

Consumer Building Guide

Mandatory information for consumers

Builders and tradespeople must give you a copy of this guide before entering into a contract for residential building work that costs more than \$20,000. Read this guide to help protect your rights, make smarter decisions and support your building project.

Protecting consumers under home building laws

Home Fair Trading is the Home Compensation Agency regulating residential building work (including building or trade work on single dwellings, office houses and townhouses) under the Home Building Act 1989.

What to consider before work starts

Licensing

Licensing requirements include:

- **Builders and builders carrying out residential building work** must have more than \$20,000 insurance covered by HATB. Home Trading provides a license for the first trading period of the category 11-20-20.
- **holders of the certificate** as persons always required for residential work (the planning, an construction and integration, product work and quality).
- **if the work requires more than one tradesperson**, you need a builder to manage the building project and coordinate the tradesperson, such as plumbers, electricians and carpenters.

Home Building Compensation Scheme

The Home Building Compensation Authority (HBCC) regulates home building compensation (HBCC) under the Home Building Act 1989. HBCC covers the required above work is worth more than \$20,000 (including labour and materials). The builder or tradesperson must give you evidence of HBCC cover before they start work on your project or you pay them any money, including a deposit. For more information or to check the validity of your cover, contact the regulator or call 13 10 10.

Agreements

To help your building project go smoothly:

- **check with your headcontractor or subcontractor** whether an appropriate your building work contract.
- **engage a building contract**. This is your responsibility, not the builder's.

Contracts and payments

All contracts must be in writing. The two main contract forms are:

- **fixed price or lump sum** – where the builder or subcontractor agrees upfront to a fixed amount for the whole job. Differences/changes during construction may affect the final cost.
- **cost plus overhead** – where your headcontractor pays for the cost of the construction work, where the project's nature prevents the final cost from being calculated. The contractor agrees the builder for verified direct and indirect costs and fees (regular intervals). It is good practice for the builder to give a cost estimate before starting, and make costs with you, against the project's budgeted estimate.

Residential building work worth less than \$20,000 must be done under a fixed price contract. The written contract must be signed and agreed by or on behalf of each party. It may specify that work beyond the set figure is not included. It must contain:

- the parties names, including the name of the holder of the contract (based on position of the contractor/owner)
- the number of the contract form
- a description of the work
- any plans or specifications for the work, and
- the contract price, if known.

Residential building work worth more than \$20,000 requires a full home building contract. As well as all of the requirements of the fixed price contract, it must:

Nsw Fair Trading Consumer Building Guide

Marcel A. Müller



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Table of Contents Nsw Fair Trading Consumer Building Guide

1. Understanding the eBook Nsw Fair Trading Consumer Building Guide
 - The Rise of Digital Reading Nsw Fair Trading Consumer Building Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Nsw Fair Trading Consumer Building Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Nsw Fair Trading Consumer Building Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Nsw Fair Trading Consumer Building Guide
 - Personalized Recommendations
 - Nsw Fair Trading Consumer Building Guide User Reviews and Ratings
 - Nsw Fair Trading Consumer Building Guide and Bestseller Lists
5. Accessing Nsw Fair Trading Consumer Building Guide Free and Paid eBooks
 - Nsw Fair Trading Consumer Building Guide Public Domain eBooks
 - Nsw Fair Trading Consumer Building Guide eBook Subscription Services
 - Nsw Fair Trading Consumer Building Guide Budget-Friendly Options
6. Navigating Nsw Fair Trading Consumer Building Guide eBook Formats

- ePub, PDF, MOBI, and More
- Nsw Fair Trading Consumer Building Guide Compatibility with Devices
- Nsw Fair Trading Consumer Building Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Nsw Fair Trading Consumer Building Guide
 - Highlighting and Note-Taking Nsw Fair Trading Consumer Building Guide
 - Interactive Elements Nsw Fair Trading Consumer Building Guide
- 8. Staying Engaged with Nsw Fair Trading Consumer Building Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Nsw Fair Trading Consumer Building Guide
- 9. Balancing eBooks and Physical Books Nsw Fair Trading Consumer Building Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Nsw Fair Trading Consumer Building Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Nsw Fair Trading Consumer Building Guide
 - Setting Reading Goals Nsw Fair Trading Consumer Building Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Nsw Fair Trading Consumer Building Guide
 - Fact-Checking eBook Content of Nsw Fair Trading Consumer Building Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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