

TIMBER FRAMED CONSTRUCTION (TFC) **A DISCUSSION DOCUMENT**

(IMIA Short Paper provided by BMIA – Neil Clutterbuck - March 2010)

Introduction

TFC has been around in Scandinavia, Germany, Austria, etc for centuries and the latest generation of offsite fabrication has been around since Barratts started to use it in the late sixties. Other than Barratts, it didn't really take off in UK until approximately 10 years ago. It is acknowledged that UK contractors are on a learning curve on construction and more importantly are on a steep learning curve on site and fire safety where the old cultures and practices, in many instances, do not meet a standard suitable to deal with the risk characteristics of TFC.

Fires have become the main problem on construction sites in recent years, partly because of the new types of construction being used (known as "Modern Methods of Construction"). Recent statistics state that the growth of TFC has increased from 5% to 35% of new builds over the past 18 months. However, the statistics could be distorted due to the recession, and it is not clear whether they represent growth in PDH's or commercial builds in similar proportions. Possibly, during the recession, there has been growth in new PDH's via government money or housing associations. However these figures are an indication of the future for TFC. Use of TFC is also being encourage because of its "green" credentials and is often seen in public use buildings such as universities.

In terms of market perception and market share, at the current time we do not want to impose a total exclusion on TFC and then endorse back on by Coronet Clause. This would send out the wrong message and seriously damage our trading capability by creating an impression that we are not the preferred market for any type of construction business when, in reality, the aggregated turnovers on TFC may be comparatively low.

Current Issues

There are a number of issues in the construction industry that are contributing to the concerns we face with TFC:

- Construction (Design and Management) Regulations (CDM) are based on people protection, not asset protection;
- CDM is not being fully complied with even by some of the largest contractors (although compliance seems better in the south of the country);
- The Joint Code of Practice on the Protection From Fire of Construction Sites (JCOP) is not widely known and not being complied with;
- The majority of sites do not have a Fire Safety Plan in line with CDM and JCOP (7th edition);
- Site management systems and health and safety (H&S) procedures are based on people protection;

- Contractors are used to building non combustible buildings. Systems, procedures and on site protections do not always reflect the hazards of modern TFC;
- Site managers do not understand that higher standards are required for TF contracts;
- H&S audits do not take into account asset protection or fire transfer / segregation aspects, (especially for audits carried out by fee based third party sub contractors);
- TF contracts are 20% cheaper and 10% faster than traditional construction; saving time and money which has led to an increase in such contracts;
- Estimated Maximum Loss (EML) per building is 100% and fire transfer potential between multiple buildings is very high;
- Fire segregation is not designed into the construction and subsequent fire division is installed late in the contract;
- Asset protection requirements cost money and are not accounted for during tendering;
- Increased security / fire protection arrangements wanted by insurers are generally transferred directly back to the customer as additional costs;
- Security arrangements do not reflect the values and risks presented;
- The UK Timber Framed Association (UKTFA) has some useful guidelines but members are not required to comply, nor are they (presently) audited against the guidelines.

Positive Recent Developments

Despite the issues above, there have been some positive recent developments:

- The Seventh edition of JCOP now includes a new Annex A specific to TFC, outlining a further 8 enhancements over and above previous JCOP requirements. A summary is included in appendix C. AE's policy conversion exercise will update to JCOP seventh edition requirements.
- We had a recent dialogue with the insurance press and UKTFA recommending that literature and guidance needs to be more robust. The UKTFA has advised literature will be updated early in 2010.
- The UKTFA have recently published a guide (hard copy and internet PDF available) on "16 steps to Fire safety on timber frame Construction sites". Heading details of the 16 steps identified by the UKTFA are included in appendix D.
- The UKTFA are considering a TFC register and monthly auditing (see appendix E)