

From: [REDACTED]
To: [HBCreform](#)
Subject: HBCF reform discussion
Date: Monday, 11 July 2022 8:45:45 AM
Attachments: [unknown.jpg](#)
[unknown_1.jpg](#)
[unknown_2.jpg](#)

Hi,

After reading your consultation paper, my response as following

1/ No insurance NO claim - If someone fails to insure their car or house they cannot claim, they might say I did not know or I forgot.

Not knowing or forgetting is not a valid excuse and likewise if a homeowner fails to do their homework on works to their home it is in the same league, no insurance - the home owner is complicit and cannot claim.

2/ Owner builder work excluded - the current status should remain.

3/ Home owners complicit in uninsured and unlicensed work - home owners are commonly getting CDC approvals and getting work done them selves and then often owner building themselves but engaging contractors for the works where the amounts exceed \$20 000. They have kitchen contractors and tilers and all sorts of trades doing the work over the threshold and not providing insurance, and there is no policing of this to the detriment of licensed builders and trades who do insure. These home owners know they are doing the wrong thing, and allow these contractors to do the wrong thing who know they are doing the wrong thing, but don't care as they are getting away with it. I believe that HBCF should be auditing home owners. It seems that if you are a builder we will hold you to account, but any other trades can do not need to comply and will not be held to account.

Nothing will change if this is not policed.

A few other items not addressed in the paper -

4/ Change the threshold - we are in a high inflation environment with building prices 50% higher than 2 years ago, the \$20 k threshold should be moving with this.

5/ Builders innocent till proven guilty - builders with a good track record need to be given the presumption of innocence when a client makes a claim or complaint as likely under these circumstances it is the home owner who is the problem and not the builder, don't always assume the builder is the problem. No black marks, no stopping of insurance certificates or licensing until a builder has been proven guilty and even then failed to comply with any directives. Understand that a nasty client can ruin a good business and an innocent builder who would potentially be laying off good staff even though innocent and have done nothing wrong.

Kind Regards



Mobile:

Email:

