

BUILDING BUSINESS[®]

THE LATEST NEWS FROM YOUR BUILDING SUPPLIES SPECIALIST

ISSUE 66: APRIL 2016

3 NZ HOUSE DESIGNS

What kind of houses will we be building in five years time? We speak to the experts.

9 CASH JOBS

Now a focus for the IRD, there are many downsides to this business practice. Are they worth the risk?



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This is a one-off cost. The pack can be used more than once and be taken from site-to-site.

CONTENTS INCLUDE:

- Health & Safety policy and statement;
- Toolbox talk/safety meeting pad;
- Incident and investigation report pad;
- Driving policy;
- Health and safety management plan and supporting appendices;
- Emergency response plan;
- TAKE 5 booklet;
- Site induction pad;
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- Job safety analysis pad;
- Sign in/sign out pad;
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- Pen and whiteboard marker;
- Emergency whistle;
- How to use guide.

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The TAKE 5 refill display stand may not be available at every ITM store.

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Hobsonville Point - 3D Visualisation created by Virtual View



WHAT KIND OF HOUSES WILL WE BE BUILDING IN THE NEXT FIVE YEARS?

We canvassed builders and designers to get a feel for how New Zealand house designs are changing, and the kind of homes we'll be building in the years ahead.

While the size of homes has steadily increased over the last few decades, that trend is definitely on the wane. As is the traditional kiwi dream of a good-sized quarter acre plot.

The two main driving factors are cost of land, and changing societal factors as people try and adjust their lifestyle aspirations to accommodate the new ways we are living and working.

One of the most notable changes that will impact builders in the future is the increase in medium density housing, not just in the main cities, but in other urban areas as well.

URBAN DRIFT

The concept of apartment living gained its initial foothold in Auckland and Wellington in the late 1980s, but has since spread to smaller cities and some commuter towns.

This move towards urban living has been gaining traction in New Zealand over the past five years,

and demand for terraced houses and small apartment complexes is on the rise.

As ADNZ CEO Astrid Andersen puts it: "People are starting to realise the benefits of living close to the city. They don't necessarily want to be mowing their lawns and trimming their hedges.

"They don't want that twelve or three hour commute each day, it's such a waste of valuable time. Ten to 15 hours a week commuting seems a bit pointless."

MULTI UNIT TREND

Winstone Wallboards marketing manager Troy Smith also confirms the demand for stand-alone multi-unit terraced house developments, and predicts a need for smaller low-rise apartment complexes.

"At some stage in the future, we'll see mini apartments - four to six storey buildings - coming on. It's not that the apartments themselves will be small, just the complexes.

“Terrace housing fulfils a certain need, as do large apartment complexes. But it’s in the middle where there is a big need and opportunity.”

THREE-PLUS BEDROOMS?

Among group home builders, there is consensus that three-plus bedrooms is the norm (often including a multi-use room that acts as a study/spare bedroom).

But there is some evidence that this may also change over the coming years as an ageing population downsizes and recalibrates their needs. Retirement developments are a big growth area, but for some people, the idea of moving to such a facility doesn’t cut it.

Says Astrid: “Sometimes I think people are building for what the real estate agents are saying will sell - three plus bedrooms. We are in a catch 22 because that’s all that is available for sale - there is not a good selection of smaller housing options in the market.

“If you want a nice two bedroom place with a bit of outdoor living, that’s really hard to find. People believe that three plus bedrooms is what the market wants, but the market doesn’t have the choice.”

SMARTER USE OF SPACE

While half a century ago, a small house on a large site was typical, the reverse is now true. The average section size has shrunk big time. As a proportion of land use, a typical 1970s single storey 120m² house on a 1012m² section (11.85% site coverage), had evolved by 2011 into a 210m² house on a 450m² site (46% site coverage).

Paradoxically, the reasons for this increase in size are not due to increasing family size. Families are in fact becoming smaller.

“Families are getting smaller and the houses have been getting bigger, and I think there’s a push back from that,” says Astrid.

“We’ve got to get better at designing for smaller spaces. It’s about multi-use spaces and being clever on how you do that.”

Ellie Porteous of G J Gardner observes: “Land is getting more expensive so people are trying to maximise what they do on a smaller land footprint.

“We are seeing, particularly in Auckland, more shared wall developments, two and three storey homes with small sections.”

CHANGING KITCHENS

Being the hub of the home, the kitchen is unsurprisingly one area where design trends are evolving in noticeable ways.

“We’ve seen big changes in kitchen design,” says Ellie. “People are really getting into the butler’s pantry type of thing. People are entertaining more in the kitchen area rather than the lounge, and it’s about making sure the kitchen is neat and tidy. So they want a food preparation area that’s out of sight.”

Astrid describes the trend as going full circle.

“Forty years ago, we used to have a kitchen that was shut off from the house, then a dining room and a lounge. It’s ironic; we are sort of going back. It’s like a mini kitchen they’re creating. And the kitchen is more like a dining room.”

MULTI-PURPOSE SPACES

While the concept of a dedicated media room became popular a decade or so ago, the evolution of media and family habits have brought about a requirement for more multi-use spaces.

Dual “lounges” are common, where adults can have one lounge, and children the other.

“Mum and dad can watch TV in one space and the kids can watch TV or do their video games in a different space,” says Ellie.

“Increasingly, garages these days are often for extra storage and you don’t see cars in them.”

Indoor-outdoor living spaces are changing too. Instead of decks and patios being exposed to the weather, people are choosing to carry the roofline out to achieve an outdoor living space that’s protected and useable all year round.

IMMIGRATION IMPACT

Tourism has been a huge growth industry for New Zealand in recent years. Immigration is following a similar path. One begets the other, as people in a world facing increasing challenges recognise the unique attributes of a New Zealand lifestyle.

Nearly 40% of people living in Auckland today were not born there. While many kiwis have moved to the big smoke from other parts of New Zealand, there is a large percentage of people from other countries living there who are well accustomed to city living, in smaller spaces, closer to where they work.

The government is actively encouraging immigrants to settle in other areas outside Auckland, and it is likely that the demand for multi-unit developments will steadily increase.

So if you’re a builder working in New Zealand’s cities and larger towns, there’s a high likelihood that in the future you won’t be building one house at a time, but several houses all joined together all at once.

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#DV18DBL2(GY)



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PAYMENT GUARANTEE INSURANCE

In the wake of the Stonewood Homes Christchurch collapse a specialist trade insurer is urging all building subcontractors to take out insurance to protect themselves from the cost of such an event.

Builtin New Zealand, a boutique insurance provider that specialises in cover for builders and tradespeople, introduced their Subcontractors Payment Guarantee in the wake of the collapse of Hartner Construction in 2001. In February 2013 Mainzeal Construction collapsed, leaving subcontractors out of pocket to the tune of around \$70m. Last month and almost three years to the day since the collapse of Mainzeal, Stonewood Homes NZ, along with its Christchurch franchise, were placed into receivership, owing an estimated \$15m to unsecured creditors, including hundreds of subcontracting firms.

A RISK EVEN IN BOOM TIMES

Builtin's Marketing Manager, Ben Rickard, says these large, high profile collapses are the tip of the iceberg and dozens of firms go bust every year leaving their subcontractors unpaid. Two other regional Stonewood franchises are currently in liquidation, along with at least a dozen other building companies nationwide. "It may seem counterintuitive but there's as much risk of a building company failing during the boom times as there is during a downturn, and Stonewood is a prime example." Customers are given a very competitive fixed price, but if the project is delayed, as they can often be when tradespeople are in demand, costs continue to rise to the point that the builder isn't making any money on that contract. "This is just one example of the ways building firms can get into trouble, sometimes through no fault of their own. But irrespective of

the cause, it's their customers and subcontractors who end up suffering."

GET PROTECTED

A building company's customers can be protected if they have taken out a guarantee, such as those provided by Master Builders in the case of Stonewood Homes. Builtin also operates a builder's guarantee scheme for accredited building companies that is underwritten by NZX-listed CBL Insurance Limited.

Builtin's Subcontractors Payment Guarantee reimburses 75% of a subcontractor's unpaid invoices in the event that their main contractor becomes insolvent. Limits of \$25,000 and \$50,000 are available and cover can be applied for online via Builtin's website. The policy is also underwritten by CBL, New Zealand's largest credit surety and financial risk insurer. Whilst the policy doesn't cover retentions, these will soon be given greater protection by changes to the Construction Contracts Act, and subcontractors can always opt to provide a bond in lieu of retentions.

For more information please contact
Ben Rickard, Marketing Manager,
Builtin New Zealand Limited.
0800 BUILTIN
ben@builtin.co.nz
www.builtin.co.nz



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More than 60% of New Zealand builders choose 13mm GIB® Standard and over 60% choose metal ceiling battens on ceilings for their new home projects.*

It's no surprise that 13mm GIB® Standard is the first choice for builders with high standards.

NOTE: 10mm plasterboard will sag significantly more than the equivalent 13mm plasterboard on the same batten spacing. Given the wet humid conditions prevalent across many parts of New Zealand, ceiling sag can be amplified. To meet the high expectations of the New Zealand market, Winstone Wallboards ceiling recommendation is 10mm plasterboard at 450mm batten spacing and 13mm plasterboard at 600mm batten spacing*.

*Winstone Wallboards BRANZ Trade Surveys
Jan - Dec 2015 average.



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THE RISKS AND DOWNSIDES OF CASH JOBS

An area of the building industry which used to be standard business practice for some operators - cash jobs - has now become a focus for the Inland Revenue (IRD).

While some people might wonder what all the fuss is about cash jobs, there are many downsides associated with engaging in that sort of business practice.

The first to lose out in the cash jobs stakes are every day New Zealanders. Cash jobs aren't declared as income which means that the IRD doesn't receive income tax, ACC and GST payments on the amounts earned. If everybody operated on that basis it would quickly become a major problem, with the impact felt across all areas of society and the economy as a whole.

ACC

Another issue is the effect that a lack of ACC payments made can have on you if you are injured while on the job. Pay-out's by ACC are commonly based on a person's previous year's earnings. Cash jobs lead to under-reporting of income to the IRD. As a result, any payment arising from a workplace injury would fall short of actual earnings, potentially leading to serious financial hardship.

BEING AUDITED

The mere fact that the IRD is focussing on cash jobs is a problem in itself. Audits and reviews of those working in the construction sector is a costly exercise, even if no issues are found. Money spent on accountants, time away from work, stress and late nights can all take their toll. Cash job offenders can also expect to add to that shortfall penalties for not declaring income, interest and the actual tax amount owed. They can also expect to have a permanent 'red flag' linked to their name, leading to future problems whenever tax returns are reviewed by the IRD.

IS IT WORTH THE RISK?

The New Zealand Herald recently reported that 57 per cent of cash jobs are initiated by the homeowner and 25 per cent of Auckland construction jobs are paid for off the books. While homeowners will often angle for a cash job as a way of getting a discount - it's not their business that's in the 'firing line'.

For those people who are considering a cash job offer, they need to carefully think through the risks. Ask yourself the following questions. Can I afford to go through an audit? Can I afford the potential issues and loss of income if I was injured? Do I want the gaze of the IRD permanently on my business?

If the answer is 'no' - politely decline the offer and move on to the next 'honest' contract. Let someone else take on that risk, while you focus instead on legitimate work opportunities.



To find out how your business can be fast-tracked to success, contact Peter van der Heijden at peter.vdh@crowehorwath.co.nz; or your local Crowe Horwath advisor.

For the contact details of your local office, please visit: www.crowehorwath.co.nz/locations or phone 0800 494 569.



Thermakraft introduces the new 220 synthetic building wrap.

A derivative of Thermakraft's leading wall wrap WaterGate Plus, 220 is designed and extensively tested in New Zealand to exceed building code requirements. Made from 120gms non-woven, fire retardant synthetic material, Thermakraft 220 (BRANZ appraisal no.912 [2016]) meets the needs of a standard timber framed house (Building Standards NZ2295) in a price sensitive market, by offering a proven product at a market acceptable price point.

NZBC E2/AS1, Table 23 Wall Underlay Properties	Property Performance Requirement	Actual Property Performance
Absorbency	$\geq 100 \text{ g/m}^2$	Pass
Vapour Resistance	$\leq 7 \text{ MN s/g}$	Pass
Water Resistance	$\geq 20 \text{ mm}$	Pass
pH of Extract	≥ 5.5 and ≤ 8	Pass
Shrinkage	$\leq 0.5\%$	Pass
Mechanical	Edge tear and tensile strength	Edge tear (Average): Machine direction = 146N Cross direction = 137N Tensile strength (Average): Machine direction = 3.2 kN/m Cross direction = 2.7 kN/m
Air Barrier	Air resistance: $\geq 0.1 \text{ MN s/m}^3$	Thermakraft 220 Wall Underlay cannot be used as an air barrier.

Thermakraft 220 is available in both 1370mm x 73m and 2740mm x 36.5m, 100m² rolls

Being a manufacturer, importer and supplier to the NZ building market since 1987, Thermakraft have the facilities to respond to a changing market, climate conditions and building standards and continues to lead innovation in the intelligent building membrane sector. With some more exciting products to come, watch this space for more innovation from Thermakraft this year.

Check out thermakraft.co.nz for more information or give one of their 3 building membrane technicians a call on 0800 806 595



HOW MUCH IS A KIWI BUILDER WORTH TODAY?

Councils consented a record \$16.4 billion of new construction last year, and builders right now are run off their feet. So what's happening to their pay?

Demand for builders currently far exceeds supply, especially in urban areas, and you would expect pay rates to go up. But there is a tempering effect being brought about by foreign labour.

PERFECT STORM

The Canterbury rebuild stretched New Zealand's skilled building resources, and just when there were signs that it might slow a little, the upsurge of building in Auckland and other areas, plus record migration, have combined to create a perfect storm.

According to AWF, one of the larger of the specialist trade employment agencies in New Zealand, there is definitely disparity between the pay rates of builders in urban areas and those out in the sticks.

"The three main metropolitan areas, Auckland, Wellington and Christchurch, have a real dearth of good quality qualified carpenters – people who get on with the job and exercise sound judgement – as opposed to having to be constantly supervised," says Fleur Board, general manager of trades at AWF.

"In the main centres, we pay between \$28 and \$35 per hour, whereas in regional areas, with a few notable exceptions, we pay around \$25 an hour, sometimes a little less. There is a real premium in the metro areas."

A REALISTIC HOURLY RATE

An important calculation to consider with these indicative rates is that they are what the employment agency pays the builder. There is a margin of up to 40% on top of this to take into consideration. Factors like ACC payments, Kiwisaver, Holidays Act entitlements as well as other tax and compliance costs, plus employment agency fees.



So the cost to the building company employer in the main centres is between approximately \$39 and \$49 per hour, and around \$35 per hour in smaller towns.

The company engaging the builders will require a margin for administration, and at 10%, this would make the charge out rates in the main centres between \$43 and \$54 per hour, and \$38 in regional areas.

FOREIGN BUILDERS

"On big commercial projects and large scale residential projects, there is real leaning to using foreign workers," says Fleur.

"In Christchurch for instance, 35% of the building industry workforce is Filipino. Increasingly you'll find the same thing likely to happen in Auckland."

SO WHAT ABOUT THE FUTURE?

There is evidence that builders' pay rates are creeping up, and with so much work in the pipeline, wage inflation is inevitable. But the ready availability of foreign tradespeople will likely prevent big wage spikes.

"The people from overseas are generally available at lower rates. Their versatility isn't as great as NZ builders, but their productivity is very high, much higher than the norm," says Fleur.

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#DAV7000/713SSS - Lever Set

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#DAV7005/713SSS - Passage Set

\$59⁹⁰ EXCL GST

#DAV7006/713SSS - Privacy Set

\$69⁹⁰ EXCL GST



7000 Series Katz Levers

- High quality stainless steel

#DAV7002/710SSS - Dummy Trim

\$27⁹⁰ EXCL GST

#DAV7000/710SSS - Lever Set

\$51⁹⁰ EXCL GST

#DAV7005/710SSS - Passage Set

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#DAV7006/710SSS - Privacy Set

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#SRE60071 - Black (shown above)
#SRE60067 - SNP (satin nickel plate)

Century Keypad - Deadbolt



\$255 EXCL GST

#SRE60070 - Black (shown above)
#SRE60065 - SNP (satin nickel plate)

Sprintline 30

- 1.6m track
- Single panel
- Top hung straight sliding
- 30kg capacity

#SFHSL30-16/1



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- Two panel
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- Two panels
- Top hung folding
- 30kg capacity

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Brio
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Single Run 60

- 2m track
- Single panel
- Top hung straight sliding
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GUIDANCE ON BUILDING PRODUCT SUBSTITUTION

Work by MBIE to assist BCAs concerned about inferior building products has highlighted ongoing issues relating to product substitution.

In some cases, products substituted after building consent has been granted have been unauthorised, have no evidence of compliance with the relevant Building Code requirements, and invalidate various contract conditions and warranties.

MBIE has published a quick guide to product substitution to complement existing guidance on minor variations.

This guide is aimed at designers, contractors and building owners considering product substitution (i.e. using building products other than those originally specified or requested). However, it may also be useful for BCAs and others needing to explain to clients and stakeholders what is involved.

PRODUCT SUBSTITUTION: THREE-STEP APPROACH

STEP ONE: CONSIDER THE LAW

Before substituting a building product:

- Check your contract with the owner for any potential issues;
- Make sure the implied warranties in the Building Act (section 3621) are not affected;
- If the product will be used in building work, check the manufacturer/supplier has provided evidence of Building Code compliance and that the proposed use is within scope.

STEP TWO: CONSIDER THE BUILDING IMPLICATIONS

Next, consider the wider implications for the building project, including any:

- Environmental challenges;
- Impact another design features;
- Restrictions under the Resource Management Act, district plans or similar;
- Interaction with other building products and systems;
- Impact on performance/other features required by the designer or building owner.

STEP THREE: IMPLEMENT THE CHANGES

Finally:

- Discuss the proposed substitution with all parties and record any changes in the contract.
- If building work is involved and the building consent has already been issued, contact the BCA for approval before going ahead. The BCA will decide whether this change is a minor variation or whether you need to apply for an amendment to the consent.
- Advise the owner of any maintenance requirements.

For more information and to view the product substitution guide go to:
www.building.govt.nz/product-substitution-guide



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"We have been using Adfile in our business for the last few months. The guys at Adfile have been great helping us adjust to the new system. Once our team got their head around moving into the 21st century, the change in their work attitude and record keeping has been a huge benefit to the business.

Although we are still getting used to using all the features, just the time tracking and task management alone has saved us time and money. Looking through staff jobs sheets each week was a nightmare. Now this is all in one place, online and accurate. We are just starting to set our contractors up with logins to track their time and pay them accordingly. Every week we find out a new gem within the system that is slowly transforming our business."

Michelle & John (Directors) - Balmain Builders

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20oz Claw Hammer

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- Unsurpassed in quality, balance and finish
- Shock Reduction Grip®
- Smooth face
- 20 oz / 560g / 343mm length

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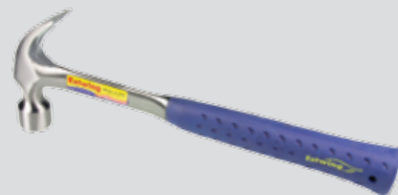
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22oz Claw Hammer

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- Shock Reduction Grip®
- Smooth face
- 22oz / 616g / 343mm length

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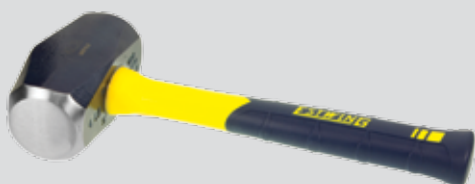
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DO PRODUCER STATEMENTS LET COUNCILS OFF THE HOOK?

Why do Councils use producer statements? There's no reference to them in the 2004 Building Act so do they still serve any useful purpose?

BY GEOFF HARDY OF SPECIALIST CONSTRUCTION LAW FIRM MADISON HARDY

In February 2012 I wrote an article for ITM called "What is a producer statement?" It's still available to read on the Madison Hardy and ITM websites. This is a follow-up to that article, and it deals with the issue of whether building consent authorities (for convenience I will call them Councils) can avoid liability for signing off defective building work, by pointing to the fact that someone has given them (or should have given them) a producer statement in respect of the defective work. Does that let the Council off the hook?

The starting point is that Councils in New Zealand owe a duty of care to current and future owners of residential properties, when issuing consents, carrying out inspections, and issuing code compliance certificates. That principle was first established in the late 1970s in *Mount Albert Borough Council v Johnson*, and reaffirmed in a succession of cases over the next 20 years, culminating in the Privy Council decision in *Invercargill City Council v Hamlin*. New Zealand law places more responsibility on Councils than many other developed countries do, mainly because

New Zealanders tend to place more reliance on Councils to ensure buildings are safe and functional. Nothing in the 1991 Building Act or its successor in 2004 eased the burden on Councils, although if and when the risk-based consenting provisions of the 2012 Amendment Act come into force, that will change things a little.

WHY USE PRODUCER STATEMENTS?

Building projects are usually quite complex and they drag on for long periods of time. For a Council

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to ensure that every aspect of the work complies with the building consent and the building code, they would have to employ a wide range of experts to occupy every building site and observe the

activity constantly. That is obviously impractical, so Councils have to cut a few corners. One of the ways they do that is by requiring the main contractors working on the job and the suppliers of specialised plant or appliances to promise in writing to the Council that their work and their equipment are up to scratch. These written promises are called producer statements, and the contractors and suppliers can be liable to the Council if they get it wrong.

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The 1991 Building Act said that a Council could, in its discretion, rely on a producer statement as evidence that the building work was code compliant. This has become common practice and in fact Councils routinely make it a condition of the building consent that producer statements have to be provided. It is also common practice for them not to inspect, or not to inspect as thoroughly, work and components that they know will be covered by a producer statement. When the leaky building syndrome reached its peak around the turn of the century, the 2002 Hunn Report on weathertightness concluded that over-reliance on producer statements was one of the reasons Councils had taken their eye off the ball. Consequently the 2004 Building Act removed all reference to producer statements altogether.

The Building Act does not say that Councils can use them, but neither does it say that they can't.

DO THEY PROTECT THE COUNCIL?

That does not mean that producer statements are now illegal or are to be discontinued. The Building Act does not say that Councils can use them, but neither does it say that they can't. Producer statements do serve a useful function because they avoid the crippling costs and delays that would be involved if Councils had to check everything themselves, so the practice has continued unabated. That then raises the question: If the Council relied on a producer statement in signing off the building work, and the producer statement turns out to be wrong, does the Council escape liability? Can the Council pass the buck to the contractor or supplier who gave the false statement?

The answer is: only to a limited extent. There have been a number of cases over the past couple of years that have touched on the subject, and their general theme is that Councils can rely on producer statements only when reasonable to do so. For example, where the Council has reason to believe that the contractor providing the producer statement was careless or incompetent, it would not be reasonable to rely on a statement from that contractor, at least without checking the workmanship. How would a Council become aware of the contractor's carelessness or incompetence? They might have had previous experience of him on other projects that had proved problematic, or there might be an above average degree of defects in the contractor's workmanship on the current project, that ought to put them on alert.

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OTHER FACTORS

Other important factors include the skill, experience and reputation of the person providing the statement, his degree of independence from the owners, whether he is a member of an independent professional body and therefore subject to a disciplinary regime, the complexity of the relevant work, and the likely consequences of non-compliance. Also relevant is the ease with which the Council inspectors could have noticed the contractor's shortcomings. Defective workmanship that is hidden from view or very difficult to access, would not be readily apparent to the inspectors, but if the workmanship that they can see is clearly deficient, then it would be reasonable for them to conclude that the hidden work is likely to have met the same standard.



Geoff Hardy has 40 years' experience as a commercial lawyer and is the senior lawyer in the Auckland-based firm "Madison Hardy". He guarantees personal attention to new clients at competitive rates. His phone number is (09) 379 0700, fax (09) 379 0504, and e-mail geoff@madisonhardy.com. This article is not intended to be relied upon as legal advice.

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BENEFITS TO BUILDERS

Although the use of safety nets has become increasingly popular with builders over recent years, there is still a need to continue to educate and advise on the best practices for the installation and use of nets.

FASNA is available to assist builders with their understanding of how the net system works, and what they should look for when engaging a contractor to supply, install and certify a net system on their individual projects.

FASNA will also advise on the “Do’s and Don’ts” for builders once nets have been installed to ensure that the net system is able to perform as designed should it be called into use, such as:

- Don’t walk in or work from the net;
- Don’t tamper with or untie the net;
- Do not attempt to reinstall net themselves – ensure that a certified installer is engaged to carry out any remedial works, and then recertify the system again.

For more information on FASNA, or to receive an Members Information Pack, please contact Craig Daly (Chairman) on craig@safetynetsnz.co.nz, (09) 478 9047 or (021) 782 583

Established in mid-2015, some of the objectives of FASNA are to:

- Investigate the needs of the industry, and to represent, promote and further interests of the industry as a whole;
- Establish clearly defined Standards and Codes of Practice for members that promote the highest possible quality and consistency of safety net installation works;
- Be a technical centre providing commentary, guidance and advice on all aspects of the safety netting profession.



CAN I GET INSURANCE FOR HEALTH AND SAFETY BREACHES?

The Health & Safety at Work Act specifically states that you can’t insure for health and safety fines. However, Statutory Liability Insurance is available to cover the legal costs if a PCBU is prosecuted for a breach of the law. It will also cover the cost of reparations awarded to an injured party by a judge. Directors and officers of a PCBU can also now be found personally liable for health & safety failings. In most cases the PCBU’s statutory liability insurance will also cover its employees, directors and officers. However you should check the specific wording of your policy. In some cases a separate cover, called Directors and Officers Liability (or Management Liability), is recommended. Once again, although fines & penalties cannot be insured, the legal costs of defending a prosecution are covered. For more information visit www.builtin.co.nz/policies/health-safety-liability.





WORK HARD - GET LUCKY

Matt is away with the team at present, filming in the new Stabi up at the Three Kings. Lucky guy aye? Out fishing with the film crew while the rest of the team here toil away editing and running the business.

We often hear how lucky Matt is, and a few other common phrases: "He gets all those fish cos he's out here all the time" and "He's got the best job in the world". While it's true it's a good job, it is still a job, and Matt and the rest of us here work hard at it. But it's not true that we're out there filming all the time. In fact, most of our mates get out fishing more than us. People look at Matt with amazement when they see him on dry land when the sea is calm and the fish are biting. The reality is, he has commitments and he's probably on his way to a meeting, a fundraiser or a sponsor's event. So to catch all those fish and get all that epic footage on the limited days when we do get out filming, it then comes back to the assumption of luck.

LUCK

As we all know, luck is a completely random thing that comes out of nowhere, and it can definitely help when fishing! But there is still plenty you can do to make your own luck. Preparation, planning, knowledge and skill can all steer you to being in the right place at the right time to increase your chances of 'getting lucky'. There's an element of instinct in there too, that only comes from years of experience.

While most of us know Matt as the host of The ITM Fishing Show, the fact is he is foremost a fisherman. He has fished commercially and recreationally since he could walk, and he comes from a long line of commercial fishermen. Add in some sheer bloody-minded determination, not to just catch the fish, but also capture the footage in the best way possible and you start to see where



the luck comes from. "The harder I work the luckier I get" rings true here at Tightlines Media.

SUCCESS

So as you can see, our success comes through a large effort from the passionate and committed team here at Tightlines. We work hard to deliver on what you our viewers are asking for. Perhaps we offer you a few things you haven't considered and we always try and package it in a way that entertains and informs you.

And just lastly, I thought I'd give you a 'horse's mouth' reply to one of the questions I get most often, which is... "What's Matt really like?"...to which my answer is always the same, "He's the hardest working dude I have ever met".

Keep 'em tight...

Bill Miles
Tightlines Media



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Delivering Quality Housing in the Millwater Development with James Hardie Products



Project details

Location:
151 Orewa, Auckland

Project Size:
145-190sq m two-level homes

Project Type:
Medium Density Terraced
Development

Architectural Designer:
Bruce Campbell / Tim Devine

Project Manager:
Murray Stiven, Operations Manager,
Horncastle Homes



James Hardie Products Used

Axon® Panel, Stria® Cladding
For further information, call 0800 808 868,
or visit the James Hardie website.

Project Overview

The Millwater development is a new suburb forming 20 minutes north of Auckland city between Silverdale and Orewa, and includes a range of low and medium density housing on undulating farmland with views to bush and sea. Comprised of five communities named after the original farms located at the site, the development will house 10,000 residents.

Horncastle Homes recently released 24 units of its medium density terraced housing development on Parkway, Seaview. Designed by Tim Devine these stunning Cape Cod inspired terraced houses enjoy uninterrupted views overlooking the Millwater mangroves and Orewa river basin.

Using quality, lightweight materials such as James Hardie Stria Cladding® and Axon® Panel, Horncastle Homes has achieved a unique boatshed look befitting of the location, while maximising site yield by generating a larger floor area within the homes compared to traditional construction methods, such as brick veneer.

The 145-190 sqm two-level homes are either three or four bedrooms, with open plan living, two bathrooms, and double garaging.

"In medium density units such as the Terraces, every centimetre counts," says Horncastle Homes Operations Manager, Murray Stiven. "James Hardie fibre cement composite products maximise floor space due to their smaller footprint."

Lightweight, yet robust, the products are resistant to damage from fire, swelling, cracking, and shrinking, providing a low risk, low

maintenance solution ideal for medium density applications.

Stiven says the homes are not only designed for efficiency and modern day living, but to be aesthetically pleasing, which is achieved from using quality, versatile materials.

"The James Hardie products provide a complementary cladding system that enabled flexibility with regard to design options and allowed us to achieve an original, high quality finish."

"We spent a lot of time detailing Stria Cladding to achieve the look the product deserves. The wide panel product creates a strong negative detail and gives the homes a solid classic form, while accentuating the height. Meanwhile, the Axon panels complement Stria Cladding by adding a touch of grace to the homes."

Another benefit of the fibre cement products are their ease and speed of installation, says Stiven. Also, "unlike brick veneer, Stria Cladding and Axon Panel do not require an extra subtrade and can be installed in poor weather," he adds.

All 24 units of the terraced homes sold out before completion, highlighting the strong appeal of these high quality homes.

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