

2 Questions to Ask Before Buying a House in New Zealand

Save yourself house-hunt angst by asking and answering these practical questions



Catherine Smith 27 June 2016

Houzz New Zealand Editorial Staff. A design addict from way back, I can't resist...

You've done the hard work of saving for your home, sorted out the mortgage paperwork, searched online and tramped through countless open homes. You may even have attended a heart-stopping auction or two. As you search, ask yourself the following questions; some things may be more important than others, so organise your search in order of importance.



1. Is the paperwork in order?

You've lined up your mortgage, and have a building inspector and conveyancing lawyer ready to go. You need to be sure that the house's paperwork is in order, too. Get a Land Information Memorandum from the local council to find out the history of the property. As well as valuation and rates, pay particular attention to the zoning of the house. For example, find out whether it is an historic site, whether there are protected trees, flood or subsidence risks, and what sort of use the district plan allows in the neighbourhood.



2. How dense is the neighbourhood allowed to go?

Be sure to ask whether your neighbourhood is zoned for single houses, mixed use, terraces or even high-rise apartments, as this is fixed in a district plan and extremely hard to change. If you've fallen in love with a country spread, make sure there are no major highways, shopping malls or subdivisions permitted nearby that will turn your paradise into suburbia.



3. What sort of location do you like?

Do you like to be close to town, with a short commute to work? Do you prefer easy road access for driving, or frequent public transport? Are good schools important, or being able to walk or bike to the shops and school? Or are you more interested in cool restaurants or a decent library? There's no point having the dream house if it's in a location that makes you miserable. If you are considering moving from the city to an affordable provincial town, do the available work and schooling options suit your needs?



4. What period of building?

Kiwis love their villas and pre-war bungalows, but these comprise only 10 per cent of the housing stock. And as older houses tend to be clustered in more expensive neighbourhoods closest to town, chances are you'll have to trade off period charm for affordability, or vice versa. There's much more choice for post-1960s properties right through to entirely new subdivisions built yesterday. And the 80s are making a comeback in architecture, too – if you can look past the pink and grey *Miami Vice* look.

Country towns may have more potential for period houses if you're prepared to be flexible about location.



Are original architectural features such as period windows and doors important to you? Or would you rather not have to worry about the effort or expense of honouring a building's heritage?



5. How close to the neighbours is too close?

The days of the Kiwi quarter-acre paradise are sadly over. The bigger the city and the newer the 'burb, the more likely it is that neighbours will be within spitting distance. Well-designed streets can still maintain your privacy, however. Look carefully at the placement of windows and glass doors, where outdoor living is sited, and check the sightlines into neighbours' properties. Some things can be improved with planting or screens. If not, walk away.



If you're considering an apartment, duplex or terraced house, check noise barriers and likely traffic (motorised and pedestrian) past your private spaces. This Christchurch duplex puts service rooms and stairs against the common wall, while living areas face away from each other for more privacy.

5 neighbourly problems and how to solve them



6. Does the house have street appeal?

You'll want to feel happy every time you walk up to your house, so ask yourself if this a place that raises your spirits.

Sure, you might need to look past the 'before' of shabby paint, an overgrown garden or lack of fencing, but can you see how the house could be improved without spending a fortune?



Check that the driveway and garage configuration works for you. Do you need a lock-up garage, or is a driveway enough to park on? Is internal access from garage to house essential?



Is the street frontage friendly to pedestrians, as well as cars? Is it safe to get to for you? What about people with poor vision?



Are you prepared to trade off easy-access and street frontage for a gorgeous view or wonderful bush?

Kiwi Front Fences Say “Kia Ora” to the World



7. Do you like the building material?

If you have strong preference for brick then it will be very expensive to re-clad in timber. Many Kiwis are wary of monolithic cladding after the failures of the houses built in the 1990s or early naughts, so, even if the house has passed inspection with flying colours, be aware that it will still affect resale value when you're ready to move.



8. Is the house oriented to the sun?

For many houses, passive solar heating – sun through the windows, in other words – is still the best way of heating a house. And keeping you happy. You can't just pick up a house and turn it around, so if the living spaces are not north facing, are there ways to reorient the room layouts? Add windows? Remove shading trees?



Will the outdoor spaces face the sun the right way for your lifestyle? Again, there might be trade-offs. Is it more important to have your morning coffee in the sun, or a place for the sundowner cocktail?

Help your home bask in natural winter warmth



9. Is there indoor-outdoor flow?

Yes, it's become the Kiwi cliché, but when we can live outdoors for eight months of the year, that means double the living space. Even the tiniest apartment must now have a balcony.



Is there space to add outdoor living with some smart additions of doors, decks and pergolas? Is there room for the barbecue, dining table or kids' play space?



Do you need a lawn for the kids or pets? A place to grow vegies or flowers?



Is a pool important for future plans? Or does the maintenance and cost actually put you off a place?



If you're buying brand new, how much should you budget to finish lawns, gardens, paths and driveway? It could add considerably to the build cost of a new house.



10. Can you make savings on energy and water costs?

Water tanks and grey-water recycling systems may be expensive to install, but the reduction in water and utility bills may pay back in under five years. Can you afford the up-front expense for savings down the line?



Is the solar system easy to manage and low maintenance? You don't want a system that requires an engineering degree to run or is expensive to fix.



11. Is there potential?

We're addicted to TV shows of people renovating a dump and turning it into a dream home. That takes loads of work, loads of time and loads of money. If you're buying the less-than-ideal house and hoping the renovation will take care of everything, be sure to check out regulations and talk to a design professional first to be sure you can realise the potential (or afford the reno).



Do the kitchen and bathroom have good bones for an affordable renovation? If they are in a good position, and wiring and plumbing connections are up to code, then you can create a stylish new kitchen on a tight budget. Moving walls, adding windows and shifting services all add to the cost of updating.



Is the flow of rooms appropriate to how you live? If not, how hard is it to move walls or add space?



If you don't like the seller's decor, once you have mentally decluttered a space, would it still work?



Is there room for the house to grow with the family? Can rooms be switched about – a formal dining room turned into a rumpus room, for example?



Is there space for the kids to do homework or for your home office?



If there aren't enough bedrooms or living spaces, is there the potential to make **flexible spaces**?



A fold-down bed, sliding walls and cupboards that hide away other functions make the most of smaller spaces.



Is there home and income or granny flat potential? Some councils are very strict about second dwellings, but is there potential to carve out self-contained living for a teen or gran? Could you **add a sleepout** for guests or a play space?



12. Is there enough storage?

Answer for most people: there is never enough storage. Remember that canny sellers will have decluttered their real-life junk before the open home, so check out what potential there is to fit your family's gear.



It might just require clever organising solutions to fit everything in.



Or is there potential to add a shed, a lean-to off the garage or storage space in the basement or loft?