

welcome to



talk of the town

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Thrive in 2009

Trim Spending!

There are so many ways we can save by trimming our spending. Find ways to save \$20, \$30, \$40 each week. One way is to think about your worst habits (smoking, drinking, over-eating, leaving appliances on all night, keeping up with fashion, rolling over your mortgage without checking to see there aren't better rates to be had, buying lunches every day, etc) and cut them out, or tone them down. Replace the things you'd miss least. Replacement helps ease the pain and the rewards will speak for themselves.

Hold Onto Your Job!

A family's income is in most cases its greatest asset. Protecting that is the number-one priority and will separate those who end the year in reasonable shape from those who suffer. Unemployment is expected to rise in 2009 so here are some tips for keeping your job: (a) be good at it, (b) be seen to be good at it and (c) don't be dubbed a complainer and don't forget to be nice! Human resources people will deny this, but 9/10 times they will release high-maintenance employees.

Increase Your Non-wage Income

Increasing income generally means some form of work (taking in a boarder, holding down a second job, making sure you're not putting up with low-interest accounts at the bank, selling

unwanted items). Look at the lower shelves on the supermarket where the cost of items decreases; generally the lower they sit, the lower the price. Those home branded items can be cheaper in the supermarket, and the contents are invariably similar or the same as branded goods. If you've never reaped the rewards of digging up new potatoes, selecting fresh lettuce leaves as and when you need them or bitten into a sun ripened tomato from your own garden, you have been missing a true delight of growing your own food. You cannot underestimate the satisfaction and financial benefits of growing fruit and veggies.

Build Up That Emergency Fund

Build up your emergency cushion so that you can guard against unexpected emergencies! Part of an emergency cushion can be debt facilities such as unused credit card limits. Taking a mortgage holiday (if you have enough equity) can allow you to pay off other debts, or have breathing space to consolidate your finances. For most households, windfalls should go towards the mortgage, although the key thing is being able to maintain repayments in tough times. Holding some cash in a high-interest account would be worth considering in the event of a sudden drop in income.

Insurance

Insurance should be in place to cover major events, not minor inconveniences. Don't cancel policies to cut household expenses before seeing if there are ways to pay lower premiums.

Most people could extend the excesses on their house and contents to make significant savings. **AND LAST BUT NOT LEAST ...**

If Crisis Is In Sight, Don't Stick Your Head In The Sand.

Don't put on a brave face - make sure family and friends are in the know, and if able, they may be able to support you. Talk to the bank and your lenders (under law they have to fairly consider an emergency payment plan, providing you haven't missed a payment). Only you will know when the writing's on the wall and it's time to take stock and get on with living the best life you can. Keep things in perspective with a realistic viewpoint of your financial and emotional situation. Good things will come to those who have a plan in place that can be worked on day by day, week by week and in the end will achieve a positive outcome.



Child Cancer Foundation 2009



This year, Hana Ellis-Kaa from the North Shore, Auckland will represent the many children seeking to survive cancer for the Child Cancer Foundation. Five year old Hana was diagnosed with ALL leukemia in August 2007 when she was just three. ALL is the most common type of childhood cancer and responds well to treatment.

"In the first six months they had to totally bombard [sic] it" says Hana's mum, Ngarino Ellis. There have been several side-effects and setbacks during treatment, seizures from chemotherapy and her academic and social development have slowed. No

white blood cells and therefore no immunity means Hana had to be completely isolated.

Nevertheless, Ngarino says Hana has remained a bright, bubbly little girl who has a laid back, "cheeky monkey" attitude to life. It is her delightful manner which has helped Hana and her family get through many difficult times. Hana is currently on maintenance chemotherapy which they expect to continue for another year or so.

Hana is quite a delight, keen to play in the Wendy house and playing make-believe games of cooking food on the toy barbeque at the Family Place provided by Professionals for the Child Cancer Foundation. She was also keen to choose some DVDs and look up games on the computer.

Professionals are happy to have been part of making a significant difference in the lives of many children such as Hana with cancer and their families. Professionals have been a key sponsor of the Child Cancer Foundation for more than 12 years and during this time have contributed over \$3 million and countless volunteer hours.

Through the provision of the Sunshine Lodge holiday homes in Taupo and Queenstown these fully-furnished and equipped homes come as welcome respite to the families who are dealing with the rigmarole of caring for a child with cancer. In recent times, the occupancy rate of the Taupo Sunshine Lodge has increased to 98 per cent and the Queenstown Lodge to 70 per cent.

We have also made possible the purchase of the Family Places in Auckland and Wellington. These are located near the hospitals, providing a safe haven for families and a break away from the hospital atmosphere. The Family Places enable families to meet others facing the same challenges and gather information on issues of childhood cancer. It also gives the children with cancer and their siblings an environment to relax and play in.

This year, again our Professionals team will get out and about locally to raise money for the support of children like Hana and the Foundation. In many areas around the country, the local offices initiate specific appeal week activities to involve the community in the campaign.

2009 will be no different; you can expect to see us out and about doing what we can to lighten the load for families nationwide.



Building Consents

You've moved in? or are thinking of building? – now it's time to make sure you get proper consents to make those plans a reality.

Compliance with the Building Act – What the owners of residential buildings are responsible for under the building laws, and what work is exempt.

Under the Building Act, all building work must comply with the Building Code. If you are planning on building a new house or doing alterations, you have to get a **building consent** from your local council **before** construction starts (unless it is work that is exempt).

To help explain the building consent and approval process, the Department of Building and Housing has produced a booklet which contains essential information about your rights and responsibilities as you build or renovate. It takes you step by step to ensure your building project is done legally, which will avoid potentially costly mistakes or delays. It also explains how the law will protect you if things don't go to plan.

Building Consent Authorities (BCAs) look at the detailed plans drawn by the registered architect or designer to see if the proposed house or building work complies with the Building Code. If it does comply, the BCA will issue you with a building consent allowing the work to proceed. When the house is finished, you apply to your BCA who will conduct a final inspection and issue a code compliance certificate (CCC) if it is satisfied that the building work complies with the building consent.

You must apply for a CCC once the work is complete. If you do not apply within two years from the date your consent is granted, your BCA should contact you to follow up on the work.

Councils are required by the Building Act 2004 to keep information for the life of any building. This information will include the plans and specifications provided when applying for building consent, inspection reports by BCAs, and code compliance certificates.

Who is responsible?

Most people use the expertise of those in the building industry to advise them on the legal requirements of the building laws and many delegate the task of obtaining a building consent to their architect/designer, builder or project manager.

When you employ a registered architect or other type of designer, they must prepare plans and specifications that meet the Building Code performance standards or the building consent application won't be

approved by your BCA. The builder then has to build the house to the specifications and plans so that the end result matches what was approved in the building consent.

Ultimately you will be responsible under the Building Act if your house does not meet the required standards, so make sure you employ skilled people who know all the building controls and keep up-to-date with new standards and rules.

What work is exempt?

Generally, only work specified is exempt from needing a building consent. Amendments to the Schedule came into effect on 16 October 2008. Some common examples are:

- Retaining walls up to 1.5 metres in height, providing they are not carrying any load other than the ground.
- Construction, alteration or removal of an internal wall of an existing building but only if structural stability is not reduced, the means of fire escape is not affected or the wall is not made of bricks or concrete blocks mortared together.
- Fences up to two metres in height (other than fences around swimming pools).
- Garden sheds that are less than one storey and less than 10 square metres in floor area which do not have sanitary facilities or facilities for the storage of drinking water, and are not positioned any closer than the shed's own height to a boundary.
- Closing in an existing verandah or patio where the floor area does not exceed five square metres.
- Low platforms (deck) not more than one metre off the ground.

Note that building work that is exempt from requiring a building consent must still comply with the Building Code.

IF YOU ARE UNSURE, CHECK!

The Department of Building and Housing has a useful guide back-grounding the exemptions - their website is where you can download a detailed guide.



Maintaining Your Home

A checklist to help homeowners protect their properties

Most New Zealanders' homes are their biggest investments, so it's important to protect them.

Good maintenance will:

- Help keep your home safe and secure
- Keep you and your family healthy
- Save you money by allowing you to fix problems before they get bigger
- Protect your financial investment

Many modern homes are described as 'low maintenance', but this does not mean 'no maintenance'. There is no such thing as a maintenance-free house.

What is Home Maintenance?

Home maintenance includes everything from regular cleaning to repairs and replacements. It can be a job as small as changing a washer to stop a tap dripping, or as large as repainting the whole house.

What's the best way to approach maintenance?

Whether you're living in your home or renting it to tenants, there are four main approaches to maintenance.

- Carry out regular preventative maintenance, such as cleaning gutters to prevent some problems from occurring
- Carry out repairs or replace items as needed, preventing small problems from turning into big ones.
- Plan ahead for major maintenance tasks, such as repainting or reroofing, so you have the money and time available when the work is needed.
- Be prepared for emergencies – know where and how the water, gas and power supplies turn off, and if you have tenants make sure they know too.

DIY or Professional?

You may be able to do basic maintenance and repairs, like painting or replacing a broken window, but you need to be realistic about your limits. It is better to hire a tradesperson and get the job done properly the first time around than to make costly mistakes. By law, some jobs need to be

done by a professional, such as gas, plumbing, drainage and some electrical work. From November 2010, certain building work will need to be supervised or carried out by a licensed building practitioner.

If you're doing your own maintenance work, make sure you take the necessary safety precautions, such as:

- Turning off the power when working near wiring
- Using scaffolding when ladder use is dangerous.

Will my Body Corporate take care of all my home maintenance?

If you live in an apartment or townhouse with a Body Corporate you are likely to be limited in what, if any, external maintenance you can do yourself. The best way to keep your building well maintained is to be an active member of the Body Corporate and make sure it has a properly funded, long term maintenance programme to keep the building in good condition.

REMEMBER TO:

- Plan for regular preventative maintenance
- Budget for major maintenance tasks like repainting
- Carry out repairs promptly to avoid larger problems developing
- Know how to turn your water gas and power supplies safely off and on again
- Know your limitations - get qualified help when necessary
- Know what jobs the law requires a professional to do
- Get involved in your Body Corporate's maintenance planning
- Combat dampness by insulating, ventilating and heating your home
- Check mould and water stains for possible weathertightness problems
- Understand and follow the maintenance requirements of your home's cladding
- Check cladding regularly for signs of water getting in
- Keep drainage outlets clear on enclosed decks and balconies
- Check your roof annually
- Clean guttering and spouting regularly, especially in autumn
- Take adequate safety precautions when doing your maintenance work!