

ISSUE 82

UNDER CONSTRUCTION

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FOREWORD VIEW FROM THE GM OPERATIONS

BUSINESS AS UNUSUAL



As we are all well aware, the unforeseen upheaval wrought by Covid-19 has presented significant challenges for our industry over the past four months. While the immediate and longer-term economic impact is not entirely clear, I am confident that New Zealand builders and our industry can get through this

This sentiment is echoed by the three builders who spoke to *Under Construction* about their experience working through the alert levels. These builders are representative of our customers – they are capable, determined, and committed to supporting their staff. Like you, they did their best to just get on with it. Read about their experiences and takeaways on page 4.

In terms of looking after your own business in the current environment, this issue includes valuable advice from sector experts, who offer suggestions to help you grow your client base, assess your legal options to recover costs, and protect yourself with appropriate insurance.

When it comes to the industry overall, the Government's recent announcement of its support for trades training is a very welcome initiative (read more on page 20), as it has long been clear to PlaceMakers that training enough builders is key to meeting the demand for building in New Zealand. PlaceMakers continues to support builders-in-training with our PAC initiative, including scholarships for graduate apprentices who wish to study further – see page 40 to read about our recent recipients.

In other news, as you've likely heard, new building consent exemptions are being added to the Building Act, and a Bill outlining the first changes to come of the Building Reform proposed last year has been put to Parliament.

As I write this, New Zealand has had no cases of Covid-19 for more than two weeks and has just moved into Level 1. While what might have been is always unknown, it's comforting to know that, at least within our borders, the virus seems to have been contained. Now that we can shift our focus to the future of our businesses and jobs, the PlaceMakers team and I look forward to helping our builders do their best to build the industry back to where we were and beyond.

Gary Woodhouse

General Manager Operations

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PRODUCT NEWS

SKIP THE COUNTER

PlaceMakers is excited to be launching a world-first in-store experience for builders to get in and out of the branch faster than ever before

Do you hate standing in queues or waiting in your ute when you pick up products on the way to your job?

At PlaceMakers, we know your time is valuable. That's why we've been working hard to help you get back on site quicker, enabling you to get the job done faster, while still giving you great customer service in the drive-thru.

A short time ago, we introduced handheld scanners to our staff. This ensured you were:

- Getting the right products put on your account (reducing errors by scanning barcodes).
- Reducing your time at the counter as the order details were already entered and just waiting for you to confirm your account details.

Now, we are eliminating the need for you to go to the counter entirely!

With the new PlaceMakers Trade App, you will have 100% certainty that only approved people are placing orders on your account.

"By adding your Trade App account details to the drive-thru order via a simple scan process, we are making your visit faster and more secure," says Wayne Armstrong, Head of Digital at PlaceMakers.

Just drive in, be served, confirm and drive out. It's that easy.

Skip the Counter is a simple five-step process with the PlaceMakers Trade App, enabling you to purchase on your trade account at any PlaceMakers drive-thru without visiting the counter.

HOW IT WORKS

1. Start a Skip the Counter order on your Trade App, select your account and enter your order reference.
2. Show any PlaceMakers yardie your Order Pass, which they will scan to confirm your identity.
3. Our yardie will add products to your order just like they do today.
4. When the order is done, simply check the details on your Trade App and confirm it is correct.
5. You are good to go! Drive out, showing your Skip the Counter e-receipt on request.

If you are an account owner, you have full control over who has access to place Skip the Counter orders with quick and easy delegations. You can

also control who has access to view your existing orders (including order details, live status updates and delivery ETA), check pricing and place online delivery, courier or click & collect orders (including setting credit limits). As account owners, you can even grant temporary access for your subbies, so you know your account details are secure at all times.

To help streamline your job billing process and ensure each visit is secure, you will see the account, job, PO reference, the name and phone number of the person who picked it up, and the location and time of the purchase on every invoice. This way, you know each and every purchase has been made by your team, and which job the products were for.

It's never been easier to shop with PlaceMakers! ■



Drive in. Scan. Drive out.

WORKING THROUGH ALERT LEVELS

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



Q: What have been the challenges of working under Covid-19 Alert Levels 4, 3 and 2 – and were there any silver linings?

Firm: Shore Build
Principal: Ash Hare
Location: Auckland
Staff: 33

The biggest challenge moving to Level 3 was getting up to speed with the protocols. We were working every day through lockdown in our home office, to make sure we were ready to go as soon as we were allowed back on site.

In the lead up to Level 3, there was a lot of paperwork to get sorted and inducting the guys into how to apply the protocols took some time. We had a meeting with each of the project managers every morning

and it all went smoothly, aside from some supply issues early on, but it almost feels like business as usual right now.

While we were busy in the office during lockdown, I also took some time to reflect on my business and personal life balance.

As a result, I've hired a couple of new people to help take the pressure off me a bit and to give me a bit more time with my family. So, as much as Covid-19 has been a challenge for our business, I'm grateful to have had the opportunity to do this.

I've got an optimistic outlook for the future of our business and building in New Zealand. I think we are going

to bounce back from this setback – interest rates are low and it is a good time to build.

I also believe the Government response has been appropriate and well-handled. I might not have voted for them, but I am glad they were in.

I've got an optimistic outlook for the future of our business and building in New Zealand. I think we are going to bounce back from this setback

Firm: Bright Build
Principal: Craig and Jenny Taylor
Location: Wellington
Staff: 8

During Level 4, there was a lot of office-based work to do, especially as the timing coincided with the end of the financial year. We also took the opportunity to upskill ourselves and our team via online industry webinars, and other web-based learning.

With our builders home-bound, we had some concerns for our team. Level 4 restrictions were difficult for many; but for those used to carrying out active, physically demanding work, I think it was harder still. To help stay connected, our team had weekly online Zoom catchups and I believe that helped us all – it provided an opportunity for us to work on the business together.

To ensure that we were adhering to the Government protocols, there was a lot of prep work to undertake prior to moving to Level 3. We needed to develop updated health and safety documentation, inductions and processes, as well as implement practical measures such as organising wash stations at the site entrances.

The portal has been an excellent solution for onsite contract tracing, as it enables real-time visibility of who is on site at any particular moment

We were grateful to get support during Level 4. Wellington Registered Master Builders printed and delivered the new

mandatory COVID-19 site signage, and PlaceMakers even organised and delivered a Portaloo for one of our sites during lockdown.

We have been Hazard Co customers for some time, and their new app came out just in time for Level 3. The portal has been an excellent solution for on site contract tracing, as it enables real-time visibility of who is on site at any particular moment.

At Level 3, it was reasonably easy to restart our new build project. All our renovation projects had clients living onsite, so these remained on hold until Level 2 to ensure health and safety requirements could be safely met.

Level 2 is going smoothly for us now – it feels like 'business as usual' – with added hygiene. We are hopeful that there will also be positive flow-on effects, with fewer colds and flu over the winter.

Firm: Residential Castles
Principal: Karl Eastmond
Location: Christchurch
Staff: 8

The biggest challenge for me personally was not being able to go fishing! That was the first thing I did as soon as I was allowed to on that first Saturday. I took the Monday off work too and managed to catch the limit on both days!

Seriously though, the biggest challenge was writing the documents required to make sure the guys could go back on site safely. We're not office types when we don't have to be, and the kids climbing all over us while trying to get the computer work done was an added challenge!

It's interesting, though, what good things can come out of a situation like this, such as adopting new technology.

We've started using Hazard Co's app and it has been excellent. I'd seen it before and I liked the idea of not being paper-based, but because I'm not very technology-focused, I hadn't really followed it up. The requirements of working through Covid-19 has provided the push we needed to put the app into practice. We plan to keep using it, because, with three sites operating at once, it's really handy to know who is on site and when.

In terms of the whole industry, the Government's support has been welcomed – especially the \$60bn dollars injected into the economy. I think the industry will have plenty of work to do in the short-term. It will probably be another year before we feel any downturn, if it comes.

Lastly, I'd like to thank PlaceMakers. It was hugely helpful post-lockdown to have our reps bring us what we needed when we weren't able to go into the store ourselves. The

contactless delivery they offered was very valuable and much appreciated. This wasn't the case for the whole industry, so I think PlaceMakers deserves some credit for making this happen.

In terms of the whole industry, the Government's support has been welcomed – especially the \$60bn dollars injected into the economy. I think the industry will have plenty of work to do in the short-term. It will probably be another year before we feel any downturn, if it comes

PLACEMAKERS APPRENTICE CREW



SHE BUILDS BRO

Our apprentice column provides an opportunity for PAC members to share their views, experiences and ideas, while providing insight for builders who employ them. This month's question is:

Q: What motivated you to start your apprenticeship and what impact has it had on your life?

Building her own home and posting on her popular Instagram account and website are just two of the things Chelsea Roper is using her hard-won building skills for

Before Chelsea Roper started her apprenticeship, she went looking online for female builders for inspiration and couldn't find any.

"That's why I started up my Instagram and website – She Builds Bro. It wasn't completely new to me, because as part of my previous job I ran the social media platforms for three companies in the automotive industry. Though to be fair, none were as successful as 'She Builds Bro' has become."

Since then, the use of social media by female builders has grown.

"There are more and more women builders showcasing their builds online," says Chelsea. "We're a bit of a community now. Plus, it seems that building companies in general have more of a social media presence than they used to."

Chelsea believes authenticity is key to She Builds Bro's success.

"I think it's because I keep it real. If I've had a bad day, such as struggling to get architraves on a renovation right, I don't hide that, I share it with people. Not only is it honest, but it's also helpful as I tend to receive good advice in response."

People are also really supportive, reminding me that everyone was a beginner at some stage, so not to get too down about it."

In addition to building a community and being able to share advice, Chelsea has found that logging her work online can be used to help chart her training.

"Every three months, the BCITO advisor comes around and I show them my work, from start to finish, just by sharing She Builds Bro. They can see the whole journey."

When asked what she likes most about being a builder, Chelsea has plenty of answers.

"There's a bunch of things I love about being a builder. I'm not stuck in an office, which in summer also results in a mean tan. I also love that my job is my gym – I'm much fitter and stronger than I used to be without going to the gym now. There are always new challenges to overcome, which keeps things interesting."

"However, the biggest benefit has to be that I'm able to build my own home. That's one of the main reasons I started the apprenticeship – my partner is a builder and we planned to build our own house and I really wanted to properly contribute."

Four years ago, before I started, I wouldn't have dreamed I'd have learned so much while building other people's houses. Now I get to take what I've learned and make it work for our own home."



Chelsea Roper – builder and social media expert

Asked if there are challenges in building your own home as an apprentice builder, with your partner, Chelsea says there's more than one, and it's not just about the building.

"It's been challenging applying all the new skills I've learned in my apprenticeship, but nothing is as rewarding as building a home with your partner– even if we have had to learn a lot about communication!"

PLACEMAKERS APPRENTICE CREW



MARCH APPRENTICE OF THE MONTH

Second-year apprentice hones management skills overseeing three projects at once

Wellington-based Michael Butters was tasked with juggling two new builds and one renovation over the same period. To ensure all three projects went to plan, Michael had to carefully manage sub-contractors and time spent on each job before proceeding with each build.

with happy clients across each project, and Michael learning useful knowledge.

"The challenge showed me that putting effort into planning benefits

you in the long run. Being as efficient as possible with time management is also key to making sure the project sticks to the schedule and everyone is aware of big and small deadlines."

"I wrote out a schedule, prioritised all the jobs involved across the three projects, and encouraged everyone to stick to our target deadlines, while maintaining good health and safety practices," said Michael.

The forward planning and effective management paid dividends,



The March prize was a Charmate Stack Smoker and BBQ

MAY APPRENTICE OF THE MONTH

Third-year apprentice helps create safe environment for colleagues to operate post-lockdown



Apprentice Andrew Hopley received a Kaiser Baas X400 Action Camera for his efforts

As the site health and safety officer, apprentice Andrew Hopley had his hands full when faced with the challenge of understanding and implementing new systems to manage Covid-19 on site. This included writing relevant protocols and arranging new signage and decontamination stations.

Andrew used scrap timber to build a bench that acted as a hub for workers and visitors to sign in and out, and access hand sanitiser and clean tools. He also displayed signage by the bench to ensure people were aware of the requirements when

entering the site. His boss said the bench was so impressive, he's been using it as an example for other sites.

Andrew says the situation has taught him to adapt to a changing environment.

"The outcome was great, and the situation is constantly evolving, so it's been important to stay flexible, patient and proactive, ensuring everything remains user-friendly, up-to-date, and gets the job done."

PAC CASH TRADE DISCOUNTS

Don't forget that all current PAC members have access to cash trade discounts on safety gear and hand tools plus other product ranges (some exclusions apply) at all PlaceMakers branches. Visit the PAC hub for more details - pac.placemakers.co.nz

WHAT'S ON

PLACEMAKERS PRODUCT PICKS

ADESSO EDGE II BATHROOM ACCESSORIES



Bright or dark? Your client’s bathroom deserves the right kind of splash. Adesso Edge II bathroom accessories are available in bright chrome or black midnight to complement your decor.

This new range of accessories gives you the freedom to execute your client’s bathroom design vision. Adesso Edge II accessories feature modern, squared-off shapes with subtle rounded corners

that soften the look, ensuring these products will fit in with any interior.

Exclusively available in PlaceMakers, Adesso Edge II comes in various accessory styles with a five-year warranty on chrome and a two-year warranty on black finish.



MULTIONE SCREW

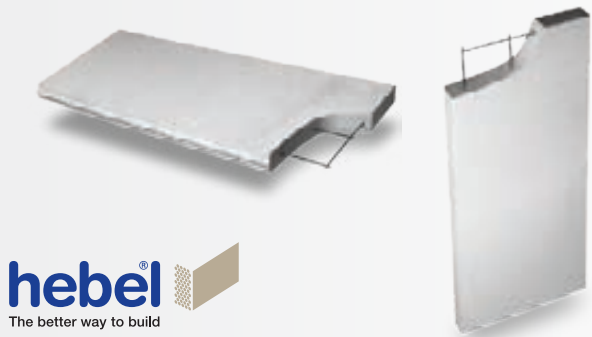


The MultiONE screw has been designed as a multi-purpose fastener, suitable for use in multiple materials, including softwood, hardwood, treated timbers, composite boards, laminated boards, brick, block, concrete, metal and alloy. Bremick recommends the use of specialised screws for load-critical applications and specialised installations such as roofing.

MultiONE is available in two head types: countersunk truss and contour head. The MultiONE screw utilises a Torx+ Drive which provides positive engagement for maximum torque. Each packet of MultiONE screws contains one complimentary driver bit.

Available at PlaceMakers now. For more information, visit multi.com.au

HEBEL WALL AND FLOORING SYSTEMS



In addition to Autoclaved Aerated Concrete (AAC) cladding systems, Hebel provides great intertenancy wall and flooring systems.

PowerPanel Intertenancy walls are solid walls that maximise floorspace and minimise costs and risks – while delivering long-term value. They are simple to specify, fire-rated and provide excellent acoustic performance.

The PowerFloor high-performance lightweight concrete flooring system provides the feel of a solid concrete floor without the price tag. It has excellent acoustic performance and thermal insulation properties, as well as being 60-minute fire rated*.

*When used as per PowerFloor Low Rise Residential & Commercial Floor System Design & Installation Guide.

For more information, talk to your local PlaceMakers account representative.

With this world-first innovation from HiKOKI, you can now cut and bend up to 16mm HT rebar with a cordless tool.

The HiKOKI MultiVolt rebar cutter/bender combines the convenience of cordless with steel-bending and cutting MultiVolt power to transform the productivity of your building site.

The Incredibly efficient HiKOKI 36v Brushless motor and industrial strength gearbox enable the VB3616DA to perform hundreds of actions on rebar from 8-16mm from a single battery charge.

The VB3616DA model (pictured) comes with MultiVolt batteries and a Rapid Smart Charger in a wheeled case, but can be run using mains power when using the ET36A AC Power Adaptor, sold separately.

Available to order at PlaceMakers.



HiKOKI
HIGH PERFORMANCE POWER TOOLS

HIKOKI MULTIVOLT REBAR CUTTER/BENDER



Seamless in-call capability

Water resistant speaker

OX Tools’ new 20W LED worklight with a built-in Bluetooth speaker shines a light on your worksite, while supplying the crew sounds to work by and still allowing you to take phone calls.

Part of the new BLULED range, the light pumps out 1400 lumens and the unit is IP44-rated for water and dust resistance. The rubber bumper protection and a damage-preventing metal grille ensure it’s right at home on the worksite.

Available at PlaceMakers now. For more information visit oxtools.com

OX TOOLS WORKLIGHT WITH IN-BUILT SPEAKER



With contemporary colours and effortless style, the GB Masonry Breeze Block range has been designed to complement modern designs.

The Wedge & Diamond Breeze Block designs are available to be ordered through PlaceMakers now and are already drawing an enthusiastic response from our customers looking for a distinctive walling option that offers a unique aesthetic and ventilation.

GB MASONRY BREEZE BLOCK RANGE



MBIE

LIQUEFACTION LESSONS



A transition period and awareness campaign should help to smooth the switch to new ways of consenting foundation solutions on land prone to liquefaction and/or lateral spreading

Following a two-year transition period, Acceptable Solution B1/AS1 will no longer be used for foundations on land prone to liquefaction. Foundations will be consented as a Verification Method or Alternative Solution

New Zealand is a high-earthquake hazard region, and earthquake considerations are integral to the design of the built environment. Liquefaction is a real risk to our built environment, especially to buildings, as it can result in settlement, tilting, stretching and damage to services and utilities.

WHAT IS LIQUEFACTION?

Liquefaction is when the strength and stiffness of a soil is reduced by earthquake shaking or other rapid loading. Three key elements are all

required for this to occur:

1. Loose soil – typically sands and silts or, in rare cases, gravel.
2. Saturated soil – that is, below the ground water table.
3. Sufficient ground shaking – a combination of the earthquake duration and intensity of shaking.

WHAT ARE ITS EFFECTS?

In areas with soils that are susceptible to liquefaction, significant damage

to structures and lifelines can be caused by liquefaction-related lateral spreading and lateral stretching.

Lateral spreading is the horizontal movement of ground towards the free face (open face) or downslope as a result of liquefaction of shallow underlying soil deposits.

Lateral stretching appears as ground cracks, which typically occur when the ground moves horizontally between two points over a given length.

LESSONS FROM CHRISTCHURCH

Widespread liquefaction in the Canterbury earthquakes has resulted in an extensive amount of research and guidance, developed locally and nationally, on past occurrence of and future vulnerability to liquefaction.

There is also a broad understanding of the effects and how to mitigate these. As a result of this awareness, buildings constructed after the earthquakes are to be built to the latest standards for liquefaction-prone land and will be more resilient than the older building stock.

BUILDING CODE CHANGE TO FOUNDATIONS

Traditional foundation solutions contained within B1/AS1 were found to perform poorly on ground that is susceptible to liquefaction and lateral spreading during an earthquake. Therefore, Acceptable Solution B1/AS1 will no longer be used on ground prone to liquefaction or lateral spreading. To implement this change, the current limits for ‘good ground’ in Building Code clause B1 Structure have been adjusted.

This change means that foundation solutions on land prone to liquefaction

and/or lateral spreading will need to be consented as a Verification Method or Alternative Solution.

New Zealand is a high-earthquake hazard region, and earthquake considerations are integral to the design of the built environment

SOME COST CONCERNS RAISED

Feedback from public consultation in August/September 2019 revealed that most of the building and construction sector believes that the change will increase the cost to build on liquefaction-susceptible land. However, this will be offset by a gradual increase in seismic resilience and a corresponding reduction in post-earthquake disruption to Kiwi homes.

Experience from the Canterbury rebuild also demonstrates that the engineered foundations, in time, are actually cheaper than conventional slab-on-ground foundations due to increased availability and changes in supply and demand.

Key outcomes of the change to liquefaction-prone ground requirements include:

- Achieving greater resilience via appropriate initial geotechnical investigations.
- Increasing sector efficiency through communication, collaboration and education.
- Raising the awareness of the risk of liquefaction and its impact on land and buildings.

TWO-YEAR TRANSITION PERIOD

There is a two-year transition period for these changes, finishing 28 November 2021, giving everyone the opportunity to come up to speed with the requirements. During the transition, MBIE will run an awareness campaign (education and training) targeting the general sector and advising key stakeholders of Building Code updates.

Further information on the biannual Building Code updates programme is available at www.mbie.govt.nz/have-your-say, while the updated Acceptable Solutions and Verification Methods can be seen at www.building.govt.nz

This article is an excerpt from Codewords Issue 95. Reading Codewords articles that are relevant to your licence class is a mandatory requirement for Licensed Building Practitioners. These questions can be answered through the LBP portal, online at underconstruction.placemakers.co.nz or recorded on the magazine, then provided at the time of renewal.

CODEWORDS QUIZ ISSUE 95



- | | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ① During an earthquake, soil and water can combine to form a semi-solid material in a process called:
a) Liquid faction.
b) Liquefaction.
c) Quick sanding. | ② What report is required to assess whether a site is prone to liquefaction?
a) Geotechnical report.
b) Structural report.
c) Building services report. | ③ Foundation solutions on land prone to liquefaction and/or lateral spreading will need to be:
a) Consented as a Verification Method or Alternative Solution.
b) Compliant with B1/AS1.
c) Consented as an Acceptable Solution. | ④ When will the new changes regarding building on liquefaction-prone areas come into effect?
a) Immediately, they are already in effect.
b) In two years, allowing a transition period to map liquefaction-prone areas and increase awareness among stakeholders.
c) The changes are optional. |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



MBIE

ON-THE-JOB LEARNING



Filling in the record of what you learned at the time you learn it is ideal. You don't need to record it on a timber tablet though

Sometimes LBPs struggle to think of ideas for on-the-job learning, especially if they have been working with the same products and techniques for some time. This article identifies some of the activities that qualify under this category and provides guidance to help determine what else might apply and how best to record it

While learning to use a new product or technique is a great example of on-the-job learning, it's not the only area of knowledge that is relevant.

IDENTIFY ON-THE-JOB LEARNING

LBPs require a range of skills and knowledge to carry out their work effectively. Here are some areas you may wish to consider for skills maintenance:

- Regulatory knowledge – knowing your legal responsibilities, applying

for building and resource consents, staying up to date with changes to the Building Code, participating in consultations.

- Technical knowledge and skills – new products and techniques, putting theoretical knowledge into practice, learning from mistakes, refreshers, looking up standards and other technical guidelines.
- Health and safety – learning safer methods of working, participating in site inductions, using new types of PPE or equipment with improved

safety features.

- Professional skills – managing contracts, liaising with clients, managing resources, supervising workers.

Some LBPs spend less time directly on the tools – for example, if they are undertaking more management or oversight type roles. It is a common misconception that these LBPs will struggle to complete on-the-job learning. LBPs overseeing projects will still need to maintain their regulatory knowledge, manage

While learning to use a new product or technique is a great example of learning, it's not the only area of learning that is relevant

health and safety on site and hone their professional skills. LBPs working in senior positions often supervise contracts, people and resources on the job. This type of work is relevant to their LBP professional skills and can be used for on-the-job learning examples.

ELECTIVE ACTIVITIES VERSUS ON-THE-JOB LEARNING

Sometimes it is less clear if learning should be classified as an elective activity or on-the-job learning if it was completed while at work. For example, you might take a first aid course as part of your employment. The on-the-job learning component of skills maintenance is designed to capture learning that doesn't fit under an elective learning activity, as it occurs organically while you are on

the job. A good rule of thumb is to consider listing the learning as an elective activity first, and then if it doesn't fit, consider including it as on-the-job learning. For example, a first aid course is structured training, so it would fit as an elective activity.

RECORD YOUR LEARNING

To record your on-the-job learning, you don't need to write a whole essay, but you do need more than one sentence. For MBIE to understand the value of what you are recording, you need to briefly cover the following:

- Summary of the project or job and your role.
- What you learned.
- How this will improve your ability to work as an LBP.

You can also attach any relevant documents, such as plans, photos, records of work, specifications and meeting notes. It may be easier to fill in the record when you do the learning, so it is still fresh in your mind rather than waiting until your skills maintenance record is due.

The easiest way to add an example

of on-the-job learning to your skills maintenance record is to submit it to MBIE directly via the LBP portal online. Alternatively, you can download the record of on-the-job learning form and send it in the post. There are also industry providers who offer tools to assist LBPs in collating their skills maintenance record, but you need to ensure these records are passed on to MBIE when you apply to renew your LBP license.

The on-the-job learning component of skills maintenance is designed to capture learning that doesn't fit under an elective learning activity

To learn more about on-the-job learning, check out the examples provided at www.lbp.govt.nz/skills and our previous article in *Build 157* (see www.buildmagazine.org.nz) and Codewords issue 77.

This article is an excerpt from Codewords Issue 95. Reading Codewords articles that are relevant to your licence class is a mandatory requirement for Licensed Building Practitioners. These questions can be answered through the LBP portal, online at underconstruction.placemakers.co.nz or recorded on the magazine, then provided at the time of renewal.

CODEWORDS QUIZ ISSUE 95



- 5 How many on-the-job learning records do you need to provide for each skills maintenance cycle?

a) At least two in total.

b) Two per licence class you hold.
- 6 A senior builder has been supervising and providing technical guidance to an apprentice. Can the senior builder also use this activity for on-the-job learning?

a) Yes, if they think the experience has improved skills relevant to their licence class, such as supervision and managing staff.

b) No, as they were not doing the building themselves.
- 7 Completing a first aid course should be:

a) Elective skills maintenance hours.

b) On-the-job learning.

CONSENTS DITCHED FOR LOW-RISK BUILDING



Expanding the number of exemptions to the consenting process is expected to make it simpler, faster and cheaper for minor works to be completed

Minister for Building and Construction Jenny Salesa announced on 24 May that new building consent exemptions are being added to the Building Act, meaning that more building work will be able to take place without a building consent

Allowing more building work to take place without a building consent is intended to make the building process quicker, easier and less expensive for builders and DIYers, while also allowing councils to focus on building work that is higher risk.

It is expected that the changes could save building owners up to \$18 million a year in consenting costs and, if lodged separately, could reduce the number of consents issued by councils by up to 9,000 per year. This could save builders valuable time, as their consents for higher-risk jobs may be processed more quickly and they can carry out smaller jobs without needing to request or wait for a consent.

While some of the new building consent exemptions can be done without the help of a professional, others will require the involvement of a Chartered Professional Engineer or Licensed Building Practitioner.

STAKEHOLDER SUPPORTED

During the consultation process last year, MBIE received positive feedback from a range of stakeholders, including councils, industry organisations and building owner groups about increasing the number of building consent exemptions, covering work carried out in both rural and urban areas.

Following Government decisions, the scope of the single-storey detached building exemption has been expanded and there is now more building work which can be designed and carried out or supervised and signed off by a Licensed Building Practitioner without needing a building consent.

SUMMARY OF NEW EXEMPTIONS

Building consents will no longer be needed for a number of new or expanded types of low-risk building work, such as sleep-outs, sheds, carports, outdoor fireplaces and ground-mounted solar panels.

A summary of each is provided below:

1. Single-storey detached buildings (eg, sleep outs, sheds and greenhouses)

There will be additional exemptions that increase the size of the current exemption (available online):

- Kitset or prefab buildings with a maximum floor area of 30m², where a manufacturer or supplier has had the design carried out or reviewed by a Chartered Professional Engineer.
- Buildings with a maximum floor area of 30m², where a Licensed Building Practitioner is to carry out or supervise design and construction.
- Buildings with a maximum floor area of 30m², where only lightweight materials with structural components built in accordance

to Building Code compliance B1/AS1 are used, and this work may be done without the help of a professional.

2. Ground-mounted solar array panels (in both rural and urban zones)

- In urban zones, there will be an exemption for panels up to 20m², which can be built without the help of a professional.
- In urban zones, there will be an exemption for panels up to 40m², where the design has been carried out or reviewed by a Chartered Professional Engineer.
- In rural zones, there will be an exemption with no restrictions in panel size, which can be built without the help of a professional.

3. Carports up to 40m²

There will be two additional exemptions that increase the size of the building work from the current exemption:

- The design has been carried out or reviewed by a Chartered Professional Engineer.
- A Licensed Building Practitioner has carried out or supervised design and construction.

4. Ground floor awnings up to 30m²

There will be two additional exemptions

that increase the size of the building work from the current exemption:

- The design has been carried out or reviewed by a Chartered Professional Engineer.
- A Licensed Building Practitioner has carried out or supervised design and construction.

5. Ground floor verandas and porches up to 30m²

There will be two additional exemptions that increase the size of the building work from the current exemption:

- The design has been carried out or reviewed by a Chartered Professional Engineer.
- A Licensed Building Practitioner has carried out or supervised design and construction.

6. Outdoor fireplaces or ovens

With a maximum height of 2.5m, and maximum cooking surface of 1m².

7. Flexible water storage bladders

For irrigation or firefighting purposes up to 200,000 litres in storage capacity.

8. Small pipe supporting structures

For water only and on private land.

9. Short-span (small) bridges

Which the general public cannot access and does not span on a road

or rail area. The design will need to be carried out or reviewed by a Chartered Professional Engineer.

10. Single-storey pole sheds and hay barns in rural zones

There will be two exemptions:

- The design has been carried out or reviewed by a Chartered Professional Engineer
- A Licensed Building Practitioner has carried out or supervised design and construction.

It is expected that the changes could save builders valuable time as their consents for higher-risk jobs may be processed more quickly, and they can carry out smaller jobs without needing to request or wait for a consent

NEXT STEPS AND TIMINGS

More information about the new exemptions, including technical requirements will be on [building.govt.nz](https://www.building.govt.nz) in August. It is expected that LBP technical requirements will be on the website later this year.

PROVE YOUR KNOWLEDGE

Tick the correct answers below and record what you've learnt in the record of learning on the back page!

- 1) Which of the answers is FALSE? Newly announced exemptions to consents are intended to make certain minor building jobs:

 - a) Less expensive.
 - b) Free of all constraints and requirements.
 - c) More efficient.
- 2) By increasing the amount of work that can be carried out without a consent, councils can focus on:

 - a) Building work that is higher-risk.
 - b) New bike lanes.
 - c) Building work that is lower-risk.
- 3) Under the new exemptions, carports can be up to 40m² providing that:

 - a) The design has been carried out or reviewed by the homeowner.
 - b) An LBP has carried out or supervised design and construction.
 - c) The homeowner has room on the property.

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.

SITE SAFE

STAY SAFE, SPEAK UP



While work has resumed for most constructions projects, the 'new normal' will likely include physical distancing for some time

Adjusting to life under the 'new normal' may be challenging. In the construction sector, it has meant getting to grips with the additional safety protocols designed to prevent the spread of Covid-19

This can be even more challenging when there are multiple trades on site at the same time. So, what happens if you and your team are doing your bit to prevent the spread but someone else on site isn't? Site Safe looks at your rights, responsibilities, and when it might be necessary to speak up.

If you have concerns that the actions of workers from another PCBU (see definition below) may be putting you or others at risk – eg, not following good hygiene practices such as washing or sanitising hands – you should treat this like any other health and safety issue you may encounter on your site.

In a nutshell, under New Zealand's health and safety law, the main contractor/PCBU (person conducting a business or undertaking – note this is a legal term for the business and it can mean an organisation or an

individual) in charge of the site has a responsibility to ensure that all those on site have good health and safety practices in place and that the work of their contractors is not putting anyone – including the public – at risk.

The Covid-19 situation is no different from any other health and safety issue in that way. Generally, workers don't deliberately breach health and safety procedures, but we've all made mistakes at one time or another that has led to an incident and this will be no different for Covid-19 protocols. There will also need to be a record of an occurrence as a safety incident – this is particularly important for contact tracing.

SPEAK UP!

Remember, it's always important to speak up if you see something you know is unsafe on site. In the first instance, and if you're comfortable doing so, go and have a chat with

the person involved. Chances are they didn't realise what they were doing and will be grateful for a friendly reminder.

If you can't do this or don't receive an acceptable response, then you should bring it to the attention of your manager or supervisor, who should then let the main contractor or person in charge of the site (on a residential site, this may be the client) know what's going on.

If you feel your concerns have not been taken seriously or addressed appropriately, you can stop or refuse to carry out work if you believe that the work is unsafe or would expose you to a serious health and safety risk (in this case, exposure to Covid-19). If you do this, then you should inform your manager immediately and remain available to carry out suitable alternative work.

If the issue can't be resolved, then any of the parties involved may request WorkSafe to mediate on the issue – see the WorkSafe website for more information: [worksafe.govt.nz/managing-health-and-safety/cessation-of-work](https://www.worksafe.govt.nz/managing-health-and-safety/cessation-of-work)

Whether the issue is with your own employer, another contractor on site, or with the main contractor, if it is putting people at serious risk, there are a few options to consider:

- Talking with your own employer.
- Involving your health and safety representative.
- Involving your safety committee.
- Talking to your union representative.
- Asking your industry association for advice.
- Seeking advice from Site Safe.
- Cessation of work.
- Requesting WorkSafe to intervene.

YOUR RIGHTS

Under the Health and Safety at Work Act, workers have the right to:

- Work in a healthy and safe environment.
- Speak up about health and safety ideas or concerns.
- Be given a chance to have a say.
- Ask for a health and safety representative or committee.
- Appropriate training before starting work.
- Work with safe machinery, vehicles, tools and equipment.
- Have access to health and safety information.
- Be provided with PPE if appropriate.
- Stop or refuse to carry out dangerous work – you must tell your manager as soon as possible if this is the case.
- Be provided with toilets and handwashing facilities, clean drinking water, first aid facilities and a place to have a meal break in reasonable comfort and shelter.
- Understand what to do in an emergency.

YOUR OBLIGATIONS

Workers are responsible for:

- Taking reasonable care of their own health and safety.
- Taking reasonable care that what they do doesn't make others unsafe.
- Complying with any reasonable instruction from the PCBU.
- Cooperating with any reasonable health and safety policy or procedure of the PCBU. ■

If you have questions about the Covid-19 protocols and how to apply these on site, you can make use of the 'Ask an Advisor' form on the Site Safe website, or contact a Site Safe health and safety advisor directly. Site Safe is also offering a new Pandemic Review (audit) service for businesses keen to find out how they're measuring up to the Covid-19 protocols. For more information, go to www.sitesafe.org.nz

Site Safe is a not-for-profit, membership-based organisation that supports a culture of health and safety in New Zealand construction. For more information go to: www.sitesafe.org.nz

PROVE YOUR KNOWLEDGE

Tick the correct answers below and record what you've learnt in the record of learning on the back page!

- 4) Under New Zealand's health and safety law, the main contractor/PCBU in charge of the site has a responsibility to ensure that:

 - a) All those on site have good health and safety practices in place.
 - b) That the work of their contractors is not putting anyone – including the public – at risk.
 - c) Both answers.
- 5) If you have concerns that the actions of workers from another PCBU may be putting you or others at risk, in the first instance you should:

 - a) Talk to the person responsible, if you are comfortable doing so.
 - b) Talk to the main contractor.
 - c) Talk to the client if it's a residential build.
- 6) If you don't receive a response that resolves the issue, your next step is to:

 - a) Stop work.
 - b) Talk to your manager or supervisor.
 - c) Request that WorkSafe intervene.

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INDUSTRY FOCUS

BUDGET GIVES BOOST TO TRADES TRAINING



The \$1.6bn package aims to help employers retain apprentices as well as encourage more to join the industry

The 2020 budget announcement saw Finance Minister Grant Robertson share some sobering numbers, reflecting just how much and how long Covid-19 may affect the NZ economy. However, one silver lining for the building industry was the \$1.6bn Trades and Apprenticeships Training Package

Apprenticeships in 'critical industries' such as building and construction will become free for the next two years, as of 1 July 2020, while employers will be given financial support to carry out training. Those are just two parts of the training package expected to help people obtain trade training, according to Education Minister Chris Hipkins.

"As we emerge from this health crisis, it is important that we now invest in training and education for people who might have lost their jobs, or who want to move into a different sector where prospects are better," Hipkins said.

The 1.6bn package includes the following:

- \$334m of funding for additional tertiary education enrolments.
- \$320m of targeted investment

support for free trades training in critical industries over the next two years, to help people who have lost their jobs retrain, and allow new employees in some essential services to train on the job. This will include courses linked to industry skills needs – such as building and construction, agriculture, and manufacturing – and vocational courses such as community health, counselling and care work. The fund will be available from 1 July, 2020.

- Up to \$412m support for employers to retain and keep training their apprentices to provide continuity.
- \$276m funding for Workforce Development Councils and Regional Skills Leadership groups, to be established to give

industry and regions a greater voice and help them respond to Covid-19.

- \$141m to support high-quality tertiary and trades education.
- \$32m increased funding to meet demand in Trades Academies.
- \$50m for a Māori Apprenticeships Fund.
- \$19m for group training schemes to retain apprentices.
- \$26m operating and capital for a new online careers advice system.

INDUSTRY RESPONSE

Chief Executive of Building Construction Industry Training Organisation (BCITO) Warwick Quinn congratulated the Government and said the real strength

lay in recognising the various sides of the training industry.

"The residential sector is by far the largest training ground for construction skills, and construction firms having work is critical to apprentice numbers," said Quinn. "To this end, the [building of an] extra 8,000 new public and transitional homes, and the Warmer Kiwi Homes package, is a nod to help maintain the supply of work and drive skill demand by employers, who will also be supported if they take on apprentices," said Quinn.

Historically, the building industry has not been able to escape negative effects from a recession (such as the 2008 global financial crisis, Canterbury earthquakes, and the 1987 stock market crash). However, Quinn said: "the core challenge for the construction sector is retaining apprentices in the system. This package goes a long way towards breaking the 'boom and bust cycle' and keeping talent in the system."

He also said that, despite unprecedented times, it is still a great time to enter trades.

"There will be roles available, and it's not all about being 'on the tools'. As people look to their next career move, the building and construction sector offers a range of opportunities."

EASING FINANCIAL PRESSURES

Auckland residential building company Shore Build has a strong pipeline of work. Its director Ash Hare says that the \$412m of support for employers will be a big help for businesses in need, but the \$320m towards fees free training will do more for his business, which has nine apprentices.

"For most apprentices, they're typically not on big wages for the first couple years. On top of that, they have huge costs living in areas such as Auckland with high rental prices, transport costs and other general needs," said Hare.

"By eliminating the annual fees that

come with training, it helps alleviate the financial pressure, so workers can focus more on their learning."

Hare said he was unsure how much the package would act as a catalyst for people to join the trades, but believes those who have always been interested will now have an easier time doing so.

"The younger generation is different and views trades in a way that is less attractive than other industries. However, there are those who have it in their blood, and others who are on the fence and deliberating if they are ready to take a leap into a sector like building and construction. I don't see the training package incentivising uninterested individuals to join, but it may provide the final encouragement needed for those who need a little push," Hare said.

Details on how each slice of funding will be implemented are yet to be released. *Under Construction* will provide an update as more is revealed in the coming weeks. ■

VEHICLE LICENSING EXTENDED

Concerns about the expiry of licensing for vehicles over the lockdown period were put to rest following NZTA's announcement of a temporary extension for WoFs, CoFs, endorsements and more

Around 600,000 WoFs and CoFs, 800,000 vehicle licences, 40,000 driver licences, and 12,500 endorsements were expected to expire between 24 March 2020 and 17 May 2020. Given these numbers, as well as concerns raised from across the industry, NZTA was conscious of the need to manage the potential spike in demand for vehicle inspections and driver licensing requests once they could be completed again.

Following discussions on the rules around expired licensing and vehicle documentation during lockdown, Cabinet approved the Minister of Transport's recommendation to temporarily extend driver licences,

endorsements and vehicle certification documents. This took effect on 10 April.

For business owners in the construction industry, who own a fleet of vehicles or have employees with expired or soon-to-expire licenses, this creates some breathing room and is intended to provide a smoother transition and allow time to get everything in order.

Below is a list of the expired documents that will receive the extension:

- Warrants of Fitness (WoFs) and Certificates of Fitness (CoFs), driver licences, and vehicle certifications issued under the Vehicle Standards Compliance Rule that expired on

or after 1 January 2020.

- Endorsements (including drivers of passenger services and dangerous good endorsements held by some truck drivers) that expired on or after 1 March 2020.
- Current vehicle licence (registration), if the vehicle licence expired on or after 1 January 2020.

NZTA will set expiry dates for these documents once business is back to normal, with extensions reaching as far as 10 October 2020. At the time of printing, these dates had not yet been released, but will be published on the NZTA website. ■

DOING THE SMALL THINGS RIGHT



Cooperating with the local council has been key to NZ Tiny Homes' success

While disputes continue between councils and tiny home builders over what defines a home, New Plymouth company NZ Tiny Homes is avoiding the conflict through council cooperation

As reported in previous articles by *Under Construction*, several tiny home owners have created their own small slice of paradise without a building or resource consent. However, others have been ordered by their local council and district court to stop work on their build halfway, or retrospectively obtain consent, because they have not been built to code or obtained the building consent and resource consent required for their area.

The reason for differing approaches is that the building process requires compliance with two Acts, and each has its own dispute and resolution process. See 'Multiple consents at play' sidebar for more detail.

COUNCIL COOPERATION

NZ Tiny Homes, a New Plymouth-based company run by Jamie and Kylie Cameron, has mitigated confusion and conflict for its customers by working directly with the New Plymouth District Council (NPDC) to ensure

each unit has a building consent and Code of Compliance Certificate (CCC) when complete.

This is possible thanks to an NPDC process, which allows companies to submit standard plans for review. Once approved, it allows building consent requests using an approved standard plan to be processed more quickly and easily. The council also issues a CCC upon completion.

This is particularly simple for NZ Tiny Homes, as when it comes time for CCC inspection, the council will inspect all completed units in the same visit to the NZ Tiny Homes factory, which can facilitate 25 simultaneous builds.

According to NPDC, NZ Tiny Homes is one of a handful of companies in the region using this council process.

The company has also avoided concerns about quality by having qualified trade professionals, including

Licensed Building Practitioners (LBPs) working on the builds in the factory.

This doesn't mean there is no responsibility for the customer – they still need to obtain a resource consent from the local council in the city or region where they intend to place and live in the unit, and a building consent if they wish to connect it to services.

Jamie said approaching NPDC at the start was motivated by having a long-term outlook.

"We knew we needed to futureproof the company – just because no one was clamping down at that point didn't mean it wouldn't happen, and now it has. By working with the council early on, we have managed to avoid creating issues for our customers down the road.

"It involved a lot of work fine-tuning the engineering and design, but it's streamlined our process and allowed us to provide customers with reassurance

their unit is built to code."

Jamie says each of the NZ Tiny Homes designs approved by council has the scope to be tweaked slightly to cater to a customer's vision, while still complying with the consent and Building Code.

Nationwide interest in its units has led to a factory now under development in Christchurch, and sales offices in other parts of the country. An Auckland factory is another long-term aim.

"We've delivered units south to the likes of Canterbury, Nelson, Queenstown, so we believe having a factory down there will receive similar interest," said Jamie.

Councils and courts have approached the matter differently across the regions, and a lack of universal definition and guidance continues to muddy the waters for aspiring tiny home builders and owners

MORE 'HOME' THAN 'VEHICLE'

The company is also seeing an increase in their builds having piles installed to become permanent dwellings. For NZ Tiny Homes, which set out to build transportable dwellings and not vehicles, it's encouraging to see more people deciding to permanently settle down on land.

In contrast, for tiny home builders and occupants whose dwelling is allowed under a vehicle classification, putting down piles to settle down would be a death sentence.

"The Waikato District Council was pretty straight forward in its definition of a building, saying that 'if you sleep in it for more than 15 days, it's a building'", said Jamie.

"I understand people want to cut costs,

but a building is a building, and for us it doesn't make sense to classify our units as vehicles; if you were to travel at high speeds with our homes, the effects would be that of a magnitude 8 earthquake."

As *Under Construction* has previously reported, councils and courts have approached the matter differently across the regions, and a lack of universal definition and guidance continues to muddy the waters for aspiring tiny home builders and owners.

However, for NZ Tiny Homes and its customers, the CCC provides assurance for the building part of the equation.

COVID-19 CONCERNS STIMULATE DEMAND

In the face of challenging times and an unpredictable future, customer interest in NZ Tiny Homes has increased, as the company is currently fielding requests for builds from all over the country.

"Our national sales manager has been flat out with enquiries and serious interest in our units," said Jamie. "Covid-19 has changed the landscape for many people, who are now considering other options given the economic uncertainty. On top of that, being near family is more important than ever, and tiny homes are able to be transported to existing family land.

"In the face of possible job losses, people are also reassessing their need to buy expensive homes, while others are looking more at tiny homes as an investment option or as a foot-in-the-door of the housing market.

UPCOMING BUILDING ACT CHANGES

A manufacturer certification scheme, which will provide a new streamlined consenting pathway for quality manufacturers using modern methods of construction, such as off-site manufacturing, introduced in the proposed 2019 building reforms, has now been agreed to in principle by Government.

Certified and registered manufacturers will be able to produce modular building components. These components will be 'deemed to comply' with the Building Code.

This is intended to reduce the duplication of effort for both BCAs and for manufacturers while also recognising the robust quality assurance processes many manufacturers already have in place. ■

MULTIPLE CONSENTS AT PLAY

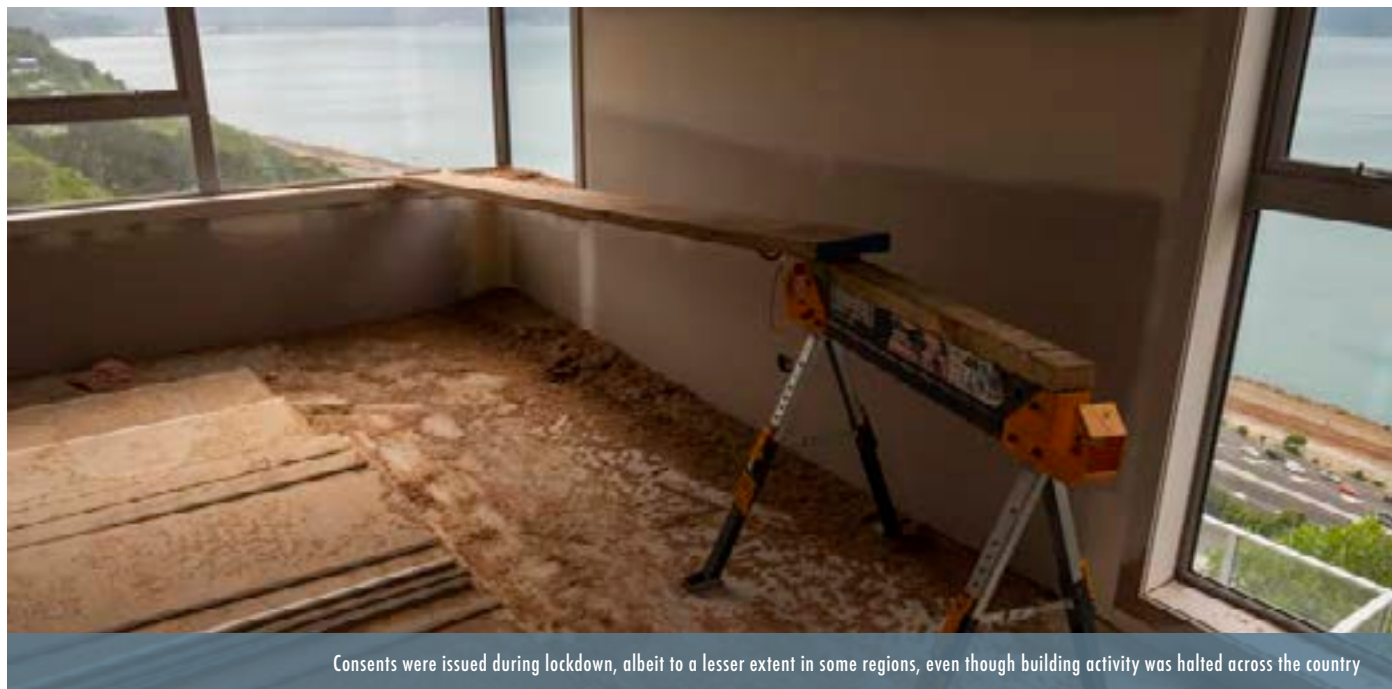
The building process requires compliance with two Acts, The Resource Management Act (RMA) and the Building Act.

A resource consent is a special permission from the local council if one wishes to carry out any activity which is inconsistent with the RMA and your local district or regional plan. Whether or not a resource consent is required will depend on the zoning of the property and the size and location of what one wants to do. Most district plans place restrictions on how high one can build, how close to the boundary and the percentage of land covered by buildings.

A building consent considers whether the proposed building work will comply with the Building Act and the Building Code, and requires the names of LBPs who will carry out restricted building work prior to the work being done. If the Council believes the work has not been done according to the building consent or the building code has been compromised, they will issue a 'notice to fix' requiring the builder to make changes.

INDUSTRY FEATURE

LOCKDOWN IMPACTS CONSENTS DATA



Consents were issued during lockdown, albeit to a lesser extent in some regions, even though building activity was halted across the country

Covid-19 and the lockdown had a not-unexpected impact on consenting data for the month of April 2020, with the number of new homes consented nearly 17% lower than in April 2019

This was the biggest percentage fall in monthly consents compared with the same month in the previous year since July 2011.

A total of 2,168 new homes were consented in April, bringing the number of new homes consented in the April 2020 year to 37,180. Despite the month-on-month decrease for April from year to year, this was only slightly down from the February 2020 year, which produced a 45-year record of 37,882 new homes consented.

There was a large drop in the number of new homes consented in April, reflecting a range of factors. These include the direct impact of Covid-19 on plans to build, as well as any changes to how consents were lodged and processed by councils during the lockdown.

"Ultimately, there is still a large amount of uncertainty around the implications

of Covid-19 on the future supply of homes," said Acting Construction Indicators Manager Dave Adair.

"Typically, many homes are built within about a year of gaining consent, but these are unusual times and it will take some time to see if existing consented projects are completed or delayed."

The uncertainty caused by Covid-19 is further highlighted in the regional home consent figures below. Consents in some regions fell sharply, while others remained relatively unchanged from the previous month. For example, consents in Wellington roughly halved in the month while Canterbury consents held up.

A clearer picture of the impact of Covid-19 on the construction industry will be provided by 'Value of building work put in place' results in the coming quarters. This series measures work

'actually completed', rather than consents, which indicate an 'intention to build'. The data may include insights into delays, cancellations, and the total value of work put in place.

IN THE REGIONS

Five of the 16 regions consented more dwellings in April 2020 compared to April 2019, led by Waikato (up 21 to 253; +9%), Hawke's Bay (up 13 to 65; +25%), and Otago (up 7 to 144; +5%). Tasman and Nelson were other regions to consent more dwellings month on month.

Ten regions saw a decrease in consented dwellings over the same period, led by Auckland (down 149 to 894; -14%), Bay of Plenty (down 89 to 84; -51%), and Wellington (down 126 to 101; -56%). Northland, Gisborne, Taranaki, Manawatu-Whanganui, Marlborough, West Coast, Canterbury and Southland also experienced decreases. ■



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BUILDING TRUST



THE FINAL LAYER



Timber weatherboards create a timeless aesthetic, which, if maintained correctly, will endure for generations

Once the home is built, the next step is to paint or coat the timber cladding. It is important that this is carried out correctly, to ensure long-term durability and a great appearance

Timber weatherboards have been used to clad New Zealand homes for generations. They are a proven cladding made from a durable natural resource that is flexible and lightweight and can be easily worked and finished to a high standard.

Similarly, we have painted our houses for generations. Whether this has been done by home handypeople or professional painters, painting and paint systems are a critical component in protecting what is probably our most valuable asset.

THINK ABOUT THE PAINT SYSTEM
Unfortunately, painting is frequently considered to be the final beautification

process – after all the sweat, hard work and potentially tears of the construction project have taken place. This means its importance can sometimes be overlooked.

Often people will spend longer agonising over colours than paying additional attention to the details of the paint system and ensuring the paint actually does what it was designed to do – to protect an investment for many years.

FOLLOW MANUFACTURERS' INSTRUCTIONS
Regardless of type, all cladding products made by reputable manufacturers have care, handling

and finishing instruction details that are either supplied with the product or available online. Making sure these instructions are adhered to is paramount to ensuring products perform as they were designed to.

The most prevalent timber weatherboard in use today is a finger-jointed treated and preprimed product, manufactured from radiata pine. Some manufacturers use different factory priming and sealing systems before getting their product to market.

Some producers provide an extra factory-applied top coating service, which ensures surface uniformity and that a high-quality

consistent film builds. Factory top-coating services save time and labour on site, provide additional board protection and cover the full face of the weatherboard.

GETTING THE BEST RESULTS
For best results, premium acrylic top coats of an appropriate colour – usually lighter – and suitable gloss level are recommended for use with timber weatherboards. The quality and thickness of the paint system – especially of top coats – have a significant impact on the long-term aesthetic performance of weatherboards.

Coating thickness or dry film thickness is relative to top coat application spread rates. These are clearly indicated on paint containers and paint company data sheets.

All premium paint brands offer relatively consistent application rate specifications, but note they typically state minimum levels. Not achieving at least the required minimum levels of top coat dry film thickness may result in premature weathering and breakdown of the overall paint system, causing early repaints and needless additional maintenance to properties.

For example, highly exposed homes adjacent to beaches with sand and salt

spray may need additional coats and maintenance to ensure the optimal level of protection and desired aesthetic for longer-term periods.

KEEP UP THE MAINTENANCE
Basic maintenance of home exteriors is often overlooked. All claddings, including timber weatherboards, benefit from a gentle wash, especially under eaves and overhangs. Washing will remove marine salts and other contaminants and should be done at least annually.

Not achieving at least the required minimum levels of top coat dry film thickness may result in premature weathering and breakdown of the overall paint system

TRADE PROFESSIONALS
Using an experienced painter to prepare and apply exterior paint to timber weatherboards is an advantage. Often, they will have extended relationships with professionals in paint companies and cladding providers to give additional advice, ensuring best results.

TREAT WELL FOR GOOD PERFORMANCE
Timber weatherboards are a timeless New Zealand cladding. Quality New Zealand-produced weatherboards – prepared, painted and maintained to specification – will perform well in our harsh environment, giving generations of performance and aesthetic appeal. ■



Maintenance is key to ensuring the longevity and aesthetic appeal of timber weatherboards, so make sure your clients are aware of this responsibility

This article was first published in Issue 173 of BRANZ Build magazine. www.buildmagazine.org.nz. Words and figures supplied by BRANZ.

PROVE YOUR KNOWLEDGE

Tick the correct answers below and record what you've learnt in the record of learning on the back page!

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| <p>7) Where can care, handling and finishing instructions be found for cladding products made by reputable manufacturers?</p> <p>a) They are supplied with the product or can be found on the manufacturer's website.</p> <p>b) In the Building Code.</p> <p>c) On the Codemark website.</p> | <p>8) Which of the following can have a significant impact on the long-term aesthetic performance of weatherboards?</p> <p>a) The quality of the paint system – especially of top coats.</p> <p>b) The thickness of the paint system – especially of top coats.</p> <p>c) Both answers are correct.</p> | <p>9) What does the article state may happen if you don't achieve the minimum level of top coat dry film thickness as specified?</p> <p>a) Premature weathering and breakdown of the overall paint system.</p> <p>b) Paint discoloration.</p> <p>c) Low insulation performance.</p> |
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THE SUCCESSFUL BUILDER

CREATING A STRONG CLIENT BASE

Having faced the biggest social disruption of our lifetime, you may be wondering about the future of your business post-lockdown. The landscape feels different, and this raises questions. Will it return to normal? Will you continue to do well?

To do well, it is vital to focus on what your business needs above everything else, and that's a steady stream of new clients. Without clients, there is no business.

However, advertising costs money, and you may currently be taking a conservative approach with your finances. To combat this, here are five ways that you can advertise without breaking the bank. It may take some of your time, but as one cheese advert states, "good things take time", and a steady stream of new clients is a good thing for your business.

1. ASK FAMILY AND FRIENDS

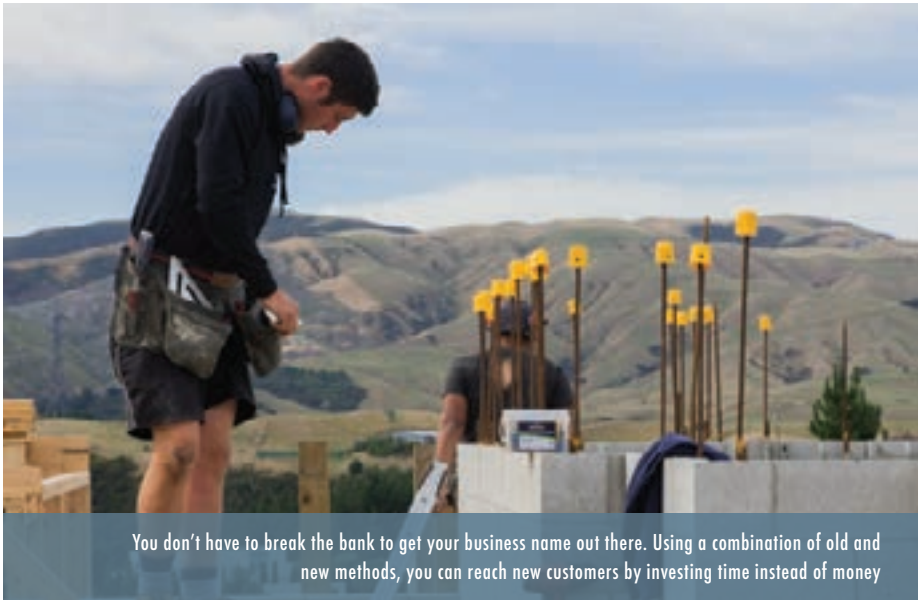
The people who are likely to be most interested in your business' continued success, other than yourself, are the people closest to you. Talk to them about the jobs you are doing and ask them to put you in touch with anyone they know who might need building work done.

If they need the assistance of a builder, then a recommendation from a close associate, friend, or family member is likely to be well received. However, understand that you may need to adapt, and prepare to take jobs you wouldn't have pre-lockdown.

Remember, your family members may not be fully up-to-speed with the kind of work you are currently doing and how your business has developed in the past few years, so it might pay to inform them of the space you now operate in. In their eyes, you're still the best builder around!

2. RECONNECT WITH PAST CLIENTS

I'm sure you've heard that it costs more to advertise to a new client than to get



You don't have to break the bank to get your business name out there. Using a combination of old and new methods, you can reach new customers by investing time instead of money

a past client to return. Some say it can cost up to six times more! Most building clients don't make repeat purchases within one year, but many people use the services of a builder multiple times over the course of a decade.

If you are not already connecting with your past clients on a regular basis, then now is a good time to do so. Go back through your records and build a list of everyone you have connected with, including those who have previously not proceeded past getting a quote.

Send them an email, or if you know their address, send them a letter as well (letters are few and far between today, so can have quite an impact if well-presented). Set up a system, so it's easier to track your engagement. All of this is planting seeds for the future.

It's important to remember that past clients also have contacts, so don't be afraid to send them an introductory gift voucher they can pass on to a friend or family member.

3. CONNECT WITH NEIGHBOURS OF YOUR CURRENT PROJECTS

Of the builders you know, how many have returned to the same street again and again to complete renovations? This is because neighbourhoods tend to have homes built in a similar style and often at a similar time. If one house is being renovated, then it is highly likely that there will be others in the neighbourhood that are also ready for a makeover.

Don't waste the opportunity to connect with the neighbours of your current jobs.

Put up a sign as soon as you can. Make sure it's attractive and oozes quality. It might be the only advertising message the neighbourhood sees, so think about the impression you want it to make.

Introduce yourself to the neighbourhood with a letterbox flyer. It's old school, but it costs almost nothing to produce and deliver, while still being capable of delivering results. Get your team to help you with the delivery, so they

understand the importance of building good relationships with neighbours.

Building good relationships with the neighbours also extends to the behaviour of you and your team members while working or delivering flyers. It's very easy to undo all the hard work you've done to create a good impression by something that seems small, like having someone park in front of the wrong driveway, or leave cigarette butts behind.

4. ASK FOR REFERRALS EARLY

Don't wait until a job is completed before asking for a referral. Your client is most excited about their job before it starts, even while it is still in the concept stage! This is when they will be talking about their plans and ideas, while getting opinions and all the rest.

Develop a referral form and leave it with them, so they can note down possible referrals when they think of them – not just when you ask. You can then refer to the form regularly.

Don't offer money or a discount in exchange for a referral, as I have found that this makes most people uncomfortable, and it risks them feeling like the friendship is being exploited.

However, when they do bring you a referral, make sure to show your appreciation with a 'spontaneous' gift.

5. ENGAGE WITH SOCIAL MEDIA

If you are not already posting on social media, now is a great time to start. There are several platforms you can use, each providing different opportunities to market your business.

Instagram and Facebook are both great for showcasing photos and videos.

Using these platforms, you can post photos or videos that stay on your page (profile) and share a story with photos and videos that lasts for 24 hours. For a small price, you can boost your posts to a wider network of people of your choosing or promote your page to increase your followers.

On Facebook, you can post a blog, ask a question, or tell a longer story about a project by posting updates along the way. You can also add an automatic message pop-up on your page that encourages people to ask a question or book an appointment.

Pinterest is another platform to consider and is more suited to posting finished pictures of completed projects.

There are several social media channels available these days but, no matter which or how many you choose, make sure you have the time and content to make sure it's done right. It's better to use one of them effectively rather than use as many as possible half-heartedly. An advantage with Facebook and Instagram is that, because they're connected, you can post to both simultaneously with the click of a button.

The recent lockdown period has heightened the use of social media, so with a little time and effort you can engage with potential clients through various channels.

If you need help in doing this, www.websitesforbuilders.co.nz is a useful tool to learn more. ■

TAKEAWAY

Creating a steady stream of clients should be viewed as a necessary practice, rather than an expense. Succeeding in doing so can be rewarding and enjoyable, while providing more control over your future business income.

Graeme Owen is a builders' business coach at thesuccessfulbuilder.com. Since 2006, he has helped builders throughout New Zealand get off the tools, make decent money, and get more time in their lives. Grab a copy of his free book: *The 15 Minute Sales Call Guaranteed To Increase Your Conversion Rate: thesuccessfulbuilder.com/book-15-min-sales-call or join Trademates and connect with builders who are scaling too: www.facebook.com/groups/TradeMates*

PROVE YOUR KNOWLEDGE

Tick the correct answers below and record what you've learnt in the record of learning on the back page!

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| 10) What's the best way to go about getting a referral?

a) Exchanging money or a discount for a good referral.

b) Provide a gift that may encourage them to leave a good referral.

c) Develop a referral form so customers can note down possible referrals when they think of one. | 11) Which of the below is NOT a recommended contact to speak with for improving your reach?

a) Family and friends.

b) Neighbours of current projects currently being worked on.

c) Other builders. | 12) What is the best way to utilise social media to expand your business reach?

a) Have your business on as many platforms as possible, whether you maintain them or not.

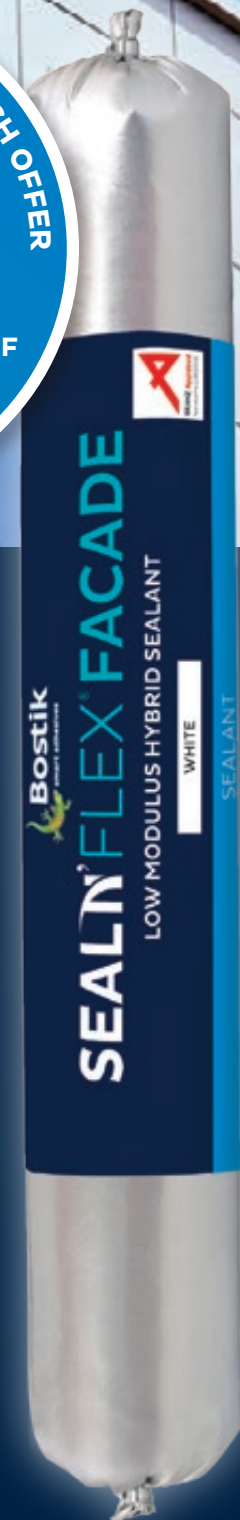
b) Ensure that, however many platforms you use, you're using them effectively and achieving meaningful engagement with followers.

c) Just post final products on Pinterest. |
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NEW PRODUCT LAUNCH



SEALN' FLEX[®] FACADE

PREMIUM LOW MODULUS FLEXIBLE HYBRID CONSTRUCTION SEALANT

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- Excellent adhesion without primer on most, even damp, surfaces
- Neutral curing, very low odour, low VOC
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Now available at PlaceMakers
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Before use refer to current Technical Data Sheets and Safety Data Sheets

*Only while stocks last. Available with purchase of any Seal N' Flex Facade sausage carton only. Speak to your PlaceMakers Rep for full terms and conditions



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RECOVERING THE COSTS OF COVID



To begin recovering costs incurred by Covid-19 and lockdown, it pays to consider things such as contracts and cash flow to reduce possible conflicts

As restrictions ease and construction projects resume, the scale of impact from COVID-19 on the construction industry may become starkly apparent

Faced with extra costs, delays, supply chain disruptions and problems with your personnel, what steps can you take to calculate and recover costs or come to a new agreement?

A. CALCULATE YOUR COSTS

You may have increased costs as a result of COVID-19 and the ensuing lockdown, including:

- Demobilising and then remobilising staff and projects.
- Extra hire costs for tools or on-site equipment (such as scaffolding).
- Complying with relevant health and safety measures.
- Off-site storage costs or other costs in relation to delays in the supply chain.
- Damage to the site due to inaccessibility of the site.
- Personnel and staff issues.

- Inability to progress due to delays in consents or approvals.
- Extra costs needed for the acceleration of work after the lockdown.

Calculating the value of the costs incurred will be a complex and context-dependent exercise. Ensure your calculations are evidenced by diligently recording funds and correspondence. Both increases and decreases in costs should be considered, including wage subsidies and other government support.

B. REVIEW YOUR CONTRACT: WHAT COSTS CAN YOU RECOVER?

For NZS3910:2013 contracts, if the engineer issued a suspension notice under clause 6.7.1, then the contractor is entitled to a variation under clause 6.7.3. If a suspension notice was not issued, the contractor is still entitled to a variation of the contract under clause 5.11.10.

Other contract forms may also provide for variations due to unforeseen events

(which would include a pandemic). In other cases, you may be able to come to an agreement between the parties to vary the contract.

In any case, the increase in costs that are being claimed as a variation must be reasonable and reflect the actual increase in expense or direct cost to the contractor or subcontractor incurred in performing the contract because of the lockdown. This is unlikely to include costs associated with idle labour.

C. REVIEW YOUR CONTRACT: WHAT TIMEFRAMES APPLY?

Make sure you are aware of the timeframes and procedures that may apply to submitting claims and/or notices. Working in accordance with the terms of the contract help to eliminate disputes later on.

It is also important that payment claims, and payment schedules are issued on time and comply with the Construction Contracts Act 2002. Specific information must go into those documents or they will be ineffective.

D. OPEN THE LINES OF COMMUNICATION

The most cost-effective and efficient method of recovering any additional costs is to communicate openly with the other parties and work collaboratively to come to an agreement. Engage in discussions early and proactively to find a mutually beneficial solution. Consider:

- **Evidence:** provide evidence and justification for any increase in costs – while also disclosing decreases in costs.
- **Mitigate:** show where you have mitigated delays and costs where possible.
- **Cooperate:** act cooperatively with all parties through every step of the contract – this includes head contractors passing on benefits to subcontractors and suppliers.

If you come to an agreement, record it in writing to prevent future disputes.

E. CONSIDER CASHFLOW

Parties may also want to consider agreeing to alternative cashflow arrangements to ensure a project continues. Alternative arrangements could include:

- **Advances:** principals could advance payments for materials, works or even variations that have not been fully valued yet.
- **Payment cycles:** parties could agree to shorter payment cycles (e.g. weekly or fortnightly compared to monthly).
- **Retentions:** releasing or reducing retentions or bonds.

Again, if you come to an agreement, record it in writing to prevent future disputes.

If you cannot agree to any of the above and you are facing solvency issues, you should familiarise yourself with the changes the Government has introduced. These changes have been designed to support businesses

struggling from the impact of COVID-19 and the Government-imposed lockdown. More on this can be found in previous *Under Construction* May issue online.

F. GET LEGAL ADVICE

If you are unable to come to an agreement with the other parties, speak with a lawyer to carefully review your options going forward. In most cases, increased costs and delays are unlikely to be enough to create frustration with a contract, and you should seek legal advice before terminating your agreement.

There are many options available to resolve disputes and/or get paid, including mediation, adjudication, and/or preparing a statutory demand. Our next article will cover these options in more detail.

If you have questions or would like to discuss any of the points raised in this article, please contact Alysha Hinton on (04) 4719452 or at alysa.hinton@duncancotterill.com, or your local Duncan Cotterill advisor (duncancotterill.com).

The most cost-effective and efficient method of recovering any additional costs is to communicate openly with the other parties

Duncan Cotterill is a full-service law firm with offices in Auckland, Wellington, Nelson and Christchurch. Its dedicated construction and projects team can help make your business a success by working with you to put the deal together.

Disclaimer: the content of this article is general in nature and not intended as a substitute for specific professional advice on any matter and should not be relied upon for that purpose.

PROVE YOUR KNOWLEDGE

Tick the correct answers below and record what you've learnt in the record of learning on the back page!

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| <p>13) Which of the below is NOT a consideration that should be made for open communication?</p> <p>a) Provide evidence and justification for any increase in costs – while also disclosing decreases in costs.</p> <p>b) Show where you have mitigated delays and costs where possible.</p> <p>c) Tell them that increasing costs is necessary and it is happening.</p> | <p>14) What statement is true regarding a variation in a contract between two parties?</p> <p>a) A variation may be claimed if unforeseen events arise (such as a pandemic).</p> <p>b) An increase in costs being claimed as a variation can reflect any number you wish so long as it helps you recover costs.</p> <p>c) If a suspension notice was not filed, then a contractor is not entitled to a variation.</p> | <p>15) What alternate cashflow arrangements can be made to ensure a project continues?</p> <p>a) 'Advances', where principals can advance payments for materials, works or variations that have not been fully valued yet.</p> <p>b) 'Payment cycles', where parties could agree to shorter payment cycles.</p> <p>c) 'Retentions', that involves releasing or reducing retentions or bonds.</p> <p>d) All answers provided.</p> |
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BUILDING ACT CHANGES OVERVIEW



Manufacturers and suppliers will be required to make a minimum level of information publicly available regarding the building products that they sell

On 8 May 2020, the Minister for Building and Construction introduced the Building (Building Products and Methods, Modular Components, and Other Matters) Amendment Bill to the House. This Bill contains the most comprehensive changes to the Building Act 2004 for some time and will affect all within the industry

The changes in this Bill form part of a wider programme of work to lift performance of the regulatory system and drive better outcomes for the sector and for New Zealanders.

Public input on the proposed reforms was sought last year and, in November 2019, the Government announced the first changes it intended to implement.

The aim of this Bill is to make changes that will allow the sector to shift to new, more effective ways of working, help support productivity improvements, lift the efficiency and

quality of building work and improve trust and confidence in the building regulatory system.

In particular the Bill has a focus on modern construction methods, such as off-site manufacturing and prefabrication. These methods have the potential to deliver innovative and less expensive buildings. The current consenting process is based on traditional construction methods, which can cause delays and are seen as a barrier to these methods. Steps to address these barriers will be welcome news to those wishing to make use of and develop these methods.

Listed below are the key changes included in the Bill.

MINIMUM INFORMATION

Manufacturers and suppliers will be required to make a minimum level of information publicly available regarding the building products that they sell. There will be duties on manufacturers and suppliers to ensure product information is not false or misleading and provide evidence to substantiate product claims. These changes should result in there being fewer delays during the consenting process which will reduce time and cost for building owners.

The information that will be required will be the subject of later regulations. It is anticipated to include:

- A description of the product.
- Details of the supplier.
- Information on the scope and limitations of use of the product.
- Design, installation and maintenance requirements.
- A declaration as to whether the product is subject to a warning or a ban.

MANUFACTURER CERTIFICATION

The Bill introduces a new voluntary manufacturer certification scheme for manufacturers of off-site prefabricated and modular buildings. The certification process will involve an assessment of the whole process, from design and manufacture, through to transportation and delivery to site.

The scheme will provide a shorter and more efficient consenting process for certified manufacturers, which should save time and money without compromising quality. This could lead to wider use of off-site products in the building industry.

PENALTIES

New offences and penalties have been created in relation to breaches of the minimum information requirements and certification of off-site products. Penalties have also been increased for existing offences under the Act. The period to file charges has also been extended from six to twelve months. These changes aim to provide greater protection for building users and deter sub-standard work and poor practices within the industry.

The aim is to make changes that will allow the sector to shift to new, more effective ways of working

CODEMARK

The CodeMark scheme will be strengthened to prevent the registration of unsuitable products by certification bodies and provide greater product assurance. The amendments seek to give MBIE greater oversight of the scheme, the right to set compliance rules and the ability to suspend or revoke a body's ability to certify products if they do not comply with these rules.

There will also be a registration requirement for certification bodies. These changes will provide greater confidence in the CodeMark scheme for both building owners and consenting authorities.

BUILDING LEVY

An increase to the scope of the Building Levy, which will enable MBIE to spend levy funds on activities relating to the broader oversight of the industry.

WHAT HAPPENS FROM HERE?

The Bill will now have its first reading in Parliament before the Select Committee process begins. You can follow the Bill's progression on the Parliamentary website.

Submissions are invited on the proposed amendments. Details of how to make a submission will be available soon, so make sure to keep an eye on building.govt.nz.

If you have questions or would like assistance to make a submission on the Bill, please contact Alysha Hinton on (04) 4719452 or at alysha.hinton@duncancotterill.com, or your local Duncan Cotterill advisor (duncancotterill.com).

Duncan Cotterill is a full-service law firm with offices in Auckland, Wellington, Nelson and Christchurch.

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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!

- 16) Which of the below changes is NOT included in the Amendment Bill?

 - a) Manufacturers and suppliers must publicly release a certain level of information on the products they sell.
 - b) A new voluntary manufacturer certification scheme for off-site manufacturers.
 - c) A reduction in the severity of penalties for unlawful and sub-standard building.
- 17) The manufacturer certification scheme involves an assessment of which of the following?

 - a) Design.
 - b) Manufacture.
 - c) Transportation and delivery.
 - d) All of the answers provided.
- 18) What duties will manufacturers and suppliers have regarding their products being advertised?

 - a) Ensuring information is not false or misleading and providing evidence of claims.
 - b) A fixed price of the product being advertised must be included.
 - c) Referrals from customers stating how good the product is.

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THE VALUE OF INSURANCE



Insurance can protect you even if problems arise long after the job is complete

Should I cancel my insurance to save money in a recession? This is a fair question, as people look to reduce costs in anticipation of an economic slowdown. In this article, Builtin reviews different types of insurance, potential areas for saving and the impact of cutting, or reducing, each type

The value of insurance is that you pay a predictable, regular amount (the premium) to protect you from a large, unexpected, unbudgeted cost that would severely affect your financial situation if it happened.

In tough economic times, a big, costly, unforeseen event can be much harder to recover from. This is because you may not have the same level of savings or ability to borrow as when the going is good. This makes having insurance during a slowdown even more important!

We believe that instead of seeing your insurance premium as a cost that can be cut back, think of it as an investment you're making to protect yourself from an even bigger, unexpected cost.

However, if this is something you're considering, the real question you should be asking is: what risks am I prepared to take on myself rather than being insured for?

Here are some things to consider as you review your spending on insurance.

PUBLIC LIABILITY AND PROFESSIONAL INDEMNITY

These policies protect you if you (or someone else you're responsible for) makes a mistake that causes a third party a loss and they hold you responsible. Mistakes can happen anytime and, by their nature, are unexpected, so you can't plan for them. The worst ones can be very costly, so unless you have put aside a big pile of money to cover this possibility, insurance is a good investment.

Secondly, having a break in cover is

not recommended, as this can have consequences down the line.

With public liability insurance, the trigger for a claim is when the damage happens, which in some cases could be months or years after you completed the job (eg, a water pipe installed incorrectly and bursting or an electrical fire). To have cover, the policy must have been in place at the time the damage occurred, but does not have to be in place when you are notified of the claim.

With professional indemnity insurance, the trigger is when you are notified of the claim, so you need to keep cover in place even after the job is finished. If you cancel it or have a break in insurance between the event (such as someone employed by you misinterpreting a design, causing financial loss) and being notified of the claim, you will have no cover at all.

Insurance may seem like a cost that can be cut, but make sure you think through the implications of doing so

Homeowners that are under financial stress can be more likely to kick off a dispute. We have seen situations where a builder's customer made up issues with workmanship to get out of paying bills. The right insurance will cover your legal costs in the event of allegations of damage or professional negligence.

Savings can be made at renewal time if you anticipate your turnover (gross income) being lower, as premiums are based on turnover. Bear in mind there are minimum premiums and different insurers

calculate premiums at different levels, so a small drop (or increase) in turnover may not affect your premium if you still sit within the same turnover band.

EMPLOYEE DISPUTES LIABILITY

If you think you may have to make changes to your employment relationships, cut hours or lay off staff in the coming months, employee disputes liability cover is worth investing in, if you don't have it already. This protects you from claims of unfair dismissal, discrimination, harassment and other situations where a disgruntled ex-employee may take a case to the Employment Relations Authority.

STATUTORY LIABILITY

This covers your liability for fines and penalties under law. One of the main benefits is that it covers the legal costs and reparations awarded for prosecutions under the Health & Safety at Work Act, however it cannot legally insure WorkSafe fines though.

It's not clear yet how WorkSafe will approach breaches of the tough new guidelines for managing Covid-19 exposure on site. A potential worst-case scenario could see someone contract the disease from a site then pass it on to someone else, perhaps an older person or someone with respiratory issues, who dies. Could this trigger a WorkSafe investigation? If a breach of good practice guidelines was found, could this lead to a prosecution?

VEHICLES

These are valuable assets for most people. An accident that is your fault can also expose you to the cost of repairing other vehicles or property involved.

One way to optimise your premium is to ensure your business vehicles are insured for their current market value, not how much they were worth three years ago, and that the amounts insured are excluding GST (the insurer will add this on in the event of a claim).

You could also reduce your cover from

full/comprehensive to third party, fire and theft, or even third party only. However, this will leave you responsible for cost of damage (or theft or fire) to your own vehicles.

TOOLS AND EQUIPMENT

At the best of times, tool theft is fairly common. In an economic downturn, not only is theft more likely, it could also be harder to afford to replace your stolen ones. You may have to settle for cheap alternatives, and any time you're off the job due to being without them is costing you money too.

If you can't afford to insure your tools, you may want to consider what security measures you have in place to reduce the chances of them being pinched. Are they stored in the back of your ute parked on the street? Is your garage alarmed?

LIFE, HEALTH, MORTGAGE AND INCOME PROTECTION

The value of these policies doesn't change in a recession. In fact, if your policy includes cover in the event of redundancy, you are probably a lot less worried than many at the moment.

The benefits of the others are also in many ways greater at this time. Alternative employment may be difficult to find if you get sick and have to get off the tools, and the financial burden on your family if you died could be even harder to bear.

If the premium is too high to afford at the moment, review your policy. It may be able to be adjusted by changing the level of income you're insuring for, or extending your stand down periods.

PAYMENT OPTIONS

Many insurers and brokers (through premium funding services) offer monthly payment plans that allow you to spread the cost throughout the year. They typically come with fees and interest, but the cashflow benefit of not having to pay all at once can outweigh the extra cost.

BUILTIN

VALUE OF INSURANCE CONTINUED



IN A NUTSHELL

Insurance may seem like a cost that can be cut, but make sure you think through the implications of doing so. There are alternatives to cancelling policies, like adjusting cover amounts, revising turnover estimates and switching to a monthly payment plan. Before you do anything, ask yourself the question “What risks am I prepared to take on myself rather than being insured for?” ■

SPECIAL OFFER

Builtin is offering Under Construction readers a free 20-minute insurance review.

Contact Ben Rickard on 0800 284 584 or ben@builtin.co.nz to book yours.



Tool theft is fairly common at the best of times. In an economic downturn, not only is theft more likely, it could also be harder to afford to replace your stolen ones

Builtin are New Zealand’s trade insurance experts. For more information and an instant quote visit www.builtininsurance.co.nz

PROVE YOUR KNOWLEDGE

Tick the correct answers below and record what you’ve learnt in the record of learning on the back page!



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| <p>19) If you cancel your professional indemnity coverage now, your coverage will:</p> <ul style="list-style-type: none">a) Cease now for any claims in the past, present and future.b) Cease for any new jobs taken on since you cancelled.c) Cease for any claim that is made after you have cancelled. | <p>20) To save money on your vehicle insurance coverage, you:</p> <ul style="list-style-type: none">a) Should insure for its current value.b) Could insure only for third party.c) Both answers are correct. | <p>21) It is possible to save money on premiums based on:</p> <ul style="list-style-type: none">a) Your anticipated turnover (gross income) being lower.b) You working fewer hours.c) Jobs you are working on being delayed. |
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PLACEMAKERS KITCHENS



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PLACEMAKERS APPRENTICE CREW



PLACEMAKERS HELPS GRADUATES UPSKILL

Two PAC graduates furthering study with support from a PlaceMakers scholarship

Now in its third year, PAC's 'Graduates Branching Out' Scholarship will provide financial support for two PAC members who wish to expand their skills.

Hedley Wilton, a BCITO graduate from Wanaka, will be completing a course to become a Certified Passive House Tradesperson. He believes furthering his knowledge in this area is a good investment in his future career, as building environmentally friendly homes will be a growth area.



Andrew Wilkin can now study Building Surveying and remain in the industry

The scholarship aims to ease the financial burden for graduated building and construction apprentices (existing PAC members), who wish to take their qualification to the next level through further study

Andrew Wilkin, a BCITO graduate from Hamilton, wants to remain in the building industry but faces a reoccurring knee injury that means he cannot stay on the tools. Completing a diploma in Building Surveying will allow Andrew to continue his dream of working in the industry without needing to be directly on the tools.

further study. It covers course-related expenses such as the course fee itself, plus any related learning materials.

The next round of scholarship applications will open on 1 November 2020. More information is available via the PAC online hub pac.placemakers.co.nz

WHAT IS THE PAC SCHOLARSHIP?
The scholarship aims to ease the financial burden for graduated building and construction apprentices (existing PAC members), who wish to take their qualification to the next level through

PROVE YOUR KNOWLEDGE

Evidence of actual learning rather than just 'participation' is a key requirement of the LBP renewal process.



CODEWORDS ISSUE 95

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UNDER CONSTRUCTION

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JULY/AUGUST 2020

For ease of record keeping, use this coupon to collate your answers from within this issue of *Under Construction* and then sign and date it as proof of your own learning.

Signature _____ Date _____

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.

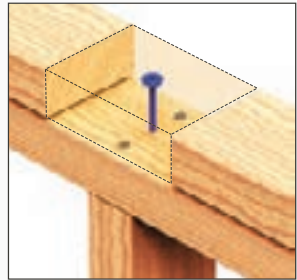
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