consumer protection for defective residential building work, with a focus on the insurance exemption for residential strata developments over three storeys. This analysis will show just how fragmented and ineffective consumer protection has been and continues to be in this area and will propose a major law reform underpinned by decennial liability and decennial liability insurance. 338

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