

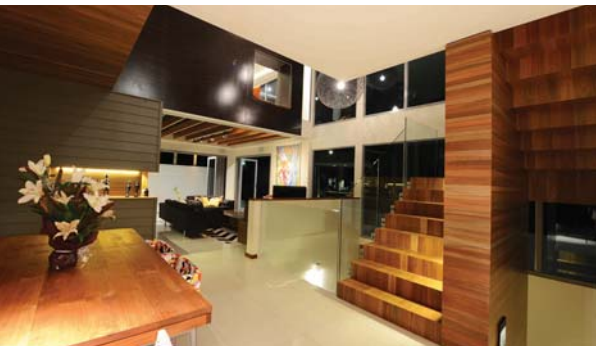
BUILDING NEWS



2014 HIA-CSR South Australian Housing and Kitchen & Bathroom Awards insert



2014 HIA-CSR Northern Territory Housing and Kitchen & Bathroom Awards insert



december

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BUILDING NEWS



Bruce Rippin
President SA/NT

This will be my last column for 2014 and I trust that you have had a successful year so far.

While our colleagues on the eastern seaboard have enjoyed strong growth, the market has proved much more challenging in South Australia and the Northern Territory. HIA has throughout the year continued to urge the State and Territory Governments to tackle land reform in the areas of excessive taxation and timely land release. Neither the South Australian nor the Northern Territory Government has clearly articulated a policy which would give confidence that they appreciate the role a vibrant residential building industry plays in ensuring a vibrant economy.

In addition to continuing to advocate Property Tax Reforms, HIA has heavily engaged in submissions to the South Australian Expert Panel on Planning Reform (the Brian Hayes QC Report) and the Greater Darwin Area Development Plan. We have made submissions on Home Owners Warranty Reforms.

With the South Australian Government in mid-term and the Northern Territory Government entering election mode, we can expect 2015 to produce further Government attempts at building regulation. Some no doubt will be well considered and others less so.

As your President I assure you HIA will be well placed to meet these challenges and to vigorously represent your interests.

Finally, may I wish you all a Merry Christmas and a safe and prosperous New Year.



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Regional Director's report



Robert Harding

Regional Director SA/NT

NEW WORKMAN'S COMPENSATION REGIME

The Return to Work Bill which replaced the old Workman's Compensation Act has now passed both houses of Parliament and will commence operation in July 2015. Significant work has gone into this Bill and in regard to the allied Employment Tribunal which will replace the Workman's Compensation Tribunal.

The Government maintains that the new regime will save SA businesses more than \$180 million per year and in addition make significant reform to the return to work rate of injured workers.

The new Act will attempt to ensure that the Case Managers of injured workers provide intensive management right from the start of an injury and injured workers will be intensively supported to return to work.

Some of the major reforms will see the less seriously injured workers receive full weekly payments for the first 12 months and then 80% of full wages for the second year. At the end of the 2 year period, the payments will cease.

For those workers who have been seriously injured and that is defined as 30% permanent impairment assessment, the scheme will continue to support them for the continuation of their working life.

There will be a return to redemption payments and the provision for Common Law Claims for economic loss but only for those workers who have suffered a serious and ongoing injury.

HIA supports the changes to the existing scheme which everyone had agreed had failed both workers and employers.

The new regime will be reviewed after 3 years of operation.

EXPERT PANEL ON PLANNING REFORM (THE BRIAN HAYES QC REPORT)

It is expected that the final report prepared by the Expert Panel on Planning Reform will be handed down before Parliament breaks for the Christmas recess. HIA has made a significant submission to the panel



concentrating principally on reform to the part that Local Government plays in administering the planning regime. HIA looks forward to the panel taking seriously the need for reform of Local Government and that the Government quickly adopts any suggestions of the panel in regard to this area.

In the meantime, the Government has already made provision through the Development Regulations to enable the appointment of a Coordinator General as the relevant authority for developments over \$3 million in construction value and where the projects are of economic significance for the State. We are already seeing some of the positive consequences of this change with a number of projects receiving quicker Development Approval than what would have been the previous case.

The reforms will also allow the Coordinator General to call in matters for assessment by the DAC where statutory timeframes have not been complied with in regard to Planning Approval. Michael Deegan has been appointed the Chief Executive of the Department of Transport Planning and Infrastructure and Mr John Hanlon has been appointed as the Chief Executive of Renewal SA.

On a less positive note has been the announcement, through the media, by the Planning Minister John Rau of his intention to legislate for an Urban Growth Boundary. HIA can think of no measure more likely to stifle a vibrant development or construction industry than the adoption of such a method. This proposal, if adopted, will mean that any future expansion of the Urban Growth Boundary will have to go through the Parliamentary

process and receive the approval of both houses of Parliament. Obtaining the necessary numbers to obtain such a result, given the composition particularly in the Upper House of a significant number of Independents representing sectional interests would prove a difficult task indeed. Whether individuals support the creation of an Urban Growth Boundary or not, the enshrining of it into legislation is a significant detrimental move and will be opposed by HIA.

AMENDMENT OF THE BUILDING WORK CONTRACTORS ACT

A number of amendments have been passed relating to the Building Work Contractors Act which will increase significantly the power of the Commissioner of Consumer Affairs to take preemptive action to place conditions on a building license of both individuals and corporations in circumstances where the Commissioner believes urgent action is necessary to protect the community.

The new powers will allow, in serious cases, the Commissioner to suspend a license and in less serious to impose conditions relating to restriction on the license. Presently, if the Commissioner wishes to do that he needs to seek an order of the District Court which necessitates a delay before the Order can be carried into effect.

Under the new legislation he will be able to act immediately but only after asking the holder of the license to provide a response and giving the holder of the license an opportunity to be heard and complying with the rules of natural justice.

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Protecting yourself in taking over incomplete building work



Huan Do

Workplace Advisor SA/NT

Recently, HIA has received a number of queries from members about the risks of taking over incomplete building work from another builder.

Common situations where this might arise is where the original builder has gone out of business, or there is a dispute with the client and the builder has walked off the job.

Taking over someone else's incomplete building work can be risky even where you are taking over a job which is close to completion. Here are some simple steps you can take to protect yourself from liability in taking over another builder's work.

RISKS

A key risk in taking over another builder's work is that you may be considered by the owner (and subsequent owners of the property) to have accepted responsibility for the entire job, including for works undertaken by the original builder. You

might therefore find yourself liable for rectifying at your own cost any defective works performed by the former builder.

Another risk is that the base works completed by the former builder may be defective and/or not to industry standards. This, in turn, may impair the quality of your work and require rectification work to be undertaken at your own cost. A prime example is where you are carrying out painting work on walls built by the former builder and the walls are defective, which leads to painting defects in your work.

PROTECTION MEASURES

There are a number of proactive steps you can take to assist in protecting yourself when taking over incomplete building work:

- **Preliminaries** – ensure that the original contract is at an end and that the client is responsible for any legal or financial claims made by the former builder. Ask for something in writing to support this and insert into the contract.
- **If the original builder has gone out of business** then a claim should be made under the Building Indemnity Insurance policy and the insurance company should be involved prior to any works commencing. The insurance company will most likely send someone out to inspect the works and will advise the owner and the builder of requirements before works can recommence. This may include an owner's ability to claim under the Building Indemnity Insurance policy.
- **Inspect for defects** – arrange a time with the client for you (as well as a surveyor or engineer) to document, examine, inspect and test the works. It may be appropriate for you to request that the client commission a formal building inspection report of the works completed by the original builder. Also where possible take photos of the existing works to appendix to the newly signed building contract.
- **Signing of new contract** – signing a new compliant contract document with the owners which clearly acknowledges the takeover of the incomplete works in the scope of works, special conditions, and exclusion sections of the contract.
- **Scope of works** – your scope of works for taking over the job should explicitly



identify the works performed by the former builder (as also listed in the contracts exclusion section), the works to be performed by you as the incoming builder, and any rectification works to be carried out by you of incomplete or defective works of the former builder;

- **Acceptance of base works** – include a term in your contract which states that the client has accepted the base work as being satisfactory;
- **Exclusion of liability** – include a form of indemnity in your contract's special conditions which states that you do not accept responsibility for the former builder's works and that any rectification work which needs to be completed in respect of their works will be dealt with by way of a variation to the contract; and
- **Plans** – Before signing a contract ask the owner for a set of the plans, and determine if the plans have been designed by an architect. Ask the owners for assurance that the plans have been paid for, and they have right to utilise the plans for completion of the works.
- **Certification** – If possible talk to the original certifier to find out if there are any issues or requirements with the build. You may also want to ask the



certifier if all the certificates have been issued for completed works.

- **Insurances** – You will also be required to take out a new Building Indemnity Insurance policy for the remainder of the works including any rectification of the previous builders work.

Advise your contract works insurer and public liability insurer of the nature of the works taken over, and any foreseen issues with the previous builders workmanship.

It would also be prudent to factor into your profit margin the financial

risks associated with this type of project. Furthermore, in order to assist you in deciding whether to take on the project, you should also make enquiries with the client as to why the former builder is no longer working on the project. It may be that there has been a dispute that has not yet resolved, putting you in the middle of a very messy situation.

Should you require further information then please contact HIA's Workplace Adviser on 1300 650 620

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SAFEWORK SA Targeting Working at Heights

HIA has received a number of calls from members informing us that Safe-Work SA have been active and are focusing on safety when working at heights.

As most of you would be aware HIA have been in discussion with the Regulator on a number of issues in relation to the Harmonised WHS laws.

These discussions are on-going but members need to understand that the current WHS Legislation is Law and compliance is necessary.

If required HIA Safety Services can help your business put together Practical Safety Solutions.

You should be aware it is a requirement for all persons conducting a business or undertaking (PCBU) to review their current work practices.

Two areas of concern in the industry at present is Working at Heights & the requirement to have a Site Specific Safety Management Plan in place for a Construction Project (based on a \$250K Construction cost).

FOLLOWING ARE SOME GUIDELINES FOR WORKING AT HEIGHTS

The WHS Act 2012, Section 19 requires A PCBU to provide:

- A safe workplace,
- Safe systems of work,
- Plant and substances in a safe condition, and
- Adequate supervision, instruction and training.

Requirements for the management of falls from a height can be read into each of the above requirements.

Regulation 78 (1) states that a PCBU must manage risks of a fall from one level to another that is likely to cause injury.

- There is no height limit specified therefore it covers any height
- The circumstances of a fall are outlined,
- Work should be carried out on the ground or on a solid construction, with edge protection, protected openings and with a safe means of access and egress

If Regulations 78 (1) is not reasonably practicable then Regulation 79 applies. A PCBU must minimise the risk of a fall by providing a safe system of work:

- Firstly – a fall prevention device, or (if not practicable)
- Secondly – a work positioning system, or (if not practicable)
- Thirdly – a fall arrest system, which (under Reg 80) must include rescue procedures.

EXAMPLES:

1. A safe system of work could include —
 - temporary work platforms;
 - training in relation to the risks involved in the work;
 - safe work procedures, safe sequencing of work, safe use of ladders, permit systems and appropriate signs
 - Or a combination of the above
2. A fall prevention device includes—
 - a secure fence; and
 - edge protection; and
 - working platforms; and covers.

FOLLOWING ARE SOME GUIDELINES FOR MANAGEMENT PLANS

The principal contractor for a construction project must prepare a written WHS management plan for the workplace before work on the project commences

A WHS management plan must include the following:

- (a) the names, positions and health and safety responsibilities of all persons at the workplace whose positions or roles involve specific health and safety responsibilities in connection with the project;
- (b) the arrangements in place, between any persons conducting a business or undertaking at the workplace where the construction project is being undertaken, for consultation, co-operation and the co-ordination of activities in relation to compliance with their duties under the Act and these regulations;
- (c) the arrangements in place for managing any work health and safety incidents that occur;
- (d) any site specific health and safety rules, and the arrangements for ensuring that all persons at the workplace are informed of these rules;
- (e) the arrangements for the collection and any assessment, monitoring and review of safe work method statements at the workplace.

With a WHS management plan— there is a duty to inform all of the participants

And there is also a requirement to — review a WHS management plan

Also, the principal contractor for a construction project must ensure, as far as is reasonably practicable, that each person carrying out construction work in connection with the project is made aware of any revision to the WHS management plan.

The principal contractor for a construction project must take all reasonable steps to obtain a copy of the **safe work method statement** relating to high risk construction work before the high risk construction work commences.

HIA Safety Services can help implement safety solutions that will save time and money, assist with mandatory paperwork and reduce the risk of receiving notices from inspectors.

Please feel free to contact HIA Safety Services on 1300 650 620

Or your local Safety Adviser in SA Jeremy Carrick on 0420 319749 or j.carrick@hia.com.au





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How many homes do we need to build?



Geordan Murray

HIA Economist

This is the million dollar question that policy makers, economists, demographers, and other pundits around the country continue to grapple with.

Most analysis tries to put an exact number to it, but in reality there are almost infinite possibilities for what actual demand for new home building could be. The range of possibilities reflects the wide range of economic and demographic changes that could occur over time.

As the population grows, more households will be formed and these households will require a home. However, population growth and household formation only tells part of the story. Changes in other demographic trends (e.g. age profile of the population) and variations in economic conditions also have an impact on the way households utilise housing, and thereby the number of new homes the industry should supply.

Furthermore, the number of homes we need to build is not equal to the number of homes needed to house the population. The steady flow of existing homes that become uninhabitable or are demolished must also be replaced.

A change in our living standards (from an economy-wide perspective) also exerts a significant influence on the quantity of homes we need to build. Positive changes in living standards increase the demand for residential building. This enables households to increase the quality and quantity of housing they consume.

An increase in the quality of housing equates to an increased incidence of households knocking down existing homes and building a new one in its place or undertaking substantial renovations.

An increase in the quantity of housing demanded is likely to be reflected in a decline in the average household size as more households occupy more than one dwelling (e.g. a holiday home, or a second dwelling for working away from home).

New research by HIA Economics has looked into the wide range of growth scenarios that both South Australia and the Northern Territory could track between now and 2050. For each jurisdiction, each scenario considered different combinations of population growth rates, and changes in living standards which could eventuate over this time horizon.

The average number of homes required to be built in SA each year between now and 2050 lies within a range of 5,566 and 11,869. We would only need to build 5,566 homes per annum if we consistently recorded a low rate of population growth and achieved a very modest improvement in living standards. In contrast, if we consistently achieved large improvements in living standards and strong population growth we would need to build nearly 12,000 new homes per annum.

Looking at the NT, the number of new homes required each year between now and 2050 lies within a range of 1,769 and 2,188. As above, the lower bound of 1,769 homes per annum would only satisfy demand if we consistently recorded a low rate of population growth and recorded a very modest improvement in living standards. In contrast, if we consistently achieved large improvements in living standards and strong population growth we would need to build nearly 2,200 new homes per annum.

These figures clearly imply a wide range of possibilities for each jurisdiction. However, these figures represent the upper and lower bounds of plausibility and we should note that the extreme ends of the spectrum are probably unlikely to eventuate. Across the numerous economic cycles we could expect to encounter between now and 2050, activity in any single year is likely to vary within this range.

If we look at the contemporary demand conditions, SA and the NT are almost polar opposites. In South Australia, the relatively low rate of growth in real household income during the period is

likely to have contributed to a subdued demand for knock down-rebuild and for second homes. However, this is likely to have been counter balanced, at least partially, by the increased purchasing power through lower borrowing costs.

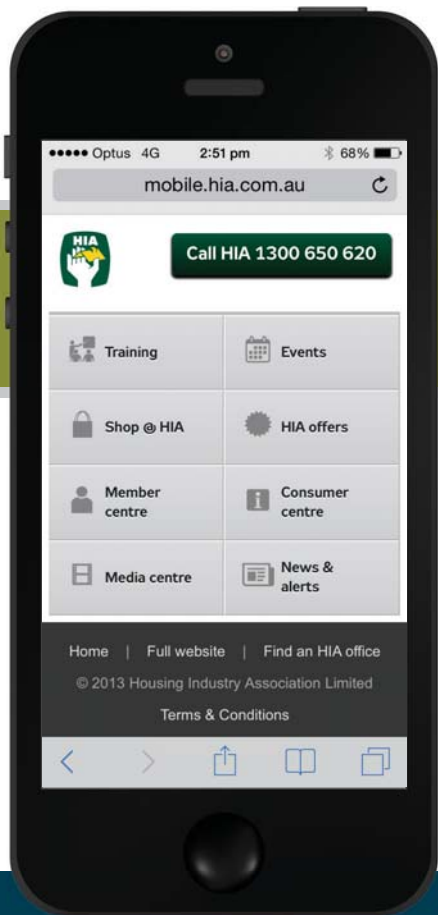
Lower borrowing costs also had a positive impact in the NT, while the strong economic growth in the NT stemming from mining investment (notwithstanding the most recent easing) is likely to have seen real incomes growing quite strongly. This combination is likely to have delivered a significant boost to demand for housing in the NT during the year. Constrained supply has caused this strong demand to manifest in price pressures in the housing market. In the year to October 2014 home prices in Darwin have increased by 11.5 per cent, only narrowly behind Sydney and Melbourne.

The challenges facing policy makers in SA and the NT may appear vastly different at present. However, there is a key similarity. The aim of policy reform must be ensuring that the supply of new housing can meet the needs of households' right across the housing continuum. This means enabling the right mix of housing, from detached and semi-detached dwellings at one end of the spectrum up to apartment living at the other, from lavish high end homes right through to fully supported social housing.

Governments in both these jurisdictions must ensure that policy settings enable supply to meet demand. Furthermore, they should be aiming to see supply meeting demand persistently over the long term. To achieve this objective policy reforms must be designed in such a way that residential building can quickly respond to fluctuations in economic cycles and variations in demographic requirements. Reducing the red tape in the lengthy planning pipeline would be a good place to start.





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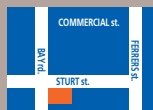
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What comes first, the land division or the detached dwelling?

According to the ERD Court decision in *Paior & Anor v City of Marion & Ors (No.3)*¹, it is only when the relevant authority approves the land division and when the plan of division is lodged with the Lands Titles Office that approval for built form can be granted.

The decision has serious implications for any developments involving an approval for land division and the construction of a detached dwelling, semi-detached dwelling or row dwelling.

The key question considered by the Court in Paior was, given the reference to “exclusivity” in the definition of “detached dwelling” under Schedule 1 of the Development Regulations, could a relevant authority grant development approval for built form before approval for land division and the lodgement of a plan of division? The answer is now clearly no.

In Paior, “Development plan consent, land division consent and development approval were granted to that application on 1 June 2012. The application to the Registrar General to deposit a plan of community division appears to have been made in late January 2013, and the plan was deposited on 6 February 2013. Titles were issued on 1 March 2013”. Because of this sequence of events, which is common to most applications for built form involving a land division, the Court found that the question of whether a party would ultimately proceed to complete the development (which includes land division) could not be guaranteed. If a party did not proceed with the development in these circumstances, the requirements under schedule 1 would not be met. Therefore, in Paior the Court held that the relevant authority could not approve an application for a dwelling without being satisfied that the land division has been approved and a plan of division had been lodged.

SCHEDULE 1 OF THE DEVELOPMENT REGULATIONS

Schedule 1 of the Development Regulations defines a “detached dwelling” as “a detached building comprising 1 dwelling on a site that is held exclusively with that

dwelling and has a frontage to a public road, or to a road proposed in a plan of land division that is the subject of a current development authorisation”.

Similarly, the definition of a semi-detached dwelling and row dwelling includes reference to the dwelling “occupying a site that is held **exclusively** with that dwelling”.

Historically, the Courts have found that the use of the word “exclusively” implies a right of exclusive occupation or tenure².

In Paior, as with nearly all cases where a land division is part of an application for built form, an approval for the built form is based on the future intention of the applicants to proceed in full with the development.

It is this future intention which causes the conflict with the requirement for exclusivity under schedule 1.

WHY ARE FUTURE INTENTIONS NOT ENOUGH?

The Court in Paior held that “*frequently, a development approval is obtained, but not subsequently used. For that reason, authorities should not assume, when processing an application for a change of land use, that a land decision for which development approval has been sought or even granted will necessarily be proceeded with to the point that a new allotment is created. It might not be.*”

It must therefore follow that until such time as a land division application is approved and the plan of division lodged, the built form cannot be approved.

WHERE DOES THIS LEAVE THE DEVELOPER?

The Court’s decision in Paior means that developers can no longer expect the relevant authority to approve an application for a detached dwelling, semi-detached dwelling or row dwelling which involves a land division until approval for the land division



KATHRYN WALKER

has been granted and the plan of division has been lodged with the LTO.

The potential financial implications and project delays are obvious and while the findings in the case are no doubt an unintended consequence of the wording of Schedule 1, until such time as legislative change is made, do not expect your development for built form to be approved before the approval of your land division and the lodgement of the plan of division at the LTO.

*Kathryn Walker, Partner
Lynch Meyer Lawyers
T: 08 8236 7632
E: kwalker@lynchmeyer.com.au*



¹ (2014) SAERDC 42

² *McNamara v City of Charles Sturt & Attard* (2001) SASC 368

WHAT IS HIA DOING ABOUT THIS?

HIA Workplace Services advises that they are aware of the difficulties that this decision may present and are in discussions with senior executives of Department of Planning, Transport and Infrastructure (DPTI) to ensure that there is an appropriate response.

A further consequence of the decision in Paior is that a small number of councils have taken the view that even a minor amendment to the lodged plans requires a completely new application for approval (and a new fee!). HIA is also in discussion with the department to address the issue.

2015

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2014 HIA-Natural Gas Corporate Golf Day

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With prime weather conditions after heavy rains the day before, the 2014 HIA-Natural Gas Corporate Golf Day held at the picturesque Flagstaff Hill Golf Club was off to a good start.

The players were treated to a fantastic BBQ lunch cooked by Premier Partner Natural Gas, jam packed 'player show bags' a very popular coffee van enjoyed by coffee lovers and once again back by popular demand, the Mexican Hole, with funds going to the HIA Charitable Foundation. Damien Squire and Paul Hopkins (Kingspan team) were first off the rank having the 'tequila shots' looked on by their team members Pat Clancy and Duncan Gavin who were both happy to just donate to the foundation without a tequila shot (they were either designated drivers or just wanted to make sure they hit the ball in the right direction). Thank you to all the players who donated on the day including the Natural Gas raffle with proceeds going to the Movember foundation, the winner of this Angus Marr from Hurst Constructions received a Gas Mate pizza oven.

Players were kept refreshed and fuelled during the day by HIA providing drinks and snacks and Kingspan Insulation cooking a sausage sizzle. The cocktail prize presentation saw GWA Bathrooms & Kitchens take out 1st place, the team from Fyfe in second place and in third place was Kingspan Insulation. Nearest to Pin was won by Peter Walls from the Blum Australia team and Longest Drive went to Simon Young, from Financial Services Partners. HIA would like to thank Natural Gas and all Hole Partners for making the day enjoyable by all.



Natural Gas, the fuel of choice of new home buyers, is proud to be a supporter of HIA in South Australia. Customers prefer Natural Gas for cooking, hot water and heating in their homes and we are committed to partnering with the building industry to deliver Natural Gas for the ultimate in home comfort. The gas industry has been providing warmth and comfort to South Australian homes for over 150 years. We intend to continue that service delivery through future generations with new homes built with the benefits of Natural Gas. Please contact Jon Bush – New Home Business Development Supervisor directly on 8159 1826 for any information. Natural Gas – Make the connection.

1: Premier Partners Natural Gas. 2: Hole Partners Knauf Plasterboard. 3: Hole Partner James from Kingspan Insulation. 4: Players from the Kingspan Insulation team enjoying a tequila shot. 5: Fyfe team also enjoying a shot!. 6: Natural Gas cooking up a BBQ for the players, assisted by HIA staff.



HOLE PARTNERS



Transform your new house into a home with natural gas



Hot Water



Heating



Cooking



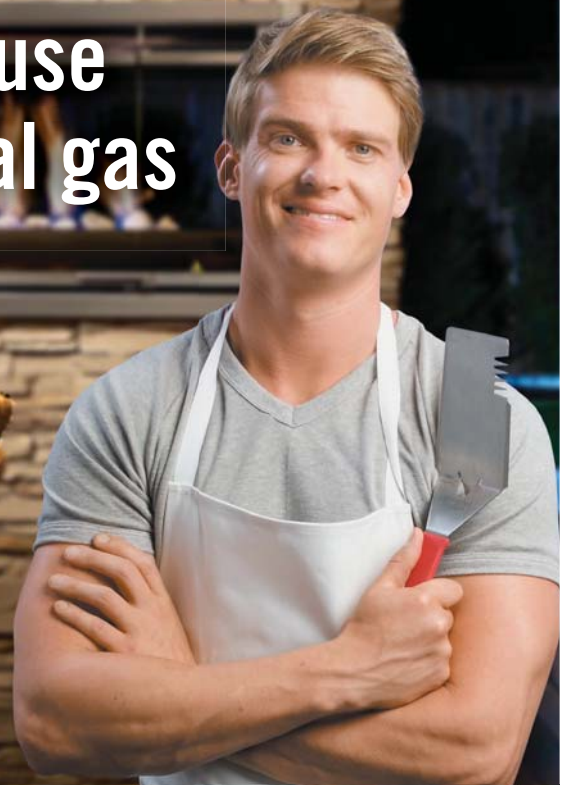
Clothes Dryers



Pool & Spa Heating



Outdoor Cooking



Natural Gas
delivered by Australian Gas Networks

Call 1300 001 001 visit our website maketheconnection.com.au or ask your builder about Natural Gas appliances for your new home.

PROMOTE YOUR BUSINESS THROUGH HIA

BECOME A PARTNER OF HIA EVENTS AND COMMUNICATIONS PROGRAM TODAY AND REAP THE REWARDS

As part of the many services HIA provides for its members, HIA delivers an extensive event and communications program in each region, providing current up to date information on many different topics and issues relating to our industry.

HIA events and communications create branding opportunities; advertising exposure; an environment to develop business to business contacts and networking opportunities with selected target markets.

Partnership with HIA will further position partners within our industry and reinforce your organisations support for the economic prosperity of the residential construction industry.

Partnership packages can be tailored for each individual organisation and budget, allowing cost effective opportunities to reach key customers, increase market share and gain a competitive advantage in an ever tightening market.

FOR FURTHER INFORMATION AND TO BECOME PART OF THIS UNIQUE MARKETING PROGRAM PLEASE CONTACT HAYLEY COLE ON 1300 650 620.



APPRENTICESHIPS

EMPLOY DIRECT

Screening



1 to 10 hours

Job ad



\$0 to \$280

Interview / Trial



1 to 10 hours

Employ



2 to 6 hours

Cost \$200 – \$1000*

Recruitment



HIA APPRENTICES

Advertise

Screen

Phone interview

Face to face interview

Numeracy and literacy testing

OHS testing

Induction

AAC sign up

Power tool training

CI card

Tafe enrolment

Payroll

Processing



1 hour per week

Frequency



52 week

App. Payment



Weekly

Accruals

Tax, Super, Sick Leave, Annual leave
Sick leave, Payslips
Group certificate

Payroll



Processed fortnightly

Invoiced fortnightly, payable in 7 days

Invoice for ordinary hours and downtime
(Av 38 weeks)

Tax

Super

ColInvest

Payslips

Group Certificates

Better cash flow management

Cost \$50 – \$150 per week*

Tafe Fees



Av. \$1500

Work Cover



Av. Injury

PPE



\$1000

Mentoring



\$250 P.A.

On costs



Included in rate

HOW HIA APPRENTICES CAN HELP

HIA Apprentices offers a simple and easy solution which removes the complexity of apprentice management from your business. Today HIA Apprentices has almost 500 apprentices in training nationally; over 200 apprentices successfully completed their apprenticeship in 2013. We understand and meet the unique needs of over 350 businesses, just like yours.

*Calculated by multiplying min hours by effective hourly rate of \$50

The first choice

Funding is essential for building projects and HIA Finance is perfectly positioned to help you get the funds you need.

Building your own house is a great investment, but what a lot of builders don't realise is that when it comes to building your own home, being classed as an owner/builder could place you in the 'too-risky' basket for many banks and lenders.

Recently, a HIA builder experienced this for himself. 'Our current bank didn't approve the finance required, as they had initially advised, prior to the project commencing,' he says.

'Another broker had advised that another bank would be able to finance our project, but after weeks of waiting with no answer, we couldn't wait any longer as we had a project under construction.'

Obtaining the additional finance to complete his project was becoming crucial, but it was discovering the services of HIA Finance that proved to be the solution he was after.

A HIA member since 2007, this builder decided to call HIA direct to find out exactly how these services could work for him. 'When I made initial contact I briefly explained my requirements and was referred to the most appropriate person, who called me back within a day.'

Mark was the HIA Finance consultant referred to this member's case, and the result could not have turned out better. 'Throughout the entire process, from beginning to end, regular updates were provided,' he says. 'Mark was available on his mobile and called back whenever he said he would, often after hours, to explain where things were at.'

After this first contact in July this year, the process moved relatively quickly with settlement taking place in early October. 'Mark was always willing to answer any questions, and spent a lot of time, at length, explaining the details and reassuring us.'

Unfortunately, this builder had to learn the hard way about the sorts of financial obstacles that can face an owner/builder. 'The process would have been even faster if we were not waiting on an outcome from a previous application with another broker,' he explains.

After a slow start with other lenders and banks, this builders experience with HIA Finance was positive the whole way through. It also resulted in extra funding above what they requested, which allowed this builder to provide extra working capital to his business to fund other projects.

'Mark was able to review our situation very quickly and able to find a suitable lender straight away,' he says. 'He understood the building process and understood our predicament, and worked quickly to help us, especially in finding a lender that would acknowledge the builder's experience and not treat us as a first-time owner/builder.'

'We can't thank Mark enough for helping us to secure the finance to finish our project,' he adds. 'The lender that was chosen was the perfect fit as they were willing to work with us and understand our needs and objectives. We felt we were not treated as a number as with other banks.'

'After the other lenders had let us down, wasted precious time processing our application and not giving us an answer, all while our project was under construction, Mark's specialist knowledge of the finance and building industry was a welcome relief.'

Although a positive outcome in the end, the above situation can often leave people with a bad credit rating, making it even harder to obtain funding. HIA Finance has been set-up to be the first choice for HIA members, their families and their staff, with specialist consultants that understand your needs as a builder and/or developer to provide tailored solutions for all your funding needs.

For more information contact HIA Finance at finance@hia.com.au or call 1300 889 442.



Casey Sharpe Constructions Pty Ltd

In the year 2000 I made a 'sea change' from Bordertown to Kingston.

I was a 20 year old qualified carpenter and was loured to Kingston to play football for the Kingston Saints. I formed Casey Sharpe Constructions PTY LTD and carried out various maintenance and small carpentry jobs around Kingston. I was disqualified from driving for a six month period which meant improvising! My only means of transport was a bicycle, which I built a lightweight trailer to transport all my tools and materials from job to job! It's fair to say I was a very independent and determined young fella.

From 2001 to 2006 my business slightly grew, eventually employing a carpenter and taking on a HIA Apprentice. I would average one new home a year, several renovations and many pergolas along with maintenance. In 2004, I met Jenna Lawrie while building her parents pergola. Jenna and I were engaged in October 2006 and decided to take the next step with developing our business. In 2007 we purchased Hotondo Homes franchise and have increased our sales every year. We currently build 10 quality homes per year, develop subdivisions and operate a homewares division. We employ 10 full time local staff members comprising of Administration and Sales to Carpenters, Concreters, Painters and of course Jenna and myself make up our successful



team. Recently we have been rewarded with several distinguished awards from HIA and BrandSA.

In 2013 we entered the HIA SA Housing Awards for our custom built home from \$350K to \$501K. We were overwhelmed with the win and a Commendation for Country Builder and finally, Major Award for Outdoor Project. This award elevated us to the HIA Australian Housing Awards held at the Gold Coast in May 2014. We were delighted to be named a finalist in the Outdoor Project category. In 2014 we entered another custom built home in a higher category. Unfortunately we were not awarded with the win but received high praise and encouragement from the judges. Jenna was awarded the 2014 Business Partner of the Year. I unsuspectingly nominated Jenna for her incredible role and for the success she brings to our company. Jenna has now been invited to attend the HIA Australian Housing Awards in May 2015.

Most recently, we were nominated in the BrandSA regional awards in Mt Gambier. The South Australian Regional Awards are held annually to celebrate and showcase the achievements of individuals, groups and organisations that have made significant contributions to regional South Australia. We are delighted to say that we were announced Winner of the Telstra Small Business Award for the Limestone Coast. We have now been invited to attend the BrandSA 2015 South Australian Regional Awards held in Adelaide in March 2015.



2015 HIA Member Diary Order Form HIA South Australia & Northern Territory

AVAILABLE NOW



2015 HIA Member Diary

Member price \$44.00

I would like to purchase _____

HIA member diaries = \$ _____

Non member price \$57.50

I would like to purchase _____

HIA member diaries = \$ _____

All prices include GST

The HIA Member Diary has been uniquely designed to meet your needs with:

- > Local council and government department listing
- > School terms and public holiday dates
- > Staff leave charts
- > Metric brickwork dimensions and conversion guides
- > Removable grid pad
- > Business card holder

The HIA Member Diary is an essential management tool for any construction business. The page-to-a-day format provides ample room to record important information for complying with contractual controls, legal requirements and business record keeping including:

- > Details of client meetings and instructions
- > 7am - 7pm appointment times
- > Requirements and requests for scope of work changes
- > Monitoring and recording the progress of works and delays
- > Dates of inspections, material deliveries, and equipment hire
- > Attendance records, dates and outcomes of tool box talks
- > Records of staff and contractor hours of work.

Postage & Handling \$11 including GST

Payment options:

Total amount due: _____

Charge to my account* Cheque (post to above address)

Credit card – please charge my:

Visa Bankcard MasterCard Amex Diners

Card no. _____

Expiry date _____

Cardholder's name _____

Signature _____

* Members only for orders over \$100

Delivery details:

Contact name _____

Company name _____

Address _____

State _____ Postcode _____

Telephone _____ Fax _____

Mobile _____ Purchase order # _____

Membership Number _____

OFFICE USE ONLY

Goods taken _____ Goods to be sent _____ Date & time of order _____ Order taken by _____

HR Docs subscriptions – save time and money

HR Docs powered by HR Advance is HIA’s newest business support initiative, providing members with online access to a suite of customisable, legally compliant HR documents – from workplace policies and agreements, to forms and correspondence.

Many owners of small to medium businesses find themselves navigating the HR maze fairly regularly. Keeping up-to-date with changes to IR laws, as well as overseeing staff recruitment and subsequent ongoing employee management can drain time and resources from your business.

And this is where a subscription to **HR Docs powered by HR Advance** can help. HIA has introduced the service to meet the requirements of members whose businesses are large enough to require regular HR management.

HIA offers two levels of subscription:

- **Premium** – The premium subscription provides full access to the entire online library of HR documents for twelve months. Subscribers can log in and access the documents as often as they need to. Customising the documents is as easy as answering a series of prompts as you work through the document.
 - **Essentials** – The essentials subscription is a little cheaper and is a scaled-down version, giving members 12 months access to about 50 documents suited to the needs of smaller businesses. Again, subscribers can select and then customise documents online as and when required.
- Even though the subscriptions are a ‘self-help’ option, meaning users can select and customise documents themselves using the HR Docs search function or Document Wizard tool, your HIA workplace adviser can also provide help and advice regarding which documents to use based on your HR issue.

Once you’ve selected and customised your documentation, it will be saved as either a Word or PDF file, then automatically stored online for your future reference, offering you a safe and secure central location to edit and manage your documents. Subscribers can search all stored documents according to name, author, last review date and user.

The HR Docs subscription service makes perfect financial sense – giving members access to professional, legally-sound documents without having to spend money on a lawyer or hours at the computer. And, for businesses looking to expand or grow, the benefits are even greater, as an ongoing subscription will allow members to systemise and streamline their internal HR procedures.

*For more information on how to make **HR Docs powered by HR Advance** work for your business, call your HIA workplace advisor on 1300 650 620.*

HIA Business Assist

- Is managing your people becoming a hassle?
- Is your business up-to-date with the latest Australian employment laws?
- Do you need employment advice?

Dealing with day-to-day workplace relations and HR matters can be time consuming, complicated and risky. However, employing a dedicated experienced HR resource can be costly.

Introducing HIA HR docs – a comprehensive HR document library designed to help you access compliant contracts, letters, templates, policies, forms and checklists quickly and easily, with complete confidence.

Through HR docs our friendly team of qualified workplace advisers can now offer you an extensive range of support and assistance to help you manage your HR needs.

Regardless of your business size, HIA has your HR solution. Purchase a single document or a full subscription – it’s up to you.

policies forms
correspondence
agreements contracts
checklists

let HIA be your HR solution

For full details contact your local workplace adviser on **1300 650 620** or go to hia.com.au/hrdocs



HIA HR docs is powered by



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Australian Business
Lawyers & Advisors



HIA Training Services



Matt Lowe
Training Manager

GOVERNMENT FUNDED TRAINING OPPORTUNITIES

Skills for All is a South Australian Government initiative that is changing the way vocational education and training is funded in South Australia. HIA is a *Skills For All* Training provider and is currently offering funded training places in the following national qualifications;

- CPC40110 Certificate IV in Building and Construction (Building)
- CPC40208 Certificate IV in Building and Construction (Contract Administration)

- CPC40308 Certificate IV in Building and Construction (Estimating)
- CPC40508 Certificate IV in Building and Construction (Site Management)
- CPC50210 Diploma of Building and Construction (Building)

These courses are funded through the Government of South Australia's Skills for All initiative. Visit www.skillssa.gov.au for eligibility criteria.

For further information or to register your interest please contact the HIA Training team on 1300 650 620.

Skills for All

An initiative of the Government of South Australia

ROOM HIRE

Are you looking for a venue to hold that ever important staff training session?

HIA Training Services offers a comprehensive cost-effective solution to your venue hire needs. Contact our office on 1300 650 620 to find out more or to book a visit of our newly renovated facility.

LET US KNOW YOUR TRAINING NEEDS

HIA Training Services is always interested in looking at new ways to assist our Members and help meet their training needs. Our friendly training team welcomes any feedback for potential new courses we can deliver to our valued membership base.

Our office is open from 8.00am to 5.30pm Monday to Thursday (5.00pm on Fridays) and we can be contacted on 1300 650 620.

HIA would like to thank the following NT partners for their support during the year



NT NEWS



Robert Harding

Regional Director SA/NT

NT HOUSING AWARDS

SkyCity Darwin played host to the 2014 HIA-CSR NT Housing Awards on Friday 7 November and what a night it was!

Over 320 of the Territories leading builders and contractors along with manufacturers, suppliers and Government representatives commenced the night with cocktails on the lawns of the Casino where they were greeted by the exotic dancers from E2E Enterprises.

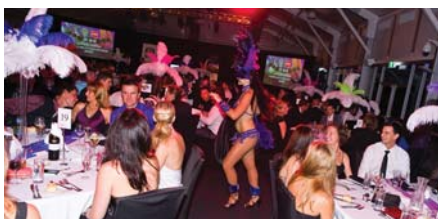
The night was launched by Justin Gill, Chair of the HIA NT Committee on behalf of HIA and Sue Wundenberg representing CSR who are again, as in past years, the Premier Partner of the Event.

The HIA-CSR NT Home of the Year was deemed by the judges to be the entry by Overlander Homes and this was a truly spectacular entry demonstrating all the best of Northern Territory design and workmanship.

Abode New Homes was declared the 2014 HIA-CSR Professional Small Builder / Renovator and Killarney Homes the 2014 HIA-CSR Professional Medium Builder / Renovator. A full list of the winners in each of the categories can be found at housinglocal.com.au.

All of the winners were featured in the Northern Territory "Territorian News" on Sunday 16 November and will be featured again in the January issue of Darwin Life.

The night concluded with many of the Members and guests dancing the night away to the rhythm of the excellent band "The Kicks".



A reminder that next year's Awards will be held on Friday 9 October.

A final thank you to the judges who gave their time freely in order to make this night the success which it was.

SKILLS CENTRE UPDATE

The second Certificate IV in Building & Construction course being the education requirement of a builder's license in the Northern Territory has commenced with 18 students enrolled. The first 2 modules of the certificate have been successfully completed. The preparations for the qualification of Removal of Asbestos are well underway and already there have been significant enrolments in this important training course.

HIA continues to work with the Government and the Construction Industry in the offering of relevant courses.

CIVIL APPEALS TRIBUNAL UP AND RUNNING

The Attorney-General John Elferink has recently announced that Northern Territory Barrister Richard Bruxner has been appointed as the inaugural President of the Civil and Administrative Tribunal.

Mr Bruxner has been appointed for a period of 12 months until the selection process for a permanent President is completed. Prior to this appointment, Mr Bruxner was Crown Counsel.

The jurisdiction of the Civil Appeals Tribunal is aimed at cutting red tape and creating a one-stop-shop for civil and administrative appeals. It will replace some 35 commissions, tribunals, committees and boards. A number of pieces of legislation have already passed with this transfer having occurred with more to take place over the next 12 months accordingly to the Attorney-General.

NTCAT will operate out of its new headquarters at Casuarina.

NEW UNIT TITLE LEGISLATION

The Northern Territory Government has introduced a new piece of legislation titled "Unit Titles (termination of unit plans and schemes) Bill.

Under the proposed legislation a unit complex on 10 or more may be redeveloped if the required majority of owners agree to the plans and the compensation is offered by a developer to dissenting owners is accepted.

The Attorney-General has claimed that this legislation will prevent a small number of unit owners blocking development for unreasonable financial gain against the majority of other owners.

Currently a complex cannot, except with the Order of the Supreme Court, be sold or re-developed if just one owner refuses to accept an offer from a property developer even if the remainder of the owners agrees to the plans.

The Attorney-General claims that the new proposed legislation will enable obsolete buildings to be redeveloped and to enhance housing for Darwin's growing population.

These proposed changes will apply to developments of 10 or more units and there will be a descending percentage of consents required depending on the age of the development with those less than 15 years requiring 100% agreement descending to those of 30 years or older requiring 80%.

The Draft Legislation is available for public comment currently.

GOVERNMENT PROPOSAL TO SELL OFF TERRITORY INSURANCE OFFICE

Members would be aware that the Government has commenced consultation in regard to the sale of the Territory Insurance Office. Members should make themselves familiar with the debate both for and against the proposal and will no doubt have their own views as to whether the sale is likely to benefit the local community or not.

There is no doubt that over the years the TIO has formed a useful function in regard to providing underwriting facilities for the Territory when a number of the major insurance companies were not prepared to enter the field because of the smaller population.

It is equally as important as the Chief Minister has pointed out that there are a number of large infrastructure projects which are desperately needed if the Territory is to move forward economically. The Northern Territory Governments argument is that they are unable to adequately finance these projects and that they will guarantee that the funds from the sale of TIO will be placed in a quarantine fund for infrastructure projects.

There is no doubt that if the residential construction industry is to move forward in the Territory then those infrastructure projects need to take place for the provision of the necessary services.

Building territory skills



Neilia Ginnane

NT Skills Centre Manager

Anyone who has worked in the Northern Territory would appreciate the constant challenge of staffing a business.

We experience continuous trade skills shortages, transient employees, fluctuating workloads, and when the wet season closes in all locals pack up or move out! This can make workforce planning very difficult. However, HIA are focusing on building the skills among the people we do have here in the NT by attracting, engaging, training and hopefully placing them into employment, to provide a constant flow of new employees for our industry. To do this we are following a range of strategies and implementing new programs for the NT.

Working in partnership with other organisations is an essential part of successful business practice, and HIA are doing just that to provide job ready people for positions as trade assistant or apprentice in all trades associated with building and construction.

In January HIA will be offering our first Introduction to Construction course, proudly sponsored by the NT Government Department of Youth Affairs Youth Vibe program. Youth Vibe runs every school holidays with the Department sponsoring a range of workshops and events for youth aged 15-25. The events engage participants in their local community and provide valuable opportunities to learn new skills, and in this case, learn more about future career opportunities.

HIA's Introduction to Construction aims to attract youth who are considering a career in the building industry, and provide them with the opportunity to learn more about the industry, opportunities, and all the while, achieving their White Card, which of course everyone in construction needs. We also have guest speakers from industry including our own Members, tradespeople and business owners to present on their

career and industry experience and expand on the reality of what to expect on the job.

The program will provide a connection between our industry and future tradespeople, and encourage our youth to pursue an apprenticeship or other entry level position.

Recognising the resources we have locally is critical to building capacity and HIA have partnered with STEPS training to deliver Get Skilled, a pre-employment program for the unemployed in early 2015. This is an adults program, providing training to be a trade assistant. The NT Government Department of Business is supporting the HIA Training and we aim to deliver 20 job ready trade assistants as a result.

The Get Skilled program includes the delivery of 6 nationally accredited units of competency from the Certificate II in Construction: literacy and numeracy, measurements and calculations, handling building materials and equipment, use of explosive power tools, occupational health and safety, and a White Card. We also plan to include guest speakers, worksite visits and some work experience as part of the program.

Don't you wish all your trade assistants had the basic skills set before they started? Every trade needs trade assistants, and this group will be completed by April, just in time for the dry weather and the boost in industry activity. Their training is generic to be able to apply to any building related trade: building; carpentry; joinery; tiling; electrical; blocklaying; refrigeration, plastering and so on. If you know you will be looking for new staff in 2015, call in and see us. If you are willing to take on one or a number of our participants for work experience placement, then call in to the HIA office. We also welcome potential employers to come along and have a chat with the participants throughout the program and engage with them. The more they know about the industry the better.

With all this activity around youth, partnering and engagement, we expect to see a boost in trade apprentice numbers in the NT. And again, HIA is here to help and support any building trade employer with attracting and retaining an apprentice. HIA Apprentices has been in operation for many years now and since 2000 has achieved 10,733 apprentice placements. As a Group Training Organisation, (GTO), we can take the worry out of recruiting

and managing an apprentice, and we work collaboratively with our employers and employees to ensure a good 'job fit' and the best training outcomes. We also help guide the apprentices through their indenture with our mentoring program, and support you as an employer by managing payroll, HR, and all other aspects of the employment contract. If you are interested in more information, contact HIA Apprentices via our HIA website, or call into your local HIA office.

And finally from the NT, we have our first Business Partners Network morning tea on December 9. We appreciate the importance of the partners of members who provide the support, and often the management of the daily business operations, which contributes to the success of a business. To help support our HIA Business Partner Network, we look forward to providing these events on a regular basis. With guest speakers, and updates on the latest services and assistance available from HIA, it should be a great morning. Connecting with others in similar business and learning from experience can also be valuable in your own continuous improvement, so networking will be a big part of our morning tea.

With all these programs on the go, it looks like 2015 will be a busy year for HIA Training in the NT. We look forward to providing quality training and contributing to our Members' workforce, and welcome Members feedback and involvement.



The building industry's insurance broker

Why HIA insurance services?

- **Industry experience.**

We are a joint venture between Aon, Australia's largest and most experienced residential construction insurance broker, and the Housing Industry Association.

- **Tailored solutions.**

Our policies provide comprehensive cover, based on the knowledge we have gained over 20 years about what can go wrong for builders and tradespeople.

With over 20,000 building and trades customers nationally we develop insurance that addresses the real needs and risks of the building industry. This may include cover for home warranty, tools and equipment, motor insurance, contract works, public and products liability, sub-contractor and trades liability, management liability, income protection and professional indemnity, commercial property insurance.

- **Fast and efficient service.**

With 80 staff located in HIA offices in every state of Australia, we are ready to assist you when you need it.

**To request a quote or discuss your insurance needs,
contact HIA Insurance Services today.**

call us now

ACT 1300 400 401

QLD 1800 633 467

NSW 1300 200 201

SA 1300 600 601

TAS 1300 500 501

VIC 1300 554 227

WA 1300 800 801

or visit

hiainsurance.com.au