

Street Smart Newsletter

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5 tips for selecting and buying a section to build on

If you're hunting for a section to build your new home on, be careful. While most of the decisions you make will be based on personal preferences like the location or view, it's important to also understand what is going on beneath the surface. The tips below can help you carefully assess a prospective section and avoid some basic 'traps' and save you time, stress, and literally

Earthquakes

New Zealand is becoming better known as the "Shaky Isles." From Wellington and the Wairarapa, Napier and Hawkes Bay, down to Christchurch and the Canterbury Plains, there are only a few places around the country unaffected by earthquakes. If your region is particularly prone, you may want to obtain a geotechnical assessment before you purchase.

A geotechnical assessment will tell you about soil stability and 'strength' of the section. You'll be able to assess how suitable the land is for development, predict pile performance and load parameters and determine whether any additional earthquake strengthening measures need to be incorporated into the design of the house.

Flooding

A stream running through the back of your section may look idyllic, but during winter or heavy rain it could become a flood hazard. Your local council may refuse a build permit if they've determined a section to be predisposed to flooding, erosion, or subsidence.

However, if your council decides there is a risk of a natural hazard, but building on the section won't worsen the problem, they may grant a building consent. In such situations, councils are required to inform the Registrar-General of Land that a consent was issued under [section 72](#). This becomes part of the property's permanent file, alerting everyone to the fact that there is a flooding, erosion or subsidence risk. This may affect your ability to get insurance and negatively impact the future resale value of the property, so beware of a section 72 endorsement, or a section 36 endorsement under the previous Building Act 1991.

Erosion

Cliffs and hilltops come with million-dollar views, but the section won't be worth much if half of it tumbles into the sea, resulting in a [precarious drone-led demolition job](#). The same rules apply with regards to either a [section 72](#) or [section 36](#) endorsement if the section is found to be prone to subsidence or erosion.

Because New Zealand is earthquake-prone, everyone in the country pays a levy to the Earthquake Commission, also known as EQC. This allows the EQC to automatically insure properties against damage from earthquakes, landslides, volcanic eruption, tsunami, storms, or floods - provided the property owner has a valid home and contents insurance policy. Subsidence is not covered under EQC insurance, so if a section has potential for erosion, be sure to get extra insurance cover.

Wind

Coastal and hilltop sections are generally more exposed to the elements. Properties closest to the coastline are often hit hardest, because there's nothing to break-up or disperse the wind. Such conditions often require homes to have extra bracing, wind-strengthening and weathertightness measures incorporated into their design.

Coastal air is also laden with ocean salts, which can corrode and damage some properties. If your home is likely to be affected by such conditions, then avoid copper flashings or guttering, and use corrosion and rust resistant materials. Due to the sea air, your new house may need to be washed and painted more regularly than an average suburban home.

Services

When considering a section – and planning the budget for your build – you'll need to consider the cost of running services to your property, and what options are available to you. Many land developers will install "services to the gate" and this will be outlined in your sale and purchase agreement. This means that power, water, phone, and internet will be provided to the entrance to your property, but you will need to install the appropriate infrastructure to connect these services to your home.

If your home is a long way from the gate this cost could be considerable, so do your research before you buy. If you aren't provided with this information as part of the sale, you may need to contact your local council or utility providers to see what services are available for the section. For example, if council doesn't provide a mains water connection to your area, then you will need to install an alternate system, such as a rainwater tank.



Source: www.mypropertylife.co.nz

How to turn your clutter into an act of kindness

As you put away all of that winter gear and prepare for hotter weather, why not also commit to clearing out some of the things you no longer need or use?



The transition from winter to spring is an ideal time to get your home organized. As you put away all of that winter gear and prepare for hotter weather, why not also commit to clearing out some of the things you no longer need or use? Here are five quick ways to clean out items right now and donate them to an organization that will actually use them.

Luggage

Each person in your family needs one or two suitcases. If you have more than that, it's time to purge. People seem to accumulate a luggage collection that far exceeds their needs, mostly because they don't know what to do with the suitcases they no longer use and they feel uncomfortable throwing away something that is still useful.

However, there's no point in storing bulky suitcases that you're not using, especially when there are organizations that will gladly accept them for kids and families in need. There are organizations that collect donated suitcases for foster children, who often don't have suitcases to pack their things in when they transition between homes.



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Toiletries from hotels

We all have a drawer or bin full of hotel shampoos, conditioners, soaps and lotions. We bring them home thinking we'll definitely use them in our guest room or on a future trip, but somehow never remember to do so. If you're not using them - and, let's face it, you're probably not going to - why not donate them to a local homeless or women's shelter? You can find a shelter in your area.

Reusable bags

Reusable tote bags are such a good idea - until you've accumulated so many that you can't actually use, or store, them all. As it turns out, reusable bags aren't as environmentally friendly as many of us think, particularly because we don't use them enough to make their production worth it. In fact, they've become so popular and so mass-produced that their abundance encourages consumers to see them as disposable, defeating their very purpose.

But instead of throwing away those totes you're no longer using, donate them to local food pantries, farmers markets and homeless shelters, where they will be used and reused. Or, if you're donating clothes or toys to a local organization, put your items in reusable bags so that they can be repurposed.



Empty picture frames

We all seem to be framing fewer pictures, and yet picture frames seem to magically multiply. Sometimes they're given to us as gifts, and other times we buy them because we intend to use them but then somehow never get around to it. Instead of keeping a collection of empty frames in a box in the basement, donate them to an organization that will give them to people who will use and enjoy them. Organizations that help people transition into homes, in particular, make good recipients of picture frames that are in like-new condition.



Glassware

Many people own hundreds of glasses. Really. Tall water glasses, short water glasses, juice glasses, champagne flutes, red wine glasses, white wine glasses, bar glasses, martini glasses, margarita glasses. I could go on, but you get the idea. Most of us use the same six to eight glasses every day.

Sure, you need to have enough for entertaining, but is it necessary to take up valuable kitchen cabinet storage with glassware you seldom use? Spend 30 minutes taking an honest accounting of all that glassware and see if you have at least a dozen items you could donate. I bet you do, and I bet you won't miss them when they're gone.

Although it's totally legitimate to try to expand the storage options in your home, sometimes a better option is to just reduce the amount of stuff you need to store. And repurposing items to help someone else makes it even more worthwhile.

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