

Crib Sheet: Buying a House and/or Smallholding: *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, thrifty, practical, sensible..? Read on...*

1) **Because of how the current market state**, 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 party, 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... **Buying leasehold, rather than freehold, will require the best possible advice, note!**

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 as a pre-sales scrutineer would be very useful. Any life partner concordance is vital, because, when the ideal purchase opportunity arises, **you must say yes at the viewing, and, be prepared to buy stat, and unconditionally, to pre-empt others also competing, due, again, to the current 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, (unless you are lucky), the council(s), and the vendor, are never actually 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, relative to 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...? 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.** *Note that there will always be another chance elsewhere. Again, an independent and well-informed property consultant or scrutineer is advised, professional or otherwise, as a bona fide Devil's Advocate!*

3) **Building from scratch is ill-advised**, given the price of any building-related permits, site preparation, services, and, the always-unknown-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. Beware, 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. This standard includes gutters and downpipes...** these in bad condition will erode foundation levels. **A good roof-line means an even floor, and stable stumps.** Look for insect mould, and rodent damage. **No slab, no brick, no tiles**, NZ being an active earthquake zone, and, increasingly subject to climatic extremes. Plus, well-framed timber, 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. Any plan or need to spend money on maintenance or improvements **should prioritise the exterior before the interior.** *(Latest wood research is very promising for the future of construction: <https://www.yahoo.com/news/articles/scientists-develop-incredible-method-wood-064500452.html>)*

Modern wiring is important, domestically, especially for insurance standards, plus, heavier circuits for workshop, et al, can be added later as needed. **Circuit breakers can be added to older main power boards, and, UPSs and/or surge monitors utilised for further 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. Strategically placed trees and vegetation help with air-flow and shade management, as do architectural measures, such as verandahs, window hoods, etc.

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, and surrounding water tables, 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, and reformed, by water.....plus, global warming, sea-level rise, and ocean coastal erosion, will now never abate... Insurance standards are therefore important, especially in a land of fire, flood, storm, and quake.**

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 local 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, and 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. Steel framing is another option. **All houses should also be fully fibre-insulated**, with double-glazed windows on the coldest side, at least, being recommended. Stumps should extend 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 thick vulanised rubber pads on each stump, if in an earthquake area. In rainy and/or damp areas, plastic sheeting, gravel and/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, (*but not at*), ground level, and thus, the front side is raised, for a good frontal aspect, and, with potential for a well-appointed stair-cased entrance. This also avoids floor level contact with ground level microclimate, which can be dustier, cooler, and/or wetter, depending on latitude and local climate. **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, full or partial, 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, and, full structural insulation is definitely an advantage. **See also below.**

10) **Agreed itemisation of any chattels to remain**, as part of the sale, is important, as is agreement on ancillary financial details, such as rates, water bills, et al. The seller then vacating with some credit in these matters, as a final goodwill gesture...? Also, assuming you are buying to move in, then any existing tenancy must be addressed carefully. Best to be tenant-free if you are not looking for an investment property...?

11) **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. Ensure you have insurance commensurate with the value of your dwelling, and site, **read the small print!** 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, relative to latitude, should be considered. (Note that much of this information is also applicable to offices, shops, small-holdings, 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, so carefully-sited trees will act as wind buffers. Also, living on a slope or height has advantages because, cool air pooling in valleys and flat land, especially in areas with atmospheric inversion, makes energy saving more problematic. Also, the micro-climate at ground level will be colder and damper than above. So, avoid houses on slabs, and/or that have doors at ground level; **houses above ground level, with all-round air circulation, are thus preferable.** In warmer climates, the same principle prevails, air-flow is optimised above ground level. In both cases, **passive regulation of temperature thus 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 deep and healthy 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. Also, can be hazardous when wet or icy, note. **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, as well as winter, and/or heatwaves, even fit a *small* double-glazed window in each shutter, rather than repeatedly open and close. 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, thus complementing the usefulness of installing insulation. <https://techxplore.com/news/2026-06-victorian-houses-cooler-modern.html> (Adapt accordingly for winter, note...especially thermal insulation, and, old brick chimneys deleted in EQ zones.)

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..? **Keep your feet free of contact with bare floors if possible**, use mats, carpet squares, et al, if standing, or sitting, in the same spot, for extended periods. **Utilise additional seasonal window insulation, such as cardboard or plastic sheeting, preferably corrugated..?** This is effective ambient insulation for high or low temperatures, note.

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. Ice in containers definitely helps with temperature buffering, especially during power cuts, and, can be used to optimise refrigerator temperatures, as well, for days at a time.

Overheated and/or still/stagnant ambient air will cause extra refrigeration cycling, note. Refrigeration can also be controlled by timers, if switching fails, but, utilise a suitable refrigerator/freezer thermometer. Laundry will dry well, any season, in a large enclosed space with airflow, like garage, or deep verandah, then, air off well inside, using a hallway, again with moving air. Smaller houses may need access to a dryer, but **the main drying aid is moving air**, whether there is exposure to sunlight, or not.

3) **There are many ways of limiting/supplementing electrical power use**, as in solar electricity, gas, (properly flued and ventilated!), wood, et al; plus, suggest thinking **cold-water student bedsit**, as an overall model. **Utilise 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 woollen 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 most optimal watts/cost heating, note, being both very effective, and, relatively economical, for taking the chill off internal air. Similarly, induction cooking tops are economical, as well as safe, and these days standard ovens are replaced by smaller portable units. Note again, 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 much less necessary by optimally effective passive temperature control measures.

<https://www.popsi.com/environment/why-induction-stoves-are-better-than-gas/> <https://nofrillstech.net/SolarManual.pdf>

NZ Domestic Solar Status Quo: <https://www.rnz.co.nz/news/environment/564959/how-to-get-the-best-payoff-from-solar-panels>

Where possible, inside the house, get rid of large metal fittings, and units like oversize refrigerators, and/or large stoves, **and do not bother lighting fires unless supporting wetback water heating. Large chimneys and combustion heating stoves allow a waterfall of cold air down and around the flue, plus, these stoves are major heat sinks themselves**....fuel is wasted just to heat them to room temperature, before then being any effective heaters of ambient air, or, of hot water. At best, if utilising **wetbacks**, they could be regarded **just as hot water boosters**, which means an electrical thermostat threshold can be lowered. **Note that self-supply of fuel for burning, whether bottled, tanked, or chopped, incurs considerable cost, physical effort, and time. Beware false economies, in these cases....and, the potential physical toll of inevitable increasing personal 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 surge monitors, and, dedicated 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 a useful standby for lights and communications, 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 dedicated GLA 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 the next 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 slight rise

in inside temperature that will build **an internal positive-pressure effect**, this will help to keep unwanted outside cooler or polluted air at bay. Insulation will also enhance 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, screen doors either end of the dwelling will exclude insects, while also enabling air flow. Plus, **ceiling fans** help with ambient air circulation, **regardless of climate. Ceiling fans are thus useful in cooler climates** if ceilings are high, helping with air circulation, with warm air being moved downwards.

To Conclude: *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. Note also, that if you do not take care with fire and other hazards that may affect your neighbours', as well as you own property, this can/will void your own property insurance policy!*

2) *As always, as in all things, Commonsense Rules, OK! Read The Small Print On All Documents!*

3) *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/>

<https://www.abc.net.au/news/2025-12-09/renters-need-twice-more-super-than-home-owners-in-retirement/106104784>

4) *Never borrow against your house...unless it is a realistic sum, and, in order to buy another house, or, to renovate your present home.....OK! Freehold is the ideal financial state, re-establish this ASAP...!*

5) *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, plus, in agreement, then accordingly, such a choice of renovations will be much preferable to buying elsewhere, and moving. Also, 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.*

Re: New neighbours, especially in a rural setting: If you are new to a suburb or district, recommend waiting for your neighbours to contact you, which will mean only those most interested in meeting you will tend to do so. In a rural setting, the same applies, but, tell only the minimum of what you want others to know, because, sadly, some people will only want to know your history if that gives grounds for gossip or criticism. (Tertiary education a prime example...) All part of living in conservative rural regions, just a fact of life.

Meanwhile, If you have children of school age, befriending parents of other children at local school events, or, PTA meetings, is a good start, especially if they also share an interest in education and current events. Join local libraries, or any social group that is of particular interest, plus, sport participation, especially with school children children involved, is another ideal way of befriending like-minded people. Make yourselves known to Police, Fire Dept., and Civil Defence, as a new resident, including your address, plus, attend local Medical and Dental facilities.

Re: Security, moving in, or, moving on: *Both are vulnerable times for any householders and/or property owners! When moving in, be sure to change all locks ASAP, and, have someone, (and a dog?), in residence from the very first night, with power on, and, plenty of lighting, leave nothing outside unless very heavy or awkward. Lock vehicles, etc. Ensure utilities are all in your name, and paid for, up front.*

When moving on, do not divulge an exact new address to strangers, however polite, and, be sure to have someone in residence at the destination dwelling, until the move in is complete. Be sure security at your new address is already in place, and locks changed, as above!.... Make sure all utilities are paid up, and cancelled, and, no debts or credits left behind in your name. Finally, and, either move, also have eyes on outside carriers and assistants..!

Re: In the days of Internet, and, viewing multitudes of commentaries on the hazards of daily life, eg, as presented by **YouTube**; serving as merely entertainment for some minds, but, **very** useful education for more careful others....! **Do not attempt to rashly circumvent, or disregard, either Murphy's Law, or, the Law of Averages, live safely and sensibly.**

Thus, think **safety** regarding your choices, when buying house and/or property. Away from direct traffic, hazards of fire and flooding, whatever...and, always with safety of children paramount, plus, with careful regards to siting of all buildings, all construction details, and, the ongoing safety of daily living activities for all...*family, neighbours, visitors, pets, et al....* (*Fail Army on YouTube is well worth watching, in this regard.*)

Re: Insurance: Whatever the details of insurance on your house or smallholding, **the policy and premiums should be sensible, reasonable, and, commensurate with the true value of the property**...so, shop around, being sure of your true property replacement value. Utilize measures that will ensure due recognition of your concerns for safety, be they for fire, earthquake, storm, security, electrical, et al. Eg, for house insurance, insure for a replacement value of an equivalent quality kitset home, that could be erected in a couple of weeks, rather than the over-value of some mythical state-of-the art edifice, whose building time will mean you live in a caravan, or, off-site, with added inconvenience, expense, and stress.

Less scrupulous insurance will tend to be a legal Ponzi scheme, with conjured inordinate values of replacement or recompense, thus, demanding high premiums, and then, with objections and miserly returns in the event of a claim. The real test, on application, is that which involves an knowledgeable insurance rep, and responsible adult, rather than just some first-name-only-'Teamworker' on the end of a phone; **someone who actually comes to inspect your property, and all that is contained therein, and then, properly and sensibly discuss values and premiums... Once again, if you do not take care with fire and other hazards that may affect your neighbours', as well as you own property, this can/will void your own property's insurance policy!**

Re: Fences and Boundaries: Condition should be noted at purchase, and, factored into price. However, future repairs and replacements must be handled by the book, subject to Council requirements, and, to neighbour agreement and co-operation, with financial sharing included. **All repairs must be noted and agreed by parties involved. Independent surveying** of a fence-line, or, even an entire property, may be necessary, if no previous record exists, beyond the outlines on the Deed, or, even that via Google Earth. Plus, this will also conclusively settle any disputes, and, add value to the property in the long run, off-setting the initial survey expense.

Re: Buying a Prospective Rental Property: *Bearing in mind the points raised in the previous homeowner section of text....*

1) Buy and rent out for the ambient market, ideally, and suit the property choice to a specific market model. Choose tenants accordingly, eg, for students, or, young married couples. Near buses, trains, **not** in the most expensive areas, thus, rent will then be more reasonable. Always check references. Utilize a Standard Rental Agreement, plus, bond should be set, and paid in advance, forwarded to Bond Board. **Start as you mean to go on...! No informal agreements....proper legal footing is important!**

2) Always ensure that the dwelling is in standard serviceable condition, but, never include precious, fragile, or expensive items, appliances, or infrastructure. Again, insurance standards are therefore important, especially in a land of fire, flood, and shake. Re rent rate setting... better to have a reasonable rent and happy tenants, ideally staying long term, than resentful tenants looking for 'money's worth', and/or practicing deliberate negligence. Special attention, always, re pets, children, number of occupants, et al. **Both parties take status quo photos for their respective records.....**

3) Inspections and times need agreement. Maintenance responsibility, and related details, must also be clearly agreed, eg, number of motor vehicles, and designated parking, plus, use of yard, especially re extra storage, car repairs, et al. Being absentee landlords can be expensive without adequate supervision and inspections....better a friend or relative than an agent, who will just do the minimum for their 15%. Again, details, details, details...there is a 2-party legally binding contract involved, OK..!

Rental Tenancy Agreement: <https://www.tenancy.govt.nz/assets/forms-templates/residential-tenancy-agreement.pdf>
Healthy Homes Standards: <https://www.tenancy.govt.nz/assets/Uploads/files/healthy-homes-standards-ventilation.pdf>

<https://www.rnz.co.nz/news/business/580294/six-things-tenants-can-t-do-but-may-be-doing-anyway>
<https://www.rnz.co.nz/news/business/579782/ten-things-your-landlord-can-t-do>

Crib Sheet on Buying a Smallholding: In general, there is much in common with buying and selling houses, with extra points of note. Know what you want, and why, do your own research as much as possible, note well your financial limits, do not have stars in your eyes...

- 1) **Know your reasons well for taking this step**, because you will need to be a responsible owner, not least to your neighbours, who may also be smallholders, and/or agro-industrial farmers. Be prepared to work constantly at your property upkeep, and, with due consideration for your neighbours and community.
- 2) **Fences, weed control, fire hazard, considerate use of secondary roads, rural civil administration requirements, firearm use, ownership of actual access to property, water rights, piped water, rubbish disposal, all are typical of duties and responsibilities that must be understood, and acted upon. Again, insurance standards are therefore important, especially in a land of fire, flood, and shake.**
- 3) **Pick your region carefully**, especially if you wish to derive income directly from the property. Ability to do so will lift the burden of land rates, and help with maintenance costs, regardless of whether there is additional or primary outside income.
- 4) **Geography**, especially flat land and proximity to rivers and lakes, quality of soil, patterns of land use, all must be considered. House and outbuildings extant are a bonus, bare land will require consultation with neighbours, Councils, even take rural-related courses at a local Technical College..?
- 5) **Consider the site location from a services point of view**...adequate roads, nearby service centre, including Council, Govt. Offices, Police, Schools, and medical facilities. **You will need reliable vehicles, plural! Also, at least one trailer, registered for road use.**
- 6) **Children on rural properties must learn to look after themselves**, be mindful of isolation, and, be aware in relation to neighbours, and their stock. Pets also have to be considered in relation to the proximity of stock, and, boundary fences must be maintained. If you buy a property contiguous with a working farm, noise and odours may well be part of your new way of life. Talk with your neighbours re pest and weed control.....most importantly, agree on careful and considerate application of these measures.
- 7) **Living on, then building on, bare land will need Council permits and approval at each stage**, and, there will be time limits imposed, as well. Consult before you take any steps to develop and/or reside on an undeveloped property, thus, anticipate and deal with potential conditions accordingly. **Know all the relevant conditions that must be fulfilled, before you make any offers, and, put money on the table, OK...!**
- 8) **Boundaries must be known and well-marked, surveyed is ideal**...an official survey with property records is a real asset. Keep good records, beyond just the property title; list any major zoning changes, developments, changes of land use, improvements, etc.
- 9) **Water is always an important factor**, whether potable, for domestic purposes, for gardens, but, especially for fire control...rural fire brigades are never close by, so you must be able to quickly initiate fire control yourself....so, tanks, pipes, hoses, evacuation measures, critical choices and priorities, all must be part of good preparation and action protocols, and learned and understood by all family members, who, depending on age and physical ability, will have individual duties and responsibilities. Recommend enabling full vehicle access at all times, around houses and other buildings on your property. Locks, keys, and other security measures must be considered in relation to fire control. **Keep flammables sequestered safely.**
- 10) **Gardens and orchards should be considered, observe local practices in this respect.** Sheep and hen manure is ideal, bovine and equine manure will contain live seeds. Poultry will clean and fertilise within fenced blocks. Adjacent sheep farms have wool-sheds with droppings aplenty underneath. Note that ducks need ponds, and make a mess, tho are very useful against slugs and similar garden pests. Loam over clay is the best prospect for a productive garden, fully netting-enclosed, with optimal sunlight across rows, plus, raised, confined beds, being best for access, and water conservation. Gravity-fed water supply is ideal. Any garden bed will improve over time, if regularly cycled, and fallowed, plus, properly composted. **Soil ph of 6.5-7 will grow most veges.**

NZ Domestic Solar Status Quo: <https://www.rnz.co.nz/news/environment/564959/how-to-get-the-best-payoff-from-solar-panels>
<https://nofrillstech.net/SolarManual.pdf>

<https://www.bobvila.com/exterior/how-to-keep-birds-out-of-gutters/>

Some thoughts Re Community and Household Natural Disaster Preparation:

Small modular AE units, for the average household, such as solar/PV, should be on the market..\$500 or so, standard and mass-produced(?) Units with a PV panel, regulator, inverter, and, powering both wifi/phone and Internet, plus, charging mobiles, thus, keeping lights on at night, and, outside contact open. (Landline cables may be damaged, or unpowered.) Solar-powered caravan in the driveway would be a handy asset in these circumstances! Gel L-A batteries are fine, just keep them cool, well-ventilated, and, keep optimum charge topped up with the PV panel. *Small wind generators also..?*

Note that deep cycle batteries are slow down, and slow up, re discharge/charge cycle, and automotive batteries are fast down, and fast up, so, automotive batteries are not suited to maintain emergency power beyond brief interim usage. Avoid ghost discharges if possible, especially with automotive batteries. LI-ion certainly has greater energy density, but, must be used with care, plus, the batteries situated away from buildings. This battery technology is still evolving, note. FLA/Gel L/A have a long history of development and use, plus, electrolytes that are water based. Just keep unit maintenance at optimum, re correct wire gauge and insulation, clean contacts, plus clean well-ventilated storage sites.

Standby gas, for either low or high pressure stoves, is sufficient for cooking, and, hot water as required. Traditional burning fuel also.

As well as phones and lights, there must be power for fridges and freezers, certainly, plus, a few community-owned diesel generators, or, private enterprise, on trailers, doing the rounds within the community, or , private enterprise at an hourly rate, would cope. Diesel is recommended, because this fuel can be grown and produced locally, plus, the motors are more robust and longer lasting than petrol motors. Also, petrol does not store past a couple of months in prime condition, and needs stabilisers, thus, cannot be stockpiled like diesel/diesel-compatible fuel can be...which is decades, at the least. (Petrol combustion engine days are now numbered, as well?)

LED lights are now ubiquitous, and, a budget gift for emergency lighting, with their low energy requirement. Magnetic battery-powered LED lights are a boon for emergency lighting, before major battery power switch-over, if/when there are power cuts at night. Rechargeable batteries for these lights, and portable radios, are recommended, thus, in turn, being rechargeable via the solar unit.

Always have a buffer of water and/or ice in fridge or freezer, that will maintain adequate storage temperatures, for days if necessary, and, leave unit doors closed as much as possible. Keep ambient temperatures low, as well, with moving air and no direct sunlight.

Maintain a cool provision store of dried and other non-perishable food, plus potable water, for emergency use.

Prepare for power cuts by practicing coping protocols....even going bush for a few days would be ideal, to re-create conditions of life without electricity readily available. Take a small portable solar camping unit to add to the experience! **Do not expect life without mains power to go on just as before, unless you are prepared to meet the required costs, for AE, and/or generators, note...OK!**

General notes:

Re \$500 PV unit cost.... if enough consumer business was generated, with uniform/standard specs and bulk-buying, the price could come down, hopefully to circa \$500, to be within easy range of the average household. Maybe Govt. could chip in..? This would also ease emergency grid repairs somewhat, as far as time was concerned. Special power needs would have to be catered for by in situ full solar installations, or, generator power.

Re diesel generators...*just looking well ahead to the days when gasoline will be very hard to obtain, and diesel piston engines will be the mainstay of transport, portable power generation, and, major power backup, for hospitals, et al. EVs must also still be charged, one way or the other, if mains power is not available...! Railways run on diesel-electric, too. Sharing a diesel generator, or, private enterprise operating at at an hourly rate...either option would fill the standby gap, till the mains were repaired. Plus, a whole lot more oil-seed cropping will be needed... (Note that diesel engines will never be cheap because of extra robustness due to required compression ratio.)*

House/Property Purchase by Shareholder participation: Purpose of which is assist in securing house, land, or smallholding) ownership, by raising cash through selling a share of the dwelling/land, later redeemed by the eventual owner. **All future values are land related to market value of property at the time, unless there is an interest-accrued arrangement.**

- 1) Principle Shareholder is the Owner, all others are Secondary Shareholders only. Shares relinquished as Principal Property Owner can buy them out. *(No flipping, monopolising, speculating, or otherwise profiteering, these not being the purpose of such a mutual-benefit contract.)*
- 2) **All shareholders are listed on Property Title, with value of share.** (Could be a *(legal)* Provisional Title...?)
- 3) Sale of house only by the stipulated owner, by buying up of existing shares to secure sole Title. Any other sale of house/property, forced or otherwise, means secondary shareholders on the Title are thus paid in full. Also, any other Shareholder then has the opportunity to invest as Principal Shareholder/Owner.
- 4) Property improvement is subject to individual shareholder vote, (**not** total share-holding value), those not in favour can be bought out, at proportionate current fair market value/payment of Shares, plus interest, if necessary.
- 5) All transactions at market value of properties, thus, individual judgment, and caveat emptor, applies with becoming a Shareholder. Will work best for non-commercial property ownership...? **Prior arrangement for interest on Share as a loan, or relying on increase in share value, but not both...?**
- 6) A house maintenance, rates, and insurance, bank account should be established, and required periodic payments initiated. **\$10,000 is a realistic sum, for most contingencies, all shareholders therefore making an agreed contribution on an annual basis.**

Added benefits:

- 1) Safeguards for Owner/Principal Shareholder, and, Secondary Shareholders, by Shared Title. The Title can be Provisional, (yet still legally binding), rather than incur extra Title costs..?
- 2) All Shareholders to have their own nominated successors as a safeguard.
- 3) **Guarantors thus not required, nor mortgages.** Safeguards in shared Title, and, **to reiterate.** single Shareholder Vote value, rather than just monetary stake value. *(Again, no flipping, monopolising, speculating, or otherwise profiteering, these not being the collective purpose of such a mutual-benefit contract.)*
- 4) **There could be round-robin house-buying, within a given group of shareholders, helping each other in turn.**
- 5) **There could also be a similar contract for the purchase of a shared ownership rental property, with no actual immediate owner occupancy.** This would suit a family and/or friends business enterprise, **but**, the details and dotted lines still apply, **plus**, the make-or-break is the standard and nature of tenants, and, the standards of dwelling condition and serviceability. **Caution:** careful planning and mutual trust will be required for success of such a contract, and thus, an optimal return on the joint investment.

Notes re Reality of Modern Domestic Property Ownership: Owning a property, freehold, and preferably living there yourself, means the best possible means of saving money, only rates and utilities bills must be met. Repairs will depend on initial condition at purchase, always a matter of informed choice on your part. construction materials, and, ongoing maintenance requirements. Renting alternative means being directly affected by inflation, plus, paying landlords' bills, and supporting their lifestyle....all dead money. **Plus** never being completely secure as a tenant. Far better, therefore, to search for a modest property, for cash, or, a small mortgage quickly paid. Private domestic ownership of land and property is most important to prevent society stratifying into landlords and tenants, that harks back to historical times of serfdom and tenant farmers..! Accordingly make your votes count when such issues are at stake in the future..!

Selling a House or Smallholding:

- 1) The first consideration is **whether you are selling in a seller's market, or, a buyer's**. So, if you are forced to sell, or, selling for strategic reasons, then the former would be preferable, of course. Bide your time, or, act on selling, this is entirely your decision, so be prepared.... Just take the time to *think* about what will come next... **Selling leasehold, rather than freehold, will require the best possible advice, note!** Thus, leasehold or freehold, be sure you understand your market niche, and, your prospective buyer's.
- 2) The second consideration is, **be sure of why you are selling**, and, what you will do for a dwelling and property after the present one is sold. Once you have achieved home and land ownership, do not willingly relinquish this status in life, then as a result, go back to paying rents, high mortgages, et al. **Plus, if you are freehold**, beware losing the status of comfortably saving money, and, having all-important freehold property rights.
- 3) **Try to avoid being critically dependent on a concurrent house sale if/when purchasing another property**, this will weaken any bargaining stance, and also, bridging finance is not cheap... *Always buy and sell within reasonable perspective of your needs and means, in the modern market.*
- 4) 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 potential performance on **your** behalf.
- 5) **If you do need recourse to bank assistance**, make sure that you have all those dealings done, before venturing into the current housing market. Buying or selling, you may have to make an on-the-spot decision, so, **approach any housing transaction as if this actually involves an auction**, and, with as much research and preparation being done, as possible, beforehand!
- 6) **Presentation, and honesty, plus a house, yard/property plan**, including details of water supply, drains, sewage, power, and phone/Internet, (*this should pertain for all sold buildings, from the time of construction, surely...?*), LIM report or equivalent, planning permissions, (if any), rates, insurance, lawns, gardens, fences, drive access, street frontage, et al. **Intelligent buyers, (and their consultants), will compare this information with their own research and experience, make no mistake.**
- 7) **Open house, or empty house viewing..?** Open house is an invasion of privacy, as well as a security risk, regardless of agent, or, private showing, and, there will always be tyre-kickers to cater for. Obvious camera surveillance would be useful, as well as removing private lifestyle details and possessions from public view. **Empty house viewing is thus optimal**, of course, plus, **prospective buyers can visualize, more easily, where their own furniture and possessions will fit in**. Tape measures may be required, therefore. Keep some extra handy yourself, for a giveaway PR bonus! Property viewing should always be accompanied, by owner or by agent, so questions can be answered, as well as for security reasons.
- 8) With a seller's market, and all your due diligence done, as an honest and conscientious seller, **the ideal outcome is a cash buyer on the day of inspection. This should be your target.** The same selling standards will also be an advantage in a buyer's market, of course.
- 9) **Selling a house or smallholding with tenants in situ** must be handled carefully, with agreement re continuing terms of lease, et al. Canny tenants, who discern little regard for their continuing tenancy, may well undermine viewings, if you are obviously selling to the highest bidder, regardless!
- 10) **Try to match house and property buyers with the neighbourhood and district**, encourage them to interact with neighbours as part of any viewing, do understand that canny neighbours, again, may well undermine viewings if you are obviously just selling to the highest bidder, regardless! To reiterate, the same applies for houses and/or smallholdings.
- 11) Agreed itemisation of any chattels to remain, as part of the sale, is important, as is agreement on ancillary financial details, such as rates, water bills, et al. The seller is then vacating with some personal credit in these matters, as a final goodwill gesture.
- 12)....