



Department of
Building and Housing
Te Tari Kaupapa Whare



Understanding the building categories

For the licensed building practitioner scheme



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Why have building categories?

Understanding the building categories provides additional information that applicants for the Design 1, 2 and 3 and the Site 1 classes need to understand when deciding which class to apply to be licensed in.

The Design 1, 2 and 3 and the Site 1 classes are linked to a system of building categories that are based on a building's complexity. This booklet explains these three categories in detail.

In the future, licensed practitioners will also be able to use this booklet to categorise each building they are working on.

The three categories are based on the complexity of a building's:

- **Structure**
- **Use**
 - Intended use
 - Importance level
 - Occupant numbers
- **Risk score**
(based on the E2/AS1 risk matrix)
- **Status**
under the Historic Places Act.

Note: Territorial Authorities also list heritage buildings in their district plans. A heritage building is not the same as a registered historic place and is not relevant to these building categories unless it is also a registered historic place.

The glossary at the end of this booklet explains the use of these terms in more detail.

What are the building categories?

Broadly, the three categories are:

Category 1

Detached or semi-detached residential dwellings of conventional timber-frame or masonry construction, and low- or medium-risk envelope design.

Category 2

Buildings of moderate complexity, including commercial and less-conventional residential, with the highest occupied floor less than 10 metres above the exit (typically up to 3 floors) and limited occupant numbers.

Category 3

Buildings that present a high risk to occupants because of what they are used for, or have high occupant numbers, or are of high community importance or of historic importance.

The categories relate directly to the three Design classes and the Site 1 class of the Licensed Building Practitioner Scheme.

There is no direct alignment between the Site 2 and Site 3 classes and the building categories, because practitioners licensed to these classes can work on buildings in any category.

- **Design 1:** This class covers people who design Category 1 residential buildings.
- **Design 2:** This class covers people who design Category 1 and 2 buildings. (Note: A person licensed in Design 2 may also design Category 1 buildings provided they work within their own competence and recognise when other design skills are required.)
- **Design 3:** This class covers people who design Category 1, 2 and 3 buildings. (Note: A person licensed in Design 3 may also design Category 1 and 2 buildings provided they work within their own competence and recognise when other design skills are required.)

- **Site 1:** This class covers competent people who are responsible for technical coordination and overseeing the construction or alteration of Category 1 buildings.

Remember: Once you are licensed, you must work within the scope of your competence.

The following pages explain each of the categories in more detail, with examples.

Category 1 buildings

In summary, a Category 1 building is a detached or semi-detached residential dwelling of conventional timber-frame or masonry construction, and low- or medium-risk envelope design.

A Category 1 building must meet all of the following criteria:

Structure

- must be straightforward/ conventional construction designed in accordance with NZS 3604:1999 Timber Framed Buildings and/or NZS 4229:1999 Concrete Masonry Buildings Not Requiring Specific Design, but can have
 - engineer-designed or proprietary foundations, lintels and roof structures (eg roof trusses)
 - specifically designed structures such as conservatories, porches and pergolas.

Use

- must be a residential dwelling
- must be detached (SH use *see glossary, pg 29*), or semi-detached (SR use *see glossary, pg 30*) to a maximum of two side-by-side units
 - An SH building has no prescribed occupant limits
 - A semi-detached building (ie SR) technically has an occupant limit per floor of 50 people. However, in practice, occupant numbers are unlikely to be an issue since even large dwellings do not normally house this many people
 - must be importance level 2 (normal) based on AS NZS 1170.0 (*see glossary, pg 24*).

Risk score

- must be a low- or medium-risk envelope design with a risk score not exceeding 12 for any external face, based on the E2/AS1 risk matrix (*see glossary, pg 26*).

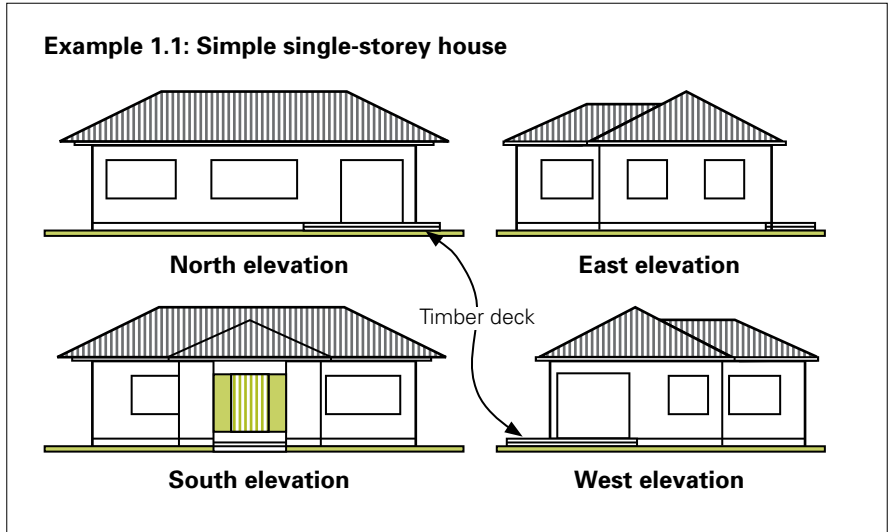
Status

- cannot be a registered historic place under the Historic Places Act 1993 (*see glossary, pg 24*).

Note:

- ✗ A building with three or more side-by-side household units cannot be classified as Category 1.
- ✗ A building with one household unit above another cannot be classified as Category 1.
- ✗ Steel-framed houses cannot be classified as Category 1.

Examples: Category 1 buildings



Structure

- The building is within Category 1 limits:
 - The structure is generally designed to NZS 3604
 - It is assumed that roof trusses based on a proprietary design package have been used
 - It is assumed that part of the foundation is supported by a specifically designed pile.

Use

- The building is within Category 1 limits:
 - It is a detached dwelling (SH *see glossary, pg 29*)
 - Occupant limits do not apply
 - The house is a normal building.

Risk score

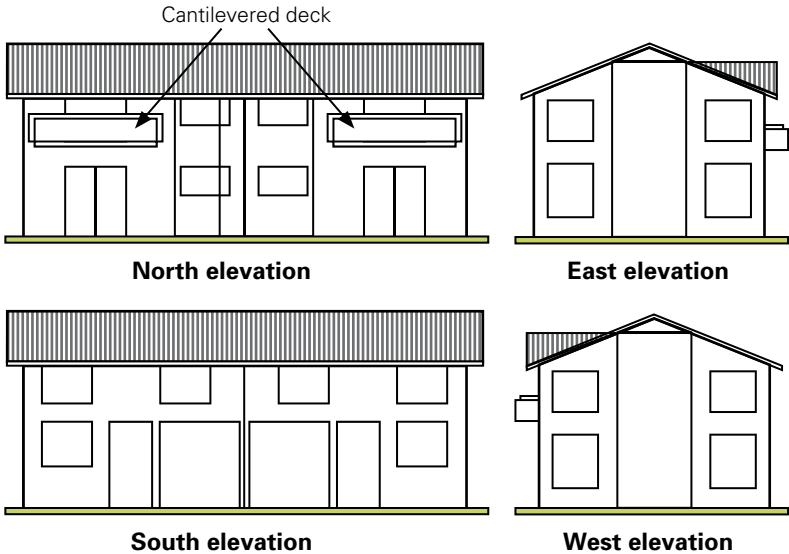
- The building has a risk matrix score based on E2/AS1 of 0 on all elevations based on:
 - Medium wind zone (assumed)
 - Single storey
 - Low-risk roof/wall intersections and 600 mm eaves
 - Simple design with brick veneer cladding
 - Low-risk deck.
 - (Category 1 allows a maximum of 12 on any face.)

Status

- The building is not a registered historic place.

Therefore it is a Category 1 building.

Example 1.2: Semi-detached residential units



Structure

- The building is within Category 1 limits:
 - The structure is generally designed to NZS 3604
 - It is assumed that roof trusses based on a proprietary design package have been used.

Use

- The building is within Category 1 limits:
 - It comprises two semi-detached dwellings (SR)
 - Occupant limits do not apply
 - It is a normal building.

Risk score

- The building has a risk matrix score based on E2/AS1 of 10 on the highest risk elevation (north), based on:
 - Very high wind zone (assumed)
 - Two storeys
 - Low-risk roof/wall intersections
 - 450 mm eaves (excluding spouting)
 - Simple design but has two claddings (EIFS and horizontal corrugated iron)
 - High-risk cantilevered decks. (Category 1 allows a maximum of 12 on any face.)

Status

- The house is not a registered historic place.

Therefore it is a Category 1 building.

Example 1.3: Two-storey house



Structure

- The building is within Category 1 limits:
 - The structure is generally designed to NZS 3604
 - Roof trusses based on a proprietary design package have been used
 - Some proprietary lintels and a specific design lintel over the garage have been used
 - Part of the foundation is supported by a specifically designed pile.

Note: If the house design included engineered floor joists, or other engineer input such as portal frames or specific bracing design, it would not qualify as a Category 1 building.

Use

- The house is within Category 1 limits:
 - The house is a detached dwelling (SH)
 - Occupant limits do not apply
 - The house is a normal building.

Risk score

- The house has a risk matrix score based on E2/AS1 of 11 on the elevation shown, based on:
 - Very high wind zone (assumed)
 - Two storeys
 - Low-risk roof/wall intersections
 - 450 mm eaves
 - Simple design but has two claddings (EIFS and weatherboard)
 - High-risk enclosed deck.
(Category 1 allows a maximum of 12 on any face.)

Status

- The house is not a registered historic place.

Therefore it is a Category 1 building.

Category 2 buildings

In summary, a Category 2 building is a building of moderate complexity, either commercial or less-conventional residential, with the highest occupied floor less than 10 metres above the exit (typically up to 3 floors) and limited occupant numbers.

A Category 2 building must meet the following criteria:

Structure/Risk

- Has no limits on structure or envelope
- Must have no occupied floors more than 10m above the exit.

Status

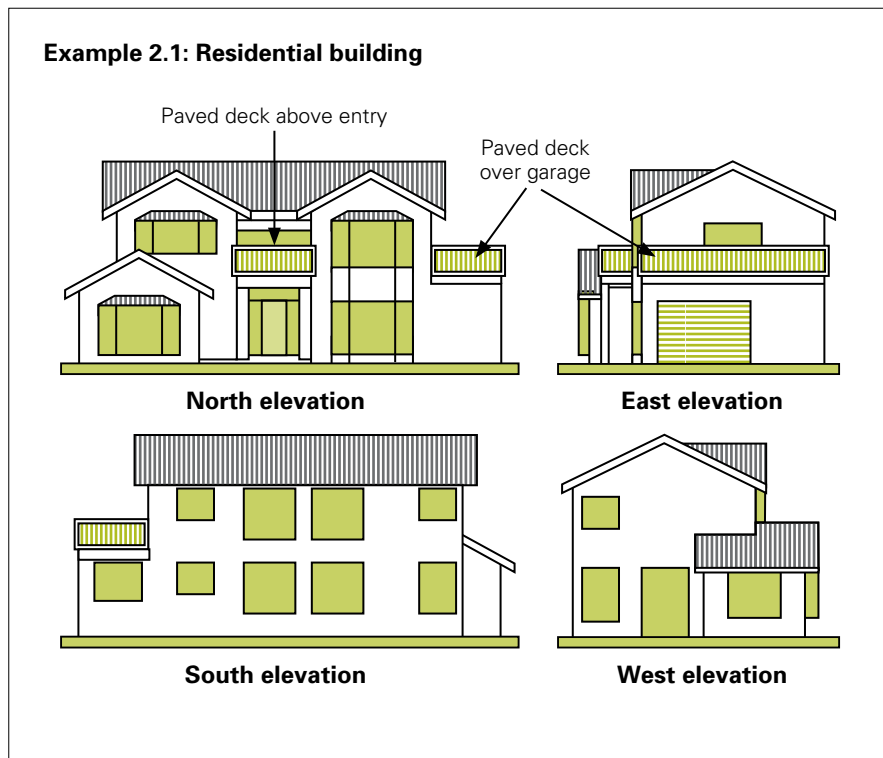
- Cannot have a Historic Places Act category 1 rating.

Use

- Cannot have uses that are high risk eg chemical manufacturing or processing plants, spray painting operations, bulk storage warehouses for flammable liquids or gases (WH or WF uses *see glossary, pg 30*)
- Cannot have a use that involves care and detention of people such as hospitals, care facilities for the aged, children or people with disabilities, detention quarters, or prisons (SC or SD uses *see glossary, pg 29*)
- Must have an importance level of 2 as defined in Table 3.2 of AS/NZS 1170.0 (see the glossary for a definition of importance levels)
- Cannot have more people than listed in the table opposite:

| | | FLOOR LEVEL | | |
|-----|---|--------------|---|---|
| | | Ground floor | 1st floor (less than 4m above exit) | 2nd and 3rd floors 4m to < 10m above exit |
| USE | People sleeping | up to 50 | up to 25 | up to 25 |
| | People working | up to 500 | up to 250 | up to 100 |
| | People in crowds (eg shop, restaurant, school, theatre, stadium) | up to 500 | up to 250 | 0 |
| | Total number of people allowed | 500 | 250 | 100 |

Examples: Category 2 buildings



This example is based on the Department of Building and Housing publication *External Moisture – A Guide to Using the Risk Matrix*.

Structure

- The structure is not within Category 1 limits, therefore it is Category 2:
 - The structure is generally designed to NZS 3604 and
 - Roof trusses based on a proprietary design package have been used,

but

- Engineered mid-floor joists and portal frames have been used. These elements fall outside the scope of NZS 3604 and the allowable exceptions.

Use

- A house can be either in Category 1 or in Category 2
- The house is a detached dwelling (SH). Occupant limits and escape heights do not apply to SH.

Risk score

- The house has elevation risk scores based on E2/AS1 that exceed the Category 1 maximum score of 12:
 - High wind zone (assumed)
 - 2 storeys
 - High-risk roof/wall intersections
 - 600 mm eaves, but at two storeys this is a medium risk
 - High or very high envelope complexity depending on the elevation
 - High-risk roof decks.

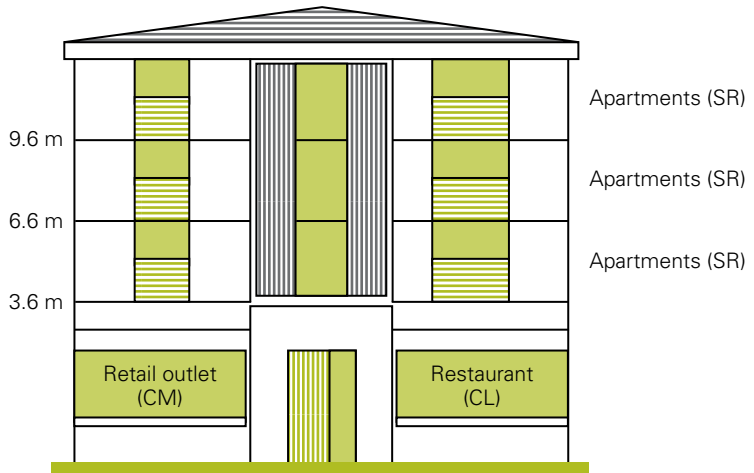
Status

- The house is not a registered historic place.

This house exceeds the Category 1 limits for structure and risk score.

Therefore it is a Category 2 building.

Example 2.2: Mixed-use commercial/residential building



This is a four-storey, mixed-use commercial and residential building with the highest occupied floor 9.6 metres above the exit.

Structure/Risk

- The building is clearly not within Category 1 limits because it is not totally a residential dwelling and it is outside the scope of NZS 3604/NZS 4229. There are no structure or envelope limits on Category 2 and Category 3 buildings.

| STOREY | USE | ESCAPE HEIGHT | OCCUPANT NUMBERS | OCCUPANT LIMITS | CATEGORY 2? |
|--------|-----------------|---------------|------------------|-----------------|-------------|
| Ground | Retail (CM) | 0 | 30 | 500 | ✓ |
| | Restaurant (CL) | | 90 | | |
| 1 | Apartment (SR) | 3.6 | 12 | 25 | ✓ |
| 2 | Apartment (SR) | 6.6 | 12 | 25 | ✓ |
| 3 | Apartment (SR) | 9.6 | 12 | 25 | ✓ |

Use

- The CL, CM and SR (*see glossary, pg 29*) uses are allowed in both Category 2 and Category 3. However, use alone does not determine the category.
 - Ground floor retail use (CM): 30 occupants
 - Ground floor restaurant use (CL): 90 occupants
 - First floor apartment use (SR): 2 apartments with 6 people in each
 - Second floor apartment use (SR): 2 apartments with 6 people in each
 - Third floor apartment use (SR): 2 apartments with 6 people in each
- **Occupant numbers:** The highest occupied floor is less than 10m above the exit, and the occupant numbers are within the allowable limits, so the building is Category 2
- **Importance level** is 2 (normal structure). This could be category 2 or Category 3.

Status

- The building is not a registered historic place.

The building has allowable uses and is within the height and occupant number limits for Category 2, and it is not a category 1 historic place.

Therefore it is a Category 2 building.

Category 3 buildings

A Category 3 building is a building considered to be of high complexity because of:

- the risk to occupants because of what the building is used for *or*
- the high number of occupants *or*
- the community importance *or*
- Historic Places Act rating.

A Category 3 building:

- has **no** limits on:
 - structure
 - envelope design
 - building height
 - occupant numbers
 - building use
 - importance
 - is any building with an Historic Places Act category 1 rating.

There are no examples for Category 3 buildings here because they are relatively simple to define on the basis of their use (above the occupant numbers allowed in Category 2) and whether they are a registered historic place.

Appendices

Quick Reference Guide

- Residential buildings
- Commercial and mixed-use buildings

Glossary of terms

- E2/AS1 risk matrix
- Uses mentioned in this book
- AS/NZS 1170.0: 2002

Quick Reference Guide:

| BUILDING CATEGORIES FOR RESIDENTIAL (SH AND LIMITED SR USE) BUILDINGS | | | |
|--|---|-----------------|---------------|
| X MEANS NOT ALLOWED IN THIS CATEGORY | | | |
| | Cat. 1 | Cat. 2 | Cat. 3 |
| Structure | | | |
| NZS: 3604: 1999 | ✓ | No limits apply | |
| NZS: 4229: 1999 | ✓ | | |
| Specific design or proprietary foundations | ✓ | | |
| Specific design or proprietary roof structures (eg roof trusses) | ✓ | | |
| Specific design conservatories, porches, and pergolas and similar low risk structures | ✓ | | |
| All structural design other than listed above | X | | |
| Use (Ref Building [Specified Systems, Change The Use, And Earthquake-Prone Buildings] Regulations 2005) | | | |
| SH: Detached dwelling | Any category | | |
| SR: Semi-detached/duplex | Any category | | |
| Importance level (ref AS/NZS 1170.0 Table 3.2) | | | |
| 1. Structures presenting a low degree of hazard to life and other property | Outbuildings and ancillary buildings are not included in the LBP scheme | | |
| 2. Normal structures and structures not in other importance levels | All SH and semi-detached SR use buildings should be Importance level 2 | | |
| 3. Importance levels 3–5 | Category 3 only | | |

| BUILDING CATEGORIES FOR RESIDENTIAL (SH AND LIMITED SR USE) BUILDINGS | | | |
|--|-----------------|------------------|-----------------|
| X MEANS NOT ALLOWED IN THIS CATEGORY (CONT.) | | | |
| | Cat. 1 | Cat. 2 | Cat. 3 |
| Building height | | | |
| Total building height greater than 10 metres | X | No height limits | |
| Occupied floors in non-SH buildings that are 10 metres or more above the exit | X | X | Category 3 only |
| Occupant numbers | | | |
| SH: Single residential dwelling | No limits apply | | |
| SR: Semi-detached/duplex | Up to 50 people | | |
| Risk score (ref Compliance Document E2/AS1) | | | |
| Risk score exceeds 12 on any external elevation | X | No limits apply | |
| Status under the Historic Places Act (ref Historic Places Trust website www.historic.org.nz) | | | |
| No status | No limits apply | | |
| Category 2 historic place | X | Cat. 2 or Cat. 3 | |
| Category 1 historic place | X | X | Cat. only |

Quick Reference Guide:

| BUILDING CATEGORIES FOR COMMERCIAL AND MIXED USE BUILDINGS X MEANS NOT ALLOWED IN THIS CATEGORY | | |
|--|---|-----------------|
| | Cat. 2 | Cat. 3 |
| Structure | No limits apply | |
| Use (ref Building [Specified Systems, Change the Use, and Earthquake-prone Buildings] Regulations 2005) | | |
| SH: Single residential dwelling | Use other check sheet | |
| SR: Semi-detached/duplex | | |
| SR: eg multi-unit flats, apartments | | |
| SA: eg motels, hotels | | |
| WL: eg offices, service provision, light manufacturing | | |
| WM: eg manufacturing, storage facilities | | |
| CS, CL, CM, CO: eg cafés, cinemas, schools, retail space | | |
| SC: eg hospitals, care facilities for aged | X | Category 3 only |
| SD: eg detention quarters, prisons | X | |
| WH: eg chemical manufacturing or processing plants, spray painting operations | X | |
| WF: eg bulk storage warehouses for flammable liquids/gases | X | |
| Importance level (ref AS/NZS 1170.0 Table 3.2) | | |
| 1. Structures presenting a low degree of hazard to life and other property | Outbuildings and ancillary buildings not included in LBP scheme | |
| 2. Normal structures and structures not in other importance levels | | |
| 3. Structures that as a whole contain people in crowds or contents of high value to the community or pose risks to people in crowds (eg medical centres, schools, transport terminals) | X | Category 3 only |
| 4. Structures with special post-disaster functions (eg police stations, fire stations, ambulance bays) | X | |
| 5. Special structures (not yet defined) | X | |

BUILDING CATEGORIES FOR COMMERCIAL AND MIXED USE BUILDINGS
X MEANS NOT ALLOWED IN THIS CATEGORY (CONT.)

| | | | | | Cat. 2 | Cat. 3 |
|--|---------------|--------|----------------|--------|-------------------------|-----------------|
| Building height | | | | | | |
| Occupied floors that are 10 metres or more above the exit | | | | | X | Category 3 only |
| Occupant numbers | | | | | | |
| | | | | | No limits in Category 3 | |
| Category 2 limits on the number of occupants, based on floor height and use: | | | | | | |
| Floor level Use | Total allowed | SA, SR | CS, CL, CM, CO | WL, WM | | |
| Ground floor | up to 500 | ≤ 50 | ≤ 500 | ≤ 500 | | |
| 1st floor (< 4m) | up to 250 | ≤ 25 | ≤ 250 | ≤ 250 | | |
| 2nd and 3rd floors 4m to < 10m | up to 100 | ≤ 25 | 0 | ≤ 100 | | |
| Risk score (ref Compliance Document E2/AS1) | | | | | | |
| | | | | | No limits apply | |
| Status under the Historic Places Act (ref www.historic.org.nz) | | | | | | |
| No status | | | | | No limits apply | |
| Category 2 Historic Place | | | | | Cat. 2 or Cat. 3 | |
| Category 1 Historic Place | | | | | X | Category 3 only |

Glossary of terms used in this booklet

Historic places: Category 1 status is given to places of 'special or outstanding historical or cultural heritage significance or value' and Category 2 status to places of 'historical or cultural heritage significance or value'.

Places may be significant because of their aesthetic, archaeological, architectural, cultural, historical, scientific, social, spiritual, technological or traditional significance or value.

For more information go to the Historic Places Trust website at www.historic.org.nz which also has links to the Historic Places Act.

Importance level: Importance levels are referenced in the Building (Designation of Building Work Licence Classes) Order 2007.

Importance levels are determined in accordance with AS/NZS 1170.0: 2002, *Importance Levels for Building Types - New Zealand Structures*.

This describes, in general terms, five categories, and gives examples of each. The headings are:

1. Structures presenting a low degree of hazard to life and other property
2. Normal structures and structures not in other importance levels
3. Structures that as a whole contain people in crowds or contents of high value to the community or pose risks to people in crowds
4. Structures with special post-disaster functions
5. Special structures.

You can buy copy of AS/NZS 1170.0: 2002 from Standards New Zealand at www.standards.co.nz or you can read the specific table on page 31 of this booklet.

Risk score: The E2/AS1 risk matrix takes into account a building's

- wind zone
- number of storeys
- roof/wall intersections
- eaves width
- envelope complexity
- deck designs.

(Table 1 from E2/AS1 is reproduced on the next page.)

The Department of Building and Housing publication *External moisture – a guide to using the risk matrix* can be used in conjunction with E2/AS1 to extend your understanding of the concepts involved in risk assessment.

This 56-page guide is free and can be downloaded from the Department's website at www.dbh.govt.nz or you can order a hard copy by phoning 0800 242 243.

| E2/AS1 TABLE 1: DEFINITIONS OF RISK | | | SCORE |
|---|-----------------------|---|-------|
| A: Wind zone | Low risk | Low wind zone as described by NZS 3604 | 0 |
| | Medium risk | Medium wind zone as described by NZS 3604 | 0 |
| | High risk | High wind zone as described by NZS 3604 | 1 |
| | Very high risk | Very high wind zone as described by NZS 3604 | 2 |
| B: Number of storeys | Low risk | One storey | 0 |
| | Medium risk | Two storeys in part | 1 |
| | High risk | Two storeys | 2 |
| | Very high risk | More than two storeys | 4 |
| C: Roof/wall intersection design | Low risk | Roof-to-wall intersection fully protected (eg hip and gable roof with eaves) | 0 |
| | Medium risk | Roof-to-wall intersection partly exposed (eg hip and gable roof with no eaves) | 1 |
| | High risk | Roof-to-wall intersection fully exposed (eg parapets, enclosed balustrades or eaves at greater than 90° to vertical with soffit lining) | 3 |
| | Very high risk | Roof elements finishing within the boundaries formed by the exterior walls (eg lower ends of aprons, chimneys, dormers, etc.) | 5 |
| D: Eaves width ^{1,2} | Low risk | Greater than 600mm for single storey | 0 |
| | Medium risk | 451–600mm for single storey or over 600mm for two storey | 1 |
| | High risk | 101–450mm for single storey, or 451–600mm for two storey, or greater than 600mm above two storey | 2 |
| | Very high risk | 0–100mm for single storey, or 0–450mm for two storey, or less than 600mm above two storey | 5 |

| E2/AS1 TABLE 1: DEFINITIONS OF RISK (CONT.) | | | SCORE |
|---|-----------------------|---|-------|
| E: Envelope complexity | Low risk | Simple, rectangular, L, T or boomerang shape, with single cladding type | 0 |
| | Medium risk | Moderately complex, angular or curved shapes (eg Y or arrowhead) with no more than two cladding types | 1 |
| | High risk | Complex, angular or curved shapes (eg Y or arrowhead) with multiple cladding types | 3 |
| | Very high risk | As for high risk, but with junctions not covered in C or F (eg box windows, pergolas, multi-storey re-entrant shapes, etc.) | 6 |
| F: Deck design ³ | Low risk | None, timber slat deck or porch at ground-floor level | 0 |
| | Medium risk | Fully covered in plan by roof, or timber slat deck attached at first- or second-floor level | 2 |
| | High risk | Enclosed deck exposed in plan or cantilevered at first-floor level | 4 |
| | Very high risk | Enclosed deck exposed in plan or cantilevered at second-floor level or above | 6 |

Notes:

¹ Eaves width measured horizontally from external face of wall cladding to outer edge of overhang, including gutters and fascias.

² Balustrades and parapets count as 0 mm eaves.

³ The term deck includes balconies.

Use: The term **Use** appears in the *Building (Designation of Building Work Licence Classes) Order 2007*. It is based on the *Building (Specified Systems, Change the Use, and Earthquake-prone Buildings) Regulations 2005*, which define change of use for the purposes of sections 114 and 115 of the Building Act 2004.

These Regulations largely reproduce Table 2.1 *Purpose groups* from Acceptable Solution C/AS1, with some minor changes. Table 2.1 C/AS1 determines the *purpose group* of a building based on the activity or use of the building space and its fire hazard category.

You can view the Building (Specified Systems, Change the Use, and Earthquake-prone buildings) Regulations 2005 at: www.legislation.govt.nz

You can view the Acceptable Solution C/AS1 on the Department's website at: www.dbh.govt.nz

The building uses mentioned in this booklet are defined on the following pages.

| USE | SPACES OR DWELLINGS | EXAMPLES |
|--------------------------------|--|--|
| CM (Crowd Medium) | Spaces for displaying or selling retail goods, wares, or merchandise | Exhibition halls, retail shops, supermarkets, or other stores with bulk storage or display |
| CL (Crowd Large) | Enclosed spaces (with or without kitchens or cooking facilities) where more than 100 people gather for participating in activities, but also enclosed spaces with kitchens or cooking facilities and where 100 or fewer people gather for participating in activities | Cinemas (with qualifying spaces), schools, colleges, and tertiary institutions, libraries, nightclubs, restaurants and eating places with cooking facilities, theatre stages, opera houses, television studios (with audience) |
| SC (Sleeping Care) | Spaces in which people are provided with special care or treatment required because of age, or mental or physical limitations | Hospitals, or care institutions for the aged, children, or people with disabilities |
| SD (Sleeping Detention) | Spaces in which people are detained or physically restrained | Care institutions for the aged or children with physical restraint or detention quarters, hospitals with physical restraint or detention quarters, detention quarters in police stations, prisons |
| SH | Detached dwellings where people live as a single household or family. Detached dwellings may include attached self-contained suites such as granny flats when occupied by a member of the same family, and garages whether detached or part of the same <i>building</i> and are primarily for storage of the occupants' vehicles, tools and garden implements. | Dwellings, houses, being <i>household units</i> , or <i>suites in purpose group SA</i> , separated from each other by distance. |

| USE | SPACES OR DWELLINGS | EXAMPLES |
|---------------------------|---|--|
| SR (Sleeping Residential) | Attached and multi-unit residential dwellings, including household units attached to spaces or dwellings with the same or other uses, such as caretakers' flats, and residential accommodation above a shop | Multi-unit dwellings, flats, or apartments |
| WH (Working High) | Spaces used for working, business, or storage—high fire load and slow, medium, or fast fire growth rates | Chemical manufacturing or processing plants, distilleries, feed mills, flour mills, lacquer factories, mattress factories, rubber processing plants, spray painting operations, places for plastics manufacturing, or bulk storage of combustible materials over 3m high (excluding foamed plastics) |
| WF (Working Fast) | Spaces used for working, business, or storage—medium or high fire load ¹ and ultra fast fire growth rates | Areas involving significant quantities of highly combustible and flammable or explosive materials which because of their inherent characteristics constitute a special fire hazard, including bulk plants for flammable liquids or gases, bulk storage warehouses for flammable substances, and places for bulk storage of foamed plastics |

IMPORTANCE LEVELS FOR BUILDING TYPES NEW ZEALAND STRUCTURES

| Importance level | Comment | Examples |
|------------------|--|---|
| 1 | Structures presenting a low degree of hazard to life and other property | Structures with a total floor area of <30m ² Farm buildings, isolated structures, towers in rural situations Fences, masts, walls, in-ground swimming pools |
| 2 | Normal structures and structures not in other importance levels | Buildings not included in Importance Levels 1, 3, or 4 Single family dwellings Car parking buildings |
| 3 | Structures that as a whole contain people in crowds or contents of high value to the community or pose risks to people in crowds Structures that as a whole contain people in crowds or contents of high value to the community or pose risks to people in crowds | Buildings and facilities as follows: (a) Where more than 300 people can congregate in one area (b) Day care centres with a capacity greater than 150 (c) Primary school or secondary school facilities with a capacity greater than 250 (d) Colleges or adult education facilities with a capacity greater than 500 (e) Health care facilities with a capacity of 50 or more resident patients but not having surgery or emergency treatment facilities (f) Airport terminals, principal railway stations with a capacity greater than 250 (g) Correctional institutions (h) Multi-occupancy residential, commercial (including shops), industrial, office and retailing buildings designed to accommodate more than 5000 people and with a gross area greater than 10,000 m ² (i) Public assembly buildings, theatres and cinemas of greater than 1000 m Emergency medical and other emergency facilities not designated as post-disaster Power-generating facilities, water treatment and waste water treatment facilities and other public utilities not designated as post-disaster Buildings and facilities not designated as post-disaster contain hazardous materials capable of causing hazardous conditions that do not extend beyond the property boundaries |

| IMPORTANCE LEVELS FOR BUILDING TYPES NEW ZEALAND STRUCTURES (CONT.) | | |
|---|---|--|
| Importance level | Comment | Examples |
| 4 | Structures with special post-disaster functions | Buildings and facilities designated as essential facilities Buildings and facilities with special post-disaster function Medical emergency or surgical facilities Emergency service facilities such as fire, police stations and emergency vehicle garages Utilities or emergency supplies or installation required as backup for buildings and facilities of Importance Level 4 Designated emergency shelters, designated emergency centres and ancillary facilities Buildings and facilities containing hazardous materials capable of causing hazardous conditions that extend beyond the property boundaries |
| 5 | Special structures | Structures that have special functions or whose failure poses catastrophic risk to a large area (eg 100 km ²) or a large number of people (eg 100,000) Major dams, extreme hazard facilities |

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The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations.

In the second section, the author provides a detailed breakdown of the monthly budget. It includes categories for housing, utilities, food, and entertainment. The goal is to allocate funds wisely to avoid overspending and to save for future needs.

The third section covers the topic of debt management. It suggests creating a repayment schedule for all outstanding loans and credit cards. Regular payments are crucial to avoid penalties and to improve one's credit score.

Finally, the document concludes with advice on emergency fund preparation. It recommends setting aside a portion of each month's income to cover unexpected expenses, such as medical emergencies or job loss.

New Zealand Government

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Disclaimer: While we have tried to make this educational information as accurate as possible, it does not cover every situation and should not be regarded as legal advice.

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