

# TRADE LEADER

**AUG-SEP 2022 ISSUE**

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Work should not hurt -  
new CHASNZ initiative

## **Economics**

Interest rates and the  
building industry

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5 Tips for smooth  
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# In the frame

**BY MIKE GUY**  
**CARTERS CHIEF EXECUTIVE**

The building and construction industry, by its very nature, is one that doesn't stand still for long.

Best practice guidelines, legislation, the Building Code, product improvements, - there's always something happening, whether it's driven by Government regulation, by manufacturers finding better ways to do things, or by industry bodies creating an industry that runs more efficiently.

In this issue of CARTERS Trade Leader, there are several articles that reflect that forward thinking attitude that is shared by many in the building and construction sector as it strives to continue improving itself. We've taken a look at some of the changes coming up to the Building Act, along with a Government-driven plan to reduce emissions. This is also something that could have a considerable bearing on how the industry operates.

Our industry has faced its share of challenges of late; a situation caused by several factors all combining to create a near perfect storm that has had huge impacts right across the spectrum. And, because construction is so vital to the New Zealand economy, those are issues that have, in some cases, been the catalyst for a fairly negative overview of what we do.

Despite the challenges and opportunities, our sector is performing well, and that needs to be reinforced far more than it is.

At CARTERS, we want to make sure we're part of that, which is why we value our involvement in initiatives like the upcoming Constructive Forum being held on 25 - 26 August, and Apprentice of the Year (see page 11). It's why we strive to do the best for all our customers every day.

I'm also excited that many of our customers have chosen to join our trip to Dubai this October as part of our Advantage Loyalty programme options. It's great to see the demand for international travel is back on the agenda and we're looking forward to showcasing some awesome destinations on these experiences in years to come. Keep an eye out for new features coming soon to Advantage... and, if you're not an Advantage member yet, talk to one of the team to learn more.



**MIKE GUY**  
CARTERS Chief Executive

## TRADE LEADER.

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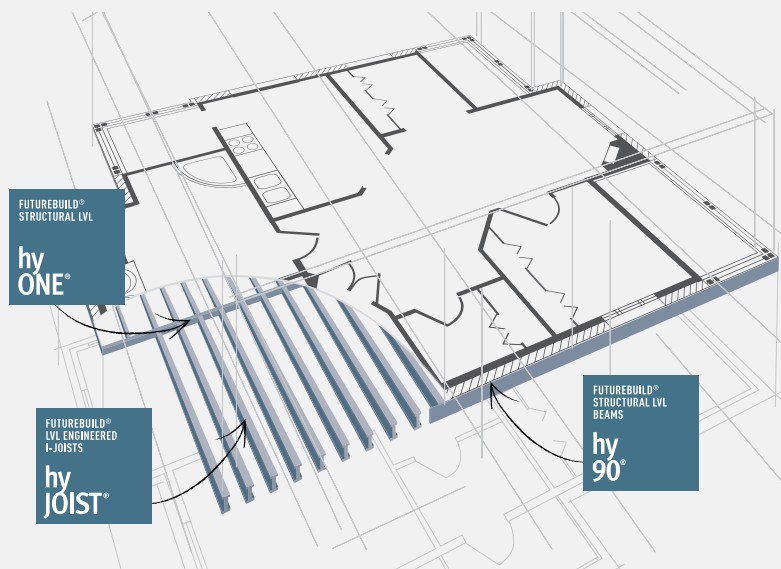
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New regulations come into force in September, what are the governing rules and what will it achieve?

# Licensed Building Practitioners Code of Ethics

In October 2021, the Ministry of Business, Innovation & Employment (MBIE) introduced a Code of Ethics for Licensed Building Practitioners (LBPs), with a twelve month transition period before they become enforceable.

The Code of Ethics, which comes into force on 25 October 2022, sets behavioural standards for LBPs to give both the industry and consumers clarity on what is expected from LBPs, and to hold them to account.

## Why have a Code of Ethics?

The Code of Ethics will ensure high standards are maintained in the industry, while giving the public more confidence that LBPs are reputable and operate ethically.

The majority of LBPs already work to the highest professional and ethical standards. Formalising this into a Code of Ethics aligns the LBP scheme with international best practice and provides clear grounds for the Building Practitioners Board to take disciplinary action against practitioners who behave unprofessionally. The Board is able to issue fines or revoke licences where necessary.

Homeowners will be able to have greater confidence that, where they choose an LBP to undertake building work, those people are doing so in a safe, legal, and professional way, and that they will take responsibility for their work.

## What does the Code of Ethics include?

The Code of Ethics is made up of nineteen standards, which sit under the following four key principles:

### 1. Work safely

- Take responsibility for health and safety
- Report unsafe behaviour by others on a building site
- Avoid harming the environment.

### 2. Act within the law

- Comply with the law
- Report breaches of the law.

### 3. Take responsibility for your actions

- Know what building work you are allowed to do

- Explain risks to your client
- Inform and educate your client
- Be accountable for building work carried out by you, or someone under your supervision
- Advise clients of any delays as soon as they become apparent
- Act in your client's interests
- Generally, you should follow your client's instructions unless the instructions are dangerous, are contrary to contracts or consents, or would mean you would not be acting within the law.

### 4. Behave professionally

- Act in good faith during dispute resolution
- Price work fairly and reasonably
- Declare and manage actual or potential conflicts of interest appropriately
- Maintain confidentiality of client details, unless there is good reason for sharing information
- Acknowledge and respect the cultural norms and values of your clients and colleagues
- Conduct your business in a methodical and responsible manner.

## How was the Code of Ethics developed?

In April 2019, MBIE began work on the Code of Ethics as part of the Building System Legislative Reform Programme. In December 2019, the Minister for Building and Construction agreed to introduce a Code of Ethics, alongside other work to strengthen the LBP scheme.

In September 2020, MBIE consulted with key stakeholders and all LBPs on the proposals for the Code of Ethics. The consultation ran for eight weeks and reached out to approximately 26,000 stakeholders. Over the course of the consultation period, MBIE received 79 written submissions,





and engaged with 277 webinar attendees. MBIE took this feedback on board and made changes to ensure the Code of Ethics met the Reform Programmes aims and the needs of the sector.

In mid-2021, MBIE made final adjustments to the Code of Ethics to make sure it would work in practice. The Code of Ethics was made by Order in Council on 26 October 2021.

### What happens if the Code of Ethics are breached?

If an LBP does not comply with their obligations, a complaint can be made against them which may result in disciplinary action by the Building Practitioners Board.

The Code of Ethics is not enforceable by the Building Practitioners Board until 25 October 2022. This means that complaints about someone breaching the Code of Ethics can only be made if the breach took place on or after 25 October 2022.



### WHERE CAN I FIND MORE INFORMATION?

To find out more, check out the Code of Ethics page on the Licensed Building Practitioners website:  
[www.lbp.govt.nz/for-lbps/code-of-ethics/](http://www.lbp.govt.nz/for-lbps/code-of-ethics/)

To understand what the law says, see the Building (Code of Ethics for Licensed Building Practitioners) Order 2021:  
[www.legislation.govt.nz/regulation/public/2021/0335/latest/LMS573729.html](http://www.legislation.govt.nz/regulation/public/2021/0335/latest/LMS573729.html)

**The Code of Ethics will ensure high standards are maintained in the industry, while giving the public more confidence that LBPs are reputable and operate ethically.**

## CODEWORDS QUIZ

- 1 **Why do we need a Code of Ethics?**
  - A. It will ensure high standards are maintained in the industry
  - B. It will give the public more confidence that LBPs are reputable and operate ethically
  - C. It will provide clear grounds for the Building Practitioners Board to take disciplinary action against practitioners that behave unprofessionally
  - D. All the above
- 2 **Which of the following is not part of the Code of Ethics?**
  - A. Avoid harming the environment
  - B. Comply with the law
  - C. Inform and educate your client
  - D. The definition of restricted building work
  - E. Price work fairly and reasonably
- 3 **When does the Code of Ethics become enforceable?**
  - A. 25 October 2021
  - B. 25 October 2022
  - C. 25 October 2023

Answers: 1. d 2. d 3. b



# Health and safety challenges in 2022

## Considerations for the toolbox meeting

BY BRIAN MILLER – CHAIRMAN, MASTER BRICK AND BLOCKLAYERS NZ

As we are all aware, the last 12 months have been very challenging for all sectors of our economy. The combination of the mandates around the various COVID iterations and the impact on all sectors of the construction workplace has been very significant.

This has meant that the health element of the regulations has an equally significant consideration to a construction entities operation if it wasn't prior. It is important that this focus is a key part of the Licensed Building Practitioners toolbox meetings. This element has been part of the legislation for many years, it has however, often been side-lined over the focus on Safety on site.

Even as the make up of the sector changes in a gender sense, there remains a very 'blokey' culture evident in many areas of our sector. The idea that it is a sign of weakness to ask for help when one is struggling to mentally cope with the circumstances that are outside of their control still prevails with many.

Whether it's staff shortages, consent delays, isolations, cash flow issues, cost rises, product shortages or transit delays, there isn't a party in the sector who has not been impacted by many of these elements. The personal circumstances of many have resulted in one of the most challenging times in our history in respect to wellbeing.





I believe that it is not a sign of weakness to ask for help, whether it's a colleague, friend, or professional adviser, it's a sign of wisdom and strength. Giving your team and yourself permission to acknowledge that the current environment has impacted our sense of wellness and wellbeing needs to be front and centre of these discussions.

**THERE ARE SEVERAL ORGANISATIONS DOING GREAT WORK IN THIS AREA, WITH THE AIM OF SUPPORTING THE CONSTRUCTION SECTOR TO ADDRESS THESE MATTERS AND SHOW THAT IT IS "OK TO NOT BE OK." WITHIN THE TOOLBOX SPACE WE NEED TO SEE A CULTURE THAT REMINDS US TO LOOK OUT FOR OUR MATES, AT WORK, IN THE COMMUNITY AS WELL AS OUR FAMILIES. MANY OF THE SECTOR'S ASSOCIATIONS PROVIDE RESOURCES TO THEIR MEMBERS THAT HELP IN MANAGING THIS CRITICAL ELEMENT OF OUR WORKPLACE.**

WorkSafe has several documents available to you for downloading, to assist starting these conversations, including:

- Starting the conversation about mental health
- Mental health when working from home, for PCBU's
- Improving Work-Related Health: Mentally Healthy Work
- Resources for maintaining mentally healthy work during COVID-19

The industry has also been very proactive through the Mates in Construction program, both here and in Australia. Taking responsibility for our industry's needs sends a strong signal that this really does matter. Again, there are some excellent resources available that allow you to start a direct conversation, which to many is a challenging thing to do.

Many industry partners are also providing space for these key messages to be delivered to you and your team.

Taking these steps is not, for want of a better term, "woke". There have been case studies that show a focus on health and wellbeing from an employer or PCBU, leads to lower injury rates, thus less lost productivity as a result. Knowing that their wellbeing matters to the business makes a difference to how they approach their roles and those in a leadership position.

The key message to be remembered is that it's not a sign of weakness to ask for help, it is in fact a sign of wisdom. Help is available - you only have to put your hand up and ask.



**The key message to be remembered is that "it's not a sign of weakness to ask for help, it is in fact a sign of Wisdom". Help is available - you only have to put your hand up and ask.**

## CODEWORDS QUIZ

- 1 What present-day issues can have an impact on our mental wellbeing?**
  - A. Staff shortages
  - B. Isolations
  - C. Cost rises
  - D. Product shortages and transit delays
  - E. All the above
- 2 Is it a sign of weakness to ask for help?**
  - A. Never
  - B. Sometimes
  - C. Only in front of your workmates
- 3 Where can you find resources to assist in starting these conversations?**
  - A. Worksafe
  - B. Mates in Construction
  - C. Many industry partners
  - D. All the above

Answers: 1. e 2. a 3. d



For more information from WorkSafe, visit [www.worksafe.govt.nz](http://www.worksafe.govt.nz)

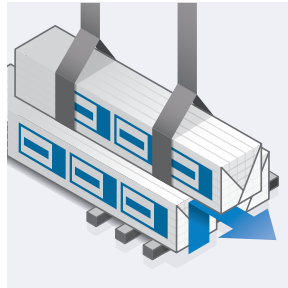


Do you know...

# HOW TO KEEP TIMBER DRY ON YOUR SITE?



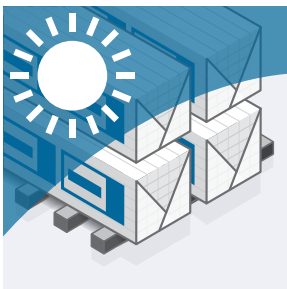
Store Laserframe at least 100 mm clear of the ground on bearers suited to keeping the timber straight.



Lift packets off transport, do not tip.



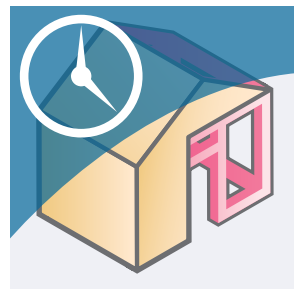
Keep timber covered while stored to minimise exposure to wind and rain.



Dry out after exposure to moisture.



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# The battle has begun for Apprentice of the Year

The 2022 Registered Master Builders CARTERS Apprentice of the Year competition got underway in June with its regional practical challenge.



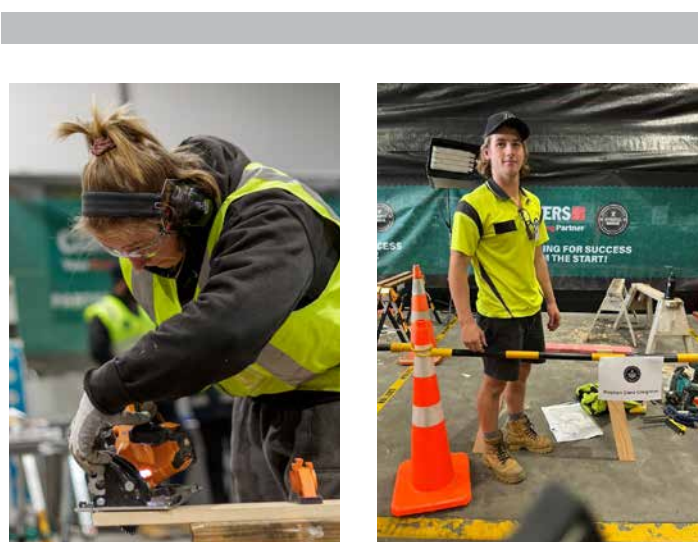
Held across 11 CARTERS sites from Auckland to Queenstown, 94 apprentices battled it out with the challenge of building a saw horse. With the competition this year opening to all ages, it was exciting to see the entrants' ages ranging from 20 to 40 years old, reiterating that people are re-evaluating their employment and looking for new opportunities.

The next phase of the competition puts the judges out on the road to visit sites and conduct interviews, ahead of the Regional Award events in August and September. The winner for each region will then go on to the national final in hope of taking out the title.

We're delighted to announce that this year's National practical will be co-located at CONZTRUCT in Auckland on Monday 14 November 2022.

CONZTRUCT is New Zealand's largest travelling construction trade show and attracts thousands of builders, architects, designers, and other trade professionals at its 16 annual events nationwide. CARTERS CONZSTRUCTION ZONE will be there, packed with our key building suppliers sharing their knowledge with you and your team. Whether you're in the residential or commercial sector, there's something for everyone with product updates and LBP workshops, plus, there are plenty of prizes to be won!

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For more information, visit  
[www.apprenticeoftheyear.co.nz](http://www.apprenticeoftheyear.co.nz)  
[www.carters.co.nz/conztruct](http://www.carters.co.nz/conztruct)



# Unique collaboration creates solutions for distinct Kiwi construction threat

A unique collaboration of New Zealand researchers have found the answers to fix the distinct New Zealand construction threat of earthquake-prone precast concrete hollow-core floors.

"The seismic issues around hollow-core floors are not new but were brought into the spotlight by the damage caused in the Wellington CBD by the Kaikōura earthquake," says Nicholas Brooke, coordinator of the ReCast Project, which has spent the last four years testing and verifying retrofit solutions to strengthen buildings with precast floors, which have been widely used in New Zealand construction since the mid-1980s.

Recently, the project team, led by experts from the Universities of Canterbury and Auckland and supported by funding from the Earthquake Commission, BRANZ and Concrete NZ, published its findings in the Structural Engineering Society NZ (SESOC) journal to provide guidance for engineers and building owners considering retrofit options for existing buildings.

"We focused on the least complex and most affordable retrofit solutions, tested them, verified them and developed design guidance for the different technologies," says Brooke.

EQC Chief Resilience and Research Officer, Dr Jo Horrocks,

says that the Recast Project strikes at the heart of EQC's vision of investing in research that will strengthen buildings and protect people.

"Precast hollow-core floors have been recognised as a seismic risk for many years and EQC has been eager to support any research that will tackle this issue," says Dr Horrocks.

"This research is incredibly valuable and detailed, and we hope it will give engineers and building owners, especially in the Wellington area, the confidence to start repairing a building instead of demolishing them. Many owners may have been holding off investing in repairs, in fear of having to do more repairs later, but now they can be confident a retrofit will work."

"New Zealand has suffered devastating impacts from earthquakes over the past 11 years, but from that trauma, we have learned a huge amount and developed world-leading science and engineering solutions."

"We will continue to fund excellent research like this because we know it saves lives and protects property – it's all part of our role to help New Zealand to be better prepared for the next earthquake," says Dr Horrocks.

Nicholas Brooke explains that precast concrete hollow-core floors have been a favourite option for the New Zealand construction industry and developers since the mid-1980s and cover about 1.5 square kilometres of buildings floors around the country.



**OPPOSITE PAGE:** The ReCast Project team, which includes some of the biggest names in seismic engineering in New Zealand, who worked on retrofit solutions for precast concrete floors get together in the earthquake laboratory at the University of Canterbury.

"The rest of the world was not so excited about hollow-core floors, so this is really a distinct New Zealand issue," says Brooke, who explains that the weakness of the system was exposed in the 1994 Northridge earthquake in North America where buildings with hollow-core floors were severely damaged.

Professor Des Bull at the University of Canterbury was concerned about the New Zealand context and thanks to EQC funding spent nearly two decades investigating hollow-core floors before developing guidance on their assessment with Professor Richard Fenwick.

"Unfortunately, they published their findings shortly before the Darfield earthquake and their findings were a bit lost in the chaos of those earthquakes," says Brooke, who adds the subject did not receive sufficient industry attention until the damage caused by the Kaikōura earthquake galvanised authorities and researchers into action.

The ReCast Project was launched with the universities in Canterbury and Auckland dedicating four PhD students and a Masters student for four years.

"It was truly a unique collaboration with PhD students from Canterbury working in the Auckland lab and vice versa, which we believe had not happened previously to anything like the same extent," says Brooke.

The result is the largest SESOC journal with 11 articles and over 200 pages of design guidance for seismic engineers.

"It is the culmination of 25 years of research, building on the work of Des Bull and funding by EQC, that will be hugely valuable to seismic engineers in New Zealand and abroad."



Examples of some of the retrofit options for precast concrete floors as they are earthquake-tested at the University of Canterbury.

More information about the Earthquake Commission:

- The country's EQC scheme was set up in 1945 to provide affordable natural hazard insurance to help communities recover. Today, EQC's mission still reflects that same commitment: to reduce the impact on people and property when natural hazards occur.
- EQC is a Crown Entity that operates under the Earthquake Commission Act 1993. They invest in natural hazard research and education to help communities to reduce their risks, providing natural hazard insurance cover for damage to residential properties caused by earthquakes, volcanic eruptions, hydrothermal activity, tsunamis, as well as damage to land from storms and floods.

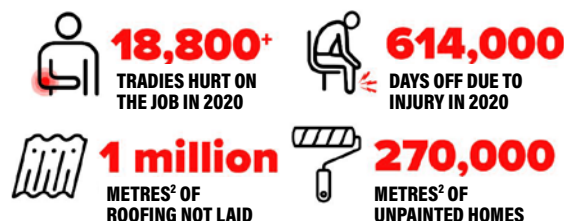
# Work should not hurt

**A new initiative, launched recently by Construction Health and Safety New Zealand (CHASNZ) with the support of ACC, is designed to protect the longer-term health of New Zealand tradespeople.**

The *Work Should Not Hurt* programme aims to ensure tradespeople can enjoy long, pain-free careers and retire when they want to and not when forced to due to injury.

Everybody knows a tradie with a sore back, injured shoulder, or crook knees. Many simply accept that working through sprains and strains comes with the territory. While soldiering on may seem like the best thing for the job, such injuries can have a significant impact on the construction industry if not taken seriously.

The programme works alongside tradies and technical experts to identify practical solutions to reduce risks such as overhead reaching, back strain, lifting heavy loads and weights, and working at ground level. The aim is to get people to work smarter not harder, and a toolbox of free resources for tradespeople has been created for all types of trades and sub trades.



For more information visit [www.chasnz.org/wsnh](http://www.chasnz.org/wsnh)

# Emissions Reduction Plan released by Government

The Government has released Aotearoa New Zealand's first Emissions Reduction Plan, which outlines the actions to be taken across sectors to reduce our emissions. This is one of the steps to meet our 2050 net-zero greenhouse gas (GHG) emissions goal.

## What the plan means for the building and construction sector

The Emissions Reduction Plan sets out the actions needed to meet the Government's first emissions budget (2022-2025) and the direction to meet the second (2026 – 2030) and third (2031 – 2035) emissions budgets. This will enable a transition to a low-emissions future in a way that is achievable and affordable.

Under the plan, building and construction initiatives have five key focus areas:

1. Reducing the whole of life embodied carbon of buildings
2. Accelerating the shift to low carbon buildings
3. Improving the energy efficiency of buildings
4. Shifting energy use away from fossil fuels
5. Establishing the foundations for further emissions reduction in the future

## Setting the foundations for emissions reduction

The climate change objectives will be achieved through a range of initiatives including regulatory change, incentives, technical tools, advice and education. The changes that will occur in the first emissions budget period (2022 – 2025) are aimed to prepare for further reductions in the future. The Building for Climate Change programme will work with the building and construction sector to get this right, through each step and initiative we implement.

This year, the Building for Climate Change team will be progressing regulatory changes to introduce reporting

requirements and caps for embodied carbon and operational emissions in new buildings through the building consent system and Building Code. This will build on:

- the 'Whole-of-life Embodied Carbon' and 'Transforming Operational Efficiency' frameworks for emissions mitigation, which were consulted on in 2020
- the proposed technical methodology for assessing the embodied carbon of new buildings, published in February 2022, and
- the operational efficiency assessment methodology which will be published later this year

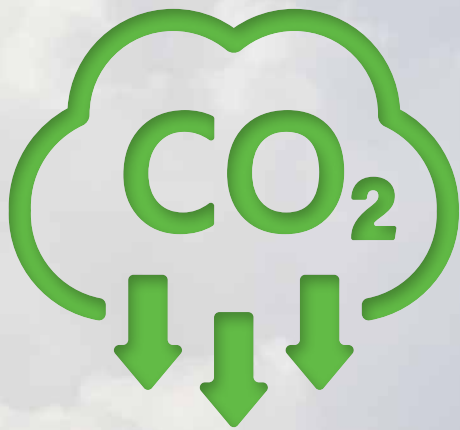
## Your feedback is being reflected in the work being done

In addition, the Building for Climate Change team is progressing proposed changes to the Building Act to:

- incorporate climate change goals more clearly into the Act,
- introduce new requirements for waste minimisation, and
- introduce mandatory energy performance certificates for existing buildings

These proposals are being developed based on feedback and submissions received during consultation on the Emissions Reduction Plan and the emissions reduction frameworks.

A behaviour change programme is also being developed to raise awareness, reduce barriers and encourage action to reduce the climate impact of building and construction. Work will be progressing work on data, tools and databases that will be needed to measure and report on building emissions.



## What can you do now?

There are already parts of the sector shifting practices and approaches to reduce their emissions:

- **5,197 homeowners have invested in Homestar ratings for their homes, and an additional 18,037 registrations for homes being designed to Homestar standard have been made**
- the Heavy Engineering Research Association (HERA) is developing guidance to help steel manufacturers calculate and understand their carbon footprint
- **the concrete sector has reduced its emissions from cement by 15 percent between 2005 and 2018**
- a timber design centre is being established to encourage and facilitate greater use of timber in building design and construction
- **Green Gorilla has established a waste processing facility that diverts more than 70 per cent of incoming construction and demolition waste from Auckland landfills**

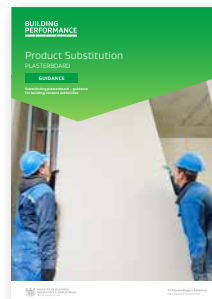
# Product substitution guidance for plasterboard elements

The New Zealand Construction Industry Council (NZCIC) have reinforced recent MBIE documentation on product substitution guidance for plasterboard elements.

"New Zealand is currently experiencing a shortage of plasterboard products," the NZCIC has said. "When considering the substitution of these products, it is critical that the substitute product will continue to meet the performance requirements of the New Zealand Building Code (the Building Code). It is possible to manage product substitution and minor variations quickly and effectively, while still maintaining compliance with the Building Code."

In order to provide clarification to building consent authorities (BCAs) on the appropriate way to apply the Building (Minor Variation) Regulations 2009 with respect to plasterboard linings, MBIE have published a new guidance document, which is intended to promote clarity and certainty for all parties regarding how minor variations involving plasterboard linings are dealt with. This guidance must be read in conjunction with the more general Product Substitution guidance published by MBIE in December 2021.

While this guidance is intended for BCAs, it may also be useful for designers, builders and others who need to explain to clients and stakeholders what is involved in the substitution of products.



**It is critical that the substitute product will continue to meet the performance requirements of the New Zealand Building Code**



For more information visit  
[tinyurl.com/emissions-reduction-plan](https://tinyurl.com/emissions-reduction-plan)



For more information visit  
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IF ECONOMIC GROWTH IS QUITE A BIT WEAKER THAN THE MARKET EXPECTS, THERE WILL BE A MARKET-LED FALL IN INTEREST RATES OVER THE NEXT YEAR, EVEN IF THE RESERVE BANK IS SLOW TO PAUSE OCR HIKES.

# There may be a silver lining to the threat of rising interest rates

BY RODNEY DICKENS

The threat to residential building from rising interest rates spelt out in the last article has become worse because mortgage interest rates have increased more. The threat will continue well into next year given how long it takes for changes in interest rates to impact on building. However, there may be a silver lining of sorts.

The bank economists focus on the Official Cash Rate (OCR) that the Reserve Bank sets, but the market generally pushes interest rates up and down ahead of changes in the OCR. The chart shows how three examples of wholesale or swap rates started to increase ahead of the first OCR hike in October last year and have risen much more than the OCR. This means the market is expecting numerous more hikes.

However, it is likely the downturns in the existing housing market and residential building will mean quite a bit weaker economic growth than the market and Reserve Bank expect. The large increase in interest rates will also hurt consumer spending, which is the largest component of economic activity.

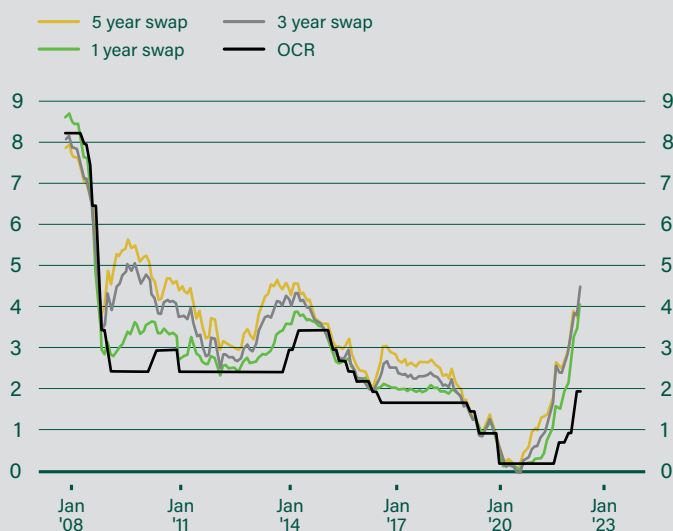
**TO PUT THE INCREASE IN MORTGAGE RATES IN PERSPECTIVE, A YEAR AGO BORROWERS COULD BORROW FOR A 1-YEAR FIXED TERM AT 2.19% BASED ON THE AVERAGE RATE OFFERED BY THE MAJOR BANKS WHILE AT THE TIME OF WRITING IT WAS 4.85%. AT 2.19% SOMEONE WITH A \$500,000 MORTGAGE WAS PAYING \$10,950 IN ANNUAL INTEREST, BUT IT IS NOW \$24,250. THIS WILL HURT SPENDING IN GENERAL AND NOT JUST DEMAND FOR EXISTING AND NEW HOUSING.**

If economic growth is quite a bit weaker than the market expects, there will be a market-led fall in interest rates over the next year, even if the Reserve Bank is slow to pause OCR hikes. This is possible because wholesale rates, that front-run mortgage rates, have increased much more than the OCR.

There may be a similarity with what happened from 2009 to 2014 when wholesale rates increased ahead of and well above the OCR in 2009 just to fall in two stages over 2010 and

2011-12 because economic growth disappointed. However, just as interest rates rose again in 2014 when economic growth improved, any fall over the next year or so will probably be temporary. And, probably more than reversed subsequently, because the Reserve Bank is likely to face a somewhat protracted battle against inflation, whereas last decade there was not an inflation problem.

## OCR & Wholesale Interest Rates



# New Regulation for Energy Efficient Builds

**MBIE has updated the Energy Efficiency (H1) requirements for insulating new homes and commercial buildings.**

The purpose is to reduce energy needed to heat new buildings by up to 40% and help make them warmer, drier and healthier, with less impact on the environment.

With a focus on energy efficiency, these changes are explained first by introducing New Climate Zones – with six zones in total. This will allow the insulation requirements to better reflect the different temperatures experienced in each zone.

## What has changed?

### Energy Efficiency for all Housing and Small Buildings (under 300m<sup>2</sup>)

There has been changes to roof, window, wall and underfloor insulation.

*The new minimum thermal resistance values as noted in the schedule method, is summarised in table below:*

Building Element	Climate Zone					
	1	2	3	4	5	6
Roof	R6.6					
Windows	R0.37		R0.46		R0.50	
Wall	R2.0			R2.0		
Slab-on-ground floors	R1.5			R1.5	R1.6	R1.7
Other floors	R2.5			R2.8	R3.0	

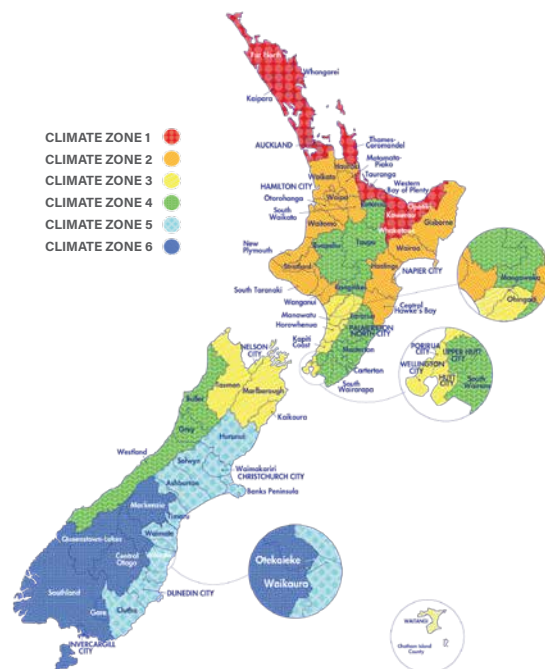
### New Solution for Ceiling Insulation

To meet the new standards, insulation in the ceiling area will need to reach a thermal performance of R6.6. With current solutions available, this would mean installing a double layer ceiling system, which is likely to be time consuming, costly and complex. However, Trade Leader spoke to Steve Smith, Knauf's Specification & Regulatory Affairs Manager, who manufacture the EcoInsulation® brand to find out about their manufacturing and new solutions which will soon be available in New Zealand through merchants, such as CARTERS.

Steve said "EcoInsulation® have developed an advanced single layer solution to meet new H1 compliance standards. An easy single layer ceiling insulation solution – EcoInsulation® glasswool R7.0 Ceiling batt – saving time, money and it's very easy to install"

### Energy Efficiency for Large Buildings (over 300m<sup>2</sup>) excluding industrial

There has also been changes to roof, window, wall and underfloor insulation requirements and issuing the new H1/AS2



and H1/VM2 for large buildings. This aims to reduce the energy needed for heating and cooling of 23% on average across new large buildings over previous minimum status quo requirements.

*The new minimum thermal resistance values as noted in the schedule method, is summarised in table below:*

Building Element	Climate Zone					
	1	2	3	4	5	6
Roof	R3.5	R4.0	R5.0	R5.4	R6.0	R7.0
Windows	R0.33		R0.37		R0.40	
Wall	R2.2	R2.4	R2.7	R3.0		R3.2
Underfloor	R2.2			R2.4	R2.5	R2.6

## When do the changes come into effect?

The new requirements were due to be mandatory from 3 November 2022, but following a public consultation MBIE have made the decision to extend the time to comply with new wall, floor, and roof insulation requirements in new homes by a further six months to 1 May 2023. However, window and door insulation requirements will continue to see a staged implementation process.

## Building now to the new standards

For those who are currently building a new property or commercial building it is possible to meet the new higher insulation requirements now, prior to the new rules coming into effect. It makes sense to future proof your build knowing what changes are coming.

Smith has advised that "A range of the EcoInsulation® glasswool insulation products and solutions can be mixed-and-matched to allow homeowners and builders to increase their energy efficiency levels.

## LEARN MORE

To support industry education on the upcoming changes, CARTERS and EcoInsulation® are running a roadshow this September in main centres across NZ. Get along to learn more about the changes and what new insulation solutions you can use for your next project. Sign up now for our H1 Insulation Roadshow by visiting the CARTERS website:



[www.carters.co.nz/H1-roadshow](http://www.carters.co.nz/H1-roadshow)

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# Are you responsible if anything happens to the scaffolding you've hired?



BY BEN RICKARD, TRADE INSURANCE EXPERT, BUILTIN INSURANCE

**Would it surprise you to know that hire contracts for scaffolding commonly require the builder to accept full responsibility for loss, theft or damage to it?**

It may even require you to insure the scaffolding during the hire period. So, if you haven't taken cover out via the hirer then you'll need to arrange your own insurance while it's in your care. Here's an example:

The Hirer agrees to accept full responsibility for the safekeeping of the Equipment and indemnify the Company for all loss, theft or damage to the Equipment, however caused, whether or not such loss, theft or damage is caused by any negligence, failure or omission of the Hirer. The Hirer agrees to insure the Equipment against loss and damage during the hire period, and provide evidence of such insurance to the Company upon request.

## How can you comply with this requirement?

Within most contract works insurance policies, there's an optional extension to add cover for hired or borrowed equipment, including scaffolding. Being optional, you need to ask for it, and it will come with an additional premium.

If you have your own material damage or mobile assets policy covering your contents, tools and equipment, that policy will also commonly include cover for hired items.

In both cases, the policy limits must be sufficient to cover the replacement of the scaffolding if a claim needs to be made.

## Shouldn't my liability insurance cover this?

General/public liability policies include cover for property in your care, custody or control, but only if you would be legally liable for its loss or damage anyway. You're not covered for any additional "contractual liability" contained in the hireage contract. For example, if your own actions damaged the scaffolding, then you'd be liable in law and it should be covered by your liability insurance. But, if it was damaged in an earthquake, you wouldn't be legally liable for that, so your liability insurance wouldn't cover it, even though you had contractually agreed to be responsible for loss or damage "however caused".

## In a nutshell

If you're hiring scaffolding, make sure you know what the terms and conditions of the agreement are and if you're responsible for insuring it.



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*Disclosure: The information presented in this article is general in nature and not intended to be financial advice for individual situations. You should speak to an expert about your specific circumstances and needs.*





# Five tips for smooth sailing through client communication

BY DANIEL FITZPATRICK

Ever found yourself at the finish line of a job but the customer still wanted more?

You did everything you could to get it right, hustled to find materials, answered their calls after hours, agreed to meet them on site whenever they had concerns. If only they knew everything you've done to ensure a quality job.

So why are they complaining? Usually, the pushback is over workmanship. But, in most cases, the real cause is a breakdown in communication.





**Here's what's interesting; if you can bring your communication up a notch, most complaints will disappear before they even begin, saving you hours of extra work and stress.**

**The secret to great communication is being proactive, right from the first conversation with your customer through to the final walkthrough to ensure they're happy.**

**The good news is that communication is a skill. This means it can be learned. You can always be improving.**

**Here are five winning strategies:**

## 1 Invest in your onboarding (and win back your time)

**Often, we are too close to our work and assume that the client knows more than they do. Many clients have no idea what goes into a job. That's why they're often coming to you with queries as the job progresses.**

Instead, set things up right: create a brief "how we work" guide. It serves as a conversation starter on what clients can realistically expect.

This sets your standards from the outset and is something you can go through with every new client.

**Include things like:**

- **The process;** Very clearly lay out each step including due dates of decisions they'll need to make.
- **When and how they can contact you** (eg, you'll reply ASAP but only during work hours).

- **When and how they can expect updates.** Is it site photos, videos, in-person walk-throughs?
- **When milestone meetings will be** (these should be in person for bigger jobs).
- **What happens if progress payments are missed** (ie, work stops).
- **What handover will look like.**

Getting your onboarding right builds trust with customers and means they aren't left in the dark about what's coming next. This means you're free to work on the job itself without being bombarded with questions at inconvenient times.

## 2 Find the real issue (if they're getting too involved)

**What if the customer starts questioning your work? It's a familiar scenario - they've spent two minutes on Google or chatted to a builder mate. Now they've got some "helpful tips" for you.**

They think they know better when you've been in the trades your whole working life. It's perfectly natural to feel frustrated, but it won't make things better.

These customers have probably just heard too many stories from people with leaky homes, or who had a bad reno and told them all about it.

You can stay in control by digging deeper. Ask them what they've heard, uncover their main concern, repeat back to them to make sure you understand, then explain your process and why what they are afraid of won't happen. You'll diffuse the situation and make them feel reassured they're in safe hands.

There's no doubt about it, when potential issues crop up during the job, clear and transparent communication is a must. Be in touch early and often.

## 3 Learn to say no to the clients you don't want

**Some customers are, of course, more trouble than they're worth. We've all been there: they didn't pay on time or had unrealistic expectations, maybe even got aggressive. They definitely complained about everything.**

The trick is to be clear about what your ideal client looks like so you can quickly recognise the ones you don't want.

It's okay to turn down work. Just because someone offers you work doesn't mean they're a good customer.

Make sure you notice any red flags when you first chat with clients. Have they had problems with other tradies before you? Do they want the job done yesterday? Do they complain about their neighbours even? These might be signs they're difficult to deal with.

You'll need to test if your assumptions are correct. If they are, be the nice guy with a backbone. Tell them your company isn't the right fit for this work. Avoid the temptation to explain these signs away; you'll thank yourself later.

CONTINUED OVER...

**The secret to great communication is being proactive, right from the first conversation with your customer through to the final walkthrough to ensure they're happy.**



#### 4 Separate yourself from the rest

**Most tradies aren't concentrating on delivering great communication. It's an easy opportunity to get ahead of your competition.**

You can easily 'wow' and delight customers if you just do a few small things right:

- Tell your clients about the things you aren't charging them for. Like when you encounter a hiccup and have to spend extra time spent prepping the job.
- Arrive on time or, if running late, text an update. (81% of customers find lateness highly unprofessional. Don't get off on the wrong foot.)
- Explain things in their terms. (If your mum wouldn't understand it, they probably won't either.)
- Train your crew to be extra polite – 'please', 'thank you', 'excuse me.' No swearing.
- Treat their home like your own. Use boot covers or dropsheets, remove rubbish. Leave the site better than you found it. You could even put a cleaner through.
- Give a final handover worthy of their investment. Take your time, walk them through, show them all that went into the job. Any niggles can be easily squashed.
- A quick courtesy call to follow up after completion is always welcomed.

Make 'looking good to the customer' a team mission, and educate staff on the actual value of a customer. Show them how much it costs to acquire new customers. You'll get more effort and buy in from them when they understand this.

#### 5 Build a team your customers love

**As your team grows, it gets harder to keep consistent standards on all jobs. Quality slips. Mistakes happen.**

Still, it's your reputation on the line. You're the one explaining it to the customer.

That's why when tradies come to me for business advice, one of the first things we look at is team performance; getting everyone on the same page and improving individually and as a team.

You need to have good systems and rules for your crew so things aren't missed. Send your team into jobs fully loaded. Use detailed job folders, set processes for the way things should be done, and quality control checklists.

Have clear standards and expectations that your team is accountable to – and rewarded for. This helps your staff take ownership. (Those with attitudes will either step up or step out.)

Getting these operating systems right means you can be away from site without worrying what is going on. Keep tabs on the right things, then you or your foreman can intervene early if issues crop up.

With these things in place, you can deal with problems before the client ever sees them, making less re-work and complaints with no squabbles over the bill.

Ultimately: Put a bit of extra effort into communication and you'll quickly become known as the best. Expect five-star reviews, good recommendations, and bigger and better jobs with clients you enjoy.



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**Daniel Fitzpatrick is a New Zealand based business coach and the creator of Next Level Tradie. Find him at [nextleveltradie.co.nz](https://nextleveltradie.co.nz)**

**DANIEL FITZPATRICK  
BUSINESS COACH**





# Funding supports new construction sector Transformation Plan

The Government has committed \$37.485m to continue the work of achieving a thriving, fair and sustainable construction sector.

The funding will support the Construction Sector Accord to deliver its Construction Sector Transformation Plan 2022-2025.

“This new funding is a significant step forward for the Accord and we are determined that it will help unlock the sector’s potential to transform its productivity, its innovation, its sustainability, and its health and safety record,” said Accord Transformation Director Dean Kimpton.

The funding supports the sector to achieve a renewed set of transformational goals under the new plan, to be launched in July. The new Transformation Plan has a greater focus on:

- the Māori construction ecosystem
- strengthening capability and productivity across small to medium enterprises
- driving innovation
- reducing carbon emissions.

These initiatives are aimed at achieving the Construction Sector Accord’s vision of a thriving, fair, and sustainable construction sector that enables the wellbeing of Aotearoa New Zealand’s people and its environment.

“In its first three years of progress towards industry transformation goals, the Accord has become the ‘go to’ forum for industry to engage with government and vice versa. It

proved its worth during the first COVID-19 lockdown and has continued to bring leadership to a notoriously fragmented sector,” said Mr Kimpton.

“This new funding is a significant step up for the Accord and will allow us to support a greater range of initiatives to transform the sector,” said Mr Kimpton.

The Construction Sector Accord was the country’s first Industry Transformation Plan and was launched in April 2019. Industry Transformation Plans are in progress for eight industries with significant potential for transformational change:

- Construction
- Agritech
- Advanced Manufacturing
- Digital Technologies
- Food and Beverage
- Forestry and Wood Processing
- Fisheries
- Tourism



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# Progress on the Modular Component Manufacturer Scheme



ANDREW SKINNER  
PARTNER Martelli McKegg

Last year, the Building (Building Products and Methods, Modular Components, and Other Matters) Amendment Act 2021 ("Amendment Act") introduced new mandatory building product information requirements, a new modular component manufacturer scheme and a strengthened product certification scheme.

In anticipation of the provisions relating to the modular component manufacturer scheme ("MCM scheme") coming into force on 7 September 2022, MBIE is currently consulting on proposed rules relating to the operation and management of the relevant parties under the MCM scheme.

## What does the MCM scheme achieve?

The MCM scheme is a voluntary certification scheme under which modular component manufacturers can apply for certification to produce modular building components. Once certified, third party inspections, audits and post-certification surveillance throughout the manufacturing and installation process will ensure that the manufacturers are meeting the requirements of the Building Code.

The aim of the MCM scheme is to provide a streamlined consenting pathway tailored to this type of prefabrication construction by removing barriers in the process that currently favour the traditional methods of construction. The changes hope to increase confidence in the quality of modular construction, making offsite manufacturing and prefabrication approaches more viable in the building industry.

A key benefit of the scheme is that once certified, the modular component will be deemed to comply with the building code. If a single modular component represents the primary structure of a building then the processing time for a building consent is reduced to 10 working days.

## What are the rules governing the MCM scheme?

The Chief Executive of MBIE has been granted the power under the Amendment Act to make detailed rules which will outline the role and responsibilities for the applicable parties under the MCM scheme. The relevant parties include:

- the accreditation body appointed by MBIE who is responsible for accrediting the MCM certification bodies;
- all accredited and/or registered MCM certification bodies which are third-party organisations that evaluate modular component manufacturers for certification; and
- all certified modular components manufacturers

The proposed rules (available at <https://www.building.govt.nz/about-building-performance/all-news-and-updates/proposed-modular-component-manufacturing-rules>) cover the:

- requirements for the accreditation body when auditing and investigating certification bodies;
- requirements and technical competencies for accredited certification bodies;
- details of the process accredited certification bodies must follow when certifying manufacturers, including a proposed risk assessment framework and methodology for evaluating manufacturers;
- requirements for manufacturing and design processes, policies and procedures for certified manufacturers;
- requirements for certified manufacturers to have staff competency and training processes; and
- obligations for manufacturers, including certificate information requirements

The rules will be of interest to manufacturers who are interested in achieving certification under the MCM scheme, building consent authorities, builders and any users of modular components.

## When do these changes come into force?

MBIE has opened the proposed rules for consultation until 7 July 2022. Once the submissions have been considered and the wording of the rules have been finalised, the MCM scheme and rules will come into force no later than 7 September 2022. From that date, certification bodies will be able to apply for accreditation and registration.

**Andrew Skinner has over 20 years of experience as a commercial lawyer and is a partner in the Auckland firm Martelli McKegg.**

**Andrew Skinner, Partner - Commercial Law**  
(09) 300 7622 [andrew.skinner@martellimckegg.co.nz](mailto:andrew.skinner@martellimckegg.co.nz)

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