Whilst I agree with recommendations 1 to 18, they do not go far enough.

Specifically the recommendations are limited, in that their focus is more cure rather than avoidance. By contrast, the "Process" I set out in my detailed Submission of 25 May 2020 is designed to maximise "avoidance" of mistakes at minimal cost in both time and \$\$\$ to stakeholders rather than the alternative of "cure" at high emotional and \$\$\$\$ cost to stakeholders.

Specifically, I note the frequently unintentional ignorance and mistakes by a few have created unnecessary overheads for both Contractor and Consumers. Anecdotally I am aware of Home building warranty Insurance premiums increasing 400% to 1000%. Creating a costly system (ultimately every increase in insurance premiums will be passed on the home buyer) for fixing mistakes is not the answer when avoidance of mistakes in the first place should be the focus. Put simply the recommendations as they stand risk adding multiple % increases to the cost of every home!

Finally based on Jerry Tyrrell's experience from almost 150,000 inspections of buildings in Australia, I again note the majority of mistakes and post completion costs can be avoided by:

- 1. Contractor access to clear best practice when they are doing complex work
- 2. Inspection / witness points for high risk work eg subsill, basement waterproofing, box gutter overflows etc
- 3. Agreed regime of quality control ie no duplication of what the PCA, Engineer etc are doing.