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FOREWORD VIEW FROM THE GM OPERATIONS

BUSY ONSITE AND OFFSITE IN 2021



Offsite manufacturina looks set to literally and metaphorically alter the building landscape

Talking about hard work, my congratulations to Andrew Hopley, who has won our 'Novice Who Nailed It' competition two years running see page 8. I expect by the time you read this congratulations will also be due to Andrew for becoming a qualified builder. Good job!

There is no doubt we need more qualified builders like Andrew in New Zealand, and this has been the case for a long time. In terms of getting more people into the industry, the government's subsidy schemes for apprentices and employers are having an impact in terms of greater numbers in training. However, if you're looking for more employees to build your team, then turn to page 24 to read business coach Graeme Owen's advice on how to do just this.

The need for staff reflects the volume of work available right now. On a related theme, we ask three builders their views on what should be done to solve the undersupply of houses in New Zealand. See how they'd go about it on page 3.

One approach for the wider industry, offsite manufacturing (OSM), looks set to literally and metaphorically alter the building landscape. See page 20 for an overview of where OSM has been, where it is now, and where it is going in New Zealand. We will keep an eye on this trend and keep you informed as this approach to building develops.

With these topics and more, I hope you enjoy our latest issue!

Gary Woodhouse General Manager Operations

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Together we're building New Zealand

Despite some recent changes in lockdown levels we could have done without, all signs still point to a very busy 2021. As always, we are working hard to deliver all that you need to get the job done.

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FEEDBACK

BUILDERS BUSINESS

PACE AND SCALE!

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 could be done to solve the undersupply of houses?

Firm: Hamr Home Interviewee: Richard Warwick **Role:** Director Location: Whitianga **Staff:** 10

replacement of the RMA will free up

land and make that part of the house

building supplies were cheaper too!

Another option to bring cost down is

building more duplex and terraced

popularity in the cities here, but we

haven't seen them in Whitianga yet.

Modern expectations of houses also

contribute to the cost. When I grew up,

my parents had 100m² universal home.

It was a simple three-bedroom home

with one bathroom and a garage. But

these days, expectations are far greater

for a first home, and, because the land

is so much more expensive now, it's

a hard sell to put a cheap house on

Speeding up the consenting process

would make a difference too. It's not

uncommon for that to take two months

- certainly not the 20 days it's meant to

take, because the council wait until the

19th day, then send out a request for

more information. That is frustrating!

a pricey piece of land.

homes. They're common in places like the UK. I know they are growing in

cheaper. Of course, it would be great if

Firm: Universal Homes Interviewee: Sunilp Parsad **Role:** Project Director Location: Auckland **Staff:** 64

Most of our work here in Whitianga is We are at the face of trying to solve new builds, mainly for locals, as well the undersupply of houses - we've got as for people moving to live here from 1,300 units going into the Westgate the cities. I think a big part of resolving development in Auckland. It's a big the supply issue is bringing down the project with lots of pieces to fit together, cost of new builds. Without changes which directly relates to the country's to the cost, a new home is pretty far ability to build new housing at scale. out of reach for would-be buyers of new homes. I'm hopeful the repeal and

Not everything has gone as smoothly as it could to help us supply these dwellings. I know the government keeps talking about investing in 'shovel-ready' projects. You can't get more shovel ready than this project – we are under way, but facing a council that initially agreed to support the development with funding of infrastructure, like roading and parking, but now says they can't fund that. This seems like a good place for central government to step in.

Having said that, from where I'm sitting, the government is doing a lot overall. It looks from here like it has put housing at top of its list.

Of course, with such a big project, there are a lot of council consents to get through. But we are fortunate to be part of a 'qualified partner group', which is an Auckland City Council programme where they have taken all the big group home builders and provided a streamlined consenting process. To the council's credit, it's been working well - we meet with them every month, give them a heads up about what consents we'll apply for and they update us on how existing consents are going.

I hear some smaller builders are struggling to get supplies, as a result of Covid-19. We are fortunate not to have had that issue. With a multi-year project like this, we warn our suppliers a long time in advance about our needs and, so far, I have not seen any problems with our supplies.

Overall, I think our project is an example of how New Zealand can solve the housing supply issue.

Firm: TMT Construction Interviewee: Tim Moriarty **Role:** Director/builder **Location:** Christchurch Staff: 4

I would say the main issue is there is a shortage of skilled labour. A long-term fix for this would be to make apprenticeships free - to fully subsidise employers for the apprentices' training every year. That would produce a lot more apprentices, which would be for the long-term benefit of the country.

I'd also like to see LBPs given more responsibility for what we can sign off. Currently we carry a lot of liability but we can't actually do much without it being signed off by someone else.

If we could sort out shipping issues, so we could get rid of the material shortages we are currently experiencing, that would make a difference too.

PLACEMAKERS NEWS

CARE OF TIMBER CLADDING

Timber cladding is extremely popular in New Zealand, and with regular maintenance it will last more than a lifetime. Master Painters New Zealand provides advice you can pass on to your clients

imber weatherboards should be cleaned on a regular basis and at least once a year. Houses situated in a sea spray zone should be checked and could require washing twice to three times a year.

Particular attention should be paid to soffits and overhangs. Allowing mould, fungi and marine salts to build up by not washing could have a detrimental effect on both the paint and the timber substrate.

> Do not use sealants or glues between the boards, particularly in the horizontal lap, as this may inhibit the natural expansion and contraction of the cladding

When maintenance is required, use a premium primer and premium undercoats, followed by the top coat, using the same paint as originally used. If small paint or substrate defects appear, these should be repaired early to prevent further unnecessary degradation to the substrate.

As timber weatherboards are a natural product, you could experience some movement. If this occurs, you should make good the affected areas by priming and then re applying with the original topcoat. Timber weather boards are designed to accommodate moisture, thermal and seismic movement in the board laps.



Do not use sealants or glues between the boards, particularly in the horizontal lap, as this may inhibit the natural expansion and contraction of the cladding. The movement of a building and timber substrates will reduce over time and settle at a normal equilibrium.

Different sides of the house could face different characteristics, with north-facing sides requiring more maintenance. Refer to the paint manufacturer for recommended time frame for repainting.

All preparation and painting work should be in accordance with AS/NZS 2311:2017 Guide to the Painting of Buildings.





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PLACEMAKERS APPRENTICE CREW



BEX THE BUILDER

Our apprentice column provides an opportunity for PAC members to share their views, experiences and ideas, while providing insight for builders who employ them.

PAC member Rebecca Smith is looking to break down the barriers - real or perceived - that are preventing more women from entering the construction industry

t the ripe of 'old' age of 25, Auckland-based PAC member Rebecca Smith admits she was a bit early for a mid-life crisis, but it happened all the same – at least career-wise.

"I was working in sports and recreation, which felt like it was dying, and I wanted to work for an industry that was booming – so construction was an obvious choice," says Rebecca.

A fit and outdoorsy person with a can-do attitude, she says her only reservations were around her gender.

"I did wonder about being a woman in such a male-dominated industry. I couldn't find much about women builders online, so I asked a friend of mine who owns a building company about his thoughts on the work, and having a woman on site."

She says there's no doubt she spoke to the right person.

"He was really supportive, and encouraged me to look into a building apprenticeship; then he tagged me in a job advert a few weeks later. Three years on, I am still working for that company and about six months away from completing my apprenticeship!"

SUITED TO SITE

Rebecca says she now feels right at home on site.

"I absolutely love it! It's well-suited to my personality, because I love being outside, facing different challenges every day, and I enjoy the interaction with others," she says.

"When I was in an office, despite being surrounded by people, it felt like everyone was staring at their screens all day. In this job, you're usually communicating with someone."

Rebecca works for Qualified Building Solutions, an Auckland-based company focused primarily on highend residential. Founded in 2009, she says she is grateful to work for a very professional company where she feels respected and valued.

- "I feel like me being a female is such a non-issue that I forget that I'm one of few females in the industry, but I don't mind that either," she says.
- "The only real difference is potentially my size and strength. I am small, 55kg and 167cm, so I'm not the first to be called on to help move steel framing, but I'm a great option for jobs in smaller spaces in the roof or under the house."

She says her fitness has come a long way, but promises aspiring apprentices it's not full-on fitness every day.

THE BUILDHERS CLUB

Rebecca's boss has been particularly supportive, and has hired two more female apprentices since taking her on. He's also big on using Instagram for marketing and networking, and encouraged her to start her own page.

"He had seen another female apprentice on Instagram – She Builds Bro – which was part of the reason he decided to try and help diversify the industry by hiring females. He suggested I do something similar, and so I set up my @bexthebuilder account.

Rebecca says she's been amazed at the response, with dozens of female apprentices and builders commenting and messaging her directly.

"Most of it is positive, but I've had a few messages from girls who are struggling. They say companies aren't hiring them as they think girls will be a distraction, which is really sad.

"I don't think it's about resentment for women in the construction industry, I just think it's unchartered territory, so the more we can do to raise awareness and normalise it. the better."

Rebecca and Chelsea Roper (She Builds Bro) are committed to doing just that and are in the process of starting 'The BuildHERS Club'.

"We just want those in the industry to feel supported, and for those considering a career in building to know there are others doing, and enjoying, it!"



Rebecca Smith is enjoying being social on the building site, with humans and canines alike!

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PLACEMAKERS APPRENTICE CREW

TOP NOVICE NAILS IT AGAIN

With four Apprentice of the Month wins in 2020, Andrew Hopley is the Novice Who Nailed It, again...

ndrew's name might sound familiar, because he was the Novice Who Nailed It in 2019 – the apprentice with the most monthly wins across the year. He has done it again in 2020, but, luckily for all the other apprentices, by the time you read this, Andrew won't be an apprentice anymore.

"It's been three and a half years since I started and, all going well, in a month's time I will be a qualified builder," says Andrew.

- Asked what his biggest achievement is, Andrew says it is his overall growth throughout the course.
- "As I've set goals and achieved them, I've watched my building skills improve steadily as each of those goals were ticked off. That is a satisfying feeling and I feel like I can give myself a pat on the back for it."

Andrew says he's been given more responsibility in the past year, something he's appreciated and enjoyed.

"As an apprentice, I'm not yet running jobs, but l've been given more responsibility to oversee subcontractors and make sure things are going according to the plan – that's been really enjoyable for me."

> Once I'm qualified, I'm looking forward to all the possibilities – so many pathways open up for qualified builders

As far as a least favourite part to the job, Andrew has to think hard before coming up with something.

"Anything that makes me sweat - like heavy lifting! At 36, I'm not as young as some of the other apprentices!"

As far as future plans go, Andrew is keeping his options open.

"Once I'm qualified, I'm looking forward



PPRENTICE

CREW

to all the possibilities – so many pathways

open up for qualified builders."

what it is.

Asked if he has a favourite work tool,

Andrew laughs and knows immediately

"My favourite tool is definitely my set of

splinters. It's a full set in a pink case.

I don't flaunt them on the site and I'm

tweezers I keep in the van, for removing

not even sure if other builders use them -

maybe we're all using them secretly?!"

FEBRUARY APPRENTICE OF THE MONTH

Second-year apprentice from Hawke's Bay steps up

areth Tidswell, a second-year apprentice from Hawke's Bay, was given the opportunity to lead a new build of a two-bedroom home. Fortunately, Gareth was up to the challenge, learned a lot, and the project was completed successfully and on time.

Gareth explains that one of the company's builders finished up and, with the current climate in the building industry, it was proving very hard to replace him.

"Everyone is so busy that replacing a qualified builder is a tough ask right now. So, I was asked to step up and help run the job, with help from the 2IC.

"This was a great opportunity for me and, while a little daunting at first, I was able to call on what I'd learned already and research those things I didn't know yet. I also discussed what I was doing with the architect, to make sure I was getting it right."

Gareth explained that it was a big change

from being in the background and it generated a big jump in learning.

"Some of the biggest learning was around dealing with sub-trades and the council. I found out that good communication is really important and that time management is vital. I also found that writing down lists and then prioritising the tasks helped me a lot."

The home was built on time which kept both the owner and his 2IC happy, win-win!

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WHAT'S ON

PLACEMAKERS PRODUCT PICKS



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Dimond Roofing is a leading supplier to the New Zealand construction industry, who offer a range of long-run roofing, architectural tray, solar roofing, and cladding products used by homeowners and builders across New Zealand.

Dimond's extensive cladding range will create a perfect finish to any residential or commercial project. If versatility is required, Dimondclad is a great option, because its clean, efficient lines and well-concealed laps are excellent for both exterior and interior cladding.

Dimondclad Rib50 features wide ribs with narrow pans that contrast and complement the wide pans and narrow ribs of Dimondclad Rib20.



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EzyJamb flush-finish, door jamb systems create clean lines and eliminate the need for architraves around the door frame.

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EZYJAMB DOOR JAMB

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Levene® Trade Acrylic Interior/Exterior is made for jobs that require a great final finish. Suitable for interior and exterior and available in gloss or low sheen, it has strong adhesion and good coverage.

In addition, Levene® Trade Ceiling provides a beautiful finish with good overall coverage and strong adhesion.

For prep, Levene® Easy Sand Sealer delivers excellent sandability, strong adhesion and good overall coverage for interior and exterior jobs.

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Outdure products include structural tiles, turf, ResortDeck and Casadeck Endura. ResortDeck and Casadeck Endura are performance recycled composite board and fascia ranges that looks like hardwood timber decking but requires no staining, painting, are splinter and nail-free – Resortdeck is also capped for moisture and UV resistance.

Both can be installed on a traditional timber sub-frame. Or, for a fast, straight, level solution that doesn't rot, use Outdure's BRANZ-appraised QwickBuild exterior flooring system, comprised of Global Green Tag-certified aluminium framing and components and patented hidden fastenings to support decking, tiles, and turf.

QwickBuild comes in a range of joist-bearer profiles to suit all deck projects and heights from ultra-low to raised decks. The versatile system can be used over ground, membrane, concrete, or pavers and makes it easy to achieve the valuable flush-finish between the interior floor level and deck area.





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MBIE

HOW THE LBP SCHEME CAME INTO BEING



In the late 1990s, it came to light that recently built houses were not as watertight as they needed to be

In this multi-part series, we're taking a look at the history of the Licensed Building Practitioner scheme with MBIE's Bruce Duggan

n the latter half of the 1990s, an alarming issue started to appear in recently built houses in New Zealand. Following investigations into an upperlevel deck collapse (among other examples), it was found that we had a problem.

BUILDING CONTROL IN NZ

It should be remembered that it was only a few years earlier that the Building Act 1991 was passed into law. This new building control system introduced a performance-based method, changing the focus from how a building must be designed and constructed to how a building needs to perform in its intended use.

The purpose of the Building Act is to ensure that people can use a building without endangering their safety or health. A building also should be able to be used by people regardless of their health, physical independence

and wellbeing, as well as hitting other measures such as people being able to escape in the event of fire. A building should also promote sustainable development throughout its lifecycle and, of course, all building work must comply with the Building Code.

In the hierarchy of building controls, the Building Act is the governing law, under which are the Building Regulations. The Building Code sits within Schedule 1 of the Building Regulations 1992, and it sets the minimum performance criteria to which all building work in NZ must comply. The intent was that when a building consent was required, a full set of drawings and specifications would be provided, and, once approved, the building would be built to comply with those documents.

WHAT HAPPENED NEXT?

Back to the investigation into the deck

collapse. In this instance, the cantilevered deck joists had not been installed to prevent water ingress as per the Building Code requirements.

The result of this was that rainwater was able to run along the top of the joists, past the cladding and into the interior of the house. Once inside the house, gravity took over and the moisture ran down the sides of the joists,

Investigations into building failures were beginning to paint a bleak picture - our houses were allowing water to enter the primary structure from where it could not escape

onto the top plate, and into the wall framing.

THE RESULTING DAMAGE

As we know, when moisture enters an area where there is little or no air movement it will soak into a product such as timber and eventually cause that timber to rot. This is what happened to the deck – the joists rotted sufficiently to reduce the strength required to support the cantilever, and when a group of people gathered on the deck, it collapsed.

A DEVELOPING PICTURE

Investigations into building failures were beginning to paint a bleak picture – our houses were allowing water to enter the primary structure from where it could not escape. It was found that we had water ingress problems through incorrectly flashed junctions and penetrations through walls, as well as through some types of claddings particularly sheets which require face sealing to provide the weatherproofing.

Different causes were being uncovered almost, it seemed, on a daily basis - parapet flashings missing; head flashings being omitted where plaster cladding systems were used;

top mounted brackets on parapets; incorrect levels at entranceways; poorly designed, specified and built decks above habitable rooms; saddle flashings missing; substitution of specified products or systems; and the list goes on.

This article is an excerpt from Codewords Issue 99. 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 9

1	When did the problem of water getting into buildings start to appear?	2	What caused the canti to collapse?
a)	Between 1967 and 1972.	a)	The undersized joists the deck.
ь) с)	1992. The latter half of the 1990s.	Ь)	The deck was overloo
d)	2002	c)	The balustrade collap
u)	2002.	d)	The deck joists rotted cladding line.



See the next issue for the continuation of this series.

		PLACEMARIE	
9			
evered deck	3	How was water found to be getting into the structural framing in	
could not support		501 1100363 :	
	a)	Flashings being omitted.	
ded.	b)	Incorrectly detailed and installed flashings.	
sed.	c)	Incorrect levels at entranceways.	
inside the	d)	Substitution of specified products or systems.	
	e)	All of the above.	



MBIE

SUSPENSIONS - IT'S YOUR CHOICE



When you are 'non-licensed' you are not able to carry out Restricted Building Work (RBW) unless supervised by an LBP, and you can't supervise RBW

It pays to know how each of the three types of LBP suspensions work. MBIE provides guidance below

There are several types of licensed building practitioner (LBP) licensing suspensions – voluntary, relicensing, or disciplinary. Voluntary suspensions are by choice, but relicensing or disciplinary suspensions happen as a result of your actions as an LBP.

All suspensions appear on your public register page, with the reason for the suspension described, including for disciplinary or relicensing reasons. Clients might steer away from you if you have a disciplinary or relicensing suspension history, so maintaining your current licence status can be very important to your reputation and future business.

VOLUNTARY SUSPENSION

You may choose to have your licence (or a class of licence) suspended for up to two years by completing the 'Voluntary suspension of licence form'. You can end your voluntary suspension at any time by completing the 'Ending voluntary suspension of licence form'. You need to continue to maintain your skills while on a voluntary suspension.

These two forms can be found on the LBP website:

lbp.govt.nz/for-lbps/your-licence/ suspend-or-cancel-your-licence

> All suspensions appear on your public register page, with the reason for the suspension described, including for disciplinary or relicensing reasons

Voluntary suspensions are shown on the public register, but are described as 'at the request of the practitioner', to separate them from suspensions placed on your licence by the Registrar or Building Practitioners Board.

RELICENSING SUSPENSION

Every year, the Registrar will make contact with you about a month prior to your licence ID card expiring to ensure that you wish to remain licensed.

You can renew your licence online, or contact the LBP licensing team. Your licence will be suspended if you do not respond, if you do not pay your yearly licensing fee or do not complete your skills maintenance (required every two years).

It is important to make contact with the

A disciplinary suspension means you are 'non-licensed' and not able to carry out RBW unless you are supervised by an LBP

LBP team and renew your licence (which can be done online) because, if your licence is suspended, you will be considered 'non-licensed'. When you are 'non-licensed' you are not able to carry out Restricted Building Work (RBW) unless you're supervised by an LBP, and you can't supervise RBW. You also can't tell people that you are an LBP.

Your suspension is required by law to be shown on the public register for three years. You cannot have your suspension history removed. A suspension can impact on your ability to get jobs as consumers check the public register regularly.

DISCIPLINARY SUSPENSION

The Building Practitioners Board can suspend an LBP's licence if an LBP commits a disciplinary offence under LAR Nume Licensed Building Licensed Building Licensed Building Conservation Russing precisioner Authory Precisioner Russing Russing Precisioner Russing Russi

section 317 of the Building Act 2004.

A disciplinary suspension means you are 'non-licensed' and not able to carry out RBW unless you are supervised by an LBP. If your license is suspended by the board you can't

This article is an excerpt from Codewords Issue 99. 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 9

- (4) How long can you voluntarily suspend your licence (or class of licence) for?
- a) Up to six months.
- b) Up to two years.
- c) As long as a piece of string.
- (5) When can you uplift your voluntary suspension on your licence (or class of licence)?
- a) When the suspension period you selected has ended.
- b) Two years after your voluntary suspension started.
- c) Anytime, but you can only voluntarily suspend your licence for two years.

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Any suspension is required by law to be shown on the public register for three years

supervise RBW and you can't tell people you are an LBP. Your suspension will also be shown on the public register for three years and may impact on your ability to get work. ■

			PLACEMAKE
99			
6	If your licence is suspended because you did not complete relicensing, what are you able to do)?	7	How long will a suspension stay on your public register profile?
a)	Only carry out RBW under the supervision of an LBP.	a)	Until you request to have it removed.
Ь)	Supervise RBW as long as you're not the person carrying it out.	b) c)	Inree years. One year.

c) Tell people that you're an LBP.

BRANZ

CONCRETE SLAB CONNECTIONS





Proprietary wall bracing systems are commonly used to brace a building, but how are braced walls connected to a concrete slab? BRANZ provides insight to both NZS 3604:2011 and proprietary wall bracing elements requirements

ight timber-framed buildings designed to NZS 3604:2011 Timber-framed buildings require braced internal and external walls to manage the loads placed on the building through the actions of wind and seismic events.

The designer calculates the relevant loads, both along and across the building, to determine the total bracing units (BUs) required to meet these loads. They then incorporate wall bracing systems made up of wall bracing elements to meet or exceed the load requirements.

RANGE OF TYPES AND CAPACITIES

Proprietary wall bracing systems are generally used to brace a building. They come in a range of types and are rated by their capacity to

manage both wind and seismic loads, in bracing units per lineal metre (BU/m). The bracing ratings of these proprietary systems are determined by tests based on the BRANZ P21 test methodology.

The proprietary wall bracing connections that make up these systems generally incorporate a combination of brackets or straps and mechanical fasteners to connect the bottom plate and studs of the wall assembly to the floor of the building.

NZS 3604:2011 sets requirements for connecting both internal and external wall bottom plates to concrete floors, using either cast-in anchors or proprietary post-fixed anchors. The NZS 3604:2011 requirements for placement and minimum load capacity will generally be different

and of lower capacity than for anchors in proprietary wall bracing systems.

FOLLOW MANUFACTURER'S REQUIREMENTS

Connections of proprietary wall bracing elements to concrete slab floors must follow the manufacturer's requirements. This is particularly important with post-fixed anchor connections for bottom plates of exterior bracing walls, where the as-built performance capacity of the system can be severely compromised by the incorrect selection and installation of the anchors.

CONSIDERATIONS WITH **PROPRIETARY POST-FIXED** ANCHORS

Proprietary post-fixed anchors come in a range of types including expanding wedge or sleeve, screw and chemical set stud anchors.

Let's look at some important considerations for proprietary post-fixed anchors in a bracing element on concrete slab floors, in both internal and external walls.

1. Minimum capacity

NZS 3604:2011 clauses 7.5.12.3, 7.5.12.4 and 8.6.1.8 set the following minimum capacity requirements for bottom plate anchors:

- In external walls:
 - Horizontal loads in the plane of the wall are 2kN.
 - Horizontal loads out of the plane of the wall are 3kN
 - Vertical loads in axial tension • of the fastener are 7kN.
- In internal walls:
 - Horizontal loads in the plane of the wall are 2kN.
- Horizontal loads out of the • plane of the wall are 2kN
- It is important that the correct type of post-fixed anchor is used – one that meets the capacity requirements in addition to the NZS 3604:2011 requirements.

2. Floor slab edge distance NZS 3604:2011 clause 7.5.12.1 calls for maintaining a minimum slab edge distance of 50mm for cast-in anchors to exterior walls where the slab edge is formed with either in-situ concrete or masonry header blocks. However, it states no minimum dimension for slab edge distance of proprietary post-fixed anchors.

Manufacturers do state minimum slab edge distances for proprietary post-fixed anchors to ensure bracing capacity requirements are met, and these must be complied with. Slab edge distances are often more than 50mm.

It may not always be possible to meet these edge distance requirements with a 90 × 45mm external wall bottom plate. In these cases, 140 × 45mm framing may be required.

3. Maximum centres

NZS 3604:2011 calls for proprietary post-fixed anchors to be located within 150mm of each end of a bottom plate and spaced at a maximum of 900mm centres or 600mm centres when used on slab edges formed by masonry header blocks.

Manufacturers, however, require specific location and centre spacings for their anchors to meet bracing capacity, and these must be complied with.

Article by Greg Burn, Structure Ltd. This article was first published in Issue 182 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!

- 1) NZS 3604:2011 requires maximum centres for proprietary post-fixed anchors to be located within:
- 150mm of each end bottom plate.
- 900mm of each end bottom plate.
- 600mm of each end bottom plate.
- d) All of the above

is drilled

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4. Minimum embedment

NZS 3604:2011 clause 7.5.12.1 calls for a minimum embedment for cast-in anchors to exterior walls - 90mm where the slab edge is formed with insitu concrete or 120mm when formed with masonry header blocks. It states no minimum embedment for proprietary post-fixed anchors, however.

Manufacturers set specific embedment requirements for anchors – this must be complied with and requires the correct depth and diameter hole to be drilled.

INSTALLING PROPRIETARY ANCHORS CORRECTLY

Careful attention is needed to install bottom plate anchors correctly. When installing anchors, ensure the:

- Required slab edge distance is achieved – it is possible to blow out the slab edge during installation if the anchor is too close.
- Correct depth and diameter hole.
- Hole is thoroughly cleaned out after drilling.
- Screw is not overtightened torque settings generally vary from 40-80Nm.
- Required embedment depth is achieved.



- 3) Which of the answers to the following is FALSE. NZS 3604:2011 clauses 7.5.12.3, 7.5.12.4 and 8.6.1.8 set minimum capacity requirements for bottom plate anchors:
- In external walls: horizontal loads in a) the plane of the wall are 2kN.
- Horizontal loads out of the plane of b) the wall are 3kN.
- Vertical loads in axial tension of c) the fastener are 1kN.



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VIEWS

INDUSTRY FOCUS

OFFSITE INSIGHT – THE FUTURE OF BUILDING?



With a shortage of homes and the skilled labour to build them, finding construction methods that speed up the build process and use labour more efficiently is a hot topic. We take a look at the rising use of prefabrication and talk to some of the big players in the sector

also called offsite manufacturing (OSM), has been common in New Zealand building for decades, with many residential builds using frames and trusses built offsite. Plenty of builders will also remember some of their school classrooms referred to as 'the prefabs'.

There have been other examples of offsite manufactured housing in New Zealand's past too. Beginning in the 1920s, the Railways housing programme used elements of OSM. The Hydro Scheme housing from the 1940s to 1970s were OSM buildings, and some building companies, like Lockwood Homes, have used elements of OSM from the 1950s onwards. So, the OSM concept is far from new here.

However, with significant players entering the OSM market, and the potential for large-scale investment from government clients such as KiwiBuild and Kāinga Ora, OSM appears poised to provide much more than New Zealand has seen to date. There

n a small scale, prefabrication, is a continuum of OSM – from frame and truss elements within a traditional built-onsite home, to a complete home built offsite, with taps and light fittings installed, craned off the boat from China. Between those two ends of the spectrum there now exists a range of offsite manufacturing options.

NOT ALL SMOOTH SAILING

While the potential for prefabrication to take a larger slice of the new-build pie than has existed for a number of years, there have been notable stumbles along the path to where the OSM industry sits now.

Ehome and Matrix homes were both early adopters of OSM in the NZ market and did not survive the early stages, going bust in 2015 and 2018 respectively. Both pointed to consumerreticence about OSM and lack of government commitment to make orders for public housing as contributing factors in their demise.

SMALL HERE, BIG OVERSEAS

Compared with many international

building industries, New Zealand's use of OSM is small, with about 10% of our builds utilising OSM techniques (beyond frame and truss). By comparison, Sweden's homes are 90% OSM and Finland's are 50% OSM partly prompted by a need to overcome the short build window that comes with such a long and cold winter.

In the United States, around one third of single-family houses are manufactured offsite or use modular components. However, the level of OSM in New Zealand appears to be changing fast.

WHAT'S DIFFERENT NOW?

The need to resolve the longstanding shortage of housing has been labelled by government as "extremely urgent". As a response to that urgency, the government's public housing ministry and the main supplier of state houses, Kāinga Ora, is actively supporting and encouraging increased use of OSM.

Currently, 12% of state homes under construction use some OSM techniques (beyond frame and truss) and Kāinga

Ora has stated that it is expanding its OSM pilot program to trial more new products, design solutions and offsite manufacturing techniques.

With that state customer in the background, a number of large-scale OSM manufacturers have set up in New Zealand. Several are large organisations with significant building business experience, in New Zealand and overseas, such as Fletchers' Clever Core and Panasonic Homes from Japan (in partnership with Mike Greer Commercial).

BUILDING ACT CHANGES

The Select Committee was due to report on the Building (Building Products and Methods, Modular Components, and Other Matters) Amendment Bill in early March 2021 and is likely to become law.

The key provisions in the Bill relating to OSM are the introduction of a new certification scheme, which will allow prefab manufacturers to be certified to manufacture what the bill calls "modular components" and demonstrate compliance with the Building Code. Proponents of the Bill promise it will provide a shorter and more efficient consenting process for certified manufacturers.

These changes will support existing OSM manufacturers and likely encourage new entrants.

INSIDERS' INSIGHT

There are 40 to 50 prefab building companies of various types now in operation in New Zealand with more preparing to launch. To get some insiders' insight, we spoke to a number of the big OSM players, to get their views on the past, present and future of OSM in New Zealand.

PREFAB NZ Scott Fisher, Chief Executive

PrefabNZ is an industry body that represents and promotes offsite manufacturing in New Zealand Chief Executive Scott Fisher points to 2019 as a significant year for OSM in New Zealand.

"First, I would cite the Construction Sector Accord as significant in that it encourages government and the construction industry to work together, which is necessary for the level of investment and commitment needed to make OSM work well.

"Second, the Building Amendment Bill, which is going through Parliament now, has OSM front and centre with its focus on improved consenting and factory certification.

"Third, the setting up of Kāinga Ora, pulled the fragmented and isolated parts of government's role in provision

> It just comes down to what you are used to. No one really needs their house to look the exact opposite to their neighbour's place

of housing all under one roof, and, because it's the biggest building customer in town, this matters.

"Lastly, I would say the changes to the government's procurement rules - the move away from 'lowest price wins' was a big deal too."

Fisher sees the tide turning, with OSM set to benefit from government investment and support, and a small number of existing big players soon to be joined by more.

"Unlike a traditional building business, OSM requires heavy capital investment in factory, machinery, and workforce. To invest in this there needs to be a consistently strong pipeline of work. Kāinga Ora and a range of government agencies can supply this steady work.

It's not a matter of offsite and onsite being mutually exclusive either,

as Fisher explains.

"OSM isn't just either/or. Clever Core and Concision are prime examples much of their building takes place off site, but there is still work for trades to complete on site.'

Fisher points to climate change and the government's aim for lowering the construction industry's carbon footprint as an emerging factor that may soon be pushing OSM.

"Construction has a big carbon footprint and I think there are regulations coming that will benefit OSM, because traditional building has elements of waste that OSM does not. If you go back five years, everyone looked at affordability as the driving force behind OSM, but the need for sustainability could be the next big push for the industry."

MODUL HOMES Tony Houston, Managing Director

Modul Homes is different from the other offsite manufacturers here, because its prefabs are manufactured entirely offshore and shipped to New Zealand as a single unit. The home is then installed on foundations at the site, with just the connections to electricity and water to be completed.

Tony Houston, Modul's Managing Director, has a long history in traditional onsite construction in New Zealand, and now believes the future of building at scale in New Zealand relies on OSM. He compares the shift to 'manufacturing' a house offsite in a factory to that of manufacturing cars.

"In the early days, we used to 'build' wooden buggies, one at a time. That was obviously pretty slow and could never provide big numbers. Then we shifted to 'manufacturing' cars - that's what has to happen with houses. I don't believe it's suitable for every house, but for housing at scale, it's necessary." Asked what has changed for OSM in the past couple of years, Houston says the council's attitude has shifted.

INDUSTRY FOCUS

OFFSITE INSIGHT CONTINUED

"Auckland Council now has a special consenting team for modular offsite manufacturing, and their attitude towards OSM is very positive. This makes things much simpler for us."

With regards to the future of OSM in New Zealand, Houston suggests the offshore model has unique benefits.

"The future of scale building in New Zealand is definitely offsite manufacturing, and in addition, I believe manufacturing offshore has further benefits, especially when you consider the skilled labour shortage in construction New Zealand faces. When all the local builders are really busy like they are now, it can be hard to find builders for affordable houses, whereas we can get the necessary labour offshore."

CLEVER CORE Craig Champness, General Manager

Clever Core, a Fletcher-owned business, opened its 8,300m² factory in Auckland in late 2019. Initially providing panellised walls and cassette floors and ceilings to its own Fletcher Residential development arm, it is now branching out to other developers.

Craig Champness, General Manager,

says the market interest is stronger than ever and consenting has become easier.

"More construction companies are coming on board, having seen the speed and quality OSM can deliver, and big customers like Kāinga Ora are making larger commitments to OSM housing, because of these advantages. With this sort of commitment, the industry can justify the investment OSM requires.

"At the same time, many of the initial concerns around compliance and the ease of consenting have been addressed."

Asked if there are barriers still to overcome, Champness says developers need to become more familiar with the OSM process and employees will need to have the right skills.

"We need to educate customers that OSM is design-led, so getting design questions answered well before the consenting stage is vital. Also, OSM requires workers to have different skills, so ensuring these skills can be developed will allow for growth in new technologies and methods for housing construction."

Champness says working with product suppliers on their range of available products will bring benefits.

"The OSM industry needs to work with manufacturers of raw materials to ensure the quality and tolerances of their products are up to the standard required. Also, most manufacturers' products are based on 'stick build' construction, whereas manufactured closed panels need a more specific range of products. So, working with producers to supply what we need is the next advancement the industry needs to work on."

SMART SOLUTIONS HOMES Craig Kellington, Director

In 2018, after ten years in the renovation industry, Craig Kellington founded offsite manufacturer Smart Solutions with a vision to provide quality housing at scale, by building smarter. Smart Solutions are a 'volumetric' builder, meaning everything is built offsite as rooms or pods, trucked to site, then joined together.

Asked what has changed for OSM in recent years, Kellington points to a shift in Kiwis' housing expectations.

"The Kiwi dream of a 600m² section with



a 100m² three-bedroom house, where every house on the street is different, is shifting. I'm from the UK, so housing estates with a similar style of house are not alien to me. But this concept was alien to Kiwis until guite recently. Some of the new large-scale developments around Auckland, like Hobsonville, have changed people's mentality on what a nice comfortable first home is – especially for the younger generation.

"It just comes down to what you are used to. No one really needs their house to look the exact opposite to their neighbour's place. Besides, you can make the same house look very different just with cladding and cladding choices."

Asked what barriers still need to be addressed, Kellington points to bank finance and developers and group builders needing to take the time to understand the benefits they could get with elements of OSM.

"We don't get paid until the home is attached to the land. Westpac have been brilliant and forthcoming for mum and dad investors. But for developers, the funding is carried by the company. I think there needs to be more understanding from the banks to make it work. We are lucky that we build quickly so we can cover the gap in money. But there has to be a smarter way.

"Often a builder will come to us keen to get involved with OSM, but they're busy and so when the times comes, they go back to what they know and they'll say: 'I know this might not be best way, but we know it so we are sticking with it'. But I would say once they get to know what OSM can offer them, they will see that they can get more houses for the same costs and this has to be good for them."

CONCISION Tony Whale, General manager

Concision is recognised as one of the first big players in OSM in New Zealand. Specialising in panellised components, Concision has already made significant investment in



plant. General Manager Tony Whale provided us some of his insights.

Whale believes one of the big changes happening now is that more big players are joining the market.

"OSM has become more mainstream, just in the last year or so. It was hard being the lone ranger in this field! But now things are changing. Fletchers are up and running with their Clever Core, and Hector Egger, an experienced European company, is just getting going in Central Otago. These are both big players."

Rather than seeing this as a threat, Whale sees the growing market as a positive for the industry and his own business.

"With OSM being more widely understood, it's less scary for our big customers to commit. Including big government agencies like Kāinga Ora, and the Ministry of Education and the Ministry of Defence, along with big developers too."

Asked about the future of OSM, Whale says it will become part of the accepted way of building because it provides greater efficiency and can still work well when there is a skills shortage.

"Frame and truss is mainstream now and OSM will get there - it's the natural progression. OSM also helps solve the undersupply of skilled labour facing New Zealand."

WHAT DOES OSM MEAN FOR **ONSITE BUILDERS?**

It is too early to fully understand how the traditional onsite building industry in New Zealand will be affected by developments in OSM, but it seems likely OSM will play a big role in filling the undersupply of affordable housing.

Beyond that, it is worth considering two comments above.

First, that OSM is not suitable for all builds - bespoke housing is not easily accommodated within its prescriptive framework.

Second, OSM is not all or nothing there are likely to be opportunities for traditional onsite building to incorporate elements of OSM as the products develop.

So, with that in mind, there are good reasons to think the two approaches of onsite and offsite can coexist and build into the future.

TIPS

THE SUCCESSFUL BUILDER

BUILDING A TEAM IN A TIGHT LABOUR MARKET?



Putting together a high-performing building crew is always a challenge – and an even bigger one in a tight labour market. Business coach Graeme Owen provides advice on how to do it right

S o, you think you can't get good builders? This is a common issue when labour is tight. Builders ask for more money or leave to join a team that pays more. Building companies start competing with each other for staff from an ever-decreasing pool. Your best team member leaves and starts up in business. Margins are squeezed and, unfortunately, some building companies go under.

But it is possible to overcome a tight labour market – if you are prepared to respond in a well thought-out way. No matter how challenging the current climate is, it is only by taking decisive action that you will overcome it. What's more, by doing so, you will not only get through this current time, but be better prepared for future challenges.

So, here are the five things you can do.

1. BE TOTALLY COMMITTED

Building and retaining a great team of builders doesn't happen overnight – it takes effort, patience and decisive action by you, the business owner. More importantly, it is founded on your strong conviction that developing a highly skilled team is not only a priority, but inevitable. There is no other option. There is no Plan B.

As in any worthwhile venture, there will be setbacks. You won't get it right the first time. You will make mistakes and some will be painful. There will be people you will need to let go and your growing team will make mistakes. But, if you persevere in your vision, you will get there. It's not luck, it's hard work – 95% give up. If you persevere, not only will your business grow, but you will arow personally!

DEVELOP YOUR PLAN

As in any high-quality build, a well-thought-out plan ensures better outcomes. This holds true in recruiting, training and building a team. The better the plan, the better the team.

Develop a clear picture of the kind of people you want in your ideal team, and the roles they will be filling.

Next, detail the steps you will take to advertise, interview, recruit and train.

Thirdly, outline the processes you

will follow to ensure your team delivers what you expect. Finally, include a career track that shows how motivated employees can grow with the company.

Now, while your plan should be comprehensive, it need not be exhaustive. The important thing is to have your overall plan clear in your mind, so you don't find yourself in a tight spot with no direction.

Without a doubt, your plan will need to change as your situation changes and the market moves, but you will always have a plan, based on the best information you have at that time. You will never be at a loss as to what to do.

CREATE MULTIPLE DOORS

Many builders rely on only one method of adding staff. It could be word of mouth, online advertising, Facebook posts or any other single method. While it works, everything is great.

However, in the real world, nothing is static. Things are always changing and what works today may suddenly stop working tomorrow. So, if you have only one door into the company and that door is blocked, then panic may ensue! I'm sure you have met at least one building business owner desperate for builders.

So, ensure that you offer multiple ways for potential team members to join your company. For example, you might consider:

- Speaking at the local high school.
- Offering apprenticeships to school leavers.
- Advertising in the travel hospitality and tourism sector.
- Offering adult apprenticeships to people needing a new career, a sales opportunity, or a general office administration role.
- Advertising to mature builders looking to reduce their time on the tools and do pricing or project management.
- Talking to current staff about friends and family who may be interested in a building career.
- Posting team stories on Facebook and your website etc.

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

- 4) The key to making a plan to build a strong team is to ensure the plan is:
 a) Completed within half a day.
 b) Well thought-out.
 c) Perfect from the start so it needs no updating.
 5) The meaning of 'creat doors' is:
 a) Literally make many build you are workin
 b) Ensure there are mult the target audience or your message.
 c) Find many ways of e
 - c) Find many ways of e. the message you way your audience.

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The more doors you develop, the more

you will discover.

STAY THE COURSE

modifications.

Further, avoid making the mistake of only looking for those people you need right now. Rather, look for good people continuously, so that when you find them you can either add them to your team or to a waiting list.

It's always right to quit something that isn't working, but it's a big mistake to quit something that could work with a little improvement.

For example, a kitchen company advertised their services in a local paper and got no response. The obvious thing would have been to quit local paper advertising. Right? Wrong! Two weeks later they inserted exactly the same advert, but with an offer, and generated 11 phone calls. Exactly the same ad, with a slight modification. The key learning? Keep going. Test, modify, retest. Only quit something after you've tried several

It's the same when building a team. Get the best advice you can when developing your team-building plan, writing adverts and position descriptions etc. Run your adverts in low-cost media first, then check responses, make small changes and test again. But most importantly keep testing. Don't quit!

Also, don't spend up large on recruitment adverts that you have not tested in a low-cost environment! Some advertising never works, so testing in low-cost media is essential.

GROW YOUR SKILL

Don't worry if you think you have little natural ability to grow and lead a team. You can't create any more natural ability, but you can learn new skills. Talent just determines how fast you learn those skills. Sure, the very few with the most natural ability are likely to rise to the very top of their field, but those with relatively less talent, but who nevertheless learn the skills, also achieve a significant amount.

So, don't panic if recruitment isn't something that comes naturally – just practice the steps and grow your skill instead. It will get you a great team.

the record of le	arning on the back page!	į.
e multiple	6) If you write an advertisement for staff and it receives no response, you should:	
doors in the g on now. tiple ways can receive xpressing nt to get to	 a) Write something completely new. b) Make a small adjustment and see if the response changes. c) Leave it unchanged but spend more money on advertising. 	

BUILTIN

CONTRACT CONDITIONS

BUILTIN INSURANCE



A lot of insurance is tied to contracts, so it's critical you understand what's in your contract and comply with the requirements within them

ven if you use a standard contract, things might change and you need to be on top of this, or you might end up in hot water.

GUARANTEES AND BONDS

Contracts from the building trade associations typically include a reference to that association's ten-year guarantee. Third-party guarantees of that nature, including Builtin's independent one, gives homeowners an additional layer of protection if there is a problem and their builder is unable or unwilling to resolve it (usually because they have gone bust). It's important not to confuse a requirement for one of these with your implied warranties under the Building Act, which requires you to guarantee your own work anyway.

The third-party guarantees described above are designed to 'back up' your own warranty, in case you are not around to meet it yourself. However, these guarantees are not insurance to cover your own mistakes – you are still responsible and these guarantees will only step in if you aren't able to meet your obligations yourself.

> If your contract says you will provide a third-party guarantee, then it becomes a legal obligation on you

If your contract says you will provide a third-party guarantee, then it becomes a legal obligation on you. There have been numerous stories in the media over the years (and plenty more that don't make it to the news) where a homeowner was promised a 10-year guarantee but their builder never applied for it.

These guarantees come in two parts:

- 1. The guarantee of completion.
- 2. The defects cover.

You must make sure that, if your clients require completion cover, then the guarantee you provide includes this, otherwise you may be in breach of contract. This is generally the most important part, as it guarantees that their job will be completed at the price agreed. It is the completion cover that banks are generally interested in when they require these guarantees as a condition of lending.

If it's a commercial contract, then it may include a requirement to provide a performance bond. These are common in large contracts but increasingly demanded for medium-sized jobs as well. Banks, insurance companies and specialist bond sureties can provide these, though the insurance and surety-backed ones often work out more cost effective than having all that capital tied up at your bank.

If your contract requires retentions, it

may also allow you to provide a bond instead, called a 'bond in lieu of retentions'. This can be a safer way to meet your defects liability obligations, as you have no outstanding cash sitting with your principal - the bond simply expires once the defects period ends.

When arranging a bond, it is important it meets the conditions of the contract. Most contracts will include the specific form of the bond wording required, and the insurer or bond surety will usually defer to this.

Contracts may also reference a 'principal's bond'. If the contractor wants to guarantee they will be paid for work done, they can demand the principal provide a bond to this effect.

CONTRACT WORKS INSURANCE

Who arranges the contract works insurance (also sometimes called builder's risk) is usually specified in the contract. If it says the builder is responsible for it, then it is up to you to arrange it. Standard practice is that builders will be required to arrange contract works cover when the job is a full contract new build. For jobs like alterations and renovations, which involve work to an existing structure (where there is already an insurer for that building), the building owner is usually responsible, in the contract, for arranging this insurance. The same goes if the job is labour only.

If the owner is responsible, we strongly recommend that you see a copy of the policy before you start work (to make sure it has been correctly arranged). It could cause you an issue if they haven't arranged it, even though it was not your responsibility, as you are considered a 'joint insured' under the policy. Without a policy in place, you could be held liable for any damage you are responsible for. This includes ensuring there is cover for damage to the existing structure caused by the performance of the building work.

Another important consideration is the 'additional items' that are often specified. These include allowances for things like professional fees, demolition and removal of debris and escalation in costs. If the contract specifies amounts for these, then you must make sure the contract works insurance matches them.

PUBLIC LIABILITY INSURANCE

Make sure if the contract says you will hold \$5m cover (or any other amount) that your public liability insurance is sufficient for that amount. Policy limits can be increased for specific contracts if required.

Note that public liability policies automatically cover your principal for their 'vicarious liability'. This means liability they have for your actions (eg, if a neighbour held them responsible for damage to their property resulting from your building activity). If a principal (or their lawyer) asks for their name to be added to your public liability policy, that usually means they don't understand how liability insurance works. Insurers generally won't add principals to contractors' public liability policies because they already include that vicarious liability clause.

> Without a policy in place, you could be held liable for any damage you are responsible for. This includes ensuring there is cover for damage to the existing structure caused by the performance of the building work

PROFESSIONAL INDEMNITY INSURANCE

Contracts may also require the contractor to hold professional indemnity insurance. This is common if the job involves an element of design on the part of the contractor, such as with 'design and build' projects. There are also many situations where the builder is required to engage the services of other professionals as subcontractors

BUILTIN

CONTRACT CONDITIONS CONTINUED BUILTIN INSURANCE

(like surveyors or engineers), where there is a professional indemnity exposure to the contractor if that professional stuffs up.

If the contract requires you to have this, take note of the conditions and ensure these are met by your professional indemnity insurance. Professional indemnity policies are of a type called 'claims made'.

This means that as well as having the cover when you did the job, the policy has to be in place continuously up until the time the claim is made against you, which could be many years after the project is completed. The contract will probably require you to hold it for a minimum period after completion of the project. Some contracts refer to six years, but we would recommend at least ten years from when a Code Compliance Certificate is achieved.

CONTRACTOR'S PLANT

These conditions typically refer to 'critical pieces' or items over a specific value. It is designed to ensure that a project isn't delayed because an important piece of equipment is

damaged and not insured (and the contractor can't afford to replace it). It doesn't mean you need to have tools insurance for your small items (although you should!).

MOTOR VEHICLE THIRD PARTY LIABILITY

This is required in contracts because, if a vehicle causes damage to the works (or nearby property), it is the vehicle's insurance policy that needs to pay (licensed, registered vehicles aren't covered by public liability insurance).

The contractor must make sure all vehicles they are responsible for (including workers and subbies) are insured. Limits are often specified and most commercial vehicle policies will have at least \$2m and commonly \$10m, but you need to make sure yours meets the contract requirements.

As a side note, in general terms, if a piece of equipment that is road registered is being used for its specialised purpose (eg, a crane or pump truck) then damage it does at that time would be covered by public liability insurance. If it is being driven, then it would be covered by the vehicle third party insurance.

IN A NUTSHELL

If you've got through this article, then you can get through a contract! It might seem like a drag and a waste of time and be hard to decipher (I'm talking about contracts, hopefully not this article) but it is absolutely critical if something goes wrong that you have properly complied with the contract terms. A good insurance broker will assist you to meet your insurance (and guarantee and bond) obligations within your contract and can complete any contract schedules necessary or supply certificates.

Builtin are New Zealand's trade insurance experts.

For more information visit www.builtininsurance.co.nz or contact Ben at ben@builtin.co.nz or 0800 BUILTIN

PROVE YOUR KNOWLEDGE



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

- 7) Why would a builder have a third-party guarantee?
- It gives homeowners an additional a) layer of protection if there is a problem and the builder is unable or unwilling to solve it.
- It is mandatory in all construction b) contracts.
- It provides insurance in case a builder c) makes a mistake
- 8) Who is responsible for arranging 9) Why should your professional indemnity contract works insurance?
- The builder. a)
- b) The building owner.
- c) It depends whether it is a new build or renovation, and should be specified in the contract.

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

b) Because in order to cover any issues, the policy has to be in place continuously up until the time the claim is made against you, which could be years later.

a project is completed?

Because you get a discount.

insurance be valid for several years after

It doesn't need to be, as long as you c) have it when the claim is mad

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LEGAL

GOING OUT ON YOUR OWN?

Muncan Cotterill



When setting up your business or restructuring your current business, there are many things to consider – one of them being what entity structure to go with

efore you begin the exercise B of picking a business structure, you need to ask yourself a few questions:

- 1. Will you be looking for investors?
- 2. Are you wanting to grow the business?
- 3. Will you want to sell the business in the future?

In this article, we examine the most common structures and their legal consequences.

LIMITED LIABILITY COMPANY

This is the most common form of business entity in New Zealand. A limited liability company is a legal entity separate from the people who own and run the company (eq, the director(s) and shareholder(s)). Companies are governed by the Companies Act 1993,

their constitutions (if they have one) and the common law that applies to all businesses.

Advantages

The main advantage of a company is it provides its owners (eg, shareholders) with limited liability to creditors. This encourages investment, as the risks for shareholders are greatly reduced. This limited liability is often circumvented by creditors (such as banks) requiring personal guarantees from the individuals involved.

Directors have duties to the shareholders and creditors and can be held personally liable for company debt in certain situations, such as trading while insolvent, or if they have given personal guarantees. It is therefore important that directors understand the responsibilities of their role.

Structuring the business as a separate legal entity also makes it easier to sell. The business is not specifically tied to individuals and can continue to operate indefinitely. It is easier to obtain funding and investment, which is necessary for a business to grow.

Disadvantages

Incorporating a company is more complicated than other business structures, as it bears legal and financial obligations. For example, you must file annual returns in both the Companies Office and with Inland Revenue, and different tax obligations apply. There is more regulation, and consequently more paperwork and costs associated with operating a company. Conversely, this gives the business credibility.

SOLE TRADER/PROPRIETOR

A sole trader structure is commonly used for small businesses. It simply involves an individual operating a business. A sole trader will need to comply with legislation and common law that applies to businesses generally.

Advantages

This structure is straightforward because there is no separate legal entity from the operator. The start-up costs are low and it is easy to set up.

As a single person owns the business, there is little cause for friction or disputes over the operation of the business. The sole trader controls the business and gets all the profits. It is also possible to offset losses against other income.

Closing a business is very simple and can be carried out at little cost.

Disadvantages

The key disadvantage of the sole trader structure is that an owner's personal liability is unlimited. The owner is personally liable for any business debts or losses, including taxes. All of their assets, such as their family home and other personal bank accounts, are vulnerable to claims arising from the business. Operating as a sole trader can therefore be risky without the right asset protection (such as a family trust) and insurance in place.

It is more difficult to grow a sole trader business because it is harder to get loans and attract investment. It can also be

difficult to sell as a working business due to the links to an individual

PARTNERSHIP

A partnership is established when two or more people or organisations form a business. This is a popular structure for professionals such as architects and lawyers. In a formal partnership, the partners set out in an agreement how the profits, debts and work will be shared. However, a partnership can also be informal and unincorporated.

Advantages

A partnership allows for the sharing of responsibilities and expenses when running a business. In a partnership you can work collaboratively with others and it enables each partner to specialise and diversify; growing the business.

A partnership can bring in more capital investment and partners can also offset losses against other income.

The procedures and costs of formation and winding up are minimal, compared to a company.

Disadvantages

Each partner is liable for all of the partnership's debts. Without appropriate

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!

- 10) Which of the following is not an advantage of a limited liability company?
- a) It is easier to sell.
- b) Limited liability to creditors encourages investment
- c) The start-up costs are low.
- a) You must file annual re the Companies Office Inland Revenue.
- b) An owner's personal l
- c) It can be difficult to ge attract investment.

asset management, this may put their personal assets at risk.

SUMMARY

Choosing a particular structure impacts your potential liabilities and how you operate, grow or sell your business. Accordingly, it is worth investing the time and resources (including investing in the right legal, tax and insurance advice) into assessing what structure will best suit you and your business.

It is also important to keep in mind that, as your business changes, you may wish to shift between structures. You may start out in business as a sole trader and then later form a partnership with someone, or, as your business grows, decide to incorporate a company. Always bear in mind that your obligations and the risks under each structure will change with each entity.

NEED MORE INFORMATION?

If you have any questions or would like further assistance with choosing or setting up an entity, or with protecting your assets, please contact Alysha Hinton on (04) 471 9452 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. Its dedicated

11)	What is a complicating factor of having a limited liability company?	2)	How do you know what structure suits you best?
a)	You must file annual returns in both	a)	If there's only one of you, sole trader is best.
	the Companies Office and with Inland Revenue.	b)	Make sure to take time and invest in the right legal, tax and insurance advice to
b)	An owner's personal liability is unlimited.		assess what structure will suit you best.
c)	It can be difficult to get loans and attract investment.	c)	Inland Revenue will let you know after you file tax after your first year in business.

INDUSTRY FEATURE

HIGHEST YEARLY CONSENTS SINCE 1974

The 3,205 new dwelling consents issued in January 2021 have contributed to the highest 12-month period since 1974. In addition, stand-alone house consents have doubled in the past decade, Stats NZ reports

he annual number of new homes consented in the year ended January 2021 was 39,881, up 5.8% from the year ended January 2020. This consisted of 22,115 houses, 4,018 apartments, 1,865 retirement village units, and 11,883 townhouses, flats, and units.

The all-time high for any 12-month period was 40,025 in the year ended February 1974, which is 144 more than the current year-ended figure.

The number of new homes consented per 1,000 residents in the year ended January 2021 was 7.8. The record was in 1973, at 13.4, when the population was around 3 million.

STAND-ALONE HOUSE CONSENTS DOUBLE IN A DECADE Seven of the 16 regions consented

Stats NZ has confirmed that, over the past decade, there has been increase in consents for medium-sized (100 -200m²) stand-alone houses.

Construction Statistics manager Michael Heslop said that "in 2020, more than 53% of all stand-alone houses were medium-sized, climbing

from a low of around 38% in 2008, and returning to levels we saw in the 1990s. The proportion of smaller standalone houses under 100m² was higher in the 1990s than now."

MODEST MONTH-ON-MONTH INCREASE

In total, 3,025 new dwellings were consented in January – an increase of 1.2% from December 2020 when accounting for seasonality.

The January figures comprised of 1,487 standalone houses; 895 townhouses, flats, and units; 521 apartments; and 122 retirement village units.

REGIONS STAND OFF AT 50/50

more dwellings in January 2021 compared to January 2020, led by Auckland (up 460 to 1410; +48%), Northland (up 57 to 97; +142%) and Waikato (up 54 to 295; + 22%). Bay of Plenty, Gisborne, Wellington and the West Coast also showed an increase in consented dwellings.

Eight of the remaining regions saw a decrease in dwellings consented over the same period, led by Nelson (down 44 to 12; - 78%), Canterbury (down 44 to 425; -9%) and Manawatu Whanganui (down 21 to 71; - 22%). Hawke's Bay, Taranaki, Tasman, Marlborough and Otago also recorded decreases.

Southland saw no changes to consented dwellings in January 2021 compared to January 2021.

NON-RESIDENTIAL DOWN

In the year ended January 2021, non-residential building consents totalled \$7.0bn, down 5.8% from the January 2020 year. The building types with the highest value were:

- Education buildings \$1.3bn (up 13%).
- Storage buildings \$1.1bn • (up 15%).

Construction and then sign and date

Offices, administration, and public transport buildings - \$978m (up 1.9%).



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

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