MEDIA RELEASE 22/5/2026

Hundreds of Builders Warn Proposed Warranty Scheme Could Shut Out Small Operators

A nationwide survey conducted by Combined Building Suppliers Co-operative (CBS) has revealed widespread concern and uncertainty across New Zealand's residential construction sector regarding the Government's proposed mandatory home warranty scheme.

The survey, which received hundreds of responses from builders and construction businesses across New Zealand, highlights growing fears that many small-to-medium operators may struggle to access warranty providers under the proposed framework currently being progressed by the Ministry of Business, Innovation and Employment (MBIE).

The overwhelming majority of respondents represented the SME sector, with nearly 90% operating as sole traders or businesses with fewer than five staff.

CBS Chief Executive Carl Taylor says the survey results show significant uncertainty around how the proposed system will work in practice.

"The biggest takeaway from this survey is uncertainty. Many builders still do not know whether they will even qualify to continue operating under the proposed framework."

The survey found:

- 61% of respondents were unsure whether they would qualify for a registered warranty provider
- Only 23% believed they would qualify
- Nearly 16% believed they would not qualify at all

INFO@CBSCOOP.CO.NZ
WWW.CBSCOOP.CO.NZ

Builders identified several major concerns with the proposed scheme, including:

- 63% cited the cost of warranties as a major concern
- 58% said they were unsure what would even be required
- 54% raised concerns around compliance and administration
- 51% identified financial requirements and balance sheet strength as a concern
- 43% were worried about the availability of providers in the market

Most significantly, respondents indicated serious concern about what would happen if they were unable to access a warranty provider:

- 30% said they would stop residential building altogether
- 20% said they would consider moving offshore to countries such as Australia
- Others said they would reduce workload or subcontract under larger operators

Taylor says those findings should act as a warning to policymakers.

"There is genuine concern that good operators could be unintentionally shut out of the market — not because they build poor homes, but because they may not fit strict underwriting or financial criteria."

The survey also highlighted concern around increased costs being passed onto homeowners, with more than 80% of respondents indicating additional warranty costs would ultimately flow through to clients.

CBS says discussions with offshore warranty and insurance providers have also raised concerns around whether New Zealand's market is large enough to attract meaningful competition.

"Some of the conversations we've had with offshore providers suggest there is very limited appetite to enter the New Zealand market because of its small size and scale."

"That creates another risk where only a very small number of organisations, companies, or membership groups may ultimately be able to offer these products."

Taylor says this could unintentionally create a monopoly-style environment within the sector.

"One of our concerns is that if this market becomes overly privatised through companies or membership organisations, an unintentional monopoly could emerge that reduces competition and increases costs for both builders and consumers."

"There absolutely needs to be a solution around liability and consumer protection, but we need to be careful we do not throw the baby out with the bathwater by unintentionally locking good operators out of the industry."

CBS believes the Government is attempting to move too quickly on reforms that could fundamentally reshape the residential construction sector.

"While the intent behind improving consumer protection is supported, the proposed implementation timeframe is unrealistic given the limited number of warranty providers currently operating in New Zealand, uncertainty around qualification requirements, and uncertainty around whether current providers would even meet the proposed framework requirements themselves."

"There is a serious risk legislation could move ahead faster than the market's actual ability to deliver workable products."

"You cannot build a stable mandatory warranty market overnight."

CBS says if a mandatory framework is to proceed, implementation needs to occur gradually over several years rather than within the proposed 12-month timeframe currently being discussed.

"This is potentially one of the biggest structural changes to residential construction in decades. If it is going to happen, it needs to be phased in carefully over a number of years to allow providers, builders, and the wider market time to adjust."

The survey also showed limited support for the proposal in its current form:

- 41% said the scheme needs significant changes
- 30% remained unsure pending further detail
- Only 16% supported the scheme in its current form
- 13% outright opposed the proposal

CBS says the Government should closely examine Queensland's long-standing model, where home warranty protection has historically been backed by the state through the Queensland Building and Construction Commission (QBCC).

"Queensland has operated a state-backed home warranty framework since the 1980s. It has scale, maturity, and a much deeper market behind it."

"New Zealand needs to be careful not to implement a framework that the private market simply does not have the appetite or scale to properly support."

CBS says it will continue engaging with Government, insurers, and industry stakeholders as consultation progresses and intends to provide the survey findings as part of wider industry discussions around the proposed reforms.

The Government's proposed reforms were announced as part of broader building sector changes aimed at strengthening consumer protections in residential construction.

Media Contact

Carl Taylor
Chief Executive
Combined Building Suppliers Co-operative (CBS)
021 338 306
carl@contactcbs.com

About CBS Cooperative:

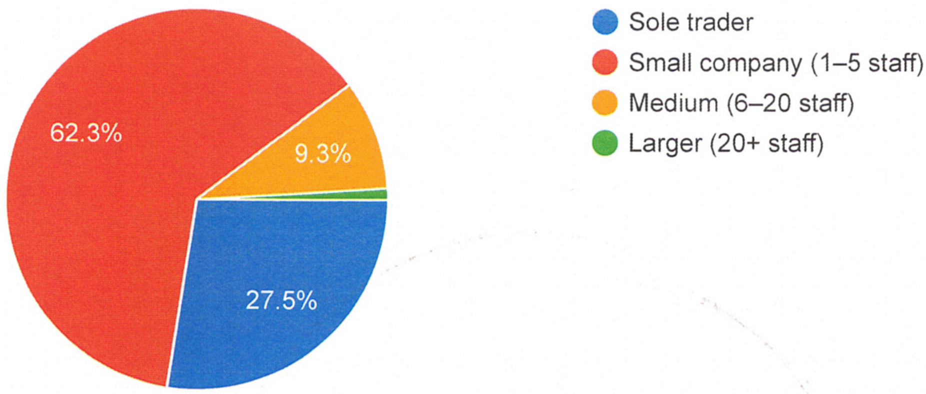
The Combined Building Supplies (CBS) Cooperative is a New Zealand-based organization that leverages the collective purchasing power of its members in the construction industry to secure significant discounts on building materials. By uniting over 2100 builders, electricians, plumbers, painters, and other construction tradies, CBS enables its members to access discounts ranging from 5% to 50% across a network of over 30 suppliers nationwide.

For more information, please visit: www.cbscoop.co.nz

CBS Member Survey – Proposed Home Warranty Scheme

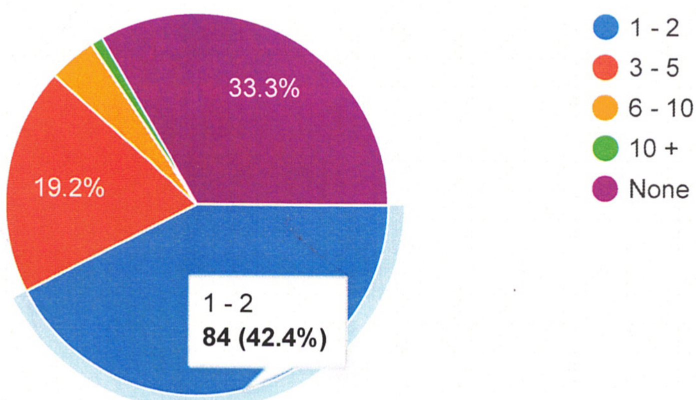
Which best describes your business?

Copy



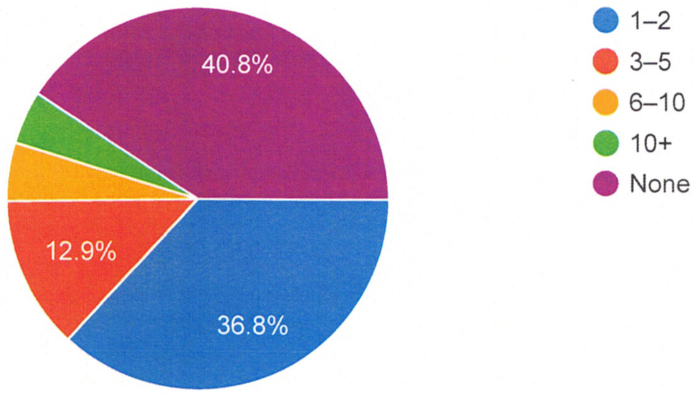
How many renovations do you complete each year over $100,000?

Copy



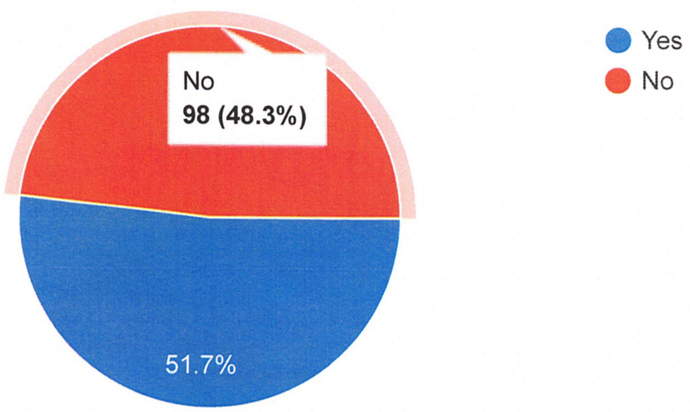
How many residential builds do you complete per year?

Copy



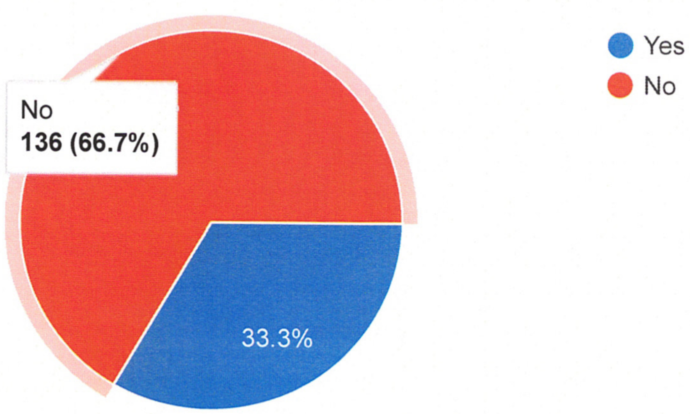
Before today, were you aware of the proposed mandatory home warranty scheme?

Copy



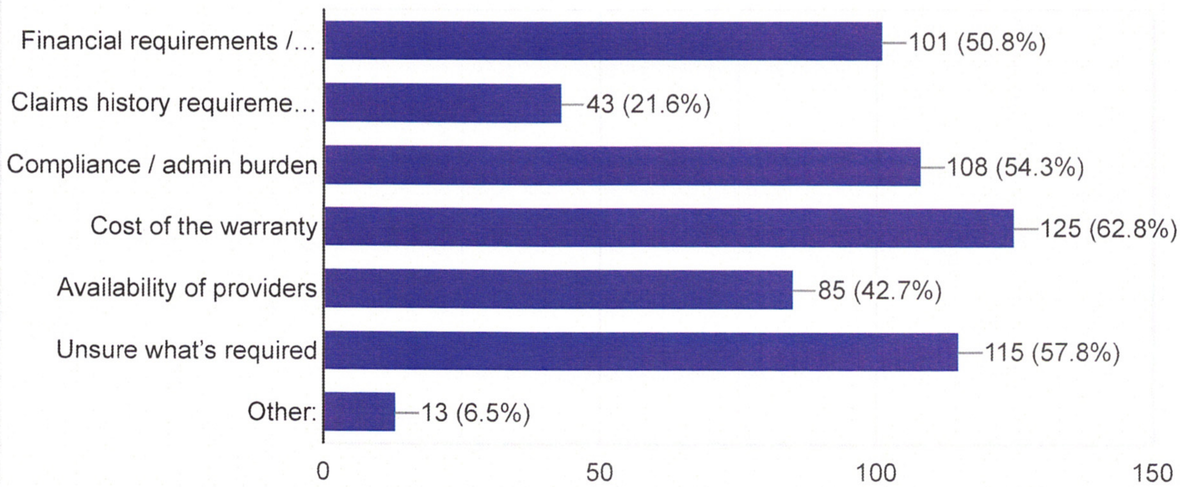
Do you currently offer any form of warranty/guarantee to clients beyond legal requirements?

Copy



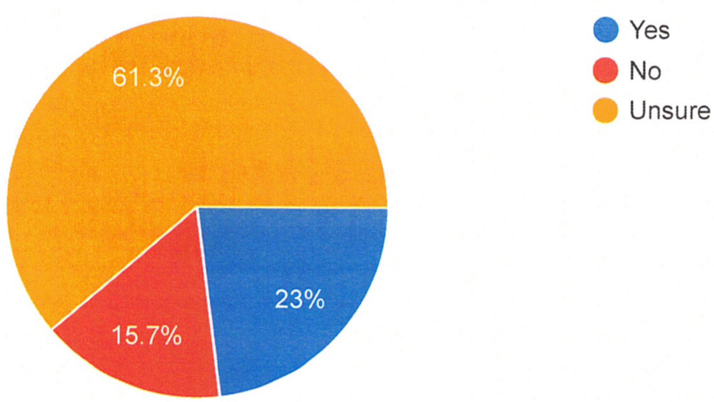
What concerns you most about qualifying for a warranty provider? (Select all that apply)

Copy



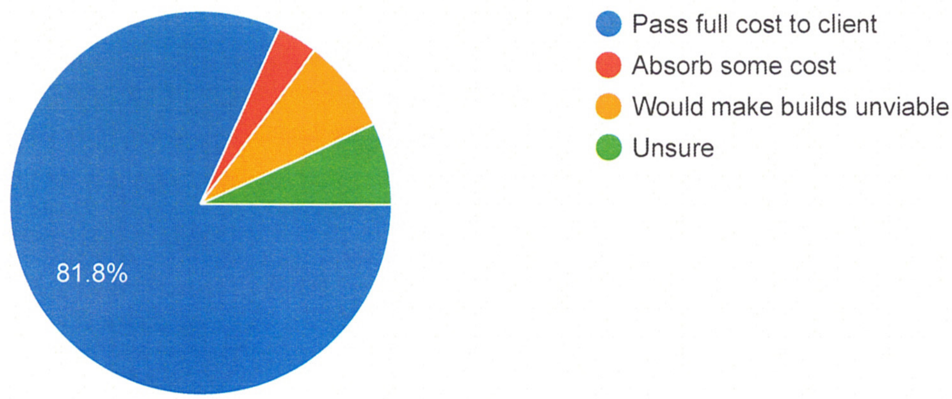
Based on what you know, do you believe you would qualify for a registered warranty provider under the proposed system?

Copy



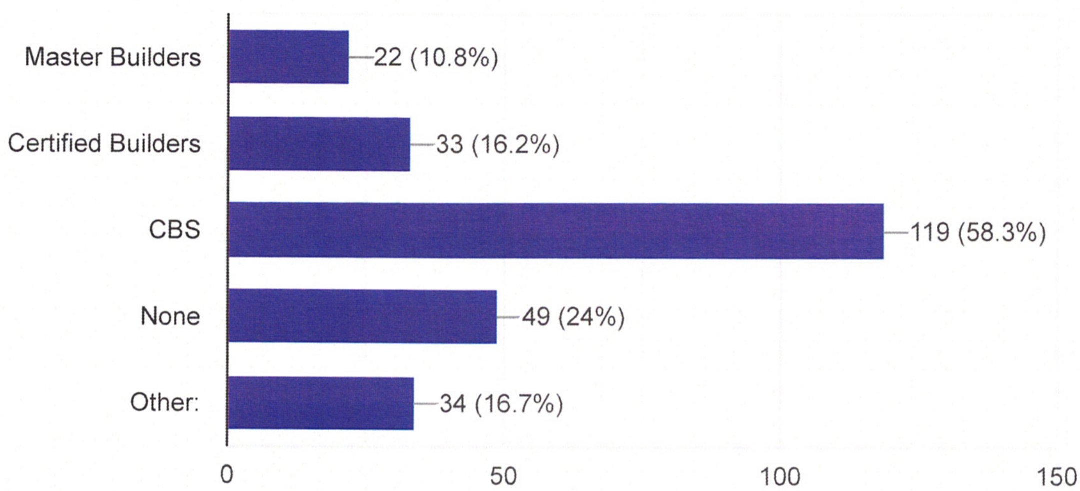
If a mandatory warranty added cost to each build, how would you respond?

Copy



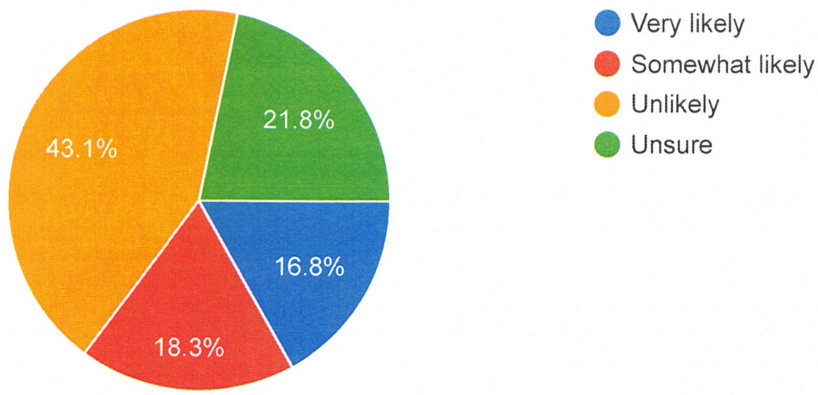
Which organisations are you currently a member of? (Select all that apply) Builders are currently represented across multiple organisations.

Copy



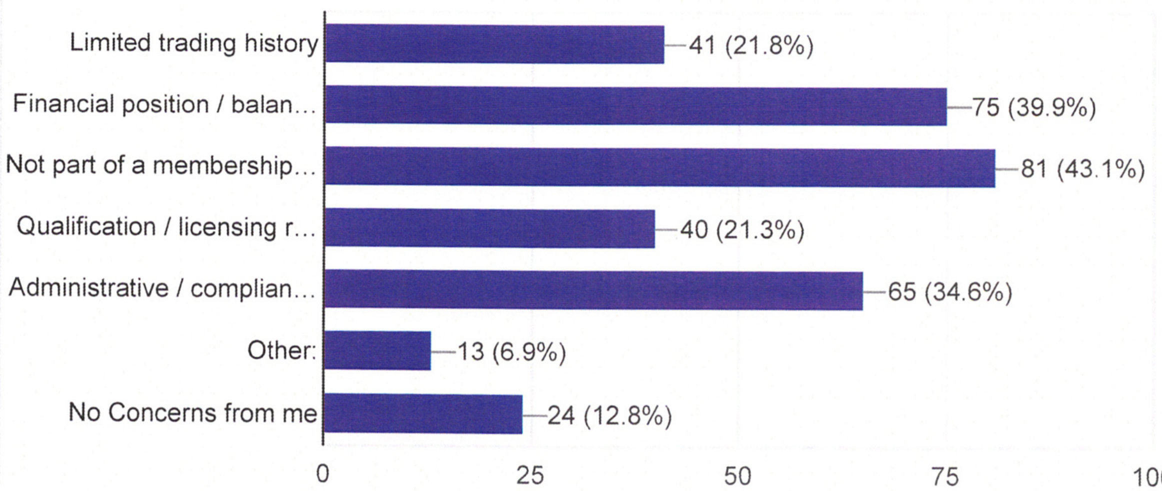
If similar criteria (Proven trading history, Financial viability, Formal qualifications (e.g. LBP/carpentry)) are required under the proposed scheme, how likely is it that you would be excluded from accessing a warranty provider?

Copy



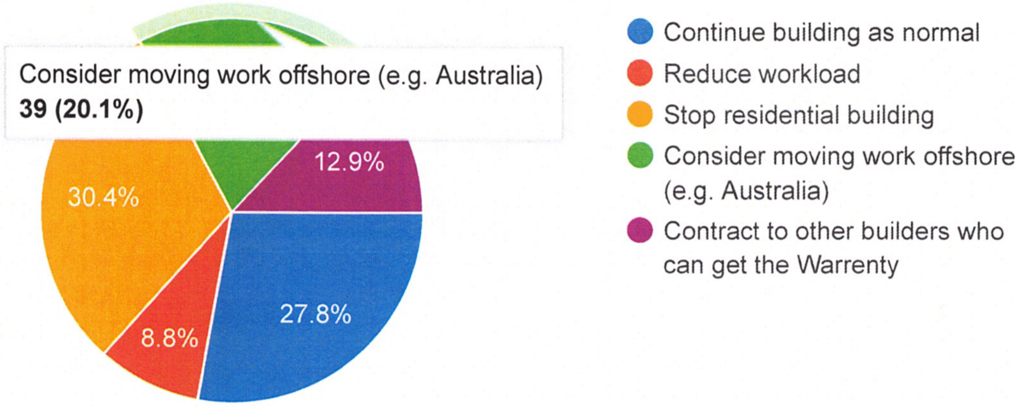
What would be the main reason you may not meet these criteria? (Select all that apply)

Copy



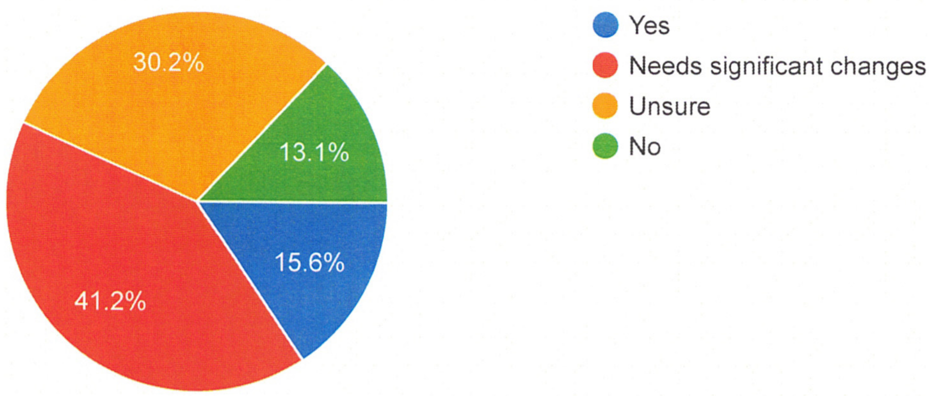
If you were unable to access a warranty provider, what would you do?

Copy



Do you support the proposed mandatory home warranty scheme in its current form?

Copy



Is there any thing else you would like to provide / say ?

No

.

Good builders are being penalised and the cowboys are still going to be there .At the moment I know of a number of builders who are getting out of the trade especially the ones who are reaching retirement age. As it stands now when you get out of the trade you could still be liable for anything that goes wrong for the next 10 years. Leaky homes was a classic example. Not much of an incentive to stay in the trade

Building in nz is to hard they won't cheapest price best work! We look after the whole sit on lowest rate! The government and big franchises costantly refer to us as the problem but really your gj Stonewood etc are the problems! The deliberately mislead to get big margins as v.o they change scope and not rates!!

Iv been building Almost 20years..... the sqm rate they pay us is the same as when I was apprentice... that's no lie look it up we earn the same amount as when houses that cost 300,000 now cost 750 800 850,000 so if that's the case 120 a sq should be 240 but remains 120! A builder (a real builder) should go on interview with your gj and ask why house use to be 1000sq now 3000sq but builders rate is 120 at 1000 and is still that at 3000 banks make it hard as they encourage people to go with housing groups as it's safer🤣🤣 they have no idea

Certainly making building more.expensive short term, maybe better long term. Unsure...i believe if it reduces territorial authority costs then it is positive...many non linear variables to consider

My main concern would the ability to get cover for the mandatory warranty due to the companies financials. As I operate under a company but am the sole employee, if I have downtime or work on personal projects obviously that affects the income of the company even though I am not really at risk of not paying my debts to suppliers/ sub trades etc. But I am unsure of what financial targets have to be met, so I don't know if I would be accepted or not. In terms of qualifications, workmanship quality, ability to run a build I have no issues, that is what I am best at, its the business side which I am weaker at, as I tend to have word of mouth clients so I end up pricing on the lower side as I try to keep costs down for them.

If you are a good quality tradesman then you are not going to have an issue

I haven't read the scheme to have an opinion on it. From my experience it should be an optional insurance a client takes out and chooses to pay for not a compulsory added cost that will really come to the builder. I have insured spec builds (which are no benefit to me while building the home but was hoping to be a sales point to a potential purchaser) the underwriter has then gone under and I had to pay again for the warranty/insurance. I was getting warranty's through Builtin Insurnace and then come the covid downturn they discontinued them as they perceived risk of builders going bust too high, this is when we needed the insurance the most! It gave clients protection in a volatile market. I plan to never get another warranty insurance again unless doing a client build that they request it and pay the direct cost. Banks also sometimes request a warranty on builds that are on progress payments which is annoying. I guess if this scheme goes through it may make it more affordable with more competition from insurance companies providing it. Currently there are only master and certified builders that offer it. At Least Builtins insurance was a payment per house and didn't require a yearly member fee

I have not had any notification about this u til now. Please send me relevant information.

I am a designer and was about to ignore this survey (you did send it to me) but decided to fill in what I could because this affects designers as much as builders. The result of this, as I see, is increased compliance and cost which in turn would result in the higher cost of building. I myself am near retirement and would not sign up to any liability insurance given the limited amount work that I now do. I would cease to provide my services as I suspect would others. This would affect the builders that I now work with as they would be forced to go to larger design firms which would probably charge them or their clients substantially more. I hope I have outlined a potential situation that would affect the entire building chain, not just those on the tools.

Gardner/landscaping

I am not a builder I make furniture

We contract our LBP staff so am unsure if we would quality under the proposed scheme without an LBP staff member or director.

This should not provide a barrier for smaller operators. A Master Builders membership is $1600+gst for business with turnover less than $500k. This is an overhead that can easily be factored into the way you price. If you are a business that is unlikely to be accepted by a warranty provider, you should be questioning the way you operate and make changes.

As long as you are licensed your license number should be all that is required to find a warranty

I build spec houses on the side as a business, I use labour only builders to build them for me and they manage it. I would simply move my investment to Australia

Yes, I think it’s a good thing to protect people. But the risk of insurers and underwriters possibly becoming gatekeepers to the industry is daunting, again it’s tough as a small business, standards are great and we try our hardest on every project. But if warranty access becomes mandatory, and is a more measurable percentage of revenue, especially during weak economic periods like the past few years, I think it would drive us out of trading in the residential space, or look to our other service of commercial flooring contracting.

It may have been a good idea to place a link to the new building warranty legislation bbeing proposed as part of the email. Anyhoo I will search it out and read it in the near future.

Too many cowboys needs regulation

Yes, you didn't provide a no button in the previous question. So it's a no from me in any form. The cost placed on the end user continues to rise

The New house owner needs to be insured for everything. Houses already have a warrant through product failure etc.

I havent looked closely at the warranty requirements but I would have thought that your requirement as an LBP would cover any warranty sort of requirements and furthermore the clients' access to disputes resolution and the sort.

Looking at the insurance side of things to enable being able to do projects requiring warranty provider, the additional costs really aren't worth the hassle and costs of going through the process. Also I have only found one insurance company that offers the required cover. Being a small company with only three of us, all it takes is clients late in paying to screw over the balance sheets for us small operators, suffocating cash flow.

Im not a master builder or a cert builder because I dont need to be and the fees to be those are not viable in my opinion; those groups want me to join and pay and im saying no from my end. Some new customers are worried when im not a master or cert builder because they think it means your substandard based on public marketing etc.
I hope this mandatory warranty rule doesn't force us into being master or cert; I shall do some reading now.

Client are really poorly protected which allow bad building practices with no consequences. Builders should be responsible for their work for 10 years and insurance is then needed in this situation.
It will improve work quality altogether.

Legislation generally does not help the consumer rather provides costs and hassles for all.
This serves only to create more government

why are small builders always being hit in the pocket for the stupidity of clowns who appear to have no idea

Stop residential building

If there were less unwearth products ,less dream arcitects etc. What was the point of the LPB ?
This warranty is a SCAM.headed by the madeger home builders.

If you were unable to access a warranty provider, you need to take steps to comply with the requirements - like get formally qualified and engage with business training.
This change is a good thing and should help to increase the professionalism and quality of the sector and remove race to the bottom, cowboy outfits.

It seems to me that everything is being over regulated to the point small 1 man bands like myself will get pushed out as had happened in many other industries. It is all about propping up the big players and revenue gathered and shitting on the little players. In my opinion.

I previously had insurance for this through builtin , they stopped doing this for unknown reasons to me,

It is good to offer a warrantee. But 100k is to low of a margin..Th
ey should up the value to at least a million so they dont kill the smaller guys

I feel the building industry needs a complete overhaul and needs to align more with master plumber and electrical line to give builders that are qualified our true worth

As a developer I can see some issues as to who takes responsibility for warranty claims

Something does need to change, and an insurance warranty does sound like the best way to proceed. But it is sounding like it will be quite time consuming for owner operators.

If this does come into play then should the lbp scheme be scrapped?

Concerns for stress carried on business owner. Licensed yes. Council take $ and check so just as liable.

It is a great thing for industry, good builders
can join NZCB or MB, small cost for small businesses with great support and than access warranties

Lawn mower contractor

Im not convinced it's enforceable to all, and we already know some comply and many more don't !

This country is all about corporate companies not small companies it's pretty dia out there no money really in it if you price to make money you won't get the project

Train apprentices better (I have met some pretty average qualified builders) and the future work will be better so less need for this extra cost and fluff

My suspicion is that this warranty scheme will force small and even medium size operators out of the market and enforce a one size fits all standardization of our industry. This will result in less creativity in design and innovation. This is particularly concerning as only the top end sector of the market will be able to afford this type of skill and expertise.

What your propsing in my view is scaring your members rather than embracing being part of good organisations, Ive been with NZCB for 13 years as a business owner, we've always had a

home guarantee, its easy to pass on, its good customer protection, this should be about educating your members not scaring them into a place where they cant work.
Our industry has been unregulated for too long, the LBP scheme is a sham, we have a pathway for new business members who want to join NZCB, they only barrier as I see it , people are too stuck in their ways. The financial stability threshold maybe hard but we dont know the full extent of that. My view is it will lift the industry up.

This seems like an absolutely terrible idea if it is also required for small jobs/ renovations

As long as it it done correctly it will make a clear definition between a reputable building company that has always worked hard and a ghost company or a company that is not trading correctly and undercutting proper businesses.

I Have been a small building firm for 40 years never had workmanship issues or job completion problems. I would just stop employing and revert to small jobs solo. I can understand the need to protect consumers but target the cowboys

How about businesses supporting registered Owner builders

(Previously written for my Link In page)

Compulsory Guarantees and the Hidden Trap for Builders

Compulsory guarantees are, in my view, a positive step for the residential building industry.

That may not surprise anyone, given my position. For too long, builders have been prosecuted simply for being present. Joint and several liability has meant that even when responsibility clearly sits elsewhere, builders are often pulled into disputes because, as some judges have openly acknowledged, “it is unpalatable that the builder contributes nothing.”

Against that backdrop, the move toward proportional liability under the proposed Building Act amendments should be cause for celebration. If you’re a competent, conscientious builder who attends properly to defects and maintenance, responsibility should finally sit where it belongs. What isn’t your fault, is no longer deemed to be your fault.

On paper, that sounds like progress.

But where are the fish hooks?

No matter how experienced or diligent a builder is, things do go wrong. We all encounter difficult clients—the outliers who are determined to manufacture a dispute. Then there are the genuinely unforeseeable situations that catch even the most seasoned operators off guard. Eventually, a disagreement arises.

Under the new framework, an owner may choose to bypass the dispute process entirely—rightly or wrongly—and make a direct claim on their compulsory guarantee. The guarantee provider has little choice but to respond.

Here's the concern: what happens if the guarantee provider misunderstands the dispute, or simply chooses not to engage with the builder's position? The builder can quickly find themselves sidelined—effectively left standing on the runway while all the planes depart.

More troubling still, what if the owner and the guarantee provider settle the matter without the builder being meaningfully involved? In that scenario, the guarantee provider has effectively acted as judge, jury, and executioner. And if the guarantee company later decides to pursue the builder to recover costs, the imbalance of power becomes very real—think 800-pound gorilla versus sole operator.

The practical risk is this:
even a diligent, innocent builder facing a claim may now find themselves dealing with two adversaries instead of one.

That's not an argument against compulsory guarantees—but it is a warning that the detail matters. Without proper safeguards, a reform intended to improve fairness could quietly introduce a new layer of risk for the very people it's meant to protect.
Written by Paul Reed (c)

Maybe govt can supply a one stop warranty provider through Kiwibank

We are fencers, who also build small rural structures, so not sure if this even affects us

I am unclear how difficult it would be for me now or in the future to access a warranty. I do not know what the financial requirements are eg business holding certain reverses? I am LLC with no staff, licensed and have a strong trading history (16 years) and good financials however this may not be sufficient to access a warranty - this is unclear to me. How is a home warranty administered if a client raises an issue several years after the build or Reno is completed.

Your final question should have an 'unsure' option. 'No' and 'Needs significant changes' are the same answer.

I'm in home maintenance work. small renovations bathrooms that sort of things.

I don't see any issue what so ever. I think it will up the game of many and weed out the cowboys. I see no downside

None

I don't understand what you mean about a warranty provider or scheme.

Don't we as builders cover our own work under the consumer guarantees act, and or go back and put right things if in fact they are wrong?
Im a solo self employed LBP builder, what am I not up to speed on?
It also raises the question; if all our consented builds are stage inspected and passed surely the BCA has to cover the warranty. As qualified builder we aren't allowed or able to make make any decisions on building. Architects, designers, inspectors , planners and the building code directly control what a builder can and can't do,,,, as I see it.
It seems it going to open a can of blames game worms.
Cheers

We have seen a significant number of knee jerk reactive polices over the years, some work, others have failed, the real question is,: "will the next government accept the changes that will be needed? Or will they like last time do nothing, as only labour can and will do to improve this...

Last 3 questions need extra options -
Q11: "not applicable / no concerns"
Q12: "other:", "contract to other builders", "change the type of work I pursue"
Q13: "Unsure" or "I haven't read and understood the proposal properly"

I think it is good if there are some challenges to new trading entities being able to obtain warranties as there are plenty of people that start up and close up too often and leave a mess behind them. Those people should have more hoops to jump through or higher costs to pass on to the client or consider absorbing.

I also think that this move is not likely to increase quality of product or professionalism as it will simply be seen as another cost to pass on to clients (ultimately ALL costs are passed onto clients even if not directly) which makes building more expensive and gives builders another layer to hide behind ("don't worry, thats what the insurance is for!").

Seems like a move toward self certification for builders by changing one of the safety nets being from councils to private insurance. I'm opposed to self certification for builders because the industry is not ready for it - we are largely still only seeing minor improvements from introducing the LBP scheme. Still lots of bad practice and clients getting screwed over.

However, if this is not part of a pathway towards self certification and is instead a standalone response to clients being screwed over by bad operators, then yes I do support the requirement. It would make building more expensive and potentially have a negative impact on my business but hopefully big picture, homeowners will be better off.

Leave it as it is now

Please block this law, it will basically halt my plans to get into spec building so ill be forced to move to aus.

It will be great if this come through. Its way to easy to get a lbp and/or take on projects that you do not have the capacity to do.

Aus has a much more rigorous licenseing scheme and thats what fundamently bring up quailty, professionalism which results to better wages.

Builders in new zealand have such a bad rap, this is why you see a few massive housing companys dominate the industry.

Theres such massive diffrences between builders. But if you get a plumber or sparky, your normally fine and not in for any horror storys.

All above is my 2 cents haha.

If the Government requires to bring these changes to place, they must first ensure that warranties are accesible and affordable to all builders. There is currently limited availability of warranties (3) and these require membership with Master Builders or Certified Builders.

Master Builder and Certified Builders only represent builders and from my experience never work in the interests of the homeowner despite the perception that they are a government based entity to protect the interests of homeowners. To the contrary, I have seen Master Builders threaten enough to encourage the homeowner back off. Furthermopre, Master Builders do not in anyway guarantee the builder is of a quality suggested. I have inspected many Master and Ceritfied Builders work which is far from meeting the minimum standard. These clubs are not Government associated, but clubs protecting builders.

The Government like to quote the NHBC in the UK as a similar scheme. This is not comparable. I have been a member of the NHBC which does not require the extensive requirement as NZ. The NHBC provides 10 year build guarantees to self builds as well as builders without the limitations these similar schemes offer in NZ and, in case of self build, do not require membership of a builders club/body. The NHBC guarantee are substantially cheaper and affordable whereas in NZ they are very costly. The NHBC do the consenting and inspection and charges fees substantially lower than BCA's in NZ. The NHBC acts as the equivalent of the BCA in NZ and does all the inspections which is not what the warranty providers in NZ do. It is suggested Warranty Providers may wish to have their own inspection regimes but such systems are not present here, are costly to set up and need to be accredited under the Building Act. Should this be ran in conjunction with using a council BCA, the costs would be substantial increased to the expensive local authority BCA consents and the warranty inspections.

The government shut down over night independant building assessors over two decades ago, and without notice. This adds to companies being cautious setting up private BCA's as the risk is still present which is another suggestion of the Government, private inspections. Under the Building Act, private companies can be accredited but this is vastly expensive, a time consuming process and is set up to discourage participation outside of Local Government.

I have resisted joining the Master Builders and Certified Builders as they are not there to protect homeowners, but are there to represent builders as discretely stated on the MB website. I eventually made an effort to join MB and I received a call from Master Builders telling me I was over qualified and as such my acceptance would not be welcome by other builders. I have a long history of building quality homes, a strong financial standing, am a qualified Building Surveyor, Licensed Building Designer, Licensed Builder and Licensed for site. I suspect the real reason for refusal, never given in writing, was that I have represented a number of clients were Master Builders were not accepting claims for review for legitimate defects. As such I am locked out of Master Builders. I also do not have the very specific qualification for Certified Builders despite building for 36 years and prior to this, and many yeats whilst still at school, worked with my father who was a builder. I have built new homes, extensions, converted a church in the UK and have worked on many projects most people dream of. I have trained in an Architects Office and have studied a degree and worked as a Building Surveyor, a more diverse role for UK qualified surveyors. I have been Team Leader of Building Consents. Despite this, I will struggle to get warranties under this scheme.

As such I am locked out of building if a warranty is mandatory under the current proposals. Unless the Government provide incentives and backing/guarantees to increase the numbers of the greatly diminished warranty providers in NZ then the scheme will fall flat on its face. Maybe the Government could provide its own warranty scheme. If they believe it is viable for private providers, then it should be viable for the government.

Unless this scheme is thought out in more detail, building work will increase substantially making it unviable. The current market is seeing diminished building work due to costs. The construction of new homes will suffer as a result. This is a rushed proposal and ill thought out which is nothing more than a plublicity stunt and effort for the Government to reduce its risks with cosenquences to the industry unless it is more throughly reviewed.

Schemes like this that will create huge(potentially negative) shifts in the industry, need to go through rigorous discussion and processing as to what implications it will have on people across the whole board

There are so many unknowns

Worried that too much of the council and regs constantly change ;standards materials etc.. too keep up with everything is not humanly possible.Councils don't even know their own standards and then if /when more overseas materials are introduced then it just becomes impossible. I see it as the govt offloading and not knowing what they are actually doing

I am very concerned that mandatory warranties will limit the ability of new builders to enter the market and also skilled/qualified tradespeople who not trading or are employees to be able to undertake projects on their own properties. There are a lot of very skilled people out there with no trading history that will be affected by this.

I think there is a place for warranties and they should feature strongly in the prescribed client checklist, I do not think they should be mandatory.

I have recently spent a lot of time trying to become accredited as I understand when the law changes, building consent will not be issued without warranty details. I have provided a brief run down below:

I am a licenced builder with 25 years experience, 15 years in site & project management. I have most of my experience as an employee. I also do a lot of self funded large projects (200k+) on my own properties.

I have applied for membership with Master builders, Trade Guaranty & surety Ltd through Builtin brokers and Certified Builders. I am unable to show any trading history to apply for any mandatory warranty cover as I own all the houses I work on.
Certified Builders were the only organisation that was able to help me due to my references.
Master Builders told me to come back with 3 years trading history - How do you get this when you cannot trade without being able to offer a warranty?
Trade Guaranty & surety Ltd application forms were confusing & mainly based on turnover & trading history. I could only fill in half the form & the broker helping me was hopeless and unable to answer any of my questions so I gave up with them.

I have now started a company contracting to clients, for the main reason of having a trading history to be able access warranties. This is not something I wanted to do, but felt it was the only path for me to be able to continue my trade. I do not want to contract to the public and would not have taken this path without the law change as I only want to work on/undertake self funded projects.

Stop it !

I don't think the claimed justifications for introduction of a home warranty scheme add up.