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Hard facts about hard hats

THIS ISSUE

Building System Performance update

Changes folllowing earthquake investigation

LBP: Timber framing and foundation pointers

Smoke alarms in rental properties

Section prices affecting building levels



READING TRADE LEADER can contribute towards your LBP Skills Maintenance requirements.

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In the frame

BY MIKE GUY, CARTERS CHIEF EXECUTIVE

Often, as CARTERS Trade Leader is in the final stages of production each month, something will come up that may – potentially – have a significant impact on some section of the construction industry.

Anna Butler, the General Manager Building System Performance for the Ministry of Business, Innovation and Employment (MBIE), has announced that MBIE is currently working on a review of New Zealand's building product regulation and assurance systems.

CARTERS welcomes this review. Ms Butler's comments came in response to a recent article that suggested a growing influx of inferior building products and inadequate product substitutions in New Zealand. We're very keen to ensure that products being used are code compliant and of a high standard for building in New Zealand and, while we understand there are still discussions to be had around the objectives, scope and approach of the review, we welcome the outcomes it will bring to our industry.

CARTERS agree, that as Ms Butler has stated, the building product assurance system is complex - extending from product design, manufacture and supply, through the specification of products for use in building work and their installation and maintenance. As one of New Zealand's leading building supplies merchants we appreciate that, and as one of the stakeholders in the product supply

chain, we expect to be involved as part of this review process, which is anticipated to take at least 18 months. There is reassurance coming from MBIE that products will be reviewed in a more structured way. This ensures the regulations around products and the way they're being used is producing the best outcomes for the builds that are happening in this country. We, at CARTERS, work extremely hard to make sure all of the products we supply meet the necessary requirements and regulations, so it's pleasing to hear this work is being undertaken by Building and **Construction Minister Jenny Salesa and** the team at MBIE.

As the review unfolds and the nature of the building product regulations and assurance process become clearer, we will continue to provide updates in future issues of Trade Leader. We want to ensure we keep you, as our valuable trade clients, informed of the potential outcomes.



MIKE GUY CARTERS Chief Executive

CARTERS Your Building Partner

TRADE LEADER.

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CHECK OUT OUR MAY TRADE OFFERS. INSIDE THIS ISSUE

3





Our super winning team

OUTSTANDING IN THEIR FIELD

If you're planning on watching the rugby this season (Feb-August) or going to any of the home games, keep an eye out for Bostik at your favourite stadium. Our smart adhesives are a winning combination – the best in their field.

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20. ECONOMICS

SECTION PRICES IMPACTING ON BUILDING LEVELS

With residential building activity recently at the highest level since the last peak in 2004, it may be hard to appreciate the negative impact that high section prices are having.

24.BUSINESS

GETTING THE BEST FROM KIWISAVER In last month's Business column, we looked at the employer requirements as part of the Kiwisaver scheme. This month, we look further into Kiwisaver and highlight some of the options for those involved in the scheme and how you can make them work for you.

26. HEALTH & SAFETY THE HARD FACTS ON HARD HATS

Hard hats are one of the most common pieces of protective gear on site, so it's important to make sure yours is up to scratch. Site Safe has put together some useful tips to make sure you are getting the most from this key piece of personal protective equipment (PPE).

7. NEWS

News from around the construction industry and related areas of business.

8. MBIE BSP UPDATE

Three months into 2018 and MBIE's Building System Performance (BSP) branch is well underway with its comprehensive work programme to deliver on Government commitments and sector requirements, including KiwiBuild goals. Building System Performance General Manager Anna Butler gives an update of the work being done by the branch.

9. MBIE

LOOP BAR WARNING

On April 3rd, the Ministry of Business, Innovation and Employment (MBIE) issued a warning about the use of loop bar details in flange-hung doubletee precast concrete floor units, and also published an amendment to Verification Method B1/VM1.

The warning and amendment are part of MBIE's response to the investigation into the performance of Statistics House in the November 14th 2016 Hurunui/Kaikoura earthquakes and recommendations from the Canterbury Earthquakes Royal Commission.

10. LBP

TIMBER FRAMING AND FOUNDATION POINTERS

Holes and notches to studs and joists, and foundation set-out are two issues in timberframed building work that are common in complaints about LBPs to the Building Practitioners Board and in enquiries to MBIE's technical team. Paul Hobbs, **Registrar Building Practitioner Licensing for** MBIE takes a closer look.

12. LBP

FREE CONTRACT AVAILABLE

The Ministry of Business, Innovation and Employment (MBIE) recommends you have a contract, even if the work will cost less than \$30,000 so everyone has an understanding of obligations, requirements and expectations.

18. PROPERTY

SMOKE ALARMS

The Tenancy Compliance and Investigations Team recently took an Auckland landlord to the Tribunal for failing to have smoke alarms installed in accordance with the Residential Tenancies Act and Regulations.

28. INSURANCE

BUILDING PROJECT CHECKLIST

Every building project involves some risk, which is dependent on a range of different factors, These will need to eliminated, isolated or minimised through a range of measures, but one thing you must do before every job is make sure the insurance is sorted.



Engineers trained for emergency response

In March MBIE held training sessions in Auckland, Wellington and Christchurch for geo-professionals on how to assess geohazards as part of a civil defence emergency response.

Under civil defence legislation, MBIE has a responsibility to coordinate training and qualification of professionals able to assess buildings during and after an emergency.

Just over 90 geo-professionals completed the training to qualify as rapid building assessors. They will join about 400 structural engineers, building control officers and senior architects already on the MBIE register qualified to carry out assessments.

Rapid building assessments are a brief evaluation of individual buildings and their immediate surrounds for damage, usability and hazards exposure. The goal is to assess immediate risk to public safety. When carrying out these assessments, land instability and geotechnical hazards also need to be considered.

The day-long training sessions quickly filled up and the feedback has been overwhelmingly positive. In particular, participants valued the 'street cred' of presenters Paul Campbell (structural engineer) and Rori Green (geotechnical engineer) who were able to share their stories from the Christchurch and Kaikoura earthquake response, and Nelson floods. Ensuring building assessors have essential training and tools, is just one piece of the important work MBIE does to support building management in an emergency. Programme Manager Justine Crawford says the next big set of deliverables are a guidance document to help territorial authorities set up and run a building emergency management operation and making sure MBIE is ready to fulfil its legal obligations if an event occurs.

"Building management in an emergency requires having coordinated readiness, response, and recovery arrangements in place that involve territorial authorities, CDEM Groups, agencies (including MBIE), building owners and building professionals," she says.

"This will ensure everyone is ready when a significant emergency occurs."

New earthquake-prone building resources now available

NEW RESOURCES ARE NOW AVAILABLE ONLINE FOR BUILDING OWNERS AFFECTED BY EARTHQUAKE-PRONE BUILDING (EPB) LEGISLATION, COUNCIL STAFF RESPONSIBLE FOR IDENTIFYING AND MAKING DECISIONS ON POTENTIALLY EPBS, AND ENGINEERS RESPONSIBLE FOR ASSESSING POTENTIALLY EPBS.

On 28 February 2018 MBIE launched a new online learning site www.learning.building.govt.nz

There are four modules currently available:

- Identify (identifying potentially earthquake-prone buildings)
- Assess (assessing potentially earthquake-prone buildings)
- Decide (deciding if buildings are earthquake prone)
- **Building owners** (understanding your responsibilities under the new system).

The Identify and Decide modules are interactive, with opportunities to test knowledge and understanding. They are a refresher for building officials and engineers who



previously attended workshops, and a training supplement for others.

Assess guides engineers through the assessment process and reporting requirements in the EPB methodology, including the requirement to consider parts.

The module for building owners guides them through the process that occurs if they are notified their building may be earthquake prone.

The online learning site has been developed to supplement face-to-face workshops by offering, accessible and flexible learning on building legislation and regulations. Learners can access the website from work or home at a time that is convenient to them.

It is expected more modules will be added to the site over the next 12 months, which will appeal to a wider audience.



https://www.building.govt.nz/about-building-performance/news-and-updates/codewords/codewords-issue-83/ has the modules and further information – you will need a Real Me account to log in.

20th annual NZCB conference

This year's New Zealand Certified Builders (NZCB) conference is the 20th annual event of its type and, as part of the conference, the Association of Wall and Ceiling Industries (AWCI) has been invited to join.

Held at the Energy Events Centre in Rotorua, NZCB claims this will make it the largest building and construction conference and expo in New Zealand.

"NZCB is very excited that AWCI will be joining us as our members very often work closely, if not side by side with their members," NZCB says. "The combining of our conference & expo will result in larger networks established, more trade industries buddies made and a better

The 20th annual NZCB conference Energy Events Centre, Rotorua May 25th and 26th, 2018

understanding of both associations by the members."

The conference, will have a lineup of keynote speakers, evening functions, educational workshops and the final of the NZCB Apprentice Challenge.

There will also be events to choose from on the Thursday prior to the conference.

As part of Friday's functions, the CARTERS Te Puia Mingler is the most popular event during the conference, attended by both trade industry partners and conference delegates.

Once the conference begins, there will be a number of educational workshops, as well as keynote speakers covering a range of topics relevant to the building and construction industry. They include:

- Professor John Tookey | Head of School
 Auckland University of Technology
- Terry Williams | Author Comedian -Public Speaker - Master of Ceremonies
- Geoff Hardy, Partner, Martelli McKegg Lawyers
- Dr Paolo Ponitti | Founding President -Europa Futuring Group
- Kevin Everett, Managing Director & Jenny Parker, General Manager | Building Recruitment
- Andy Skarda | Industry Specialist Business Coach - Association of Professional Builders



BOOK YOUR SEAT OR EXHIBIT AT THE CONFERENCE ONLINE: https://www.nzcb.nz/conference/

BSP General Manager update –Codewords 83

■ BY ANNA BUTLER, GM, BUILDING SYSTEM PERFORMANCE, MBIE

Three months in to 2018 and MBIE's Building System Performance (BSP) branch is well underway with its comprehensive work programme to deliver on Government commitments and sector requirements, including KiwiBuild goals. Building System Performance General Manager Anna Butler gives an update of the work being done by the branch.

THE WORK BSP IS DOING TO SUPPORT KIWIBUILD SHOULD ALSO DELIVER REFORMS TO THE BUILDING REGULATORY SYSTEM THAT WILL IMPROVE ITS EFFECTIVENESS AND EFFICIENCY. THE ONLY WAY WE CAN SUCCESSFULLY DELIVER OUR PROGRAMME OF WORK IS WORKING COLLABORATIVELY WITH YOU, THE SECTOR.

Part of working with the sector is the advice we get from our Building Advisory Panel. The panel had its first meeting for the year earlier this month. The 11 panel members have a wide range of experience and knowledge and provide MBIE with independent strategic advice about issues facing the construction sector. The panel is particularly interested in working with MBIE on skills and efficient consenting two of seven priority areas for BSP in 2018. The other five areas are occupational regulation reform; rebalancing risk, responsibility and liability; a products review; smarter compliance pathways; and a review of the Building Levy.

MBIE recognises a skills strategy for the building and construction sector is a top priority for our

Minister to address capacity and capability issues in the construction workforce. There is a particular focus on developing a workforce capable of delivering KiwiBuild goals. The type of skills needed in this space could look quite different to the current mix in the sector - to build at the scale and speed required for KiwiBuild will require new ways of working. The building and construction sector has a role to play here and MBIE has been and will continue engaging with the sector on this important work.

You will have seen a lot of commentary recently about how prefabrication could support KiwiBuild goals. Prefab NZ held a conference in March, with attendees hearing from both Building and Construction Minister



Jenny Salesa and Housing Minister Phil Twyford, as well as other speakers. The conference provided a lot to think about, particularly on compliance – and all attendees received a copy of MBIE's Pathways to compliance chart.

The chart supports the industry to better understand how CodeMark and MultiProof can be used to demonstrate compliance with the Building Code. This work sits in our efficient consenting priority, where we are identifying different approaches to building consent and ways to support new and innovative ways of building.



https://www.building.govt.nz/building-code-compliance/product-assurance-and-multiproof/pathways-to-compliance/

Earthquake investigation results in warning and amendment

ON APRIL 3RD, THE MINISTRY OF BUSINESS, INNOVATION AND EMPLOYMENT (MBIE) ISSUED A WARNING ABOUT THE USE OF LOOP BAR DETAILS IN FLANGE-HUNG DOUBLE-TEE PRECAST CONCRETE FLOOR UNITS, AND ALSO PUBLISHED AN AMENDMENT TO VERIFICATION METHOD B1/VM1.

THE WARNING AND AMENDMENT ARE PART OF MBIE'S RESPONSE TO THE INVESTIGATION INTO THE PERFORMANCE OF STATISTICS HOUSE IN THE NOVEMBER 14TH 2016 HURUNUI/KAIKŌURA EARTHQUAKES AND RECOMMENDATIONS FROM THE CANTERBURY EARTHQUAKES ROYAL COMMISSION.

LOOP BAR WARNING

In 2016, MBIE commissioned an independent expert inquiry into Statistics House's earthquake performance to determine the implications for New Zealand's building regulatory system.

The inquiry found the performance of the loop bar detail contributed to one of the four factors that led to the floor collapses in the building.

Public consultation on a proposal to ban the use of loop bar details in flange-hung double-tee precast concrete flooring took place from September 27th to November 20th last year.

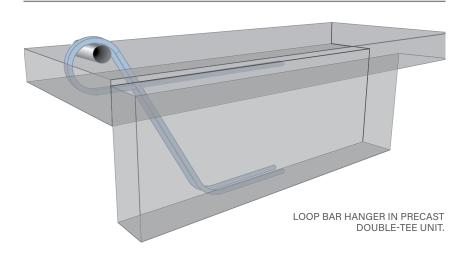
After analysing consultation submissions, MBIE decided the most appropriate regulatory measure to prevent the use of non-compliant loop bar details was to issue a warning under section 26 of the Building Act.

A warning is appropriate for the following reasons:

- the loop bar detail is rarely used and a warning is proportionate to the level of risk;
- a warning is consistent with New Zealand's performance-based Building Code system.

In addition to the warning, the amendments to B1/VM1 will also improve the resilience of precast concrete floors in new buildings.

The warning came into force on 3 April 2018. From this date building consent authorities (BCAs) and territorial authorities must take the warning into consideration when deciding whether a new consent application complies with the Building Code.



THE WARNING ONLY APPLIES TO BUILDING CONSENT APPLICATIONS AND DOES NOT MEAN THAT EXISTING BUILDINGS WITH LOOP BAR DETAILS ARE UNSAFE.

The expected performance of loop bar details depends on a number of other building design and construction characteristics. If building owners are concerned that their building may have potential issues they should seek advice from a structural engineer or discuss their concerns with their BCA.

MBIE is currently working with industry experts to develop additional guidance to assist engineering practitioners in the seismic assessment of precast floor systems.

VERIFICATION METHOD B1/VM1 AMENDMENT 16

Amendment 16 to B1/VM1 took effect on 3 April 2018. It includes:

 an updated reference to the New Zealand Concrete Structures Standard NZS 3101.1:2006 Amendment 3; updated requirements to the citation of the New Zealand Steel Structures Standard NZS 3404.1:1997.

The amendments ensure that the latest performance requirements are provided as a means of compliance.

The latest version of the Concrete Structures Standard includes enhanced provisions for the design of precast floors, which, in combination with the warning on loop bar details, will make these types of floors safer.

Both B1/VM1 amendments 15 and 16 will be accepted as a means of compliance during the three-month transition period from 3 April to 30 June 2018. After the transition period, only amendment 16 will be accepted.

Please note an exception has been made regarding the use of cast iron anchors and couplers, which will continue to be compliant under B1/ VM1 amendment 16 until 1 November 2018. This will allow for continuity of anchor/coupler supply by giving manufacturers extra time to stock up on alternative couplers and anchors.

Timber-framing and foundation pointers

■ BY PAUL HOBBS, REGISTRAR BUILDING PRACTITIONER LICENSING, MBIE

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

team:

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

HANDY REFERENCE GUIDE TO NZS 3604:2011

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

This Standard is a core compliance document for those involved in building work. A helpful reference guide containing selected extracts from this Standard is also available: SNZ HB 3604:2011 Timber-framed buildings Handbook (the Handbook).

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

MBIE has sponsored the handbook SNZ HB 3604:2011 so it is now free to download from the Standards New Zealand website.

HOLES AND NOTCHES TO STUDS AND JOISTS

Achieving greater levels of energy efficiency in our homes has



become more important. Because of this, some common methods of construction have changed or been modified. An example of this is the move from 90x45mm to 140x45mm timber wall framing in order to provide enough depth for thicker wall insulation.

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

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



REMEMBER: 25mm for 90mm, or 38mm for 140mm wall

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

Remember, if you want to drill bigger holes in studs (or floor joists) refer to the full text in the Standard or make use of one of the proprietary

supports available on the market to accommodate the larger diameter hole. Always drill in the centre of the stud.

FOUNDATION SET-OUT

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

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

To be clear and to avoid doubt, always work to the consented set of drawings and if there are differences within the working drawings then these should be raised and resolved with the designer, project lead and the building consent authority before work progresses.

A few common problems to watch out for include:

- The foundation layout plan not being consistent with the wall framing assembly or other aspects of the consented drawings.
- · The layout provided by the truss



and frame manufacturer not aligning with foundation design. This often leads to frames overhanging or falling short of the slab.

- The finished foundation not meeting the dimensional tolerances required by NZS 3604:2011. This means the slab and wall framing will probably not line up with each other. Refer to section 1.3 of the Handbook or section 2.2 of NZS 3604:2011.
- Complex, angular, stepped, or irregular foundation layouts, for which set-out is more difficult and problems are more common.
- Tight or infill sites, which often have additional requirements with boundary clearances, building adjacent to easements, and the like, meaning that accurate set-out is even more important.

FIND THE STANDARD AND THE HANDBOOK

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



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

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

- 2. What size hole can be drilled in a 140 mm stud?
 - a. 38 mm

b. It depends on the grade of the timber

c. 50 mm

d. It is up to the plumber

3. Do the consented plans take precedence over other drawings when establishing a building layout?

- b. No
- 4. Where can tolerances for timber framing be found?

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



Check your answers here - https://www.building.govt.nz/about-building-performance/news-and-updates/ codewords/codewords-issue-83/timber-framing-and-foundation-tips/quiz-answers/

a. Yes

Housing contract now free

■ BY KIMBERLEY GILL, INVESTIGATOR, OCCUPATIONAL LICENSING, MBIE

IF YOU'RE A CONTRACTOR, YOU MUST PROVIDE A WRITTEN CONTRACT FOR RESIDENTIAL BUILDING WORK COSTING \$30,000 OR MORE (GST INCLUSIVE). THE MINISTRY OF BUSINESS, INNOVATION AND EMPLOYMENT (MBIE) RECOMMENDS YOU HAVE A CONTRACT, EVEN IF THE WORK WILL COST LESS THAN \$30,000 SO EVERYONE HAS AN UNDERSTANDING OF OBLIGATIONS, REQUIREMENTS AND EXPECTATIONS. IT HELPS TO PROTECT BOTH YOU AND YOUR CLIENT, AND CAN MAKE YOUR LIFE A LOT EASIER IF DISPUTES ARISE IN THE FUTURE.



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

FREE ONLINE CONTRACT

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

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

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

MEETS REQUIREMENTS AND HELPFUL IF DISAGREEMENT OCCURS

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

Know your stuff: Consumer protection (https:// www.building.govt.nz/about-building-performance/ news-and-updates/codewords/codewords-issue-73/ know-your-stuff-consumer-protection/) has further information on your other obligations.

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

SOMETIMES A DIFFERENT CONTRACT IS NEEDED

While NZS 3902:2004 is useful, it is not appropriate for all situations, and you may need to either seek advice or use other standard contracts that are better suited.

You can also prepare or have a lawyer prepare a contract for you, or the client (or their agent or designer) may propose using some other standard contract (such as NZS 3916:2013 **Conditions of contract for building and civil engineering – Design and construct).** NZS 3902:2004 Housing, alterations and small buildings contract (https://www.standards.govt.nz/ sponsored-standards/building-standards/) can be freely downloaded on the Standards New Zealand website. You can also purchase NZS 3902:2004 as hard copy or an online library subscription.

NZS3916:2013 Conditions of contract for building and civil engineering - Design and construct (https://www. standards.govt.nz/touchstone/building/2013/nov/ nzs-3916-conditions-of-contract-for-building-and-civilengineering-design-and-construct/) can be purchased on the Standards New Zealand website.

Contractors: Do your homework (https://www.building. govt.nz/getting-started/your-rights-and-obligations/ builder-and-designer-rights-and-obligations/ contractors-do-your-homework/) has further information on consumer protection measures if you're doing residential building work.



- 1. When did it become mandatory for building contractors to provide a written contract for work that costs \$30,000 (including GST) or more?
 - a. 1 January 2004
 - b. 1 January 2015
 - c. 1 January 2012
- 2. Who is responsible for ensuring there is a written contract for work that costs \$30,000 (including GST) or more?
 - a. The client
 - b. The local council
 - c. The building contractor (which might be you as the LBP)
- 3. Where can you download NZS 3902:2004 free of charge?
 - a. From the LBP website
 - b. From the New Zealand Standards website
 - c. From the Building Performance website

CHECK YOUR ANSWERS HERE - https://www.building. govt.nz/about-building-performance/news-and-updates/ codewords/codewords-issue-83/housing-contract-nowfree/quiz-answers/



NZS 3902:2004 Housing, alterations and small buildings contract (https://www.standards.govt.nz/sponsored-standards/building-standards/) NZS3916:2013 Conditions of contract for building and civil engineering – Design and construct (https://www.standards.govt.nz/touchstone/ building/2013/nov/nzs-3916-conditions-of-contract-for-building-and-civil-engineering-design-and-construct/)

Contractors: Do your homework (https://www.building.govt.nz/getting-started/your-rights-and-obligations/builder-and-designer-rights-and-obligations/contractors-do-your-homework/)

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The New Era of Rainwater Harvesting EVERY DROP **COUNTS**

With rising water usage costs, growing pressure on infrastructure, and environmental concerns, it is becoming increasingly important to eco-conscious homeowners to utilise the free rainwater that falls on their roof. Marley's latest arrivals, Curve[™] and Twist[®], answer this demand.

Both Curve and Twist are easily installed when fitting new downpipes, or can also be easily added to existing systems. You can also install both onto the same downpipe to maximise clean water capture.

MARLEY CURVE™

The new Marley Curve is a leaf diverter that combines sleek, sophisticated design with innovative filtering technology for cleaner water. The unique screen design draws rainwater in while preventing leaf matter and other debris from entering the homeowner's water tank or stormwater system.

The Marley Curve significantly curbs the amount of solid matter that can flow into the tank. This reduces the subsequent build-up of sediment which affects the quality of potable water. It can also reduce the strain on in-line water filters and pumps and thus the cost of maintaining them.

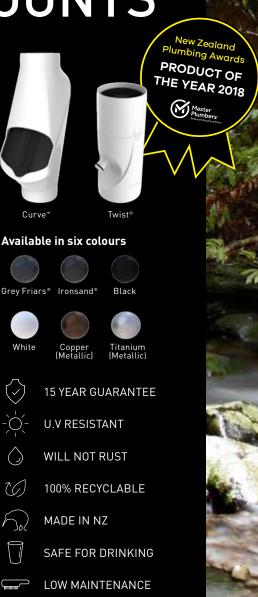
MARLEY TWIST®

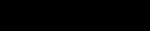
STRATUS

DESIGN SERIES

New Marley Twist lets homeowners capture rainwater for use in and around the home. The built-in quick connector allows direct connection to a collection tank by just attaching any standard garden hose. Then simply 'twist' the on pipe control to the 'on' position to activate.

In rural settings, Twist can also be used to divert water to drinking troughs for animals close to the house, or out buildings. The built-in, easy-clean, removable leaf filter keeps large debris out of the collection tank.







Smoke alarms in rental prope

For those builders who own rental properties, or who manage them on behalf of a landlord in terms of regular maintenance, security and safety of the tenants, a recent decision by the Tenancy Tribunal has highlighted the need to ensure rental properties comply with smoke alarm legislation.

The Tenancy Compliance and Investigations Team recently took an Auckland landlord to the Tribunal for failing to have smoke alarms installed in accordance with the Residential Tenancies Act and Regulations, resulting in the landlord having to pay \$2,000.00 in exemplary damages.

Steve Watson, National Manager Tenancy Compliance and Investigation team, said this outcome serves as a strong reminder to all landlords that failing to comply with tenancy laws will not be tolerated. "By failing to meet his legal obligations, [the landlord] deprived his tenant of a warm, dry, and safe home, and put them at risk if there had been a fire," said Mr Watson.



"It is important landlords realise not installing smoke alarms correctly isn't only a legal compliance issue, but something that can have a very real effect on tenants.

"When a landlord rents a property, they must have at least one working smoke alarm on each level, either in each bedroom, or within three metres of the bedroom door," said Mr Watson.

WHEN A LANDLORD RENTS A PROPERTY, THEY MUST HAVE AT LEAST ONE WORKING SMOKE ALARM ON EACH LEVEL, EITHER IN EACH BEDROOM, OR WITHIN THREE METRES OF THE BEDROOM DOOR

"Landlords are running a business and your rental property is your product - it must tick all the boxes when it is being offered to rent to the public.

Mr Watson said the best thing a landlord can do is download the Compliance Checklist from the Tenancy Services website to ensure they are fully compliant with their obligations.

WORKING SMOKE ALARMS OR DETECTORS ARE COMPULSORY IN ALL RENTAL HOMES.

Smoke alarms must be installed:

- within 3m of each bedroom door, or in every room where a person sleeps;
- in each level or story of a multistory or multi-level home;
- in all rental homes, boarding houses, rental caravans, and selfcontained sleep-outs.

All new smoke alarms must:

- · be photoelectric;
- have a battery life of at least eight years, or be hard-wired;
- · installed according to the

manufacturer's instructions;

mm

• meet international standards.

Existing smoke alarms do not need to be replaced if they are working, or have not passed the manufacturer's expiry date.

LANDLORDS AND TENANTS ARE RESPONSIBLE FOR MAINTAINING SMOKE ALARMS

Landlords must ensure smoke alarms:

- are in working order;
- are working at the start of each new tenancy.

Tenants must:

- not damage, remove, or disconnect a smoke alarm;
- replace dead batteries during the tenancy if there are older-style smoke alarms with replaceable batteries;
- let the landlord know if there are any problems with the smoke

alarms as soon as possible.

Landlords have the right to enter a rental home to comply with smoke alarm requirements after 24 hours' notice between the hours of 8am and 7pm.

Landlords and tenants can be fined up to \$4,000 for not meeting their obligations.

BOARDING HOUSES

Landlords must replace expired batteries in the common areas of boarding houses like hallways and kitchens.

Tenants must replace expired batteries in their rooms.

IF THERE ARE PROBLEMS WITH SMOKE ALARMS

Tenants concerned about smoke alarms should talk to their landlord first.

Parties who cannot resolve the issue themselves can begin the disputes resolution process.

The Tenancy Compliance and Investigations Team was established following the changes to the Residential Tenancies Act that came into effect on 1 July 2016. The Team focuses on significant or ongoing breaches of the Act which pose a significant risk to vulnerable tenants.



(https://www.tenancy.govt.nz/starting-a-tenancy/ready-to-rent/landlord-compliance-checklist/)

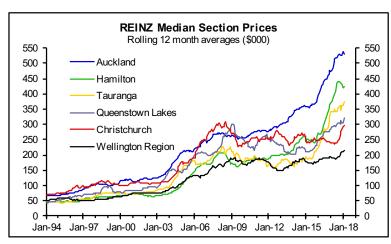
The impact of high section prices on building levels

WITH RESIDENTIAL BUILDING ACTIVITY RECENTLY AT THE HIGHEST LEVEL SINCE THE LAST PEAK IN 2004, IT MAY BE HARD TO APPRECIATE THE NEGATIVE IMPACT THAT HIGH SECTION PRICES ARE HAVING. IN SOME PARTS OF THE COUNTRY, HIGH SECTION PRICES ARE ALSO HAVING AN IMPACT ON WHAT IS BUILT. FOR EXAMPLE, WITH THE NORM IN AUCKLAND BEING SECTION PRICES OF \$500,000 OR MORE, BUILDING SMALLER DWELLINGS FOR FIRST HOME BUYERS DOESN'T STACK UP.

As discussed last month, the current high level of building is mainly because low interest rates have coincided with a large net inflow of people from overseas. However, interest rates are currently much lower and net migration much higher than was the case prior to the 2004 peak in building. The lowest the average mortgage interest rate offered by the major banks got in the lead-up to the 2004 boom was 7.0% (versus 5.2% currently) while the peak in net migration prior to the 2004 boom was 42,050 versus the recent peak of 72,530.

The implication is that the recent peak in residential building activity should be much higher than the 2004 peak. Despite the benefit of Special Housing Areas in most major urban centres and increased building by Housing NZ, the recent peak level of 31,251 national new dwelling consents is 6% below the peak of 33,251 in 2004.

An economist who specialises in analysing the building industry has estimated that the latest peak should be more than 20% above the 2004 peak based on the lower level of interest rates and higher level of net migration. The net effect of the other factors that drive the level of building is clearly quite negative (i.e. Special Housing Areas, Housing NZ building, tighter bank lending criteria and higher section prices).





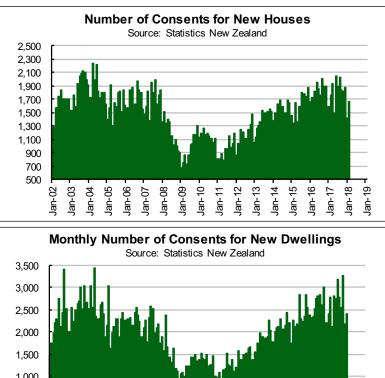
The chart shows that the median section prices reported by the Real Estate Institute (REINZ) are now dramatically higher in the main growth centres of the country like Auckland, Hamilton, Tauranga and Queenstown Lakes than was the case in 2004. The median section prices reported by REINZ may not be completely reflective of overall market pricing but should be broadly reflective.

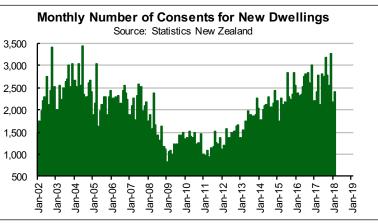
Section prices in the growth centres increased dramatically more than incomes and prices in general between 2004 and 2017 - Auckland (156%), Hamilton (318%), Tauranga (142%) and Queenstown Lakes (114%) - versus a 50% increase in the average employee's hourly income and a 31% increase in prices in general based on the consumer price index.

It should be no surprise that more than just first home

buyers have been priced out of new housing markets in most growth centres mainly because of large increases in section prices. This hasn't stopped a building boom but it does mean the level of building is significantly lower than would be the case if section prices were more affordable.

Government isn't giving priority to policies required to deliver a reduction in section prices. Instead, it is opting to use taxpayers' money to boost the level of building via increased building by Housing NZ and the KiwiBuild plan for which \$2 billion has been allocated.





FOOTNOTES

(1) The lowest of the average floating and various fixed mortgage rates charged by the largest mortgage lenders. (2) Adjusted by Statistics New Zealand to remove the seasonal pattern. (3) Median section price reported by REINZ (\$000)





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INDUSTRY EVENTS

NEW ZEALAND CERTIFIED BUILDERS WORKSHOPS: PRICING FOR PROFIT

The NZCB Building Trade Professionals workshops were held during March and April, with 11 events taking place across the country.

The workshop "Pricing for Profit", was facilitated by Victoria Harrison from Red Quantity Surveying Ltd along with the NZCB training team. They covered simple, but important things to consider when pricing and estimating work, along with tracking construction costs to ensure margin is maintained.

Jason McClintock, Operations Manager NZCB, said "Certified Builders has taken builder education to another level with these Workshops. Each builder who attended took away a handful of points which they can utilise in their everyday business, driving profitability and best practice when pricing."

CARTERS are pleased to have been able to support these events to ensure builders have the right tools and tactics to get the best outcome for their businesses. We hope to see you at another workshop soon.



CONZTRUCT MINI



EVENT DATES	REGION	VENUE	CONZTRUCT MINI kicks off in Taupo and Rotorua!			
Wednesday 16 th May	KAITAIA	R.S.A KAITAIA	CONZTRUCT Mini got underway with the first round of events			
Thursday 17 th May	KERIKERI	TURNER CENTRE	in Taupo and Rotorua last month, now the expo is heading to Kaitaia and Kerikeri this month! CARTERS invite you and your colleagues along to these regional			
Wednesday 15 th August	NELSON	ANNESBROOK CHURCH				
Thursday 16 th August	BLENHEIM	MARLBOUROUGH CONVENTION CENTRE	events to meet with key industry suppliers and check out new products or solutions. This is a stellar opportunity to network and			
Tuesday 11 th September	GISBORNE	WAR MEMORIAL THEATRE	keep up with current industry knowledge.			
Thursday 25 th October	TIMARU	CAROLINE BAY HALL	Head along between 4:00pm - 6:30pm. Be sure to stop by o stand and have a chat to the CARTERS team.			

CARTERS Your Building Partner

JOIN US NEXT YEAR FOR THE ULTIMATE THREE-PEAT!

The trip of a lifetime is coming next year. Are you? Join CARTERS as we travel to Japan to get behind our men in black. Can they do the unthinkable and win three times in a row?

Registrations closing soon!

See your CARTERS Account Manager or visit us at www.cartersadvantage.co.nz for further information or phone 0800 764 687 then hit 'option 3' to speaks with a CARTERS Ninja. DISCOVER JAPAN. 24 October - 4th November 2019

ΤΟΚΥΟ

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Kiwisaver options in a nutshell



BY SHANE STOREY

In last month's Business column, we looked at the employer requirements as part of the Kiwisaver scheme. This month, we look further into Kiwisaver and highlight some of the options for those involved in the scheme and how you can make them work for you. KiwiSaver is many New Zealanders' first experience of the investment market and, 11 years down the track, some of us are still getting to grips with what it all means.

What's the difference between a conservative and a growth fund? How is it that a balance can fall, even when contributions are steadily being made? What can I do to get the best result from my investment?

ESCAPE THE DEFAULT FUND

There are six main fund types; aggressive, growth, balanced, conservative, defensive and cash.

Each fund reflects the type of assets held by that fund, and they range from lower risk to higher risk. Each of these investment funds will generally invest in a mix of 'asset classes' such as shares, fixed interest (e.g. bonds) and cash.



The percentage your fund invests in each asset class will determine the overall risk level of the fund. So, typically, cash and conservative funds will hold higher percentages of lower-risk assets such as cash, making them generally lower-risk options. A balanced fund might have a more even mix between lower-risk investments like cash and fixed interest and more-risky investments like shares, making it a more medium-risk option. Meanwhile, a growth fund will primarily invest in higher-risk investments such as shares, and would generally be considered a higher-risk investment option.

If you end up in the wrong type of fund for your circumstances, you could miss out on a lot of money over the course of your life. Default funds most probably won't deliver the best returns. They are usually conservative funds, designed to reduce the potential for frequent and large drops in balance and are suitable for those looking to access their funds with the next two to six years. Those members who are more than 10 years away from retirement have the time frame to ride out any fluctuations of funds with greater exposure to growth assets like property and shares, and typically end up with a better long-term return.

MINIMISE YOUR FEES

Fees come in two forms; a flat membership fee (ranging from \$0 to \$60 a year, averaging around \$32) and a percentage of your account balance (typically higher for riskier funds). The percentage fee usually has a bigger overall effect, particularly over a long period of time.

Of course, the amount of KiwiSaver fees needs to be balanced against the growth the fund achieves. It is possible that the fund with the most expensive fees may have the highest returns. But that isn't always the case, so don't take higher fees as a given that you'll get a greater return. Aim for the best return after fees.

GET THE FULL MEMBER TAX CREDIT

If you're between 18 and 64 years old (or older if you have been a member of KiwiSaver for less than five years), you're entitled to a member tax credit. The maximum you're entitled to is \$520 per year. To get the full entitlement, you must personally contribute at least \$1,043 per year, so if you're earning under \$34,762 you may need to top up to qualify for the full credit.

TAKE AN INTEREST IN YOUR KIWISAVER ACCOUNT

To increase your chances of boosting your balance, it pays to take an active interest and keep track of your investment.

Your provider should be sending you regular statements. It's worth visiting your provider's website and registering online so you can log in to check your account balance and investment returns.

CHECK YOUR TAX RATE

There are four prescribed investor rates (PIRs): **0%, 10.5%, 17.5%** and **28%**. You're possibly paying more tax than you need to. Work out your correct PIR on the IRD site and adjust your Kiwisaver PIR online.

INCREASE YOUR CONTRIBUTIONS

Contributing more to KiwiSaver is a great way to boost your numbers. Just 1% increase from 3 to 4% can increase your retirement fund by \$52,000. Most of that money will likely come from market gains over the years, so the more you put in and the more time it has to grow, the more you'll have thanks to the power of compounding.

TO SUMMARISE

The biggest mistake you can make is complacency, believing you're on track, just because you've joined. You need to pull the right levers to ensure your long-term savings vehicle gives you the optimum returns.

Every few years, reassess your fund, your goals and your contribution amount to make sure it's still right for you. If your circumstances change, such as if you buy a house or take some time off work to have children that should also prompt a review.

Shane Storey has more than 20 years experience in financial accounting and is the Managing Director of accountancy specialists Storey & Associates, which offers innovative and creative solutions to business and investment needs and valuable business development advice. Storey & Associates can be contacted on (06) 355-4647, via email at administrarion@storey-associates.co.nz or visit their website at storeyandassociates.co.nz



Hard hats are one of the most common pieces of protective gear on site, so it's important to make sure yours is up to scratch. Site Safe has put together some useful tips to make sure you are getting the most from this key piece of personal protective equipment (PPE).

DO I NEED A HARD HAT?

Hard hats that comply with the standard AS/NZS 1801:1997 (or equivalent) must be worn at all times while on site where there is a risk of objects falling from above. In fact, hard hats are becoming mandatory on most sites in New Zealand.

Hard hats should be worn in any area that has the potential for workers:

- to be hit or struck by falling, fixed, moving or protruding objects;
- to come in contact with electricity;
- be exposed to UV, weather, and extremes of temperature.

CHOOSING THE RIGHT HARD HAT FOR THE JOB

Hard hats come in a range of styles to suit all types of work:

- Industrial suitable for use in construction, factories and quarries;
- High temperature suitable for use in processes such as steel and glass manufacturing;
- Bushfire fighting suitable for use by emergency personnel for combating bush fires;

- · Peakless allowing clear upward vision;
- Peaked providing shade for the eyes and some facial protection;
- Full brim providing fuller protection from falling objects and UV, as well as water shedding.

Some hard hats allow for the attachment of accessories to add further protection such as face shields, respirators, hearing protection and work lamps.

When selecting your hard hat you should also consider whether ventilation or hi-viz colouring is of benefit.

HOW HARD HATS WORK

Hard hats are made of a hard outer shell designed to take the initial impact, and an inner harness designed to absorb and spread this impact, which minimises the effects of the force to the skull.

HOW MUST A HARD HAT BE WORN?

Adjust the harness cradle to ensure comfort and total contact with your head at all times.

It is recommended you don't wear bulky clothing items on your head as this will result in the harness cradle becoming ineffective. This includes hoods, baseball caps, thickly woven or heavily seamed beanies or balaclavas.



Some hairstyles such as dreadlocks are also not recommended. Safety clothing distributors offer seamless polypropylene beanies which do not interfere with the performance of the harness cradle.

To secure your hard hat, you can use the elastic chin straps, or a four-point retaining strap integrated with a harness when working at height. The elastic chinstrap is recommended to secure the hat and prevent it being moved during physical activity or by the wind.

Ensure any attachments are compatible with the make and model of the hard hat.

If you have any specific questions about wearing your hard hat, it is a good idea to check with the manufacturer.

DO HARD HATS HAVE A USE-BY DATE?

No, but it's a good idea to record the date of issue by writing on the inside of the hat with a marker and replacing the hat every two or three years. Please note: that means the date that you are issued the hat, not the date of manufacture.

Your hat should be inspected weekly for signs of damage such as dents or cracks. A simple test is to squeeze the sides of the hard hat together and listen and feel for signs of stress or cracking, which indicates brittleness and deterioration. If your hat shows any signs of deterioration replace it immediately.

Components such as the sweatbands and harness may deteriorate more rapidly and may need to be replaced.

LOOKING AFTER YOUR HARD HAT

- Store in a cool, dry environment, away from direct sunlight, heavy or sharp objects;
- Keep your hard hat away from chemicals including paints, paint thinners, solvent based adhesives (stickers)

and cleaning agents;

- Clean by scrubbing and immersing in warm soapy water, and rinsing in clean warm water;
- Sweat bands must be regularly replaced as required;
- If the hat loses its glossy finish and appears chalky, the shell must be replaced.

TRAINING

Employers are responsible for ensuring their workers are trained in the safe use, care and maintenance of hard hats. This training should include:

- · The hazards controlled by hard hat use;
- How the hard hat works:
- Limitations of hard hats;
- · When hard hats must be worn;
- How to wear a hard hat correctly;
- · How to adjust the hard hat for comfort and fit;
- · How to correctly store a hard hat;
- How to identify signs of wear or damage;
- How to clean and maintain their hard hat.



For more information on PPE, go to www.sitesafe.org.nz to enrol in one of Site Safe's Passport Plus renewal courses.



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

CARTERS Your Building Partner

Using a building project insurance checklist

BY BEN RICKARD

EVERY BUILDING PROJECT **INVOLVES RISK (AS DOES EVERYTHING IN BUSINESS** AND IN LIFE). THE RISK MAY **BE HIGHER OR LOWER**, DEPENDING **ON A WHOLE RANGE OF FACTORS, AND YOU WILL NEED** TO ELIMINATE, **ISOLATE OR MINIMISE** THESE BISKS **THROUGH A RANGE OF MEASURES.**

One thing you must do before every job is make sure the insurance is sorted. We've created a checklist to help our clients with this, and we hope it will help you too.

We hope this helps make sure insurance is one less thing you have to worry about when starting a new project. As always, if you have any questions please give us a call or check our website for more tips, information & quotes.

Project name/address:	Start Date:			
•	Start Date:			
GENERAL		YES	NO	N/.
s the insurance section of my disclosure statement correct & u	ip to date?			
Do I have all the insurance required by the contract?				
IABILITY & INDEMNITY		YES	NO	N/
s my liability insurance up to date (including public/general and statutory liability)?	Check the policy expiry date and make a note to renew it if it expires during the project.			
Do I have the right amount of cover for this job?	This may be specified in the contract. Otherwise, consider the value of the buildings & other infrastructure you're working on or nearby (such as underground services) and the potential effect if you were to damage them.			
Do I need professional indemnity insurance?	Is this in the contract? Are you responsible for any design, engineering, surveying, subcontractors, project management or compliance with detailed specifications?			
/EHICLES		YES	NO	N/
Are all the vehicles that will be turning up to site insured for hird party liability?	This includes all your workers, subcontractors, concrete trucks, delivery vehicles etc. If their vehicle damages the works or neighbouring property any claim will need to be made under the vehicle insurance (not public liability or any other policy).			
Have I checked that all drivers have a current, full license?	Requesting copies of drivers licenses for workers you're responsible is good practice. Update this regularly.			
FOOLS & EQUIPMENT		YES	NO	N/
Vill I be leaving anything on site that could be at risk of damag	e or theft?			
Nill vehicles containing tools be parked unattended that could	be at risk of break in/theft?			
CONTRACT WORKS INSURANCE		YES	NO	N/
Am I responsible for arranging this?	Refer to the contract. Generally, if it's a full contract new build then the builder is responsible for arranging it. If it's a labour only job, or involves work to an existing structure then the principal/building owner is responsible.			
f Builder Responsible				
Have I arranged cover to start from when work starts on site?				
When choosing the end date have I allowed enough time to account for possible delays?	It's easier and cheaper to do this than to have to arrange extensions later.			
Does the cover match the requirements of my contract?	There are often allowances required for things like increased costs, professional fees, demolition cost that you need to match.			
s the amount of cover correct?	This should match the contract value but also include any owner supplied labour & materials and any existing structures that may need to be covered.			
Does the policy need to cover any existing structures on site?	Things like existing garages, sheds, septic systems, driveways and retaining that are outside the contract may not be covered unless specifically included.			
f Principal/Building Owner Responsible				
Have I verified that the contract works insurance has been correctly arranged before starting work?	You should request a copy of the insurance certificate.			
0 YEAR GUARANTEE/WARRANTY INSURANCE		YES	NO	N/
Does the contract require one to be arranged?				
Does the client's bank require it?	This may be a lending condition, so the bank won't release funds until they have verified that a guarantee/warranty is in place.			
Should I offer one to the customer for this job?	This may improve your chances of winning the work. Some independently insured warranties also come with protection for the builder from the cost of fixing			



https://builtininsurance.co.nz/project-checklist/



Builtin are New Zealand's trade insurance experts. For more information visit https:// builtininsurance.co.nz or contact Ben Rickard at <u>ben@builtin.co.nz</u> or 0800 BUILTIN.

NEW ZEALAND'S LEADING CONSTRUCTION TRADE SHOW

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CHECK OUT WHAT'S NEW AT CONZTRUCT THIS YEAR!

Combining a trade expo with live demonstrations and workshops, the popular CONZTRUCT event series kicks off this month in Hamilton, followed by Auckland South and Whangarei.

The events will appeal to those in building and construction trades, featuring the popular CARTERS CONZTRUCTION Zone. The expo includes more than 60 exhibitors showcasing their latest products, services and special deals

CONZTRUCTION

TRADE ONLY 4PM - 7PM

FREE EVENT

WORKSHOPS FOR **DETAILS AND TO REGISTER NOW** GO TO

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Tuesday 1 May

Wednesday 2 May

Thursday 3 May

Tuesday 19 June Wednesday 20 June

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Bostik

		CONZTRUCT: MAY
	HAMILTON	Claudelands Events Centre
	AUCKLAND SOUTH	Vodafone Events Centre
	WHANGAREI	ASB Sports House
		CONZTRUCT: JUNE
CAPTERS -	WELLINGTON	Westpac Stadium
CARTERS	PALMERSTON NORTH	Arena Manawatu
	NEW PLYMOUTH	TSB Stadium

EXPO

DEALS





APPRENTICE OF THE YEAR 2018

The coveted title of Registered Master Builders CARTERS 2018 Apprentice of the Year is up for grabs again this year, with entries opening recently on Monday 9th April. The competition provides a great opportunity for carpentry apprentices to go head to head with other apprentices from across the country to win a share of more than \$100,000 in prizes.

Registered Master Builders Chief Executive David Kelly says Apprentice of the Year supports the industry by showcasing the skills of the its future leaders.

"Apprentice of the Year is the leading apprentice competition for the building and construction sector. Taking part in the competition is a fantastic way for apprentices to establish their careers in the industry. The competition participants go on to become our future leaders and we want to encourage all ambitious apprentices to take part."

This year, Registered Master Builders have introduced a new practical challenge element at the regional competition, with apprentices also being judged on their initial entry submission, the top 10 in each region will then progress to an interview with the judging panel and an onsite visit where contestants will discuss their project.

The new regional practical challenge will be held at selected CARTERS branches on Saturday 30th June. Supporters are welcome to attend and watch the competition unfold. The regional winners will then go on to compete at the Apprentice of the Year national competition in Auckland in November.

There is also a newly introduced award for employers who have had an apprentice win three regional titles. This celebrates the employers who are investing in apprentices and giving back to the industry.

2017 Apprentice of the Year, Vincent Hubbard, employed by Urban Homes, encourages others to enter the competition to see how their skills measure up against other apprentices in the industry. "The competition gave me the opportunity to really challenge myself and made me a better apprentice by putting me to the test and motivating me to work and study harder," he says.

For the 14th year in a row, CARTERS are proud to support the competition and are excited to foster the next generation of builders.

If you know an Apprentice who has what it takes, please encourage them to sign up today! For more details and entries, visit https://www.apprenticeoftheyear.co.nz/ entry/. Entries close on Monday 4th June, 2018.

The Registered Master Builders CARTERS Apprentice of the Year competition is made possible thanks to:



MINISTRY OF BUSI INNOVATION & EM

KEY EVENT DATES				
AWARDS EVENT DATES	REGION			
Thursday, 23 rd August	NORTHERN / AUCKLAND			
Friday 10 th August	WAIKATO			
Friday 31 st August	BOP/CENTRAL PLATEAU			
Friday 24 th August	HAWKES BAY/EAST COAST			
Friday 31 st August	CENTRAL NORTH ISLAND			
Friday 24 th August	LOWER NORTH ISLAND			
Friday 7 th September	UPPER SOUTH ISLAND			
Thursday 23 rd August	CENTRAL SOUTH ISLAND			
Friday 24 th August	SOUTHERN REGION			
Friday 9 th November	NATIONAL AWARDS			







CHECK OUT THESE GREAT APPRENTICE DEALS!





below for terms



90mm Framing Nail Gun 15G Angle Brad Nail Gun 2 x 3.0Åh compact battery

- Rapid smart charger
 - Large tool bag



*Pricing and FREE STUFF rewards valid from Tuesday 1 May 2018 to Thursday 31 May 2018. Pricing and FREE STUFF rewards exclusive to CARTERS trade account holders. The actual product or reward may differ slightly from that pictured. Trade discounts do not apply to advertised pricing. All prices exclude GST. Products featured may not be available in all CARTERS branches. Lead time will apply to SPECIAL ORDER product. Any trademarks are the property of the respective owners. FREE STUFF rewards are not available in conjunction with any other discount or offer. FREE STUFF rewards are provided at point of sale or via redemption (as indicated). Limited stock of rewards available, while stocks last. Each qualifying spend during the promotional period entitles the customer to a further reward, unless otherwise stated. CARTERS Standard Terms and Conditions of Sale apply. See CARTERS.co.nz for full Terms and Conditions.



NEW ZEALAND MADE ECOPLY® FLOORING



- 19mm Ecoply Longspan Flooring
- Stress graded in both directions FII/F8
- Easy installations with tongue and groove profile

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