UNDER CONSTRUCTION GET YOUR JUNE/JULY 2018 SKILLS MAINTENANCE POINT!







FOREWORD VIEW FROM THE GM OPERATIONS & MARKETING



Make time to take stock



This issue of Under
Construction is packed full
of tactics to help improve
your operations, including
team building, recruitment
and insurance claims
recommendations

It's hard to believe we're already halfway through the year! Now is the time that construction work traditionally slows down, but feedback from builders indicates it's less pronounced than usual this year

While this is generally viewed as a positive, it could mean less time for regrouping and reassessing the next 6-12 months. It's always important to make time to work on your own business, as well as in it. This issue of *Under Construction* is packed full of tactics to help improve your operations, including team building, recruitment and insurance claims recommendations.

The question of recruitment in New Zealand has come under the spotlight recently, following changes to our employment laws. This month we asked builders what they thought about the changes and, while most of our smaller builders won't be affected, they had some interesting things to say. Read more on page 5.

As always, it's great to see and celebrate the learning of those new to our industry. You can read about the challenges faced and solutions achieved from our PAC apprentices on page 4.

With wet, wintry months in mind, Site Safe has provided some helps tips for avoiding slips, trips and falls. While it might seem obvious, every year they cause thousands of workplace injuries. See page 22.

However, these aren't the biggest cause of fatalities in construction – WorkSafe statistics indicate that it's accidents and incidents involving vehicles on site. Read more on page 15.

We also feature the two latest Codewords articles; one highlighting common complaints about LBPs in relation to timber-framed building work, and another covering free standard building contract NZS 3902:2004. This can be used for clients who engage you to build their house, or to do simple building work or alterations. There are other options, however; so take care in choosing the contract that best suits the work you are undertaking.

We hope you enjoy this edition of *Under Construction* and make sure to note it down for LBP points. We'll also have another seminar coming up soon, so keep an eye on our website for details!

Gary Woodhouse

General Manager Operations & Marketing

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TRADEMADE DEALS

DID YOU KNOW...?

BUYING FLETCHER REINFORCING'S STEEL

from PlaceMakers
COULD EARN YOU

PLUS POINTS

that can be redeemed for...



PlaceMakers PLUS

SPEND \$5000 (EXCLUDING GST)
ON FLETCHER REINFORCING
STEEL DURING JUNE/JULY
AND GO IN THE DRAW TO
WIN ONE OF TWO PRIZES
OF 500K PLUS POINTS*

ONE MILLION POINTS UP FOR GRABS*



Images shown are samples of what is available.
Contact plus@placemakers.co.nz for further details.

*Offer exclusive to PlaceMakers trade account customers with a current PlaceMakers Plus account

- One entry for every complete \$5,000 (excl GST) spent between 1st June and 30th July 2018 on Fletcher Reinforcing products.
- Draw completed on Monday 6th August 2018 and points will be added to the winners' account before end of August 2018.
- One prize of 500,000 PlaceMakers Plus Points to a customer based in the North Island, one prize of 500,000 points to a customer based in the South Island.



For more product information about reinforcing steel available from PlaceMakers, visit www.fletcherreinforcing.co.nz







MARCH

While working on a new build, second-year Auckland apprentice Kane Nisbet illustrated good attention to detail when faced with the challenge of getting on top of some complex bracing plans and lintel fixings

o ensure he understood the plans, Kane studied all of his drawings and specifications theory thoroughly. He also worked closely with his foreman to make sure he knew exactly what was required.

As a result, he was able to read all the drawings and specifications, while clearly marking out all the brace sheets on the framing, so they were ready for

the next stage of the build.

"It's important you take your time when reading plans to make sure you understand them properly and be 110% certain you have all information needed," says Kane. "Labelling plans clearly for others to read is also key, as it helps speed up the whole building process."



Kane pictured with PlaceMakers Wairau Park Retail Manager Bob Solanki after being named March's Apprentice of the Month. He received a \$250 Red Balloon gift card

APRIL

First-year apprentice Sam Mears demonstrated his ability to think outside the box when faced with a problem that required precision measurements and cutting

am, from Dunedin, was tasked with creating a pitched change from a roof to a veranda. Adding to the challenge was the fact the veranda was required to float until supports were installed!

Using pitch calculations, he determined what height the lower rafters needed to sit at to create the correct pitch. which also allowed him to work out where he needed to make his cuts.

After confirming his calculations with a digital level, Sam started building the pitch change. He and his colleagues also set up makeshift profiles to ensure the beam was at

the correct height for the veranda.

To allow the roofers on site to continue their work, they also installed rafters, purlins and braces and created a temporary support for the floating structure.

Sam said that the experience taught him the value of putting some time into planning.

"In this case, using the temporary support system helped speed up the job, which meant that timeframes could be kept and that the other contractors on site stayed happy," he says.



Operator Justin Macready at PlaceMakers Dunedin

"Thinking outside the box to get the job done more quickly without sacrificing quality really pays off!"

New member winner!

Our latest new member winner is Jarrod Williams, a first-year apprentice from Queenstown.

Jarrod is walking away with an Apex Carpenters Kit valued at more than \$1,000 simply for signing up to PAC!

BUILDERS' BUSINESS

Hiring made harder?

Builders' Business is a column by builders for builders. Its objective is to provide a forum, particularly for small business operators, in which to share knowledge, experience, tips and ideas



How do you think the Government's proposed changes to the Employment Relations Act will affect the building industry?

Firm: Laing Properties Ltd Principal: Grant Laing Location: Christchurch Staff: Around 26

It's still early in the legislation process, so I'm not sure how it will shake out in the end. The biggest change that will affect us, both as a business and as an industry, is limiting the 90-day trial provisions to companies with fewer than 20 employees.

However, I don't think builders should let it affect their hiring intentions, as they will still be able to use probationary periods to screen prospective employees, which we have used effectively in the past.

At the end of the day, all businesses want to employ good staff. Employers may now need to improve their recruiting process, so they're getting the right people in the first place, and make sure they follow all the proper processes once they do hire someone.

We are facing labour shortages as an industry, so I can see how these changes could be frustrating for some builders, as we already have a restricted pool of talent to recruit from.

Firm: Mike Reidy Builders Ltd Principal: Mike Reidy Location: North Auckland Staff: 5

Personally, I don't agree at all with limiting the 90-day trial to businesses with fewer than 20 staff. Taking on staff whatever you do is a big risk and only employers know how it feels to take that risk.

I also think it will be an obstacle to addressing the worker shortage. While bigger construction companies can possibly afford to take on a range of people with less skills, for smaller businesses that are still above the threshold. I think it could be a problem.

If you can't try before you buy, then how do you really know if that person is the right fit for your business?

I have known many guys over the years who talk the talk, but get them on a site and they don't know a thing about construction. If you can't try before you buy, then how do you really know if that person is the right fit for your business?

Firm: Dunlop Builders Ltd Principal: Bryce Dunlop Location: Wanaka Staff: 22

Overall, I don't think the new laws will make too much difference - regulations are always changing and you just have to adapt your systems to tie in with them.

Having better systems in place around hiring will be important. We already ask for phone references, so that we can talk directly with previous employers. We have also formalised our interviews and started using HR experts to help with the whole process. This helps to weed out applicants who would not work out.

I think you could find some building businesses capping their workforce below 20, so that they retain the ability to use to use the 90-day trial period, because there are quite a few cowboys out there looking for employment especially during boom times.

Having said that, my general feeling is that with a buoyant economy and strong building industry, nothing much will really change. However, when things get tighter and more competitive, the new rules may weigh more on business owners' decision-making.

Now have your say...

WHAT DO YOU THINK ARE THE MOST IMPORTANT SKILLS A GOOD BUILDER NEEDS? ANSWER THIS QUESTION TO ENTER OUR QUARTERLY PRIZE DRAW!

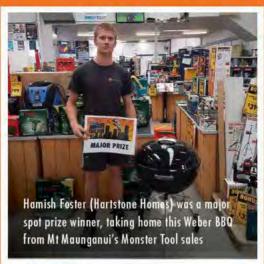
Email your answer with your full name, contact phone number, company name, number of full-time staff and the city or town in which you're based to editor@pmundersconstruction.co.nz. All responses must be submitted by 25 July 2018. The answers to this question will be published in Under Construction August/September.

COMMUNITY

Monster success!













PlaceMakers customers throughout the country took advantage of some great specials and free tool engraving (courtesy of NZ Police) at a series of Monster Tool sales in April

Branch operators from the Antigua St, Mt Maunganui and Wairau Park stores all reported strong turnouts at their respective events, with great support from suppliers allowing them to all offer some fantastic deals.

In addition to heavily discounted tools and products, builders were drawn in by the promise of a free breakfast and the chance to have their equipment engraved by the Police free of charge; a simple but effective step that tradies can take to increase the likelihood of having their gear retrieved if it's stolen.

For new Antigua St branch operator Willie Reynolds, it was also a good opportunity to get some face time with customers in his first week on the job.

"We had more than 170 builders turn out and it was great being able to spend some time getting to know them and find out what it is they love about our store," says Willie, who has now been in the role for more than a month. "I'm loving it. Previously I was working in an operations role at the Riccarton store, so it's very different and very exciting.

"We have a great team here at
Antigua and we pride ourselves on
providing personal service and going
the extra mile for our builders. It's
a good feeling knowing we have helped
them create lasting success in each of
their companies over the years and we
look forward to further developing these
relationships in the future."

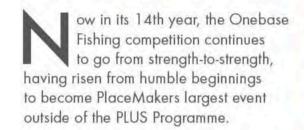
COMMUNITY



Fishing for kiwis

A group of 440 keen anglers braved two days of wet and wild weather to help raise more than \$6,000 for Thames Coast Kiwi Care, which works to preserve the southernmost population of Coromandel Brown kiwi





Placemakers Thames Branch Operator John McGill says that it's hard to imagine anyone anticipating it becoming the event it is today.

"It started out as a small trip organised by the team at the Ellis Street branch to reward builders, who hadn't gathered enough points to go on the Big Capers trips, with a weekend in the Coromandel," says John. "Now it's open to all builders and encompasses the Te Kuiti, Clarence Street, Te Rapa, Morrinsville, Huntly, Pukekohe, Whitianga and Thames stores."

He says that while the weather was pretty average, no one let it put a dampener on the two-day event.

"Friday it was raining and on Saturday a storm blew through in the afternoon, which made it pretty uninviting for the lads but they all stayed out there and got in some good fishing. This year it also seemed like we had a lot more Kahawai and Trevally caught than previously."



ONEBASE FISHING COMPETITION WINNERS

CATEGORY	WINNER	BOAT	WEIGHT
SNAPPER	Paul Clauge	The Tempest	7.32kg
KAHAWAI	Ray Bawden	Santorini	2.6kg
KINGFISH	Grant Smallwood	No Ray-Grets	20.68kg
TUNA	Lathan Wihongi	Good Karma	4.7kg

WHERE'S JOHN?

Following the event, the participants all gathered for the prize giving, where John was met by a squad of doppelgangers.

"It was pretty hard case. One of the builders had come in a few days before asking for some PlaceMakers shirts, so we sorted him out and then they all turned up dressed like me!"

Needless to say, the group took out the coveted best-dressed team award!

BIRD WATCH

Importantly, the event also helped raise a significant amount of money for Thames Coast Kiwi Care.

While John is yet to tally up the total, he expects it to be in the region of between \$6,000 to \$7,000.

"It's a good cause that we're proud to support and it's always nice to get behind local initiatives." The Kiwi Care group's territory encompasses 1,800ha of privately owned land in the Waikawau-Te Mata-Tapu/Coroglen area and some 600ha of DOC land in the Coromandel Forest Park.

A major part of its work is collecting eggs, which are then sent up to Auckland Zoo to be incubated, giving the kiwi chicks a much higher chance of surviving until adulthood.

Once they reach a certain weight, they are sent off to Rotoroa Island in the Hauraki Gulf to mature before being released back into the wild where the eggs were initially collected.

Another vital component of the group's work is catching predators to help keep their numbers down. In 2017, volunteers contributed a combined total of 1,962 hours, trapping close to 700 rats, more than 100 stoats and numerous other vermin throughout the Coromandel region.

COMMUNITY



Community spirit

From supporting school galas to sponsoring the annual Ironkidz triathlon, PlaceMakers Taupo branch operator Chris Bell has made investing in the community a priority since stepping into the role more than three years ago



've come from bigger cities, such as
Auckland and Wellington, and one
thing I've come to love about living in
a smaller town is the sense of community,"
says Chris. "We give back in various ways
throughout the year; it's little stuff here and
there, but it ends up going a long way."

One of the most recent examples of Chris and his team getting behind the community was their involvement with the Ironkidz event in March.

- "Two weeks out from the Ironman event, they run a shortened race for kids and we've been one of the major sponsors for the past two years.
- "Not only are we a sponsor, we close the branch for the day and my staff and I volunteer at the event. It's good exposure for us and also just a fun day out for everyone. It's something I plan to continue supporting every year."

Another big event in Taupo that Chris and his team of 20 staff get behind every year is the local foodbank's annual collection ahead of the Christmas holidays.

- "The whole town gets involved. You get given a designated area to work in and basically go door-to-door collecting cans and non-perishables. It's heavily advertised, so residents are always prepared," he says.
- "Last year we sent out two of our PlaceMakers utes and managed to fill them both to the brim. My staff are only too happy to help, which is awesome.
- "We do it all outside of work, so they are giving up their own time to help out and I really appreciate that. We were also joined by some of our customers from Wades Construction, which was great."



CHAMPIONS IN THE MAKING

This year's Ironkidz event attracted approximately 2,000 people from across New Zealand, with competitors completing up to 300 metres of swimming, 12 kilometres of biking and three kilometres of running depending on their age.

Local lad Alex Brackenbury was this year's overall winner, completing the race in 32:12.1, while Hamilton's Caoilinn Gray was the fastest finishing female, recording a time of 37:25.5.



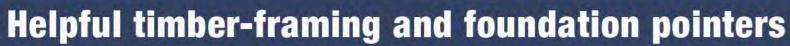














This article highlights two issues found in timber-framed building work that are common in complaints about LBPs to the Building Practitioners Board and in enquiries to MBIE's technical team

he following two issues arise in a number of complaints:

- Holes and notches to studs and joists.
- Foundation set-out

HANDY REFERENCE GUIDE TO NZS 3604:2011

These issues relate to NZS 3604:2011 Timber-framed Buildings.

This Standard is a core compliance document for those involved in building work. A helpful reference guide containing selected extracts from this

Standard is also available: SNZ HB 3604:2011 Timber-framed Buildings Handbook (the Handbook).

This Handbook provides users with a collection of figures and tables extracted from NZS 3604:2011 that are commonly used on-site or in the design office, SNZ HB 3604:2011 has been designed as an 'on-site reference guide' and should prove a useful resource for those who don't have ready access to the full version of standard.

MBIE has sponsored the handbook, so it is now free to download from the Standards New Zealand website.

HOLES AND NOTCHES TO STUDS AND JOISTS

Achieving greater levels of energy efficiency in our homes has become more important. As a result, some common methods of construction have changed or been modified. An example of this is the move from 90x45mm to 140x45mm timber wall framing in order to provide enough depth for thicker wall insulation.

Important note: NZS 3604:2011 (and the Handbook) provides notching and drilling limits for 90mm-deep wall framing. However, it does not give limits for 140mm-deep wall framing.

- The limit for 90mm framing is that the maximum size of the hole or notch can be no more than 25mm. or 27% of the width of the stud.
- Although not covered by NZS 3604:2011, for 140mm framing the maximum size of a hole or notch would be 38mm (27% of 140mm). You will note the 140mm wall depth can offer additional opportunities for the size and position of services that plumbers and electricians can run through holes in the framing.

References to checking and boring in studs can be found in section 1.5.3 of the Handbook and in section 8.5.1.6 of NZS 3604:2011.

Remember, if you want to drill bigger holes in studs (or floor joists), refer to the full text in the Standard or make use of one of the proprietary supports available on the market to accommodate the larger diameter hole. Always drill in the centre of the stud.

FOUNDATION SET-OUT

A number of recent Building Practitioner Board complaints have considered issues relating to foundation set-out, siting or accuracy of layout of a house slab. The most common area of concern for foundation-related complaints is when the foundation set-out is found to be inconsistent with the consented drawings.

Modern methods of construction often involve foundation specialists laying the foundations and then the carpenter starting work after the slab is formed. This is an example of the move to greater levels of specialisation to help drive efficiency into the building process. However, it is important that clear communication is not lost in this process.

To be clear and avoid any doubt, always work to the consented set of drawings and, if there are differences within



The most common grea of concern for foundation-related complaints is when the foundation set-out is found to be inconsistent with the consented drawings

the working drawings or between the drawings and the work that's been completed by a contractor, these should be raised and resolved with the designer, project lead and the building consent authority before work progresses.

A few common problems to watch out for include:

- The foundation layout plan not being consistent with the wall framing assembly or other aspects of the consented drawings.
- The layout provided by the truss and frame manufacturer not aligning with foundation design. This often leads to frames overhanging or falling short of the slab.
- The finished foundation not meeting the dimensional tolerances required by NZS 3604:2011. This means the slab and wall framing will probably not line up with each other. Refer to section 1.3 of the Handbook or section 2.2 of NZS 3604:2011.

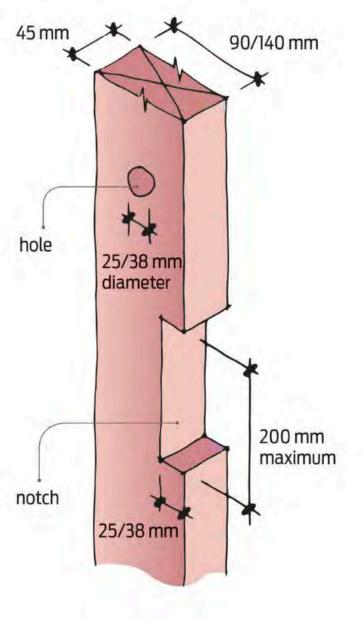


Figure 1: The maximum diameter of holes and depth of notches is 25 mm in 90 mm studs and 38 mm in 140 mm studs.

www.building.govt.nz

MBIE BUILDING.GOVT.NZ











Continued...

Helpful timber-framing and foundation pointers

- Complex, angular, stepped, or irregular foundation layouts, for which set-out is more difficult and problems are more common.
- Tight or infill sites, which often have additional requirements with boundary clearances, building adjacent to easements, and the like, meaning that accurate set-out is even more important.

FIND THE STANDARD AND THE HANDBOOK

NZS 3604:2011 Timber-framed buildings can be purchased on the Standards New Zealand website.

SNZ HB 3604:2011 Timber-framed buildings Handbook is free to download from the Standards New Zealand website. It has been designed as an 'on-site reference guide' and provides users with a collection of figures and tables extracted from NZS 3604:2011 that are commonly used on-site or in the design.



CODEWORDS QUIZ



What is the maximum diameter hole you can drill in a 90mm stud?

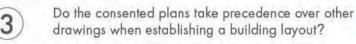
- a) 50mm.
- b) Any size providing it is not a trimmer stud.
- c) 25mm.



What size hole can be drilled in a 140mm stud?

- a) 38mm.
- b) It depends on the grade of the timber.
- c) 50mm.
- d) It is up to the plumber.





- a) Yes.
- b) No.



Where can tolerances for timber framing be found?

- a) In the 2018 Builders Omnibus.
 - b) In either section 1.3 of SNZ HB 3604: 2011 or section 2.2 of NZS3604:2011.
 - c) Schedule 1 of the Building Act.





Housing contract now free

Written contracts provide clarity about rights, obligations and expectations. Since 1 January 2015, it has been mandatory to have a written contract with your client for all residential building work that costs \$30,000 (including GST) or more

f you're a contractor, you must provide a written contract for residential building work costing \$30,000 or more (GST inclusive). MBIE recommends you have a contract even if the work will cost less than \$30,000, so everyone has an understanding of obligations, requirements and expectations. It helps to protect both you and your client, and can make your life a lot easier if disputes arise in the future.

Since 1 January 2015, under Part 4A of the Building Act 2004, it has been mandatory to have a written contract with your client for all residential building work that costs \$30,000 (including GST) or more. This does not apply to subcontracts between a main contractor and a subcontractor.

FREE ONLINE CONTRACT

NZS 3902:2004 is a standard building contract you can use for clients who engage you to build their house, or to do simple building work or alterations.

MBIE has sponsored NZS 3902:2004, so that anyone can download this contract for free from the Standards New Zealand website and comply with the mandatory contracting provisions.

Although this contract is expected to be used mainly for house construction, it can also be used without amendment for other small building works.

WHY IT'S USEFUL

Using NZS 3902:2004 will also ensure the terms of your contract with the client meet the minimum requirements set out in Part 4A of the Building Act 2004 (which requires a written contract as noted above).

Know your stuff: Consumer protection has further information on your other obligations.

Disagreements can happen during construction. If they do, NZS 3902:2004 sets out a disputes resolution process that may help you reach a solution. You may also consider getting legal advice when dealing with disputes.

NOT FOR EVERY OCCASION

While NZS 3902:2004 is useful, it is not appropriate for all situations, and

in some instances you may need to either seek advice or use other standard contracts that are better suited.

You can also prepare or have a lawyer prepare a contract for you, or the client (or their agent or designer) may propose using some other standard contract (such as NZS 3916:2013 Conditions of contract for building and civil engineering – Design and construct).

NZS 3902:2004 Housing, alterations and small buildings contract can be freely downloaded on the Standards New Zealand website. You can also purchase NZS 3902:2004 as hard copy or an online library subscription.

NZS3916:2013 Conditions of contract for building and civil engineering – Design and construct can be purchased on the Standards New Zealand website.

Contractors: Do your homework has further information on consumer protection measures if you're doing residential building work.

CODEWORDS QUIZ



When did it become mandatory for building contractors to provide a written contract for work of \$30,000 (including GST) or more?

- a) 1 January 2004.
- b) 1 January 2015.
- c) 1 January 2012.



Who is responsible for ensuring there is a written contract for work that costs \$30,000 (including GST) or more?

- a) The client.
- b) The local council.
- The building contractor (which might be you as the LBP).



Where can you download NZS 3902:2004 free of charge?

- a) From the LBP website.
- From the New Zealand Standards website.
- c) From the Building Performance website.

12 www.building.govt.nz

KiwiBuild officially under way

The Housing New Zealand-led McLennan Development project in the Auckland suburb of Papakura will be home to the first KiwiBuild houses

he Government officially launched its KiwiBuild programme in April, with plans to build 100,000 homes over the next ten years.

A total of 30 two, three and fourbedroom KiwiBuild homes are to be built at the 24-hectare McLennan Development site in Papakura, which is owned by Housing New Zealand (HNZ), with 18 expected to be completed in August. The remainder are expected to be finished by the end of the year.

Mr Twyford said that Penny Homes was selected to build the first lot of KiwiBuild homes on the site following an online tender process.

"Housing New Zealand placed a Request for Proposal (RFP) on the TenderLink website, where a selection of panel members were invited to respond.
Being a panel member pre-qualifies a company to submit a response on individual Housing New Zealand redevelopment projects," he said.

"There are no obligations, as such, until an individual project is awarded to a panellist. The HNZ Redevelopment Panel (Auckland) is an open panel and firms can apply to become a panellist at any time."

Housing New Zealand is currently in the final phase of contract negotiation for the remainder of the KiwiBuild homes at McLennan. For more information about becoming a panellist, visit www.tenderlink.com/hnzc/.

The homes have an expected price tag of \$499,000 for a two-bedroom,



built under the Government's KiwiBuild programme at the McLennan Development in Papakura

\$579,000 for a three-bedroom and \$649,000 for a four-bedroom. They will be sold through a ballot, which is open to first homebuyers and is expected to be launched later this year.

Auckland apartments drive consent growth

Several large apartment projects in Auckland drove a 15% increase in the seasonally adjusted number of new dwelling consents

total of 2,926 new dwellings were consented in March, including 1,753 stand-alone houses and 492 apartments.

"About three-quarters of the new apartments consented were in Auckland, boosted by three large projects," said Construction Statistics Manager Melissa McKenzie. "National new-home numbers continue to fluctuate month to month due to apartments and other large projects."

While stand-alone houses accounted for 60% of total new dwelling consents, in seasonally adjusted terms they only increased 0.1% compared to the 15% seasonally adjusted increase for all new dwelling consents.

In the year ended March 2018,

a total of 31,392 new dwellings were consented – up 2.5% on the previous corresponding period. Over the same period, the number of apartments (+28%) and townhouses, flats and units (+15%) consented also increased, while stand-alone houses (-2.6%) and retirement village units (-5.1%) fell.

IN THE REGIONS

Eight out of the 16 regions consented more new dwellings in March this year, compared to March 2017, led by Auckland (up 140 to 1,082; +15%), Wellington (up 126 to 286; +79%) and Manawatu-Wanganui (up 62 to 137; +83%). Hawke's Bay, Marlborough, Southland, Tasman and Waikato also consented more new dwellings.

Otago (down 86 to 124; -41%),

Canterbury (down 56 to 435; -11%) and Northland (down 27 to 108; -20%) recorded the biggest month-on-month decreases. Bay of Plenty, Nelson, Taranaki and West Coast were the other regions to consent fewer new dwellings in March 2018 compared to March 2017. Gisborne consents remained unchanged on six.

NON-RESIDENTIAL CONSENTS VALUED AT \$6.6BN

In the year ended March 2018, non-residential building consents totalled \$6.63bn – up 2.6% from the previous 12-month period.

Combined, the Auckland (\$2.6bn; +17%) and Canterbury (\$1.5bn; -7.2%) regions contributed over 60% of the total value of non-residential building consents.

Buckle up!

WorkSafe New Zealand is preparing to tackle the construction industry's biggest killer: vehicles

ehicles operating on construction sites – including concrete trucks, diggers, excavators and cranes – will be a major focus for WorkSafe in the coming months.

"Accidents and incidents that occur involving vehicles on construction sites are the biggest cause of fatalities in construction," said Craig Sengelow, WorkSafe New Zealand's Construction Engagement Lead. "The problem with vehicles and plant is that you're talking about big things, so incidents involving them tend to be quite serious. When you look at 'one week away from work' harm incidents, vehicles don't really show up because the consequences tend to be worse.

"That's obviously a concern for us and we're currently in the early stages of drawing up an approach to reduce those instances, which we'll be looking to work with the industry on."

In 2016, the most common cause of vehicle construction deaths was operators being thrown from a vehicle or crushed by it as a result of rolling on steep terrain.

Another alarming statistic is that the failure to wear a seat belt was considered a significant contributing factor in eight out of ten of vehicle fatalities, where drivers lost control of a vehicle.

SIMPLE SOLUTIONS

"It's really sad, because you'd think we'd be all over that now. When things don't go right, seat belts make sure you're in the right place; whereas if you're not wearing one, you can end up in the wrong place," said Sengelow.

"People need to understand the conditions and the vehicle to be competent for that sort of work. If someone's not competent, then they shouldn't be doing the work. Training



and qualifications are a key part of that, as is having a good onsite supervisor who can assess their competency."

Aside from buckling up and improving worker competency, another area the industry can improve on is planning the movement of vehicles throughout a site said Sengelow.

NEW REGULATIONS DUE IN 2019

Another focus for WorkSafe is the development of phase two of regulations in the Health and Safety at Work Act 2015.

"When the Act came out, the first lot of regulations covered things such as HAZMAT and general workplace safety. This second lot is mostly focused on scaffolding, and mobile plant and vehicles. There are some other areas, but those two are the big focuses for the construction industry."

He said that the development is being led by the Ministry of Business, Innovation and Employment and expects industry consultation will begin later this year, with the regulations potentially in place by 2019.

BY THE NUMBERS

WorkSafe's report, Towards 2020: progress towards the 2020 work-related injury reduction target, showed that New Zealand is on track to achieve its target of a 25% reduction in the number of work-related fatal and serious injuries by 2020.

In 2016, there were 2.1 fatalities per 100,000 full-time employees (FTEs) – below the 2020 target of 2.5. Serious non-fatal injuries were also below the 2020 target.

Within the construction industry, the rate of fatalities per 100,000 FTEs fell from 6.7 in 2011 to 1.9 in 2016. During the same period, the rate of serious nonfatal injuries fell from 24.6 to 21.2 (the period also included a peak of 40.2 in 2013).

TRADEMADE DEALS



FREE L'INSULATED SOFT-SHELL



*Offer exclusive to PlaceMakers trade account holders. Purchases must be invoiced on a current trade account between 1st June 2018 & 31st July 2018 and can be over multiple transactions. Qualifying spend of \$1,500+6ST or more is limited to Pink® Batts® Ultra® insulation products. Recipients of the jackets will be notified by 17th August 2018. The Insulated Soft-shell Jacket giveaway is limited to 150 nationwide and to a max of one per qualifying trade account. The first 150 qualifying customers will receive an Insulated Soft-shell Jacket which will be available for callection from the winner's local PlaceMakers branch no later than 24th August 2018. Prizes are not redeemable for cash or any other product or service.



PRODUCT NEWS



The benefits of insulation



The benefits of adequate home insulation extend well beyond comfort

Are your clients unsure what level of insulation they should invest in? Share the information below to help them make an informed decision

he purpose of any thermal insulation is to stop the transfer of heat from one area to another. The better the insulation, the more efficient it will be at stopping the heat transfer.

However, the benefits of adequate home insulation extend well beyond comfort warmer temperatures provide a number of health benefits for occupants and, over time, studies have shown that it saves homeowners money on heating.

Shockingly, almost 1,600 deaths are attributed to cold houses each winter in New Zealand. Living in a home where the internal temperature is below 16°C increases the risk of respiratory disease, such as asthma and bronchitis. Half of all New Zealand homes have inadequate insulation, so it is no surprise that New Zealand has the second-highest rate of asthma in the world.

The World Health Organisation

recommends houses should be kept at a minimum temperature of 18°C to ensure occupants remain healthy and comfortable. A study by the Wellington School of Medicine has also found that insulated houses resulted in families with fewer sick days and an economic benefit that was double the cost of the insulation.

"The real benefit of Pink® Batts® Ultra® is paying an upfront cost to gain long-term savings," says Todd Lindsay, Category Manager of Insulation for PlaceMakers. "Depending on the size and specification of the house, upgrading insulation can increase the total cost of a build by as little as 1%, but the ongoing savings for the homeowner are significant."

Since 2005, electricity prices in New Zealand have increased on average 51.4% nationally. A 2010 BRANZ Report showed that, on average, installing upgraded insulation instead of

Shockingly, almost 1,600 deaths are attributed to cold houses each winter in **New Zealand**

New Zealand Building Code minimums resulted in a 17% energy saving for heating and cooling a home.

"By installing adequate insulation, not only will homeowners reduce the amount of energy required to heat or cool their homes, they will protect themselves to some degree from energy price rises," says Mr Lindsay. "Insulation pays for itself over time and continues to save costs for the life of the home."

For more information on different types of insulation and their associated benefits, talk to the heating specialist at your nearest PlaceMakers.

Live and let dry

It's important to allow concrete slabs to dry properly before applying flooring, otherwise you could be in for an expensive headache

The pressure is on these days to get houses finished as quickly as possible. There can be big problems, though, if you put fixed floor coverings or membranes onto a slab before it is sufficiently dry. So, how can you tell when a slab is dry enough?

t's not unusual for tiles, timber or vinyl flooring or waterproof membranes to be installed or applied to concrete slabs before the slabs are properly dry. The result can be bubbles forming and adhesion failing under vinyl sheet flooring, warping/rot in solid timber / timber composite overlay flooring, cracking in floor tiles, mould under looselaid carpet - all expensive headaches.

Building Code Acceptable Solution E2/ AS1 says that concrete floors should have a relative humidity reading of less than 75% at the time of laying fixed floor coverings. NZS AS 1884:2013 Floor coverings - Resilient sheet and tiles -Installation practices requires the relative humidity to be 75% or less. These are upper limits:

- Some flooring manufacturers require a maximum relative humidity figure below 75%.
- Because of the sensitivity of timber or wood-based flooring products to moisture, a maximum 70% relative humidity for timber floors is considered prudent.

A typical 100mm thick slab can take four months or longer to get to 75% relative humidity. A slab only begins to dry properly once the building is weathertight. Drying will be slower where there are lower air temperatures, higher humidity or little ventilation.

Using dehumidifiers, fans or heaters to try to dry the slab faster doesn't work, as they only dry the surface.

Sometimes there is confusion between drying and curing - they are not the same. Curing is the chemical reaction that takes place when all the ingredients of concrete become bonded together, drying is where surplus water evaporates from a slab.

Drying normally takes much longer than curing. The amount of water needed to activate the chemical curing process is quite small. Most of the water in the concrete is there to allow it to be mixed, pumped and placed, and it is this water that must be allowed to evaporate from the slab.

TESTING FOR HUMIDITY

E2/AS1 refers to testing with a hygrometer, while NZS AS 1884:2013 also covers humidity probes. Most hygrometers today give an electronic readout.

Hygrometers have an insulated box that must be sealed to the slab. Water vapour coming out of the concrete enters an opening in the bottom of the box – after 16 to 32 hours, the water vapour pressure in the box equals that in the floor and the relative humidity is shown.

More details on the process can be found in BRANZ Bulletin 585 Measuring moisture in timber and concrete.

Humidity probes are either embedded in the slab when the concrete is poured or inserted into a hole drilled in the slab. Probes may be more reliable than hygrometers, because the relative humidity is measured in the body of the concrete, not at the surface.

Several measurements should be made at different points in the slab – a single spot test isn't good enough.

Once the slab is dry enough to lay flooring, let the flooring acclimatise in the space, so it is at the same temperature and moisture level as the room.

Sometimes there is confusion between drying and curing – they are not the same. Curing is the chemical reaction that takes place when all the ingredients of concrete become bonded together, drying is where surplus water evaporates from a slab

Open packets of timber or wood-based flooring and stack it, so air circulates around it. Let timber and wood-based flooring acclimatise for at least two days – some manufacturers may specify three days. Ideally, roll out vinyl flooring and leave it for two days so it can relax and reach room temperature.



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PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- Why should you not use dehumidifiers, fans or heaters to try to dry slabs faster?
- a) Because they only dry the surface.
- Because they prevent curing from taking place.
- c) Because they will cause cracking.
- 2) What sets the curing and drying processes apart?
- a) Curing is where all the excess water has evaporated from the slab.
- Curing is the chemical reaction that takes place when all the ingredients of concrete become bonded together.
- Curing is complete only after the flooring material has been laid on the slab.
- What is the maximum level of relative humidity you should allow in a slab when using timber or wood-based flooring?
- a) 80%
- b) 75%
- c) 70%

NB: The questions and answers in this section have been produced by the publisher and do not necessarily reflect views or opinions of the contributing organisation.



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Bullseye. Build the complete Red List Free picture.



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itions for structural

The Strand range from Laminex New Zealand® includes solutions for structural flooring, roof sarking, building, furniture and joinery applications. Strandfloor, StrandfloorH3.1, Strandboard and Strandsarking are all **Declare Red List Free** products. The whole range is manufactured in our own backyard from the strands of New Zealand Radiata Pine.

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Laminex

*Offer exclusive to PlaceMakers trade account holders. Purchases must be made between 1st June 2018 and 31st July 2018 and must include any product from the Laminex New Zealand Strand range (Strandboard, Strandfloor, Strandsarking). The free Mini Rugby Ball giveaway is an immediate giveaway, limited to 2,000 nationwide and to a max of one per transaction, while stocks last. Prizes are not redeemable for cash or any other product or service.



SITE SAFE

Don't slip up!



Each year, thousands of workers are hurt in accidents caused by slips, trips and falls. With wet, wintery weather never far away, now's a great time to start thinking about how you can prevent these common on-site injuries

any slips, trips and falls are preventable, and there are often low-cost solutions you can put in place to eliminate or control the risk.

Injuries caused by these accidents, such as to the ankle, knee or back, can leave workers with long-term problems that can significantly affect their quality of life. It's important to remember that even falls from relatively low heights can cause serious injury or death.

The following are all hazards that can lead to an increased risk of injury from slips, trips and falls:

- Poor housekeeping/messy sites.
- Ground clutter.
- Unstable surfaces.
- Uneven or slippery floor surfaces.
- Lack of signage.
- Poor lighting.
- Unmarked changes in floor levels.
- Damaged flooring.
- Lack of, or people not using, hand rails.

To reduce the risk, you should:

- Keep work and access areas clear.
- Take time to tidy as you work.
- Pay attention to your surroundings.
- Put tools away.

7 POINT ANALYSIS

To identify hazards on site, ask yourself:) Can I:

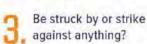




Come in contact with an energy source?

hazardous substance?

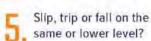






Be caught in, on or between anything?







Be injured by poor job/plant design?



Strain or sprain a muscle?

oboo site safe (748 372) sitesafe.org.nz

Site Safe's Seven Point Analysis poster is a great tree tool that helps keep common on-site risks top of mind. To download your free paster, check out the pasters and signage in the products and services section on Site Safe's website at www.sitesafe.org.nz



- Wear suitable footwear with good grip.
- Keep areas well-lit.
- Keep deliveries and skips always from work areas and access points.
- Isolate, barricade or cover penetrations, excavations, open cavities, manholes and access hatches - ensure they are clearly marked and identified.
- Have designated areas for waste collection and provide skips and bins. Make sure everyone knows who is responsible for waste removal.
- Use mechanical lifting aids rather than carrying heavy or unwieldy loads that block the view ahead
- Use cordless tools where possible. If you need to use cables for temporary lighting or power tools, run the cables at a high level.
- Improve the design of the environment/site - eg, install handrails.
- Communicate with workers and visitors about hazards.
- · Allow extra time when conditions are slippery.

- Check your path is clear before carrying loads, and make sure you can see over and around your load.
- Treat slippery surfaces with stone or grit, depending on the conditions.
- Make sure you signpost any slippery areas.
- Consider using a ramp for any changes in level. Where this is not possible, use signs to warn workers to look out for a level change.
- Do a step back 5x5 take five steps back, if it's safe to do so, and spend five minutes planning the job.

- Ask yourself:
- 1. What will I be doing?
- 2. What are the hazards?
- 3. What equipment and plant do I need?
- 4. How can I get hurt?
- 5. What if something unexpected happens?

When managing hazards on site, always choose the most effective controls that are proportionate to the risk and make sure they are appropriate to the situation.



Site Safe is a not-for-profit, membership-based organisation that promotes, inspires and supports a culture of health and safety in New Zealand construction.

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- What is a step back 5x5?
- When you fence off a 25m2 'safe' area.
- When you take five steps back from your work spend five minutes planning the job.
- An acceptable solution for outside steps.
- 5) What is NOT a recommended method of dealing with level changes?
- Use ramps.
- Set up signs warning people of the
- c) Get soft insoles in your work boots.
- How can you reduce the risk of a slip, trip or fall caused by an untidy sites?
- Have designated areas for waste collection and provide skips and bins.
- Treat slippery surfaces with stone or grit, depending on the conditions.
- Use cordless tools.

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THE SUCCESSFUL BUILDER

Raising the bar



Remind your team about your company culture statement at each toolbox meeting and ask them for feedback on how they think the company is performing

You've got a fairly reasonable building business and a team of builders or carpenters working for you, but some of them just aren't performing up to scratch. What should you do with them? Below are some tips to help you turn things around

hether it's because they're not pulling their weight or because they lack the skills you need, dealing with staff who aren't performing as well as you'd like is a difficult issue.

Firing them is one option but in order to dismiss someone lawfully, you need to give them warnings – both verbal and written – and you are expected to give clear direction and assistance to help them improve. This is a time-consuming process that doesn't always resolve the situation.

Finally, should you choose to fire them, you'll have to find a replacement and there is no guarantee they'll be better.

CREATING YOUR A-TEAM

The good news is that improving the performance of your staff is not as difficult as it sounds, but few business owners take the time to figure out how to do it. It also costs next to nothing, meaning that the return on investment can be huge.

First, let's define what a high-performing team looks like:

"A great performing team is a group of people who take responsibility for working together to achieve a common goal. They are capable of accomplishing their assigned tasks and understand the roles of other members.

They set and accept individual and team targets, assisting other team members as required in order to achieve their targets. Further, they learn and innovate."

Define the culture you want in your company

Many builders prefer to avoid writing things down, especially long documents, since the right words can be elusive! However, writing up your company culture statement need not be difficult. You can start by making a list of the words you want your client to be able to say about your company, such as truthful, hardworking, committed, polite and resourceful.

Then ask your team to add words describing the company they'd love to join, such as fun, communicative, excellent, successful and consistent.

At a later date, you can add more words and a brief explanation, but I guarantee that if you talk about this with your team, they will soon come up with a list. You may even find one of them is happy to write it up!

Remind your team about your culture statement at each toolbox meeting. Get the key words printed on wallet-sized plastic cards. Print them out on a large card and nail it to the wall of each job, then tell your client that this is your company culture statement. Reward members that reflect your culture and hold others accountable. In time, you will reap the rewards.

Once you have identified your culture, use the same process to create a set of company rules. These are like the opposite side of your culture statements. They set the boundaries and define actions and behaviours you don't want – actions that could result in immediate termination.

2. Focus on specific activities

Set clear and measurable achievement targets on a weekly basis (or daily for



less skilled people). Don't assume that your team members know what you are thinking. Tell them.

Ensure that team members know what is expected of them and check if their target is commensurate with their skill level.

Get feedback from your team. Ask them what they think, how they view the company and where improvements can be made

Should a team or a team member falter, focus on 'what would need to happen to get them back on track?' rather than bawl them out. Help them find ways to improve by offering assistance – better tools, more supervision, written instructions etc.

Also, don't overlook the power of providing incentives for achieving tasks ahead of schedule.

3. Nail it with training

Some of the more successful building companies we have worked with hold regular in-house training events for their apprentices, with qualified builders also welcome. Interest is generated by inviting suppliers to demonstrate new tools and materials.

This is also an excellent opportunity to take a few minutes to highlight one or more of your points of culture.

If you are a small team, you could combine with a colleague or two and run training events together, which also makes it more worthwhile for suppliers.

If you have apprentices, put together a list of the things you want them to master. It doesn't take a lot, but it makes a big difference when both you and they know what they're expected to achieve.

In my experience, companies that focus on training their team members end up with better staff. It's not rocket science!

4. Create your promotional track

Some of the best building companies have clearly defined promotional tracks, attached to specific technical and leadership skill levels, along with

a sliding pay scale. As a new employee gains skills and becomes of more value to the company, they progress.

Transparency provides the basis for regular reviews of performance. Moreover, because staff know precisely what is available for them at each level, the levels provide a clear incentive to learn new skills and to become more useful to the company.

These same companies look for emerging leaders and match positions to personal characteristics – as best they can.

5. Ask for feedback

Get feedback from your team. Ask them what they think, how they view the company and where they think improvements can be made.

Ask them what you could do to make them more productive. The bottom line of your building businesses is determined by the performance of the guys on the tools. So get them involved.

High-performing building companies don't just happen, they emerge from environments where high-performing teams thrive.

Graeme Owen, based in Auckland, is a builders' business coach. Since 2006, he has helped builders throughout New Zealand get off the tools, make decent money, and free up time for family, fishing, and enjoying sports. www.thesuccessfulbuilder.com

PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- 7) Why is it important to have a set of company rules?
- a) It sets dear boundaries and expectations for your staff.
- b) It's a requirement of the LBP scheme.
- c) It clears you of any liability.
- 8) Why is dismissing an under-performing team member not always the best option?
- a) Because it will lower staff morale.
- Because it's a time-consuming process that doesn't guarantee a better replacement.
- Because dismissal is illegal under the Employment Relations Act 2000.
- 9) What is NOT recommended as a method to create your 'A-Team'?
- a) Invest time in training your staff.
- b) Provide them with incentives for achieving tasks ahead of schedule.
- Reduce their wages whenever they fall out of line.

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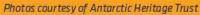
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THE LEAKY ROOF ON SIR ED'S HUT... CONQUERED







After nearly 60 Antarctic winters Sir Edmund Hillary's Hut at Scott Base was in a sorry state when the Antarctic Heritage Trust began a complete restoration of it in 2016. Sika became a sponsor of the Trust and supplied PEF Rod and MultiSeal Tape for the interior work, plus our high performance SikaHyflex-250 Facade sealant for the successful re-roof project in late 2017.

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Scan to see a time-lapse of the Hillary's Hut project www.sika.co.nz



BUILDING TRUST







HAYS RECRUITMENT

Recruiting for your business?





How many times have you advertised a vacancy and your inbox has been flooded with unsuitable applications? Or, conversely, you receive little interest from candidates at all? When it comes time to recruit your next permanent or contract team member, here are a few things to consider

f people with the skills you need are readily available in the candidate market, advertising should attract suitable applications for you to review, shortlist, and interview. However, this isn't often the case for those looking to hire in New Zealand's construction market, as there's a well-documented shortage of certain skills. If demand exceeds supply for the skills you need, a simple job advertisement will likely produce few results.

FINDING THE RIGHT PERSON

If that's the case, how will you find the right person? Over the years, technology has seen recruitment strategies move

from printed newspaper ads to online job boards and social platforms. All the while, the focus has been on identifying the best candidates from those looking for a job at that point in time.

The rapid evolution of technology has changed all that. In fact, technology moves so quickly that unless you regularly recruit, you may not have heard how recruiters are now integrating data science capabilities with the skills, expertise and relationships of people to engage the very best professionals, rather than being limited to the best of those who happen to be looking for a new job at the time.

HOW TO FIND & ENGAGE

How does this work? Digital technology and data science analytics are now used to reach deep into potential candidate pools and examine large amounts of data to prepare shortlists of the most suitable people. The data points can then be combined to determine how the timing of a job opportunity fits with a potential candidate's career journey, how the role is likely to fit with their aspirations, and how relevant an approach about the job will be. Based on this, recruiters engage with suitable potential candidates to understand their personal priorities and career aspirations.



But not every organisation has the resource, such as a company recruiter, or the systems to do this, which is why some decide to engage an external recruiter that has invested in technology to complement their work.

Whatever approach you decide to take, below are some tips for attracting the right employees:

1. Selling your job

When skills are in demand, employers need to communicate the benefits of working for them. Make sure your Employee Value Proposition clearly communicates your company's values and culture, as well as the rewards, opportunities and experience of working for your company. By communicating what you stand for and the experience of working at your company, you'll attract like-minded candidates who are a natural fit with your company and the way you do business.

2. Speed up your recruitment process

It's also important to run a succinct recruitment process – otherwise you could miss out on your preferred candidate to a competitor who moves faster and makes an offer before you. Shortening your recruitment process means a candidate could undertake their first interview, a second interview with co-workers or senior managers,

sit any technical tests and be offered a conditional role, all in a few hours. A more streamlined process also brings down costs.

3. Make a competitive offer

In some areas, salaries are increasing in response to demand, while in others they remain static. Regardless, be aware of current salary trends for the role you are recruiting by referring to a current salary guide, such as the Hays Salary Guide, and make a realistic offer that's in line with the market.

Digital technology and data science analytics are now used to reach deep into potential candidate pools and examine large amounts of data to prepare shortlists of the most suitable people

HOTSPOTS OF SKILLS IN DEMAND

The Hays Jobs Report highlights employment hotspots. The latest report, covering the first half of 2018, confirms high demand for commercial site managers and project managers, given the large number of commercial builds.

Commercial estimators are being sought too, as increased competition sees companies tender for more projects. Intermediate to senior commercial quantity surveyors are also in demand. Meanwhile, residential quantity surveyors will be required in response to the continued housing shortage and demand for new builds.

We'll also see demand for quantity surveyors in subtrades as projects enter the completion stage.

Want to know more? Hays has offices in Auckland, South Auckland, Wellington and Christchurch. www.hays.net.nz

PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.

- 10) According to the article, how has technology changed the traditional approach to recruitment?
 - a) It uses data science to find the best candidates for the job.
 - It scans Facebook profiles to weed out unwanted candidates.
- There's a new app used by recruitment agencies called Finder.
- 11) Which of the following is NOT listed as a good way to sell your job?
- a) Communicate the benefits of working for your company.
- Communicate your company's values and culture.
- Beat the average salary for the role by at least 25%.
- 12) Why is it important to run a succinct recruitment process?
- a) If you move too slowly, you could miss out on your preferred candidate.
- b) Because jobseekers can't afford to be out of work.
- Because the candidate will think your company is well organised.

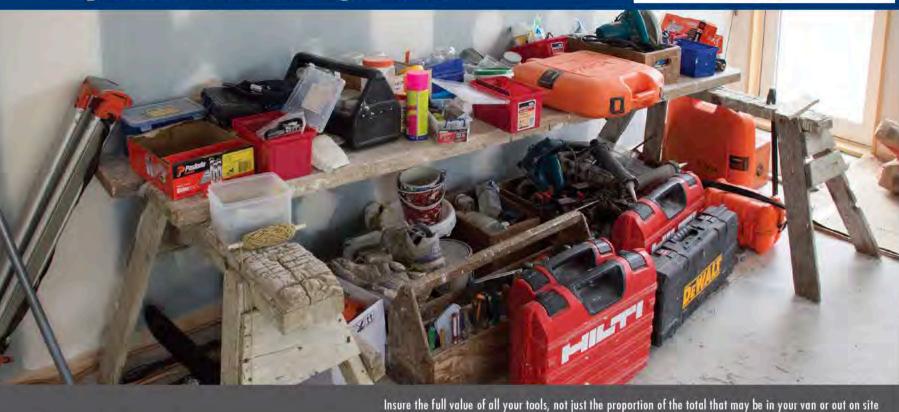
WWW.hays.net.nz

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Tips for handling claims



INSURANCE



Settling an insurance claim swiftly and easily is in everyone's best interests, but isn't always possible – here are some tips to help you come claim time

Service, policy coverage and price are important factors for most people when choosing an insurance provider, but making a claim is when the rubber really hits the road. In our experience, most insurers genuinely want to settle claims fairly according to their policy terms, and the vast majority are. However, dissatisfaction can arise when:

- A claim is particularly complicated, such as in an unusual situation where the process can take time and cover may come down to interpretation. This happens more frequently with liability claims.
- The client has misunderstood the extent of their cover because they have not read the policy or have assumed cover that is not provided.
- There is poor communication during the claim handling process.

Below are some tips to help ensure your claim is settled as swiftly and satisfactorily as possible.

ALL CLAIMS

- Read and understand your policy what it covers and what it doesn't.
- Notify your insurer of a potential claim immediately.
- Complete and return the claim form quickly and in full.
- Don't admit liability (even if it may seem obvious). Your policy says you must not do this, as it may jeopardise your insurer's ability to defend a claim. Doing so could result in your claim being declined.

COMMERCIAL VEHICLE CLAIMS

Get your sum insured as accurate as possible when you take out or renew the policy. This includes the value of signwriting and other accessories.

Most policies insure the vehicle for its market value, so getting this right means you're paying the right premium and will avoid arguments and delays over this at claim time.

If stolen or broken into:

You'll need a police report.

If involved in an accident:

- Get a photo of the other driver with their vehicle. Your insurer will try to recover your excess from the other party if they were at fault. Photographic evidence will help ensure they can't wriggle out of it (this is happening more and more).
- Take your vehicle to a repairer approved by your insurer. This is not required, but may make the claim process easier.

If it's a windscreen:

- Take it to an approved windscreen repair/replace company. You may want to ring ahead with the vehicle's VIN number to ensure they have the right replacement part in stock.
- · Give them your policy number.



 There is usually no excess or claim form required.

TOOLS CLAIMS

Insure the full value of all your tools, not just the proportion of the total that may be in your van or out on site. Doing so could mean your insurer only pays an equivalent portion of any claim.

A liability policy is not about refunding your costs, it is about reimbursing other parties for their losses that you're responsible for. Bear this in mind if you're tempted to repair or pay for things yourself before involving your insurer

If stolen, you will need:

- A police report.
- A guote to replace the stolen items.
- Evidence of ownership of the items, ideally an asset register.

An asset register should contain an item description, when and where it was purchased, cost and a serial number.

There are a number of tools available to help you create and keep this up to date, including phone apps, spreadsheets and the Police's online asset list snap.org.nz.

Receipts are another way to prove ownership, as are photos.

If damaged, you will need:

 A repair quote, or if it can't be repaired confirmation of that and a quote to replace it

LIABILITY

A liability policy is not about refunding your costs, it is about reimbursing other parties for their losses that you're responsible for. Bear this in mind if you're tempted to repair or pay for things yourself before involving your insurer.

These claims can be, and often are, complicated and consequently take time to sort out. If your client has damaged (or lost) property they are advised to make a claim on their house and/or contents insurance, as this is likely to be settled more quickly.

Their insurer will then seek to recover their costs, including their client's excess, from you. Cooperate fully and promptly with an assessor if one is appointed, as no decision will be made before their report is completed and reviewed by the insurer.

Include with your claim form:

- Written correspondence from the other party – often referred to as the 'third party' – holding you liable for their loss. This is the key to a liability claim.
- Quotes/estimates of the cost to repair the damage/reimburse the loss.
- Photos and/or other evidence of the event, such as witness statements, expert reports etc.

There is never any guarantee that an individual claim will be accepted, because there are so many unique factors involved. However, by following these tips you will at least improve the likelihood of a swift and satisfactory outcome should you need to make one.

Builtin Insurance are New Zealand's trade insurance experts. For more information visit builtininsurance.co.nz or contact

Ben Rickard at ben@builtin.co.nz or 0800 BUILTIN.

PROVE YOUR KNOWLEDGE!

Tick the correct answers below and record what you've learnt in the record of learning on the back page! Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.



- 13) What is it recommended you should do if your vehicle is involved in an accident?
 - Get a photo of the other driver with their vehicle.
 - b) Take a photo of the damage to your car.
 - c) Call the Police.

- 14) What is the purpose of a liability policy?
 - Reimbursing other parties for losses that you're responsible for.
 - b) Refunding your costs for remediation work.
 - c) Covering Health and Safety related fines.
- 15) What should you NOT do before making any insurance claim?
 - a) Notify your insurer immediately.
 - b) Claim liability.
 - c) Complete and return any paperwork quickly and in full.

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NB: The questions and answers in this section have been produced by the publisher and do not necessarily reflect views or opinions of the contributing organisation.

Punt for prizes















PROVE YOUR KNOWLEDGE

LIII	WE	T.Y.Y	
1)	7)	13)	June/July 2018
2)	8)	14)	For ease of record keeping, use this coupon
3)	9)	15)	to collate your answers from within this issue
4)	10)		of Under Construction and then sign and date it as proof of your own learning.
5)	11)		Signature Date
6)	12)		



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Kerikeri	407 4820	Wairau Park	444 5155	Hawera	278 6013	Wairarapa	377 7504	Timaru	687 4035
Mangawhai	431 4236	Westgate	815 6800	Hawkes Bay	843 5816	UPPER SOUTH ISLA	IND	Twizel	435 3133
Whangarei	470 3970	WAIKATO / BAY OF PLENTY		New Plymouth	755 9040	Blenheim	520 6030	A Commission	
AUCKLAND		Clarence St, Hamilton	838 0716	Ohakune	385 8414	Motueka	528 8164	SOUTHERN	
Albany	414 0900	Huntly	828 2000	Palmerston North	353 5777	Port Nelson	547 9111	Alexandra	440 0198
Cook St	356 2899	Morrinsville	889 8057	Wanganvi	349 1919	Saxton Rd	547 9111	Cromwell	445 9202
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Mt Wellington	570 8300	Taupo	376 0220	Evans Bay	387 8692	Antigua Street	344 8915	Gore	209 0055
New Lynn	825 0088	Te Kuiti	878 8149	Hutt City	568 5042	Cranford Street	375 4119	Invercargill	211 0366
Pakuranga	538 0200	Te Rapa	850 0190	Kaiwharawhara	472 1616	Hornby	344 8950	Mosgiel	466 4617
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