CONSTRUCTION LAW

The changing legislative landscape of Australia's construction sector in FY25 and FY26 to date.

LANDER & ROGERS



INTRODUCTION

FY25 saw significant legislative and regulatory developments across Australia's construction sector on a federal and state level. As we approach the halfway mark of FY26, these developments aim to keep pace with the sector's growth and greater use of AI, and set the scene for the next several years.

In this guide, Lander & Rogers' construction & infrastructure and insurance law experts analyse recently passed and proposed legislation impacting building and construction professionals in each jurisdiction in Australia, and the changes anticipated in the year ahead.

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COMMONWEALTH

National Construction Code 2025

The National Construction Code (NCC) is updated every three years by the Australian Building Codes Board (ABCB). Currently, NCC 2022 continues to apply, with the most recent amendments being introduced on 29 July 2025.

The publishing of NCC 2025 has been delayed, with ABCB vet to provide its final advice to the Ministers. The Public Comment Draft published in May 2024 provides a list of proposed amendments contained in NCC 2025, some of which include:

- · Commercial building energy efficiency aimed at reducing emissions and moving towards a net zero future.
- Carpark fire safety improvements aimed at addressing fire-related risks associated with new fuel sources and changes to the storage of modern vehicles.
- Improving fire safety performance solutions and improving requirements for fire hazard properties - aimed at increasing fire resistance, creating safer buildings for occupants and ensuring consistent interpretation of the Deemed to Satisfy provisions.
- Condensation mitigation aimed at reducing building rot and mould in modern buildings.

The Housing Industry Association has prepared a comprehensive summary of the proposed NCC 2025 amendments with reference to specific NCC provisions, and notes that these

changes will primarily affect Class 3, 5-9 buildings, but also common services in Class 2 buildings and mixed-use spaces.

In late August 2025, the Federal Government announced a pause on further residential changes to the NCC until mid-2029, following finalisation of NCC 2025. The freeze intends to alleviate pressures on a construction industry faced with cost escalations and project delays, provide stability with regulations, and clear backlogs of more than 26,000 homes currently pending approval under the *Environment* Protection and Biodiversity Conservation Act 1999 (Cth) using artificial intelligence to accelerate assessments

Takeaway:

Whilst it is unclear when the new NCC 2025 will be implemented (although it is scheduled for publication by 1 February 2026 with jurisdictions able to adopt it from 1 May 1 2026), NCC 2022 continues to apply. Proposed changes for future editions, such as the NCC 2028, can also still be submitted to the ABCB for

Further, the intended pause on further changes to the NCC until mid-2029 aims to reduce the regulatory burden for builders, accelerate housing approvals and speed up environmental





AUSTRALIAN CAPITAL TERRITORY

Building and Construction Legislation Amendment Act 2025 (ACT)

The Building and Construction Legislation
Amendment Act 2025 (ACT) came into effect on
1 April 2025 and introduced key amendments
to the Building Act 2004 (ACT) (Building Act),
Building (General) Regulation 2008 (ACT)
(Building Regulation) and Construction
Occupations (Licensing) Act 2004 (ACT)
(Occupations Act).

Amendments to the Building Act include updates to clarify the scope of certified copies of building codes, and the introduction of new regulatory powers under section 151A to allow a regulation to apply, adopt or incorporate (with or without change or modification) a law, Australian Standard or Australian/New Zealand Standard. Any instrument that is applied,

adopted or incorporated under this section is only enforceable if it is made accessible for inspection by anyone at an ACT government office or online.

Amendments to the Building Regulation provide for the use of a new 'whole-of-home' energy efficiency calculator (published by the ABCB) for the purpose of preparing energy efficiency certificates.

Amendments to the Occupations Act introduce a new licensed role of "gas appliance workers" and provisions retroactively validating work carried out by such workers between 29 March 2015 and 1 April 2025 under certain circumstances even if the work did not comply with the updated rules at the time.

Foreshadowed Planning Changes

The ACT Government announced proposed changes aimed at allowing more townhouses and other low-rise housing types in Canberra's suburbs to support housing targets in its 'Missing Middle'.

The proposals include changes to the Territory Plan and a draft Missing Middle Housing Design Guide which provides recommendations for developers and builders.

The Territory Plan outlines what development can take place and where, including residential zones 1 and 2 (**RZ1** and **RZ2**). Key changes proposed the removal of minimum block sizes for cohousing projects, removing the maximum size limits for a second dwelling and allowing unit titling on RZ1 blocks of more than 600 square meters allowing subdivision on RZ1 blocks where a home has been lawfully built,

permitting consolidation of multiple blocks for development where it will result in more homes, relaxed building height limits for RZ2 buildings and increases to tree canopy coverage requirements.

Consultations and final written submissions for the proposed amendments closed on 5 August 2025 and the industry awaits the reforms to come into effect over the next few years.

Takeaway:

Insurers and underwriters are encouraged to adapt professional indemnity products to accord with the renewed qualification, registration, and licensing regimes to be introduced in the ACT in 2025

Serious repercussions will likely be enacted to prevent transgressions of these legislative instruments (including disciplinary action, suspension or cancellation of registrations, and criminal prosecutions). Construction participants (and their brokers) should ensure that they comply with these new requirements.



NEW SOUTH WALES

The past year has seen significant developments in New South Wales' construction law landscape, with regulators continuing to reshape how risk is allocated and managed across the sector. From statutory reforms to evolving insurance mechanisms, the changes reflect a broader shift toward accountability, transparency, and consumer protection.

Statutory Duty of Care - No Room for Apportionment

The High Court's decision in *Pafburn Pty Limited v The Owners - Strata Plan No 84674* [2024] HCA 49 has clarified that proportionate liability defences are not available for breaches of the statutory duty of care under section 37 of the *Design and Building Practitioners Act 2020* (NSW) (**DBP Act**). Builders and developers who carry out construction work are now held wholly liable under section 37 for economic loss caused by defects, even where other parties (such as subcontractors or consultants) may have contributed to the harm.

Defendants must now pursue cross-claims for contribution, rather than relying on apportionment under the *Civil Liability Act 2002* (NSW). The decision reinforces the non-delegable nature of the duty and confirms that liability cannot be limited by contract or delegation. While the ruling applies squarely to builders and developers, questions remain about its application to consultants and certifiers, which may require further legislative clarification.

Practitioners should be aware that this decision has shifted litigation strategy in defect claims. Parties defending claims under the DBP Act must now consider early identification of potential cross-defendants and ensure contribution claims are properly pleaded.

Strata Bond Delayed - DLI in Focus

The increase in the strata building bond from 2% to 3% of the contract price - originally scheduled for February 2024 - has been delayed again. Although expected to commence on 1 July 2025, an amendment to the *Strata Schemes Management Regulation 2016* (NSW) has postponed implementation until 1 July 2026. This delay reflects the NSW Government's push to encourage adoption of Decennial Liability Insurance (**DLI**) as a more comprehensive alternative.

DLI provides 10-year cover for serious defects in critical building elements (e.g. structure, fire safety, waterproofing), with coverage up to the full contract value - even if the builder or developer becomes insolvent. While DLI offers stronger protection for owners corporations, uptake has been slow. Currently, only one insurer offers DLI in Australia, and premiums remain high due to long-tail exposure and limited market data.

From an insurance perspective, DLI represents both a challenge and an opportunity. It shifts the claims process from litigation to direct indemnity, potentially reducing legal costs but increasing the need for technical investigations. Insurers entering this space will need to develop robust underwriting frameworks and collaborate closely with developers and regulators.

Looking Ahead

NSW continues to lead in regulatory reform aimed at improving consumer protection and shifting risk from public regulators to private insurers. The evolving role of DLI and the statutory duty of care under the DBP Act point to a more sophisticated and risk-aware construction sector.

However, practical implementation remains a challenge. The limited availability of DLI, uncertainty around consultant liability under the DBP Act, and the need for clearer legislative guidance mean that developers, insurers, and legal practitioners must stay agile and informed.





NORTHERN TERRITORY

Further Amendments for the NCC

Since the revised NCC was adopted and commenced in the Northern Territory on 1 May 2023, the NCC has undergone two rounds of amendments, with the newest amendments taking effect from 29 July 2025. The further amendments are largely in relation to NCC's copyright and licence notices with the correction of some minor errors (with state specific variations for Western Australia and Tasmania) and to align with the amended Disability Discrimination Act (Premises Standards) 1992. These amendments introduced some Northern Territory specific variations regarding the increased requirements for accessible paths, ramps, and stairs to enhance equitable access to the public and commercial buildings for people with disabilities.

Licensing Requirements

On 15 April 2024, the mandatory registration for commercial building contractors commenced in the Northern Territory, with a grandfathering period of 12-month provided to the builders to obtain commercial registration without the need to meet new qualification requirements.

From 15 April 2025, all new commercial building contractor registration requires the applicants to meet the full updated qualifications and experience standards. The mandate also requires that a registered building practitioner is required for all new

commercial building work. Further, the Northern Territory government is in the process of developing continuing professional development scheme, which was proposed to be a condition of the renewal of registration for all registered practitioners in the Northern Territory.

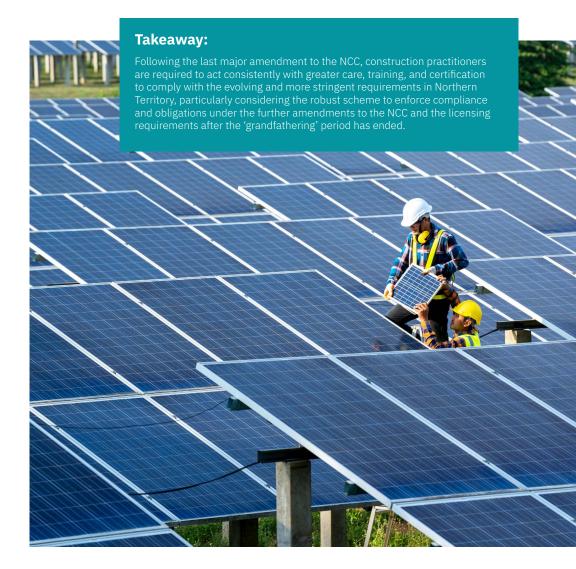
Other Relevant Industry Updates

The Northern Territory government continues to enforce the Building Northern Territory Industry Participation policy, which mandates the Industry Participation Plans for the following projects relating to government investments, including construction projects:

- all Northern Territory Government-assisted private sector projects over \$5 million;
- all Northern Territory Government tendered projects over \$5 million; and
- Territory Public Private Partnerships (Territory Partnerships).

This mandate reflects the Northern Territory government's intention to support local businesses by encouraging the developers, contractors, and operators to source locally for their projects and to increase the competitiveness of the local businesses.

The Northern Territory procurement reform program will be rolled out in FY26 for all projects relating to government investments.





QUEENSLAND

The Queensland government has introduced major overhauls to the state's building regulations in a bid create a more efficient building industry that can deliver the homes and infrastructure required to mitigate the state's housing crisis and meet the demands of Olympic infrastructure surge in the lead-up to the 2032 games.

The Building Regulation Renovation (**BR Renovation**), which has been rolled out in tranches, is intended to make it easier to build in Queensland by improving productivity within the industry while maintaining necessary regulatory safeguards.

Tranches 1 and 2

Tranches 1 and 2 of the BR Renovation were introduced on 10 February 2025, and implemented amendments to:

- pause the rollout of the Project Trust Accounts Framework to private projects below \$10 million to help smaller contractors focus on building and to allow more time to educate builders and subcontractors on existing payment protections. The Framework continues to apply to eligible Queensland Government contracts over \$1 million and private, local government, statutory authority, and government-owned corporation contracts over \$10 million;
- remove the financial reporting requirement for more than 50,000 individual operators (who make up 97% of small builders and sole traders) in the self-certifying category 1 and 2 licensee categories;
- extend the transitional timeframe to meet the new occupational licensing requirements

for passive fire protection work, as well as upskilling requirements for other existing licences, to May 2030; and

 extend the existing exemption period allowing private building certifiers to hold professional indemnity insurance with cladding exclusions to 30 June 2027 to ensure that sufficient certifiers exist to support increased construction and allow the government to consider the outcomes and recommendations of the Queensland Productivity Commission's (QPC) review of the sector.

Tranch 3

Tranche 3 of the BR Renovation, tabled on 27 June 2025, proposes changes intended to:

- modernise legislation to support the Queensland Building and Construction Commission's (QBCC) transition to a more responsive, efficient, and user-friendly regulator;
- remove legislative impediments to enable the QBCC's greater use of electronic interactions to deliver services and regulate the building industry, such as removing the requirement for a licenses to be issued in hard copy and the introduction of a pathway to serve documents digitally;
- streamline workplace safety notification requirements by removing duplicate reporting obligations to QBCC and Workplace Health and Safety Queensland (WHSQ), requiring notification to WHSQ only, while the QBCC continues to be notified of safety matters via information sharing agreements so that disciplinary action can be taken where necessary; and

 amend the notification processes under the Work Health and Safety Act 2011 (Qld) and the Electrical Safety Act 2002 (Qld) to ensure WHSQ can promptly provide appropriate information to the QBCC about serious safety matters on building sites through information-sharing arrangements.

Tranch 4

Tranche 4 of the BR Renovation is expected to introduce broader reforms to:

- outline a clear and consistent approach to implementation timeframes for future NCC updates;
- streamline design and siting rules through the introduction of a Queensland Housing Code;
- improve the QBCC's internal review and dispute resolution processes so they are streamlined, efficient, and clear;
- improve consistency for all QBCC licensees by review licensing thresholds;
- review the insurance threshold, cover amount and timeframes under the Oueensland Home Warranty Scheme;
- further reduce the administrative burden associated with the Project Trust Account Framework; and
- complement the recommendations and reform directions outlined in the final report of the QPC's inquiry into Opportunities to Improve Productivity in the Construction Industry.





2032 games a success.

SOUTH AUSTRALIA

South Australia's construction industry regulation remains relatively stable compared to other jurisdictions, with NCC implementation, targeted reforms focused on consumer protection, and a controversial exemption for Crown contracts from security of payment legislation.

NCC Implementation

South Australia implemented NCC 2022's delayed energy efficiency and liveable housing provisions from 1 October 2024, with a unique 10-year regulatory guarantee and extensive concessions.

The government committed to maintaining NCC 2022 standards for a decade without further changes, providing unprecedented regulatory certainty unique to South Australia.

New homes must achieve seven-star energy efficiency (up from six stars) and meet enhanced accessibility requirements. However, substantial South Australian-specific concessions include exemptions for small/irregular allotments, workers and tourist accommodation, and extended transitional arrangements for land division projects until 1 January 2027.

Building Indemnity Insurance Reforms

Following a joint review by the Treasurer and Minister for Consumer and Business Affairs announced in July 2025, significant enhancements to Building Indemnity Insurance (**BII**) in South Australia are being implemented in stages through late 2025.

From 1 October 2025, QBE policies (representing the majority of the SA market) increased maximum insurance payouts from \$150,000 to \$250,000 (applying to new policies issued by QBE on or after that date) - a 66 per cent increase providing up to \$100,000 additional protection where a builder dies, disappears, or becomes insolvent.

From 10 November 2025, the \$250,000 policy limit will be prescribed in the *Building Work Contractors Regulations* and will apply to all new policies issued in South Australia, regardless of insurer. Policies issued before these dates retain their existing \$150,000 limit. The minimum contract value requiring BII will also increase from \$12,000 to \$20,000, removing the regulatory burden for minor renovation work.

These reforms respond to elevated builder insolvencies. Last financial year, the government provided a record \$18.7 million to assist consumers.

Security of Payment Act - Crown Exemption

On 1 May 2025, South Australia introduced significant changes to its security of payment regime through the *Building and Construction Industry Security of Payment (Exemption) Amendment Regulations 2025* (SA), creating exemptions for major Crown contracts.

The amendments introduce "prescribed

contracts', being construction contracts with the Crown exceeding \$4 million (excluding GST) over the contract term (not including extensions). For these prescribed contracts, the Crown is exempt from key provisions of the Building and Construction Industry Security of Payment Act 2009 (SA), fundamentally altering payment rights on major government projects.

Under the exemptions, the Crown is no longer required to respond to payment claims or issue payment schedules. Adjudication rights are removed, preventing contractors from accessing the rapid dispute resolution mechanism that is central to security of payment legislation. Contractors cannot suspend works for non-payment under the Act, and the Crown may raise defences or cross-claims in debt recovery proceedings.

Critically, head contractors on prescribed contracts remain exposed to security of payment claims from subcontractors, creating asymmetry where contractors must respond to downstream payment claims and adjudications but cannot pursue equivalent remedies against the Crown. The exemptions apply retrospectively to prescribed contracts entered before 1 May 2025.

Contractors on major Crown projects must now rely solely on contract-based dispute resolution mechanisms and court proceedings to enforce payment rights, significantly increasing time, cost and cash flow risk.

Takeaway: relatively stable regulatory environment for construction professionals, underpinned by long-term certainty through the NCC 2022 freeze, targeted consumer protections via enhanced BII, major government projects. While the 10year NCC commitment provides clarity for developers and consultants, the Crown contract exemption under the Security of Payment Act introduces complexity for head contractors, who must now navigate payment disputes without statutory recourse. Industry participants should carefully review contract terms, ensure adequate insurance cover and prepare for

TASMANIA

Tasmania's construction sector has undergone significant reform over the past two years, with a strong focus on consumer protection, accessibility, and streamlined compliance. These changes build on the foundations laid in FY24 and introduce new obligations for builders, developers, and regulators.

Strengthening Consumer Protections

The Residential Building (Miscellaneous Consumer Protection Amendments) Act 2023 (TAS) commenced in 2024, introducing a suite of reforms including defective work orders enforceable within 24 months of completion, expanded powers for the Tasmanian Civil & Administrative Tribunal (TASCAT) to resolve disputes through compulsory mediation, and a new licensing model requiring councils to hold an entity licence under the Occupational Licensing Act 2005 (TAS). Collectively, these measures aim to improve accountability and streamline dispute resolution.

Designing for Accessibility and Liveability

Tasmania has embraced the NCC accessibility provisions, but with a staged rollout to ease industry transition. From October 2024, all new homes must include a ground-floor toilet, a step-free shower, and reinforced walls to support future grab rail installation. In October 2025, wider internal doors and corridors became mandatory, followed by step-free, level

entry requirements in 2026.

To provide flexibility, the *Building Amendment Regulations 2024* (TAS) introduced Regulation 82A, allowing compliance with liveable housing design standards determined by the Director of Building Control as an alternative to NCC Part H8. These changes reflect a growing emphasis on future-proofing homes for an ageing population and improving accessibility for people with disabilities.

Regulatory Breathing Space: NCC Update Deferral

In a move that sets Tasmania apart from other jurisdictions, the state government announced in December 2024 that it would defer the next two NCC updates (2025 and 2028) by six years. This decision was driven by concerns over regulatory fatigue and housing affordability. By delaying requirements such as mandatory EV charging infrastructure in new homes, the government aims to reduce compliance costs and accelerate housing delivery during a period of acute supply shortages.

Safety First: New WHS Code of Practice

Work health and safety has also been a priority, with the Construction Work Code of Practice coming into effect on 23 April 2025. This code provides practical guidance on managing WHS risks, including the preparation of Safe Work Method Statements and WHS Management

Plans. It also introduces housing-specific safety measures and templates to assist principal contractors and subcontractors in meeting their obligations. These reforms underscore the state's commitment to reducing workplace incidents and improving safety culture across the construction sector.

Takeaway:

Tasmania's reforms reflect a dual strategy: strengthening consumer protections and accessibility standards while easing regulatory pressure to accelerate housing delivery. Builders and developers must adapt to evolving compliance obligations, particularly around accessibility and WHS, while councils face new licensing requirements. Insurers and legal practitioners should anticipate increased dispute resolution activity under TASCAT and heightened scrutiny of defective work orders.



VICTORIA

This last year has seen various packages of major building reforms introduced, significantly reshaping Victoria's building sector.

A Step Closer to Uniform **Security of Payment (SOP)** Legislation

In 2024, the government indicated support for major amendments to the Building and Construction Industry Security of Payment Act 2002 (VIC). In September 2025, the first tranche of major amendments were tabled. These amendments align Victoria's SOP regime with other Australian states and territories and represent a significant shift towards fairer, more predictable payment practices in the construction industry in an effort to address cash flow tension. Some of the key reforms are

- · The concept of "excluded amounts" will be removed, meaning claimants will now be able to recover time-related costs and disputed variations under the SOP regime, broadening the scope of claimable entitlements and limiting respondents' ability to rely on technical defences.
- · Claimants will be entitled to seek the release of performance securities through a payment claim which can be made 20 business days after the end of the defects liability period or another contractually specified date or event.
- The prohibition on "pay when paid" clauses has been widened. Any provision that makes payment, the due date for payment, or the release of performance security contingent

on another contract, will be rendered void.

Surveyor and Inspector Registration

Proposed reforms to the Building Act 1993 (VIC) will introduce a more rigorous framework for the registration of building surveyors and inspectors, requiring applicants to meet approved competence standards and hold prescribed qualifications as determined by the Victorian Building Authority. Aspiring surveyors and inspectors must now also meet stricter personal and financial probity requirements in an effort to ensure that only individuals of sound character and financial standing are registered.

Homeowner and Buyer Protections

The Building Legislation Amendment (Buyer Protections) Act 2025 (VIC) received Royal Assent on 3 June 2025. The Act introduces substantial and far-reaching reforms to the domestic building industry, with the effect of shifting the power from developers and builders to homeowners. Some of the significant reforms include:

· A new developer bond scheme, requiring developers of multi-storey residential buildings (more than three storeys) to provide a bond equal to 2% of the estimated total build cost before applying for an occupancy permit. This bond acts as security for rectifying serious defects identified after completion.

- The consolidation of the Victorian Building Authority, Domestic Building Dispute Resolution Victoria, and functions of the Victorian Managed Insurance Authority, to form the new Building and Plumbing Commission (BPC).
- Expanded rectification powers, enabling the BPC to issue rectification orders for serious defects, blocking occupancy permits, or off-the-plan settlements until issues are resolved.

Changes to Domestic Building Contracts

In June, the Victorian Government introduced the Domestic Building Contracts Amendment Bill 2025 (DCA Bill), forming another major package of building reforms for Victoria. The DCA Bill presents the most significant overhaul of the Domestic Building Contracts Act 1995 (VIC) in decades, with changes expected to commence from 1 December 2026. They include:

- A new definition of 'developer', combined with limiting the provisions of the Act that apply to contracts between builders and developers, to reflect the commercial sophistication of developers and the reality that such parties are capable of negotiating and managing contractual risk without statutory intervention.
- · Victoria becoming the first Australian jurisdiction to formally permit the inclusion of cost escalation clauses in domestic building

- contracts. Amendments to section 15 of the Act will allow cost escalation clauses if certain conditions are met, and only where the contract price is \$1 million or more, and the cost escalation clause limits cost increases to no more than 5%.
- The Act no longer governing the preparation of plans, specifications, or bills of quantities for domestic building work. This reform is expected to be well received as it allows design activities to proceed without being subject to the Act's regulatory constraints.



WESTERN AUSTRALIA

Since the release of the Building Confidence Report in 2018, the government has been progressing significant legislative reform aimed at improving the construction industry. The reforms are being rolled out in three stages.

Stage 1 (Nearing Completion)

The first of the reforms to be rolled out was the implementation of a Code of Conduct for Building Surveyors in 2022 (Code). The Code outlines the minimum standards expected of building surveyors when undertaking building surveying work and applies to all building surveying practitioners registered under the Building Services (Registration) Act 2011 (WA).

Amendments to the Building Services (Registration) Regulations 2011 (WA) in 2023 now require individuals performing building engineering work in prescribed areas—civil, structural, mechanical, and fire engineering—to be registered with the Building Services Board.

Registration will be phased in, with a transition period extending until 1 July 2027, after which those performing building engineering work while unregistered will commit an offence, punishable by fines up to \$25,000.

Stage 2 (Currently Underway)

The second stage of reforms involved a review of the current Western Australian building regulation framework as it relates to the approval and construction of commercial and

residential buildings, and the regulation of builders, as well as a number of other related matters.

Building and Energy WA has completed its review and published its Decision Regulatory Impact Statement titled 'Building Better: Reforms to WA's Building Regulatory Framework' (DRIS). This DRIS identifies the need for substantial changes to improve construction standards, enhance consumer confidence, and implement national recommendations from the Building Confidence Report. It makes 39 recommendations for reform, some of which include:

- that the legislation be amended to provide powers requiring independent third parties to review structural and fire safety elements of designs for certain classes of significant or complex buildings;
- making it a requirement that building surveyors act in the public interest when performing statutory functions; and
- mandating that inspections be overseen by the surveyor at critical notifiable stages of construction for new buildings.

The government is now drafting legislation to implement these recommendations.

Parallel to the regulations review, the government is examining the *Home Building* Contracts Act 1991 (WA) and the dispute resolution process under the Building Services (Complaint Resolution and Administration) Act 2011 (WA). Terms of reference for the review

have been published, and surveys seeking feedback from homeowners and industry professionals have been released and are now closed.

Stage 3

The final stage of reforms will focus on regulating fire system installers and building designers (non-engineers).

While recommendations and terms of reference for building designers are pending, Building and Energy WA has released terms of reference for the fire system installers review. Of note the review will assess, among other things, the current installation and testing requirements for critical building fire systems to determine whether mandatory registration requirements are necessary.

The review will proceed in three phases— Inquiry, Discussion, and Analysis—culminating in a DRIS.

Takeaway:

more slowly than in other states and territories, they represent a comprehensive effort to enhance regulatory oversight and industry standards. Consequently, the is poised for significant transformation that has the potential to outpace other





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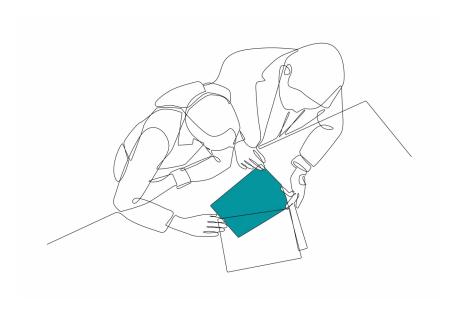
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