Crib Sheet: Buying a House In NZ, circa 2023:

If you want the best, to upstage others, and, are prepared to cripple yourself financially, as well as ignoring sustainability potential, then, this guide is definitely not for you. **Modest, practical, sensible..? Read on...**

1) Because of how the market currently is, you have to know the answer to all relevant questions. even before you start out, viz, how much to spend, (cash, talk to the bank, etc.,) where you want to live, and how long for, plus, preferably a long-term site, unless you are merely planning flipping or renting out. **Agent assisted, or private sale…? Private cash buyer most preferable, of course,** plus, agree on terms of property transfer, and save minimum $10,000 each, on average, being usual agent's and lawyer's fees. If agents are involved, do some research on their record, and, word-of-mouth reputation. Again, buyer's versus seller's marketing efforts will be a consideration in gauging their potential, and, actual performance on your behalf…

Relevant Local Council requirements must be known and understood, plus, a **Due Diligence check carried out, where practicable,** and, where applicable. A friend in a building trade would be very useful. Any partner concordance is vital, because, when the ideal opportunity arises, **you must say yes at the viewing, and, be prepared to buy unconditionally,** to pre-empt others also competing, due to current the nature of the market. **(Indeed, just as you would if you were attending an actual house auction.)** ***Plus, always bear in mind that the real estate agent, the council(s), and the vendor, are never your friends, there is money involved…. Your very best friend in this case is a good, honest, reliable lawyer…!***

2) **Never buy sight unseen,** plus, **never buy unless you have a good knowledge of an area,** or, have at least had a short holiday nearby, and, in the worst relative climatic season, depending on latitude. Plus, factor in transport, schools, employment potential, neighbours, et al. In the latter case, be sure to choose a house set **centrally** on a block. **The worst house in the best street, or similar formula, may apply…?** *An independent and well-informed property consultant or scrutineer is advised, professional or otherwise, as a bona fide Devil's Advocate!* **Beware of house-price bubbles**, **and consequent over-value, inclusive of mortgage repayments. Be careful at auctions, avoid auction fever, especially re those potential $$$ house-bubbles,** maintain your planned financial limit, and, be prepared to back off when you have reached this. **Allow for RE, lawyer, and/or property transfer fees.** *There will always be another chance elsewhere.*

3) **Building from scratch is ill-advised,** given the price of any building-related permits, site preparation, services, and, the always-unkown-quantity of modern builder reliability. **Buying an existing house, in reasonable to good repair, is most preferable**…..money spent on rents, and unnecessarily high mortgages, means fewer savings, plus, renting, in particular, is dead money. Big, over-valued mortgages will take a long time before real world/adjacent property values catch up, as well. ***The sad reality of any house-bubble buy...***

4) **House condition starts with a sound roof,** preferably iron, and, long-run is best, limiting/eliminating horizontal overlaps, plus, **screwed down.** A good roof-line means an even floor, and stable stumps. ***No slab, no brick, no tiles,*** NZ being an active earthquake zone, and, increasingly subject to climatic extremes. Plus, well-framed, wooden and/or stucco cladding, on stumps, above any flooding, well-drained but not steep, on bedrock, no overhanging landforms, and, **if for the long-term, consider the house potential in relation to increasing age of the inhabitants.** For this reason, one storey may be the answer, on a reasonable area of ground, to be suitably, and sustainably, landscaped and cultivated. **Modern wiring is important, domestically,** plus, heavier circuits for workshop, et al, can be added later as needed. **Circuit breaker fuses can be added to older power boards, and UPSs utilised for electronic safety.**

5) **If a rural prospect beckons,** *buy a suitable and established house,* as above, away from main highways, plus, already serviced, particularly with existing fresh water tanks, and septic tank(s). **Modern septic tanks are over-gadgetised, over-engineered nightmares,** and initially very expensive, plus, being an electronic $ $$ honey-pot for outside 'emergency' and 'maintenance' visits. WiFi Internet and phone services may be available in the area, negating reliance on wires and underground cables. Good solar and wind prospects could mean less, or no, reliance on main grid power.

Look for signs of land slumping, eg sagging fence-lines and power-poles, uneven roads and tracks, uneven building roof lines, etc. Ambient farming patterns will give information re sprays, fertilizers, livestock, et al. Ensure also that all Council-managed roads and drains are well maintained. Look for water-bourne debris left on river-banks, and on low-lying land. **Ensure some site elevation above bodies of water of any size, including ponds, dams, streams and rivers, that may flood, and/or affect house site and foundations. Be aware also, that extensive flat land means a landscape previously formed by water…..plus, global warming, sea-level rise, and ocean coastal erosion, will now never abate...**

6) **Housing alternatives** for established and serviced sites, **given local Council approval,** can include in situ renovations, as most practicable and convenient, plus, house transport **to** the site, and/or, kitset/prefab builds, the latter two options with promptest completion and assured occupancy date, over any new builds. **Alternative lifestyle dwellings** will definitely require Council approval, also depending on liberal attitudes, plus, latitude and geography.

7) **Steel frames and/or sheet-iron/corrugated iron cladding** are good for the long-term, not least because they will also flex with any quaking, **as does a full wooden structure.** As well, very effectively the sheet/corrugated iron being weather resistant, as is stucco. Stucco is also useful to prolong the life of outer wooden cladding, and is also, itself, an extra insulating layer. **All houses should also be fully fibre-insulated,** with double-glazed windows on the coldest side, at least, being recommended. Plus, stumps should be well down in the ground, as part of controlling house flexing, plus, the house also ideally being set at least a metre above ground, which also provides access, air-flow, even additional storage, as long as this is filleted. Consider vulanised rubber pads on each stump, if in an earthquake area. In rainy and/or damp areas, plastic sheeting or concrete paving under the house will also limit rising ground moisture vapour.
Houses on a slight slope are an advantage, relative to optimal aspect, also giving good air-flow, eg, in that the back door can be nearer ground level, and thus, the front side is raised, for a good frontal aspect, and, with potential fora well-appointed stair-cased entrance. **Full-understorey house-raising** is useful, especially with a slope, giving room for a garage, ancillary services, et al, though also cater for future aging of the occupants, with space planned in for a future personal and goods lift, and/or a simple chair lift. Serviceable driveways and paths are also thus necessary for favourable long-term prospects of occupants.

8) **Sunlight and relative weather conditions** can be accommodated by **external** architecture details, eg, window and door hoods, external timber shade frames oriented to seasonal sun movement, even window shutters in more extreme colder climates. **Verandahs** are a good example, also good for clothes drying, casual seating, al fresco meals, et al. **Double glazing of windows,** in addition, though very effective for temperature control, hot and/or cold, will be a matter of household economics.

9) **Energy independence, and/or, at least, reduced energy bills,** can be catered for by use of alternative energy, especially an infra-red solar hot water unit of good quality appropriate for latitude, and full, or even partial, solar PV installation. Household heating should be zonal, as well. **See also below.**

10) **Whether of freehold or mortgage status, be sure to have at least $10K in the household account at all times…**.rates, power, insurances, water, communications accounts, as applicable...all must be paid, plus, sometimes repairs may be urgent, and/or household appliances may need replacement. Also, avoid incurring financial vulnerabilities, and thus, potential financial 'tipping points'. **Commonsense Rules, OK!**….

Notes on Domestic Energy Saving

With the Biosphere experiencing a warming crisis, and, power bills rising as energy sources are shifting to alternative energy generation, there is now increased pressure on ordinary people to conserve energy, and, in their own interests, to keep power bills at an optimum, and, within budgets. **The most important factors for personal energy saving are individual mindset, and, a need for careful planning and organisation, plus, frequent practice of protocols/routines. Economies of scale will apply.**

Note that, if profligate power energy usage is considered a personal right, and, conspicuous consumption of energy is a personal pride factor, then read no further, but, if you do care about living within sensible energy limits, then the following information is duly offered, in good faith. Note also that living with higher, and lower, ambient temperatures are considered. Much of this information is also applicable to offices, shops, et al..?

1) **Ambience of dwelling is important**, air should flow, under and around, just as water does, but frequent high winds will draw away heat in cooler climates. Also, living on a slope or height has advantages because, cool air pooling in valleys and flat land, especially in areas with atmospheric inversion, make energy saving more problematic. Also, the micro-climate at ground level will be colder and damper than above. So, avoid houses on slabs, that have doors at ground level; **houses above ground level, with all-round air circulation, are preferable.** In warmer climates, the same principle prevails, air-flow is optimised above ground level. In both cases, **passive regulation of temperature applies**, when considering aspect, materials, overall design, surface colours, vegetation, landforms, etc.

Landscape and vegetation are important, trees and shrubs close to a house will prevent frosts, slowing winds, plus, act as heat sinks, and lawn is also very effective at doing that. Avoid too much concrete or extensive stone paving, which will exacerbate temperature extremes, both higher or lower. **Plan for airflow,** avoid dead ends that will cause heat islands. Make sure that living areas are favoured with good daylight, yet are air-proofed against outside extremes, viz, incorporate halls into house plans, halls being especially useful

for thru-flow of air in warmer climates, note, as well as skylights and high windows. Proximity to bodies of water are useful for avoiding temperature extremes, tho note that there may be a higher ambient air moisture content. **Flood levels are always a consideration near rivers and large bodies of water, note.**

2) **Architecture is important,** especially short eaves for cooler climates, and lower sun travel, plus, wider eaves for hotter, higher sun travel. **Verandahs** are helpful in warmer climates, as well as specifically placed sun barriers such as window hoods and shade frames. Even temperate summers, in these times, will need such heat control measures. Strategically placed deciduous and/or evergreen trees, and shrubs, are also useful, in respective hotter and colder climates. **Insulate wherever possible,** even post-construction, regardless of construction materials, and regardless of climate, plus, incorporate double glazing, or, use heavy drapes that help control heat and cold, whatever the latitude or season, aka **Poor Man's Double Glazing,** in fact. **Shutters** will also help, especially against prevailing storm weather. Again, stucco over weatherboards is a good insulator, and prolongs the life of older wooden homes. **Colour of exterior roofs and walls** is also just as important as exterior building materials, complementing the usefulness of insulation.

Note that hermetically sealed homes are not healthy homes, so, encourage air-flow and /or air exchange as necessary. Thus, for higher temps, use adjustable skylights, screen doors, and, high sash windows, to create air flow. With colder temperatures, close off rooms that are not in use, and utilise brief mass air flows to change internal air quality. **Utilise smaller rooms if possible in winters, to optimise heating.High ceilings** are preferable for higher temps, **low ceilings** for lower temperatures, so, for seasonal temperature extremes, possibly utilise adjustable ceiling heights..?

Empty rooms are cooler rooms, in cold climates, note, tho, good for air flow in warmer climates. **Crowded rooms** are more useful in cooler climates, as the objects and furniture themselves will absorb heat, acting as a temperature change buffer. **Keep fridges and freezers as full as possible, to reduce cycling, at all times, to save power,** even utilizing water in containers as another internal temperature variation buffer, especially as ambient temperatures rise.

3) **There are many ways of limiting/supplementing electrical power use**, as in solar electricity, gas, wood, et al; plus, suggest thinking **cold-water student bedsit,** as an overall model. Zonal/on demand water heating, or boil the kettle. **Zonal, as in on-demand units** in kitchen, laundry, bathroom, supported, if possible, with roof-based solar hot water heating. **In cold areas,** withdraw to one main room as much as possible, **support the woolen industry,** use hot water bottles or electric blankets, avoid radiant or fan heating, utilise convecting oil-fin and/or ceramic panel as non-radiant heating. **Ceramic panels are the more optimal watts/cost heating, note,** being both very effective, and, relatively economical, for taking the chill off internal air. Note too, that **too much internal heat in cooler times, can cause fridges and freezers to work harder than necessary**….another reason for placing freezers in the coldest part of any house, summer and winter. In the tropics, somewhere shadowed, where there is a constant air-flow, is ideal.

Mechanical temperature and moisture control in houses and other similar buildings can thus be rendered unnecessary by optimally effective passive temperature control measures.

Where possible, inside the house, get rid of large metal fittings, and units like oversize refrigerators, and/or stoves, **and do not bother lighting fires unless supporting wetback water heating. Large heating stoves allow a waterfall of cold air down and around the flue, plus, *are major heat sinks themselves*.**...fuel is wasted just to heat them to room temperature, before being effective heaters of ambient air, or, of hot water. At best, if utilising **wetbacks,** they could be regarded **as hot water boosters,** which means an electrical thermostat threshold can be lowered. **Note that self-supply of fuel for burning incurs considerable cost, effort, and time. Beware false economies in this case….and the potential physical toll of inevitable increasing age.**

4) **Avoid ghost electrical discharges**, use LED bulbs, disconnect unused chargers, **(never leave a charging Li-Ion battery unattended, note)**, utilise always-on laptops instead of always-on desktop computers, supplement electrical power with standby alternate energy where practicable, especially for electronics, though, **always filter mains power with UPSs,** note. **Ghost discharges also apply to batteries in modern vehicles,** so, install dead-switches on batteries that are not subject to everyday use, and these batteries will also last longer. **Where applicable, turn off any unattended water-pumps when absent, to forestall any run-away pumping-out of water-storage. A small portable solar power unit, with a PV panel and battery, is useful if living in an area with frequent power cuts, note that a gel lead-acid battery is safest for re-charging, if used with a charge regulator.**

5) **Water use minimisation is tied to power saving.** Water has to be moved, stored, cooled, heated, and, also has the highest specific heat rating of all. Living off-grid means water usage, for any purpose, will require planning in regard to power consumption, thus, plan for gravity assistance where practicable. **Use the potential of optimum gravity effect** wherever possible, for placement of header tanks, and for water

storage that incorporates a projected flow of garden water. **Never heat more than needed,** keep hot water storage well-insulated, and, at optimum rather than maximum temps, plus, install zonal/on-demand water heating where practicable.

When water is short, suggest measures such as reusing the rinse cycle water of washing machines for the next main wash, using containers of reasonable, rather than large, capacity, for ease of handling. Use gray water for toilet flushing, gardens, car washing, etc. Wash dishes by hand, and in a plastic bowl in the sink, for less heat loss. For clothes washing, when water is really tight, soak clothes first, then wash with a hand-held agitator, eg, suction cup on a broom handle, then spin dry, or use a hand wringer, then rinse, etc., and then save the rinse water for next the soak.

6) **If troubled by air pollution due to temperature inversion, or just a down-wind effect,** make sure your dwelling is closed up, in anticipation if possible, then turn on a heat source sufficiently warm for a rise in inside temperature that will build **an internal positive-pressure effect,** this will help to keep unwanted outside air at bay. Insulation will also add to this effect, plus, act as a partial filter for any such unwanted air still intruding. When there is any change in air flow/wind direction, be sure to effect a quick clean air exchange within your dwelling, then close up again. This protocol will also flush cooking, and other smells, as needed.

7) **Hotter climates** will necessitate more sprawling structures, so that the air picks up speed passing through, also, **ceiling fans** help with ambient air circulation, **regardless of climate. Ceiling fans are thus also useful in cooler climates** if ceilings are high, helping with air circulation, with warm air being moved downwards.

8) As always, as in all things, **Commonsense Rules, OK!**

9) ***As a property owner and ratepayer, you do have certain rights, as well as duties,*** *make sure you understand them, and, make sure you have a* ***relevant Council Directory*** *at hand, so that the appropriate Council Department,* ***and directly responsible personnel,*** *can be expeditiously contacted, when problems relating to ownership and rate-paying do arise,* ***regardless of origin or fault.***

10) Finally, still pondering ownership over renting, even in an imperfect world….?

https://www.1news.co.nz/2023/10/19/renting-can-make-you-age-faster-study/

Never borrow against your house...unless it is a realistic sum, to buy another house, or, to renovate your present one.....OK!

Finally, if you are a home-owner, and, do need more family space, yet are happy with your present address, then you have a choice of building outwards, or, lifting the present structure. If the house is sound enough, and neighbourly relations are cordial, and in agreement, accordingly, such a choice of renovations will be preferable to buying elsewhere, then moving. Plus, either choice, which would thus involve remaining at your present address, are both more favourable, loan-wise, if you do need to borrow from a bank.