

TRADE LEADER

OCT-NOV 2022 ISSUE

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Implementing the H1
Insulation regulations

Insurance

Unique scheme for
increased landslide risk

Business

7 things you must
do in a recession

Legal

The importance of
having a will

 **The implications
of undertaking
supervision**



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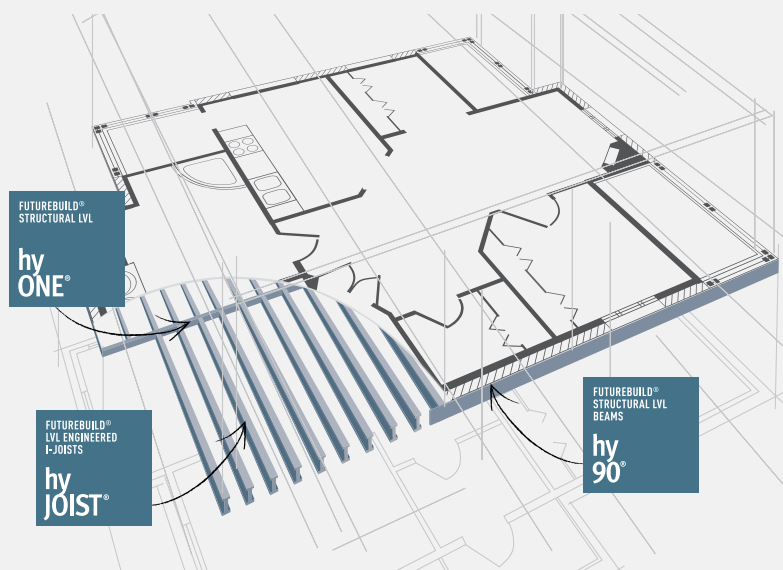
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In the frame

BY MIKE GUY
CARTERS CHIEF EXECUTIVE

We're a resilient bunch, and nothing has tested that more than a range of unique challenges faced by our sector over the past few years.

This year's State of the Sector Survey showed that there's an underlying sense of positivity right across the board. The survey was one of the key deliveries at this year's Registered Master Builders-driven Constructive Forum – an event that continues to put the health and well-being of the industry in the hands of those deeply involved in the sector. Constructive is one of the few industry events of its type and has remained true to its objectives since its inception, which is why it has continued to be a real industry focal point every year. For more on the State of the Sector, check out our Constructive coverage on page 21.

Also in this issue, we have rounded up information on the regional winners in the 2022 Registered Master Builder Apprentice of the Year, in association with CARTERS. It has been one of CARTERS' major sponsorship events every year and continues to be a real privilege to be involved in an event that really celebrates the future of our industry. Building and construction is now a very real career choice for many young people who recognise the importance it plays in the ongoing growth of the sector, and these apprentices are really at the top of their game leading into the National final next month. I'd like to take this opportunity to congratulate, not only each regional winner, but all those who took part, as well as recognise the support shown by their employers to get them this far. Read more on page 12 to find out who won each regional event.

We're also excited to share with you some updates to our branch network this month. CARTERS Drury is re-locating and opening up on the 3rd of October at a new site just down the road. Read more about it on page 30. It's important to us to continue investing in our network to make sure we can service your needs, which is why we've also opened our Auckland Distribution Centre in September to warehouse product and keep deliveries running smoothly. Plus, further down the country the building of our brand new branch in the Wairarapa is also underway, with this site due to open in early 2023.

Thinking about getting out of our winter next year and heading overseas? Then keep an eye out for our next Advantage trip destination, which will be revealed later this month following our Dubai trip. It's somewhere we know many Kiwis will resonate with and we hope you will be excited to explore with us in 2023. This is our Advantage leisure trip in addition to our special RWC tour to France.

Enjoy the warmer weather on the way as we head into the end of the year. Our team are here to help you keep things running smoothly onsite, so please talk to us if we can be of assistance.



MIKE GUY
CARTERS Chief Executive

TRADE LEADER.

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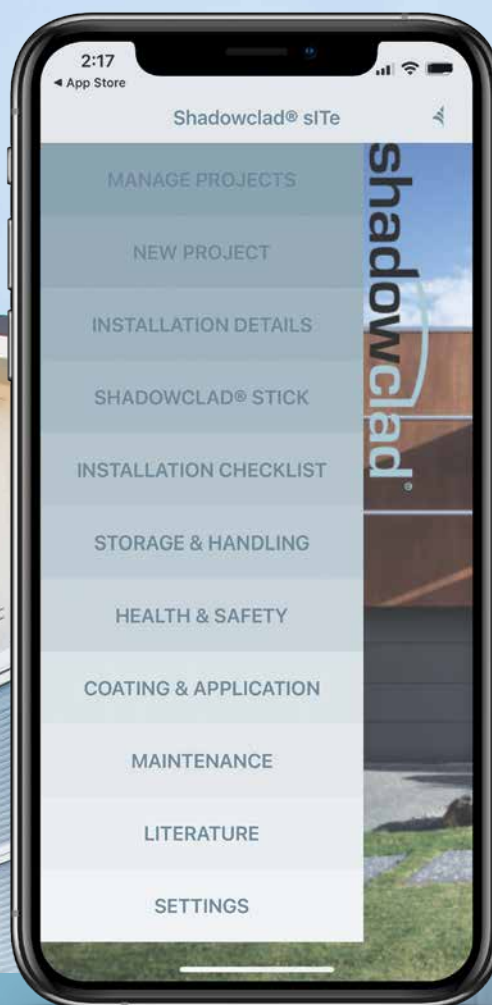
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INDUSTRY - PART 2

Now that you've heard the new regulations for insulating new homes and commercial buildings, check out how you can start implementing these changes in the final part of our Trade Leader two-part article.



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There are a number of legal and practical implications that need to be considered regarding undertaking supervision of building work.

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The Government has recently introduced new regulations relating to building products and the information that needs to be made publicly available.

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With the target of achieving six key goals, the \$37 million Construction Sector Transformation Plan 2022-2025 has been launched.

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APPRENTICE OF THE YEAR

Highlighting the range of young talent in our industry, the Registered Master Builders CARTERS Apprentice of the Year has just finished its regional round of awards.

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BUILDING ACTIVITY SET TO DROP

Economist Rodney Dickens says he expects a drop of up to 25% in residential building activity in the next two years – far from the Reserve Bank's claim of a 6% decline.

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STATE OF SECTOR SURVEY YIELDS POSITIVE RESULTS

There is a sense of positivity in the air, despite the challenges facing the building and construction industry, according to a recent Stet of the Sector survey released at this year's Constructive Forum.

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REPORT GIVES SIX-YEAR INDUSTRY PROJECTION

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Join us for breakfast & check out our new site.

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If you die without having a Will, things can become complicated and expensive, with those left behind often forced to deal with the fallout.



**LICENSED
BUILDING
PRACTITIONERS**
Building confidence

The implications of undertaking supervision

BY BRUCE DUGGAN, SENIOR TECHNICAL ADVISOR, OCCUPATIONAL REGULATION, MBIE

Undertaking supervision is an important role and it is important all LBPs consider the practical and legal implications of performing this function.

The Building Act 2004, in section 7, defines what it means to “supervise” building work:

Supervise, in relation to building work, means provide control or direction and oversight of the building work to an extent that is sufficient to ensure that the building work:

- (a) is performed competently; and
- (b) complies with the building consent under which it is carried out.

Only licensed building practitioners (LBPs) can supervise restricted building work (RBW), and only that which they are licensed to carry out themselves. For example, an LBP with a carpentry licence can supervise non-LBPs doing carpentry RBW, but cannot supervise a non-LBP doing block laying RBW.

Can an LBP supervise another LBP?

An LBP cannot supervise another LBP undertaking work in the same licence class. LBPs are legally entitled to carry out RBW and are always individually accountable for the work they themselves produce. The LBP who completes RBW must also be the one who completes a record of work afterwards.

Different types of supervision

There are three different types of supervision – direct, general and remote. The supervising LBP needs to consider both the work being done and who is carrying it out to be able to gauge the level of direction and control necessary – it is important to remember that the LBP supervising RBW is accountable for that work, and must complete a record of work.

Complex tasks involving risky details being undertaken by low or semi-skilled workers require direct supervision or working one-on-one with them. An example of this might be an apprentice installing weatherboards for the first time.

However, if the person doing the work has previously demonstrated the ability to perform the task with limited supervision, then general supervision may be adopted – with the supervising LBP working in a different area on the same site but periodically checking the work as it proceeds.

Remote supervision could be used when an LBP knows that the non-licensed workers carrying out RBW on a different site are highly skilled. It is important the LBP identifies specific tasks when he or she needs to be on-site to provide direction or oversight even when they can't be there constantly due to running more than one job at that time. With remote supervision, good lines of communication must be available so that advice and assistance can be offered when and where required.

Design supervision

When a new graduate is undertaking Design RBW, direct or general supervision would probably be used when the design LBP is working in the same office.

Where a competent but unlicensed designer who is well known to the supervising LBP works in a different office, remote supervision would be appropriate and would be provided primarily by phone or email. As the supervising LBP is going



WHERE CAN I FIND MORE?

This information is taken from the Practice Notes on supervision – read the full article at tinyurl.com/LBP-practice-notes



to be providing a statement about the building code in their certificate of work (CoW), dialogue with the non-LBP throughout the design process is essential.

Records and certificates of work

It is crucial that the LBP accurately completes their record of work or certificate of work, outlining what work was carried out or supervised – there is plenty of space to do this on the form. These forms will be held at the council for the life of the building they relate to, therefore having an accurate record is in the best interests of the LBP. You are unlikely to remember what you did on a particular job years from now, so accuracy is important.

Site licenses

Though not directly linked to carrying out or supervising RBW, the site licence is a critical part of the overall scheme. Holders of a site licence are practitioners who are recognised as possessing specific skills that relate to coordination, oversight, organisation and managing building projects. The site licence is an indicator that you have the skills to manage personnel and provide technical site supervision within the scope of your licence. The site licence holder undertakes supervision of general building work, rather than the supervision of unlicensed people undertaking RBW.

What does poor supervision look like?

Poor supervision can involve poor on-site health & safety records, disorganised and untidy sites, little or no quality assurance, poor sequencing resulting in rescheduling of work, missed milestones or handover targets, or disgruntled staff or clients. It can result in failed building inspections, poor quality workmanship and re-work – all of which are going to reflect badly on the supervising LBP. It is an offence to supervise in a negligent or incompetent manner, and you could be held to account.

Good supervision

Good supervision requires a solid understanding of your co-workers' skills and the complexity of work being performed, alongside the right mix of control, direction and oversight.

Just being licensed does not mean you are capable of supervising non-LBPs carrying out RBW. It may be difficult for

a newly licensed practitioner with only a few years experience to supervise a non-licensed tradesperson with 40 years experience.

It all comes down to competence, and not being afraid to say "I need more experience before I can competently do that".

CODEWORDS QUIZ

- 1 **What is supervision, in relation to building work?**
 - A. Supervising other LBPs doing the same work as you
 - B. Providing control, or direction and oversight of the building work
 - C. You need to be the foreman to supervise building work
 - D. Making sure the work looks right even if it doesn't comply with the building consent
- 2 **What would need to be in place when using remote supervision?**
 - A. Good lines of communication
 - B. The supervisor knows the workers to be highly skilled
 - C. The supervisor has identified certain tasks where he or she needs to be on-site to provide direction or oversight
 - D. All of the above
- 3 **What is the Site licence holder able to supervise?**
 - A. Licensed building practitioners
 - B. Non-LBPs doing restricted building work
 - C. General building work, rather than supervision of unlicensed people undertaking restricted building work

Answers: 1. b 2. d 3. c



New regulations for building products

BY ROBYN MCCLYMONT AND CONOR TOPP-ANNAN, SENIOR ADVISORS, BUILDING SYSTEM PERFORMANCE, MBIE

New Building (Building Product Information Requirements) Regulations 2022 have been made to ensure a minimum level of information is provided about designated building products, increasing confidence in their use, and supporting better and more efficient decision making.

The new regulations for building products mean that certain information is required to be provided publicly by building product manufacturers and importers. Retailers and distributors will then need to check that the required information is available for the designated building products they sell or distribute.

The regulations will make it easier for designers, builders and homeowners to decide which products are right for the job, use them as intended, and make decisions about alternative products where there are product shortages. They will also help building consent authorities with more efficient consenting, as they will have the right information readily available to check that building products included in plans and specifications meet their applicable Building Code performance requirements.

Manufacturers, importers, retailers, and distributors have 18 months to prepare to meet their obligations, before the regulations apply to designated building products manufactured in, or imported, into New Zealand, on or after, 11 December 2023.

There are 2 classes of designated building products:

CLASS 1: Batch or mass-produced products that are typically available for retail or wholesale purchase. For example, cladding products, mechanical fixings, insulation products, internal lining, roofing products, structural wood-based products, structural steel and reinforcing products, sanitary plumbing and drainage products, including tapware (this is not an exhaustive list).

CLASS 2: Custom-made lines of products that are made to order to client specifications. For example, external window joinery and doors that have been customised to the specifications of individual clients (for example, specifications on dimensions and glass type).

Information must be published and maintained on an internet site that is publicly available. Information requirements to be displayed online include:

- the name and a description of the product (or product line from which the product is customised) and its intended use
- a product identifier (in most circumstances)
- the legal and trading name of manufacturers and, if applicable, importers
- a statement specifying the relevant clauses of the Building Code and how the product is expected to contribute to compliance, as well as any limitations on the use of the product
- any design, installation and maintenance requirements
- either a statement that the product is not subject to any warnings or bans or a description of warnings or bans applicable to the product.

MBIE has further information available to help manufacturers, importers, retailers, and distributors with their responsibilities.



For more information visit
tinyurl.com/Building-Info-Requirements

CODEWORDS QUIZ

- When do the new regulations come into effect? On products that are manufactured in, or imported into, New Zealand on or after:**
 - 11 December 2022
 - 11 December 2023
 - 11 December 2024
- What is some of the information the new regulations require building product manufacturers and importers to provide on designated products?**
 - The name and a description of the product (or product line from which the product is customised) and its intended use
 - A statement specifying the relevant clauses of the Building Code and how the product is expected to contribute to compliance
 - Any limitations on the use of the product
 - Any design, installation, and maintenance
 - All of the above
- Who are the new regulations designed to help?**
 - Designers
 - Builders
 - Homeowners
 - Building consent authorities
 - All the above

Answers: 1. b 2. e 3. e

Conference tackles industry challenges

This year's New Zealand Certified Builders Association conference has been designed to tackle some of the recent challenges that have faced the building and construction industry in this country.

With its theme of Resilience and Recovery, the NZCB event – due to be held at Hamilton's Claudelands Events Centre from 17-19 November – has a line-up of speakers and educational workshops that are designed to assist the industry in recovering from an extremely challenging couple of years.

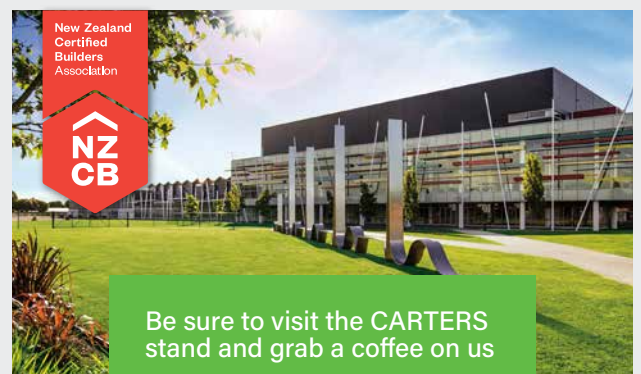
"Moving forward, the building industry boom will start to slow down and there will be a need for more resilience as we learn to live with the effects of COVID-19. How will we do this? By showing strong leadership, looking after staff wellbeing, keeping communication lines open, helping each other, and learning from past experiences," NZCB says in its conference summary.

"This will be an invaluable opportunity to network with trade industry experts and like-minded builders/members in a face-to-face and casual setting while ensuring you and your staff are up-to-date with the continual changes within the building and construction industry."

CARTERS is proud to once again be one of the event's sponsors and will have a significant presence throughout the conference.



For more information visit events.nzcb.nz



Be sure to visit the CARTERS stand and grab a coffee on us
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17 – 19 November 2022
Claudelands Event Centre

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Construction stages of the new GIB® plasterboard manufacturing and distribution facility in Tauranga.

Construction Sector Accord launches \$37 million transformation plan

Hon Dr Megan Woods
Minister of Housing



The Minister for Building and Construction and the Minister of Housing, Dr Megan Woods, together with the Construction Sector Accord leadership recently launched the Construction Sector Transformation Plan 2022-2025. The plan received \$37 million for its implementation in the recent budget.

Often used as a barometer for the health of the economy, New Zealand's construction sector employs more than 290,000 people and contributes about 7.6 percent of the country's GDP (economic output of a nation).

Launched in April 2019, the Construction Sector Accord is a genuine partnership between industry and government to work together to tackle systemic problems that have beset the sector.

Membership of the Construction Sector Accord's Network includes leaders from across the public and private sectors, from major commercial, vertical and residential construction companies to property developers, industry and professional bodies, and unions.

"The Transformation Plan 2022-2025 builds on the momentum that the Accord has achieved over the past three years," says Accord Steering Group co-chair, Andrew Crisp.

"ONE OF THE FANTASTIC OUTCOMES OF THE ACCORD SINCE IT LAUNCHED THREE YEARS AGO, HAS BEEN THE PARTNERSHIP BUILT BETWEEN INDUSTRY AND GOVERNMENT. THE ACCORD HAS BECOME A TRUSTED PARTNER TO GOVERNMENT AND A VEHICLE WHERE MINISTERS AND ADVISORS CAN HEAR DIRECTLY FROM INDUSTRY TO UNDERSTAND THE IMPACT OF POLICY ON THE CONSTRUCTION SECTOR."

Tracey Ryan, co-chair of the Accord's Steering Group says, "There are still significant challenges facing our sector. The Transformation Plan 2022-2025 has been informed by industry – we have asked the sector what their biggest concerns and challenges are.

"We have looked around the world to understand where the construction industry is headed and how governments and industry have most effectively worked together to achieve transformational change," says Tracey Ryan.

The Transformation Plan 2022-2025 focuses on four areas: People, Client Leadership, Environment and Innovation, with the ability to also respond to emerging issues and opportunities.

There are six key goals that will drive change including:

1. Increased capabilities of leaders to drive change
2. A more skilled and diverse workforce that is future-ready
3. More thriving people and organisations
4. Greater Māori construction economy success
5. Reduced waste and embodied and operational carbon
6. Increased productivity through innovation, technology and an enabling regulatory environment

To deliver on the key goal of greater Māori construction economy success, the Māori Advisory Group, Kōtuitiā te hono, has been developed to drive delivery and advice on how the Accord can uplift the Māori construction economy. In addition, new sector reference groups made up of representatives from the residential, commercial and infrastructure sub-sectors have been established. The new reference groups will drive and inform change and plan delivery across the sectors.

Andrew Crisp says the Accord's role is not to direct the construction sector, rather it's about enabling and supporting behaviour change through industry and government collaboration.

"The effective partnerships formed between government and industry, and across industry, since the launch of the Construction Sector Accord in 2019 have reinforced that a partnership approach is key to how we drive change throughout our sector.

"We are confident that the work outlined in the Transformation Plan 2022-2025 will build on the work already underway in our sector, and reinforce existing partnerships, that are already changing culture and behaviours, to achieve a safer, better skilled, more productive industry that benefits all New Zealanders," says Andrew Crisp.



For more information visit
www.constructionaccord.nz
www.constructionaccord.nz/transformation-plan

Apprentice of the Year regional winners set to battle it out



The regional competitions have all been completed for this year's Registered Master Builders CARTERS Apprentice of the Year, with just the event's national final to go.

Designed to recognise excellence among carpentry apprentices and raise awareness of career opportunities in the building and construction industry, the Apprentice of the Year competition tests our future sector leaders' project management, business, presentation, and practical skills.

Over the past few months, eight regional competitions have been held, with the winners of each then going on to the National Competition in Auckland in November.

For the regional competition, each apprentice had to initially submit a building project. They then took part in a two-hour practical challenge where they were tasked with building a sawhorse. The top 10 from each region then progressed to the interview stage with a judging panel and an onsite visit to discuss their project.

The national event is yet another step up for the participants, with a 45-minute interview with the national judging panel and an additional six-hour practical skills test, followed by the National Awards Dinner where the winner will be announced.

The winners of each regional competition are:

WAIKATO

Chris Foy (Urban Homes)

Judges said Chris is a keen and organised apprentice with a maturity beyond his years, showing great awareness of health and safety and has a very good skill set and overall tool technique, which enabled him to work at a steady pace throughout the day in a quick and methodical manner.

Chris's submission was well detailed, and his involvement in the project was clearly described, and this came through during the site visit.

Second place - Caleb Haika (RS Design and Build)
Third place - Malcolm Bell (JCC Build's)

CENTRAL NORTH ISLAND & EAST COAST / HAWKE'S BAY

Ryan Mancer (Shane Stone Builders)

The judging panel labelled Ryan as a very impressive apprentice who has a great skill set with workmanship at the level of a Qualified Carpenter.

They said his site visit and interview were excellent, and he has done an amazing job on his classroom conversion.

Ryan demonstrated to the judges that he knew the project inside out, from health and safety to dealing with his client and subbies.

"He will go a long way in his building career and is going to be a great asset to Shane Stone and Whanganui building in general," the feedback said.

Second place - Bradley McDowell (Richards Construction)
Third place - Harjinder Singh (Dougan Construction) third

UPPER SOUTH ISLAND

Jeremy Pearce (Scott Construction)

Jeremy is an apprentice who is well regarded by his peers. He showed very good knowledge of his worksite, health and safety, and understanding all facets of the build.

Judges said Jeremy demonstrated professionalism and good communication skills during his interview. He was able to clearly explain his plans, materials and legislative requirements, and if he didn't know the answer, he knew where to find the information.

Second place - Fairfield Construction's Fenton Neal
Third place - Harper McGee from Rowberry Builders

CENTRAL SOUTH ISLAND AND SOUTHERN

Leon Hingston (Clive Barrington Construction)

Leon is an excellent example of a mature and competent apprentice, judges said.

He has been well trained by his employer and is naturally talented, with skills and capabilities that will serve him well in the future. As a recently qualified trade carpenter, Leon's attitude, leadership qualities, and practical knowledge set him apart. Leon's calm demeanour is another asset, allowing him to problem solve on the spot and consistently deliver strong results.

Second place - Nic Menlove (Botting Builders)

Third place - Chelsea Roper (Queenstown Carpenters)

AUCKLAND

Dane Schnell (Coastal Concepts)

Dane is a great all-rounder and is a clear and concise thinker. His submission was detailed and professional, which was further reinforced with well-constructed responses to the interview questions. Dane had a great reference from the client and displayed a deep understanding of the finer details.

Judges said that the pride that Dane takes in his own work was also mentioned, underscoring his great attitude and why he is running jobs. He will be a great asset to the industry.

Second place - Ethan Ruffles (Licensed Renovations)

Third place - Jack Nevines (Faulkner Construction)

NORTHERN

Paulo Oliveira (TP Builders)

Despite only arriving in New Zealand from Brazil four years ago judges said Paulo's submission was most impressive. Sound technical knowledge was displayed throughout, which was enhanced by Paulo's flowing and professional style of writing.

Paulo watched Thomas O'Brien compete two years ago and has been working on his application since then. This came across in Paulo's site visit presentation, which showcased his detailed project knowledge, passion, confidence, and shining enthusiasm.

Second place - Ben Carswell (Henry Dunham Building)

Third place - Mark Lindsay (Construction's Louis Gower)

BAY OF PLENTY / CENTRAL PLATEAU

Vishal Toi Toi (90 Degrees Construction)

Vishal's passion and enthusiasm for his job really shone through. He demonstrated a positive attitude and willingness to learn, enabling him to acquire the fundamental skills required to be a good builder. He has developed great self-management skills and is able to think critically to achieve his goals. Co-running his site has given Vishal the valuable opportunity of managing a build from start to finish, teaching him the skills of planning, people, and time management.

Second place - Tapiwa Chikono (Finelines Construction)

Third place - Josh Jarvis (90 Degrees Construction)

LOWER NORTH ISLAND

Christopher Reedy (Barber Construction)

It was clear that Christopher had put a lot of effort into ensuring he was well versed on the required interview topics. His passion for the industry really shone through, particularly his extensive building knowledge. It is obvious that Christopher keeps up to date with industry changes and is now running his own jobs. He will go a long way in the construction industry.

Second place - Christian Imlig (Epic Homes)

Third place - Eden Cruise (Planit Construction)



ABOVE: Vishal Toi Toi - Bay of Plenty / Central Plateau winner



LEFT: Leon Hingston - Central South Island & Southern winner



RIGHT: Chris Foy - Waikato winner



LEFT: Jermery Pearce - Upper South Island winner



RIGHT: Ryan Mancer - Central North Island & East Coast / Hawke's Bay winner

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www.carters.co.nz/apprentice-of-the-year



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Unique insurance scheme supports Kiwis as risks of landslides increases

BY BEN RICKARD, TRADE INSURANCE EXPERT, BULTIN INSURANCE

New Zealand has been battered by an increasing number of damaging weather events in recent years, with storms, floods and tornadoes affecting infrastructure and homes in all corners of the country. Toka Tū Ake EQC plays a vital role in getting Kiwis back on their feet after natural disasters, but Chief Executive Tina Mitchell explains why it is important to understand what you are covered for, and more importantly, what you are not.

New Zealanders are increasingly faced with the effects of climate change on our weather, with record rainfall, violent storms and one-in-hundred-year floods happening more often than our land can cope with.

Landslides are often the most visible results of these weather events, cutting off roads and causing damage to residential properties and land and they have been affecting most corners of New Zealand.

Even though the historical name suggests the Earthquake Commission mainly deals with seismic events, landslides are in fact one of their most common claims, and over the past 150 years more New Zealanders have died as a result of landslides than have been killed by earthquakes.

They recently adopted a new name, Toka Tū Ake – Natural Hazards Commission, which means the foundation from which we stand strong together. It better reflects the concept of the scheme as they help people recover from a range of natural disasters, not just earthquakes.

New Zealand is unique in that we have a Government insurance scheme that helps homeowners recover from natural disasters through affordable insurance, and Kiwis are particularly fortunate that EQCover also includes land damage in the immediate vicinity of their homes.

EQC IS ONE OF A VERY LIMITED NUMBER OF SCHEMES GLOBALLY THAT OFFER ANY FORM OF INSURANCE COVER FOR LAND DAMAGE FROM NATURAL DISASTERS. MOST NATURAL HAZARD INSURANCE SCHEMES FOCUS ON THE DAMAGE TO BUILDINGS AND PROPERTY AND DO NOT INSURE THE LAND ON WHICH THE BUILDING STANDS.

Land is exposed to the impact of climate change, so the increasing number of severe weather events is likely to increase the number of homeowners looking to Toka Tū Ake to help repair land damage.

There are, however, limits to that cover. EQCover includes the land under your home, land within 8m of your residence and the land supporting your driveway, up to 60m from your front door. This also includes bridges and culverts within 60m, as well as some retaining walls to support your home.

Recent media reports highlighted cases of homeowners whose properties were affected by landslides, but the damage extended beyond the limits of EQCover, and the damage was also not covered by their private insurer.

Situations that fall outside the scheme are heartbreaking and as much they wish to help, EQC can only work within the bounds of the EQC Act which has been set up to provide fairness across all homeowners, whether you have a tiny garden, a lifestyle block or 5km driveway to the main road.

It is therefore really important for homeowners to understand what they are insured for under their EQCover and private insurance policies, and also what isn't covered so they can understand their risks.

Many homeowners will not be aware that private insurers may cover the sealing of your driveway but traditionally won't cover the land under those driveways. Seen in a recent case in Auckland, the insurer paid the resident for the cost of sealing the road, but the homeowner was left unable to do the repairs due to the damage to the actual land.



Homeowners need to carefully look at what cover they have for features like driveways, bridges or other features and prepare appropriately. This may include having a conversation with neighbours if a driveway crosses neighbour's land, or seeking advice on preventive steps that they can take to shore up the parts of their property that may be at risk.

As well as resolving claims after a landslide, Toka Tū Ake invests significant funding in research to better understand landslides so we can reduce the impact of future storms.

Toka Tū Ake has been working closely with GNS Science and the Auckland City Council to create the National Landslide Database which has catalogued over 30,000 landslides across New Zealand over the past 30 years.

This database can be used by scientists, planners and developers to get a better understanding of the landslide risks for new building in certain areas and local councils or residents are able to add to the database when new landslides occur.

In some instances, Toka Tū Ake also uses this knowledge to make public submissions when local councils consider new residential developments to inform councillors and planners about the natural hazards in those areas.

Our deep understanding of our landslide threats and actively mitigating the potential impact of future landslides also plays a part in securing future reinsurance for New Zealanders.

To maintain the unique cover for land damage, our Government insurance scheme continues to strike a balance between what land cover New Zealand can afford and what level of cover will benefit most New Zealanders. It's recommended that all homeowners have a good look at their policies to understand what they're covered for.



For more information, see Landslides Database & Map <http://data.gns.cri.nz/landslides>

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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.

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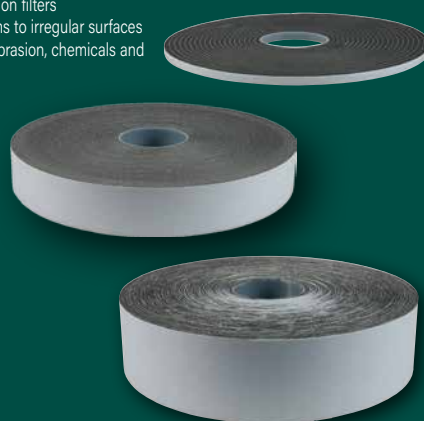
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RB PLANS MORE OCR HIKES JUSTIFIED BY THE HIGH CONSUMER PRICE INFLATION IT CAN SEE IN THE REAR-VIEW MIRROR AND AN IGNORANCE OF THE FALLOUT COMING FOR RESIDENTIAL BUILDING AND ECONOMIC GROWTH FROM ITS BLIND PURSUIT OF OCR HIKES.

The Reserve Bank's blind pursuit of OCR hikes is a worry

BY RODNEY DICKENS

The Reserve Bank (RB) only predicts a 6% fall in residential building activity over the next two years. This is despite threats from the sharpest increase in interest rates ever, low population growth, tighter bank lending criteria and falling existing house prices.

The RB plans more OCR hikes justified by the high consumer price inflation it can see in the rear-view mirror and an ignorance of the fallout coming for residential building and economic growth from its blind pursuit of OCR hikes.

All the RB needs to do is look at what the leading indicators of residential building predict, like the one in the chart, or talk to people in the industry to find out the outlook for building and, by association, economic growth is dramatically worse than it predicts. However, doing either seems beyond the RB despite all the economists it employs.

The main drivers – interest rates and population growth – point to more than a 25% fall in building activity. The leading indicators like the one shown in the chart and the feedback from the building industry confirm this outlook. What I am hearing from contacts in the industry is like the insights provided in the article you can assess from the at the end of the article. It points to more than a 25% fall in building activity.

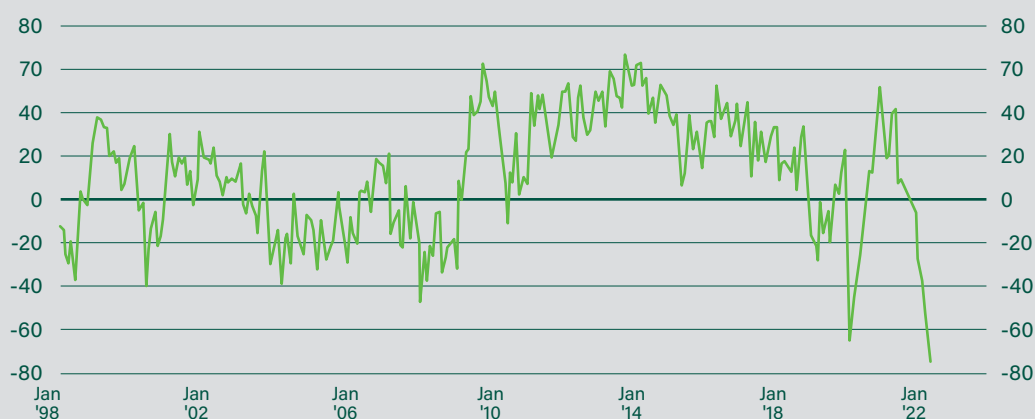
It is no wonder the RB's Governor has come under the spotlight. He has acknowledged that the RB over-stimulated the economy in response to Covid, but he hasn't learnt lessons from this mistake. He is now overcorrecting to that mistake by blindly planning more OCR hikes without proper consideration of the fallout from the aggressive hikes already delivered.

Having played a major part in fuelling a super-boom in building, the RB seems hellbent on causing a crash. It is common for the RB to be the major source of building upturns and downturns but, under the stewardship of Adrian Orr, the RB has become the building industry's worst nightmare.

The market responds to information much quicker than the RB. If there is a major fall in building activity, the market will lead to a fall in interest rates. Wholesale interest rates have started to fall and should fall more as the consequences of the RB's blind pursuit of OCR hikes become apparent. Eventually, the RB will realise it has overdone it, but not until well after there is good reason to halt OCR hikes.

ANZ Survey of Residential Builders

Net % positive/negative about outlook





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For those who took advantage of our Site Offers, keep your phone handy as you could be our lucky winner of the Nissan Navara PRO-4X Ute!



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Survey results headline Constructive Forum

Released at the recent annual Constructive Forum, a survey commissioned by Registered Master Builders put the focus on a number of key issues faced by those in the building and construction sector.

While the annual State of the Sector survey has shown there are significant challenges in the industry, the resilience and durability that underpins the sector are highly encouraging.

Despite the survey indicating that 79% of sector participants think the economy will deteriorate over the next 12 months, only 31% of builders think their own businesses will be worse off.

"This is a sign of underlying resilience in the sector, with many having strong order books and consent numbers remaining high. There is still demand across the sector, especially so in the commercial construction sector, where the pipeline remains incredibly strong" says Master Builders Chief Executive, David Kelly.

Despite the positive news though, the survey also revealed that the sector is still confronted with ongoing challenges with three major critical challenges facing the sector.

Almost all participants (96%) highlighted cost escalation as a major factor, while supply chain disruption in concert with product availability and increasing product substitution (95%), and skill shortages (67%) were also important issues. All three factors showed a proportional increase compared to the same survey last year.

Despite these challenges, there is an opportunity to shape the direction of the current cycle.

"The market may be turning, but we shouldn't talk ourselves into a deeper downturn. Let's not underestimate the sector's resilience," Mr Kelly said.



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Report predicts drop in building activity

The recently released National Construction Pipeline Report has provided a forecast for the building industry that is expected to see a decline in building activity over the next six years.

The report – which is produced annually – is based on forecasting by the Building Research Association of New Zealand (BRANZ), and data from building economics consultancy Pacifecon NZ Ltd on known non-residential building and infrastructure intentions.

Benefits of the report

The report gives the construction and building sector valuable information to help it plan for future demand.

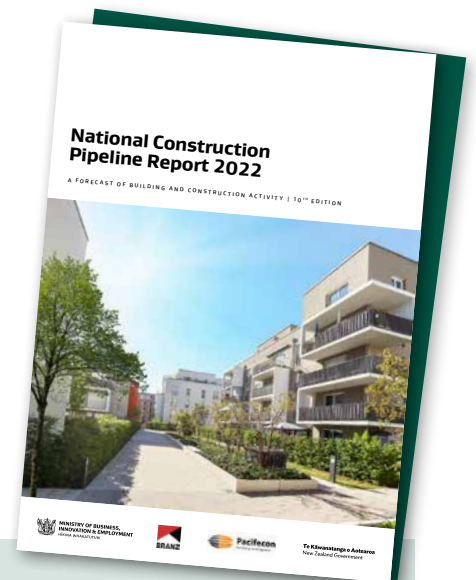
Aside from looking at residential and non-residential building work, the National Construction Pipeline Report also includes infrastructure intentions. These are of a non-building type such as roads, subdivisions and civil works and cover local government, central government and the private sector.

The report's aim is to outline a clear pipeline of building and construction work to support:

- planning by all participants in the sector
- scheduling the investment in skills development and capital equipment, and
- coordinating construction procurement (particularly central and local government), which can lead to better scheduling of construction projects.

Summary of the key findings

The key findings from the 2022 report indicate that construction activity is forecast to decrease slightly overall, while residential consents are also projected to drop from the record highs they are currently experiencing. In addition, non-residential activity is expected to reach its peak next year. Throughout the six-year projection period however, steady growth in infrastructure activity is projected to continue.



The details of those findings are:

Construction activity is forecast to decrease steadily

- National construction activity is forecast to decrease steadily to about \$41.7 billion in 2027, driven largely by the reduced strength of the residential sector.
- Residential building activity is forecast to decrease from \$30.6 billion in 2021 to \$19.6 billion in 2027 while infrastructure activity is forecast to increase steadily to \$11.5 billion over the same period.

Residential consents to fall from record high

- Residential consents are forecast to reach 223,000 new dwellings over the next 6 years at an average of just over 37,000 dwellings per year which is similar to levels seen in 2019.
- National multi-unit consent is forecast to reach 22,680 in 2022, and then fall to 14,380 by 2027.

Non-residential activity to peak in 2023

- Non-residential activity is forecast to peak in 2023 at \$11.1 billion, up from \$10.2 billion in 2021. From 2023, a modest fall in activity to \$10.7 billion at the end of the forecast period.
- Commercial buildings dominate non-residential building work, contributing to 43% of the total number of projects, and 44% of total value.

Steady growth in infrastructure activity throughout the forecast period

- In 2021, infrastructure represented one-fifth of total building and construction activity. By the end of the forecast period, infrastructure's share of total activity is forecast to increase to over one-quarter of total building and construction activity.
- Transport, water and subdivision projects will dominate new infrastructure activity in 2022, contributing 91% of projects and 93% of the total value.



To see a full copy of the report visit tinyurl.com/2022-pipeline-report



Seven things you must do in a recession

BY DANIEL FITZPATRICK

All the financial experts are talking about that dreaded word “recession”. I am no economist, but I’ve been around long enough to recognise that we are heading into difficult times with supply shortages, rising inflation, increasing interest rates and an unstable housing market all having an impact.

So how do you protect your business and come through this in good shape?

Before we dive into that, it's important to get some perspective first. Recessions will crop up eventually, a boom is always followed by a bust just like spring always follows winter; they are both parts of the economic cycle.

Trades will always be needed in any part of the cycle but, in a recession, there will obviously be less demand. However, the top 20% will always have enough work, even when it's quiet.

So how do you make sure you're in the top 20%? Here are seven things you should know, and be working into your plan now, to be in that top 20%.



1 Downturns weed out the crop

I was talking with a seasoned tradie about this the other day. His strategy was, "Don't waste a good recession."

Sure, it's harder to get work when times are slow. However, everyone is in the same boat.

Your competitors who are doing a poor job, pricing too cheap, making the quick buck and burning their reputation... these types of competitors will disappear and we are now seeing early signs of this.

Ultimately, this leaves more room for you.

The top tradies always have work. In any industry, the best are always in demand, regardless of what the market is doing.

Now is the perfect chance for you to get better, more efficient, become leaner and more resilient. Systemise your operations. And sharpen yourself up for the next phase.

When things bounce back, you'll be ready to dominate, and have less competition.

2 Those who are slow to react are the worst hit

Listen up, because this one is important: You MUST be proactive with decision-making.

Watch the numbers closely. Look for the early signs so you're not surprised.

Don't rely on your backlog of work. Make sure you are doing all you can to keep the work flowing in.

If your efforts aren't reflecting, and you need to cut overheads and possibly staff, as painful as it is, do it early. Not after you haemorrhage a heap of cash first.

Identify options ahead of time. Have a Plan B for all scenarios, such as a higher overdraft facility or cash buffer in the bank.

3 Some of your customers will go broke

Have you ever been stung by a large bad debt? Most tradies have, even in the good times. It's much more likely to happen in a downturn.

I often see tradies who rely too much on one or two big clients. It's risky. As a rule of thumb, your biggest client ideally wouldn't be more than 30%-40% of your business.

Assess now: If your biggest client disappeared, would you still be ok? We've all seen bigger companies fold and little guys get hurt.

Don't let it happen to you: Make sure you aren't carrying late payers and have solid terms of trade.

4 Never stop marketing

Why should you market if you have more work than you can handle? In a downturn, things can change quickly.

Assess: Is your work coming from just one source currently? It's not a good idea to rely on only one stream to feed your jobs through.

What if your biggest customer had their work dry up? Or went broke, and you had to deal with the receiver who didn't want to pay you? What if they changed owners? Or their project manager (that dishes out the work) decided he was going to use your competition instead? This can happen (and does).

Especially if word of mouth is the only way you get leads, build a larger number of sources. There are so many different and effective ways for tradies to market their services. Then, even if some dry up, you will still have other streams of work.

In slow times, you can also diversify to other types of jobs you can make money on, as well as specialising in what you are really good at. Do both! Spread your risk.

CONTINUED OVER...

5 Cut the fat

This is something you should be doing at least once a year anyway.

I have recently taken all my clients through this. A smaller client of mine saved \$17,000 from just a few tweaks. Not bad for a few hours of work.

Cash is king, and you want as much of it available as you can. Reduce overheads. Work on becoming more efficient.

Reduce debt as much as possible. In a recession, banks tighten up lending and overdrafts. Be aware of interest rate trends and your ability to pay back current debt.

6 Under-pricing leads to problems later

On some jobs, to keep the work, you might have to sharpen your pencil. Be. Very. Careful!

Don't make the mistake of assuming if you have steady work, all will be okay. You must know at exactly what point the job is not worth doing.

In hard times, lots of tradies will do anything to get (or keep) the work. They are the ones that get into trouble first.

Know your margins. Quote too cheap and you will feel it down the line with tight cashflow and higher debt. That's not sustainable.

There are better ways to win work and keep your margins strong. Even when things are quiet. Even when competitors are undercutting you.

7 The strongest asset in your business is you

Have you noticed that some people always seem to get ahead no matter how big the obstacles are?

In sports, the best teams don't always have the best players, but they consistently win anyway. The difference is superior coaching, strategy and mindset.

It is the same in business, the business is always a reflection of the owner.

So, what are you doing to prepare mentally going into this new season?

Who is your mentor you can talk with on those hard days when it seems everything is falling apart? What books are you reading? What new strategies are you working on to improve?

The more you grow the better your business will perform.

One of the things that I love doing with clients is celebrating their successes or looking back with them and comparing where they are now to where they started.

The theme is always the same; the things they struggled with in the beginning they now have sorted. They slayed the dragon and recognised how to beat the next one. Every

challenge is slightly different but, as they start getting small wins, they accumulate and it's not long before the battle is also won.

You can't control the environment, the economy, or that crazy client that is not happy no matter what you do.

But how you react will have the biggest effect on the outcome. Now is the time to get prepared and get the tools to deal with whatever happens next.

Let's sum up.

We can't stop the recession. But we can prepare wisely. Carving out time for strategic thinking is key. Because, when the economy changes, your approach must also change.

Remember, in a recession, there are always opportunities. But most are too busy scrambling or freaking out, to see them.

Trying to do this on your own won't work. So build stronger connections with your network, your staff, customers, suppliers, and bank. You are going to need them.

A recession will absolutely affect your business. At times you won't have all the answers, that's normal. So make sure you also have a mentor (someone who understands business) to talk to regularly and work through the issues.

If you already have a mentor - great.
If you need one, then it's time we had a chat.



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nextleveltradie.co.nz/nextstep/



Daniel Fitzpatrick is a New Zealand based business coach and the creator of Next Level Tradie. Find him at nextleveltradie.co.nz

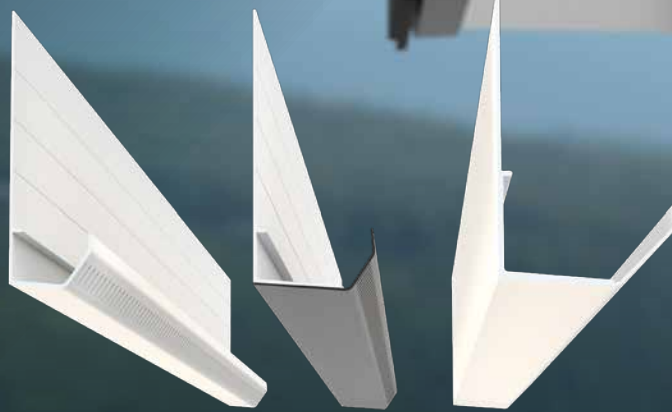
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Solutions for H1 compliance

Last month's edition of Trade Leader covered upcoming changes to the H1 Building Code. Now's the time to start implementing changes to ensure New Zealand homes and buildings are built to high energy efficiency standards.

One way to do this is using Knauf Insulation's **ecoinsulation®** glasswool range, which provides flexibility for builders and designers when using calculation methods of design, essential in the H1 Building Code. They have new solutions for Ceilings, Skillion Roofs, Walls and Underfloor insulation which will assist meeting R-values for various applications, which may be different in varying climate zones.

Steve Smith, Knauf's Specification & Regulatory Affairs Manager, discussed with Trade Leader the new insulation solutions of **ecoinsulation®** glasswool that will be available from November for residential applications.

Roofs

R-VALUES

Previous R2.9 to R3.3 dependant on climate zone

New R6.6 across all climate zones

Ceilings

R7.0 **ecoinsulation®** glasswool Ceiling Batt (New)

Thickness 330mm / **Width** 460mm / **Length** 1200mm

Designed for use in cold roof applications where pitched roofs are insulated at ceiling level. This gives a high thermally performing single layer insulation solution suitable for 90mm and 140mm joists/truss chords at 1200, 900 and 600 framing centres. The single layer insulation batt brings significant benefits compared to installing a double layer system:

- Less material needed on site
- Quicker to install, therefore less cost

Skillion Roofs

R5.0 **ecoinsulation®** glasswool Skillion Batt (New)

Thickness 165mm / **Width** 430mm / **Length** 1160mm

R6.0 **ecoinsulation®** glasswool Skillion Batt (New)

Thickness 215mm / **Width** 430mm / **Length** 1160mm

R7.4 **ecoinsulation®** glasswool Skillion Batt (New)

Thickness 265mm / **Width** 430mm / **Length** 1160mm

Able to be used in warm skillion roofs where the roof is insulated at rafter level, offering a combination of excellent thermal and acoustic performance. Glasswool insulation is fitted below rafters suitable for 1200, 900 and 600mm framing centres.

Walls

R-VALUES

Previous R1.9 to R2.0 dependant on climate zone

New R2.0 across all climate zones

The **ecoinsulation®** glasswool wall batts already meet current and new standards, but now include additional products to meet evolving requirements.

R1.3 **ecoinsulation®** glasswool Wall Batt (New)

Thickness 45mm / **Width** 580mm / **Length** 1160mm

The R1.3 batt supplements insulation installed between studwork by providing an additional thin high performing layer of insulation to the inner side of the studwork.

R4.4 **ecoinsulation®** glasswool Wall Batt (New)

Thickness 140mm / **Width** 580mm / **Length** 1160mm

A super high performing insulation batt designed for use in 140mm timber frame applications between studwork.

Underfloor

R-VALUES

Previous R1.3 across all climate zones

New R2.5 to R3.0 dependant on climate zone

R3.0 **ecoinsulation®** glasswool Floorshield batt (New)

Thickness 105mm / **Width** 430mm / **Length** 1160mm

Manufactured from durable silicone coated glasswool and faced with an ECOSE® glass veil which acts as a wind-wash barrier. This barrier provides protection from air movement under the floor to ensure the insulation will perform as per the R-value.

Compliance Methods

Smith also notes that there are actually three methods for compliance with the Building Code:

1. **The Schedule Method** – Meet the minimum R-values provided.
2. **The Calculation Method** – Meet the whole building Heat Loss parameter by calculating overall heat loss from all building envelope elements. Allow trading off between elements so you can use higher R-values for some and lower for others.
3. **The Modelling Method** – a calculation of the energy demand for the whole building using whole building calculation software.

Whatever way compliance is calculated, technical help to guide you through your next project is available. Contact your CARTERS representative who will be happy to help.

FIND OUT MORE

Come and meet the CARTERS and Knauf Insulation teams at CONZTRUCT in Auckland 14 November or Tauranga 15 November or catch our online session by visiting www.carters.co.nz/H1-roadshow

The individual Carter, Holt and Harvey businesses survived two world wars and the great depression, their prosperity a testament to the strength and integrity of our founders.



CARTERS Drury is on the move

If you've driven along the Southern motorway heading in or out of Auckland, you will have noticed that there's plenty of building development taking place just North of the Bombays. With several subdivisions underway, as well as plans for new malls and other local facilities, the landscape is changing – and so too is our CARTERS Drury site.

CARTERS have been helping builders build New Zealand for more than 160 years, our foundations were set way back in 1859 when Robert Holt established his first sawmill. The individual Carter, Holt and Harvey businesses survived two world wars and the great depression, their prosperity a testament to the strength and integrity of our founders. This new site continues our story, making sure we are well placed to service the needs of our customers so we can continue to do so for decades yet to come.

OUR CURRENT CARTERS DRURY SITE AT 280 GREAT SOUTH ROAD, OFTEN KNOWN AS 'DRURY ROUNDWOOD' WAS ORIGINALLY ESTABLISHED IN THE 1960S AS RAMSEY ROUNDWOOD BY JOHN RAMSEY. SITTING ALONGSIDE THE RAILWAY, THIS SITE IS BEING DEVELOPED AND HAS MEANT WE'VE GOT THE OPPORTUNITY TO RELOCATE TO A NEW CARTERS DRURY SITE JUST DOWN THE ROAD.

Opening on Monday October the 3rd, the new CARTERS Drury site at 25 Ararimu Road is just a quick hop off SH1, handy to the motorway North or South. As you pull up into the entrance set just back off the road, the yard offers plenty of space to stock up on timber and rural products, with the new larger showroom space carrying a selection of key tools, fixings and fastening essentials.

Ongoing improvements to our branch network

Our plans to continue to grow and improve our CARTERS network don't stop with Drury. We're investing in our branches to ensure we future-proof the network and can provide building products when and where you need them. This month we've also got our new Auckland Distribution

Centre up and running, plus our brand new Wairarapa site is now under construction, due to open early 2023.

Looking ahead, we have the pride, energy and passion for innovation to steer us into the future. From the start, it's been our customers, our suppliers and our team who have enabled us to succeed. CARTERS value your partnership and look forward to continuing to help build New Zealand with you.



EVENT INVITE

Join us for breakfast in Drury

We invite those in the area to join us for a trade breakfast event to celebrate the new Drury branch opening on Thursday 6th October onsite.

Come on in between 7 – 9 am for a free feed and to check it out for yourself.

Why it is important to have a Will



ANDREW SKINNER
PARTNER Martelli McKegg

In busy times, it is often easy to overlook organising your personal affairs and, sometimes, you are just not clear why certain documents are required. For example, we are often asked whether it is necessary to have a Will. This article answers this question and outlines some of the key reasons for making a Will.

Reduced cost

Dying without a Will is far more expensive than paying a lawyer to have your Will sorted. All that is required to administer an estate of a person who died leaving a Will is to apply to a High Court for probate of the Will. Dying without a Will involves an application for intestacy, which is more complicated and costly than a probate application.

Intestacy involves a search for a Will and, if the deceased is a male, also a paternity search. If a person dies leaving a spouse/partner, the surviving spouse/partner is required to obtain independent advice on his/her entitlement under intestacy provisions and potential claims against the estate under the Property (Relationships) Act 1976. Until such advice from an independent lawyer has been obtained, the application for letters of administration on intestacy cannot be submitted to the court. Obtaining such independent advice is not a requirement for a probate application (when a person dies leaving a Will).

Unpredictability/surprise element

A lot of people are not aware of the intestacy provisions that are provided for in the Administration Act 1969. Most people do not know that if you don't have a Will, all of your assets won't go to your partner/spouse. Instead, your partner/spouse will receive the first \$155,000 + 1/3 of your estate and your children will receive 2/3 of your estate.

This is particularly important for blended families. If your asset pool is modest, your children from the first marriage may be left with nothing. And, on the other hand, if your estate is large, your children may end up receiving more than your partner/spouse (which may not be what you intend).

If you die leaving no children and parents, your partner/spouse takes all of your estate. If you die leaving no children but leaving parents, your partner/spouse takes \$155,000 + 2/3, with your parents receiving the remaining 1/3. This often comes as a surprise to people.

Guardian

If you have young children, it is really important that you nominate someone to be their guardian in the event that you and your partner/spouse die. If you don't do that, you have no certainty over who will look after your young children and be involved in important decisions relating to their upbringing.

Trusts and Wills

A lot of people who have a trust believe that they don't need a Will because their assets are owned by a trust. Although it is true that the most valuable assets may be owned by a trust, some assets will inevitably still be in your name (for example, KiwiSaver, personal bank accounts, vehicles, valuable jewellery etc). It is therefore still important to have a Will even if most of your assets are owned by a trust.

Separation

Most people are not aware of the fact that if you are married and you have separated, your spouse stands to inherit your assets until the moment you have a marriage dissolution order (which takes 2 years to obtain). Should you die or your spouse die within that period (from the date of separation until the date the dissolution is granted) without a Will, the survivor and/or the children will inherit the estate based on the intestacy provisions. The only way to avoid this is to update your Will (or make a Will if you don't have one) as soon as you separate from your spouse.

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

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