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AUGUST 2019

TRADE LEADER.



Records of Work – your responsibility as an LBP

THIS ISSUE ■

Building Code
updates released

Navigating a break in
your career

Is your business
ready to franchise?

Low heights create their
own fall risk



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In the frame

BY MIKE GUY, CARTERS CHIEF EXECUTIVE

It's a time of considerable change for the industry with a number of industry consultations either underway or going through a post-consultation analysis.

The largest of these at the moment is the revision being undertaken by the Ministry of Business, Innovation and Employment (MBIE) regarding building law reforms. The consultation period for these reforms is now closed, but the feedback from the industry will be critical in how these unfold. One of the keys to the success of this – or any future reforms – is the fact that the industry has been given the scope to highlight what works, or doesn't work with the current system, so effectively these are changes that are being made BY the industry FOR the industry.

Just what form these changes will take when they are rolled out has yet to be decided, but we will make sure we keep you up-to-date with any new information coming out of MBIE as any legislative changes are announced.

In the interest of keeping you up-to-date we have a few articles this month around your requirements as a Licenced Building Practitioner. As an LBP you are accountable for the quality and the records of the restricted building work you undertake or supervise, so it is important to know what your obligations are from the outset, read more on page 10.

In another area of the business - last month our annual CARTERS Advantage trip took a group of customers on

a journey to Cambodia & Saigon.

We were treated to some incredible experiences, from exploring the largest religious monument in the world at Angkor Wat, through the underground tunnels of Cu Chi, to the authentic food and Vespa rides. See a full wrap-up of the trip on page 20.

We enjoyed the company of all who travelled with us and hope to have you back next year as we head to RUSSIA in August 2020!

One of the most intriguing parts of the world, Russia is shaping up to be an impressive destination. We will be splitting our time between Moscow and St Petersburg and in true CARTERS Advantage style everything will be taken care of so you can sit back and enjoy the moment.

If you would like to know more about our CARTERS Advantage programme or if you're interested in joining us on a trip, then please talk to your account manager or the local branch team for more information.



MIKE GUY
CARTERS Chief Executive

CARTERS
Your **Building** Partner

TRADE LEADER.

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7. INDUSTRY REGULATION



24. BUSINESS



26. HEALTH AND SAFETY

INDUSTRY NEWS

7-9. Free building standards available; Applications open for safety scholarships; Building law reform consultation closed; Updates to Building Code for easier compliance.

LICENSED BUILDING PRACTITIONERS

10. LABOUR-ONLY CONTRACTS (PART 2)

This is the second article in a two-part series highlighting common misunderstandings about the responsibilities of a Licensed Building Practitioner (LBP) under a labour-only contract. In this issue, we will look at an LBP's responsibility to provide accurate Records of Work (ROW) and produce quality work.

12. NEGOTIATING BREAKS

A break from work can happen due to circumstances outside your control and you may want to voluntarily suspend your Licensed Building Practitioner (LBP) licence in order to return to carrying out restricted building work (RBW) at a later date.

LEGAL

18. ARE YOU READY TO FRANCHISE?

In evaluating options for business expansion, franchising is becoming an increasingly popular option for well-established residential construction businesses operating in a local market but wishing to expand regionally or nationally.

HEALTH & SAFETY

19. CONSTRUCTION INDUSTRY SUICIDE STUDY

The recent release of a report into suicides of construction industry workers shows there is no single cause, but there are common factors in some cases the industry can work on, including work and financial stresses and physical injuries.

26. FRIGHTS AT HEIGHTS

More people take chances at lower heights because they seem less of a risk, but it doesn't take much height to lead to a fatal fall. In fact, many falls from roofs and ladders that cause death or serious injury are from less than three metres.

ECONOMICS

20. INTEREST RATES COULD AFFECT BORROWING

Mortgage interest rates have fallen more in recent months and the Reserve Bank is expected to cut the official cash rate (OCR) at least once more. Rodney Dickens suggests borrowers should make use of the unfolding fall in mortgage rates to lock in lower longer-term fixed rates

BUSINESS

22. PUTTING DOWN THE TOOLS... AND MAKING YOUR BUSINESS WORK

If you've decided you're spending too much time on the tools, or you don't want to spend as much time on-site as you currently do, maybe you can look at how your business is structured, so you can work less, but still have it work for you.

24. THE RISE OF ARTIFICIAL INTELLIGENCE

There are many applications of artificial intelligence (AI) in use today, affecting how we live, work and entertain ourselves. Society as we know it is transforming as more and more industries – including construction – are being influenced by AI.



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MBIE funds over 120 building standards for free download

TO REMOVE BARRIERS TO ACHIEVING COMPLIANCE IN THE BUILDING SYSTEM, OVER 120 BUILDING STANDARDS ARE NOW AVAILABLE FOR FREE DOWNLOAD.

These have been funded by the Ministry of Business, Innovation and Employment (MBIE) to make it easier to comply with the Building Code.

Standards New Zealand, and MBIE as the building system regulator, are committed to improving access to building standards that make a difference to the wellbeing of New Zealanders.

The selected standards are ones that directly help demonstrate compliance with the Building Code, resulting in safe and well-constructed buildings and homes.

MBIE has acted on the concerns of building practitioners that the cost of standards can be a barrier to applying best practice. In December 2017, we made five prominent building standards and a handbook available free of charge, which attracted over 15,000 downloads in the last 18 months.

New Zealand is now one of the few countries in the world providing free access to building standards.



The available standards can be accessed through the Standards New Zealand website (<https://www.standards.govt.nz/sponsored-standards/building-standards/>), and indirectly through www.building.govt.nz and www.codehub.building.govt.nz

Building law reform consultation is now closed

THE TWO-MONTH CONSULTATION PERIOD FOR THE RECENTLY PROPOSED BUILDING LAWS REFORMS HAS NOW CLOSED. ANNA BUTLER, GM BUILDING SYSTEM PERFORMANCE AT MBIE SAYS THEY RECEIVED 470 SUBMISSIONS FROM PEOPLE AND ORGANISATIONS ACROSS THE BUILDING AND CONSTRUCTION SECTOR.

"We're now working through the submissions to take on board all the comments we've received, and to ensure the feedback informs our advice to the Minister for Building and Construction," she says. "The Minister will then decide what changes to recommend to Cabinet, which is expected to make decisions by the end of 2019. Any legislative changes are likely to be rolled out over the next two to five years." MBIE will publish a summary of the submissions as soon as possible and has said it will continue to provide updates on the progress of the reform programme. "MBIE will continue to partner with key groups across the sector

throughout the ongoing development of the reform programme to ensure we get it right for all New Zealanders," she says. "The aim is to deliver safe and durable buildings, a high performing building sector, and an efficient regulatory system."



You can find a copy of the reform programme discussion document

on the MBIE website (<https://www.mbie.govt.nz/have-your-say/building-system-legislative-reform-programme-public-consultation/>), If you have questions or need any further information, please don't hesitate to email the team at building@mbie.govt.nz

Applications open for safety scholarships

SITE SAFE IS SUPPORTING NEW ZEALAND'S UP-AND-COMING HEALTH AND SAFETY LEADERS IN THE CONSTRUCTION SECTOR WITH ITS 2019 RANGE OF SCHOLARSHIPS.

Applications for the Site Safe Scholarships are open now and close on August 30. Successful applicants get complimentary training on Site Safe courses which can then be used towards a tertiary qualification such as the new NZ Certificate in Workplace Health and Safety Practice (Level 3).

Each scholarship recipient will be teamed up with a skilled Site Safe staff member who will act as a mentor for the training and the assignment work.

There are five categories for entry:

- Under 25 years of age (any ethnicity);
- Open category (any age or ethnicity);
- Maori of any age;
- Pasifika of any age;

- Woman working in construction (any age or ethnicity).

The other criteria for entry which allows people to be nominated by their employer are:

- Applicants are a New Zealand citizen or a New Zealand permanent resident;
- Are over the age of 18;
- Are of Maori or Pasifika descent (if applying under the Maori or Pasifika category);
- Are under 25 years of age (if applying under the under 25 years of age category);
- Are a woman working in construction (if applying under the Women in Construction category).

It is fine to apply for more than one category if people qualify for more than one.



For more information and the application form, please go to: www.sitesafe.org.nz/training/scholarships/

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Updates to the Building Code will make it easier to comply

FOLLOWING CONSULTATION PROCESSES THAT TOOK PLACE LAST YEAR AND EARLIER THIS YEAR, THE MINISTRY OF BUSINESS, INNOVATION AND EMPLOYMENT (MBIE) HAVE PUBLISHED CHANGES TO BUILDING CODE DOCUMENTS TO MAKE IT EASIER TO COMPLY.

"We appreciate everyone who took the time to contribute during the consultation processes for these changes, and we value the feedback that was received," an MBIE release says.

It adds that the changes they have decided to proceed with are responsive to the needs of the building sector and will support housing densification, healthier homes, and easier pathways to Building Code compliance.

Changes to be made to the Building Code

MBIE will be making the following updates to the Building Code:

- Aligning the provisions for hollow-core flooring with the Concrete Structures Standard to allow increased depth of hollow-core flooring. This gives building owners more options, and makes it easier to comply with the Building Code (amending B1/VM1).
- Making light steel framing a standard compliance solution, which will reduce the need for peer review around the structural design of light steel-framed buildings. This will give compliance certainty for designers and developers considering the option of using light steel framing (amending B1/VM1, B1/AS1, and B2/AS1).
- Providing a new test method for building facades up to 25m using the BRANZ Evaluation Method as a way to confirm building cladding is weathertight (new test method E2/VM2).
- Adding extractor fans as a compliant way to ventilate

bathrooms and kitchens, so that homeowners can more easily comply with the new Healthy Homes Standards (amending G4/AS1).

- Updating the Water Supplies and Foul Water sections of the Building Code to cite the most recent joint Australian/New Zealand plumbing and drainage standards. This will make it easier to show compliance, and aligns with current industry best practice (amending G13/AS1, G13/VM2, G13/AS2 and G13/AS3; amending G12/VM1, G12/AS1 and G12/AS2).
- Bringing together six separate Fire Acceptable Solution documents into one all-encompassing document that is clearer, more consistent, and covers things that weren't included in the previous version. This means less ambiguity and confusion across the sector about which document to use, and an easier way for people to find the information they need to do their job. The changes are summarised in the first edition 2019 C/AS2 fact sheet.

AREAS NEEDING MORE WORK BEFORE CHANGES ARE MADE

MBIE has decided to delay the following updates, which were proposed in the consultation, so that further work can be done on them:

- **Foundation design for expansive soils** – the feedback received on this indicated that more analysis needs to take place to make sure the proposal is effective (B1 Structure).
- **Simple House** – until a new compliance pathway for foundation design for expansive soils is

implemented, feedback received indicated that this part of the Building Code should stay the same (SH/AS1).

- **Ventilation** – it had been proposed that the citation of the Standard used for ventilation and air conditioning design be updated to the most recent (2012) version. The submissions received indicated that more technical analysis should take place before this is done (G4/AS1).
- **Proposed change to storage buildings in the Fire Protection Solution** – the proposed 'intended storage' of a building would be difficult to enforce if the 'intended use' changed at any time, potentially resulting in insufficient levels of fire protection (C/AS2).

KEY DATES FOR USING SOLUTIONS THAT ARE CHANGING

The current Building Code solutions will continue to apply for building consent applications lodged until 31 October 2019. If the existing methods are used after 1 November 2019, they must be considered as an alternative solution proposal.

MBIE also received a number of submissions suggesting improvements to its consultation process. These will be reviewed and some changes made to improve future consultations.

NEXT CONSULTATION OPENS IN AUGUST

The next biannual update consultation will open on the 5th of August. MBIE says it encourages you and your colleagues to keep up to date with future consultations and other changes by subscribing to the Building Controls Updates (<https://www.building.govt.nz/about-building-performance/news-and-updates/subscribe/>)



Your duty in labour-only contracts – Records of Work

■ BY JULIET CLENDON

THIS IS THE SECOND ARTICLE IN A TWO-PART SERIES HIGHLIGHTING COMMON MISUNDERSTANDINGS ABOUT THE RESPONSIBILITIES OF A LICENSED BUILDING PRACTITIONER (LBP) UNDER A LABOUR-ONLY CONTRACT. IN THE FIRST PART, PUBLISHED IN THE LAST ISSUE OF CARTERS TRADE LEADER, WE DISCUSSED THE DIFFERENCE BETWEEN LIABILITY AND ACCOUNTABILITY AND HOW THIS APPLIES TO BUILDING CONSENTS. IN THIS ISSUE, WE WILL LOOK AT AN LBP'S RESPONSIBILITY TO PROVIDE ACCURATE RECORDS OF WORK (ROW) AND PRODUCE QUALITY WORK.

RECORDS OF WORK

A ROW must be provided by each LBP completing restricted building work (RBW) on a project, as required by the Building Act 2004. The ROW must be supplied to the homeowner and the Territorial Authority.

A common complaint received by MBIE is that an LBP didn't provide a ROW for a range of reasons, including:

- misunderstanding that providing a ROW will generate additional liability for the work;
- being complacent or forgetful about completing paperwork;
- withholding the ROW due to a dispute regarding payment or quality of work.

None of these, however, are valid reasons not to provide a ROW. As an LBP, you have an obligation to provide the ROW, regardless of if there are contractual or payment disputes. You do not need to wait for the entire project to be complete to issue your ROW, just for your part of the work to

be finished. In a situation where the contract has broken down, and you are unlikely to do any more work, you can still provide a ROW for the work you've already done.

The completed ROWs must also be accurate. An employer may find it easier to get one LBP to provide a ROW for all RBW completed within their class of licence where, in fact, more than one LBP has carried out the RBW. Each LBP who has undertaken RBW must complete a ROW, or they will be in breach of their legal obligations. In other cases, an employer may be understaffed and request an LBP to provide a ROW stating that they supervised work done by unsupervised unlicensed workers.

An LBP should resist doing this, as they may be held accountable for the work done.

If you complete a ROW, you should ensure that the details are correct, as it creates an accurate record of who did what RBW. If there is an issue with the RBW completed and you were the LBP that completed the ROW, it will be harder to prove that someone else is responsible for the work and you will expose yourself to the risk of disciplinary action.

QUALITY WORK

Aside from the right to carry out RBW, a building practitioner's licence shows the public and potential clients that you meet a minimum standard of competency. This provides confidence in your knowledge and skill, and raises you above an unlicensed building practitioner. Regardless of if you are directly hired by the homeowner or subcontracted, you must complete work to a professional standard and only do work you are competent to do. If you are learning a new technique within your licence class, ensure you get advice and support so you know you are doing it correctly. You will still need to complete a ROW, as you are the one doing the work.

It can be difficult to say no when an employer asks you to do work outside your competence or to complete substandard work. There may be financial or time constraints putting pressure on the project. Your responsibility, however, is to only carry out building work that you can do competently and to a reasonable standard. To protect yourself you could say no when an employer asks you to compromise your professional integrity to meet their targets. While you may not have to answer to the homeowner directly, you can still be held accountable by the Building Practitioners Board (the Board) for any negligent or incompetent work you do.

DISCIPLINARY ACTION

Working under a labour-only contract may reduce your liability in court, but it does not reduce your accountability as an LBP in front of the Board. If you fail to meet your obligations as an LBP, regardless of what your employer has instructed you to do, you may face disciplinary action. This could include fines and losing your licence for a period of time.

Juliet Clendon is the Senior Technical Advisor,
Occupational Licensing, MBIE



1. When should you provide a ROW to the homeowner and Territorial Authority?

- Once you have finished working on your section of the RBW.
- Once the entire building project is complete.
- Once the client has paid for the work completed.

2. Your employer asks you to complete all the ROWs on a site, including for RBW completed by other LBPs and/or unlicensed builders you did not personally supervise. Why should you say no?

- If there is a problem with the RBW, it will be harder to prove you are not responsible for it.
- You are undermining the LBP scheme by enabling unlicensed and unsupervised builders to do RBW illegally.
- You could be disciplined by the Board for not complying with your obligations.
- All of the above.

3. You are completing RBW within your licence class, but you are using a material or technique you are unfamiliar with, so you get another LBP with more experience to give you some tips and guidance. Who should complete the ROW?

- The other LBP providing guidance on the work, as they are the expert.
- You, as you are doing the work.
- Both you and the expert LBP.

4. A project is running behind schedule. To try and catch up, your employer asks you to do extra work on a job which is outside your area of competence. What should you do?

- Agree, they are in a tight spot and being a team player will help to complete the project and make the client happy.
- Say no, because you might end up doing a poor job and the Board could penalise you personally for doing incompetent work.
- Agree, but only if someone who is competent assists or supports you so you can be assured you are doing it correctly.
- B & C are acceptable.



Check your answers here - <https://www.building.govt.nz/about-building-performance/news-and-updates/codewords/codewords-issue-90/your-duty-in-labour-only-contracts-records-of-work/quiz-answers-your-duty-in-labour-only-contracts-records-of-work/>



Navigating career breaks as an LBP

■ BY JULIET CLENDON

Life is unpredictable, and sometimes a serious life event can turn your world upside down and affect your ability to work.

A break from work can happen due to circumstances outside your control, and you may not always know how long you will be off work for. An accident or serious medical condition can keep you off the tools for months or even years. Family commitments might take you overseas, or out of the building industry for a time.

Managing your Licensed Building Practitioner (LBP) licence may be the last thing on your mind, but the process may be simpler than you think. If you intend to return to working as an LBP, or want to keep your options open, you may want to voluntarily suspend your licence to make it easier to return to carrying out restricted building work (RBW) at a later date. This will also reduce costs compared to maintaining a licence during the time you're not using it.

PUTTING YOUR LICENCE ON VOLUNTARY SUSPENSION

You may request for your licence (or classes of licence) to be suspended for up to two years. While your licence is suspended, you cannot carry out or supervise RBW, however you are relieved from paying relicensing fees to maintain your licence. The public register will list your licence as suspended 'at the request of the practitioner', so while others know you are not licensed to work, clients will also know the suspension was not imposed by the Building Practitioners Board (the Board) or Registrar for

disciplinary reasons.

To request voluntary suspension, go to the LBP website and fill in the 'Voluntary suspension of licence' form. You will need to:

- submit the completed form at least 10 working days before your elected suspension start date; and
- pay the required fee of \$50.00.

WHY NOT JUST LET YOUR LICENCE LAPSE?

If you do not renew your licence it will automatically become suspended for a year before it is cancelled (unless you relicense within that year). This may suit some people who will be returning to work in a month or two. There are a few downsides though to letting your licence suspend automatically rather than voluntarily, including:

- When you relicense, your relicensing date doesn't change, so you will effectively still be paying to be licensed while suspended.
- The suspension on the public register will be listed as 'Failure to comply with the conditions of licensing' and indicate you have fees owing.
- If it turns out you need more time off work, you may have to relicense before you want to return to work or risk having your licence cancelled and having to reapply.



MAINTAINING YOUR SKILLS MAINTENANCE

You will need to continue to maintain your skills while your licence is suspended by completing your required skills maintenance. Keeping up with your skills maintenance is a licensing requirement, but is also a good way to keep your knowledge up to date for when you do return to work.

While on voluntary suspension, you will still have access to the LBP online portal to add your skills maintenance activities. It is best to try and do some activities before you intend to return to work, so you don't have too much catching up to do when you apply to end your voluntary suspension. Reading Codewords and doing some elective activities may be achievable while recuperating or being away from the construction site. On-the-job learning may be more challenging to complete, and could require a bit of planning.

If it is less than two years since your last skills maintenance round, you may not need to have completed all your skills maintenance before getting your licence back. The licensing team will be able to assist you if you are unsure of your requirements.

RETURNING TO WORK

You can revive your voluntarily suspended licence at any time by completing the 'End of voluntary suspension of licence' form on the LBP website. Once your request is received, you will be contacted to advise you of your requirements for uplifting your suspension. Requirements might include:

- paying all or some of a relicensing fee, and
- providing evidence of your skills maintenance activities while you have been on voluntary suspension.

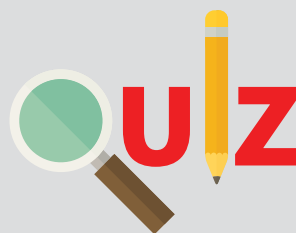
COMMON MISTAKES

Sometimes LBPs contact the Ministry of Business, Innovation and Employment (MBIE) after their licence has been suspended or cancelled and ask to put their licence on hold. They may have been off work for months, but just

haven't thought about their licence until they received the letter notifying them that it is no longer active. However, to put a licence on voluntary suspension, it needs to be active. Therefore if your licence has been suspended because you did not renew on time, you may have to relicense before you can start a voluntary suspension, which can be a hassle.

It is much easier for you and the licensing team if you get in touch while your licence is still active. A voluntary suspension is cost effective, and can be lifted whenever you want within the two-year period. This gives you flexibility if you are not sure when you will be coming back.

Juliet Clendon is the Senior Technical Advisor,
Occupational Licensing, MBIE



1. Why should you contact the licensing team sooner rather than later for a voluntary suspension?

- a. To ensure your licence doesn't expire.
- b. To save money on licensing, as you will not be paying for your licence while you aren't using it.
- c. To reduce stress.
- d. All of the above.

2. After a voluntary suspension, what do you need to do to get your licence back?

- a. Complete and submit the 'End of voluntary suspension of licence' form and the licensing team will let you know what fees and skills maintenance are due.
- b. Pay the fees for a new licence application.
- c. Wait two years.

3. Why is it better to have a voluntary suspension rather than let your licence lapse and have it automatically suspended?

- a. It saves money.
- b. The reason for suspension is shown on the public register.
- c. It reduces the risk of losing your licence and having to apply for a new one.
- d. All of the above



Check answers - <https://www.building.govt.nz/about-building-performance/news-and-updates/codewords/codewords-issue-90/navigating-career-breaks-as-an-lbp/quiz-answers-navigating-career-breaks-as-an-lbp/>

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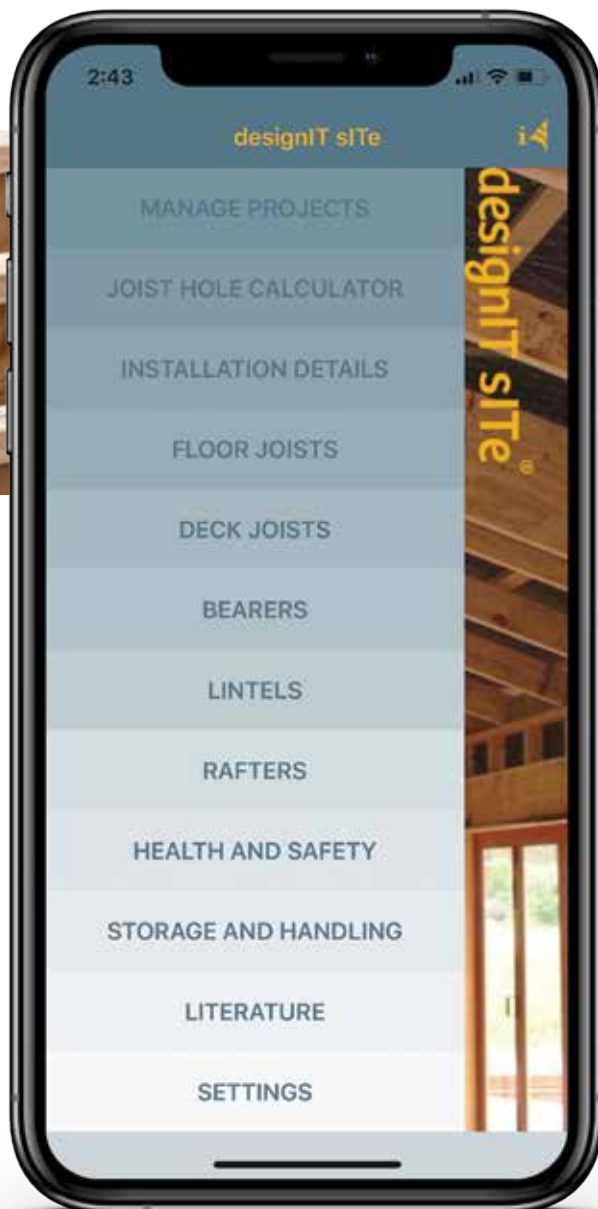
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Is your business ready to franchise?

■ BY ANDREW SKINNER

OFTEN PEOPLE WITH A SUCCESSFUL BUSINESS ARE CONSIDERING A RANGE OF OPTIONS FOR EXPANDING THEIR BUSINESS. IN EVALUATING THE OPTIONS, FRANCHISING IS BECOMING AN INCREASINGLY POPULAR OPTION FOR WELL-ESTABLISHED RESIDENTIAL CONSTRUCTION BUSINESSES OPERATING IN A LOCAL MARKET BUT WISHING TO EXPAND REGIONALLY OR NATIONALLY.

WHAT IS FRANCHISING?

Put simply, the owner of a business (or franchisor) retains all of the intellectual property and know-how in their business system and authorises independent companies (known as franchisees) to operate the business system in a particular territory. There are four basic features:

- ownership by the franchisor of a name and distinctive business system;
- the grant of a licence to franchisees permitting the use of such name and business system;
- the inclusion in the licence (franchise) agreement of controls relating to the operation of the business and the manner in which the franchisee can use the intellectual property; and
- payment by the franchisee of a fee or other consideration for the rights to operate the business.

AM I READY?

Franchising provides an opportunity for the owner of a business to:

- expand the brand and customer base without having to provide all of the capital and personnel for that expansion; and
- move away from the day to day operational running of the business and move more into a system development and mentoring role.

A Massey University study in 2017 identified 32 franchise systems in the construction sector (which was a significant increase from the 7 systems identified in 2012). Franchising is popular in the construction sector as it enables franchise systems to access group buying rates and shared building

knowledge and systems.

In deciding whether to franchise your business you need to consider the following:

- is the business to be franchised well established, profitable and well capitalised? Franchisees will expect the business system to be robust and profitable and will ask questions of the prospective franchisor as to the financial strength of the business;
- does the senior management of the franchisor have sufficient business experience and strengths? There is a significant difference between running a business and being a franchisor that runs a franchise system. You need to consider whether you have the necessary skills within your business to transition between the two roles;
- does your business have a unique feature or way of operating that differentiates the business from the other competitors? Franchisees will be attracted to businesses that have a strong brand in the market and a good reputation for delivering results;
- is your method of operating easily taught to others and able to be captured in a business manual? The power of franchising is the ability to replicate the same business system and provide the same service to customers. During the start-up phase for franchising, a lot of time will be spent documenting the system method and the way of doing business;
- have you protected your brand and registered a trademark? This final point is critical for entering franchising as you will need to

licence the use of the trademark to your prospective franchisees.

NEXT STEPS

If after answering the above questions you wish to proceed with franchising, then your next steps will be to decide upon:

- documenting the business system into a manual that can be shared with franchisees as the rules for running the franchise business (usually with the help of a franchise consultant);
- the proposed structure of your franchise (such as territories, fees, marketing and performance requirements); and
- preparing the legal agreements between the franchisor and franchisees to govern the franchise relationship.

Franchising is a great option for those business owners wishing to expand their business and move away from the day to day operations to system control and mentoring. There are some key areas that need to be considered before entering into franchising and it is important to establish the franchise system correctly from the start before engaging with prospective franchisees.



Andrew Skinner is formerly General Counsel at CARTERS and is a Partner at Stewart Germann Law Office - andrew@germann.co.nz

Site Safe publishes first-ever report on suicide in New Zealand's construction industry

The recent release of a report into suicides of construction industry workers has highlighted the need for all parts of the industry to work together to support the mental health of workers.

Brett Murray, chief executive of Site Safe, says the report showed while there is no single cause, there are common factors in some cases the industry can work on, including work and financial stresses and physical injuries.

He says Site Safe is already developing a mental health and wellbeing strategy based on the findings of the report, which studied coroner reports from 2007-2017.

"To lose 300 people to suicide in our industry over 10 years is devastating," Mr Murray says.

"It's an employer's responsibility to provide a safe environment for their workers and this includes protecting physical and mental wellbeing.

"There has been huge progress in workplace health and safety over the past twenty years, but we all need to play our part in shifting attitudes towards mental health."

The workplace pressures mentioned in coroners' reports included:

- job insecurity or uncertainty;
- stress related to running a business;
- pressure to deliver under deadlines;
- juggling responsibilities;
- dealing with an injury or illness affecting the ability to work.



The full report is available for downloading here. (<https://www.sitesafe.org.nz/guides--resources/research/sitesaferesearch/>)



BRETT MURRAY, CHIEF EXECUTIVE OF SITE SAFE

ONE IN EIGHT (13%) OF ALL CASES LISTING WORKPLACE PRESSURES INCLUDED EXPERIENCES OF JOB INSECURITY.

Notably, people who were self-employed or business owners (11.3% of all cases) were twice as likely to have been affected by work-related factors than employees.

"The findings in this report outline some of the pressures on people working in the construction industry.

"These pressures aren't unique to the construction industry, but the solutions can be found by getting the industry set-up to address these challenges and improve the mental health of its people."

Mr Murray says the report aims to help industry, government, and the public understand the risk factors and pressures that can contribute to suicide in the construction industry.

"Suicide prevention is something for all New Zealanders to work on, but the most effective suicide prevention initiatives are tailored to the environments and cultures of people at risk," he says.

"In the case of the construction industry, pilots of programmes in New Zealand and Australia have found that initiatives targeted at people who work in the construction industry can prevent suicide and improve mental health and wellbeing."

The report was researched and written by Dr Kate Bryson, Janette Doblas, Dr Christopher Stachowski and Andy Walmsley. It was co-funded through the building research levy by the Building Research Association (BRANZ) and Site Safe.



For more information about suicide prevention, please visit www.mentalhealth.org.nz/suicideprevention

Interest rate fall could have implications on borrowing

■ BY RODNEY DICKENS

With mortgage interest rates having fallen more in recent months and the Reserve Bank generally expected to cut the official cash rate (OCR) at least once more it is timely to look at some interest rate issues.

Since 1998 there have been seven cyclical falls in mortgage interest rates including the latest one and all previous ones have been followed roughly 12 months later by an increase in consents for new dwellings. This is shown in the chart (see Figure 1.) in which the red interest rates line has been advanced or shifted into the future by 12 months. The green vertical line is used to demark the stimulus in the pipeline for consents over the next 12 months from the fall in interest rates over the last 12 months.

New dwelling consents don't always respond in proportion to the change in mortgage interest rates because other factors impact.

For example, in the near-term the October 2018 ban on most foreign investors from buying sections and lifestyle blocks may offset some of the stimulus from lower interest rates. However, interest rates are generally the most powerful drivers and there hasn't been a case when a fall in interest rates of the magnitude experienced over the last year hasn't been followed by an increase in consents.

The Reserve Bank has signalled that another OCR cut is likely, so the stimulus in the pipeline from falling interest rates will probably get a bit larger. However, there are worrying signs the Reserve Bank is in the process of repeating the mistake it made in 2003 when OCR cuts were followed by a large increase in interest rates between 2004 and 2007.

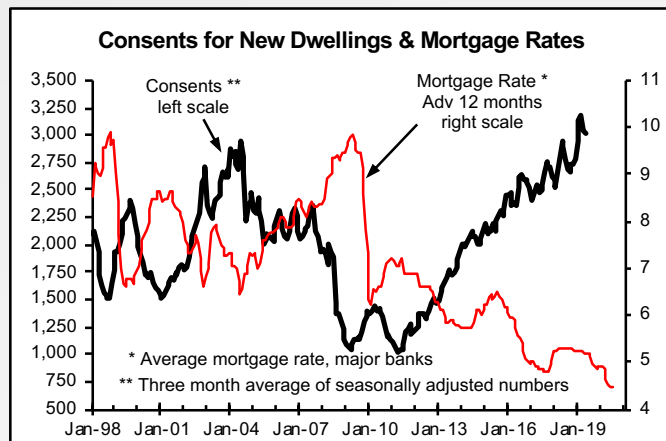


FIGURE 1.

The problem is that the labour market is already tight and lower interest rates combined with increased government spending on a range of fronts will, with the normal lag, result in the labour market getting tighter. In addition, there are a range of government policies aimed at boosting wages (e.g. 21% increase in the minimum wage over four years, and Employment Relation Authority decisions and the Fair Pay legislation contributing to wages being ratcheted up more than justified by

productivity growth and adding to the policies aimed at giving unions more power).

As was the case when the Reserve Bank last delivered OCR cuts in 2003 at a time the labour market was already tight, the latest cuts

are being justified in part by dubious wage inflation

forecasts. The Reserve Bank is predicting that the increase in average

hourly earnings will fall from 4.2% over the last year to





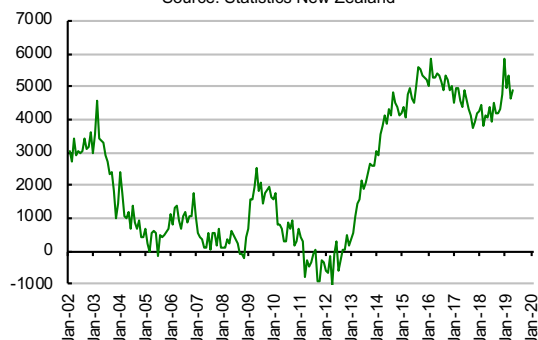
Minimum Mortgage Interest Rate (1)

Source: www.goodreturns.co.nz



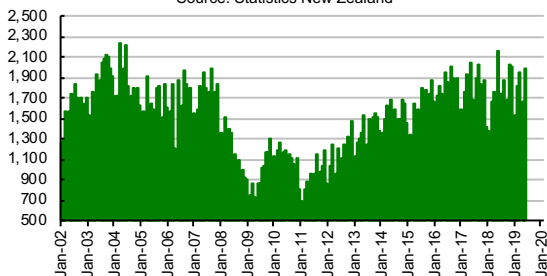
Monthly Net External Migration (2)

Source: Statistics New Zealand



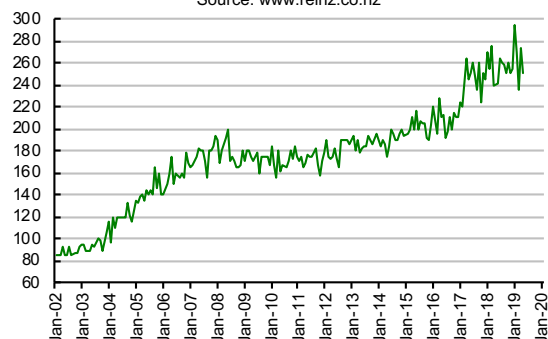
Number of Consents for New Houses

Source: Statistics New Zealand



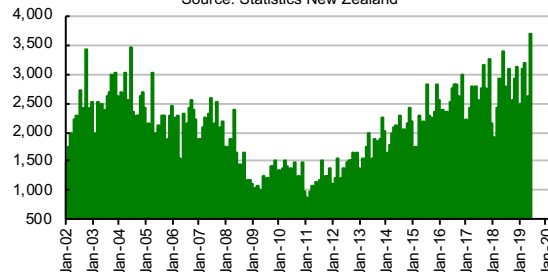
Monthly National Section Price (3)

Source: www.reinz.co.nz



Monthly Number of Consents for New Dwellings

Source: Statistics New Zealand



2.1% in the year ended March 2020.

It will probably be quite some time before interest rates increase enough to have a large negative impact on residential building. But if the fall in interest rates and the fiscal stimulus underwrite improved economic growth over the next year, as the Reserve Bank is predicting, a market-led increase in interest rates could start before the end of the year. It is probably a good idea for borrowers to make use of the unfolding fall in mortgage rates to lock in lower longer-term fixed rates for some debt to protect against likely upside in interest rates over the next few years.

FOOTNOTES

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



Rodney Dickens is the Managing Director of economic and property research specialists, Strategic Risk Analysis Limited – www.sra.co.nz
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How to put down the tools

■ BY DANIEL FITZPATRICK

It's when you put down the tools that your business starts working for you - so you can work less.

You may feel you are spending too much time on the tools, but you are not quite sure how to step back a bit and let your business work for you, while you actually work less.

Some tradies will happily remain on-site for their entire working career but for some, they want to step back and learn more about being "at the helm."

You may have discovered you can let go for a little while, but soon end up right back where you started. Getting off the tools (and staying off the tools) is not an easy leap to make.

By "on the tools" I mean:

- working on the job alongside the team, getting the work done, or;
- organising the work - making sure everything runs smoothly onsite, or;
- running around chasing jobs - getting enough work.

Sure, this stuff has to get done, otherwise the business stops. But being on the tools too much means you can't get the important stuff done.

THE THINGS YOU DO TO FIND THE REAL DOLLARS.

THE THINGS YOU DO TO GROW AND EXPAND.

THE THINGS YOU DO TO STREAMLINE YOUR BUSINESS, FREE UP YOUR TIME AND GET YOUR LIFE BACK.

It's a cycle every self-employed tradie gets caught in. Getting out takes effort. But, when you do, everything gets better. Because you now have time to focus on the things that drive



profit, so you can make the real money.

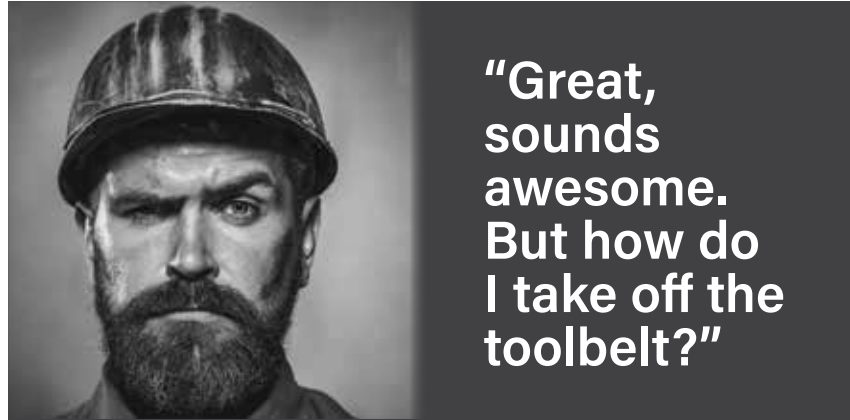
The thing is, the captain of the ship can't be below deck; they need to be up top, directing the ship. That's the only real way to get where you want to be, and it also means you can see things coming - so you don't run aground.

If you can master this, you can have the lifestyle you wanted when you first went out on your own. More time to spend with family. More time for you. The time and money to go on holidays (without things turning to chaos in your absence).

"Great, sounds awesome. But how do I take off the toolbelt?"

The most important thing is to keep the standards and the quality of work that YOU have established.

So, you step back slowly - and systematically - while getting your



"Great, sounds awesome. But how do I take off the toolbelt?"

guys to take responsibility.

If you go through this process too quickly or take too big a step, that's where you'll get into trouble and fall back.

Here's how you do it:

1. RECORD:

Write down every part of the job you want to stop doing. Step by step jot down every detail, as if you are teaching someone your job and they are going to do it for the next three months on their own, without you.

2. CHECKLISTS:

Make checklists and staff policies for all of the most important parts that need ticking and signing off at each stage.

3. TRAIN AND DELEGATE:

Hand each part over to one of your team who is now responsible, or get a new team member if you need to. Someone capable of being in charge and being your eyes and ears on the

ground. Make sure you train them well so it's a smooth transition.

4. CHECK IN:

Let them get on with it, without interruption. But follow up on their work. Check in with them regularly to make sure they are doing it right. This is key.

5. MOVE ON:

Let go and work on your stuff.

It's really that simple. Not easy! But simple!

Yes, you will have to work hard initially to set this up properly. Anything worthwhile takes commitment, but it's worth it.

The good news is, this strategy is proven and has worked for many others before you. It's always quicker, easier, and far less painful to NOT reinvent the wheel.



Want to next level your profit? Find out the 5 simple steps to make your business grow financially and get more cash in the bank. Get your free guide here: <https://nextleveltradie.co.nz/guide/>



**NEXT LEVEL
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Daniel Fitzpatrick is a business coach and creator of Next Level Tradie, based in North Canterbury. Find out more about him at <https://nextleveltradie.co.nz/>

If you need a hand with your business and cashflow, book a time with him and have a chat about how he can help. <http://nextleveltradie.youcanbook.me/>



Artificial Intelligence – what it is and why it matters

■ BY SHANE STOREY

No, the machines haven't taken over, well at least not yet. Although, they are permeating their way into our lives, affecting how we live, work and entertain ourselves.

There are many applications of artificial intelligence in use today, from voice-powered personal assistants like Apple's Siri, Microsoft's Cortana and Amazon's Alexa, and Hanson's robot Sophia with her natural language and human-like facial expressions, to Moley's robotic kitchen chef with its ultimate capacity to cook 2,000 Michelin quality meals through to fundamental technologies such as behavioral algorithms, suggestive searches and autonomously-powered self-driving vehicles.

Over the next five years we are about to witness the world in which

we live disrupted by improvements in Artificial Intelligence (AI) and machine learning. Children today are growing up with AI assistants in their homes almost to the point considered an extension of co-parenting. As voice and facial recognition continue to evolve, machine learning algorithms are getting smarter. More and more industries are being influenced by AI, and our society as we know it is transforming.

ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING

AI refers to when a machine mimics

human cognitive functions, like problem-solving, pattern recognition, and learning. Machine learning is a subset of AI and is a field of artificial intelligence that uses statistical techniques to give computer systems the ability to "learn" from data, without being programmed. A machine becomes better at understanding and providing insights as it's exposed to more data.

From smart phones to chatbots, AI is already present in our digital lives. The momentum behind AI is building, due in part to the massive amounts of data that computers can gather about our likes/dislikes,



our purchases and our movements. Specialists in AI research use all that data to train machines how to learn and predict what we want—or detest.

THE AMAZON EFFECT

Amazon's new futuristic, cashless, cashier-less stores (eight of which are already operating in the US) allow customers to grab items off shelves which automatically get charged to their credit cards upon leaving the store, thanks to multi-sensors and hundreds of state of the art cameras, bringing in about 50 percent more revenue than comparative stores. As many as 3,000 stores are planned by 2021. This technology will be the future of shopping and will lead to changes in how we shop, pay and, of course, changing jobs as we know them.

SO, WHAT'S IN STORE FOR THE FUTURE?

Entertainment - Move over, Netflix. In the future, you could sit on the couch and order up a custom movie featuring virtual actors of your choice. Film studios may have a future without flops as sophisticated predictive programmes analyse a film

script's storyline and forecast its box office potential.

Medicine - Medicine could be tailored to your exact genome. AI algorithms will enable doctors to better analyse data and customize their health care to the genes, environment and lifestyle of each patient. From diagnosing brain tumors to deciding which cancer treatment will work best for an individual, AI will drive the personalized medicine revolution.

Cyber security - Companies are struggling to stay one step ahead of hackers. Self-learning and automation capabilities enabled by AI will protect data more systematically and affordably, keeping people safer from terrorism or even smaller-scale identity theft. AI-based tools look for patterns associated with malicious computer viruses and programmes before they can steal massive amounts of information or cause havoc.

Personal tasks - AI assistants will help elderly stay independent and live in their own homes longer, monitoring movement in the home, mowing lawns, keeping windows

washed and even helping with bathing and hygiene. Many other jobs that are repetitive and physical are perfect for AI-based tools. But the AI-assisted work may be even more critical in dangerous fields like mining, firefighting, clearing land mines and handling radioactive materials.

Transport - AI may have the biggest impact in the near future in self-driving cars. AI drivers never look down at the radio, eat hot food or argue with the kids in the back seat. Autonomous cars are already here, but expect them to be universal by 2030. Driverless trains already dominate the rails in European cities, and Boeing is currently building a pilotless passenger jetliner.

FUTURE POTENTIAL FOR AI IN BUILDING AND CONSTRUCTION

Building and construction sites are generally considered one of the more hazardous workplaces due to the presence of heavy equipment and uneven terrain.

AI can go a long way in addressing the safety risks and inefficiencies. In the near future, with data-gathering cameras on heavy equipment and drone-based terrain visualization for the jobsite, it's anticipated that AI will enable operators to make informed decisions based on higher awareness levels about their surroundings and also help monitor construction equipment towards improving efficiency.

The major applications for AI in the construction sector are around machine learning for pattern recognition and machine vision for image recognition. Enhancing safety of human workers in construction sites using AI is starting to gain prominence among most large construction firms.

AI is a game-changing technology and one that is here to stay. What lies ahead in AI undoubtedly will have great value to business, but the way in which it stands to improve the everyday lives of humans is where we will see huge strides in the very near future, just like electricity changed peoples' lives 120 years ago.



Low heights have their own dangers

More people take chances at lower heights because they seem less of a risk, but these kinds of falls come with their own dangers.

It doesn't take much height to lead to a fatal fall.

In fact, many falls from roofs and ladders that cause death or serious injury are from less than three metres.

One of the more recent deaths was a 45-year-old construction worker who fell from the first floor of a building onto concrete in Hobsonville in May.

Ryan Groves, a safety advisor at construction safety organisation Site Safe, says low level heights have their own dangers.

One is just that people are more complacent, or maybe optimistic, about safety at lower levels.

PUT SOMEBODY 20M ABOVE GROUND ON SCAFFOLDING AND THEY'LL USUALLY TAKE ALL THE PRECAUTIONS REQUIRED. PUT SOMEBODY TWO OR THREE METRES UP A LADDER AND THEY'RE MORE LIKELY TO TAKE RISKS. BUT THE CONCRETE DOESN'T GET ANY SOFTER.

"It's the same with people working on a truck deck or a ute deck or on the single storey of a residential dwelling," Ryan says.

"And this applies on the weekends to people standing on roofs cleaning their guttering and climbing a ladder to do some maintenance. We naturally have an instinct that low level falls aren't going to hurt."

Another, less obvious reason low level falls can be so devastating is that most people don't have the reflexes to allow them to protect themselves.

"When you fall from a low level you just don't have enough time to put your hands out and do anything to fix it.

"At six metres you can do a full revolution. So, you might fall backwards and be able to land back on your feet so you just break an ankle or a leg. But if you fall at three metres or less, most people don't have enough time to correct their stance and can fall onto their spine or their neck."

He says there was a case of a tradesman who fell 2.2



SITE SAFE SAFETY ADVISOR RYAN GROVES SAYS LOW-LEVEL FALLS COME WITH THEIR OWN BUILT-IN DANGERS. PEOPLE TAKE MORE CARE WHEN WORKING AT HEIGHT, BUT ARE OFTEN LIKELY TO CUT CORNERS AT LOWER LEVELS.

metres when his feet slipped out from under him. He ended up landing on his head and breaking his neck.

"He would have recognised he was falling but your brain takes longer to respond and react."

Injury falls from trucks and the backs of utes are also common, Ryan says.

In fact, WorkSafe figures for 2019

show there have already been two deaths from vehicle falls. One was a 71-year-old who fell from a truck trailer in Wellington, the other was a 65-year-old in Auckland who fell from a truck.

"A delivery truck can turn up to a residential building site with pre-nailed framing and people climb up to three metres to get to them.

"I mean, you put a guard rail around people working at two metres on a house but a truck driver can be working at three metres with nothing."

The Site Safe safety specialist says planning a job is a huge part of dealing with any risks to workers.

"The Health and Safety at Work Act talks about having a work method statement. Something that's not specifically a task analysis or a job safety analysis (JSA) but at least a written system that says 'this is how we're going to do a job'.

"So, before we start a job, we assess it, we identify any risks and control them. So, we do a 5 by 5 [see left] or a simple pre-start check. These can pick up on those risks quite easily and alert people to anything that could catch them out."

Then there are common building practices that can lead to a major hazard on a site.

"When it comes to putting in stairs in a two-storey house, these are usually put in late in the build because the builder doesn't want them to get

damaged, but that leaves a gaping hole in the middle of a floor where the stairs are going to go.

"They assume because everybody knows it's there nobody will fall down, but it leaves a void there."

WorkSafe prosecuted an Auckland construction company this year after a worker fell through such a void. He received traumatic brain injury and fractures to his skull and right arm when he fell 3.4 metres on a residential building site. The company was found guilty and fined \$100,000.

"The answer is to put the stairs in early but cover them in plywood so they're actually usable."

Ryan says it is always key to think about planning a job to remove any risk of falls.

In fact, the best controls are ones that don't require a worker to make any big decisions, such as putting up protective barriers and edge protection, or using properly erected scaffolding.

Five by five

The 5 by 5 system for reducing risks of all kinds is to:

1. Identify hazards;
2. Assess the level of risk each hazard identified;
3. Control the risk to reduce the harm and its severity;
4. Reassess the level of risk for each hazard;
5. Review and monitor that controls are working and risk levels are acceptable.



For more information on reducing risks, go to: <https://www.sitesafe.org.nz/guides--resources/practical-safety-advice/risk-control/>

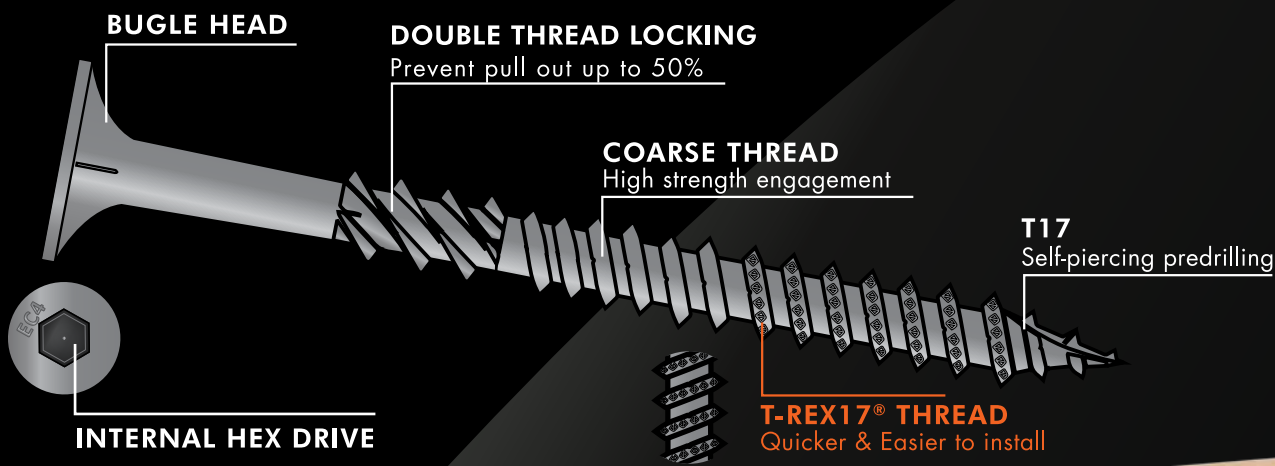


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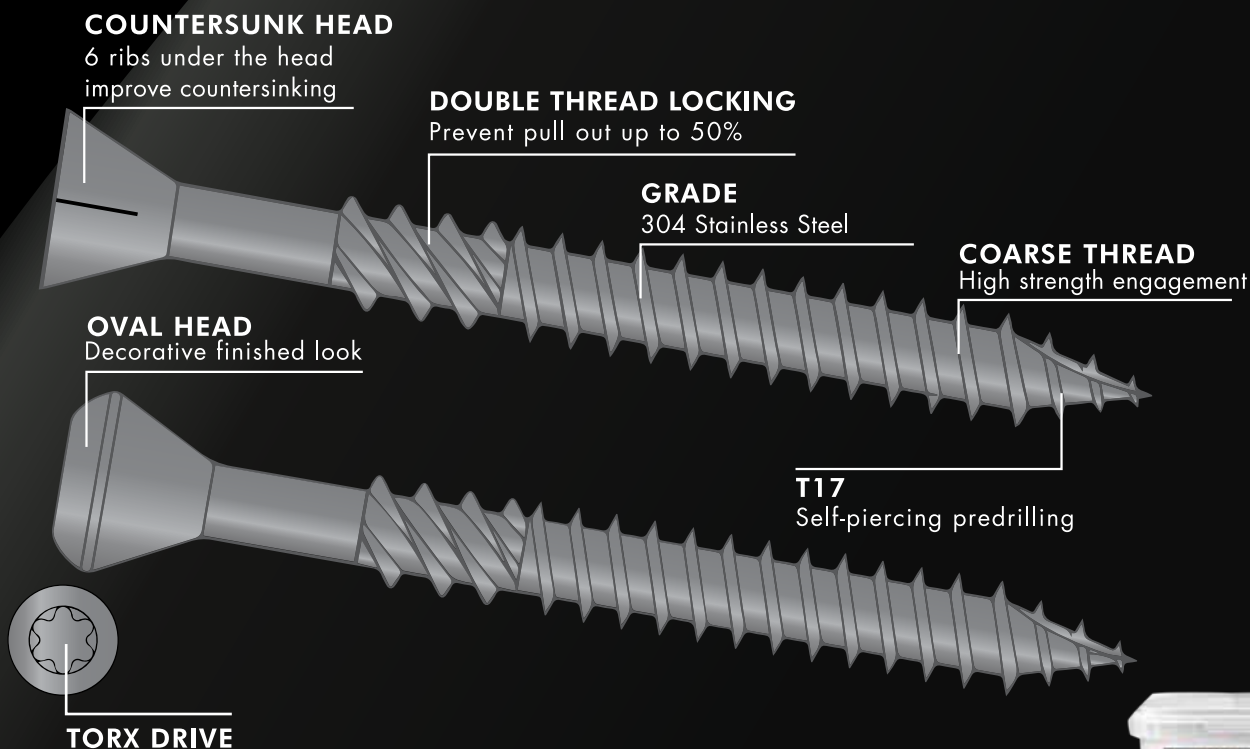
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The show is a great opportunity for industry professionals to seek out new products and solutions or attend one of the LBP workshops held on site.

Resene Construction has an Internancy Wall Systems session, which has been popular so far throughout the series. Attending the workshops is a good way to stay up to date and earn your all important LBP Skills Maintenance points.

CONZTRACT's relaxed expo environment allows attendees to grab a drink and a bite to eat and visit over 60 exhibitors showcasing their latest products through demonstrations and interactive activities.

Down tools early when the show is in your area and head along!

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ROUND 4

Christchurch	Mon 16 Sept Air Force Museum	Invercargill	Wed 18 Sept Velodrome, ILT Stadium
Dunedin	Tues 17 Sept Edgar Centre	Queenstown	Thurs 19 Sept Queenstown Event Centre

For more information and to register go to WWW.CARTERS.CO.NZ/CONZTRACT

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+ CONZTRACT MINI

**CONZTRACT
MINI 2019**

In the same expo style as CONZTRACT, these events are aimed at builders located regionally. Head down to an event near you between 4:00pm - 6:30pm and stop by the CARTERS stand. For more information and to register go to www.conztract.co.nz/registration.

Blenheim	Wednesday 7 August
Nelson	Thursday 8 August
Kaitia	Tuesday 10 September
Kerikeri	Wednesday 11 September

CARTERS Cambodia and Saigon 2019 Wrap Up



The warmest of welcomes was given to our customers, suppliers and staff as they touched down at the gorgeous Sofitel Spa and Resort in Siem Reap, Cambodia. Everyone got their first taste of scrumptious local cuisine almost immediately with an amazing array of cocktails and food stations set up around the Sofitel pool area. On the first evening our guests were surprised and delighted with a spectacular open-air five course dinner in front of Angkor Wat's Thommanon temple.

The next two days were split up into a selection of optional activities and authentic dining experiences. Boutique sized groups explored the many magnificent temples of Angkor Wat, enjoyed aerial views of the expansive temple grounds from helicopters and visited the iconic Floating Villages which are completely underwater in the rainy season. By night our group enjoyed an exciting hands-on cooking competition where participants learned to cook local delicacies like Fish Amok and Rice Paper Rolls or dined on the best of local cuisine at a selection of Siem Reap's top restaurants.



A private charter flight then whisked everyone from Siem Reap to a further three nights of luxury in Saigon. A great selection of tours were available to pick and choose from as everyone ventured out to explore the city, or simply have some rest and relaxation in beautiful 5-star surroundings of the Park Hyatt Saigon, recently voted #88 in the Top 100 Hotels in the World.

Favourite trip experiences shared by travellers in Saigon were the rooftop cocktail party, dine around on Vespas and our finale "White Night".



Thanks to all that joined us on this sensational trip, we look forward to our next epic Advantage adventure - August 2020 in Russia!

If this sounds like you and you'd like to know more about our Advantage trip to Russia next year please contact us on events@carters.co.nz or phone 0800 POINTS



Russia

2020

CARTERS Advantage»

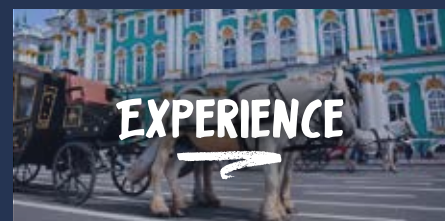
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CLOSE
Fri 28th Feb

Our Advantage 2020 destination is one of mystery and intrigue! We're excited to offer a limited number of places to Europe's most colourful city!

HIGHLIGHTS OF OUR FABULOUS RUSSIAN ADVENTURE:

- Experience four nights in Moscow & three nights in St Petersburg
- Enjoy seven magical nights staying in luxurious five star hotels
- Explore the historic Red Square, St Basils Cathedral and see what's behind the walls of the Kremlin
- Visit Catherine's Palace, St Isaacs Cathedral and the incredible artwork housed in the Hermitage



PACKAGE PRICING: 35,000 Advantage Points per person (based on twin share accommodation). Please see the Advantage website for full tour inclusions and information.

*Please note that this itinerary is a guide and is subject to change. Standard CARTERS Terms and Conditions apply. Please see the Advantage website for full tour inclusions and terms and conditions.

LIMITED SPACES SO GET IN QUICK - TO REGISTER VISIT: WWW.CARTERSADVANTAGE.CO.NZ

A construction worker wearing a blue beanie, safety glasses, and heavy gloves is using a DeWalt miter saw to cut a large wooden log. The saw is yellow and black, with a large battery pack attached. The background shows a wooded area with bare trees and a wooden structure under construction.

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