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Submission: To improve the efficiency and effectiveness in protecting consumers, consumers needs to be protected from :

1) themselves

2) the builder

by the following means.

1) Consumers need to take more responsibility for their own actions of selecting an architect/designer and builder.

Knowing that there is an "easy out" with the HBC as a back up, some consumers are tempted to an easy and ill considered builder selection.

Consumers need to be positively encouraged through education on a building project overview. Too often the consumer has an unrealistic expectation of the building budget from the outset (including by poor advise from an Architect) and then is cornered to proceed with a cheaper and poorer builder option. Have an online owners project management overview course as a pre requisite before a consumer can engage an architect/designer/builder etc. This could include eg simple overview calculations with total constructed floor square metres x \$/floor m² (for a range of different levels of construction) plus site costs etc, plus obviously other subjects.

The HBC needs to connect to the commencement of the project by such a course and manage consumers expectations from the outset.

Consumers need a deterrent and encouragement to make a fully considered and not lazy decision.

eg an insurance claim excess for claims (but not for death) where the consumer should have known better. eg the consumer would have learnt in the online owners project management overview course

2) Eligibility guidelines must allow the insurer to prohibit high-risk builders.

Note a builder must prohibit poor trade work to deliver a complying building.

Matters can get out of hand from a very early stage of the project.